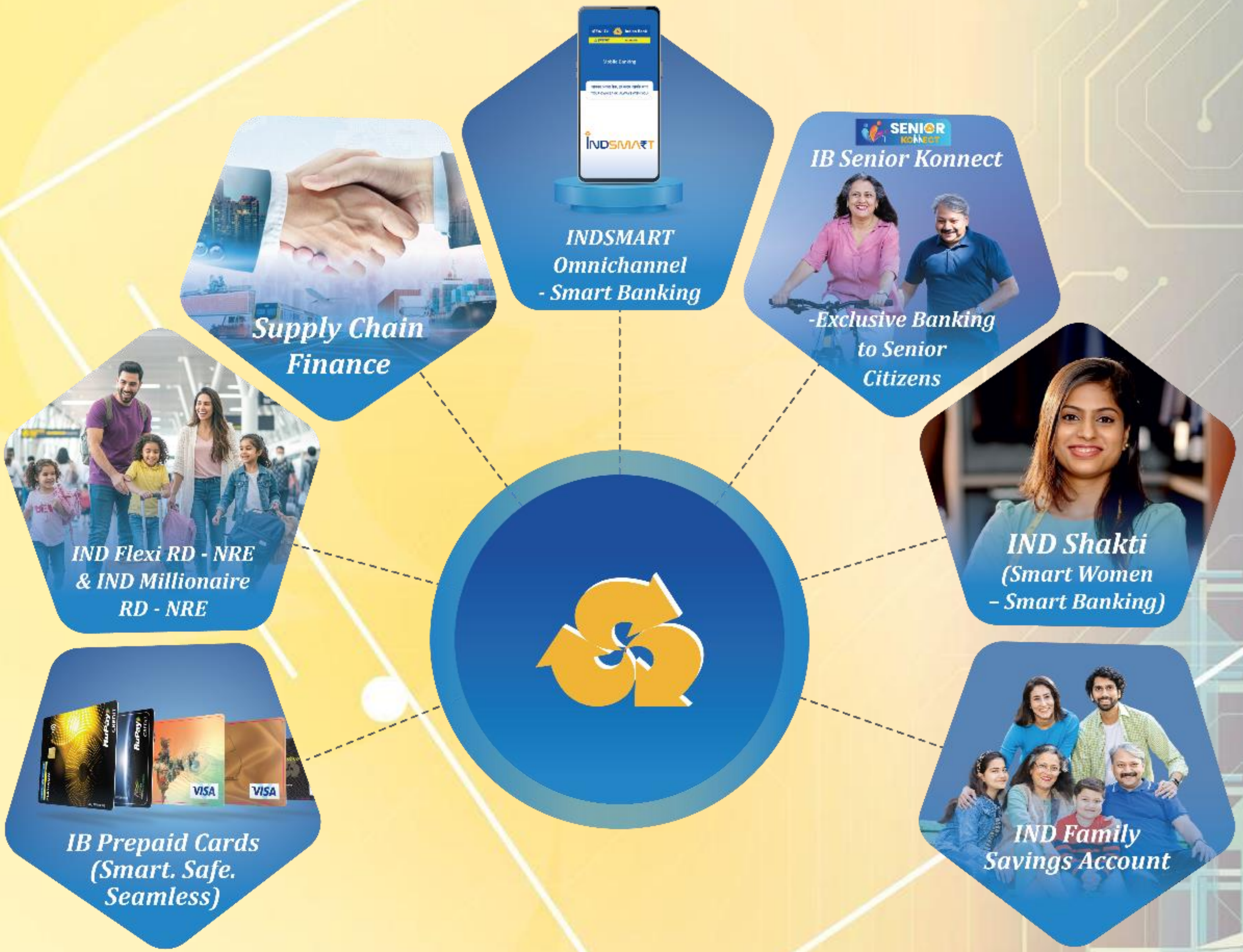
इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD



Performance Analysis
Q1 FY 26

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

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Performance Highlights Q1FY26 (YoY)

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Q1FY26

Business (YoY)

Business	Deposits	Advances	CASA : 4.23%	CD Ratio
₹ 13.45 lakh Cr 10.25% ▲	₹ 7.44 lakh Cr 9.26% ▲	₹ 6.01 lakh Cr 11.50% ▲	SB: 3.27% CA: 10.70% ▲	80.77% ▲

RAM	Retail	Agriculture	MSME	Corporate
₹ 3.63 lakh Cr 15.93% ▲	₹ 123657 Cr 16.56% ▲	₹ 144160 Cr 16.40% ▲	₹ 95404 Cr 14.45% ▲	₹ 192660 Cr 1.77% ▲

Asset Quality

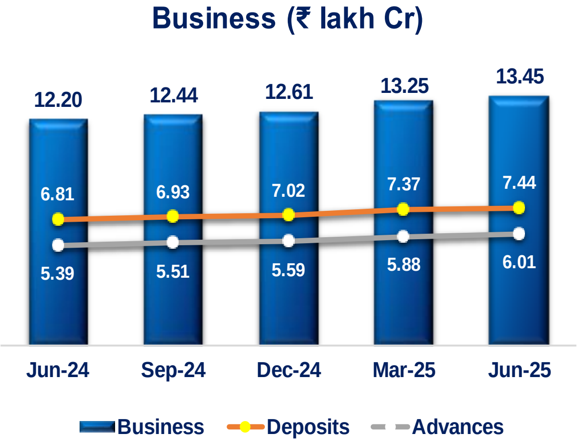
GNPA	NNPA	PCR
3.01% YoY: 76 bps QoQ: 8 bps ▼	0.18% YoY: 21 bps QoQ: 1 bps ▼	98.20% YoY: 154 bps QoQ: 10 bps ▲

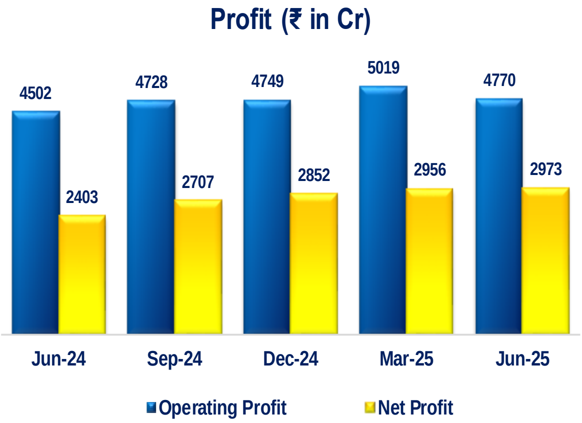
Benchmark Ratios

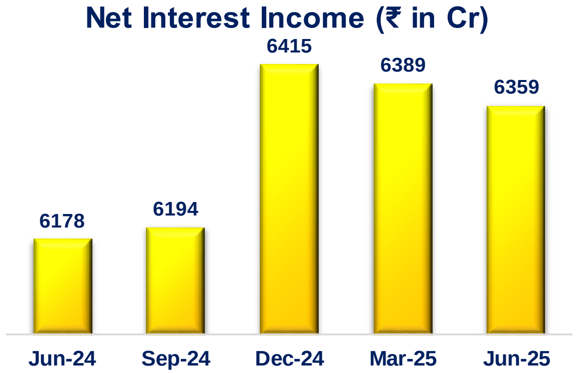
CoD	YoA	YoI	NIM (domestic)	RoA
5.14% YoY: 9 bps QoQ: 4 bps ▲	8.58% YoY: 11 bps QoQ: 6 bps ▼	6.96% YoY: 19 bps QoQ: 27 bps ▼	3.35% YoY: 18 bps QoQ: 13 bps ▼	1.34% YoY: 14 bps ▲ QoQ: 3 bps ▼

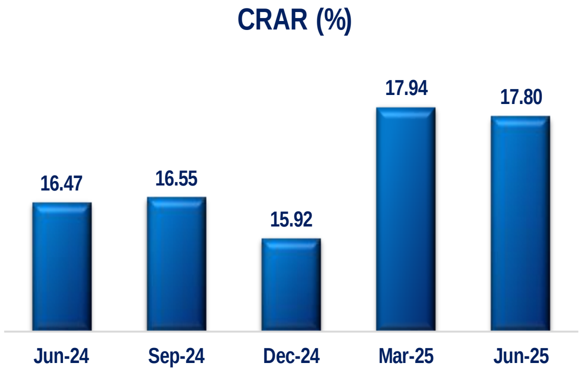
Net Interest Income	Operating Profit	Profit Before Tax	Net Profit	RoE
₹ 6359 Cr YoY: 3% ▲ QoQ: 0.47% ▼	₹ 4770 Cr YoY: 6% ▲ QoQ: 5% ▼	₹ 4079 Cr YoY: 26% ▲ QoQ: 3% ▼	₹ 2973 Cr YoY: 24% QoQ: 1% ▲	20.26% YoY: 50 bps ▲ QoQ: 75 bps ▼

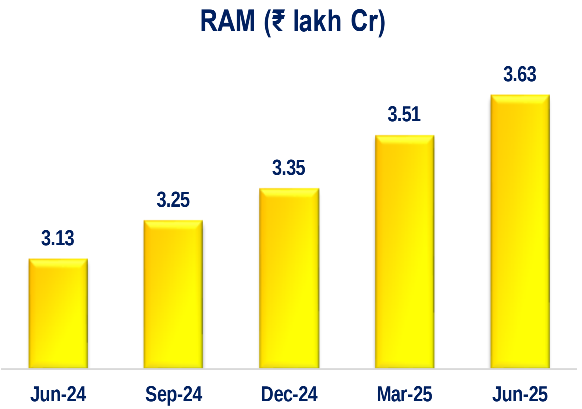
Business Highlights (QOQ)

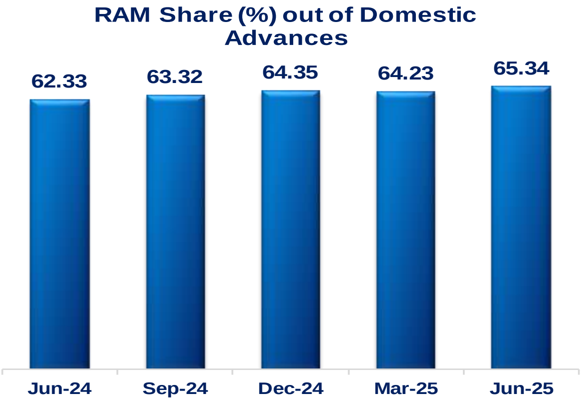


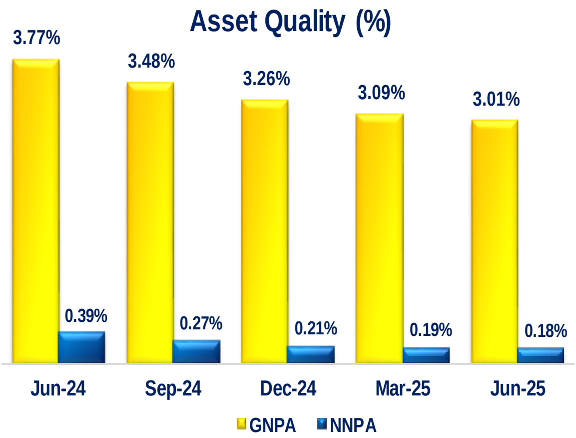


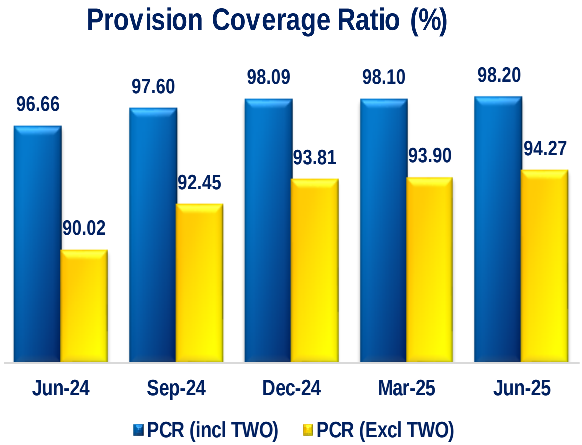












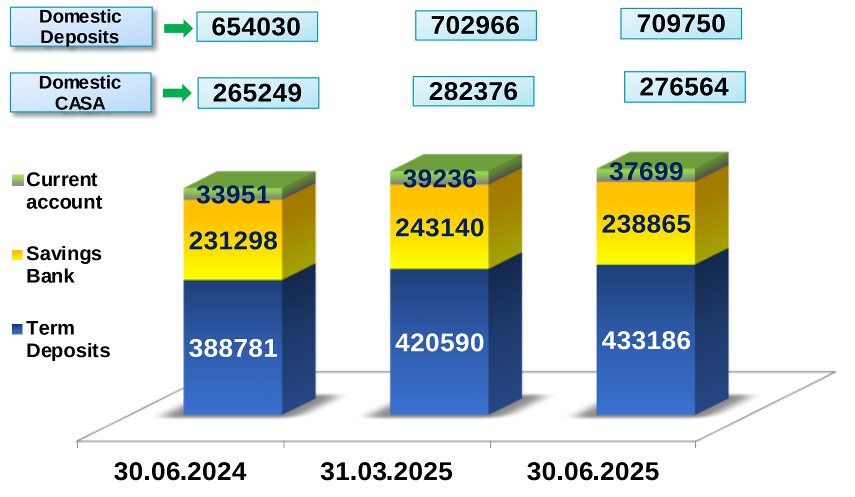
Business Snapshot

Business Snapshot

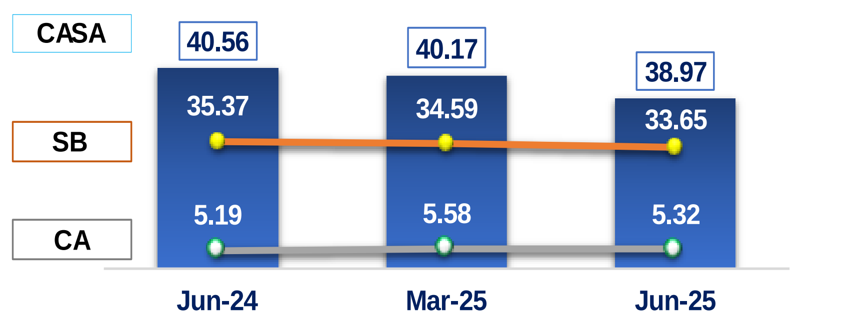
₹ in Cr

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

Domestic Deposits



Domestic CASA %

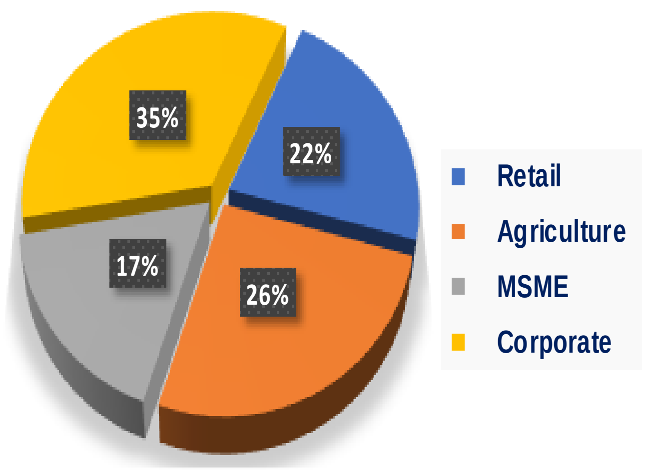


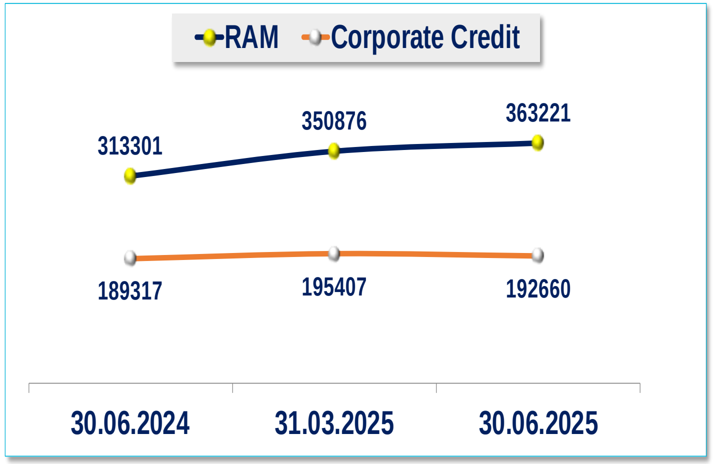
Advances (Domestic)

₹ in Cr

Sector	30.06.2024	31.03.2025	30.06.2025	YoY(%)
Gross Advances-Domestic	**502618**	**546283**	**555881**	**10.60**
Retail	106091	119097	123657	**16.56**
Agriculture	123849	137627	144160	**16.40**
MSME	83361	94152	95404	**14.45**
Total (RAM)	**313301**	**350876**	**363221**	**15.93**
RAM % to Gross Domestic Advances	*62.33%*	*64.23%*	*65.34%*	
Corporate	**189317**	**195407**	**192660**	**1.77**

30.06.2025





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

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

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

Priority Sector

₹ in Cr

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

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

Position as on 30.06.2025

Self Help Group

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

MUDRA (including RRBs)

₹1173 Cr of loans disbursed to 25161 beneficiaries

PM Viswakarma

₹74 Cr of loans disbursed to 10546 beneficiaries

Sector Deployment-Domestic Advances

₹ in Cr

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

External Rating-wise Advances

₹ in Cr

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

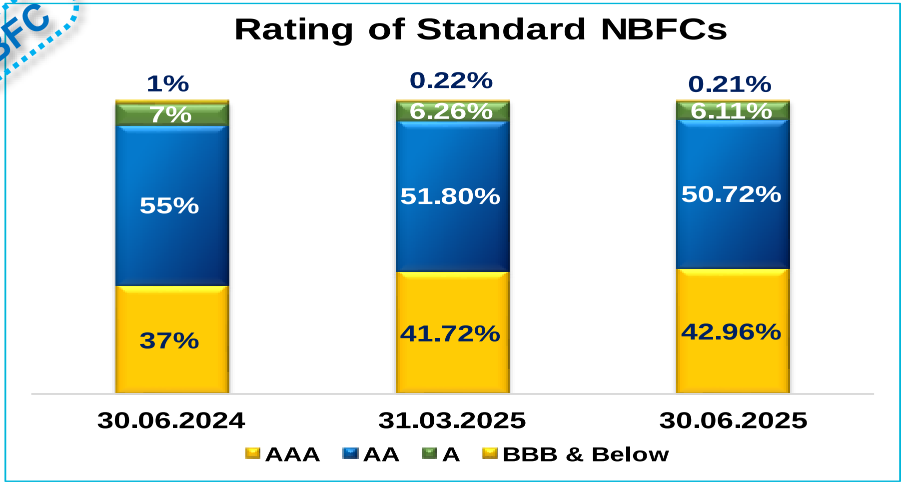
* *Rating threshold modified*

₹ in Cr

Standard NBFC Advances

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

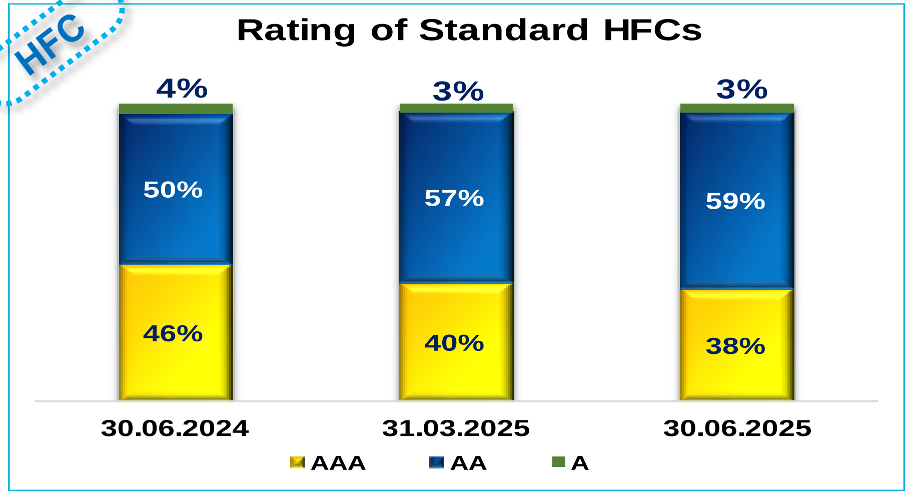
NBFC



Rated A and above: 99%

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

HFC



Rated A and above: 100%

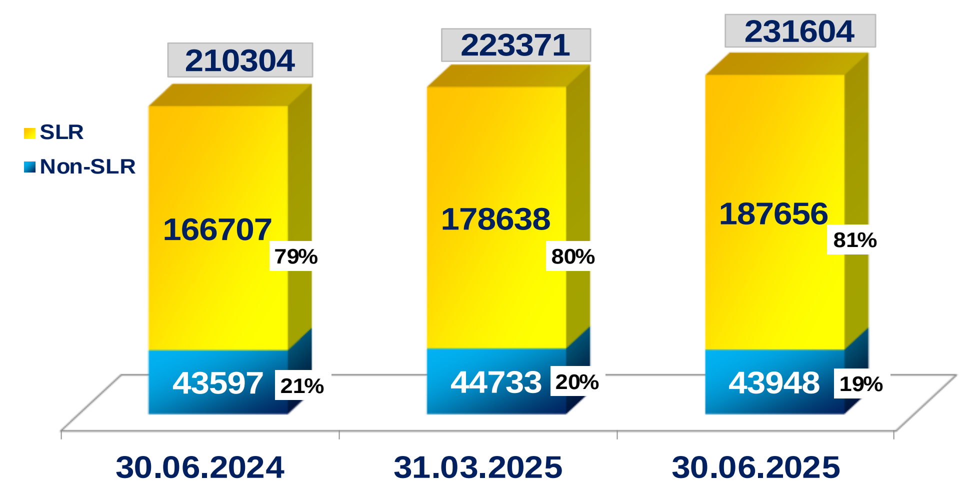
HFCs, out of Std NBFCs	30.06.2024	31.03.2025	30.06.2025
Bank sponsored	2898	2801	3358
Private Institutions	13243	13315	12284
Total	**16141**	**16116**	**15642**

Investments (Domestic)

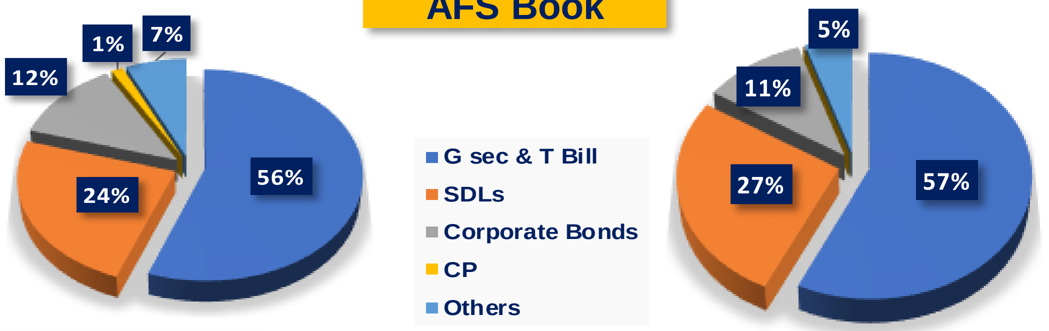
₹ in Cr

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

Investment Portfolio



AFS Book



Financials

Operating Profit & Net Profit

₹ in Cr

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

Income

₹ in Cr

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

Fee Income

₹ in Cr

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

Expenses

₹ in Cr

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

Overhead Expenses

₹ in Cr

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

Provisions & Net Profit

₹ in Cr

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

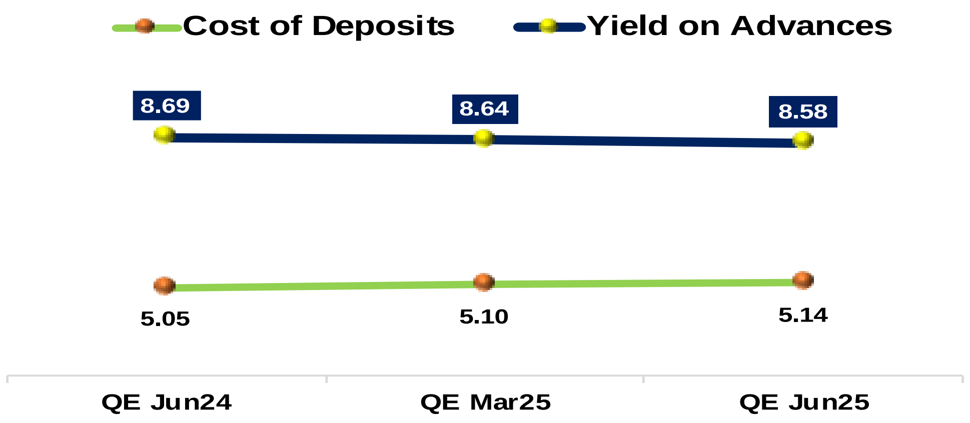
Performance Ratios

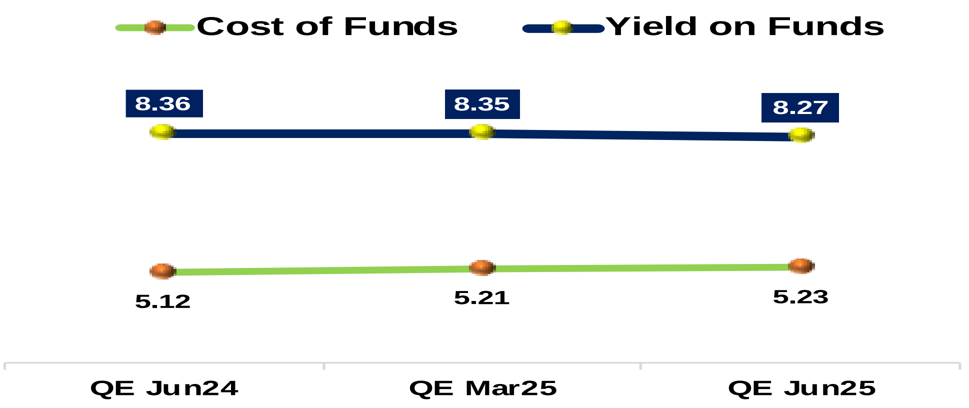
% Annualized

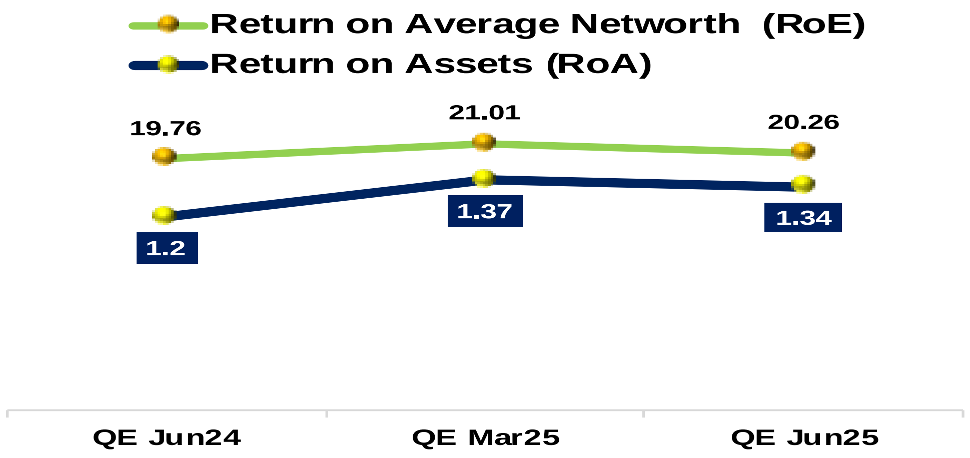
Sl No	Ratios	Quarter Ended 30.06.2024	Quarter Ended 31.03.2025	Quarter Ended 30.06.2025	Year Ended 31.03.2025
1	Cost of Deposits	5.05	5.10	5.14	5.12
2	Cost of Funds	5.12	5.21	5.23	5.21
3	Yield on Advances	8.69	8.64	8.58	8.75
4	Yield on Investments	7.15	7.23	6.96	7.17
5	Yield on Funds	8.36	8.35	8.27	8.40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

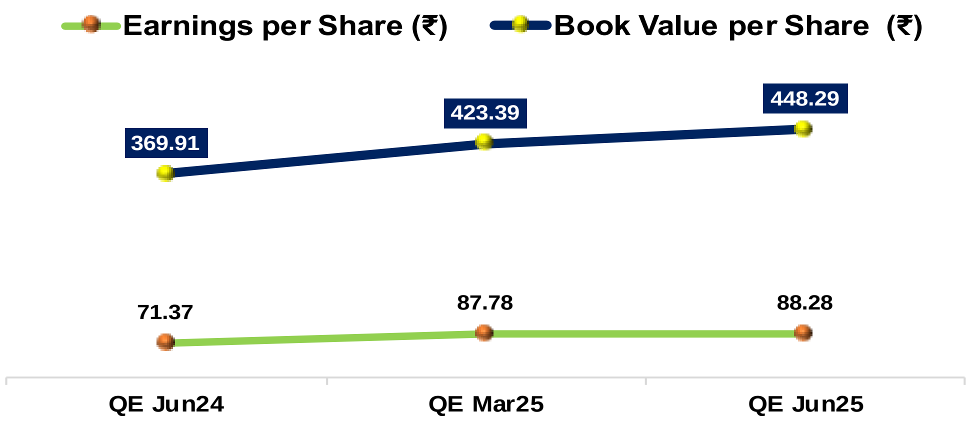
Performance Ratios

% Annualized









Balance Sheet

₹ in Cr

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

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

Capital & Risk Management

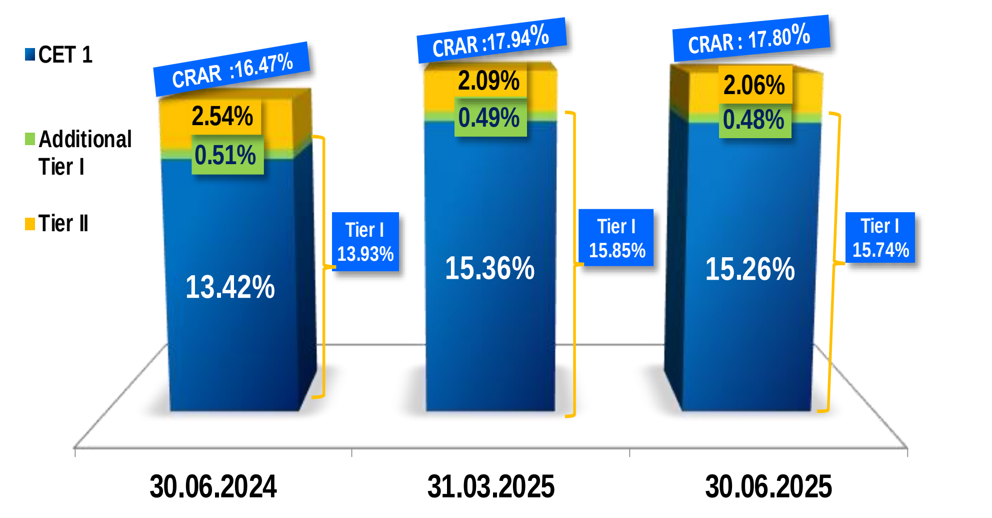
Capital & Risk Management

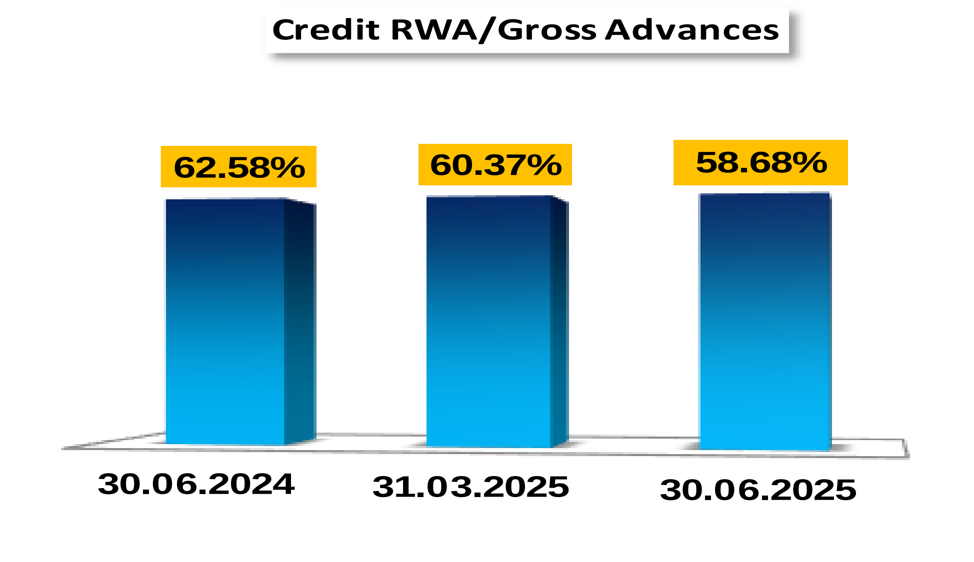
₹ in Cr

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

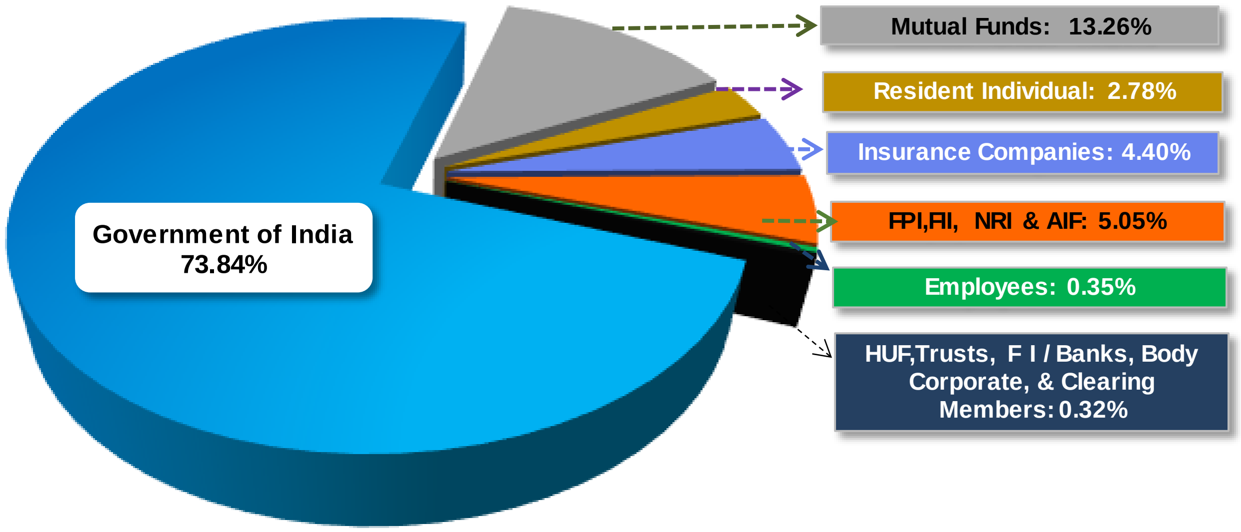
S No	Risk Weighted Assets (RWA)	30.06.2024	31.03.2025	30.06.2025
1	Credit	337380	355054	352736
	Density	*62.58%*	*60.37%*	*58.68%*
	Of which			
	Retail	66631	72109	73041
	Density	*62.81%*	*60.55%*	59.07%
	Agriculture	36328	38954	36891
	Density	*29.33%*	*28.30%*	25.59%
	MSME	56317	63782	65384
	Density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

*Market RWA/Trading Book





Shareholding as on 30.06.2025



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

Ratings

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

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

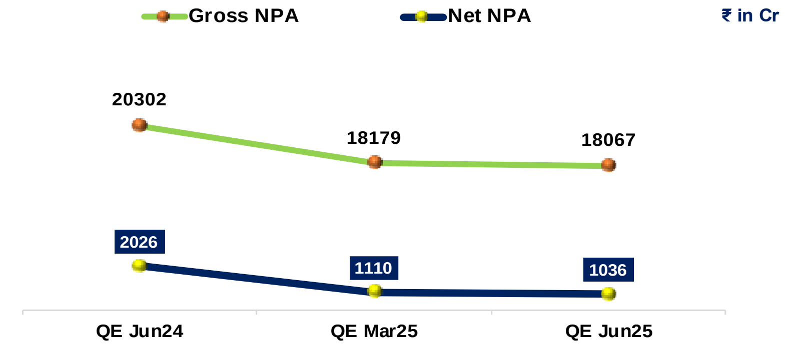
Asset Quality

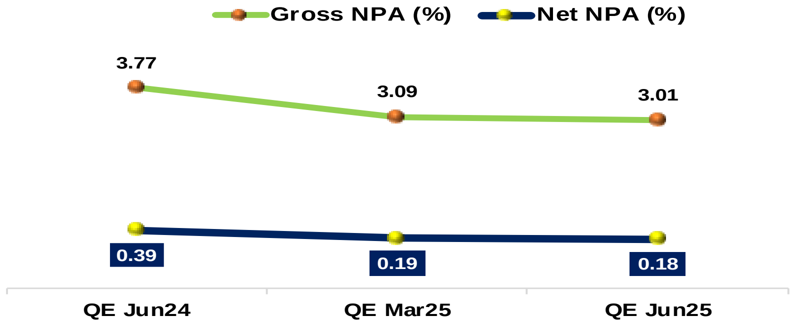
Indian Bank

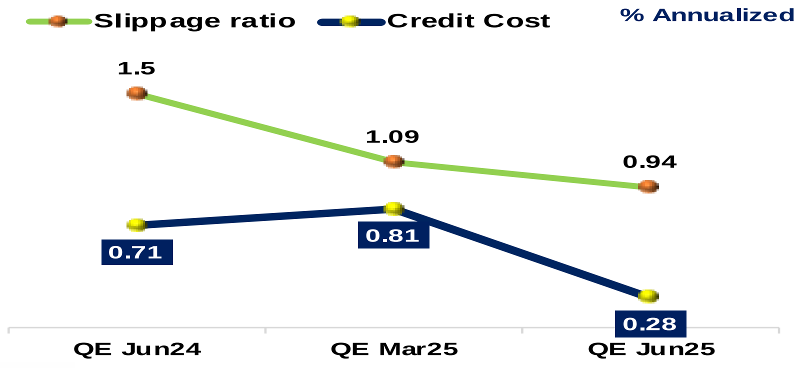
Movement of NPA

₹ in Cr

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



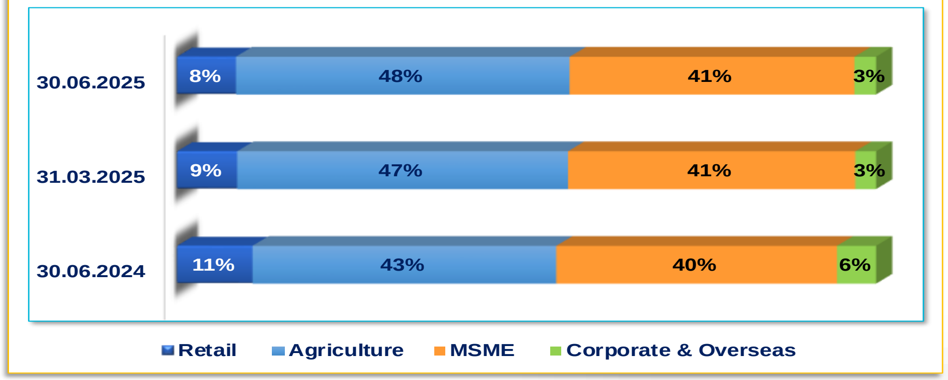




Sector-wise NPA

₹ in Cr

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



Fresh Slippages

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

NCLT

₹ in Cr

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

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

NARCL

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

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

Covid Restructuring (sector-wise)

Sector	Outstanding as on 31.03.2025 (Standard)		Addition during the QE Jun'25		Reduction during the QE Jun'25		Outstanding as on 30.06.2025 (Standard)		Recovery Percentage	Provision
			Addition (Interest/ Additional funding/ Fund Utilisation)	Upgradation NPA to standard	Recovery	Fresh NPA				
	No	Amount	Amount	Amount	Amount	Amount	No	Amount	%	Amount
Retail	20378	3620	0	58	127	52	19958	3499	96.01%	1115
Agriculture	1574	103	0	6	13	10	1282	85	90.03%	26
MSME	5700	879	0	35	121	66	4592	727	96.15%	276
RAM Total	27652	4602	0	99	262	127	25832	4311	94.06%	1418
Corporate	6	274	0	0	30	0	6	244	99.64%	61
Total	27658	4876	0	99	292	127	25838	4555	95.92%	1479

Special Mention Account (SMA) ₹5 Cr and above

₹ in Cr

Sector	30.06.2024				31.03.2025				30.06.2025			
	SMA 1	SMA 2	Total	% to Respective Sector Standard Advances	SMA 1	SMA 2	Total	% to Respective Sector Standard Advances	SMA 1	SMA 2	Total	% to Respective Sector Standard Advances
Retail	114	74	188	0.18%	60	76	136	0.12%	140	106	246	0.20%
Agriculture	206	155	361	0.31%	151	109	260	0.20%	168	203	370	0.27%
MSME	953	583	1536	2.04%	780	314	1094	1.26%	812	883	1695	1.93%
Corporate & Others	102	263	365	0.16%	3305	160	3465	1.46%	86	3394	3480	1.47%
TOTAL	1375	1075	2450	0.47%	4296	659	4955	0.87%	1205	4586	5791	0.99%

Financial Inclusion

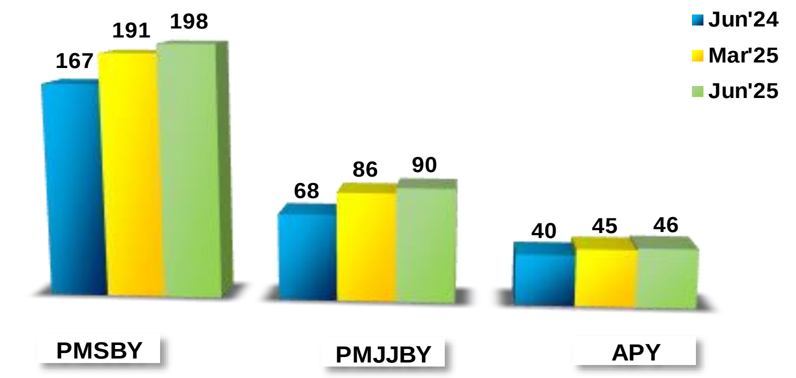
Financial Inclusion

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

1. Average Balance in PMJDY account: ₹4875 (vs ₹4662 of Industry)
2. PMJDY A/Cs under BSBDA: YoY 5% (in nos.) and 8% (in balance)
3. BC network in 27 States and 2 UTs
4.

YoY increase in Market Share (As of Jun'25)	PMJJBY	PMSBY
	3.74%	3.83%
	39 bps ↑	9 bps ↑

Number of Enrolments (in Lakhs)*

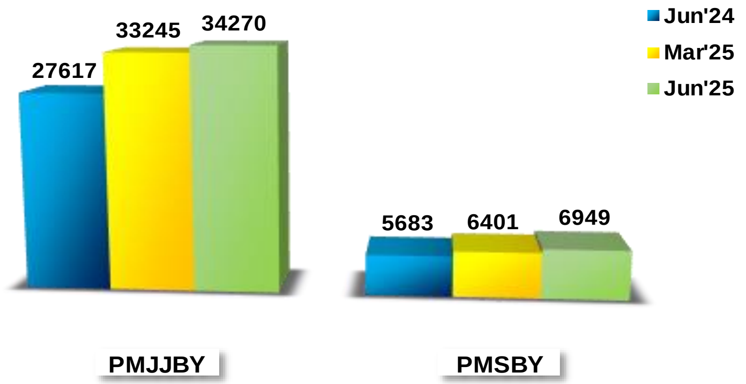


Atal Pension Yojana

01 Added 1.53 lakh fresh enrolments, during Q1FY26, with Average Account per Branch of 26 as against the proportionate target of 25 as on 30.06.25.

02 Registered a growth of 3% (QoQ) and 17%(YoY)

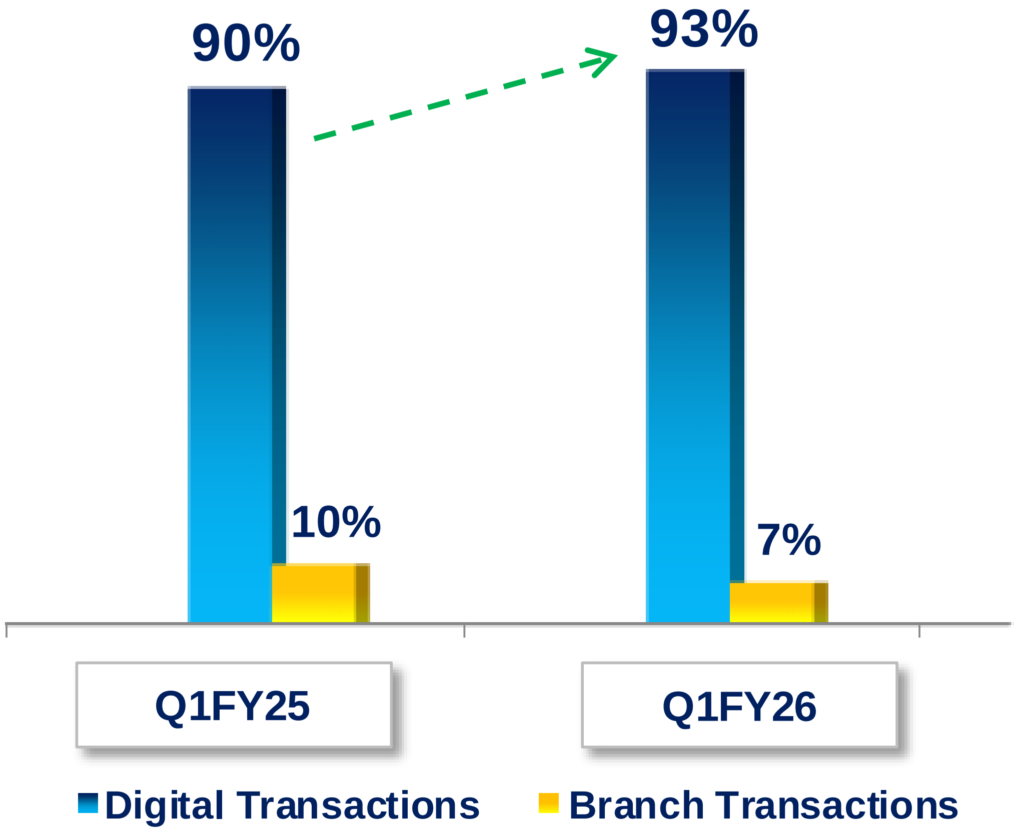
Number of claims settled*



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

Digital Banking & Business Network

Digital Transactions vs Manual Transactions



Expanding Digital Footprint – Q1FY26

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

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

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

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

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

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

47258 Digital MSME Loan sanctioned of amount ₹2624 Cr

199 Digital Tractor loans sanctioned of amount ₹13 Cr

Major IT Infrastructure & Digital Initiatives

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

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

Braille Debit Cards
Ease of Use of Debit Cards for the Visually Challenged

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

Hello UPI
UNIFIED PAYMENTS INTERFACE

Innovision Hackathon 2025
The 2nd Hackathon, "Innovate to Elevate" organized in collaboration with IIT-M on Cyber Security & Fintech domains

Digital Business (₹ Cr)

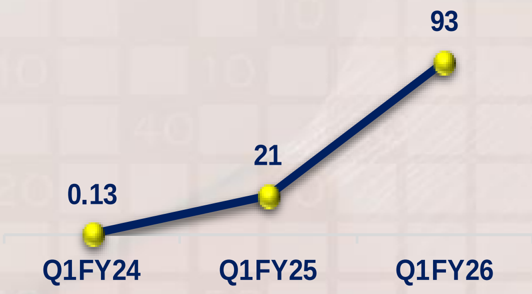
Digital Business during Q1FY26 : ₹57955 Cr

132 Digital Journeys, Utilities & Processes

Digital Business


Digital Liabilities


Digital Assets


Other Digital Business


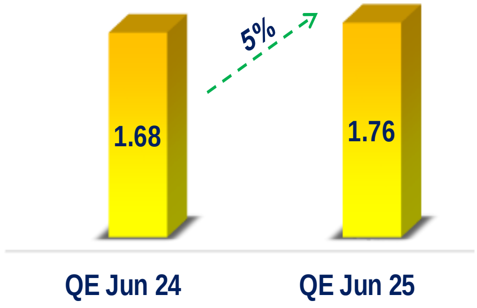
Digital Banking

In Cr

Mobile Banking

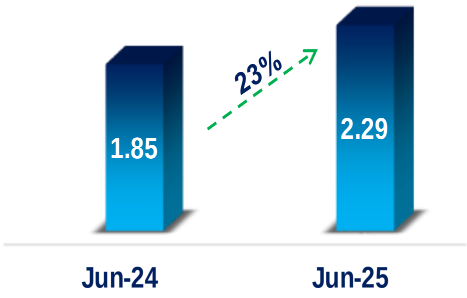
Users

Transactions

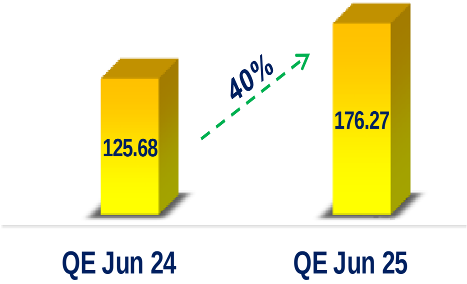


UPI

Users

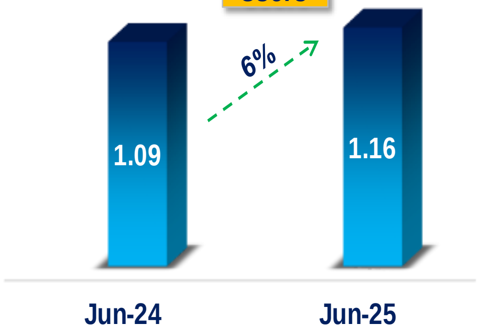


Transactions



Internet Banking

Users

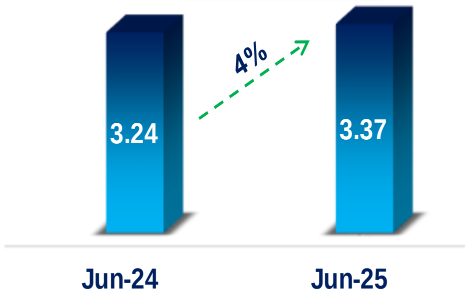


Transactions

Debit & Credit Cards

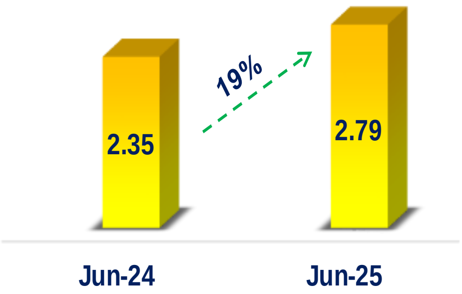
Debit Card Users

in Cr

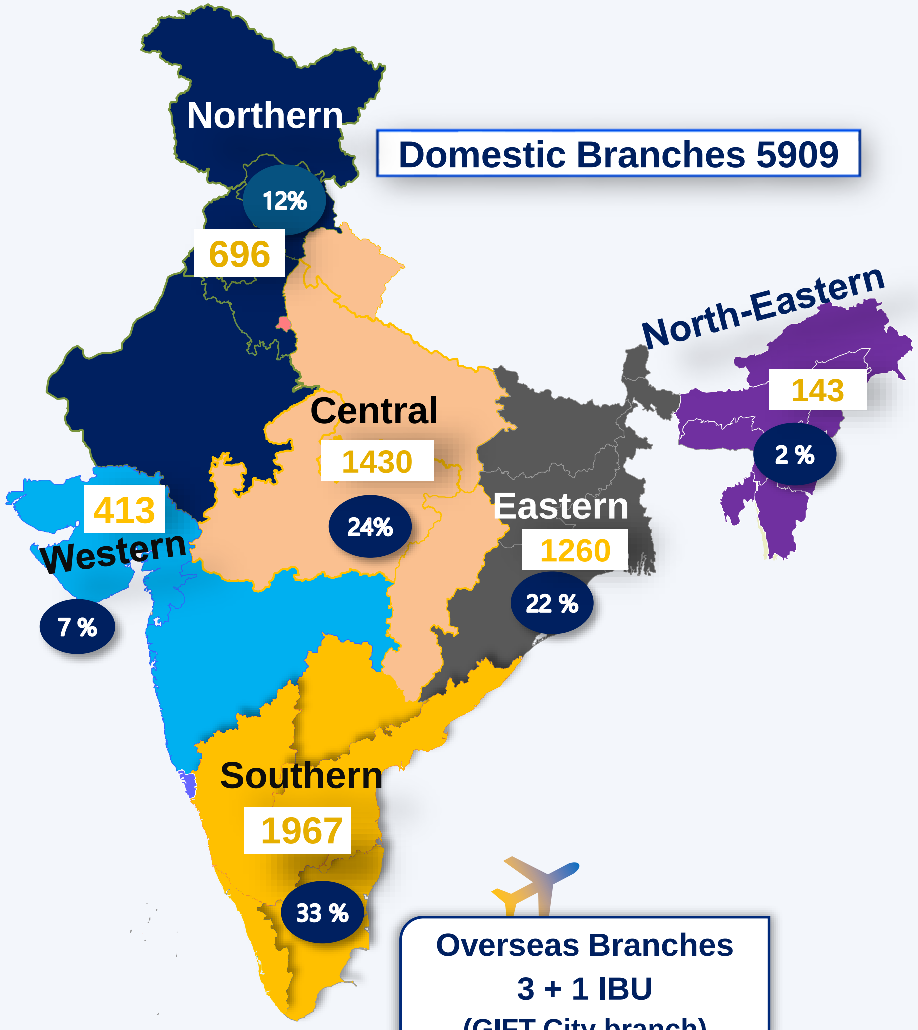


Credit Card Users

in lakh



Pan India Touch Points: 26,456

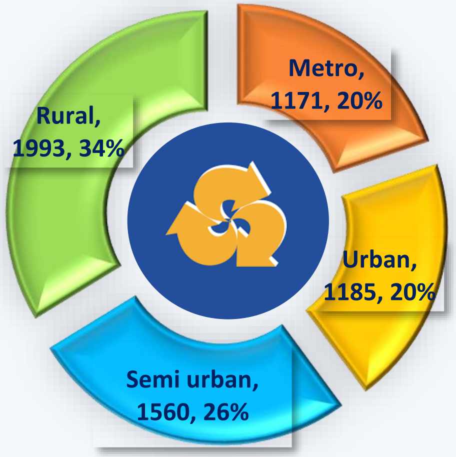


Domestic Branches 5909

Overseas Branches
3 + 1 IBU
(GIFT City branch)

30.06.2025

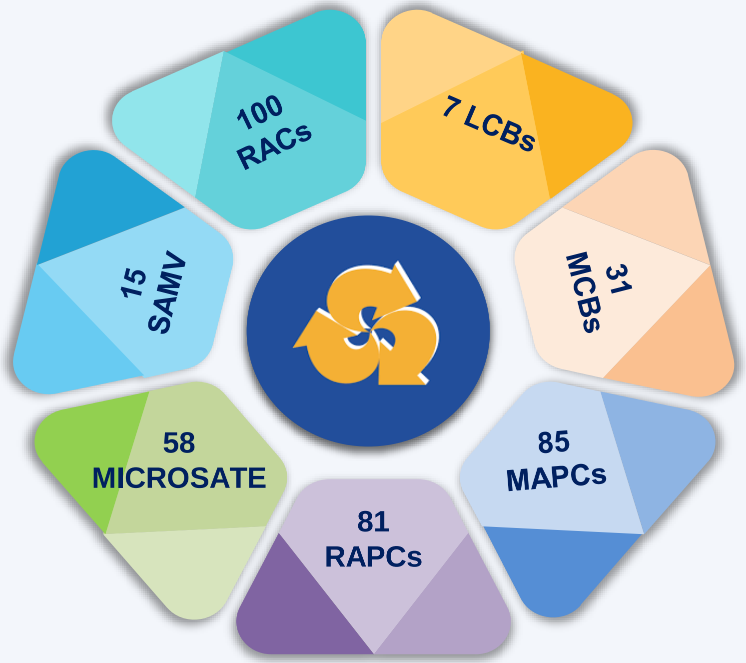
Population group wise (Domestic)



5466
ATMs & BNAs

15080
Business Correspondents

Processing Centres & Verticals



Branches Opened:
9 in Q1FY26
(272 since amalgamation)

Branches Merged:
1 in Q1FY26
(353 since amalgamation)

Manpower Position

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

HR Initiatives

- Rising Star – Leadership Development Program for 400 Executives to groom them for future leadership
- 821 Training programs conducted in Q1FY26 – 18164 participants (of which 12543 are unique participants)
- Automation of Transfer and Promotion Process.

  Timely completion of Transfer & Promotion Process.
- Training Program conducted on Artificial Intelligence (AI);

  Training Program on Green Finance, Renewable Energy, Climate Change – ESG
- Training on commonly used features of INDSMART mobile app & Digital journeys has been imparted to 5056 officers
- Training on Work Life Balance and Stress Management.

  Training for Women Business Leaders under “ELLE”vate Program.

ESG, Group Entities & Awards

Environmental

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

Social

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

Governance

- Well defined policies and SOPs
- Corporate Governance Policy for transparent and responsible decision-making
- Effective Data Governance Policy to protect the integrity of customer data adhering to privacy standards.
- Whistle Blower Policy enhances transparency and accountability
- Code of Ethics to foster a culture of integrity and responsibility within the organization

Joint Venture

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

Universal Sompo General Insurance
Suraksha, Hamesha Aapke Saath

Subsidiary

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

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

Indbank Merchant Banking Services Ltd

Wholly Owned Subsidiary

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

Net Profit: ₹24.48 lakh

Indbank Global Support Services Ltd
Wholly Owned Subsidiary of Indian Bank

Regional Rural Banks

₹ in Cr

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

Jun'25 Limited Review

Awards & Accolades

Digital Payments Awards 2023-24 From Ministry of Finance

- ***For outstanding performance in Digital Payments (PSB) – 3rd Position***
- ***For merchant onboarding in difficult geographies and remote areas (PSB) – Special Mention***

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

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

at Tamil Nadu Leadership Awards 2024.

Prestigious SKOCH Award 2024 for

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

Disclaimer

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

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

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

Thank You

INDSMART
Indian Bank
YOUR OWN BANK, ALWAYS WITH YOU
Your MONEY, Your RULES
No Minimum Balance, No Penalty!
0
%
Effective from 7th July 2025
ZERO CHARGES on non-maintenance of minimum balance
For ALL Savings Bank Accounts