

Ref. No.: ISC/35/2026-27

Date: 29.04.2026

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|---|--|
| 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 |
|---|--|

Dear Sir/ Madam,

Subject: Updated Presentation on Audited Financial Results of the Bank for the Fourth Quarter and Financial Year ended on March 31, 2026

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in continuation with our letter No. ISC/34/2026-27 dated 29.04.2026, we are enclosing a copy of updated Presentation (slide No.5/48, in RAM graph bottom side Qtr label not visible) on Audited Financial Results of the Bank for the Fourth Quarter and Financial Year ended on March 31, 2026.

This is for your information, record and dissemination please.

Yours faithfully,

For Indian Bank

AGM & Company Secretary

Encl: a/a

इंडियन बैंक



Indian Bank

Performance Analysis

Q4/FY26



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Performance Highlights Q4FY26 (YoY)



Q4FY26

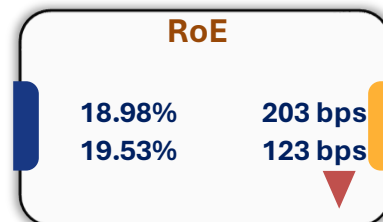
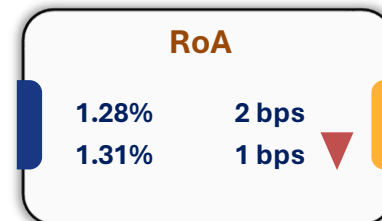
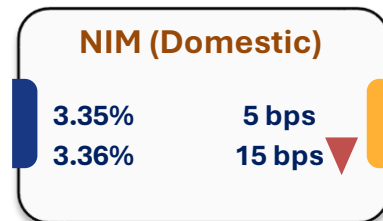
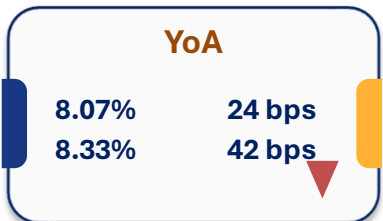
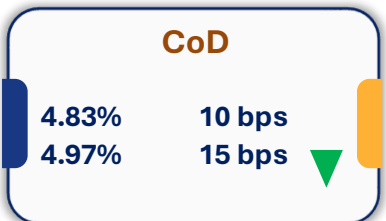
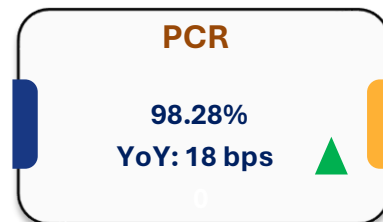
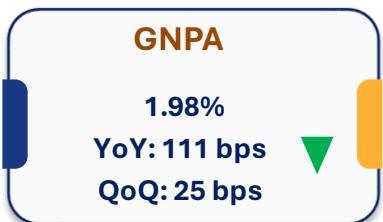
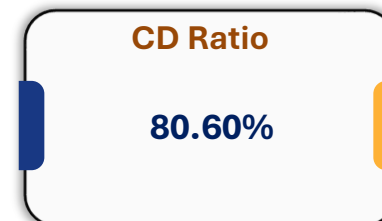
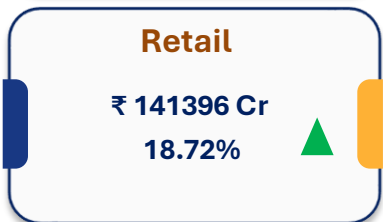
Business (YoY)

Asset Quality

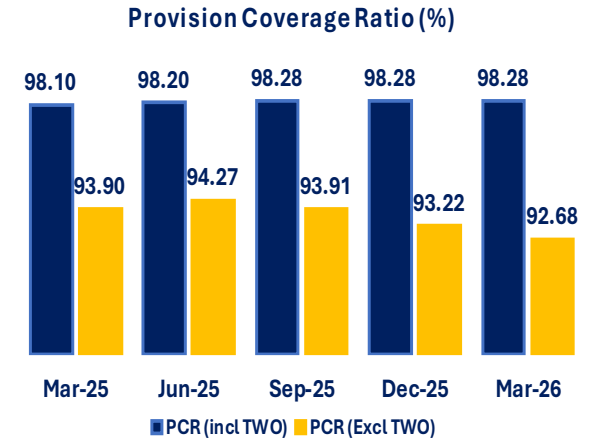
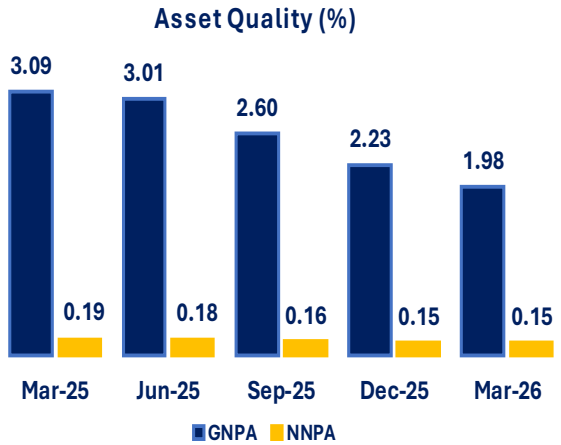
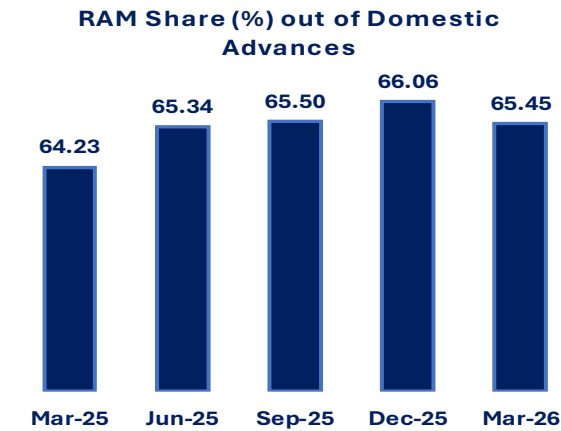
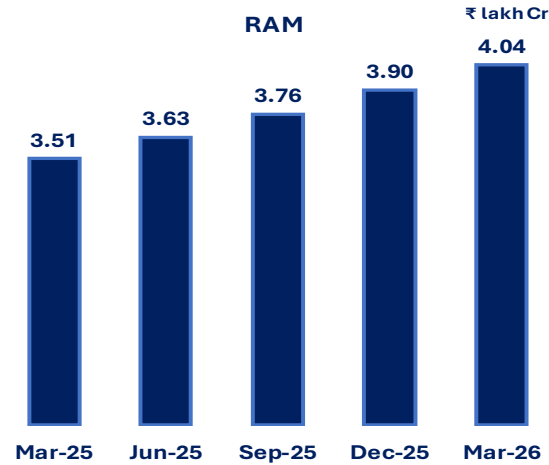
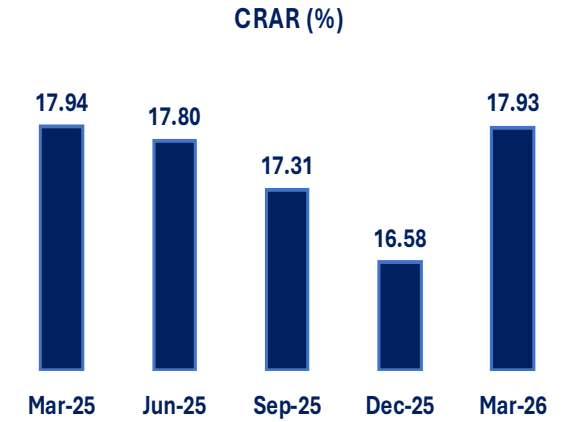
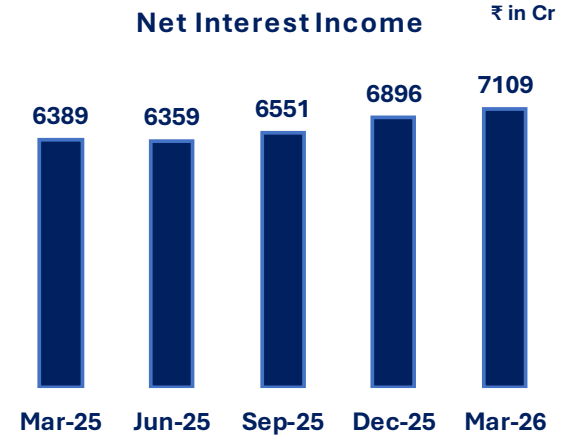
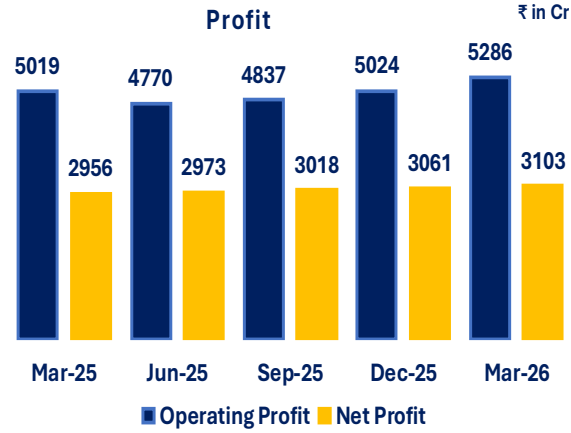
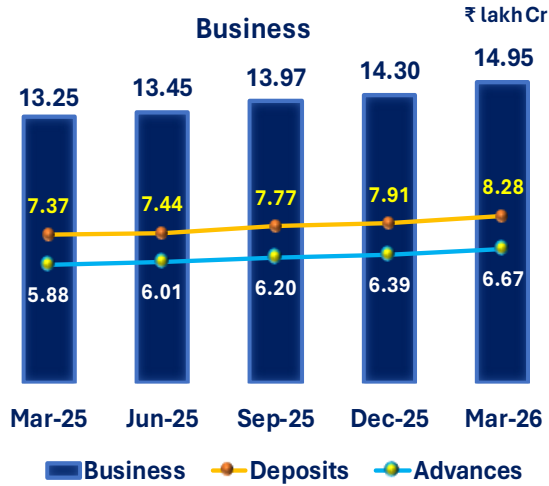
Benchmark Ratios

Q4 (QoQ)
YE (YoY)

Q4 (YoY)
YE (YoY)



Business Highlights (QoQ)



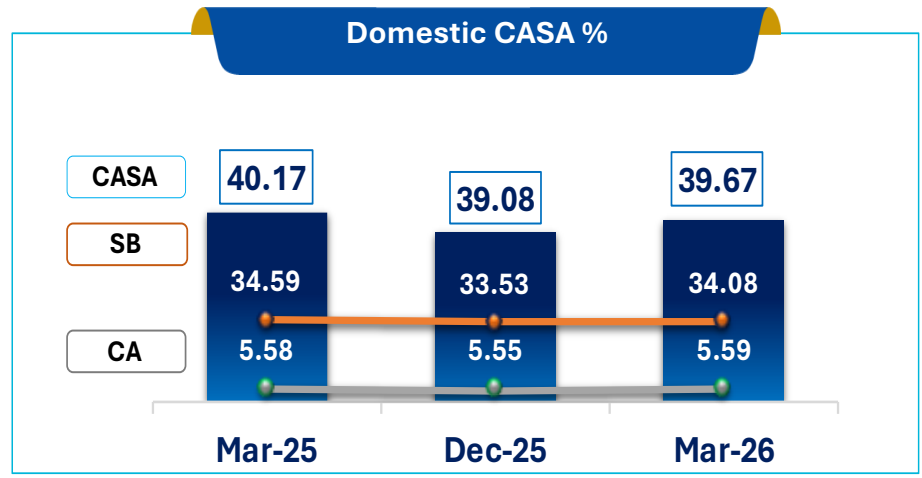
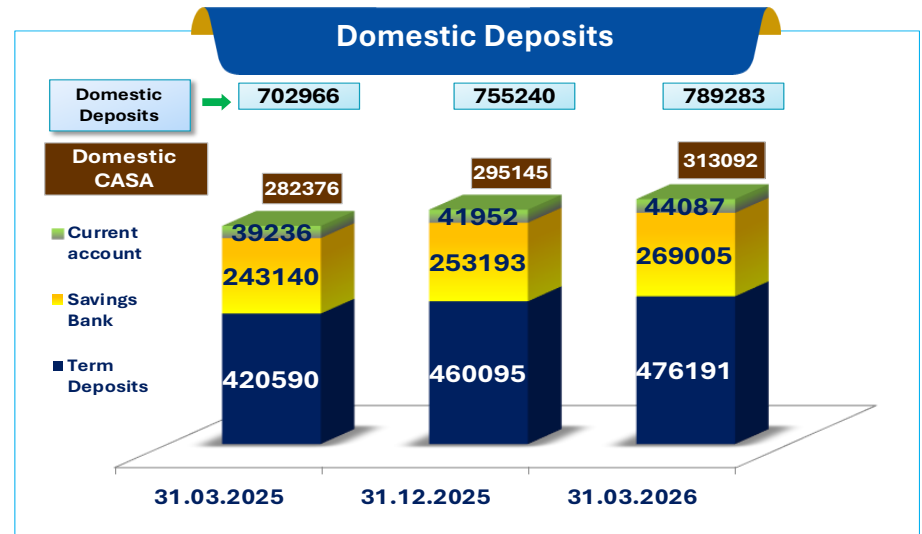
Business Snapshot



Business Snapshot

₹ in Cr

| Sl No | Parameter | 31.03.2025 | 31.12.2025 | 31.03.2026 | QoQ (%) | YoY (%) |
|----------|--------------------------|----------------|----------------|----------------|-------------|--------------|
| 1 | Deposits | 737154 | 790923 | 827726 | 4.65 | 12.29 |
| | Domestic | 702966 | 755240 | 789283 | 4.51 | 12.28 |
| | Overseas | 34188 | 35683 | 38443 | 7.73 | 12.45 |
| | Deposits breakup | | | | | |
| | Current | 39630 | 42407 | 44450 | 4.82 | 12.16 |
| | Savings | 243224 | 253274 | 269098 | 6.25 | 10.64 |
| | CASA | 282854 | 295681 | 313548 | 6.04 | 10.85 |
| | CASA % (Domestic) | 40.17% | 39.08% | 39.67% | | |
| | Term Deposits | 454300 | 495242 | 514178 | 3.82 | 13.18 |
| 2 | Advances | 588140 | 638848 | 667113 | 4.42 | 13.43 |
| | Domestic | 546283 | 591076 | 617485 | 4.47 | 13.03 |
| | Overseas | 41857 | 47772 | 49628 | 3.89 | 18.57 |
| | CD Ratio % | 79.79% | 80.77% | 80.60% | | |
| 3 | Business | 1325294 | 1429771 | 1494839 | 4.55 | 12.79 |
| | Domestic | 1249249 | 1346316 | 1406768 | 4.49 | 12.61 |
| | Overseas | 76045 | 83455 | 88071 | 5.53 | 15.81 |



Advances (Domestic)

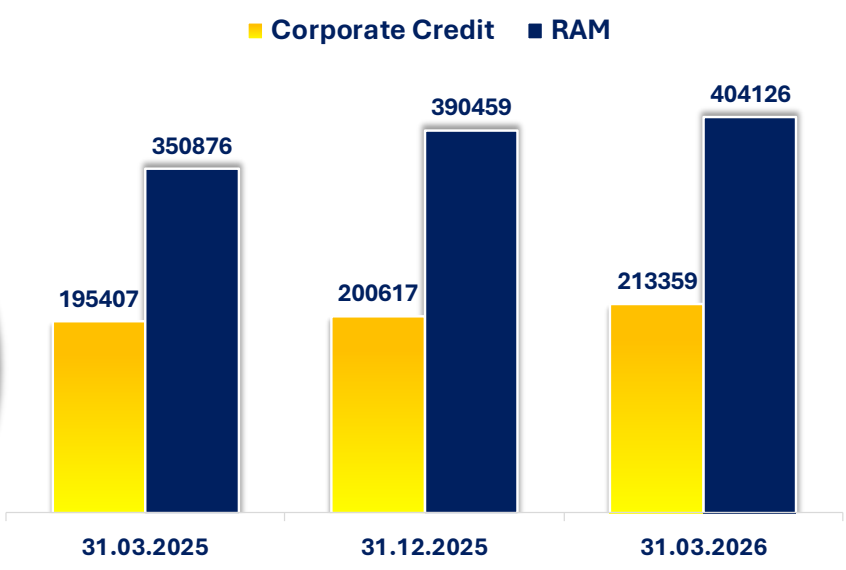
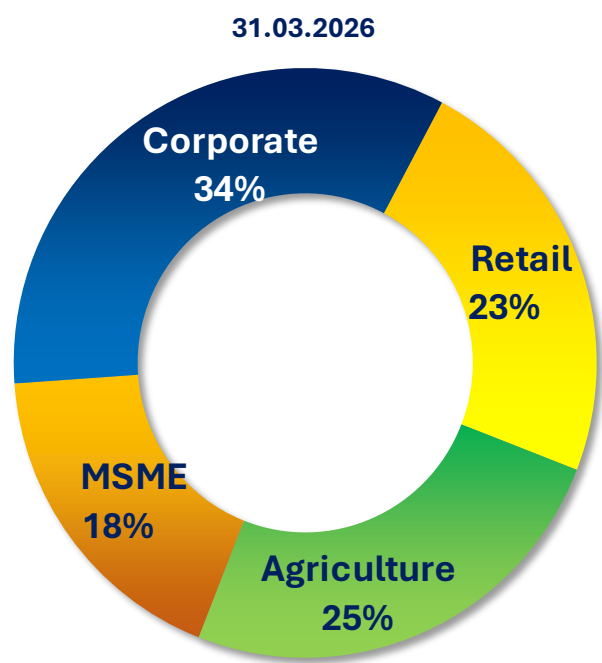
₹ in Cr

| Sector | 31.03.2025 | 31.12.2025 | 31.03.2026 | YoY (%) |
|---|---------------|---------------|---------------|--------------|
| Gross Advances-Domestic | 546283 | 591076 | 617485 | 13.03 |
| R etail | 119097 | 136192 | 141396 | 18.72 |
| A griculture | 137627 | 149496 | 153150 | 11.28 |
| M SME | 94152 | 104771 | 109580 | 16.39 |
| Total (RAM) | 350876 | 390459 | 404126 | 15.18 |
| <i>RAM % to Gross Domestic Advances</i> | 64.23% | 66.06% | 65.45% | |
| C orporate | 195407 | 200617 | 213359 | 9.19 |

| Retail | 31.03.2025 | 31.12.2025 | 31.03.2026 | YoY (%) |
|---------------------------------|---------------|---------------|---------------|--------------|
| Home Loan (Incl.Mortgage loans) | 74480 | 82362 | 84450 | 13.39 |
| Auto Loan | 11536 | 15540 | 16153 | 40.02 |
| Personal Loan | 7288 | 6706 | 6502 | (10.79) |
| Jewel Loan Non Priority | 9706 | 16338 | 18527 | 90.88 |
| Other Retail Loan | 16087 | 15246 | 15764 | (2.01) |
| Retail | 119097 | 136192 | 141396 | 18.72 |

| Agriculture | 31.03.2025 | 31.12.2025 | 31.03.2026 | YoY (%) |
|--------------------------|---------------|---------------|---------------|--------------|
| Crop Loans | 105476 | 114345 | 118763 | 12.60 |
| SHG | 16778 | 17725 | 17267 | 2.91 |
| Agri Allied & Investment | 15373 | 17426 | 17120 | 11.36 |
| Agriculture | 137627 | 149496 | 153150 | 11.28 |

| MSME | 31.03.2025 | 31.12.2025 | 31.03.2026 | YoY (%) |
|-------------|--------------|---------------|---------------|--------------|
| Micro | 53476 | 55993 | 60618 | 13.36 |
| Small | 28480 | 34498 | 34808 | 22.22 |
| Medium | 12196 | 14280 | 14154 | 16.05 |
| MSME | 94152 | 104771 | 109580 | 16.39 |



Priority Sector

₹ in Cr

| Segment (as on 31.03.26) | RBI Benchmark (as % of ANBC) | Mandatory Target (Amount) | Achievement (Excluding PSLC) | |
|----------------------------|------------------------------|---------------------------|------------------------------|---------------|
| | | | Amount | % |
| Priority Sector | 40.00% | 207389 | 214943 | 41.46% |
| Agriculture | 18.00% | 93325 | 96191 | 18.55% |
| Small and Marginal Farmers | 10.00% | 51847 | 53112 | 10.24% |
| Weaker Section | 12.00% | 62217 | 71586 | 13.81% |
| Micro under MSME | 7.50% | 38885 | 58256 | 11.24% |
| Non Corporate farmers | 14.00% | 72586 | 88175 | 17.01% |

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

Position as on 31.03.2026

₹ in Cr

| Target (FY26) | Actual (FY26) | Achievement |
|---------------|-------------------|-------------|
| 26530 | 22748 YoY 2.4% | 86% |

- No. of SHGs financed : 5.03 lakh
- Disbursements (Q4FY26): ₹3981 Cr
- Women Beneficiaries: 56 lakh (Nos)

Self Help Group

₹ in Cr

| Target (FY26) | Actual (FY26) | Achievement |
|---------------|---------------|-------------|
| 15700 | 15718 | 100% |

MUDRA (including RRBs)

₹115 Cr of loans disbursed to 13497 beneficiaries cumulatively since inception

PM Viswakarma

₹1226 Cr of loans disbursed to 7.82 lakh beneficiaries cumulatively since inception

PM SVANidhi

₹314 Cr of IND MSME Digi loans disbursed to 1297 beneficiaries cumulatively till 31.03.26

Sector Deployment-Domestic Advances

₹ in Cr

| Sector | 31.03.2025 | % share to Gross Advances | 31.03.2026 | % share to Gross Advances | YoY (%) |
|---|---------------|---------------------------------|---------------|---------------------------------|---------------|
| Infrastructure | 55168 | 10.1 | 68218 | 11.0 | 23.7 |
| <i>of which</i> | | | | | |
| <i>Power</i> | <i>19560</i> | <i>3.6</i> | <i>28175</i> | <i>4.6</i> | <i>44.0</i> |
| <i>Port and Road Project</i> | <i>9663</i> | <i>1.8</i> | <i>12674</i> | <i>2.1</i> | <i>31.2</i> |
| <i>Other infrastructure</i> | <i>25945</i> | <i>4.7</i> | <i>27369</i> | <i>4.4</i> | <i>5.5</i> |
| Basic Metal | 14088 | 2.6 | 13316 | 2.2 | (5.5) |
| Textiles | 8066 | 1.5 | 8527 | 1.4 | 5.7 |
| Petroleum and Coal Products | 12575 | 2.3 | 9159 | 1.5 | (27.2) |
| All Engineering | 7089 | 1.3 | 7892 | 1.3 | 11.3 |
| Food Processing | 11302 | 2.1 | 14518 | 2.4 | 28.5 |
| Trade | 24963 | 4.6 | 36784 | 6.0 | 47.4 |
| Commercial Real Estate | 16790 | 3.1 | 18125 | 2.9 | 8.0 |
| Home Loans/Auto Loans/Other Retail | 119097 | 21.8 | 141396 | 22.9 | 18.7 |
| Agriculture | 137627 | 25.2 | 153150 | 24.8 | 11.3 |
| NBFC | 62227 | 11.4 | 54027 | 8.7 | (13.2) |
| Others (Other Industries/Sectors) | 77291 | 14.0 | 92373 | 14.9 | 19.5 |
| Total Domestic Advances | 546283 | 100.0 | 617485 | 100.0 | 13.0 |

External Rating-wise Advances

₹ in Cr

| External Rating | 31.03.2025 | | 31.12.2025* | | 31.03.2026* | |
|--|---------------|-------------|---------------|-------------|---------------|-------------|
| | Exposure | % to Total | Exposure | % to Total | Exposure | % to Total |
| Rated Exposure | | | | | | |
| AAA | 49862 | 16% | 65483 | 21% | 76824 | 23% |
| AA | 87993 | 29% | 85953 | 28% | 94229 | 29% |
| A | 67668 | 22% | 68097 | 22% | 67772 | 21% |
| BBB | 35403 | 11% | 29292 | 10% | 31105 | 9% |
| Total BBB and above | 240926 | 78% | 248825 | 81% | 269930 | 82% |
| BB and below | 24127 | 8% | 22334 | 8% | 20876 | 6% |
| Of which, | | | | | | |
| PSU Accounts (More than INR 100 Crore) | 2426 | 1% | 6012 | 2% | 4788 | 1% |
| Corporates (More than INR 100 Crore) | 10360 | 3% | 10877 | 4% | 10596 | 3% |
| Others (Less than INR 100 Crore) | 11340 | 4% | 5445 | 2% | 5492 | 2% |
| Total Rated Exposure (A) | 265052 | 86% | 271159 | 89% | 290806 | 88% |
| Unrated Exposure | | | | | | |
| PSU with Govt Guarantee | 28356 | 9% | 24046 | 8% | 27084 | 8% |
| PSU without Govt Guarantee | 6273 | 2% | 4380 | 1% | 5783 | 2% |
| Others | 7767 | 3% | 6183 | 2% | 5728 | 2% |
| Total Unrated Exposure (B) | 42397 | 14% | 34609 | 11% | 38595 | 12% |
| Total (A+B) | 307449 | 100% | 305768 | 100% | 329401 | 100% |

*-Rating threshold modified (Increased to ₹50 Cr for MSME & Agri, ₹25 Cr for Corporate)

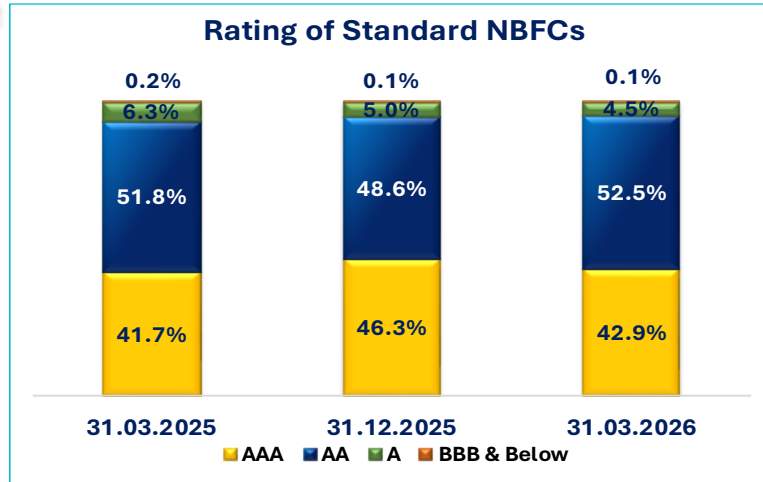
Note: In BB & below, ₹8273 Cr of Exposure is on account of INC rating where second better rating of Investment Grade is also available.

Standard NBFC Advances

| Standard NBFC | 31.03.2025 | % | 31.12.2025 | % | 31.03.2026 | % |
|---------------|--------------|-------------|--------------|-------------|--------------|-------------|
| NBFC - HFCs | 16116 | 26% | 14490 | 26% | 13386 | 25% |
| NBFC - PSUs | 4737 | 8% | 5799 | 10% | 4340 | 8% |
| NBFC - MFIs | 815 | 1% | 424 | 1% | 323 | 1% |
| NBFC - Others | 40553 | 65% | 35979 | 63% | 35966 | 66% |
| Total | 62220 | 100% | 56692 | 100% | 54015 | 100% |

₹ in Cr

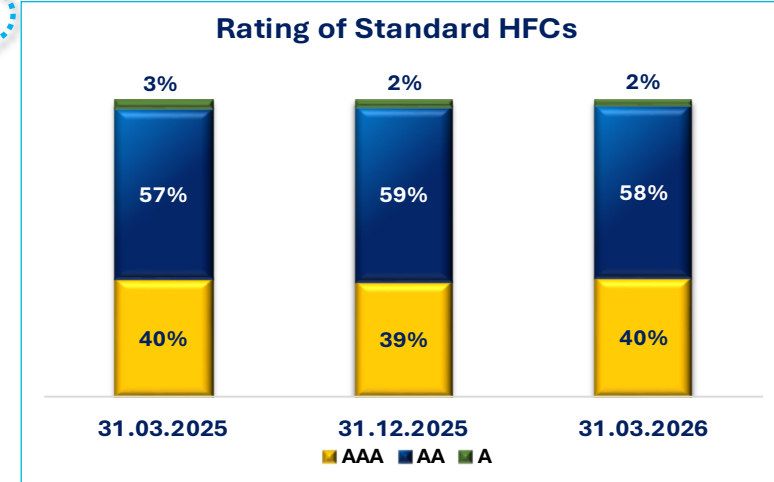
NBFC



Rated A and above: 99%

| Standard NBFCs | 31.03.2025 | 31.12.2025 | 31.03.2026 |
|-----------------------|--------------|--------------|--------------|
| Bank sponsored | 8423 | 7217 | 6382 |
| Private Inst & others | 53798 | 49475 | 47633 |
| Total | 62220 | 56692 | 54015 |

HFC



Rated A and above: 100%

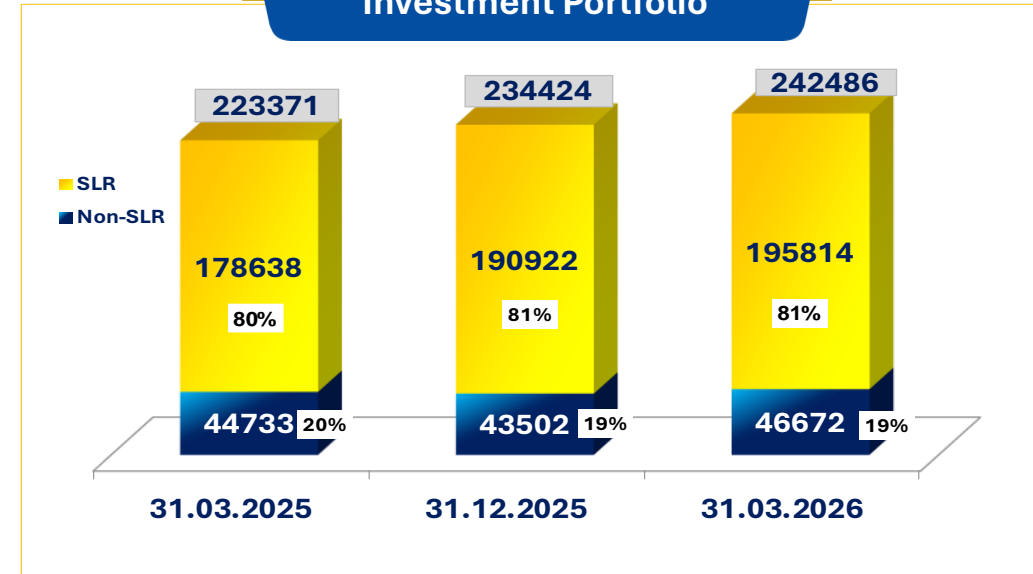
| HFCs, out of Std NBFCs | 31.03.2025 | 31.12.2025 | 31.03.2026 |
|------------------------|--------------|--------------|--------------|
| Bank sponsored | 2801 | 2852 | 2864 |
| Private Institutions | 13315 | 11638 | 10522 |
| Total | 16116 | 14490 | 13386 |

Investments (Domestic)

₹ in Cr

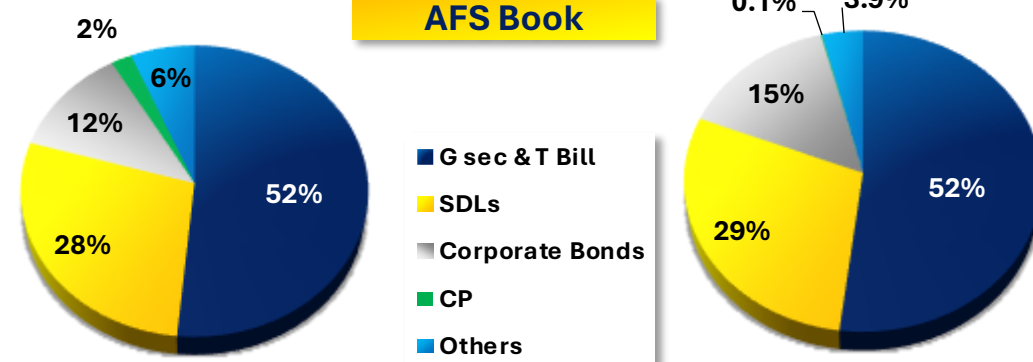
| S No | Details | 31.03.2025 | 31.12.2025 | 31.03.2026 | YoY (%) |
|------|---|------------|------------|------------|---------|
| 1 | SLR Investments | 178638 | 190922 | 195814 | 9.6 |
| | <i>Of which</i> | | | | |
| | Central Government Securities | 91685 | 95435 | 96318 | 5.1 |
| | State Government Securities | 83190 | 93816 | 97536 | 17.2 |
| | Treasury Bills | 3764 | 1671 | 1960 | - |
| | Other Approved Securities | 0 | 0 | 0 | - |
| 2 | Non SLR Investments | 44733 | 43502 | 46672 | 4.3 |
| | Total Domestic Investments (1) + (2) | 223371 | 234424 | 242486 | 8.6 |
| | (i) Held For Trading (HFT) | 13289 | 13970 | 15422 | 16.1 |
| | (ii) Available For Sale (AFS) | 68163 | 58944 | 61738 | (9.4) |
| | (iii) Held To Maturity (HTM) | 136682 | 154740 | 159890 | 17.0 |
| | (iv) Fair Value Through Profit/Loss (FVTPL) | 4975 | 6514 | 5179 | 4.1 |
| | (v) Subsidiary & Joint Venture (SAJV) | 262 | 256 | 256 | (2.4) |
| | Total Domestic Investments | 223371 | 234424 | 242486 | 8.6 |
| | <i>Modified Duration of AFS</i> | 3.21 | 3.63 | 3.25 | |
| | <i>Modified Duration of FVTPL including HFT</i> | 3.30 | 2.24 | 1.67 | |

Investment Portfolio



31.03.25

31.03.26



Financials



Operating Profit & Net Profit

₹ in Cr

| Sl No | Components | Quarter Ended | | | | | Year Ended | | |
|-------|----------------------------------|---------------|-------------|-------------|-------------|--------------|--------------|--------------|--------------|
| | | 31.03.2025 | 31.12.2025 | 31.03.2026 | QoQ (%) | YoY (%) | 31.03.2025 | 31.03.2026 | YoY (%) |
| 1 | Interest Income | 15856 | 17098 | 17480 | 2.23 | 10.24 | 62002 | 67451 | 8.79 |
| 2 | Interest Expenses | 9467 | 10202 | 10371 | 1.66 | 9.55 | 36826 | 40536 | 10.07 |
| 3 | Net Interest Income (1-2) | 6389 | 6896 | 7109 | 3.09 | 11.27 | 25176 | 26915 | 6.91 |
| 4 | Non Interest Income | 2743 | 2566 | 2500 | (2.57) | (8.86) | 9223 | 9991 | 8.32 |
| 5 | Operating Income (3+4) | 9132 | 9462 | 9609 | 1.55 | 5.22 | 34399 | 36906 | 7.29 |
| 6 | Operating Expenses | 4113 | 4438 | 4323 | (2.59) | 5.11 | 15401 | 16989 | 10.31 |
| 7 | Operating Profit (5-6) | 5019 | 5024 | 5286 | 5.21 | 5.32 | 18998 | 19916 | 4.83 |
| 8 | Total Provisions | 2063 | 1963 | 2183 | 11.21 | 5.82 | 8080 | 7760 | (3.95) |
| 9 | Net Profit (7-8) | 2956 | 3061 | 3103 | 1.37 | 4.97 | 10918 | 12156 | 11.33 |

Income

₹ in Cr

| Sl No | Components | Quarter Ended | | | | | Year Ended | | |
|-----------|---|---------------|--------------|--------------|---------------|---------------|--------------|--------------|-------------|
| | | 31.03.2025 | 31.12.2025 | 31.03.2026 | QoQ (%) | YoY (%) | 31.03.2025 | 31.03.2026 | YoY (%) |
| 1 | Interest Income on Advances and Discount on Bills | 11456 | 12449 | 12702 | 2.03 | 10.88 | 44856 | 48854 | 8.91 |
| 2 | Interest on investments | 3903 | 4002 | 4105 | 2.57 | 5.18 | 15315 | 16068 | 4.92 |
| 3 | Other interest income | 497 | 647 | 673 | 4.02 | 35.41 | 1831 | 2529 | 38.12 |
| 4 | Total Interest Income (1+2+3) | 15856 | 17098 | 17480 | 2.23 | 10.24 | 62002 | 67451 | 8.79 |
| 5 | Profit/Loss on Sale of Investments | 147 | 340 | 105 | (69.07) | (28.45) | 908 | 987 | 8.67 |
| 6 | Profit/Loss on Revaluation of Investments | 45 | 20 | -99 | - | - | 137 | -97 | - |
| 7 | Recovery of bad debts | 764 | 576 | 555 | (3.73) | (27.42) | 2548 | 2335 | (8.33) |
| 8 | Fee Income | 918 | 998 | 1092 | 9.50 | 19.04 | 3528 | 3709 | 5.15 |
| 9 | Forex Income | 178 | 172 | 200 | 16.56 | 12.63 | 369 | 703 | 90.42 |
| 10 | PSLC Commission | 298 | 339 | 349 | 3.07 | 17.25 | 843 | 1286 | 52.46 |
| 11 | Miscellaneous income | 393 | 121 | 298 | 146.28 | (24.17) | 890 | 1068 | 20.00 |
| 12 | Total Non Interest Income (5 to 11) | 2743 | 2566 | 2500 | (2.57) | (8.86) | 9223 | 9991 | 8.32 |
| 13 | Total Income (4+12) | 18599 | 19664 | 19980 | 1.61 | 7.43 | 71225 | 77441 | 8.73 |

Fee Income

₹ in Cr

| Sl No | Components | Quarter Ended | | | | | Year Ended | | |
|-------|-----------------------------------|---------------|------------|-------------|-------------|--------------|-------------|-------------|-------------|
| | | 31.03.2025 | 31.12.2025 | 31.03.2026 | QoQ (%) | YoY (%) | 31.03.2025 | 31.03.2026 | YoY (%) |
| 1 | Transaction fees | 212 | 174 | 138 | (20.72) | (35.01) | 881 | 621 | (29.56) |
| 2 | Loan processing charges | 166 | 244 | 251 | 2.86 | 51.53 | 679 | 805 | 18.54 |
| 3 | Commission on Government business | 38 | 27 | 29 | 3.99 | (24.87) | 113 | 116 | 2.86 |
| 4 | Commission on LC/BG | 88 | 108 | 108 | - | 21.89 | 351 | 396 | 12.88 |
| 5 | Cross selling | 56 | 54 | 65 | 19.56 | 14.79 | 181 | 196 | 8.00 |
| 6 | Income from PFMS operations | 7 | 0.1 | 18 | - | 137.39 | 21 | 21 | - |
| 7 | Rent on Lockers | 43 | 45 | 43 | (4.53) | - | 164 | 169 | 3.26 |
| 8 | Misc fee Income | 308 | 346 | 440 | 27.17 | 42.86 | 1138 | 1385 | 21.70 |
| 9 | Fee Income (1 to 8) | 918 | 998 | 1092 | 9.50 | 19.04 | 3528 | 3709 | 5.15 |

Expenses

₹ in Cr

| Sl No | Components | Quarter Ended | | | | | Year Ended | | |
|-------|--|---------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|
| | | 31.03.2025 | 31.12.2025 | 31.03.2026 | QoQ (%) | YoY (%) | 31.03.2025 | 31.03.2026 | YoY (%) |
| 1 | Interest on deposits | 8783 | 9376 | 9518 | 1.51 | 8.37 | 34702 | 37485 | 8.02 |
| 2 | Interest on borrowings | 139 | 188 | 257 | 36.70 | 84.89 | 362 | 748 | 106.87 |
| 3 | Other interest expenses | 545 | 638 | 596 | (6.58) | 9.36 | 1762 | 2303 | 30.70 |
| 4 | Total Interest Expenses (1+2+3) | 9467 | 10202 | 10371 | 1.66 | 9.55 | 36826 | 40536 | 10.07 |
| 5 | Salary | 1852 | 1809 | 1857 | 2.65 | 0.27 | 6836 | 7178 | 5.00 |
| 6 | Employees Benefit | 848 | 977 | 854 | (12.63) | 0.66 | 3047 | 3582 | 17.56 |
| 7 | Staff Expenses (5+6) | 2700 | 2786 | 2711 | (2.69) | 0.41 | 9883 | 10760 | 8.87 |
| 8 | Overheads | 1413 | 1652 | 1612 | (2.46) | 14.07 | 5518 | 6229 | 12.89 |
| 9 | Operating Expenses (7+8) | 4113 | 4438 | 4323 | (2.59) | 5.11 | 15401 | 16989 | 10.31 |
| 10 | Total Expenses (4+9) | 13580 | 14640 | 14694 | 0.37 | 8.20 | 52227 | 57525 | 10.14 |

Overhead Expenses

₹ in Cr

| Sl No | Components | Quarter Ended | | | | | Year Ended | | |
|-------|----------------------------------|---------------|-------------|-------------|---------------|--------------|-------------|-------------|--------------|
| | | 31.03.2025 | 31.12.2025 | 31.03.2026 | QoQ (%) | YoY (%) | 31.03.2025 | 31.03.2026 | YoY (%) |
| 1 | Rent, Taxes & Lighting | 179 | 173 | 179 | 3.38 | - | 674 | 703 | 4.26 |
| 2 | Depreciation | 147 | 149 | 148 | (0.50) | 0.43 | 532 | 596 | 12.07 |
| 3 | Insurance | 228 | 374 | 290 | (22.49) | 27.38 | 931 | 1150 | 23.59 |
| 4 | Travelling | 56 | 56 | 57 | 1.84 | 1.84 | 247 | 251 | 1.54 |
| 5 | Postage, Telecommunications etc. | 37 | 41 | 38 | (7.35) | 2.59 | 130 | 149 | 14.30 |
| 6 | Repairs and Maintenance | 76 | 71 | 76 | 6.63 | - | 271 | 277 | 2.20 |
| 7 | Printing and Stationery | 29 | 24 | 28 | 14.69 | (3.70) | 98 | 99 | 1.21 |
| 8 | ATM Issuer Fee paid | 121 | 127 | 124 | (2.23) | 2.36 | 492 | 499 | 1.38 |
| 9 | Others | 540 | 637 | 672 | 5.49 | 24.44 | 2143 | 2505 | 16.89 |
| 10 | Overheads (1 to 9) | 1413 | 1652 | 1612 | (2.46) | 14.07 | 5518 | 6229 | 12.89 |

Provisions & Net Profit

₹ in Cr

| Sl No | Components | Quarter Ended | | | | | Year Ended | | |
|-------|-------------------|---------------|------------|------------|---------|---------|------------|------------|---------|
| | | 31.03.2025 | 31.12.2025 | 31.03.2026 | QoQ (%) | YoY (%) | 31.03.2025 | 31.03.2026 | YoY (%) |
| 1 | Operating Profit | 5019 | 5024 | 5286 | 5.21 | 5.32 | 18998 | 19916 | 4.83 |
| 2 | Total Provisions | 2063 | 1963 | 2183 | 11.21 | 5.82 | 8080 | 7760 | (3.95) |
| | <i>Of which</i> | | | | | | | | |
| | NPA - Advances | 1100 | 315 | 748 | 137.46 | (32.00) | 3444 | 1833 | (46.79) |
| | NPA - Investments | -77 | -13 | -18 | - | 76.62 | -115 | -37 | 67.77 |
| | Standard advances | -264 | 488 | 492 | 0.82 | - | 853 | 1587 | 85.94 |
| | Income-tax | 1268 | 1105 | 957 | (13.39) | (24.53) | 3869 | 4248 | 9.81 |
| | Others | 36 | 68 | 4 | (94.12) | (88.89) | 29 | 129 | - |
| 3 | Net Profit (1-2) | 2956 | 3061 | 3103 | 1.37 | 4.97 | 10918 | 12156 | 11.33 |

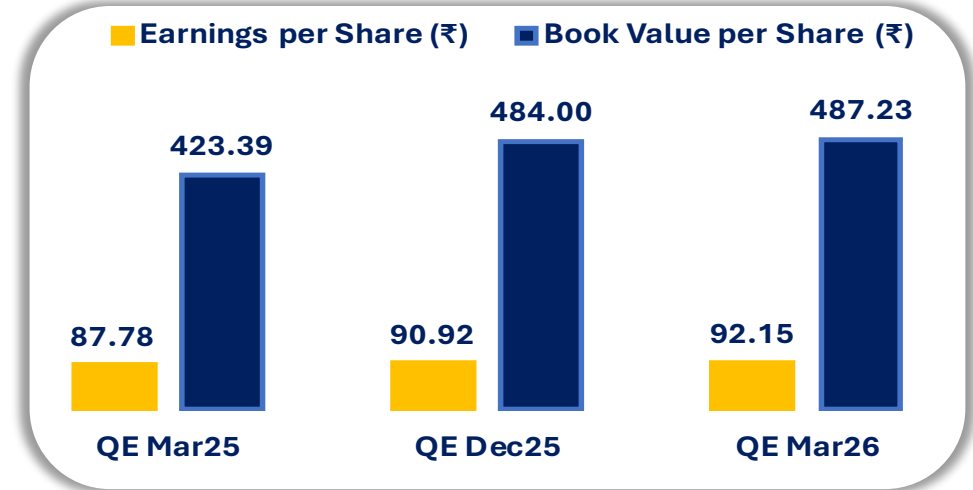
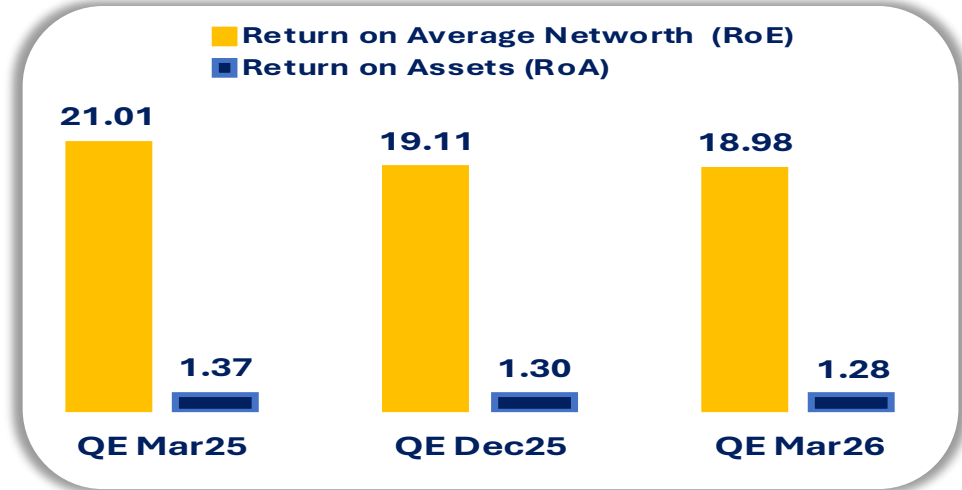
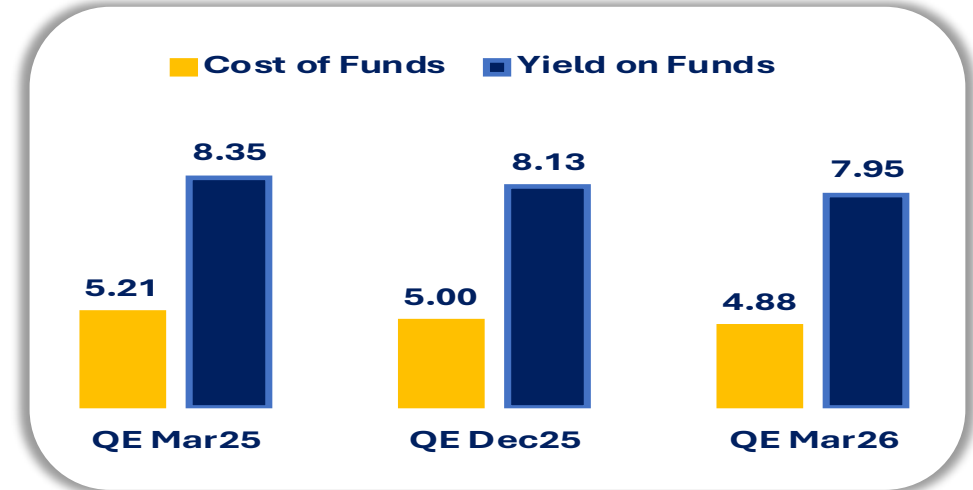
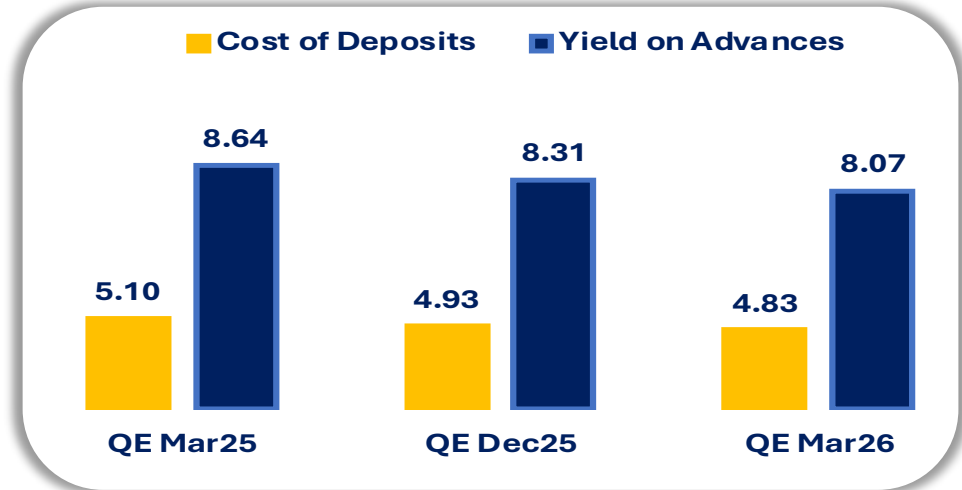
Performance Ratios

% Annualized

| Sl No | Ratios | Quarter Ended | | | Year Ended | |
|-------|--------------------------------------|---------------|------------|------------|------------|------------|
| | | 31.03.2025 | 31.12.2025 | 31.03.2026 | 31.03.2025 | 31.03.2026 |
| 1 | Cost of Deposits | 5.10 | 4.93 | 4.83 | 5.12 | 4.97 |
| 2 | Cost of Funds | 5.21 | 5.00 | 4.88 | 5.21 | 5.04 |
| 3 | Yield on Advances | 8.64 | 8.31 | 8.07 | 8.75 | 8.33 |
| 4 | Yield on Investments | 7.23 | 6.95 | 6.99 | 7.17 | 6.99 |
| 5 | Yield on Funds | 8.35 | 8.13 | 7.95 | 8.40 | 8.13 |
| 6 | Net Interest Margin (NIM) | 3.37 | 3.28 | 3.23 | 3.41 | 3.24 |
| 7 | Net Interest Margin (NIM) Domestic | 3.48 | 3.40 | 3.35 | 3.51 | 3.36 |
| 8 | Cost to Income Ratio | 45.05 | 46.90 | 44.99 | 44.77 | 46.03 |
| 9 | Return on Assets (RoA) | 1.37 | 1.30 | 1.28 | 1.32 | 1.31 |
| 10 | Return on Average Networth (RoE) | 21.01 | 19.11 | 18.98 | 20.76 | 19.53 |
| 11 | Earnings per Share (₹) | 87.78 | 90.92 | 92.15 | 81.06 | 90.24 |
| 12 | Book Value per Share (₹) | 423.39 | 484.00 | 487.23 | 423.39 | 487.23 |
| 13 | Business per Employee (₹ in Cr) | 32.42 | 34.56 | 36.41 | 32.42 | 36.41 |
| 14 | Business per Branch (₹ in Cr) | 220.02 | 234.92 | 243.87 | 220.02 | 243.87 |
| 15 | Net Profit per Employee (₹ in lakhs) | 29.51 | 30.18 | 30.86 | 27.25 | 30.22 |

Performance Ratios

% Annualized



Balance Sheet

₹ in Cr

| Liabilities | 31.03.2025 | 31.12.2025 | 31.03.2026 |
|--------------------------------|---------------|---------------|---------------|
| Capital | 1347 | 1347 | 1347 |
| Reserves & Surplus | 67963 | 76889 | 76944 |
| Deposits | 737154 | 790923 | 827726 |
| Borrowings | 41508 | 48888 | 46692 |
| Other Liabilities & Provisions | 25439 | 28418 | 35244 |
| Total | 873411 | 946465 | 987953 |

| Assets | 31.03.2025 | 31.12.2025 | 31.03.2026 |
|---------------------------------|---------------|---------------|---------------|
| Cash & Balance with RBI | 31948 | 30097 | 34055 |
| Bal. with banks & money at call | 22920 | 29397 | 31536 |
| Investments | 225303 | 235995 | 244666 |
| Advances | 571071 | 625547 | 654888 |
| Fixed Assets | 8827 | 8664 | 8647 |
| Other Assets | 13342 | 16765 | 14161 |
| Total | 873411 | 946465 | 987953 |

Capital & Risk Management



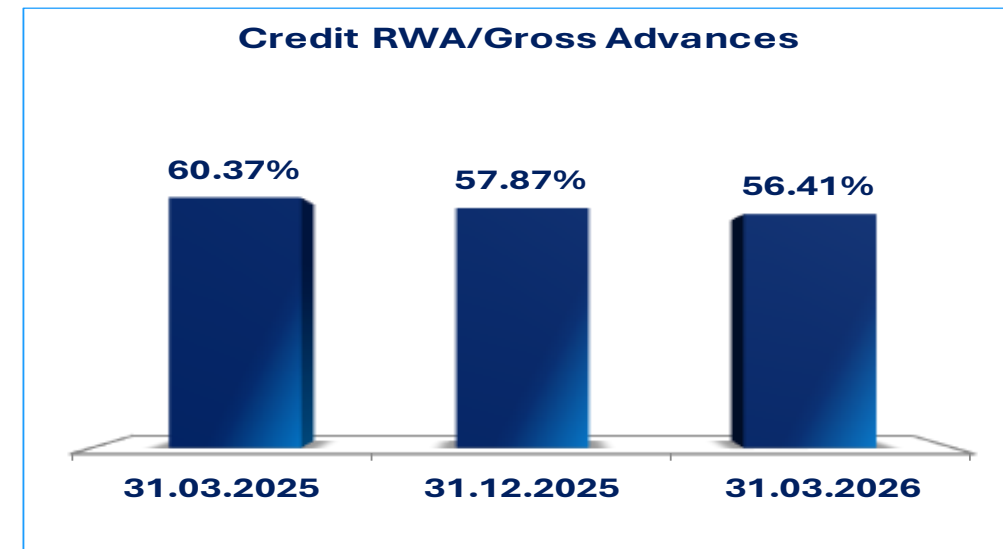
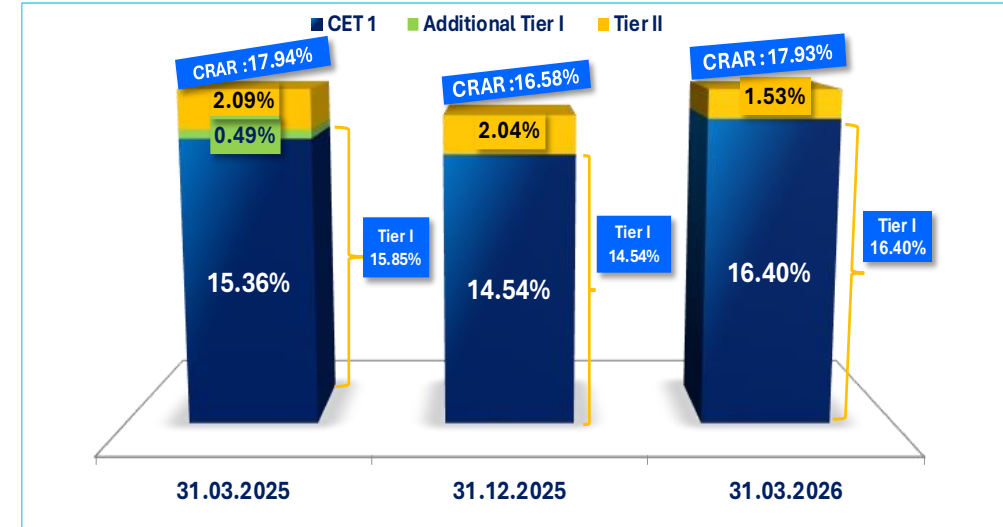
Capital & Risk Management

₹ in Cr

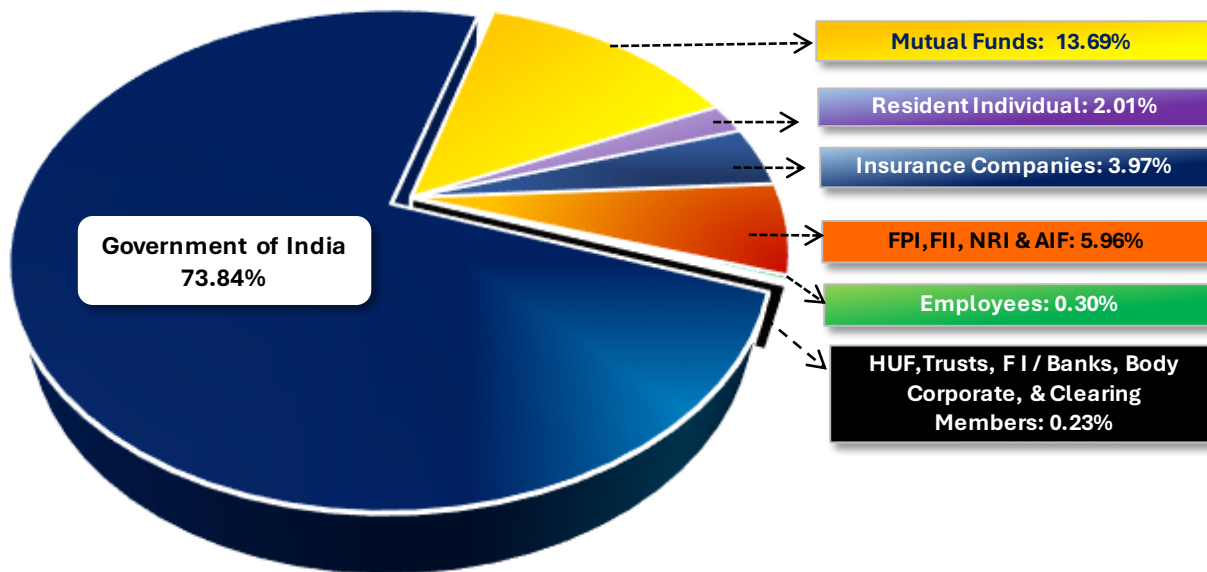
| S No | Parameters | 31.03.2025 | 31.12.2025 | 31.03.2026 |
|------|------------------------------|------------|------------|------------|
| 1 | Common Equity Tier I (CET 1) | 62983 | 62800 | 71764 |
| 2 | Additional Tier I | 2000 | 0 | 0 |
| 3 | Tier II | 8588 | 8821 | 6704 |
| 4 | Total Capital (1+2+3) | 73571 | 71621 | 78468 |
| 5 | Total Risk Weighted Assets | 410098 | 431930 | 437546 |
| 6 | CRAR % (4/5) | 17.94 | 16.58 | 17.93 |

| S No | Risk Weighted Assets (RWA) | 31.03.2025 | 31.12.2025 | 31.03.2026 |
|------|----------------------------|------------|------------|------------|
| 1 | Credit | 355054 | 369706 | 376320 |
| | <i>Density</i> | 60.37% | 57.87% | 56.41% |
| | <i>Of which</i> | | | |
| | Retail | 72109 | 79691 | 81116 |
| | <i>Density</i> | 60.55% | 58.51% | 57.37% |
| | Agriculture | 38954 | 37465 | 37386 |
| | <i>Density</i> | 28.30% | 25.06% | 24.41% |
| | MSME | 63782 | 73187 | 76101 |
| | <i>Density</i> | 67.74% | 69.85% | 69.45% |
| 2 | Market | 7571 | 8473 | 7474 |
| | <i>Density*</i> | 56.97% | 60.65% | 48.46% |
| 3 | Operational | 47473 | 53751 | 53751 |
| | <i>Density</i> | -- | -- | -- |

*Market RWA/Trading Book



Shareholding Pattern as on 31.03.26



| 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

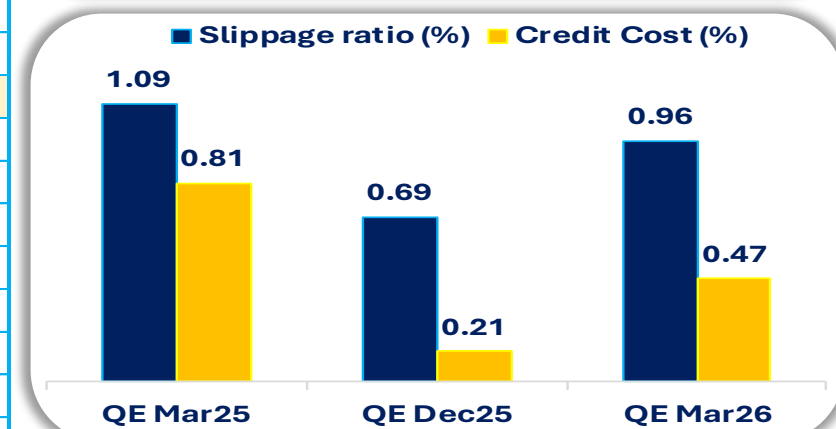
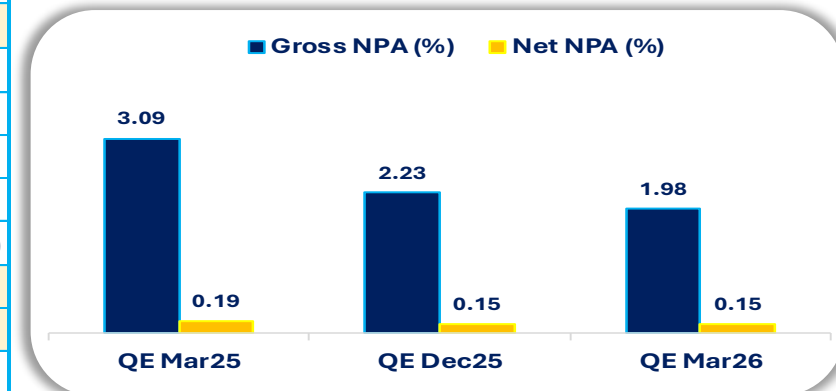
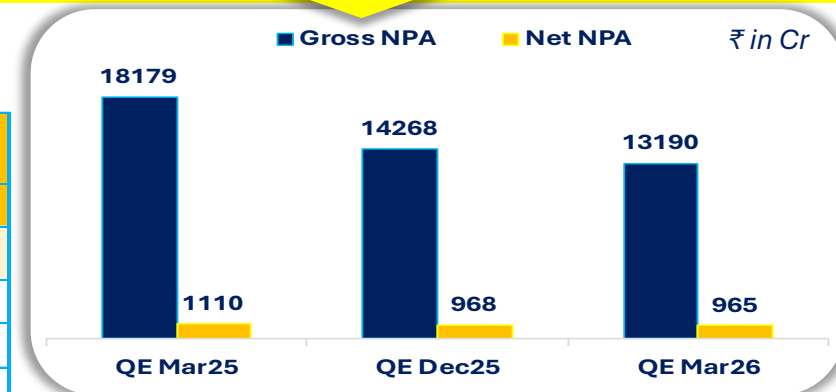
STANDARD



Movement of NPA

₹ in Cr

| S No | Details | Quarter Ended | | | Year Ended | |
|------|---|---------------|------------|------------|------------|------------|
| | | 31.03.2025 | 31.12.2025 | 31.03.2026 | 31.03.2025 | 31.03.2026 |
| 1 | Gross NPA opening balance | 18208 | 16135 | 14268 | 21106 | 18179 |
| | Additions : | | | | | |
| | Fresh Slippages | 1393 | 997 | 1355 | 5683 | 4819 |
| | To old NPAs / Others | 38 | 10 | 40 | 104 | 114 |
| 2 | Sub-Total of Additions | 1431 | 1007 | 1395 | 5786 | 4932 |
| | Reductions : | | | | | |
| | Cash Recovery & Upgradation | 641 | 686 | 600 | 3839 | 3226 |
| | Technical Write off | 554 | 2001 | 1703 | 4170 | 6005 |
| | Normal Write off | 265 | 187 | 171 | 705 | 690 |
| | Exchange difference | 0 | 0 | 0 | 0 | 0 |
| 3 | Sub-Total of Reductions | 1461 | 2874 | 2474 | 8714 | 9921 |
| 4 | Gross NPA closing Balance (1+2-3) | 18179 | 14268 | 13190 | 18179 | 13190 |
| | Gross NPA% | 3.09 | 2.23 | 1.98 | 3.09 | 1.98 |
| 5 | Provisions | 16883 | 13124 | 12039 | 16883 | 12039 |
| 6 | Others (Interest Realisable, etc.) | 186 | 177 | 186 | 186 | 186 |
| 7 | Net NPA [4-(5+6)] | 1110 | 968 | 965 | 1110 | 965 |
| | Net NPA% | 0.19 | 0.15 | 0.15 | 0.19 | 0.15 |
| | AUC Recovery | 901 | 584 | 657 | 3019 | 2508 |
| | MOI Recovery | 239 | 184 | 241 | 792 | 917 |
| | Total Recovery (Cash +Upgradation) | 1782 | 1453 | 1499 | 7651 | 6651 |
| | PCR % (including Technical Writeoff) | 98.10 | 98.28 | 98.28 | 98.10 | 98.28 |
| | PCR % (excluding Technical Writeoff) | 93.90 | 93.22 | 92.68 | 93.90 | 92.68 |
| | Slippage Ratio % (Annualised) | 1.09 | 0.69 | 0.96 | 1.11 | 0.85 |
| | Credit Cost % (Annualised) | 0.81 | 0.21 | 0.47 | 0.66 | 0.31 |

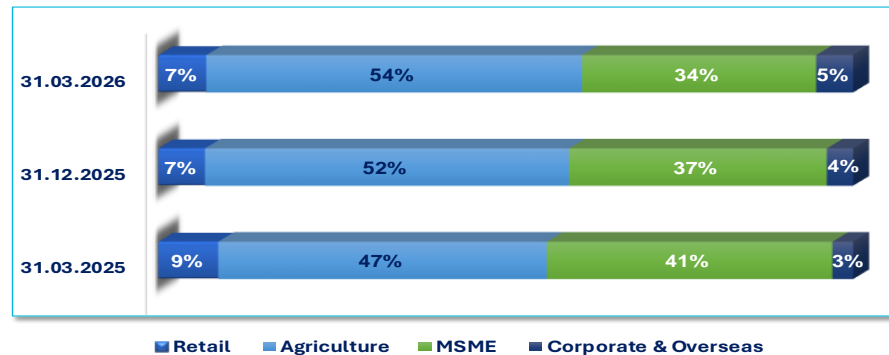


Sector wise NPA

₹ in Cr

| S No | Sector | 31.03.2025 | | 31.12.2025 | | 31.03.2026 | | |
|------|----------------------|------------|---------------------------|------------|---------------------------|-------------|-----------|---------------------------|
| | | Gross NPA | % to respective portfolio | Gross NPA | % to respective portfolio | Outstanding | Gross NPA | % to respective portfolio |
| 1 | Retail Credit | 1566 | 1.31% | 957 | 0.70% | 141396 | 911 | 0.64% |
| | <i>Of which</i> | | | | | | | |
| | Home Loan | 776 | 1.22% | 504 | 0.73% | 71275 | 472 | 0.66% |
| | Education Loan | 277 | 6.15% | 78 | 1.74% | 4297 | 58 | 1.35% |
| | Vehicle Loan | 104 | 0.90% | 70 | 0.45% | 16153 | 79 | 0.49% |
| 2 | Agriculture | 8602 | 6.25% | 7477 | 5.00% | 153150 | 7129 | 4.65% |
| 3 | MSME | 7470 | 7.93% | 5295 | 5.05% | 109580 | 4450 | 4.06% |
| 4 | Corporate & Overseas | 541 | 0.23% | 539 | 0.22% | 262987 | 700 | 0.27% |
| 5 | Total (1 to 4) | 18179 | 3.09% | 14268 | 2.23% | 667113 | 13190 | 1.98% |
| | Priority | 15773 | 7.72% | 12477 | 5.80% | 214943 | 11253 | 5.24% |

Sectorwise GNPA to Total NPA %



Fresh Slippages

| Category | Q4 FY25 | Q3 FY26 | Q4 FY26 | FY25 | FY26 |
|----------------------|-------------|------------|-------------|-------------|-------------|
| Retail | 103 | 67 | 98 | 795 | 562 |
| Agriculture | 745 | 569 | 650 | 2551 | 2368 |
| MSME | 577 | 361 | 450 | 2123 | 1712 |
| RAM (1) | 1426 | 997 | 1197 | 5469 | 4642 |
| Corporate (2) | -32 | 0 | 158 | 214 | 176 |
| Total (1)+(2) | 1393 | 997 | 1355 | 5683 | 4819 |

₹ in Cr

NCLT

| Category | 31.03.2026 | | | |
|-------------------------------|-----------------|--------------|--------------|-------------|
| | No. of Accounts | Exposure | Provision | PCR% |
| RBI List I | 6 | 1225 | 1225 | 100% |
| RBI List II | 10 | 2820 | 2820 | 100% |
| Accounts filed by Bank | 32 | 1210 | 1210 | 100% |
| Accounts filed by other Banks | 227 | 16685 | 16685 | 100% |
| Total | 275 | 21940 | 21940 | 100% |

| Recovery from NCLT | FY25 | | FY26 | |
|--------------------|------------|------------|-----------|-------------|
| | No of Acs | Amount | No of Acs | Amount |
| Through Resolution | 39 | 330 | 32 | 952 |
| Under Liquidation | 69 | 156 | 49 | 110 |
| Total | 108 | 486 | 81 | 1062 |

NARCL

| S.No | Position of Accounts with Indian Bank as on 31.03.2026 | No. of A/cs | Book Balance |
|------|--|-------------|--------------|
| 1 | Accounts acquired by NARCL | 14 | 3998 |
| 2 | Bids received from NARCL | 1 | 767 |
| 3 | Under progress with NARCL | 0 | 0 |
| 4 | Declined by NARCL/Lenders | 2 | 50 |
| | Total | 17 | 4815 |

Invested ₹272.25 Cr (Face Value) in NARCL & ₹1.00 Cr (Face Value) in IDRCL as equity

Covid Restructuring (sector-wise)

| Sector | Outstanding as on 31.12.25 (Standard) | | Addition during the QE Mar'26 | | Reduction during the QE Mar'26 | | Outstanding as on 31.03.26 (Standard) | | Recovery Percentage | Provision |
|------------------|---------------------------------------|-------------|---|-----------------------------|--------------------------------|-----------|---------------------------------------|-------------|---------------------|-------------|
| | | | Addition (Interest/ Additional funding/ Fund Utilisation) | Upgradation NPA to standard | Recovery | Fresh NPA | | | | |
| | No | Amount | Amount | Amount | Amount | Amount | No | Amount | % | Amount |
| Retail | 19313 | 3306 | 0 | 30 | 400 | 31 | 15827 | 2906 | 96.86% | 945 |
| Agriculture | 697 | 74 | 0 | 0 | 25 | 5 | 326 | 44 | 93.65% | 13 |
| MSME | 3206 | 537 | 0 | 10 | 135 | 9 | 2493 | 403 | 95.99% | 161 |
| RAM Total | 23216 | 3917 | 0 | 40 | 560 | 45 | 18646 | 3353 | 94.57% | 1119 |
| Corporate | 6 | 214 | 0 | 0 | 15 | 0 | 6 | 199 | 99.32% | 52 |
| Total | 23222 | 4131 | 0 | 40 | 575 | 45 | 18652 | 3552 | 95.98% | 1171 |

Special Mention Account (SMA) ₹5 Cr and above

₹ in Cr

| Sector | 31.03.2025 | | | | 31.12.2025 | | | | 31.03.2026 | | | |
|--------------------|-------------|------------|-------------|--|------------|-------------|-------------|--|-------------|------------|-------------|--|
| | 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 | 60 | 76 | 136 | 0.12% | 85 | 67 | 152 | 0.11% | 160 | 70 | 230 | 0.16% |
| Agriculture | 151 | 109 | 260 | 0.20% | 78 | 216 | 294 | 0.21% | 40 | 156 | 196 | 0.13% |
| MSME | 780 | 314 | 1094 | 1.26% | 538 | 680 | 1218 | 1.22% | 667 | 410 | 1077 | 1.02% |
| Corporate & Others | 3305 | 160 | 3465 | 1.46% | 68 | 3346 | 3414 | 1.38% | 1010 | 286 | 1296 | 0.49% |
| TOTAL | 4296 | 659 | 4955 | 0.87% | 769 | 4309 | 5078 | 0.81% | 1877 | 922 | 2799 | 0.43% |

Financial Inclusion



Financial Inclusion



| S No | FI Parameters | Mar'25 | Dec'25 | Mar'26 |
|------|---|--------|--------|--------|
| 1 | BCs engaged (Nos.) | 14667 | 16247 | 17032 |
| 2 | PMJDY Accounts under BSBDA (No. in lakhs) | 235 | 246 | 247 |
| 3 | Balance in PMJDY accounts (₹ in Cr) | 12223 | 13074 | 14471 |
| 4 | Rupay Cards issued (No. in lakhs) | 135 | 144 | 149 |

1

Average Balance in PMJDY account: ₹5755 (vs ₹5269 of Industry)

2

Growth in PMJDY A/Cs under BSBDA: YoY 5% (in nos.) and 18% (in balance)

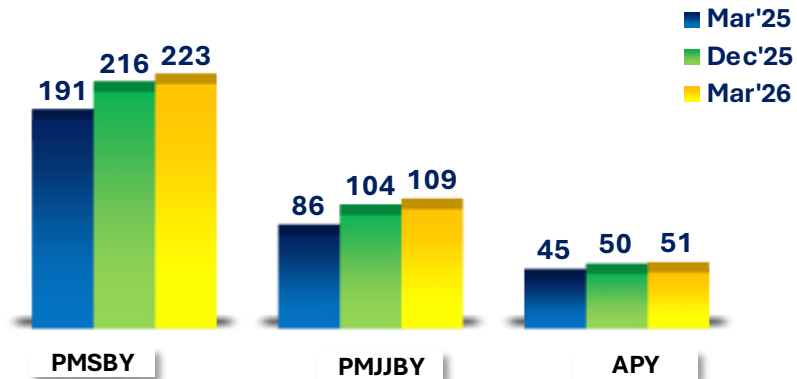
3

BC network in 26 States and 5 UTs

4

| YoY increase in Market Share (As of Mar'26) | PMJJBY | PMSBY |
|---|----------|----------|
| | 4.02% | 3.88% |
| | 38 bps ↑ | 12 bps ↑ |

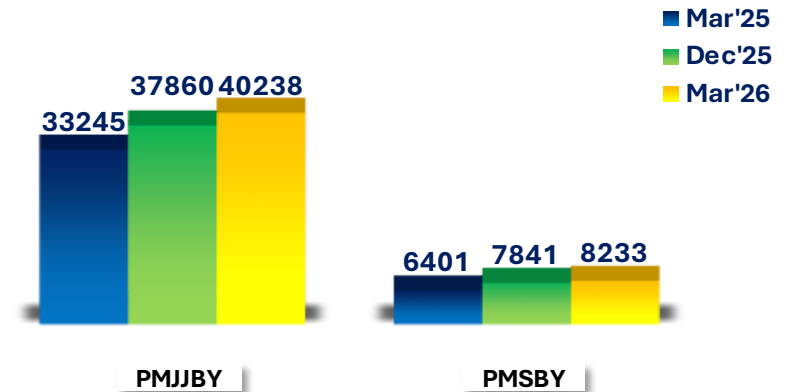
Number of Enrolments (in Lakhs)*



Atal Pension Yojana

- 01 Added 6.05 lakh fresh enrolments, during FY26, with Avg. Account per Branch of 104 as against the proportionate target of 100 as on 31.03.26.
- 02 Registered a growth of 3% (QoQ) and 14%(YoY)

Number of claims settled*

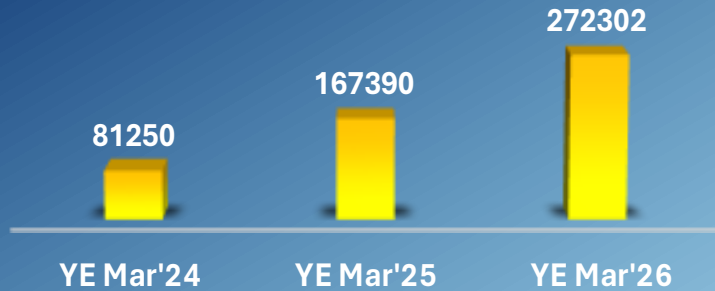


* Number of enrolments and claims are cumulative since launch of the respective schemes

Digital Banking & Business Network



Digital Business

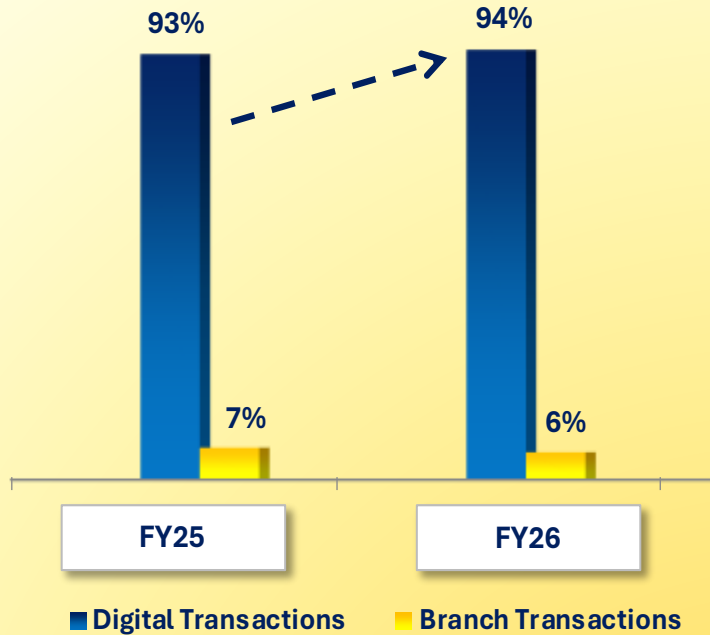


Other Digital Business



Digital Business during FY26 : ₹2,72,302 Cr

153 Digital Journeys, Utilities & Processes



₹ in Cr

Digital Assets



Digital Liabilities



Expanding Digital Footprint – FY26



~1.7x YoY growth in amount of Digital Vehicle Loans



~1.2x YoY growth in amount of Digital Liability Business



~1.7x YoY growth in amount of Digital Home Loans



~1.6x YoY growth in amount of Digital Business



~1.8x YoY growth in amount of Digital Jewel Loans



~1.5x YoY growth in amount of Digital MSME Loans



~1.7x YoY growth in number of Digital Tractor Loans

Major IT Infrastructure & Digital Initiatives



IndSMART Biz

✓ Comprehensive digital app for MSME business growth and financial management



Employee Assist

✓ Chatbot trained to resolve Employee queries thereby reducing TAT for customers



e-Fraud Risk Management

✓ Real time AI driven behavior analysis for fraud detection & prevention



IndEngage Hub (CRM)

✓ Customer Relationship Management platform: aimed at centralizing customer data through effective Lead, Campaign, Sales and Service management.



Cash Management Services

✓ IND Cash Optima - collection & payment solution for Corporates



IntelliTrace Hackathon 2026

✓ PSB Hackathon series 2026 held to tackle real world financial fraud challenges

Virtual Banking Experience



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



Anywhere Banking



Robo Advisory



Virtual RM



Priority Service



Rewards & Offers



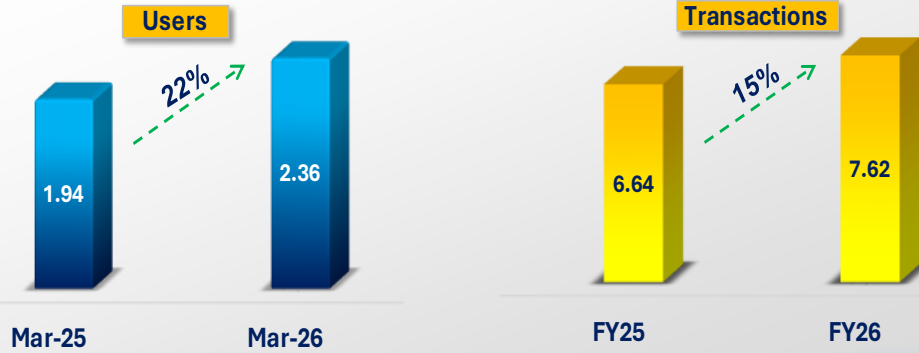
Red Hat APAC Innovation Award 2025 for Cloud Native Development

169 Fintech partners to provide customized software solutions / applications and support services

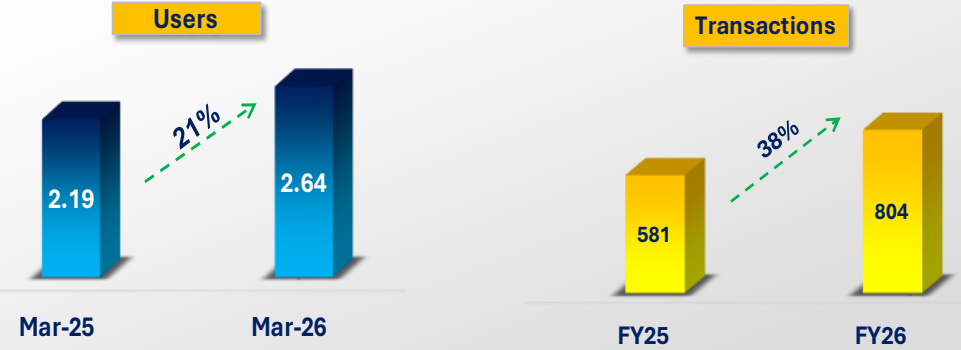
Digital Banking

In Cr

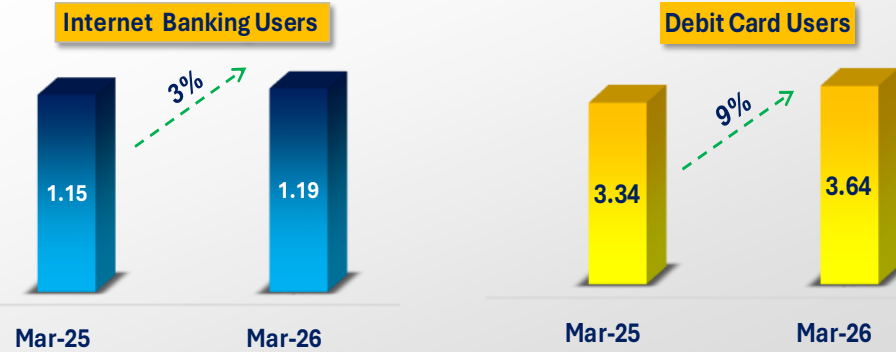
Mobile Banking



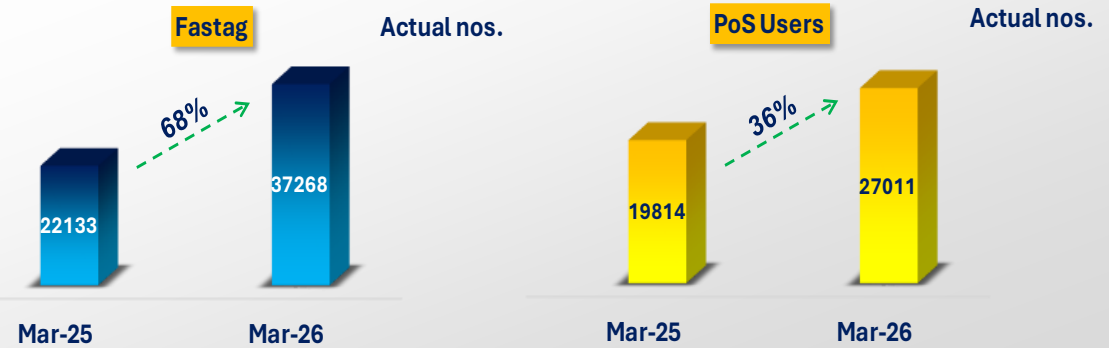
UPI



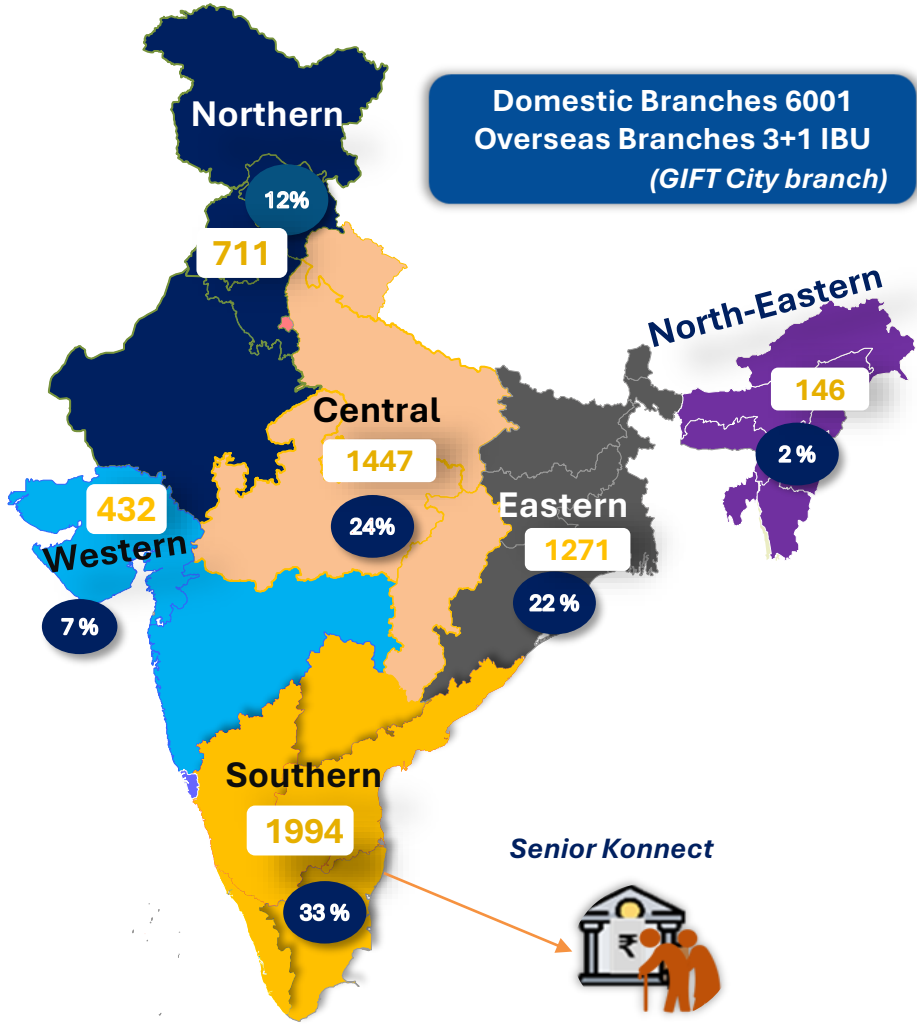
Internet Banking & Debit Card Users



Fastag & PoS Users

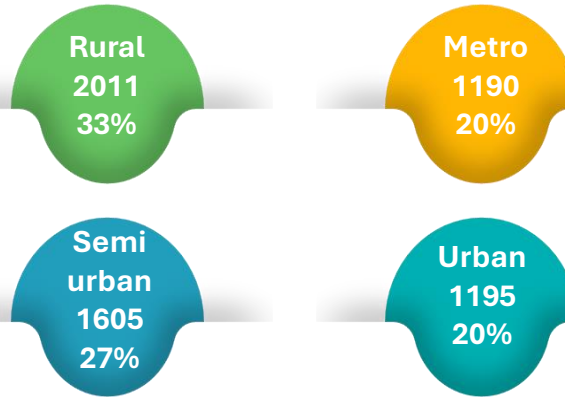


Pan India Touch Points: 28,691



31.03.2026

Population group wise (Domestic)



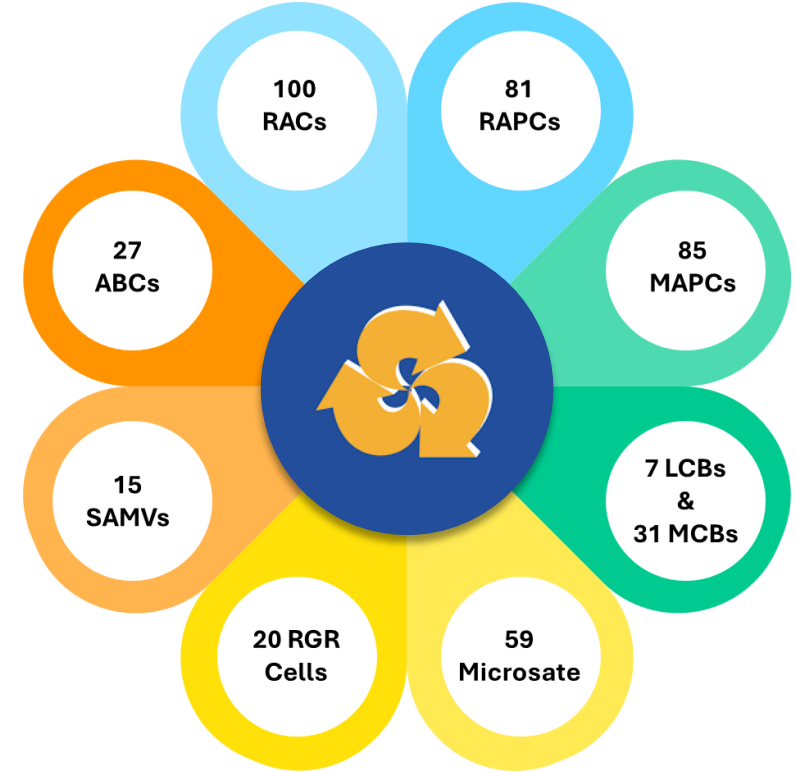
5657 ATMs & BNAs



17032 Business Correspondents



Processing Centres & Verticals



Branches Opened: 102 in FY26 (365 since amalgamation)

Branches Merged: 2 in FY26 (354 since amalgamation)

Manpower Position

| Domestic (As on 31.03.26) | Total | Male | Female | Average age of staff | % of Female staff |
|------------------------------|--------------|--------------|--------------|-------------------------|----------------------|
| Officers | 25997 | 18458 | 7539 | 37 | 29% |
| Clerks | 12205 | 7750 | 4455 | 39 | 37% |
| Sub-staff | 1761 | 1531 | 230 | 47 | 13% |
| Full Time Sweepers | 198 | 151 | 47 | 47 | 24% |
| Total | 40161 | 27890 | 12271 | 39 | 31% |

3923 Training programs conducted in FY26 – 111895 participants (of which 35675 are unique participants)

Gold Appraisal Technique Training conducted for 1048 officers

Training on Digital Adoption, Mobile Banking and VBX has been conducted for 6089 employees.

EmoHero Initiative launched – First line of emotional support for employees, through digital PRACTO platform helping to create a more connected and empathetic workplace.

Micro-Learning Unified Platform – Host Gamified quizzes for all departments, Facilitates Badges, Certificates and Peer-Peer recognition dashboard. Over 2.5 Lac participations registered.

Training to improve local language has been conducted for 2961 employees

Rashtriya Karmayogi Training was imparted for 19778 employees

ESG, Group Entities & Awards



Environmental

- Installed Lighting sensors in Corporate/Head Office Premises
- LED Light fittings installed in all Branches/ Offices for Energy Conservation

- 140 LED signboards installed
- Installed Roof Top Solar Panels in Bank's 85 own buildings & generated ~18 lakh units of electricity.

- Replaced 1481+ Diesel generators with Inverter in 2 years to reduce carbon emission
- Exposure to Green finance : ₹14473 Cr

- Ramp/lift is provided in 4873 branches
- Climate Risk Management Policy framed & dedicated Green cell formed.
- Green Deposits : primarily deployed in Green projects

Social

- Rural Development: 39 RSETI Centres (INDSETIs) trained 42,593 candidates through 1386 programs during FY26
- 44 Financial Literacy Centres (FLCs) conducted 4513 camps during FY26 covering 2,29,655 participants.

- Women empowerment:
- Gender Diversity of the Bank: 31%
 - 56 lakh women benefitted through 5.03 lakh SHGs as on 31.03.26
 - Policy for Prevention of sexual harassment of women at workplace

- Supported differently abled children and women through Society for Rights of all Women with Disabilities by providing 40 sewing machines.
- Sponsored six e-vehicles for sewage transportation to Greater Chennai Corporation

- Sponsored hearing aids and computer systems to Little Flower Convent Higher Sec. School for the Deaf at Chennai.
- Support ASHRAYA, a short stay home for women and children in distress of Andhra Mahila Sabha by providing Household utilities

Governance

- Bank has ranked 3rd among PSBs in Feb'26 based on Grievance Redressal Assessment and Index Score of DFS, Ministry of Finance
- 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.

- Well established Whistle Blower Policy to enhance 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 Sampo of Japan as promoter
- Incorporated & licensed in 2007.
- Bank's shareholding : 28.52%
- Gross Direct Premium: ₹1572 Cr (Q4FY26) (YoY 48%)

| ₹ in Cr | FY25 | FY26* | YoY |
|----------------------|------|-------|-----|
| Net Profit After Tax | 190 | 224 | 18% |
| Net worth | 1631 | 1846 | 13% |
| Gross Direct Premium | 5078 | 6008 | 18% |

*Pre-audit



Subsidiary

- In the business of Stock Broking & DP
- Listed on NSE and BSE
- Bank's shareholding: 64.84%
- Income under Stock Broking: ₹327.84 Cr (Q4FY26) (YoY 16%)

| ₹ in lakhs | FY25 | FY26 | YoY |
|----------------------|---------|---------|--------|
| Operating Profit | 1227.70 | 1009.68 | (18) % |
| Net Profit | 828.28 | 708.92 | (14) % |
| Stock Broking Income | 1540.34 | 1410.89 | (8) % |

Audited



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.

Operating Profit (FY26) ₹136 lakh
Net Profit (FY26) ₹28 lakh



Regional Rural Banks

₹ in Cr

| Parameters | Tamil Nadu Grama Bank | | | Puducherry Grama Bank | | | Total | | |
|------------------|-----------------------|--------|----------|-----------------------|--------|----------|------------|--------|---------|
| | Year Ended | | | Year Ended | | | Year Ended | | |
| | Mar-25 | Mar-26 | YoY (%) | Mar-25 | Mar-26 | YoY (%) | Mar-25 | Mar-26 | YoY (%) |
| Business | 50764 | 57966 | 14 | 3160 | 4035 | 28 | 53924 | 62002 | 15 |
| Operating Profit | 731 | 1058 | 45 | 33 | 76 | 131 | 764 | 1134 | 48 |
| Net Profit | 367 | 614 | 67 | 27 | 57 | 110 | 394 | 671 | 70 |
| Gross NPA % | 0.79 | 0.58 | (21 bps) | 0.95 | 0.62 | (33 bps) | - | - | - |
| Net NPA % | 0 | 0 | - | 0 | 0 | - | - | - | - |
| CRAR % | 13.70 | 13.64 | (6 bps) | 10.11 | 10.57 | 46 bps | - | - | - |
| No. of branches | 675 | 699 | - | 47 | 48 | - | 722 | 747 | - |

Pre-Audit





Bank won Prestigious SKOCH Golden Award for IB SAATHI & SKOCH Silver Award for Security Operations



CEO of the Year at TN Business Leader of the Year 2025



1st (Kolkata North & Varanasi ZOs) & 2nd (Patna ZO) Prizes under Regional Official Language Awards 2024-25 from Min. of Home Affairs for outstanding implementation of Official Language Policy

Declared Winner of "Golden Peacock Award for Excellence in Artificial Intelligence-2026"



ET Edge BFSI Tech Leaders Award - Architects of Bharat's Financial Future



Bank has received IBEX India 2026 BFSI Tech Award (Bronze) under Digital CX Trailblazer - PSU



Digital Leadership Award at 5th Edition of "Connect Future Ready Leaders Viksit Bharat 2047" by Enqube Collaborations

Guidance

| Parameters | Guidance (FY26) | Actuals (FY26) | Guidance (FY27) |
|-----------------------------|---------------------|----------------|---------------------|
| Deposits | 8% ~ 10% | 12.29% | 9% ~ 11% |
| Advances | 10% ~ 12% | 13.43% | 11% ~ 13% |
| CASA | >40% | 39.67% | 40% |
| Credit Deposit Ratio | ~ 80% | 80.60% | ~ 80% |
| GNPA % | <2% | 1.98% | 1.50% ~ 1.60% |
| NNPA % | 0.20% | 0.15% | 0.15% ~ 0.20% |
| Recovery | ₹5500 Cr ~ ₹6500 Cr | ₹6651 Cr | ₹4500 Cr ~ ₹5500 Cr |
| AUC | ₹2000 Cr | ₹2508 Cr | ₹1200 Cr ~ ₹1500 Cr |
| NIM | 3.15% ~ 3.30% | 3.24% | 3.10% ~ 3.25% |
| RoA | 1.20% | 1.31% | 1.20% ~ 1.30% |
| Cost to Income Ratio | ~ 44% | 46.03% | ~ 45% |
| Credit Cost | < 1% | 0.31% | < 1% |
| Slippage Ratio | < 1% | 0.85% | < 1% |
| NCLT | ₹800 Cr | ₹1062 Cr | ₹500 Cr |
| ARC | ₹275 Cr | ₹275 Cr | ₹200 Cr |

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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.

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