

इंडियन बैंक



Indian Bank

Performance Analysis

Q4/FY26



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Performance Highlights Q4FY26 (YoY)



Q4FY26

Business (YoY)

Asset Quality

Q4 (QoQ)
YE (YoY)

Benchmark Ratios

Q4 (YoY)
YE (YoY)

Business

₹ 14.95 lakh Cr
12.79%

RAM

₹ 4.04 lakh Cr
15.18%

CoD

4.83% 10 bps
4.97% 15 bps

Net Interest Income

₹ 7109 Cr 11.27%
₹ 26915 Cr 6.91%

Deposits

₹ 8.28 lakh Cr
12.29%

Retail

₹ 141396 Cr
18.72%

GNPA

1.98%
YoY: 111 bps
QoQ: 25 bps

YoA

8.07% 24 bps
8.33% 42 bps

Operating Profit

₹ 5286 Cr 5.32%
₹ 19916 Cr 4.83%

Advances

₹ 6.67 lakh Cr
13.43%

Agriculture

₹ 153150 Cr
11.28%

NNPA

0.15%
YoY: 4 bps

YoI

6.99% 4 bps
6.99% 18 bps

Net Profit

₹ 3103 Cr 4.97%
₹ 12156 Cr 11.33%

CASA

CASA : 10.85%
SB: 10.64%
CA: 12.16%

MSME

₹ 109580 Cr
16.39%

PCR

98.28%
YoY: 18 bps

NIM (Domestic)

3.35% 5 bps
3.36% 15 bps

RoE

18.98% 203 bps
19.53% 123 bps

CD Ratio

80.60%

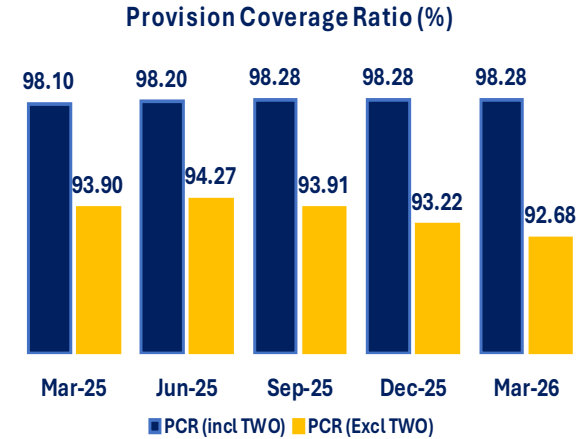
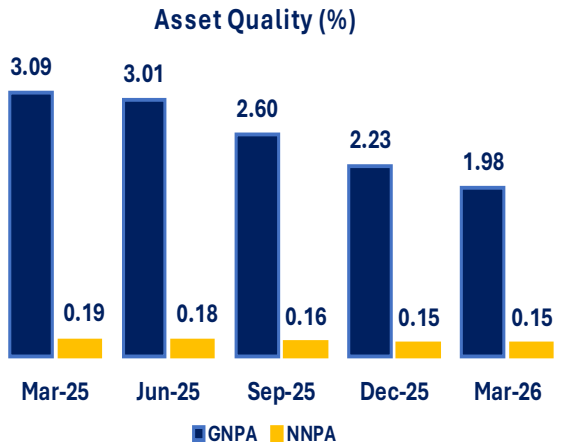
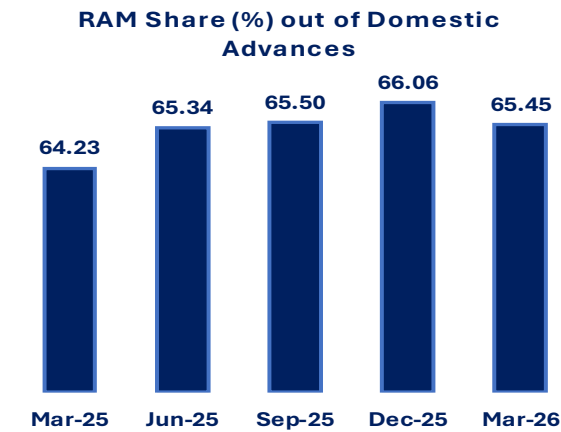
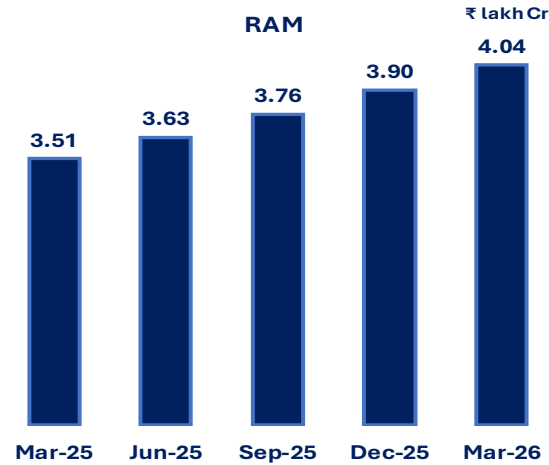
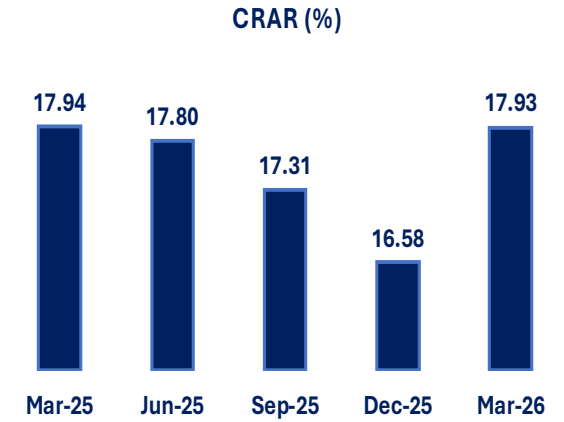
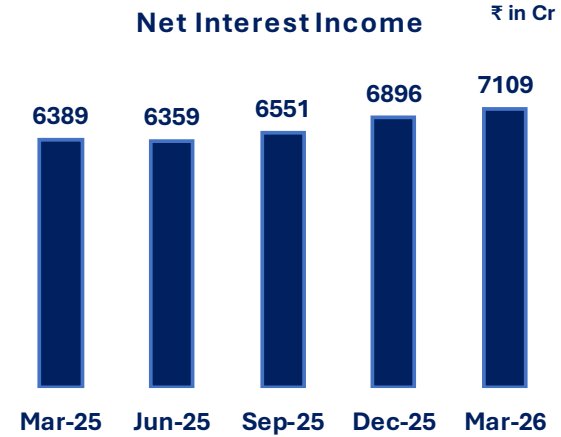
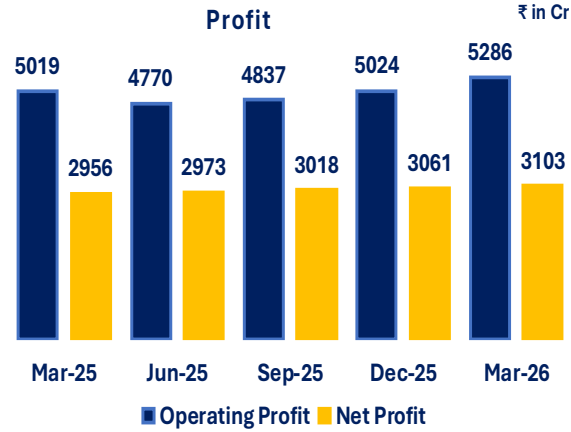
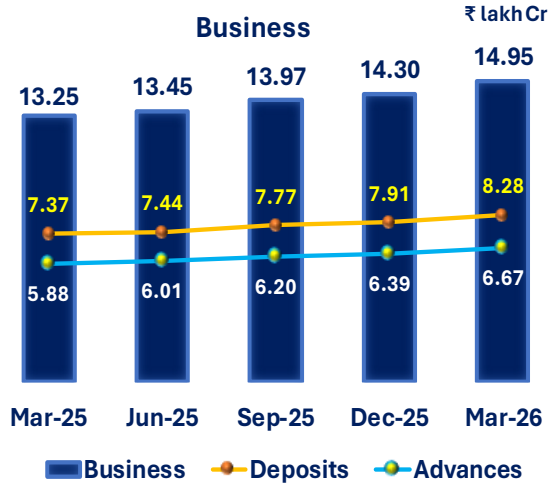
Corporate

₹ 213359 Cr
9.19%

RoA

1.28% 2 bps
1.31% 1 bps

Business Highlights (QoQ)



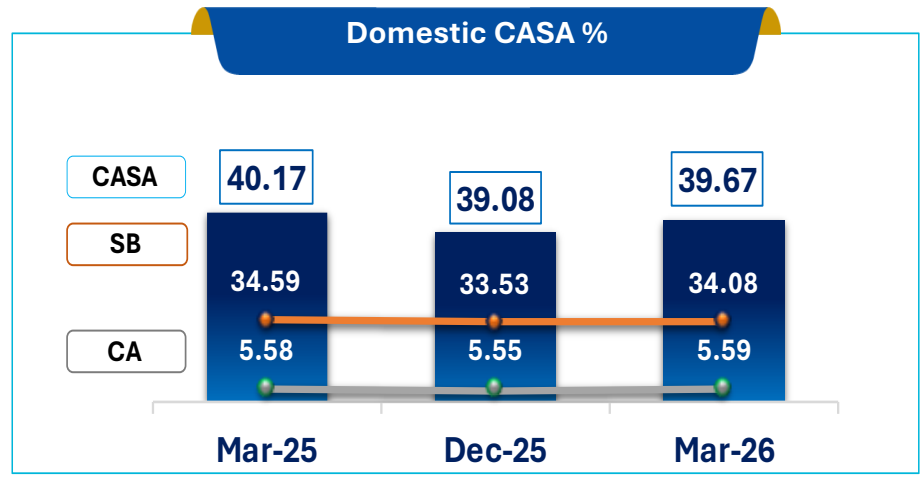
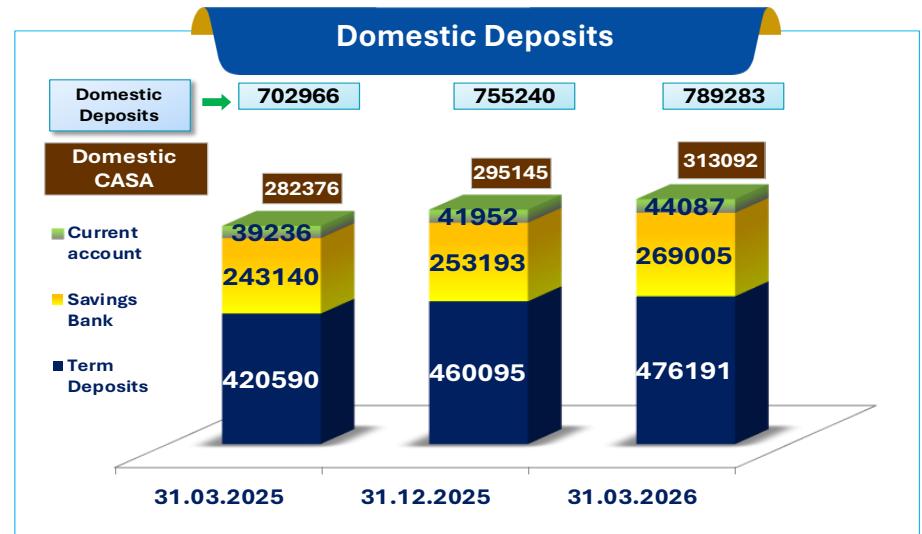
Business Snapshot



Business Snapshot

₹ in Cr

Sl No	Parameter	31.03.2025	31.12.2025	31.03.2026	QoQ (%)	YoY (%)
1	Deposits	737154	790923	827726	4.65	12.29
	Domestic	702966	755240	789283	4.51	12.28
	Overseas	34188	35683	38443	7.73	12.45
	Deposits breakup					
	Current	39630	42407	44450	4.82	12.16
	Savings	243224	253274	269098	6.25	10.64
	CASA	282854	295681	313548	6.04	10.85
	CASA % (Domestic)	40.17%	39.08%	39.67%		
	Term Deposits	454300	495242	514178	3.82	13.18
2	Advances	588140	638848	667113	4.42	13.43
	Domestic	546283	591076	617485	4.47	13.03
	Overseas	41857	47772	49628	3.89	18.57
	CD Ratio %	79.79%	80.77%	80.60%		
3	Business	1325294	1429771	1494839	4.55	12.79
	Domestic	1249249	1346316	1406768	4.49	12.61
	Overseas	76045	83455	88071	5.53	15.81



Advances (Domestic)

₹ in Cr

Sector	31.03.2025	31.12.2025	31.03.2026	YoY (%)
Gross Advances-Domestic	546283	591076	617485	13.03
Retail	119097	136192	141396	18.72
Agriculture	137627	149496	153150	11.28
MSME	94152	104771	109580	16.39
Total (RAM)	350876	390459	404126	15.18
RAM % to Gross Domestic Advances	64.23%	66.06%	65.45%	
Corporate	195407	200617	213359	9.19

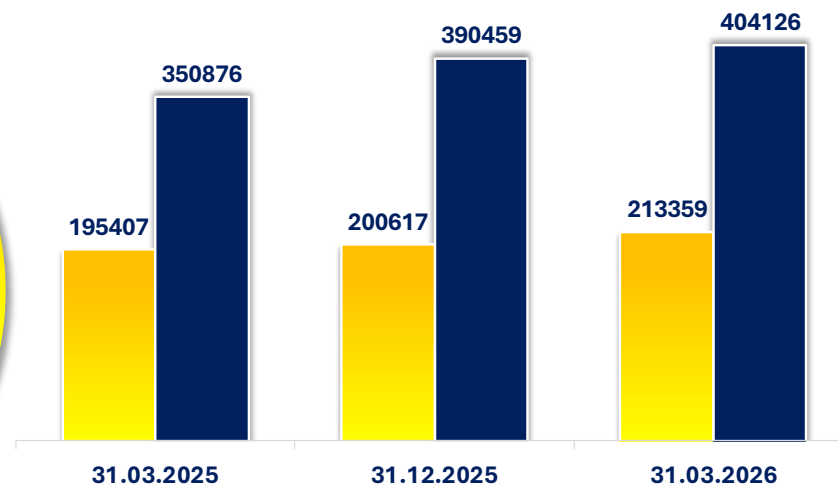
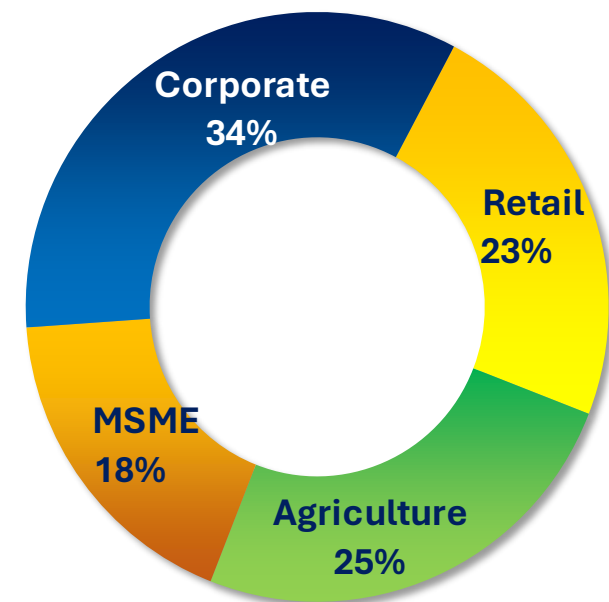
Retail	31.03.2025	31.12.2025	31.03.2026	YoY (%)
Home Loan (Incl.Mortgage loans)	74480	82362	84450	13.39
Auto Loan	11536	15540	16153	40.02
Personal Loan	7288	6706	6502	(10.79)
Jewel Loan Non Priority	9706	16338	18527	90.88
Other Retail Loan	16087	15246	15764	(2.01)
Retail	119097	136192	141396	18.72

Agriculture	31.03.2025	31.12.2025	31.03.2026	YoY (%)
Crop Loans	105476	114345	118763	12.60
SHG	16778	17725	17267	2.91
Agri Allied & Investment	15373	17426	17120	11.36
Agriculture	137627	149496	153150	11.28

MSME	31.03.2025	31.12.2025	31.03.2026	YoY (%)
Micro	53476	55993	60618	13.36
Small	28480	34498	34808	22.22
Medium	12196	14280	14154	16.05
MSME	94152	104771	109580	16.39

31.03.2026

■ Corporate Credit ■ RAM



Priority Sector

₹ in Cr

Segment (as on 31.03.26)	RBI Benchmark (as % of ANBC)	Mandatory Target (Amount)	Achievement (Excluding PSLC)	
			Amount	%
Priority Sector	40.00%	207389	214943	41.46%
Agriculture	18.00%	93325	96191	18.55%
Small and Marginal Farmers	10.00%	51847	53112	10.24%
Weaker Section	12.00%	62217	71586	13.81%
Micro under MSME	7.50%	38885	58256	11.24%
Non Corporate farmers	14.00%	72586	88175	17.01%

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

Position as on 31.03.2026

₹ in Cr

Target (FY26)	Actual (FY26)	Achievement
26530	22748 YoY 2.4%	86%

- No. of SHGs financed : 5.03 lakh
- Disbursements (Q4FY26): ₹3981 Cr
- Women Beneficiaries: 56 lakh (Nos)

Self Help Group

₹ in Cr

Target (FY26)	Actual (FY26)	Achievement
15700	15718	100%

MUDRA (including RRBs)

₹115 Cr of loans disbursed to 13497 beneficiaries cumulatively since inception

PM Viswakarma

₹1226 Cr of loans disbursed to 7.82 lakh beneficiaries cumulatively since inception

PM SVANidhi

₹314 Cr of IND MSME Digi loans disbursed to 1297 beneficiaries cumulatively till 31.03.26

Sector Deployment-Domestic Advances

₹ in Cr

Sector	31.03.2025	% share to Gross Advances	31.03.2026	% share to Gross Advances	YoY (%)
Infrastructure	55168	10.1	68218	11.0	23.7
<i>of which</i>					
<i>Power</i>	19560	3.6	28175	4.6	44.0
<i>Port and Road Project</i>	9663	1.8	12674	2.1	31.2
<i>Other infrastructure</i>	25945	4.7	27369	4.4	5.5
Basic Metal	14088	2.6	13316	2.2	(5.5)
Textiles	8066	1.5	8527	1.4	5.7
Petroleum and Coal Products	12575	2.3	9159	1.5	(27.2)
All Engineering	7089	1.3	7892	1.3	11.3
Food Processing	11302	2.1	14518	2.4	28.5
Trade	24963	4.6	36784	6.0	47.4
Commercial Real Estate	16790	3.1	18125	2.9	8.0
Home Loans/Auto Loans/Other Retail	119097	21.8	141396	22.9	18.7
Agriculture	137627	25.2	153150	24.8	11.3
NBFC	62227	11.4	54027	8.7	(13.2)
Others (Other Industries/Sectors)	77291	14.0	92373	14.9	19.5
Total Domestic Advances	546283	100.0	617485	100.0	13.0

External Rating-wise Advances

₹ in Cr

External Rating	31.03.2025		31.12.2025*		31.03.2026*	
	Exposure	% to Total	Exposure	% to Total	Exposure	% to Total
Rated Exposure						
AAA	49862	16%	65483	21%	76824	23%
AA	87993	29%	85953	28%	94229	29%
A	67668	22%	68097	22%	67772	21%
BBB	35403	11%	29292	10%	31105	9%
Total BBB and above	240926	78%	248825	81%	269930	82%
BB and below	24127	8%	22334	8%	20876	6%
Of which,						
PSU Accounts (More than INR 100 Crore)	2426	1%	6012	2%	4788	1%
Corporates (More than INR 100 Crore)	10360	3%	10877	4%	10596	3%
Others (Less than INR 100 Crore)	11340	4%	5445	2%	5492	2%
Total Rated Exposure (A)	265052	86%	271159	89%	290806	88%
Unrated Exposure						
PSU with Govt Guarantee	28356	9%	24046	8%	27084	8%
PSU without Govt Guarantee	6273	2%	4380	1%	5783	2%
Others	7767	3%	6183	2%	5728	2%
Total Unrated Exposure (B)	42397	14%	34609	11%	38595	12%
Total (A+B)	307449	100%	305768	100%	329401	100%

*-Rating threshold modified (Increased to ₹50 Cr for MSME & Agri, ₹25 Cr for Corporate)

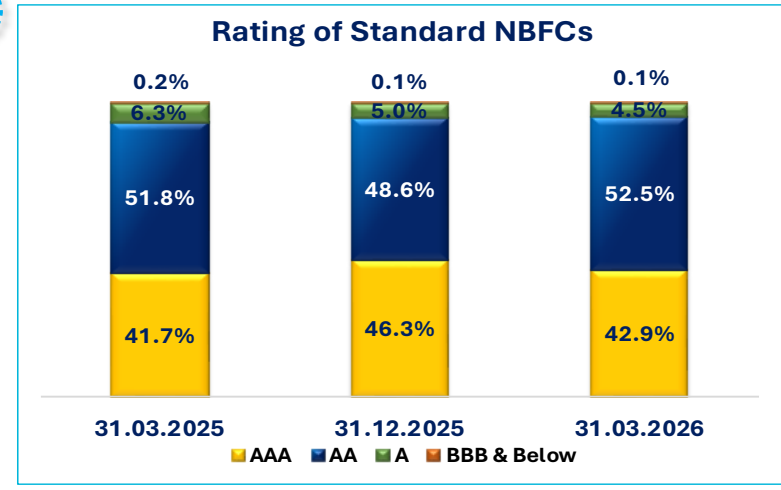
Note: In BB & below, ₹8273 Cr of Exposure is on account of INC rating where second better rating of Investment Grade is also available.

Standard NBFC Advances

Standard NBFC	31.03.2025	%	31.12.2025	%	31.03.2026	%
NBFC - HFCs	16116	26%	14490	26%	13386	25%
NBFC - PSUs	4737	8%	5799	10%	4340	8%
NBFC - MFIs	815	1%	424	1%	323	1%
NBFC - Others	40553	65%	35979	63%	35966	66%
Total	62220	100%	56692	100%	54015	100%

₹ in Cr

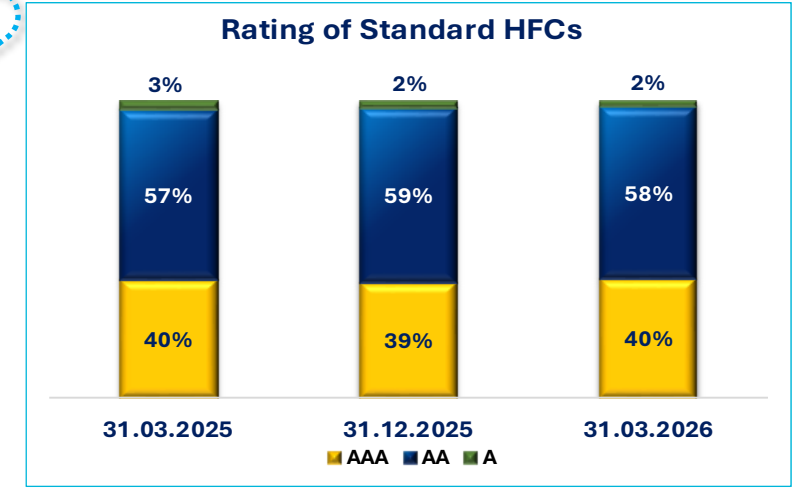
NBFC



Rated A and above: 99%

Standard NBFCs	31.03.2025	31.12.2025	31.03.2026
Bank sponsored	8423	7217	6382
Private Inst & others	53798	49475	47633
Total	62220	56692	54015

HFC



Rated A and above: 100%

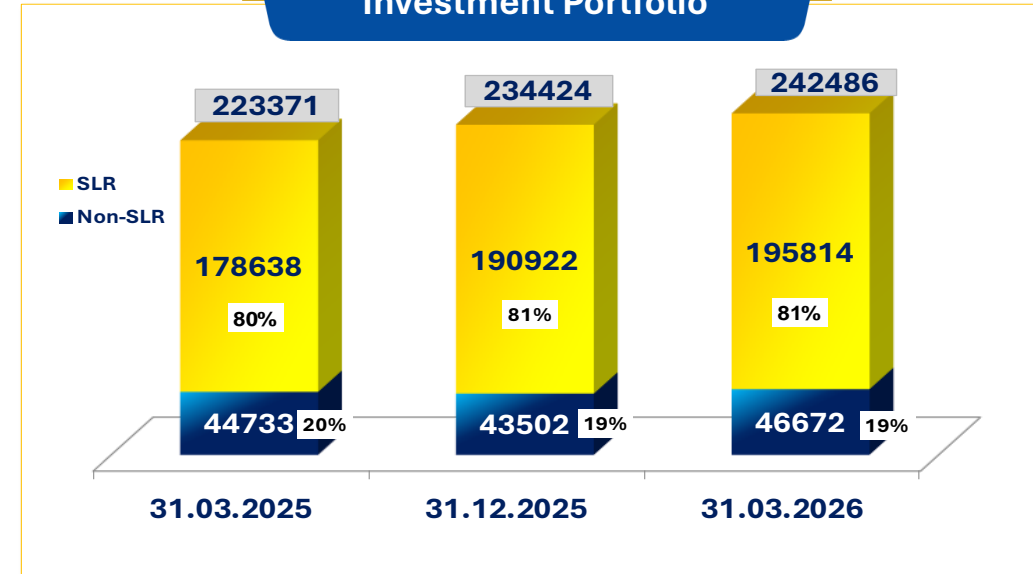
HFCs, out of Std NBFCs	31.03.2025	31.12.2025	31.03.2026
Bank sponsored	2801	2852	2864
Private Institutions	13315	11638	10522
Total	16116	14490	13386

Investments (Domestic)

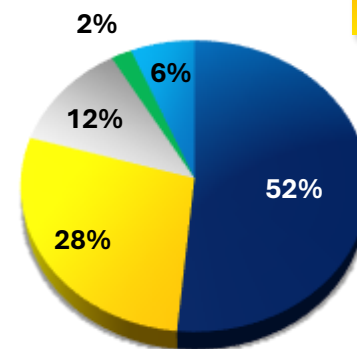
₹ in Cr

S No	Details	31.03.2025	31.12.2025	31.03.2026	YoY (%)
1	SLR Investments	178638	190922	195814	9.6
	<i>Of which</i>				
	Central Government Securities	91685	95435	96318	5.1
	State Government Securities	83190	93816	97536	17.2
	Treasury Bills	3764	1671	1960	-
	Other Approved Securities	0	0	0	-
2	Non SLR Investments	44733	43502	46672	4.3
	Total Domestic Investments (1) + (2)	223371	234424	242486	8.6
	(i) Held For Trading (HFT)	13289	13970	15422	16.1
	(ii) Available For Sale (AFS)	68163	58944	61738	(9.4)
	(iii) Held To Maturity (HTM)	136682	154740	159890	17.0
	(iv) Fair Value Through Profit/Loss (FVTPL)	4975	6514	5179	4.1
	(v) Subsidiary & Joint Venture (SAJV)	262	256	256	(2.4)
	Total Domestic Investments	223371	234424	242486	8.6
	<i>Modified Duration of AFS</i>	<i>3.21</i>	<i>3.63</i>	<i>3.25</i>	
	<i>Modified Duration of FVTPL including HFT</i>	<i>3.30</i>	<i>2.24</i>	<i>1.67</i>	

Investment Portfolio

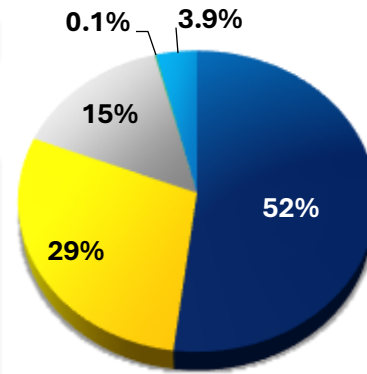


31.03.25



AFS Book

31.03.26



Financials



Operating Profit & Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2025	31.12.2025	31.03.2026	QoQ (%)	YoY (%)	31.03.2025	31.03.2026	YoY (%)
1	Interest Income	15856	17098	17480	2.23	10.24	62002	67451	8.79
2	Interest Expenses	9467	10202	10371	1.66	9.55	36826	40536	10.07
3	Net Interest Income (1-2)	6389	6896	7109	3.09	11.27	25176	26915	6.91
4	Non Interest Income	2743	2566	2500	(2.57)	(8.86)	9223	9991	8.32
5	Operating Income (3+4)	9132	9462	9609	1.55	5.22	34399	36906	7.29
6	Operating Expenses	4113	4438	4323	(2.59)	5.11	15401	16989	10.31
7	Operating Profit (5-6)	5019	5024	5286	5.21	5.32	18998	19916	4.83
8	Total Provisions	2063	1963	2183	11.21	5.82	8080	7760	(3.95)
9	Net Profit (7-8)	2956	3061	3103	1.37	4.97	10918	12156	11.33

Income

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2025	31.12.2025	31.03.2026	QoQ (%)	YoY (%)	31.03.2025	31.03.2026	YoY (%)
1	Interest Income on Advances and Discount on Bills	11456	12449	12702	2.03	10.88	44856	48854	8.91
2	Interest on investments	3903	4002	4105	2.57	5.18	15315	16068	4.92
3	Other interest income	497	647	673	4.02	35.41	1831	2529	38.12
4	Total Interest Income (1+2+3)	15856	17098	17480	2.23	10.24	62002	67451	8.79
5	Profit/Loss on Sale of Investments	147	340	105	(69.07)	(28.45)	908	987	8.67
6	Profit/Loss on Revaluation of Investments	45	20	-99	-	-	137	-97	-
7	Recovery of bad debts	764	576	555	(3.73)	(27.42)	2548	2335	(8.33)
8	Fee Income	918	998	1092	9.50	19.04	3528	3709	5.15
9	Forex Income	178	172	200	16.56	12.63	369	703	90.42
10	PSLC Commission	298	339	349	3.07	17.25	843	1286	52.46
11	Miscellaneous income	393	121	298	146.28	(24.17)	890	1068	20.00
12	Total Non Interest Income (5 to 11)	2743	2566	2500	(2.57)	(8.86)	9223	9991	8.32
13	Total Income (4+12)	18599	19664	19980	1.61	7.43	71225	77441	8.73

Fee Income

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2025	31.12.2025	31.03.2026	QoQ (%)	YoY (%)	31.03.2025	31.03.2026	YoY (%)
1	Transaction fees	212	174	138	(20.72)	(35.01)	881	621	(29.56)
2	Loan processing charges	166	244	251	2.86	51.53	679	805	18.54
3	Commission on Government business	38	27	29	3.99	(24.87)	113	116	2.86
4	Commission on LC/BG	88	108	108	-	21.89	351	396	12.88
5	Cross selling	56	54	65	19.56	14.79	181	196	8.00
6	Income from PFMS operations	7	0.1	18	-	137.39	21	21	-
7	Rent on Lockers	43	45	43	(4.53)	-	164	169	3.26
8	Misc fee Income	308	346	440	27.17	42.86	1138	1385	21.70
9	Fee Income (1 to 8)	918	998	1092	9.50	19.04	3528	3709	5.15

Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2025	31.12.2025	31.03.2026	QoQ (%)	YoY (%)	31.03.2025	31.03.2026	YoY (%)
1	Interest on deposits	8783	9376	9518	1.51	8.37	34702	37485	8.02
2	Interest on borrowings	139	188	257	36.70	84.89	362	748	106.87
3	Other interest expenses	545	638	596	(6.58)	9.36	1762	2303	30.70
4	Total Interest Expenses (1+2+3)	9467	10202	10371	1.66	9.55	36826	40536	10.07
5	Salary	1852	1809	1857	2.65	0.27	6836	7178	5.00
6	Employees Benefit	848	977	854	(12.63)	0.66	3047	3582	17.56
7	Staff Expenses (5+6)	2700	2786	2711	(2.69)	0.41	9883	10760	8.87
8	Overheads	1413	1652	1612	(2.46)	14.07	5518	6229	12.89
9	Operating Expenses (7+8)	4113	4438	4323	(2.59)	5.11	15401	16989	10.31
10	Total Expenses (4+9)	13580	14640	14694	0.37	8.20	52227	57525	10.14

Overhead Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2025	31.12.2025	31.03.2026	QoQ (%)	YoY (%)	31.03.2025	31.03.2026	YoY (%)
1	Rent, Taxes & Lighting	179	173	179	3.38	-	674	703	4.26
2	Depreciation	147	149	148	(0.50)	0.43	532	596	12.07
3	Insurance	228	374	290	(22.49)	27.38	931	1150	23.59
4	Travelling	56	56	57	1.84	1.84	247	251	1.54
5	Postage, Telecommunications etc.	37	41	38	(7.35)	2.59	130	149	14.30
6	Repairs and Maintenance	76	71	76	6.63	-	271	277	2.20
7	Printing and Stationery	29	24	28	14.69	(3.70)	98	99	1.21
8	ATM Issuer Fee paid	121	127	124	(2.23)	2.36	492	499	1.38
9	Others	540	637	672	5.49	24.44	2143	2505	16.89
10	Overheads (1 to 9)	1413	1652	1612	(2.46)	14.07	5518	6229	12.89

Provisions & Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2025	31.12.2025	31.03.2026	QoQ (%)	YoY (%)	31.03.2025	31.03.2026	YoY (%)
1	Operating Profit	5019	5024	5286	5.21	5.32	18998	19916	4.83
2	Total Provisions	2063	1963	2183	11.21	5.82	8080	7760	(3.95)
	<i>Of which</i>								
	NPA - Advances	1100	315	748	137.46	(32.00)	3444	1833	(46.79)
	NPA - Investments	-77	-13	-18	-	76.62	-115	-37	67.77
	Standard advances	-264	488	492	0.82	-	853	1587	85.94
	Income-tax	1268	1105	957	(13.39)	(24.53)	3869	4248	9.81
	Others	36	68	4	(94.12)	(88.89)	29	129	-
3	Net Profit (1-2)	2956	3061	3103	1.37	4.97	10918	12156	11.33

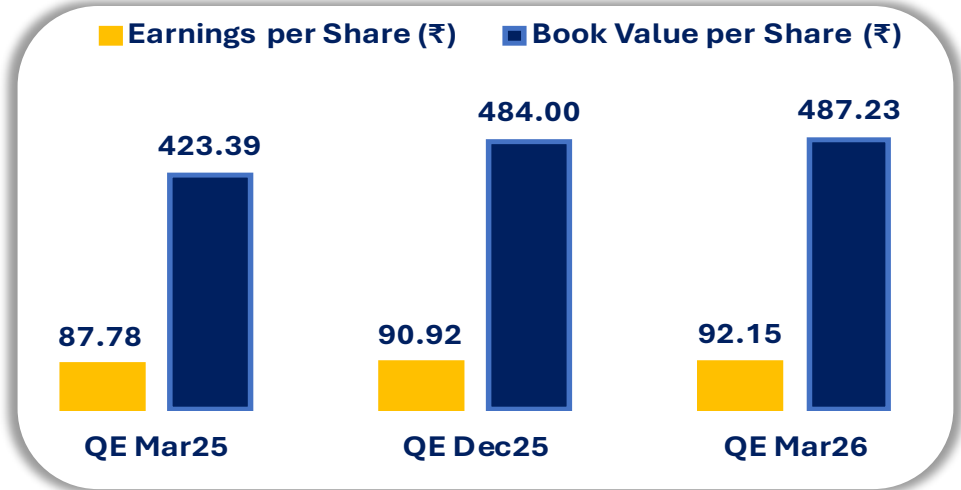
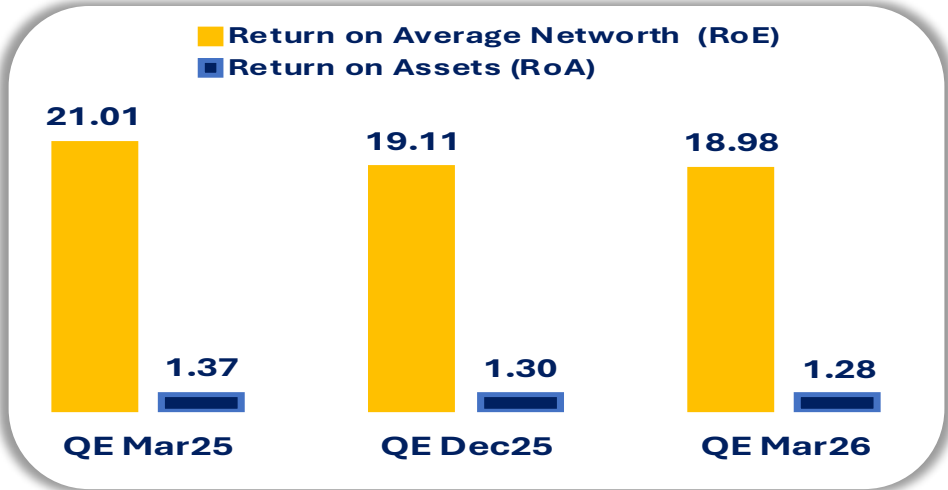
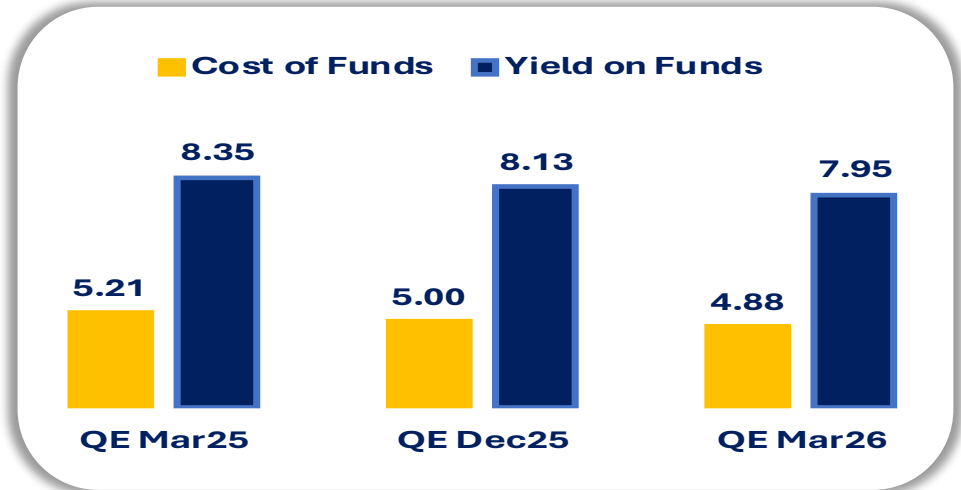
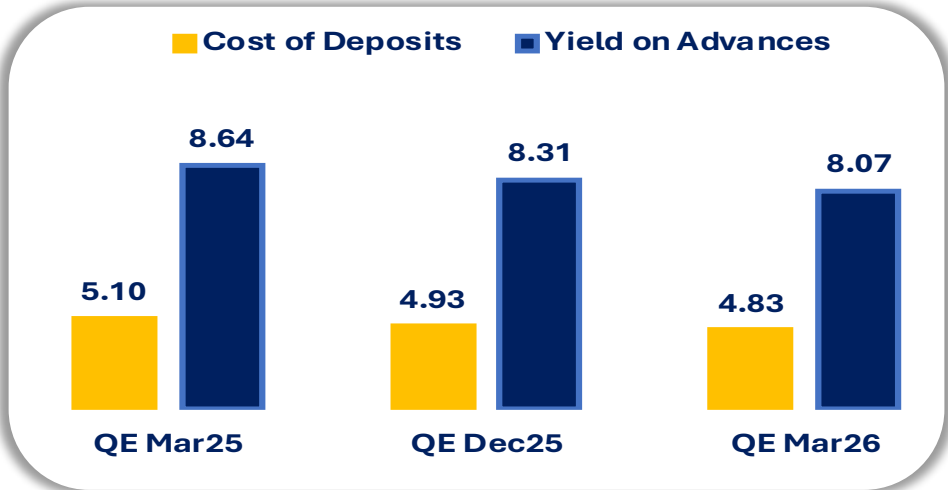
Performance Ratios

% Annualized

Sl No	Ratios	Quarter Ended			Year Ended	
		31.03.2025	31.12.2025	31.03.2026	31.03.2025	31.03.2026
1	Cost of Deposits	5.10	4.93	4.83	5.12	4.97
2	Cost of Funds	5.21	5.00	4.88	5.21	5.04
3	Yield on Advances	8.64	8.31	8.07	8.75	8.33
4	Yield on Investments	7.23	6.95	6.99	7.17	6.99
5	Yield on Funds	8.35	8.13	7.95	8.40	8.13
6	Net Interest Margin (NIM)	3.37	3.28	3.23	3.41	3.24
7	Net Interest Margin (NIM) Domestic	3.48	3.40	3.35	3.51	3.36
8	Cost to Income Ratio	45.05	46.90	44.99	44.77	46.03
9	Return on Assets (RoA)	1.37	1.30	1.28	1.32	1.31
10	Return on Average Networth (RoE)	21.01	19.11	18.98	20.76	19.53
11	Earnings per Share (₹)	87.78	90.92	92.15	81.06	90.24
12	Book Value per Share (₹)	423.39	484.00	487.23	423.39	487.23
13	Business per Employee (₹ in Cr)	32.42	34.56	36.41	32.42	36.41
14	Business per Branch (₹ in Cr)	220.02	234.92	243.87	220.02	243.87
15	Net Profit per Employee (₹ in lakhs)	29.51	30.18	30.86	27.25	30.22

Performance Ratios

% Annualized



Balance Sheet

₹ in Cr

Liabilities	31.03.2025	31.12.2025	31.03.2026
Capital	1347	1347	1347
Reserves & Surplus	67963	76889	76944
Deposits	737154	790923	827726
Borrowings	41508	48888	46692
Other Liabilities & Provisions	25439	28418	35244
Total	873411	946465	987953

Assets	31.03.2025	31.12.2025	31.03.2026
Cash & Balance with RBI	31948	30097	34055
Bal. with banks & money at call	22920	29397	31536
Investments	225303	235995	244666
Advances	571071	625547	654888
Fixed Assets	8827	8664	8647
Other Assets	13342	16765	14161
Total	873411	946465	987953

Capital & Risk Management



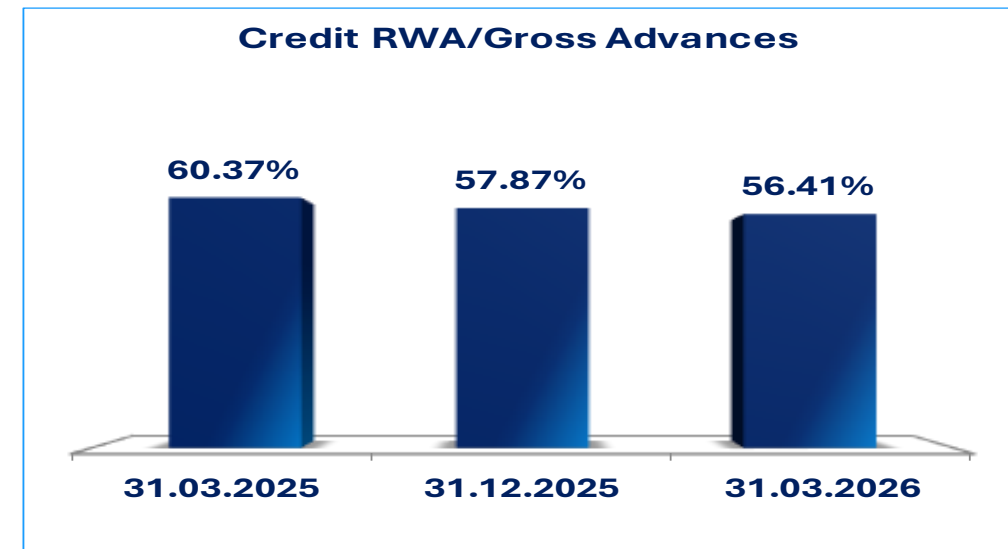
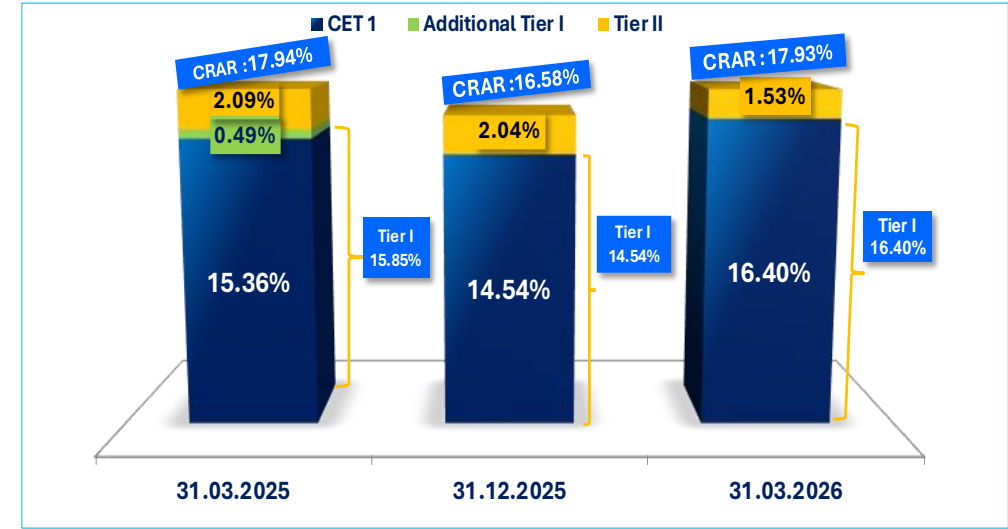
Capital & Risk Management

₹ in Cr

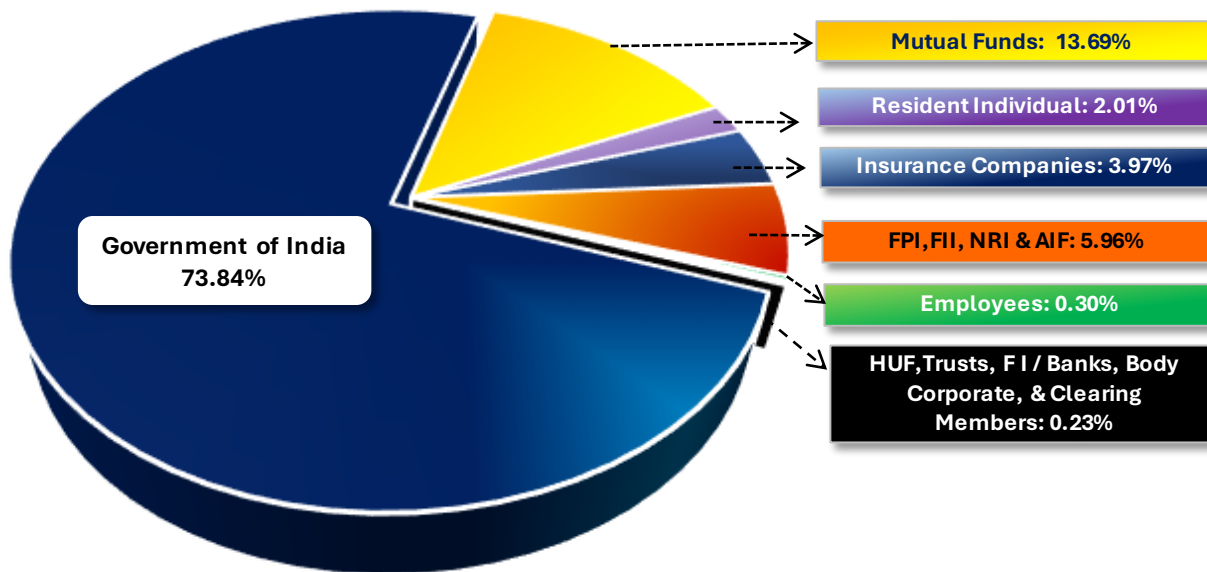
S No	Parameters	31.03.2025	31.12.2025	31.03.2026
1	Common Equity Tier I (CET 1)	62983	62800	71764
2	Additional Tier I	2000	0	0
3	Tier II	8588	8821	6704
4	Total Capital (1+2+3)	73571	71621	78468
5	Total Risk Weighted Assets	410098	431930	437546
6	CRAR % (4/5)	17.94	16.58	17.93

S No	Risk Weighted Assets (RWA)	31.03.2025	31.12.2025	31.03.2026
1	Credit	355054	369706	376320
	<i>Density</i>	60.37%	57.87%	56.41%
	<i>Of which</i>			
	Retail	72109	79691	81116
	<i>Density</i>	60.55%	58.51%	57.37%
	Agriculture	38954	37465	37386
	<i>Density</i>	28.30%	25.06%	24.41%
	MSME	63782	73187	76101
	<i>Density</i>	67.74%	69.85%	69.45%
2	Market	7571	8473	7474
	<i>Density*</i>	56.97%	60.65%	48.46%
3	Operational	47473	53751	53751
	<i>Density</i>	--	--	--

*Market RWA/Trading Book



Shareholding Pattern as on 31.03.26



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

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	AA+/ Stable	AAA/ Stable	AAA/ Stable	-

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

Asset Quality

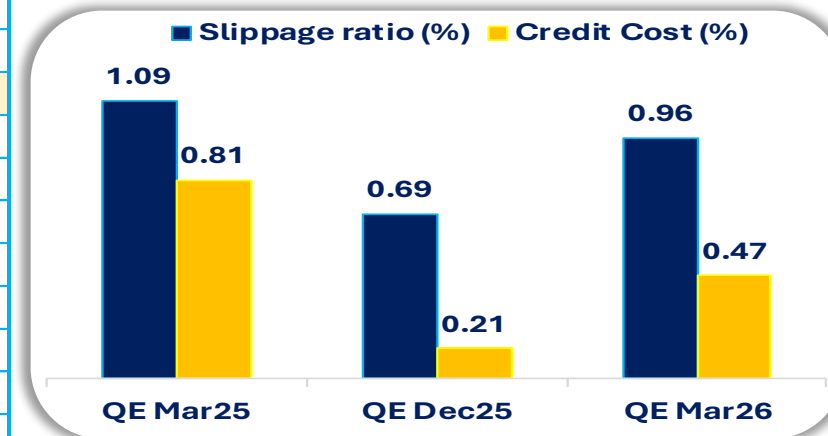
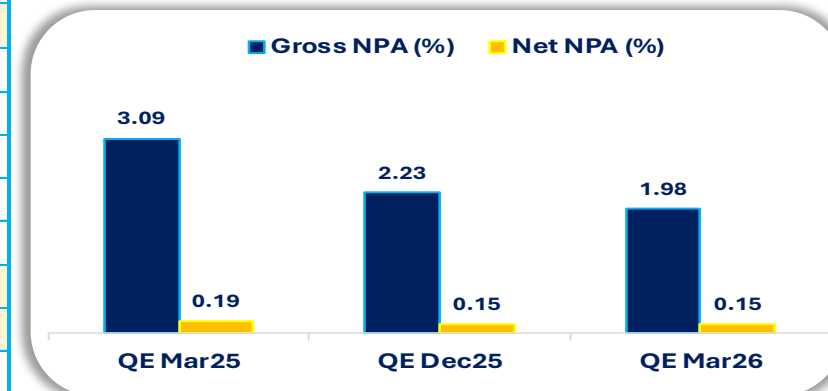
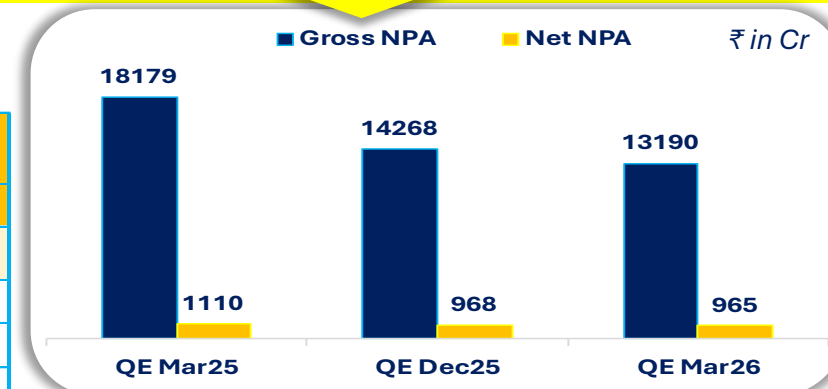
STANDARD



Movement of NPA

₹ in Cr

S No	Details	Quarter Ended			Year Ended	
		31.03.2025	31.12.2025	31.03.2026	31.03.2025	31.03.2026
1	Gross NPA opening balance	18208	16135	14268	21106	18179
	Additions :					
	Fresh Slippages	1393	997	1355	5683	4819
	To old NPAs / Others	38	10	40	104	114
2	Sub-Total of Additions	1431	1007	1395	5786	4932
	Reductions :					
	Cash Recovery & Upgradation	641	686	600	3839	3226
	Technical Write off	554	2001	1703	4170	6005
	Normal Write off	265	187	171	705	690
	Exchange difference	0	0	0	0	0
3	Sub-Total of Reductions	1461	2874	2474	8714	9921
4	Gross NPA closing Balance (1+2-3)	18179	14268	13190	18179	13190
	Gross NPA%	3.09	2.23	1.98	3.09	1.98
5	Provisions	16883	13124	12039	16883	12039
6	Others (Interest Realisable, etc.)	186	177	186	186	186
7	Net NPA [4-(5+6)]	1110	968	965	1110	965
	Net NPA%	0.19	0.15	0.15	0.19	0.15
	AUC Recovery	901	584	657	3019	2508
	MOI Recovery	239	184	241	792	917
	Total Recovery (Cash +Upgradation)	1782	1453	1499	7651	6651
	PCR % (including Technical Writeoff)	98.10	98.28	98.28	98.10	98.28
	PCR % (excluding Technical Writeoff)	93.90	93.22	92.68	93.90	92.68
	Slippage Ratio % (Annualised)	1.09	0.69	0.96	1.11	0.85
	Credit Cost % (Annualised)	0.81	0.21	0.47	0.66	0.31

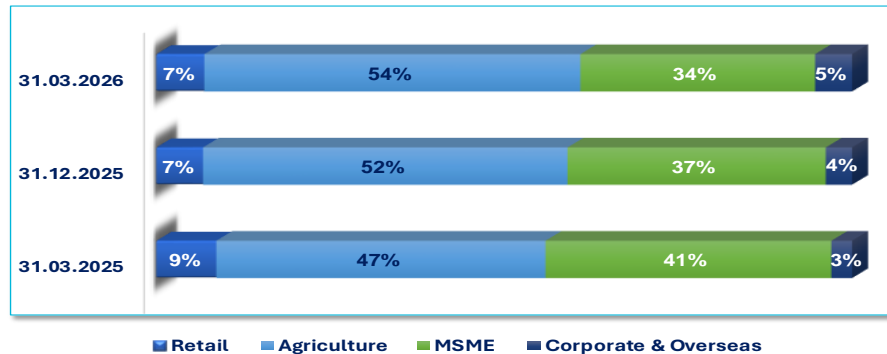


Sector wise NPA

₹ in Cr

S No	Sector	31.03.2025		31.12.2025		31.03.2026		
		Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Outstanding	Gross NPA	% to respective portfolio
1	Retail Credit	1566	1.31%	957	0.70%	141396	911	0.64%
	<i>Of which</i>							
	Home Loan	776	1.22%	504	0.73%	71275	472	0.66%
	Education Loan	277	6.15%	78	1.74%	4297	58	1.35%
	Vehicle Loan	104	0.90%	70	0.45%	16153	79	0.49%
2	Agriculture	8602	6.25%	7477	5.00%	153150	7129	4.65%
3	MSME	7470	7.93%	5295	5.05%	109580	4450	4.06%
4	Corporate & Overseas	541	0.23%	539	0.22%	262987	700	0.27%
5	Total (1 to 4)	18179	3.09%	14268	2.23%	667113	13190	1.98%
	Priority	15773	7.72%	12477	5.80%	214943	11253	5.24%

Sectorwise GNPA to Total NPA %



Fresh Slippages

Category	Q4 FY25	Q3 FY26	Q4 FY26	FY25	FY26
Retail	103	67	98	795	562
Agriculture	745	569	650	2551	2368
MSME	577	361	450	2123	1712
RAM (1)	1426	997	1197	5469	4642
Corporate (2)	-32	0	158	214	176
Total (1)+(2)	1393	997	1355	5683	4819

₹ in Cr

NCLT

Category	31.03.2026			
	No. of Accounts	Exposure	Provision	PCR%
RBI List I	6	1225	1225	100%
RBI List II	10	2820	2820	100%
Accounts filed by Bank	32	1210	1210	100%
Accounts filed by other Banks	227	16685	16685	100%
Total	275	21940	21940	100%

Recovery from NCLT	FY25		FY26	
	No of Acs	Amount	No of Acs	Amount
Through Resolution	39	330	32	952
Under Liquidation	69	156	49	110
Total	108	486	81	1062

NARCL

S.No	Position of Accounts with Indian Bank as on 31.03.2026	No. of A/cs	Book Balance
1	Accounts acquired by NARCL	14	3998
2	Bids received from NARCL	1	767
3	Under progress with NARCL	0	0
4	Declined by NARCL/Lenders	2	50
	Total	17	4815

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 31.12.25 (Standard)		Addition during the QE Mar'26		Reduction during the QE Mar'26		Outstanding as on 31.03.26 (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	19313	3306	0	30	400	31	15827	2906	96.86%	945
Agriculture	697	74	0	0	25	5	326	44	93.65%	13
MSME	3206	537	0	10	135	9	2493	403	95.99%	161
RAM Total	23216	3917	0	40	560	45	18646	3353	94.57%	1119
Corporate	6	214	0	0	15	0	6	199	99.32%	52
Total	23222	4131	0	40	575	45	18652	3552	95.98%	1171

Special Mention Account (SMA) ₹5 Cr and above

₹ in Cr

Sector	31.03.2025				31.12.2025				31.03.2026			
	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	60	76	136	0.12%	85	67	152	0.11%	160	70	230	0.16%
Agriculture	151	109	260	0.20%	78	216	294	0.21%	40	156	196	0.13%
MSME	780	314	1094	1.26%	538	680	1218	1.22%	667	410	1077	1.02%
Corporate & Others	3305	160	3465	1.46%	68	3346	3414	1.38%	1010	286	1296	0.49%
TOTAL	4296	659	4955	0.87%	769	4309	5078	0.81%	1877	922	2799	0.43%

Financial Inclusion



Financial Inclusion



S No	FI Parameters	Mar'25	Dec'25	Mar'26
1	BCs engaged (Nos.)	14667	16247	17032
2	PMJDY Accounts under BSBDA (No. in lakhs)	235	246	247
3	Balance in PMJDY accounts (₹ in Cr)	12223	13074	14471
4	Rupay Cards issued (No. in lakhs)	135	144	149

1

Average Balance in PMJDY account: ₹5755 (vs ₹5269 of Industry)

2

Growth in PMJDY A/Cs under BSBDA: YoY 5% (in nos.) and 18% (in balance)

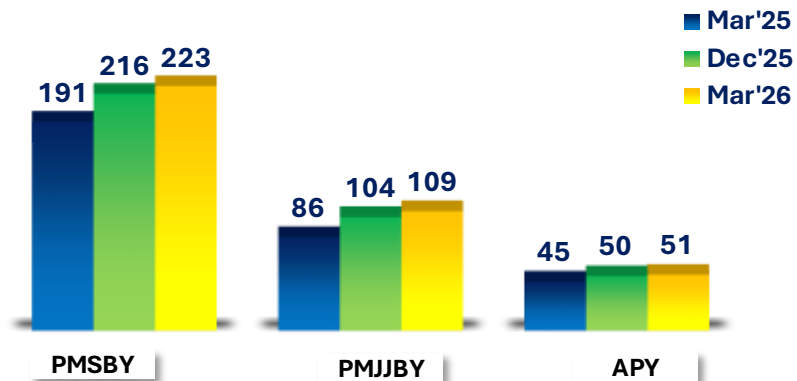
3

BC network in 26 States and 5 UTs

4

YoY increase in Market Share (As of Mar'26)	PMJJBY	PMSBY
	4.02%	3.88%
	38 bps ↑	12 bps ↑

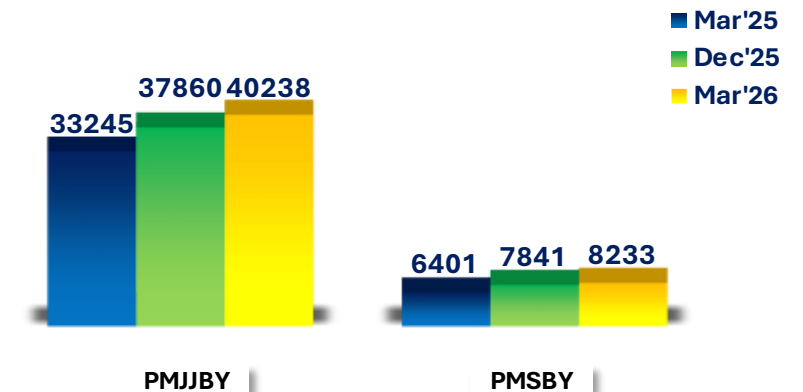
Number of Enrolments (in Lakhs)*



Atal Pension Yojana

- 01 Added 6.05 lakh fresh enrolments, during FY26, with Avg. Account per Branch of 104 as against the proportionate target of 100 as on 31.03.26.
- 02 Registered a growth of 3% (QoQ) and 14%(YoY)

Number of claims settled*

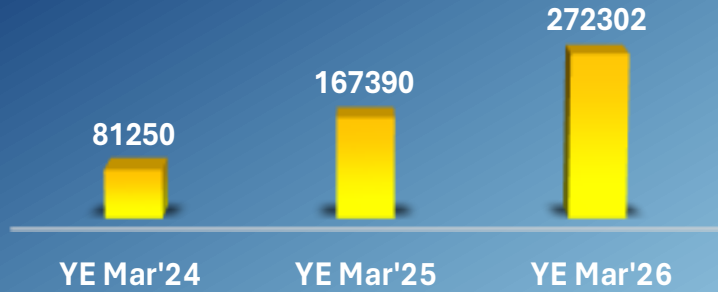


* Number of enrolments and claims are cumulative since launch of the respective schemes

Digital Banking & Business Network



Digital Business

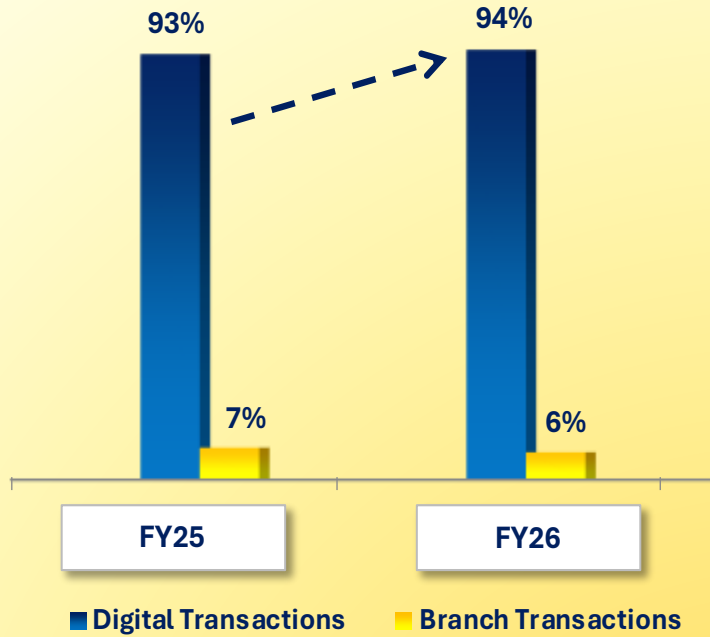


Other Digital Business



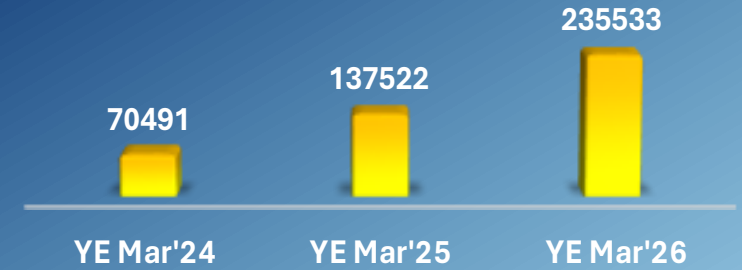
Digital Business during FY26 : ₹2,72,302 Cr

153 Digital Journeys, Utilities & Processes



₹ in Cr

Digital Assets



Digital Liabilities



Expanding Digital Footprint – FY26



~1.7x YoY growth
in amount
of Digital Vehicle
Loans



~1.2x YoY growth
in amount
of Digital Liability
Business



~1.7x YoY growth
in amount
of Digital Home
Loans



~1.6x YoY growth
in amount
of Digital Business



~1.8x YoY growth
in amount
of Digital Jewel
Loans



~1.5x YoY growth
in amount
of Digital MSME
Loans



~1.7x YoY growth
in number
of Digital Tractor
Loans

Major IT Infrastructure & Digital Initiatives

IndSMART Biz

✓ Comprehensive digital app for MSME business growth and financial management

Employee Assist

✓ Chatbot trained to resolve Employee queries thereby reducing TAT for customers

e-Fraud Risk Management

✓ Real time AI driven behavior analysis for fraud detection & prevention

IndEngage Hub (CRM)

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

Cash Management Services

✓ IND Cash Optima - collection & payment solution for Corporates

IntelliTrace Hackathon 2026

✓ PSB Hackathon series 2026 held to tackle real world financial fraud challenges

Virtual Banking Experience



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



Anywhere Banking



Robo Advisory



Priority Service



Virtual RM



Rewards & Offers



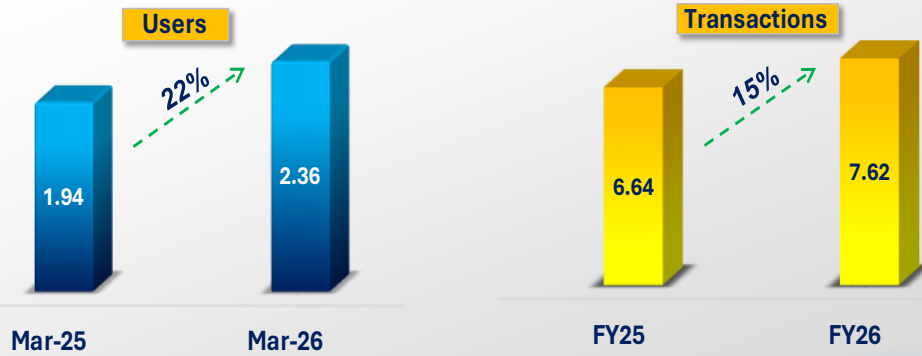
Red Hat APAC Innovation Award 2025 for Cloud Native Development

169 Fintech partners to provide customized software solutions / applications and support services

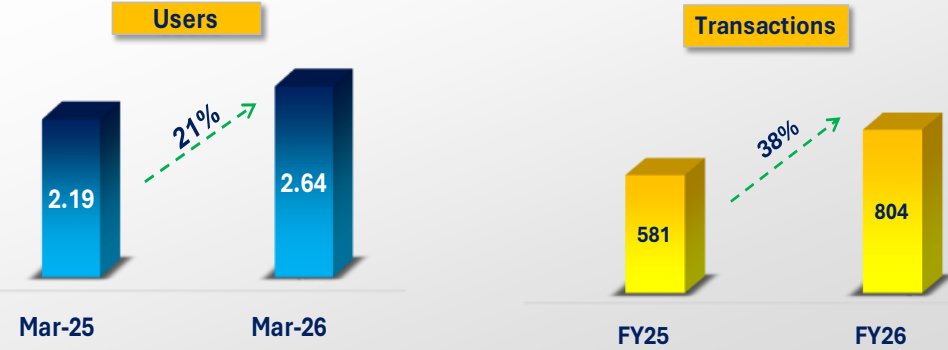
Digital Banking

In Cr

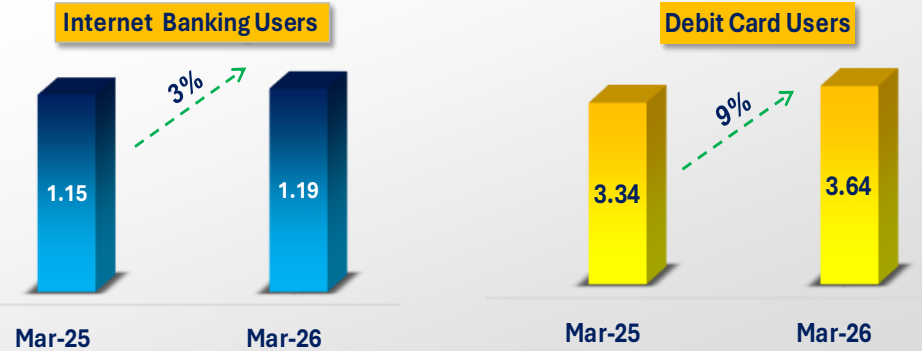
Mobile Banking



UPI



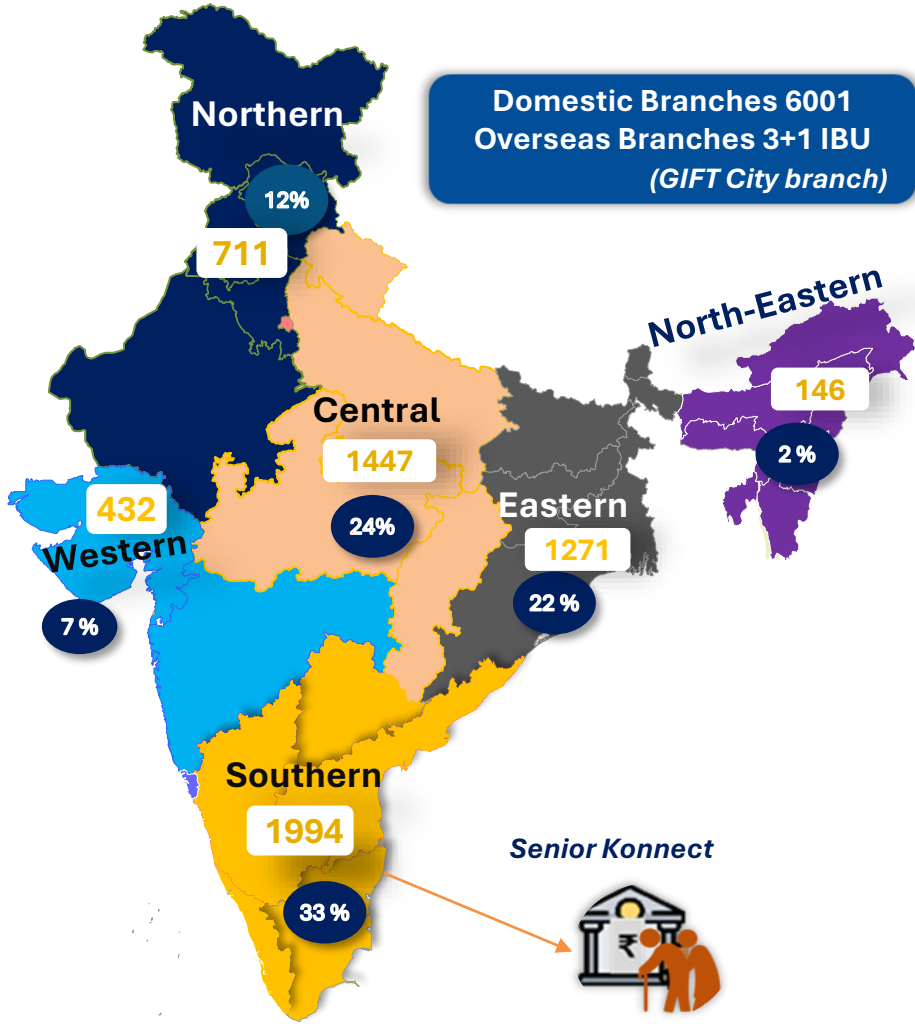
Internet Banking & Debit Card Users



Fastag & PoS Users

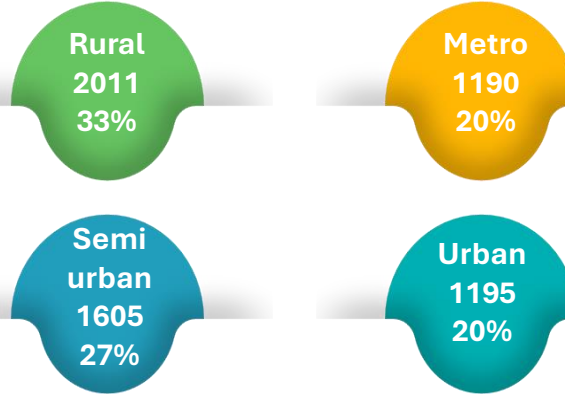


Pan India Touch Points: 28,691



31.03.2026

Population group wise (Domestic)



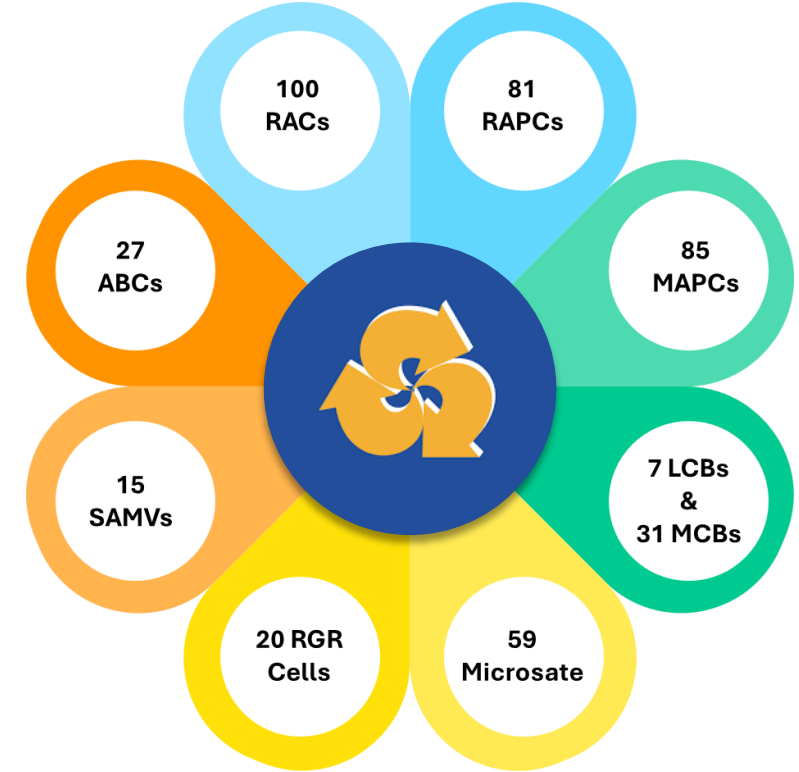
5657 ATMs & BNAs



17032 Business Correspondents



Processing Centres & Verticals



Branches Opened: 102 in FY26 (365 since amalgamation)

Branches Merged: 2 in FY26 (354 since amalgamation)

Manpower Position

Domestic (As on 31.03.26)	Total	Male	Female	Average age of staff	% of Female staff
Officers	25997	18458	7539	37	29%
Clerks	12205	7750	4455	39	37%
Sub-staff	1761	1531	230	47	13%
Full Time Sweepers	198	151	47	47	24%
Total	40161	27890	12271	39	31%

3923 Training programs conducted in FY26 – 111895 participants (of which 35675 are unique participants)

Gold Appraisal Technique Training conducted for 1048 officers

Training on Digital Adoption, Mobile Banking and VBX has been conducted for 6089 employees.

EmoHero Initiative launched – First line of emotional support for employees, through digital PRACTO platform helping to create a more connected and empathetic workplace.

Micro-Learning Unified Platform – Host Gamified quizzes for all departments, Facilitates Badges, Certificates and Peer-Peer recognition dashboard. Over 2.5 Lac participations registered.

Training to improve local language has been conducted for 2961 employees

Rashtriy Karmayogi Training was imparted for 19778 employees

ESG, Group Entities & Awards



Environmental

- Installed Lighting sensors in Corporate/Head Office Premises
- LED Light fittings installed in all Branches/ Offices for Energy Conservation

- 140 LED signboards installed
- Installed Roof Top Solar Panels in Bank's 85 own buildings & generated ~18 lakh units of electricity.

- Replaced 1481+ Diesel generators with Inverter in 2 years to reduce carbon emission
- Exposure to Green finance : ₹14473 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 42,593 candidates through 1386 programs during FY26
- 44 Financial Literacy Centres (FLCs) conducted 4513 camps during FY26 covering 2,29,655 participants.

- Women empowerment:
- Gender Diversity of the Bank: 31%
 - 56 lakh women benefitted through 5.03 lakh SHGs as on 31.03.26
 - 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 hearing aids and computer systems to Little Flower Convent Higher Sec. School for the Deaf at 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 Feb'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

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

- 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: ₹1572 Cr (Q4FY26) (YoY 48%)

₹ in Cr	FY25	FY26*	YoY
Net Profit After Tax	190	224	18%
Net worth	1631	1846	13%
Gross Direct Premium	5078	6008	18%

*Pre-audit



Subsidiary

- In the business of Stock Broking & DP
- Listed on NSE and BSE
- Bank's shareholding: 64.84%
- Income under Stock Broking: ₹327.84 Cr (Q4FY26) (YoY 16%)

₹ in lakhs	FY25	FY26	YoY
Operating Profit	1227.70	1009.68	(18) %
Net Profit	828.28	708.92	(14) %
Stock Broking Income	1540.34	1410.89	(8) %

Audited



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.

Operating Profit (FY26) ₹136 lakh
Net Profit (FY26) ₹28 lakh



Regional Rural Banks

₹ in Cr

Parameters	Tamil Nadu Grama Bank			Puducherry Grama Bank			Total		
	Year Ended			Year Ended			Year Ended		
	Mar-25	Mar-26	YoY (%)	Mar-25	Mar-26	YoY (%)	Mar-25	Mar-26	YoY (%)
Business	50764	57966	14	3160	4035	28	53924	62002	15
Operating Profit	731	1058	45	33	76	131	764	1134	48
Net Profit	367	614	67	27	57	110	394	671	70
Gross NPA %	0.79	0.58	(21 bps)	0.95	0.62	(33 bps)	-	-	-
Net NPA %	0	0	-	0	0	-	-	-	-
CRAR %	13.70	13.64	(6 bps)	10.11	10.57	46 bps	-	-	-
No. of branches	675	699	-	47	48	-	722	747	-

Pre-Audit





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



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



1st (Kolkata North & Varanasi ZOs) & 2nd (Patna ZO) Prizes under Regional Official Language Awards 2024-25 from Min. of Home Affairs for outstanding implementation of Official Language Policy

Declared Winner of "Golden Peacock Award for Excellence in Artificial Intelligence-2026"



ET Edge BFSI Tech Leaders Award - Architects of Bharat's Financial Future



Bank has received **IBEX India 2026 BFSI Tech Award (Bronze)** under Digital CX Trailblazer - PSU



Digital Leadership Award at 5th Edition of "Connect Future Ready Leaders Viksit Bharat 2047" by Enqube Collaborations

Guidance

Parameters	Guidance (FY26)	Actuals (FY26)	Guidance (FY27)
Deposits	8% ~ 10%	12.29%	9% ~ 11%
Advances	10% ~ 12%	13.43%	11% ~ 13%
CASA	>40%	39.67%	40%
Credit Deposit Ratio	~ 80%	80.60%	~ 80%
GNPA %	<2%	1.98%	1.50% ~ 1.60%
NNPA %	0.20%	0.15%	0.15% ~ 0.20%
Recovery	₹5500 Cr ~ ₹6500 Cr	₹6651 Cr	₹4500 Cr ~ ₹5500 Cr
AUC	₹2000 Cr	₹2508 Cr	₹1200 Cr ~ ₹1500 Cr
NIM	3.15% ~ 3.30%	3.24%	3.10% ~ 3.25%
RoA	1.20%	1.31%	1.20% ~ 1.30%
Cost to Income Ratio	~ 44%	46.03%	~ 45%
Credit Cost	< 1%	0.31%	< 1%
Slippage Ratio	< 1%	0.85%	< 1%
NCLT	₹800 Cr	₹1062 Cr	₹500 Cr
ARC	₹275 Cr	₹275 Cr	₹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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