

Ref. No.: ISC/285/2025-26

Date: 22.01.2026

The Vice President National Stock Exchange of India Ltd. Exchange Plaza, Bandra- Kurla Complex Bandra East, Mumbai-400 051 NSE Symbol: INDIANB	The Vice President BSE Ltd. 25, P. J. Towers Dalal Street, Mumbai-400001 BSE Scrip Code- 532814
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Dear Sir/ Madam,

Subject: Presentation on Unaudited (Reviewed) Financial Results of the Bank for the Third Quarter (Q3) and Nine Months period of FY 2025-26 ended on December 31, 2025

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing a copy of Presentation on Unaudited (Reviewed) Financial Results of the Bank for the Third Quarter and Nine Months period of FY 2025-26, ended on December 31, 2025.

This is for your information, record and dissemination please.

Yours faithfully,

For Indian Bank

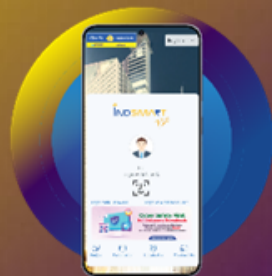
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AGM & Company Secretary

Encl: a/a



Prepaid Cards



*IndSMART Biz
Smart Business*



Home Loan



*444
Term Deposit*



Ind Start-Up



*Supply Chain
Finance*

इंडियन बैंक  Indian Bank

Performance Analysis

Q3/NME FY26

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Performance Highlights Q3FY26 (YoY)



Q3FY26

Business
(YoY)

Asset
Quality

Benchmark
Ratios

Q3 (QoQ)
NME (YoY)

Q3 (YoY)
NME (YoY)

Business

₹ 14.30 lakh Cr
13.34%

RAM

₹ 3.90 lakh Cr
16.65%

Deposits

₹ 7.91 lakh Cr
12.62%

Retail

₹ 136192 Cr
18.54%

GNPA

2.23%
YoY: 103 bps
QoQ: 37 bps

Advances

₹ 6.39 lakh Cr
14.24%

Agriculture

₹ 149496 Cr
15.14%

NNPA

0.15%
YoY: 6 bps
QoQ: 1 bps

CASA

CASA : 9.86%
SB: 8.45%
CA: 19.13%

MSME

₹ 104771 Cr
16.41%

PCR

98.28%
YoY: 19 bps

CD Ratio

80.77%

Corporate

₹ 200617 Cr
8.16%

CoD

4.93% 8 bps
5.02% 10 bps

YoA

8.31% 9 bps
8.42% 37 bps

YoI

6.95% 8 bps
6.99% 16 bps

NIM (domestic)

3.40% 6 bps
3.37% 16 bps

RoA

1.30% 2 bps
1.32% 1 bps

Net Interest
Income

₹ 6896 Cr 7.50%
₹ 19805 Cr 5.42%

Operating Profit

₹ 5024 Cr 5.79%
₹ 14630 Cr 4.66%

Profit Before Tax

₹ 4166 Cr 12.90%
₹ 12344 Cr 16.86%

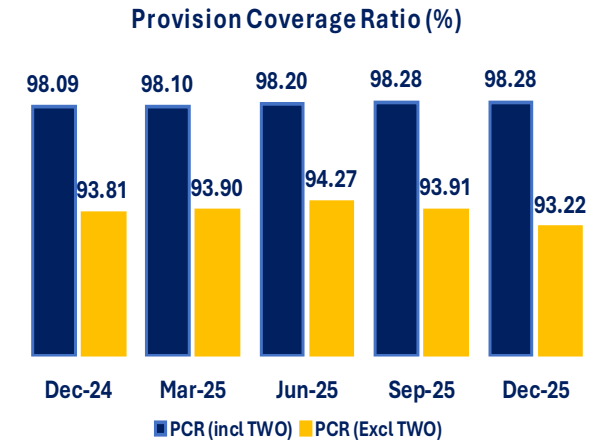
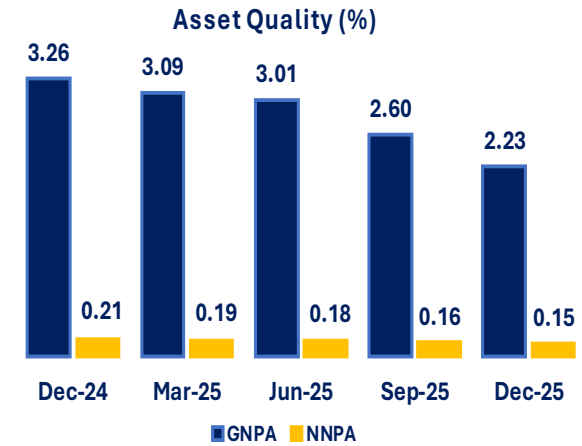
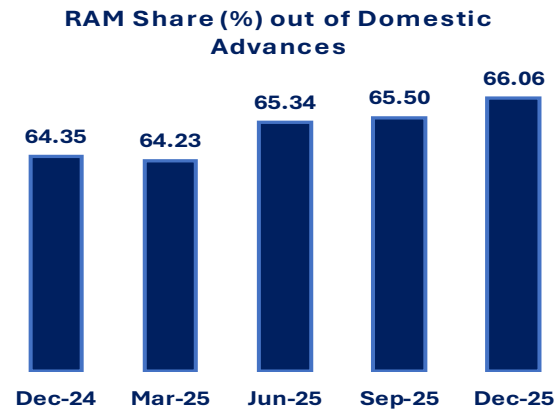
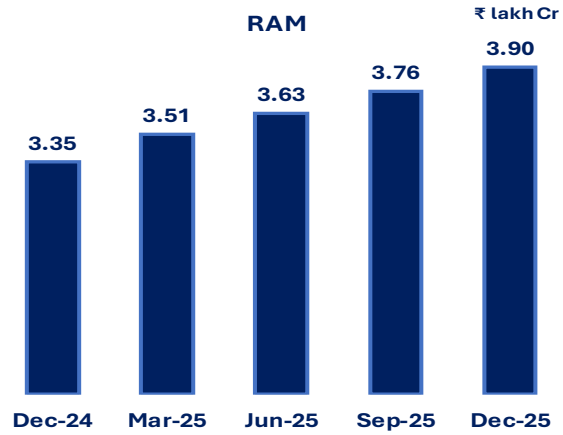
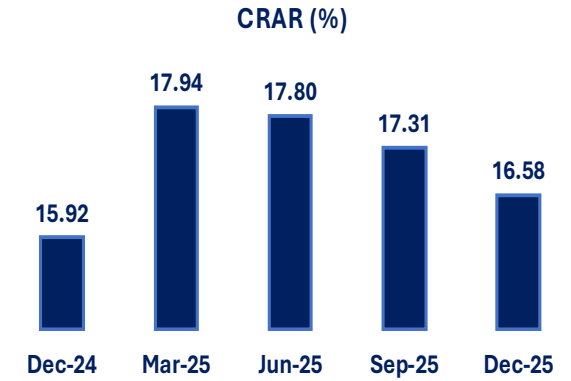
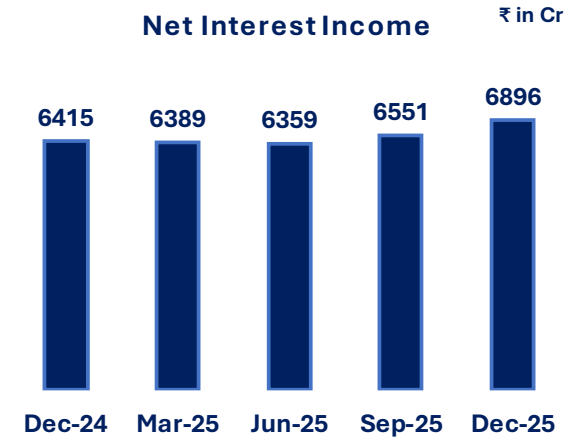
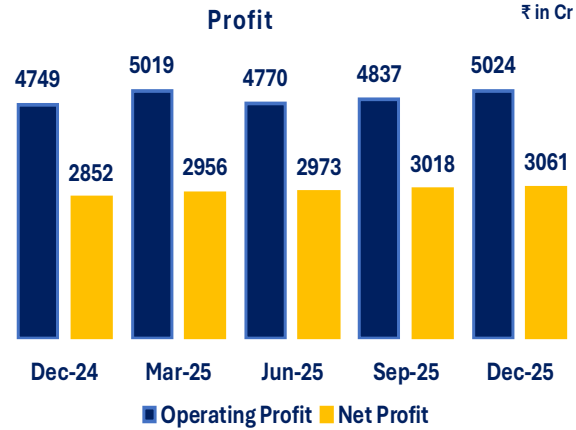
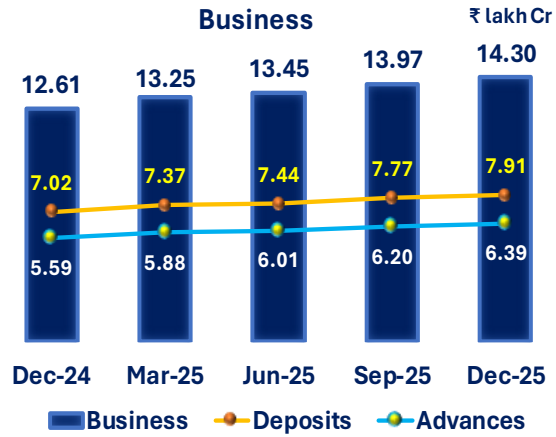
Net Profit

₹ 3061 Cr 7.33%
₹ 9053 Cr 13.69%

RoE

19.11% 189 bps
19.66% 96 bps

Business Highlights (QoQ)



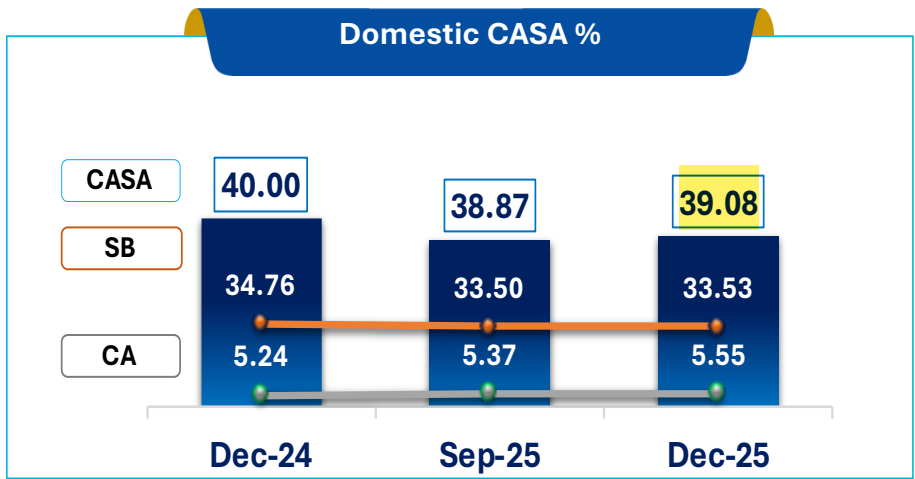
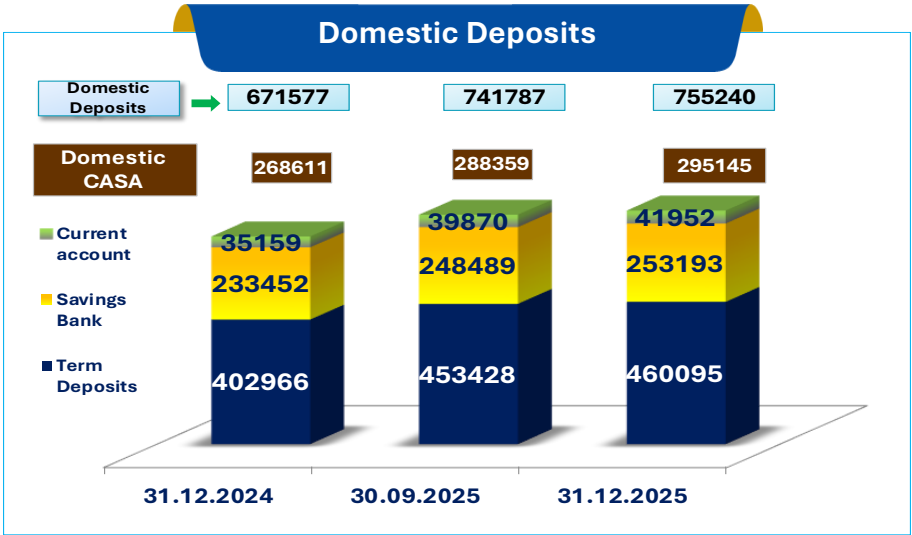
Business Snapshot



Business Snapshot

Sl No	Parameter	31.12.2024	30.09.2025	31.12.2025	QoQ (%)	YoY (%)
1	Deposits	702282	776946	790923	1.80	12.62
	Domestic	671577	741787	755240	1.81	12.46
	Overseas	30705	35159	35683	1.49	16.21
	Deposits breakup					
	Current	35599	40281	42407	5.28	19.13
	Savings	233534	248561	253274	1.90	8.45
	CASA	269133	288842	295681	2.37	9.86
	CASA % (Domestic)	40.00%	38.87%	39.08%		
	Term Deposits	433149	488104	495242	1.46	14.34
2	Advances	559199	620324	638848	2.99	14.24
	Domestic	520224	573524	591076	3.06	13.62
	Overseas	38975	46800	47772	2.08	22.57
	CD Ratio %	79.63%	79.84%	80.77%		
3	Business	1261481	1397270	1429771	2.33	13.34
	Domestic	1191801	1315311	1346316	2.36	12.96
	Overseas	69680	81959	83455	1.83	19.77

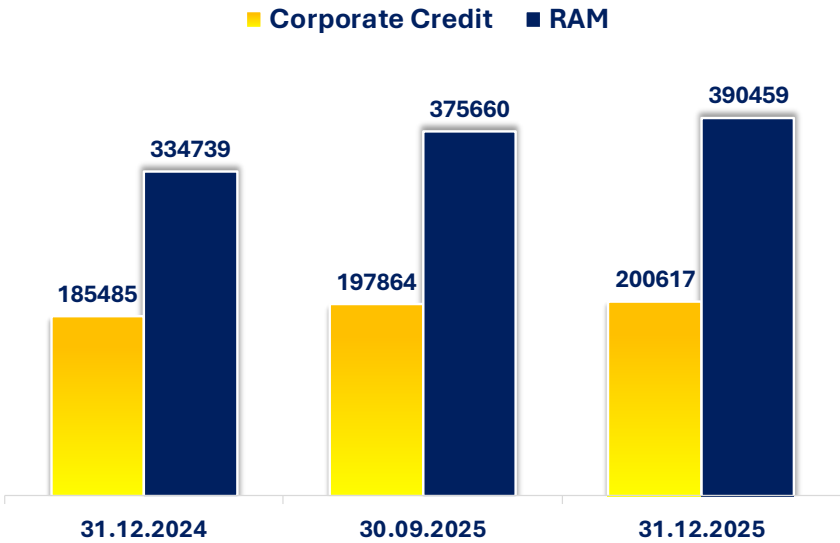
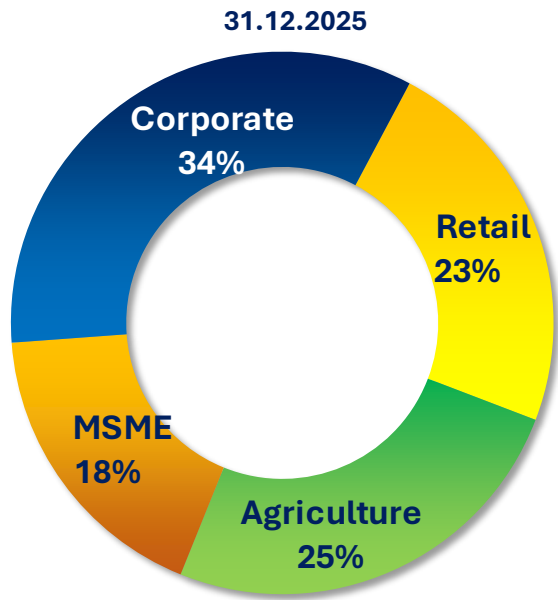
₹ in Cr



Advances (Domestic)

₹ in Cr

Sector	31.12.2024	30.09.2025	31.12.2025	YoY (%)
Gross Advances-Domestic	520224	573524	591076	13.62
Retail	114894	130499	136192	18.54
Agriculture	129840	146205	149496	15.14
MSME	90005	98956	104771	16.41
Total (RAM)	334739	375660	390459	16.65
RAM % to Gross Domestic Advances	64.35%	65.50%	66.06%	
Corporate	185485	197864	200617	8.16



Retail	31.12.2024	30.09.2025	31.12.2025	YoY (%)
Home Loan (Incl.Mortgage loans)	72118	79791	82362	14.20
Auto Loan	10762	13883	15540	44.40
Personal Loan	7439	6872	6706	(9.85)
Jewel Loan Non Priority	8646	14013	16338	88.97
Other Retail Loan	15929	15940	15246	(4.29)
Retail	114894	130499	136192	18.54

Agriculture	31.12.2024	30.09.2025	31.12.2025	YoY (%)
Crop Loans	98061	112455	114345	16.61
SHG	16196	17230	17725	9.44
Agri Allied & Investment	15583	16520	17426	11.83
Agriculture	129840	146205	149496	15.14

MSME	31.12.2024	30.09.2025	31.12.2025	YoY (%)
Micro	52394	52674	55993	6.87
Small	26220	32381	34498	31.57
Medium	11391	13901	14280	25.36
MSME	90005	98956	104771	16.41

Priority Sector					
Surpassed all the mandatory targets stipulated by RBI under Priority Sector advances					
Total Priority	Agriculture	Small & Marginal Farmers	Weaker Section	Micro under MSME	Non-Corporate Farmers
Achieved 43.75% as against 40% norm	Achieved 19.42% as against 18% norm	Achieved 10.22% as against 10% norm	Achieved 14.02% as against 12% norm	Achieved 12.13% as against 7.50% norm	Achieved 17.76% as against 14% norm
Position as on 31.12.2025					

- No. of SHGs financed : 5.05 lakh
- Balance as on 31.12.25 : ₹23413 Cr (YoY 9%)
- Disbursements (Q3FY26): ₹4960 Cr
- Women Beneficiaries: 58 lakh (Nos)

Self Help Group

₹10770 Cr of loans disbursed to 279813 beneficiaries in NME FY26

MUDRA (including RRBs)

₹108 Cr of loans disbursed to 12827 beneficiaries cumulatively

PM Viswakarma

₹1123 Cr of loans disbursed to 7.39 lakh beneficiaries cumulatively

PM SVANidhi

Sector Deployment-Domestic Advances

₹ in Cr

Sector	31.12.2024	% share to Gross Advances	31.12.2025	% share to Gross Advances	YoY (%)
Infrastructure	55957	10.8	68822	11.6	23.0
<i>of which</i>					
<i>Power</i>	<i>20790</i>	<i>4.0</i>	<i>27113</i>	<i>4.6</i>	<i>30.4</i>
<i>Port and Road Project</i>	<i>10277</i>	<i>2.0</i>	<i>12875</i>	<i>2.2</i>	<i>25.3</i>
<i>Other infrastructure</i>	<i>24890</i>	<i>4.8</i>	<i>28834</i>	<i>4.9</i>	<i>15.8</i>
Basic Metal	13786	2.7	12964	2.2	(6.0)
Textiles	8217	1.6	8471	1.4	3.1
Petroleum and Coal Products	9797	1.9	9027	1.5	(7.9)
All Engineering	6876	1.3	7849	1.3	14.2
Food Processing	10618	2.0	13908	2.4	31.0
Trade	21731	4.2	29041	4.9	33.6
Commercial Real Estate	17082	3.3	17475	3.0	2.3
Home Loans/Auto Loans/Other Retail	114894	22.1	136192	23.0	18.5
Agriculture	129840	25.0	149496	25.3	15.1
NBFC	58933	11.3	56705	9.6	(3.8)
Others (Other Industries/Sectors)	72493	13.8	81126	13.8	11.9
Total Domestic Advances	520224	100.0	591076	100.0	13.6

External Rating-wise Advances

₹ in Cr

External Rating	31.12.2024 [*]		30.09.2025 ^{**}		31.12.2025 ^{**}	
	Exposure	% to Total	Exposure	% to Total	Exposure	% to Total
Rated Exposure						
AAA	46281	15%	62688	21%	65483	21%
AA	87600	29%	85353	28%	85953	28%
A	66872	22%	65775	22%	68097	22%
BBB	34426	11%	30930	10%	29292	10%
Total BBB and above	235179	77%	244746	81%	248825	81%
BB and below	26461	8%	21262	7%	22334	8%
Of which,						
PSU Accounts (More than INR 100 Crore)	3889	1%	4868	2%	6012	2%
Corporates (More than INR 100 Crore)	11969	4%	10323	3%	10877	4%
Others (Less than INR 100 Crore)	10603	3%	6071	2%	5445	2%
Total Rated Exposure (A)	261641	85%	266008	88%	271159	89%
Unrated Exposure						
PSU with Govt Guarantee	30082	10%	24958	9%	24046	8%
PSU without Govt Guarantee	5820	2%	4398	1%	4380	1%
Others	9261	3%	5329	2%	6183	2%
Total Unrated Exposure (B)	45163	15%	34685	12%	34609	11%
Total (A+B)	306803	100%	300693	100%	305768	100%

*-(More than ₹10 Cr, For CRE/MSME > ₹25 Cr, LRD > ₹50 Cr)

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

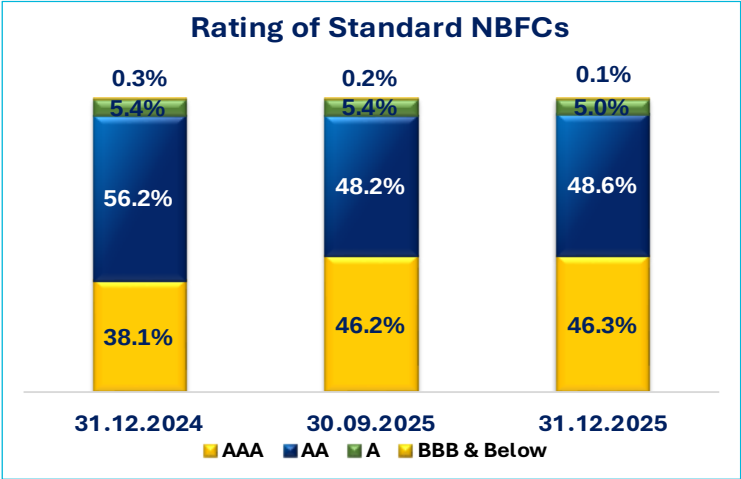
Note: In BB & below, ₹9017 Cr of Exposure is on account of INC rating where second better rating of Investment Grade is also available.

Standard NBFC Advances

Standard NBFC	31.12.2024	%	30.09.2025	%	31.12.2025	%
NBFC - HFCs	16203	27%	14959	27%	14490	26%
NBFC - PSUs	1822	3%	5723	10%	5799	10%
NBFC - MFIs	973	2%	523	1%	424	1%
NBFC - Others	39929	68%	33912	62%	35979	63%
Total	58928	100%	55117	100%	56692	100%

₹ in Cr

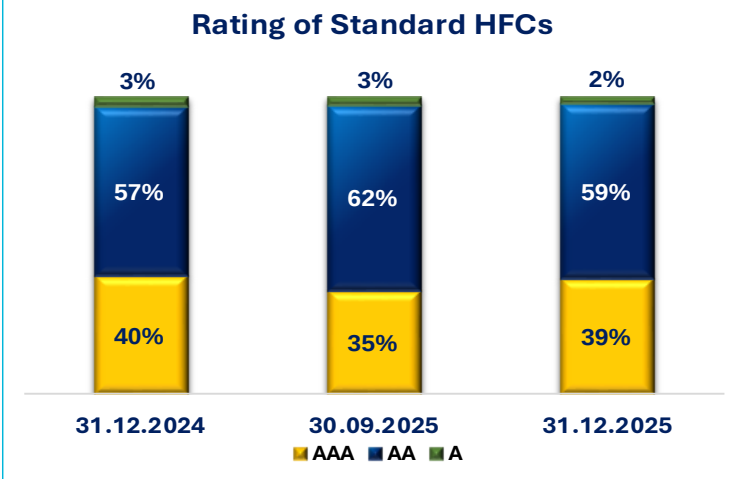
NBFC



Rated A and above: 99%

Standard NBFCs	31.12.2024	30.09.2025	31.12.2025
Bank sponsored	7717	7684	7217
Private Inst & others	51210	47434	49475
Total	58928	55117	56692

HFC



Rated A and above: 100%

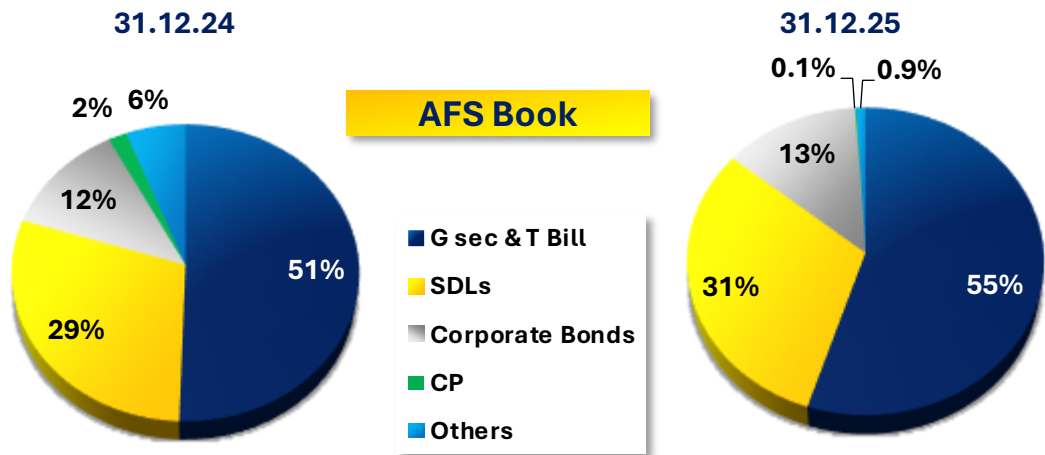
HFCs, out of Std NBFCs	31.12.2024	30.09.2025	31.12.2025
Bank sponsored	2560	2635	2852
Private Institutions	13643	12324	11638
Total	16203	14959	14490

Investments (Domestic)

S No	Details	31.12.2024	30.09.2025	31.12.2025	YoY (%)
1	SLR Investments	174609	190801	190922	9.3
	Of which				
	Central Government Securities	90791	100937	95435	5.1
	State Government Securities	83818	88633	93816	11.9
	Treasury Bills	0	1231	1671	-
	Other Approved Securities	0	0	0	-
2	Non SLR Investments	44733	43358	43502	(2.8)
	Total Domestic Investments (1) + (2)	219342	234159	234424	6.9
	(i) Held For Trading (HFT)	11364	13008	13970	22.9
	(ii) Available For Sale (AFS)	68610	64894	58944	(14.1)
	(iii) Held To Maturity (HTM)	133509	149548	154740	15.9
	(iv) Fair Value Through Profit/Loss (FVTPL)	5597	6453	6514	16.4
	(v) Subsidiary & Joint Venture (SAJV)	262	256	256	(2.4)
	Total Domestic Investments	219342	234159	234424	6.9
	Modified Duration of AFS	3.36	3.77	3.63	
	Modified Duration of FVTPL including HFT	4.16	2.53	2.24	

₹ in Cr

Investment Portfolio



Financials



Operating Profit & Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Nine Months Ended			Year Ended
		31.12.2024	30.09.2025	31.12.2025	QoQ (%)	YoY (%)	31.12.2024	31.12.2025	YoY (%)	31.03.2025
1	Interest Income	15759	16590	17098	3.06	8.50	46146	49970	8.29	62002
2	Interest Expenses	9344	10039	10202	1.62	9.18	27359	30165	10.26	36826
3	Net Interest Income (1-2)	6415	6551	6896	5.27	7.50	18787	19805	5.42	25176
4	Non Interest Income	2152	2487	2566	3.18	19.24	6480	7491	15.60	9223
5	Operating Income (3+4)	8567	9038	9462	4.69	10.45	25267	27296	8.03	34399
6	Operating Expenses	3818	4201	4438	5.64	16.24	11287	12666	12.22	15401
7	Operating Profit (5-6)	4749	4837	5024	3.87	5.79	13980	14630	4.66	18998
8	Provisions (excl. Taxes)	1059	739	858	16.10	(18.98)	3417	2286	(33.12)	4211
9	Profit Before Taxes (7-8)	3690	4098	4166	1.66	12.90	10563	12344	16.86	14787
10	Provision for Taxes	838	1080	1105	2.31	31.86	2601	3291	26.55	3869
11	Net Profit (9-10)	2852	3018	3061	1.42	7.33	7962	9053	13.69	10918

Income

₹ in Cr

Sl No	Components	Quarter Ended					Nine Months Ended			Year Ended
		31.12.2024	30.09.2025	31.12.2025	QoQ (%)	YoY (%)	31.12.2024	31.12.2025	YoY (%)	31.03.2025
1	Interest Income on Advances and Discount on Bills	11427	11964	12449	4.05	8.94	33400	36151	8.24	44856
2	Interest on investments	3885	4016	4002	(0.35)	3.01	11412	11963	4.83	15315
3	Other interest income	447	610	647	6.07	44.74	1334	1856	39.13	1831
4	Total Interest Income (1+2+3)	15759	16590	17098	3.06	8.50	46146	49970	8.29	62002
5	Profit/Loss on Sale of Investments	283	212	340	60.38	20.14	761	882	15.91	908
6	Profit/Loss on Revaluation of Investments	-24	-68	20	129.41	183.33	92	2	(98.21)	137
7	Recovery of bad debts	548	489	576	17.79	5.11	1784	1781	(0.17)	2548
8	Fee Income	931	830	998	20.27	7.20	2610	2617	0.27	3528
9	Forex Income	74	149	172	15.44	132.43	191	502	162.54	369
10	PSLC Commission	206	339	339	-	64.56	545	936	71.67	843
11	Miscellaneous income	134	536	121	(77.43)	(9.70)	497	771	55.13	890
12	Total Non Interest Income (5 to 11)	2152	2487	2566	3.18	19.24	6480	7491	15.60	9223
13	Total Income (4+12)	17911	19077	19664	3.08	9.79	52626	57461	9.19	71225

Fee Income

₹ in Cr										
Sl No	Components	Quarter Ended					Nine Months Ended			Year Ended
		31.12.2024	30.09.2025	31.12.2025	QoQ (%)	YoY (%)	31.12.2024	31.12.2025	YoY (%)	31.03.2025
1	Transaction fees	233	97	174	78.45	(25.62)	669	483	(27.84)	881
2	Loan processing charges	199	184	244	32.62	22.59	513	554	7.89	679
3	Commission on Government business	30	32	27	(15.12)	(7.76)	75	88	16.89	113
4	Commission on LC/BG	92	93	108	16.40	17.46	263	289	9.86	351
5	Cross selling	48	49	54	10.19	11.74	125	131	4.95	181
6	Income from PFMS operations	5	1	0.1	(80.09)	(97.76)	14	3	(76.45)	21
7	Rent on Lockers	44	39	45	14.33	1.48	121	126	4.53	164
8	Misc fee Income	280	335	346	3.28	23.57	830	943	13.61	1138
9	Fee Income (1 to 8)	931	830	998	20.27	7.20	2610	2617	0.27	3528

Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Nine Months Ended			Year Ended
		31.12.2024	30.09.2025	31.12.2025	QoQ (%)	YoY (%)	31.12.2024	31.12.2025	YoY (%)	31.03.2025
1	Interest on deposits	8752	9363	9376	0.14	7.13	25919	27967	7.90	34702
2	Interest on borrowings	96	153	188	22.88	95.83	223	491	120.22	362
3	Other interest expenses	496	523	638	21.99	28.63	1217	1707	40.26	1762
4	Total Interest Expenses (1+2+3)	9344	10039	10202	1.62	9.18	27359	30165	10.26	36826
5	Salary	1694	1775	1809	1.92	6.79	4983	5321	6.78	6836
6	Employees Benefit	723	876	977	11.57	35.13	2199	2728	24.06	3047
7	Staff Expenses (5+6)	2417	2651	2786	5.09	15.27	7182	8049	12.07	9883
8	Overheads	1401	1550	1652	6.62	17.95	4105	4617	12.48	5518
9	Operating Expenses (7+8)	3818	4201	4438	5.64	16.24	11287	12666	12.22	15401
10	Total Expenses (4+9)	13162	14240	14640	2.81	11.23	38646	42831	10.83	52227

Overhead Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Nine Months Ended			Year Ended
		31.12.2024	30.09.2025	31.12.2025	QoQ (%)	YoY (%)	31.12.2024	31.12.2025	YoY (%)	31.03.2025
1	Rent, Taxes & Lighting	164	183	173	(5.32)	5.59	496	524	5.74	674
2	Depreciation	136	151	149	(1.90)	8.93	385	449	16.53	532
3	Insurance	231	251	374	49.11	61.88	703	860	22.36	931
4	Travelling	61	79	56	(28.62)	(6.82)	191	194	1.45	247
5	Postage, Telecommunications etc.	38	36	41	12.45	7.41	93	111	18.90	130
6	Repairs and Maintenance	67	71	71	-	6.27	195	201	3.17	271
7	Printing and Stationery	24	26	24	(5.65)	1.81	69	71	3.26	98
8	ATM Issuer Fee paid	122	116	127	9.06	4.08	371	375	1.06	492
9	Others	558	637	637	-	14.16	1602	1832	14.36	2143
10	Overheads (1 to 9)	1401	1550	1652	6.62	17.95	4105	4617	12.48	5518

Provisions & Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Nine Months Ended			Year Ended
		31.12.2024	30.09.2025	31.12.2025	QoQ (%)	YoY (%)	31.12.2024	31.12.2025	YoY (%)	31.03.2025
1	Operating Profit	4749	4837	5024	3.87	5.79	13980	14630	4.66	18998
2	Total Provisions	1897	1818	1963	7.98	3.48	6018	5577	(7.33)	8080
	Of which									
	NPA - Advances	611	382	315	(17.54)	(48.45)	2344	1085	(53.72)	3444
	NPA - Investments	-19	-1	-13	-	31.58	-39	-19	50.42	-115
	Standard advances	501	300	488	62.67	(2.59)	1117	1095	(1.98)	853
	Income-tax	838	1080	1105	2.31	31.86	2601	3291	26.55	3869
	Others	-34	57	68	19.30	-	-5	125	-	29
3	Net Profit (1-2)	2852	3018	3061	1.42	7.33	7962	9053	13.69	10918

Performance Ratios

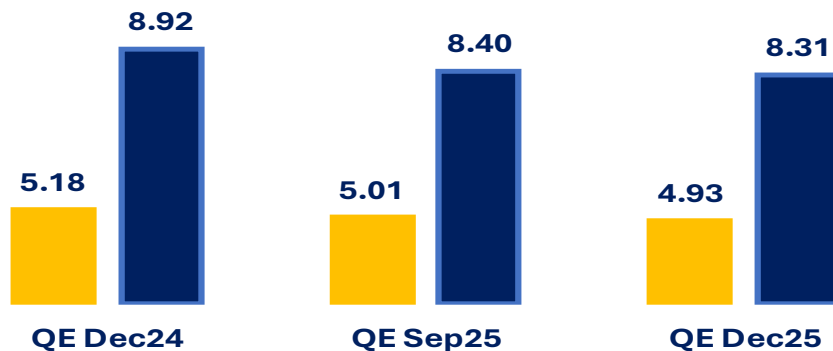
% Annualized

Sl No	Ratios	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2024	30.09.2025	31.12.2025	31.12.2024	31.12.2025	31.03.2025
1	Cost of Deposits	5.18	5.01	4.93	5.12	5.02	5.12
2	Cost of Funds	5.27	5.09	5.00	5.20	5.11	5.21
3	Yield on Advances	8.92	8.40	8.31	8.79	8.42	8.75
4	Yield on Investments	7.12	7.03	6.95	7.15	6.99	7.17
5	Yield on Funds	8.48	8.17	8.13	8.42	8.19	8.40
6	Net Interest Margin (NIM)	3.45	3.23	3.28	3.43	3.25	3.41
7	Net Interest Margin (NIM) Domestic	3.57	3.34	3.40	3.53	3.37	3.51
8	Cost to Income Ratio	44.56	46.48	46.90	44.67	46.40	44.77
9	Return on Assets (RoA)	1.39	1.32	1.30	1.31	1.32	1.32
10	Return on Average Networth (RoE)	21.00	19.58	19.11	20.62	19.66	20.76
11	Earnings per Share (₹)	84.70	89.63	90.92	78.82	89.61	81.06
12	Book Value per Share (₹)	412.42	467.35	484.00	412.42	484.00	423.39
13	Business per Employee (₹ in Cr)	30.67	33.58	34.56	30.67	34.56	32.42
14	Business per Branch (₹ in Cr)	210.52	230.04	234.92	210.52	234.92	220.02
15	Net Profit per Employee (₹ in lakhs)	28.26	29.57	30.18	26.30	29.74	27.25

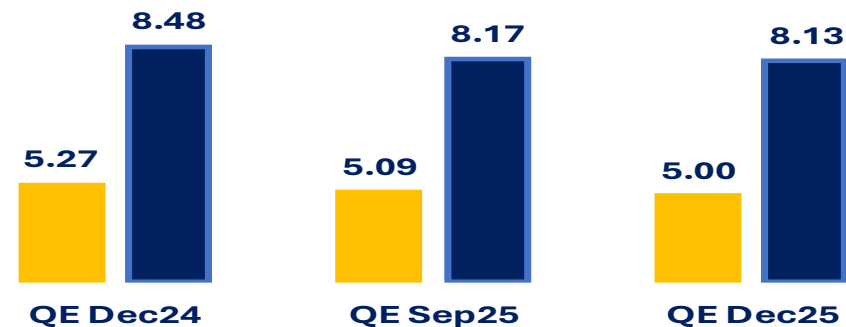
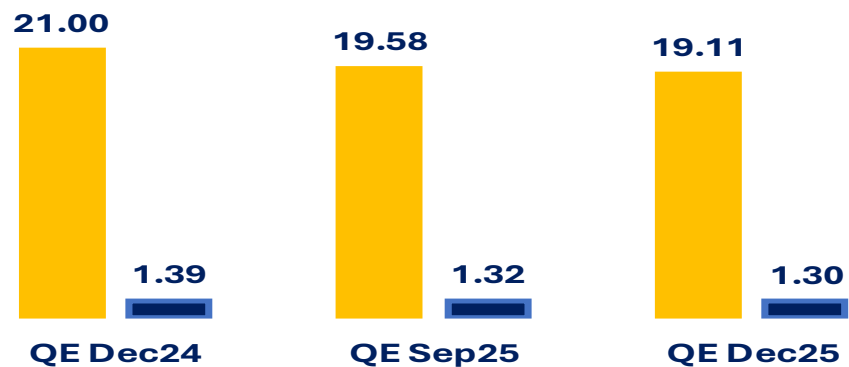
Performance Ratios

% Annualized

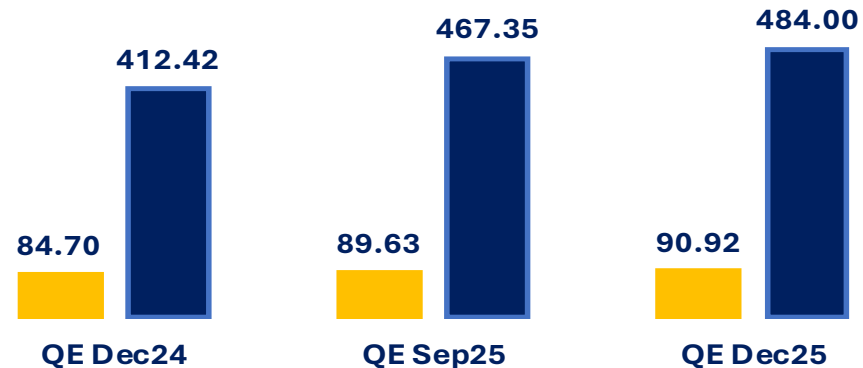
■ Cost of Deposits ■ Yield on Advances



■ Cost of Funds ■ Yield on Funds

■ Return on Average Network Worth (RoE)
■ Return on Assets (RoA)

■ Earnings per Share (₹) ■ Book Value per Share (₹)



Balance Sheet

₹ in Cr

Liabilities	31.12.2024	30.09.2025	31.12.2025
Capital	1347	1347	1347
Reserves & Surplus	65411	73943	76889
Deposits	702282	776946	790923
Borrowings	32517	42206	48888
Other Liabilities & Provisions	21201	27028	28418
Total	822758	921470	946465

Assets	31.12.2024	30.09.2025	31.12.2025
Cash & Balance with RBI	27517	31912	30097
Bal. with banks & money at call	8802	26210	29397
Investments	221066	235991	235995
Advances	542117	605172	625547
Fixed Assets	7490	8722	8664
Other Assets	15767	13463	16765
Total	822758	921470	946465

Capital & Risk Management



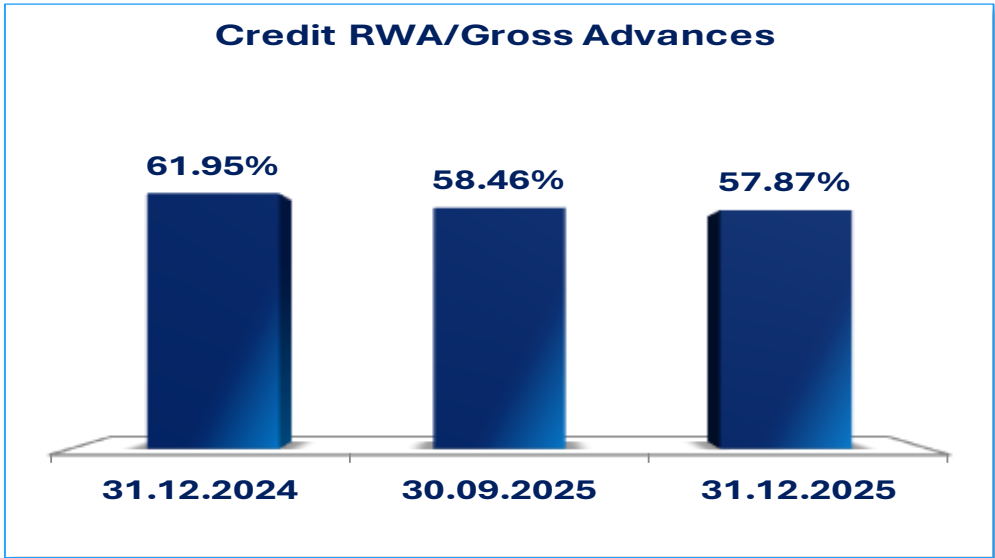
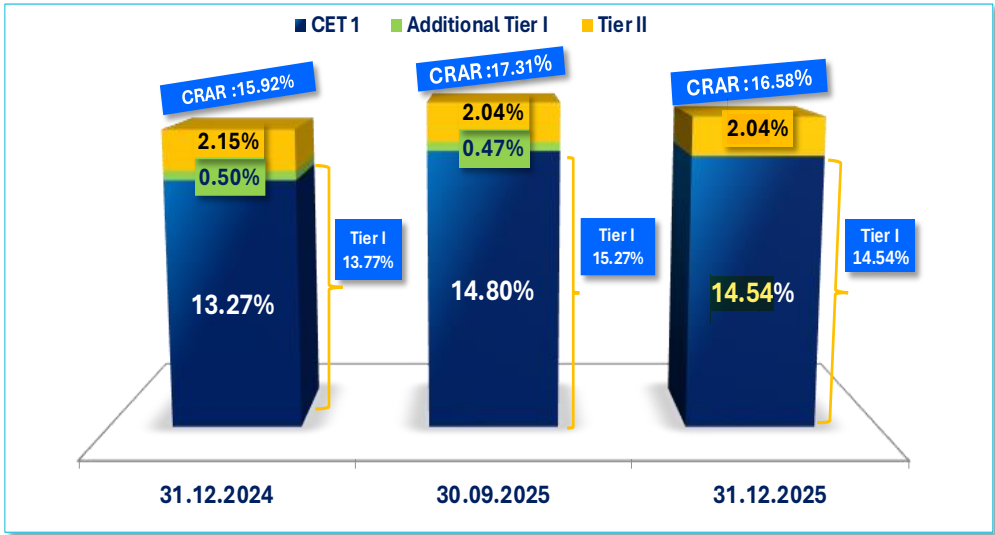
Capital & Risk Management

₹ in Cr

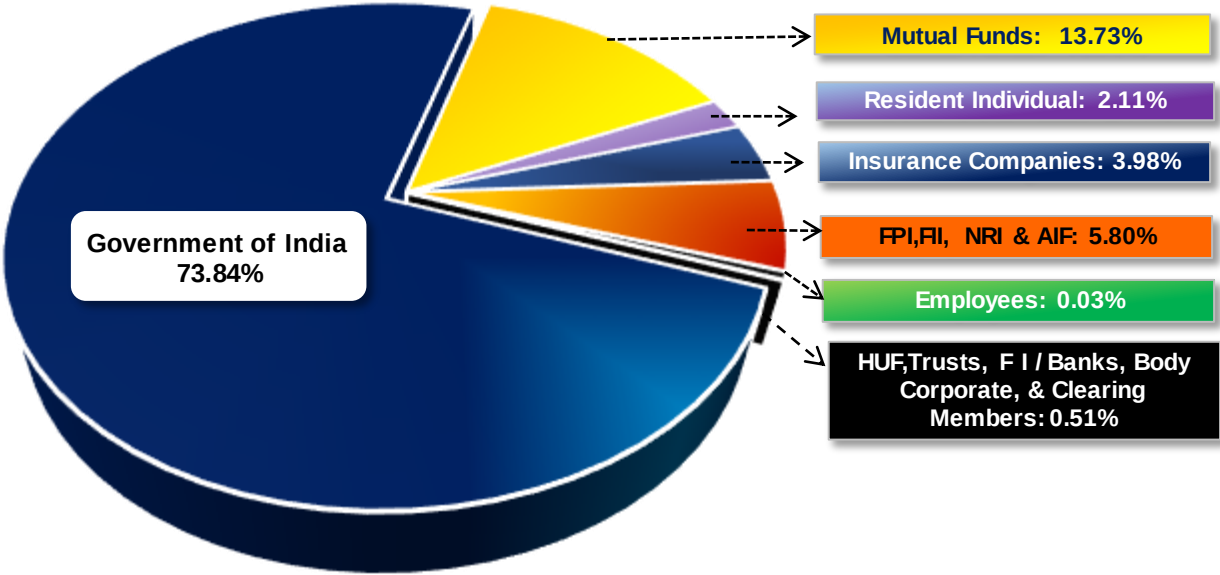
S No	Parameters	31.12.2024	30.09.2025	31.12.2025
1	Common Equity Tier I (CET 1)	53390	62905	62800
2	Additional Tier I	2000	2000	0
3	Tier II	8661	8682	8821
4	Total Capital (1+2+3)	64051	73587	71621
5	Total Risk Weighted Assets	402154	425114	431930
6	CRAR % (4/5)	15.92	17.31	16.58

S No	Weighted Assets (RWA)	31.12.2024	30.09.2025	31.12.2025
1	Credit	346416	362636	369706
	Density	61.95%	58.46%	57.87%
	Of which			
	Retail	69825	77268	79691
	Density	60.77%	59.21%	58.51%
	Agriculture	37512	38034	37465
	Density	28.89%	26.01%	25.06%
	MSME	59809	68516	73187
	Density	66.45%	69.24%	69.85%
2	Market	8265	8727	8473
	Density*	72.73%	67.09%	60.65%
3	Operational	47473	53751	53751
	Density	--	--	--

*Market RWA/Trading Book



Shareholding Pattern



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

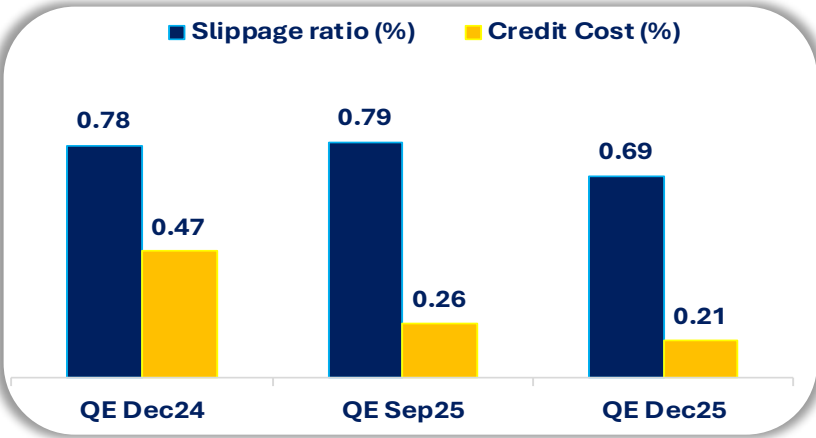
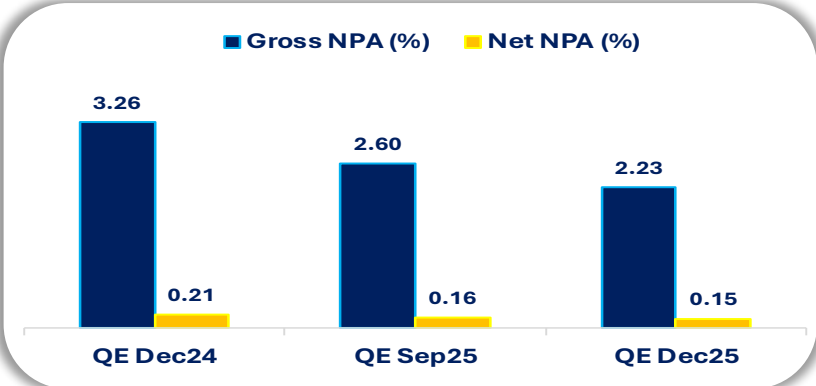
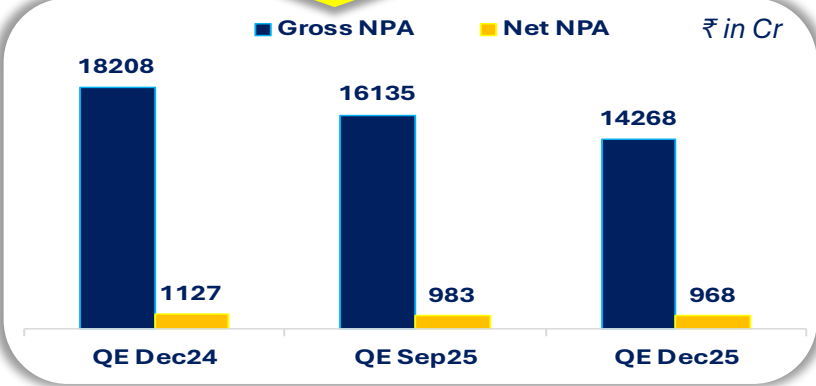
STANDARD



Movement of NPA

S No	Details	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2024	30.09.2025	31.12.2025	31.12.2024	31.12.2025	31.03.2025
1	Gross NPA opening balance	19148	18067	16135	21106	18179	21106
	Additions :						
	Fresh Slippages	1004	1132	997	4289	3464	5683
	To old NPAs / Others	12	24	10	66	74	104
2	Sub-Total of Additions	1016	1156	1007	4355	3537	5786
	Reductions:						
	Cash Recovery & Upgradation	823	894	686	3198	2625	3839
	Technical Write off	946	2004	2001	3615	4303	4170
	Normal Write off	187	190	187	440	520	705
	Exchange difference	0	0	0	0	0	0
3	Sub-Total of Reductions	1956	3088	2874	7253	7448	8714
4	Gross NPA closing Balance (1+2-3)	18208	16135	14268	18208	14268	18179
	Gross NPA%	3.26	2.60	2.23	3.26	2.23	3.09
5	Provisions	16906	14971	13124	16906	13124	16883
6	Others (Interest Realisable,etc.)	176	181	177	176	177	186
7	Net NPA [4-(5+6)]	1127	983	968	1127	968	1110
	Net NPA%	0.21	0.16	0.15	0.21	0.15	0.19
	AUC Recovery & Upgradation	881	551	584	2118	1851	3019
	MOI Recovery	207	196	184	553	676	792
	Total Recovery (Cash +Upgradation)	1911	1641	1453	5869	5153	7651
	PCR % (including Technical Writeoff)	98.09	98.28	98.28	98.09	98.28	98.10
	PCR % (excluding Technical Writeoff)	93.81	93.91	93.22	93.81	93.22	93.90
	Slippage Ratio % (Annualised)	0.78	0.79	0.69	1.11	0.81	1.11
	Credit Cost % (Annualised)	0.47	0.26	0.21	0.61	0.25	0.66

₹ in Cr

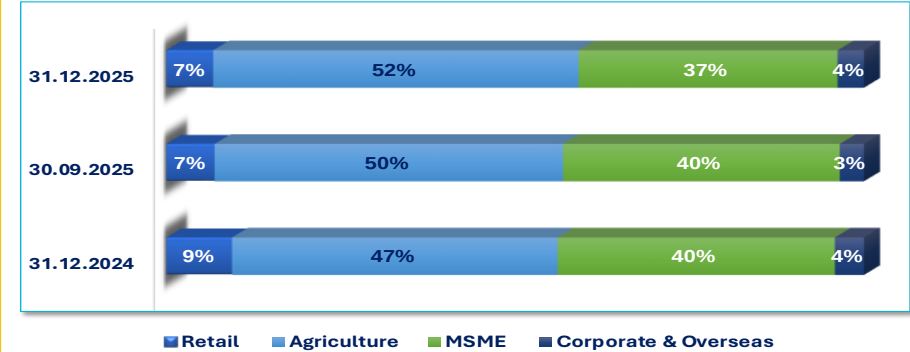


Sector wise NPA

₹ in Cr

S No	Sector	31.12.2024		30.09.2025		31.12.2025		
		Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Outstanding	Gross NPA	% to respective portfolio
1	Retail Credit	1728	1.50%	1128	0.86%	136192	957	0.70%
	Of which							
	Home Loan	809	1.31%	587	0.87%	69231	504	0.73%
	Education Loan	403	8.89%	153	3.38%	4480	78	1.74%
	Vehicle Loan	107	1.00%	69	0.50%	15540	70	0.45%
2	Agriculture	8588	6.61%	8138	5.57%	149496	7477	5.00%
3	MSME	7308	8.12%	6306	6.37%	104771	5295	5.05%
4	Corporate & Overseas	584	0.26%	563	0.23%	248389	539	0.22%
5	Total (1 to 4)	18208	3.26%	16135	2.60%	638848	14268	2.23%
	Priority	15577	8.08%	14153	6.87%	215127	12477	5.80%

Sectorwise GNPA to Total NPA %



Fresh Slippages

Category	Q3 FY25	Q2 FY26	Q3 FY26	NME FY25	NME FY26	FY25
Retail	140	136	67	692	465	795
Agriculture	527	596	569	1805	1718	2551
MSME	329	388	361	1546	1263	2123
RAM (1)	996	1120	997	4043	3446	5469
Corporate (2)	8	12	0	246	18	214
Total (1)+(2)	1004	1132	997	4289	3464	5683

NCLT

Category	31.12.2025			
	No.of Accounts	Exposure	Provision	PCR%
RBI List I	6	1218	1218	100%
RBI List II	10	2823	2823	100%
Accounts filed by Bank	32	1210	1210	100%
Accounts filed by other Banks	221	16490	16485	99.97%
Total	269	21740	21736	99.98%

Recovery from NCLT	Q3FY25		Q2FY26		Q3FY26		FY25	
	No of Acs	Amount	No of Acs	Amount	No of Acs	Amount	No of Acs	Amount
Through Resolution	9	32	7	136	10	305	39	330
Under Liquidation	20	39	11	5	14	33	69	156
Total	29	71	18	141	24	338	108	486

NARCL

₹ in Cr

S.No	Position of Accounts with Indian Bank as on 31.12.2025	No. of A/cs	Book Balance
1	Accounts acquired by NARCL	12	3828
2	Bids received from NARCL	1	62
3	Under progress with NARCL	2	818
4	Declined by NARCL/Lenders	2	50
	Total	17	4758

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 30.09.25 (Standard)		Addition during the QE Dec'25		Reduction during the QE Dec'25		Outstanding as on 31.12.25 (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	19660	3401	0	37	97	35	19313	3306	96.65%	1058
Agriculture	900	83	0	0	4	5	697	74	92.21%	23
MSME	3737	642	0	16	93	28	3206	537	95.54%	213
RAM Total	24297	4126	0	53	194	68	23216	3917	94.88%	1294
Corporate	6	227	0	0	13	0	6	214	97.65%	55
Total	24303	4353	0	53	207	68	23222	4131	95.98%	1349

Special Mention Account (SMA) ₹5 Cr and above

₹ in Cr

Sector	31.12.2024				30.09.2025				31.12.2025			
	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	148	100	248	0.22%	114	105	219	0.17%	85	67	152	0.11%
Agriculture	184	213	397	0.33%	123	199	322	0.23%	78	216	294	0.21%
MSME	1009	918	1927	2.33%	682	859	1541	1.66%	538	680	1218	1.22%
Corporate & Others	1354	3751	5105	2.28%	93	286	379	0.16%	68	3346	3414	1.38%
TOTAL	2695	4982	7677	1.41%	1013	1448	2461	0.41%	769	4309	5078	0.81%

Financial Inclusion



Financial Inclusion



S No	FI Parameters	Dec'24	Sep'25	Dec'25
1	BCs engaged (Nos.)	13292	15598	16247
2	PMJDY Accounts under BSBDA (No. in lakhs)	235	242	246
3	Balance in PMJDY accounts (₹ in Cr)	11310	12124	13074
4	Rupay Cards issued (No. in lakhs)	134	139	144

1

Average Balance in PMJDY account: ₹5324 (vs ₹4918 of Industry)

2

Growth in PMJDY A/Cs under BSBDA: YoY 4% (in nos.) and 16% (in balance)

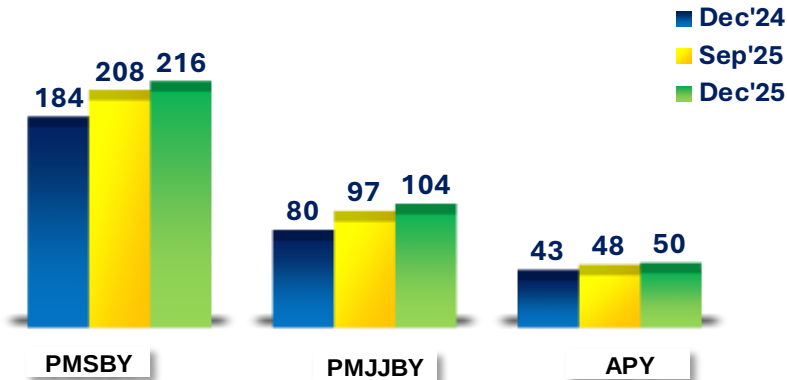
3

BC network in 25 States and 5 UTs

4

YoY increase in Market Share (As of Dec'25)	PMJJBY	PMSBY
	3.95%	3.86%
	35 bps ↑	8 bps ↑

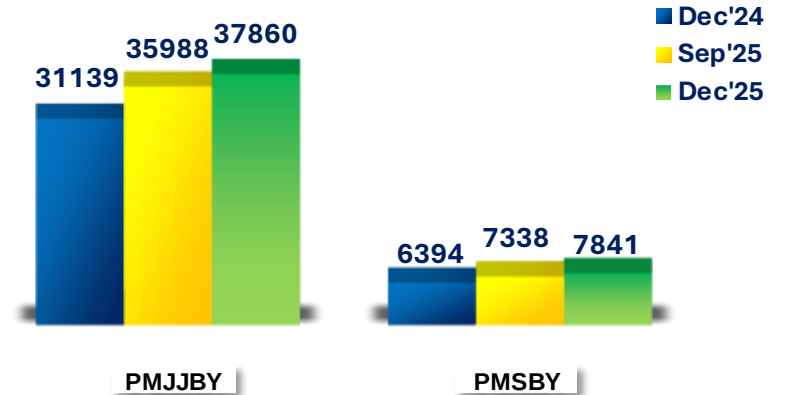
Number of Enrolments (in Lakhs)*

Atal
Pension
Yojana

01 Added 4.96 lakh fresh enrolments, during NME-FY26, with Avg. Account per Branch of 82 as against the proportionate target of 75 as on 31.12.25.

02 Registered a growth of 4% (QoQ) and 15%(YoY)

Number of claims settled*



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

Digital Banking & Business Network

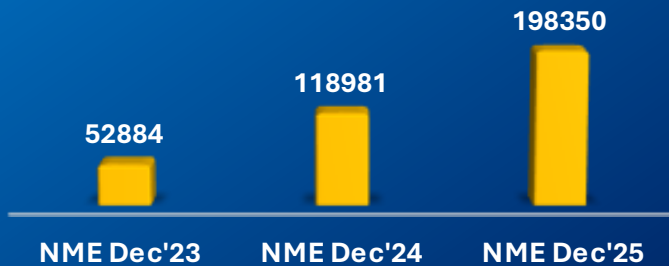


Digital Business during NME FY26 : ₹198350 Cr

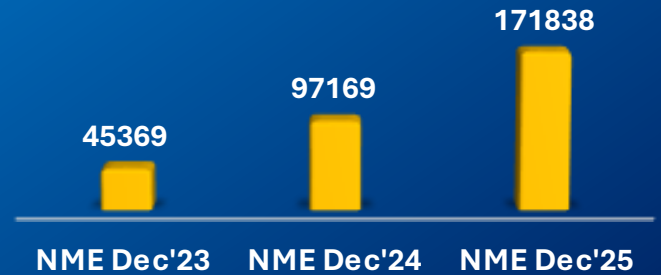
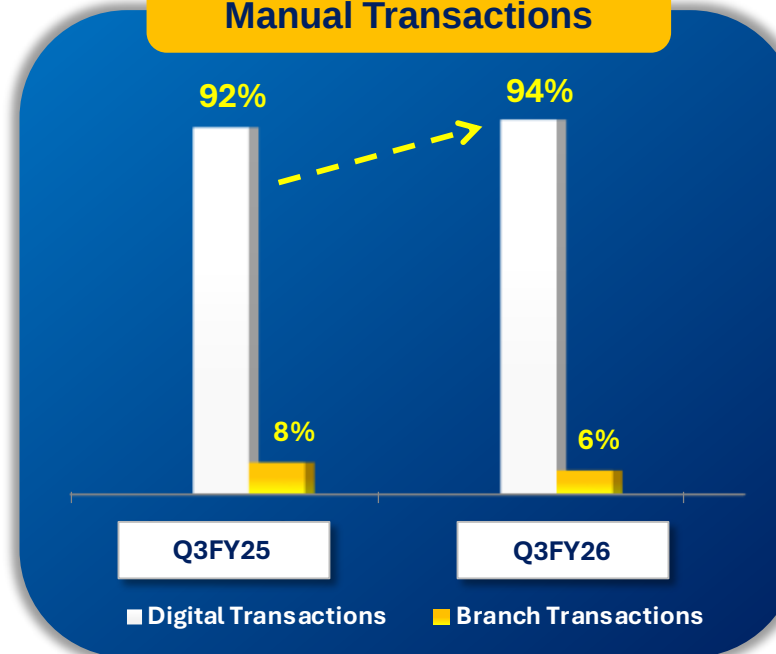
₹ in Cr

147 Digital Journeys, Utilities & Processes

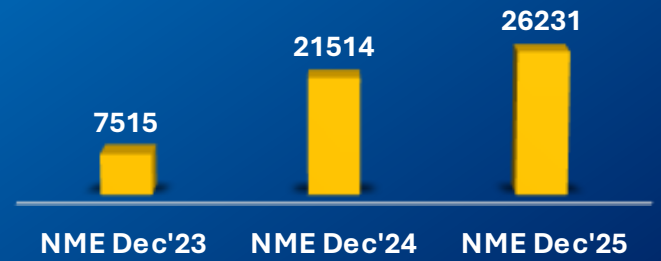
Digital Business



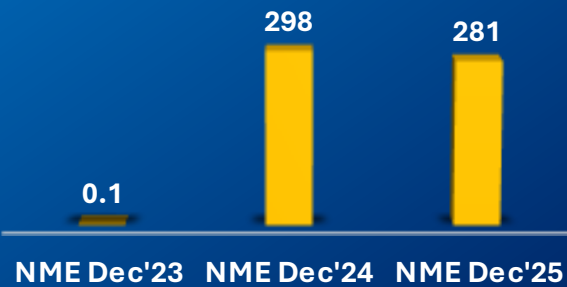
Digital Assets

Digital Transactions vs
Manual Transactions

Digital Liabilities



Other Digital Business



Expanding Digital Footprint – NME FY26



~1.9x YoY growth
in amount
of Digital Vehicle
Loans



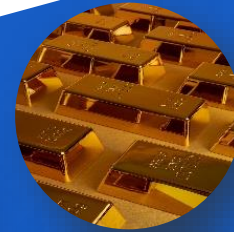
~1.2x YoY growth
in amount
of Digital Liability
Business



~2.0x YoY growth
in amount
of Digital Home
Loans



~1.7x YoY growth
in amount
of Digital Business



~1.8x YoY growth
in amount
of Digital Jewel
Loans



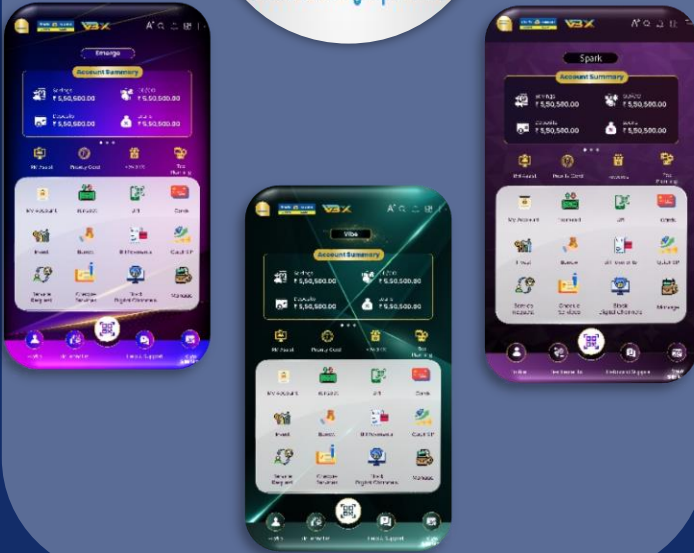
~1.4x YoY growth
in amount
of Digital MSME
Loans



~3.4x YoY growth
in number
of Digital Tractor
Loans

Virtual Banking Experience

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



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



Next Gen Contact Centre

- ✓ Multilingual IVR in 14 languages
- ✓ Cloud & AI Based
- ✓ Video Calling assistance



Fintech Partnership

- ✓ 169 Fintech partnership to provide customized software solutions / applications and support services



Cash Management Services

- ✓ IND Cash Optima - collection & payment solution for Corporates

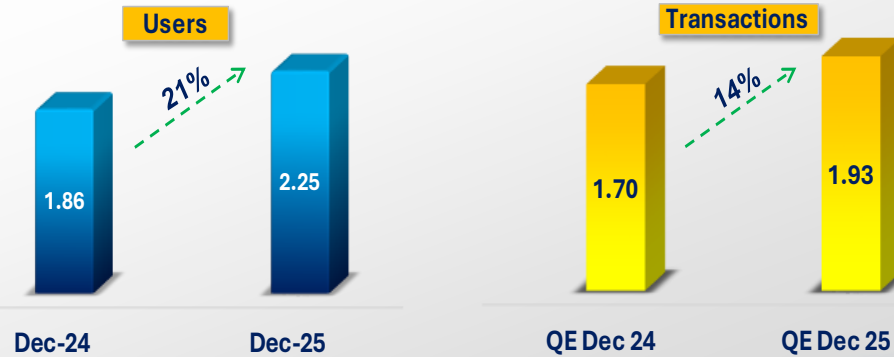


Digital Document Execution

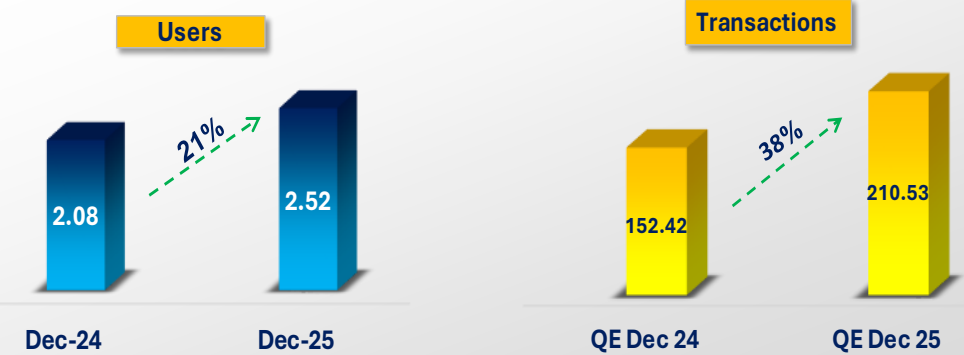
- ✓ Integrated with NeSL-DDE for paperless documentation and of financial contracts & superior enforcement

Digital Banking

Mobile Banking

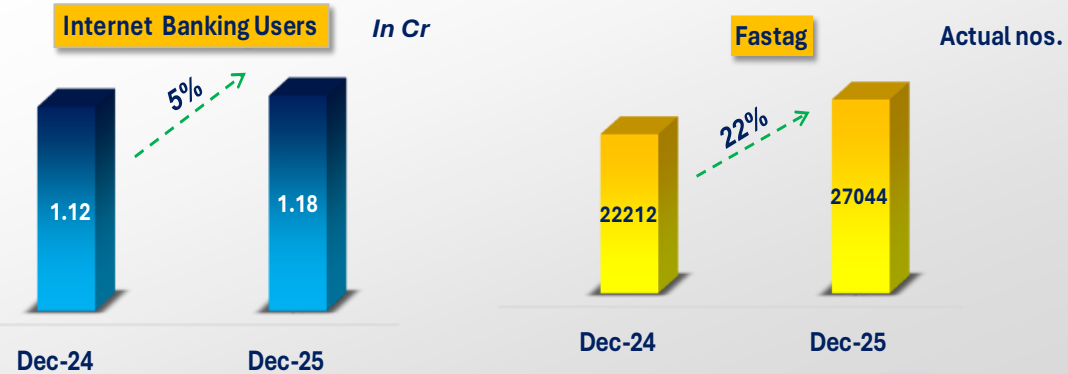


UPI

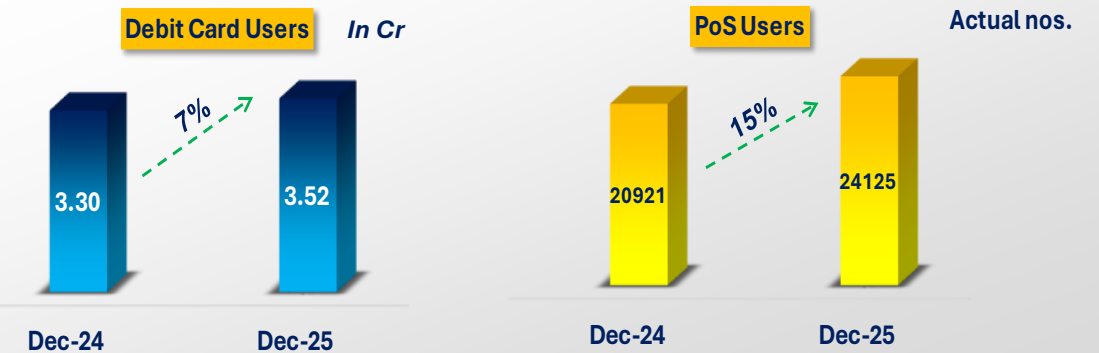


In Cr

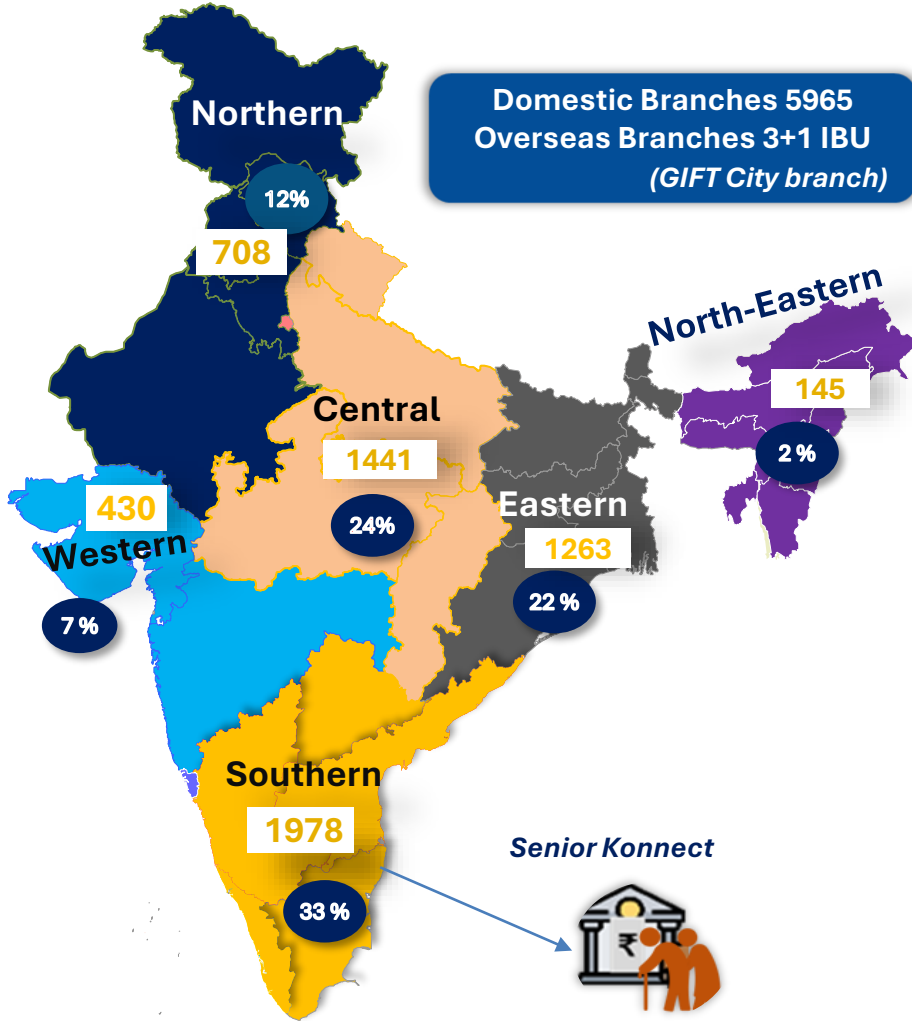
Internet Banking & Fastag



Debit Cards & PoS



Pan India Touch Points: 27,837



31.12.2025

Population group wise (Domestic)

Rural
2001
34%Metro
1181
20%Semi
urban
1592
26%Urban
1191
20%5624
ATMs & BNAs16247
Business
Correspondents

Processing Centres & Verticals

100 RACs

81 RAPCs

20 RGR Cells

59 Microsate

31 MCBs

7 LCBs

85 MAPCs

27 ABC

15 SAMV

Branches Opened:
65 upto Dec'25
(328 since
amalgamation)

Branches Merged:
1 upto Dec'25
(353 since
amalgamation)

Manpower
Position

Domestic (As on 31.12.25)	Total	Male	Female	Average age of staff	% of Female staff
Officers	26205	18608	7597	38	29%
Clerks	12303	7824	4479	38	36%
Sub-staff	1802	1561	241	47	13%
Full Time Sweepers	205	156	49	47	24%
Total	40515	28149	12366	39	31%

HR Initiatives

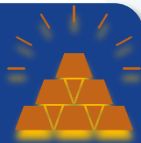
APARAJITHA Program for 115 women employees returning from Maternity/ sabbatical leaves
POSH Training conducted for 108 Internal complaints committees



Micro-Learning Unified Platform – Host Gamified quizzes for all departments, Facilitates Badges, Certificates and Peer-Peer recognition dashboard. Over 2 Lac participations registered.



Gold Appraisal Technique Training conducted for 1048 officers



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



3226 Training programs conducted upto Q3FY26 – 92111 participants (of which 33829 are unique participants)



Rashtriya Karmayogi training imparted for 19612 employees
Training Program conducted on Artificial Intelligence (AI) for 9436 officers.

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 39 owned Premises and Installed Roof Top Solar Panels in Bank's 85 own buildings & generated 20 lakh units of electricity.
- Replaced 1481+ Diesel generators with Inverter in 2 years to reduce carbon emission
- Exposure to Green finance : ₹12695 Cr
- Ramp/lift is provided in 4872 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 28552 candidates through 921 programs during NME FY26
- 42 Financial Literacy Centres (FLCs) conducted 3942 camps during NME FY26 covering 163245 participants.
- Women empowerment:
 - Gender Diversity of the Bank: 31%
 - 58 lakh women benefitted through 5.05 lakh SHGs as on 31.12.25
 - 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 hearing aids and computer systems to Little Flower Convent Higher Sec. School for the Deaf at Chennai.
- Sponsored six e-vehicles for sewage transportation to Greater Chennai Corporation

Governance

- Bank has ranked 4th among PSBs in Dec'25 based on Grievance Redressal Assessment and Index Score.
- 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: ₹1599 Cr (Q3FY26)

₹ in Cr	Q3FY25	Q3FY26	YoY
Net Profit After Tax	60	57	-5%
Net worth	1620	1802	11%
Gross Direct Premium	1320	1599	21%



Subsidiary

- In the business of Stock Broking & DP
- Listed on NSE and BSE
- Bank's shareholding: 64.84%
- Income under Stock Broking: ₹3.49 Cr (Q3FY26)

₹ in lakhs	Q3FY25	Q3FY26	YoY
Operating Profit	215.85	276.70	28%
Net Profit	114.02	187.14	64%
Stock Broking Income	356.62	349.14	-



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 (NME FY26) ₹230.22 lakh
Net Profit (NME FY26) ₹227.15 lakh



Regional Rural Banks

₹ in Cr

Parameters	Tamil Nadu Grama Bank				Puduvai Bharathiar Grama Bank				Total			
	Nine Months Ended			FY25	Nine Months Ended			FY25	Nine Months Ended			FY25
	Dec-24	Dec-25	YoY (%)		Dec-24	Dec-25	YoY (%)		Dec-24	Dec-25	YoY (%)	
Business	50321	56546	12	50764	3068	3759	23	3160	53389	60305	13	53924
Operating Profit	682	897	32	731	32	61	92	33	714	958	34	764
Net Profit	358	546	53	367	24	46	92	27	381	592	55	394
Gross NPA %	0.81	0.64	(17 bps)	0.79	1.01	0.71	(30 bps)	0.95	-	-	-	-
Net NPA %	0	0	-	0	0	0	-	0	-	-	-	-
CRAR %	13.63	13.69	6 bps	13.70	10.50	10.88	38 bps	10.11	-	-	-	-
No. of branches	669	685	-	675	47	48	-	47	716	733	-	722

Audited





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 – Industry wise Awards 2025



VMware – India Cloud Leader Award 2025

Red Hat APAC Innovation Award 2025

for Cloud Native Development



Bank has received **Narakas Rajbhasha Samman**" (Third Prize - Region "C") from the Department of Official Language, Ministry of Home Affairs, Gol



Bank has received **Special Mention** under **Best IT Risk Management & Best Technology Bank** at IBA's 21st Annual Banking Technology Conference 2024-25



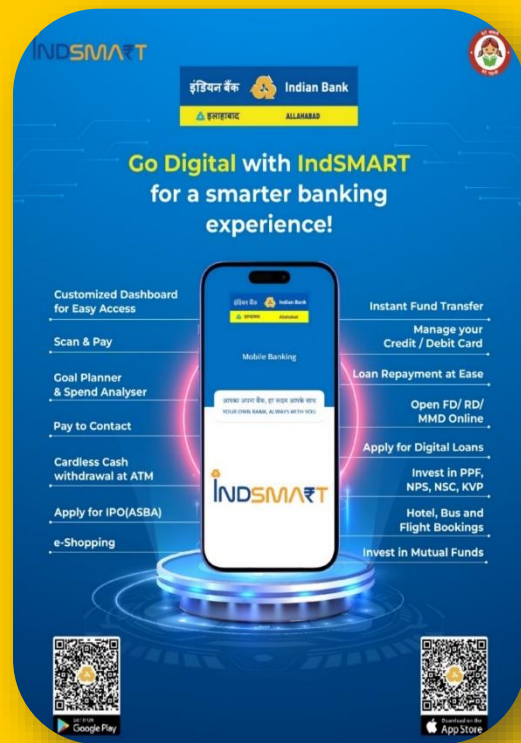
Executive of the Year
– **Shri Brajesh Kumar Singh**
Chief General Manager of the Year
– **Shri Sudhir Kumar Gupta**
Awards at UP Banking Leadership Summit & Awards 2025

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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