

**प्रेसविज्ञप्ति/PRESS RELEASE**

**29.04.2026**

**Financial Results for the Quarter/Full Year ended 31<sup>st</sup> March 2026**

**Growth, quality and returns underpins Indian Bank's performance in FY 26.**

**Total business grew by 12.79%, with credit sanctions soaring to 62% with strong momentum across sectors Retail, Agri, MSME and Corporates.**

**With Deposit growth of 12.29%, CASA (Domestic) remained the cornerstone of deposits, recording double-digit growth and sustaining a healthy ratio of 39.67%.**

**Net profit accelerates by 11.33% YoY to ₹12156 crore in FY 26.**

**Key Highlights (Quarter ended Mar'26 over Mar'25)**

- **Net Profit** up by 4.97% YoY at ₹3103 Cr in Mar'26 from ₹2956 Cr in Mar'25
- **Operating Profit** improved by 5.32% YoY to ₹5286 Cr in Mar'26 from ₹5019 Cr in Mar'25
- **Net Interest Income** increased by 11.27% YoY to ₹7109 Cr in Mar'26 from ₹6389 Cr in Mar'25
- **Fee based income** grew by 19.04% YoY to ₹1092 Cr in Mar'26 from ₹918 Cr in Mar'25
- **Cost of Deposits (CoD)** reduced by 27 bps to 4.83% in Mar'26 from 5.10% in Mar'25
- **Cost of Funds (CoF)** reduced by 33 bps to 4.88% in Mar'26 from 5.21% in Mar'25
- **Cost to Income Ratio** reduced by 6 bps to 44.99% in Mar'26
- **Return on Equity (RoE)** stood at 18.98% in Mar'26
- **Return on Assets (RoA)** stood at 1.28% in Mar'26
- **Yield on Advances (YoA)** stood at 8.07% in Mar'26
- **Yield on Investments (YoI)** stood at 6.99% in Mar'26
- **Gross Advances** increased by 13.43% YoY to ₹667113 Cr in Mar'26 from ₹588140 Cr in Mar'25
- **RAM (Retail, Agriculture & MSME) advances** grew by 15.18% YoY to ₹404126 Cr in Mar'26 from ₹350876 Cr in Mar'25
- **RAM contribution to gross domestic advances** stood at 65.45%. **Retail, Agri & MSME advances** grew by 18.72%, 11.28% and 16.39% YoY respectively. **Home Loan (including mortgage)** grew by 13.39% YoY in Mar'26
- **Priority sector advances** as a percentage of ANBC stood at 41.46% (₹214943 Cr) in Mar'26 as against the regulatory requirement of 40%
- **Total Deposits** increased by 12.29% YoY and reached to ₹827726 Cr in Mar'26 as against ₹737154 Cr in Mar'25. **Current, Savings & CASA deposits** grew by 12.16%, 10.64%, and 10.85% YoY respectively
- **Domestic CASA ratio** stood at 39.67% as on 31<sup>st</sup> Mar'26
- **CD ratio** stood at 80.60% as on 31<sup>st</sup> Mar'26



- **GNPA%** decreased by **111 bps** YoY to **1.98%** in Mar'26 from **3.09 %** in Mar'25, **NNPA%** reduced by **4 bps** to **0.15%** in Mar'26 from **0.19%** in Mar'25
- **Provision Coverage Ratio (PCR, including TWO)** improved by **18 bps** YoY to **98.28%** in Mar'26 from **98.10%** in Mar'25
- **Slippage Ratio** reduced by **13 bps** to **0.96%** in Mar'26 from **1.09%** in Mar'25
- **Capital Adequacy Ratio** stood at **17.93%**. **CET-I** improved by **104 bps** YoY to **16.40%**, in Mar'26
- **Earnings Per Share (EPS)** increased to **₹92.15** in Mar'26 from **₹87.78** in Mar'25

### Key Highlights (Quarter ended Mar'26 over Dec'25)

- **Net Profit** up by **1.37%** QoQ to **₹3103 Cr** in Mar'26 from **₹3061 Cr** in Dec'25
- **NIM (Domestic)** stood at **3.35%** in Mar'26
- **Cost of Deposits (CoD)** reduced by **10 bps** to **4.83%** in Mar'26 from **4.93%** in Dec'25
- **Cost of Funds (CoF)** reduced by **12 bps** to **4.88%** in Mar'26 from **5.00%** in Dec'25
- **Yield on Investments (YoI)** improved by **4 bps** to **6.99%** in Mar'26 from **6.95%** in Dec'25
- **Cost to Income Ratio** reduced by **191 bps** to **44.99%** in Mar'26 from **46.90%** in Dec'25
- **GNPA** decreased by **25 bps** to **1.98%** in Mar'26 from **2.23%** in Dec'25, **NNPA** maintained at **0.15%** in Mar'26

### Key Highlights (Year ended Mar'26 over Mar'25)

- **Net Profit** up by **11.33%** YoY to **₹12156 Cr** in FY26 from **₹10918 Cr** in FY25
- **Operating Profit** increased by **4.83%** YoY to **₹19916 Cr** in FY26 from **₹18998 Cr** in FY25
- **Net Interest Income** grew by **6.91%** YoY to **₹26915 Cr** in FY26 from **₹25176 Cr** in FY25
- **Cost of Deposit** reduced by **15 bps** to **4.97%** in FY26 from **5.12%** in FY25
- **Net Interest Margin (NIM) Domestic** stood at **3.36%** in FY26
- **Return on Assets (RoA)** stood at **1.31%** in FY26
- **Cost to Income Ratio** stood at **46.03%** in FY26

#### Network:

- The Bank has **6001** domestic branches (including 3 DBUs), out of which **2011** are Rural, **1605** are Semi-Urban, **1195** are Urban & **1190** are in Metro category. The Bank has 3 overseas branches & **1** IBU (Gift City Branch).
- The Bank has **5657** ATMs & BNAs and **17,032** number of Business Correspondents (BCs).



### Digital Banking:

- Business of ₹2,72,302 Cr has been generated through Digital Channels in FY26. A total of 153 Digital Journeys, Utilities and Processes have been launched so far.
- Number of Mobile Banking users has grown by 22% YoY, reaching 2.36 Cr.
- UPI users and Net Banking users have witnessed an increase of 21% & 3% YoY reaching 2.64 Cr and 1.19 Cr respectively. Debit card & POS users increased by 9% & 36% respectively.

### Awards & Accolades:

- The Bank was declared the winner of the “Golden Peacock Award for Excellence in Artificial Intelligence” for the year 2026.
- The Bank received prestigious SKOCH Golden Award for “IB SAATHI” and Silver Award for “Security Operations”.
- The MD & CEO of the Bank received “CEO of the Year” award at Tamil Nadu Business Leader of the Year, 2025.
- The Bank received “Red Hat APAC Innovation Award 2025” for Cloud Native Development.
- Indian Bank has received the ET Edge BFSI Tech Leader Award as Architects of Bharat’s Financial Future for excellence in innovation and technology transformation in the BFSI sector.
- Indian Bank has been awarded the IBEX India 2026 BFSI Tech Award (Bronze) in recognition of its achievements as a Digital CX Trailblazer (PSU).
- Kolkata North and Varanasi Zones of Indian Bank received the First Prize, while Patna Zone received the Second Prize under the Regional Official Language Awards 2024–25 by the Ministry of Home Affairs, in recognition of outstanding implementation of the Official Language Policy.
- Indian Bank received the Digital Leadership Award at the 5th Edition of ‘Connect Future Ready Leaders – Viksit Bharat 2047’, organized by ENQUBE Collaborations.

### Our Focus

We closed a **standout quarter** with momentum driven initiatives that underline our commitment to growth, innovation, and inclusion. Strong governance, built-in resilience, and a highly engaged workforce power our journey toward sustainable success. By pairing execution, excellence with solid asset quality and forward-thinking innovation, we continue to create real, lasting value. Customer centricity is at the core of everything we do, with digital transformation accelerating access and elevating everyday experiences. United by purpose and powered by confidence, we move ahead stronger, smarter, and ready for what’s next.