

Ref. No.: ISC/114/2025-26

Date: 24.07.2025

The Vice President National Stock Exchange of India Ltd. Exchange Plaza,Bandra- Kurla Complex Bandra East, Mumbai-400 051 NSE Symbol: INDIANB	The Vice President BSE Ltd. 25, P. J. Towers Dalal Street, Mumbai-400001 BSE Scrip Code- 532814
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Dear Sir/ Madam,

Subject: Presentation on Unaudited (Reviewed) Financial Results of the Bank for the First Quarter of FY 2025-26 ended on June 30, 2025

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing a copy of Presentation on Unaudited (Reviewed) Financial Results of the Bank for the First Quarter of FY 2025-26 ended on June 30, 2025.

This is for your information, record and dissemination please.

Yours faithfully,

For Indian Bank

AGM & Company Secretary

Encl: a/a

इंडियन बैंक



Indian Bank

इलाहाबाद

ALLAHABAD

Performance Analysis Q1 FY 26



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Performance Highlights Q1FY26 (YoY)

Q1FY26

Business
(YoY)

Business

₹ 13.45 lakh Cr
10.25%

Deposits

₹ 7.44 lakh Cr
9.26%

Advances

₹ 6.01 lakh Cr
11.50%

CASA : 4.23%

SB: 3.27%
CA: 10.70%

CD Ratio

80.77%

RAM

₹ 3.63 lakh Cr
15.93%

Retail

₹ 123657 Cr
16.56%

Agriculture

₹ 144160 Cr
16.40%

MSME

₹ 95404 Cr
14.45%

Corporate

₹ 192660 Cr
1.77%Asset
Quality

GNPA

3.01%
YoY: 76 bps
QoQ: 8 bps

NNPA

0.18%
YoY: 21 bps
QoQ: 1 bps

PCR

98.20%
YoY: 154 bps
QoQ: 10 bps

CoD

5.14%
YoY: 9 bps
QoQ: 4 bps

YoA

8.58%
YoY: 11 bps
QoQ: 6 bps

YoI

6.96%
YoY: 19 bps
QoQ: 27 bps

NIM (domestic)

3.35%
YoY: 18 bps
QoQ: 13 bps

RoA

1.34%
YoY: 14 bps
QoQ: 3 bpsBenchmark
Ratios

Net Interest Income

₹ 6359 Cr
YoY: 3%
QoQ: 0.47%

Operating Profit

₹ 4770 Cr
YoY: 6%
QoQ: 5%

Profit Before Tax

₹ 4079 Cr
YoY: 26%
QoQ: 3%

Net Profit

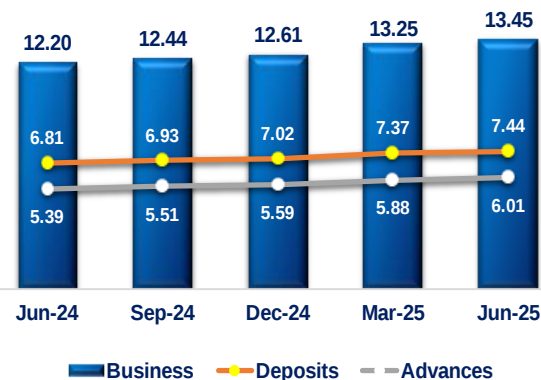
₹ 2973 Cr
YoY: 24%
QoQ: 1%

RoE

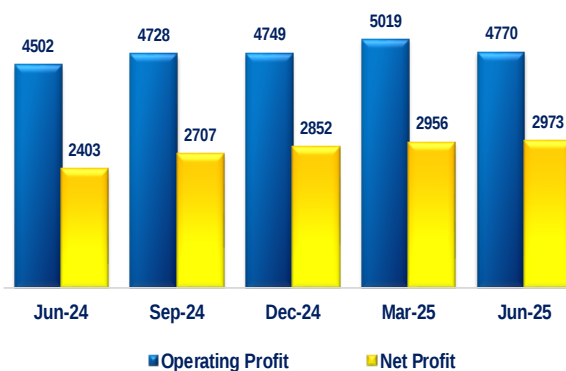
20.26%
YoY: 50 bps
QoQ: 75 bps

Business Highlights (QOQ)

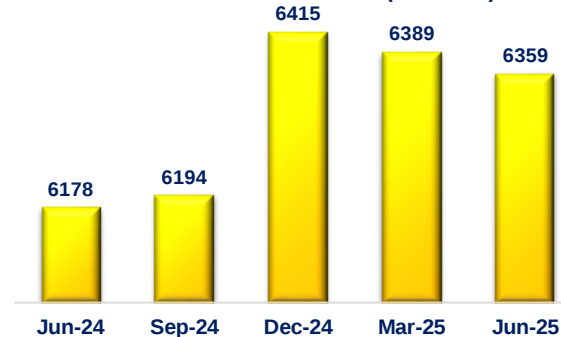
Business (₹ lakh Cr)



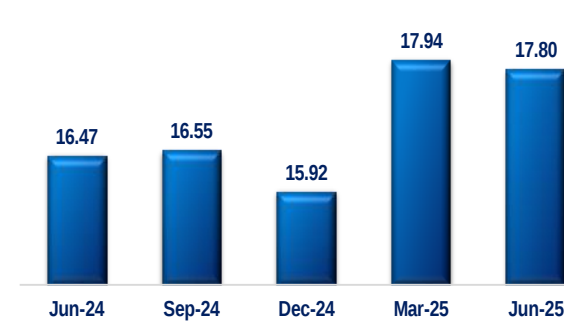
Profit (₹ in Cr)



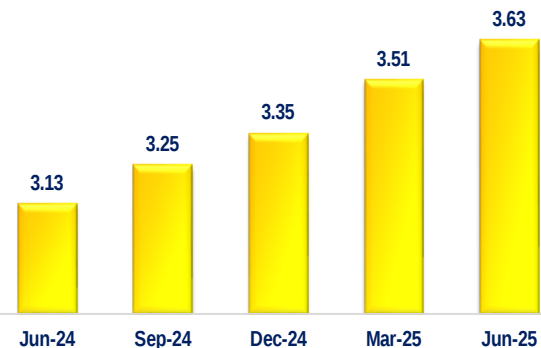
Net Interest Income (₹ in Cr)



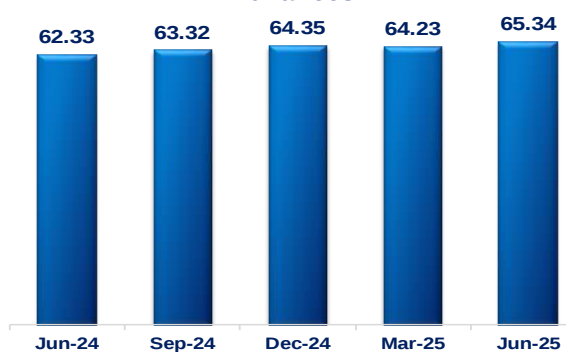
CRAR (%)



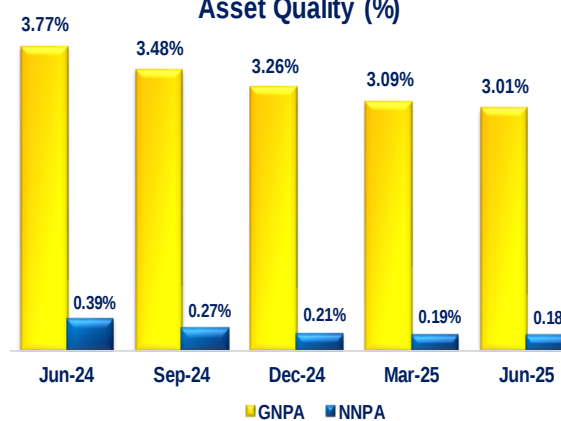
RAM (₹ lakh Cr)



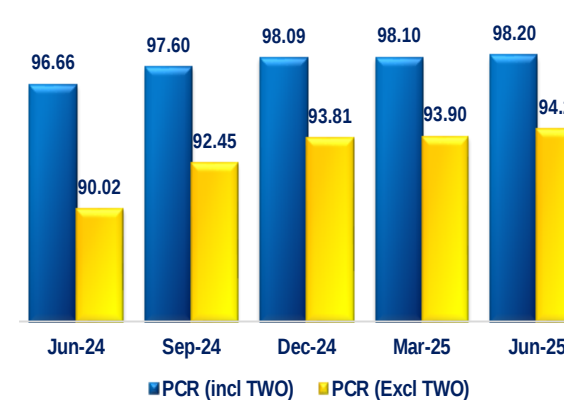
RAM Share (%) out of Domestic Advances



Asset Quality (%)



Provision Coverage Ratio (%)

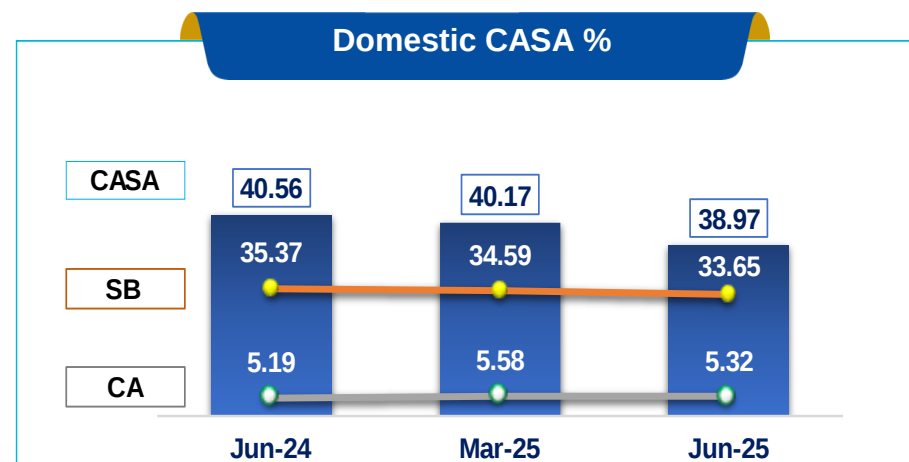
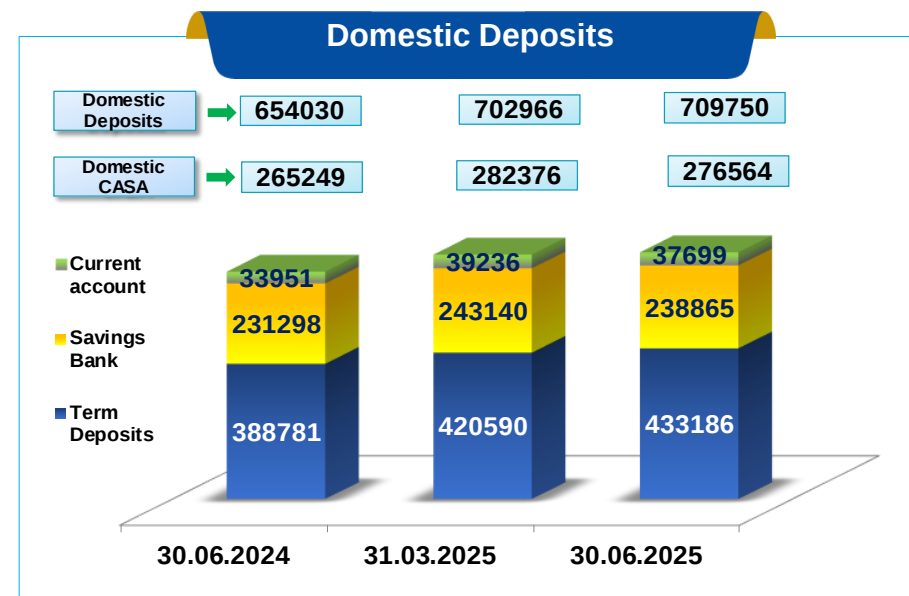


Business Snapshot

Business Snapshot

Sl No	Parameter	30.06.2024	31.03.2025	30.06.2025	QoQ (%)	YoY (%)
1	Deposits	681183	737154	744289	0.97	9.26
	Domestic	654030	702966	709750	0.97	8.52
	Overseas	27153	34188	34539	1.03	27.20
	Deposits breakup					
	Current	34487	39630	38177	(3.67)	10.70
	Savings	231378	243224	238939	(1.76)	3.27
	CASA	265865	282854	277116	(2.03)	4.23
	CASA % (Domestic)	40.56%	40.17%	38.97%		
	Term Deposits	415318	454300	467173	2.83	12.49
2	Advances	539123	588140	601147	2.21	11.50
	Domestic	502618	546283	555881	1.76	10.60
	Overseas	36505	41857	45266	8.14	24.00
	CD Ratio %	79.15%	79.79%	80.77%		
3	Business	1220306	1325294	1345436	1.52	10.25
	Domestic	1156648	1249249	1265631	1.31	9.42
	Overseas	63658	76045	79805	4.94	25.37

₹ in Cr

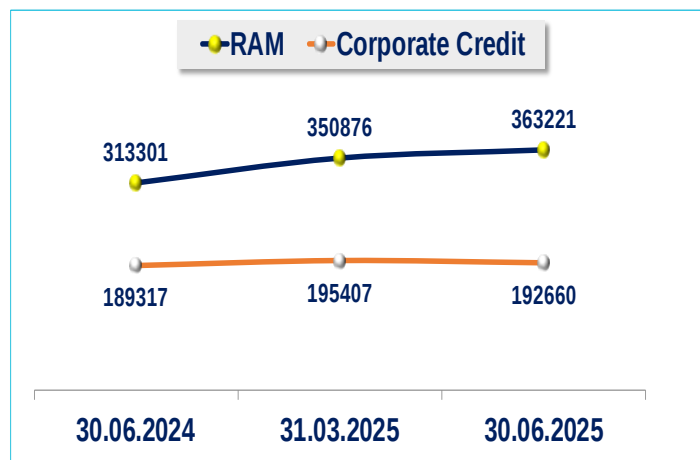
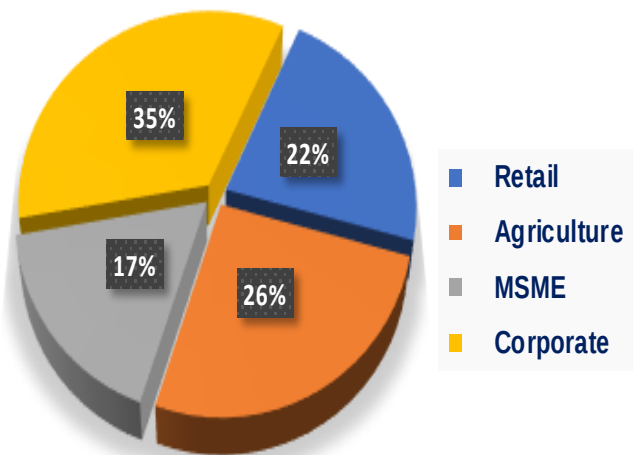


Advances (Domestic)

₹ in Cr

Sector	30.06.2024	31.03.2025	30.06.2025	YoY(%)
Gross Advances-Domestic	502618	546283	555881	10.60
R etail	106091	119097	123657	16.56
A griculture	123849	137627	144160	16.40
M SME	83361	94152	95404	14.45
Total (RAM)	313301	350876	363221	15.93
RAM % to Gross Domestic Advances	62.33%	64.23%	65.34%	
C orporate	189317	195407	192660	1.77

30.06.2025



Retail	30.06.2024	31.03.2025	30.06.2025	YoY (%)
Home Loan (Incl.Mortgage loans)	68891	74480	76226	10.65
Auto Loan	8634	11536	12377	43.35
Personal Loan	8239	7288	7088	(13.97)
Jewel Loan Non Priority	5965	9706	12009	101.32
Other Retail Loan	14362	16087	15957	11.11
R etail	106091	119097	123657	16.56

Agriculture	30.06.2024	31.03.2025	30.06.2025	YoY (%)
Crop Loans	94377	105897	112773	19.49
Investment Credit	12764	13150	13367	4.72
Agri allied	5900	7745	7401	25.44
Infrastructure & Ancillary	10808	10835	10619	(1.75)
A griculture	123849	137627	144160	16.40

MSME	30.06.2024	31.03.2025	30.06.2025	YoY (%)
Micro	49520	53476	52932	6.89
Small	23491	28480	29377	25.06
Medium	10350	12196	13095	26.52
M SME	83361	94152	95404	14.45

Priority Sector

₹ in Cr

Segment (as on 30.06.2025)	RBI Benchmark (as % of ANBC)	Mandatory Target (Amount)	Achievement (Excluding PSLC)	
			Amount	%
Priority Sector	40.00%	188858	211203	44.73%
Agriculture	18.00%	84986	104713	22.18%
Small and Marginal Farmers	10.00%	47215	50317	10.66%
Weaker Section	12.00%	56657	66064	13.99%
Micro under MSME	7.50%	35411	51324	10.87%
Non Corporate farmers	14.00%	66100	97572	20.67%

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

Position as on 30.06.2025

Self Help Group

- No. of SHGs financed : 5.05 lakh
- Balance as on 30.06.25 : ₹21895 Cr (YoY 12%)
- Disbursements (Q1FY26): ₹3531 Cr
- Women Beneficiaries: 59 lakh (Nos)

MUDRA (including RRBs)

₹1173 Cr of loans disbursed to 25161 beneficiaries

PM Viswakarma

₹74 Cr of loans disbursed to 10546 beneficiaries

Sector Deployment-Domestic Advances

₹ in Cr

Sector	30.06.2024	% share to Gross Advances	30.06.2025	% share to Gross Advances	YoY (%)
Infrastructure	57884	11.52	56752	10.21	(1.96)
<i>of which</i>					
Power	20601	4.10	24071	4.33	16.84
Port and Road Project	9079	1.81	10134	1.82	11.62
Other infrastructure	28204	5.61	22547	4.06	(20.06)
Basic Metal	11027	2.19	13555	2.44	22.93
Textiles	8429	1.68	8135	1.46	(3.49)
Petroleum and Coal Products	7399	1.47	7099	1.28	(4.05)
All Engineering	7411	1.47	6928	1.25	(6.52)
Food Processing	10149	2.02	12182	2.19	20.03
Trade	24738	4.92	27556	4.96	11.39
Commercial Real Estate	17207	3.42	16863	3.03	(2.00)
Home Loans/Auto Loans/Other Retail	106091	21.11	123657	22.25	16.56
Agriculture	123849	24.64	144160	25.93	16.40
NBFC	56807	11.30	56266	10.12	(0.95)
Others (Other Industries/Sectors)	71627	14.25	82728	14.88	15.50
Total Domestic Advances	502618	100.00	555881	100.00	10.60

External Rating-wise Advances

₹ in Cr

External Rating (More than ₹10 Cr, For CRE/MSME > ₹25 Cr, LRD > ₹50 Cr)	30.06.2024		31.03.2025		30.06.2025*	
	Exposure	% to Total	Exposure	% to Total	Exposure	% to Total
Rated Exposure						
AAA	44248	15%	49862	16%	60564	20%
AA	82633	27%	87993	29%	85892	28%
A	71315	24%	67668	22%	69892	23%
BBB	36111	12%	35403	11%	29841	10%
Total BBB and above	234307	78%	240926	78%	246189	81%
BB and below	23798	8%	24127	8%	22347	8%
Of which,						
PSU Accounts (More than INR 100 Crore)	3773	1%	2426	1%	4451	2%
Corporates (More than INR 100 Crore)	10348	4%	10360	3%	10989	4%
Others (Less than INR 100 Crore)	9676	3%	11340	4%	6907	2%
Total Rated Exposure (A)	258105	86%	265052	86%	268536	89%
Unrated Exposure						
PSU with Govt Guarantee	28923	10%	28356	9%	25183	9%
PSU without Govt Guarantee	6851	2%	6273	2%	4409	1%
Others	7462	2%	7767	3%	4313	1%
Total Unrated Exposure (B)	43236	14%	42397	14%	33905	11%
Total (A+B)	301341	100%	307449	100%	302441	100%

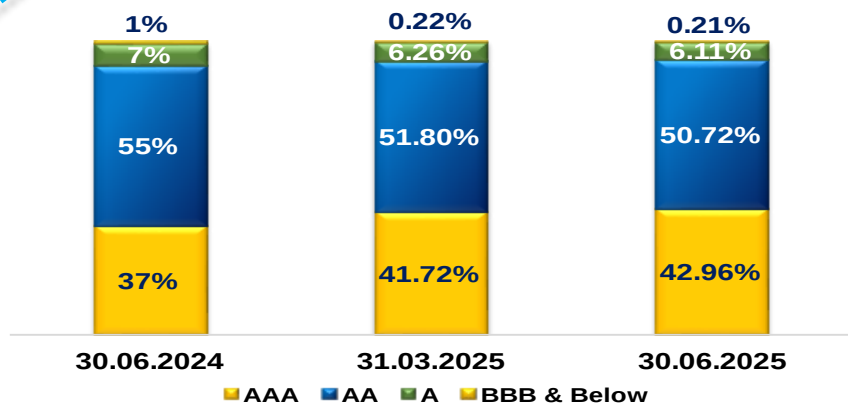
* Rating threshold modified

**Standard NBFC
Advances**

Standard NBFC	30.06.2024	%	31.03.2025	%	30.06.2025	%
NBFC - HFCs	16141	29%	16116	26%	15642	28%
NBFC - PSUs	1278	2%	4737	8%	4677	8%
NBFC - MFIs	1604	3%	815	1%	656	1%
NBFC - Others	37154	66%	40553	65%	35289	63%
Total	56177	100%	62220	100%	56264	100%

₹ in Cr

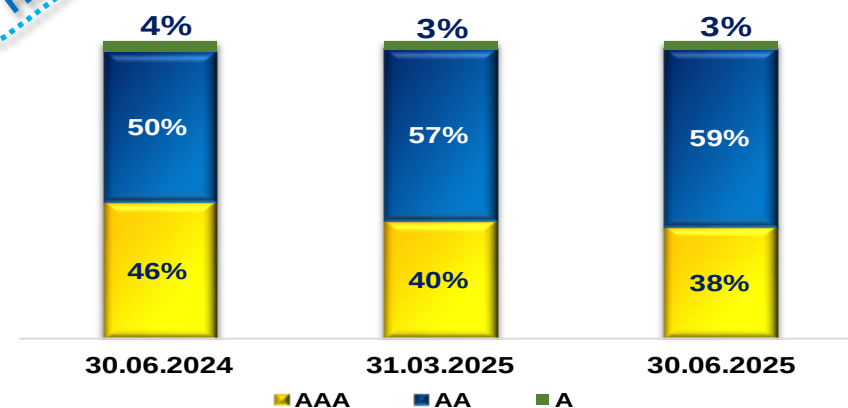
NBFC

Rating of Standard NBFCs


Rated A and above: 99%

Standard NBFCs	30.06.2024	31.03.2025	30.06.2025
Bank sponsored	4978	8423	8208
Private Inst & others	51199	53798	48056
Total	56177	62220	56264

HFC

Rating of Standard HFCs


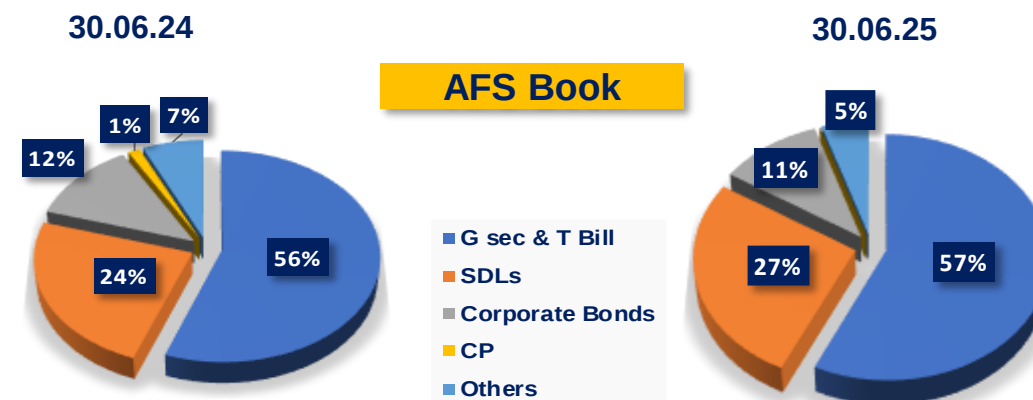
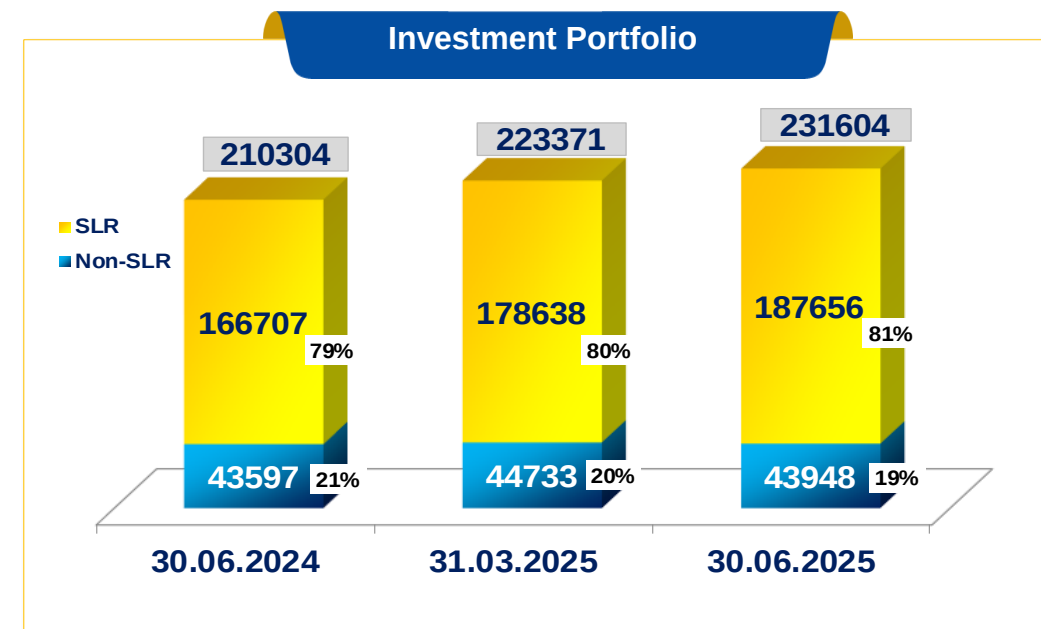
Rated A and above: 100%

HFCs, out of Std NBFCs	30.06.2024	31.03.2025	30.06.2025
Bank sponsored	2898	2801	3358
Private Institutions	13243	13315	12284
Total	16141	16116	15642

Investments (Domestic)

₹ in Cr

S No	Details	30.06.2024	31.03.2025	30.06.2025	YoY (%)
1	SLR Investments	166707	178638	187656	13
	Of which				
	Central Government Securities	95628	91685	103322	8
	State Government Securities	70487	83190	82207	17
	Treasury Bills	592	3764	2126	259
	Other Approved Securities	0	0	0	-
2	Non SLR Investments	43597	44733	43948	1
	Total Domestic Investments (1) + (2)	210304	223371	231604	10
	(i) Held For Trading (HFT)	11872	13289	13425	13
	(ii) Available For Sale (AFS)	65305	68163	69233	6
	(iii) Held To Maturity (HTM)	128604	136682	142936	11
	(iv) Fair Value Through Profit/Loss (FVTPL)	4262	4975	5754	35
	(v) Subsidiary & Joint Venture (SAJV)	262	262	256	(2)
	Total Domestic Investments	210304	223371	231604	10
	<i>Modified Duration of AFS</i>	<i>3.22</i>	<i>3.21</i>	<i>3.53</i>	
	<i>Modified Duration of FVTPL including HFT</i>	<i>3.86</i>	<i>3.30</i>	<i>3.19</i>	



Financials

Operating Profit & Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended 31.03.2025
		30.06.2024	31.03.2025	30.06.2025	QoQ (%)	YoY (%)	
1	Interest Income	15039	15856	16283	2.69	8.27	62002
2	Interest Expenses	8861	9467	9924	4.83	11.99	36826
3	Net Interest Income (1-2)	6178	6389	6359	(0.47)	2.93	25176
4	Non Interest Income	1906	2743	2439	(11.10)	27.94	9223
5	Operating Income (3+4)	8084	9132	8798	(3.66)	8.83	34399
6	Operating Expenses	3582	4113	4028	(2.07)	12.45	15401
7	Operating Profit (5-6)	4502	5019	4770	(4.96)	5.97	18998
8	Provisions (excl. Taxes)	1259	795	691	(13.08)	(45.12)	4211
9	Profit Before Taxes (7-8)	3243	4224	4079	(3.43)	25.78	14787
10	Provision for Taxes	840	1268	1106	(12.74)	31.76	3869
11	Net Profit (9-10)	2403	2956	2973	0.57	23.69	10918

Income

₹ in Cr

SI No	Components	Quarter Ended					Year Ended 31.03.2025
		30.06.2024	31.03.2025	30.06.2025	QoQ (%)	YoY (%)	
1	Interest Income on Advances and Discount on Bills	10849	11456	11738	2.46	8.20	44856
2	Interest on investments	3734	3903	3945	1.06	5.63	15315
3	Other interest income	456	497	600	20.72	31.58	1831
4	Total Interest Income (1+2+3)	15039	15856	16283	2.69	8.27	62002
5	Profit/Loss on Sale of Investments	257	147	330	124.16	28.37	908
6	Profit/Loss on Revaluation of Investments	5	45	50	11.21	820.80	137
7	Recovery of bad debts	504	764	716	(6.28)	42.04	2548
8	Fee Income	788	918	790	(13.96)	0.20	3528
9	Forex Income	60	178	181	1.55	202.08	369
10	PSLC Commission	157	298	258	(13.29)	64.80	843
11	Miscellaneous income	135	393	114	(70.99)	(15.56)	890
12	Total Non Interest Income (5 to 11)	1906	2743	2439	(11.10)	27.94	9223
13	Total Income (4+12)	16945	18599	18722	0.66	10.49	71225

Fee Income

₹ in Cr

SI No	Components	Quarter Ended					Year Ended 31.03.2025
		30.06.2024	31.03.2025	30.06.2025	QoQ (%)	YoY (%)	
1	Transaction fees	183	212	213	0.43	16.11	881
2	Loan processing charges	143	166	126	(23.96)	(12.06)	679
3	Commission on Government business	17	38	27	(27.84)	59.58	113
4	Commission on LC/BG	89	88	87	(1.16)	(2.00)	351
5	Cross selling	32	56	28	(49.93)	(12.53)	181
6	Income from PFMS operations	1	7	3	(65.83)	252.65	21
7	Rent on Lockers	40	43	42	(3.86)	3.11	164
8	Misc fee Income	283	308	264	(14.29)	(6.71)	1138
9	Fee Income (1 to 8)	788	918	790	(13.96)	0.20	3528

Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended 31.03.2025
		30.06.2024	31.03.2025	30.06.2025	QoQ (%)	YoY (%)	
1	Interest on deposits	8438	8783	9227	5.06	9.36	34702
2	Interest on borrowings	71	139	150	8.20	111.97	362
3	Other interest expenses	352	545	547	0.37	55.40	1762
4	Total Interest Expenses (1+2+3)	8861	9467	9924	4.83	11.99	36826
5	Salary	1637	1852	1737	(6.21)	6.11	6836
6	Employees Benefit	664	848	875	3.18	31.78	3047
7	Staff Expenses (5+6)	2301	2700	2612	(3.26)	13.52	9883
8	Overheads	1281	1413	1415	0.14	10.46	5518
9	Operating Expenses (7+8)	3582	4113	4028	(2.07)	12.45	15401
10	Total Expenses (4+9)	12443	13580	13952	2.74	12.13	52227

Overhead Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended 31.03.2025
		30.06.2024	31.03.2025	30.06.2025	QoQ (%)	YoY (%)	
1	Rent, Taxes & Lighting	161	179	169	(5.63)	4.37	674
2	Depreciation	127	147	149	1.06	17.47	532
3	Insurance	235	228	235	3.15	(0.19)	931
4	Travelling and Halting	57	56	58	2.96	2.01	247
5	Postage, Telecommunications etc.	27	37	34	(6.97)	28.91	130
6	Repairs and Maintenance	54	76	59	(22.43)	8.39	271
7	Printing and Stationery	20	29	21	(25.50)	9.69	98
8	ATM Issuer Fee paid	126	121	132	8.66	4.16	492
9	Others	474	540	558	3.33	17.72	2143
10	Overheads (1 to 9)	1281	1413	1415	0.14	10.46	5518

Provisions & Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended 31.03.2025
		30.06.2024	31.03.2025	30.06.2025	QoQ (%)	YoY (%)	
1	Operating Profit	4502	5019	4770	(4.96)	5.97	18998
2	Total Provisions	2099	2063	1797	(12.87)	(14.37)	8080
	<i>Of which</i>						
	NPA - Advances	896	1100	387	(64.80)	(56.79)	3444
	NPA - Investments	-18	-77	-5	-	-	-115
	Standard advances	361	-264	306	216.09	(15.01)	853
	Income-tax	840	1268	1106	(12.74)	31.76	3869
	Others	20	36	3	(91.67)	(85.00)	29
3	Net Profit (1-2)	2403	2956	2973	0.57	23.69	10918

Performance Ratios

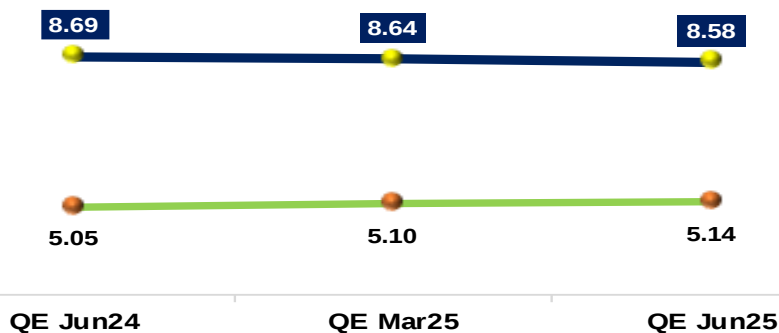
% Annualized

SI No	Ratios	Quarter Ended			Year Ended
		30.06.2024	31.03.2025	30.06.2025	31.03.2025
1	Cost of Deposits	5.05	5.10	5.14	5.12
2	Cost of Funds	5.12	5.21	5.23	5.21
3	Yield on Advances	8.69	8.64	8.58	8.75
4	Yield on Investments	7.15	7.23	6.96	7.17
5	Yield on Funds	8.36	8.35	8.27	8.40
6	Net Interest Margin (NIM)	3.44	3.37	3.23	3.41
7	Net Interest Margin (NIM) Domestic	3.53	3.48	3.35	3.51
8	Cost to Income Ratio	44.31	45.05	45.78	44.77
9	Return on Assets (RoA)	1.20	1.37	1.34	1.32
10	Return on Average Networth (RoE)	19.76	21.01	20.26	20.76
11	Earnings per Share (₹)	71.37	87.78	88.28	81.06
12	Book Value per Share (₹)	369.91	423.39	448.29	423.39
13	Business per Employee (₹ in Cr)	29.37	32.42	32.18	32.42
14	Business per Branch (₹ in Cr)	205.02	220.02	223.18	220.02
15	Net Profit per Employee (₹ in lakhs)	23.54	29.51	29.00	27.25

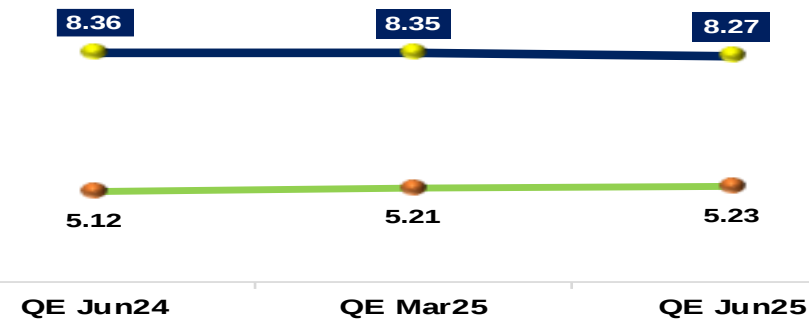
Performance Ratios

% Annualized

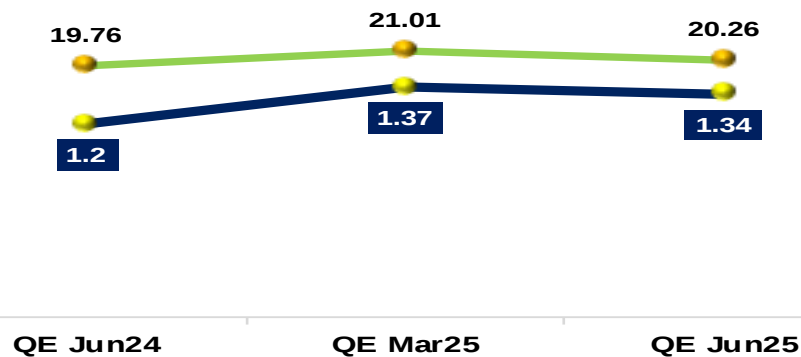
Cost of Deposits Yield on Advances



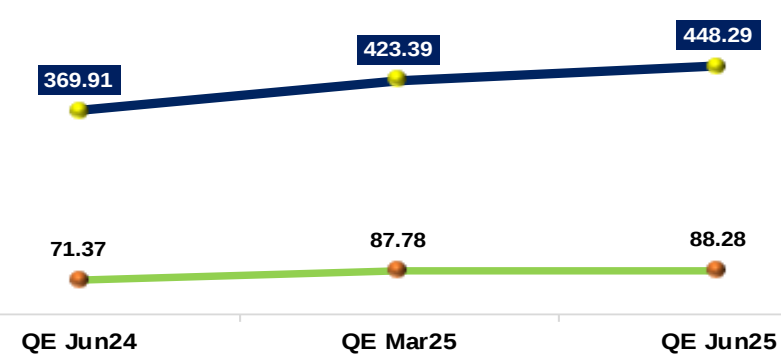
Cost of Funds Yield on Funds



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



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



Balance Sheet

₹ in Cr

Liabilities	30.06.2024	31.03.2025	30.06.2025
Capital	1347	1347	1347
Reserves & Surplus	59456	67963	71327
Deposits	681183	737154	744289
Borrowings	32773	41508	53007
Other Liabilities & Provisions	21807	25439	25533
Total	796566	873411	895503

Assets	30.06.2024	31.03.2025	30.06.2025
Cash & Balance with RBI	28836	31948	33106
Bal. with banks & money at call	9752	22920	20358
Investments	211517	225303	233467
Advances	520847	571071	584116
Fixed Assets	7513	8827	8763
Other Assets	18101	13342	15693
Total	796566	873411	895503

Capital & Risk Management

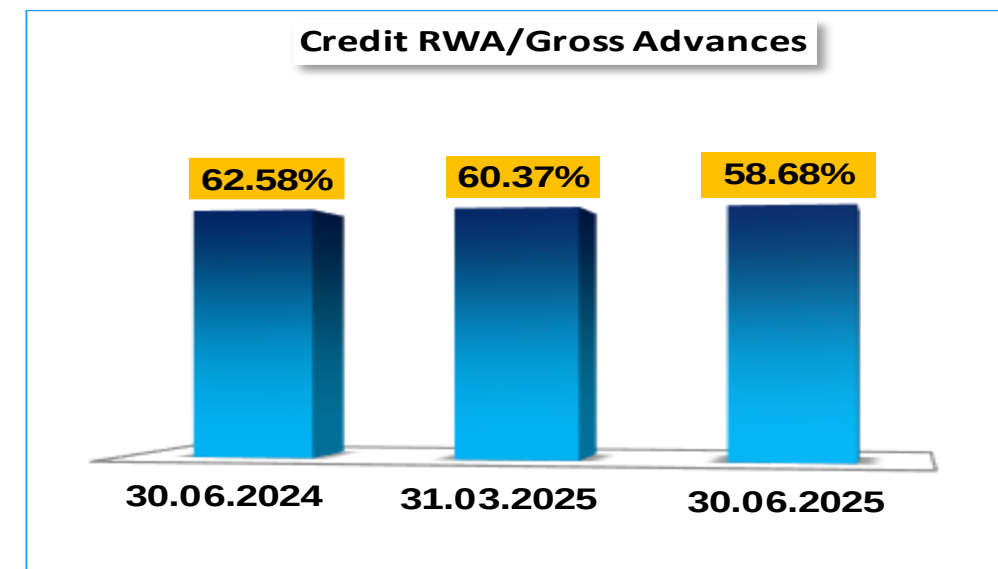
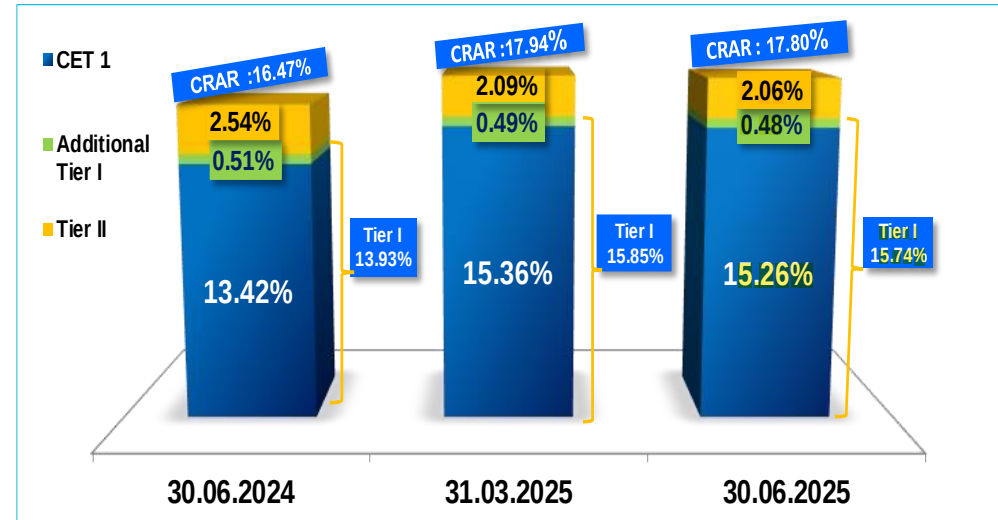
Capital & Risk Management

₹ in Cr

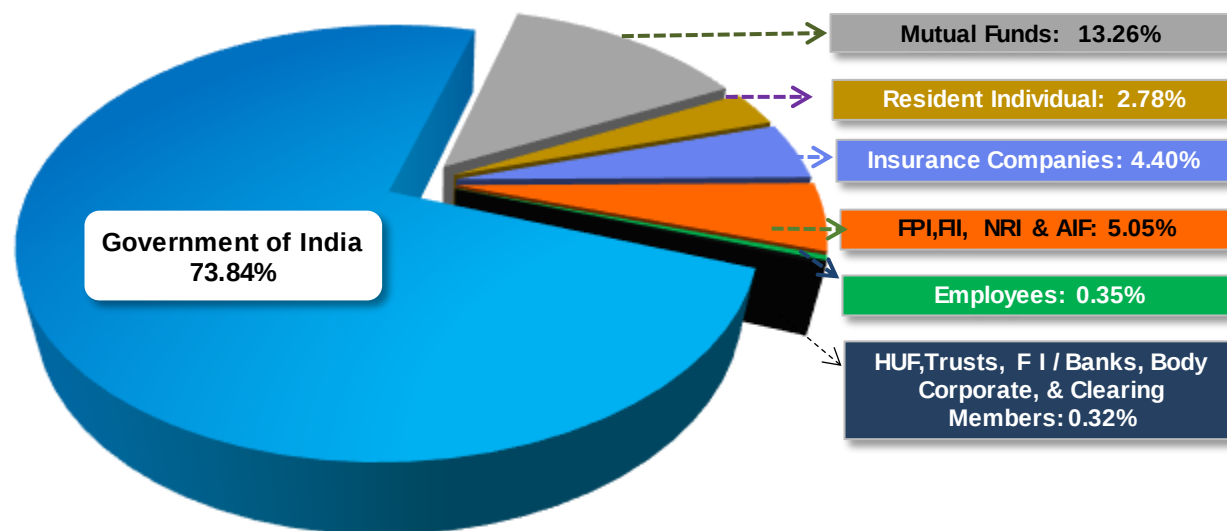
S No	Parameters	30.06.2024	31.03.2025	30.06.2025
1	Common Equity Tier I (CET 1)	53054	62983	63377
2	Additional Tier I	2000	2000	2000
3	Tier II	10049	8588	8559
4	Total Capital (1+2+3)	65103	73571	73936
5	Total Risk Weighted Assets	395185	410098	415308
6	CRAR % (4/5)	16.47	17.94	17.80

S No	Risk Weighted Assets (RWA)	30.06.2024	31.03.2025	30.06.2025
1	Credit	337380	355054	352736
	Density	62.58%	60.37%	58.68%
	Of which			
	Retail	66631	72109	73041
	Density	62.81%	60.55%	59.07%
	Agriculture	36328	38954	36891
	Density	29.33%	28.30%	25.59%
	MSME	56317	63782	65384
	Density	67.56%	67.74%	68.53%
2	Market	10332	7571	8820
	Density*	87.03%	56.97%	65.70%
3	Operational	47473	47473	53751
	Density	--	--	--

*Market RWA/Trading Book



Shareholding as on 30.06.2025



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

Ratings

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

International	
Rating Agency	Issuer Rating
S&P Global Ratings	BBB-/ Positive/ A-3

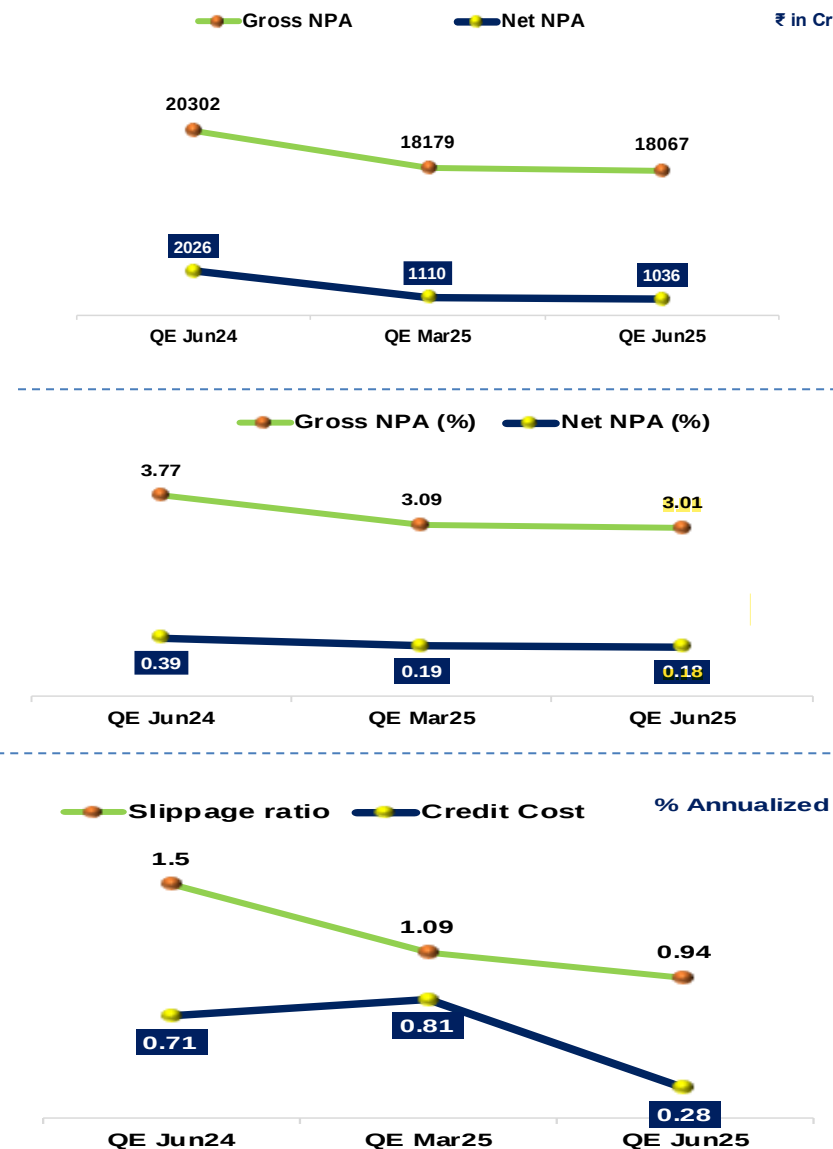
Asset Quality

VIEW OF THE HEAD-OFFICE BUILDING
OF
THE INDIAN BANK LTD.
IN FIRST LINE BEACH, MADRAS
THE BANK MOVED HERE IN 1909

Movement of NPA

₹ in Cr

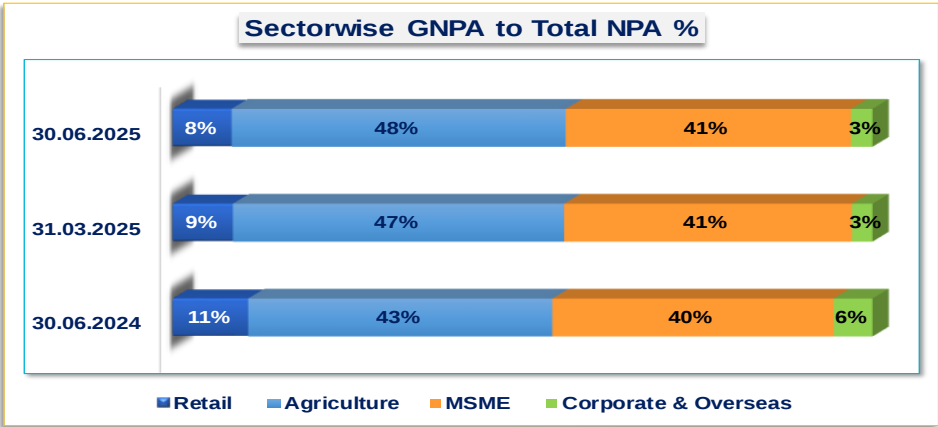
S No	Details	Quarter Ended			Year Ended 31.03.2025
		30.06.2024	31.03.2025	30.06.2025	
1	Gross NPA opening balance	21106	18208	18179	21106
	Additions :				
	Fresh Slippages	1928	1393	1334	5683
	To old NPAs / Others	28	38	41	104
2	Sub-Total of Additions	1956	1431	1375	5786
	Reductions:				
	Cash Recovery & Upgradation	1290	641	1046	3839
	Technical Write off	1369	554	298	4170
	Normal Write off	101	265	143	705
	Exchange difference	0	0	0	0
3	Sub-Total of Reductions	2760	1461	1487	8714
4	Gross NPA closing Balance (1+2-3)	20302	18179	18067	18179
	Gross NPA%	3.77	3.09	3.01	3.09
5	Provisions	18046	16883	16849	16883
6	Others (Interest Realisable, etc.)	230	186	182	186
7	Net NPA [4-(5+6)]	2026	1110	1036	1110
	Net NPA%	0.39	0.19	0.18	0.19
	AUC Recovery	504	901	716	3019
	MOI Recovery	143	239	296	792
	Total Recovery (Cash +Upgradation)	1937	1782	2059	7651
	PCR % (including Technical Writeoff)	96.66	98.10	98.20	98.10
	PCR % (excluding Technical Writeoff)	90.02	93.90	94.27	93.90
	Slippage Ratio % (Annualised)	1.50	1.09	0.94	1.11
	Credit Cost % (Annualised)	0.71	0.81	0.28	0.66



Sector-wise NPA

₹ in Cr

S No	Sector	30.06.2024		31.03.2025		30.06.2025		
		Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Outstanding	Gross NPA	% to respective portfolio
1	Retail Credit	2170	2.05%	1566	1.31%	123657	1522	1.23%
	Of which							
	Home Loan	1016	1.73%	776	1.22%	64955	738	1.14%
	Education Loan	586	13.02%	277	6.15%	4462	238	5.33%
	Vehicle Loan	130	1.51%	104	0.90%	12377	106	0.86%
2	Agriculture	8738	7.06%	8602	6.25%	144160	8626	5.98%
3	MSME	8069	9.68%	7470	7.93%	95404	7361	7.72%
4	Corporate & Overseas	1326	0.59%	541	0.23%	237926	558	0.23%
5	Total (1 to 4)	20302	3.77%	18179	3.09%	601147	18067	3.01%
	Priority	15976	8.89%	15773	7.72%	211203	15757	7.46%



Fresh Slippages	Category	Q1 FY25	Q4 FY25	Q1 FY26	FY25
	Retail	422	103	262	795
	Agriculture	597	745	553	2551
	MSME	909	577	513	2123
	RAM (1)	1928	1425	1328	5469
	Corporate (2)	0	-32	6	214
	Total (1)+(2)	1928	1393	1334	5683

NCLT

₹ in Cr

Category	30.06.2025			
	No.of Accounts	Exposure	Provision	PCR%
RBI List I	6	1212	1212	100%
RBI List II	10	2824	2824	100%
Accounts filed by Bank	28	1048	1048	100%
Accounts filed by other Banks	219	16061	16061	100%
Total	263	21145	21145	100%

NARCL

S.No	Position of Accounts with Indian Bank as on 30.06.2025	No. of A/cs	Book Balance
1	Accounts acquired by NARCL	11	3647
2	Bids received from NARCL	1	243
3	Accounts shortlisted for NARCL due diligence	2	75
	Total	14	3965

Recovery from NCLT	Q1FY25		Q1FY26		FY25	
	No of Acs	Amount	No of Acs	Amount	No of Acs	Amount
Through Resolution	9	72	9	404	39	330
Under Liquidation	17	57	13	47	69	156
Total	26	129	22	451	108	486

Invested ₹272.25 Cr (Face Value) in NARCL & ₹1.0 Cr (Face Value) in IDRCL as equity

Covid Restructuring
(sector-wise)

Sector	Outstanding as on 31.03.2025 (Standard)		Addition during the QE Jun'25		Reduction during the QE Jun'25		Outstanding as on 30.06.2025 (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	20378	3620	0	58	127	52	19958	3499	96.01%	1115
Agriculture	1574	103	0	6	13	10	1282	85	90.03%	26
MSME	5700	879	0	35	121	66	4592	727	96.15%	276
RAM Total	27652	4602	0	99	262	127	25832	4311	94.06%	1418
Corporate	6	274	0	0	30	0	6	244	99.64%	61
Total	27658	4876	0	99	292	127	25838	4555	95.92%	1479

Special Mention Account (SMA) ₹5 Cr and above

₹ in Cr

Sector	30.06.2024				31.03.2025				30.06.2025			
	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	114	74	188	0.18%	60	76	136	0.12%	140	106	246	0.20%
Agriculture	206	155	361	0.31%	151	109	260	0.20%	168	203	370	0.27%
MSME	953	583	1536	2.04%	780	314	1094	1.26%	812	883	1695	1.93%
Corporate & Others	102	263	365	0.16%	3305	160	3465	1.46%	86	3394	3480	1.47%
TOTAL	1375	1075	2450	0.47%	4296	659	4955	0.87%	1205	4586	5791	0.99%

Financial Inclusion

Financial Inclusion



FI Parameters	Jun'24	Mar'25	Jun'25
BCs engaged (Nos.)	11945	14667	15080
PMJDY Accounts under BSBDA (No. in lakhs)	226	235	238
Balance in PMJDY accounts (₹ in Cr)	10734	12223	11602
Rupay Cards issued (No. in lakhs)	128	135	136

1

Average Balance in PMJDY account: ₹4875 (vs ₹4662 of Industry)

2

PMJDY A/Cs under BSBDA: YoY 5% (in nos.) and 8% (in balance)

3

BC network in 27 States and 2 UTs

4

YoY increase in
Market Share
(As of Jun'25)

PMJJBY

PMSBY

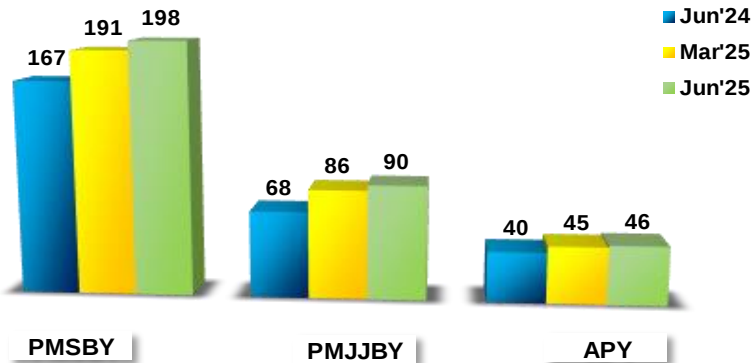
3.74%

3.83%

39 bps ↑

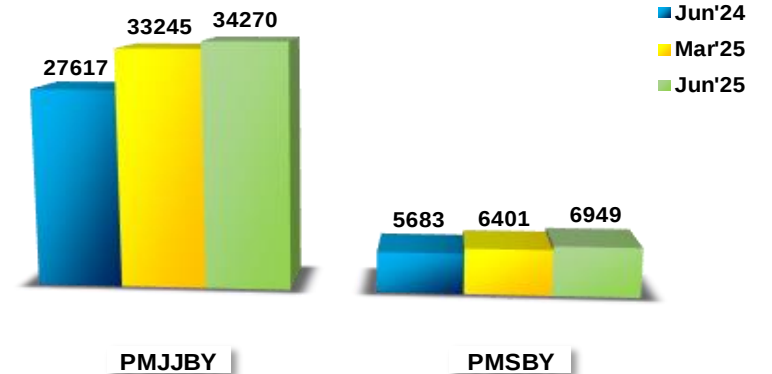
9 bps ↑

Number of Enrolments (in Lakhs)*

Atal
Pension
Yojana

- 01 Added 1.53 lakh fresh enrolments, during Q1FY26, with Average Account per Branch of 26 as against the proportionate target of 25 as on 30.06.25.
- 02 Registered a growth of 3% (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

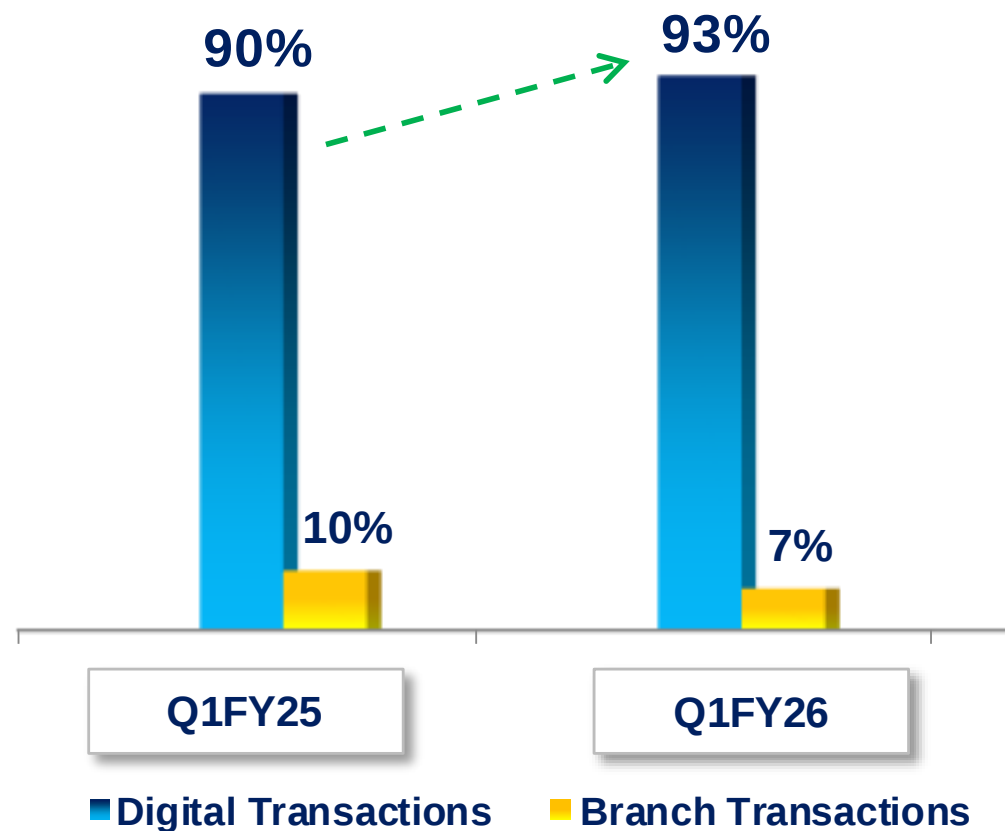
IndSMART

अपना अपना बैंक, हाथ में अपने 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 – Q1FY26



**₹57955 Cr of Business under
Digital Platform (YoY 58%)**



**~1.3x YoY growth (₹2060 Cr)
in Digital Liability Business**



**~2.2x YoY growth in amount
(₹1560 Cr) of Digital Home Loans**



**~2.1x YoY growth in amount
(₹602 Cr) of Digital Vehicle Loans**



**~1.7x YoY growth in amount
(₹16931 Cr) of Digital Jewel loans**



**~62% YoY growth in amount
(₹13774 Cr) of Digital Agri loans**



**47258 Digital MSME Loan
sanctioned of amount ₹2624 Cr**



**199 Digital Tractor loans
sanctioned of amount ₹13 Cr**

R & D Cell

Establishment of Research & Development Cell for driving innovation and future readiness



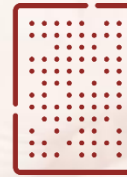
Business Continuity Plan

4-way Disaster Recovery Architecture as a foundation for Business Continuity & Operational Resilience



Braille Debit Cards

Ease of Use of Debit Cards for the Visually Challenged



Hello UPI

Conversational payment feature in INDSMART app that allows users to make UPI transactions using voice commands



Innovision Hackathon 2025

The 2nd Hackathon, "Innovate to Elevate" organized in collaboration with IIT-M on Cyber Security & Fintech domains



Digital Business during Q1FY26 : ₹57955 Cr

Digital Business



Digital Liabilities



Digital Assets



Other Digital Business



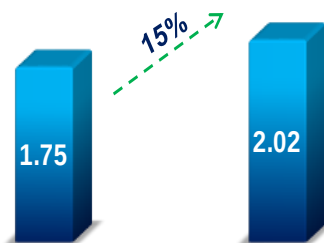
132 Digital Journeys, Utilities & Processes

Digital Banking

In Cr

Mobile Banking

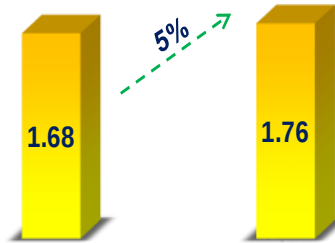
Users



Jun-24

Jun-25

Transactions

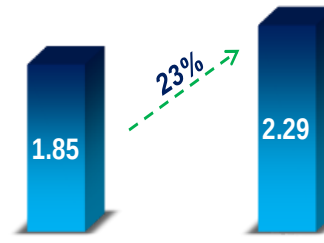


QE Jun 24

QE Jun 25

UPI

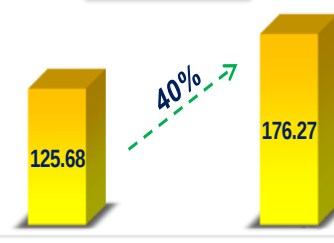
Users



Jun-24

Jun-25

Transactions

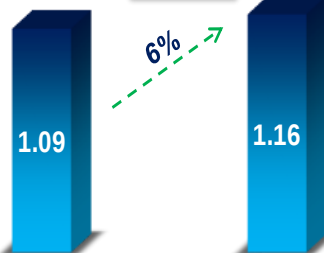


QE Jun 24

QE Jun 25

Internet Banking

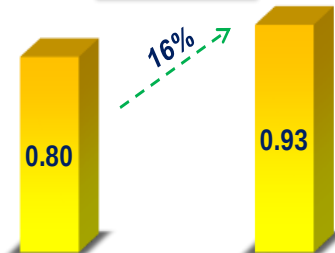
Users



Jun-24

Jun-25

Transactions



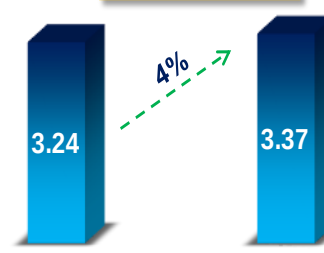
QE Jun 24

QE Jun 25

Debit & Credit Cards

Debit Card Users

in Cr

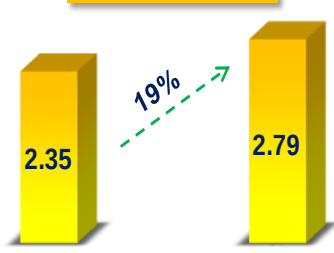


Jun-24

Jun-25

Credit Card Users

in lakh

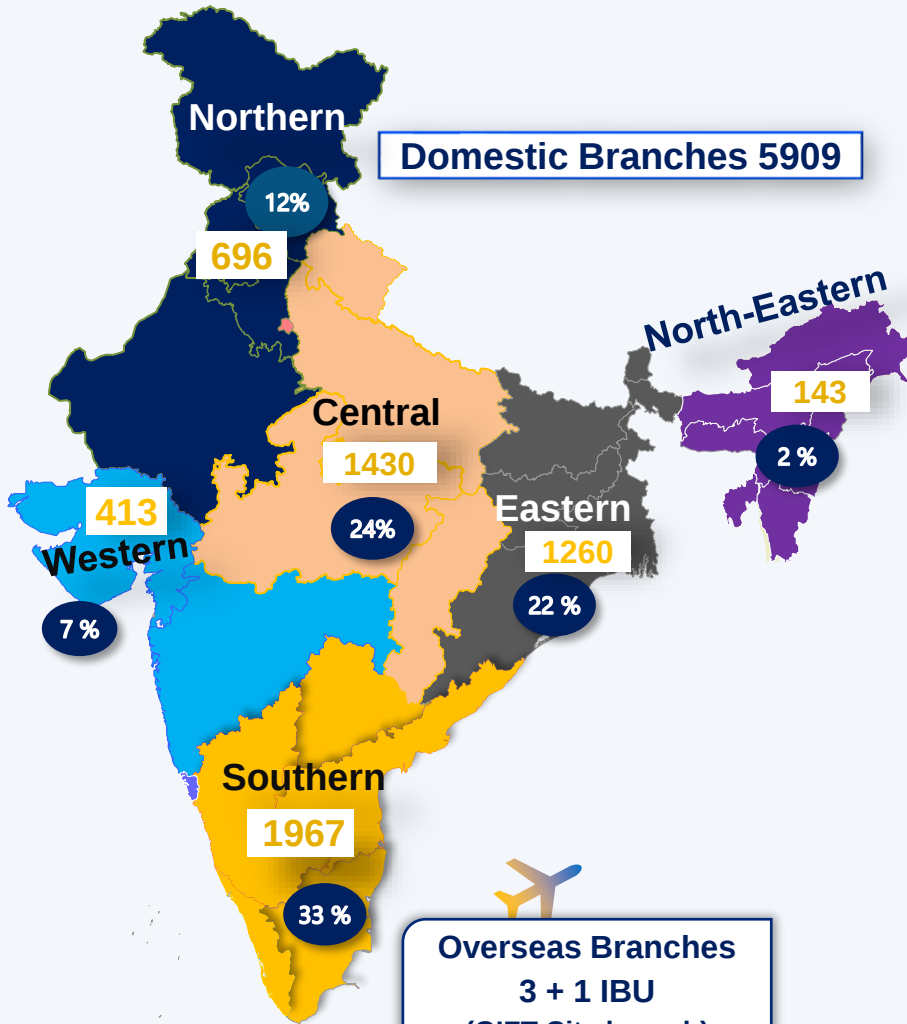


Jun-24

Jun-25

Pan India Touch Points: 26,456

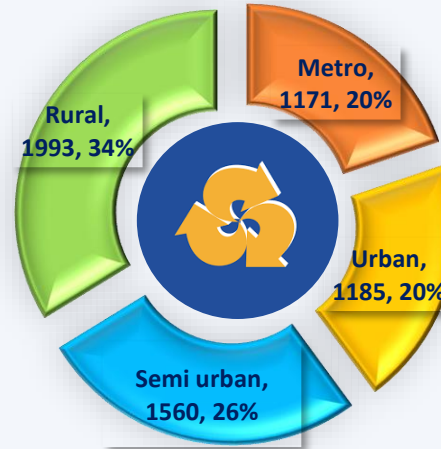
Domestic Branches 5909



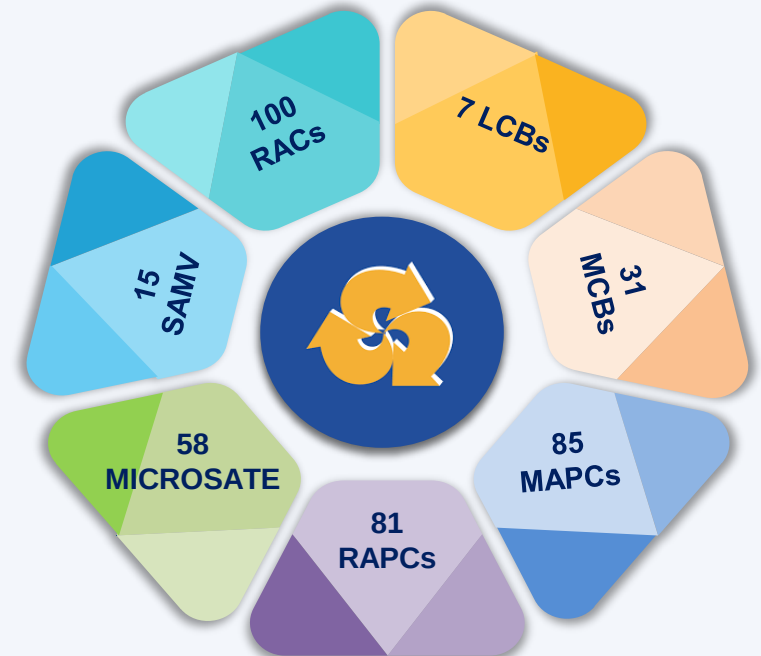
Overseas Branches
3 + 1 IBU
(GIFT City branch)

30.06.2025

Population group wise (Domestic)

5466
ATMs & BNAs15080
Business
Correspondents

Processing Centres & Verticals



Branches Opened:
9 in Q1FY26
(272 since amalgamation)

Branches Merged:
1 in Q1FY26
(353 since amalgamation)

Manpower
Position

Domestic (As on 30.06.25)	Total	Male	Female	Average age of staff	% of Female staff
Officers	26427	18791	7636	38	29
Clerks	12441	7918	4523	38	36
Sub-staff	1861	1614	247	47	13
Full Time Sweepers	213	164	49	47	23
Total	40942	28487	12455	38	30

HR Initiatives



Rising Star – Leadership Development Program for 400 Executives to groom them for future leadership



821 Training programs conducted in Q1FY26 – 18164 participants (of which 12543 are unique participants)



Automation of Transfer and Promotion Process.
Timely completion of Transfer & Promotion Process.



Training Program conducted on Artificial Intelligence (AI);
Training Program on Green Finance, Renewable Energy, Climate Change – ESG



Training on commonly used features of INDSMART mobile app & Digital journeys has been imparted to 5056 officers



Training on Work Life Balance and Stress Management.
Training for Women Business Leaders under “ELLE”vate Program.

ESG, Group Entities & Awards

Environmental

- Installed Lighting sensors in Corporate/Head Office Premises
- LED Light fittings installed in all Branches/ Offices for Energy Conservation
- Implemented Rainwater Harvesting System in Bank's 40 owned Premises and Installed Roof Top Solar Panels in Bank's 84 own buildings
- Replaced 1380+ Diesel generators with Inverter in 2 years to reduce carbon emission
- Exposure to Green finance : ₹9421 Cr
- Climate Risk Management Policy & dedicated Green cell; Green Deposits primarily deployed in Green projects

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
- Code of Ethics to foster a culture of integrity and responsibility within the organization

Social

- Rural Development: 38 RSETI Centres (INDSETIs) trained 8067 candidates through 255 programs during Q1FY26
- 42 Financial Literacy Centres (FLCs) conducted 1214 camps during Q1FY26 covering 43753 participants.
- Women empowerment:
 - Gender Diversity of the Bank: 30%
 - Financed 59 lakh women through SHGs as on 30.06.25
 - Policy for Prevention of sexual harassment of women at workplace
- Supported 275 EWS MBBS Students at King George's Medical University, Lucknow
- Supported Solid Waste Processing Project at Prayagraj Municipal Corporation
- Supported Little Flower Convent School for the Deaf in Chennai by providing stationeries and electrical equipment.

Joint Venture

- 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	Q1FY25	Q1FY26	YoY
Net Profit After Tax	36	41	14%
Net worth	1477	1672	13%
Gross Direct Premium	1124	1311	17%



Subsidiary

- In the business of Stock Broking & DP
- Listed on NSE and BSE
- Bank's shareholding: 64.84%
- Income under Stock Broking: ₹373 lakh (Q1FY26)

₹ in lakhs	Q1FY25	Q1FY26	YoY
Operating Profit	393	294	-25%
Net Profit	282	209	-26%
Stock Broking Income	509	373	-27%



Wholly Owned Subsidiary

- Incorporated on 09.02.2024
- Authorized and paid-up Capital: ₹10 Cr
- Vision: To offer comprehensive outsourcing solution for various banking operations as permitted by RBI.
- Offices setup across the country
- Active in garnering deposits, sourcing mortgage, vehicle loans, improving digital penetration and recovery.

Net Profit: ₹24.48 lakh



Regional Rural Banks

₹ in Cr

Parameters	Tamil Nadu Grama Bank				Puduvai Bharathiar Grama Bank				Total			
	 QE			FY25	 QE			FY25	QE			FY25
	Jun-24	Jun-25	YoY (%)		Jun-24	Jun-25	YoY (%)		Jun-24	Jun-25	YoY (%)	
Business	48055	52166	9	50764	2767	3363	22	3160	50822	55529	9	53924
Operating Profit	462	538	16	731	20	41	104	33	482	579	20	764
Net Profit	279	334	20	367	13	31	135	27	292	365	25	394
Gross NPA %	0.84	0.76	- 8 bps	0.79	1.26	0.88	- 38 bps	0.95	-	-	-	-
Net NPA %	0	0	-	0	0	0	-	0	-	-	-	-
CRAR %	13.50	14.27	77 bps	13.70	10.71	11.24	53 bps	10.11	-	-	-	-
No. of branches	665	675	-	675	47	47	-	47	712	722	-	722

Jun'25 Limited Review



- Digital Payments Awards 2023-24 From Ministry of Finance**
- ❖ For outstanding performance in Digital Payments (PSB) – 3rd Position
 - ❖ For merchant onboarding in difficult geographies and remote areas (PSB) – Special Mention



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



Awards & Accolades



- Winner: Overall Data Quality
Recognition at EASE 7.0 Citation**



- Prestigious SKOCH Award 2024 for**
- ❖ "Project WAVE"
 - ❖ "SMA Collection Proclivity Predictor"

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 several 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

INDSMART

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD
आपका अपना बैंक, हर कदम आपके साथ
YOUR OWN BANK, ALWAYS WITH YOU

Your MONEY, Your RULES
No Minimum Balance, No Penalty!

Effective from 7th July 2025

ZERO CHARGES on non-maintenance of minimum balance
For ALL Savings Bank Accounts