



India, UK
dismantle
trade walls



No relief for EV firms
as govt takes hard
line on localisation

Ajay Seth
appointed
IRDAI chief



Soaring high,
realizing dreams and
transforming lives



HOME LOAN

Interest Rate starts from just
7.40% p.a.*



VEHICLE LOAN

Interest Rate starts from just
7.75% p.a.*



IND Pension
Prime Plus

Exclusive savings account for
all Government & EPF pensioners



IND Shakti

Exclusive Savings Account for
every woman, at every stage of life



IND Pro

Premium Savings Account
exclusively for professionals



IND Sampoorna
Plus

Exclusive Savings Account for
Salaried Class



IND Aspire

A current account that transforms
ideas into scalable business



INDSMART
(Y-o-Y)

इंडियन बैंक



Indian Bank

इलाहाबाद

ALLAHABAD



Total
Business
₹ 13,45,436 Cr
Up by 10.25%

Total
Deposits
₹ 7,44,289 Cr
Up by 9.26%

Gross
Advances
₹ 6,01,147 Cr
Up by 11.50%

RAM (Retail,
Agriculture,
MSME) –
₹ 3,63,221 Cr
Up by 15.93%

Net Profit
₹ 2,973 Cr
Up by 23.69%

Operating
Profit
₹ 4,770 Cr
Up by 5.97%

Gross NPA
3.01 %
Down by
76 bps

Net NPA
0.18 %
Down by
21 bps

Provision
Coverage
Ratio
98.20 %
Up by 154 bps

Unaudited (Reviewed) Financial Results (Standalone/Consolidated)
for the Quarter Ended June 30, 2025

(₹ in crore)

Sl. No.	Particulars	Standalone			Consolidated		
		Quarter ended		Year ended	Quarter ended		Year ended
		30.06.2025 (Reviewed)	30.06.2024 (Reviewed)	31.03.2025 (Audited)	30.06.2025 (Reviewed)	30.06.2024 (Reviewed)	31.03.2025 (Audited)
1.	Total income from operations	18721.31	16944.77	71225.64	18905.60	17117.76	72050.88
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	4079.28	3243.21	14786.93	4101.36	3262.93	14887.38
3.	Net Profit / (Loss) for the period before Tax (after Exceptional and / or Extraordinary items)	4079.28	3243.21	14786.93	3334.77	3262.93	14887.38
4.	Net Profit / (Loss) for the period after Tax (after Exceptional and / or Extraordinary items)	2972.82	2403.42	10918.29	2276.37	2570.40	11261.47
5.	Total Comprehensive Income for the period [comprising profit/(loss) for the period (after tax) and other Comprehensive Income (after tax)]	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2
6.	Paid up Equity Share Capital	1346.96	1346.96	1346.96	1346.96	1346.96	1346.96
7.	Reserves (excluding Revaluation Reserve as shown in the Audited Balance Sheet of previous year)	60762.20	51065.97	60762.20	62965.17	52926.05	62965.17
8.	Securities Premium Account	6290.02	6290.02	6290.02	6290.02	6290.02	6290.02
9.	Net Worth	60383.20	49825.60	57028.96			
10.	Paid up Debt Capital/Outstanding Debt**	22234.61	14876.54	25038.98			
11.	Debt Equity Ratio**	0.37	0.30	0.44			
12.	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations)						
	Basic :	*22.07	*17.84	81.06	*16.90	*19.08	83.61
	Diluted :	*22.07	*17.84	81.06	*16.90	*19.08	83.61
13.	Capital Redemption Reserve	NIL	NIL	NIL	NIL	NIL	NIL
14.	Debenture Redemption Reserve	NIL	NIL	NIL	NIL	NIL	NIL
15.	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16.	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

* Not Annualised ** Debt represents borrowing with residual maturity of more than one year.

Note: 1. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the Stock Exchange(s) websites (www.nseindia.com and www.bseindia.com) and Bank's website (www.indianbank.in).
2. Information relating to Total Comprehensive Income and other Comprehensive Income is not furnished as Ind AS is not yet made applicable to the Bank.

Place : Chennai
Date : 24.07.2025

Brajesh Kumar Singh
Executive Director

Shiv Bajrang Singh
Executive Director

Ashutosh Choudhury
Executive Director

Binod Kumar
Managing Director & CEO

Corporate Office: 254-260, Avvai Shanmugam Salai, Royapettah, Chennai - 600 014.

