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Date: 03.05.2025

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: Press release on Audited Financial Results of the Bank for the Fourth Quarter and Financial Year ended on March 31, 2025

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing a copy of Press Release on Audited Financial Results of the Bank for the Fourth Quarter and Financial Year ended on March 31, 2025.

This is for your information, record and dissemination please.

Yours faithfully,

For Indian Bank

AGM & Company Secretary

Encl: a/a

प्रेसविज्ञप्ति / PRESS RELEASE

03.05.2025

Financial Results for the Quarter/Year ended 31st March 2025

Bank's Global Business is at ₹13.25 lakh Cr, up by 8.5% YoY

Net Profit up by 35% YoY

NNPA% decreased by 24 bps YoY to 0.19%

Capital Adequacy Ratio improved by 150 bps to 17.94%.

Return on Assets (RoA) improved by 25 bps to 1.32%

EPS increased by 32% to ₹87.78 in Mar'25

Key Highlights (Quarter ended Mar'25 over Mar'24)

- **Net Profit** up by 32% YoY at ₹2956 Cr in Mar'25 from ₹2247 Cr in Mar'24
- **Operating Profit** improved by 17% YoY to ₹5019 Cr in Mar'25 from ₹4305 Cr in Mar'24
- **Net Interest Income** increased by 6% YoY to ₹6389 Cr in Mar'25 from ₹6015 Cr in Mar'24
- **Return on Assets (RoA)** up by 22 bps to 1.37% in Mar'25 from 1.15% in Mar'24
- **Return on Equity (RoE)** increased by 195 bps to 21.01% in Mar'25 from 19.06% in Mar'24
- **Yield on Investments (YoI)** increased by 35 bps to 7.23% in Mar'25 from 6.88% in Mar'24
- **Cost-to-Income Ratio** reduced by 294 bps to 45.05% in Mar'25 from 47.99% in Mar'24
- **Yield on Advances (YoA)** stood at 8.64% in Mar'25
- **Gross Advances** increased by 10% YoY to ₹588140 Cr in Mar'25 from ₹533773 Cr in Mar'24
- **RAM** (Retail, Agriculture & MSME) advances grew by 13% YoY to ₹350876 Cr in Mar'25 from ₹309918 Cr in Mar'24
- **RAM** contribution to gross domestic advances stood at 64.23%. **Retail, Agri & MSME** advances grew by 14%, 14% and 12% YoY respectively. **Home Loan (including mortgage)** grew by 12% YoY in Mar'25
- **Priority sector advances** as a percentage of ANBC stood at 44% (₹204230 Cr) in Mar'25 as against the regulatory requirement of 40%
- **Total Deposits** increased by 7% YoY and reached to ₹737154 Cr in Mar'25 as against ₹688000 Cr in Mar'24.
- **Domestic CASA ratio** stood at 40.17% as on 31st Mar'25
- **CD ratio** stood at 79.79% as on 31st Mar'25
- **GNPA%** decreased by 86 bps YoY to 3.09% in Mar'25 from 3.95% in Mar'24, **NNPA%** reduced by 24 bps to 0.19% in Mar'25 from 0.43% in Mar'24
- **Provision Coverage Ratio (PCR, including TWO)** improved by 176 bps YoY to 98.10% in Mar'25 from 96.34% in Mar'24
- **Slippage Ratio** improved by 2 bps to 1.09% in Mar'25 from 1.11% in Mar'24
- **Capital Adequacy Ratio** improved by 150 bps to 17.94%. **CET-I** improved by 184 bps YoY to 15.36%, **Tier-I Capital** improved by 182 bps YoY to 15.85% in Mar'25
- **Earnings Per Share (EPS)** increased by 32% to ₹87.78 in Mar'25 from ₹66.73 in Mar'24

Key Highlights (Quarter ended Mar'25 over Dec'24)

- **Net Profit** up by 4% QoQ to ₹2956 Cr in Mar'25 from ₹2852 Cr in Dec'24
- **Operating Profit** improved by 6% QoQ to ₹5019 Cr in Mar'25 from ₹4749 Cr in Dec'24
- **Cost of Deposit** decreased by 8 bps to 5.10% in Mar'25 from 5.18% in Dec'24
- **NIM (Domestic)** stood at 3.48% in Mar'25
- **GNPA** reduced by 17 bps to 3.09% in Mar'25 from 3.26% in Dec'24, **NNPA** reduced by 2 bps to 0.19% in Mar'25 from 0.21% in Dec'24

Key Highlights (Year ended Mar'25 over Mar'24)

- **Net Profit** up by 35% YoY to ₹10918 Cr in FY25 from ₹8063 Cr in FY24
- **Operating Profit** increased by 13% YoY to ₹18998 Cr in FY25 from ₹16840 Cr in FY24
- **Net Interest Income** grew by 8% YoY to ₹25176 Cr in FY25 from ₹23274 Cr in FY24
- **Fee based income** grew by 7% YoY to ₹3528 Cr in FY25 from ₹3298 Cr in FY24
- **Net Interest Margin (NIM) Domestic** stood at 3.51% in FY25
- **Yield on Advances (YoA)** up by 3 bps to 8.75% in FY25 from 8.72% in FY24
- **Yield on Investment (YoI)** improved by 37 bps to 7.17% in FY25 from 6.80% in FY24
- **Return on Assets (RoA)** improved by 25 bps to 1.32% in FY25 from 1.07% in FY24
- **Return on Equity (RoE)** increased by 152 bps to 20.76% in FY25 from 19.24% in FY24
- **Cost-to-Income Ratio** reduced by 115 bps to 44.77% in FY25 from 45.92% in FY24
- **Slippage Ratio** improved by 38 bps to 1.11% in FY25 from 1.49% in FY24
- **Credit Cost** decreased by 11 bps to 0.66% in FY25 from 0.77% in FY24

Network:

- The Bank has 5901 domestic branches (including 3 DBUs), out of which 1992 are Rural, 1555 are Semi-Urban, 1182 are Urban & 1172 are in Metro category. The Bank has 3 overseas branches & 1 IBU (Gift City Branch).
- The Bank has 5268 ATMs & BNAs and 14667 Business Correspondents (BCs).

Digital Banking:

- Business of ₹1,67,390 Cr has been generated through Digital Channels in FY25. A total of 121 Digital Journeys, Utilities and Processes have been launched so far.
- Number of Mobile Banking users has grown by 16% year over year, reaching 1.94 Cr in FY25.
- UPI users and Net Banking Users have seen a 25% & 8% YoY increase respectively, reaching 2.18 Cr and 1.15 Cr respectively in the same period.
- The Credit Card users increased by 25% YoY to 2.78 lakh. The transactions in Point of Sale (PoS) terminals has increased by 13% YoY, reaching to 128 lakh in FY25.

Awards & Accolades:

- The Bank received prestigious **SKOCH Award** for “**Project WAVE**”, an Indian Bank's digital transformation journey and for “**SMA Collection Proclivity Predictor**” - a model built to predict the probability of default for Special Mention Accounts (SMA) and reduce risks by outlining a targeted collection journey.
- At the EASE 6.0 Reforms Index awards, the Bank was awarded as the **second-best improver** in the **Top Improver** category and it secured the **third position** in the **People & HR Operations** category.
- The Chief Financial Officer of Indian Bank was honored with the prestigious **Best CFO Award** at the **ASSOCHAM 3rd Vibrant Bharat CFO Summit & Awards** held in New Delhi.
- The Bank was recognized at ASSOCHAM's 11th MSME Excellence Award & Conference in New Delhi, receiving accolades for **Excellent Customer Service for MSMEs** and being named the **Best Technology Enabler of the Year for MSMEs**.
- Indian Bank was honoured during the **ET Now Best BFSI Brands 2025 Conclave**.
- The Bank has received **The Economic Times CIO Award for Enterprise IT Excellence 2025** for its exceptional achievement in implementing cutting-edge technology for a future-proof digital infrastructure.
- The Bank won the 5th edition of **Most Trusted Brands in India 2025-26 by Marksmen Daily**.

Our Focus

The Bank is dedicated to fostering growth through strategic initiatives such as quality credit expansion, enhanced focus on deposits, digital innovation, exceptional customer service, improved asset quality and increased profitability. To ensure sustainable development, the Bank prioritizes employee motivation by acknowledging their contributions. Furthermore, it aims to unlock the unique potential of various locations through strategic branch expansion, paving the way for holistic growth and enduring success.
