

Spreading the light of Progress and Prosperity through Smart, Sensible Banking

INDSMART BIZ

Revolutionize your MSME operations with smarter, simpler and future-ready banking experience

IND Sampoorna Plus

Exclusive Savings Account for Salaried Class

HOME LOAN

Interest Rate starts from just 7.40% p.a.*

VBX - The Unique Digital Experience

For smarter, faster and seamless digital banking experience for customers, especially to those digitally native.

IND Aspire

A current account that transforms ideas into scalable business

INDSMART

इंडियन बैंक

Indian Bank

Wishing you a Very Happy and Prosperous Diwali

(Y-o-Y)

Total Business
₹ 13,97,270 Cr
Up by 12.34%

Total Deposits
₹ 7,76,946 Cr
Up by 12.09%

Gross Advances
₹ 6,20,324 Cr
Up by 12.65%

RAM (Retail, Agri, MSME)
₹ 3,75,660 Cr
Up by 15.57%

Gross NPA
2.60%
Down by 88 bps

Net NPA
0.16%
Down by 11 bps

Net Profit
₹ 3,018 Cr
Up by 11.49%

ROA
1.32%

NIM
3.34%

Unaudited (Reviewed) Financial Results (Standalone/Consolidated)

for the Quarter/Half Year Ended September 30, 2025

(₹ in Crore)

Sl. No.	Particulars	Standalone				Consolidated			
		Quarter Ended 30.09.2025 (Reviewed)	Half Year Ended 30.09.2025 (Reviewed)	Quarter Ended 30.09.2024 (Reviewed)	Year ended 31.03.2025 (Audited)	Quarter Ended 30.09.2025 (Reviewed)	Half Year Ended 30.09.2025 (Reviewed)	Quarter Ended 30.09.2024 (Reviewed)	Year ended 31.03.2025 (Audited)
1.	Total income from operations	19076.57	37797.88	17769.68	71225.64	19271.09	38176.69	17971.22	72050.88
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	4097.91	8177.19	3629.36	14786.93	4122.99	8224.35	3673.99	14887.38
3.	Net Profit / (Loss) for the period before Tax (after Exceptional and / or Extraordinary items)	4097.91	8177.19	3629.36	14786.93	4122.99	7457.76	3673.99	14887.38
4.	Net Profit / (Loss) for the period after Tax (after Exceptional and / or Extraordinary items)	3018.22	5991.04	2706.44	10918.29	3107.97	5384.34	2799.70	11261.47
5.	Total Comprehensive Income for the period [comprising profit/(loss) for the period (after tax) and other Comprehensive Income (after tax)]	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2	Refer Note 2
6.	Paid up Equity Share Capital	1346.96	1346.96	1346.96	1346.96	1346.96	1346.96	1346.96	1346.96
7.	Reserves (excluding Revaluation Reserve as shown in the Audited Balance Sheet of previous year)	60762.20	60762.20	51065.97	60762.20	62965.17	62965.17	52926.05	62965.17
8.	Securities Premium Account	6290.02	6290.02	6290.02	6290.02	6290.02	6290.02	6290.02	6290.02
9.	Net Worth	62950.90	62950.90	53096.29	57028.96				
10.	Paid up Debt Capital/ Outstanding Debt**	23889.95	23889.95	18275.23	25038.98				
11.	Debt Equity Ratio**	0.38	0.38	0.34	0.44				
12.	Earnings Per Share (of a 10/- each) (for continuing and discontinued operations)								
	Basic :	*22.41	*44.48	*20.09	81.06	*23.07	*39.97	*20.79	83.61
	Diluted :	*22.41	*44.48	*20.09	81.06	*23.07	*39.97	*20.79	83.61
13.	Capital Redemption Reserve	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
14.	Debenture Redemption Reserve	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
15.	Debt Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16.	Interest Service Coverage Ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

* Not Annualised ** Debt represents borrowing with residual maturity of more than one year.

Note:

1. The above is an extract of the detailed format of Quarterly / Half Yearly Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Half Yearly Financial Results are available on the Stock Exchange(s) websites (www.nseindia.com and www.bseindia.com) and Bank's website (www.indianbank.bank.in).

2. Information relating to Total Comprehensive Income and other Comprehensive Income is not furnished as Ind AS is not yet made applicable to the Bank.

QR CODE for Results

Place : Chennai
Date : 16.10.2025

Brajesh Kumar Singh
Executive Director

Shiv Bajrang Singh
Executive Director

Ashutosh Choudhury
Executive Director

Binod Kumar
Managing Director & CEO

Corporate Office: 254-260, Avvai Shanmugam Salai, Royapettah, Chennai - 600 014.

Cybercrime Helpline DIAL 1930

1800 1700

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