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**User-Friendly Interface**

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Be vigilant of cybercrimes

**Think twice before you click any link**

**Ignore messages from unknown sources**

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**Dial 1930** for online financial fraud

Report any cybercrime at [www.cybercrime.gov.in](http://www.cybercrime.gov.in)



इंडियन बैंक Indian Bank

**TOTAL BUSINESS**  
₹ 14,29,771 Cr  
Up by 13.34% Y.o.Y

**TOTAL DEPOSITS**  
₹ 7,90,923 Cr  
Up by 12.62% Y.o.Y

**GROSS ADVANCES**  
₹ 6,38,848 Cr  
Up by 14.24% Y.o.Y

**RAM (Retail, Agri, MSME)**  
₹ 3,90,459 Cr  
Up by 16.65% Y.o.Y

**NET PROFIT**  
₹ 3061 Cr  
Up by 7.33% Y.o.Y

**GROSS NPA**  
2.23%  
Down by 103 bps Y.o.Y

**NET NPA**  
0.15%  
Down by 6 bps Y.o.Y

**NIM (Domestic)**  
3.40%  
Up by 6 bps Q.o.Q

**Unaudited (Reviewed) Financial Results (Standalone/Consolidated) for the Quarter/ Nine Month Ended December 31, 2025**

(Rs.in Crore)

Sl. No.	Particulars	Standalone				Consolidated			
		Quarter Ended 31.12.2025 (Reviewed)	Nine Months Ended 31.12.2025 (Reviewed)	Quarter Ended 31.12.2024 (Reviewed)	Year Ended 31.03.2025 (Audited)	Quarter Ended 31.12.2025 (Reviewed)	Nine Months Ended 31.12.2025 (Reviewed)	Quarter Ended 31.12.2024 (Reviewed)	Year Ended 31.03.2025 (Audited)
1	Total income from operations	19963.34	57461.23	17912.03	71225.64	19894.78	58071.47	18167.54	72050.88
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	4166.56	12343.75	3690.29	14786.93	4199.38	12423.73	3720.65	14887.38
3	Net Profit / (Loss) for the period before Tax (after Exceptional and / or Extraordinary items)	4166.56	12343.75	3690.29	14786.93	4199.38	11657.14	3720.65	14887.38
4	Net Profit / (Loss) for the period after Tax (after Exceptional and / or Extraordinary items)	3061.48	9052.52	2852.36	10918.29	3146.88	8531.22	2909.73	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	Refer Note 2	Refer Note 2
6	Paid up Equity Share Capital	1346.96	1346.96	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	60762.20	51065.97	60762.20	62965.17	62965.17	52926.05	62965.17
8	Securities Premium Account	6290.02	6290.02	6290.02	6290.02	6290.02	6290.02	6290.02	6290.02
9	Net Worth	65192.93	65192.93	55551.65	57028.96				
10	Paid up Debt Capital/Outstanding Debt**	18057.91	18057.91	21166.44	25038.98				
11	Debt Equity Ratio**	0.28	0.28	0.38	0.44				
12	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations)								
	Basic :	*22.73	*67.21	*21.18	81.06	*23.36	*63.34	*21.60	83.61
	Diluted :	*22.73	*67.21	*21.18	81.06	*23.36	*63.34	*21.60	83.61
13	Capital Redemption Reserve	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
14	Debenture Redemption Reserve	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
15	Debt Service Coverage Ratio	Not Applicable	Not Applicable	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 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](http://www.nseindia.com) and [www.bseindia.com](http://www.bseindia.com) and Bank's website ([www.indianbank.bank.in](http://www.indianbank.bank.in)))

2. Information relating to Total Comprehensive Income and other Comprehensive Income is not furnished as Ind AS is not yet applicable to the Bank.

QR CODE for Results



Place: Chennai  
Date: 22.01.2026

Mini T M  
Executive Director

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.

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