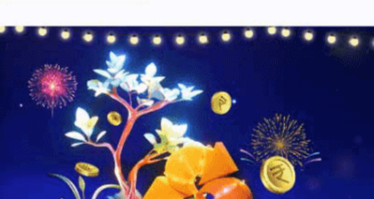
INDSMA₹T | Indian Bank

IND NAVYA

January 2026

A monthly newsletter by Indian Bank

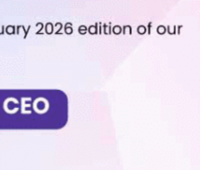


Dear Valued Customer,

We are delighted to present to you the January 2026 edition of our **IND NAVYA newsletter.**

Message by MD & CEO

Dear Valued Customers,



As we step into 2026 with renewed hope and aspirations, I extend my warmest New Year greetings to each one of you and your families. The year 2025 was truly transformative for Indian Bank. Your continued trust and support remained the cornerstone of our progress as we advanced steadily toward becoming a more digitally empowered and deeply customer-centric institution. Together, we achieved significant milestones that have strengthened our position as one of India's leading public sector banks.

We launched a new generation of products and services with one clear focus: your evolving needs. From Ind Shakti Account to empower women, to Ind Sampoorn Plus supporting salaried customers; from Ind D'Elite crafted for our overseas customers, to Ind Aspire Current Account for entrepreneurs and businesses; from enhanced digital banking through IndSMA₹T and IndSMA₹T Biz, to specialised platforms like VBX; from our Next Generation Contact Centre to a dedicated NRI helpline. Each initiative reflects a single commitment, to serve every segment of our customer with speed and care.

Digital transformation remained a key focus area. Our upgraded IndSMA₹T mobile banking platform now delivers a truly omnichannel experience, with personalised dashboards, virtual ATM services, and consolidated financial insights. These enhancements are designed to make banking simpler, safer, and more intuitive, while reinforcing our commitment to innovation in service of customer convenience.

Beyond business, we have stayed true to our social responsibilities. Our CSR initiatives, particularly towards supporting financial inclusion, women empowerment, differently abled persons, and community development, reflect the values that define Indian Bank. Banking, for us, has always been about building relationships and contributing to society's progress.

As we embrace 2026, we do so with confidence and energy. The banking landscape is evolving rapidly, and we are committed to staying ahead while preserving the trust, stability, and personal connect that have defined Indian Bank for decades. We will continue to expand our digital capabilities, introduce innovative products, strengthen service delivery, and most importantly, listen closely to your feedback and expectations.

The challenges of the past have made us stronger and more resilient. The lessons learned have prepared us to serve you better in the year ahead. Whether you are a depositor, a business owner, an exporter, a startup founder, or an NRI customer, please be assured that Indian Bank stands firmly beside you as your trusted financial partner.

I would like to express my heartfelt appreciation to each one of you for choosing Indian Bank as your banking partner. Your loyalty inspires us to constantly raise our standards of service excellence.

May the New Year 2026 bring you good health, prosperity, happiness, and success in all your endeavours. Together, let us work toward building a financially secure and prosperous future.

Warm regards,
Binod Kumar

TOP FIVE DISTINGUISHING FUNCTIONALITIES OF MOBILE BANKING (INDSMART)

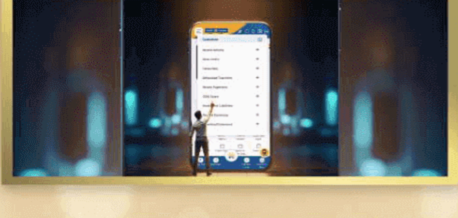
Omni-Channel Access Across Devices

CROSS-PLATFORM CONTINUITY

IndSMART delivers a seamless and consistent banking experience across mobile, web, and other digital touchpoints. Customers can start a transaction on one device and continue it on another without disruption. This unified omni-channel approach enables customers to manage accounts, transfer funds, pay bills, and access personalized services anytime and anywhere, significantly enhancing convenience, reliability, and customer trust.

Customizable Dashboard & Widgets

PERSONALIZED BANKING EXPERIENCE



IndSMART allows customers to personalize their dashboard to suit individual preferences and usage patterns. Users can select themes, set a primary account, and configure widgets such as account balances, recent transactions, bill payments, investments, and loan details. This flexibility ensures faster access to frequently used features, transforming mobile banking into a more intuitive, efficient, and engaging experience.

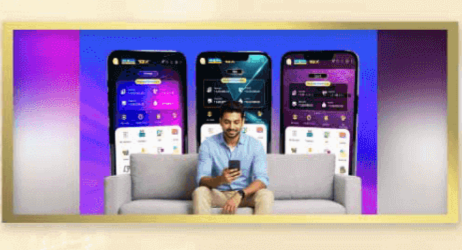
Customer-Friendly / Simplified Account operation

CONSOLIDATED FINANCIAL INSIGHT

- It brings together all their money, investments (like savings, deposits, and mutual funds) and debts (like loans and credit card bills) under single view.
- Everything is displayed on a single dashboard, so customers can easily see how much they own and how much they owe.
- By showing their net worth, balances, and spending trends, the feature helps them understand their finances better and plan for future goals like saving, investing, or paying off debt.
- Term Deposit creation in seconds, no paperwork, no hassle.

VBX – Virtual Banking Experience for Premium Customers

SEGMENT-SPECIFIC PERSONALIZED SERVICE



VBX is a dedicated digital banking experience designed exclusively for premium customers. It offers priority access to virtual relationship managers, personalized financial insights, faster service resolution, and concierge-style support for complex banking needs. By delivering enhanced customer experience through digital channels, VBX strengthens customer engagement and loyalty among high-value segments.

Virtual ATM

MERCHANT ENABLED CASH DELIVERY

The Virtual ATM feature enables customers to perform ATM-like services directly through the mobile or web interface. Services such as cardless cash withdrawal initiation and other self-service functions reduce dependency on physical ATMs and available over merchant locations for quick cash requirements. This enhances accessibility, improves service availability, and aligns with the bank's digital-first and cost-efficient service strategy.

NEW INITIATIVES & OFFERINGS

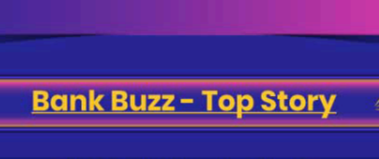
- ✓ The Bank will be conducting a Mega e-Auction of properties under the SARFAESI Act, on 18th February 2026, 11th March 2026 and 25th March 2026. The e-auctions will be conducted through the Baanknet portal (www.baanknet.com).
- ✓ The bank has revised the Marginal Cost of Funds based Lending Rate (MCLR),Treasury Bills Linked Lending Rates (TBLR), Base Rate and BPLR with effect from 03.01.2026. Click here to know more.
- ✓ To address the challenges faced by startups and enable faster access to institutional credit, the Bank had introduced a customized product—IND SPRING BOARD—designed to meet the specific credit needs of startups up to ₹50 crore.
- ✓ The bank has reviewed the RBLR with effect from 06.12.2025.Click here to know more.
- ✓ The bank has announced a Concession / Waiver of handling charges for small-value export and Import transactions and Waiver of Penal Charges for delays in adherence to regulatory guidelines to ease the burden on small exporters and importers. Click here to know more.
- ✓ The bank has introduced the facility of collection of ESIC (Employees' State Insurance Corporation) contributions through the Internet Banking channel for our customers. A Memorandum of Understanding (MoU) to this effect was executed between our Bank and ESIC.
- ✓ The bank has enhanced the IND DIGI MSME journey offering more benefits to our customers. Click here to know more.
- ✓ The bank has launched the IND –CGSE (Credit Guarantee Scheme for Exporters) with the objective of providing guarantee coverage for credit extended to eligible exporters.Click here to know more.
- ✓ The bank has revised the interest rates on RFC – SB deposits for the period from 01.01.2026 to 31.03. 2026.Click here to know more.
- ✓ The interest rates on Small Savings Schemes for the Fourth quarter of financial year 2025-26 starting from 1st January 2026 and ending on 31st March 2026 shall remain unchanged from those notified for the third quarter of FY 2025-26.
- ✓ The bank has revised the interest rates on FCNR (B) and RFC Term Deposits w.e.f. 01.01.2026. Click here to know more.
- ✓ The Bank has extended the IND SECURE 444 DAYS scheme up to 04.04.2026.The other terms and conditions of the scheme will remain as per extant guidelines.
- ✓ The bank has revised the Card Rate of Interest for Retail Term Deposits w.e.f. 01.01.2026. Click here to know more.

Note: For more details, please visit our website: https://www.indianbank.bank.in

*T&C Apply

Bank Buzz - Top Story

CSR initiative on the occasion of International Day of Persons with Disabilities



On the occasion of International Day of Persons with Disabilities, Indian Bank reaffirmed its commitment to inclusivity and empowerment through a significant CSR initiative. Smt. Mini T. M., Executive Director, Indian Bank, handed over sewing machines to differently abled members of the Society for Rights of All Women with Disabilities (SFRAWD) at a programme held in Bank's Corporate Office in Chennai. The event was graced by the presence of top management and senior officials of the Bank on 03rd December 2025.

Read more

Indian Bank MD & CEO named 'CEO of the Year' at The Tamil Nadu Business Leader of the Year Awards 2025

Indian Bank is proud to announce that its Managing Director & CEO, Shri Binod Kumar, has been conferred the prestigious 'CEO of the Year' award at the Tamil Nadu Business Leader of the Year – Industry Wise Awards 2025. The honour was presented at Taj Club House on 05th December 2025 at Chennai.

Read more

Indian Bank reduces Repo Linked Benchmark rate in line with the RBI MPC

In tune with the Reserve Bank of India's (RBI) announcement cutting the repo rate by 25 basis points, from 5.50% to 5.25%, in the latest Monetary Policy Committee (MPC) meeting, Indian Bank has reduced its Repo Linked Benchmark Lending Rate from 8.20 % to 7.95 % applicable on its assets portfolio. The revised lending rates will be effective from 06th December, 2025.

Read more

Financial Results for the Quarter/Nine Month ended 31st December 2025

KEY HIGHLIGHTS (QUARTER ENDED DEC'25 OVER DEC'24)

- **Net Profit** up by **7.33% YoY** at **₹3061 Cr** in Dec'25 from ₹2852 Cr in Dec'24
- **Operating Profit** improved by 5.79% YoY to **₹5024 Cr** in Dec'25 from ₹4749 Cr in Dec'24
- **Net Interest** Income increased by 7.50% YoY to **₹6896 Cr** in Dec'25 from ₹6415 Cr in Dec'24
- **Fee based** income grew by 7.20% YoY to **₹998 Cr** in Dec'25 from ₹931 Cr in Dec'24
- **Cost of Deposit** reduced by **25 bps** to 4.93% in Dec'25 from 5.18% in Dec'24
- **Return on Equity (RoE)** stood at **19.11%** in Dec'25
- **Return on Asset (RoA)** stood at **1.30%** in Dec'25
- **Yield on Advances (YoA)** stood at **8.31%** in Dec'25
- **Yield on Investments (YoI)** stood at **6.95%** in Dec'25
- **Cost-to-Income Ratio stood** at 46.90% in Dec'25
- **Gross Advances** increased by 14.24% YoY to **₹638848 Cr** in Dec'25 from ₹559199 Cr in Dec'24
- **RAM (Retail, Agriculture & MSME)** advances grew by 16.65% YoY to **₹390459 Cr** in Dec'25 from ₹334739 Cr in Dec'24
- **RAM** contribution to gross domestic advances stood at 66.06%. Retail, Agri & MSME advances grew by 18.54%, 15.14% and 16.41% YoY respectively. **Home Loan** (including mortgage) grew by 14.20% YoY in Dec'25
- **Priority sector** advances as a percentage of ANBC stood at 43.75% (**₹215127 Cr**) in Dec'25 as against the regulatory requirement of 40%
- **Total Deposits** increased by **12.62%** YoY and reached to **₹790923 Cr** in Dec'25 as against **₹702282 Cr** in Dec'24. Current, Savings & CASA deposits grew by 19.13%, 8.45%, and 9.86% YoY respectively
- **Domestic CASA ratio** stood at **39.08%** as on 31st Dec'25
- **CD ratio** stood at **80.77%** as on 31st Dec'25
- **GNPA%** decreased by **103 bps** YoY to **2.23%** in Dec'25 from 3.26% in Dec'24, NNPA% reduced by 6 bps to 0.15% in Dec'25 from 0.21% in Dec'24
- **Provision Coverage Ratio (PCR, including TWO)** improved by 19 bps YoY to 98.28% in Dec'25 from 98.09% in Dec'24
- **Slippage Ratio** reduced by 9 bps to 0.69% in Dec'25 from 0.78% in Dec'24
- **Capital Adequacy Ratio** improved by **66 bps** to 16.58%. CET-I improved by 127 bps YoY to 14.54%, Tier I Capital improved by **77 bps** YoY to 14.54% in Dec'25
- **Earnings Per Share (EPS)** increased to ₹90.92 in Dec'25 from **₹84.70** in Dec'24

KEY HIGHLIGHTS (QUARTER ENDED DEC'25 OVER SEP'25)

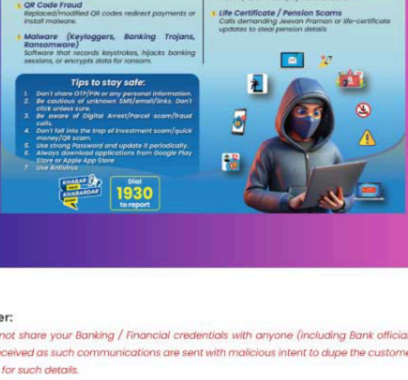
- **Net Profit** up by 1.42% QoQ to ₹3061 Cr in Dec'25 from **₹3018 Cr** in Sep'25
- **NIM (Domestic)** increased by **6 bps** to 3.40% in Dec'25 from 3.34% in Sep'25
- **GNPA** decreased by 37 bps to 2.23% in Dec'25 from 2.60% in Sep'25, **NNPA** reduced by 1 bps to 0.15% in Dec'25 from 0.16% in Sep'25
- **Slippage ratio** decreased to 0.69% in Dec'25 from 0.79% in Sep'25.
- **Credit Cost** decreased by 5 bps to 0.21% in Dec'25 from 0.26% in Sep'25

KEY HIGHLIGHTS (NINE MONTHS ENDED DEC'25 OVER DEC'24)

- **Net Profit** up by 13.69% YoY to **₹9053 Cr** in 9MFY26 from **₹7962 Cr** in 9MFY25
- **Operating Profit** increased by 4.66% YoY to **₹14630 Cr** in 9MFY26 from ₹13980 Cr in 9MFY25
- **Net Interest Income** grew by 5.42% YoY to **₹19805 Cr** in 9MFY26 from ₹18787 Cr in 9MFY25
- **Net Interest Margin (NIM)** Domestic stood at 3.37% in 9MFY26
- **Cost of Deposit** reduced by **10 bps** to 5.02% in 9MFY26 from 5.12% in 9MFY25
- **Return on Assets (RoA)** improved by 1 bps to 1.32% in 9MFY26 from 1.31% in 9MFY25
- **Return on Equity (RoE)** stood at 19.66% in 9MFY26
- **Cost-to-Income Ratio** stood at 46.40% in 9MFY26

BLOG

Fraud Alert



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