



निवेशक सेवाएँ कक्ष

INVESTOR SERVICES CELL

Ref. No.: ISC/404/2026-27

Date: 15.10.2026

The Vice President National Stock Exchange of India Limited "Exchange Plaza", Bandra Kurla Complex, Bandra East, Mumbai - 400 051. NSE Symbol : INDIANB	The Vice President BSE Limited Phiroze Jeejeebhoy Towers Dalal Street, Mumbai - 400 001. Scrip Code : 532814
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Dear Sir/ Madam,

Subject: Outcome of Board Meeting- Approval of Unaudited (Reviewed) Standalone and Consolidated Financial Results of the Bank for the Second Quarter and Half Year of FY 2026-27 ended on September 30, 2026 and Fund Raising Plan other than Equity Capital

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we have to inform you that the Board of Directors of the Bank in its meeting held on date i.e. 15.10.2026, inter alia, approved the following:

1. Unaudited (Reviewed) Standalone and Consolidated Financial Results of the Bank including Segment Results for the Second Quarter and Half Year of FY 2026-27 ended on September 30, 2026.
2. Fund raising plan of the Bank other than Equity Capital as detailed below:
 - (a) Raising Long Term Infrastructure Bonds aggregating upto Rs.5000 Crore in one or more tranches during the current or subsequent financial years based on the requirement, for financing/refinancing of Infrastructure and Affordable Housing in compliance with applicable RBI guidelines and other applicable laws, rules and regulations.
 - (b) Raising AT 1/ Tier-2 Capital aggregating upto Rs.2000 Crore through issuance of Basel III Compliant AT 1 / Tier 2 Bonds in one or more tranches during the current or subsequent financial years based on the requirement.

We are enclosing a copy of the following:

- (i) Unaudited (Reviewed) Standalone and Consolidated Financial Results of the Bank for the Second Quarter and Half Year of FY 2026-27 ended on September 30, 2026 along with Segment Results, Cash Flow Statement, Statement of Assets & Liabilities and Limited Review Report of Statutory Central Auditors of the Bank.
- (ii) Nil Statement of Deviation / Variation in utilization of Capital/Funds raised.
- (iii) Security Cover Certificate as on September 30, 2026.
- (iv) Disclosure regarding Related Party Transactions on consolidated basis for Half Year ended September 30, 2026.

कॉर्पोरेट कार्यालय : 254-260, अव्वै शन्मुगम सालै, रॉयपेट्टा, चेन्नै - 600 014

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

फोन Phone: 044-2813 4484/4698, ई-मेल Email: investors@indianbank.bank.in

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INVESTOR SERVICES CELL

The above Financial Results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors in its meeting held on date i.e. 15.10.2026.

The Board Meeting commenced at 12:10 Hrs and concluded at 12:40 Hrs.

This is for your information, record and dissemination please.

Yours faithfully,

For Indian Bank

(Dina Nath Kumar)
AGM & Company Secretary

Encl: a/a

Reviewed Standalone Financial Results for the Quarter/ Half Year Ended 30th September 2026

(Rs. in crores)

SL. No.	Particulars	Quarter ended			Half Year ended		Year ended
		30.09.2026 (Reviewed)	30.06.2026 (Reviewed)	30.09.2025 (Reviewed)	30.09.2026 (Reviewed)	30.09.2025 (Reviewed)	31.03.2026 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	19 105.83	18 090.16	16 589.94	37 195.99	32 872.65	67 450.71
	(a) Interest/ discount on advances/ bills	13 970.44	13 123.41	11 964.37	27 093.85	23 702.17	48 853.54
	(b) Income on investments	4 295.43	4 222.47	4 016.38	8 517.90	7 960.94	16 068.25
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	551.41	399.86	427.11	951.27	820.90	1 648.78
	(d) Others	288.55	344.42	182.08	632.97	388.64	880.14
2	Other Income	3 952.79	2 633.46	2 486.63	6 586.25	4 925.23	9 990.58
3	Total Income (1+2)	23 058.62	20 723.62	19 076.57	43 782.24	37 797.88	77 441.29
4	Interest Expended	11 386.95	10 655.40	10 038.98	22 042.35	19 962.82	40 535.79
5	Operating Expenses (a) + (b)	4 581.63	4 510.93	4 201.08	9 092.56	8 228.27	16 989.40
	(a) Employees cost	3 036.21	3 070.58	2 651.18	6 106.79	5 263.44	10 760.29
	(b) Other Operating expenses	1 545.42	1 440.35	1 549.90	2 985.77	2 964.83	6 229.11
6	Total Expenditure (4+5) (excluding provisions and contingencies)	15 968.58	15 166.33	14 240.06	31 134.91	28 191.09	57 525.19
7	Operating Profit (3-6) (Profit before Provisions and Contingencies)	7 090.04	5 557.29	4 836.51	12 647.33	9 606.79	19 916.10
8	Provisions (other than tax) and Contingencies	2 222.40	1 195.72	738.60	3 418.12	1 429.60	3 512.38
	of which provisions for Non-Performing Assets	370.20	375.62	382.21	745.82	769.45	1 832.61
9	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
10	Profit from ordinary activities before tax (7-8-9)	4 867.64	4 361.57	4 097.91	9 229.21	8 177.19	16 403.72
11	Provision for Taxes (Tax expenses/ (reversal))	1 405.40	1 088.48	1 079.69	2 493.88	2 186.15	4 248.07
12	Net Profit from Ordinary Activities after tax (10-11)	3 462.24	3 273.09	3 018.22	6 735.33	5 991.04	12 155.65
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
14	Net Profit for the period (12-13)	3 462.24	3 273.09	3 018.22	6 735.33	5 991.04	12 155.65
15	Paid-up equity share capital (Face Value of each share - Rs.10/-)	1 346.96	1 346.96	1 346.96	1 346.96	1 346.96	1 346.96
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	69 876.76	69 876.76	60 762.20	69 876.76	60 762.20	69 876.76
17	Analytical Ratios						
	(i) Percentage of shares held by Government of India	73.84%	73.84%	73.84%	73.84%	73.84%	73.84%
	(ii) Capital Adequacy Ratio (Basel III)	16.21%	17.58%	17.31%	16.21%	17.31%	17.93%
	(a) Common Equity Tier (CET) 1 Ratio	15.18%	16.51%	14.80%	15.18%	14.80%	16.40%
	(b) Additional Tier 1 Ratio	0.00%	0.00%	0.47%	0.00%	0.47%	0.00%
	(iii) Earnings Per Share (Rs.) (Face Value of each share - Rs.10/-)						
	(a) Basic and diluted EPS before Extraordinary items (net of tax expenses) for the period, for the year to date and for the previous year	*25.70	*24.30	*22.41	*50.00	*44.48	90.24
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*25.70	*24.30	*22.41	*50.00	*44.48	90.24



Reviewed Standalone Financial Results for the Quarter/ Half Year Ended 30th September 2026

(Rs. in crores)

SL. No.	Particulars	Quarter ended			Half Year ended		Year ended
		30.09.2026 (Reviewed)	30.06.2026 (Reviewed)	30.09.2025 (Reviewed)	30.09.2026 (Reviewed)	30.09.2025 (Reviewed)	31.03.2026 (Audited)
	(iv) NPA Ratios:						
	(a) Amount of gross non-performing assets	11 612.52	12 710.34	16 134.66	11612.52	16 134.66	13 190.02
	(b) Amount of net non-performing assets	982.90	990.22	982.98	982.90	982.98	964.88
	(c) % of Gross NPAs	1.61	1.86	2.60	1.61	2.60	1.98
	(d) % of Net NPAs	0.14	0.15	0.16	0.14	0.16	0.15
	(v) Return on Assets (average) (annualised %)	1.31	1.31	1.32	1.31	1.33	1.31
	(vi) Debt Equity Ratio **	0.66	0.35	0.38	0.66	0.38	0.34
	(vii) Total Debt to Total Assets (%) ***	7.21	4.78	4.58	7.21	4.58	4.73
	(viii) Capital Redemption Reserve/ Debenture Redemption Reserve	NIL	NIL	NIL	NIL	NIL	NIL
	(ix) Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL	NIL	NIL
	(x) Networth	72 062.67	68 792.77	62 950.90	72 062.67	62 950.90	65 627.59
	(xi) Operating Profit Margin (%)	30.75	26.82	25.35	28.89	25.42	25.72
	(xii) Net Profit Margin (%)	15.01	15.79	15.82	15.38	15.85	15.70

* Not annualised

** Debt represents borrowing with residual maturity of more than one year

*** Total Debt represents total borrowings of the Bank

Note: Figures of previous periods have been regrouped/reclassified wherever considered necessary to conform to current period classification

Saket Saurav

Saket Saurav
Asst. General Manager

K Anbumani

K Anbumani
Asst. General Manager

Santanu Bal

Santanu Bal
Dy. General Manager

Sunil Jain

Sunil Jain
General Manager - CFO

Mini T M

Mini T M
Executive Director

- on leave -

Shiv Bajrang Singh
Executive Director

A. Choudhury

Ashutosh Choudhury
Executive Director

Binod Kumar

Binod Kumar
Managing Director & CEO

Place : Chennai
Date : 15.10.2026



Reviewed Standalone Segment Wise Results for the Quarter/ Half Year Ended 30th September 2026

Particulars	Quarter Ended			Half Year Ended		(Rs. in crores)
	30.09.2026 (Reviewed)	30.06.2026 (Reviewed)	30.09.2025 (Reviewed)	30.09.2026 (Reviewed)	30.09.2025 (Reviewed)	31.03.2026 (Audited)
Part A. Business Segments						
I. Segment Revenue						
(a) Treasury Operations	6 498.90	5 121.72	4 575.69	11 620.62	9 319.77	18 739.55
(b) Corporate / Wholesale Banking	7 077.23	6 854.50	6 000.10	13 931.73	11 940.59	25 027.09
(c) Retail Banking	8 962.82	8 486.62	7 940.37	17 449.44	15 778.06	32 213.67
(i) Digital Banking Segment	0.83	0.77	0.57	1.60	1.09	2.52
(ii) Other Retail Banking Segment	8 961.99	8 485.85	7 939.80	17 447.84	15 776.97	32 211.15
(d) Other Banking operations	519.67	260.78	560.41	780.45	759.46	1 460.98
Total	23 058.62	20 723.62	19 076.57	43 782.24	37 797.88	77 441.29
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00	0.00
Income from operations	23 058.62	20 723.62	19 076.57	43 782.24	37 797.88	77 441.29
II. Segment Results						
(a) Treasury Operations	2 883.26	1 815.61	1 575.59	4 698.87	3 293.71	6 348.84
(b) Corporate / Wholesale Banking	1 723.91	1 632.85	1 206.02	3 356.76	2 468.50	5 503.98
(c) Retail Banking	2 006.13	1 885.64	1 533.10	3 891.77	3 162.07	6 758.35
(i) Digital Banking Segment	0.40	0.40	0.25	0.80	0.48	1.20
(ii) Other Retail Banking Segment	2 005.73	1 885.24	1 532.85	3 890.97	3 161.59	6 757.15
(d) Other Banking Operations	476.74	223.19	521.80	699.93	682.51	1 304.93
Total	7 090.04	5 557.29	4 836.51	12 647.33	9 606.79	19 916.10
Add : (i) Other Un-allocable Income	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Exceptional item	0.00	0.00	0.00	0.00	0.00	0.00
Less : Other Un-allocated Expenditure (Includes Provision & contingencies)	2 222.40	1 195.72	738.60	3 418.12	1 429.60	3 512.38
III.Total Profit Before Tax	4 867.64	4 361.57	4 097.91	9 229.21	8 177.19	16 403.72
Less : Provisions for taxation	1 405.40	1 088.48	1 079.69	2 493.88	2 186.15	4 248.07
IV.Profit after tax	3 462.24	3 273.09	3 018.22	6 735.33	5 991.04	12 155.65
V.Other Information						
Segment Assets						
(a) Treasury Operations	2 97 027.87	2 92 274.05	2 72 311.53	2 97 027.87	2 72 311.53	2 94 517.21
(b) Corporate / Wholesale Banking	3 45 406.35	3 23 752.54	2 79 558.22	3 45 406.35	2 79 558.22	3 04 457.62
(c) Retail Banking	4 22 508.51	3 85 294.97	3 64 390.80	4 22 508.51	3 64 390.80	3 83 509.48
(i) Digital Banking Segment	50.27	43.79	33.42	50.27	33.42	43.20
(ii) Other Retail Banking Segment	4 22 458.24	3 85 251.18	3 64 357.38	4 22 458.24	3 64 357.38	3 83 466.28
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Assets	5 796.87	5 632.04	5 209.59	5 796.87	5 209.59	5 468.52
Total	10 70 739.60	10 06 953.60	9 21 470.14	10 70 739.60	9 21 470.14	9 87 952.83
Segment Liabilities						
(a) Treasury Operations	2 73 460.50	2 68 452.94	2 50 061.84	2 73 460.50	2 50 061.84	2 71 177.92
(b) Corporate / Wholesale Banking	3 18 000.45	2 97 365.86	2 56 716.42	3 18 000.45	2 56 716.42	2 80 330.59
(c) Retail Banking	3 88 985.01	3 53 892.42	3 34 617.61	3 88 985.01	3 34 617.61	3 53 117.91
(i) Digital Banking Segment	49.46	43.39	33.64	49.46	33.64	42.00
(ii) Other Retail Banking Segment	3 88 935.55	3 53 849.03	3 34 583.97	3 88 935.55	3 34 583.97	3 53 075.91
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated Corporate Liabilities	5 336.92	5 173.01	4 783.93	5 336.92	4 783.93	5 035.16
(f) Capital,Reserves and Surplus	84 956.72	82 069.37	75 290.34	84 956.72	75 290.34	78 291.25
Total	10 70 739.60	10 06 953.60	9 21 470.14	10 70 739.60	9 21 470.14	9 87 952.83
VI.Capital Employed						
(Segment Assets - Segment Liabilities)						
(a) Treasury Operations	23 567.37	23 821.11	22 249.69	23 567.37	22 249.69	23 339.29
(b) Corporate / Wholesale Banking	27 405.90	26 386.68	22 841.80	27 405.90	22 841.80	24 127.03
(c) Retail Banking	33 523.50	31 402.55	29 773.19	33 523.50	29 773.19	30 391.57
(i) Digital Banking Segment	0.81	0.40	(0.22)	0.81	(0.22)	1.20
(ii) Other Retail Banking Segment	33 522.69	31 402.15	29 773.41	33 522.69	29 773.41	30 390.37
(d) Other Banking Operations	0.00	0.00	0.00	0.00	0.00	0.00
(e) Unallocated	459.95	459.03	425.66	459.95	425.66	433.36
Total	84 956.72	82 069.37	75 290.34	84 956.72	75 290.34	78 291.25



Reviewed Standalone Segment Wise Results for the Quarter/ Half Year Ended 30th September 2026

Particulars	Quarter Ended			Half Year Ended		(Rs. in crores)
	30.09.2026 (Reviewed)	30.06.2026 (Reviewed)	30.09.2025 (Reviewed)	30.09.2026 (Reviewed)	30.09.2025 (Reviewed)	Year Ended 31.03.2026 (Audited)
Part B - Geographic Segments						
I. Revenue						
(a) Domestic Operations	22 235.03	20 085.95	18 446.60	42 320.98	36 575.11	74 938.06
(b) Foreign Operations	823.59	637.67	629.97	1 461.26	1 222.77	2 503.23
Total	23 058.62	20 723.62	19 076.57	43 782.24	37 797.88	77 441.29
II. Assets						
(a) Domestic Operations	10 03 359.16	9 49 692.74	8 71 634.63	10 03 359.16	8 71 634.63	9 34 752.40
(b) Foreign Operations	67 380.44	57 260.86	49 835.51	67 380.44	49 835.51	53 200.43
Total	10 70 739.60	10 06 953.60	9 21 470.14	10 70 739.60	9 21 470.14	9 87 952.83

Notes:

- Segment revenue and expenses have been apportioned on the basis of Segment assets, wherever direct allocation is not possible.
- Figures of previous periods have been regrouped/ reclassified wherever considered necessary to conform to current period classification.
- As per RBI Master Direction RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28, 2025 on 'Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025', for the purpose of disclosure under Accounting Standard 17 - 'Segment reporting', 'Digital Banking' has been identified as a sub-segment under Retail Banking by Reserve Bank of India (RBI). The bank has 3 DBUs and the 'Digital Banking' segment information disclosed pertains to the said DBUs.

[Signature]

Saket Saurav
Asst. General Manager

[Signature]

K Anbumani
Asst. General Manager

[Signature]

Santanu Bal
Dy. General Manager

[Signature]

Sunil Jain
General Manager - CFO

[Signature]

Mini T M
Executive Director

- on leave -

Shiv Bajrang Singh
Executive Director

[Signature]

Ashutosh Choudhury
Executive Director

[Signature]

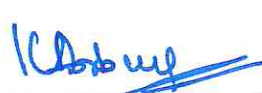
Binod Kumar
Managing Director & CEO

Place : Chennai
Date : 15.10.2026



Standalone Statement of Assets and Liabilities

(Rs. in crores)

Particulars	As on 30.09.2026 (Reviewed)	As on 30.09.2025 (Reviewed)	As on 31.03.2026 (Audited)
LIABILITIES			
Capital	1346.96	1346.96	1346.96
Reserves and Surplus	83609.75	73943.38	76944.29
Deposits	874036.03	776945.78	827726.30
Borrowings	77195.00	42205.57	46692.50
Other Liabilities & Provisions	34551.86	27028.45	35242.78
TOTAL	1070739.60	921470.14	987952.83
ASSETS			
Cash & Balances with RBI	32624.28	31911.81	34054.56
Balances with Banks and Money at Call and Short Notice	48158.28	26209.83	31535.63
Investments	254758.25	235990.74	244665.74
Advances	711351.99	605172.35	654888.23
Fixed Assets	8550.73	8721.58	8646.70
Other Assets	15296.07	13463.83	14161.97
TOTAL	1070739.60	921470.14	987952.83
 Saket Saurav Asst. General Manager  K Anbumani Asst. General Manager  Santanu Bal Dy. General Manager  Sunil Jain General Manager - CFO			
 Mini T M Executive Director — on leave — Shiv Bajrang Singh Executive Director  Ashutosh Choudhury Executive Director			
 Binod Kumar Managing Director & CEO			
Place : Chennai Date : 15.10.2026			





Standalone Cash Flow Statement for the Half Year ended 30th September 2026

(Rs. in crores)

Particulars	Half Year ended	
	30.09.2026	30.09.2025
Net Profit as per Profit and Loss Account	6735.33	5991.04
Adjustments for :		
Provision for NPA	745.82	769.45
Provision for Investment	(1237.01)	12.35
Provision for Standard Assets	2614.68	606.80
Provision for Tax	2493.88	2186.15
Other Provisions and Contingencies	63.08	59.39
Depreciation on Fixed Assets	284.65	300.10
Interest on Capital Instrument	40.86	230.78
Loss/(profit) on Sale of Land, Buildings and Other Assets	0.16	(0.20)
Dividend income from Subsidiaries and Joint Ventures	(3.68)	0.00
Income taxes paid	(1827.00)	0.07
Profit before working Capital Changes	9910.77	10155.93
(Increase) / Decrease in Operating Assets		
(Increase) / Decrease in Investments	(8938.49)	(10833.18)
(Increase) / Decrease in Advances	(57209.59)	(34870.61)
(Increase) / Decrease in Other assets	(1134.11)	(122.05)
	(67282.19)	(45825.84)
Increase / (Decrease) in Operating Liabilities		
Increase / (Decrease) in Deposits	46309.73	39792.21
Increase / (Decrease) in Borrowings (other than Capital Instruments)	30502.50	697.65
Increase / (Decrease) in Other liabilities	(1605.08)	817.42
	75207.15	41307.28
Net cash generated from operations (A)	17835.73	5637.37
Cash flow from investing activities		
Dividend income from Subsidiaries and Joint Ventures	3.68	0.00
Purchase of fixed assets	(194.89)	(208.82)
Sale of fixed assets	6.06	14.03
Net cash generated from Investing Activities (B)	(185.15)	(194.79)
Cash flow from Financing activities		
Payment of dividend	(2458.21)	(2188.82)
Net cash generated from financing activities (C)	(2458.21)	(2188.82)
Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)	15192.37	3253.76

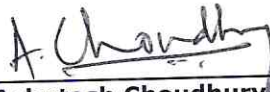


Standalone Cash Flow Statement for the Half Year ended 30th September 2026

Particulars	(Rs. in crores)	
	Half Year ended 30.09.2026	30.09.2025
Cash and Cash equivalents at the beginning of the year		
Cash in hand (including foreign currency notes)	1691.68	1312.61
Balances with Reserve Bank of India		
(a) in current accounts	21998.88	24768.04
(b) in other deposit accounts	10364.00	5867.00
Balances with Banks		
(a) in current accounts	24.81	133.40
(b) in other deposit accounts	2808.90	1249.05
Money at Call and short notice		
(a) with Banks	0.00	0.00
(b) with other institutions	0.00	0.00
Balances with Banks outside India		
(a) in current accounts	3892.44	1638.14
(b) in other deposit accounts	24795.80	19895.38
Money at call and short notice	13.68	4.26
	65590.19	54867.88
Cash & Cash equivalents at the end of the period		
Cash in hand (including foreign currency notes)	2173.29	1712.93
Balances with Reserve Bank of India		
(a) in current accounts	23305.98	29399.87
(b) in other deposit accounts	7145.00	799.00
Balances with Banks		
(a) in current accounts	417.01	605.26
(b) in other deposit accounts	22541.73	3402.20
Money at Call and short notice		
(a) with Banks	0.00	0.00
(b) with other institutions	0.00	0.00
Balances with Banks outside India		
(a) in current accounts	3820.09	961.98
(b) in other deposit accounts	21365.47	21235.84
Money at call and short notice	13.99	4.56
	80782.56	58121.64
Difference in opening and closing cash and cash equivalents	15192.37	3253.76

Notes: 1. Figures of previous periods have been regrouped/ reclassified wherever considered necessary to conform to current period classification.
2. The Cash flow statement for half year ended 30th September 2026 has been prepared by Indirect Method.

   
Saket Saurav Asst. General Manager K Anbumani Asst. General Manager Santanu Bal Dy. General Manager Sunil Jain General Manager - CFO

  
Mini T M Executive Director Shiv Bajrang Singh Executive Director Ashutosh Choudhury Executive Director


Binod Kumar Managing Director & CEO

Place : Chennai
Date : 15.10.2026





Reviewed Consolidated Financial Results for Quarter/Half Year ended 30th September 2026

(Rs. in crores)

Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2026 (Reviewed)	30.06.2026 (Reviewed)	30.09.2025 (Reviewed)	30.09.2026 (Reviewed)	30.09.2025 (Reviewed)	31.03.2026 (Audited)
1	Interest earned (a) +(b) + (c) +(d)	19 148.99	18 095.14	16 628.28	37 244.13	32 913.38	67 504.09
	(a) Interest/ discount on advances/ bills	13 970.44	13 123.41	11 964.37	27 093.85	23 702.17	48 853.54
	(b) Income on investments	4 336.88	4 226.34	4 053.40	8 563.22	7 999.36	16 116.88
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	551.89	400.76	428.24	952.65	822.88	1 652.53
	(d) Others	289.78	344.63	182.27	634.41	388.97	881.14
2	Other Income	4 186.99	2 902.24	2 642.81	7 089.23	5 263.31	10 828.61
3	Total Income (1 + 2)	23 335.98	20 997.38	19 271.09	44 333.36	38 176.69	78 332.70
4	Interest Expended	11 388.64	10 656.86	10 039.71	22 045.50	19 963.80	40 538.66
5	Operating Expenses (a) + (b)	4 867.72	4 752.46	4 369.88	9 620.18	8 559.01	17 777.86
	(a) Employees cost	3 068.03	3 098.53	2 680.89	6 166.56	5 325.59	10 880.32
	(b) Other Operating expenses	1 799.69	1 653.93	1 688.99	3 453.62	3 233.42	6 897.54
6	Total Expenditure (4+5) (excluding provisions and contingencies)	16 256.36	15 409.32	14 409.59	31 665.68	28 522.81	58 316.52
7	Operating Profit (3-6) (Profit before Provisions and Contingencies)	7 079.62	5 588.06	4 861.50	12 667.68	9 653.88	20 016.18
8	Provisions (other than tax) and Contingencies	2231.26	1 193.60	738.51	3 424.86	1 429.53	3 514.64
	of which provisions for Non-Performing Assets	370.20	375.62	382.21	745.82	769.45	1 832.61
9	Exceptional items	0.00	0.00	0.00	0.00	(766.59)	(766.59)
10	Profit from ordinary activities before tax (7-8+9)	4 848.36	4 394.46	4 122.99	9 242.82	7 457.76	15 734.95
11	Provision for Taxes (Tax Expenses / (Reversal))	1 401.50	1 094.98	1 082.46	2 496.48	2 198.72	4 274.55
12	Net Profit from Ordinary Activities after tax and before Minority Interest (10-11)	3 446.86	3 299.48	3 040.53	6 746.34	5 259.04	11 460.40
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
14	Net Profit for the period and before Minority Interest (12-13)	3 446.86	3 299.48	3 040.53	6 746.34	5 259.04	11 460.40
15	Share of earning in Associates (RRBs)	94.46	57.96	68.10	152.42	126.67	246.37
16	Minority Interest	0.61	0.81	0.66	1.42	1.37	2.49
17	Net Profit for the period (after Minority Interest) (14+15-16)	3 540.71	3 356.63	3 107.97	6 897.34	5 384.34	11 704.28
18	Paid-up equity share capital (Face Value of each share - Rs.10/-)	1 346.96	1 346.96	1 346.96	1 346.96	1 346.96	1 346.96
19	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	71 628.40	71 628.40	62 965.17	71 628.40	62 965.17	71 628.40



Reviewed Consolidated Financial Results for Quarter/Half Year ended 30th September 2026

(Rs. in crores)

Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2026 (Reviewed)	30.06.2026 (Reviewed)	30.09.2025 (Reviewed)	30.09.2026 (Reviewed)	30.09.2025 (Reviewed)	31.03.2026 (Audited)
20	Analytical Ratios						
	(i) Percentage of shares held by Government of India	73.84%	73.84%	73.84%	73.84%	73.84%	73.84%
	(ii) Capital Adequacy Ratio (Basel III)	16.41%	17.80%	17.49%	16.41%	17.49%	18.17%
	(a) Common Equity Tier (CET) 1 Ratio	15.40%	16.74%	14.99%	15.40%	14.99%	16.64%
	(b) Additional Tier 1 Ratio	0.00%	0.00%	0.47%	0.00%	0.47%	0.00%
	(iii) Earnings Per Share (Face Value of each share - Rs.10/-)						
	(a) Basic and diluted EPS before Extraordinary items (net of tax expenses) for the period, for the year to date and for the previous year	*26.29	*24.92	*23.07	*51.21	*39.97	86.89
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*26.29	*24.92	*23.07	*51.21	*39.97	86.89
	(iv) NPA Ratios:						
	(a) Amount of gross non-performing assets	11 612.52	12 710.34	16 134.66	11 612.52	16 134.66	13 190.02
	(b) Amount of net non-performing assets	982.90	990.22	982.98	982.90	982.98	964.88
	(c) % of Gross NPAs	1.61	1.86	2.60	1.61	2.60	1.98
	(d) % of Net NPAs	0.14	0.15	0.16	0.14	0.16	0.15
	(v) Return on Assets (average) (annualised %)	1.36	1.34	1.36	1.34	1.20	1.25

* Not annualised

Note: Figures of previous periods have been regrouped/ reclassified wherever considered necessary to conform to current period classification.

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Asst. General Manager

K Anbumani

K Anbumani
Asst. General Manager

Santanu Bal

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Dy. General Manager

Sunil Jain

Sunil Jain
General Manager - CFO

Mini T M

Mini T M
Executive Director

- on leave -

Shiv Bajrang Singh
Executive Director

A. Choudhury

Ashutosh Choudhury
Executive Director

Binod Kumar

Binod Kumar
Managing Director & CEO

Place : Chennai
Date :15.10.2026



Reviewed Consolidated Segment Wise Results for Quarter/Half Year ended 30th September 2026

Particulars	Quarter Ended			Half Year Ended		(Rs. in crores)
	30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	Year Ended
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
Part A. Business Segments						
I. Segment Revenue						
(a) Treasury Operations	6 498.90	5 121.72	4 575.69	11 620.62	9 319.77	18 739.55
(b) Corporate / Wholesale Banking	7 077.23	6 854.50	6 000.10	13 931.73	11 940.59	25 027.09
(c) Retail Banking	8 962.82	8 486.62	7 940.37	17 449.44	15 778.06	32 213.67
(i) Digital Banking Segment	0.83	0.77	0.57	1.60	1.09	2.52
(ii) Other Retail Banking Segment	8 961.99	8 485.85	7 939.80	17 447.84	15 776.97	32 211.15
(d) Other Banking operations	797.03	534.54	754.93	1 331.57	1 138.27	2 352.39
Total	23 335.98	20 997.38	19 271.09	44 333.36	38 176.69	78 332.70
Less : Inter segment Revenue	0.00	0.00	0.00	0.00	0.00	0.00
Income from operations	23 335.98	20 997.38	19 271.09	44 333.36	38 176.69	78 332.70
II. Segment Results						
(a) Treasury Operations	2 883.26	1 815.61	1 575.59	4 698.87	3 293.71	6 348.84
(b) Corporate / Wholesale Banking	1 723.91	1 632.85	1 206.02	3 356.76	2 468.50	5 503.98
(c) Retail Banking	2 006.13	1 885.64	1 533.10	3 891.77	3 162.07	6 758.35
(i) Digital Banking Segment	0.40	0.40	0.25	0.80	0.48	1.20
(ii) Other Retail Banking Segment	2 005.73	1 885.24	1 532.85	3 890.97	3 161.59	6 757.15
(d) Other Banking Operations	466.32	253.96	546.79	720.28	729.60	1 405.01
Total	7 079.62	5 588.06	4 861.50	12 667.68	9 653.88	20 016.18
Add: (i) Other Un-allocable Income	94.46	57.96	68.10	152.42	126.67	246.37
(ii) Exceptional item	0.00	0.00	0.00	0.00	(766.59)	(766.59)
Less: (i) Minority Interest	0.61	0.81	0.66	1.42	1.37	2.49
(ii) Other Un-allocated Expenditure (Includes Provision & contingencies)	2 231.26	1 193.60	738.51	3 424.86	1 429.53	3 514.64
III. Total Profit Before Tax	4 942.21	4 451.61	4 190.43	9 393.82	7 583.06	15 978.83
Less : Provisions for taxation	1 401.50	1 094.98	1 082.46	2 496.48	2 198.72	4 274.55
IV. Profit after tax	3 540.71	3 356.63	3 107.97	6 897.34	5 384.34	11 704.28
V. Other Information						
Segment Assets						
(a) Treasury Operations	2 97 027.87	2 92 274.05	2 72 311.53	2 97 027.87	2 72 311.53	2 94 517.21
(b) Corporate / Wholesale Banking	3 45 406.35	3 23 752.54	2 79 558.22	3 45 406.35	2 79 558.22	3 04 457.62
(c) Retail Banking	4 22 508.51	3 85 294.97	3 64 390.80	4 22 508.51	3 64 390.80	3 83 509.48
(i) Digital Banking Segment	50.27	43.79	33.42	50.27	33.42	43.20
(ii) Other Retail Banking Segment	4 22 458.24	3 85 251.18	3 64 357.38	4 22 458.24	3 64 357.38	3 83 466.28
(d) Other Banking Operations	3 784.96	3 657.09	2 997.39	3 784.96	2 997.39	3 581.34
(e) Unallocated Corporate Assets	5 813.07	5 647.89	5 227.63	5 813.07	5 227.63	5 487.14
Total	10 74 540.76	10 10 626.54	9 24 485.57	10 74 540.76	9 24 485.57	9 91 552.79
Segment Liabilities						
(a) Treasury Operations	2 73 460.50	2 68 452.94	2 50 061.84	2 73 460.50	2 50 061.84	2 71 177.92
(b) Corporate / Wholesale Banking	3 18 000.45	2 97 365.86	2 56 716.42	3 18 000.45	2 56 716.42	2 80 330.59
(c) Retail Banking	3 88 985.01	3 53 892.42	3 34 617.61	3 88 985.01	3 34 617.61	3 53 117.91
(i) Digital Banking Segment	49.46	43.39	33.64	49.46	33.64	42.00
(ii) Other Retail Banking Segment	3 88 935.55	3 53 849.03	3 34 583.97	3 88 935.55	3 34 583.97	3 53 075.91
(d) Other Banking Operations	1 895.79	1 838.03	1 419.15	1 895.79	1 419.15	1 848.32
(e) Unallocated Corporate Liabilities	5 336.92	5 173.01	4 783.93	5 336.92	4 783.93	5 035.16
(f) Capital, Reserves and Surplus	86 862.09	83 904.28	76 886.62	86 862.09	76 886.62	80 042.89
Total	10 74 540.76	10 10 626.54	9 24 485.57	10 74 540.76	9 24 485.57	9 91 552.79
VI. Capital Employed						
(Segment Assets - Segment Liabilities)						
(a) Treasury Operations	23 567.37	23 821.11	22 249.69	23 567.37	22 249.69	23 339.29
(b) Corporate / Wholesale Banking	27 405.90	26 386.68	22 841.80	27 405.90	22 841.80	24 127.03
(c) Retail Banking	33 523.50	31 402.55	29 773.19	33 523.50	29 773.19	30 391.57
(i) Digital Banking Segment	0.81	0.40	(0.22)	0.81	(0.22)	1.20
(ii) Other Retail Banking Segment	33 522.69	31 402.15	29 773.41	33 522.69	29 773.41	30 390.37
(d) Other Banking Operations	1 889.17	1 819.06	1 578.24	1 889.17	1 578.24	1 733.02
(e) Unallocated	476.15	474.88	443.70	476.15	443.70	451.98
Total	86 862.09	83 904.28	76 886.62	86 862.09	76 886.62	80 042.89



Reviewed Consolidated Segment Wise Results for Quarter/Half Year ended 30th September 2026

Particulars	Quarter Ended			Half Year Ended		(Rs. in crores)
	30.09.2026 (Reviewed)	30.06.2026 (Reviewed)	30.09.2025 (Reviewed)	30.09.2026 (Reviewed)	30.09.2025 (Reviewed)	Year Ended 31.03.2026 (Audited)
Part B - Geographic Segments						
I. Revenue						
(a) Domestic Operations	22 512.39	20 359.71	18 641.12	42 872.10	36 953.92	75 829.47
(b) Foreign Operations	823.59	637.67	629.97	1 461.26	1 222.77	2 503.23
Total	23 335.98	20 997.38	19 271.09	44 333.36	38 176.69	78 332.70
II. Assets						
(a) Domestic Operations	10 07 160.32	9 53 365.68	8 74 650.06	10 07 160.32	8 74 650.06	9 38 352.36
(b) Foreign Operations	67 380.44	57 260.86	49 835.51	67 380.44	49 835.51	53 200.43
Total	10 74 540.76	10 10 626.54	9 24 485.57	10 74 540.76	9 24 485.57	9 91 552.79

Notes:

- Segment revenue and expenses have been apportioned on the basis of Segment assets, wherever direct allocation is not possible.
- Figures of previous periods have been regrouped/ reclassified wherever considered necessary to conform to current period classification.
- As per RBI Master Direction RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated November 28, 2025 on 'Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025', for the purpose of disclosure under Accounting Standard 17 - 'Segment reporting', 'Digital Banking' has been identified as a sub-segment under Retail Banking by Reserve Bank of India (RBI). The bank has 3 DBUs and the 'Digital Banking' segment information disclosed pertains to the said DBUs.

Saket Saurav

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Asst. General Manager

K Anbumani

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Sunil Jain

Sunil Jain
General Manager - CFO

Mini T M

Mini T M
Executive Director

- on leave -

Shiv Bajrang Singh
Executive Director

A Choudhury

Ashutosh Choudhury
Executive Director

Binod Kumar

Binod Kumar
Managing Director & CEO

Place : Chennai
Date : 15.10.2026



इंडियन बैंक



Indian Bank

Consolidated Cash Flow statement for Half Year ended 30th September 2026

(Rs in crores)

Particulars	Half Year Ended	
	30.09.2026	30.09.2025
Net Profit as per Profit and Loss Account before minority Interest	6898.76	5385.71
Adjustments for :		
Provision for NPA	745.82	769.45
Provision for Investment	(1236.97)	13.39
Provision for Standard Assets	2614.68	606.80
Provision for Tax	2496.48	2198.72
Other Provisions and Contingencies	69.83	59.32
Depreciation on Fixed Assets	290.40	306.07
Interest on Capital Instrument	40.86	230.78
Loss/(profit) on sale of Land, Buildings and Other Assets	0.16	0.16
Income taxes paid	(1839.69)	(7.24)
Profit before working Capital Changes	10080.33	9563.16
(Increase)/Decrease in Operating Assets		
(Increase) / Decrease in Investments	(9136.11)	(10260.30)
(Increase) / Decrease in Advances	(57207.98)	(34867.57)
(Increase) / Decrease in Other Assets	(1147.58)	(109.96)
	(67491.67)	(45237.83)
Increase/(Decrease) in Operating Liabilities		
Increase/(Decrease) in Deposits	46304.16	39778.78
Increase/(Decrease) in Borrowings (other than Capital Instruments)	30492.50	729.66
Increase/(Decrease) in Other liabilities	(1540.15)	779.22
	75256.51	41287.66
Net cash generated from Operations (A)	17845.17	5612.99
Cash flow from Investing activities		
Purchase of fixed assets	(199.18)	(214.13)
Sale of fixed assets	8.40	14.85
Net cash generated from Investing Activities (B)	(190.78)	(199.28)
Cash flow from Financing activities		
Payment of dividend	(2458.21)	(2188.82)
Redemption/Issue of AT-1 Bonds	0.00	0.00
Redemption/Issue of Tier-2 Bonds	0.00	0.00
Net cash generated from Financing activities (C)	(2458.21)	(2188.82)
Net increase/(Decrease) in cash & cash equivalents (A)+(B)+(C)	15196.18	3224.89



Consolidated Cash Flow statement for Half Year ended 30th September 2026

(Rs in crores)

Particulars	Half Year Ended	
	30.09.2026	30.09.2025
Cash and cash equivalents at the beginning of the period		
Cash in hand (including foreign currency notes)	1692.04	1312.61
Balances with Reserve Bank of India		
(a) in current accounts	21998.88	24768.04
(b) in other deposit accounts	10364.00	5867.00
Balances with Banks		
(a) in current accounts	49.62	139.29
(b) in other deposit accounts	2893.23	1336.69
Money at Call and short notice with Banks	0.00	0.00
Balances with Banks outside India		
(a) in current accounts	3892.44	1638.14
(b) in other deposit accounts	24795.80	19895.37
Money at call and short notice	13.68	4.26
	65699.69	54961.40
Cash & Cash equivalents at the end of the period		
Cash in hand (including foreign currency notes)	2173.56	1713.03
Balances with Reserve Bank of India		
(a) in current accounts	23306.15	29399.87
(b) in other deposit accounts	7184.20	799.00
Balances with Banks		
(a) in current accounts	447.26	617.59
(b) in other deposit accounts	22585.15	3454.43
Money at Call and short notice with Banks	0.00	0.00
Balances with Banks outside India		
(a) in current accounts	3820.09	961.98
(b) in other deposit accounts	21365.47	21235.83
Money at call and short notice	13.99	4.56
	80895.87	58186.29
Difference in opening and closing cash and cash equivalents	15196.18	3224.89

Notes: 1. Figures of previous periods have been regrouped/ reclassified wherever considered necessary to conform to current period classification

2. The Cash flow statement for the Half Year ended 30th September 2026 has been prepared by Indirect Method

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Asst. General Manager

K. Anbumani

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Santanu Bal

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Sunil Jain
General Manager - CFO

Mini T M

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Executive Director

- on leave -

Shiv Bajrang Singh
Executive Director

A. Choudhury

Ashutosh Choudhury
Executive Director

Binod Kumar

Binod Kumar
Managing Director & CEO

Place : Chennai

Date : 15.10.2026



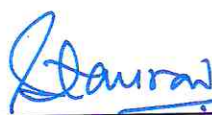
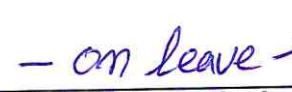
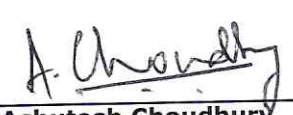
इंडियन बैंक



Indian Bank

Consolidated Statement of Assets and Liabilities

(Rs. in crores)

Particulars	As on 30.09.2026 (Reviewed)	As on 30.09.2025 (Reviewed)	As on 31.03.2026 (Audited)
LIABILITIES			
Capital	1346.96	1346.96	1346.96
Reserves and Surplus	85515.13	75539.66	78695.92
Minority Interest	36.14	33.60	34.72
Deposits	873958.17	776877.10	827654.01
Borrowings	77299.07	42281.96	46806.57
Other Liabilities & Provisions	36385.29	28406.29	37014.61
TOTAL	1074540.76	924485.57	991552.79
ASSETS			
Cash & Balances with Reserve Bank of India	32663.91	31911.90	34054.92
Balances with Banks and Money at Call and Short Notice	48231.96	26274.39	31644.77
Investments	257963.87	238534.56	247682.04
Advances	711350.39	605169.30	654888.23
Fixed Assets	8577.03	8750.39	8676.81
Other Assets	15753.60	13845.03	14606.02
TOTAL	1074540.76	924485.57	991552.79
 Saket Saurav Asst. General Manager  K Anbumani Asst. General Manager  Santanu Bal Dy. General Manager  Sunil Jain General Manager - CFO			
 Mini T M Executive Director  Shiv Bajrang Singh Executive Director  Ashutosh Choudhury Executive Director			
 Binod Kumar Managing Director & CEO			
Place : Chennai Date : 15.10.2026			



Corporate Office, Chennai

Notes forming part of Standalone and Consolidated Reviewed Financial Results for the Quarter / Half year ended September 30, 2026

1. The above financial results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors in their respective meetings held on October 15, 2026. The results have been subjected to review by the Statutory Central Auditors of the Bank in line with the guidelines issued by the Reserve Bank of India and as per the requirements of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).
2. The above financial results have been arrived at after considering provision for non-performing assets, restructured assets, standard assets, stressed sector accounts, income tax, deferred tax, depreciation on fixed assets, unhedged foreign currency exposure, employees' benefits, non-performing investments and fair valuation of investments, other necessary provisions on the basis of prudential norms and directions issued by Reserve bank of India, and applicable Accounting Standards issued by the Institute of Chartered Accountants of India. Provision for employee benefits pertaining to Pension, Gratuity and Leave Encashment has been made on the basis of actuarial valuation.
3. The Bank has applied its significant accounting policies in the preparation of these financial results that are consistent with those followed in the annual financial statements for the year ended March 31, 2026 except for Investment Fluctuation Reserve (IFR). The Bank, in line with RBI (Commercial Bank - Classification, Valuation and Operation of Investment Portfolio) Second amendment Directions, 2026, dated 18.05.2026 has discontinued the maintenance of said IFR and consequently the existing amount of Investment Fluctuation Reserve of Rs 2,000 crores has been transferred to Revenue Reserve during the quarter ended 30th June 2026.
4. The consolidated financial results are prepared in accordance with Accounting Standard 21 – 'Consolidated Financial Statements', Accounting Standard 23 – 'Accounting for Investments in Associates in Consolidated Financial Statements' and Accounting Standard 27 – 'Financial Reporting of Interests in Joint Ventures' issued by the Institute of Chartered Accountants of India and guidelines issued by RBI.
5. The details of Subsidiaries, Associates and Joint Ventures of the Bank along with the percentage of shares held are:
 - **Subsidiaries:** Indbank Merchant Banking Services Ltd (64.84%), Ind Bank Housing Ltd (51%) and Indbank Global Support Services Limited (100.00%)
 - **Associates:** Tamil Nadu Grama Bank (35%) and Puducherry Grama Bank (35%)
 - **Joint Ventures:** Universal Somp General Insurance Company Ltd (28.52%) and ASREC (India) Ltd (30.00%)^.



^During the quarter ended 30.06.2026 the Bank's Shareholding in ASREC has come down to 30% from 38.26% - post infusion of capital in ASREC (I) Ltd by Life Insurance Corporation of India, Bank of India and Union Bank of India on preferential allotment of equity shares to them on 16.05.2026 by ASREC(I) Ltd.

6. In accordance with provision under SEBI (LODR) Regulations, 2015 (as amended), for the purpose of consolidated financial results of the quarter / half year ended September 30, 2026, minimum eighty percent of each of consolidated revenue, assets and profits have been subjected to review.
7. Other income includes profit/ loss on sale of assets (net), profit/ loss on sale of investments, profit/ loss on revaluation of investments (FVTPL & HFT), earnings from foreign exchange and derivative transactions, income from sale of PSLC certificates, recoveries from accounts previously written off, dividend income etc.
8. In accordance with RBI Master Direction RBI/DOR/2025-26/151 DOR.CAP.REC.70/21-01-002/2025-26 dated November 28, 2025 (updated as on 07.10.2026) on 'Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Directions, 2025', the banks are required to make Pillar 3 disclosures including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III capital requirements. The disclosures are available on the Bank's website www.indianbank.bank.in. These disclosures have not been subjected to review by Statutory Central Auditors.
9. During the quarter ended 30th September 2026, the Bank has booked Rs 1386.67 crores as income on account of listing of shares of National Stock Exchange of India Limited (NSE) which is included under Other Income. The above income comprises of Rs 252.50 Crores as realised gain on sale of shares under OFS and Rs 1134.17 Crores as revaluation gain as on 30.09.2026.
10. Based on the available financial statements and the declaration from borrowers, the Bank has estimated the liability towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI Master Direction RBI/DOR/2025-26/157DOR.CRE.REC.76/07-02-001/2025-26 dated November 28, 2025 (updated as on 01.10.2026) on 'Reserve Bank of India (Commercial Banks - Credit Risk Management) Directions, 2025', and the bank holds a provision of Rs.169.47 Crore as on September 30, 2026. (Rs.162.67 Crores as on 30.06.2026).
11. Non-Performing Assets Provision Coverage ratio is 98.22% (including technically written off) as on September 30, 2026. (98.22 % as on June 30, 2026).
12. In accordance with the RBI Circular DBR.No.BP.BC.18/21.04.048/2018-19 dated January 01, 2019, DOR.No.BP.BC.34/21.04.048/2019-20 dated February 11, 2020, DOR.No. BP.BC/4/21.04.048/2020-21 dated August 06, 2020 and DOR.STR.REC.12/21.04.048/2021-22 dated May 05, 2021 on 'Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances', the details of MSME restructured accounts under the Scheme are as under:



No. of Accounts Restructured	Outstanding as on 30.09.2026 (Rs. in Crores)
20160	581.89

13. In accordance with the RBI Circular DOR.STR.REC.11/21.04.048/2021-22 dated May 05, 2021 on 'Resolution Framework 2.0: Resolution of COVID – 19 related stress of Individuals and Small Business', the number of borrower accounts where modifications were sanctioned and implemented and the aggregate exposure to such borrowers are as under:

No. of Accounts Restructured	Aggregate exposure as on 30.09.2026 (Rs. in Crores)
269	52.22

14. As per RBI Circulars DBR.No. BP.15199/21.04.048/2016-17 dated June 23, 2017 and DBR No BP.1949/21.04.048/2017-18 dated August 28, 2017, for the accounts covered under the provisions of Insolvency and Bankruptcy Code (IBC), the Bank is holding total provision of Rs. 4045.34 Crores (100% of total outstanding amount less contingency fund) as on September 30, 2026.

15. Details of resolution plan implemented under the Resolution Framework for COVID-19 related Stress as per RBI circulars dated August 06, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as at 30.09.2026 are as under:

(Rs. In Crores)						
S. No.	Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the previous half-year (March 31, 2026) (A)	Of (A), aggregate debt that slipped into NPA during the half-year (September 30, 2026)	Of (A) amount written off during the half-year (September 30, 2026)	Of (A) amount paid by the borrowers during the half-year (September 30, 2026)	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year (September 30, 2026)
1	Personal Loans	3130	48	0	181	2901
2	Corporate Persons*	328	3	0	132	193
	Of which, MSMEs	129	3	0	22	104
3	Others	343	26	0	15	302
	Total (1+2+3)	3801	77	0	328	3396

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016



16. In accordance with RBI Master Direction RBI/DOR/2025-26/159 DOR.STR.REC.No.78/ 21.04.048/2025-26 dated 28.11.2025 on 'Reserve Bank of India (Commercial Banks - Transfer and Distribution of Credit Risk) Directions, 2025', the details of loans transferred/ acquired during the half year ended September 30, 2026 are given below::

(a) Details of Loans not in default acquired:

Mode of Acquisition: Direct Assignment

Particulars	AGRICULTURE	RETAIL	MSME
Aggregate Principal outstanding of loans acquired (Rs. in Crores)	NIL	208.76	NIL
Weighted Average Residual Maturity (in years)	NIL	15.82	NIL
Weighted Average Holding Period by originator (in years)	NIL	1.41	NIL
Retention of beneficial economic interest by the originator (%)	NIL	10	NIL
Tangible Security Coverage (%)	NIL	224	NIL
Rating Wise Distribution of loans acquired by value (Rs. in Crores)	NIL	AAA: Rs 208.76	NIL

Mode of Acquisition: Co-Lending / Loan Participation: NIL

(b) Loans not in default transferred: NIL

(c) Details of stressed loan transferred or acquired:

(i) Transferred (NPA) during the half year ended September 30, 2026:

Particulars	To ARCs	To permitted transferees	To other transferees
No. of Accounts	-	NIL	NIL
Aggregate principal outstanding loans transferred (Rs. in Crores)	-		
Weighted average residual tenor of the loans transferred	-		
Net book value of loans transferred (at the time of transfer)	-		
Aggregate Consideration (Rs. in Crores)	-		
Additional consideration realized in respect of accounts transferred in earlier years (Rs. In Crores)	-		

(ii) The bank has not transferred any Stressed loans (SMA) during the half year ended September 30, 2026.



(iii) The bank has not acquired any Stressed loans (NPA & SMA) during the half year ended September 30, 2026.

(d) The distribution of Security Receipts (SRs) held by the Bank across the various categories of Recovery Ratings assigned to such SRs by the Credit Rating Agencies as on September 30, 2026 is given as under: NIL (Amount of Security Receipts involved is Rs 487.04)

17. Impact of RBI Circular DBR.No.BP.BC.45/21.04.048/2018-19 dated June 07, 2019 on 'Prudential Framework for resolution of stressed assets' as on 30.09.2026 is as follows:

(Rs. in Crores)

Amount of loans impacted by RBI circular (a)	Amount of loans to be classified as NPA (b)	Amount of loans as on 30.09.2026, out of (b) classified as NPA (c)	Addl. provision required for loans covered under RBI circular (d)	Provision out of (d) already made by 30.09.2026* (e)
8391.34	8363.71	8363.71	252.28	252.28

* including provision of Rs. 232.64 Crores on Non-Fund outstanding of the NPA accounts as on 30.09.2026.

18. In accordance with RBI Master Direction RBI/DOR/2025-26/159 DOR.STR.REC.No. 78/21.04.048/2025-26 dated 28.11.2025 on 'Reserve Bank of India (Commercial Banks - Transfer and Distribution of Credit Risk) Directions, 2025', (updated as on 01.10.2026) the details of Co-Lending arrangements on an aggregate basis are as follows:

Sl. No.	Particulars	As on 30.09.2026
i.	Quantum of CLAs	NIL
ii.	Aggregate Principal outstanding	
iii.	Weighted average Rate of Interest	
iv.	Fees charged	
v.	Fees Paid	
vi.	Broad Sectors in which CLA was made	
vii.	Performance of loans under CLA a. NPA b. Standard	
viii.	Details related to default loss guarantee, if any	

19. As per RBI Master Direction RBI/DOR/2025-26/167 DOR.ACC.REC.No.86/21.04.018/2025-26 dated 28.11.2025 (updated as on 01.07.2026) on Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025 - Disclosure related to Project Finance as follows:



Sl. No.	Item Description	Number of Accounts	Total Outstanding (in Rs. Crores)
1	Projects under implementation accounts at the beginning of the quarter*	156	11270.54
2	Projects under implementation accounts sanctioned during the quarter	40	607.41
3	Projects under implementation accounts where DCCO has been achieved during the quarter	16	2769.35
4	Projects under implementation accounts at the end of the quarter (1+2-3)	180	9108.60
5	Out of '4' - accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked	31	3602.65
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented	24	1765.34
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation	7	1837.31
5.3	Out of '5' – accounts in respect of which Resolution plan has failed	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be has been invoked	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed	-	-

* in respect of number of accounts

20. The current tax expenses and deferred tax expenses are determined in accordance with the provisions of the Income Tax Act, 2025 and as per the Accounting Standard 22 – 'Accounting for Taxes on Income'.

21. During the quarter ended 30.09.2026, the Bank has made an incremental provision of Rs 1672.21 Crores (net of reversals) on Standard Assets over and above the minimum regulatory requirement (QE 30.06.2026 Rs 730.94



Crores). The aforesaid provision includes an incremental provision of Rs 11.96 Crores towards potential risks arising from the West Asia crisis (QE 30.06.2026: Rs 12.79 Crores) and an additional provision of Rs 1500 Crores towards anticipated Expected Credit Loss (ECL) impact (Quarter ended 30.06.2026: Rs 1000 Crores)

22. The number of investors' complaints received and disposed off during the period 01.07.2026 to 30.09.2026:

Beginning: 0	Received: 52	Resolved: 51	Closing: 1*
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(*) since resolved

23. Figures for the corresponding previous periods have been regrouped/ reclassified/ rearranged wherever considered necessary.



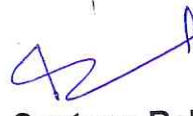
Saket Saurav

Asst. General Manager



K Anbumani

Asst. General Manager



Santanu Bal

Dy. General Manager



Sunil Jain

General Manager-CFO



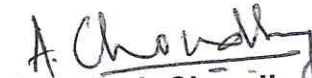
Mini T M

Executive Director

- on leave -

Shiv Bajrang Singh

Executive Director



Ashutosh Choudhury

Executive Director



Binod Kumar

Managing Director & CEO

Place: Chennai
Date: 15.10.2026



Independent Auditors' Limited Review Report on Unaudited Standalone Financial Results of Indian Bank for the Quarter and Half year ended September 30, 2026, pursuant to the Regulation 33 & Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).

To
The Board of Directors
Indian Bank
Chennai

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of Indian Bank ("the Bank") for the quarter and half ended September 30, 2026 ("the Statement") attached herewith, being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Regulations") except for the disclosures relating to Pillar 3 disclosure as at September 30, 2026 including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.
2. The Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared by the Bank's Management in accordance with the recognition and measurement principles laid down in Accounting Standard 25 'Interim Financial Reporting' (AS 25) issued by the Institute of Chartered Accountants of India, the relevant provisions of the Banking Regulations Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('RBI') from time to time ('RBI Guidelines') and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of Bank's personnel and analytical and other review procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. These unaudited standalone financial results incorporate the returns of the top 20 domestic branches, 1 treasury branch, 1 Gift City branch, 1 credit card division and other central office departments reviewed by us. We have relied on review reports/ certificates/returns of 3 foreign branches reviewed by overseas audit firms specifically appointed for this purpose and 113 branches reviewed by the external concurrent auditors and 2084 branches reviewed by inspection team of the bank.

The above review reports cover, in total, 88.24% of the advance portfolio of the bank and 56.59% of its non-performing assets.

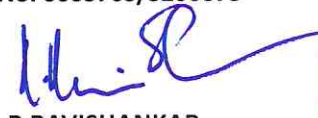


Apart from these review reports, we have also relied upon unreviewed returns of 4370 domestic branches/ offices that were generated through the centralized database of the bank at the Bank's Corporate office.

5. Based on our review conducted as above, subject to limitation in scope as mentioned in para 3 and para 4 above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited standalone financial results together with the notes thereon prepared in accordance with applicable accounting standards and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended including the manner in which it is to be disclosed, except for the disclosures relating to Pillar 3 as at September 30, 2026 or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.
6. The Unaudited Standalone Financial results of the Bank as per Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended, for the quarter and half year ended September 30, 2025, were reviewed by earlier set of four audit firms as joint auditors one of which is predecessor audit firm and has expressed an unmodified conclusion on such results vide report dated October 16, 2025.

For G BALU ASSOCIATES LLP
Chartered Accountants
FR No. 000376S/S200073




R RAVISHANKAR
Partner
(M.No.026819)

UDIN: 26026819CQQYF6717

For DASS GUPTA & ASSOCIATES
Chartered Accountants
FR No. 000112N




CHANDAN GUPTA
Partner
(M.No.547754)

UDIN: 26547754XMTDJO5089

For ARUN K AGARWAL & ASSOCIATES
Chartered Accountants
FR No. 003917N




LOKESH KUMAR GARG
Partner
(M.No.413012)

UDIN: 26413012THVTGK2197

For S P A R K & ASSOCIATES
CHARTERED ACCOUNTANTS LLP
Chartered Accountants
FR No. 005313C/C400311

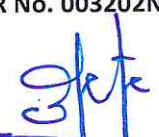



ANKUSH JAIN
Partner
(M.No. 437653)

UDIN: 26437653DMJEIX6186

For BHATIA & BHATIA
Chartered Accountants
FR No. 003202N




RAVINDER BHATIA
Partner
(M.No. 017572)

UDIN: 26017572RFVWTG1852

Place: Chennai
Date: 15.10.2026

Independent Auditors' Limited Review Report on Unaudited Consolidated Financial Results of Indian Bank for the Quarter and Half year ended September 30, 2026 pursuant to the Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).

To
The Board of Directors
Indian Bank
Chennai

1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of Indian Bank (the Parent) and its Subsidiaries (the Parent and its subsidiaries together referred to as "the Group"), its jointly controlled entities and its share of the net profit after tax of its Associates for the quarter and half year ended September 30, 2026 ("the Statement"), being prepared and submitted by the Parent pursuant to the requirement of Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, except for the disclosures relating to Pillar 3 disclosure as at September 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the Statement and have not been reviewed by us.
2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), issued by Institute of Chartered Accountants of India, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of Bank's personnel and analytical and other review procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. These unaudited consolidated financial results of the Parent incorporate the returns of top 20 domestic branches, 1 treasury branch, 1 Gift City branch, 1 credit card division and other central office departments reviewed by us. We have relied on review reports/certificates/returns of 3 foreign branches reviewed by overseas audit firms specifically appointed for this purpose and 113 branches reviewed by the external concurrent auditors and 2084 branches reviewed by inspection team of the bank.

The above review reports cover, in total, 88.24% of the advance portfolio of the bank and 56.59% of its non-performing asset.

5. The Statement includes the results of the following entities:

Parent:

1. Indian Bank

Subsidiaries:

1. Indbank Merchant Banking Services Ltd
2. Ind Bank Housing Ltd
3. Indbank Global Support Services Ltd

Associates:

1. Tamil Nadu Grama Bank
2. Puducherry Grama Bank (previously known as Pudukkottai Bharathiar Grama Bank)

Joint Ventures:

1. ASREC (India) Ltd
2. Universal Sompo General Insurance Company Ltd

6. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the quarterly review reports of inspection teams and reports of the other auditors referred to in paragraph 7 below, nothing has come to our attention that causes us to believe that the accompanying Statement read with notes thereon, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standard, RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, except for the disclosures relating to Consolidated Pillar 3 disclosure as at September 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations, as have been disclosed on the bank's website, and in respect of which a link has been provided in the Statement and have not been reviewed by us, or that it contains any material misstatement.



7. We did not review the interim financial results of 2200 branches (including 3 foreign branches) included in these standalone unaudited financial results of the parent, whose interim financial results reflect the total assets of Rs. 4,56,301.68 crores as at September 30, 2026 and total advances of Rs. 3,91,487.99 crores as at September 30, 2026 and total revenue of Rs. 8,249.67 crores (for the quarter ending September 30, 2026), Rs.15,831.11 crores (for the half year ending September 30, 2026), as considered in the standalone unaudited interim financial results of the entities included in the Group. The interim financial results of these branches have been reviewed by the concurrent auditors/ inspection team and other auditors whose reports have been furnished to us and our conclusion is in so far as it relates to the amounts and disclosures included in respect of these branches, is based solely on the reports of such concurrent auditors/ inspection team and other auditors and the procedures performed by us as stated in paragraph 3 above.

We did not review the interim financial results of the three subsidiaries included in the consolidated unaudited financial results, whose interim financial results reflect total assets of Rs. 71.07 crores as at September 30, 2026 and total revenue of Rs. 8.81 crores (for the quarter ending September 30,2026), Rs.17.81 crores (for the half year ending September 30,2026) and total net loss after tax of Rs. 12.73 crores (for the quarter ending September 30,2026) and Rs. 20.55 crores (for the half year ending September 30,2026) as considered in the consolidated unaudited financial results.

The above interim financial results have been reviewed by other auditors whose reports have been furnished to us by the Management of Parent and our conclusion on the statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.

Our conclusion on the statement is not modified in respect of the above matter.

8. The consolidated unaudited interim financial results also include the returns of 4370 domestic branches/ offices included in the standalone unaudited interim financial results of the Parent included in the Group, which have not been reviewed, whose interim financial results reflect the total assets of Rs.1,14,534.77 crores as at September 30, 2026 and total advances of Rs.84,461.52 Crores as at September 30, 2026 and total revenues of Rs.2,069.20 crores (for the quarter ending September 30, 2026), Rs.4,150.01 crores (for the half year ending September 30, 2026), as considered in the Group.

The consolidated unaudited financial results include the Group's share of total net profit after tax of Rs. 94.46 crores and Rs.148.15 crores for the quarter and half year ended September 30, 2026 respectively in respect of 2 associates, whose interim financial result has not been reviewed by us. However, the financial results of the above entities are certified by their respective management.

The consolidated unaudited financial results also include the interim financial results of two Joint Ventures which have not been reviewed, whose interim financial results reflect the total assets of Rs. 2,544.26 crores as at September 30, 2026 and total revenues of Rs. 274.15 crores (for the quarter ending September 30, 2026), Rs.540.57 crores (for the half year ending September 30, 2026) and total net loss after tax of Rs. 11.87 crores for the quarter ended September 30,2026 and total net profit after tax of Rs. 9.72 crores



for the half year ended September 30, 2026, as considered in the consolidated unaudited financial results, based on their interim financial results which have not been reviewed by their auditors. However, the financial results of the above entities are certified by their respective management.

According to the information and explanations given to us by the Management, these interim financial results are not material to the Group.

Our Conclusion on the Statement is not modified in respect of the above matters.

9. The Unaudited Standalone Financial results of the Bank as per Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended, for the quarter and half year ended September 30, 2025, were reviewed by earlier set of four audit firms as joint auditors one of which is predecessor audit firm and has expressed an unmodified conclusion on such results vide report dated October 16, 2025.

For G BALU ASSOCIATES LLP
Chartered Accountants
FR No. 000376S/S200073




R RAVISHANKAR
Partner
(M.No.026819)

UDIN: 26026819WPCYMR3189

For DASS GUPTA & ASSOCIATES
Chartered Accountants
FR No. 000112N




CHANDAN GUPTA
Partner
(M.No.547754)

UDIN: 26547754EXSOXC9716

For ARUN K AGARWAL & ASSOCIATES
Chartered Accountants
FR No. 003917N




LOKESH KUMAR GARG
Partner
(M.No.413012)

UDIN: 26413012WQBFUF9380

For S P A R K & ASSOCIATES
CHARTERED ACCOUNTANTS LLP
Chartered Accountants
FR No. 005313C/C400311




ANKUSH JAIN
Partner
(M.No. 437653)

UDIN: 26437653AUZGUV4907

For BHATIA & BHATIA
Chartered Accountants
FR No. 003202N




RAVINDER BHATIA
Partner
(M.No. 017572)

UDIN: 26017572FSRDYZ4739

Place: Chennai
Date: 15.10.2026

Statement of Deviation / Variation in utilization of funds raised

(Pursuant to Regulation 32 (1) of SEBI (LODR) Regulations, 2015)

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated July 11, 2023, please find enclosed the Statement:

Name of listed entity		Indian Bank				
Mode of Fund Raising		Not Applicable				
Date of Raising Funds		Not Applicable				
Amount Raised		Nil				
Report filed for Quarter /FY ended on		30 th September 2026				
Monitoring Agency		Not Applicable				
Monitoring Agency Name, if applicable		Not Applicable				
Is there a Deviation / Variation in use of funds raised?		No				
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders		Not Applicable				
If Yes, Date of shareholder Approval		Not Applicable				
Explanation for the Deviation / Variation		Not Applicable				
Comments of the Audit Committee after review		Not Applicable				
Comments of the auditors, if any		Not Applicable				
Objects for which funds have been raised and where there has been a deviation, in the following table		Not Applicable				
Original Object	Modified Object, if any	Original Allocation	Modified Allocation, if any	Funds utilized	Amount of Deviation/ Variation for the quarter and year according to applicable object (INR Crores and in %)	Remarks, if any
Nil						



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INVESTOR SERVICES CELL

Deviation or Variation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised.
- (b) Deviation in the amount of funds actually utilized as against what was originally disclosed.
- (c) Change in terms of a contract referred to in the fund raising documents i.e. prospectus, letter of offer etc.

(Sunil Jain)
Chief Financial Officer

Place: Chennai
Date: 15.10.2026

Statement of Deviation / Variation in the use of the proceeds of Issue of Listed Non-Convertible Debt Securities

(Pursuant to Regulation 52(7) of SEBI (LODR) Regulations, 2015)

A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (Rs. in crore)	Funds utilized (Rs. in crore)	Any deviation (Yes/ No)	If is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
Nil									

B. Statement of Deviation/Variation in use of issue proceeds:

Name of listed entity	Indian Bank
Mode of Fund Raising	Private Placement
Type of Instrument	Non-Convertible Bonds / Debentures
Date of Raising Funds	As per Annexure - A
Amount Raised	As per Annexure - A
Report filed for the Quarter ended	30 th September 2026
Is there a Deviation / Variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus / offer document ?	Not Applicable
If Yes, details of the approval so required ?	Not Applicable
Date of Approval	Not Applicable
Explanation for the Deviation / Variation	Not Applicable
Comments of the Audit Committee after review	Not Applicable



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Objects for which funds have been raised and where there has been a deviation, in the following table:

Original Object	Modified Object, if any	Original Allocation	Modified Allocation, if any	Funds utilized	Amount of Deviation/ Variation for the Quarter and Year according to Applicable object (INR Crores and in %)	Remarks, if any
Not Applicable						

Deviation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised.
- (b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

(Sunil Jain)
Chief Financial Officer

Place: Chennai
Date: 15.10.2026

Statement of outstanding Bonds of the Bank as on 30.09.2026

Sl. No.	ISIN No.	Description	Date of Allotment/ Issuance	Date of Maturity	Amount issued (₹ in Crore)
1	INE428A08051	Tier 2 Bonds Series III	25/01/2017	25/01/2027	1000
2	INE562A08099	Infrastructure Bonds Series I	13/09/2024	13/09/2034	5000
3	INE562A08107	Infrastructure Bonds Series II	25/10/2024	25/10/2034	5000
4	INE562A08115	Infrastructure Bonds Series III	24/03/2026	24/03/2036	5000
	Total				16000

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Disclosure of outstanding default on loans and debt securities as on 30.09.2026:

Sl. No.	Particulars	Amount (Rs. in crore)
1.	Loans / revolving facilities like cash credit from banks / financial institutions	
	A. Total amount outstanding as on date	-
	B. Of the total amount outstanding, amount of default as on date	-
2.	Unlisted debt securities i.e. NCDs and NCRPS	
	A. Total amount outstanding as on date	-
	B. Of the total amount outstanding, amount of default as on date	-
3.	Total financial indebtedness of the listed entity including short-term and long-term debt*	77,195

*Represents total borrowings

(Sunil Jain)
Chief Financial Officer

Date: 15.10.2026
Place: Chennai

Disclosure of Related Party Transactions of the Bank for Half Year of FY 2026-27 ended on 30th September 2026:

1. Names of Related Parties and their relationship with the Bank:

(a) Subsidiaries:

- (i) Indbank Merchant Banking Services Ltd. (IBMBS)
- (ii) Ind Bank Housing Ltd. (IBHL)
- (iii) Indbank Global Support Services Ltd. (IGSS)

(b) Joint Ventures:

- (i) Universal Sompo General Insurance Company Ltd. (USGICL)
- (ii) ASREC (India) Ltd.

(c) Associates (RRBs):

- (i) Tamil Nadu Grama Bank
- (ii) Puduvai Bharathiar Grama Bank

(d) Key Managerial Personnel (Whole Time Directors) :

Sl. No.	Name	Designation
1.	Shri Binod Kumar	Managing Director & CEO
2.	Shri Ashutosh Choudhury	Executive Director
3.	Shri Shiv Bajrang Singh	Executive Director
4.	Ms. Mini T M	Executive Director

As per para 9 of Accounting Standard (AS) 18, no disclosure is required in respect of related parties, which are "State-Controlled Enterprises". Further, in terms of para 5 of AS 18, Banker-Customer relationship transactions are not required to be disclosed including those with Key Managerial Personnel (KMP) and relatives of KMP.

Accordingly, Transactions with Bank's subsidiaries namely, IBHL, IBMBS & IGSS and Associates (RRBs) namely, Tamil Nadu Grama Bank & Puduvai Bharathiar Grama Bank have not been disclosed to Stock Exchanges and we are only disclosing Transactions with our Bank's JV, USGICL & ASREC and remuneration details of KMP (Whole Time Directors) to Stock Exchanges, NSE & BSE.



2. Details of Related Party Transactions with Joint Ventures during Half Year of FY 2026-27 ended on 30th September 2026

(i) Universal Somp General Insurance Co. Ltd.									
Sl. No.	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of the related party transaction as approved by the audit committee (Rs. in Crore)	Value of the related party transaction ratified by the audit committee (Rs. in Crore)	Value of transaction during the reporting period (Rs. in Crore)	In case monies are due to either party as a result of the transaction	
		Name	Relationship of the counterparty with the listed entity or its subsidiary					Opening balance as on 01.04.2026 (Rs. in Crore)	Closing balance as on 30.09.2026 (Rs. in Crore)
01	Indian Bank	USGICL	Joint Venture	Rendering of Services to Indian Bank (Note 1)	0.53	-	0.53	NIL	NIL
				Receiving of Services from Indian Bank	0.05	-	0.05	NIL	NIL
				Dividend Paid to Indian Bank	3.68	-	3.68	NIL	NIL
				Commission paid to Indian Bank	11.53	-	11.53	2.00	3.74
Note 1 - Rendering of services amounting to Rs. 0.53 crore pertains to insurance premium received from Indian Bank. Insurance claims payment of Rs.0.08 crore has been made by USGICL to Indian Bank during the period Apr-26 to Sep-26.									
(ii) Asrec (India) Ltd.									
02	Indian Bank	Asrec (India) Ltd.	Joint Venture	Redemption of Existing Security Receipts	4.07	-	4.07	-	-
During the Half Year period of FY 2026-27 ended 30.09.2026, the Bank has not sold any account to ASREC (India) Ltd. During the said period, the Bank has received an amount of Rs. 4.07 crore from ASREC (India) Ltd. towards redemption of existing Security Receipts.									
*Break up of Redemption of SRs 03/2014-15 Trust Rs. 1.28 Cr SR Redemption 01/2017-18 Trust Rs. 2.50 Cr SR Redemption 03/2017-18 Trust Rs. 0.29 Cr SR Redemption Total Rs. 4.07 Cr									



Related Party Transaction with Key Managerial Personnel (Whole Time Directors) for Half Year ended 30th September 2026:

Sl. No.	Name	Designation	Remuneration paid (Rs. in lakh)
1.	Shri Binod Kumar	MD & CEO	23.02
2.	Shri Ashutosh Choudhury	Executive Director	30.04*
3.	Shri Shiv Bajrang Singh	Executive Director	22.98
4.	Ms. Mini T M	Executive Director	22.98

*Includes HRA of Rs.5.38 lakh for six months, i.e. from 01.04.2026 to 30.09.2026.

Note:

1. Being a Listed Bank, the disclosures regarding Related Party Transactions involving Loans, Inter- Corporate Deposits, Advances or Investments made or given by the Bank, is Not Applicable.
2. Para 9 of AS- 18 exempts State Controlled Enterprises from making any disclosure pertaining to their transaction with other state controlled related parties. As such, disclosure regarding Related Party Transactions with Bank's Subsidiaries (Indbank Merchant Banking Services Ltd., Ind Bank Housing Ltd. and Indbank Global Support Services Ltd.) and Associates (Tamil Nadu Grama Bank and Puduvai Bharathiar Grama Bank) is Not Applicable.
3. In terms of paragraph 5 of AS 18, transactions in the nature of Banker-Customer relationship have not been disclosed including those with Key Management Personnel and relatives of Key Management Personnel.


(Dina Nath Kumar)
AGM & Company Secretary



Date: 15.10.2026

To,

BSE Ltd/National Stock Exchange of India Ltd/Debenture/Bond Trustee(s)

This certificate is issued with reference to the Security Cover certificate as on 30th September 2026.

Management's Responsibility

The accompanying Statement, including the creation and maintenance of all accounting and other records supporting its contents, is solely the responsibility of the Management of the Bank. The Bank's Management is also responsible for ensuring that the Bank complies with the requirements of BSE Ltd / National Stock Exchange of India Ltd/Debenture Trustee(s) in accordance with SEBI guidelines.

Our Responsibility

It is our responsibility to certify the Statement based on our examination of the matters in the Statement with reference to the books of account and other records of the Bank as on 30th September 2026 which has been carried out in pursuant to the requirements of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 (as amended). We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

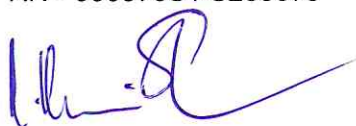
Opinion

On the basis of documents and records produced before us by the management of the Bank, we hereby certify the Security Cover as enclosed, as on 30th September 2026 for unsecured Borrowings.

Restriction on Use

This certificate has been issued at the request of the Bank, for submission to BSE Ltd / National Stock Exchange of India Ltd/Debenture/Bond Trustee(s) only. Our certificate should not be used for any other purpose or by any person other than the addressees of this certificate. Accordingly, we do not accept or assume any liability or duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

For M/s G Balu Associates LLP
Chartered Accountants
FRN - 000376S / S200073



R. Ravishankar
Partner
Membership No.: 026819
UDIN: 26026819SREJZN1241
Place: Chennai
Date: 15.10.2026



Date: 15.10.2026

To,

BSE Ltd/National Stock Exchange of India Ltd/Debenture/Bond Trustee(s)

Sub: Security Cover Certificate for the quarter ended September 30, 2026

Based on examination of books of accounts and other relevant records/documents, we hereby certify that:

- a) Bank vide its Board Resolution and information memorandum/ offer document and under various Bond Trust Deeds, has issued the following listed debt securities:

Table - I

Sl. No.	ISIN No.	Private Placement / Public Issue	Secured / Unsecured	Amount issued (Rs. in Crore)
1	INE428A08051	Private Placement	Unsecured	1000
2	INE562A08099	Private Placement	Unsecured	5000
3	INE562A08107	Private Placement	Unsecured	5000
4	INE562A08115	Private Placement	Unsecured	5000
Total				16000

b) Security Cover for listed unsecured debt securities:

- (i) The financial information as on 30.09.2026 has been extracted from the books of accounts for the quarter ended 30.09.2026 and other relevant records of the listed entity;
- (ii) The Security Cover in the format as specified by SEBI vide its Circular No. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 is herein given as **Annexure 1**.

The security Cover Certificate is being issued in consonance with SEBI regulations and shall have no effect on the seniority of such instruments and all others terms and conditions applicable for the issue of the Bonds as specified under Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Directions, 2025 (updated as on October 07, 2026), as amended from time to time, and the terms of issue.



- c) Compliance of all the covenants/terms of the issue in respect of listed debt securities of the listed entity under SEBI (Listing Obligation & Disclosure Requirements) Regulation, 2015 in terms of the provision of regulation 56(1)(d) as amended from time to time - Covenant Compliance Certificate as on 30.09.2026.

We have examined the compliances made by the listed entity in respect of the covenants/terms of the issue of the listed debt securities and certify that such covenants/terms of the issue have been complied by the listed entity except as stated below: -

NIL

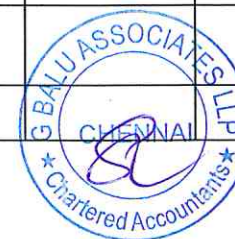
For M/s G Balu Associates LLP
Chartered Accountants
FRN - 000376S / S200073



R. Ravishankar
Partner
Membership No.: 026819
UDIN: 26026819SREJZN1241
Place: Chennai
Date: 15.10.2026



Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particular		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)	debt amount considered more than once (due to exclusive plus pari passu charge)				Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not Ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets viii	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment														
Capital Work-in-Progress														
Right of Use Assets					NIL									
Goodwill														
Intangible Assets														
Intangible Assets under Development														
Investments														



Loans														
Inventories														
Trade Receivables														
Cash and Cash Equivalents														
Bank Balances other than Cash and Cash Equivalents														
Others														
Total														
Liabilities														
Debt securities to which this certificate pertains														
Other debt sharing pari-passu charge with above debt						NIL								
Other Debt														
Subordinated debt														
Borrowings														
Bank														
Debt Securities														
Others														
Trade payables														



Lease Liabilities														
Provisions														
Others						NIL								
Total														
Cover on Book Value														
Cover on Market Value														
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio									

