

# IND NAVYA

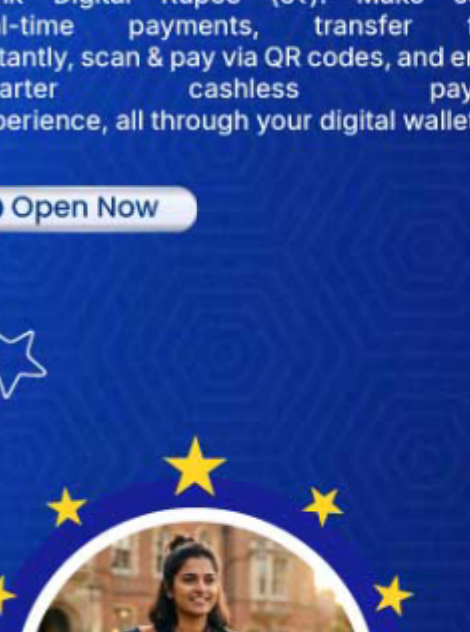
May 2026

A monthly newsletter by Indian Bank

Dear Valued Customer,

We are delighted to present to you the May 2026 edition of our IND NAVYA newsletter.

## THE SEASON TO RISE AND GROW.



### IB Gen X – For the Vibrant Youth

Start with IB Gen X, a savings account designed for young customers between 18 and 40 years. Enjoy free NEFT, RTGS and IMPS, along with benefits like a free Demat account for the first year and concessions on select retail loan products.

[Open Now](#)

### Indian Bank Digital Rupee (₹₹)

Experience seamless transactions with Indian Bank Digital Rupee (₹₹). Make secure real-time payments, transfer funds instantly, scan & pay via QR codes, and enjoy a smarter cashless payment experience, all through your digital wallet.

[Open Now](#)



### IB Education Loan (IBA)

Finance your higher studies in India or abroad with IB Education Loan. From tuition and hostel fees to books, equipment and other course-related expenses, get the support you need to move ahead with confidence.

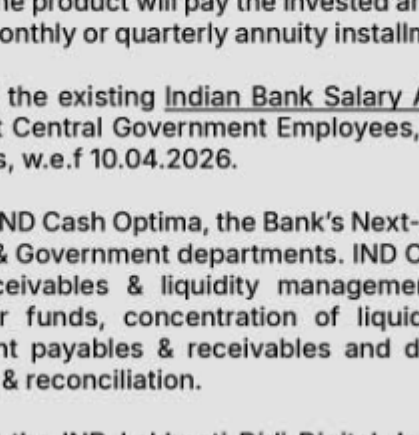
[Apply Now](#)

### IB Skill Loan

Get financial support for eligible skill development and vocational training courses with IB Skill Loan. Cover course fees and other related expenses, and take a confident step towards better career opportunities.

[Apply Now](#)

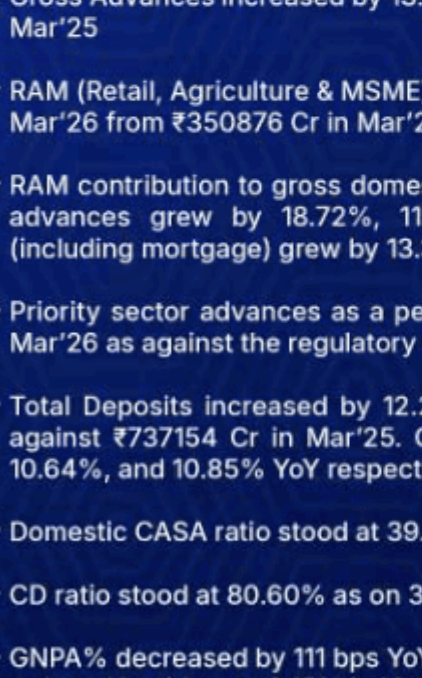
## ★ NEW INITIATIVES & OFFERINGS ★



- As per notification from Government of India, Form 60 has been replaced by **Form 97** with effect from 01.04.2026, which is required to be obtained in lieu of PAN.
- The Bank has extended the **IND SECURE 444 Days** term deposit scheme up to 04.06.2026. All other terms and conditions of the scheme will continue as per the existing guidelines.
- The bank has revised the interest rates on FCNR (B) and RFC Term Deposits w.e.f 06.04.2026 till further review. [Click here to know more.](#)
- The bank has reviewed the Marginal Cost of Funds based Lending Rate (MCLR), Treasury Bills Linked Lending Rates (TLBR), Base Rate and BPLR w.e.f 03.05.2026. [Click here to know more.](#)
- The bank has revised the interest rates on RFC – SB deposits for the period from 01.04.2026 to 30.06.2026. [Click here to know more.](#)
- In line with our commitment to delivering customer-centric financial offerings, the bank has introduced a new term deposit product **IND ANNUITY** (Equated Monthly/Quarterly Annuity – EMA/EQA). The product will pay the invested amount and earned interest to the customer as equal monthly or quarterly annuity installments over the deposit tenor.
- The Bank has extended the existing **Indian Bank Salary Account Package**, presently applicable to Permanent Central Government Employees, to other eligible categories of permanent employees, w.e.f 10.04.2026.
- The Bank has launched IND Cash Optima, the Bank's Next-gen cash-flow management solutions for Corporate & Government departments. IND Cash Optima provides a wide range of payables, receivables & liquidity management products for enhancing visibility & control over funds, concentration of liquidity into a single account, centralization of account payables & receivables and dashboards and customized reporting for monitoring & reconciliation.
- The Bank has launched the **IND-Lakhpati Didi Digital Journey** for availing loans for dairy purpose. The new digital product is customer initiated and branch assisted journey and the entire process of loan application, documentation and account opening are fully digitalized through our Digital Lending Platform (DLP).
- The Bank has launched the Customer-Initiated & Branch-Assisted **Digital Journey Dairy Term Loan** for our existing customers, aimed at providing a seamless digital experience with hassle-free processing, improved turnaround time (TAT) and simplified documentation.

Note: For more details, please visit our website: <https://www.indianbank.bank.in>

## Financial Results for the Quarter/Full Year ended 31st March 2026



On 29.04.2026, Indian Bank shared its Financial Results for FY2026, showcasing solid progress across core business segments. From notable CASA growth to other areas despite challenges, the year has reinforced our momentum. Hear our MD & CEO Shri Binod Kumar outline the Bank's key achievements.

We are pleased to announce the Q4/FY2025-26 financial results. The Bank has recorded strong growth across major business indicators. Overall performance remains resilient and forward-looking. Explore the highlights to discover more.



### FINANCIAL RESULTS FOR THE QUARTER/FULL YEAR ENDED 31ST 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 against the regulatory requirement of 40%.
- Total Deposits increased by 12.29% YoY and reached to ₹827276 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 31st Mar'26.
- CD ratio stood at 80.60% as on 31st 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-1 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.

## BLOG

NEW BLOG PUBLISHED

### Smarter Tax Planning Starts with Form 121

Form 121 replaces Form 15G & 15H with a simplified form.

Learn more in our latest blog post

## Fraud Alert

- And your personal details will be **COMPROMISED**.
- Your Aadhaar is linked to cash fraud.
- Passwords so easy hackers don't even try.

[Click here to spot online scams.](#)