



इंडियन बैंक



Indian Bank

इलाहाबाद

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Performance Analysis Q3 / NME FY25



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Performance Highlights Q3FY25 (YoY)

Q3FY25

Business
(YoY)Asset
Quality

Business

₹ 12.61 lakh Cr

8% ▲

RAM

₹ 3.35 lakh Cr

13% ▲

Deposits

₹ 7.02 lakh Cr

7% ▲

Retail

₹ 114894 Cr

16% ▲

Advances

₹ 5.59 lakh Cr

10% ▲

Agriculture

₹ 129840 Cr

13% ▲

CASA: 4%

SB: 3%

CA: 5% ▲

CD Ratio

79.63% ▲

MSME

₹ 90005 Cr

8% ▲

Corporate

₹ 185485 Cr

4% ▲

Gross NPA

3.26%

YoY: 121 bps ▼

QoQ: 22 bps ▼

Net NPA

0.21%

YoY: 32 bps ▼

QoQ: 6 bps ▼

PCR

98.09%

YoY: 219 bps ▲

QoQ: 49 bps ▲

Cost of Deposits

5.18% 5 bps ▲

5.12% 29 bps ▲

Yield on
Advances

8.92% 15 bps ▲

8.79% 10 bps ▲

Yield on
Investments

7.12% 5 bps ▼

7.15% 38 bps ▲

NIM (Domestic)

3.57% 8 bps ▲

3.53% 1 bps ▼

RoA

1.39% 6 bps ▲

1.31% 27 bps ▲

Net Interest
Income

₹ 6415 Cr 10% ▲

₹ 18787 Cr 9% ▲

Operating Profit

₹ 4749 Cr 16% ▲

₹ 13980 Cr 12% ▲

Profit Before Tax

₹ 3690 Cr 34% ▲

₹ 10563 Cr 34% ▲

Net Profit

₹ 2852 Cr 35% ▲

₹ 7962 Cr 37% ▲

RoE

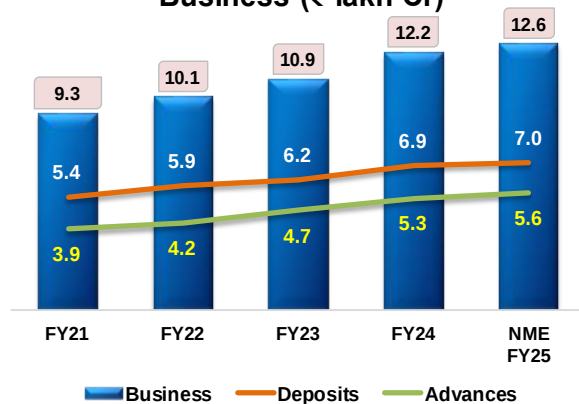
21.00% 108 bps ▲

20.62% 137 bps ▲

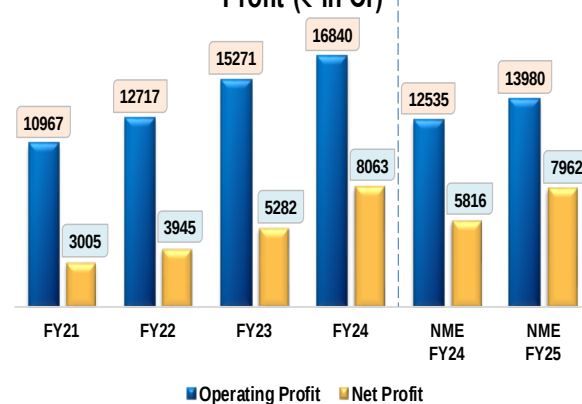
Benchmark
RatiosQ3 (QoQ)
NME (YoY)Q3 (YoY)
NME (YoY)

Consistent Performance

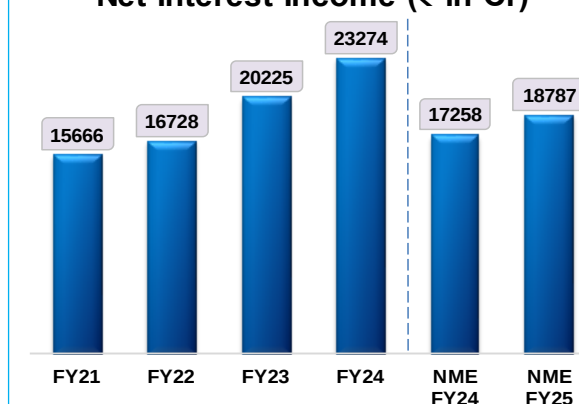
Business (₹ lakh Cr)



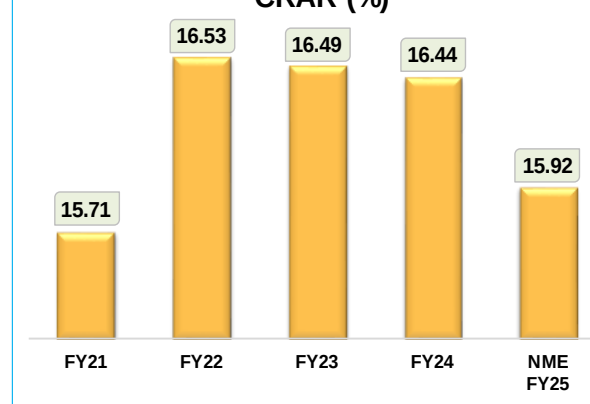
Profit (₹ in Cr)



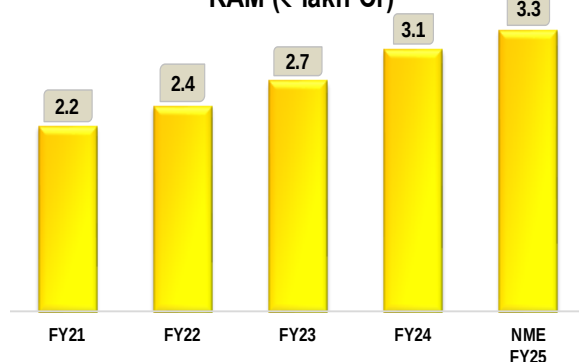
Net Interest Income (₹ in Cr)



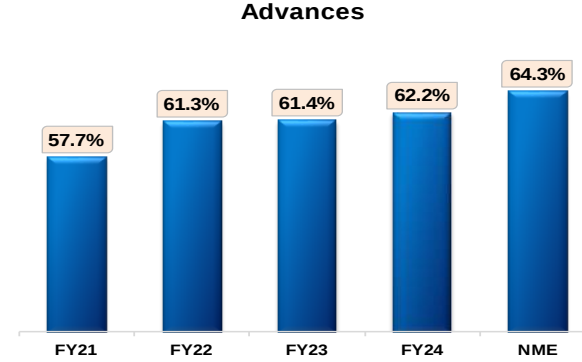
CRAR (%)



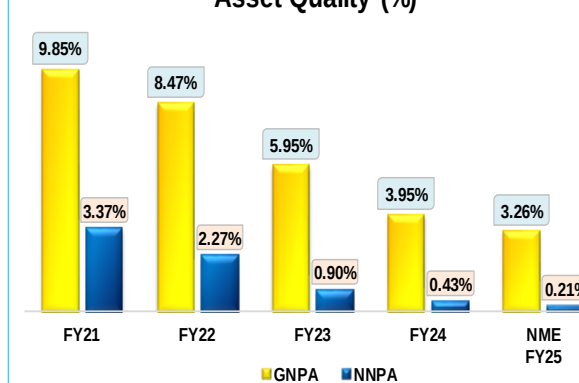
RAM (₹ lakh Cr)



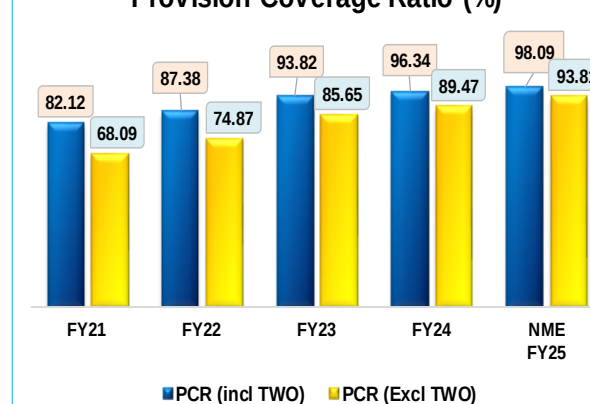
RAM Share (%) out of Domestic Advances



Asset Quality (%)



Provision Coverage Ratio (%)



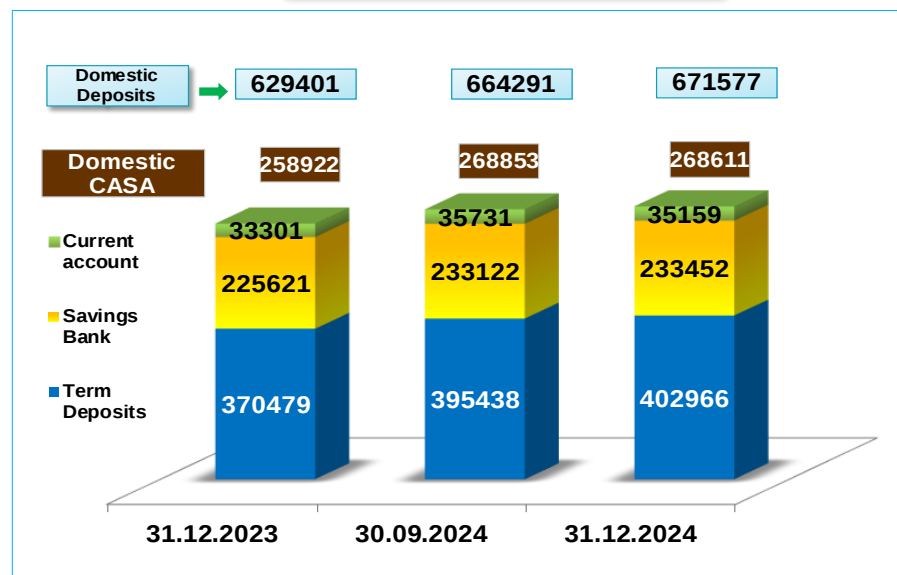
Business Snapshot

Business Snapshot

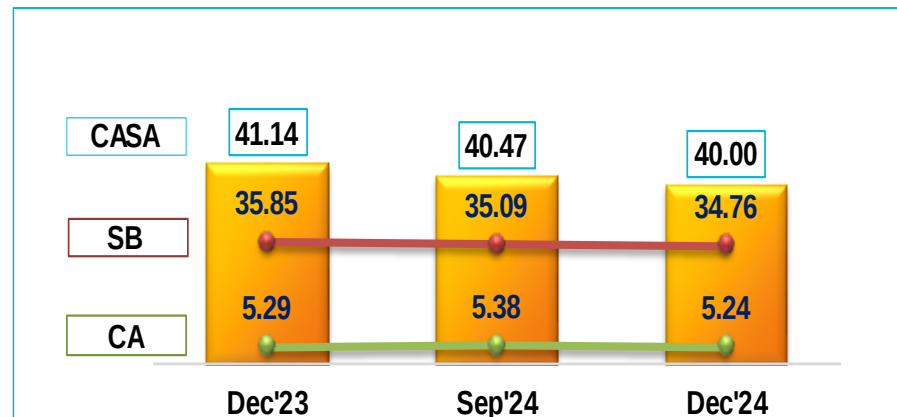
₹ in Cr

Sl No	Parameter	31.12.2023	30.09.2024	31.12.2024	QoQ (%)	YoY (%)
1	Deposits	654154	693115	702282	1.3	7.4
	Domestic	629401	664291	671577	1.1	6.7
	Overseas	24753	28824	30705	6.5	24.0
	Deposits breakup					
	Current	33814	36158	35599	-1.5	5.3
	Savings	225698	233201	233534	0.1	3.5
	CASA	259512	269359	269133	-0.1	3.7
	CASA % (Global)	39.67%	38.86%	38.32%		
	CASA % (Domestic)	41.14%	40.47%	40.00%		
	Term Deposits	394642	423756	433149	2.2	9.8
2	Advances	509800	550644	559199	1.6	9.7
	Domestic	474355	513318	520224	1.3	9.7
	Overseas	35445	37326	38975	4.4	10.0
	CD Ratio %	77.93%	79.44%	79.63%		
3	Business	1163954	1243759	1261481	1.4	8.4
	Domestic	1103756	1177609	1191801	1.2	8.0
	Overseas	60198	66150	69680	5.3	15.8

Domestic Deposits



Domestic CASA %



Advances (Domestic)

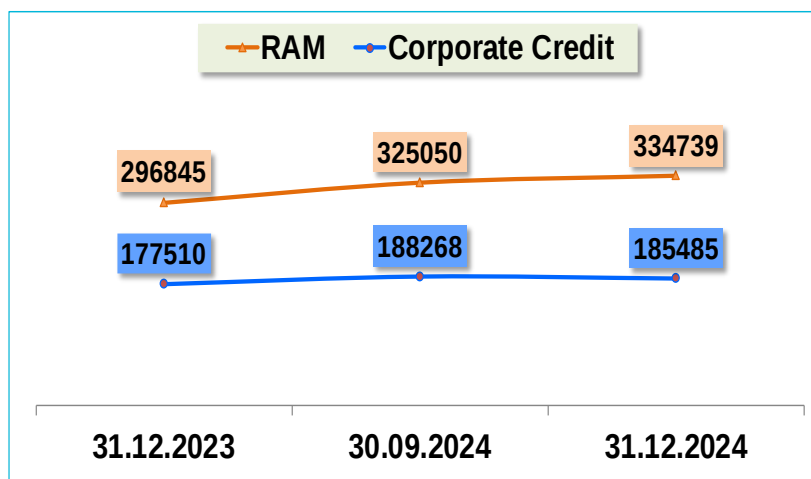
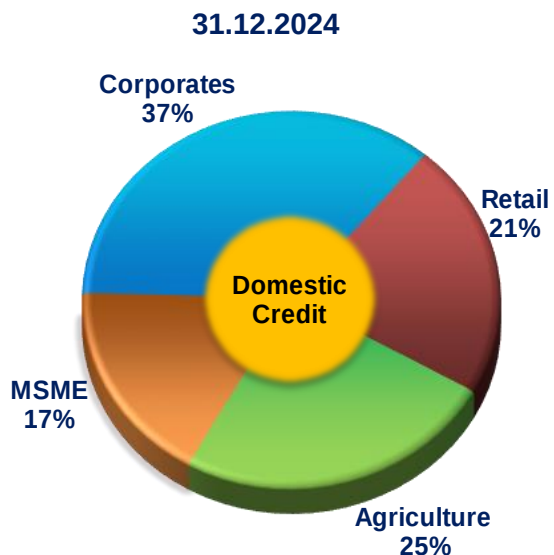
₹ in Cr

Sector	31.12.2023	30.09.2024	31.12.2024	YoY (%)
Gross Advances-Domestic	474355	513318	520224	9.7
Retail	99251	110049	114894	15.8
Agriculture	114422	128272	129840	13.5
MSME	83172	86729	90005	8.2
Total (RAM)	296845	325050	334739	12.8
RAM % to Gross Domestic Advances	62.58%	63.32%	64.35%	
Corporate	177510	188268	185485	4.5

Retail	31.12.2023	30.09.2024	31.12.2024	YoY (%)
Home Loan (Incl.Mortgage loans)	64343	70815	72118	12.1%
Auto Loan	7291	9526	10762	47.6%
Personal Loan	8648	7960	7439	-14.0%
Jewel Loan Non Priority	5626	6536	8646	53.7%
Other Retail Loan	13343	15212	15929	19.4%
Retail	99251	110049	114894	15.8%

Agriculture	31.12.2023	30.09.2024	31.12.2024	YoY (%)
Crop Loans	86787	98183	98061	13.0%
Investment Credit	12759	13347	13627	6.8%
Agri allied	5296	6440	7071	33.5%
Infrastructure & Ancillary	9580	10302	11081	15.7%
Agriculture	114422	128272	129840	13.5%

MSME	31.12.2023	30.09.2024	31.12.2024	YoY (%)
Micro	49598	50997	52394	5.6%
Small	23524	24611	26220	11.5%
Medium	10050	11121	11391	13.3%
MSME	83172	86729	90005	8.2%



Priority Sector

₹ in Cr

Segment (as on 31.12.24)	RBI Benchmark (as % of ANBC)	Mandatory Target (Amount)	Achievement (Excluding PSLC)	
			Amount	%
Priority Sector	40.00%	175843	192761	43.85%
Agriculture	18.00%	79129	86689	19.72%
Small and Marginal Farmers	10.00%	43961	52366	11.91%
Weaker Section	12.00%	52753	62282	14.17%
Micro under MSME	7.50%	32971	52614	11.97%
Non Corporate farmers	13.78%	60578	79778	18.15%

Surpassed all the mandatory targets stipulated by RBI under Priority Sector advances

Position as on 31.12.2024

Self Help Group

₹ in Cr

Target *	Actual	Achievement
22987	21536	94%
	YoY 18%	

* for NME FY25

No. of SHGs : 5.09 lakh

Disbursements (Q3FY25): ₹4207 Cr

Women Beneficiaries: 57 lakh (Nos)

Stand Up India

Target (Nos)	Actual (Nos)	Achievement
11384	13366	117%

(Cumulative till Dec'24)

Amount of Disbursements: ₹2833 Cr

MUDRA (including RRBs)

₹ in Cr

Target*	Actual	Achievement
10125	9546	94%

* Proportional Target for NME FY25

In Q3FY25 :

- No. of loans disbursed: 1,70,200
- Amount disbursed : ₹3,433 Cr

PM SVANidhi

For NME FY25 :

Cumulative no. of accounts : 6.42 lakhs

Cumulative Disbursement : ₹881 Cr

Outstanding Balance : ₹233 Cr

Sector Deployment-Domestic Advances

₹ in Cr

Sector	31.12.2023	% share to Gross Advances	31.12.2024	% share to Gross Advances	YoY (%)
Infrastructure	58668	12.4	55957	10.8	-4.6
<i>of which</i>					
Power	21081	4.4	20790	4.0	-1.4
Port and Road Project	8491	1.8	10277	2.0	21.0
Other infrastructure	29096	6.1	24890	4.8	-14.5
Basic Metal	10192	2.1	13786	2.7	35.3
Textiles	8193	1.7	8217	1.6	0.3
Petroleum and Coal Products	6253	1.3	9797	1.9	56.7
All Engineering	7051	2.5	6876	1.3	-2.5
Food Processing	10262	2.2	10618	2.0	3.5
Trade	26200	5.5	21731	4.2	-17.1
Commercial Real Estate	17329	3.7	17082	3.3	-1.4
Home Loans/Auto Loans/Other Retail	99251	20.9	114894	22.1	15.8
Agriculture	114422	24.1	129840	25.0	13.5
NBFC	54012	11.4	58933	11.3	9.1
Others (Other Industries/Sectors)	62522	13.2	72493	13.8	15.9
Total Domestic Advances	474355	100.0	520224	100.0	9.7

External Rating-wise Advances

₹ in Cr

External Rating (More than ₹10 Cr, For CRE/MSME > ₹25 Cr, LRD > ₹50 Cr)	31.12.2023		30.09.2024		31.12.2024	
	Exposure	% to Total	Exposure	% to Total	Exposure	% to Total
Rated Exposure						
AAA	41827	14%	46159	15%	46281	15%
AA	75911	26%	83996	28%	87600	29%
A	67901	23%	69815	23%	66872	22%
BBB	34650	12%	35496	12%	34426	11%
Total BBB and above	220289	75%	235466	77%	235179	77%
BB and below	24981	9%	26008	9%	26461	8%
Of which,						
PSU Accounts (More than INR 100 Crore)	4545	2%	3812	1%	3889	1%
Corporates (More than INR 100 Crore)	11157	4%	11977	4%	11969	4%
Others (Less than INR 100 Crore)	9279	3%	10219	4%	10603	3%
Total Rated Exposure (A)	245270	84%	261474	86%	261641	85%
Unrated Exposure						
PSU with Govt Guarantee	28746	10%	26315	9%	30082	10%
PSU without Govt Guarantee	9312	3%	7119	2%	5820	2%
Others	10076	3%	9007	3%	9261	3%
Total Unrated Exposure (B)	48134	16%	42441	14%	45163	15%
Total (A+B)	293404	100%	303915	100%	306803	100%

₹ in Cr

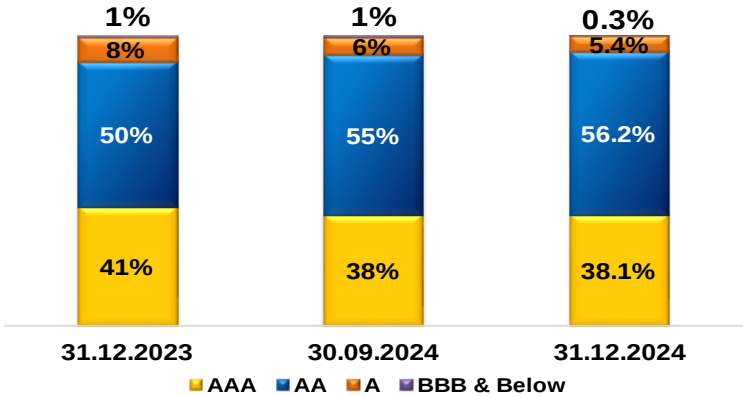
Standard NBFC Advances

Standard NBFC	31.12.2023	%	30.09.2024	%	31.12.2024	%
NBFC - HFCs	16395	31%	11328	19%	16203	27%
NBFC - PSUs	1680	3%	6780	11%	1822	3%
NBFC - MFIs	1850	4%	384	1%	973	2%
NBFC - Others	32984	62%	40482	69%	39929	68%
Total	52909	100%	58974	100%	58928	100%

(Amounts have been reclassified wherever required to match with current year classification)

NBFC

Rating of Standard NBFCs

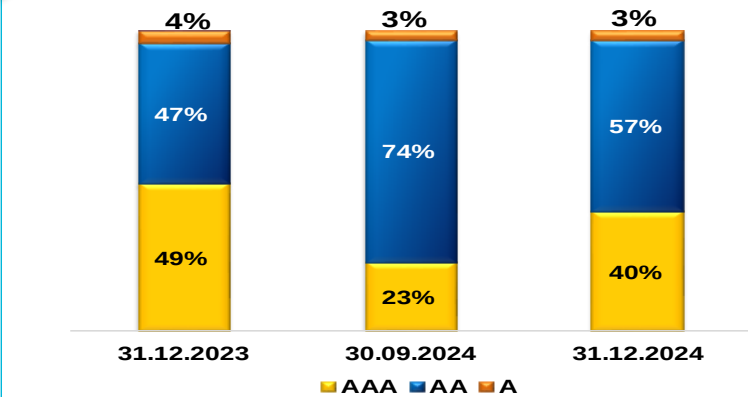


Rated A and above: 99%

Standard NBFCs	31.12.2023	30.09.2024	31.12.2024
Bank sponsored	5757	8182	7717
Private Inst & others	47152	50792	51210
Total	52909	58974	58928

HFC

Rating of Standard HFCs



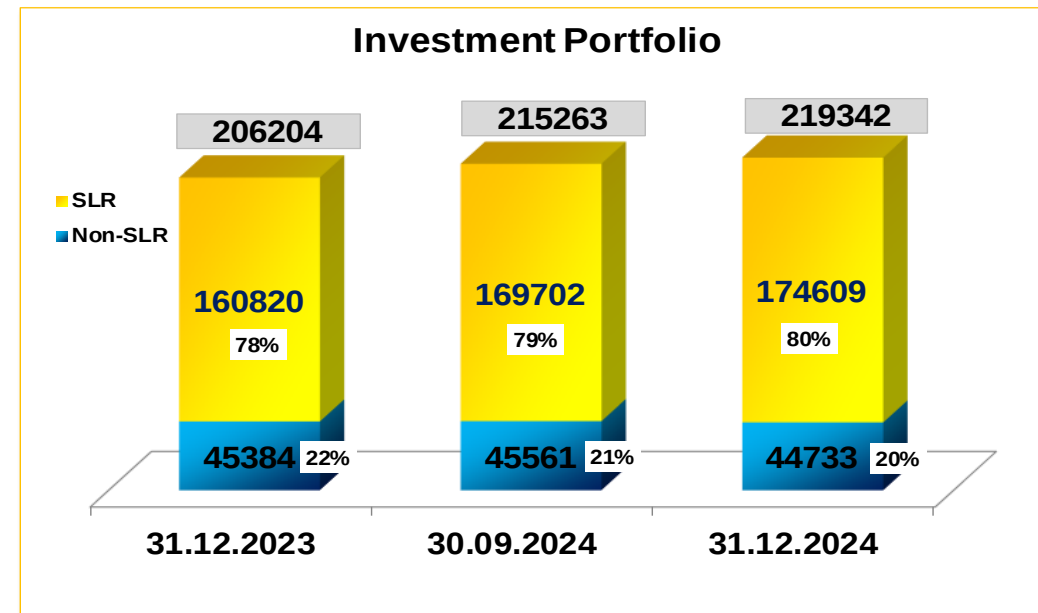
Rated A and above: 100%

HFCs, out of Std NBFCs	31.12.2023	30.09.2024	31.12.2024
Bank sponsored	2996	3061	2560
Private Institutions	13399	8267	13643
Total	16395	11328	16203

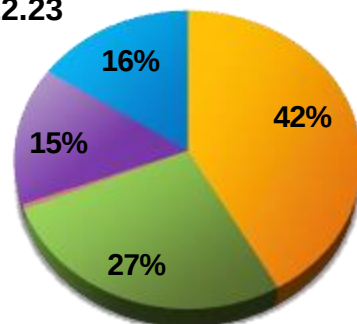
Investments (Domestic)

₹ in Cr

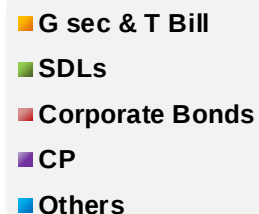
S No	Details	31.12.2023	30.09.2024	31.12.2024	YoY (%)
1	SLR Investments	160820	169702	174609	8.6
	<i>Of which</i>				
	Central Government Securities	99285	94297	90791	-8.6
	State Government Securities	59819	75404	83818	40.1
	Treasury Bills	1716	0	0	-
	Other Approved Securities	0	0	0	-
2	Non SLR Investments	45384	45561	44733	-1.4
	Total Domestic Investments (1) + (2)	206204	215263	219342	6.4
	(i) Held For Trading (HFT)	433	10283	11364	
	(ii) Available For Sale (AFS)	59024	67303	68610	
	(iii) Held To Maturity (HTM)	146747	132565	133509	
	(iv) Fair Value Through Profit/Loss (FVTPL)		4849	5597	
	(v) Subsidiary & Joint Venture (SAJV)		262	262	
	Total Domestic Investments	206204	215263	219342	6.4
	<i>Modified Duration of AFS</i>		3.28	3.36	
	<i>Modified Duration of FVTPL including HFT</i>		3.67	4.16	



31.12.23

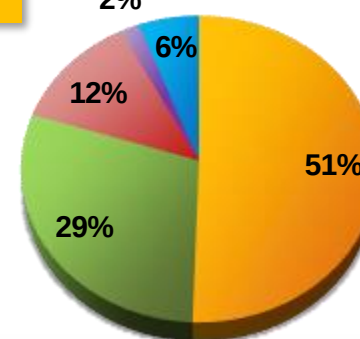


AFS Book



2%

31.12.24



Financials

Income

₹ in Cr

Sl No	Components	Quarter Ended					Nine Months Ended			Year Ended
		31.12.2023	30.09.2024	31.12.2024	QoQ (%)	YoY (%)	31.12.2023	31.12.2024	YoY (%)	31.03.2024
1	Interest Income on Advances and Discount on Bills	10349	11124	11427	2.7	10.4	29982	33400	11.4	40619
2	Interest on investments	3420	3793	3885	2.4	13.6	9853	11412	15.8	13402
3	Other interest income	429	431	447	3.7	4.2	1155	1334	15.5	1594
4	Total Interest Income (1+2+3)	14198	15348	15759	2.7	11.0	40990	46146	12.6	55615
5	Profit/Loss on Sale of Investments	234	221	283	28.1	20.9	740	761	2.8	863
6	Profit/Loss on Revaluation of Investments	94	111	-24	-121.6	-125.5	375	92	-75.5	445
7	Recovery of bad debts	418	732	548	-25.1	31.1	1106	1784	61.3	1879
8	Fee Income	852	891	931	4.4	9.2	2328	2610	12.1	3298
9	Forex Income	84	57	74	29.8	-11.9	370	191	-48.3	452
10	PSLC Commission	167	182	206	13.2	23.4	488	545	11.7	657
11	Miscellaneous income	53	228	134	-41.2	152.8	197	497	152.3	273
12	Total Non Interest Income (5 to 11)	1902	2422	2152	-11.1	13.2	5604	6480	15.6	7867
13	Total Income (4+12)	16100	17770	17911	0.8	11.2	46594	52626	12.9	63482

Fee Income

₹ in Cr

Sl No	Components	Quarter Ended					Nine Months Ended			Year Ended
		31.12.2023	30.09.2024	31.12.2024	QoQ (%)	YoY (%)	31.12.2023	31.12.2024	YoY (%)	31.03.2024
1	Transaction fees	184	253	233	-7.9	26.6	564	669	18.6	759
2	Loan processing charges	190	171	199	16.4	4.7	527	513	-2.7	747
3	Commission on Government business	20	28	30	7.1	50.0	56	75	33.9	82
4	Commission on LC/BG	115	82	92	12.2	-20.0	305	263	-13.8	421
5	Cross selling	52	45	48	6.7	-7.7	118	125	5.9	164
6	Income from PFMS operations	16	8	5	-37.5	-68.8	24	14	-41.7	36
7	Rent on Lockers	43	36	44	22.2	2.3	117	121	3.4	158
8	Misc fee Income	232	268	280	4.5	20.7	617	830	34.5	931
9	Fee Income (1 to 8)	852	891	931	4.4	9.2	2328	2610	12.1	3298

Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Nine Months Ended			Year Ended 31.03.2024
		31.12.2023	30.09.2024	31.12.2024	QoQ (%)	YoY (%)	31.12.2023	31.12.2024	YoY (%)	
1	Interest on deposits	7915	8729	8752	0.3	10.6	22379	25919	15.8	30494
2	Interest on borrowings	86	56	96	71.4	11.6	210	223	6.4	331
3	Other interest expenses	382	369	496	34.4	29.8	1143	1217	6.5	1516
4	Total Interest Expenses (1+2+3)	8383	9154	9344	2.1	11.5	23732	27359	15.3	32341
5	Salary	1658	1653	1694	2.5	2.2	4805	4983	3.7	6424
6	Employees Benefit	679	812	723	-11.0	6.5	1826	2199	20.4	2841
7	Staff Expenses (5+6)	2337	2465	2417	-1.9	3.4	6631	7182	8.3	9265
8	Overheads	1283	1423	1401	-1.5	9.2	3696	4105	11.1	5036
9	Operating Expenses (7+8)	3620	3888	3818	-1.8	5.5	10327	11287	9.3	14301
10	Total Expenses (4+9)	12003	13042	13162	0.9	9.7	34059	38646	13.5	46642

Overhead Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Nine Months Ended			Year Ended
		31.12.2023	30.09.2024	31.12.2024	QoQ (%)	YoY (%)	31.12.2023	31.12.2024	YoY (%)	31.03.2024
1	Rent, Taxes & Lighting	160	171	164	-4.1	2.5	477	496	4.0	636
2	Depreciation	130	122	136	11.5	4.6	399	385	-3.5	524
3	Insurance	225	237	231	-2.5	2.7	650	703	8.2	874
4	Travelling and Halting	52	73	61	-16.4	17.3	154	191	24.0	206
5	Postage, Telecommunications etc.	26	28	38	35.7	46.2	81	93	14.8	109
6	Repairs and Maintenance	70	74	67	-9.5	-4.3	186	195	4.8	250
7	Printing and Stationery	21	25	24	-4.0	14.3	63	69	9.5	88
8	ATM Issuer Fee paid	126	123	122	-0.8	-3.2	379	371	-2.1	504
9	Others	473	570	558	-2.1	18.0	1307	1602	22.6	1845
10	Overheads (1 to 9)	1283	1423	1401	-1.5	9.2	3696	4105	11.1	5036

Provisions & Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Nine Months Ended			Year Ended
		31.12.2023	30.09.2024	31.12.2024	QoQ (%)	YoY (%)	31.12.2023	31.12.2024	YoY (%)	31.03.2024
1	Operating Profit	4097	4728	4749	0.4	15.9	12535	13980	11.5	16840
2	Total Provisions	1978	2021	1897	-6.1	-4.1	6719	6018	-10.4	8777
	<i>Of which</i>									
	NPA - Advances	905	837	611	-27.0	-32.5	2753	2344	-14.9	3653
	NPA - Investments	-10	-2	-19	-	-	14	-39	-	63
	Standard advances	398	255	501	96.5	25.9	1800	1117	-38.0	1937
	Income-tax	628	923	838	-9.2	33.3	2078	2601	25.2	2888
	Others	57	8	-34	-	-	74	-5	-	236
3	Net Profit (1-2)	2119	2707	2852	5.4	34.6	5816	7962	36.9	8063

Performance Ratios

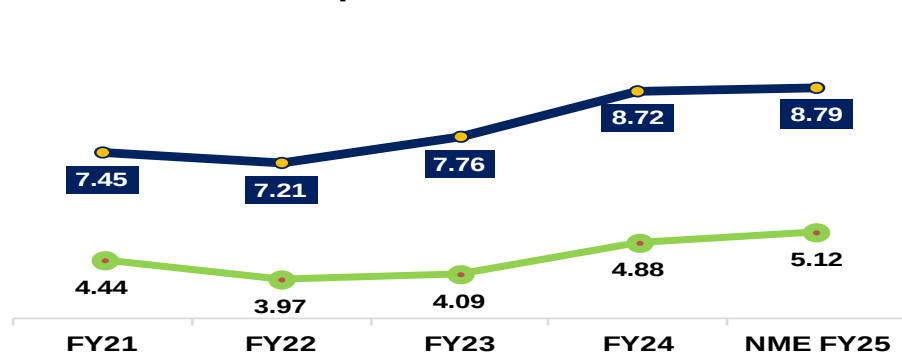
% Annualized

SI No	Ratios	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2023	30.09.2024	31.12.2024	31.12.2023	31.12.2024	31.03.2024
1	Cost of Deposits	4.99	5.13	5.18	4.83	5.12	4.88
2	Cost of Funds	5.09	5.22	5.27	4.94	5.20	4.99
3	Yield on Advances	8.78	8.77	8.92	8.69	8.79	8.72
4	Yield on Investments	6.80	7.17	7.12	6.77	7.15	6.80
5	Yield on Funds	8.32	8.40	8.48	8.25	8.42	8.28
6	Net Interest Margin (NIM)	3.41	3.39	3.45	3.47	3.43	3.47
7	Net Interest Margin (NIM) Domestic	3.49	3.49	3.57	3.54	3.53	3.54
8	Cost to Income Ratio	46.90	45.12	44.56	45.17	44.67	45.92
9	Return on Assets (RoA)	1.11	1.33	1.39	1.04	1.31	1.07
10	Return on Average Networth (RoE)	19.92	21.04	21.00	19.25	20.62	19.24
11	Earnings per Share (₹)	67.12	80.37	84.70	61.97	78.82	63.23
12	Book Value per Share (₹)	347.73	394.19	412.42	347.73	412.42	352.58
13	Business per Employee (₹ in Cr)	28.22	29.97	30.67	28.22	30.67	29.85
14	Business per Branch (₹ in Cr)	196.35	208.37	210.52	196.35	210.52	205.38
15	Net Profit per Employee (₹ in lakhs)	20.87	26.57	28.26	19.09	26.30	20.03

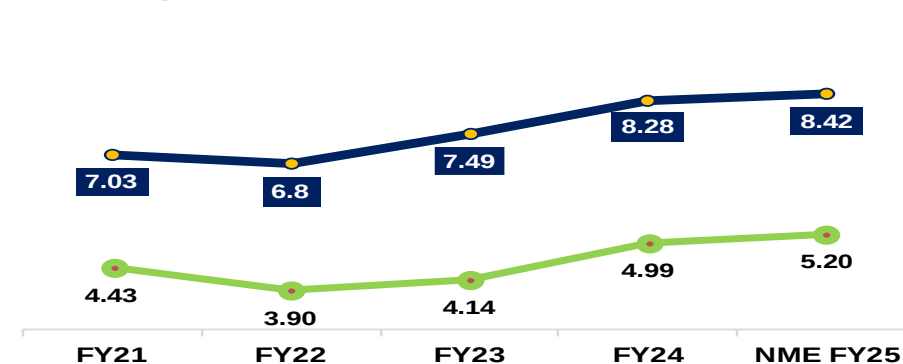
Performance Ratios

% Annualized

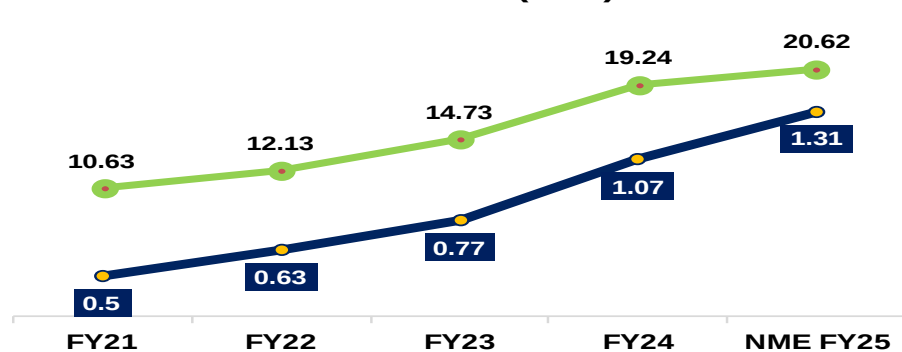
● Cost of Deposits ● Yield on Advances



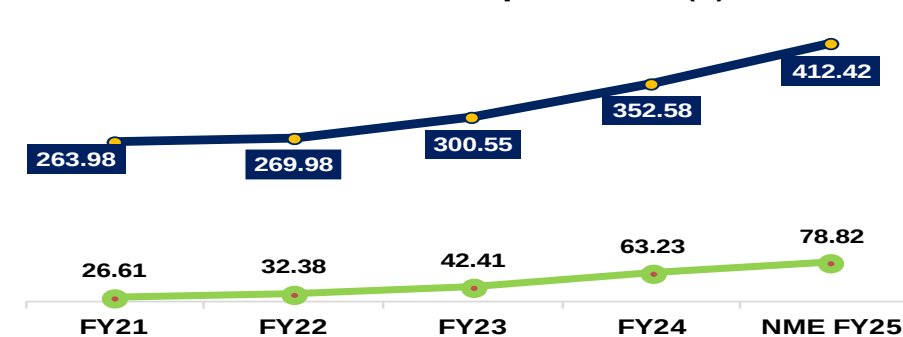
● Cost of Funds ● Yield on Funds



● Return on Average Network (RoE) ● Return on Assets (RoA)



● Earnings per Share (₹) ● Book Value per Share (₹)



Balance Sheet

₹ in Cr

Liabilities	31.12.2023	30.09.2024	31.12.2024
Capital	1347	1347	1347
Reserves & Surplus	56450	62754	65411
Deposits	654154	693115	702282
Borrowings	30322	33368	32517
Other Liabilities & Provisions	21705	21978	21200
Total	763979	812563	822758

Assets	31.12.2023	30.09.2024	31.12.2024
Cash & Balance with RBI	35084	35362	27517
Bal. with banks & money at call	8254	4849	8802
Investments	204330	216787	221066
Advances	489592	532942	542117
Fixed Assets	7435	7521	7490
Other Assets	19283	15102	15767
Total	763979	812563	822758

Capital & Risk Management

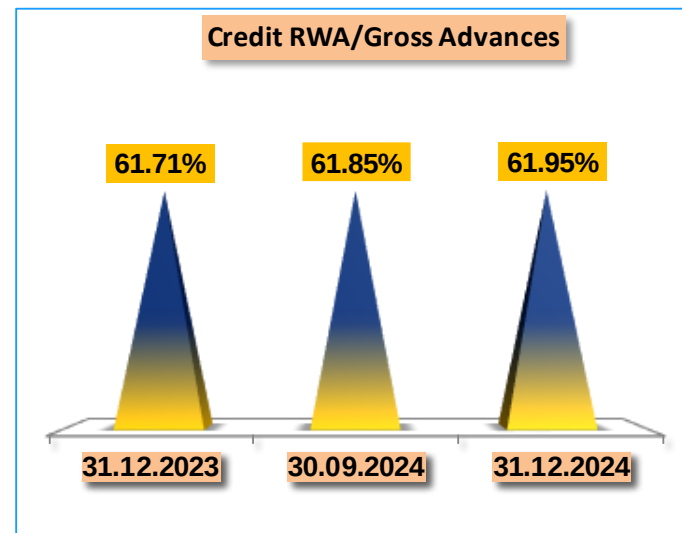
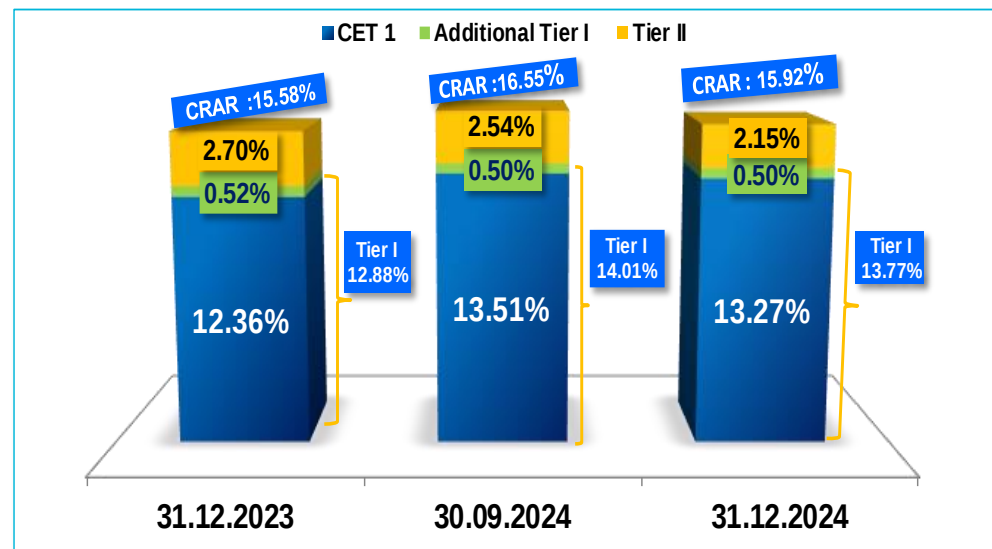
Capital & Risk Management

₹ in Cr

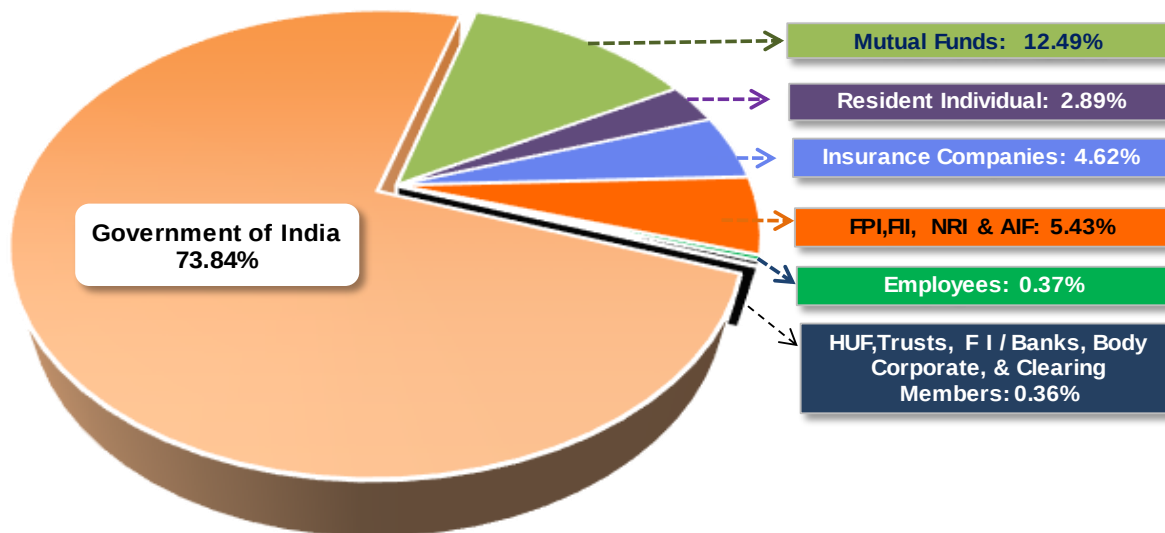
S No	Parameters	31.12.2023	30.09.2024	31.12.2024
1	Common Equity Tier I (CET 1)	46977	53560	53390
2	Additional Tier I	1988	2000	2000
3	Tier II	10268	10089	8661
4	Total Capital (1+2+3)	59234	65649	64051
5	Total Risk Weighted Assets	380191	396516	402154
6	CRAR % (4/5)	15.58	16.55	15.92

S No	Risk Weighted Assets (RWA)	31.12.2023	30.09.2024	31.12.2024
1	Credit	314586	340596	346416
	Density	61.71%	61.85%	61.95%
	Of which			
	Retail	63754	67940	69825
	Density	64.24%	61.74%	60.77%
	Agriculture	34692	36830	37512
	Density	30.32%	28.71%	28.89%
	MSME	56945	58681	59809
	Density	68.47%	67.66%	66.45%
2	Market	23232	8447	8265
	Density*	39.36%	83.14%	72.73%
3	Operational	42372	47473	47473
	Density	--	--	--

*Market RWA/Trading Book



Shareholding as on 31.12.2024



Shareholding Pattern	%
Government of India	73.84%
Public & Others	26.16%
Total	100%

Reduction in GoI holding from 79.86% (Sept'23) to 73.84% as Bank raised ₹4000 Cr Equity Capital through QIP in Dec'23.

Ratings

Domestic					
Rating Agency	Issuer Rating	AT-1	Tier-II	Infrastructure Bond	Certificate of Deposit
CRISIL	-	AA+/ Stable	AAA/ Stable	AAA/ Stable	A1+
CARE	-	AA+/ Stable	AAA/ Stable	AAA/ Stable	-

International	
Rating Agency	Issuer Rating
S&P Global Ratings	BBB-/ Positive/ A-3*
CARE	CARE AAA/Stable
*Outlook upgraded to Positive from Stable during the year	

Capital raised during FY24

Equity ₹4000 Cr

Capital Plan for FY25

₹ in Cr

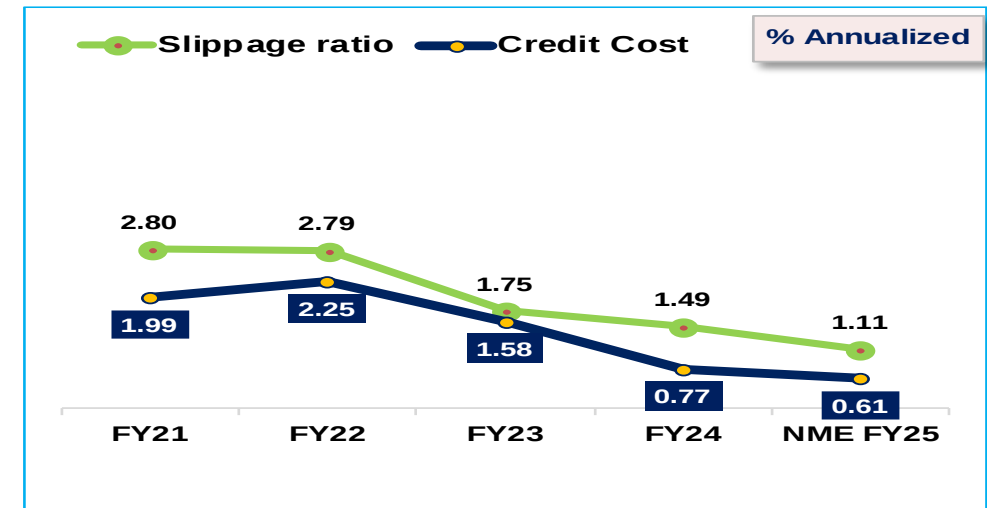
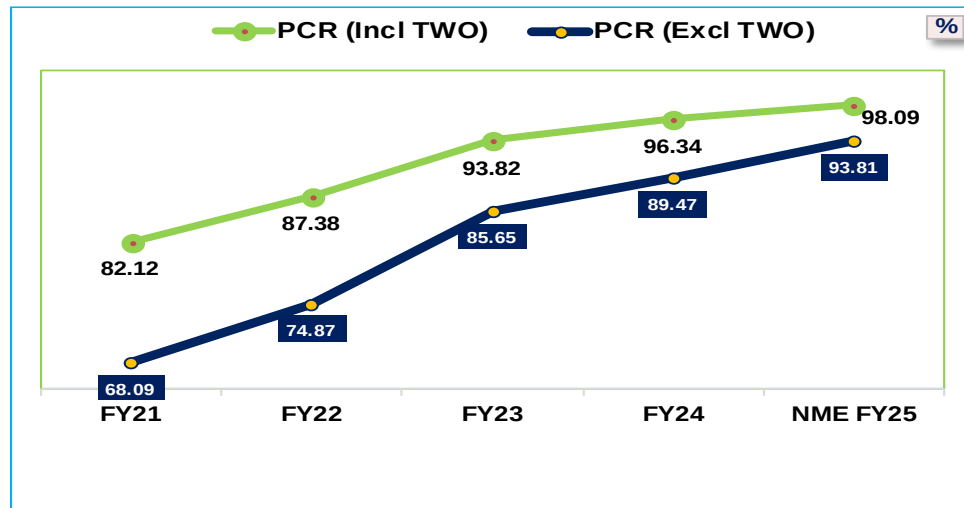
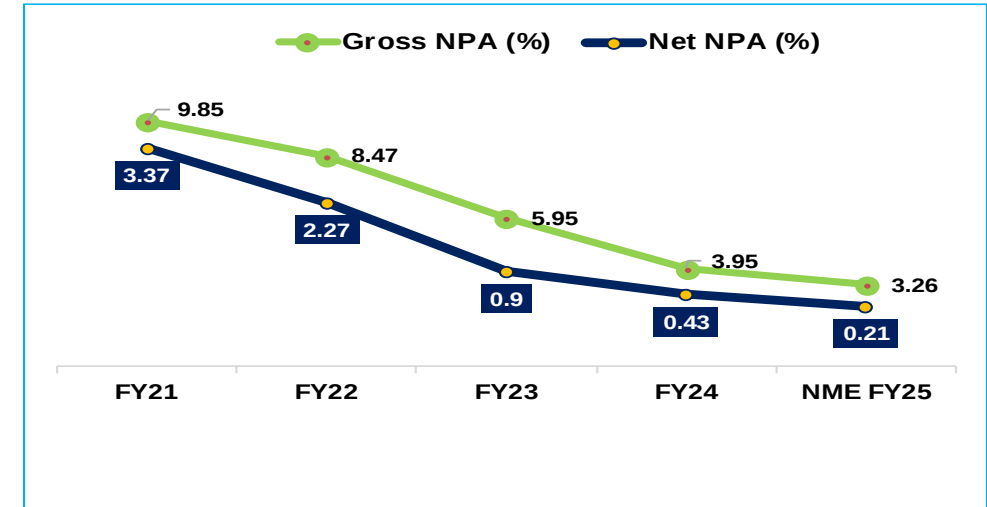
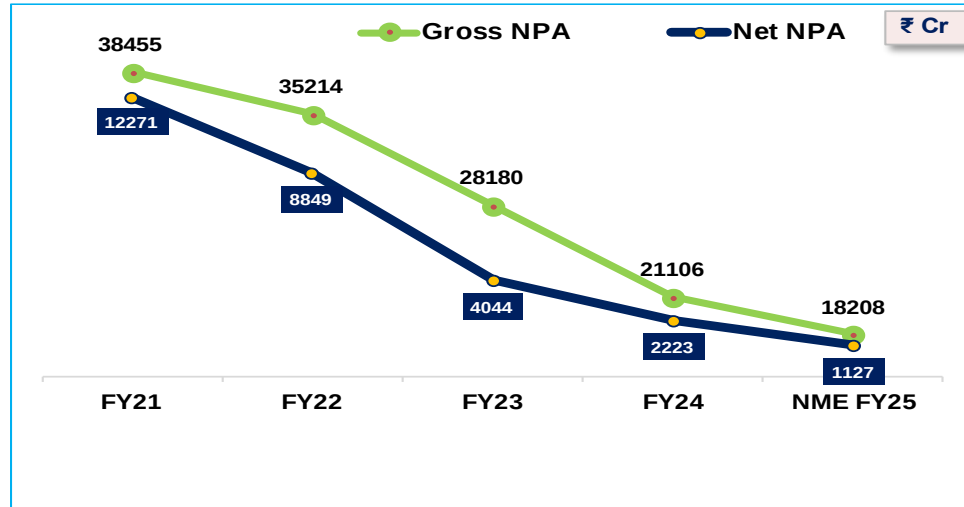
	Equity	AT-1 / Tier-II	Total
Board approved Plan	5000	2000	7000

Other Funds Raised

Bank has raised Long Term Infrastructure Bond aggregating to ₹10,000 Cr in FY'25 (₹5,000 Cr in September 2024 @ 7.24% p.a. and ₹5,000 Cr @ 7.12% p.a. in October 2024)

Asset Quality

Asset Quality



Movement of NPA

₹ in Cr

Fresh slippages

S No	Details	Quarter Ended			Nine Month Ended		Year Ended
		31.12.2023	30.09.2024	31.12.2024	31.12.2023	31.12.2024	31.03.2024
1	Gross NPA opening balance	24488	20302	19148	28180	21106	28180
	Additions :						
	Fresh Slippages	1429	1357	1004	5376	4289	6635
	To old NPAs / Others	238	27	12	125	66	134
2	Sub-Total of Additions	1667	1384	1016	5501	4355	6769
	Reductions:						
	Cash Recovery & Upgradation	1143	1085	823	4223	3198	5122
	Technical Write off	2042	1301	946	6172	3615	7953
	Normal Write off	183	152	187	499	440	768
	Exchange difference	0	0	0	0	0	0
3	Sub-Total of Reductions	3368	2538	1956	10894	7253	13843
4	Gross NPA closing Balance (1+2-3)	22787	19148	18208	22787	18208	21106
	Gross NPA%	4.47	3.48	3.26	4.47	3.26	3.95
5	Provisions	19631	17452	16906	19631	16906	18482
6	Others (Interest Realisable,etc.)	577	251	176	577	176	401
7	Net NPA [4-(5+6)]	2579	1445	1127	2579	1127	2223
	Net NPA%	0.53	0.27	0.21	0.53	0.21	0.43
	AUC Recovery	1151	733	881	1922	2118	2858
	MOI Recovery	215	203	207	635	553	819
	Total Recovery (Cash +Upgradation)	2509	2021	1911	6780	5869	8799
	PCR % (including Technical Writeoff)	95.90	97.60	98.09	95.90	98.09	96.34
	PCR % (excluding Technical Writeoff)	88.68	92.45	93.81	88.68	93.81	89.47
	Slippage Ratio % (Annualised)	1.28	1.06	0.78	1.61	1.11	1.49
	Credit Cost % (Annualised)	0.76	0.65	0.47	0.79	0.61	0.77

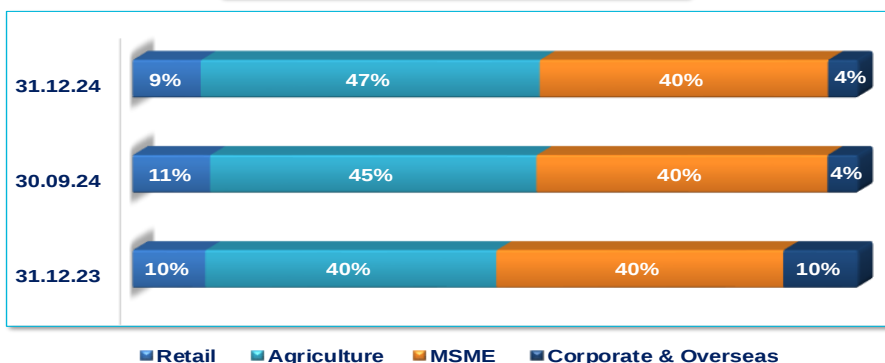
Category	Q3 FY24	Q2 FY25	Q3 FY25	NME Dec 23	NME Dec 24	FY 24
Retail	293	130	140	961	692	1087
Agriculture	592	681	527	1630	1805	2139
MSME	411	308	329	1638	1546	2281
RAM (1)	1296	1119	996	4229	4043	5507
Corporate (2)	133	238	8	1147	246	1129
Total (1)+(2)	1429	1357	1004	5376	4289	6636

Sector-wise NPA

₹ in Cr

S No	Sector	31.12.2023		30.09.2024		31.12.2024		
		Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Outstanding	Gross NPA	% to respective portfolio
1	Retail Credit	2277	2.29%	2022	1.84%	114894	1728	1.50%
	<i>Of which</i>							
	Home Loan	1116	2.04%	940	1.55%	61673	809	1.31%
	Education Loan	593	13.46%	555	11.95%	4540	403	8.89%
	Vehicle Loan	126	1.73%	133	1.40%	10762	107	1.00%
2	Agriculture	9143	7.99%	8719	6.80%	129840	8588	6.61%
3	MSME	9010	10.83%	7602	8.77%	90005	7308	8.12%
4	Corporate & Overseas	2356	1.11%	805	0.36%	224460	584	0.26%
5	Total (1 to 4)	22787	4.47%	19148	3.48%	559199	18208	3.26%
	Priority	18388	10.72%	15769	8.18%	192761	15577	8.08%

Sectorwise GNPA to Total NPA %



NCLT

₹ in Cr

Category	31.12.2024			
	No.of Accounts	Exposure	Provision	PCR%
RBI List I	6	1223	1223	100%
RBI List II	10	2836	2836	100%
Accounts filed by Bank	30	1300	1300	100%
Accounts filed by other Banks	219	16345	16345	100%
Total	265	21704	21704	100%

Recovery from NCLT	Q3FY24		Q3FY25		FY24	
	No of Acs	Amount	No of Acs	Amount	No of Acs	Amount
Through Resolution	11	841	9	32	54	1345
Under Liquidation	16	32	20	39	68	472
Total	27	873	29	71	122	1817

NARCL

₹ in Cr

S.No	Position of Accounts with Indian Bank as on 31.12.2024	No. of Acs	Book Balance
1	Accounts acquired by NARCL	9	3532
2	Bids received from NARCL	2	115
3	Under progress with NARCL	1	173
	Total	12	3820

Invested ₹272.25 Cr in NARCL & ₹1 Cr in IDRCL as Equity

Special Mention Account (SMA) ₹5 Cr and above

₹ in Cr

Sector	31.12.2023				30.09.2024				31.12.2024			
	SMA 1	SMA 2	Total	% to Respective Sector Standard Advances	SMA 1	SMA 2	Total	% to Respective Sector Standard Advances	SMA 1	SMA 2	Total	% to Respective Sector Standard Advances
Retail	193	58	251	0.26%	164	72	236	0.22%	148	100	248	0.22%
Agriculture	222	158	380	0.36%	219	127	346	0.29%	184	213	397	0.33%
MSME	1237	608	1845	2.49%	867	745	1612	2.04%	1009	918	1927	2.33%
Corporate & Others	105	146	251	0.12%	211	2357	2568	1.14%	1354	3751	5105	2.11%
TOTAL	1757	970	2727	0.56%	1461	3301	4762	0.90%	2695	4982	7677	1.37%

Covid Restructuring (sector-wise)

₹ in Cr

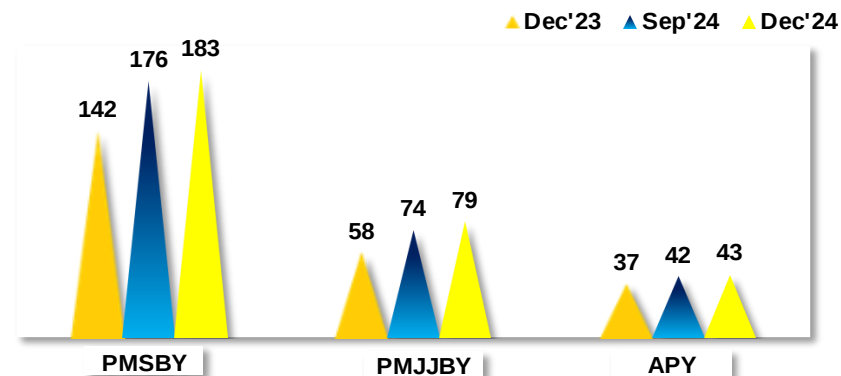
Sector	Outstanding as on 30.09.2024 (Standard)		Addition during the QE Dec'24		Reduction during the QE Dec'24		Outstanding as on 31.12.2024 (Standard)		Recovery Percentage	Provision
			Addition (Interest/ Additional funding/ Fund Utilisation)	Upgradation NPA to standard	Recovery	Fresh NPA				
	No	Amount	Amount	Amount	Amount	Amount	No	Amount	%	Amount
Retail	25248	4550	0	56	78	56	29500	4472	96%	1383
Agriculture	3261	249	0	12	35	7	3065	219	90%	65
MSME	7477	1644	0	95	3	35	8437	1701	94%	524
RAM Total	35986	6443	0	163	116	98	41002	6392	93%	1972
Corporate	8	699	0	0	415	1	6	283	98%	71
Total	35994	7142	0	163	531	99	41008	6675	95%	2043

Financial Inclusion

Financial Inclusion

S No	FI Parameters	Dec'23	Sep'24	Dec'24
1	BCs engaged (Nos.)	10942	12993	13292
2	PMJDY Accounts under BSBDA (No. in lakhs)	219	232	235
3	Balance in PMJDY accounts (₹ in Cr)	10245	10830	11310
4	Rupay Cards issued (No. in lakhs)	123	130	134

Number of Enrolments (in Lakhs)*



1

Average Balance in PMJDY account: ₹4813 (vs ₹4428 of Industry)

2

PMJDY A/Cs under BSBDA: YoY 8% (in nos.) and 10% (in balance)

3

BC network in 25 States and 5 UTs

4

YoY increase in Market Share (As of Dec'24)

	PMJDY	PMJJBY	PMSBY
	4.33%	3.60%	3.78%
	7 bps ↑	51 bps ↑	39 bps ↑

Atal Pension Yojana

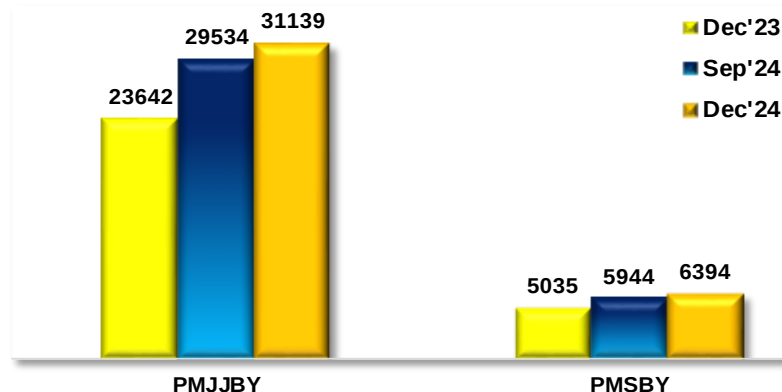
01

Added 4.70 lakh fresh enrolments, during current FY25, with Average Account per Branch of 81 against proportionate target of 68 as on 31.12.24.

02

Registered a growth of 4% (QoQ) and 17%(YoY)

Number of claims settled*



* Number of enrolments and claims are cumulative since launch of the respective schemes

Digital Banking & Business Network

INDSMART

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Go Digital with IndSMART for a smarter banking experience!

Customized Dashboard for Easy Access

Scan & Pay

Goal Planner & Spend Analyser

Pay to Contact

Cardless Cash withdrawal at ATM

Apply for IPO(ASBA)

e-Shopping

Instant Fund Transfer

Manage your Credit / Debit Card

Loan Repayment at Ease

Open FD/ RD/ MMD Online

Apply for Digital Loans

Invest in PPF, NPS, NSC, KVP

Hotel, Bus and Flight Bookings

Invest in Mutual Funds

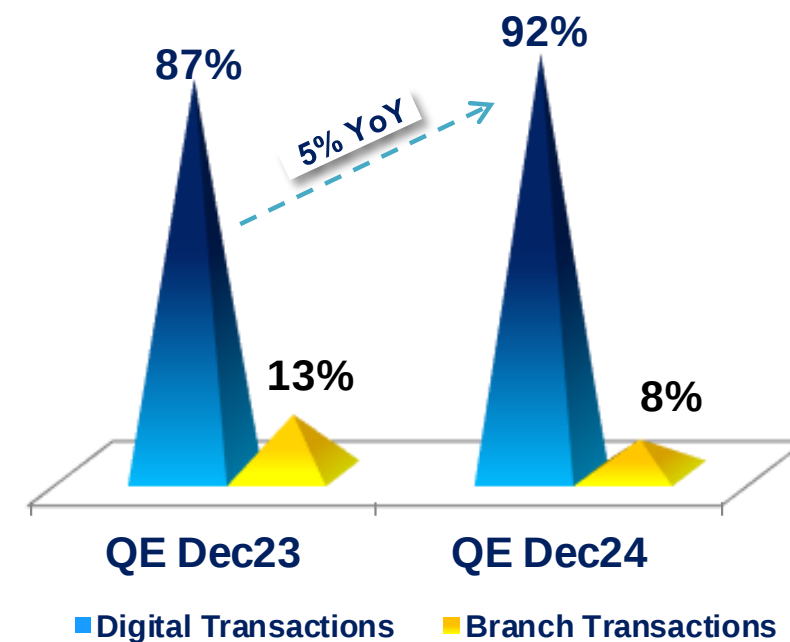
INDSMART

आपका अपना बैंक, हर जगह आपके साथ
YOUR OWN BANK, ALWAYS WITH YOU

QR Code for Google Play

QR Code for App Store

Digital Transactions Vs Manual Transactions



Expanding Digital Footprint – NME Dec'24



**89 lakh accounts under
Digital Platform
(YoY growth of 160%)**



**186% YoY growth (₹13999 Cr)
in Digital Liability Business**



**3.2X YoY growth in amount
(₹4259 Cr) of Digital Home Loans**



**4.7X YoY growth in amount
(₹2143 Cr) of Digital Vehicle Loans**



**98% YoY growth in amount
(₹33467 Cr) of Digital Agri loans**



**79% YoY growth in amount
(₹4718 Cr) of Digital MSME Loans**



**~12X YoY growth in amount
(₹7715 Cr) of Digi-Retail Jewel loans**



**2289 Digital Self-Help Group
accounts**

Major IT Infrastructure & Digital Initiatives

Cyber Security

24x7 Cybersecurity Operations Center for real time monitoring & detection of security threats

Data Governance

- For Data Reliability,
- Consistency,
- Integrity
- Availability &
- Operational Excellence

Customer Relationship Management

- Robust Management – Lead Tracking end to end customer life cycle
- 360-degree view of customer profile

Fintech Solutions

- API Integrations
- Co-branded Debit Cards
- SNA Solutions
- QR Standee ; Sound Box
- Digital Tax Collection
- Account Management Systems

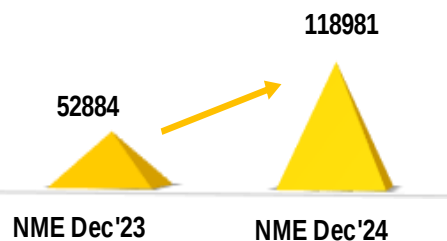
❖ 138 Fintech Companies empanelled
❖ 3rd Highest no. of merchants (28.67 lakh) on UPI QR payment acceptance system among PSBs

117 Digital Journeys, Utilities and Processes

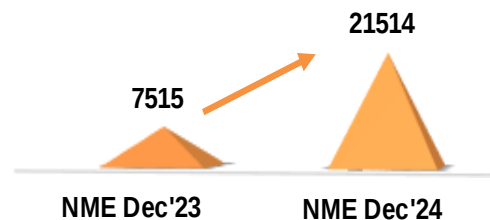
Digital business during NME Dec'24 ₹118981 Cr

₹ in Cr

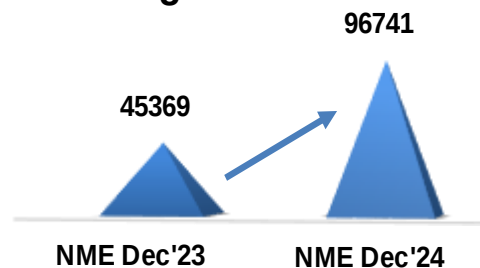
Digital Business



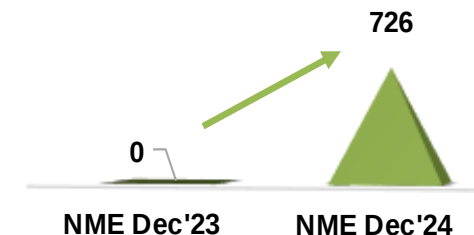
Digital Liabilities



Digital Assets



Other Digital Business



Digital Banking

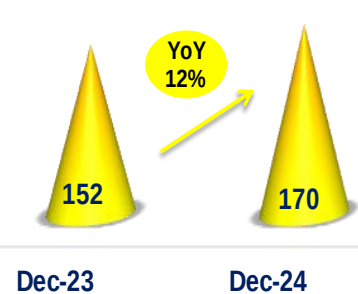
In lakhs

Mobile Banking

Users

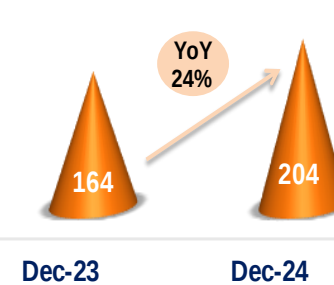


Transactions



UPI

Users



Remitter Transactions

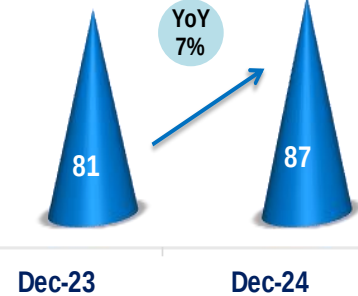


Internet Banking

Users



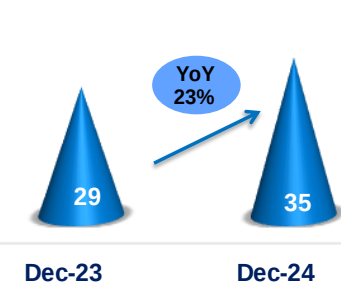
Transactions



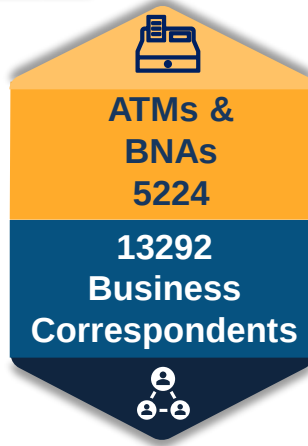
Credit Card Users



PoS Transactions

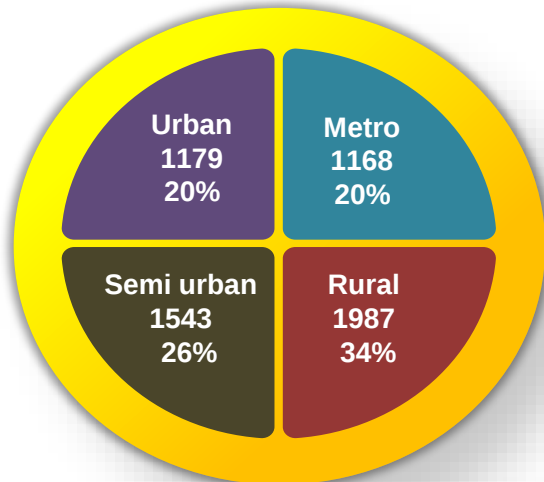


31.12.2024

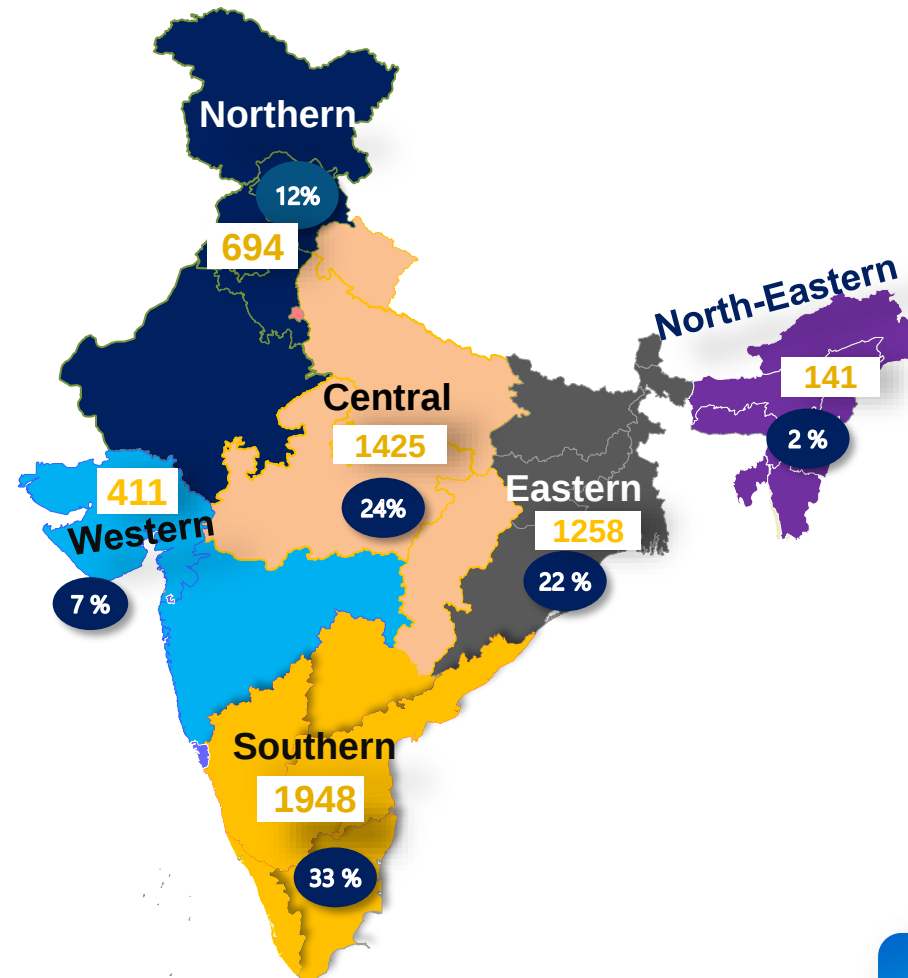


Pan India Touch Points: 24394

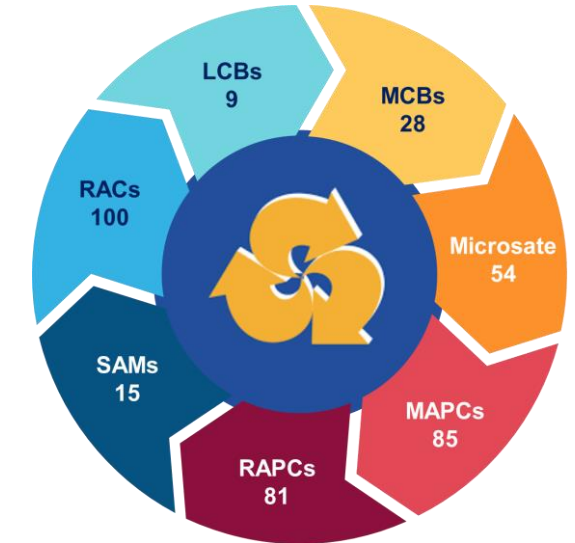
Population group wise (Domestic)



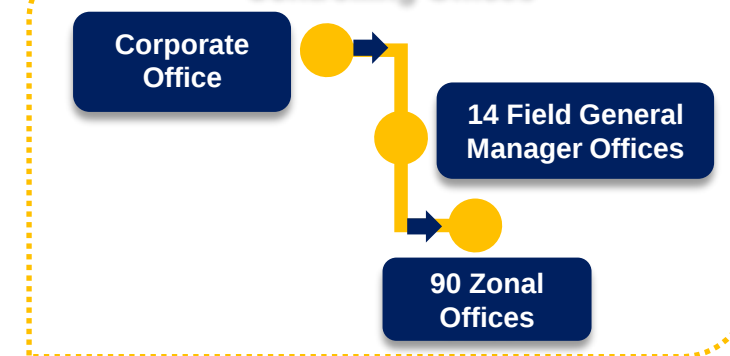
Region-wise



Processing Centres & Verticals



Controlling Offices



Branches Opened:
38 in NME FY25
(237 since amalgamation)

Branches Merged:
8 in NME FY25
(350 since amalgamation)

Manpower
Position

Domestic (As on 31.12.24)	Total	Male	Female	Average age of staff	% of Female staff
Officers	25626	18322	7304	38	29%
Clerks	12415	7975	4440	38	36%
Sub-staff	2029	1756	273	47	13%
Full Time Sweepers	228	172	56	47	25%
Total	40298	28225	12073	38	30%

Performance Management System (PMS) – IND
PRIDE: System led, fair & merit based performance
Culture



Skill assessment framework was
introduced to train officers on 30
functional & 8 behavioral skills



Flagship Leadership Development Program (LDP)
'Rising Star' launched to groom Scale IV & above
officers for future leadership roles



Rewards & Recognition program introduced to drive field
functionaries upto Scale IV for non-monetary performance
linked incentives



HR Initiatives

2206 Training programs conducted in current FY25 –
62492 participants (of which 26020 are unique
participants)



2 Centers of Excellence (CoE) established to
develop expertise across key focus areas



1327 new recruits inducted in Indian Bank family
during current FY25



Availability of 24*7 Digital Doctor Consultation for
Serving & Retired Staff members;
No. of enrolments: 40462

ESG, Group Entities & Awards

Environmental

- Installed Lighting sensor in Corporate/Head Office Premises
- Gold rated Green Certified Corporate Office building

Exposure to Green Energy sector ~₹7475 Cr

Implemented Rainwater Harvesting System in Bank's 40 owned Premises and Installed Roof Top Solar Panels in Bank's 55 own buildings

New Smart Office (e-Note & e-Committee) solution extended to branches

Replaced 1350+ Diesel generators with Inverter in 2 years to reduce carbon emission

Sponsored cost of 9500 saplings to be planted in Shivgarh protected forest, MP

Policy on Green Deposits for eco-friendly investments

Social

Rural Development: 37 RSETI Centres (INDSETIs) trained 26,747 candidates through 883 programs in NME FY25

41 Financial Literacy Centres (FLCs) conducted 2197 camps in NME FY25 covering 1,06,873 participants.

Sponsored Vision Phaco Machine to Gurupriya Vision Research Foundation, Chennai

50 sewing machines sponsored to differently abled women through Society for Rights of All Women with Disabilities (SFRAWD)

Sponsored medical equipment to Institute of Obstetrics & Gynaecology and Government Hospital for Women and Children, Chennai

Women empowerment:

- Gender Diversity of the Bank: 30%
- Financed 57 lakh women through SHGs as on 31.12.24

Sponsored Medical Equipment to Anchal Charitable Trust, Noida

Governance

- Well defined policies and SOPs
- Corporate Governance Policy for transparent and responsible decision-making

Effective Data Governance Policy to protect the integrity of customer data adhering to privacy standards.

Whistle Blower Policy enhances transparency and accountability

Policies on Cyber Security and Fraud Risk Management for sound business and supervisory practices, control and monitor 'Systemic Risk'

Policy for Prevention of sexual harassment of women at workplace; Code of Ethics to foster a culture of integrity and responsibility within the organization

Inspection & Audit Policy to ensure systematic examination of accounts for better compliance, quality and performance

Business Contingency Plan for continuity in operation with minimum disruption in unexpected circumstances

Joint Venture & Subsidiary



- Consortium of credible Public & Private Corporate entities from India and Sampo of Japan as promoter
- Incorporated & licensed in 2007.
- Bank's shareholding : 28.52%

₹ in Cr (Provisional)	NME FY24	NME FY25	YoY
Net Profit After Tax	171	179	4%
Net worth	1440	1620	12%
Gross Direct Premium	3725	4018	8%

Joint venture



- In the business of Stock Broking & DP
- Listed on NSE and BSE
- Bank's shareholding: 64.84%
- Income under Stock Broking: ₹357 lakhs (Q3FY25)
- YoY growth of 13% in Net Profit

₹ in lakhs (Reviewed)	NME FY24	NME FY25	YoY
Operating Profit	902	1064	18%
Net Profit	640	722	13%

Subsidiary



- Incorporated on 09.02.2024
- Authorised and paid-up Capital: ₹10 Cr
- Vision: To offer comprehensive outsourcing solution for various banking operations as permitted by RBI.
- Operations commenced for
 - Sourcing Retail Liability, Home Loan, Vehicle Loan
 - Collection Services. Dedicated contact center set up in Mumbai to aid collections.
 - Additional product lines in credit cards launched on Dec 24.
 - Net Profit (9ME Dec'24): ₹1.69 Cr (Prov.)

Wholly Owned Subsidiary

Regional Rural Banks

₹ in Cr

Parameters	Tamil Nadu Grama Bank				Saptagiri Grameena Bank				Puduvai Bharathiar Grama Bank				Total of 3 RRBs			Total
	NME			FY24	NME			FY24	NME			FY24	NME			Total YE Mar-24
	Dec-23	Dec-24	YoY		Dec-23	Dec-24	YoY		Dec-23	Dec-24	YoY		Dec-23	Dec-24	YoY	
Business	44451	50321	13%	45913	24301	25114	3%	25963	2495	3068	23%	2659	71246	78503	10%	74534
Operating Profit	600	682	14%	776	424	470	11%	607	25	32	26%	30	1049	1184	13%	1413
Net Profit	370	356	-4%	447	296	341	15%	350	16	24	45%	19	682	720	6%	816
Gross NPA %	0.95	0.81	- 14 bps	0.88	0.48	0.46	- 2 bps	0.46	1.59	1.01	- 58 bps	1.36	-	-	-	-
Net NPA %	0	0	-	0	0	0	-	0	0	0	-	0	0	0	-	0
CRAR %	13.64	13.62	- 2 bps	13.27	16.53	22.56	603 bps	18.91	10.79	10.50	- 29 bps	10.37	-	-	-	-
No. of branches	658	669	-	663	239	246	-	245	47	47	-	47	944	962	-	955

Before Limited Review

Performance Highlights

- YoY Reduction in GNPA% in all 3 RRBs. Net NPA%: 0%
- Increase in number of branches from 944 to 962.

3 RRBs	Business	Operating Profit	Net Profit
YoY Growth	10%	13%	6%

Awards & Accolades



- ❖ CEO of the Year Award
- ❖ Best Public Sector Bank Award
at Tamil Nadu Leadership
Awards 2024.



- Prestigious SKOCH Award for
- ❖ "Project WAVE" &
- ❖ "SMA Collection Proclivity Predictor"



- IBA Annual Banking Technology
Conference, 2024 -Special Mention under
Large Bank segment :
- Best Digital Sales, Payments &
Engagement; Best Tech Talent & Org.;
- Best AI & ML Adoption; and Best FI



- Vertical Head – CMS/SCF conferred
with PT100 Leadership Award as an
"Innovator & Disruptor in Asia
Pacific" at the Payments
Transformers conference in
Singapore."



- Best Infrastructure & Ambience in UP
- Best Marketing Strategies for
business in the year 2024 in UP
- Banker of the Year 2024 (Runner up)
@ 9th Banking Leadership Summit 2024
of Indian Investors Federation

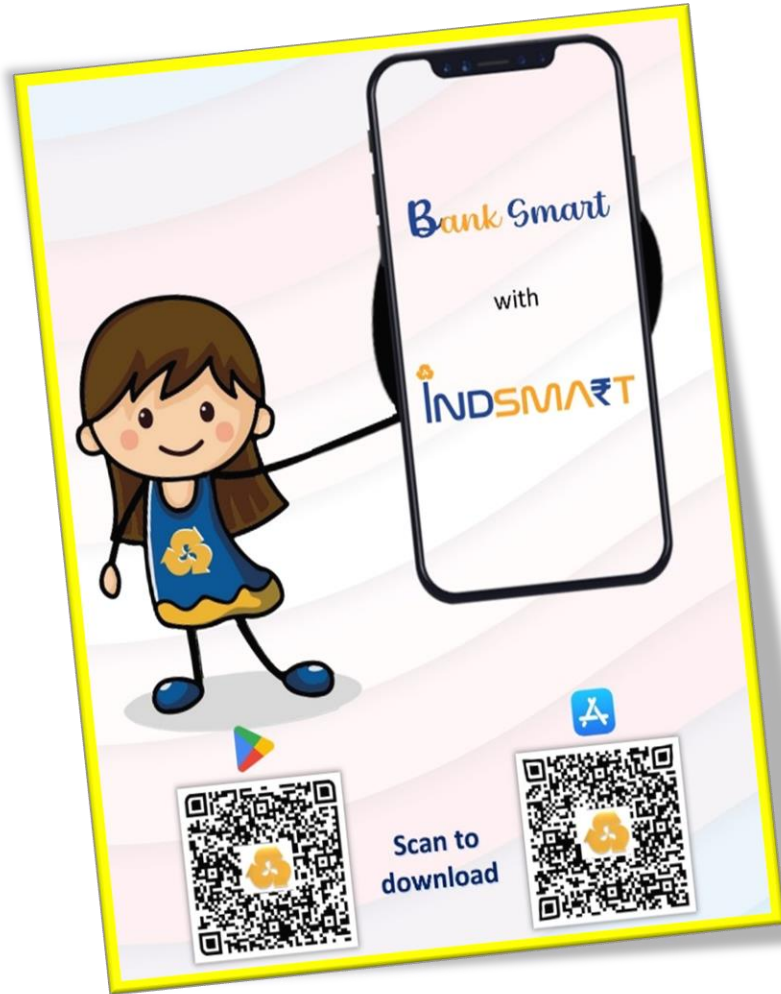


- ❖ "Best Cloud Initiative of the Year"
-ET Edge recognition (2024)
- ❖ "Best Team Project in Cloud
Implementation (PSB)"
-5th Annual BFSI Technology
Excellence Awards 2024

This presentation has been prepared by Indian Bank (the “Bank”) solely for information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person.

Certain forward-looking statements in these slides involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, but are not limited to, our ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion, the adequacy of our allowance for credit losses, our provisioning policies, technological changes, investment income, cash flow projections, our exposure to market risks as well as other risks. Indian Bank undertakes no obligation to update the forward-looking statements to reflect events or circumstances after the date thereof.

Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.



*Thank
You*