

इंडियन बैंक



Indian Bank

Performance Analysis

Q1FY27



FCNR (B) – Wealth



**IB Digital Rupee
(CBDC)**



Ind MSME Digi



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Performance Highlights Q1FY27 (YoY)

Q1FY27

Business
(YoY)

Business

₹ 15.29 lakh Cr
13.66%

Deposits

₹ 8.44 lakh Cr
13.47%

Advances

₹ 6.85 lakh Cr
13.89%

CASA

CASA : 15.30%
SB: 13.54%
CA: 26.33%

CD Ratio

81.06%

RAM

₹ 4.17 lakh Cr
14.80%

Retail

₹ 146827 Cr
18.74%

Agriculture

₹ 158512 Cr
9.96%

MSME

₹ 111653 Cr
17.03%

Corporate

₹ 214798 Cr
11.49%

GNPA

1.86%
YoY: 115 bps
QoQ: 12 bps

NNPA

0.15%
YoY: 3 bps

PCR

98.22%
YoY: 2 bps
QoQ: 6 bpsAsset
Quality

CoD

4.80%
YoY: 34 bps
QoQ: 3 bps

YoA

8.09%
YoY: 49 bps
QoQ: 2 bps

YoI

6.96%
QoQ: 3 bps

NIM (Domestic)

3.41%
YoY: 6 bps
QoQ: 6 bps

RoA

1.31%
YoY: 3 bps
QoQ: 3 bpsBenchmark
RatiosNet Interest
Income₹ 7435 Cr
YoY: 17%
QoQ: 5%

Operating Profit

₹ 5557 Cr
YoY: 17%
QoQ: 5%

Profit Before Taxes

₹ 4361 Cr
YoY: 6.9%
QoQ: 7.4%

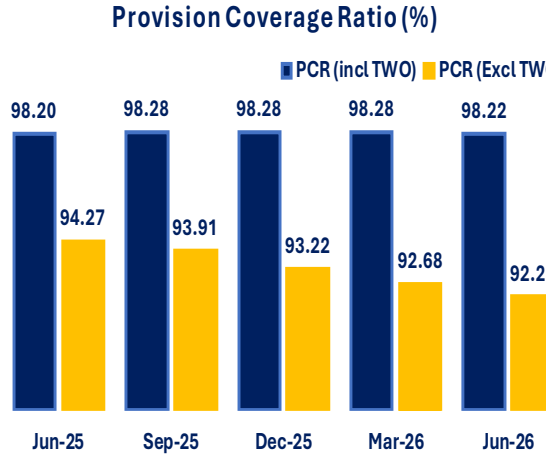
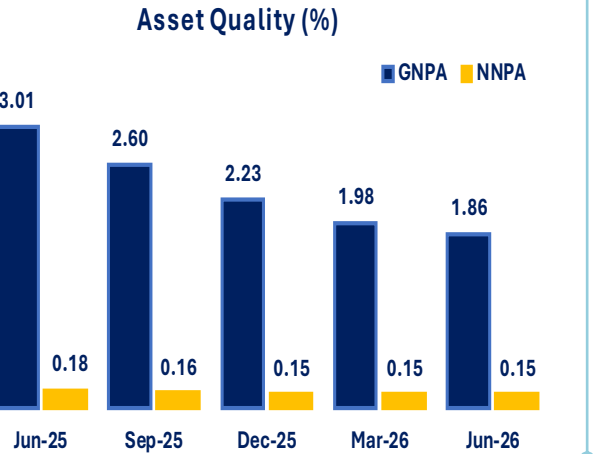
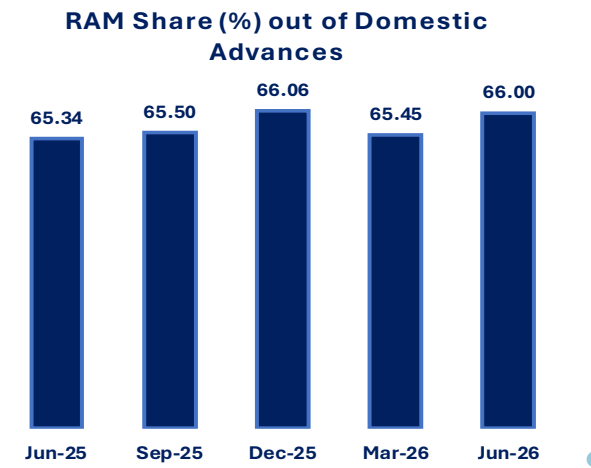
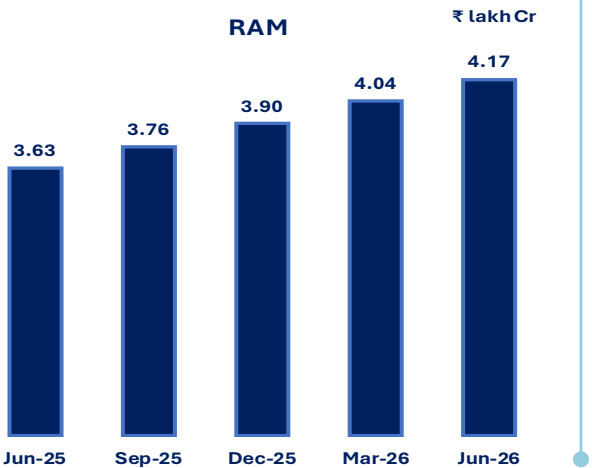
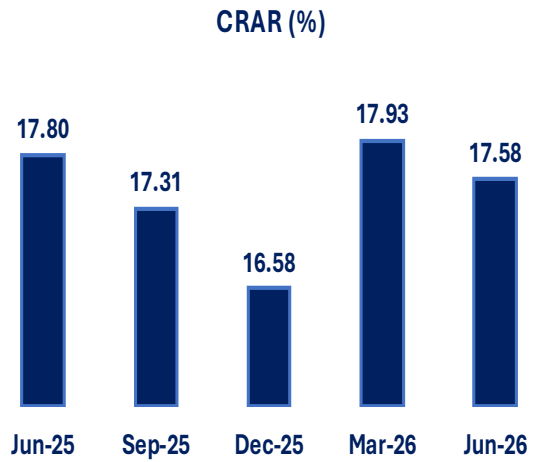
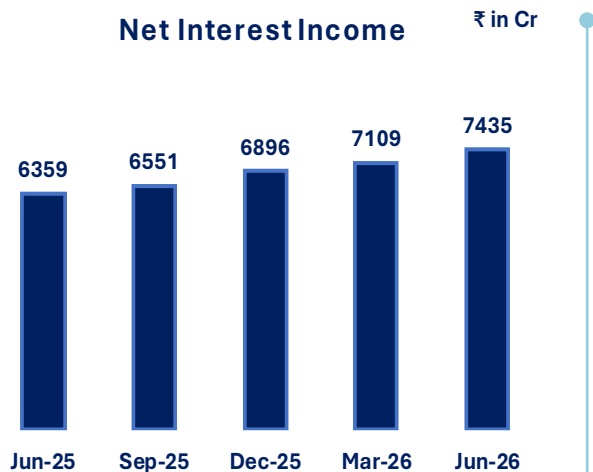
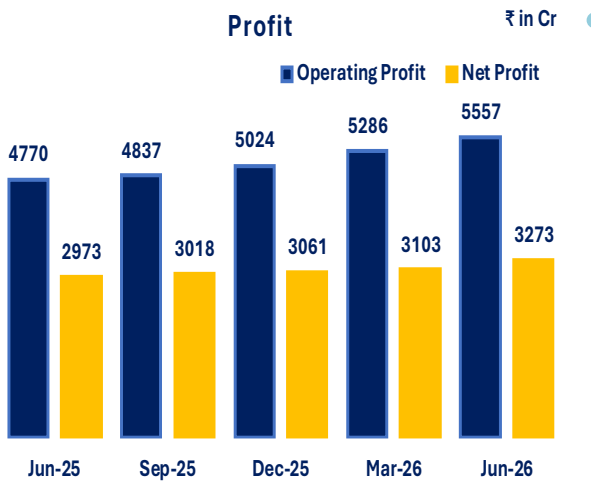
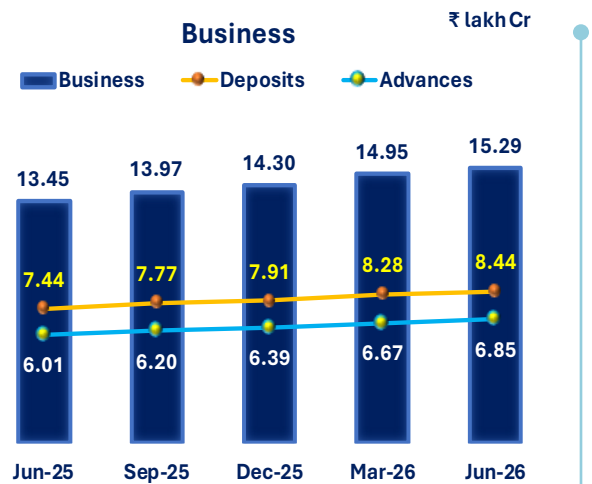
Net Profit

₹ 3273 Cr
YoY: 10%
QoQ: 5%

RoE

19.48%
YoY: 78 bps
QoQ: 50 bps

Business Highlights (QoQ)

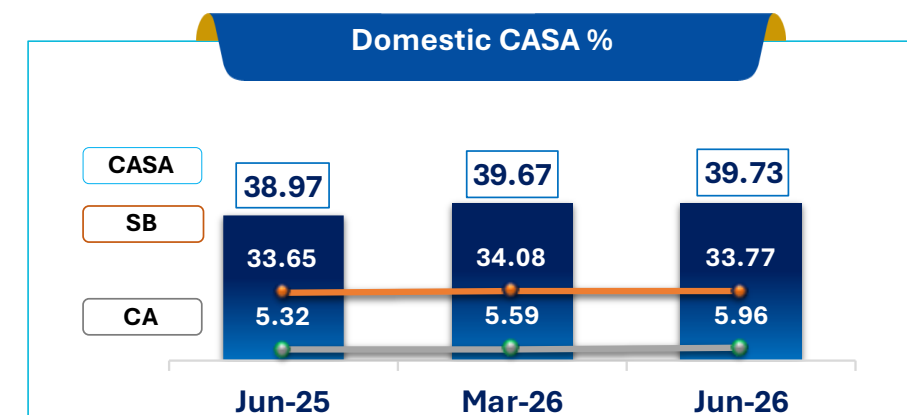
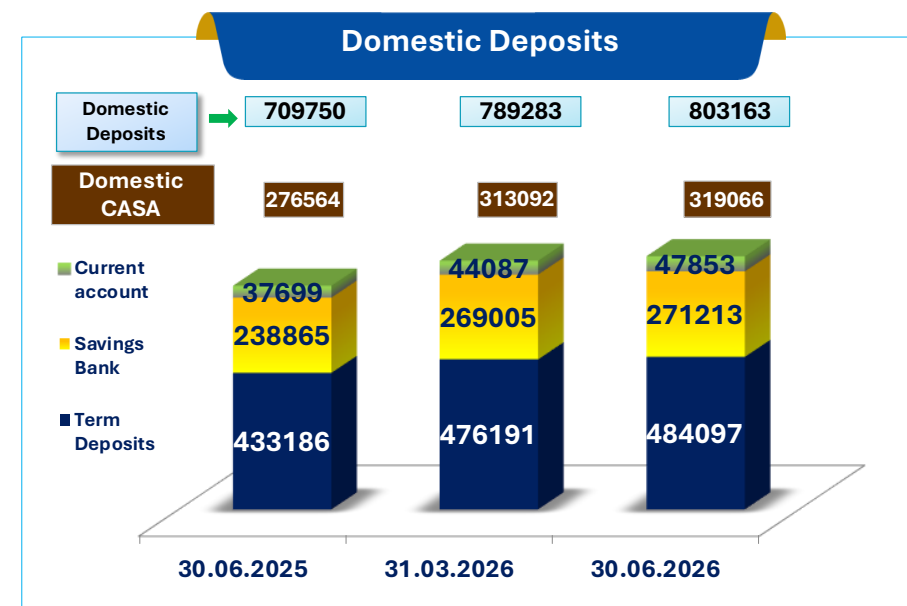


Business Snapshot

Business Snapshot

₹ in Cr

Sl No	Parameter	30.06.2025	31.03.2026	30.06.2026	QoQ (%)	YoY (%)
1	Deposits	744289	827726	844578	2.04	13.47
	Domestic	709750	789283	803163	1.76	13.16
	Overseas	34539	38443	41415	7.73	19.91
	Deposits breakup					
	Current	38177	44450	48229	8.50	26.33
	Savings	238939	269098	271296	0.82	13.54
	CASA	277116	313548	319525	1.91	15.30
	CASA % (Domestic)	38.97%	39.67%	39.73%		
	Term Deposits	467173	514178	525053	2.12	12.39
2	Advances	601147	667113	684623	2.62	13.89
	Domestic	555881	617485	631790	2.32	13.66
	Overseas	45266	49628	52833	6.46	16.72
	CD Ratio %	80.77%	80.60%	81.06%		
3	Business	1345436	1494839	1529201	2.30	13.66
	Domestic	1265631	1406768	1434953	2.00	13.38
	Overseas	79805	88071	94248	7.01	18.10



Advances (Domestic)

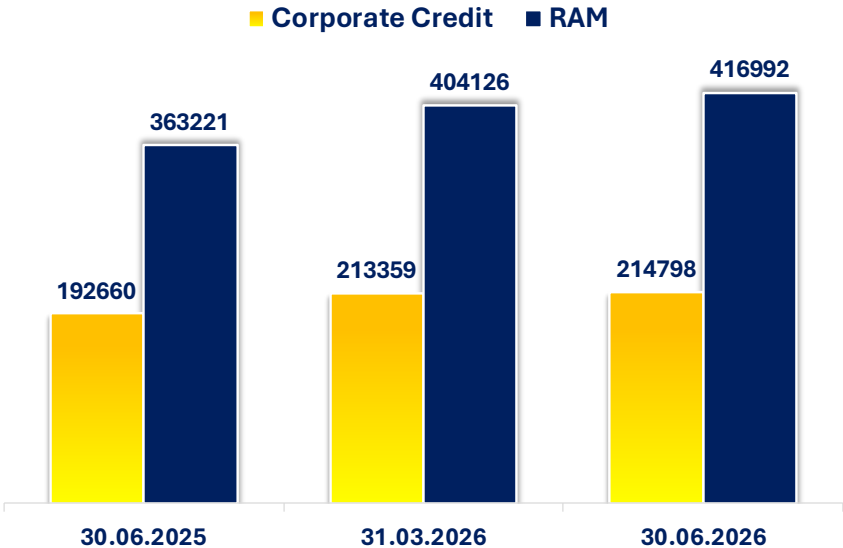
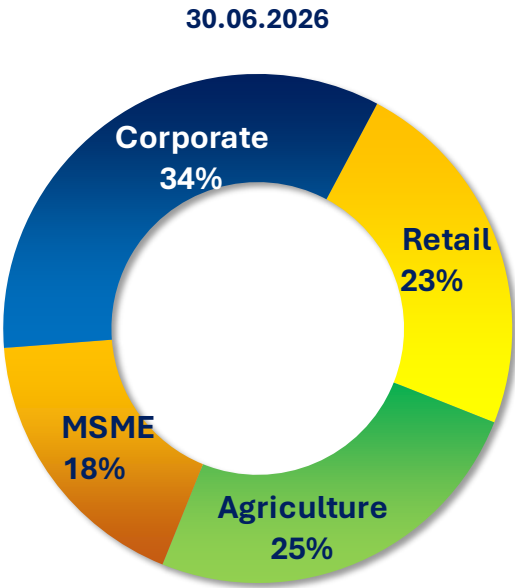
₹ in Cr

Sector	30.06.2025	31.03.2026	30.06.2026	YoY (%)
Gross Advances-Domestic	555881	617485	631790	13.66
Retail	123657	141396	146827	18.74
Agriculture	144160	153150	158512	9.96
MSME	95404	109580	111653	17.03
Total (RAM)	363221	404126	416992	14.80
RAM % to Gross Domestic Advances	65.34%	65.45%	66.00%	
Corporate	192660	213359	214798	11.49

Retail	30.06.2025	31.03.2026	30.06.2026	YoY (%)
Home Loan (Incl.Mortgage loans)	76226	84450	86409	13.36
Auto Loan	12377	16153	16409	32.58
Personal Loan	7088	6502	6176	(12.87)
Jewel Loan Non Priority	12009	18527	21284	77.23
Other Retail Loan	15957	15764	16549	3.71
Retail	123657	141396	146827	18.74

Agriculture	30.06.2025	31.03.2026	30.06.2026	YoY (%)
Crop Loans	111920	118763	121261	8.35
SHG	16400	17267	17546	6.99
Agri Allied & Investment	15840	17120	19705	24.40
Agriculture	144160	153150	158512	9.96

MSME	30.06.2025	31.03.2026	30.06.2026	YoY (%)
Micro	52932	60618	61385	15.97
Small	29377	34808	34672	18.02
Medium	13095	14154	15596	19.10
MSME	95404	109580	111653	17.03



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Priority Sector

Segment (as on 30.06.26)	RBI Benchmark (as % of ANBC)	Mandatory Target (Amount)	₹ in Cr	
			Achievement (Excluding PSLC)	
			Amount	%
Priority Sector	40.00%	208747	236720	45.36%
Agriculture	18.00%	93936	111897	21.44%
Small and Marginal Farmers	10.00%	52187	53102	10.18%
Weaker Section	12.00%	62624	69390	13.30%
Micro under MSME	7.50%	39140	60505	11.59%
Non Corporate farmers	14.00%	73061	107880	20.67%

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

Position as on 30.06.2026

₹ in Cr

Target (Q1FY27)	Actual (Q1FY27)	Achievement
23360	22794 (YoY 4%)	98%

No. of SHGs financed : 5.01 lakh

Disbursements (Q1FY27): ₹4044 Cr

Women Beneficiaries: 54 lakh (Nos)

Self Help Group

₹ in Cr

Target (Q1FY27)	Actual (Q1FY27)	Achievement
2000	2019	101%

MUDRA (including RRBs)

₹98 Cr of loans disbursed to 13825 beneficiaries cumulatively since inception

PM Viswakarma

₹1295 Cr of loans disbursed to 8.06 lakh beneficiaries cumulatively since inception

PM SVANidhi

₹ in Cr

Sector	30.06.2025	% share to Gross Advances	30.06.2026	% share to Gross Advances	YoY (%)
Infrastructure	56752	10.21	76057	12.04	34.02
<i>of which</i>					
<i>Power</i>	24071	4.33	32444	5.14	34.78
<i>Port and Road Project</i>	10134	1.82	13300	2.11	31.24
<i>Other infrastructure (incl. Data Centres)</i>	22547	4.06	30313	4.80	34.44
Basic Metal	13555	2.44	14714	2.33	8.55
Textiles	8135	1.46	8755	1.39	7.62
Petroleum and Coal Products	7099	1.28	7248	1.15	2.10
All Engineering	6928	1.25	7652	1.21	10.45
Food Processing	12182	2.19	15974	2.53	31.13
Trade	27556	4.96	31624	5.01	14.76
Commercial Real Estate	16863	3.03	18912	2.99	12.15
Home Loans/Auto Loans/Other Retail	123657	22.25	146827	23.24	18.74
Agriculture	144160	25.93	158512	25.09	9.96
NBFC	56266	10.12	57182	9.05	1.63
Others (Other Industries/Sectors)	82728	14.88	88333	13.97	6.77
Total Domestic Advances	555881	100.00	631790	100.00	13.66

External Rating-wise Advances

₹ in Cr

External Rating	30.06.2025		31.03.2026		30.06.2026	
	Exposure	% to Total	Exposure	% to Total	Exposure	% to Total
Rated Exposure						
AAA	60564	20%	76824	23%	80113	24%
AA	85892	28%	94229	29%	96772	29%
A	69892	23%	67772	21%	67451	20%
BBB	29841	10%	31105	9%	32092	10%
Total BBB and above	246189	81%	269930	82%	276428	83%
BB and below	22347	8%	20876	6%	23507	7%
Of which,						
PSU Accounts (More than INR 100 Crore)	4451	2%	4788	1%	6118	2%
Corporates (More than INR 100 Crore)	10989	4%	10596	3%	11016	3%
Others (Less than INR 100 Crore)	6907	2%	5492	2%	6373	2%
Total Rated Exposure (A)	268536	89%	290806	88%	299935	90%
Unrated Exposure						
PSU with Govt Guarantee	25183	9%	27084	8%	21877	7%
PSU without Govt Guarantee	4409	1%	5783	2%	4249	1%
Others	4313	1%	5728	2%	5705	2%
Total Unrated Exposure (B)	33905	11%	38595	12%	31831	10%
Total (A+B)	302441	100%	329401	100%	331766	100%

Rating threshold (₹50 Cr for MSME & Agri, ₹25 Cr for Corporate/others)

Note: In BB & below, ₹8770 Cr of Exposure is on account of INC rating where second better rating of Investment Grade is also available.

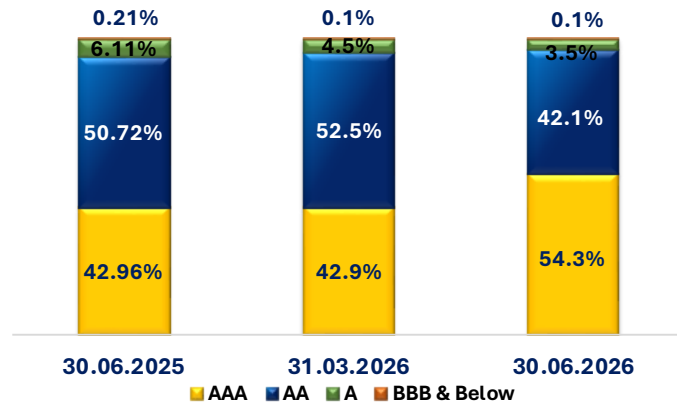
Standard NBFC
Advances

Standard NBFC	30.06.2025	%	31.03.2026	%	30.06.2026	%
NBFC - HFCs	15642	28%	13386	25%	13383	23%
NBFC - PSUs	4677	8%	4340	8%	2611	5%
NBFC - MFIs	656	1%	323	1%	190	0.3%
NBFC - Others	35289	63%	35966	66%	40987	71.7%
Total	56264	100%	54015	100%	57171	100%

₹ in Cr

NBFC

Rating of Standard NBFCs

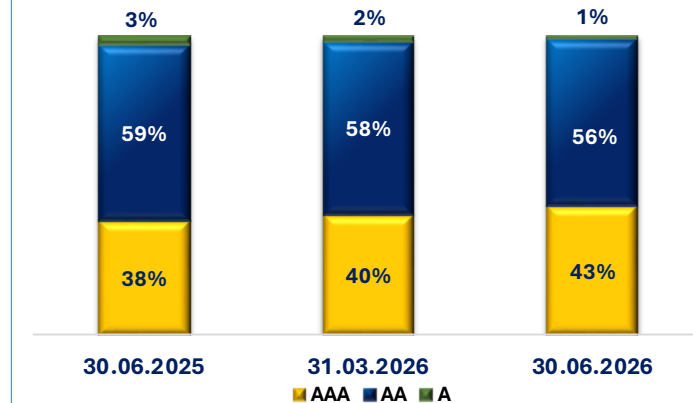


Rated A and above: 99%; Rated AA & AAA : 96%

Standard NBFCs	30.06.2025	31.03.2026	30.06.2026
Bank sponsored	8208	6382	6953
Private Inst & others	48056	47633	50218
Total	56264	54015	57171

HFC

Rating of Standard HFCs

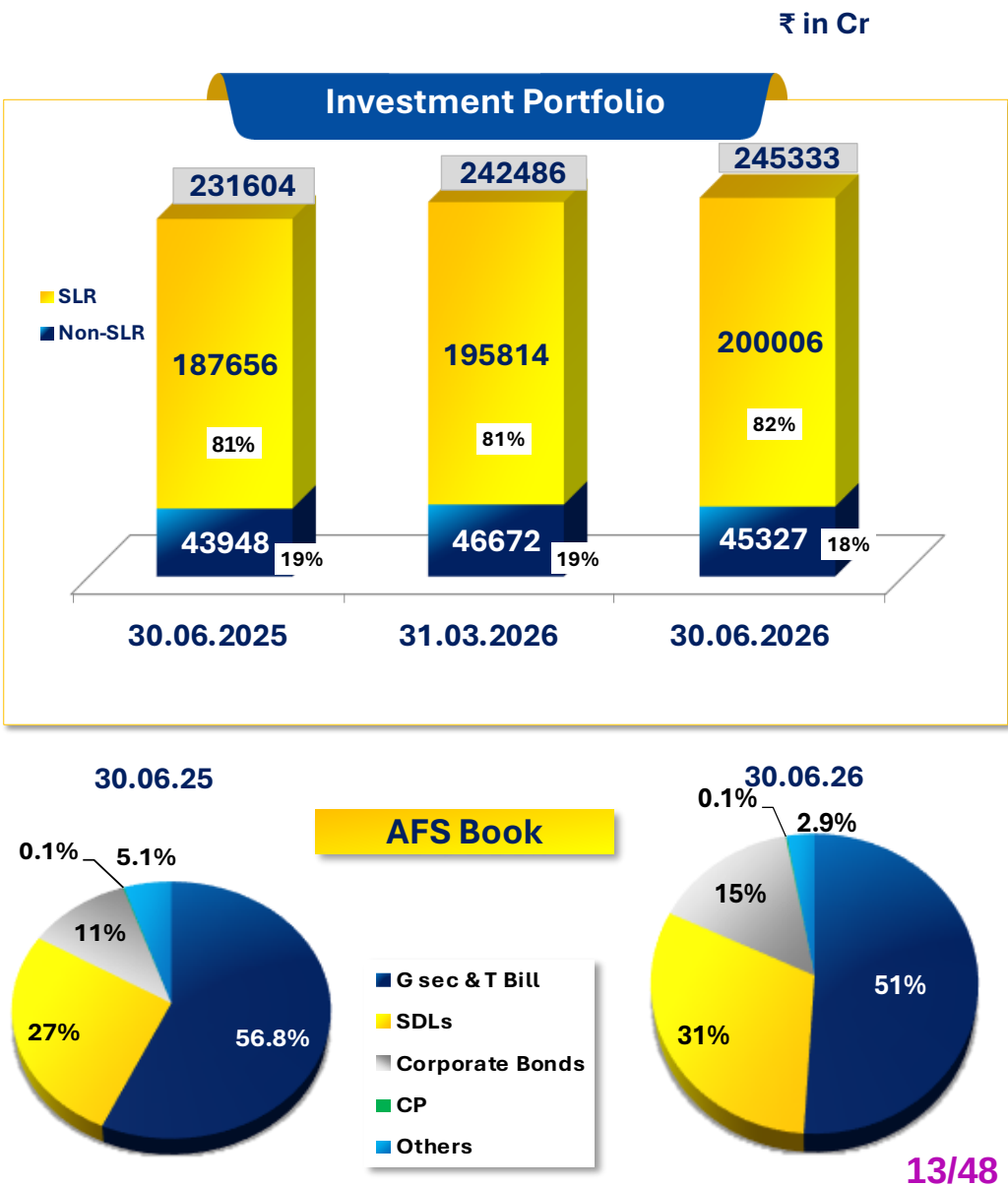


Rated A and above: 100%; Rated AA & AAA : 99%

HFCs, out of Std NBFCs	30.06.2025	31.03.2026	30.06.2026
Bank sponsored	3358	2864	3033
Private Institutions	12284	10522	10350
Total	15642	13386	13383

Investments (Domestic)

Details	30.06.2025	31.03.2026	30.06.2026	YoY (%)
SLR Investments	187656	195814	200006	6.6
Of which				
Central Government Securities	103322	96318	97075	(6.0)
State Government Securities	82207	97536	99630	21.2
Treasury Bills	2126	1960	3301	-
Other Approved Securities	0	0	0	-
Non SLR Investments	43948	46672	45327	3.1
Total Domestic Investments (1) + (2)	231604	242486	245333	5.9
(i) Held For Trading (HFT)	13425	15422	14234	6.0
(ii) Available For Sale (AFS)	69233	61738	60904	(12.0)
(iii) Held To Maturity (HTM)	142936	159890	164948	15.4
(iv) Fair Value Through Profit/Loss (FVTPL)	5754	5179	4991	(13.3)
(v) Subsidiary & Joint Venture (SAJV)	256	256	256	-
Total Domestic Investments	231604	242486	245333	5.9
Modified Duration of AFS	3.53	3.25	3.67	
Modified Duration of FVTPL including HFT	3.19	1.67	1.07	



Financials

Operating Profit & Net Profit

₹ in Cr							
Sl No	Components	Quarter Ended					Year Ended
		30.06.2025	31.03.2026	30.06.2026	QoQ (%)	YoY (%)	31.03.2026
1	Interest Income	16283	17480	18090	3.49	11.10	67451
2	Interest Expenses	9924	10371	10655	2.74	7.37	40536
3	Net Interest Income (1-2)	6359	7109	7435	4.59	16.92	26915
4	Non Interest Income	2439	2500	2633	5.34	7.97	9991
5	Operating Income (3+4)	8798	9609	10068	4.78	14.44	36906
6	Operating Expenses	4028	4323	4511	4.35	11.99	16989
7	Operating Profit (5-6)	4770	5286	5557	5.13	16.50	19916
8	Provisions (excl. Taxes)	691	1226	1196	(2.47)	73.04	3512
9	Profit Before Taxes (7-8)	4079	4060	4361	7.41	6.91	16404
10	Provision for Taxes	1106	957	1088	13.74	(1.62)	4248
11	Net Profit (9-10)	2973	3103	3273	5.48	10.09	12156

Income

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended
		30.06.2025	31.03.2026	30.06.2026	QoQ (%)	YoY (%)	31.03.2026
1	Interest Income on Advances and Discount on Bills	11738	12702	13123	3.32	11.80	48854
2	Interest on investments	3945	4105	4222	2.86	7.05	16068
3	Other interest income	600	673	745	10.70	24.17	2529
4	Total Interest Income (1+2+3)	16283	17480	18090	3.49	11.10	67451
5	Profit/Loss on Sale of Investments	330	105	117	11.14	(64.59)	987
6	Profit/Loss on Revaluation of Investments	50	-99	109	209.63	116.88	-97
7	Recovery of bad debts	716	554	763	37.73	6.57	2335
8	Fee Income	790	1092	930	(14.89)	17.70	3709
9	Forex Income	181	201	281	39.68	55.33	703
10	PSLC Commission	258	350	276	(21.19)	6.74	1286
11	Miscellaneous income	114	297	157	(47.14)	37.72	1068
12	Total Non Interest Income (5 to 11)	2439	2500	2633	5.34	7.97	9991
13	Total Income (4+12)	18722	19980	20723	3.72	10.69	77441

Fee Income

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended
		30.06.2025	31.03.2026	30.06.2026	QoQ (%)	YoY (%)	31.03.2026
1	Transaction fees	212	138	116	(15.82)	(45.36)	621
2	Loan processing charges	126	251	199	(20.74)	57.95	805
3	Commission on Government business	28	29	24	(16.70)	(15.26)	116
4	Commission on LC/BG	87	108	96	(11.23)	9.47	396
5	Cross selling	28	65	37	(42.07)	32.80	196
6	Income from PFMS operations	3	18	1	(96.16)	(73.29)	21
7	Rent on Lockers	42	43	39	(9.41)	(6.03)	169
8	Misc fee Income	264	440	418	(5.00)	58.33	1385
9	Fee Income (1 to 8)	790	1092	930	(14.89)	17.70	3709

Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended
		30.06.2025	31.03.2026	30.06.2026	QoQ (%)	YoY (%)	31.03.2026
1	Interest on deposits	9227	9518	9759	2.53	5.76	37485
2	Interest on borrowings	150	257	216	(16.05)	43.45	748
3	Other interest expenses	547	596	680	14.09	24.31	2303
4	Total Interest Expenses (1+2+3)	9924	10371	10655	2.74	7.37	40536
5	Salary	1737	1857	1921	3.45	10.59	7178
6	Employees Benefit	875	854	1150	34.73	31.43	3582
7	Staff Expenses (5+6)	2612	2711	3071	13.28	17.57	10760
8	Overheads	1415	1612	1440	(10.64)	1.79	6229
9	Operating Expenses (7+8)	4028	4323	4511	4.35	11.99	16989
10	Total Expenses (4+9)	13952	14694	15166	3.21	8.70	57525

Overhead Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended
		30.06.2025	31.03.2026	30.06.2026	QoQ (%)	YoY (%)	31.03.2026
1	Rent, Taxes & Lighting	169	179	189	5.69	12.15	703
2	Depreciation	149	148	143	(3.24)	(3.84)	596
3	Insurance	235	290	190	(34.67)	(19.32)	1150
4	Travelling	58	57	81	41.61	40.08	251
5	Postage, Telecommunications etc.	34	38	33	(12.58)	(3.60)	149
6	Repairs and Maintenance	59	76	75	(0.80)	27.53	277
7	Printing and Stationery	21	28	23	(17.70)	6.37	99
8	ATM Issuer Fee paid	132	124	112	(9.45)	(14.70)	499
9	Others	558	672	594	(11.61)	6.45	2505
10	Overheads (1 to 9)	1415	1612	1440	(10.64)	1.79	6229

Provisions & Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended
		30.06.2025	31.03.2026	30.06.2026	QoQ (%)	YoY (%)	31.03.2026
1	Operating Profit	4770	5286	5557	5.13	16.50	19916
2	Total Provisions	1797	2183	2284	4.64	27.08	7760
	<i>Of which</i>						
	NPA - Advances	387	748	376	(49.78)	(3.00)	1833
	NPA - Investments	-5	-18	-1	91.79	70.80	-37
	Standard advances	306	492	733	48.89	139.01	1587
	Income-tax	1106	957	1088	13.74	(1.62)	4248
	Others	3	4	88	-	-	129
3	Net Profit (1-2)	2973	3103	3273	5.48	10.09	12156

Performance Ratios

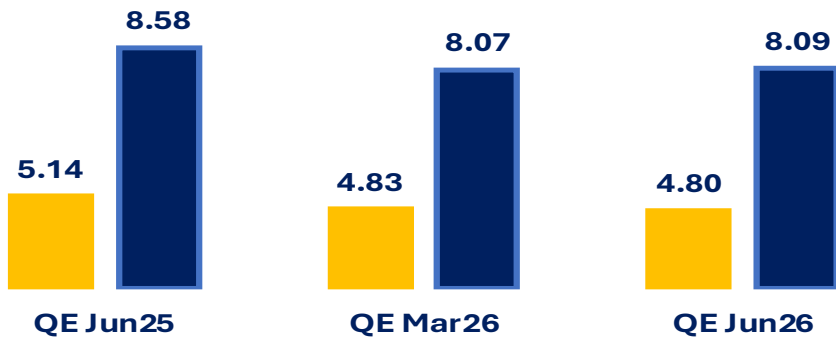
% Annualized

Sl No	Ratios	Quarter Ended			Year Ended
		30.06.2025	31.03.2026	30.06.2026	31.03.2026
1	Cost of Deposits	5.14	4.83	4.80	4.97
2	Cost of Funds	5.23	4.88	4.83	5.04
3	Yield on Advances	8.58	8.07	8.09	8.33
4	Yield on Investments	6.96	6.99	6.96	6.99
5	Yield on Funds	8.27	7.95	8.00	8.13
6	Net Interest Margin (NIM)	3.23	3.23	3.29	3.24
7	Net Interest Margin (NIM) Domestic	3.35	3.35	3.41	3.36
8	Cost to Income Ratio	45.78	44.99	44.80	46.03
9	Return on Assets (RoA)	1.34	1.28	1.31	1.31
10	Return on Average Networth (RoE)	20.26	18.98	19.48	19.53
11	Earnings per Share (₹)	88.28	92.15	97.20	90.24
12	Book Value per Share (₹)	448.29	487.23	510.72	487.23
13	Business per Employee (₹ in Cr)	32.18	36.41	35.62	36.41
14	Business per Branch (₹ in Cr)	223.18	243.87	248.69	243.87
15	Net Profit per Employee (₹ in lakhs)	29.00	30.86	31.22	30.22

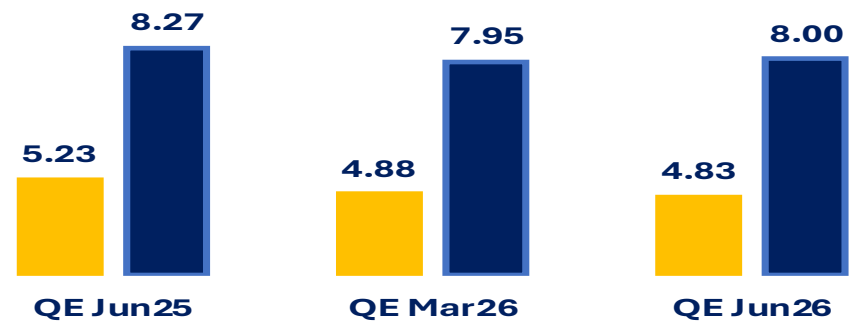
Performance Ratios

% Annualized

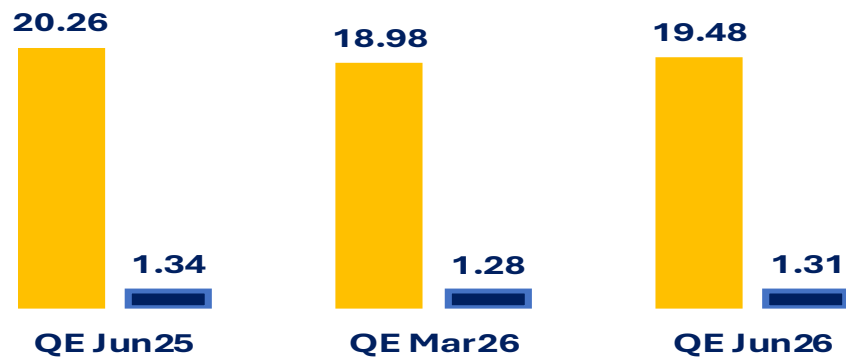
■ Cost of Deposits ■ Yield on Advances



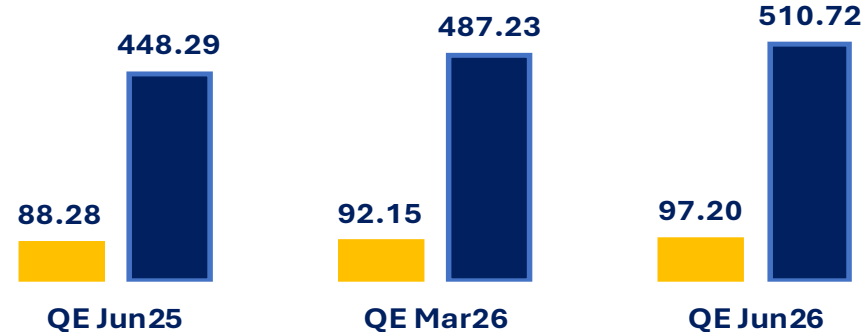
■ Cost of Funds ■ Yield on Funds



■ Return on Average Networkworth ■ Return on Assets (RoA)



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



Balance Sheet

₹ in Cr

Liabilities	30.06.2025	31.03.2026	30.06.2026
Capital	1347	1347	1347
Reserves & Surplus	71327	76944	80723
Deposits	744289	827726	844578
Borrowings	53007	46692	48147
Other Liabilities & Provisions	25533	35244	32159
Total	895503	987953	1006954

Assets	30.06.2025	31.03.2026	30.06.2026
Cash & Balance with RBI	33106	34055	31796
Bal. with banks & money at call	20358	31536	28056
Investments	233467	244666	248487
Advances	584116	654888	672903
Fixed Assets	8763	8647	8565
Other Assets	15693	14161	17147
Total	895503	987953	1006954

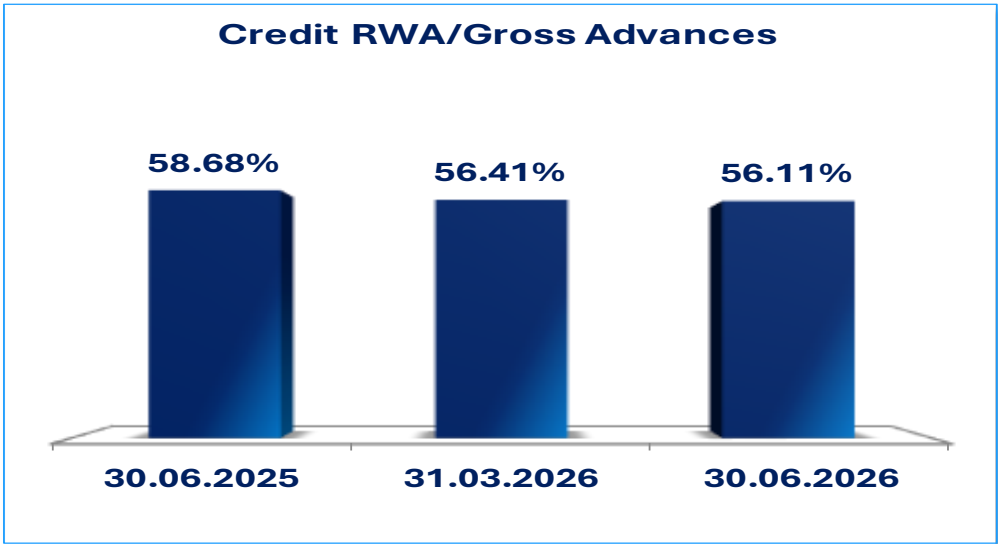
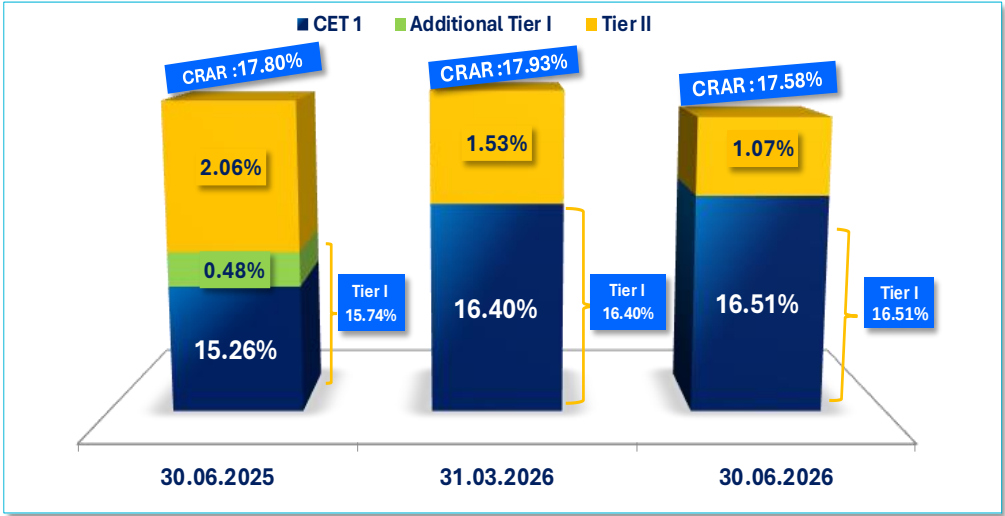
Capital & Risk Management

Capital & Risk Management

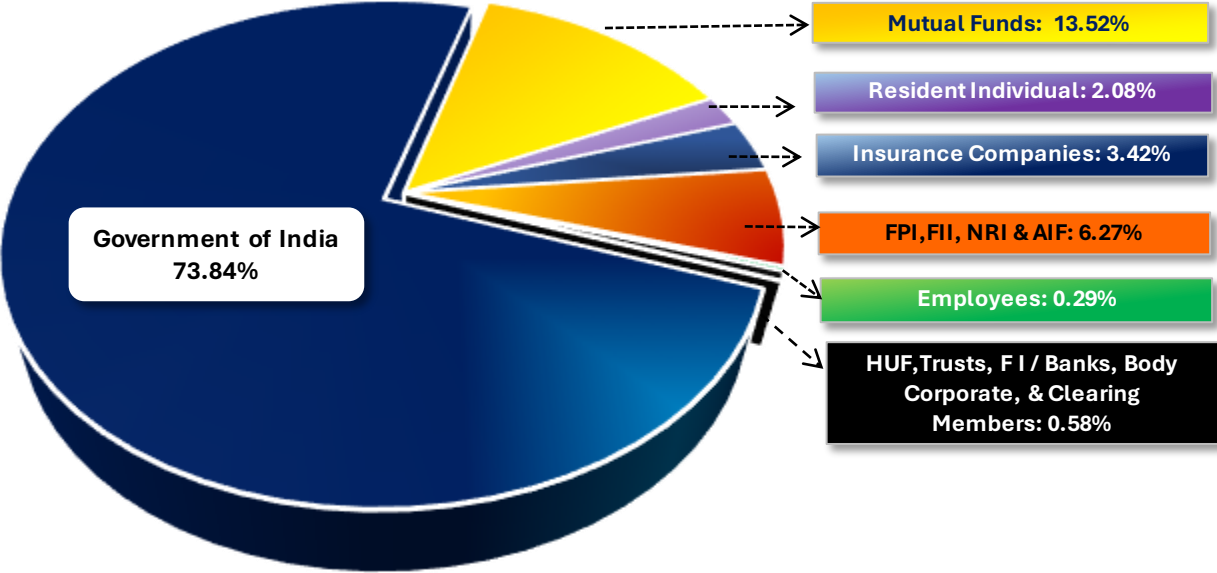
S No	Parameters	30.06.2025	31.03.2026	30.06.2026
1	Common Equity Tier I (CET 1)	63377	71764	74319
2	Additional Tier I	2000	0	0
3	Tier II	8559	6704	4802
4	Total Capital (1+2+3)	73936	78468	79121
5	Total Risk Weighted Assets	415308	437546	450043
6	CRAR % (4/5)	17.80	17.93	17.58

S No	Risk Weighted Assets(RWA)	30.06.2025	31.03.2026	30.06.2026
1	Credit	352736	376320	384152
	Density	58.68%	56.41%	56.11%
	Of which			
	Retail	73041	81116	82090
	Density	59.07%	57.37%	55.91%
	Agriculture	36891	37386	38028
	Density	25.59%	24.41%	23.99%
	MSME	65384	76101	77350
	Density	68.53%	69.45%	69.28%
2	Market	8820	7474	6401
	Density*	65.70%	48.46%	44.97%
3	Operational	53751	53751	59491
	Density	--	--	--

*Market RWA/Trading Book



Shareholding Pattern as on 30.06.26



Shareholding Pattern	Share %
Government of India	73.84
Public & Others	26.16
Total	100.00

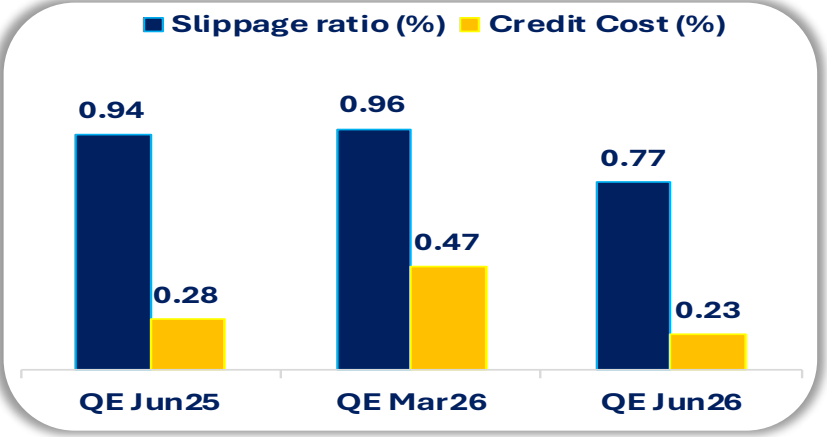
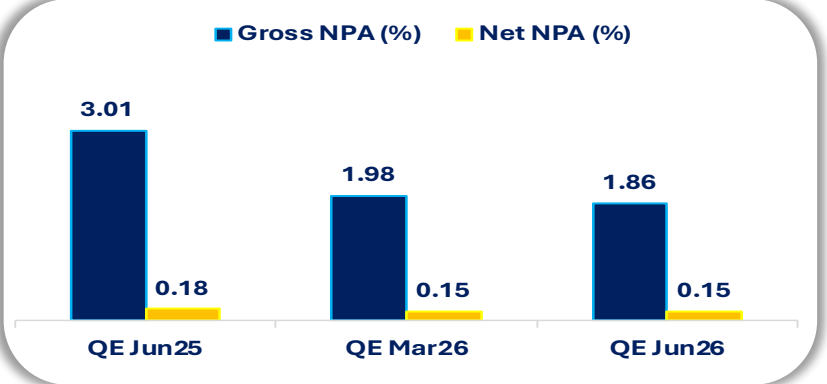
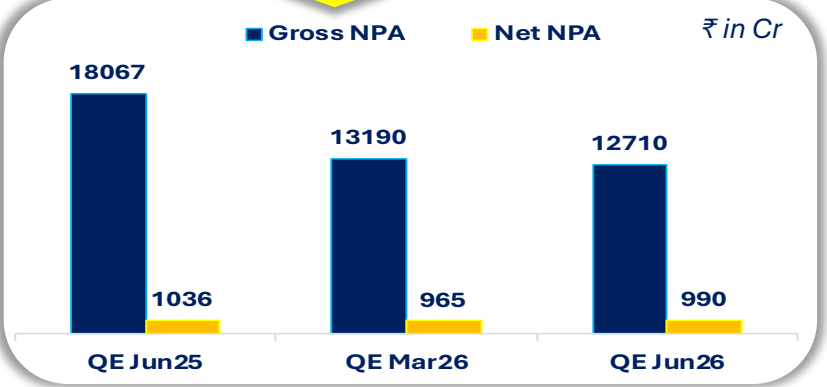
Ratings

Domestic					
Rating Agency	Issuer Rating	AT 1	Tier 2	Infrastructure Bond	Certificate of Deposit
CRISIL	-	AA+/ Stable	AAA/ Stable	AAA/ Stable	A1+
CARE	AAA/ Stable				-

International	
Rating Agency	Issuer Rating
S&P Global Ratings	BBB/ Stable/ A-2

Asset Quality

Movement of NPA					
S No	Details	Quarter Ended			Year Ended
		30.06.2025	31.03.2026	30.06.2026	31.03.2026
1	Gross NPA opening balance	18179	14268	13190	18179
	Additions :				
	Fresh Slippages	1334	1355	1250	4819
	To old NPAs / Others	41	40	50	114
2	Sub-Total of Additions	1375	1395	1300	4932
	Reductions :				
	Cash Recovery & Upgradation	1046	600	936	3226
	Technical Write off	298	1703	749	6005
	Normal Write off	143	171	95	690
	Exchange difference	0	0	0	0
3	Sub-Total of Reductions	1487	2474	1780	9921
4	Gross NPA closing Balance (1+2-3)	18067	13190	12710	13190
	Gross NPA%	3.01	1.98	1.86	1.98
5	Provisions	16849	12039	11555	12039
6	Others (Interest Realisable,etc.)	182	186	165	186
7	Net NPA [4-(5+6)]	1036	965	990	965
	Net NPA%	0.18	0.15	0.15	0.15
	AUC Recovery & Upgradation	716	657	751	2508
	MOI Recovery	296	241	198	917
	Total Recovery (Cash +Upgradation)	2059	1499	1885	6651
	PCR % (including Technical Writeoff)	98.20	98.28	98.22	98.28
	PCR % (excluding Technical Writeoff)	94.27	92.68	92.21	92.68
	Slippage Ratio % (Annualised)	0.94	0.96	0.77	0.85
	Credit Cost % (Annualised)	0.28	0.47	0.23	0.31

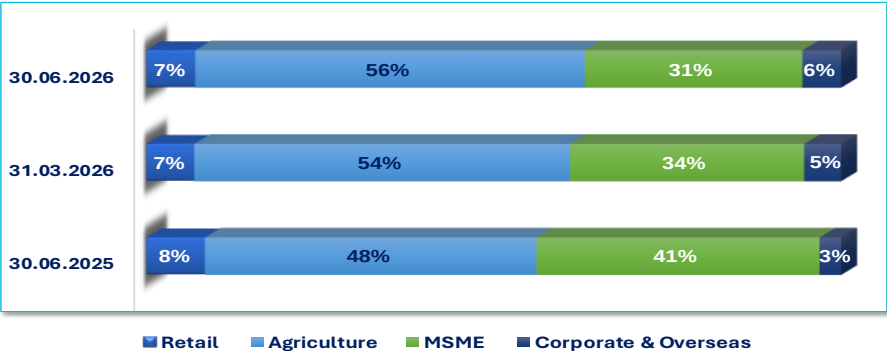


Sector wise NPA

₹ in Cr

S No	Sector	30.06.2025		31.03.2026		30.06.2026		
		Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Outstanding	Gross NPA	% to respective portfolio
1	Retail Credit	1522	1.23%	911	0.64%	146827	894	0.61%
	Of which							
	Home Loan	738	1.14%	472	0.66%	73081	487	0.67%
	Education Loan	238	5.33%	58	1.35%	4479	63	1.41%
	Vehicle Loan	106	0.86%	79	0.49%	16409	68	0.41%
2	Agriculture	8626	5.98%	7129	4.65%	158512	7131	4.50%
3	MSME	7361	7.72%	4450	4.06%	111653	3980	3.56%
4	Corporate & Overseas	558	0.23%	700	0.27%	267631	706	0.26%
5	Total (1 to 4)	18067	3.01%	13190	1.98%	684623	12710	1.86%
	Priority	15757	7.46%	11253	5.24%	236720	10797	4.56%

Sectorwise GNPA to Total NPA %



Fresh Slippages

Category	Q1 FY26	Q4 FY26	Q1 FY27	FY26
Retail	262	98	213	562
Agriculture	553	650	395	2368
MSME	513	450	601	1712
RAM (1)	1328	1197	1209	4642
Corporate (2)	6	158	41	176
Total (1)+(2)	1334	1355	1250	4819

NCLT

Category	30.06.2026			
	No.of Accounts	Exposure	Provision	PCR%
RBI List I	6	1224	1224	100%
RBI List II	10	2820	2820	100%
Accounts filed by Bank	33	1276	1276	100%
Accounts filed by other Banks	235	16794	16794	100%
Total	284	22114	22114	100%

Recovery from NCLT	Q1FY26		Q1FY27		FY26	
	No of Acs	Amount	No of Acs	Amount	No of Acs	Amount
Through Resolution	9	404	8	66	32	952
Under Liquidation	13	47	13	188	49	110
Total	22	451	21	254	81	1062

NARCL

S.No	Position of Accounts with Indian Bank as on 30.06.2026	No. of A/cs	Book Balance
1	Accounts acquired by NARCL	14	3998
2	Bids received from NARCL	0	0
3	Under progress with NARCL	0	0
	Total	14	3998

Invested ₹272.25 Cr (Face Value) in NARCL & ₹1.00 Cr (Face Value) in IDRCL as equity

Covid Restructuring (sector-wise)

Sector	Outstanding as on 31.03.26 (Standard)		Addition during the QE Jun'26		Reduction during the QE Jun'26		Outstanding as on 30.06.26 (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	15827	2906	0	24	81	24	15525	2824	97%	925
Agriculture	326	44	0	0	3	1	258	40	94%	12
MSME	2493	403	0	6	14	12	2190	383	96%	158
RAM Total	18646	3353	0	30	98	37	17973	3247	94%	1095
Corporate	6	199	0	0	16	0	5	183	99%	49
Total	18652	3552	0	30	114	37	17978	3430	96%	1144

Special Mention Account (SMA) ₹5 Cr and above

₹ in Cr

Sector	30.06.2025				31.03.2026				30.06.2026			
	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	140	106	246	0.20%	160	70	230	0.16%	94	77	171	0.12%
Agriculture	168	203	370	0.27%	40	156	196	0.13%	53	212	265	0.18%
MSME	812	883	1695	1.93%	667	410	1077	1.02%	334	605	939	0.87%
Corporate & Others	86	3394	3480	1.47%	1010	286	1296	0.49%	122	218	340	0.13%
TOTAL	1205	4586	5791	0.99%	1877	922	2799	0.43%	603	1112	1715	0.26%

Financial Inclusion

Financial Inclusion

S No	FI Parameters	Jun'25	Mar'26	Jun'26
1	BCs engaged (Nos.)	15080	17032	17314
2	PMJDY Accounts under BSBDA (No. in lakhs)	238	247	249
3	Balance in PMJDY accounts (₹ in Cr)	11918	14471	13726
4	Rupay Cards issued (No. in lakhs)	136	149	153

1

Average Balance in PMJDY account: ₹5517 (vs ₹5224 of Industry)

2

Growth in PMJDY A/Cs under BSBDA: YoY 4% (in nos.) and 15% (in balance)

3

BC network in 26 States and 5 UTs

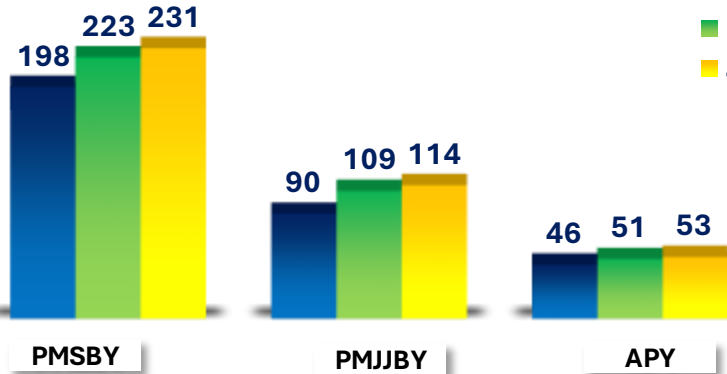
4

YoY increase in Market Share (As of Jun'26)	PMJJBY	PMSBY
	4.11%	3.94%
	37 bps ↑	11 bps ↑



Number of Enrolments (in Lakhs)*

■ Jun'25
■ Mar'26
■ Jun'26

Atal
Pension
Yojana

01

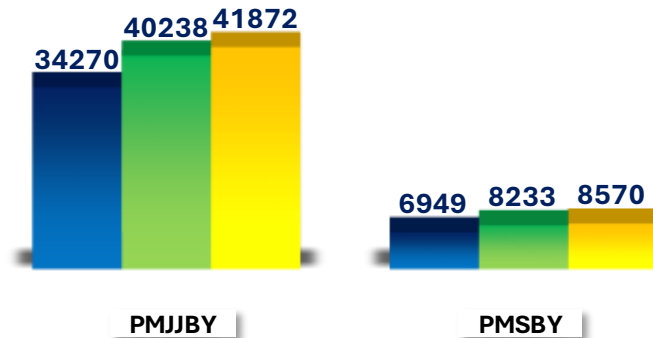
Added 1.80 lakh fresh enrolments, during Q1FY27, with Avg. Account per Branch of 30 as against the proportionate target of 29 as on 30.06.26.

02

Registered a growth of 3% (QoQ) and 14%(YoY)

Number of claims settled*

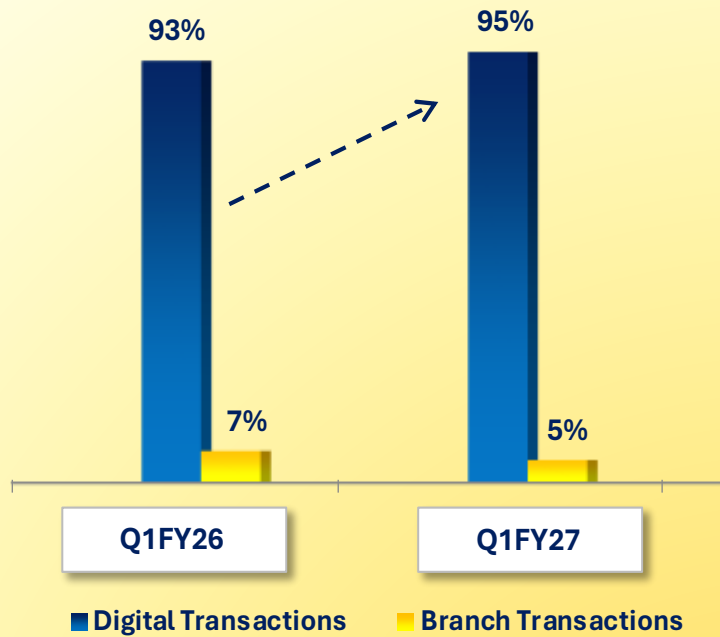
■ Jun'25
■ Mar'26
■ Jun'26



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

Digital Banking & Business Network

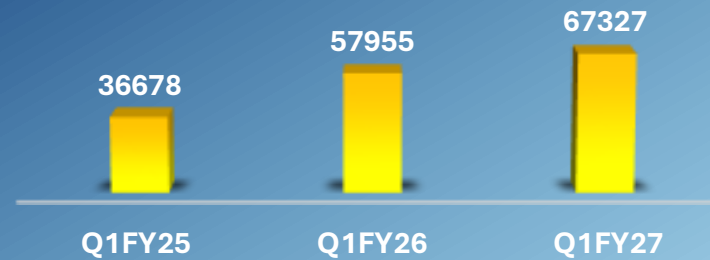
Digital vs Branch Transactions



Digital Business during Q1FY27 : ₹67327 Cr

158 Digital Journeys, Utilities & Processes

Digital Business

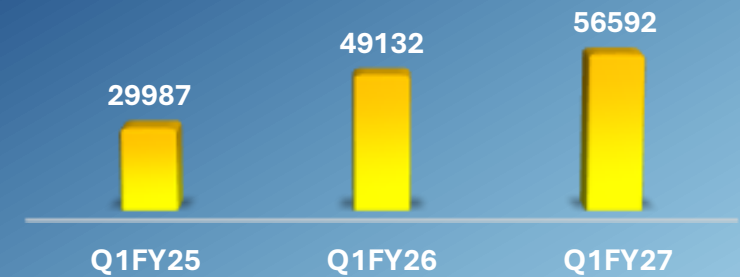


Other Digital Business



₹ in Cr

Digital Assets



Digital Liabilities



Expanding Digital Footprint – Q1FY27



~1.0x YoY growth
in amount
of Digital Vehicle
Loans



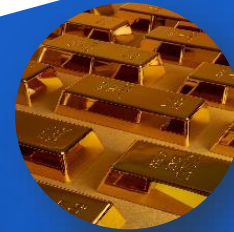
~1.2x YoY growth
in amount
of Digital Liability
Business



~1.2x YoY growth
in amount
of Digital Home
Loans



~1.2x YoY growth
in amount
of Digital Business



~1.1 YoY growth
in amount
of Digital Jewel
Loans



~1.8x YoY growth
in amount
of Digital MSME
Loans



~1x YoY growth
in number
of Digital Tractor
Loans

Major IT Infrastructure & Digital Initiatives

01 IND Cash Optima

Next Gen Transaction Banking platform for Corporate & Government Customers

03 IndSMAṚT Biz

Comprehensive digital app for MSME business growth and financial management

05 Indian Bank Digital Rupee (CBDC)

Digital Wallet for holding Digital Rupee – secure alternative to physical cash

07 SLICE Scoring Model

SME Lending Integrated Credit Engine – advanced analytical model for rating MSME loans

02 Virtual Banking Experience (VBX)

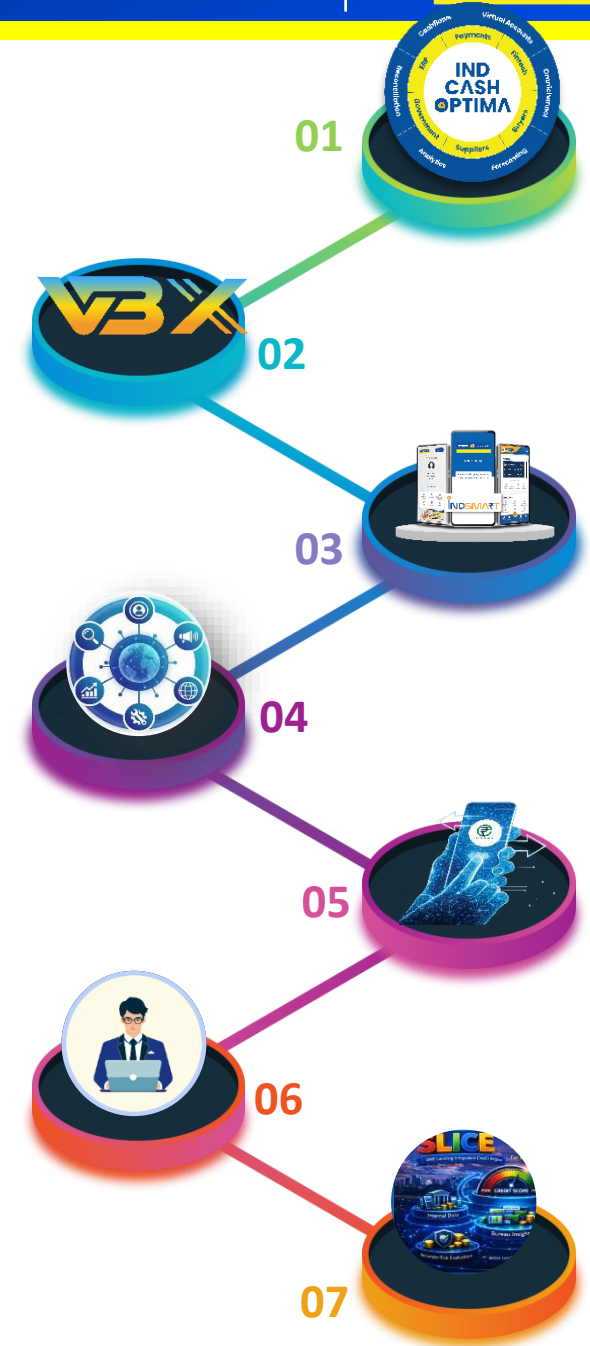
A new way of banking with a dedicated Digital Banking Platform for the Digital Native Customers

04 IndEngage Hub (CRM)

Customer Relationship Management platform: aimed at centralizing customer data through effective Lead, Campaign, Sales and Service management.

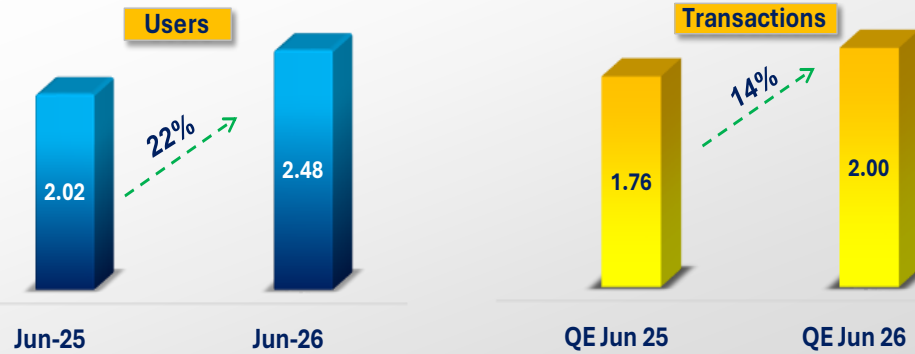
06 Employee Assist

Chatbot trained to resolve Employee queries thereby reducing TAT for customers



Digital Banking

Mobile Banking

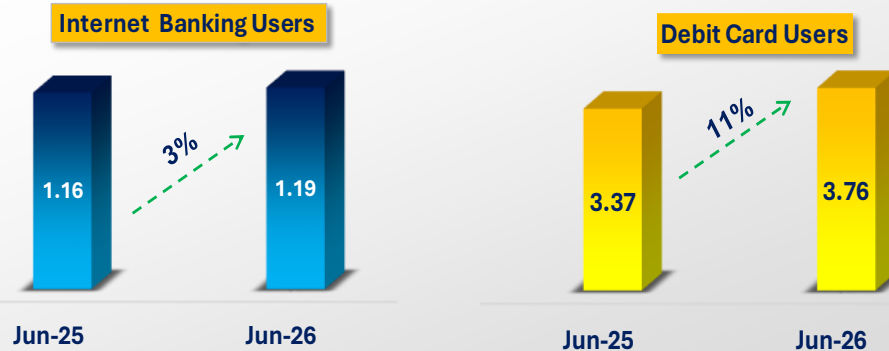


UPI

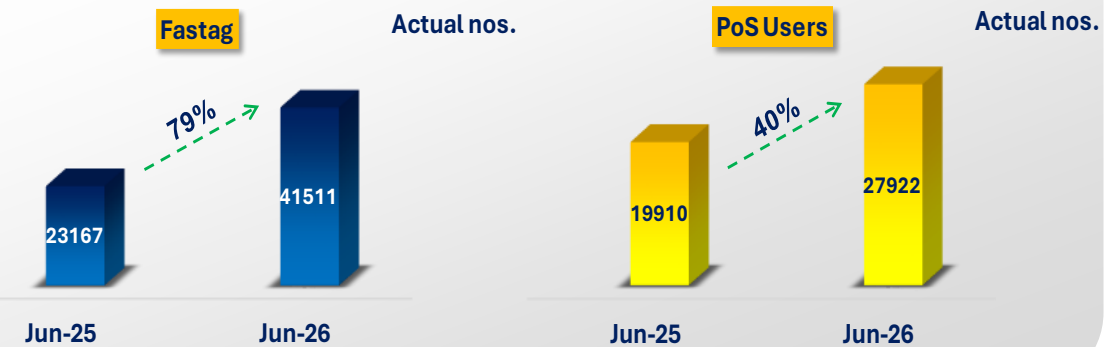


In Cr

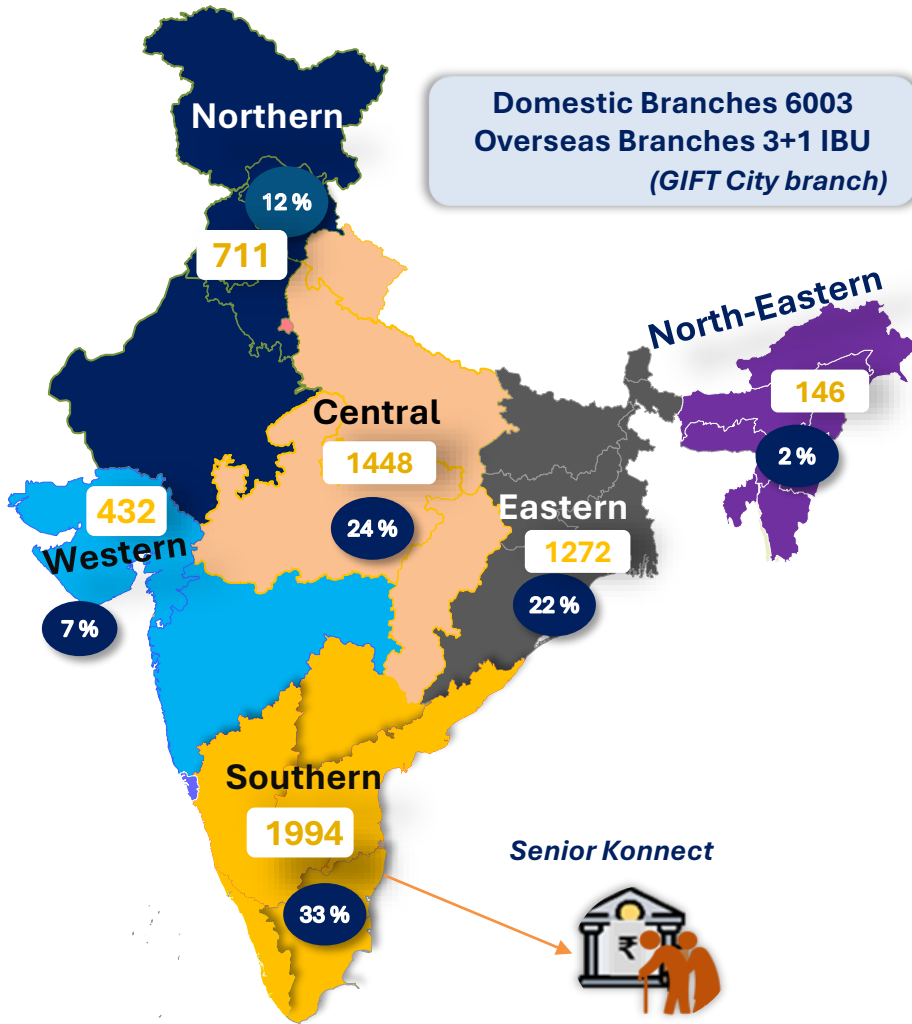
Internet Banking & Debit Card Users



Fastag & PoS Users



Pan India Touch Points: 28,994

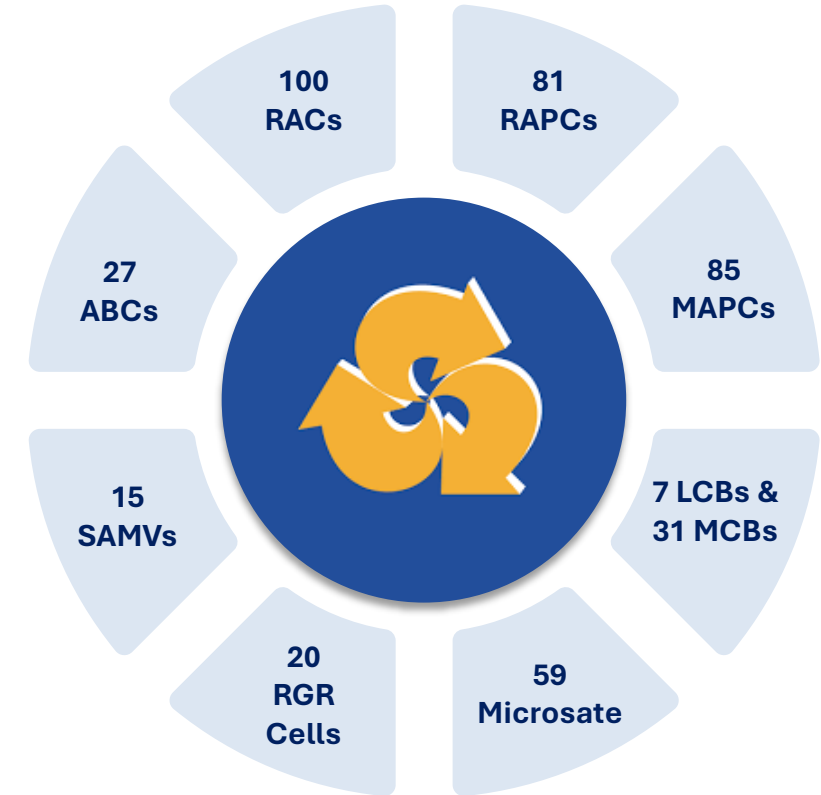


30.06.2026

Population group wise (Domestic)

Rural
2011
33%Metro
1191
20%Semi
urban
1606
27%Urban
1195
20%5676
ATMs & BNAs17314
Business
Correspondents

Processing Centres & Verticals

Branches Opened:
2 in Q1FY27
(367 since
amalgamation)Branches Merged:
354 since
amalgamation

Manpower Position

Domestic (As on 30.06.26)	Total	Male	Female	Average age of staff	% of Female staff
Officers	27063	19061	8002	38	30%
Clerks	13094	8355	4739	38	36%
Sub-staff	1524	1305	219	47	14%
Full Time Sweepers	194	149	45	47	23%
Total	41875	28870	13005	38	31%

Bank has inducted 2075 employees (POs – 632, Specialized officers – 261, Customer Service Associate -1182) during QE June 2026

Introduction of ACE (Achieving Credit Excellence) – An advanced training program on credit introduced for staffs of other banks and serves as a revenue-generating initiative for the Bank

E-Learning Module on AI – introduced in LMS to enhance understanding, awareness & Adoption of AI.

The Module covers
1.Understanding AI
2.Responsible safe AI use

Micro Webinars in Current Topics - 10-15 mins webinar conducted twice in a week to enhance staff awareness to enable the fiend functionaries too take informed, sector-specific decisions with due caution.

Micro-Learning Unified Platform – Host Gamified quizzes for all departments, Facilitates Badges, Certificates and Peer-Peer recognition dashboard. Over 4.30 Lac participations registered.

Training programs conducted in Q1FY 27 – 13,966 participants (of which 10,383 participants are unique participants).

HR Initiatives

ESG, Group Entities & Awards

Environmental

- Installed aerators in plumbing fixtures to reduce water consumption
- LED Light fittings installed in all Branches/ Offices for Energy Conservation

- 144 LED signboards installed
- Installed Roof Top Solar Panels in Bank's 85 own buildings & generated ~17.86 lakh units of electricity.

- Replaced 1481+ Diesel generators with Inverter in 2 years to reduce carbon emission
- Exposure to Green finance : ₹14700 Cr

- Ramp/lift is provided in 4873 branches
- Climate Risk Management Policy framed & dedicated Green cell formed.
- Green Deposits : primarily deployed in Green projects

Social

- Rural Development: 39 RSETI Centres (INDSETIs) trained 4657 candidates through 159 programs during QE Jun'26
- 44 Financial Literacy Centres (FLCs) conducted 1020 camps during Q1FY27 covering 47284 participants.

- Women empowerment:
- Gender Diversity of the Bank: 31%
 - 54 lakh women benefitted through 5.01 lakh SHGs as on 30.06.26
 - Policy for Prevention of sexual harassment of women at workplace

- Supported differently abled children and women through Society for Rights of all Women with Disabilities by providing 40 sewing machines.
- Sponsored six e-vehicles for sewage transportation to Greater Chennai Corporation

- Sponsored note books & school bags to underprivileged school students in Chennai Hr. Sec. School, Teynampet, Chennai.
- Support ASHRAYA, a short stay home for women and children in distress of Andhra Mahila Sabha by providing Household utilities

Governance

- Bank has ranked 3rd among PSBs in May'26 based on Grievance Redressal Assessment and Index Score of DFS, Ministry of Finance
- Well defined policies and SOPs

- Corporate Governance Policy for transparent and responsible decision-making
- Corporate Social Responsibility Policy for socially responsible banking

- Effective Data Governance Policy to protect the integrity of customer data adhering to privacy standards.
- Artificial Intelligence (AI) policy to ensure the responsible development, deployment, & adoption of AI

- Well established Whistle Blower Policy to enhance transparency and accountability
- Code of Ethics to foster a culture of integrity and responsibility within the organization

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%
- Gross Direct Premium: ₹1751 Cr (Q1FY27) (YoY 34%)

₹ in Cr	Q1FY26	Q1FY27	YoY
Net Profit After Tax	56	59	5%
Net worth	1687	1916	14%
Gross Direct Premium	1311	1751	34%

Q1FY27 Pre-audit



Subsidiary

- In the business of Stock Broking & DP
- Listed on NSE and BSE
- Bank's shareholding: 64.84%
- Income under Stock Broking: ₹358 Cr (Q1FY27)

₹ in lakhs	Q1FY26	Q1FY27	YoY
Operating Profit	294	323	10%
Net Profit	209	237	13%
Stock Broking Income	373	358	(4) %

Q1FY27 Limited Reviewed



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 (Q1FY27) ₹14.58 lakh



Regional Rural Banks

₹ in Cr

Parameters	Tamil Nadu Grama Bank				Puducherry Grama Bank				Total			
	Quarter Ended			FY26	Quarter Ended			FY26	Quarter Ended			FY26
	Jun-25	Jun-26	YoY (%)		Jun-25	Jun-26	YoY (%)		Jun-25	Jun-26	YoY (%)	
Business	52166	59149	13	57966	3363	4141	23	4002	55529	63290	14	61968
Operating Profit	538	244	(55)	1053	41	53	30	74	579	297	(49)	1127
Net Profit	334	145	(57)	623	31	40	30	60	365	185	(49)	683
Gross NPA %	0.76	0.56	(20 bps)	0.59	0.88	0.61	(27 bps)	0.70	-	-	-	-
Net NPA %	0	0	-	0	0	0	-	0	-	-	-	-
CRAR %	14.27	13.55	(72 bps)	13.34	11.24	11.97	73 bps	10.39	-	-	-	-
No. of branches	675	700	-	699	47	48	-	48	722	748	-	747

Jun'26 Pre-Audit





**Winner of Financial Express
Best PSB Award 2024-25**



**CEO of the Year at TN Business
Leader of the Year 2025**



**Bank won Prestigious SKOCH Golden Award
for IB SAATHI & SKOCH Silver Award for
Security Operations**



**Bank conferred with Best Data
Quality Award by CIBIL**



**APY Annual Award of Excellence for
achieving 104% of APY target in FY26**



**Won Golden Peacock Award for
Excellence in Artificial Intelligence-2026**



**Bank awarded for "Excellence in Credit
Capability Development" by IIBF**

Guidance

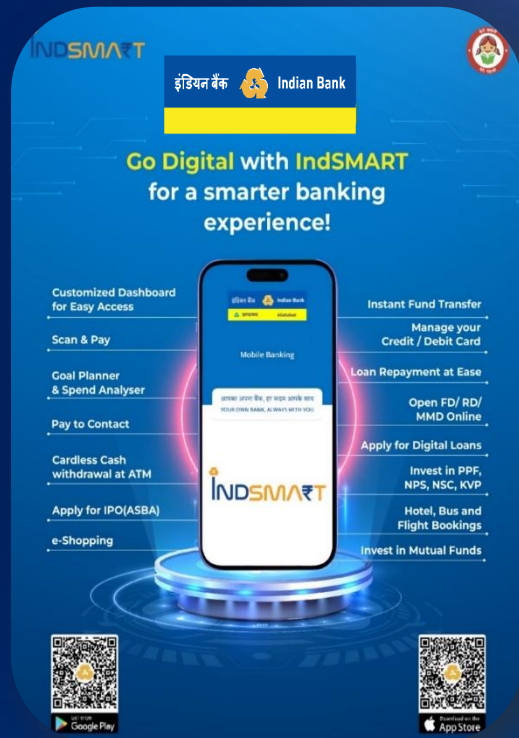
Parameters	Actuals (Q1FY27)	Guidance (FY27)
Deposits	13.47%	9% ~ 11%
Advances	13.89%	11% ~ 13%
Domestic CASA	39.73%	40%
Credit Deposit Ratio	81.06%	~ 80%
GNPA %	1.86%	1.50% ~ 1.60%
NNPA %	0.15%	0.15% ~ 0.20%
Recovery	₹1885 Cr	₹4500 Cr ~ ₹5500 Cr
AUC	₹751 Cr	₹1200 Cr ~ ₹1500 Cr
NIM	3.29%	3.10% ~ 3.25%
RoA	1.31%	1.20% ~ 1.30%
Cost to Income Ratio	44.80%	~ 45%
Credit Cost	0.23%	< 1%
Slippage Ratio	0.77%	< 1%
NCLT	₹254 Cr	₹500 Cr
ARC	0	₹200 Cr

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.

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