

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 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 Presentation 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



इंडियन बैंक



Indian Bank

इलाहाबाद

ALLAHABAD

आपका अपना बैंक, हर कदम आपके साथ
YOUR OWN BANK, ALWAYS WITH YOU

Performance Analysis Q4 / FY25



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Performance Highlights Q4FY25 (YoY)

Q4FY25

Business
(YoY)Asset
Quality

Business

 ₹ 13.25 lakh Cr
 8.5% ▲

RAM

 ₹ 3.51 lakh Cr
 13% ▲

Deposits

 ₹ 7.37 lakh Cr
 7% ▲

Retail

 ₹ 119097 Cr
 14% ▲

Gross NPA

 3.09%
 YoY: 86 bps ▼
 QoQ: 17 bps ▼

Advances

 ₹ 5.88 lakh Cr
 10% ▲

Agriculture

 ₹ 137627 Cr
 14% ▲

Net NPA

 0.19%
 YoY: 24 bps ▼
 QoQ: 2 bps ▼

CASA

 CASA: 5%
 SB: 4%
 CA: 11% (QoQ) ▲

MSME

 ₹ 94152 Cr
 12% ▲

PCR

 98.10%
 YoY: 176 bps ▲
 QoQ: 1 bps ▲

CD Ratio

79.79% ▲

Corporate

 ₹ 195407 Cr
 4% ▲

Cost of Deposits

 Q4 (QoQ)
 YE (YoY)

 5.10% 8 bps ▼
 5.12% 24 bps ▲

YoA

 8.64% 28 bps ▼
 8.75% 3 bps ▲

YoI

 7.23% 11 bps
 7.17% 37 bps ▲

NIM (domestic)

 3.48% 9 bps
 3.51% 3 bps ▼

RoA

 1.37% 2 bps ▼
 1.32% 25 bps ▲

Net Interest Income

 Q4 (YoY)
 YE (YoY)

 ₹ 6389 Cr 6%
 ₹ 25176 Cr 8% ▲

Operating Profit

 ₹ 5019 Cr 17%
 ₹ 18998 Cr 13% ▲

Profit Before Tax

 ₹ 4224 Cr 38%
 ₹ 14787 Cr 35% ▲

Net Profit

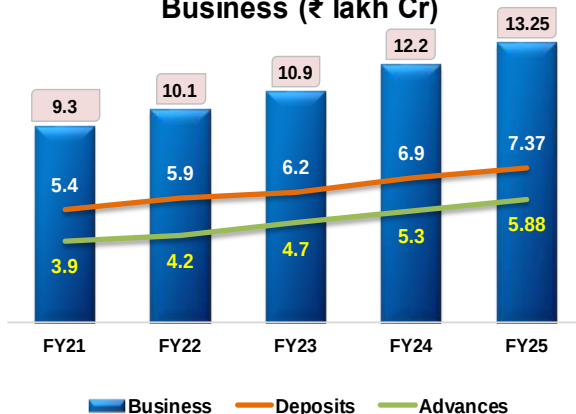
 ₹ 2956 Cr 32%
 ₹ 10918 Cr 35% ▲

RoE

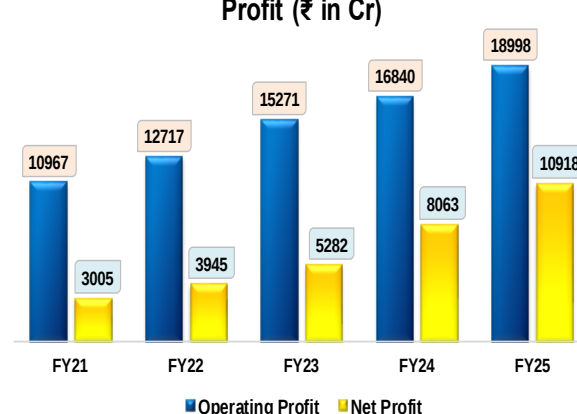
 21.01% 1 bps
 20.76% 152 bps ▲
Benchmark
Ratios

Consistent Performance

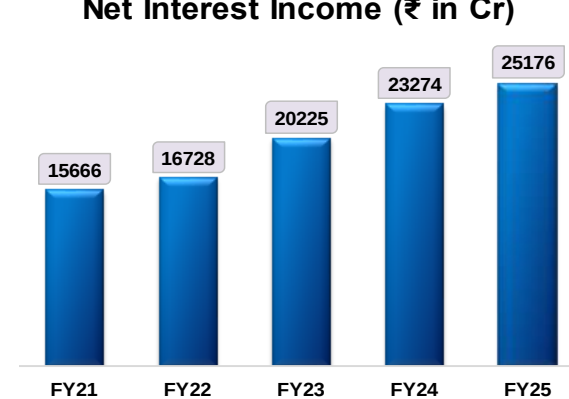
Business (₹ lakh Cr)



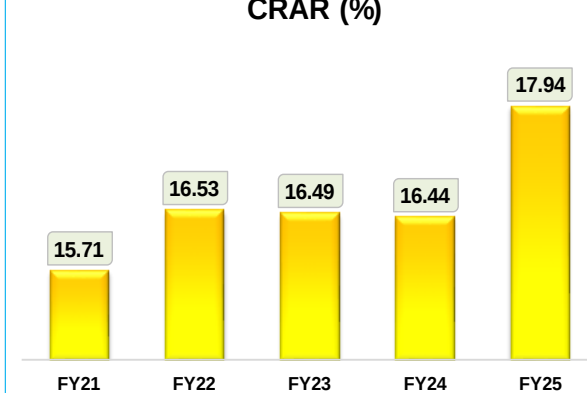
Profit (₹ in Cr)



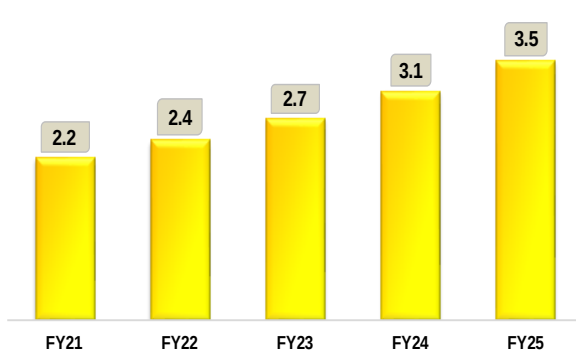
Net Interest Income (₹ in Cr)



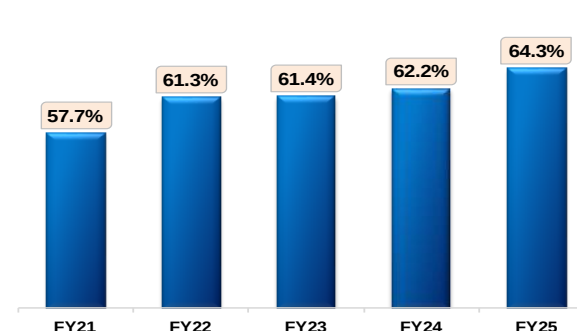
CRAR (%)



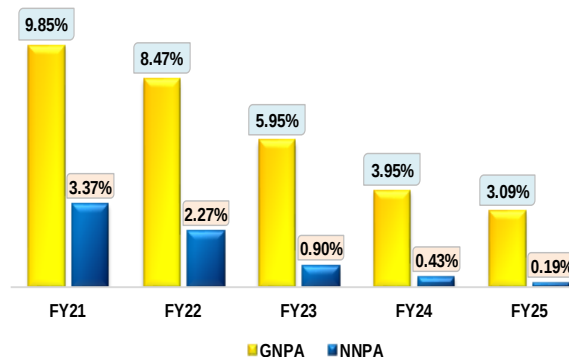
RAM (₹ lakh Cr)



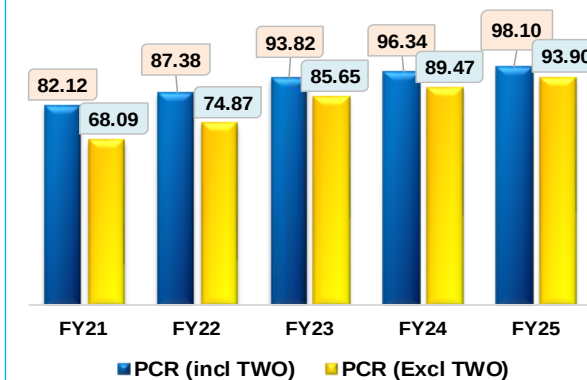
RAM Share (%) out of Domestic Advances



Asset Quality (%)



Provision Coverage Ratio (%)



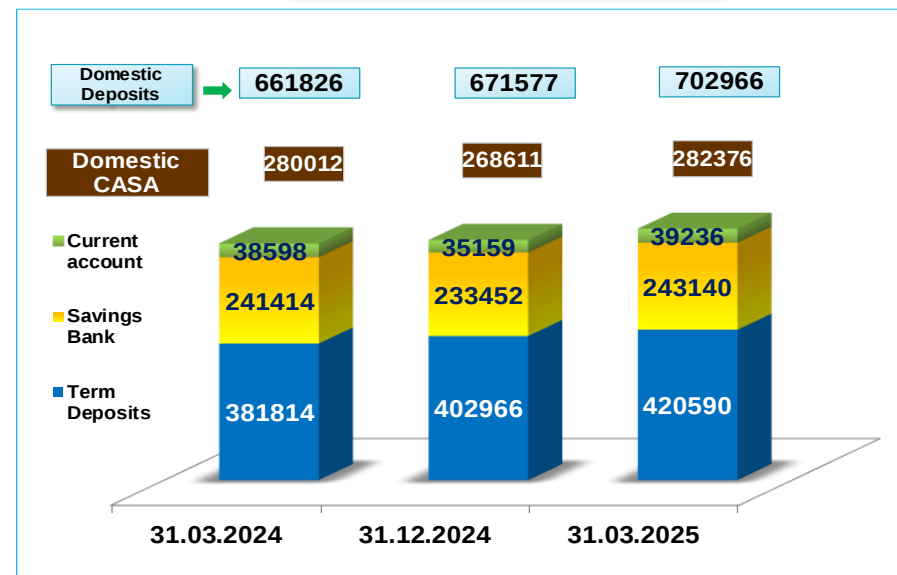
Business Snapshot

Business Snapshot

₹ in Cr

Sl No	Parameter	31.03.2024	31.12.2024	31.03.2025	QoQ (%)	YoY (%)
1	Deposits	688000	702282	737154	5.0	7.1
	Domestic	661826	671577	702966	4.7	6.2
	Overseas	26174	30705	34188	11.3	30.6
	Deposits breakup					
	Current	38993	35599	39630	11.3	1.6
	Savings	241494	233534	243224	4.1	0.7
	CASA	280487	269133	282854	5.1	0.8
	CASA % (Global)	40.77%	38.32%	38.37%		
	CASA % (Domestic)	42.31%	40.00%	40.17%		
	Term Deposits	407513	433149	454300	4.9	11.5
2	Advances	533773	559199	588140	5.2	10.2
	Domestic	498160	520224	546283	5.0	9.7
	Overseas	35613	38975	41857	7.4	17.5
	CD Ratio %	77.58%	79.63%	79.79%		
3	Business	1221773	1261481	1325294	5.1	8.5
	Domestic	1159986	1191801	1249249	4.8	7.7
	Overseas	61787	69680	76045	9.1	23.1

Domestic Deposits



Domestic CASA %



Advances (Domestic)

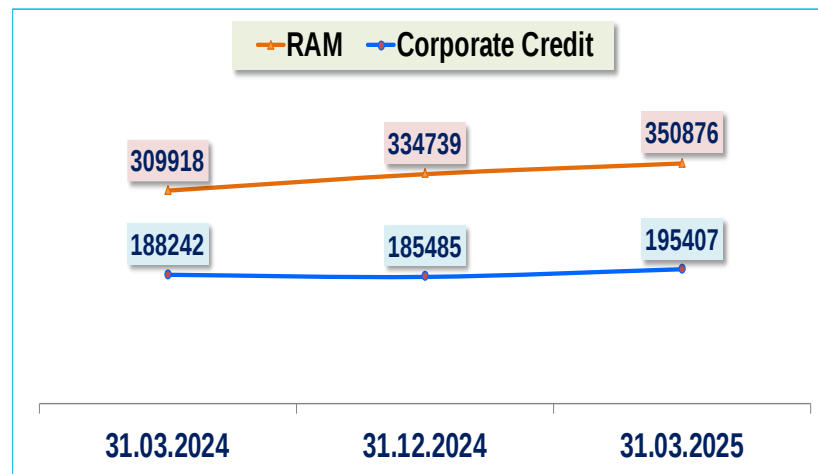
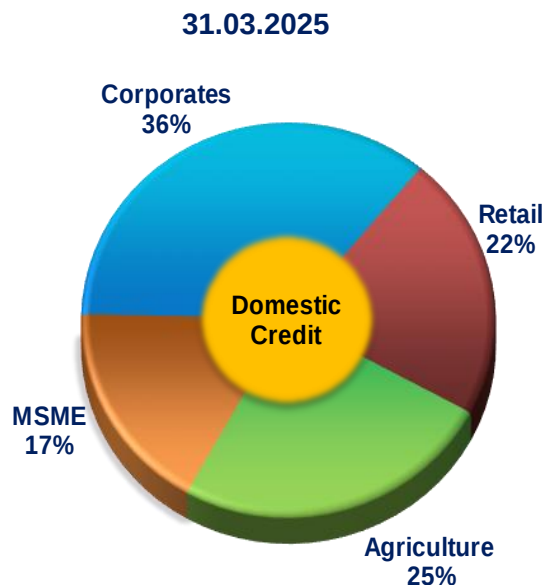
₹ in Cr

Sector	31.03.2024	31.12.2024	31.03.2025	YoY (%)
Gross Advances-Domestic	498160	520224	546283	9.7
Retail	104735	114894	119097	13.7
Agriculture	121062	129840	137627	13.7
MSME	84121	90005	94152	11.9
Total (RAM)	309918	334739	350876	13.2
RAM % to Gross Domestic Advances	62.21%	64.35%	64.23%	
Corporate	188242	185485	195407	3.8

Retail	31.03.2024	31.12.2024	31.03.2025	YoY (%)
Home Loan (Incl.Mortgage loans)	66423	72118	74480	12.1
Auto Loan	8016	10762	11536	43.9
Personal Loan	8566	7439	7288	(14.9)
Jewel Loan Non Priority	5366	8646	9706	80.9
Other Retail Loan	16364	15929	16087	(1.7)
Retail	104735	114894	119097	13.7

Agriculture	31.03.2024	31.12.2024	31.03.2025	YoY (%)
Crop Loans	92473	98061	105897	14.5
Investment Credit	13136	13627	13150	0.1
Agri allied	5842	7071	7745	32.6
Infrastructure & Ancillary	9611	11081	10835	12.7
Agriculture	121062	129840	137627	13.7

MSME	31.03.2024	31.12.2024	31.03.2025	YoY (%)
Micro	50331	52394	53476	6.2
Small	22808	26220	28480	24.9
Medium	10982	11391	12196	11.1
MSME	84121	90005	94152	11.9



Priority Sector

₹ in Cr

Segment (as on 31.03.25)	RBI Benchmark (as % of ANBC)	Mandatory Target (Amount)	Achievement (Excluding PSLC)	
			Amount	%
Priority Sector	40.00%	185142	204230	44.00%
Agriculture	18.00%	83314	90476	19.55%
Small and Marginal Farmers	10.00%	55543	57679	12.46%
Weaker Section	12.00%	46286	67315	14.54%
Micro under MSME	7.50%	34714	58832	12.71%
Non Corporate farmers	13.78%	63782	83759	18.10%

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

Position as on 31.03.2025

Self Help Group ₹ in Cr

Target (FY25)	Actual (FY25)	Achievement
24052	22224 YoY 15%	92%

- No. of SHGs : 5.04 lakh
- Disbursements (Q4FY25): ₹4482 Cr
- Women Beneficiaries: 58 lakh (Nos)

Stand Up India

Target (Nos)	Actual (Nos)	Achievement
11384	13393	118%

(Cumulative till Mar'25)

Amount of Disbursements: ₹2839 Cr

MUDRA (including RRBs)

₹ in Cr

Target (FY25)	Actual (FY25)	Achievement
13500	13653	101%

In Q4FY25 :

- No. of loans disbursed: 1.21 lakh
- Amount disbursed : ₹1816 Cr

Sector Deployment-Domestic Advances

₹ in Cr

Sector	31.03.2024	% share to Gross Advances	31.03.2025	% share to Gross Advances	YoY (%)
Infrastructure	61254	12	55168	10.1	(9.9)
<i>of which</i>					
Power	22006	4	19560	3.6	(11.1)
Port and Road Project	8696	2	9663	1.8	11.1
Other infrastructure	30552	6	25945	4.7	(15.1)
Basic Metal	9862	2	14088	2.6	42.9
Textiles	8417	2	8066	1.5	(4.2)
Petroleum and Coal Products	9190	2	12575	2.3	36.8
All Engineering	7174	1	7089	1.3	(1.2)
Food Processing	10155	2	11302	2.1	11.3
Trade	24842	5	24963	4.6	0.5
Commercial Real Estate	17989	4	16790	3.1	(6.7)
Home Loans/Auto Loans/Other Retail	104735	21	119097	21.8	13.7
Agriculture	121062	24	137627	25.2	13.7
NBFC	55194	11	62227	11.4	12.7
Others (Other Industries/Sectors)	68286	14	77291	14.0	13.2
Total Domestic Advances	498160	100	546283	100.0	9.7

External Rating-wise Advances

₹ in Cr

External Rating (More than ₹10 Cr, For CRE/MSME > ₹25 Cr, LRD > ₹50 Cr)	31.03.2024		31.12.2024		31.03.2025	
	Exposure	% to Total	Exposure	% to Total	Exposure	% to Total
Rated Exposure						
AAA	45390	15%	46281	15%	49862	16%
AA	76977	26%	87600	29%	87993	29%
A	68266	23%	66872	22%	67668	22%
BBB	32637	11%	34426	11%	35403	11%
Total BBB and above	223270	76%	235179	77%	240926	78%
BB and below	25893	9%	26461	8%	24127	8%
Of which,						
PSU Accounts (More than INR 100 Crore)	4646	2%	3889	1%	2426	1%
Corporates (More than INR 100 Crore)	11275	4%	11969	4%	10360	3%
Others (Less than INR 100 Crore)	9972	3%	10603	3%	11340	4%
Total Rated Exposure (A)	249163	84%	261641	85%	265052	86%
Unrated Exposure						
PSU with Govt Guarantee	28185	10%	30082	10%	28356	9%
PSU without Govt Guarantee	10422	4%	5820	2%	6273	2%
Others	7228	2%	9261	3%	7767	3%
Total Unrated Exposure (B)	45834	16%	45163	15%	42397	14%
Total (A+B)	294997	100%	306803	100%	307449	100%

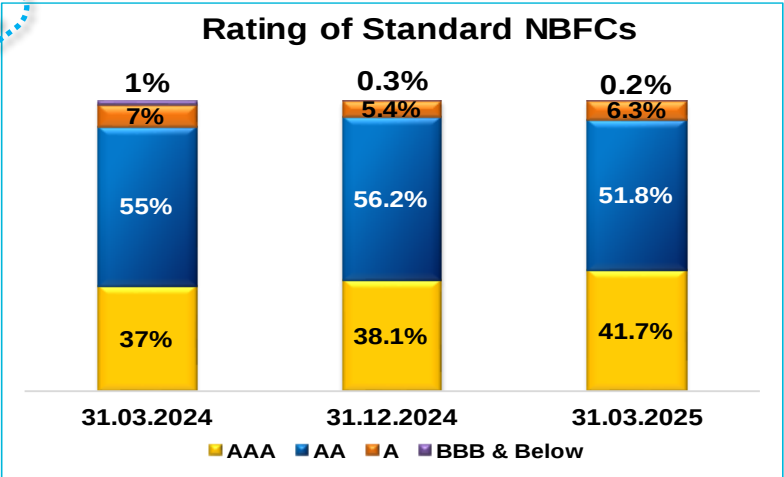
Standard NBFC Advances

Standard NBFC	31.03.2024	%	31.12.2024	%	31.03.2025	%
NBFC - HFCs	16393	30%	16203	27%	16116	26%
NBFC - PSUs	1287	3%	1822	3%	4737	8%
NBFC - MFIs	1711	3%	973	2%	815	1%
NBFC - Others	35105	64%	39929	68%	40553	65%
Total	54496	100%	58928	100%	62220	100%

₹ in Cr

(Amounts have been reclassified wherever required to match with current year classification)

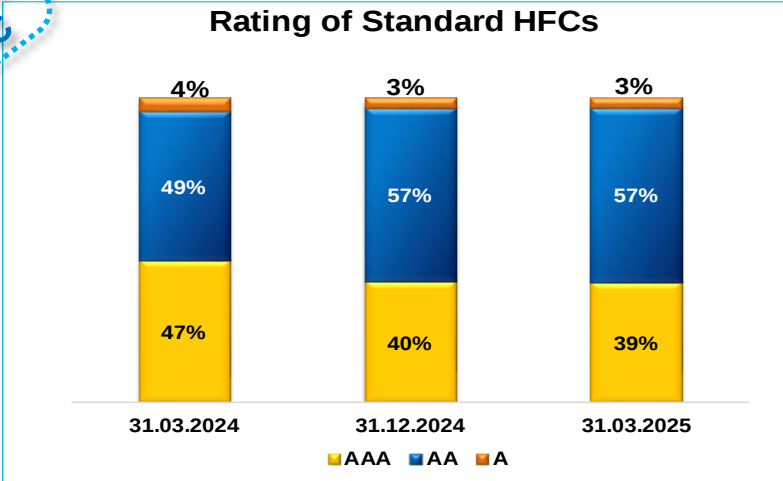
NBFC



Rated A and above: 99%

Standard NBFCs	31.03.2024	31.12.2024	31.03.2025
Bank sponsored	4814	7717	8423
Private Inst & others	49682	51210	53798
Total	54496	58928	62220

HFC



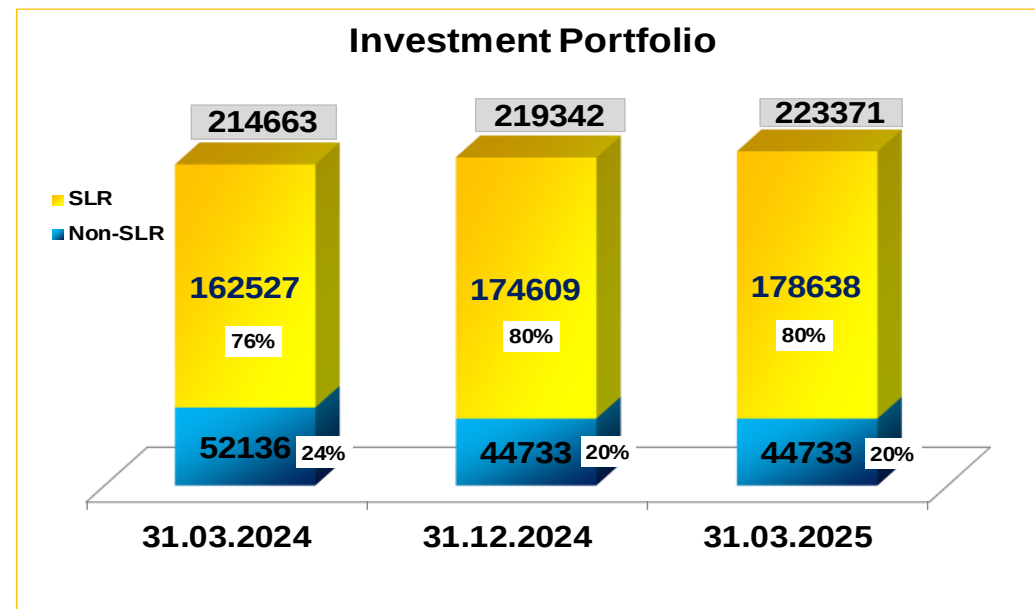
Rated A and above: 100%

HFCs, out of Std NBFCs	31.03.2024	31.12.2024	31.03.2025
Bank sponsored	2791	2560	2801
Private Institutions	13602	13643	13315
Total	16393	16203	16116

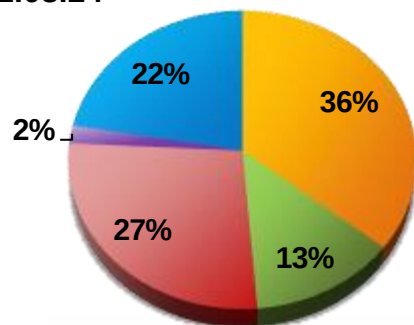
Investments (Domestic)

S No	Details	31.03.2024	31.12.2024	31.03.2025	YoY (%)
1	SLR Investments	162527	174609	178638	9.9
	<i>Of which</i>				
	Central Government Securities	95913	90791	91685	(4.4)
	State Government Securities	65767	83818	83190	26.5
	Treasury Bills	847	0	3764	344.6
	Other Approved Securities	0	0	0	-
2	Non SLR Investments	52136	44733	44733	(14.2)
	Total Domestic Investments (1) + (2)	214663	219342	223371	4.1
	(i) Held For Trading (HFT)	1113	11364	13289	
	(ii) Available For Sale (AFS)	62325	68610	68163	
	(iii) Held To Maturity (HTM)	151225	133509	136682	
	(iv) Fair Value Through Profit/Loss (FVTPL)		5597	4975	
	(v) Subsidiary & Joint Venture (SAJV)		262	262	
	Total Domestic Investments	214663	219342	223371	4.1
	<i>Modified Duration of AFS</i>	<i>2.73</i>	<i>3.36</i>	<i>3.21</i>	
	<i>Modified Duration of FVTPL including HFT</i>	<i>1.75</i>	<i>4.16</i>	<i>3.30</i>	

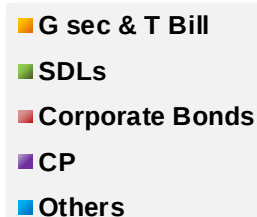
₹ in Cr



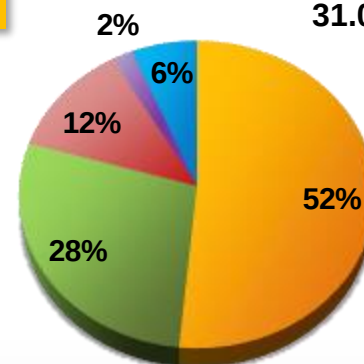
31.03.24



AFS Book



31.03.25



Financials

Operating Profit & Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2024	31.12.2024	31.03.2025	QoQ (%)	YoY (%)	31.03.2024	31.03.2025	YoY (%)
1	Interest Income	14624	15759	15856	0.6	8.4	55615	62002	11.5
2	Interest Expenses	8609	9344	9467	1.3	10.0	32341	36826	13.9
3	Net Interest Income (1-2)	6015	6415	6389	(0.4)	6.2	23274	25176	8.2
4	Non Interest Income	2263	2152	2743	27.5	21.2	7867	9223	17.2
5	Operating Income (3+4)	8278	8567	9132	6.6	10.3	31141	34399	10.5
6	Operating Expenses	3973	3818	4113	7.7	3.5	14301	15401	7.7
7	Operating Profit (5-6)	4305	4749	5019	5.7	16.6	16840	18998	12.8
8	Provisions (excl. Taxes)	1248	1059	795	(24.9)	(36.3)	5889	4211	(28.5)
9	Profit Before Taxes (7-8)	3057	3690	4224	14.5	38.2	10951	14787	35.0
10	Provision for Taxes	810	838	1268	51.3	56.5	2888	3869	33.9
11	Net Profit (9-10)	2247	2852	2956	3.6	31.6	8063	10918	35.4

Income

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2024	31.12.2024	31.03.2025	QoQ (%)	YoY (%)	31.03.2024	31.03.2025	YoY (%)
1	Interest Income on Advances and Discount on Bills	10637	11427	11456	0.3	7.7	40619	44856	10.4
2	Interest on investments	3549	3885	3903	0.5	10.0	13402	15315	14.3
3	Other interest income	438	447	497	11.2	13.5	1594	1831	14.9
4	Total Interest Income (1+2+3)	14624	15759	15856	0.6	8.4	55615	62002	11.5
5	Profit/Loss on Sale of Investments	123	283	147	(48.1)	19.5	863	908	5.2
6	Profit/Loss on Revaluation of Investments	70	-24	45	287.5	(35.7)	445	137	(69.1)
7	Recovery of bad debts	773	548	764	39.4	(1.2)	1879	2548	35.6
8	Fee Income	970	931	918	(1.4)	(5.4)	3298	3528	6.9
9	Forex Income	82	74	178	140.5	117.1	452	369	(18.3)
10	PSLC Commission	169	206	298	44.7	76.3	657	843	28.4
11	Miscellaneous income	76	134	393	193.3	417.1	273	890	226.0
12	Total Non Interest Income (5 to 11)	2263	2152	2743	27.5	21.2	7867	9223	17.2
13	Total Income (4+12)	16887	17911	18599	3.8	10.1	63482	71225	12.2

Fee Income

₹ in Cr

SI No	Components	Quarter Ended					Year Ended		
		31.03.2024	31.12.2024	31.03.2025	QoQ (%)	YoY (%)	31.03.2024	31.03.2025	YoY (%)
1	Transaction fees	196	233	212	(9.0)	8.2	759	881	16.1
2	Loan processing charges	219	199	166	(16.6)	(24.2)	747	679	(9.1)
3	Commission on Government business	27	30	38	26.7	40.7	82	113	37.8
4	Commission on LC/BG	116	92	88	(4.3)	(24.1)	421	351	(16.6)
5	Cross selling	46	48	56	16.7	21.7	164	181	10.4
6	Income from PFMS operations	12	5	7	40.0	(41.7)	36	21	(41.7)
7	Rent on Lockers	41	44	43	(2.3)	4.9	158	164	3.8
8	Misc fee Income	313	280	308	10.0	(1.6)	931	1138	22.2
9	Fee Income (1 to 8)	970	931	918	(1.4)	(5.4)	3298	3528	6.9

Expenses

₹ in Cr

SI No	Components	Quarter Ended					Year Ended		
		31.03.2024	31.12.2024	31.03.2025	QoQ (%)	YoY (%)	31.03.2024	31.03.2025	YoY (%)
1	Interest on deposits	8115	8752	8783	0.4	8.2	30494	34702	12.1
2	Interest on borrowings	121	96	139	44.8	14.9	331	362	8.6
3	Other interest expenses	373	496	545	9.9	46.1	1516	1762	14.0
4	Total Interest Expenses (1+2+3)	8609	9344	9467	1.3	10.0	32341	36826	12.2
5	Salary	1618	1694	1852	9.3	14.5	6424	6836	6.0
6	Employees Benefit	1015	723	848	17.3	(16.5)	2841	3047	6.8
7	Staff Expenses (5+6)	2633	2417	2700	11.7	2.5	9265	9883	6.3
8	Overheads	1340	1401	1413	0.9	5.4	5036	5518	8.7
9	Operating Expenses (7+8)	3973	3818	4113	7.7	3.5	14301	15401	7.1
10	Total Expenses (4+9)	12582	13162	13580	3.2	7.9	46642	52227	10.7

Overhead Expenses

₹ in Cr

SI No	Components	Quarter Ended					Year Ended		
		31.03.2024	31.12.2024	31.03.2025	QoQ (%)	YoY (%)	31.03.2024	31.03.2025	YoY (%)
1	Rent, Taxes & Lighting	159	164	179	9.1	12.6	636	674	6.0
2	Depreciation	125	136	147	8.1	17.6	524	532	1.5
3	Insurance	224	231	228	(1.3)	1.8	874	931	6.5
4	Travelling and Halting	52	61	56	(8.2)	7.7	206	247	19.9
5	Postage, Telecommunications etc.	28	38	37	(2.6)	32.1	109	130	19.3
6	Repairs and Maintenance	64	67	76	13.4	18.8	250	271	8.4
7	Printing and Stationery	25	24	29	20.8	16.0	88	98	11.4
8	ATM Issuer Fee paid	125	122	121	(0.8)	(3.2)	504	492	(2.4)
9	Others	538	558	540	(3.2)	0.4	1845	2143	16.2
10	Overheads (1 to 9)	1340	1401	1413	0.9	5.4	5036	5518	9.6

Provisions & Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Year Ended		
		31.03.2024	31.12.2024	31.03.2025	QoQ (%)	YoY (%)	31.03.2024	31.03.2025	YoY (%)
1	Operating Profit	4305	4749	5019	5.7	16.6	16840	18998	12.8
2	Total Provisions	2058	1897	2063	8.8	0.2	8777	8080	(7.9)
	<i>Of which</i>								
	NPA - Advances	900	611	1100	80.0	22.2	3653	3444	(5.7)
	NPA - Investments	49	-19	-77	-	-	63	-115	-
	Standard advances	137	501	-264	-	-	1937	853	(55.9)
	Income-tax	810	838	1268	51.3	56.5	2888	3869	33.9
	Others	162	-34	36	-	(77.8)	236	29	(87.7)
3	Net Profit (1-2)	2247	2852	2956	3.6	31.6	8063	10918	35.4

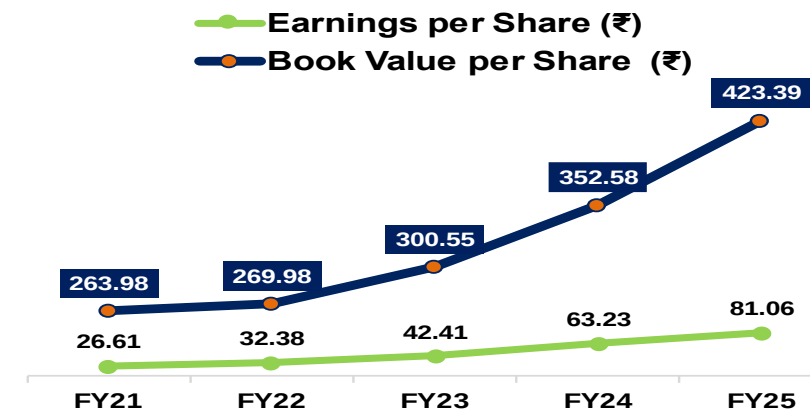
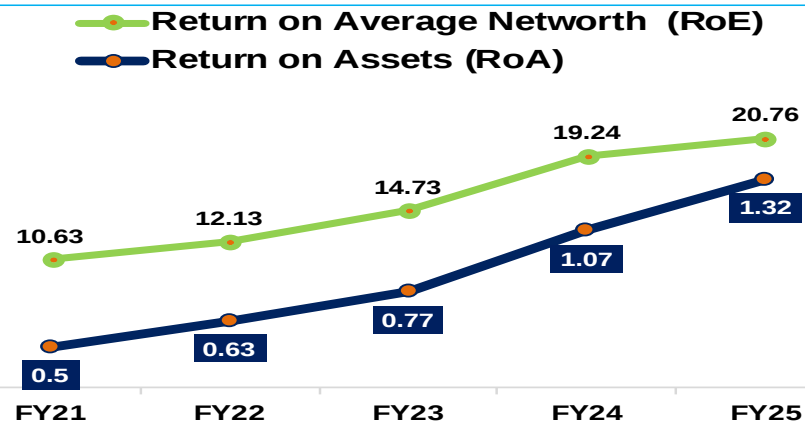
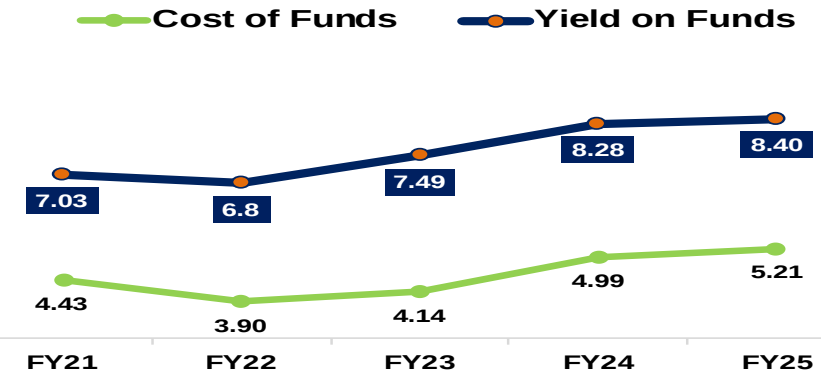
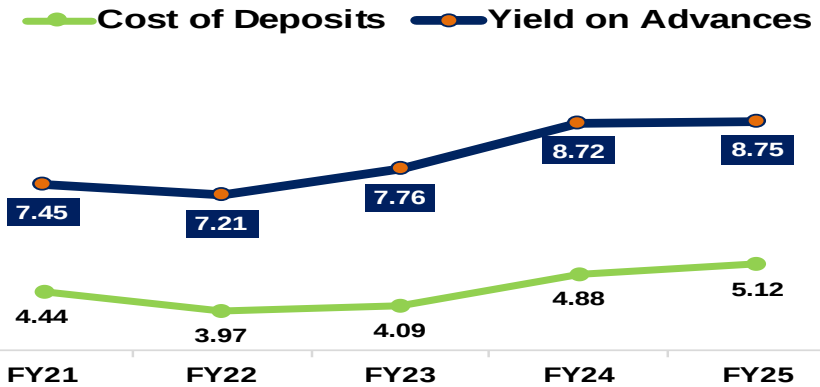
Performance Ratios

% Annualized

SI No	Ratios	Quarter Ended			Year Ended	
		31.03.2024	31.12.2024	31.03.2025	31.03.2024	31.03.2025
1	Cost of Deposits	5.01	5.18	5.10	4.88	5.12
2	Cost of Funds	5.13	5.27	5.21	4.99	5.21
3	Yield on Advances	8.81	8.92	8.64	8.72	8.75
4	Yield on Investments	6.88	7.12	7.23	6.80	7.17
5	Yield on Funds	8.36	8.48	8.35	8.28	8.40
6	Net Interest Margin (NIM)	3.44	3.45	3.37	3.47	3.41
7	Net Interest Margin (NIM) Domestic	3.52	3.57	3.48	3.54	3.51
8	Cost to Income Ratio	47.99	44.56	45.05	45.92	44.77
9	Return on Assets (RoA)	1.15	1.39	1.37	1.07	1.32
10	Return on Average Networth (RoE)	19.06	21.00	21.01	19.24	20.76
11	Earnings per Share (₹)	66.73	84.70	87.78	63.23	81.06
12	Book Value per Share (₹)	352.58	412.42	423.39	352.58	423.39
13	Business per Employee (₹ in Cr)	29.85	30.67	32.42	29.85	32.42
14	Business per Branch (₹ in Cr)	205.38	210.52	220.02	205.38	220.02
15	Net Profit per Employee (₹ in lakhs)	22.33	28.26	29.51	20.03	27.25

Performance Ratios

% Annualized



Balance Sheet

₹ in Cr

Liabilities	31.03.2024	31.12.2024	31.03.2025
Capital	1347	1347	1347
Reserves & Surplus	57041	65411	67963
Deposits	688000	702282	737154
Borrowings	23131	32517	41508
Other Liabilities & Provisions	23100	21200	25439
Total	792619	822758	873411

Assets	31.03.2024	31.12.2024	31.03.2025
Cash & Balance with RBI	32703	27517	31948
Bal. with banks & money at call	9406	8802	22920
Investments	212555	221066	225303
Advances	514889	542117	571071
Fixed Assets	7515	7490	8827
Other Assets	15551	15767	13342
Total	792619	822758	873411

Capital & Risk Management

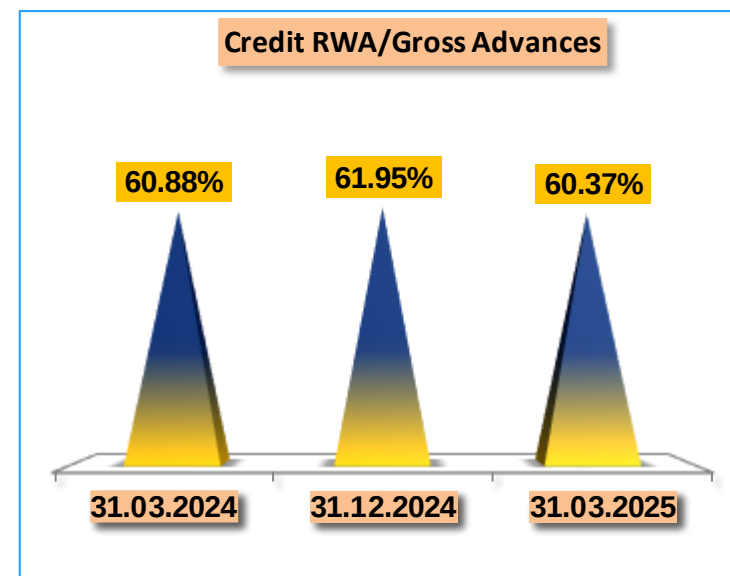
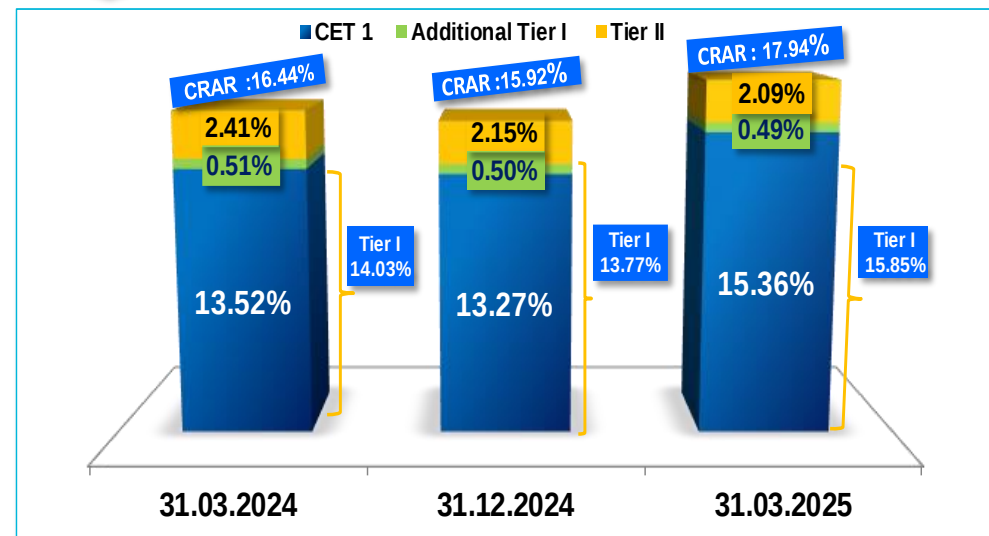
Capital & Risk Management

₹ in Cr

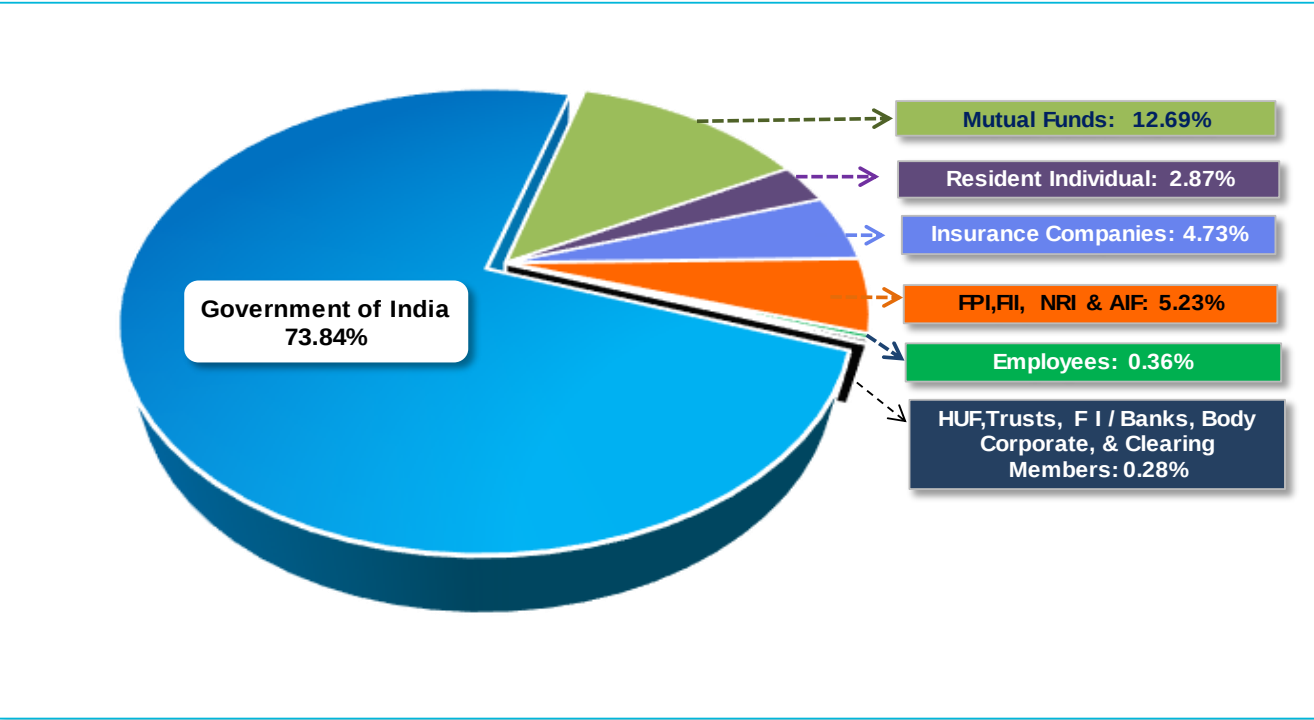
S No	Parameters	31.03.2024	31.12.2024	31.03.2025
1	Common Equity Tier I (CET 1)	53031	53390	62983
2	Additional Tier I	2000	2000	2000
3	Tier II	9453	8661	8588
4	Total Capital (1+2+3)	64484	64051	73571
5	Total Risk Weighted Assets	392246	402154	410098
6	CRAR % (4/5)	16.44	15.92	17.94

S No	Risk Weighted Assets (RWA)	31.03.2024	31.12.2024	31.03.2025
1	Credit	324980	346416	355054
	Density	60.88%	61.95%	60.37%
	Of which			
	Retail	66141	69825	72109
	Density	63.15%	60.77%	60.55%
	Agriculture	36472	37512	38954
	Density	30.13%	28.89%	28.30%
	MSME	57285	59809	63782
	Density	68.10%	66.45%	67.74%
2	Market	24894	8265	7571
	Density*	39.68%	72.73%	56.97%
3	Operational	42372	47473	47473
	Density	--	--	--

*Market RWA/Trading Book



Shareholding as on 31.03.2025



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

Ratings

Domestic					
Rating Agency	Issuer Rating	AT-I	Tier-II	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-/ Positive/ A-3*
*Outlook upgraded to Positive from Stable during the year	

Capital / Fund Raising Plan for FY26

₹ in Cr

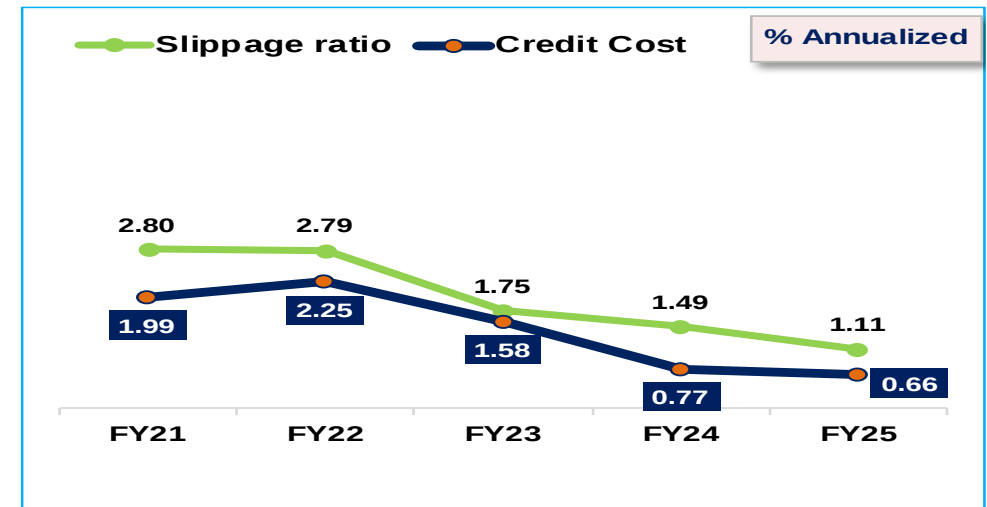
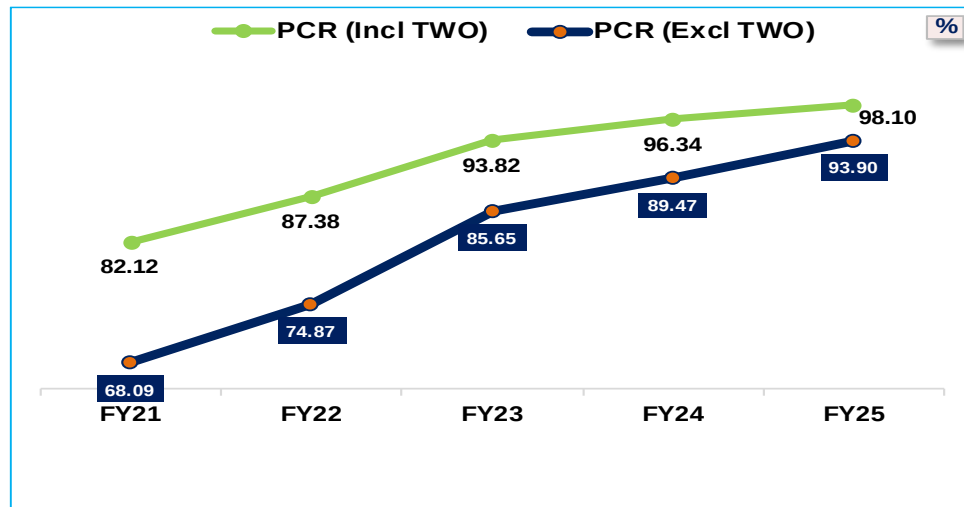
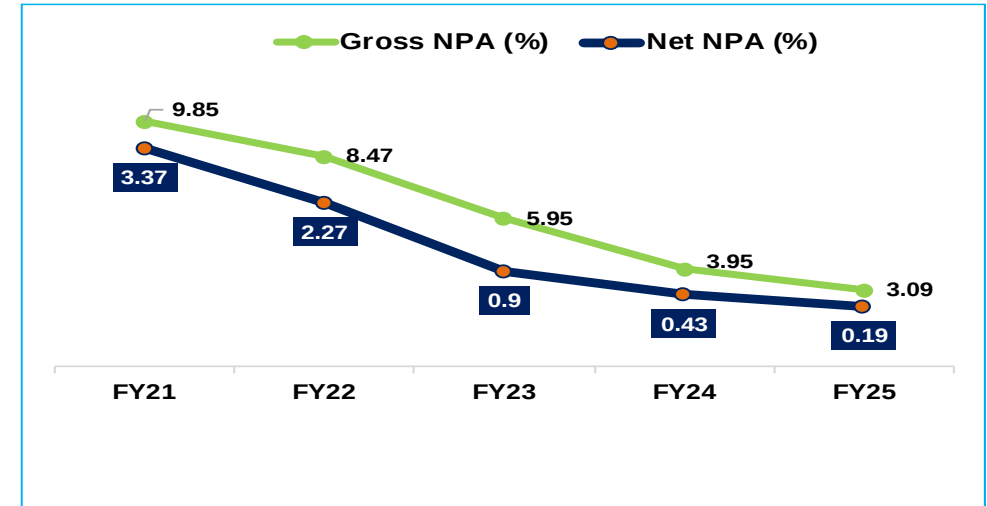
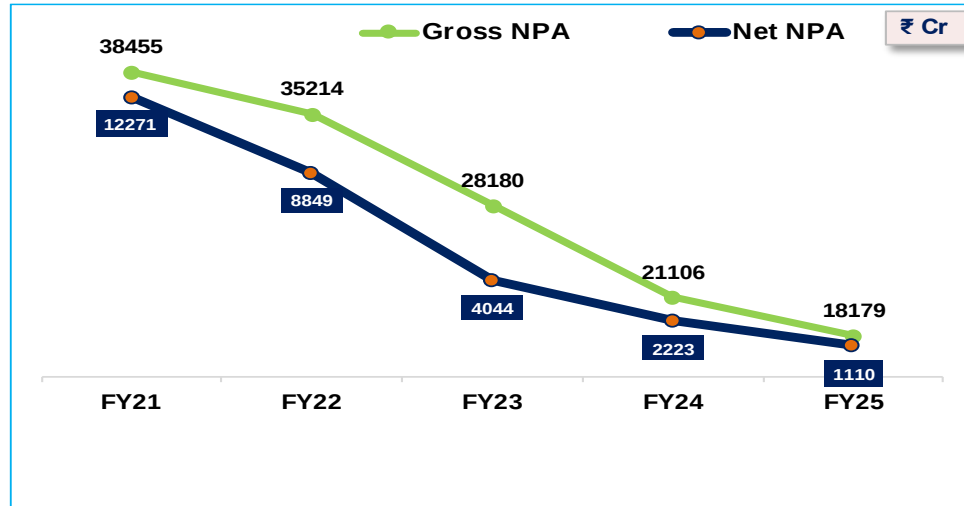
Board approved Plan	Equity	AT-1 / Tier-II	Infrastructure Bond	Total
	5000	2000	5000	12000

Other Funds Raised

During FY25, the Bank has raised Long Term Infrastructure Bond aggregating to ₹10,000 Cr (₹5,000 Cr in September 2024 @ 7.24% p.a. and ₹5,000 Cr @ 7.12% p.a. in October 2024).

Asset Quality

Asset Quality



Movement of NPA

₹ in Cr

S No	Details	Quarter Ended			Year Ended	
		31.03.2024	31.12.2024	31.03.2025	31.03.2024	31.03.2025
1	Gross NPA opening balance	22787	19148	18208	28180	21106
	Additions :					
	Fresh Slippages	1238	1004	1393	6635	5683
	To old NPAs / Others	30	12	38	134	104
2	Sub-Total of Additions	1268	1016	1431	6769	5786
	Reductions:					
	Cash Recovery & Upgradation	898	823	641	5122	3839
	Technical Write off	1781	946	554	7953	4170
	Normal Write off	270	187	265	768	705
	Exchange difference	0	0	0	0	0
3	Sub-Total of Reductions	2949	1956	1461	13843	8714
4	Gross NPA closing Balance (1+2-3)	21106	18208	18179	21106	18179
	Gross NPA%	3.95	3.26	3.09	3.95	3.09
5	Provisions	18482	16906	16883	18482	16883
6	Others (Interest Realisable, etc.)	401	176	186	401	186
7	Net NPA [4-(5+6)]	2223	1127	1110	2223	1110
	Net NPA%	0.43	0.21	0.19	0.43	0.19
	AUC Recovery	935	881	901	2858	3019
	MOI Recovery	184	207	239	819	792
	Total Recovery (Cash +Upgradation)	2017	1911	1782	8799	7651
	PCR % (including Technical Writeoff)	96.34	98.09	98.10	96.34	98.10
	PCR % (excluding Technical Writeoff)	89.47	93.81	93.90	89.47	93.90
	Slippage Ratio % (Annualised)	1.11	0.78	1.09	1.49	1.11
	Credit Cost % (Annualised)	0.73	0.47	0.81	0.77	0.66

Fresh slippages

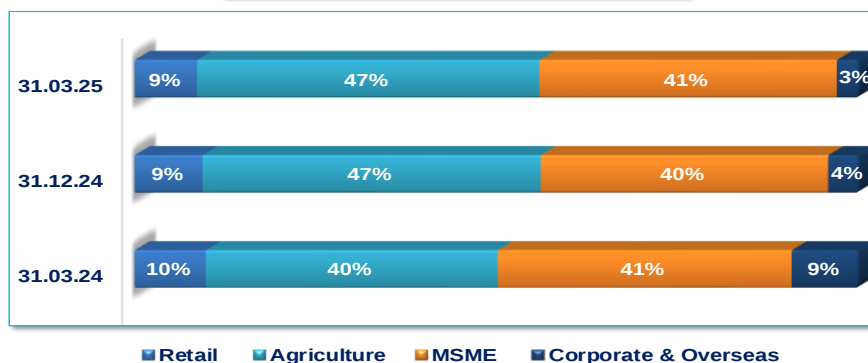
Category	Q4 FY24	Q3 FY25	Q4 FY25	FY24	FY25
Retail	126	140	103	1087	795
Agriculture	508	527	745	2139	2551
MSME	644	329	577	2281	2123
RAM (1)	1278	996	1425	5507	5469
Corporate (2)	-40	8	-32	1129	214
Total (1)+(2)	1238	1004	1393	6636	5683

Sector-wise NPA

₹ in Cr

S No	Sector	31.03.2024		31.12.2024		31.03.2025		
		Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Outstanding	Gross NPA	% to respective portfolio
1	Retail Credit	2071	1.98%	1728	1.50%	119097	1566	1.31%
	<i>Of which</i>							
	<i>Home Loan</i>	949	1.68%	809	1.31%	63633	776	1.22%
	<i>Education Loan</i>	579	12.91%	403	8.89%	4503	277	6.15%
	<i>Vehicle Loan</i>	121	1.50%	107	1.00%	11536	104	0.90%
2	Agriculture	8510	7.03%	8588	6.61%	137627	8602	6.25%
3	MSME	8582	10.20%	7308	8.12%	94152	7470	7.93%
4	Corporate & Overseas	1943	0.87%	584	0.26%	237264	541	0.23%
5	Total (1 to 4)	21106	3.95%	18208	3.26%	588140	18179	3.09%
	Priority	17284	9.68%	15577	8.08%	204230	15773	7.72%

Sectorwise GNPA to Total NPA %



NCLT

₹ in Cr

Category	31.03.2025			
	No.of Accounts	Exposure	Provision	PCR%
RBI List I	6	1223	1223	100%
RBI List II	10	2829	2829	100%
Accounts filed by Bank	28	1269	1269	100%
Accounts filed by other Banks	218	16151	16151	100%
Total	262	21471	21471	100%

Recovery from NCLT	FY24		FY25	
	No of Acs	Amount	No of Acs	Amount
Through Resolution	54	1345	39	330
Under Liquidation	68	472	69	156
Total	122	1817	108	486

NARCL

₹ in Cr

S.No	Position of Accounts with Indian Bank as on 31.03.2025	No. of A/cs	Book Balance
1	Accounts acquired by NARCL	11	3647
2	Bids received from NARCL	1	173
3	Under progress with NARCL	9	1120
	Total	21	4940

Invested ₹272.25 Cr in NARCL & ₹1.0 Cr in IDRCL as Equity

Special Mention Account (SMA) ₹5 Cr and above

₹ in Cr

Sector	31.03.2024				31.12.2024				31.03.2025			
	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	166	40	206	0.20%	148	100	248	0.22%	60	76	136	0.12%
Agriculture	298	11	309	0.27%	184	213	397	0.33%	151	109	260	0.20%
MSME	1267	331	1598	2.11%	1009	918	1927	2.33%	780	314	1094	1.26%
Corporate & Others	178	146	324	0.15%	1354	3751	5105	2.28%	3305	160	3465	1.46%
TOTAL	1909	528	2437	0.48%	2695	4982	7677	1.41%	4296	659	4955	0.87%

Covid Restructuring (sector-wise)

₹ in Cr

Sector	Outstanding as on 31.12.2024 (Standard)		Addition during the QE Mar'25		Reduction during the QE Mar'25		Outstanding as on 31.03.2025 (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	29500	4472	0	58	859	52	20378	3620	97%	1146
Agriculture	3065	219	0	6	112	10	1574	103	92%	30
MSME	8437	1701	0	35	791	66	5700	879	98%	306
RAM Total	41002	6392	0	99	1762	127	27652	4602	96%	1483
Corporate	6	283	0	0	9	0	6	274	99%	69
Total	41008	6675	0	99	1771	127	27658	4876	97%	1552

Financial Inclusion

Financial Inclusion

S No	FI Parameters	Mar'24	Dec'24	Mar'25
1	BCs engaged (Nos.)	11297	13292	14667
2	PMJDY Accounts under BSBDA (No. in lakhs)	224	235.2	235.3
3	Balance in PMJDY accounts (₹ in Cr)	11106	11310	12223
4	Rupay Cards issued (No. in lakhs)	124	134	135



1

Average Balance in PMJDY account: ₹5195 (vs ₹4719 of Industry)

2

PMJDY A/Cs under BSBDA: YoY 5% (in nos.) and 10% (in balance)

3

BC network in 24 States and 5 UTs

4

YoY increase in Market Share (As of Mar'25)

PMJJBY

3.64%

40 bps ↑

PMSBY

3.76%

16 bps ↑

Atal Pension Yojana

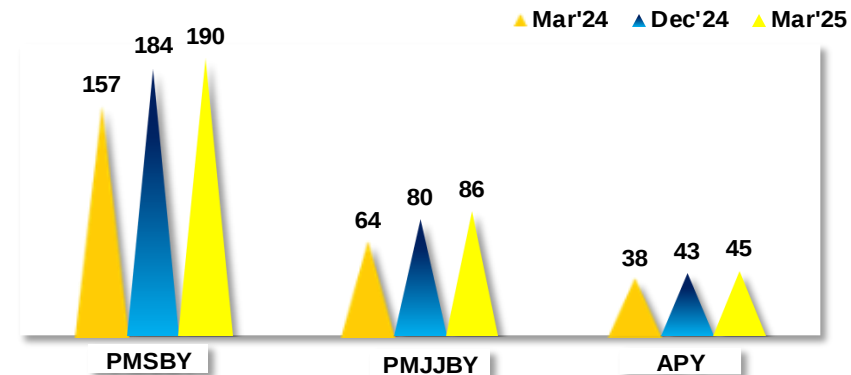
01

Added 6.38 lakh fresh enrolments, during FY25, with Average Account per Branch of 106 against proportionate target of 90 as on 31.03.25.

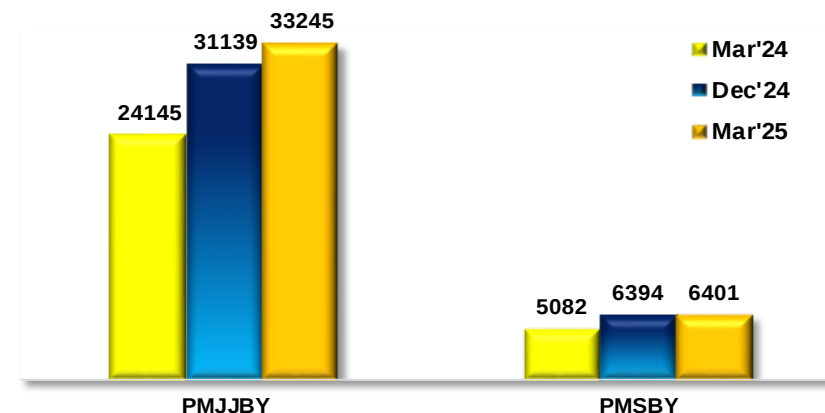
02

Registered a growth of 4% (QoQ) and 17%(YoY)

Number of Enrolments (in Lakhs)*



Number of claims settled*



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

Digital Banking & Business Network



INDSMART

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Go Digital with IndSMART for a smarter banking experience!

Customized Dashboard for Easy Access

Scan & Pay

Goal Planner & Spend Analyser

Pay to Contact

Cardless Cash withdrawal at ATM

Apply for IPO(ASBA)

e-Shopping

Instant Fund Transfer

Manage your Credit / Debit Card

Loan Repayment at Ease

Open FD/ RD/ MMD Online

Apply for Digital Loans

Invest in PPF, NPS, NSC, KVP

Hotel, Bus and Flight Bookings

Invest in Mutual Funds

Mobile Banking

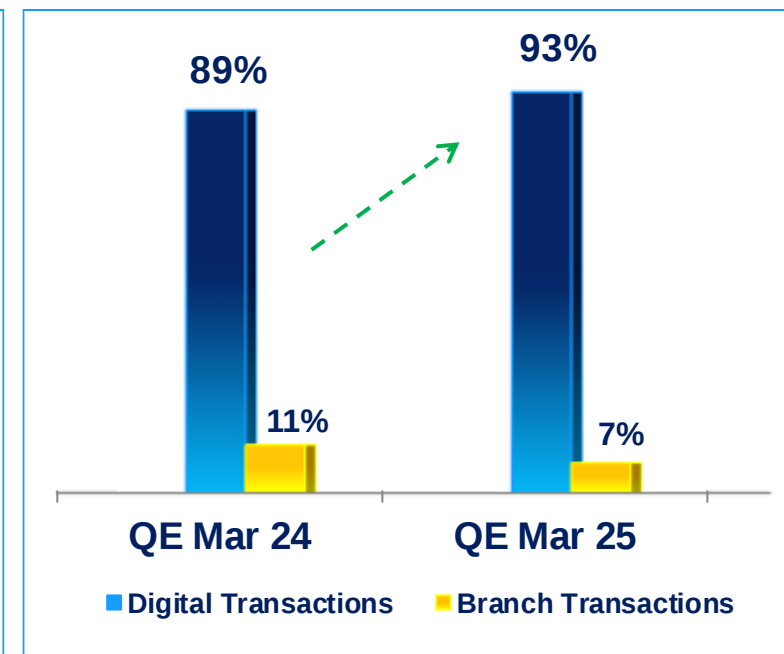
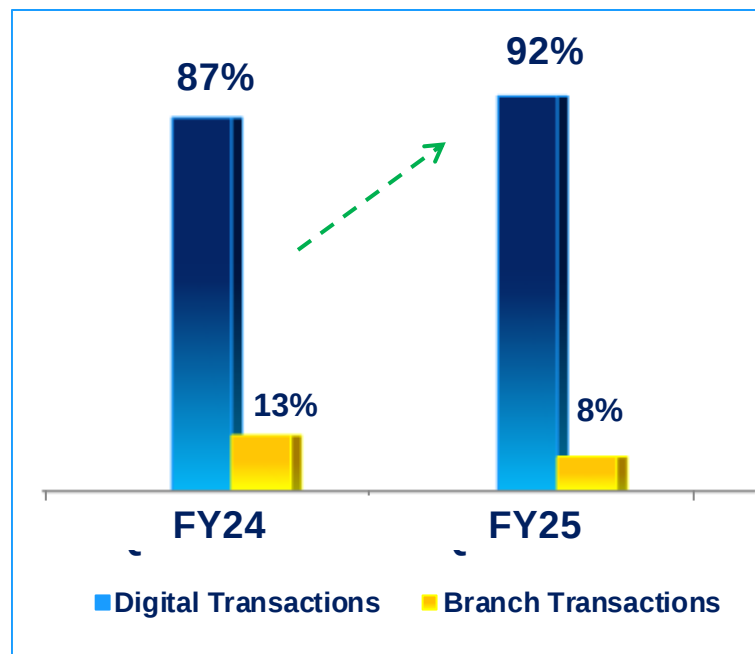
आपका अपना बैंक, हर कदम आपके साथ
YOUR OWN BANK, ALWAYS WITH YOU

INDSMART

QR Code for Google Play

QR Code for App Store

Digital Transactions Vs Manual Transactions



Expanding Digital Footprint – FY25



~1.2 Cr accounts under
Digital Platform
(YoY growth of 133%)



~ 3X YoY growth (₹18680 Cr)
in Digital Liability Business



~3X YoY growth in amount
(₹5897 Cr) of Digital Home Loans



~ 4X YoY growth in amount
(₹2716 Cr) of Digital Vehicle Loans



~2X YoY growth in amount
(₹42064 Cr) of Digital Agri loans



~2X YoY growth in amount
(₹7355 Cr) of Digital MSME Loans



~6X YoY growth in amount
(₹9632 Cr) of Digi-Retail Jewel loans



~5X YoY growth in number (2244)
of Digital SHG Loans

Major IT Infrastructure & Digital Initiatives

Cyber Security

24x7 Cybersecurity Operations Center for real time monitoring & detection of security threats

Data Governance

- For Data Reliability, Consistency, Integrity
- Security
- Usability
- Availability & Operational Excellence

Customer Relationship Management

- Robust Lead Management – Tracking end to end customer life cycle
- 360-degree view of customer profile

Fintech Solutions

- API Banking
- Forex solutions
- SNA Solutions
- Merchant Solution Provider
- HRMS and Payroll Solutions
- Integrated University Management

Others

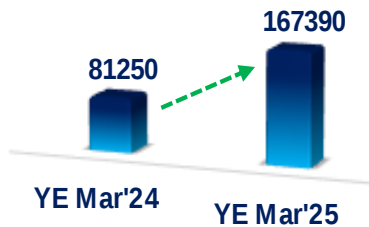
- 167 Fintech Companies empanelled
- 3rd Highest no. of merchants (29.15 lakh) on UPI QR payment acceptance system among PSBs as on 31.03.25

121 Digital Journeys, Utilities and Processes

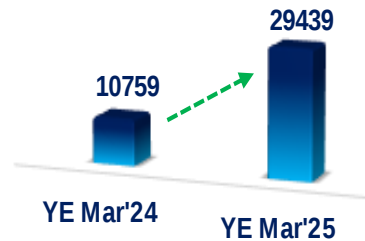
Digital Business during FY25 ₹167390 Cr

₹ in Cr

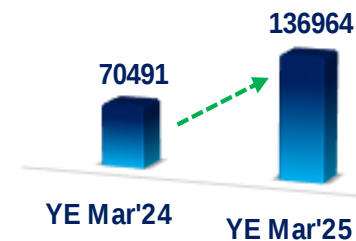
Digital Business



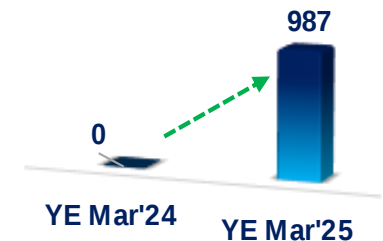
Digital Liabilities



Digital Assets



Other Digital Business

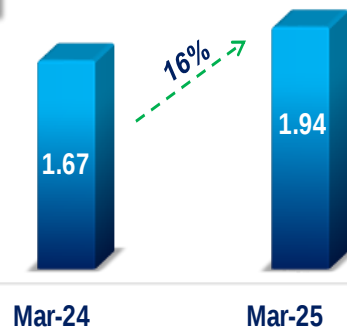


Digital Banking

In Cr

Mobile Banking

Users

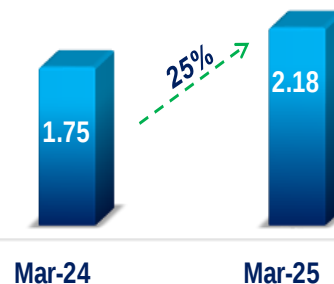


Transactions

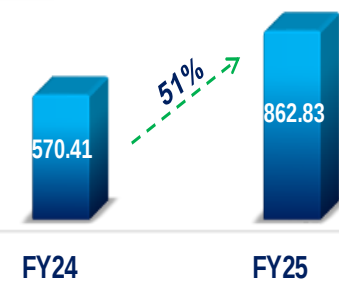


UPI

Users

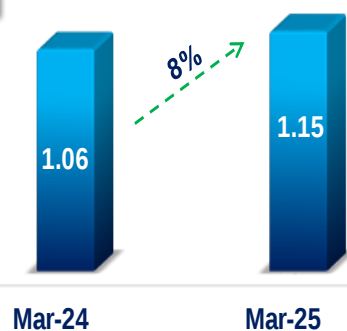


Transactions



Internet Banking

Users



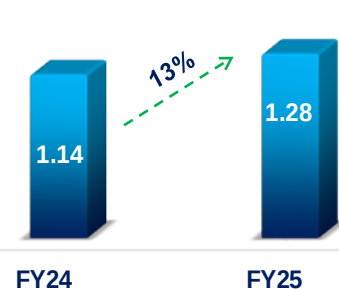
Transactions



Credit Card Users

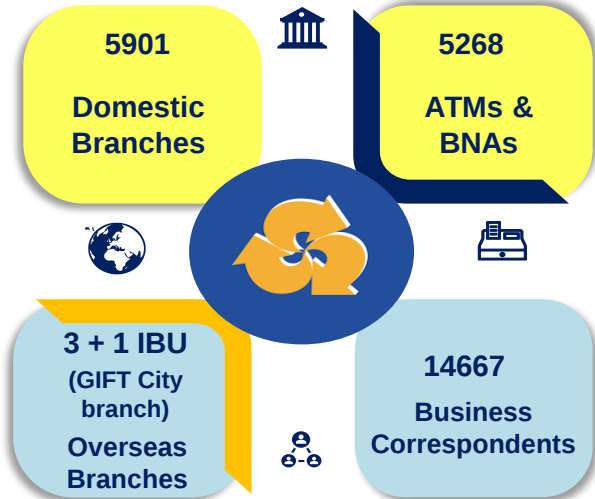


PoS Transactions



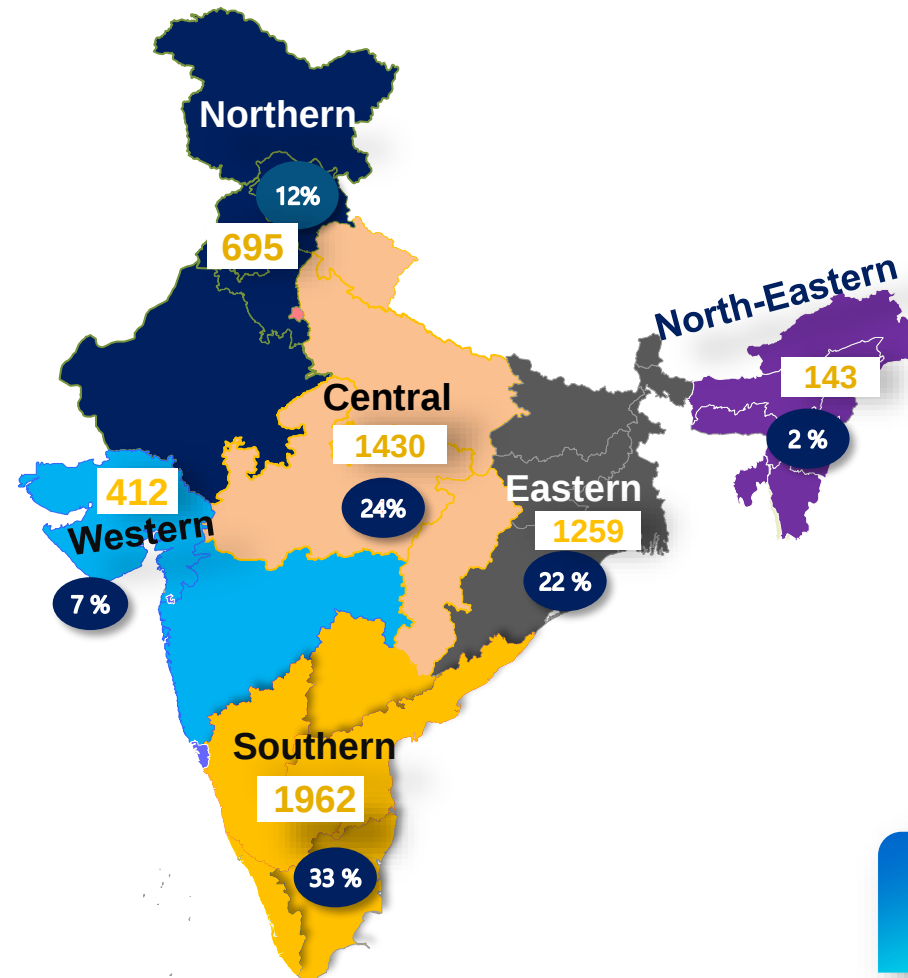
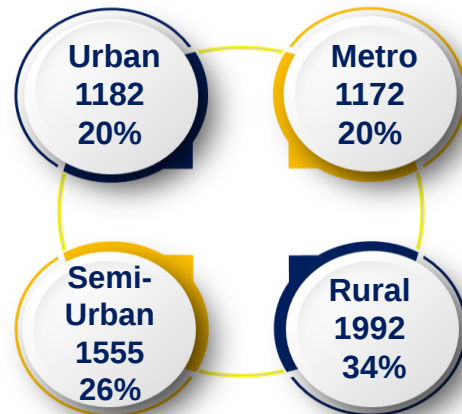
31.03.2025

Region-wise

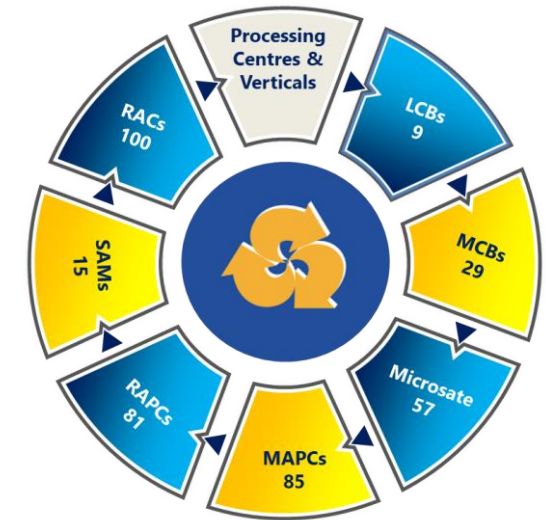


Pan India Touch Points: 25837

Population group wise (Domestic)



Processing Centres & Verticals



Branches Opened:
64 in FY25
(263 since amalgamation)

Branches Merged:
10 in FY25
(352 since amalgamation)

Manpower
Position

Domestic (As on 31.03.25)	Total	Male	Female	Average age of staff	% of Female staff
Officers	25496	18223	7273	38	29%
Clerks	12299	7897	4402	38	36%
Sub-staff	1983	1716	267	47	13%
Full Time Sweepers	224	170	54	47	24%
Total	40002	28006	11996	39	30%

Creation of Talent Pool in Credit & Forex
Rising Star – Leadership Development Program for 400 Executives to groom them for future leadership

Rewards & Recognition program introduced to drive field functionaries upto Scale IV for non-monetary performance linked incentives

Automation of Transfer and Promotion Process

HR Initiatives



1392 Training programs conducted in FY25 – 54260 participants (of which 23196 are unique participants)

Roll out of 45 Zonal Training Centres

Knowledge Synergy Series - Bite sized modules on banking updates

Leadership Development Program for Senior Management Executives

“ELLE”vate Program on Women Empowerment

ESG, Group Entities & Awards

Environmental

Installed Lighting sensors in Corporate/Head Office Premises

Exposure of ₹8992 Cr to Green Energy sector as on 31.03.25

Implemented Rainwater Harvesting System in Bank's 40 owned Premises and Installed Roof Top Solar Panels in Bank's 75 own buildings

Sponsored 6 e-vehicles to Thiruvananthapuram Municipal Corporation for sewage transportation & 3 Battery Operated e-vehicles to District Collector Office, Tiruvallur to transport Senior citizens

Replaced 1350+ Diesel generators with Inverter in 2 years to reduce carbon emission

Supported Sri Jagannath Spiritual Educational Cultural Trust for landscape development & maintenance work including plantation of 3000 saplings

Climate Risk Management Policy & dedicated Green cell; Green Deposits primarily deployed in Green projects

Social

Rural Development: 38 RSETI Centres (INDSETIs) trained 36565 candidates through 1203 programs in FY25

42 Financial Literacy Centres (FLCs) conducted 3184 camps in FY25 covering 1.62 lakh participants.

Sponsored 750 Dialysis procedures to the needy at Sri Shanmukhanda Charitable Community Healthcare Centre, Mumbai

Extended Financial support to Geeta Vidya Mandir School, Baragaon, Karnal by developing Computer Lab, Science Lab, Interactive Smart Classes & so on

Sponsored motorcycle helmets in New Delhi, Chennai & Lucknow.

Women empowerment:

- Gender Diversity of the Bank: 30%
- Financed 58 lakh women through SHGs as on 31.03.25
- Sponsored 50 sewing machines to differently abled women through Society for Rights of All Women with Disabilities (SFRAWD), Chennai

Sponsored ambulance to RGGGH, Chennai and extended support for procuring 600 doses for CERVAVAC vaccine from SII in Meerut.

Governance

- 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.

Whistle Blower Policy enhances transparency and accountability

Policies on Cyber Security and Fraud Risk Management for sound business and supervisory practices, control and monitor 'Systemic Risk'

Policy for Prevention of sexual harassment of women at workplace; Code of Ethics to foster a culture of integrity and responsibility within the organization

Inspection & Audit Policy to ensure systematic examination of accounts for better compliance, quality and performance

Business Contingency Plan for continuity in operation with minimum disruption in unexpected circumstances

Joint Venture & Subsidiaries



- Consortium of credible Public & Private Corporate entities from India and Sampo of Japan as promoter
- Incorporated & licensed in 2007.
- Bank’s shareholding : 28.52%

₹ in Cr	FY24	FY25*	YoY
Operating Profit	240	241	1%
Net Profit	182	200	10%
Net worth	1441	1641	14%

*Provisional

Joint venture



- In the business of Stock Broking & DP
- Listed on NSE and BSE
- Bank’s shareholding: 64.84%
- Income under Stock Broking: ₹282 lakhs (Q4FY25)

₹ in lakhs (Audited)	FY24	FY25	YoY
Operating Profit	1226	1228	0.14%
Book Value (₹)	18.79	20.65	10%
Stock Broking Income	1540	1657	8%

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.
- Completed 13 months of live operations.
- Offices setup across the country
- Active in garnering deposits, sourcing mortgage, vehicle loans, improving digital penetration and recovery.
- Operating Profit ₹346 lakh*
- Net Profit: ₹259 lakh*
- *for 1st FY ended on 31.03.25 (Feb 24- March 25)

Wholly Owned Subsidiary

Regional Rural Banks

₹ in Cr

Parameters	Tamil Nadu Grama Bank			Saptagiri Grameena Bank			Puduvai Bharathiar Grama Bank			Total of 3 RRBs		
	YE			YE			YE			YE		
	Mar-24	Mar-25	YoY (%)	Mar-24	Mar-25	YoY (%)	Mar-24	Mar-25	YoY (%)	Mar-24	Mar-25	YoY (%)
Business	45913	50764	11	25963	26772	3	2659	3160	19	74534	80696	8
Operating Profit	776	728	(6)	607	637	5	30	36	22	1413	1402	(1)
Net Profit	447	357	(20)	350	387	11	19	27	43	816	771	(5)
Gross NPA %	0.88	0.77	- 11 bps	0.46	0.50	4 bps	1.36	0.90	- 46 bps	-	-	-
Net NPA %	0	0	-	0	0	-	0	0	-	-	-	-
CRAR %	13.27	13.49	22 bps	18.91	22.71	380 bps	10.37	10.39	2 bps	-	-	-
No. of branches	663	675	-	245	246	-	47	47	-	955	968	-

Mar'25 Pre-Audit

Awards & Accolades

**EASE 6.0 Reforms Index**

**Top Improver #2 and
People & HR Operations #3**



Prestigious SKOCH Award for
❖ “Project WAVE” &
❖ “SMA Collection Proclivity
Predictor”



**Indian Bank honored during the
Economic Times Now Best BFSI
Brands 2025 Conclave**



**Best CFO Award for Indian Bank
CFO at ASSOCHAM 3rd Vibrant
Bharat CFO Summit & Awards,
New Delhi**



**Bank has received The Economic Times
CIO Award for Enterprise IT Excellence
2025 – Excellence in Technology
Implementation- Future Proof Digital
Infrastructure**

Awards & Accolades



Indian Bank won the 5th edition of **Most Trusted Brands in India 2025-26** by Marksmen Daily



❖ **CEO of the Year Award**
❖ **Best Public Sector Bank Award**
at Tamil Nadu Leadership Awards 2024.



IBA Annual Banking Technology Conference, 2024 -Special Mention under Large Bank segment :
Best Digital Sales, Payments & Engagement; Best Tech Talent & Org.; Best AI & ML Adoption; and Best FI



❖ Excellent Customer Service for MSMEs
❖ Best Technology Enabler of the Year for MSMEs
ASSOCHAM's 11th MSME Excellence Awards & Conference, Delhi

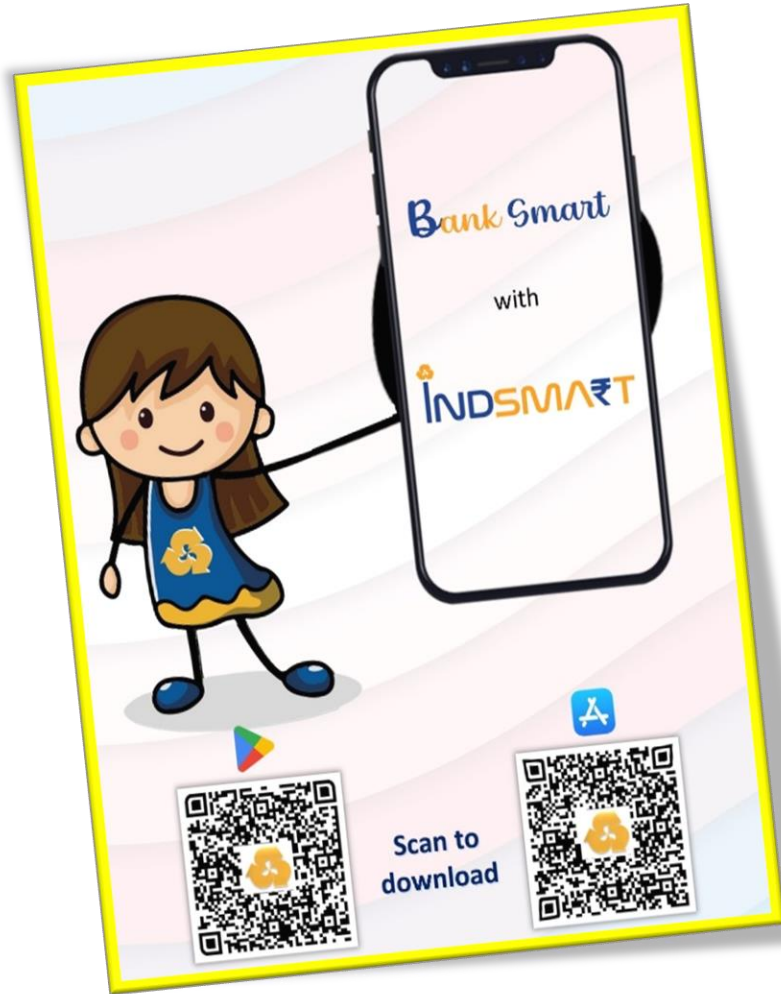


❖ **"Best Cloud Initiative of the Year"**
-ET Edge recognition (2024)
❖ **"Best Team Project in Cloud Implementation (PSB)"**
-5th Annual BFSI Technology Excellence Awards 2024

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 a number of 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.



*Thank
You*