INDSMART
Be Smart, Bank Smart

इंडियन बैंक Indian Bank

Performance Analysis
Q2/H1 FY26

INDSMART Omnichannel - Smart Banking

IndSMART Biz Smart Business

IND UPI Pay Smart

Supply Chain Finance

IND Flexi RD - NRE & IND Millionaire RD - NRE

IB Prepaid Cards (Smart. Safe. Seamless)

Contents

	Page
Performance Highlights	3
Business Snapshot	6
Financials	14
Capital & Risk Management	24
Asset Quality	27
Financial Inclusion	32
Digital Banking & Business Network	34
ESG, Group Entities & Awards	41

Performance Highlights Q2FY26 (YoY)

Q2FY26

Business (YoY)

Business	Deposits	Advances	CASA	CD Ratio
₹ 13.97 lakh Cr 12.34% ▲	₹ 7.77 lakh Cr 12.09% ▲	₹ 6.20 lakh Cr 12.65% ▲	CASA : 7.23% SB: 6.59% CA: 11.40% ▲	79.84% ■

RAM	Retail	Agriculture	MSME	Corporate
₹ 3.76 lakh Cr 15.57% ▲	₹ 130499 Cr 18.58% ▲	₹ 146205 Cr 13.98% ▲	₹ 98956 Cr 14.10% ▲	₹ 197864 Cr 5.10% ▲

Asset Quality

GNPA	NNPA	PCR
2.60% QoQ: 41 bps YoY: 88 bps ▼	0.16% QoQ: 2 bps YoY: 11 bps ▼	98.28% QoQ: 8 bps YoY: 68 bps ▲

Benchmark Ratios

Q2 (QoQ)
H1 (YoY)

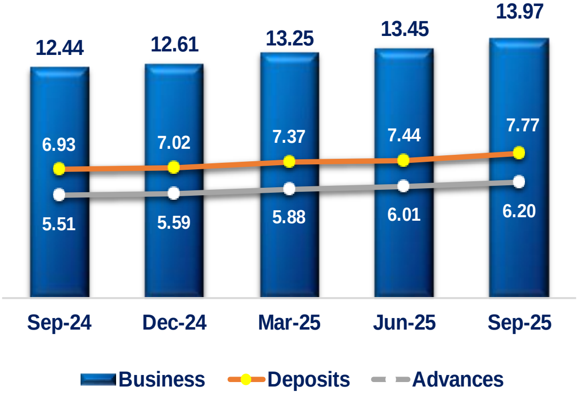
CoD	YoA	YoI	NIM (domestic)	RoA
5.01% 13 bps ▼	8.40% 18 bps ▼	7.03% 7 bps ▲	3.34% 1 bps ▼	1.32% 2 bps ▼
5.07% 2 bps	8.48% 25 bps	6.99% 17 bps ▼	3.35% 16 bps	1.33% 7 bps ▲

Q2 (YoY)
H1 (YoY)

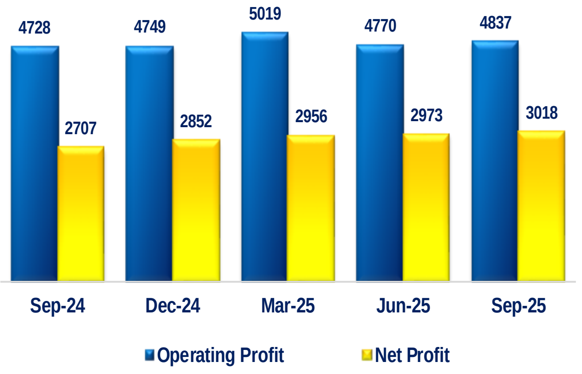
Net Interest Income	Operating Profit	Profit Before Tax	Net Profit	RoE
₹ 6551 Cr 6%	₹ 4837 Cr 2%	₹ 4098 Cr 13%	₹ 3018 Cr 11%	19.58% 68 bps
₹ 12910 Cr 4% ▲	₹ 9607 Cr 4% ▲	₹ 8177 Cr 19% ▲	₹ 5991 Cr 17% ▲	19.93% 45 bps ▼

Business Highlights (QoQ)

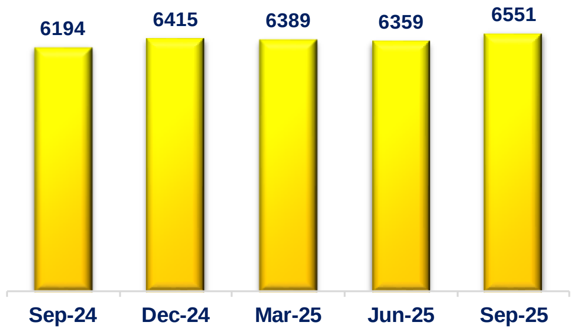
Business (₹ lakh Cr)



Profit (₹ in Cr)

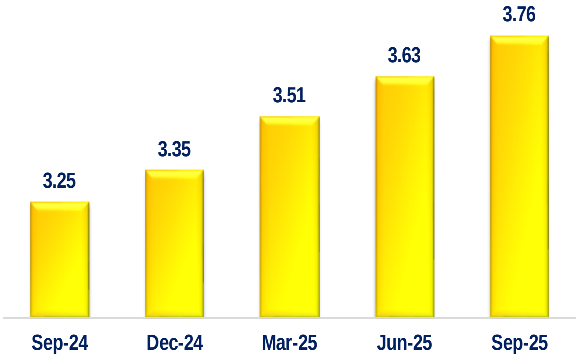


Net Interest Income (₹ in Cr)



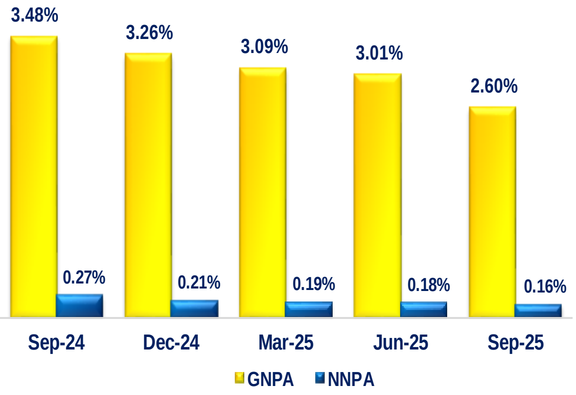
CRAR (%)

RAM (₹ lakh Cr)

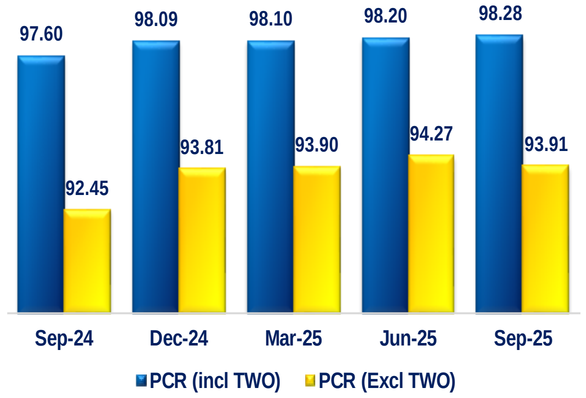


RAM Share (%) out of Domestic Advances

Asset Quality (%)



Provision Coverage Ratio (%)



इंडियन बैंक Indian Bank

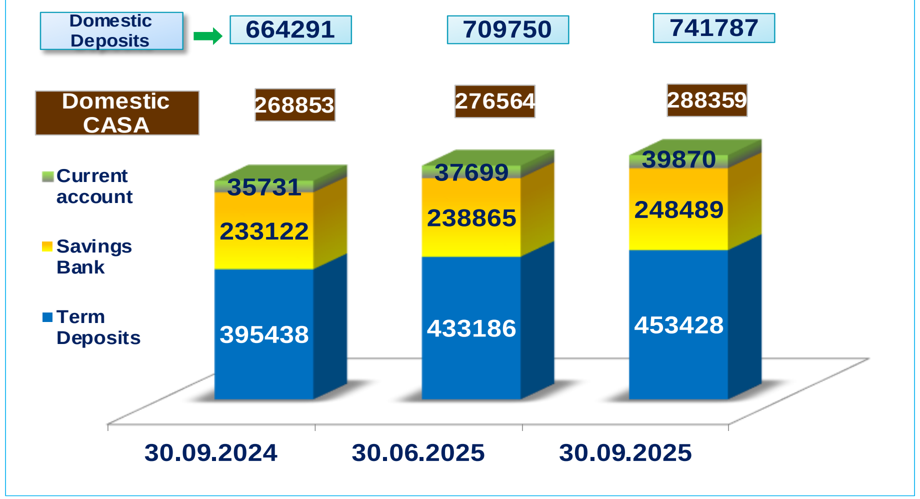
Business Snapshot

Business Snapshot

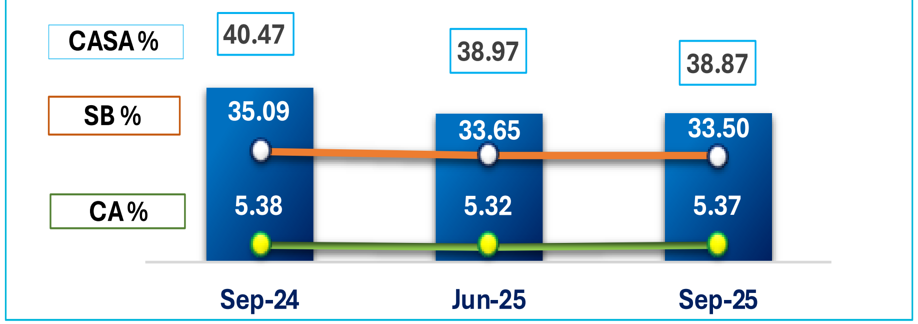
₹ in Cr

Sl No	Parameter	30.09.2024	30.06.2025	30.09.2025	QoQ (%)	YoY (%)
1	**Deposits**	**693115**	**744289**	**776946**	**4.39**	**12.09**
	Domestic	664291	709750	741787	**4.51**	**11.67**
	Overseas	28824	34539	35159	**1.80**	**21.98**
	Deposits breakup					
	Current	36158	38177	40281	**5.51**	**11.40**
	Savings	233201	238939	248561	**4.03**	**6.59**
	CASA	**269359**	**277116**	**288842**	**4.23**	**7.23**
	CASA % (Domestic)	**40.47%**	**38.97%**	**38.87%**		
	Term Deposits	423756	467173	488104	**4.48**	**15.19**
2	**Advances**	**550644**	**601147**	**620324**	**3.19**	**12.65**
	Domestic	513318	555881	573524	**3.17**	**11.73**
	Overseas	37326	45266	46800	**3.39**	**25.38**
	CD Ratio %	**79.44%**	**80.77%**	**79.84%**		
3	**Business**	**1243759**	**1345436**	**1397270**	**3.85**	**12.34**
	Domestic	1177609	1265631	1315311	**3.93**	**11.69**
	Overseas	66150	79805	81959	**2.70**	**23.90**

Domestic Deposits



Domestic CASA %

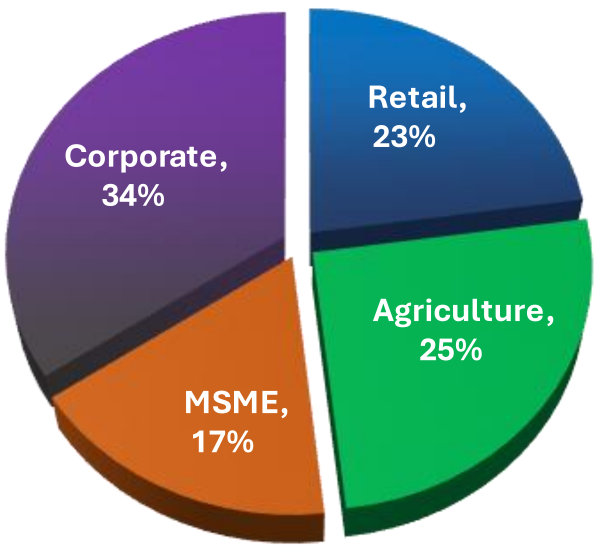


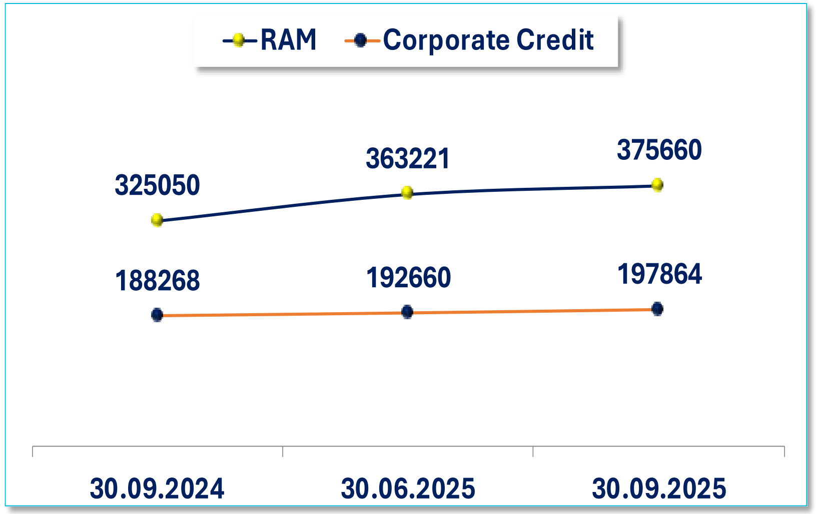
Advances (Domestic)

₹ in Cr

Sector	30.09.2024	30.06.2025	30.09.2025	YoY (%)
Gross Advances-Domestic	**513318**	**555881**	**573524**	**11.73**
Retail	110049	123657	130499	**18.58**
Agriculture	128272	144160	146205	**13.98**
MSME	86729	95404	98956	**14.10**
Total (RAM)	**325050**	**363221**	**375660**	**15.57**
RAM % to Gross Domestic Advances	*63.32%*	*65.34%*	*65.50%*	
Corporate	**188268**	**192660**	**197864**	**5.10**

30.09.2025





Retail	30.09.2024	30.06.2025	30.09.2025	YoY (%)
Home Loan (Incl.Mortgage loans)	70815	76226	79791	12.68
Auto Loan	9526	12377	13883	45.74
Personal Loan	7960	7088	6872	(13.67)
Jewel Loan Non Priority	6536	12009	14013	114.39
Other Retail Loan	15212	15957	15940	4.79
Retail	**110049**	**123657**	**130499**	**18.58**

Agriculture	30.09.2024	30.06.2025	30.09.2025	YoY (%)
Crop Loans	98183	112773	113895	16.00
Investment Credit	13347	13367	12596	(5.63)
Agri allied	6440	7401	8090	25.62
Infrastructure & Ancillary	10302	10619	11624	12.83
Agriculture	**128272**	**144160**	**146205**	**13.98**

MSME	30.09.2024	30.06.2025	30.09.2025	YoY (%)
Micro	50997	52932	52674	3.29
Small	24611	29377	32381	31.57
Medium	11121	13095	13901	25.00
MSME	**86729**	**95404**	**98956**	**14.10**

Priority Sector

₹ in Cr

Segment (as on 30.09.25)	RBI Benchmark (as % of ANBC)	Mandatory Target (Amount)	Achievement (Excluding PSLC)	
			Amount	%
Priority Sector	**40.00%**	**193978**	**206149**	**42.51%**
Agriculture	18.00%	87290	92246	**19.02%**
Small and Marginal Farmers	10.00%	48494	49219	**10.15%**
Weaker Section	12.00%	58193	65191	**13.44%**
Micro under MSME	7.50%	36371	56205	**11.59%**
Non Corporate farmers	14.00%	67892	84793	**17.49%**

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

Position as on 30.09.2025

Self Help Group

- No. of SHGs financed : 5.06 lakh
- Balance as on 30.09.25 : ₹22901 Cr (YoY 10.2%)
- Disbursements (Q2FY26): ₹5287 Cr
- Women Beneficiaries: 59 lakh (Nos)

MUDRA (including RRBs)

₹4713 Cr of loans disbursed to 135797 beneficiaries

PM Viswakarma

₹106 Cr of loans disbursed to 12335 beneficiaries

PM SVANidhi

₹887 Cr of loans disbursed to 6.46 lakh beneficiaries

Sector Deployment-Domestic Advances

₹ in Cr

Sector	30.09.2024	% share to Gross Advances	30.09.2025	% share to Gross Advances	YoY (%)
Infrastructure	**58489**	**11**	**63720**	**11.1**	**8.94**
of which					
Power	*22427*	*4*	*24487*	*4.3*	*9.19*
Port and Road Project	*9738*	*2*	*12370*	*2.2*	*27.03*
Other infrastructure	*26324*	*5*	*26863*	*4.7*	*2.05*
Basic Metal	**13728**	**3**	**13552**	**2.4**	**(1.28)**
Textiles	**8399**	**2**	**8183**	**1.4**	**(2.57)**
Petroleum and Coal Products	**11029**	**2**	**10438**	**1.8**	**(5.36)**
All Engineering	**7807**	**2**	**7523**	**1.3**	**(3.64)**
Food Processing	**9513**	**2**	**13163**	**2.3**	**38.37**
Trade	**22924**	**4**	**25372**	**4.4**	**10.68**
Commercial Real Estate	**19549**	**4**	**17286**	**3.0**	**(11.58)**
Home Loans/Auto Loans/Other Retail	**110049**	**21**	**130499**	**22.8**	**18.58**
Agriculture	**128272**	**25**	**146205**	**25.5**	**13.98**
NBFC	**58986**	**11**	**55130**	**9.6**	**(6.54)**
Others (Other Industries/Sectors)	**64573**	**13**	**82453**	**14.4**	**27.69**
Total Domestic Advances	**513318**	**100**	**573524**	**100.0**	**11.73**

External Rating-wise Advances

₹ in Cr

External Rating	30.09.2024		30.06.2025*		30.09.2025*	
	Exposure	% to Total	Exposure	% to Total	Exposure	% to Total
Rated Exposure						
AAA	46159	15%	60564	20%	62688	21%
AA	83996	28%	85892	28%	85353	28%
A	69815	23%	69892	23%	65775	22%
BBB	35496	12%	29841	10%	30930	10%
Total BBB and above	***235466***	***77%***	***246189***	***81%***	***244746***	***81%***
BB and below	**26008**	**9%**	**22347**	**8%**	**21262**	**7%**
Of which,						
PSU Accounts (More than INR 100 Crore)	3812	1%	4451	2%	4868	2%
Corporates (More than INR 100 Crore)	11977	4%	10989	4%	10323	3%
Others (Less than INR 100 Crore)	10219	4%	6907	2%	6071	2%
Total Rated Exposure (A)	***261474***	***86%***	***268536***	***89%***	***266008***	***88%***
Unrated Exposure						
PSU with Govt Guarantee	26315	9%	25183	9%	24958	9%
PSU without Govt Guarantee	7119	2%	4409	1%	4398	1%
Others	9007	3%	4313	1%	5329	2%
Total Unrated Exposure (B)	***42441***	**14%**	**33905**	**11%**	**34685**	**12%**
Total (A+B)	***303915***	**100%**	**302441**	**100%**	**300693**	**100%**

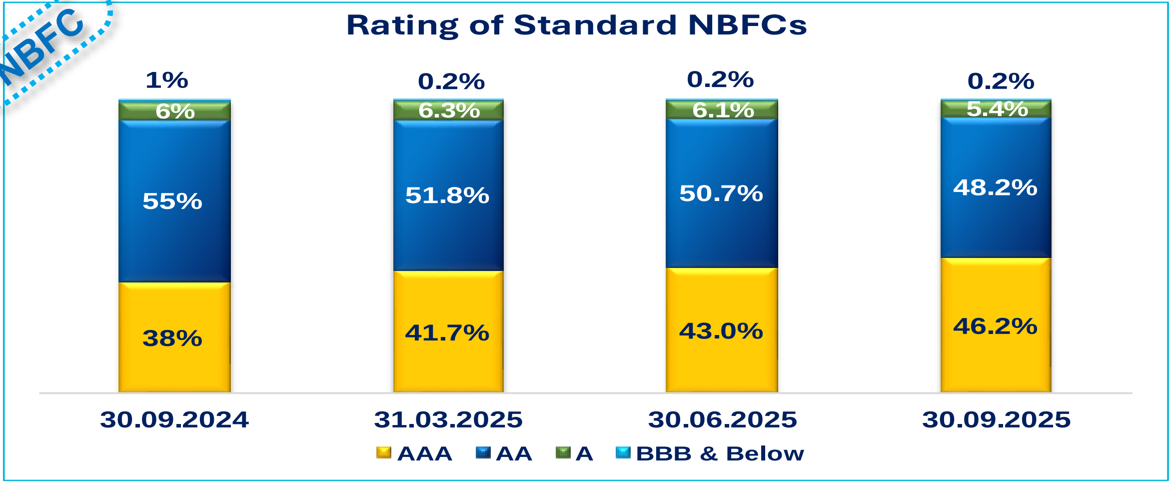
**-Rating threshold modified (Increased to ₹50 Cr for MSME & Agri, ₹25 Cr for Corporate)*
Note: In BB & below, ₹8749 Cr of Exposures is on account of INC rating where second better rating of Investment Grade is also available.

₹ in Cr

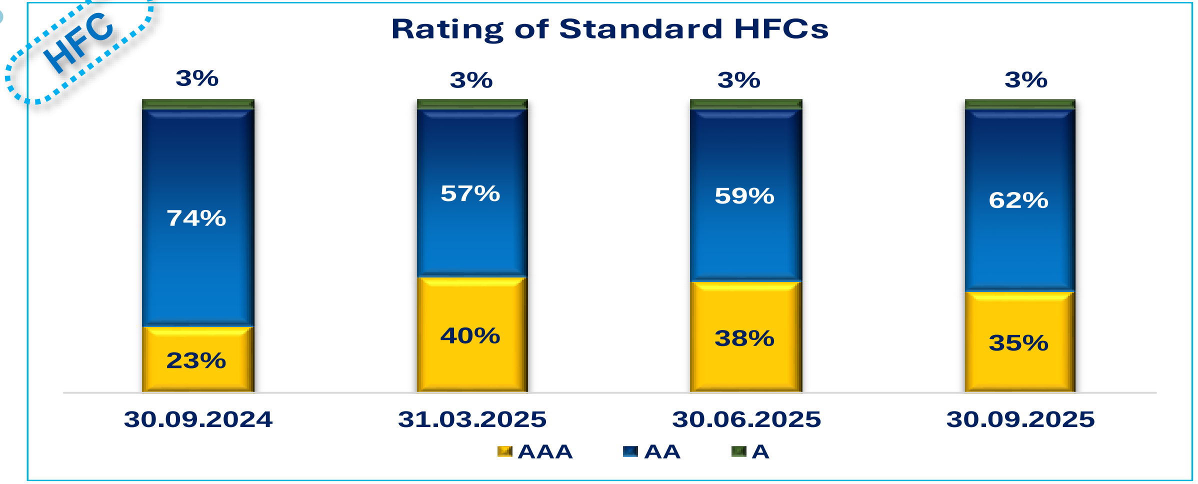
Standard NBFC Advances

Standard NBFC	30.09.2024	%	31.03.2025	%	30.06.2025	%	30.09.2025	%
NBFC - HFCs	11328	19%	16116	26%	15642	28%	14959	27%
NBFC - PSUs	6780	11%	4737	8%	4677	8%	5723	10%
NBFC - MFIs	384	1%	815	1%	656	1%	523	1%
NBFC - Others	40482	69%	40553	65%	35289	63%	33912	62%
Total	**58974**	**100%**	**62220**	**100%**	**56264**	**100%**	**55117**	**100%**

NBFC



HFC



Rated A and above: 99%

Standard NBFCs	30.09.2024	31.03.2025	30.06.2025	30.09.2025
Bank sponsored	8182	8423	8208	7684
Private Inst & others	50792	53798	48056	47434
Total	**58974**	**62220**	**56264**	**55117**

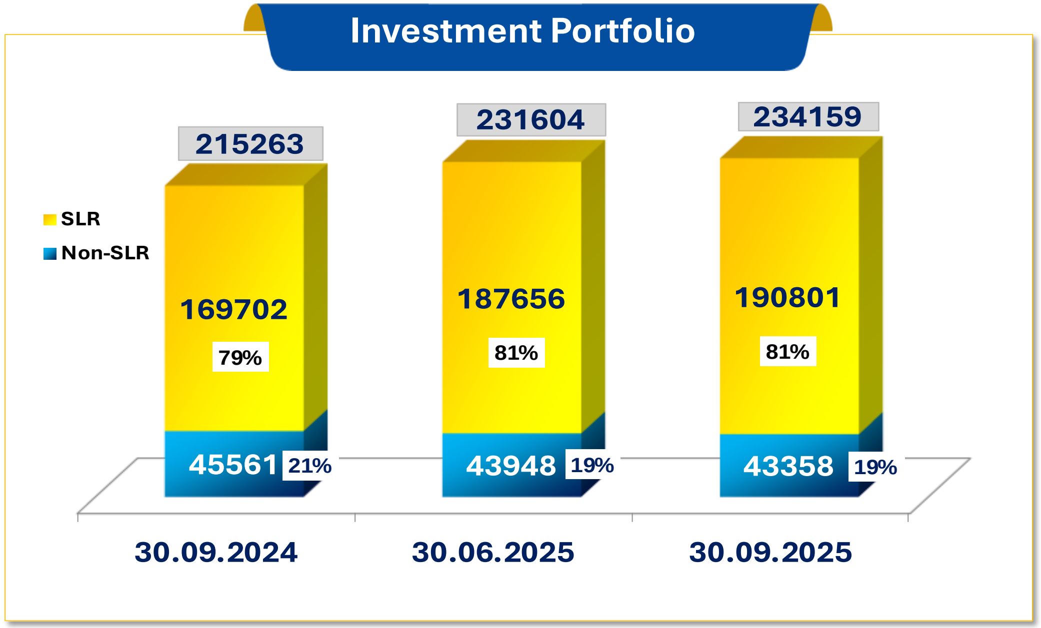
Rated A and above: 100%

HFCs, out of Std NBFCs	30.09.2024	31.03.2025	30.06.2025	30.09.2025
Bank sponsored	3061	2801	3358	2635
Private Institutions	8267	13315	12284	12324
Total	**11328**	**16116**	**15642**	**14959**

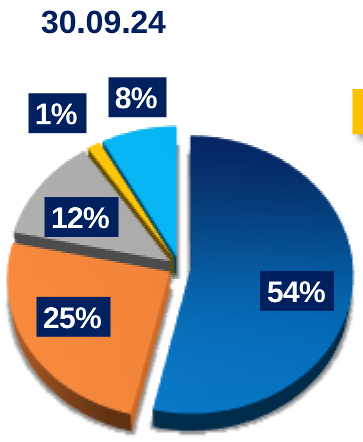
Investments (Domestic)

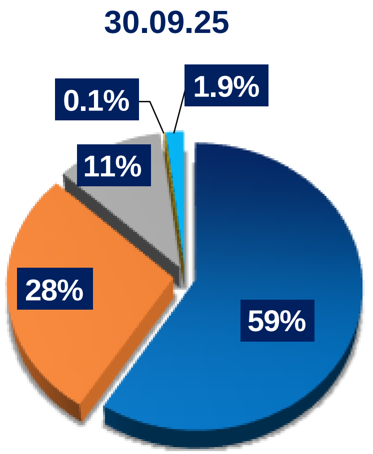
₹ in Cr

S No	Details	30.09.2024	30.06.2025	30.09.2025	YoY (%)
1	SLR Investments	169702	187656	190801	12.43
	Of which				
	Central Government Securities	94297	103322	100937	7.04
	State Government Securities	75404	82207	88633	17.54
	Treasury Bills	0	2126	1231	-
	Other Approved Securities	0	0	0	-
2	Non SLR Investments	45561	43948	43358	(4.84)
	Total Domestic Investments (1) + (2)	215263	231604	234159	8.78
	(i) Held For Trading (HFT)	10283	13425	13008	26.50
	(ii) Available For Sale (AFS)	67303	69233	64894	(3.58)
	(iii) Held To Maturity (HTM)	132565	142936	149548	12.81
	(iv) Fair Value Through Profit/Loss (FVTPL)	4849	5754	6453	33.07
	(v) Subsidiary & Joint Venture (SAJV)	262	256	256	(2.37)
	Total Domestic Investments	215263	231604	234159	8.78
	Modified Duration of AFS	*3.28*	*3.53*	*3.77*	-
	Modified Duration of FVTPL including HFT	*3.37*	*3.19*	*2.53*	-



AFS Book





Financials

Operating Profit & Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Half Year Ended			Year Ended
		30.09.2024	30.06.2025	30.09.2025	QoQ (%)	YoY (%)	30.09.2024	30.09.2025	YoY (%)	31.03.2025
1	Interest Income	15348	16283	16590	1.89	8.09	30387	32873	8.18	62002
2	Interest Expenses	9154	9924	10039	1.16	9.67	18015	19963	10.81	36826
3	**Net Interest Income (1-2)**	**6194**	**6359**	**6551**	**3.02**	**5.76**	**12372**	**12910**	**4.35**	**25176**
4	Non Interest Income	2422	2439	2487	1.97	2.68	4328	4925	13.80	9223
5	**Operating Income (3+4)**	**8616**	**8798**	**9038**	**2.73**	**4.90**	**16700**	**17835**	**6.80**	**34399**
6	Operating Expenses	3888	4028	4201	4.29	8.05	7470	8228	10.15	15401
7	**Operating Profit (5-6)**	**4728**	**4770**	**4837**	**1.40**	**2.31**	**9230**	**9607**	**4.08**	**18998**
8	Provisions (excl. Taxes)	1098	691	739	6.95	(32.70)	2357	1430	(39.35)	4211
9	**Profit Before Taxes (7-8)**	**3630**	**4079**	**4098**	**0.47**	**12.89**	**6873**	**8177**	**18.97**	**14787**
10	Provision for Taxes	923	1106	1080	(2.35)	17.01	1763	2186	24.02	3869
11	**Net Profit (9-10)**	**2707**	**2973**	**3018**	**1.51**	**11.49**	**5110**	**5991**	**17.24**	**10918**

Income

₹ in Cr

Sl No	Components	Quarter Ended					Half Year Ended			Year Ended
		30.09.2024	30.06.2025	30.09.2025	QoQ (%)	YoY (%)	30.09.2024	30.09.2025	YoY (%)	31.03.2025
1	Interest Income on Advances and Discount on Bills	11124	11738	11964	1.93	7.55	21973	23702	7.87	44856
2	Interest on investments	3793	3945	4016	1.80	5.88	7527	7961	5.76	15315
3	Other interest income	431	600	610	1.67	41.53	887	1210	36.41	1831
4	**Total Interest Income (1+2+3)**	**15348**	**16283**	**16590**	**1.89**	**8.09**	**30387**	**32873**	**8.18**	**62002**
5	Profit/Loss on Sale of Investments	221	330	212	(35.76)	(4.07)	478	542	13.43	908
6	Profit/Loss on Revaluation of Investments	111	50	-68	-	-	116	-18	-	137
7	Recovery of bad debts	732	716	489	(31.70)	(33.20)	1236	1205	(2.53)	2548
8	Fee Income	891	790	830	5.00	(6.92)	1679	1619	(3.58)	3528
9	Forex Income	57	181	149	(17.68)	161.40	117	330	181.24	369
10	PSLC Commission	182	258	339	31.40	86.26	339	597	76.39	843
11	Miscellaneous income	228	114	536	370.18	135.09	363	650	79.06	890
12	**Total Non Interest Income (5 to 11)**	**2422**	**2439**	**2487**	**1.97**	**2.68**	**4328**	**4925**	**13.80**	**9223**
13	**Total Income (4+12)**	**17770**	**18722**	**19077**	**1.90**	**7.36**	**34715**	**37798**	**8.88**	**71225**

Fee Income

₹ in Cr

Sl No	Components	Quarter Ended					Half Year Ended			Year Ended
		30.09.2024	30.06.2025	30.09.2025	QoQ (%)	YoY (%)	30.09.2024	30.09.2025	YoY (%)	31.03.2025
1	Transaction fees	253	213	97	(54.31)	(61.49)	436	309	(29.02)	881
2	Loan processing charges	171	126	184	45.98	7.50	314	310	(1.41)	679
3	Commission on Government business	28	27	32	19.72	14.63	45	60	33.05	113
4	Commission on LC/BG	82	87	93	7.09	14.20	171	180	5.74	351
5	Cross selling	45	28	49	75.16	7.80	77	77	0.67	181
6	Income from PFMS operations	8	3	1	(80.98)	(92.82)	9	3	(63.97)	21
7	Rent on Lockers	36	42	39	(6.03)	9.89	76	81	6.31	164
8	Misc fee Income	268	264	335	26.89	25.00	551	599	8.71	1138
9	**Fee Income (1 to 8)**	**891**	**790**	**830**	**5.00**	**(6.92)**	**1679**	**1619**	**(3.58)**	**3528**

Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Half Year Ended			Year Ended
		30.09.2024	30.06.2025	30.09.2025	QoQ (%)	YoY (%)	30.09.2024	30.09.2025	YoY (%)	31.03.2025
1	Interest on deposits	8729	9227	9363	1.47	7.26	17167	18591	8.30	34702
2	Interest on borrowings	56	150	153	2.00	173.21	127	303	139.72	362
3	Other interest expenses	369	547	523	(4.39)	41.73	721	1069	48.27	1762
4	**Total Interest Expenses (1+2+3)**	**9154**	**9924**	**10039**	**1.16**	**9.67**	**18015**	**19963**	**10.81**	**36826**
5	Salary	1653	1737	1775	2.19	7.38	3290	3512	6.75	6836
6	Employees Benefit	812	875	876	0.08	7.84	1476	1751	18.63	3047
7	**Staff Expenses (5+6)**	**2465**	**2612**	**2651**	**1.49**	**7.55**	**4766**	**5263**	**10.43**	**9883**
8	**Overheads**	**1423**	**1415**	**1550**	**9.53**	**8.92**	**2704**	**2965**	**9.63**	**5518**
9	**Operating Expenses (7+8)**	**3888**	**4028**	**4201**	**4.29**	**8.05**	**7470**	**8228**	**10.15**	**15401**
10	**Total Expenses (4+9)**	**13042**	**13952**	**14240**	**2.06**	**9.19**	**25485**	**28191**	**10.62**	**52227**

Overhead Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Half Year Ended			Year Ended
		30.09.2024	30.06.2025	30.09.2025	QoQ (%)	YoY (%)	30.09.2024	30.09.2025	YoY (%)	31.03.2025
1	Rent, Taxes & Lighting	171	169	183	8.11	6.55	332	351	5.81	674
2	Depreciation	122	149	151	1.61	24.03	249	300	20.69	532
3	Insurance	237	235	251	6.83	5.70	472	486	2.99	931
4	Travelling	73	58	79	36.26	7.85	130	137	5.30	247
5	Postage, Telecommunications etc.	28	34	36	6.37	29.23	55	70	26.75	130
6	Repairs and Maintenance	74	59	71	20.46	(3.51)	128	130	1.55	271
7	Printing and Stationery	25	21	26	21.95	3.76	45	47	4.03	98
8	ATM Issuer Fee paid	123	132	116	(11.94)	(5.13)	249	248	(0.42)	492
9	Others	570	558	637	14.16	11.75	1044	1196	14.56	2143
10	**Overheads (1 to 9)**	**1423**	**1415**	**1550**	**9.53**	**8.92**	**2704**	**2965**	**9.63**	**5518**

Provisions & Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Half Year Ended			Year Ended
		30.09.2024	30.06.2025	30.09.2025	QoQ (%)	YoY (%)	30.09.2024	30.09.2025	YoY (%)	31.03.2025
1	**Operating Profit**	**4728**	**4770**	**4837**	**1.40**	**2.31**	**9230**	**9607**	**4.08**	**18998**
2	**Total Provisions**	**2021**	**1797**	**1818**	**1.17**	**(10.04)**	**4120**	**3616**	**(12.24)**	**8080**
	Of which									
	NPA - Advances	837	387	382	(1.29)	(54.36)	1733	769	(55.60)	3444
	NPA - Investments	-2	-5	-1	-	-	-20	-6	-	-115
	Standard advances	255	306	300	(1.96)	17.65	616	607	(1.49)	853
	Income-tax	923	1106	1080	(2.35)	17.01	1763	2186	24.02	3869
	Others	8	3	57	-	-	28	60	114.29	29
3	**Net Profit (1-2)**	**2707**	**2973**	**3018**	**1.51**	**11.49**	**5110**	**5991**	**17.24**	**10918**

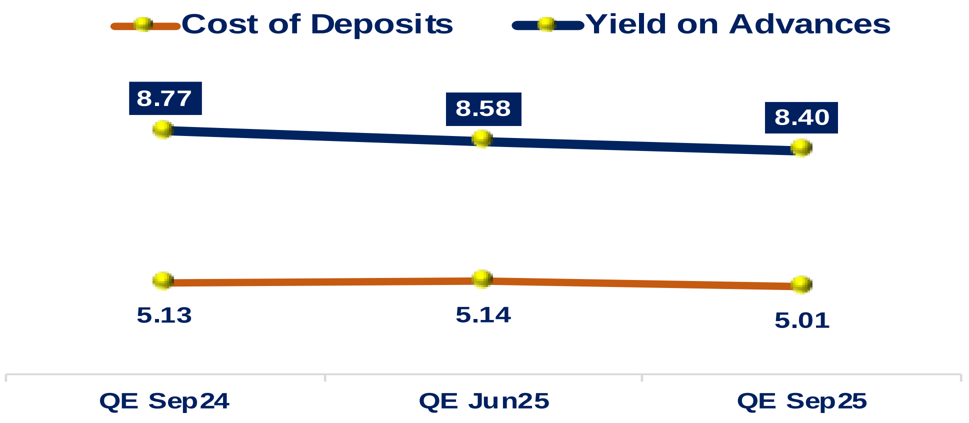
Performance Ratios

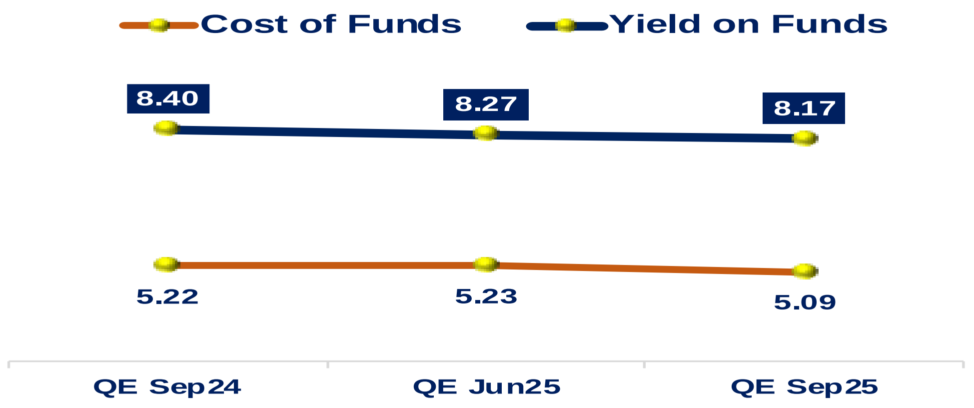
% Annualized

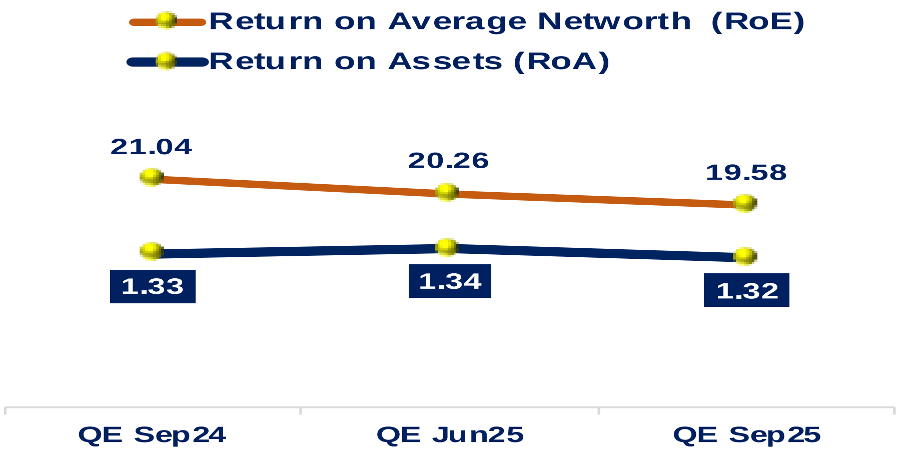
Sl No	Ratios	Quarter Ended			Half Year Ended		Year Ended
		30.09.2024	30.06.2025	30.09.2025	30.09.2024	30.09.2025	31.03.2025
1	Cost of Deposits	5.13	5.14	5.01	5.09	5.07	5.12
2	Cost of Funds	5.22	5.23	5.09	5.17	5.16	5.21
3	Yield on Advances	8.77	8.58	8.40	8.73	8.48	8.75
4	Yield on Investments	7.17	6.96	7.03	7.16	6.99	7.17
5	Yield on Funds	8.40	8.27	8.17	8.38	8.22	8.40
6	Net Interest Margin (NIM)	3.39	3.23	3.23	3.41	3.23	3.41
7	Net Interest Margin (NIM) Domestic	3.49	3.35	3.34	3.51	3.35	3.51
8	Cost to Income Ratio	45.12	45.78	46.48	44.73	46.14	44.77
9	Return on Assets (RoA)	1.33	1.34	1.32	1.26	1.33	1.32
10	Return on Average Networth (RoE)	21.04	20.26	19.58	20.38	19.93	20.76
11	Earnings per Share (₹)	80.37	88.28	89.63	75.87	88.96	81.06
12	Book Value per Share (₹)	394.19	448.29	467.35	394.19	467.35	423.39
13	Business per Employee (₹ in Cr)	29.97	32.18	33.58	29.97	33.58	32.42
14	Business per Branch (₹ in Cr)	208.37	223.18	230.04	208.37	230.04	220.02
15	Net Profit per Employee (₹ in lakhs)	26.57	29.00	29.57	25.09	29.35	27.25

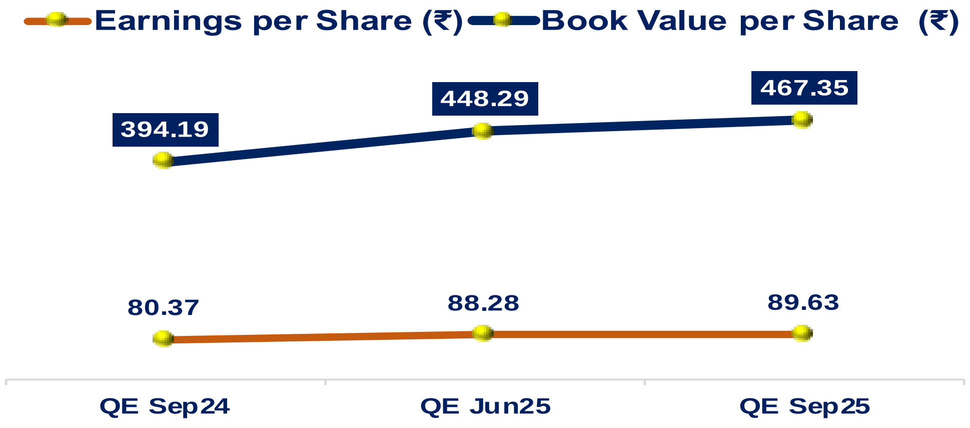
Performance Ratios

% Annualized









Balance Sheet

₹ in Cr

Liabilities	30.09.2024	30.06.2025	30.09.2025
Capital	1347	1347	1347
Reserves & Surplus	62754	71327	73943
Deposits	693115	744289	776946
Borrowings	33368	53007	42206
Other Liabilities & Provisions	21978	25533	27028
Total	812563	895503	921470

Assets	30.09.2024	30.06.2025	30.09.2025
Cash & Balance with RBI	35362	33106	31912
Bal. with banks & money at call	4849	20358	26210
Investments	216787	233467	235991
Advances	532942	584116	605172
Fixed Assets	7521	8763	8722
Other Assets	15102	15693	13463
Total	812563	895503	921470

Capital & Risk Management

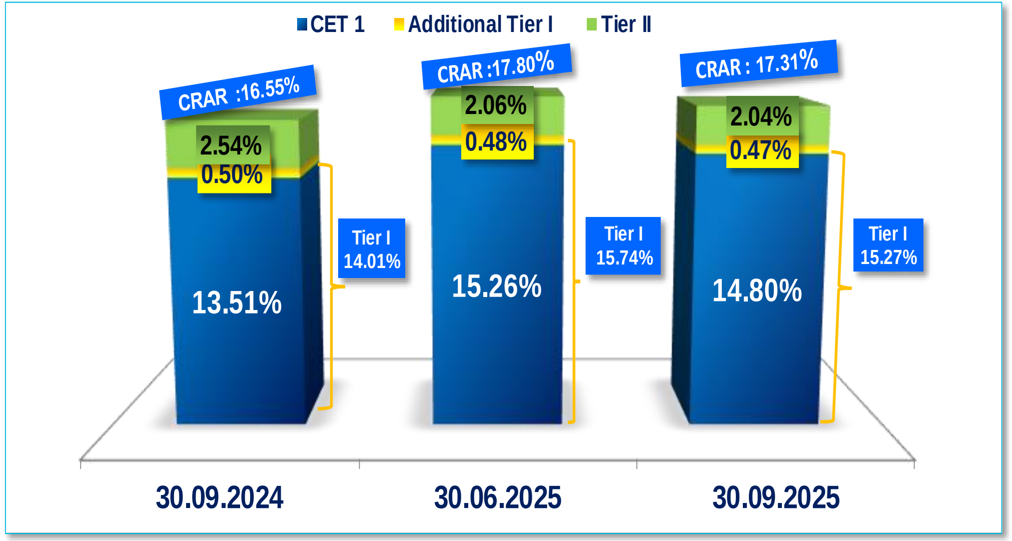
Capital & Risk Management

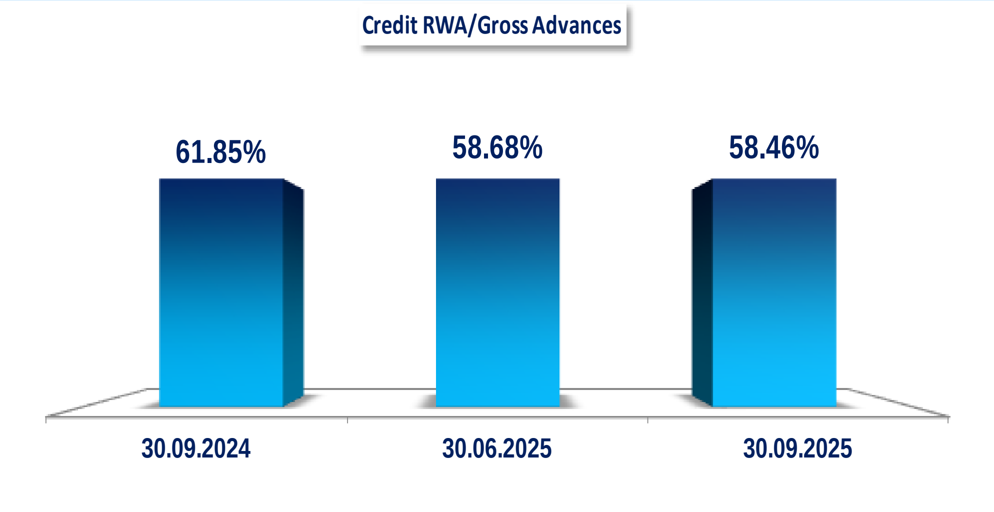
₹ in Cr

S No	Parameters	30.09.2024	30.06.2025	30.09.2025
1	Common Equity Tier I (CET 1)	53560	63377	62905
2	Additional Tier I	2000	2000	2000
3	Tier II	10089	8559	8682
4	Total Capital (1+2+3)	65649	73936	73587
5	Total Risk Weighted Assets	396516	415308	425114
6	CRAR % (4/5)	16.55	17.80	17.31

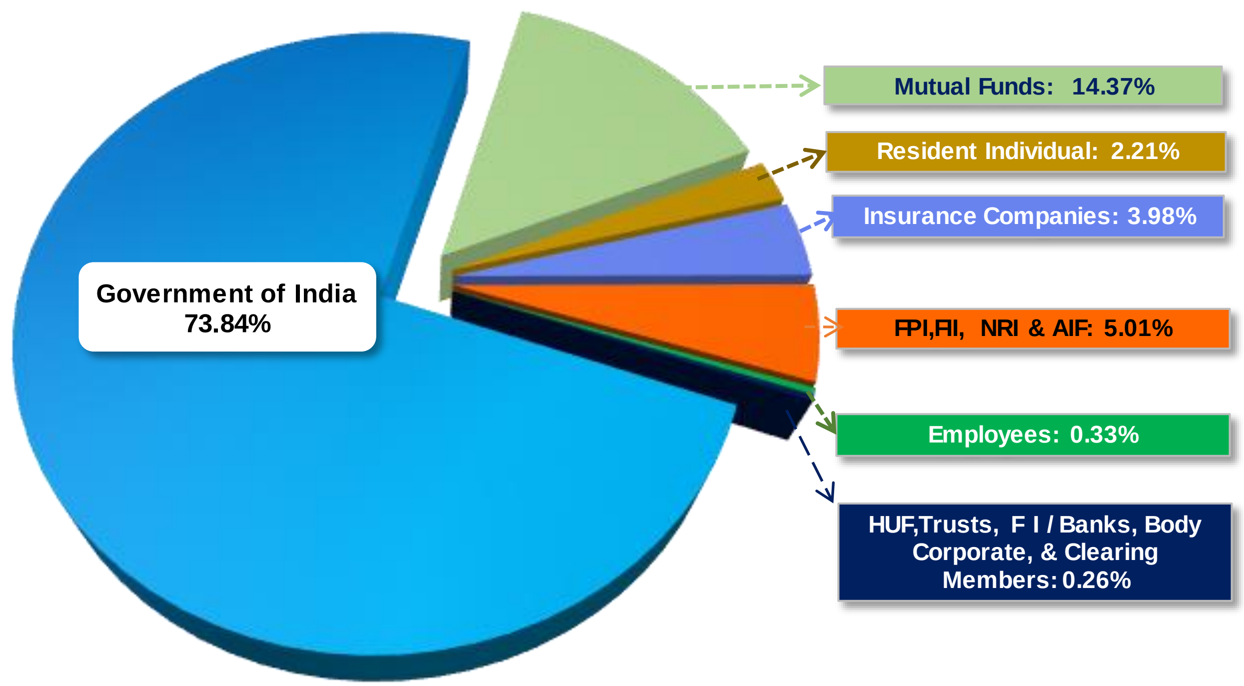
S No	Risk Weighted Assets (RWA)	30.09.2024	30.06.2025	30.09.2025
1	Credit	340596	352736	362636
	Density	*61.85%*	*58.68%*	*58.46%*
	Of which			
	Retail	67940	73041	77268
	Density	*61.74%*	*59.07%*	*59.21%*
	Agriculture	36830	36891	38034
	Density	*28.71%*	*25.59%*	*26.01%*
	MSME	58681	65384	68516
	Density	*67.66%*	*68.53%*	*69.24%*
2	Market	8447	8820	8727
	*Density**	*83.14%*	*65.70%*	*67.09%*
3	Operational	47473	53751	53751
	Density	--	--	--

**Market RWA/Trading Book*





Shareholding as on 30.09.2025



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

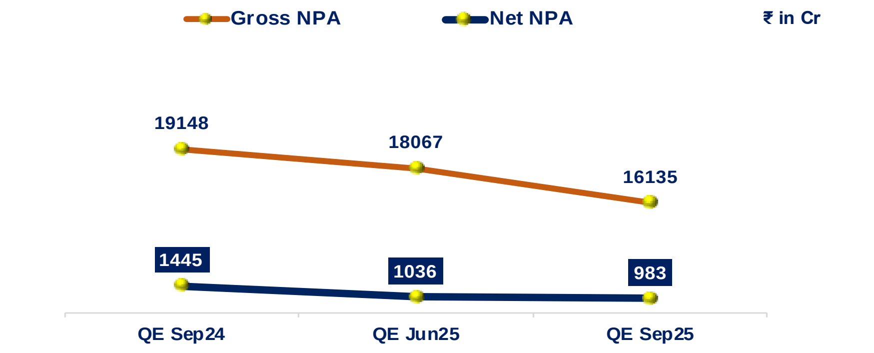
Asset Quality

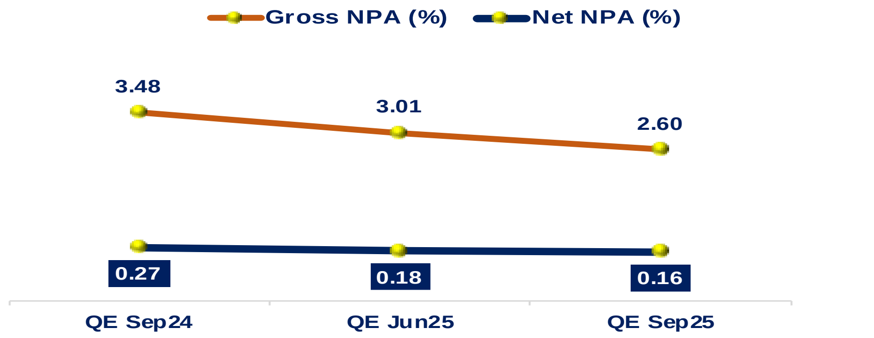
इंडियन बैंक Indian Bank

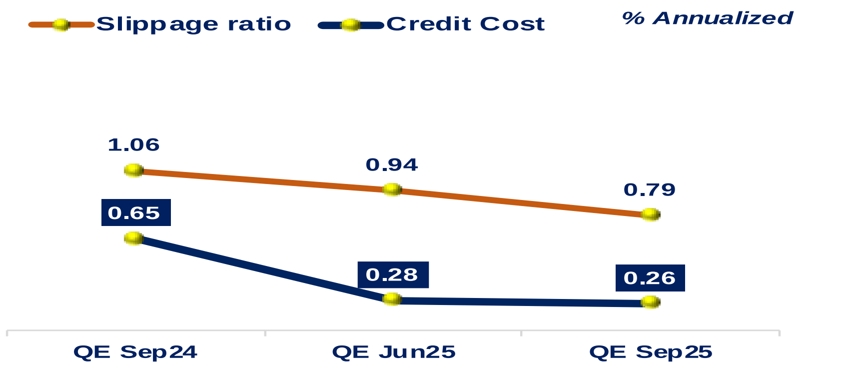
Movement of NPA

₹ in Cr

S No	Details	Quarter Ended			Half Year Ended		Year Ended
		30.09.2024	30.06.2025	30.09.2025	30.09.2024	30.09.2025	31.03.2025
1	**Gross NPA opening balance**	**20302**	**18179**	**18067**	**21106**	**18179**	**21106**
	Additions :						
	Fresh Slippages	1357	1334	1132	3285	2466	5683
	To old NPAs / Others	27	41	24	54	64	104
2	**Sub-Total of Additions**	**1384**	**1375**	**1156**	**3339**	**2530**	**5786**
	Reductions:						
	Cash Recovery & Upgradation	1085	1046	894	2375	1941	3839
	Technical Write off	1301	298	2004	2669	2302	4170
	Normal Write off	152	143	190	253	333	705
	Exchange difference	0	0	0	0	0	0
3	**Sub-Total of Reductions**	**2538**	**1487**	**3088**	**5297**	**4575**	**8714**
4	**Gross NPA closing Balance (1+2-3)**	**19148**	**18067**	**16135**	**19148**	**16135**	**18179**
	Gross NPA%	**3.48**	**3.01**	**2.60**	**3.48**	**2.60**	**3.09**
5	Provisions	17452	16849	14971	17452	14971	16883
6	Others (Interest Realisable,etc.)	251	182	181	251	181	186
7	**Net NPA [4-(5+6)]**	**1445**	**1036**	**983**	**1445**	**983**	**1110**
	Net NPA%	**0.27**	**0.18**	**0.16**	**0.27**	**0.16**	**0.19**
	AUC Recovery	**733**	**716**	**551**	**1237**	**1267**	**3019**
	MOI Recovery	**203**	**296**	**196**	**346**	**492**	**792**
	Total Recovery (Cash +Upgradation)	**2021**	**2059**	**1641**	**3958**	**3700**	**7651**
	PCR % (including Technical Writeoff)	**97.60**	**98.20**	**98.28**	**97.60**	**98.28**	**98.10**
	PCR % (excluding Technical Writeoff)	**92.45**	**94.27**	**93.91**	**92.45**	**93.91**	**93.90**
	Slippage Ratio % (Annualised)	**1.06**	**0.94**	**0.79**	**1.28**	**0.86**	**1.11**
	Credit Cost % (Annualised)	**0.65**	**0.28**	**0.26**	**0.68**	**0.27**	**0.66**



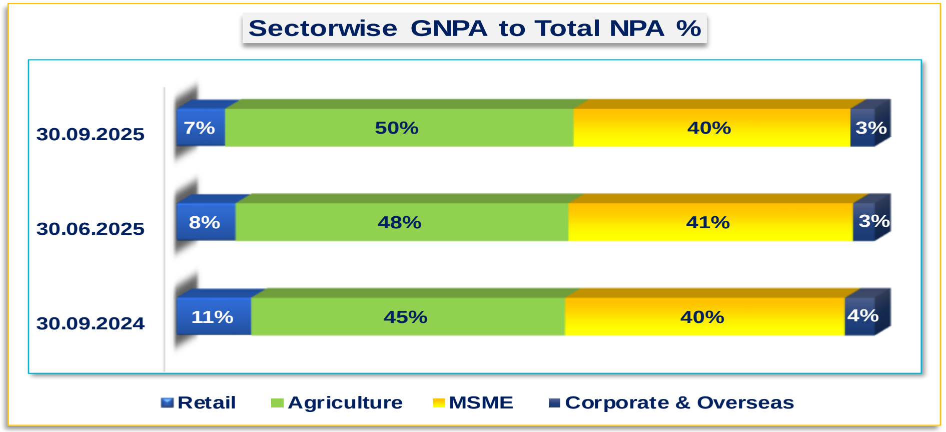




Sector-wise NPA

₹ in Cr

S No	Sector	30.09.2024 Gross NPA	30.09.2024 % to respective portfolio	30.06.2025 Gross NPA	30.06.2025 % to respective portfolio	30.09.2025 Outstanding	30.09.2025 Gross NPA	30.09.2025 % to respective portfolio
1	**Retail Credit**	2022	1.84%	1522	1.23%	130499	1128	0.86%
	Of which							
	Home Loan	940	1.56%	738	1.14%	67526	587	0.87%
	Education Loan	555	11.95%	238	5.33%	4522	153	3.38%
	Vehicle Loan	133	1.40%	106	0.86%	13883	69	0.50%
2	**Agriculture**	8719	6.80%	8626	5.98%	146205	8138	5.57%
3	**MSME**	7602	8.77%	7361	7.72%	98956	6306	6.37%
4	**Corporate & Overseas**	805	0.36%	558	0.23%	244664	563	0.23%
5	**Total (1 to 4)**	19148	3.48%	18067	3.01%	620324	16135	2.60%
	Priority	15769	8.37%	15757	7.46%	206149	14153	6.87%



Fresh Slippages

Category	Q2 FY25	Q1 FY26	Q2 FY26	H1FY25	H1FY26	FY25
Retail	130	262	136	552	398	795
Agriculture	681	553	596	1278	1149	2551
MSME	308	513	388	1217	901	2123
RAM (1)	*1119*	*1328*	*1120*	*3047*	*2448*	*5469*
Corporate (2)	238	6	12	238	18	214
Total (1)+(2)	1357	1334	1132	3285	2466	5683

₹ in Cr

NCLT

Category	30.09.2025			
	No.of Accounts	Exposure	Provision	PCR%
RBI List I	6	1217	1217	100%
RBI List II	10	2824	2824	100%
Accounts filed by Bank	30	1208	1208	100%
Accounts filed by other Banks	219	16540	16540	100%
Total	265	21789	21789	100%

Recovery from NCLT	Q2FY25		Q1FY26		Q2FY26		FY25	
	No of Acs	Amount	No of Acs	Amount	No of Acs	Amount	No of Acs	Amount
Through Resolution	11	210	9	404	7	136	39	330
Under Liquidation	18	43	13	47	11	5	69	156
Total	29	253	22	451	18	141	108	486

NARCL

S.No	Position of Accounts with Indian Bank as on 30.09.2025	No. of A/cs	Book Balance
1	Accounts acquired by NARCL	12	3828
2	Bids received from NARCL	1	50
3	Under progress with NARCL	4	853
4	Declined by NARCL/Lenders	1	25
	Total	18	4756

Invested ₹272.25 Cr (Face Value) in NARCL & ₹1.0 Cr (Face Value) in IDRCL as equity

Covid Restructuring (sector-wise)

Sector	Outstanding as on 30.06.2025 (Standard)		Addition during the QE Sep'25: Addition (Interest/ Additional funding/ Fund Utilisation)	Addition during the QE Sep'25: Upgradation NPA to standard	Reduction during the QE Sep'25: Recovery	Reduction during the QE Sep'25: Fresh NPA	Outstanding as on 30.09.2025 (Standard)		Recovery Percentage	Provision
	No	Amount	Amount	Amount	Amount	Amount	No	Amount	%	Amount
Retail	19958	3499	0	41	95	44	19660	3401	96.17%	1078
Agriculture	1282	85	0	5	2	5	900	83	92.02%	25
MSME	4592	727	0	20	89	16	3737	642	95.21%	251
RAM Total	25832	4311	0	66	186	65	24297	4126	93.26%	1354
Corporate	6	244	0	0	17	0	6	227	98.31%	58
Total	25838	4555	0	66	203	65	24303	4353	95.07%	1412

Special Mention Account (SMA) ₹5 Cr and above

₹ in Cr

Sector	30.09.2024				30.06.2025				30.09.2025			
	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	164	72	236	0.22%	140	106	246	0.20%	114	105	219	0.17%
Agriculture	219	127	346	0.29%	168	203	370	0.27%	123	199	322	0.23%
MSME	867	745	1612	2.04%	812	883	1695	1.93%	682	859	1541	1.66%
Corporate & Others	211	2357	2568	1.14%	86	3394	3480	1.47%	93	286	379	0.16%
TOTAL	1461	3301	4762	0.90%	1205	4586	5791	0.99%	1013	1448	2461	0.41%

Financial Inclusion

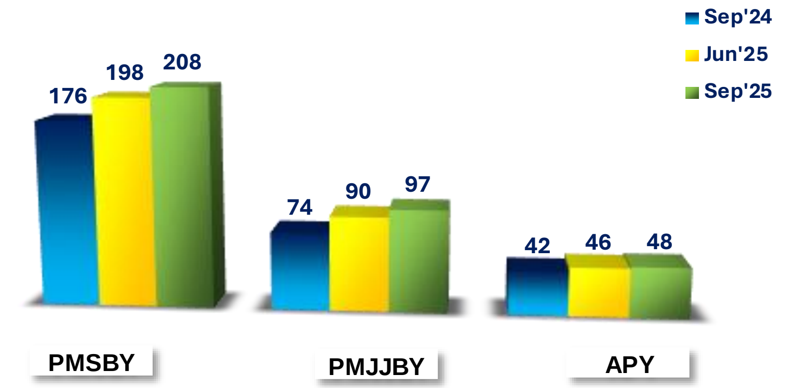
Financial Inclusion

S No	FI Parameters	Sep'24	Jun'25	Sep'25
1	BCs engaged (Nos.)	12993	15080	15598
2	PMJDY Accounts under BSBDA (No. in lakhs)	232	238	242
3	Balance in PMJDY accounts (₹ in Cr)	10830	11602	12124
4	Rupay Cards issued (No. in lakhs)	130	136	139

1. Average Balance in PMJDY account: ₹5018 (vs ₹4731 of Industry)
2. PMJDY A/Cs under BSBDA: YoY 4% (in nos.) and 12% (in balance)
3. BC network in 24 States and 5 UTs
4.

YoY increase in Market Share (As of Sep'25)	PMJJBY	PMSBY
	3.87%	3.85%
	38 bps ↑	7 bps ↑

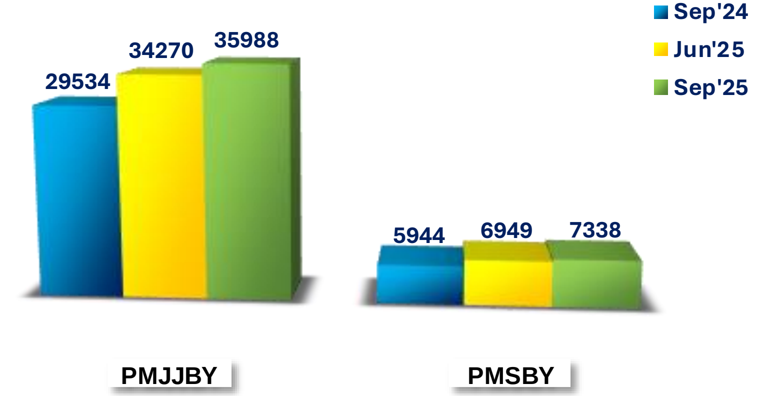
Number of Enrolments (in Lakhs)*



Atal Pension Yojana

- 01 Added 3.12 lakh fresh enrolments, during H1FY26, with Average Account per Branch of 54 as against the proportionate target of 50 as on 30.09.25.
- 02 Registered a growth of 3.5% (QoQ) and 15%(YoY)

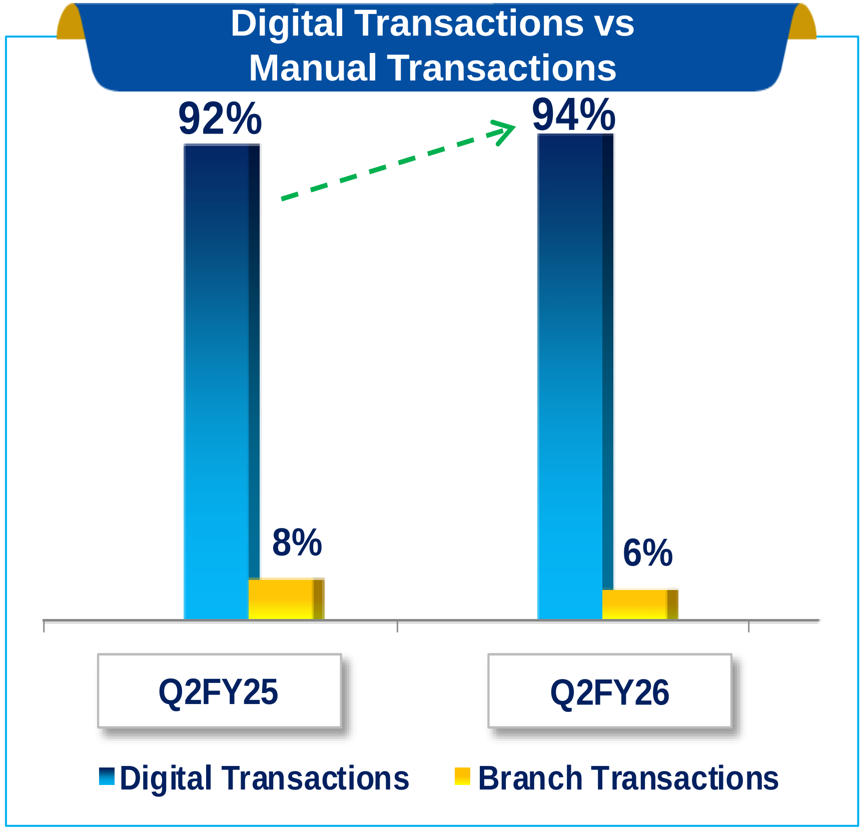
Number of claims settled*

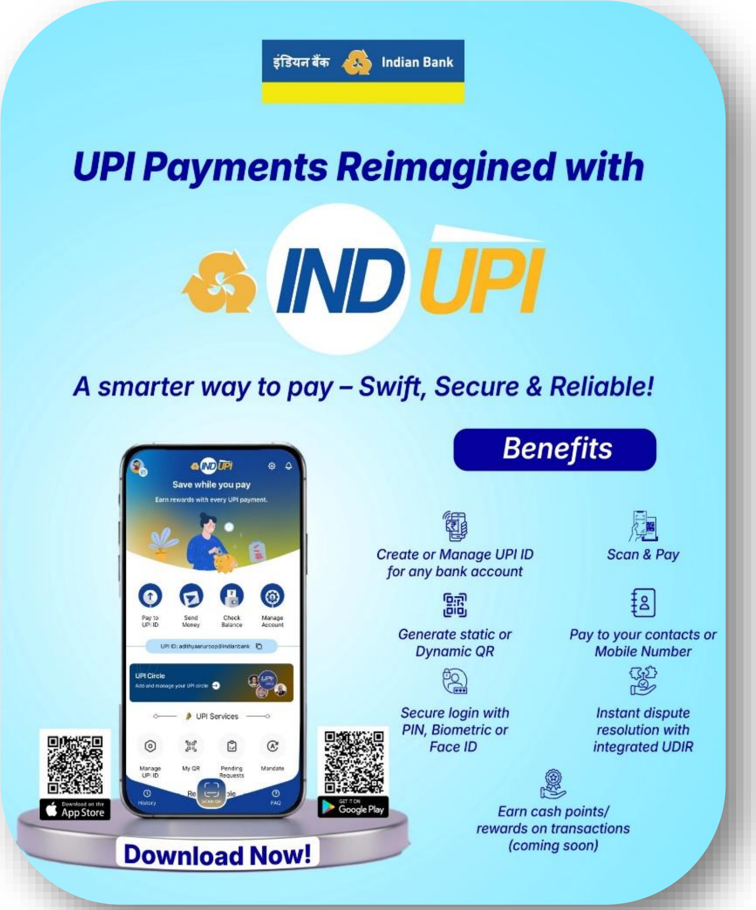


** Number of enrolments and claims are cumulative since launch of the respective schemes*

Digital Banking & Business Network


इंडियन बैंक Indian Bank
Designed to suit your Business
IndSMART BIZ
App Store
Google Play


Digital Transactions vs Manual Transactions
92%
8%
94%
6%
Q2FY25
Q2FY26
Digital Transactions
Branch Transactions


इंडियन बैंक Indian Bank
UPI Payments Reimagined with
IND UPI
A smarter way to pay – Swift, Secure & Reliable!
Benefits
Create or Manage UPI ID for any bank account
Scan & Pay
Generate static or Dynamic QR
Pay to your contacts or Mobile Number
Secure login with PIN, Biometric or Face ID
Instant dispute resolution with integrated UDIR
Earn cash points/ rewards on transactions (coming soon)
Download Now!

Expanding Digital Footprint – Q2FY26

₹1.24 lakh Cr of Business under Digital Platform (YoY 59%)

~1.3x YoY growth (₹4623 Cr) in Digital Liability Business

~2.2x YoY growth in amount (₹4129 Cr) of Digital Home Loans

~2.1x YoY growth in amount (₹1534 Cr) of Digital Vehicle Loans

~1.6x YoY growth in amount (₹33769 Cr) of Digital Jewel loans

~1.6x YoY growth in amount (₹26582 Cr) of Digital Agri loans

~1.4x YoY growth in amount (₹2327 Cr) of Digital MSME Loans

409 Digital Tractor loans sanctioned of amount ₹27 Cr

Major IT Infrastructure & Digital Initiatives

VBX

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

VBX Virtual Banking Experience

Agentic AI based Collections

AI voice based conversational chatbot for collections

Next Gen Contact Centre

- 1800-1700 Easy to remember Toll Free Phone Banking number
- International Toll Free for 9 Countries
- Multilingual IVR in 14 languages
- Cloud & AI Based
- Video Calling assistance

Private Cloud

Dual private cloud infrastructure to meet the evolving demands of digital banking

- IB PARADISE
- IB AMBAR

Fintech Partnership

Empaneled 168 Fintech companies to provide customized software solutions / applications and support services to different types of customers.

Digital Business during H1FY26 : ₹123585 Cr

132 Digital Journeys, Utilities & Processes

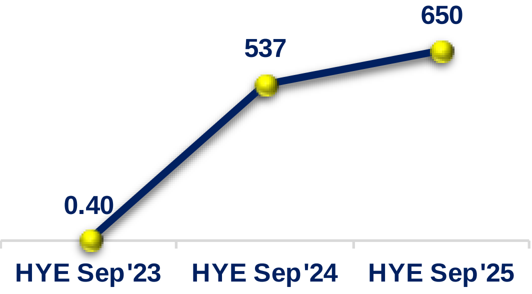
Digital Business (₹ Cr)

Digital Business

Digital Liabilities

Digital Assets

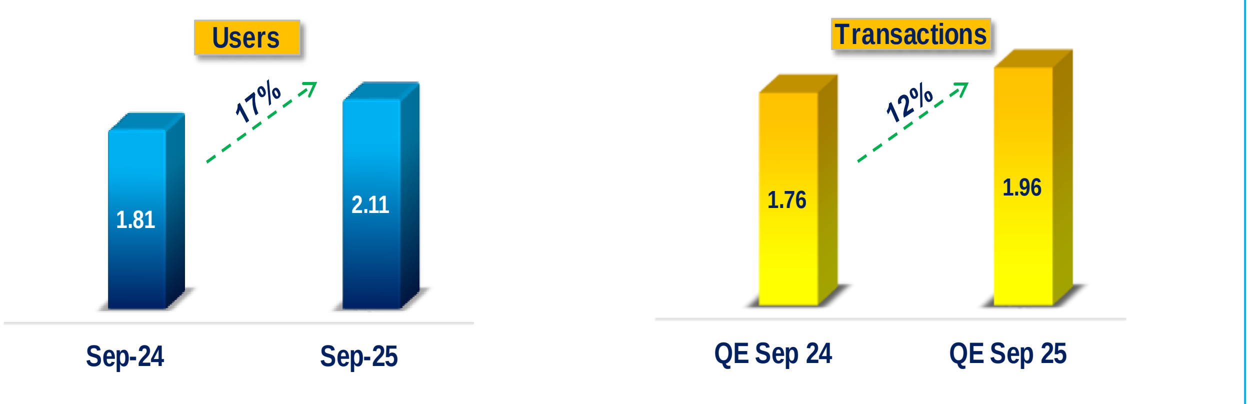
Other Digital Business



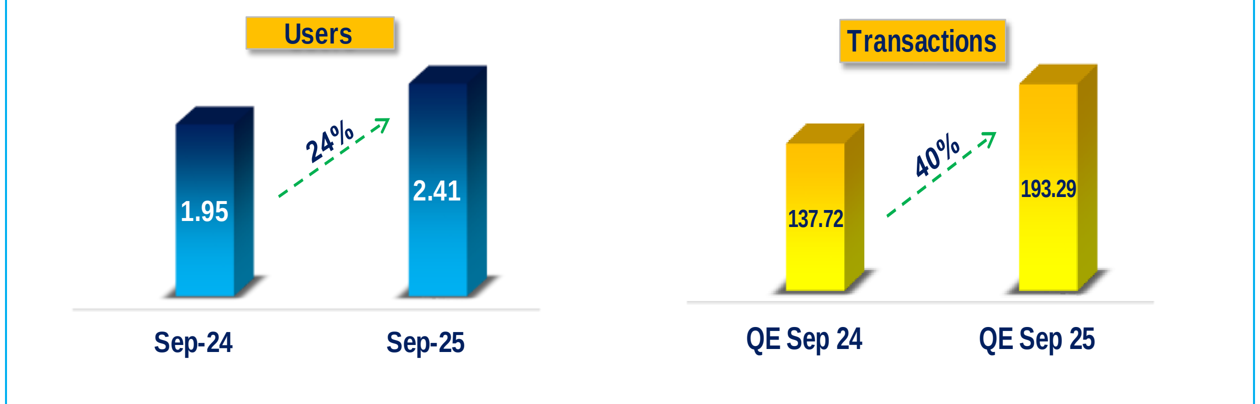
Digital Banking

In Cr

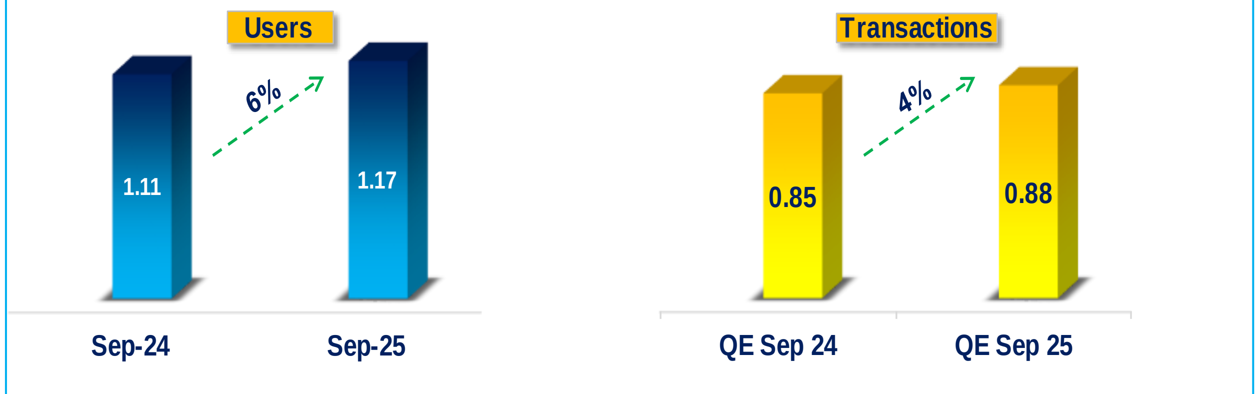
Mobile Banking



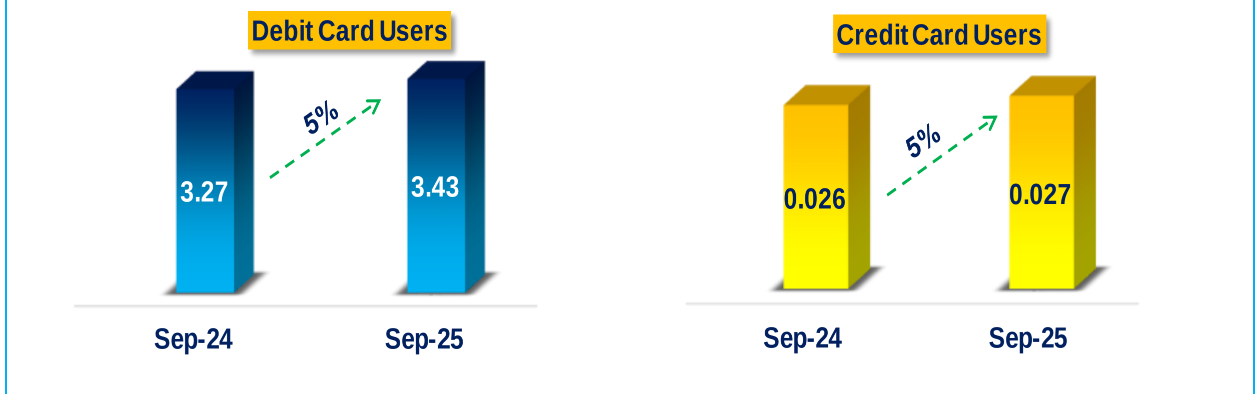
UPI



Internet Banking

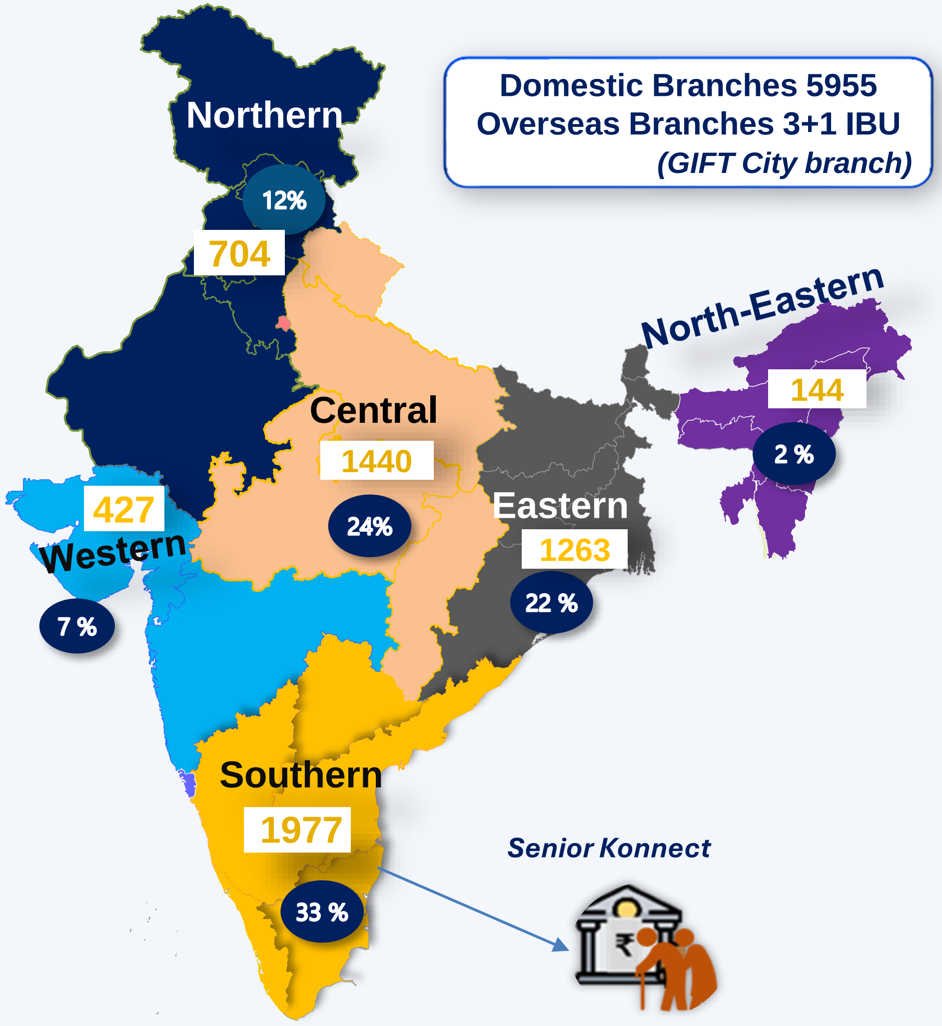


Debit & Credit Cards



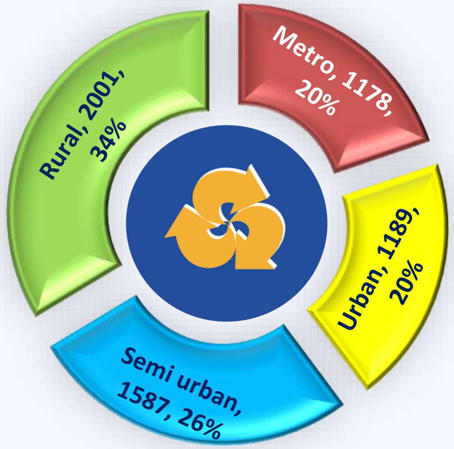
Pan India Touch Points: 27,119

Domestic Branches 5955
Overseas Branches 3+1 IBU
(GIFT City branch)



30.09.2025

Population group wise (Domestic)



5565
ATMs & BNAs

15598
Business Correspondents

Processing Centres & Verticals

- 100 RACs
- 7 LCBs
- 31 MCBs
- 85 MAPCs
- 81 RAPCs
- 59 Microsate
- 15 SAMV

Branches Opened:
55 upto Sep'25
(318 since amalgamation)

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

Manpower Position

Domestic (As on 30.09.25)	Total	Male	Female	Average age of staff	% of Female staff
Officers	26306	18689	7617	38	29
Clerks	12411	7896	4515	38	36
Sub-staff	1832	1589	243	47	13
Full Time Sweepers	208	159	49	47	24
Total	40757	28333	12424	38	30

HR Initiatives

Recruitment H1FY26: 1631 employees on boarded (Officers - 478, Clerks – 1153).
Employee Happiness Survey conducted.

Executives attended foreign training at University of Kent, UK in collaboration with NIBM, South-East Asia through FIMMDA, Europe through FAI

Gold Appraisal Technique Training conducted for 966 officers

Top Executives in Scale VI to VIII attended leadership training at IIM Ahmedabad.
1842 Training programs conducted up to Q2 FY26 – 44426 participants (of which 23199 are unique participants).

Training Program conducted on Artificial Intelligence (AI) for 5234 officers. Under Centre of Excellence- People Excellence, 707 officers were trained on Leadership

Creation of Special Talent pool of Credit & Forex through Specialized Training journey in collaboration with NIBM.

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 17.86 lakh units of electricity.
- Replaced 1465+ Diesel generators with Inverter in 2 years to reduce carbon emission
- Exposure to Green finance : ₹10777 Cr
- Climate Risk Management Policy & dedicated Green cell; Green Deposits primarily deployed in Green projects

Social

- Rural Development: 38 RSETI Centres (INDSETIs) trained 18286 candidates through 583 programs during H1FY26
- 42 Financial Literacy Centres (FLCs) conducted 2270 camps during H1FY26 covering 83700 participants.
- Women empowerment:
  - Gender Diversity of the Bank: 30%
  - Financed 59 lakh women through SHGs as on 30.09.25
  - Policy for Prevention of sexual harassment of women at workplace
- Sponsored ambulance to Government Medical College & Hospital, Omandurar, Chennai.
- Support to Jamia Millia Islamia Central University for installation of Air Conditioners and Fresh Air Treatment System in Dr. M. A. Anzari Auditorium.
- Sponsor of six e-vehicles for sewage transportation to Greater Chennai Corporation

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
- 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 Sompo of Japan as promoter
- Incorporated & licensed in 2007.
- Bank's shareholding : 28.52%
- Gross Direct Premium: ₹1526 Cr (Q2FY26)

₹ in Cr	Q2FY25	Q2FY26	YoY
Operating Profit	82	52	(37%)
Net Profit	83	55	(34%)
Net worth	1560	1733	11%

Universal Sompo General Insurance
Suraksha, Hamesha Aapke Saath

Subsidiary

- In the business of Stock Broking & DP
- Listed on NSE and BSE
- Bank's shareholding: 64.84%
- Income under Stock Broking: ₹361 lakh (Q2FY26)

₹ in lakhs	Q2FY25	Q2FY26	YoY
Operating Profit	455	267	(41%)
Net Profit	327	181	(45%)
Stock Broking Income	509	361	(29%)

Indbank Merchant Banking Services Ltd

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.

Net Profit (H1FY26): ₹40.28 lakh

Indbank Global Support Services Ltd
Wholly Owned Subsidiary of Indian Bank

Regional Rural Banks

₹ in Cr

Parameters	Tamil Nadu Grama Bank				Puduvai Bharathiar Grama Bank				Total			
	HYE			FY25	HYE			FY25	HYE			FY25
	Sep-24	Sep-25	YoY (%)		Sep-24	Sep-25	YoY (%)		Sep-24	Sep-25	YoY (%)	
Business	49638	53963	9	*50764*	2911	3678	26	*3160*	52549	57641	10	53924
Operating Profit	564	735	30	*731*	21	54	164	*33*	584	789	35	764
Net Profit	346	458	32	*367*	15	40	164	*27*	361	498	38	394
Gross NPA %	0.82	0.72	(10) bps	*0.79*	1.14	0.73	(41) bps	*0.95*	-	-	-	-
Net NPA %	0	0	-	-	0	0	-	-	-	-	-	-
CRAR %	13.87	14.26	39 bps	*13.70*	10.59	10.84	25 bps	*10.11*	-	-	-	-
No. of branches	666	676	-	*675*	47	48	-	*47*	713	724	-	722

Sep'25 Pre audit

Cloud Leader Award
by VMware – India 2025

Indian Bank Honored with 3rd Prize of
Rajbhasha Kirti Award 2025

DSIJ's 2025 CFO Award in Bank (Large Cap)

Awards & Accolades

Digital Payments Awards 2023-24
From Ministry of Finance

Winner: Overall Data Quality Recognition
at EASE 7.0 Citation

SKOCH Award

Disclaimer

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.


Thank You