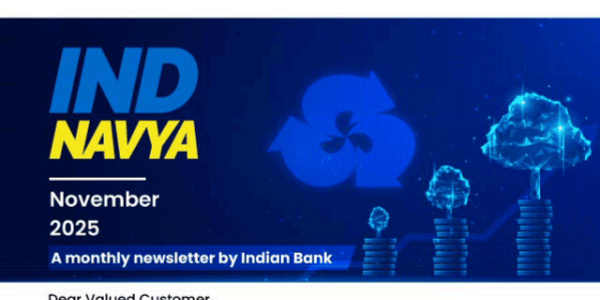


Dear Valued Customer,

We are delighted to present to you the November 2025 edition of our IND NAVYA newsletter.

NEW INITIATIVES & OFFERINGS

- The bank has introduced the NGO Module in the NGO onboarding process as part of the IND DIGI SHG Journey.
- The procedure for processing of claims under the Whole Turnover Export Credit Insurance for Banks – Short Term (WT-ECIB (ST)) has been revised. The revised guidelines aim to enhance service delivery and reduce turnaround time for settlement of claims, especially for small exporters and small-value claims.
- The bank has launched a Savings Bank – NRO product exclusively for foreign students studying in India to cater to their specific needs and requirements.
- To further its efforts, in improving lending to SC/ST, Minority, DRI lending, the bank will observe "Minority and SC/ST/DRI Credit Campaign" from 01.11.2025 to 30.11.2025.
- The service charges for Foreign Exchange Transactions are being revised with effect from December 01, 2025.Click here to know more.
- The bank has made amendments in the Facility of Nomination in Deposit Accounts, Articles in Safe Custody and Safe Deposit Locker to facilitate expeditious settlement of claims by banks upon death of a deceased customer and to minimise hardship faced by the family members. To download the latest form click here.
- The bank has revised the card Rate of Interest for Retail Term Deposits w.e.f. 01.11.2025. Click here to know more.
- The bank has revised the Marginal Cost of funds-based Lending Rate (MCLR) and Treasury Bills Linked Lending Rates (TBLR) with effect from 03.11.2025. Click here to know more.
- As per latest RBI guidelines Authorized Dealer (AD) banks are now permitted to lend in Indian Rupees to person's resident outside India, specifically those residing in Bhutan, Nepal, or Sri Lanka, including banks in these jurisdictions, for the purpose of cross-border trade transactions.

*T&C Apply

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

Ignite your financial goals this November

NRO SB FOR FOREIGN STUDENTS

NRO Savings Bank Account for Foreign Students is a tailored banking solution for international students studying in India, offering all the essential features such as mobile, internet banking, debit card, and more. It's everything you need to manage your money while you study—hassle-free! Open your account today and enjoy convenient and secure banking to support your academic journey.

Learn more

IB PRODUCE MARKETING LOAN – LOAN AGAINST ENWRS

Harvested crops stored in certified warehouses can be pledged for avail loans, giving farmers access to working capital without the urgency to sell. With loan amounts ranging from ₹1 lakh to ₹75 lakh and repayment periods extending up to 12 months, this scheme supports post-harvest liquidity, crop loan repayment, and strategic market timing—empowering farmers to make informed, profitable sales decisions.

Learn more

IND KRISHI VAAHAN

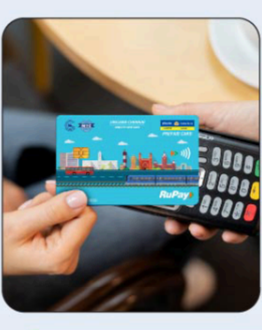
A smart financing solution tailored for agricultural service providers engaged in services like custom hiring. It supports the purchase of tractors and farm machinery with funding up to ₹10 lakh per unit. With fixed interest rates, flexible repayment options, and CGFMU-coverage, it's designed for high-usage operators who meet key financial criteria.

Learn more

ANNUAL LIFE CERTIFICATE

Annual Life Certificates must be submitted by pensioners from November 1st each year, with an early window from October 1st for pensioners aged 80 and above. Submission options include video-based verification, face authentication via smartphone, physical branch visits, and doorstep banking—offering flexible, secure, and accessible ways to ensure continued pension disbursement.

Learn more



TAP & PAY

Indian Bank's Tap & Pay facility puts speed and safety right in your hands. The contactless payment feature allows customers to simply tap their debit or credit card on a compatible POS terminal instead of swiping or inserting it. This makes transactions faster, more secure, and convenient for everyday purchases. Users also enjoy the option of setting the payment limits through IndSMART, Internet Banking, Indian Bank Credit Card Portal, Indian Bank Credit Card app or through the branch. With this feature, Indian Bank makes sure your card works exactly the way you want it to; fast, flexible, and secure.

Credit Card SOP | Debit Card SOP

Bank Buzz – Top Story

Indian Bank Organised 'Financial Inclusion Saturation Program' in Thiruvallur

As part of the Government of India, Ministry of Finance, Department of Financial Inclusion initiative, Indian Bank organised the 'Financial Inclusion Saturation Program' at MSS Mahal, Thirumazhisai, Thiruvallur district, on Thursday, 9th October 2025, to support the vision of universal financial inclusion. This was the 4,791st such camp organised under the Nationwide Financial Awareness Saturation Campaign, being implemented from July 1 to September 30, 2025, extended up to 31st Oct 2025.

Read more

Indian Bank commenced the observance of Vigilance Awareness Week 2025

Indian Bank commenced the observance of Vigilance Awareness Week 2025 ,with a walkathon for spreading awareness about integrity and vigilance, followed by a collective pledge at Chennai on 27th October 2025 The pledge was administered by Shri Binod Kumar, MD & CEO, in the presence of Executive Directors Shri Ashutosh Choudhury, Shri Shiv Bajrang Singh, and Shri Brajesh Kumar Singh, along with Shri V. Anand, Chief Vigilance Officer, Chief General Managers, General Managers and other staff members.

National Unity Day at Indian bank

On the occasion of National Unity Day, Managing Director and CEO of Indian Bank Shri Binod Kumar administered the National Unity Pledge at Corporate Office, Chennai on 31st October 2025, reaffirming Bank's steadfast commitment to uphold the values of unity, integrity, and national integration. Executive Directors Shri Ashutosh Choudhury and Shri Brajesh Kumar Singh, along with other senior officials and Staff members participated in the event.

Indian Bank Financial Results for the Quarter/Half Year ended 30th September,2025

KEY HIGHLIGHTS (QUARTER ENDED SEP'25 OVER SEP'24)

- **Net Profit** up by 11.49% YoY at ₹3018 Cr in Sep'25 from ₹2707 Cr in Sep'24
- **Operating Profit** improved by 2.31% YoY to ₹4837 Cr in Sep'25 from ₹4728 Cr in Sep'24
- **Net Interest Income** increased by 5.76% YoY to ₹6551 Cr in Sep'25 from ₹6194 Cr in Sep'24
- **Return on Assets (RoA)** stood at 1.32%, Return on Equity (RoE) at 19.58 % in Sep'25
- **Yield on Advances (YoA)** stood at 8.40% in Sep'25
- **Cost of Deposit** improved by 12 bps to 5.01% in Sep'25 from 5.13% in Sep'24
- **Gross Advances** increased by 12.65% YoY to ₹620324 Cr in Sep'25 from ₹550644 Cr in Sep'24
- **RAM** (Retail, Agriculture & MSME) advances grew by 15.57% YoY to ₹375660 Cr in Sep'25 from ₹325050 Cr in Sep'24
- **RAM** contribution to gross domestic advances stood at 65.50%. Retail, Agri & MSME advances grew by 18.58%, 13.98% and 14.10% YoY respectively. Home Loan (including mortgage) grew by 12.68% YoY in Sep'25
- **Priority sector advances** as a percentage of ANBC stood at 42.51% at ₹206149 Cr in Sep'25 as against the regulatory requirement of 40%
- **Total Deposits** increased by 12.09% YoY and reached to ₹776946 Cr in Sep'25 as against ₹693115 Cr in Sep'24. Current, Savings & CASA deposits grew by 11.40%, 6.59%, and 7.23% YoY respectively
- **Domestic CASA ratio** stood at 38.87% as on 30th Sep'25
- **CD ratio** stood at 79.84% as on 30thSep'25
- **GNPA** decreased by 88 bps YoY to 2.60% in Sep'25 from 3.48% in Sep'24, NNPA reduced by 11 bps to 0.16% in Sep'25 from 0.27% in Sep'24
- **Provision Coverage Ratio (PCR, including TWO)** improved by 68 bps YoY to 98.28% in Sep'25 from 97.60% in Sep'24
- **Slippage Ratio** contained to 0.79% in Sep'25 in comparison to 1.06% in Sep'24
- **Capital Adequacy Ratio** stood at 17.31%. CET-I stood at 14.80% and Tier I Capital at 15.27% in Sep'25
- **Earnings Per Share (EPS)** increased to ₹89.63 in Sep'25 from ₹80.37 in Sep'24

KEY HIGHLIGHTS (QUARTER ENDED SEP'25 OVER JUN'25)

- **Net Profit** up by 1.51% QoQ to ₹3018 Cr in Sep'25 from ₹2973 Cr in Jun'25
- **Fee based income** grew by 5.0% QoQ to ₹830 Cr in Sep'25 from ₹790 Cr in Jun'25 Yield on Investments (YoI) improved by 7 bps QoQ to 7.03% in Sep'25 from 6.96% in Jun'25
- **Net Interest Margin (NIM)** Domestic stood at 3.34% in Sep'25
- **GNPA** decreased by 41 bps to 2.60% in Sep'25 from 3.01% in Jun'25, NNPA reduced by 2 bps to 0.16% in Sep'25 from 0.18% in Jun'25

KEY HIGHLIGHTS (HALF YEAR ENDED SEP'25 OVER SEP'24)

- **Net Profit** up by 17.24% YoY to ₹5991 Cr in H1FY26 from ₹5110 Cr in H1FY25
- **Operating Profit** grew by 4.08% YoY to ₹9607 Cr in H1FY26 from ₹9230 Cr in H1FY25
- **Net Interest Income** up by 4.35% YoY to ₹12910 Cr in H1FY26 from ₹12372 Cr in H1FY25
- **Net Interest Margin (NIM)** Domestic stood at 3.35% in H1FY26
- **Return on Assets (RoA)** improved by 7 bps to 1.33% from 1.26% in H1FY25
- **Credit Cost** improved by 41 bps YoY to 0.27% in H1FY26 from 0.68% in H1FY25
- **Return on Equity (RoE)** stood at 19.93% in H1FY26

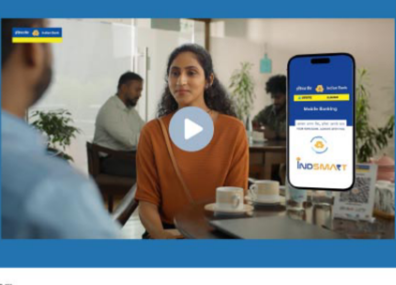
BLOG

Fraud Alert

CALL. ASK. RESOLVE.

Banking Help When You Need It

One app that does it all CURIOUS HOW?



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