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Ref: ISC / 575 / 2017-18

November 18, 2017

The National Stock Exchange of India Limited
Listing Department
Exchange Plaza, Bandra Kurla Complex
Bandra (East)
Mumbai 400 051

BSE Limited
Department of Corporate Services
Floor 25, Phiroze Jeejeebhoy
Towers
Dalal Street
Mumbai 400 001

Security ID: INDIANB

Security code no.: 532814

Dear Sir/ Madam,

Sub: Presentation for Analyst / Institutional Investor Meet

In compliance with the provisions of regulation 30 read with Schedule III Part A of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby attach a copy of the presentation to be made at the analyst / institutional investor meet scheduled from 20.11.2017 to 05.12.2017 in India and abroad.

Thanking you,

Yours Faithfully,

Bimal M Shah
Company Secretary and Compliance Officer

Encl: as above



Indian Bank – Corporate Presentation

November, 2017

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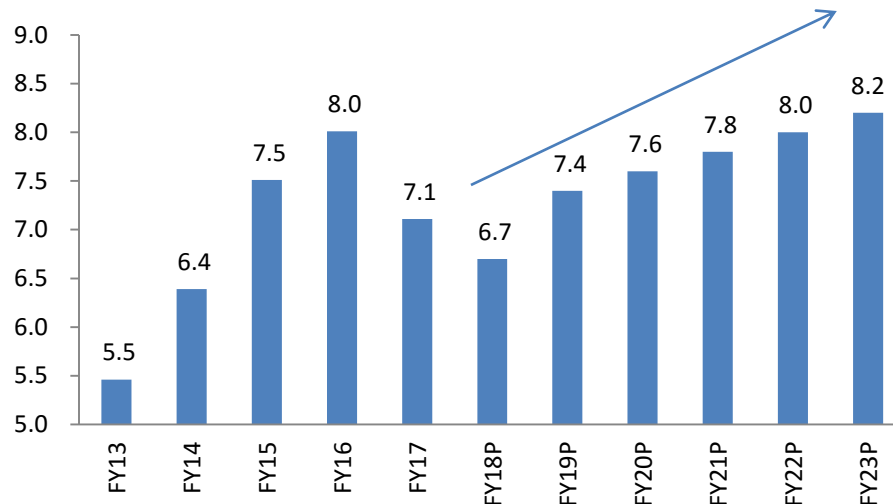
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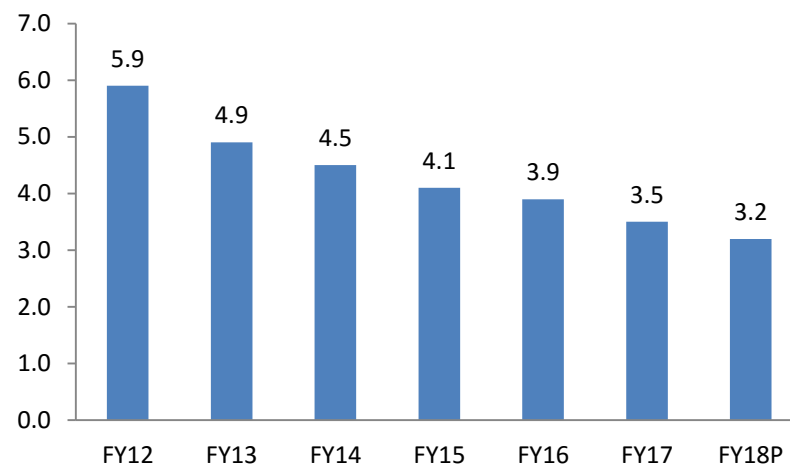


Indian Economy growing

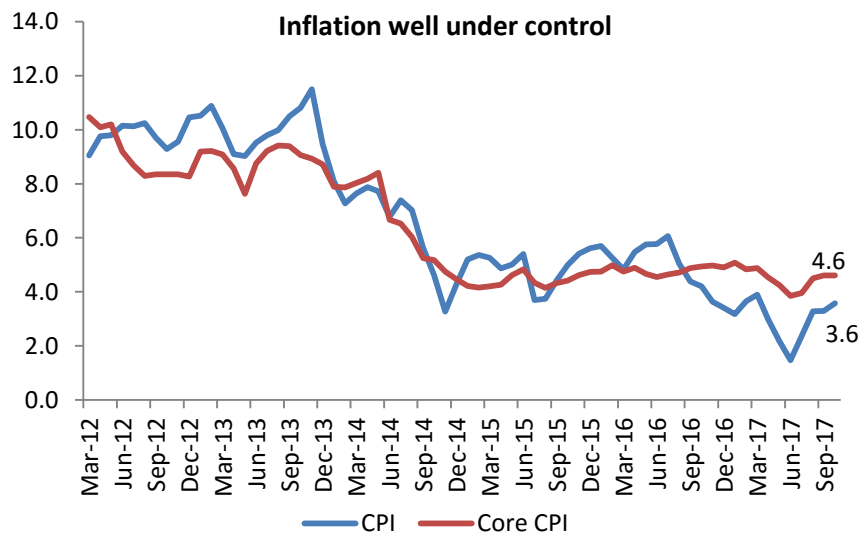
Real GDP Growth (%) to grow driven by structural reforms



Fiscal Deficit (% of GDP) under check

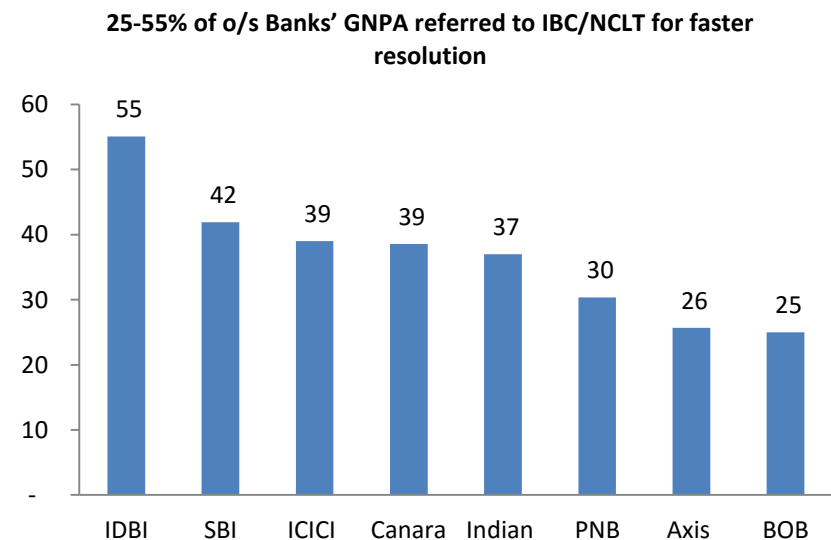
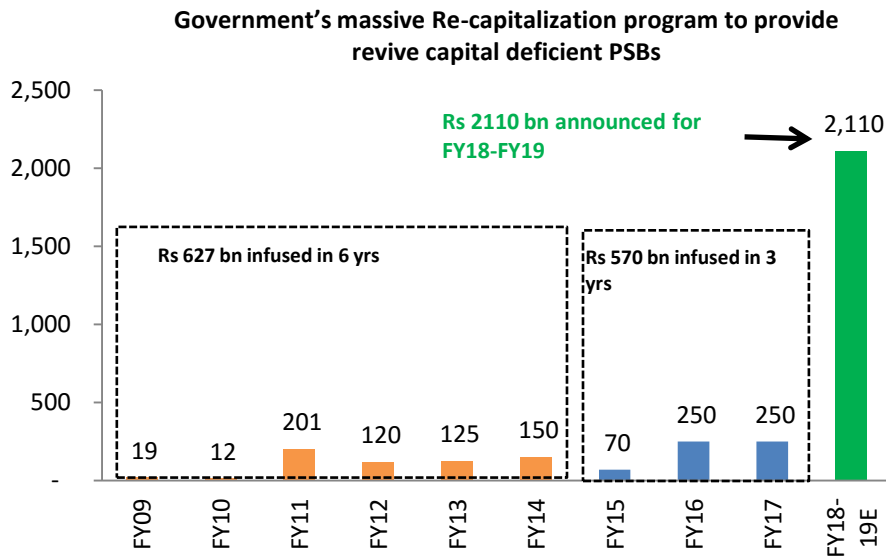
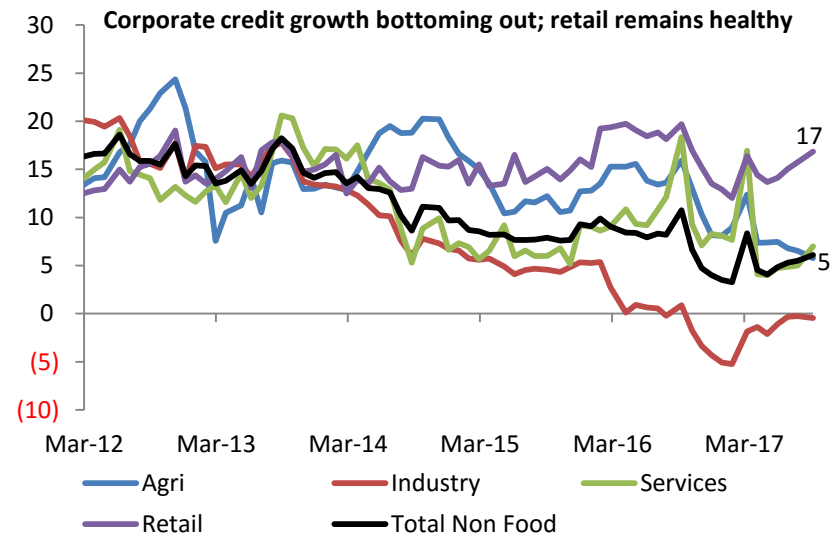
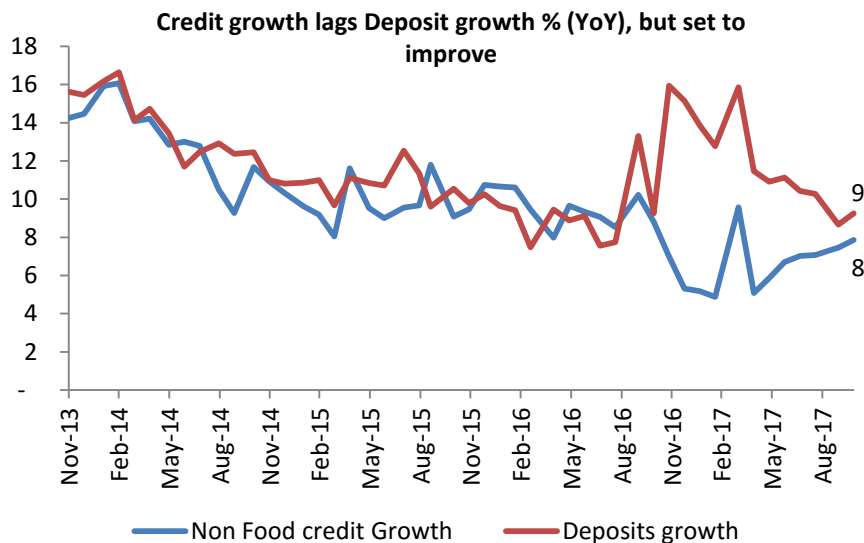


Inflation well under control



| YoY Growth | Quarter ended | | | | Month Ended | | | |
|-------------------------------------|---------------|--------|--------|--------|-------------|---------|--------|--------|
| | June 16 | Sep 16 | Dec 16 | Mar 17 | June 17 | July 17 | Aug 17 | Sep 17 |
| Auto volumes - Passenger (domestic) | 9 | 15 | -1 | 5 | -1 | 11 | 12 | 12 |
| Auto volumes - Goods (domestic) | 16 | -7 | -3 | 6 | -22 | 9 | 29 | 29 |
| Steel production | 4 | 16 | 13 | 13 | 6 | 12 | 2 | 6 |
| Power generation | 10 | 3 | 6 | 4 | 5 | 6 | 8 | 5 |
| Rail Cargo volume | 0 | -3 | 1 | 4 | 4 | 6 | 8 | 6 |
| Airline passengers | 18 | 22 | 22 | 18 | 17 | 13 | 16 | 16 |
| Non-Oil, Non Gems&Jewellery exports | -4 | -3 | 5 | 18 | 10 | 5 | 18 | NA |
| IIP (Quarterly average) | 7 | 5 | 4 | 3 | 2 | 1 | 4 | NA |

Indian Banking sector set to revive



Indian Bank – Key Strengths

Pan India presence with 2695 domestic branches, 45 mn+ customers and strong 36.4% CASA – 1HFY18

A complete suite of Digital products; achieving Government targets for Digital transactions

Strong capital position (CAR – 13.2% incl. Tier/CET 1 at 11.7%/11.3%)

Loan book of Rs 1442 bn; Good growth (14% YoY in 1HFY18) with focus on RAM segment

Improving margin trajectory - NIMs @ 2.8% in 1HFY18, up from 2.3% in FY16

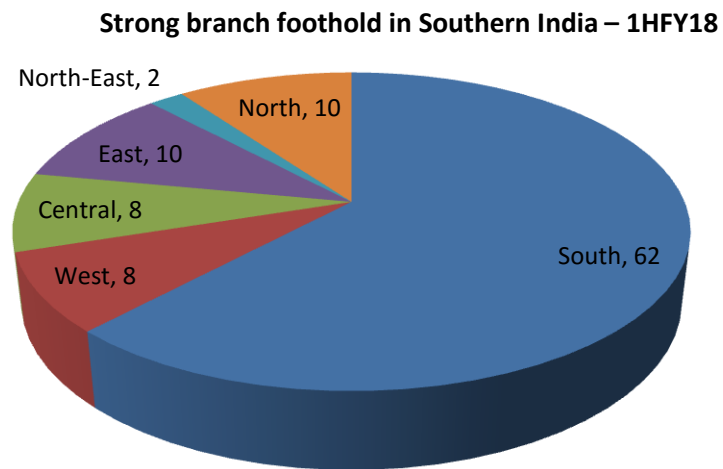
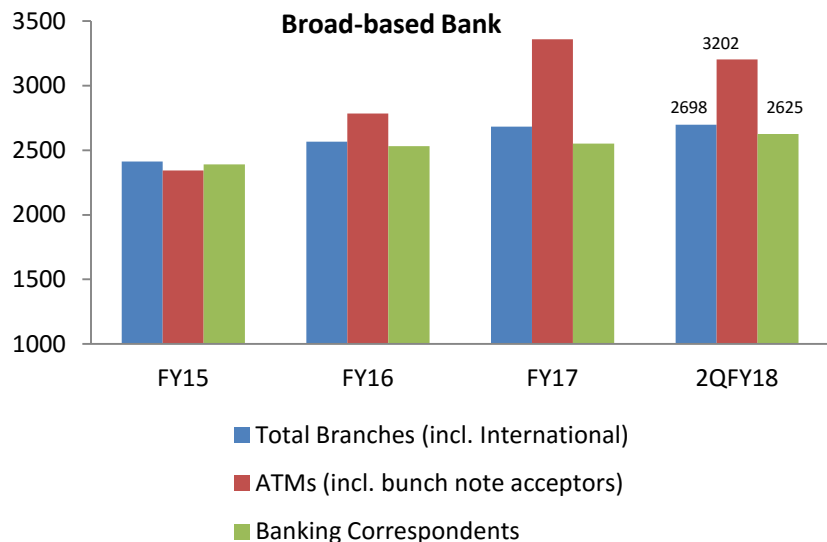
Lowest GNPA amongst PSBs (1HFY18 – 6.67%); slippages moderating in 1HFY18 and PCR at 65.40%

Improving Ratios – RoA – 0.67% in FY17 and 0.73% in 1HFY18. RoE – 11.08% (1HFY18)

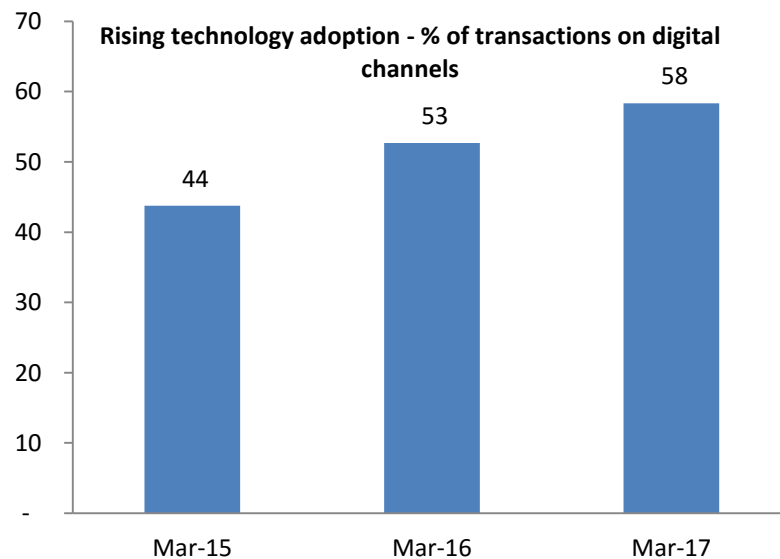
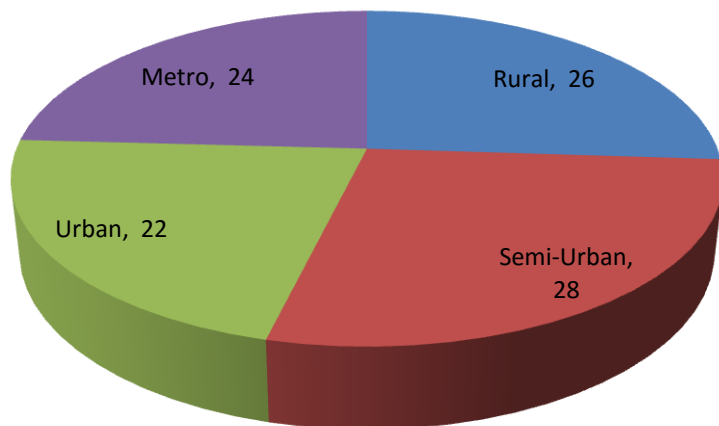
Healthy rating profile: S&P Global – BBB-/Stable/A-3; CRISIL/Care – AT I AA+/Stable

Experienced Board and Professional Management

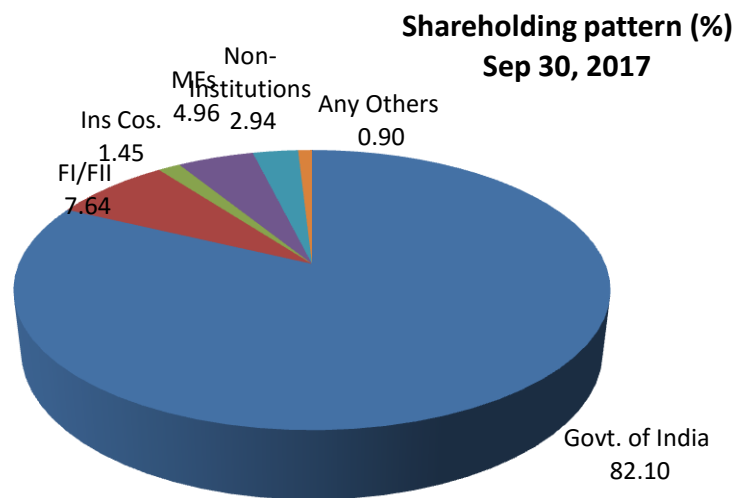
Strong franchise and digital footprint



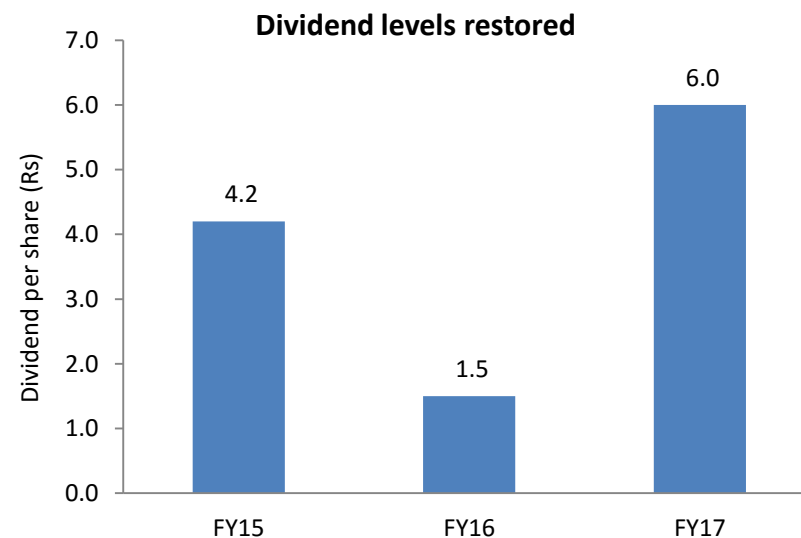
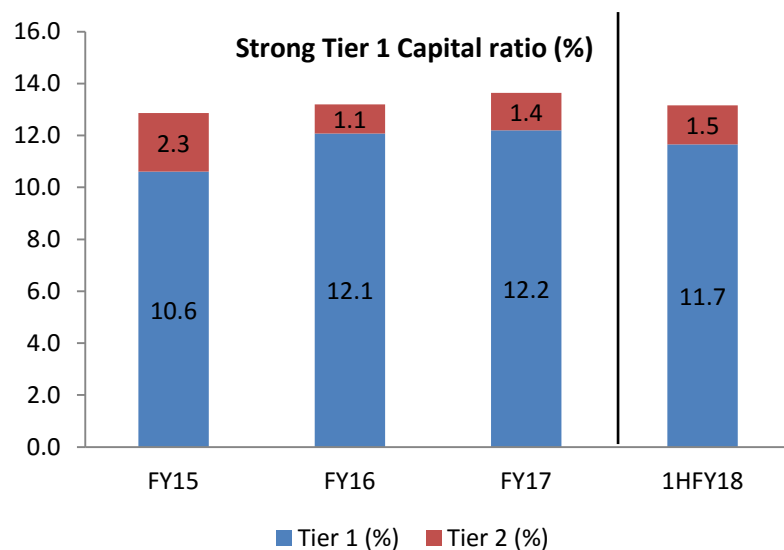
Domestic Branches (2,695) Mix: Rural + Semi-Urban at ~54% - 1HFY18



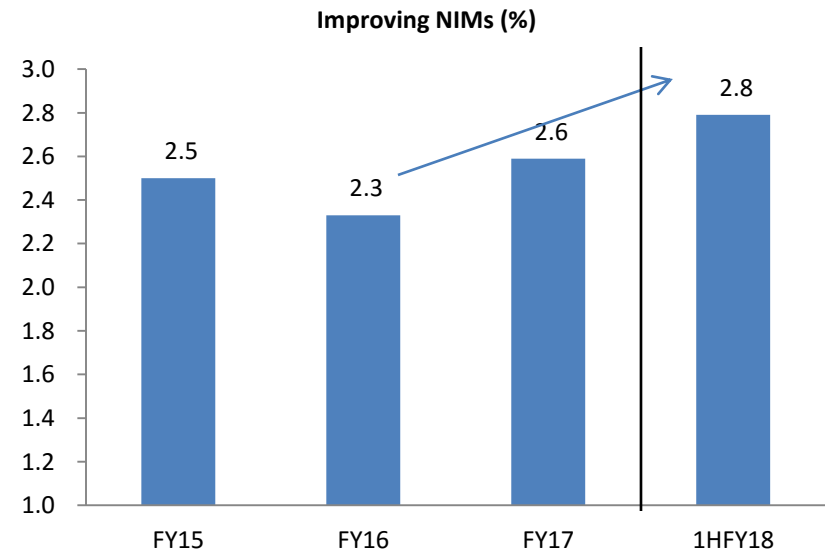
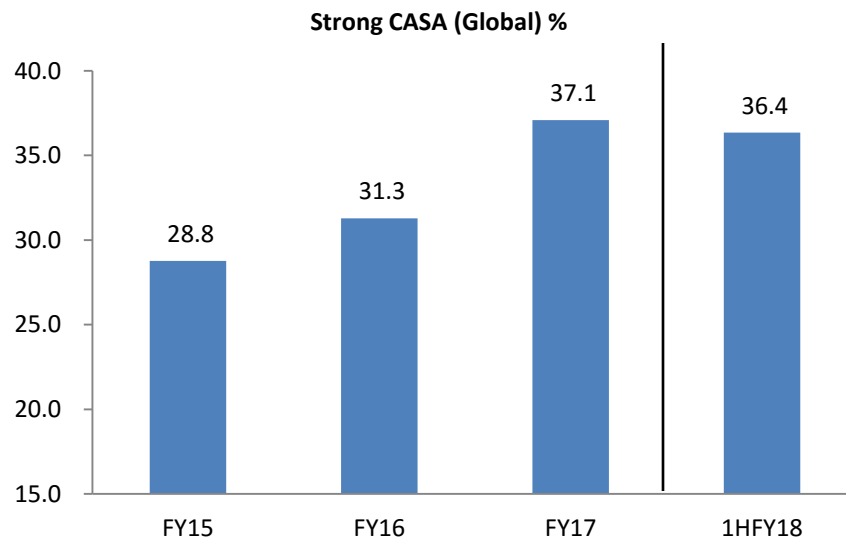
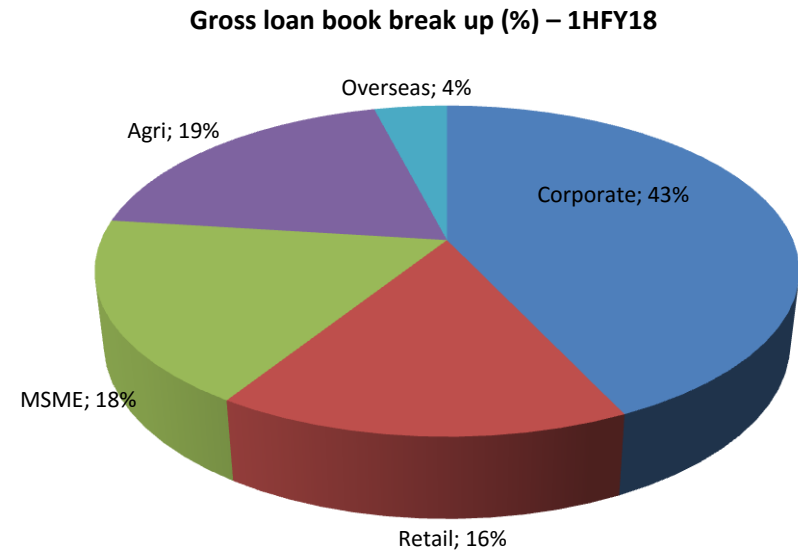
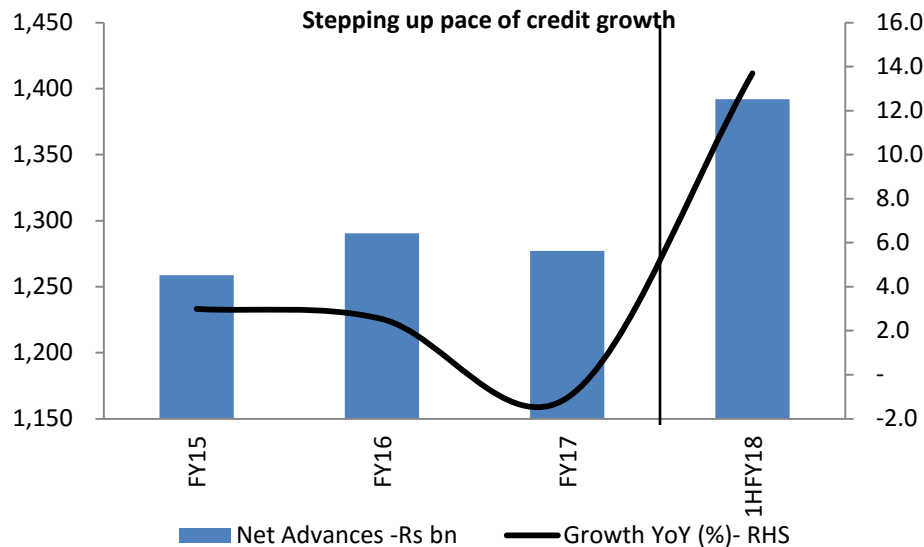
Strong Capital and Dividend track record



| Shareholders | Holding (%) |
|---------------------------------|-------------|
| Govt. of India (Promoter) | 82.10 |
| HDFC Mid-Cap Opportunities Fund | 1.85 |
| HSBC Global Investment Fund | 1.66 |
| LIC of India | 1.32 |

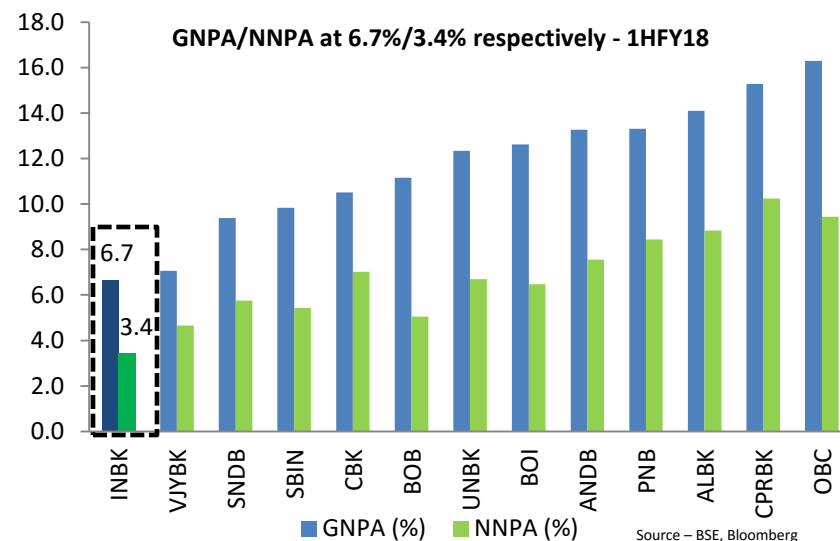
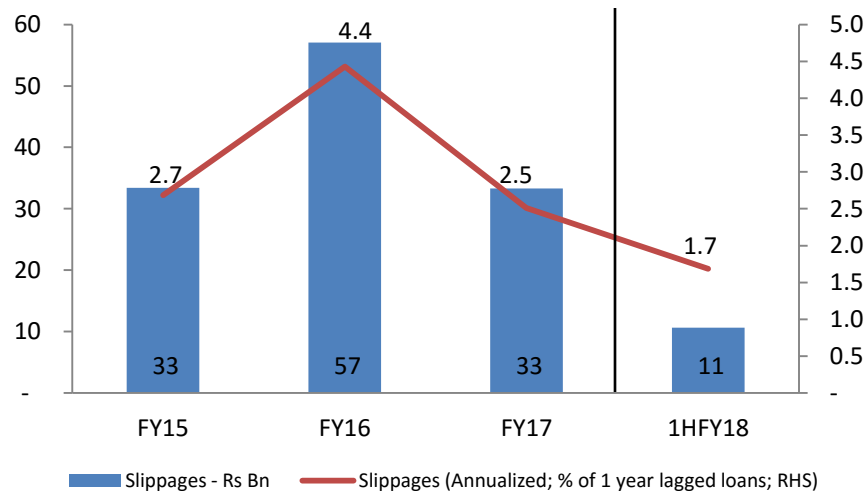


Improving Credit growth and NIM trajectory...



Healthy Asset Quality...

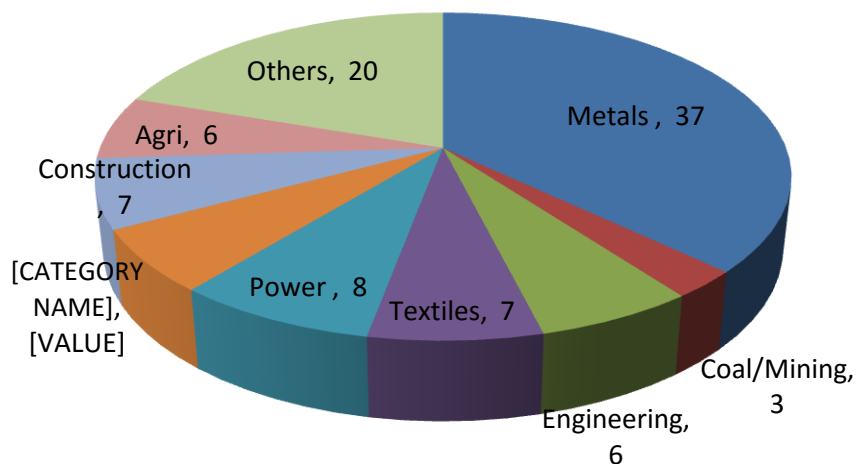
| Movement of NPAs - Rs Mn | FY15 | FY16 | FY17 | 1HFY18 |
|---------------------------------------|---------------|---------------|---------------|---------------|
| Gross NPA - opening | 45,622 | 56,704 | 88,270 | 98,651 |
| Additions | 33,389 | 57,038 | 33,307 | 10,656 |
| Reductions of which | 22,306 | 25,472 | 22,926 | 13,068 |
| Recovery + Upgrades | 6,629 | 6,166 | 8,512 | 5,714 |
| Write-off | 5,497 | 9,264 | 12,525 | 7,354 |
| Transfer to ARCs | 10,179 | 10,042 | 1,888 | - |
| Gross NPA Closing | 56,704 | 88,270 | 98,651 | 96,239 |
| Provisions | 25,235 | 34,076 | 42,586 | 48,757 |
| Net NPA | 31,470 | 54,194 | 56,066 | 47,482 |
| Provision cover - Specific (%) | 44.5 | 38.6 | 43.2 | 50.7 |
| Provision cover - incl TWO (%) | 60.1 | 53.4 | 58.1 | 65.4 |
| GNPA % | 4.4 | 6.7 | 7.5 | 6.7 |
| Net NPA % | 2.5 | 4.2 | 4.4 | 3.4 |



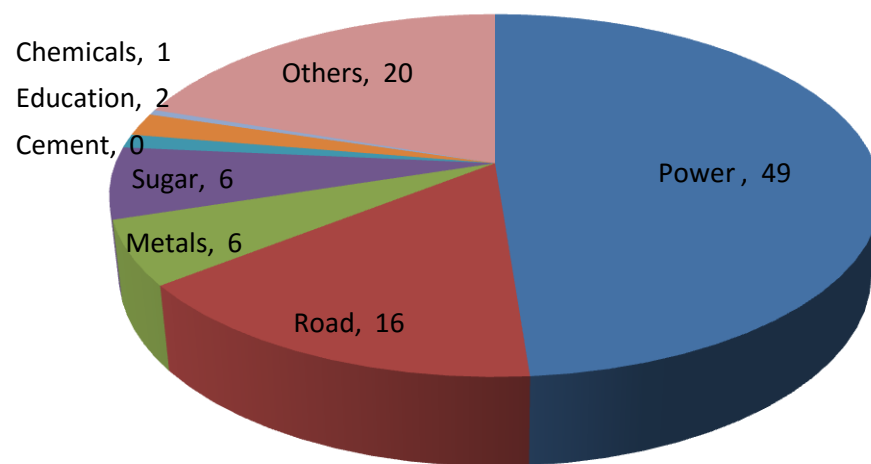
Source – BSE, Bloomberg

Healthy Asset Quality... (Continued)

Break-up (%) of Gross NPA - Rs 96.2 bn – 1HFY18

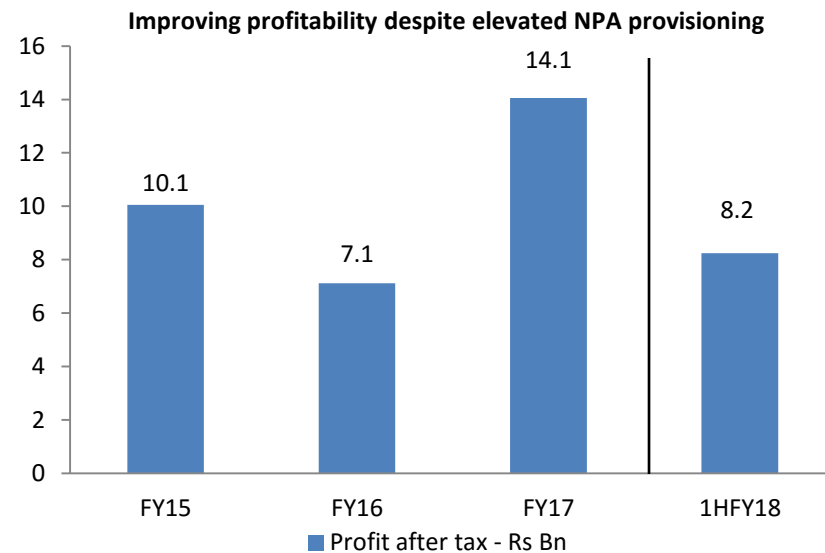
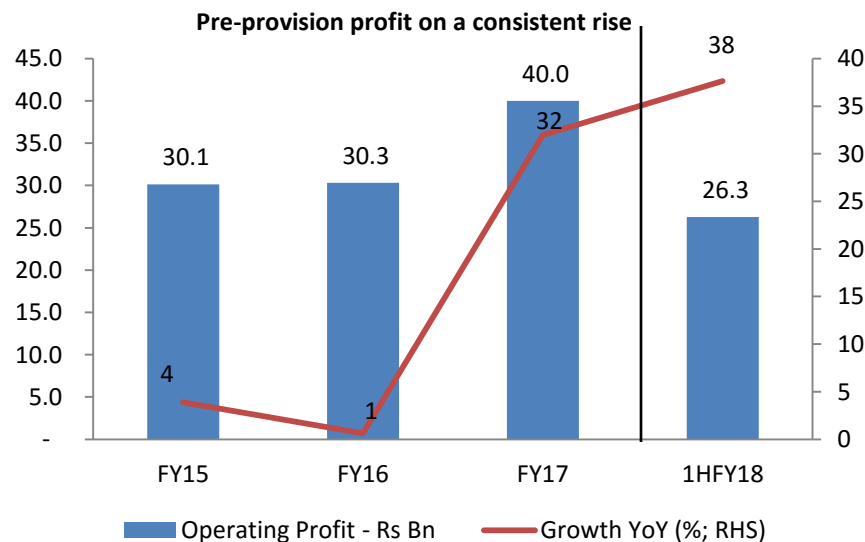
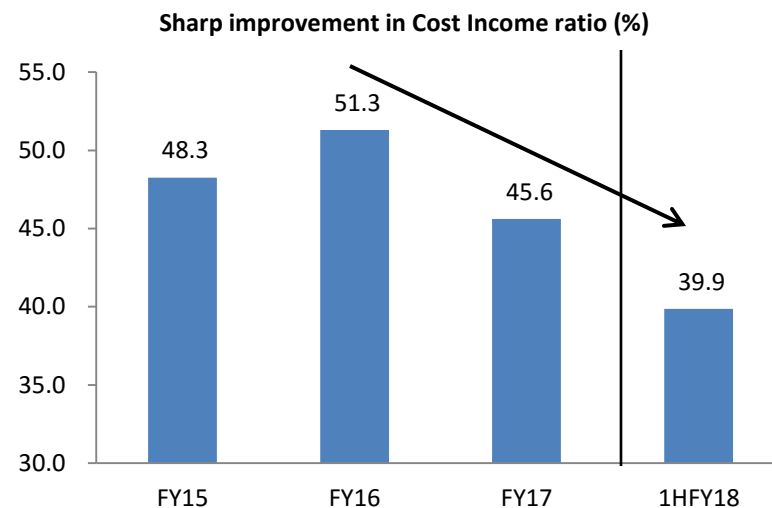
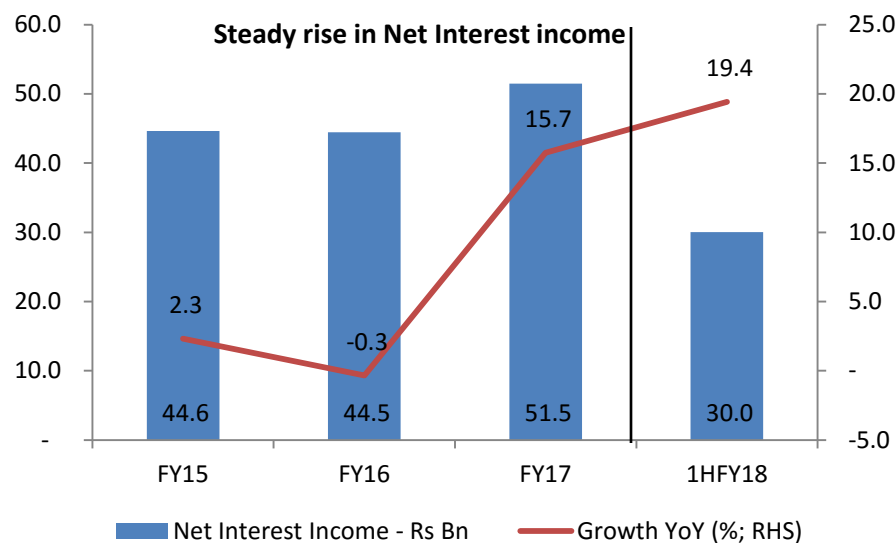


Break-up (%) of Standard Restructured book - Rs 44 bn – 1HFY 18

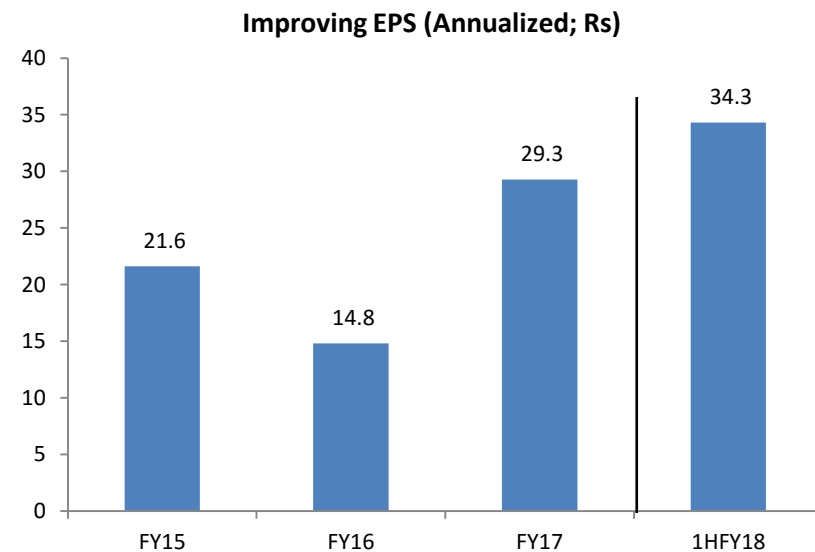
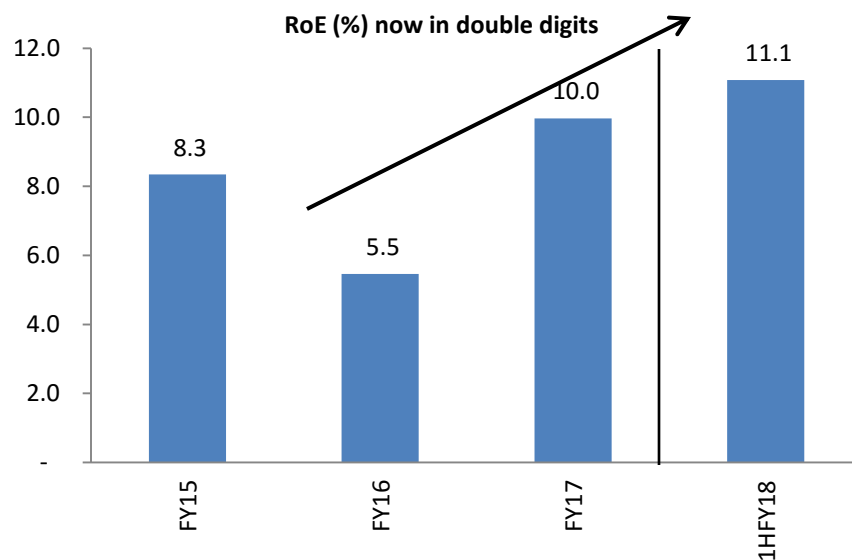
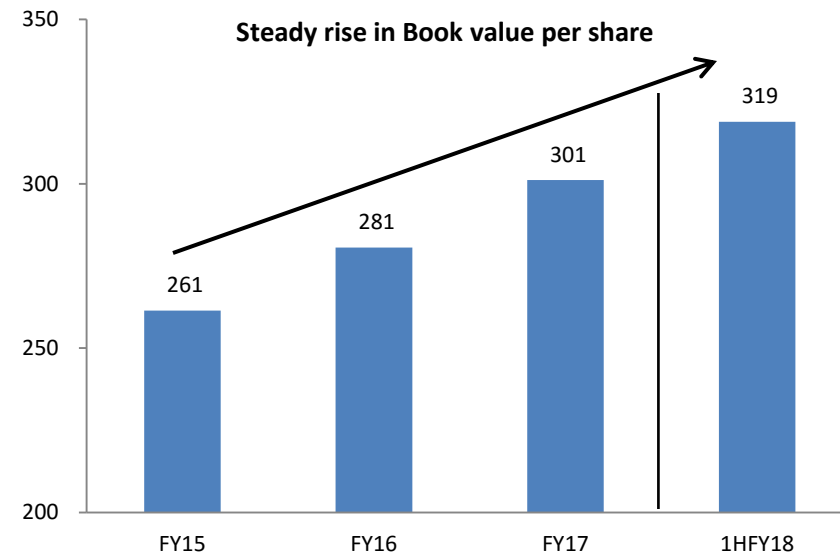
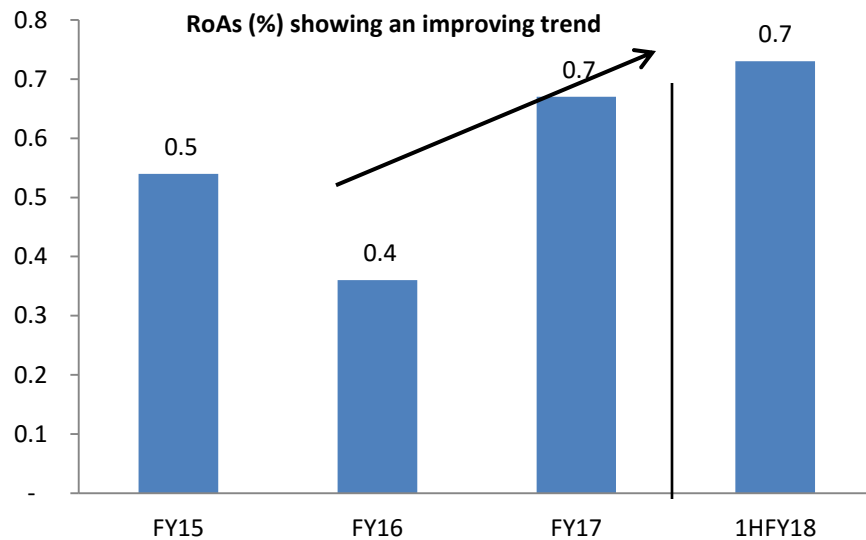


| Sector | Exposure | | Stressed loans - Rs Mn | | | | Stress loans as % of sectoral loans | | | |
|---------------|----------|------------|------------------------|-----------------------|--------------|--------|-------------------------------------|-----------------------|--------------|-------|
| | Rs Mn | % of Loans | GNPA | Restructured Standard | Other stress | Total | GNPA | Restructured Standard | Other stress | Total |
| Power | 94,757 | 6.6 | 7,778 | 21,419 | 846 | 30,042 | 8.2 | 22.6 | 0.9 | 31.7 |
| Telecom | 4,892 | 0.3 | 285 | - | 522 | 807 | 5.8 | - | 10.7 | 16.5 |
| Roads & Ports | 48,133 | 3.3 | 1,297 | 6,830 | 2,196 | 10,322 | 2.7 | 14.2 | 4.6 | 21.4 |
| Metals | 51,992 | 3.6 | 36,088 | 2,513 | - | 38,602 | 69.4 | 4.8 | - | 74.2 |
| Textile | 46,601 | 3.2 | 6,669 | - | 579 | 7,248 | 14.3 | - | 1.2 | 15.6 |
| Engineering | 27,434 | 1.9 | 6,130 | 20 | 627 | 6,777 | 22.3 | 0.1 | 2.3 | 24.7 |

Improving Cost efficiency and Profitability



Strong and improving return ratios...



Board of Directors



Shri. T C Venkat Subramanian

Part-Time Non-Official Director & Non-Executive Chairman appointed by Government of India



Shri. A S Rajeev

Executive Director



Ms. Mudita Mishra

Government nominee Director appointed by Government of India



JK Dash

RBI nominee Director



Vijay Kumar Goel

Chartered Accountant Director appointed by Government of India



Shri. Kishor Kharat

Managing Director and CEO



Shri M K Bhattacharya

Executive Director



Padmanaban Vittal Dass

Part-Time Non-Official Director by Government of India



Vinod Kumar Nagar

Shareholder nominee Director

Summary Financials - Profit & Loss Statement

| Rs mn | FY15 | FY16 | FY17 | YoY (%) | 1HFY18 |
|-----------------------------|---------------|---------------|---------------|-------------|---------------|
| Interest Earned | 1,58,529 | 1,62,438 | 1,60,397 | (1.3) | 82,955 |
| Interest Expended | 1,13,917 | 1,17,976 | 1,08,937 | (7.7) | 52,924 |
| Net Interest Income | 44,613 | 44,462 | 51,461 | 15.7 | 30,031 |
| Other Income | 13,634 | 17,814 | 22,114 | 24.1 | 13,667 |
| Total Income | 1,72,163 | 1,80,252 | 1,82,511 | 1.3 | 96,622 |
| Total Net Income | 58,246 | 62,276 | 73,574 | 18.1 | 43,698 |
| Staff Expenses | 17,426 | 20,064 | 19,915 | (0.7) | 10,207 |
| Other operating expenses | 10,683 | 11,891 | 13,652 | 14.8 | 7,211 |
| Pre-provision profit | 30,137 | 30,321 | 40,007 | 31.9 | 26,280 |
| Provision & Contingencies | 15,451 | 20,768 | 22,425 | 8.0 | 14,601 |
| Provision for tax | 4,634 | 2,439 | 3,526 | 44.5 | 3,439 |
| Reported Profit | 10,052 | 7,114 | 14,057 | 97.6 | 8,239 |

The above financials are on a Standalone basis

Summary Financials - Balance Sheet

| Rs Mn | FY15 | FY16 | FY17 | YoY (%) | 1HFY18 |
|---------------------------------|------------------|------------------|------------------|------------|------------------|
| Capital | 4,803 | 4,803 | 4,803 | - | 4,803 |
| Reserves & Surplus | 1,46,152 | 1,57,795 | 1,66,817 | 5.7 | 1,74,933 |
| Deposits | 16,92,253 | 17,82,858 | 18,25,093 | 2.4 | 19,86,688 |
| Borrowings | 26,461 | 35,093 | 1,26,369 | 260.1 | 81,294 |
| Other Liabilities & Provisions | 58,691 | 56,554 | 59,250 | 4.8 | 51,864 |
| Total | 19,28,360 | 20,37,104 | 21,82,331 | 7.1 | 22,99,581 |
| Cash & Balance with RBI | 83,011 | 91,745 | 55,887 | -39.1 | 41,799 |
| Bal. with banks & money at call | 47,801 | 28,248 | 44,530 | 57.6 | 40,996 |
| Investments | 4,58,986 | 5,30,893 | 6,75,518 | 27.2 | 6,86,736 |
| Advances | 12,58,635 | 12,90,491 | 12,76,993 | -1.0 | 13,92,061 |
| Fixed Assets | 29,687 | 35,111 | 34,426 | -2.0 | 34,271 |
| Other Assets | 50,239 | 60,616 | 94,978 | 56.7 | 1,03,719 |
| Total | 19,28,360 | 20,37,104 | 21,82,331 | 7.1 | 22,99,581 |

The above financials are on a Standalone basis

Key Financial Ratios

| Key Financial Ratios | FY15 | FY16 | FY17 | 1HFY18 |
|---------------------------------|------------|------------|-------|-------------|
| Cost of Deposits (%) | 7.1 | 6.8 | 6.0 | 5.4 |
| Yield on Advances (%) | 10.2 | 9.6 | 9.2 | 8.7 |
| Net Interest Margins (NIMs) (%) | 2.5 | 2.3 | 2.6 | 2.8 |
| CASA Global (%) | 28.8 | 31.3 | 37.1 | 36.4 |
| Credit Deposits ratio (%) | 76.4 | 73.6 | 71.5 | 71.4 |
| Cost income ratio (%) | 48.3 | 51.3 | 45.6 | 39.9 |
| Return on Assets (%) | 0.5 | 0.4 | 0.7 | 0.7 |
| Return on Equity (%) | 8.3 | 5.5 | 10.0 | 11.1 |
| Gross NPA (%) | 4.4 | 6.7 | 7.5 | 6.7 |
| Net NPA (%) | 2.5 | 4.2 | 4.4 | 3.4 |
| Provision coverage Ratio (%) | 60.1 | 53.4 | 58.1 | 65.4 |
| Tier 1 (%) | 10.6 | 12.1 | 12.2 | 11.7 |
| Capital Adequacy Ratio (%) | 12.9 | 13.2 | 13.6 | 13.2 |
| EPS Annualised (Rs) | 21.6 | 14.8 | 29.3 | 34.3 |
| Book Value per share (Rs) | 261.5 | 280.6 | 301.1 | 318.8 |

The above financial ratios are on a Standalone basis

| GNPA | Gross Non-Performing Assets |
|-------------|-------------------------------------|
| NNPA | Net Non-Performing Assets |
| IBC | Insolvency Bankruptcy Code |
| NCLT | National Company Law Tribunal |
| PSB | Public Sector Banks |
| CASA | Current Account and Savings Account |
| RAM | Retail, Agriculture & MSME segment |
| RoE | Return on Equity |
| RoA | Return on Asset |
| NIM | Net Interest Margins |
| PCR | Provisioning Coverage Ratio |
| GDP | Gross Domestic Product |

THANK YOU

Reach us at:

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Tel: 044 28134076; Fax No. 044 28134075

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