

Ref. No.: ISC/408/2026-27

Date: 15.10.2026

The Vice President National Stock Exchange of India Ltd. Exchange Plaza, Bandra - Kurla Complex Bandra East, Mumbai - 400 051 NSE Symbol : INDIANB	The Vice President BSE Ltd. 25, P. J. Towers Dalal Street, Mumbai - 400001 BSE Scrip Code - 532814
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Dear Sir/Madam,

Subject: Disclosure under Regulation 30 of the SEBI (LODR) Regulations, 2015

In terms of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, we have to inform you that as part of RBI Inspection for Supervisory Evaluation (ISE) 2026, RBI observed that the Bank had included the Specific Provision attributed to Standard Assets with probable stress in particular assets/segments amounting to Rs.3823 Crore as part of General Provisions and Loss Reserves (GPLR) and incorrectly reckoned an amount of Rs.2470 Crore as part of Bank's Tier 2 Capital. It was further observed that the Bank did not apply Credit Conversion Factor (CCF) to undrawn exposures on accounts with Unconditional Cancellability Clause (UCC) resulting in under estimation of Credit RWA by Rs.22,079 Crore, on the premise that Unconditional Cancellability Clause (UCC) was included in respective sanction letters and was duly acknowledged by the respective borrowers.

The details of Risk Weighted Assets (RWA) and CRAR calculated by the Bank as on 31.03.2026 and assessed by RBI as part of ISE 2026 are as under:

Particular	Calculated by the Bank	Assessed by RBI as part of ISE 2026
Credit Risk Weighted Assets (Rs. in Crore)	376320	398512
Total RWA (Rs. in Crore)	437546	459737
Common Equity Tier 1 (CET 1) (Rs. in Crore)	71764	71764
Tier 2 Capital (Rs. in Crore)	6704	4234
CET-1 CRAR (%)	16.40%	15.61%
Tier 2 CRAR (%)	1.53%	0.92%
Total CRAR (%)	17.93%	16.53%

Further, we submit that the RWA and CRAR as assessed by RBI as part of ISE 2026 does not have any impact on Net Profit as on March 31, 2026 reported by the Bank. The CET 1 CRAR and Total CRAR of the Bank as on 31.03.2026 are well above the RBI specified minimum CET 1 CRAR of 5.50% and Total CRAR of 11.50%.

The Bank has already factored the aforesaid aspects of RBI in calculation of RWA and CRAR of the Bank for the Quarter ended on September 30, 2026.

This is for your information, record and dissemination please.

Yours faithfully,

For Indian Bank

Dina Nath Kumar
Digitally signed by
Dina Nath Kumar
Date: 2026.10.15
15:41:38 +05'30'

AGM & Company Secretary