इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

आपका अपना बैंक, हर कदम आपके साथ

YOUR OWN BANK, ALWAYS WITH YOU

INDSMART

Performance Analysis
Q4 / FY25

Contents

Performance Highlights Q4FY25 (YoY)

Q4FY25

Business (YoY)

Business	Deposits	Advances	CASA	CD Ratio
₹ 13.25 lakh Cr 8.5%	₹ 7.37 lakh Cr 7%	₹ 5.88 lakh Cr 10%	CASA: 5% SB: 4% CA: 11% (QoQ)	79.79%

RAM	Retail	Agriculture	MSME	Corporate
₹ 3.51 lakh Cr 13%	₹ 119097 Cr 14%	₹ 137627 Cr 14%	₹ 94152 Cr 12%	₹ 195407 Cr 4%

Asset Quality

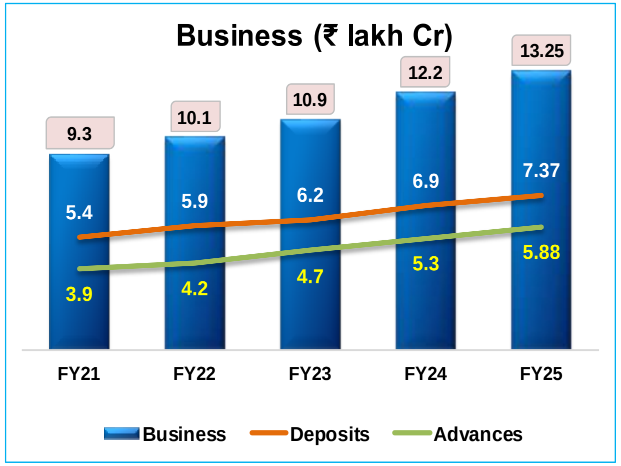
Gross NPA	Net NPA	PCR
3.09% YoY: 86 bps QoQ: 17 bps	0.19% YoY: 24 bps QoQ: 2 bps	98.10% YoY: 176 bps QoQ: 1 bps

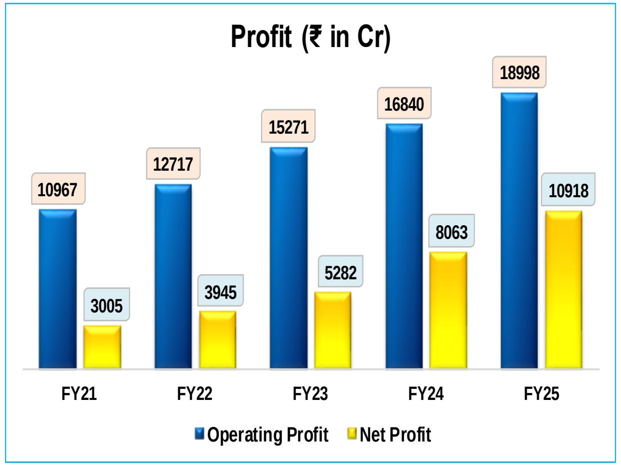
Benchmark Ratios

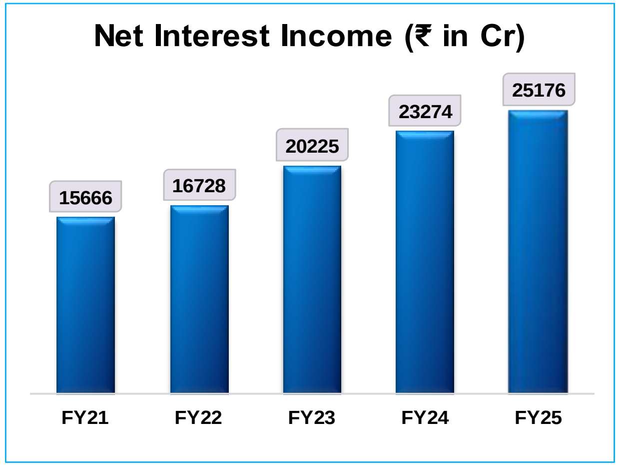
	Cost of Deposits	YoA	YoI	NIM (domestic)	RoA
Q4 (QoQ)	5.10% 8 bps	8.64% 28 bps	7.23% 11 bps	3.48% 9 bps	1.37% 2 bps
YE (YoY)	5.12% 24 bps	8.75% 3 bps	7.17% 37 bps	3.51% 3 bps	1.32% 25 bps

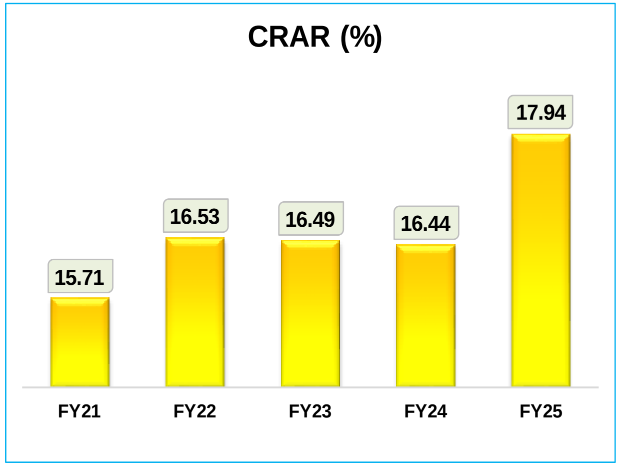
	Net Interest Income	Operating Profit	Profit Before Tax	Net Profit	RoE
Q4 (YoY)	₹ 6389 Cr 6%	₹ 5019 Cr 17%	₹ 4224 Cr 38%	₹ 2956 Cr 32%	21.01% 1 bps
YE (YoY)	₹ 25176 Cr 8%	₹ 18998 Cr 13%	₹ 14787 Cr 35%	₹ 10918 Cr 35%	20.76% 152 bps

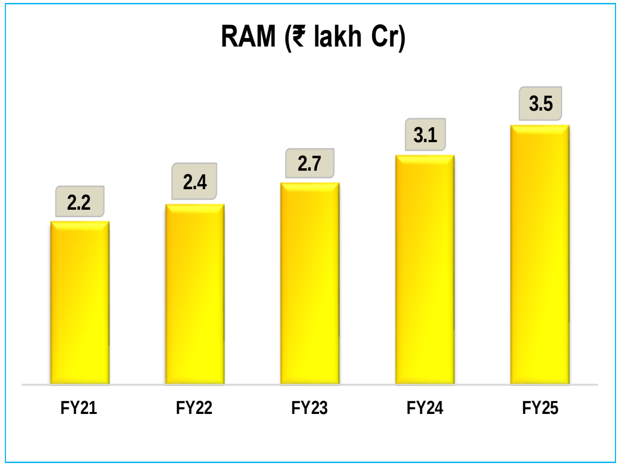
Consistent Performance

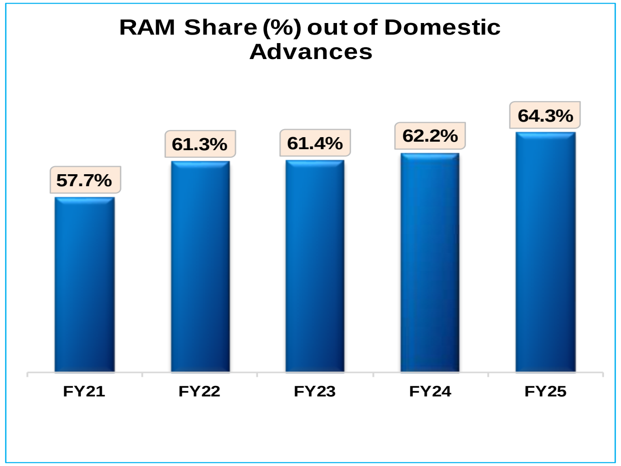


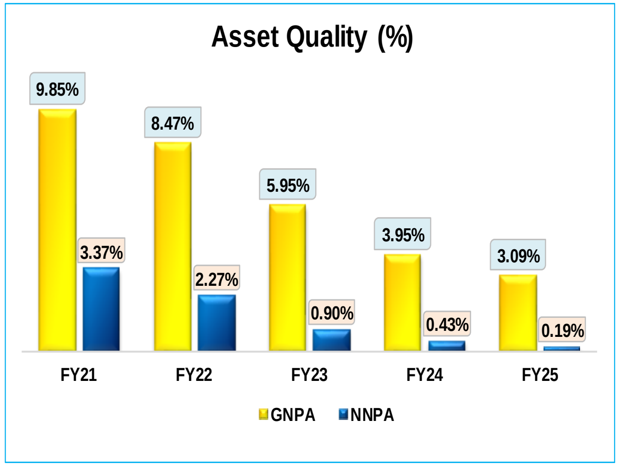


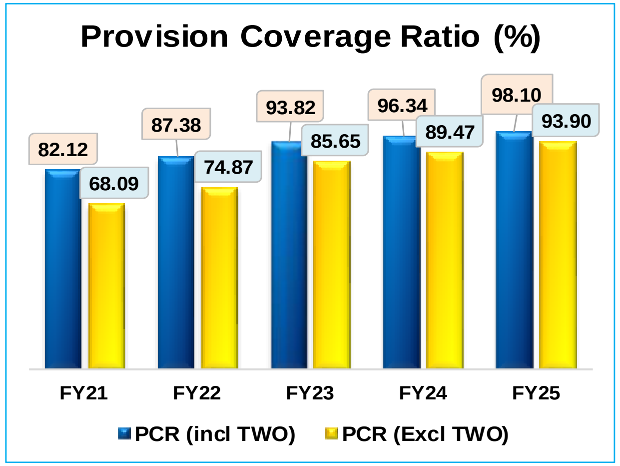












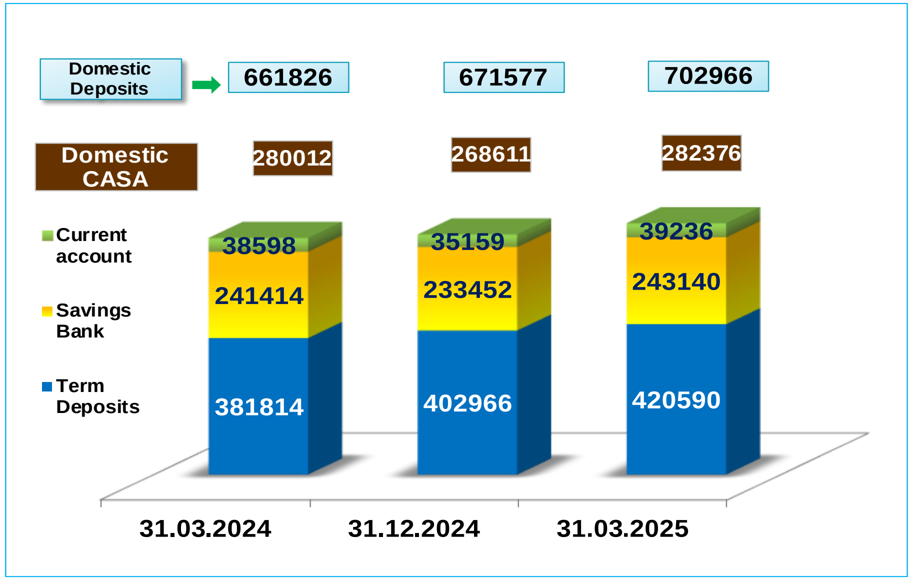
Business Snapshot

Business Snapshot

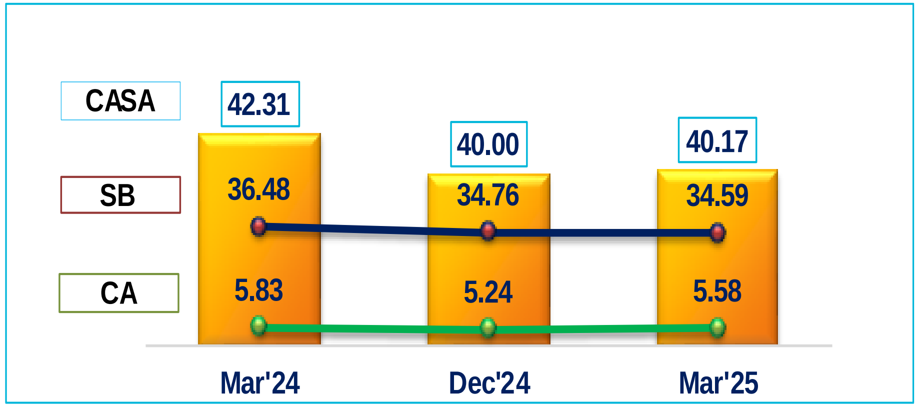
₹ in Cr

Sl No	Parameter	31.03.2024	31.12.2024	31.03.2025	QoQ (%)	YoY (%)
1	**Deposits**	**688000**	**702282**	**737154**	**5.0**	**7.1**
	Domestic	661826	671577	702966	**4.7**	**6.2**
	Overseas	26174	30705	34188	**11.3**	**30.6**
	Deposits breakup					
	Current	38993	35599	39630	**11.3**	**1.6**
	Savings	241494	233534	243224	**4.1**	**0.7**
	CASA	**280487**	**269133**	**282854**	**5.1**	**0.8**
	CASA % (Global)	**40.77%**	**38.32%**	**38.37%**		
	CASA % (Domestic)	**42.31%**	**40.00%**	**40.17%**		
	Term Deposits	407513	433149	454300	**4.9**	**11.5**
2	**Advances**	**533773**	**559199**	**588140**	**5.2**	**10.2**
	Domestic	498160	520224	546283	**5.0**	**9.7**
	Overseas	35613	38975	41857	**7.4**	**17.5**
	CD Ratio %	**77.58%**	**79.63%**	**79.79%**		
3	**Business**	**1221773**	**1261481**	**1325294**	**5.1**	**8.5**
	Domestic	1159986	1191801	1249249	**4.8**	**7.7**
	Overseas	61787	69680	76045	**9.1**	**23.1**

Domestic Deposits



Domestic CASA %



Advances (Domestic)

₹ in Cr

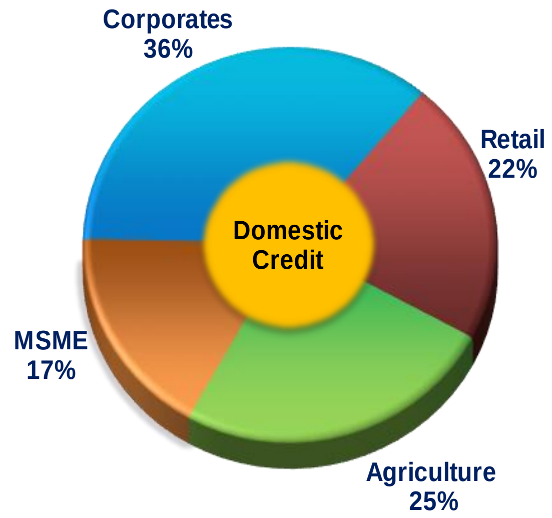
Sector	31.03.2024	31.12.2024	31.03.2025	YoY (%)
Gross Advances-Domestic	**498160**	**520224**	**546283**	**9.7**
Retail	104735	114894	119097	**13.7**
Agriculture	121062	129840	137627	**13.7**
MSME	84121	90005	94152	**11.9**
Total (RAM)	**309918**	**334739**	**350876**	**13.2**
RAM % to Gross Domestic Advances	*62.21%*	*64.35%*	*64.23%*	
Corporate	**188242**	**185485**	**195407**	**3.8**

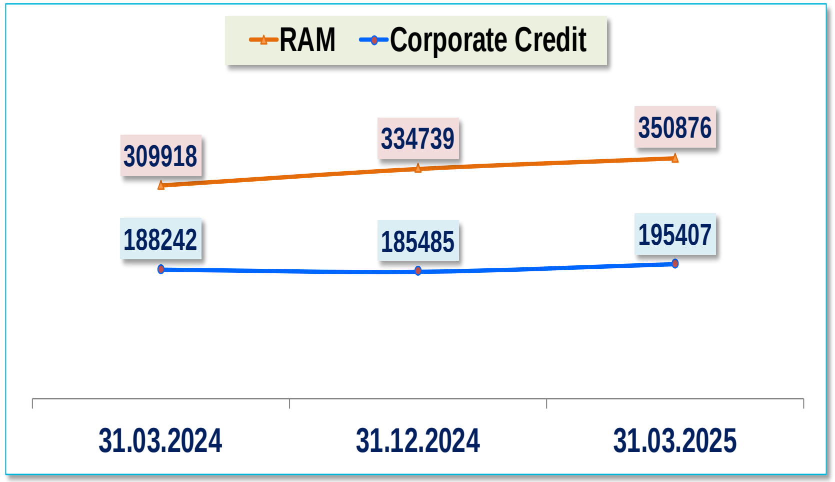
Retail	31.03.2024	31.12.2024	31.03.2025	YoY (%)
Home Loan (Incl.Mortgage loans)	66423	72118	74480	12.1
Auto Loan	8016	10762	11536	43.9
Personal Loan	8566	7439	7288	(14.9)
Jewel Loan Non Priority	5366	8646	9706	80.9
Other Retail Loan	16364	15929	16087	(1.7)
Retail	**104735**	**114894**	**119097**	**13.7**

Agriculture	31.03.2024	31.12.2024	31.03.2025	YoY (%)
Crop Loans	92473	98061	105897	14.5
Investment Credit	13136	13627	13150	0.1
Agri allied	5842	7071	7745	32.6
Infrastructure & Ancillary	9611	11081	10835	12.7
Agriculture	**121062**	**129840**	**137627**	**13.7**

MSME	31.03.2024	31.12.2024	31.03.2025	YoY (%)
Micro	50331	52394	53476	6.2
Small	22808	26220	28480	24.9
Medium	10982	11391	12196	11.1
MSME	**84121**	**90005**	**94152**	**11.9**

31.03.2025





Priority Sector

₹ in Cr

Segment (as on 31.03.25)	RBI Benchmark (as % of ANBC)	Mandatory Target (Amount)	Achievement (Excluding PSLC) Amount	Achievement (Excluding PSLC) %
Priority Sector	**40.00%**	**185142**	**204230**	**44.00%**
Agriculture	18.00%	83314	90476	**19.55%**
Small and Marginal Farmers	10.00%	55543	57679	**12.46%**
Weaker Section	12.00%	46286	67315	**14.54%**
Micro under MSME	7.50%	34714	58832	**12.71%**
Non Corporate farmers	13.78%	63782	83759	**18.10%**

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

Position as on 31.03.2025

Self Help Group

₹ in Cr

Target (FY25)	Actual (FY25)	Achievement
24052	22224 YoY 15%	92%

- No. of SHGs : 5.04 lakh
- Disbursements (Q4FY25): ₹4482 Cr
- Women Beneficiaries: 58 lakh (Nos)

Stand Up India

Target (Nos)	Actual (Nos)	Achievement
11384	13393	118%

(Cumulative till Mar'25)

Amount of Disbursements: ₹2839 Cr

MUDRA (including RRBs)

₹ in Cr

Target (FY25)	Actual (FY25)	Achievement
13500	13653	101%

In Q4FY25 :

- No. of loans disbursed: 1.21 lakh
- Amount disbursed : ₹1816 Cr

Sector Deployment-Domestic Advances

₹ in Cr

Sector	31.03.2024	% share to Gross Advances	31.03.2025	% share to Gross Advances	YoY (%)
Infrastructure	**61254**	**12**	**55168**	**10.1**	**(9.9)**
of which					
Power	*22006*	*4*	*19560*	*3.6*	*(11.1)*
Port and Road Project	*8696*	*2*	*9663*	*1.8*	*11.1*
Other infrastructure	*30552*	*6*	*25945*	*4.7*	*(15.1)*
Basic Metal	**9862**	**2**	**14088**	**2.6**	**42.9**
Textiles	**8417**	**2**	**8066**	**1.5**	**(4.2)**
Petroleum and Coal Products	**9190**	**2**	**12575**	**2.3**	**36.8**
All Engineering	**7174**	**1**	**7089**	**1.3**	**(1.2)**
Food Processing	**10155**	**2**	**11302**	**2.1**	**11.3**
Trade	**24842**	**5**	**24963**	**4.6**	**0.5**
Commercial Real Estate	**17989**	**4**	**16790**	**3.1**	**(6.7)**
Home Loans/Auto Loans/Other Retail	**104735**	**21**	**119097**	**21.8**	**13.7**
Agriculture	**121062**	**24**	**137627**	**25.2**	**13.7**
NBFC	**55194**	**11**	**62227**	**11.4**	**12.7**
Others (Other Industries/Sectors)	**68286**	**14**	**77291**	**14.0**	**13.2**
Total Domestic Advances	**498160**	**100**	**546283**	**100.0**	**9.7**

External Rating-wise Advances

₹ in Cr

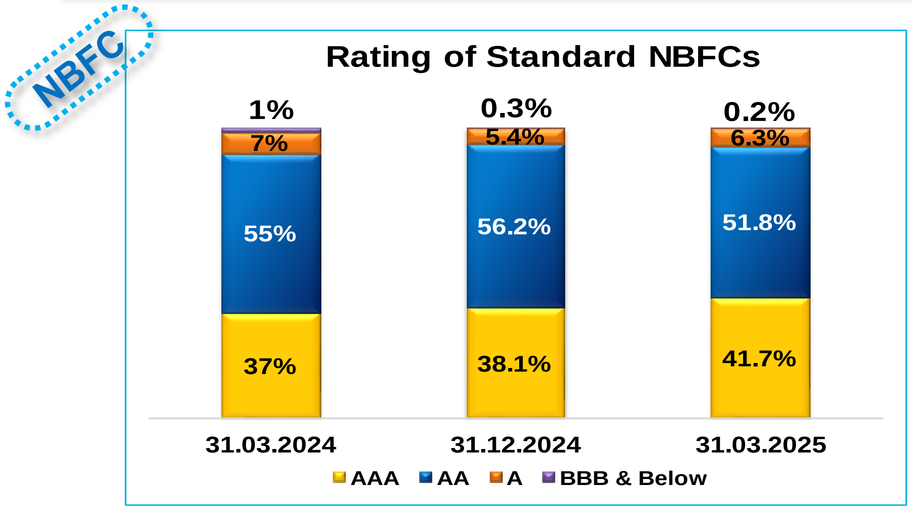
External Rating (More than ₹10 Cr, For CRE/MSME > ₹25 Cr, LRD > ₹50 Cr)	31.03.2024		31.12.2024		31.03.2025	
	Exposure	% to Total	Exposure	% to Total	Exposure	% to Total
Rated Exposure						
AAA	45390	15%	46281	15%	49862	16%
AA	76977	26%	87600	29%	87993	29%
A	68266	23%	66872	22%	67668	22%
BBB	32637	11%	34426	11%	35403	11%
Total BBB and above	***223270***	***76%***	***235179***	***77%***	***240926***	***78%***
BB and below	**25893**	**9%**	**26461**	**8%**	**24127**	**8%**
Of which,						
PSU Accounts (More than INR 100 Crore)	4646	2%	3889	1%	2426	1%
Corporates (More than INR 100 Crore)	11275	4%	11969	4%	10360	3%
Others (Less than INR 100 Crore)	9972	3%	10603	3%	11340	4%
Total Rated Exposure (A)	***249163***	***84%***	***261641***	***85%***	***265052***	***86%***
Unrated Exposure						
PSU with Govt Guarantee	28185	10%	30082	10%	28356	9%
PSU without Govt Guarantee	10422	4%	5820	2%	6273	2%
Others	7228	2%	9261	3%	7767	3%
Total Unrated Exposure (B)	***45834***	**16%**	**45163**	**15%**	**42397**	**14%**
Total (A+B)	***294997***	**100%**	**306803**	**100%**	**307449**	**100%**

Standard NBFC Advances

₹ in Cr

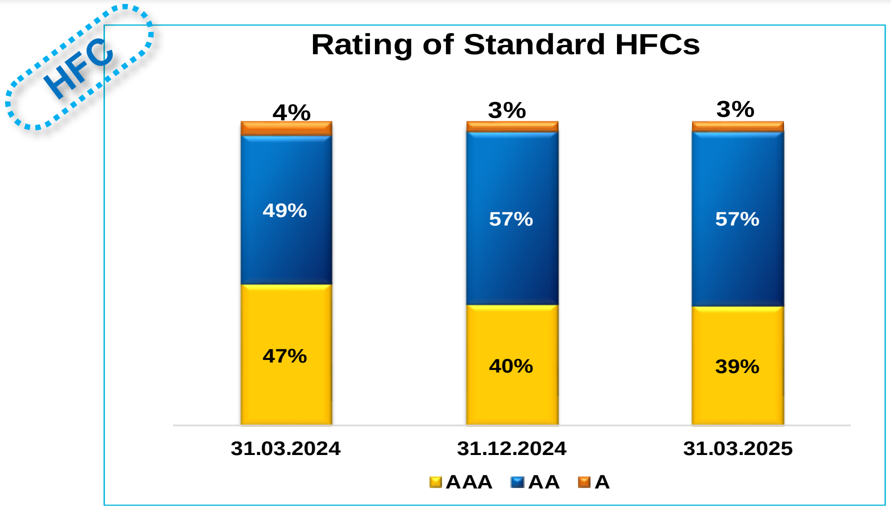
Standard NBFC	31.03.2024	%	31.12.2024	%	31.03.2025	%
NBFC - HFCs	16393	30%	16203	27%	16116	26%
NBFC - PSUs	1287	3%	1822	3%	4737	8%
NBFC - MFIs	1711	3%	973	2%	815	1%
NBFC - Others	35105	64%	39929	68%	40553	65%
Total	**54496**	**100%**	**58928**	**100%**	**62220**	**100%**

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



Rated A and above: 99%

Standard NBFCs	31.03.2024	31.12.2024	31.03.2025
Bank sponsored	4814	7717	8423
Private Inst & others	49682	51210	53798
Total	**54496**	**58928**	**62220**



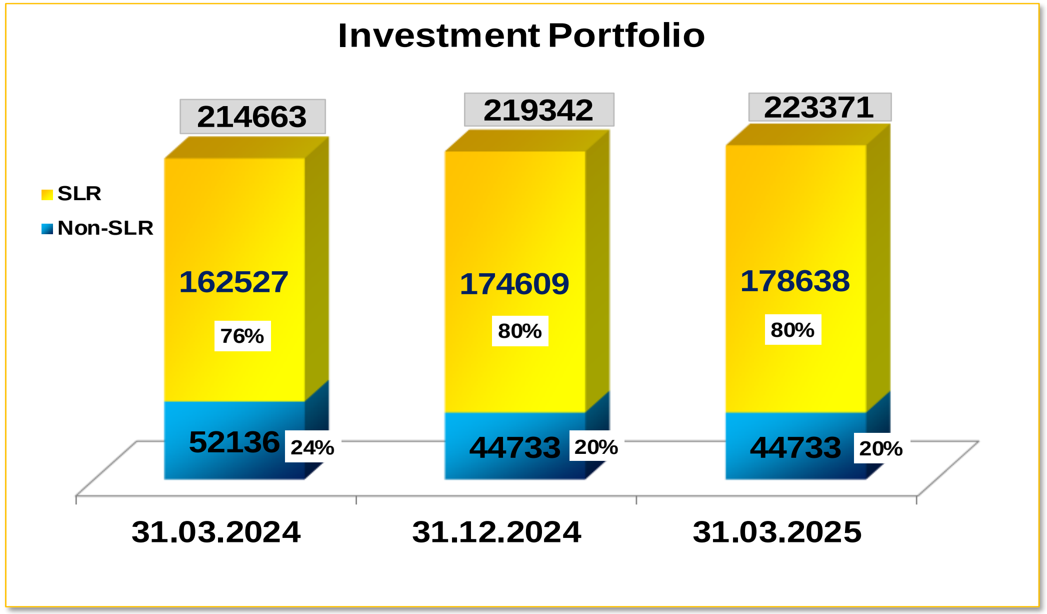
Rated A and above: 100%

HFCs, out of Std NBFCs	31.03.2024	31.12.2024	31.03.2025
Bank sponsored	2791	2560	2801
Private Institutions	13602	13643	13315
Total	**16393**	**16203**	**16116**

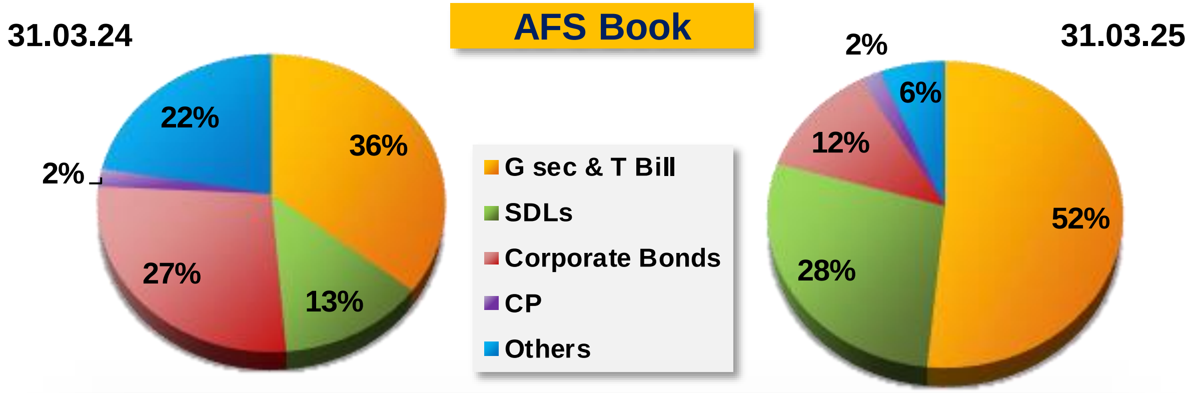
Investments (Domestic)

₹ in Cr

S No	Details	31.03.2024	31.12.2024	31.03.2025	YoY (%)
1	**SLR Investments**	162527	174609	178638	9.9
	Of which				
	Central Government Securities	95913	90791	91685	(4.4)
	State Government Securities	65767	83818	83190	26.5
	Treasury Bills	847	0	3764	344.6
	Other Approved Securities	0	0	0	-
2	**Non SLR Investments**	52136	44733	44733	(14.2)
	Total Domestic Investments (1) + (2)	214663	219342	223371	4.1
	(i) Held For Trading (HFT)	1113	11364	13289	
	(ii) Available For Sale (AFS)	62325	68610	68163	
	(iii) Held To Maturity (HTM)	151225	133509	136682	
	(iv) Fair Value Through Profit/Loss (FVTPL)		5597	4975	
	(v) Subsidiary & Joint Venture (SAJV)		262	262	
	Total Domestic Investments	214663	219342	223371	4.1
	Modified Duration of AFS	*2.73*	*3.36*	*3.21*	
	Modified Duration of FVTPL including HFT	*1.75*	*4.16*	*3.30*	



AFS Book



Financials

Operating Profit & Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2024	31.12.2024	31.03.2025	QoQ (%)	YoY (%)	31.03.2024	31.03.2025	YoY (%)
1	Interest Income	14624	15759	15856	0.6	8.4	55615	62002	11.5
2	Interest Expenses	8609	9344	9467	1.3	10.0	32341	36826	13.9
3	**Net Interest Income (1-2)**	**6015**	**6415**	**6389**	**(0.4)**	**6.2**	**23274**	**25176**	**8.2**
4	Non Interest Income	2263	2152	2743	27.5	21.2	7867	9223	17.2
5	**Operating Income (3+4)**	**8278**	**8567**	**9132**	**6.6**	**10.3**	**31141**	**34399**	**10.5**
6	Operating Expenses	3973	3818	4113	7.7	3.5	14301	15401	7.7
7	**Operating Profit (5-6)**	**4305**	**4749**	**5019**	**5.7**	**16.6**	**16840**	**18998**	**12.8**
8	Provisions (excl. Taxes)	1248	1059	795	(24.9)	(36.3)	5889	4211	(28.5)
9	**Profit Before Taxes (7-8)**	**3057**	**3690**	**4224**	**14.5**	**38.2**	**10951**	**14787**	**35.0**
10	Provision for Taxes	810	838	1268	51.3	56.5	2888	3869	**33.9**
11	**Net Profit (9-10)**	**2247**	**2852**	**2956**	**3.6**	**31.6**	**8063**	**10918**	**35.4**

Income

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2024	31.12.2024	31.03.2025	QoQ (%)	YoY (%)	31.03.2024	31.03.2025	YoY (%)
1	Interest Income on Advances and Discount on Bills	10637	11427	11456	0.3	7.7	40619	44856	10.4
2	Interest on investments	3549	3885	3903	0.5	10.0	13402	15315	14.3
3	Other interest income	438	447	497	11.2	13.5	1594	1831	14.9
4	**Total Interest Income (1+2+3)**	**14624**	**15759**	**15856**	**0.6**	**8.4**	**55615**	**62002**	**11.5**
5	Profit/Loss on Sale of Investments	123	283	147	(48.1)	19.5	863	908	5.2
6	Profit/Loss on Revaluation of Investments	70	-24	45	287.5	(35.7)	445	137	(69.1)
7	Recovery of bad debts	773	548	764	39.4	(1.2)	1879	2548	35.6
8	Fee Income	970	931	918	(1.4)	(5.4)	3298	3528	6.9
9	Forex Income	82	74	178	140.5	117.1	452	369	(18.3)
10	PSLC Commission	169	206	298	44.7	76.3	657	843	28.4
11	Miscellaneous income	76	134	393	193.3	417.1	273	890	226.0
12	**Total Non Interest Income (5 to 11)**	**2263**	**2152**	**2743**	**27.5**	**21.2**	**7867**	**9223**	**17.2**
13	**Total Income (4+12)**	**16887**	**17911**	**18599**	**3.8**	**10.1**	**63482**	**71225**	**12.2**

Fee Income

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2024	31.12.2024	31.03.2025	QoQ (%)	YoY (%)	31.03.2024	31.03.2025	YoY (%)
1	Transaction fees	196	233	212	(9.0)	8.2	759	881	16.1
2	Loan processing charges	219	199	166	(16.6)	(24.2)	747	679	(9.1)
3	Commission on Government business	27	30	38	26.7	40.7	82	113	37.8
4	Commission on LC/BG	116	92	88	(4.3)	(24.1)	421	351	(16.6)
5	Cross selling	46	48	56	16.7	21.7	164	181	10.4
6	Income from PFMS operations	12	5	7	40.0	(41.7)	36	21	(41.7)
7	Rent on Lockers	41	44	43	(2.3)	4.9	158	164	3.8
8	Misc fee Income	313	280	308	10.0	(1.6)	931	1138	22.2
9	**Fee Income (1 to 8)**	**970**	**931**	**918**	**(1.4)**	**(5.4)**	**3298**	**3528**	**6.9**

Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2024	31.12.2024	31.03.2025	QoQ (%)	YoY (%)	31.03.2024	31.03.2025	YoY (%)
1	Interest on deposits	8115	8752	8783	0.4	8.2	30494	34702	12.1
2	Interest on borrowings	121	96	139	44.8	14.9	331	362	8.6
3	Other interest expenses	373	496	545	9.9	46.1	1516	1762	14.0
4	**Total Interest Expenses (1+2+3)**	**8609**	**9344**	**9467**	**1.3**	**10.0**	**32341**	**36826**	**12.2**
5	Salary	1618	1694	1852	9.3	14.5	6424	6836	6.0
6	Employees Benefit	1015	723	848	17.3	(16.5)	2841	3047	6.8
7	**Staff Expenses (5+6)**	**2633**	**2417**	**2700**	**11.7**	**2.5**	**9265**	**9883**	**6.3**
8	**Overheads**	**1340**	**1401**	**1413**	**0.9**	**5.4**	**5036**	**5518**	**8.7**
9	**Operating Expenses (7+8)**	**3973**	**3818**	**4113**	**7.7**	**3.5**	**14301**	**15401**	**7.1**
10	**Total Expenses (4+9)**	**12582**	**13162**	**13580**	**3.2**	**7.9**	**46642**	**52227**	**10.7**

Overhead Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2024	31.12.2024	31.03.2025	QoQ (%)	YoY (%)	31.03.2024	31.03.2025	YoY (%)
1	Rent, Taxes & Lighting	159	164	179	9.1	12.6	636	674	6.0
2	Depreciation	125	136	147	8.1	17.6	524	532	1.5
3	Insurance	224	231	228	(1.3)	1.8	874	931	6.5
4	Travelling and Halting	52	61	56	(8.2)	7.7	206	247	19.9
5	Postage, Telecommunications etc.	28	38	37	(2.6)	32.1	109	130	19.3
6	Repairs and Maintenance	64	67	76	13.4	18.8	250	271	8.4
7	Printing and Stationery	25	24	29	20.8	16.0	88	98	11.4
8	ATM Issuer Fee paid	125	122	121	(0.8)	(3.2)	504	492	(2.4)
9	Others	538	558	540	(3.2)	0.4	1845	2143	16.2
10	**Overheads (1 to 9)**	**1340**	**1401**	**1413**	**0.9**	**5.4**	**5036**	**5518**	**9.6**

Provisions & Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2024	31.12.2024	31.03.2025	QoQ (%)	YoY (%)	31.03.2024	31.03.2025	YoY (%)
1	**Operating Profit**	**4305**	**4749**	**5019**	**5.7**	**16.6**	**16840**	**18998**	12.8
2	**Total Provisions**	**2058**	**1897**	**2063**	**8.8**	**0.2**	**8777**	**8080**	(7.9)
	Of which								
	NPA - Advances	900	611	1100	80.0	22.2	3653	3444	(5.7)
	NPA - Investments	49	-19	-77	-	-	63	-115	-
	Standard advances	137	501	-264	-	-	1937	853	(55.9)
	Income-tax	810	838	1268	51.3	56.5	2888	3869	33.9
	Others	162	-34	36	-	(77.8)	236	29	(87.7)
3	**Net Profit (1-2)**	**2247**	**2852**	**2956**	**3.6**	**31.6**	**8063**	**10918**	**35.4**

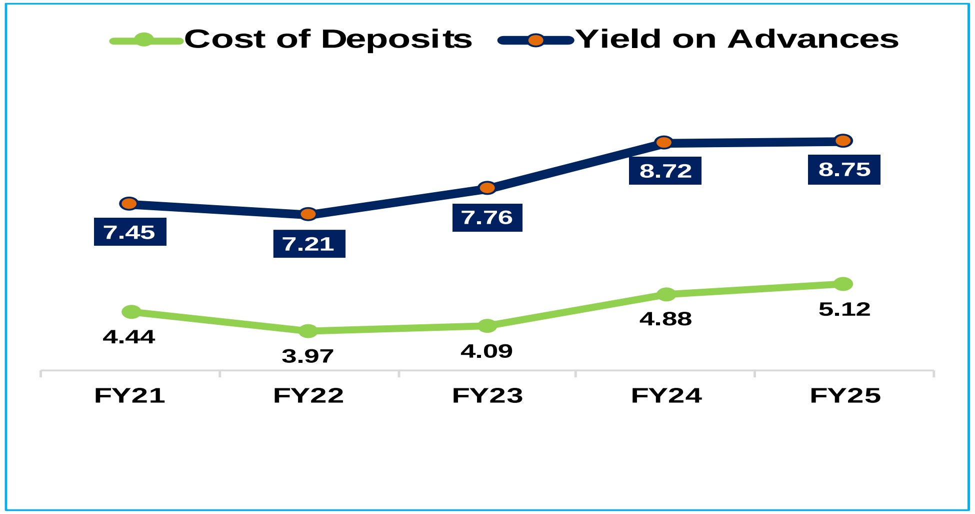
Performance Ratios

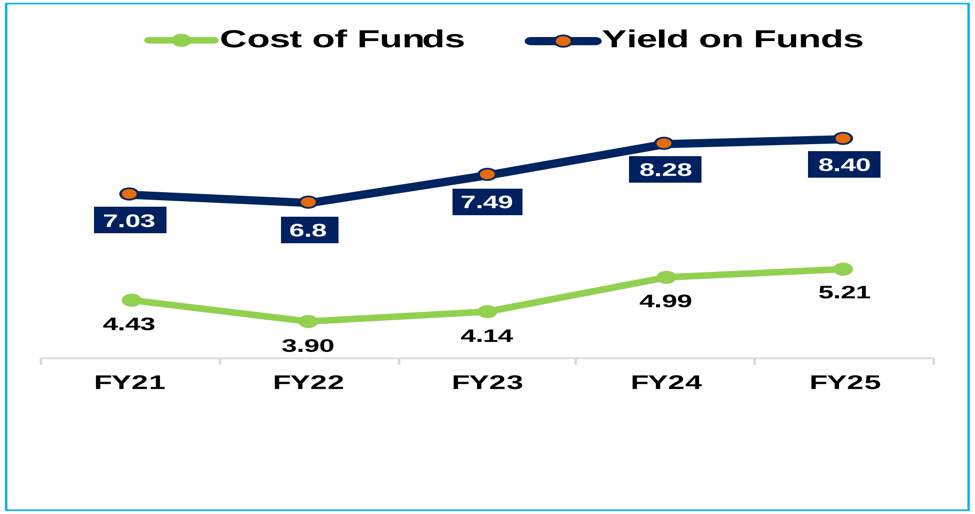
% Annualized

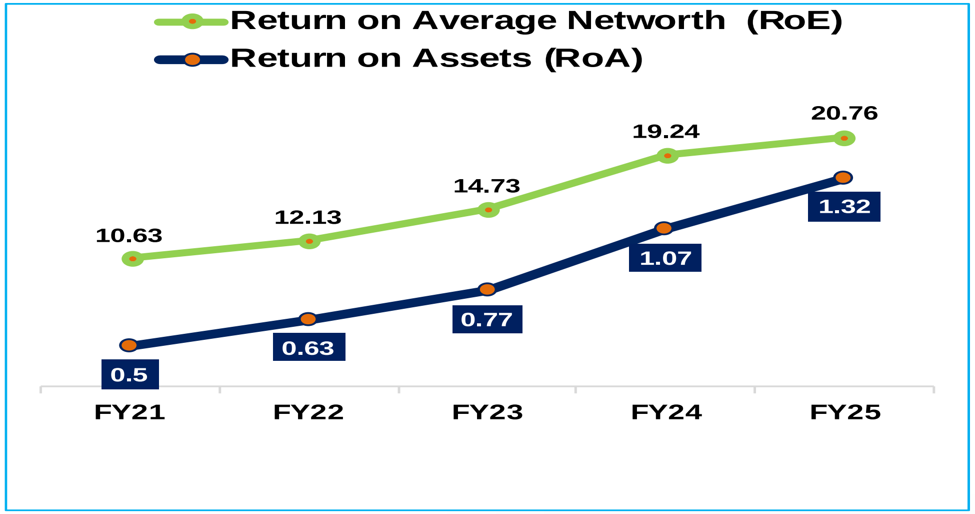
Sl No	Ratios	Quarter Ended			Year Ended	
		31.03.2024	31.12.2024	31.03.2025	31.03.2024	31.03.2025
1	Cost of Deposits	5.01	5.18	5.10	4.88	5.12
2	Cost of Funds	5.13	5.27	5.21	4.99	5.21
3	Yield on Advances	8.81	8.92	8.64	8.72	8.75
4	Yield on Investments	6.88	7.12	7.23	6.80	7.17
5	Yield on Funds	8.36	8.48	8.35	8.28	8.40
6	Net Interest Margin (NIM)	3.44	3.45	3.37	3.47	3.41
7	Net Interest Margin (NIM) Domestic	3.52	3.57	3.48	3.54	3.51
8	Cost to Income Ratio	47.99	44.56	45.05	45.92	44.77
9	Return on Assets (RoA)	1.15	1.39	1.37	1.07	1.32
10	Return on Average Networth (RoE)	19.06	21.00	21.01	19.24	20.76
11	Earnings per Share (₹)	66.73	84.70	87.78	63.23	81.06
12	Book Value per Share (₹)	352.58	412.42	423.39	352.58	423.39
13	Business per Employee (₹ in Cr)	29.85	30.67	32.42	29.85	32.42
14	Business per Branch (₹ in Cr)	205.38	210.52	220.02	205.38	220.02
15	Net Profit per Employee (₹ in lakhs)	22.33	28.26	29.51	20.03	27.25

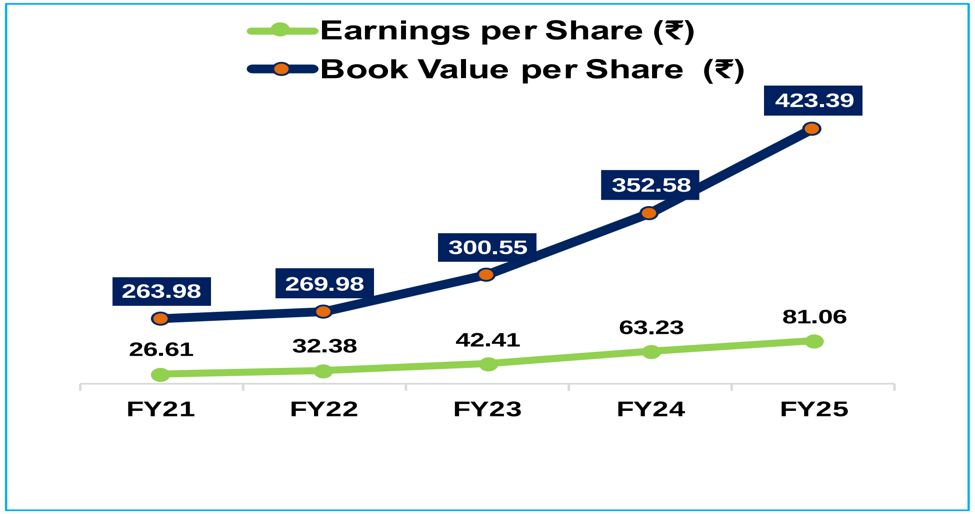
Performance Ratios

% Annualized









Balance Sheet

₹ in Cr

Liabilities	31.03.2024	31.12.2024	31.03.2025
Capital	1347	1347	1347
Reserves & Surplus	57041	65411	67963
Deposits	688000	702282	737154
Borrowings	23131	32517	41508
Other Liabilities & Provisions	23100	21200	25439
Total	792619	822758	873411

Assets	31.03.2024	31.12.2024	31.03.2025
Cash & Balance with RBI	32703	27517	31948
Bal. with banks & money at call	9406	8802	22920
Investments	212555	221066	225303
Advances	514889	542117	571071
Fixed Assets	7515	7490	8827
Other Assets	15551	15767	13342
Total	792619	822758	873411

Capital & Risk Management

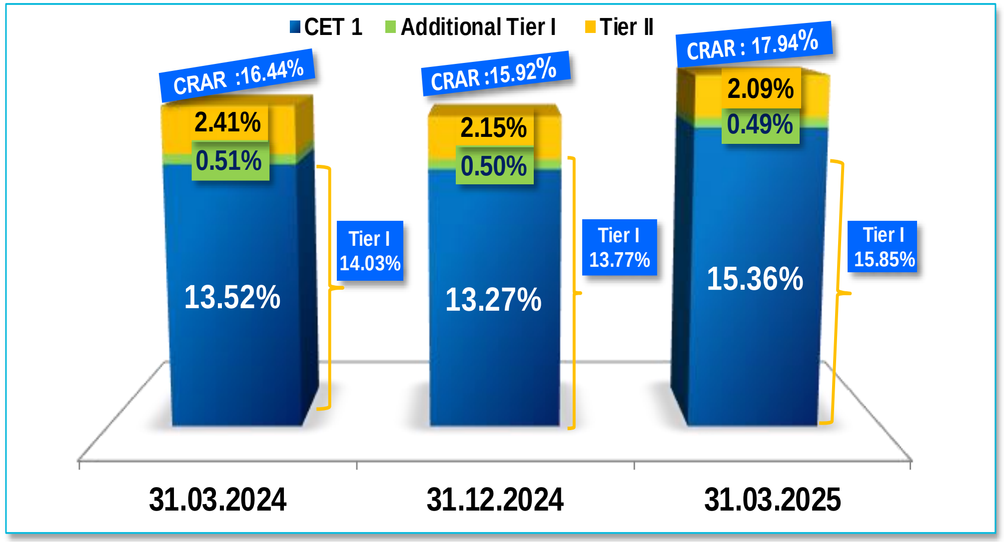
Capital & Risk Management

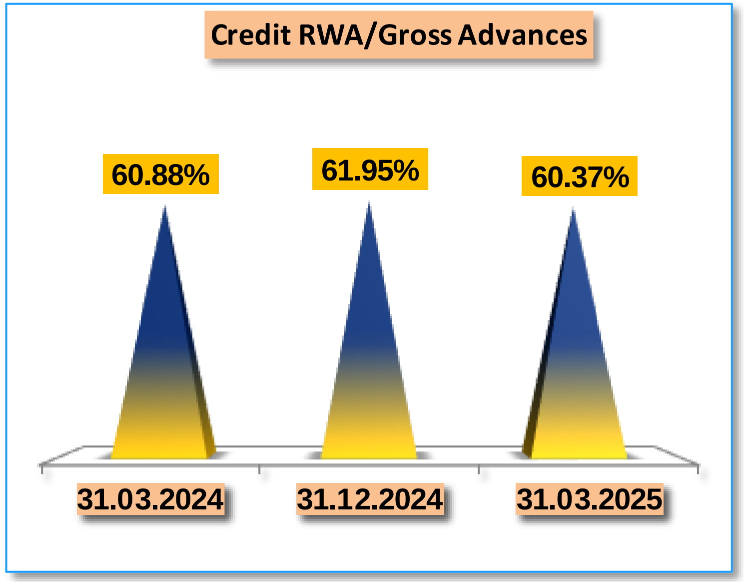
₹ in Cr

S No	Parameters	31.03.2024	31.12.2024	31.03.2025
1	Common Equity Tier I (CET 1)	53031	53390	62983
2	Additional Tier I	2000	2000	2000
3	Tier II	9453	8661	8588
4	Total Capital (1+2+3)	64484	64051	73571
5	Total Risk Weighted Assets	392246	402154	410098
6	CRAR % (4/5)	16.44	15.92	17.94

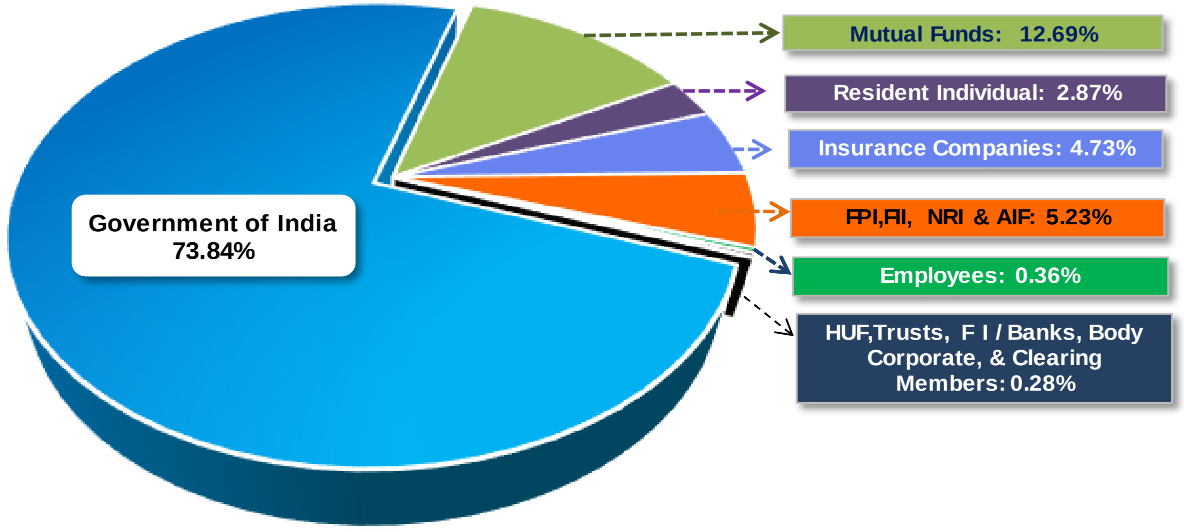
S No	Risk Weighted Assets (RWA)	31.03.2024	31.12.2024	31.03.2025
1	Credit	324980	346416	355054
	Density	*60.88%*	*61.95%*	*60.37%*
	Of which			
	Retail	66141	69825	72109
	Density	63.15%	60.77%	60.55%
	Agriculture	36472	37512	38954
	Density	30.13%	28.89%	28.30%
	MSME	57285	59809	63782
	Density	68.10%	66.45%	67.74%
2	Market	24894	8265	7571
	*Density**	*39.68%*	*72.73%*	*56.97%*
3	Operational	42372	47473	47473
	Density	--	--	--

*Market RWA/Trading Book





Shareholding as on 31.03.2025



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*

*Outlook upgraded to Positive from Stable during the year

Capital / Fund Raising Plan for FY26

₹ in Cr

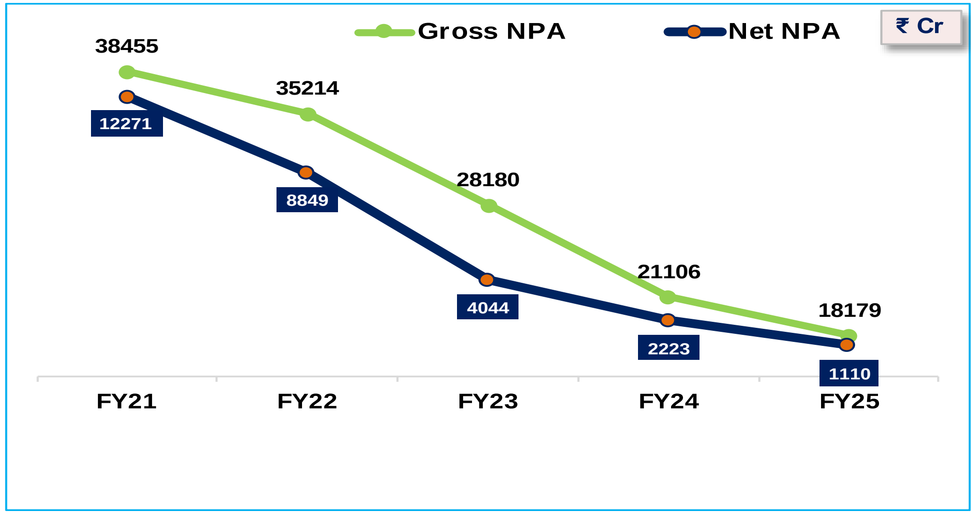
	Equity	AT-1 / Tier-II	Infrastructure Bond	Total
Board approved Plan	5000	2000	5000	12000

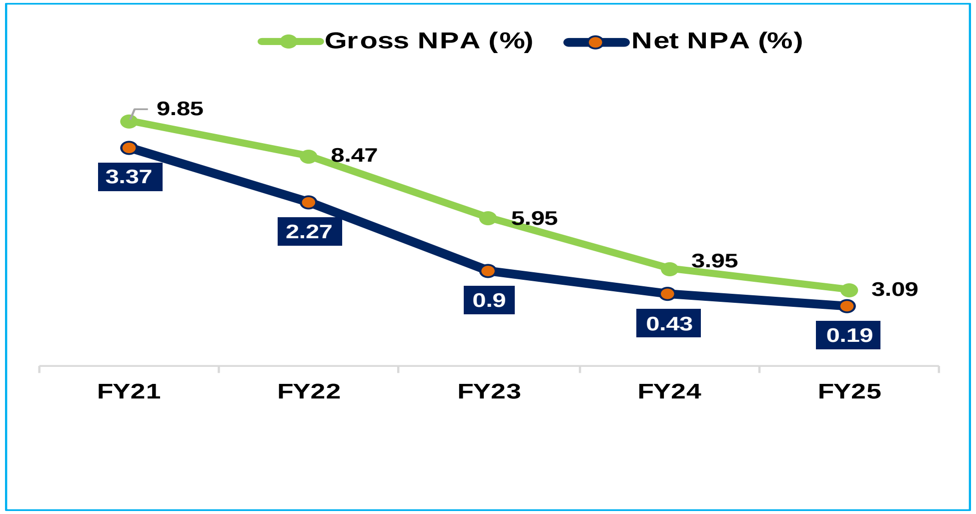
Other Funds Raised

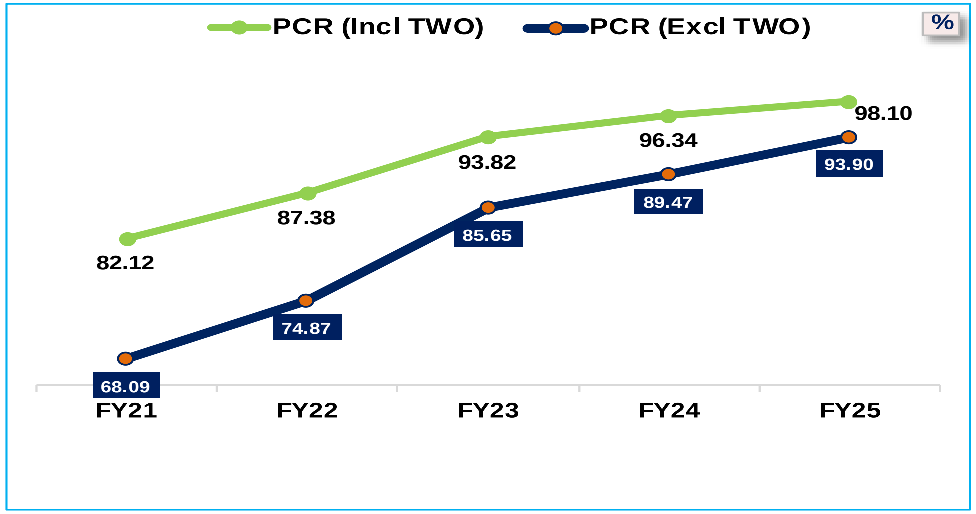
During FY25, the Bank has raised Long Term Infrastructure Bond aggregating to ₹10,000 Cr (₹5,000 Cr in September 2024 @ 7.24% p.a. and ₹5,000 Cr @ 7.12% p.a. in October 2024).

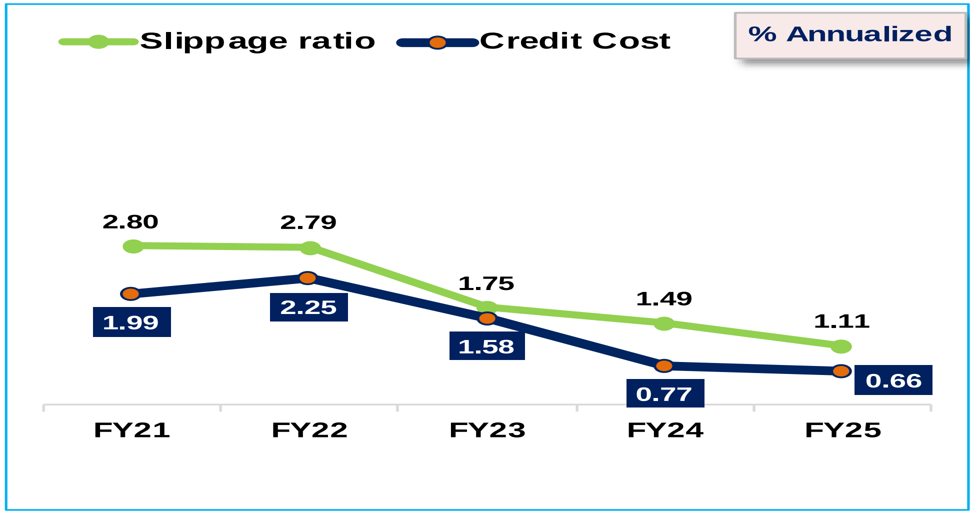
Asset Quality

Asset Quality









Movement of NPA

₹ in Cr

S No	Details	Quarter Ended			Year Ended	
		31.03.2024	31.12.2024	31.03.2025	31.03.2024	31.03.2025
1	**Gross NPA opening balance**	**22787**	**19148**	**18208**	**28180**	**21106**
	Additions :					
	Fresh Slippages	1238	1004	1393	6635	5683
	To old NPAs / Others	30	12	38	134	104
2	**Sub-Total of Additions**	**1268**	**1016**	**1431**	**6769**	**5786**
	Reductions:					
	Cash Recovery & Upgradation	898	823	641	5122	3839
	Technical Write off	1781	946	554	7953	4170
	Normal Write off	270	187	265	768	705
	Exchange difference	0	0	0	0	0
3	**Sub-Total of Reductions**	**2949**	**1956**	**1461**	**13843**	**8714**
4	**Gross NPA closing Balance (1+2-3)**	**21106**	**18208**	**18179**	**21106**	**18179**
	Gross NPA%	**3.95**	**3.26**	**3.09**	**3.95**	**3.09**
5	Provisions	18482	16906	16883	18482	16883
6	Others (Interest Realisable,etc.)	401	176	186	401	186
7	**Net NPA [4-(5+6)]**	**2223**	**1127**	**1110**	**2223**	**1110**
	Net NPA%	**0.43**	**0.21**	**0.19**	**0.43**	**0.19**
	AUC Recovery	**935**	**881**	**901**	**2858**	**3019**
	MOI Recovery	**184**	**207**	**239**	**819**	**792**
	Total Recovery (Cash +Upgradation)	**2017**	**1911**	**1782**	**8799**	**7651**
	PCR % (including Technical Writeoff)	**96.34**	**98.09**	**98.10**	**96.34**	**98.10**
	PCR % (excluding Technical Writeoff)	**89.47**	**93.81**	**93.90**	**89.47**	**93.90**
	Slippage Ratio % (Annualised)	**1.11**	**0.78**	**1.09**	**1.49**	**1.11**
	Credit Cost % (Annualised)	**0.73**	**0.47**	**0.81**	**0.77**	**0.66**

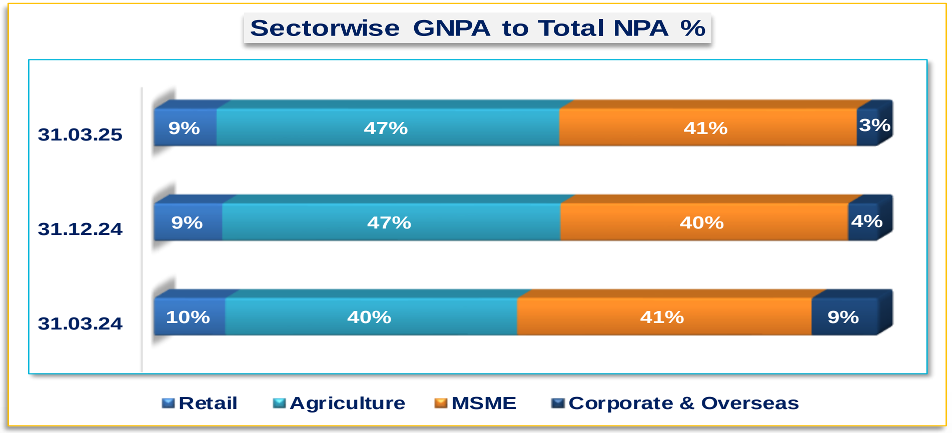
Fresh slippages

Category	Q4 FY24	Q3 FY25	Q4 FY25	FY24	FY25
Retail	126	140	103	**1087**	**795**
Agriculture	508	527	745	**2139**	**2551**
MSME	644	329	577	**2281**	**2123**
RAM (1)	***1278***	***996***	***1425***	***5507***	***5469***
Corporate (2)	-40	8	-32	**1129**	**214**
Total (1)+(2)	**1238**	**1004**	**1393**	**6636**	**5683**

Sector-wise NPA

₹ in Cr

S No	Sector	31.03.2024		31.12.2024		31.03.2025		
		Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Outstanding	Gross NPA	% to respective portfolio
1	Retail Credit	2071	1.98%	1728	1.50%	119097	1566	1.31%
	Of which							
	Home Loan	*949*	*1.68%*	*809*	*1.31%*	63633	*776*	*1.22%*
	Education Loan	*579*	*12.91%*	*403*	*8.89%*	4503	*277*	*6.15%*
	Vehicle Loan	*121*	*1.50%*	*107*	*1.00%*	11536	*104*	*0.90%*
2	Agriculture	8510	7.03%	8588	6.61%	137627	8602	6.25%
3	MSME	8582	10.20%	7308	8.12%	94152	7470	7.93%
4	Corporate & Overseas	1943	0.87%	584	0.26%	237264	541	0.23%
5	Total (1 to 4)	21106	3.95%	18208	3.26%	588140	18179	3.09%
	Priority	17284	9.68%	15577	8.08%	204230	15773	7.72%



NCLT

₹ in Cr

Category	31.03.2025			
	No.of Accounts	Exposure	Provision	PCR%
RBI List I	6	1223	1223	100%
RBI List II	10	2829	2829	100%
Accounts filed by Bank	28	1269	1269	100%
Accounts filed by other Banks	218	16151	16151	100%
Total	262	21471	21471	100%

Recovery from NCLT	FY24		FY25	
	No of Acs	Amount	No of Acs	Amount
Through Resolution	54	1345	39	330
Under Liquidation	68	472	69	156
Total	122	1817	108	486

NARCL

₹ in Cr

S.No	Position of Accounts with Indian Bank as on 31.03.2025	No. of A/cs	Book Balance
1	Accounts acquired by NARCL	11	3647
2	Bids received from NARCL	1	173
3	Under progress with NARCL	9	1120
	Total	21	4940

Invested ₹272.25 Cr in NARCL & ₹1.0 Cr in IDRCL as Equity

Special Mention Account (SMA) ₹5 Cr and above

₹ in Cr

Sector	31.03.2024				31.12.2024				31.03.2025			
	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	166	40	206	0.20%	148	100	248	0.22%	60	76	136	0.12%
Agriculture	298	11	309	0.27%	184	213	397	0.33%	151	109	260	0.20%
MSME	1267	331	1598	2.11%	1009	918	1927	2.33%	780	314	1094	1.26%
Corporate & Others	178	146	324	0.15%	1354	3751	5105	2.28%	3305	160	3465	1.46%
TOTAL	1909	528	2437	0.48%	2695	4982	7677	1.41%	4296	659	4955	0.87%

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Covid Restructuring (sector-wise)

₹ in Cr

Sector	Outstanding as on 31.12.2024 (Standard)		Addition during the QE Mar'25		Reduction during the QE Mar'25		Outstanding as on 31.03.2025 (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	29500	4472	0	58	859	52	20378	3620	97%	1146
Agriculture	3065	219	0	6	112	10	1574	103	92%	30
MSME	8437	1701	0	35	791	66	5700	879	98%	306
RAM Total	**41002**	**6392**	**0**	**99**	**1762**	**127**	**27652**	**4602**	**96%**	**1483**
Corporate	6	283	0	0	9	0	6	274	99%	69
Total	**41008**	**6675**	**0**	**99**	**1771**	**127**	**27658**	**4876**	**97%**	**1552**

Financial Inclusion

Financial Inclusion

S No	FI Parameters	Mar'24	Dec'24	Mar'25
1	BCs engaged (Nos.)	11297	13292	14667
2	PMJDY Accounts under BSBDA (No. in lakhs)	224	235.2	235.3
3	Balance in PMJDY accounts (₹ in Cr)	11106	11310	12223
4	Rupay Cards issued (No. in lakhs)	124	134	135

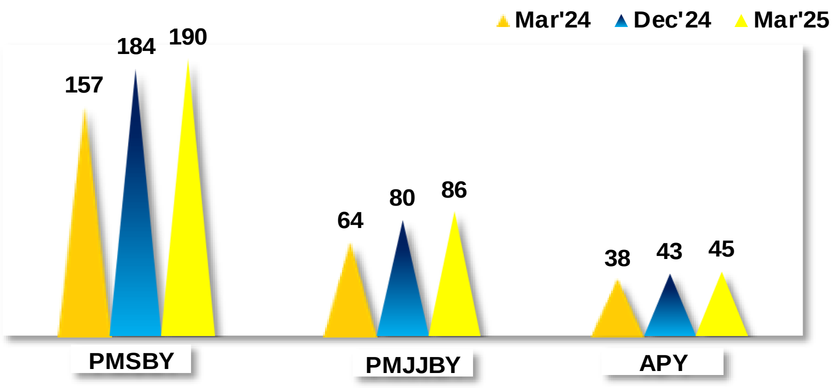
1. Average Balance in PMJDY account: ₹5195 (vs ₹4719 of Industry)
2. PMJDY A/Cs under BSBDA: YoY 5% (in nos.) and 10% (in balance)
3. BC network in 24 States and 5 UTs
4.

YoY increase in Market Share (As of Mar'25)	PMJJBY	PMSBY
	3.64%	3.76%
	40 bps ↑	16 bps ↑

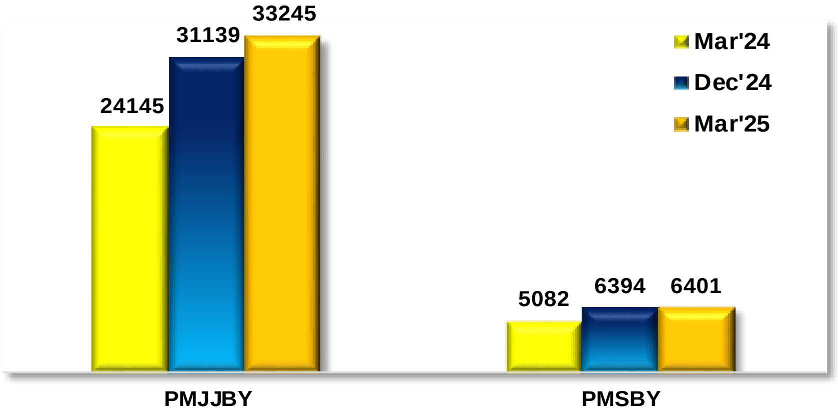
Atal Pension Yojana

- 01 Added 6.38 lakh fresh enrolments, during FY25, with Average Account per Branch of 106 against proportionate target of 90 as on 31.03.25.
- 02 Registered a growth of 4% (QoQ) and 17%(YoY)

Number of Enrolments (in Lakhs)*



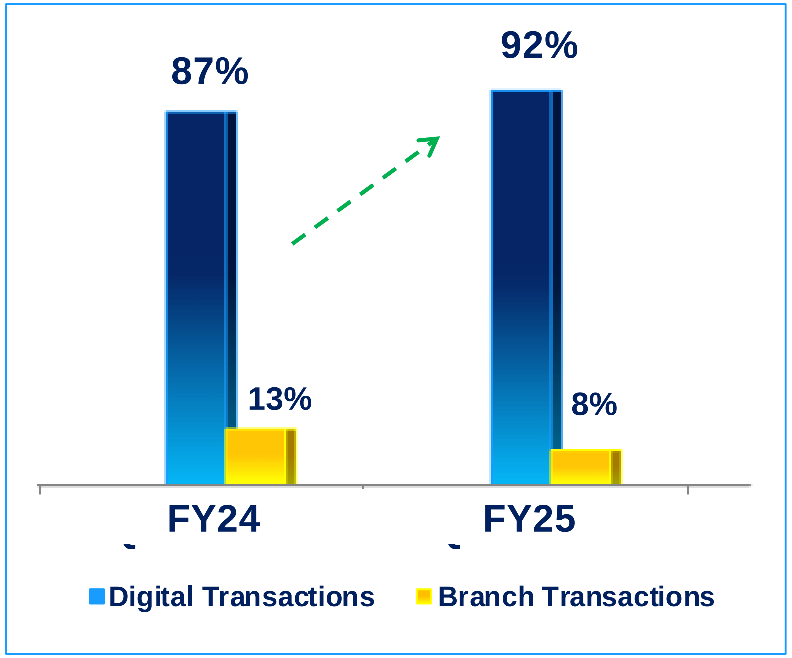
Number of claims settled*

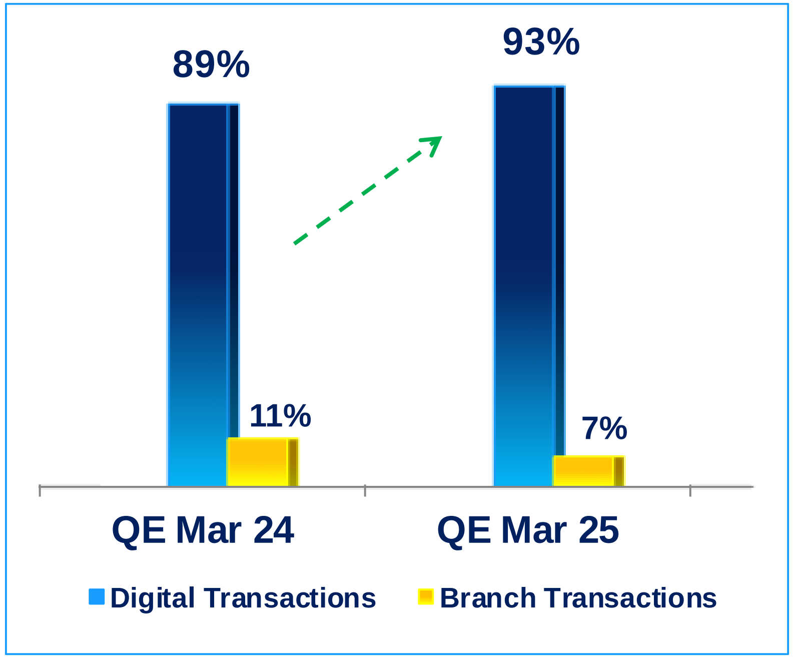


** Number of enrolments and claims are cumulative since launch of the respective schemes*

Digital Banking & Business Network

Digital Transactions Vs Manual Transactions





Expanding Digital Footprint – FY25

~1.2 Cr accounts under Digital Platform (YoY growth of 133%)

~ 3X YoY growth (₹18680 Cr) in Digital Liability Business

~3X YoY growth in amount (₹5897 Cr) of Digital Home Loans

~ 4X YoY growth in amount (₹2716 Cr) of Digital Vehicle Loans

~2X YoY growth in amount (₹42064 Cr) of Digital Agri loans

~2X YoY growth in amount (₹7355 Cr) of Digital MSME Loans

~6X YoY growth in amount (₹9632 Cr) of Digi-Retail Jewel loans

~5X YoY growth in number (2244) of Digital SHG Loans

Major IT Infrastructure & Digital Initiatives

Cyber Security

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

Data Governance

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

Customer Relationship Management

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

Fintech Solutions

- API Banking
- Forex solutions
- SNA Solutions
- Merchant Solution Provider
- HRMS and Payroll Solutions
- Integrated University Management

Others

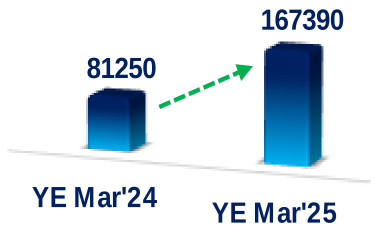
- 167 Fintech Companies empanelled
- 3rd Highest no. of merchants (29.15 lakh) on UPI QR payment acceptance system among PSBs as on 31.03.25

121 Digital Journeys, Utilities and Processes

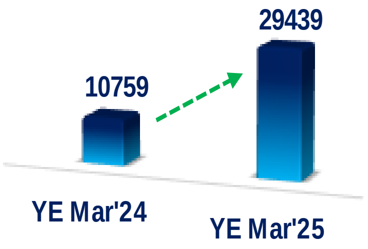
Digital Business during FY25 ₹167390 Cr

₹ in Cr

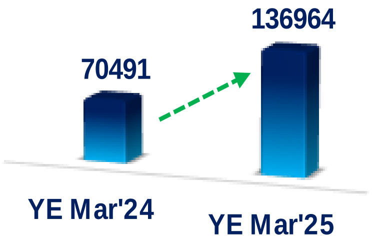
Digital Business



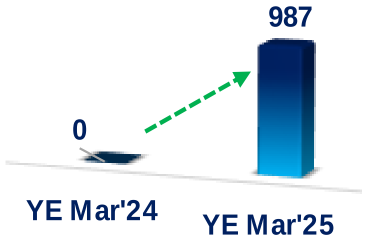
Digital Liabilities



Digital Assets



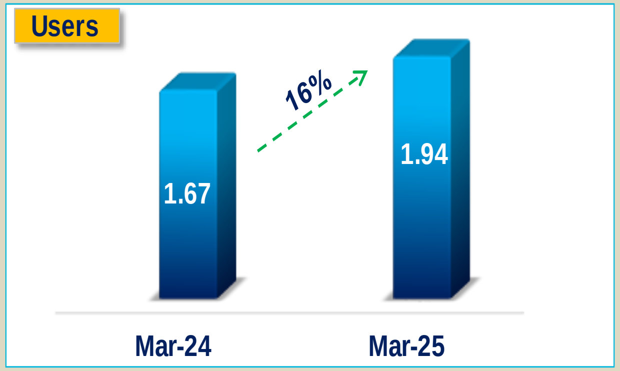
Other Digital Business

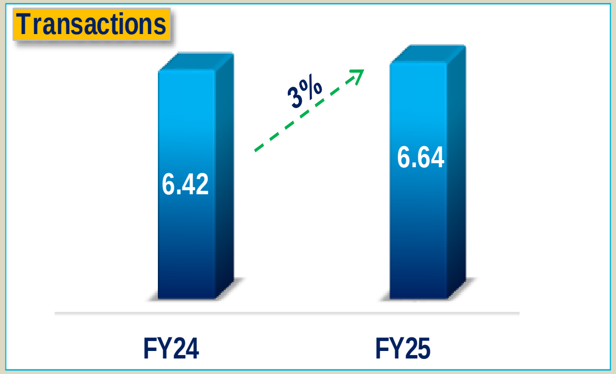


Digital Banking

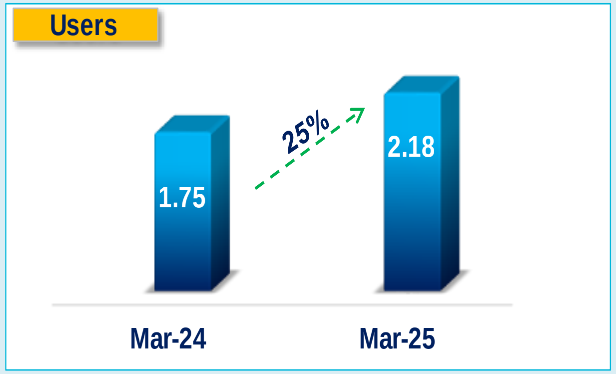
In Cr

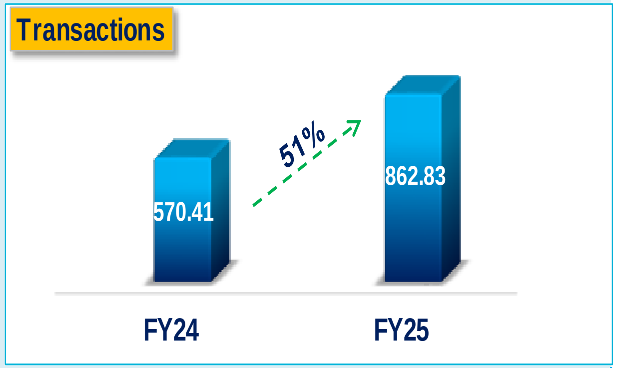
Mobile Banking



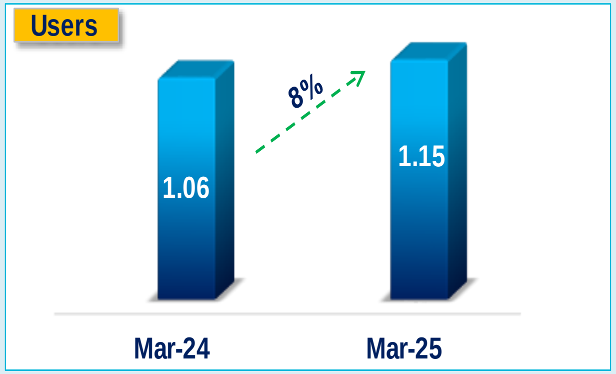


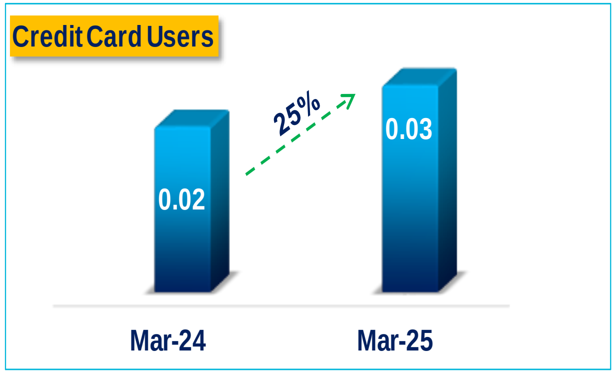
UPI

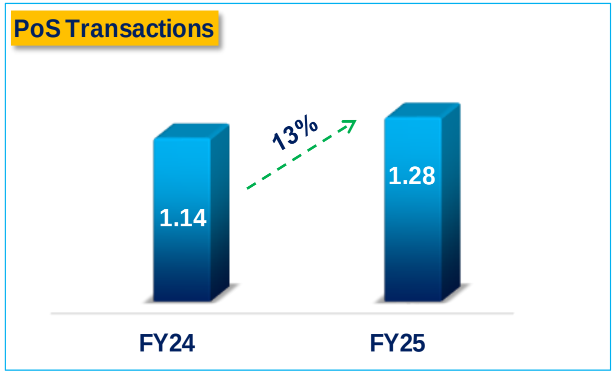




Internet Banking







31.03.2025

5901
Domestic Branches

5268
ATMs & BNAs

3 + 1 IBU (GIFT City branch)
Overseas Branches

14667
Business Correspondents

Pan India Touch Points: 25837

Population group wise (Domestic)

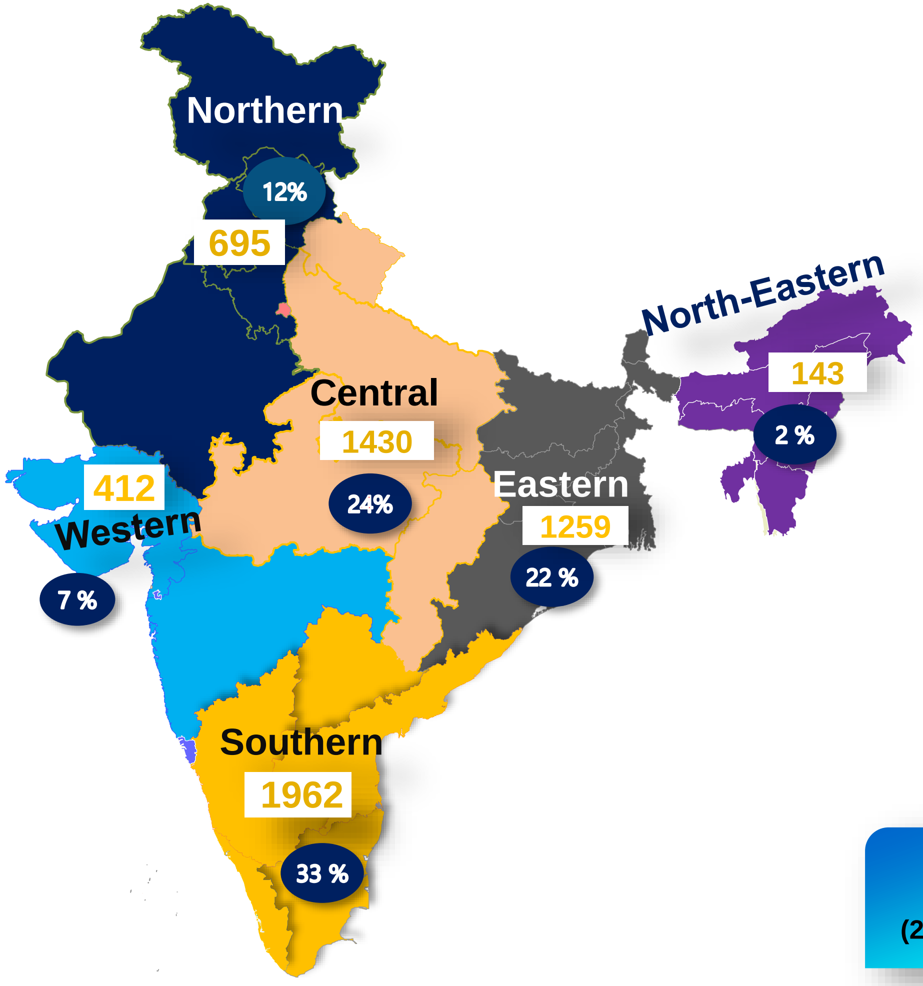
Urban
1182
20%

Metro
1172
20%

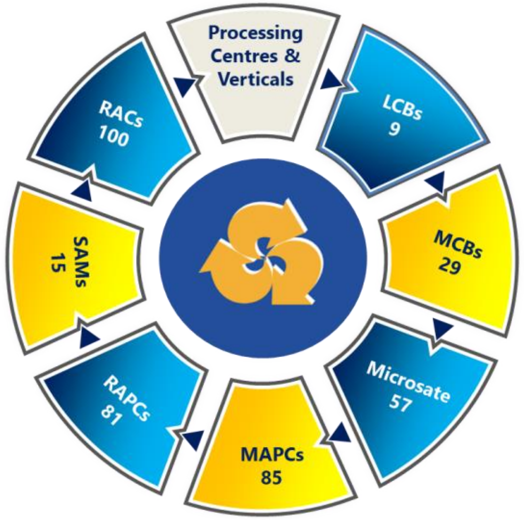
Semi-Urban
1555
26%

Rural
1992
34%

Region-wise



Processing Centres & Verticals



Branches Opened:
64 in FY25
(263 since amalgamation)

Branches Merged:
10 in FY25
(352 since amalgamation)

Manpower Position

Domestic (As on 31.03.25)	Total	Male	Female	Average age of staff	% of Female staff
Officers	25496	18223	7273	38	29%
Clerks	12299	7897	4402	38	36%
Sub-staff	1983	1716	267	47	13%
Full Time Sweepers	224	170	54	47	24%
Total	40002	28006	11996	39	30%

HR Initiatives

- Creation of Talent Pool in Credit & Forex
- Rising Star – Leadership Development Program for 400 Executives to groom them for future leadership
- Rewards & Recognition program introduced to drive field functionaries upto Scale IV for non-monetary performance linked incentives
- Automation of Transfer and Promotion Process
- 1392 Training programs conducted in FY25 – 54260 participants (of which 23196 are unique participants)
- Roll out of 45 Zonal Training Centres
- Knowledge Synergy Series - Bite sized modules on banking updates
- Leadership Development Program for Senior Management Executives
- “ELLE”vate Program on Women Empowerment

ESG, Group Entities & Awards

Environmental

Installed Lighting sensors in Corporate/Head Office Premises

Exposure of ₹8992 Cr to Green Energy sector as on 31.03.25

Implemented Rainwater Harvesting System in Bank's 40 owned Premises and Installed Roof Top Solar Panels in Bank's 75 own buildings

Sponsored 6 e-vehicles to Thiruvananthapuram Municipal Corporation for sewage transportation & 3 Battery Operated e-vehicles to District Collector Office, Tiruvallur to transport Senior citizens

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

Supported Sri Jagannath Spiritual Educational Cultural Trust for landscape development & maintenance work including plantation of 3000 saplings

Climate Risk Management Policy & dedicated Green cell; Green Deposits primarily deployed in Green projects

Social

Rural Development: 38 RSETI Centres (INDSETIs) trained 36565 candidates through 1203 programs in FY25

42 Financial Literacy Centres (FLCs) conducted 3184 camps in FY25 covering 1.62 lakh participants.

Sponsored 750 Dialysis procedures to the needy at Sri Shanmukhanda Charitable Community Healthcare Centre, Mumbai

Extended Financial support to Geeta Vidya Mandir School, Baragaon, Karnal by developing Computer Lab, Science Lab, Interactive Smart Classes & so on

Sponsored motorcycle helmets in New Delhi, Chennai & Lucknow.

Women empowerment:
- Gender Diversity of the Bank: 30%
- Financed 58 lakh women through SHGs as on 31.03.25
- Sponsored 50 sewing machines to differently abled women through Society for Rights of All Women with Disabilities (SFRAWD), Chennai

Sponsored ambulance to RGGGH, Chennai and extended support for procuring 600 doses for CERVAVAC vaccine from SII in Meerut.

Governance

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

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

Whistle Blower Policy enhances transparency and accountability

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

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

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

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

Joint Venture & Subsidiaries

Universal Sompo General Insurance
Suraksha, Hamesha Aapke Saath

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

₹ in Cr	FY24	FY25*	YoY
Operating Profit	240	241	1%
Net Profit	182	200	10%
Net worth	1441	1641	14%

Provisional

Joint venture

Indbank Merchant Banking Services Ltd

- In the business of Stock Broking & DP
- Listed on NSE and BSE
- Bank's shareholding: 64.84%
- Income under Stock Broking: ₹282 lakhs (Q4FY25)

₹ in lakhs (Audited)	FY24	FY25	YoY
Operating Profit	1226	1228	0.14%
Book Value (₹)	18.79	20.65	10%
Stock Broking Income	1540	1657	8%

Subsidiary

Indbank Global Support Services Ltd
Wholly Owned Subsidiary of Indian Bank

- 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.
- Completed 13 months of live operations.
- Offices setup across the country
- Active in garnering deposits, sourcing mortgage, vehicle loans, improving digital penetration and recovery.

- Operating Profit ₹346 lakh*
- Net Profit: ₹259 lakh*

*for 1st FY ended on 31.03.25 (Feb 24- March 25)

Wholly Owned Subsidiary

Regional Rural Banks

₹ in Cr

Parameters	Tamil Nadu Grama Bank YE			Saptagiri Grameena Bank YE			Puduvai Bharathiar Grama Bank YE			Total of 3 RRBs YE		
	Mar-24	Mar-25	YoY (%)	Mar-24	Mar-25	YoY (%)	Mar-24	Mar-25	YoY (%)	Mar-24	Mar-25	YoY (%)
Business	45913	50764	11	25963	26772	3	2659	3160	19	74534	80696	8
Operating Profit	776	728	(6)	607	637	5	30	36	22	1413	1402	(1)
Net Profit	447	357	(20)	350	387	11	19	27	43	816	771	(5)
Gross NPA %	0.88	0.77	- 11 bps	0.46	0.50	4 bps	1.36	0.90	- 46 bps	-	-	-
Net NPA %	0	0	-	0	0	-	0	0	-	-	-	-
CRAR %	13.27	13.49	22 bps	18.91	22.71	380 bps	10.37	10.39	2 bps	-	-	-
No. of branches	663	675	-	245	246	-	47	47	-	955	968	-

Mar'25 Pre-Audit

Awards & Accolades

EASE 6.0 Reforms Index

Top Improver #2 and People & HR Operations #3

Best CFO Award for Indian Bank CFO at ASSOCHAM 3rd Vibrant Bharat CFO Summit & Awards, New Delhi

Prestigious SKOCH Award for

- **"Project WAVE" &**
- **"SMA Collection Proclivity Predictor"**

Indian Bank honored during the Economic Times Now Best BFSI Brands 2025 Conclave

Bank has received The Economic Times CIO Award for Enterprise IT Excellence 2025 – Excellence in Technology Implementation- Future Proof Digital Infrastructure

Awards & Accolades

Indian Bank won the 5th edition of **Most Trusted Brands in India 2025-26** by Marksmen Daily

- CEO of the Year Award
- Best Public Sector Bank Award

at Tamil Nadu Leadership Awards 2024.

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

- Excellent Customer Service for MSMEs
- Best Technology Enabler of the Year for MSMEs

ASSOCHAM's 11th MSME Excellence Awards & Conference, Delhi

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

Disclaimer

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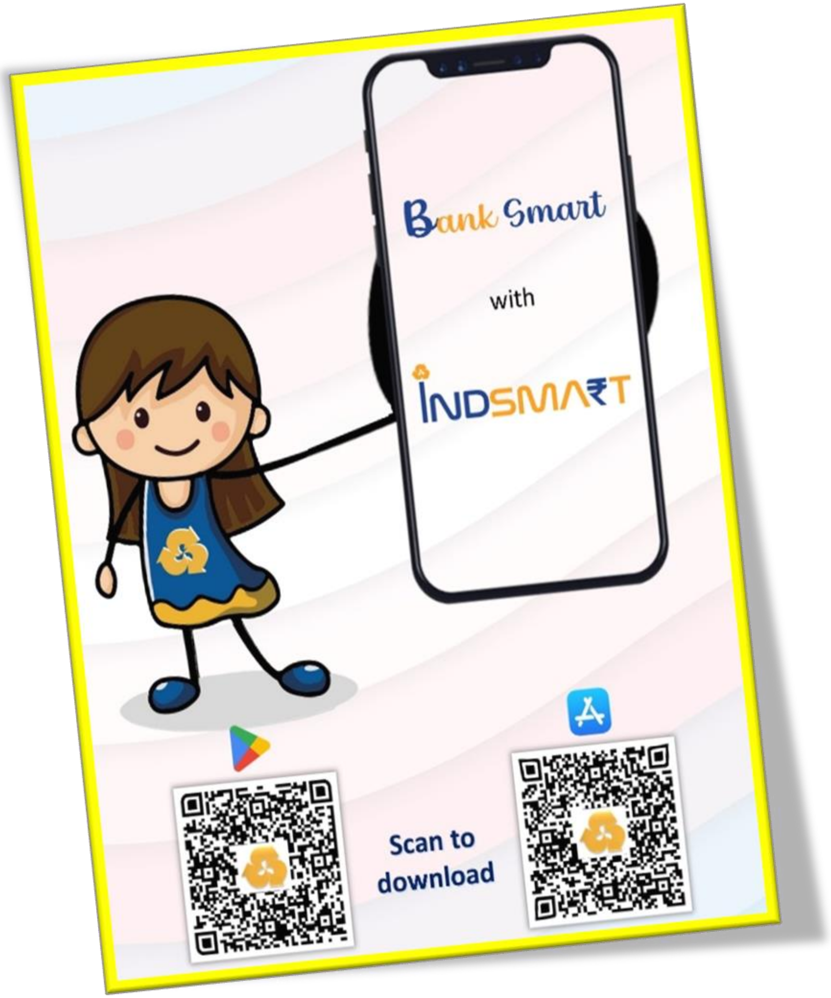
इलाहाबाद ALLAHABAD

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

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

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



Thank You