

Ref. No.: ISC/407/2026-27

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: Presentation on Unaudited (Reviewed) Financial Results of the Bank for the Second Quarter and Half Year of FY 2026-27 ended on September 30, 2026

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing a copy of Presentation on Unaudited (Reviewed) Financial Results of the Bank for the Second Quarter and Half Year of FY 2026-27 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
14:15:28 +05'30'
AGM & Company Secretary

Encl: a/a



इंडियन बैंक  Indian Bank

IB Gen X



Supply Chain
Finance



Performance Analysis Q2/H1 FY27

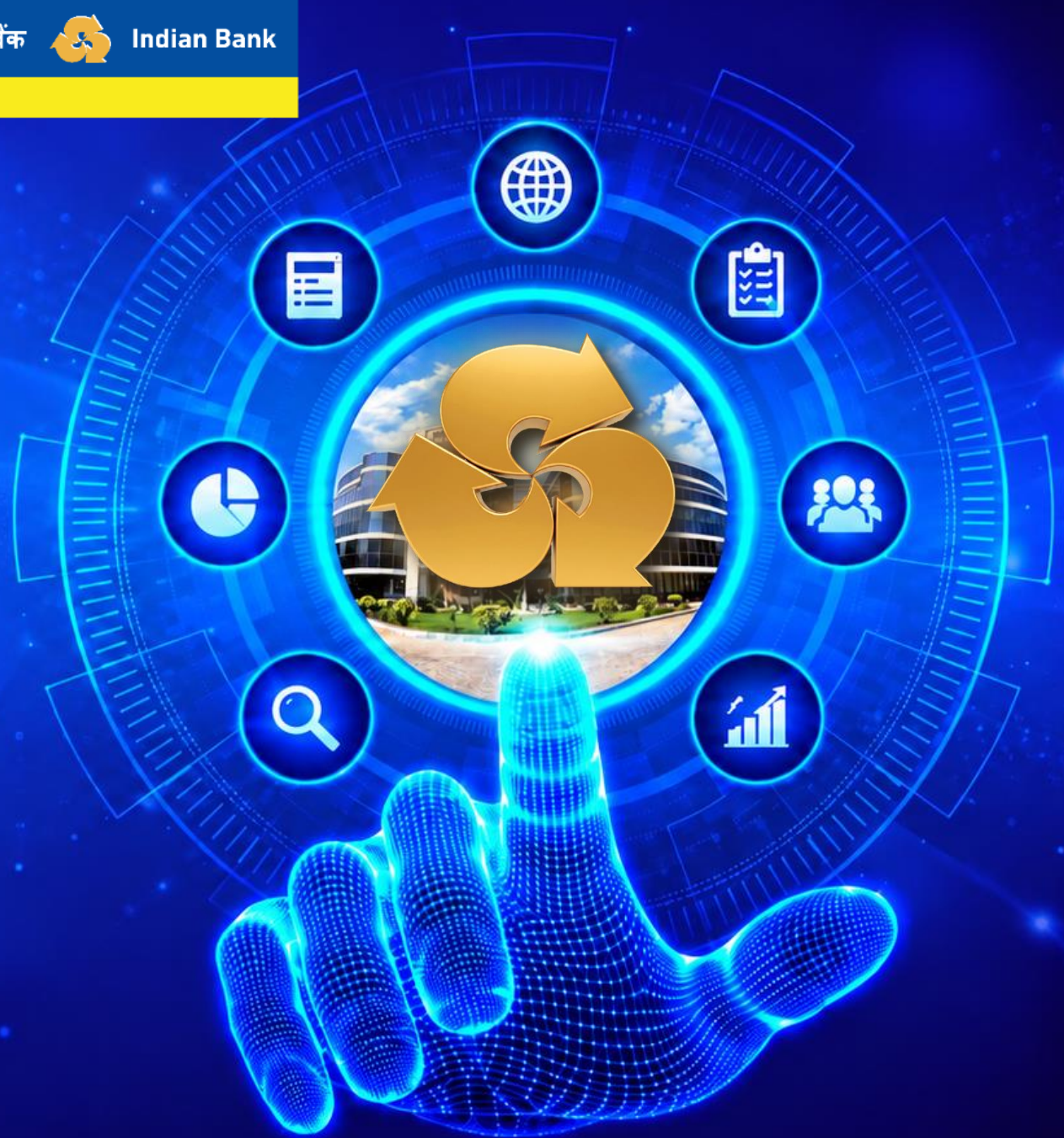
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Performance Highlights Q2FY27 (YoY)

Q2FY27

Business
(YoY)

Business

 ₹ 15.96 lakh Cr
14.22%

Deposits

 ₹ 8.74 lakh Cr
12.50%

Advances

 ₹ 7.22 lakh Cr
16.39%

CASA Growth

 CASA : 13.77%
SB: 11.55%
CA: 27.48%

CD Ratio

82.60%

RAM

 ₹ 4.42 lakh Cr
17.74%

Retail

 ₹ 153165 Cr
17.37%

Agriculture

 ₹ 171320 Cr
17.18%

MSME

 ₹ 117817 Cr
19.06%

Corporate

 ₹ 217494 Cr
9.92%
Asset
Quality

GNPA

 1.61%
YoY: 99 bps
QoQ: 25 bps

NNPA

 0.14%
YoY: 2 bps
QoQ: 1 bps

PCR

 98.22%
YoY: 6 bps
QoQ: -
Benchmark
RatiosQ2 (QoQ)
H1 (YoY)

CoD

 4.89% 9 bps
4.85% 22 bps

YoA

 8.17% 8 bps
8.13% 35 bps

YoI

 6.98% 2 bps
6.97% 2 bps

NIM (Domestic)

 3.42% 1 bps
3.41% 6 bps

RoA

 1.31% -
1.31% 2 bps
Net Interest
IncomeQ2 (YoY)
H1 (YoY)
 ₹ 7719 Cr 17.83%
₹ 15154 Cr 17.38%

Operating Profit

 ₹ 7090 Cr 46.58%
₹ 12647 Cr 31.65%

Profit Before Taxes

 ₹ 4868 Cr 18.79%
₹ 9229 Cr 12.87%

Net Profit

 ₹ 3462 Cr 14.71%
₹ 6735 Cr 12.42%

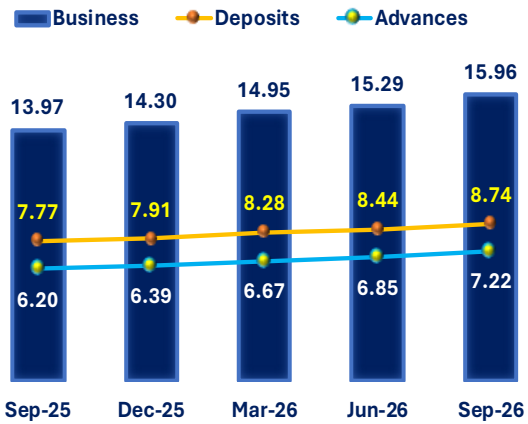
RoE

 19.66% 8 bps
19.57% 36 bps

Business Highlights (QoQ)

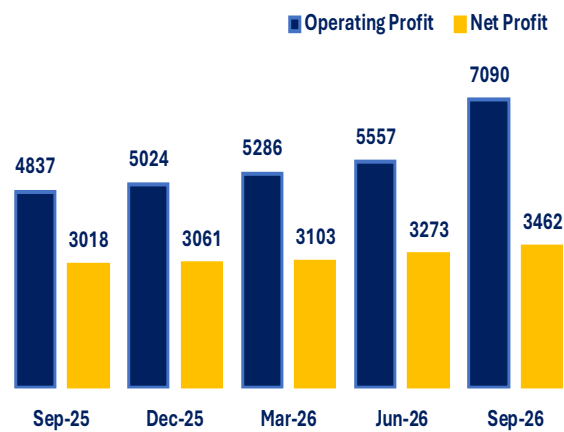
Business

₹ lakh Cr



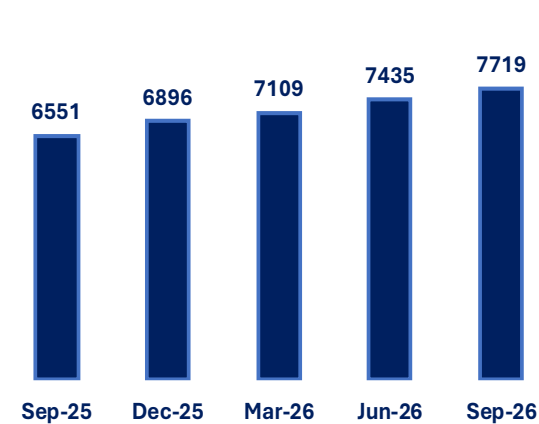
Profit

₹ in Cr

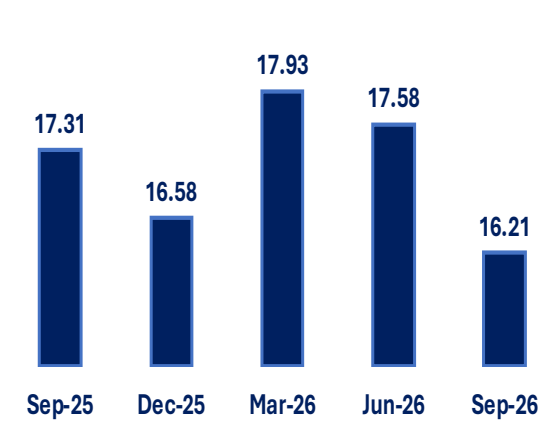


Net Interest Income

₹ in Cr

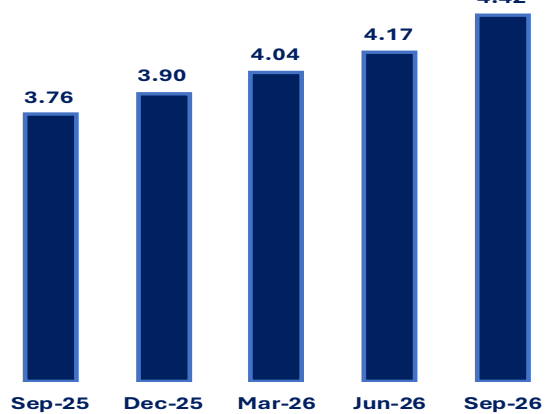


CRAR (%)

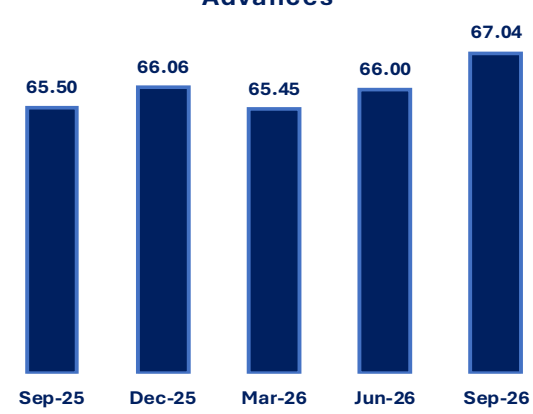


RAM

₹ lakh Cr

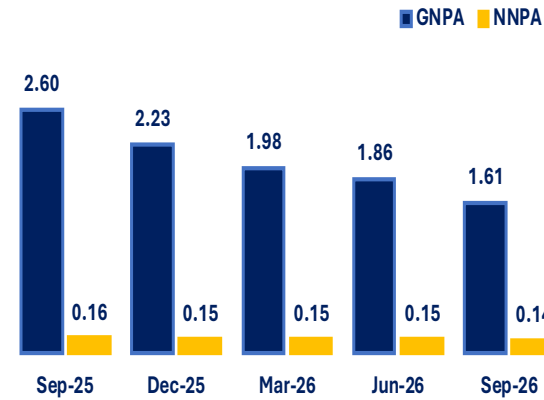


RAM Share (%) out of Domestic Advances



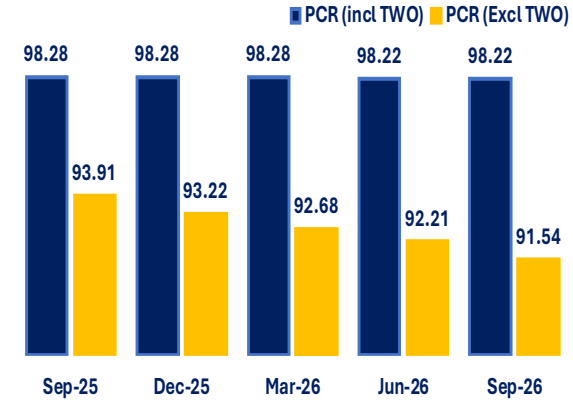
Asset Quality (%)

GNPA NNPA



Provision Coverage Ratio (%)

PCR (incl TWO) PCR (Excl TWO)

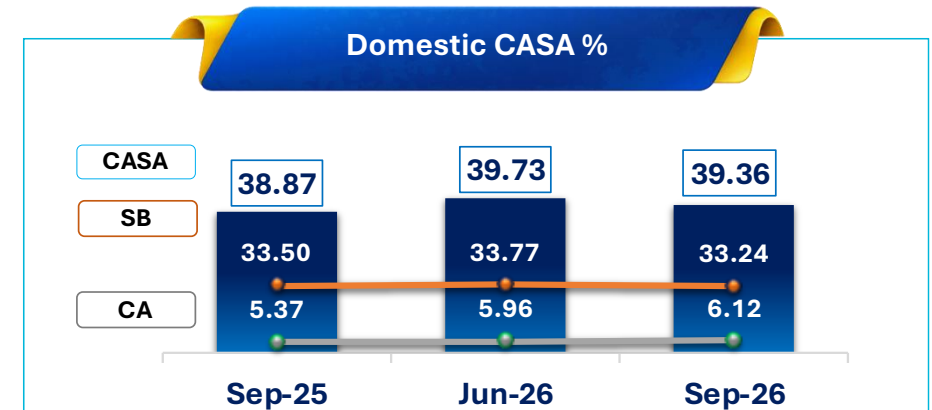
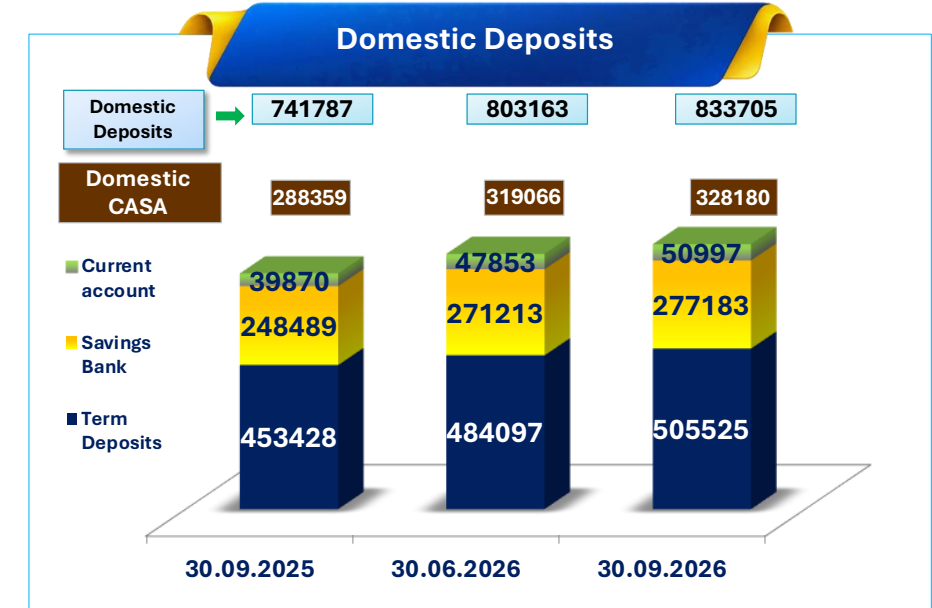


Business Snapshot

Business Snapshot

₹ in Cr

Sl No	Parameter	30.09.2025	30.06.2026	30.09.2026	QoQ (%)	YoY (%)
1	Deposits	776946	844578	874036	3.49	12.50
	Domestic	741787	803163	833705	3.80	12.39
	Overseas	35159	41415	40331	(2.62)	14.71
	Deposits breakup					
	Current	40281	48229	51351	6.47	27.48
	Savings	248561	271296	277269	2.20	11.55
	CASA	288842	319525	328620	2.85	13.77
	CASA % (Domestic)	38.87%	39.73%	39.36%		
	Term Deposits	488104	525053	545416	3.88	11.74
2	Advances	620324	684623	721982	5.46	16.39
	Domestic	573524	631790	659796	4.43	15.04
	Overseas	46800	52833	62186	17.70	32.88
	CD Ratio %	79.84%	81.06%	82.60%		
3	Business	1397270	1529201	1596018	4.37	14.22
	Domestic	1315311	1434953	1493501	4.08	13.55
	Overseas	81959	94248	102517	8.77	25.08



Advances (Domestic)

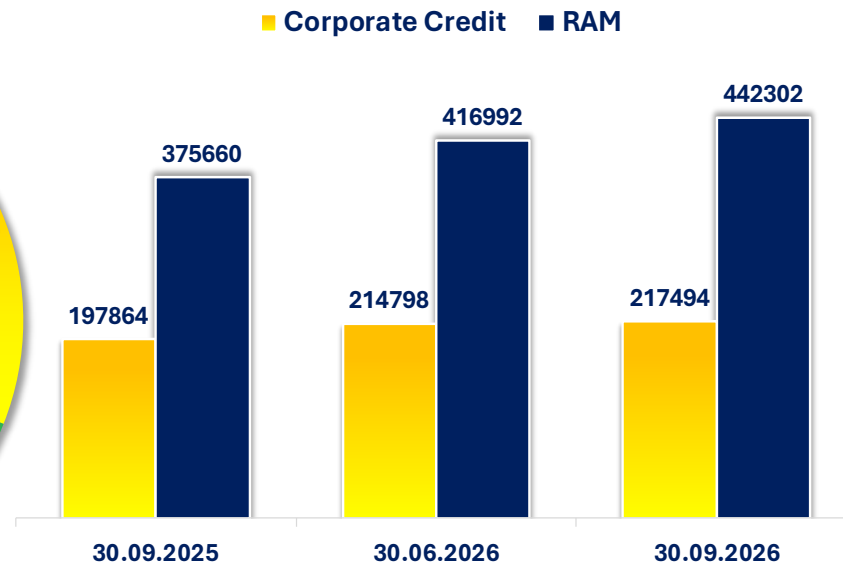
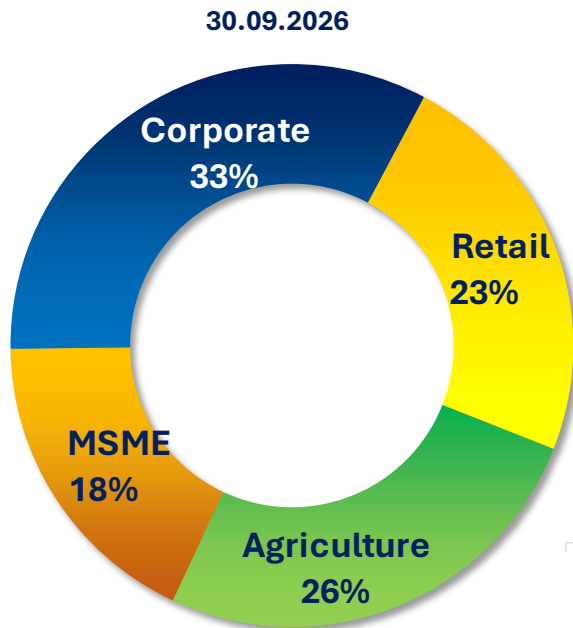
₹ in Cr

Sector	30.09.2025	30.06.2026	30.09.2026	YoY (%)
Gross Advances-Domestic	573524	631790	659796	15.04
R etail	130499	146827	153165	17.37
A griculture	146205	158512	171320	17.18
M SME	98956	111653	117817	19.06
Total (RAM)	375660	416992	442302	17.74
RAM % to Gross Domestic Advances	65.50%	66.00%	67.04%	
C orporate	197864	214798	217494	9.92

Retail	30.09.2025	30.06.2026	30.09.2026	YoY (%)
Home Loan (Incl.Mortgage loans)	79791	86409	89630	12.33
Auto Loan	13883	16409	17032	22.68
Personal Loan	6872	6176	6085	(11.45)
Jewel Loan Non Priority	14013	21284	22163	58.16
Other Retail Loan	15940	16549	18255	14.52
Retail	130499	146827	153165	17.37

Agriculture	30.09.2025	30.06.2026	30.09.2026	YoY (%)
Crop Loans	112455	121261	132576	17.89
SHG	17230	17546	18566	7.75
Agri Allied & Investment	16520	19705	20178	22.14
Agriculture	146205	158512	171320	17.18

MSME	30.09.2025	30.06.2026	30.09.2026	YoY (%)
Micro	52674	61385	66863	26.94
Small	32381	34672	34772	7.38
Medium	13901	15596	16182	16.41
MSME	98956	111653	117817	19.06



Priority Sector

₹ in Cr

Segment (as on 30.09.26)	RBI Benchmark (as % of ANBC)	Mandatory Target (Amount)	Achievement (Excluding PSLC)	
			Amount	%
Priority Sector	40.00%	211734	257647	48.67%
Agriculture	18.00%	95280	124990	23.61%
Small and Marginal Farmers	10.00%	52934	62318	11.77%
Weaker Section	12.00%	63520	77476	14.64%
Micro under MSME	7.50%	39700	65295	12.34%
Non Corporate farmers	14.00%	74107	120700	22.80%

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

Position as on 30.09.2026



Self Help Group

₹ in Cr

Target (H1FY27)	Actual (H1FY27)	Achievement
23997	24070 (YoY 5%)	100.3%

No. of SHGs financed : 5.00 lakh
Disbursements (Q2FY27): ₹6153 Cr
Women Beneficiaries: 52 lakh (Nos)

MUDRA
(including RRBs)

₹ in Cr

Target (H1FY27)	Actual (H1FY27)	Achievement
7975	6651	83.39%



PM Viswakarma

₹125 Cr of loans disbursed to 14,381 beneficiaries cumulatively since inception



PM SVANidhi

₹1,376 Cr of loans disbursed to 8.4 lakh beneficiaries cumulatively since inception

₹536.34 Cr of IND MSME Digi loans disbursed to 1941 beneficiaries cumulatively till 30.09.26

Sector Deployment-Domestic Advances

₹ in Cr

Sector	30.09.2025	% share to Gross Advances	30.09.2026	% share to Gross Advances	YoY (%)
Infrastructure	63720	11.11	76930	11.66	20.73
<i>of which</i>					
<i>Power</i>	<i>24487</i>	<i>4.27</i>	<i>32974</i>	<i>5.00</i>	<i>34.66</i>
<i>Port and Road Project</i>	<i>12370</i>	<i>2.16</i>	<i>13264</i>	<i>2.01</i>	<i>7.23</i>
<i>Other infrastructure (incl. Data Centres)</i>	<i>26863</i>	<i>4.68</i>	<i>30692</i>	<i>4.65</i>	<i>14.25</i>
Basic Metal	13552	2.36	13805	2.09	1.87
Textiles	8183	1.43	9026	1.37	10.30
Petroleum and Coal Products	10438	1.82	6997	1.06	(32.97)
All Engineering	7523	1.31	8029	1.22	6.73
Food Processing	13163	2.30	16407	2.49	24.64
Trade	25372	4.42	32215	4.88	26.97
Commercial Real Estate	17286	3.01	20379	3.09	17.89
Home Loans/Auto Loans/Other Retail	130499	22.75	153165	23.21	17.37
Agriculture	146205	25.49	171320	25.97	17.18
NBFC	55130	9.61	61960	9.39	12.39
Others (Other Industries/Sectors)	82453	14.38	89563	13.56	8.62
Total Domestic Advances	573524	100.00	659796	100.00	15.04

External Rating-wise Advances

₹ in Cr

External Rating	30.09.2025		30.06.2026		30.09.2026	
	Exposure	% to Total	Exposure	% to Total	Exposure	% to Total
Rated Exposure						
AAA	62688	21%	80113	24%	82136	24%
AA	85353	28%	96772	29%	100435	30%
A	65775	22%	67451	20%	69743	21%
BBB	30930	10%	32092	10%	32063	9%
Total BBB and above	244746	81%	276428	83%	284378	84%
BB and below	21262	7%	23507	7%	23781	7%
Of which,						
PSU Accounts (More than INR 100 Crore)	4868	2%	6118	2%	7125	2%
Corporates (More than INR 100 Crore)	10323	3%	11016	3%	10047	3%
Others (Less than INR 100 Crore)	6071	2%	6373	2%	6610	2%
Total Rated Exposure (A)	266008	88%	299935	90%	308159	91%
Unrated Exposure						
PSU with Govt Guarantee	24958	9%	21877	7%	21061	6%
PSU without Govt Guarantee	4398	1%	4249	1%	4244	1%
Others	5329	2%	5705	2%	5640	2%
Total Unrated Exposure (B)	34685	12%	31831	10%	30945	9%
Total (A+B)	300693	100%	331766	100%	339104	100%

Rating threshold (₹50 Cr for MSME & Agri, ₹25 Cr for Corporate/others)

Note: In BB & below, ₹9716 Cr of Exposure is on account of INC rating where second better rating of Investment Grade is also available.

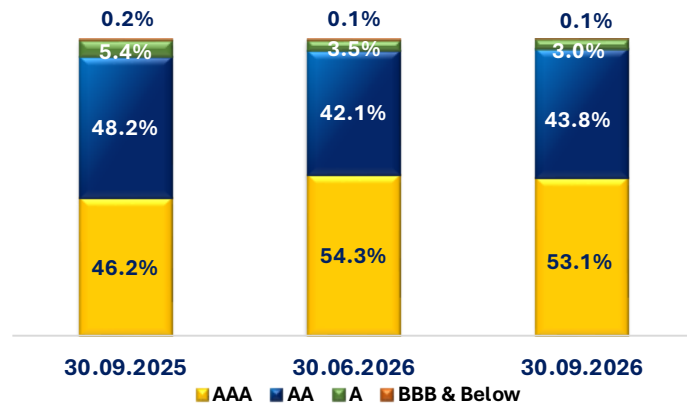
Standard NBFC Advances

Standard NBFC	30.09.2025	%	30.06.2026	%	30.09.2026	%
NBFC - HFCs	14959	27%	13383	23%	12911	21%
NBFC - PSUs	5723	10%	2611	5%	1505	2%
NBFC - MFIs	523	1%	190	0.3%	163	0.3%
NBFC - Others	33912	62%	40987	71.7%	47369	76.7%
Total	55117	100%	57171	100%	61948	100%

₹ in Cr

NBFC

Rating of Standard NBFCs

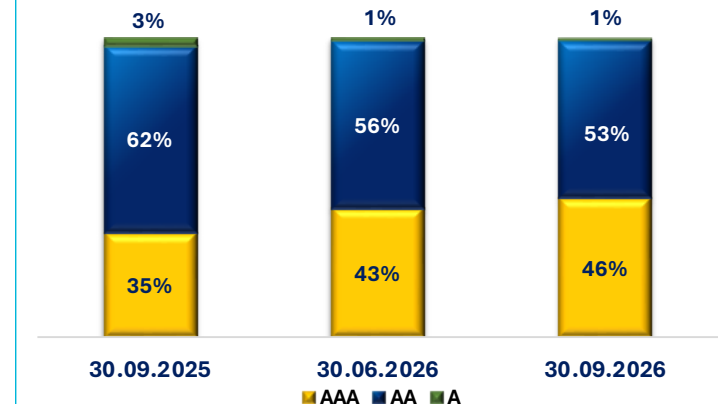


Rated A and above: 99%; Rated AA & AAA : 97%

Standard NBFCs	30.09.2025	30.06.2026	30.09.2026
Bank sponsored	7684	6953	5629
Private Inst & others	47434	50218	56320
Total	55117	57171	61948

HFC

Rating of Standard HFCs



Rated A and above: 100%; Rated AA & AAA : 99%

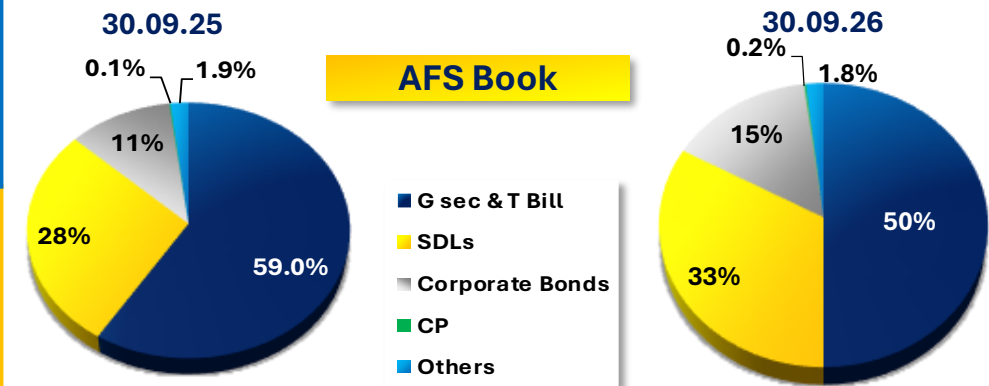
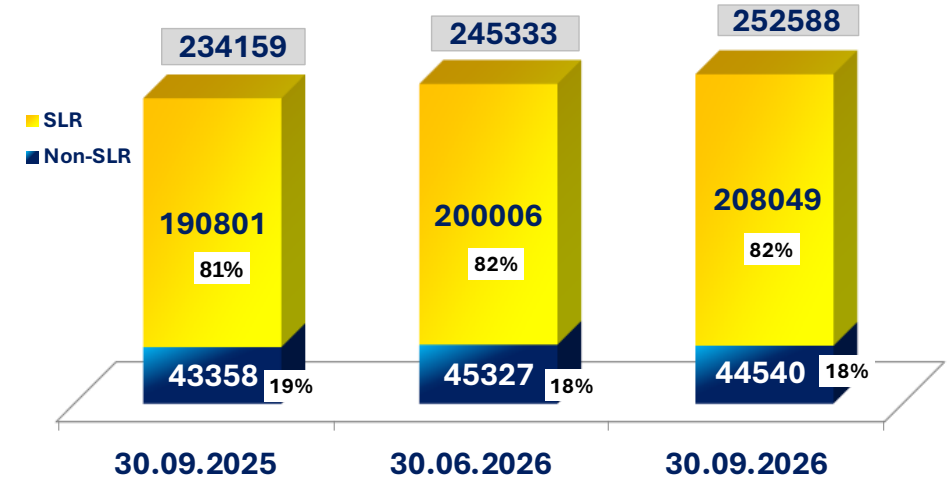
HFCs, out of Std NBFCs	30.09.2025	30.06.2026	30.09.2026
Bank sponsored	2635	3033	2774
Private Institutions	12324	10350	10138
Total	14959	13383	12911

Investments (Domestic)

₹ in Cr

S No	Details	30.09.2025	30.06.2026	30.09.2026	YoY (%)
1	SLR Investments	190801	200006	208049	9.0
	<i>Of which</i>				
	Central Government Securities	100937	97075	104287	3.3
	State Government Securities	88633	99630	101185	14.2
	Treasury Bills	1231	3301	2576	-
	Other Approved Securities	0	0	0	-
2	Non SLR Investments	43358	45327	44540	2.7
	Total Domestic Investments (1) + (2)	234159	245333	252588	7.9
	(i) Held For Trading (HFT)	13008	14234	14751	13.4
	(ii) Available For Sale (AFS)	64894	60904	59970	(7.6)
	(iii) Held To Maturity (HTM)	149548	164948	170987	14.3
	(iv) Fair Value Through Profit/Loss (FVTPL)	6453	4991	6624	2.7
	(v) Subsidiary & Joint Venture (SAJV)	256	256	256	-
	Total Domestic Investments	234159	245333	252588	7.9
	<i>Modified Duration of AFS</i>	<i>3.77</i>	<i>3.67</i>	<i>3.61</i>	
	<i>Modified Duration of FVTPL including HFT</i>	<i>2.53</i>	<i>1.07</i>	<i>2.33</i>	

Investment Portfolio



Financials

Operating Profit & Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Half Year Ended			Year Ended 31.03.2026
		30.09.2025	30.06.2026	30.09.2026	QoQ (%)	YoY (%)	30.09.2025	30.09.2026	YoY (%)	
1	Interest Income	16590	18090	19106	5.62	15.17	32873	37196	13.15	67451
2	Interest Expenses	10039	10655	11387	6.87	13.43	19963	22042	10.42	40536
3	Net Interest Income (1-2)	6551	7435	7719	3.82	17.83	12910	15154	17.38	26915
4	Non Interest Income	2487	2633	3953	50.11	58.95	4925	6586	33.72	9991
5	Operating Income (3+4)	9038	10068	11672	15.93	29.14	17835	21740	21.90	36906
6	Operating Expenses	4201	4511	4582	1.57	9.07	8228	9093	10.51	16989
7	Operating Profit (5-6)	4837	5557	7090	27.58	46.58	9607	12647	31.65	19916
8	Provisions (excl. Taxes)	739	1196	2222	85.83	200.68	1430	3418	139.10	3512
9	Profit Before Taxes (7-8)	4098	4361	4868	11.63	18.79	8177	9229	12.87	16404
10	Provision for Taxes	1080	1088	1406	29.17	30.19	2186	2494	14.08	4248
11	Net Profit (9-10)	3018	3273	3462	5.77	14.71	5991	6735	12.42	12156

Income

₹ in Cr

Sl No	Components	Quarter Ended					Half Year Ended			Year Ended
		30.09.2025	30.06.2026	30.09.2026	QoQ (%)	YoY (%)	30.09.2025	30.09.2026	YoY (%)	31.03.2026
1	Interest Income on Advances and Discount on Bills	11964	13123	13970	6.45	16.77	23702	27094	14.31	48854
2	Interest on investments	4016	4222	4295	1.72	6.95	7961	8518	7.00	16068
3	Other interest income	610	745	841	12.89	37.87	1210	1584	30.91	2529
4	Total Interest Income (1+2+3)	16590	18090	19106	5.62	15.17	32873	37196	13.15	67451
5	Profit/Loss on Sale of Investments	212	117	242	107.44	14.08	542	359	(33.77)	987
6	Profit/Loss on Revaluation of Investments	-68	109	1123	-	-	-18	1232	-	-97
7	Recovery of bad debts	489	763	502	(34.25)	2.61	1205	1265	4.96	2335
8	Fee Income	830	930	1030	10.76	24.16	1619	1960	21.03	3709
9	Forex Income	149	281	311	10.60	108.12	330	591	79.20	703
10	PSLC Commission	339	276	277	0.43	(18.25)	597	553	(7.44)	1286
11	Miscellaneous income	536	157	468	198.09	(12.69)	650	626	(3.69)	1068
12	Total Non Interest Income (5 to 11)	2487	2633	3953	50.11	58.95	4925	6586	33.72	9991
13	Total Income (4+12)	19077	20723	23059	11.27	20.87	37798	43782	15.83	77441

Fee Income

₹ in Cr

Sl No	Components	Quarter Ended					Half Year Ended			Year Ended 31.03.2026
		30.09.2025	30.06.2026	30.09.2026	QoQ (%)	YoY (%)	30.09.2025	30.09.2026	YoY (%)	
1	Transaction fees	97	116	109	(6.05)	11.88	309	225	(27.36)	621
2	Loan processing charges	184	199	263	32.27	43.01	310	462	49.08	805
3	Commission on Government business	32	24	28	16.13	(14.62)	60	51	(14.91)	116
4	Commission on LC/BG	93	96	97	1.40	3.95	180	192	6.62	396
5	Cross selling	49	37	57	52.46	16.35	77	94	22.35	196
6	Income from PFMS operations	1	1	7	-	-	3	8	146.25	21
7	Rent on Lockers	39	39	41	4.41	3.23	81	80	(1.51)	169
8	Misc fee Income	335	418	428	2.39	27.76	599	848	41.57	1385
9	Fee Income (1 to 8)	830	930	1030	10.76	24.16	1619	1960	21.03	3709

Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Half Year Ended			Year Ended 31.03.2026
		30.09.2025	30.06.2026	30.09.2026	QoQ (%)	YoY (%)	30.09.2025	30.09.2026	YoY (%)	
1	Interest on deposits	9363	9759	10311	5.66	10.12	18591	20070	7.96	37485
2	Interest on borrowings	153	216	375	73.81	145.10	303	591	94.68	748
3	Other interest expenses	523	680	701	3.09	34.03	1069	1381	29.19	2303
4	Total Interest Expenses (1+2+3)	10039	10655	11387	6.87	13.43	19963	22042	10.42	40536
5	Salary	1775	1921	2011	4.69	13.30	3512	3932	11.96	7178
6	Employees Benefit	876	1150	1026	(10.82)	17.12	1751	2175	24.23	3582
7	Staff Expenses (5+6)	2651	3071	3037	(1.11)	14.56	5263	6107	16.04	10760
8	Overheads	1550	1440	1545	7.29	(0.29)	2965	2986	0.71	6229
9	Operating Expenses (7+8)	4201	4511	4582	1.57	9.07	8228	9093	10.51	16989
10	Total Expenses (4+9)	14240	15166	15969	5.29	12.14	28191	31135	10.44	57525

Overhead Expenses

₹ in Cr

Sl No	Components	Quarter Ended					Half Year Ended			Year Ended 31.03.2026
		30.09.2025	30.06.2026	30.09.2026	QoQ (%)	YoY (%)	30.09.2025	30.09.2026	YoY (%)	
1	Rent, Taxes & Lighting	183	189	193	2.10	5.63	351	382	8.76	703
2	Depreciation	151	143	142	(0.94)	(6.44)	300	285	(5.15)	596
3	Insurance	251	190	187	(1.61)	(25.71)	486	376	(22.62)	1150
4	Travelling	79	81	73	(10.51)	(7.88)	137	154	12.44	251
5	Postage, Telecommunications etc.	36	33	34	2.85	(6.32)	70	67	(5.00)	149
6	Repairs and Maintenance	71	75	82	9.16	15.60	130	157	21.01	277
7	Printing and Stationery	26	23	26	13.82	1.37	47	49	3.65	99
8	ATM Issuer Fee paid	116	112	122	8.46	4.71	248	234	(5.60)	499
9	Others	637	594	686	15.49	7.69	1196	1282	7.19	2505
10	Overheads (1 to 9)	1550	1440	1545	7.29	(0.29)	2965	2986	0.71	6229

Provisions & Net Profit

₹ in Cr

Sl No	Components	Quarter Ended					Half Year Ended			Year Ended
		30.09.2025	30.06.2026	30.09.2026	QoQ (%)	YoY (%)	30.09.2025	30.09.2026	YoY (%)	31.03.2026
1	Operating Profit	4837	5557	7090	27.58	46.58	9607	12647	31.65	19916
2	Total Provisions	1818	2284	3628	58.83	99.56	3616	5912	63.51	7760
	<i>Of which</i>									
	NPA - Advances	382	376	370	(1.50)	(3.14)	769	746	(3.07)	1833
	NPA - Investments	-1	-1	-4	-	-	-6	-5	-	-37
	Standard advances	300	733	1882	156.92	-	607	2615	-	1587
	Income-tax	1080	1088	1406	29.17	30.19	2186	2494	14.08	4248
	Others	57	88	-26	-	-	60	62	3.33	129
3	Net Profit (1-2)	3018	3273	3462	5.77	14.71	5991	6735	12.42	12156

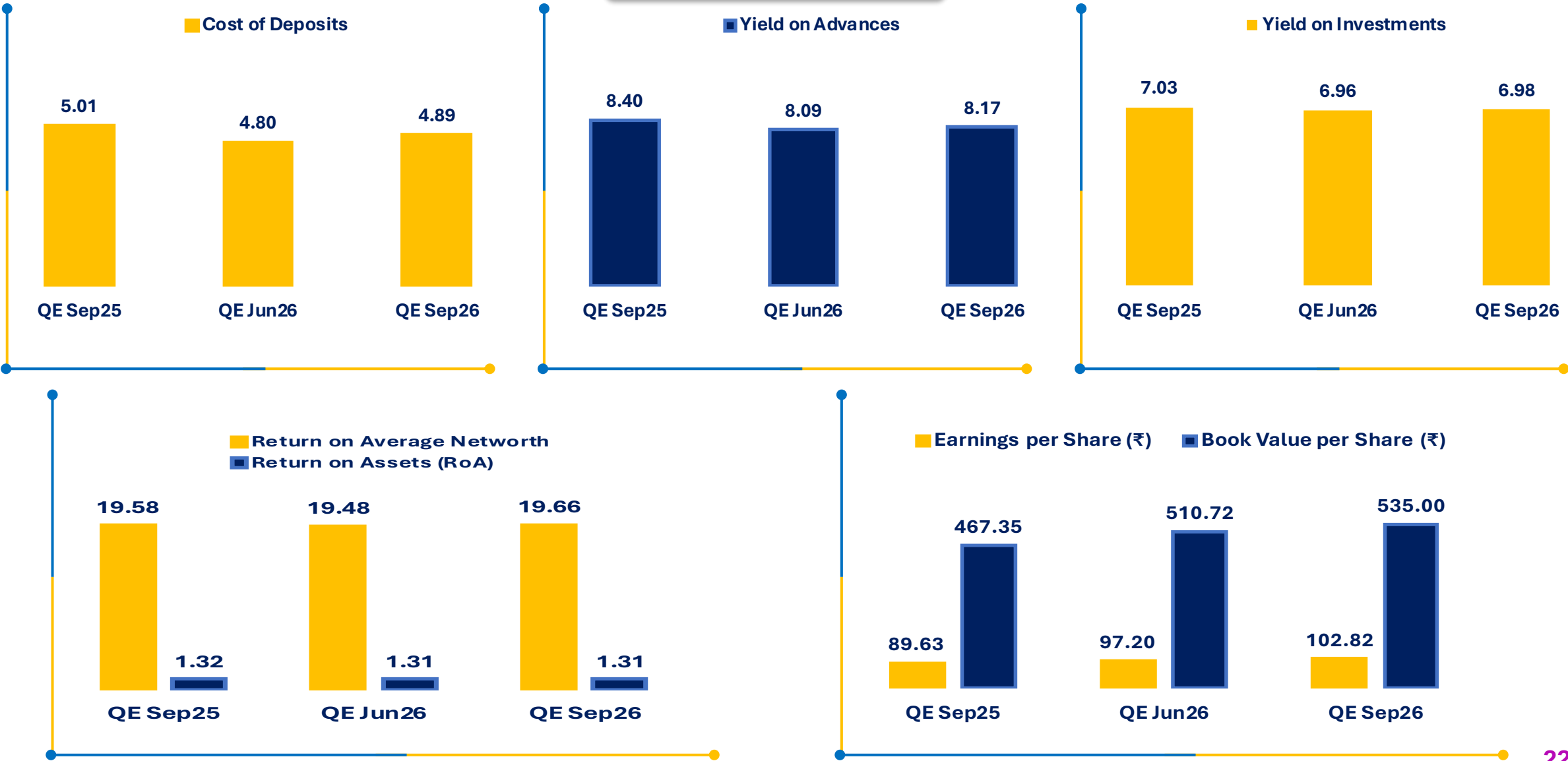
Performance Ratios

% Annualized

Sl No	Ratios	Quarter Ended			Half Year Ended		Year Ended
		30.09.2025	30.06.2026	30.09.2026	30.09.2025	30.09.2026	31.03.2026
1	Cost of Deposits	5.01	4.80	4.89	5.07	4.85	4.97
2	Yield on Advances	8.40	8.09	8.17	8.48	8.13	8.33
3	Yield on Investments	7.03	6.96	6.98	6.99	6.97	6.99
4	Net Interest Margin (NIM)	3.23	3.29	3.31	3.23	3.30	3.24
5	Net Interest Margin (NIM) Domestic	3.34	3.41	3.42	3.35	3.41	3.36
6	Cost to Income Ratio	46.48	44.80	39.25	46.14	41.82	46.03
7	Return on Assets (RoA)	1.32	1.31	1.31	1.33	1.31	1.31
8	Return on Average Networth (RoE)	19.58	19.48	19.66	19.93	19.57	19.53
9	Earnings per Share (₹)	89.63	97.20	102.82	88.96	100.01	90.24
10	Book Value per Share (₹)	467.35	510.72	535.00	467.35	535.00	487.23
11	Business per Employee (₹ in Cr)	33.58	35.62	37.36	33.58	37.36	36.41
12	Business per Branch (₹ in Cr)	230.04	248.69	259.63	230.04	259.63	243.87
13	Net Profit per Employee (₹ in lakhs)	29.57	31.22	33.10	29.35	32.19	30.22

Performance Ratios

% Annualized



Balance Sheet

₹ in Cr

Liabilities	30.09.2025	30.06.2026	30.09.2026
Capital	1347	1347	1347
Reserves & Surplus	73943	80723	83610
Deposits	776946	844578	874036
Borrowings	42206	48147	77195
Other Liabilities & Provisions	27028	32159	34552
Total	921470	1006954	1070740

Assets	30.09.2025	30.06.2026	30.09.2026
Cash & Balance with RBI	31912	31796	32624
Bal. with banks & money at call	26210	28056	48158
Investments	235991	248487	254758
Advances	605172	672903	711352
Fixed Assets	8722	8565	8551
Other Assets	13463	17147	15297
Total	921470	1006954	1070740

Capital & Risk Management

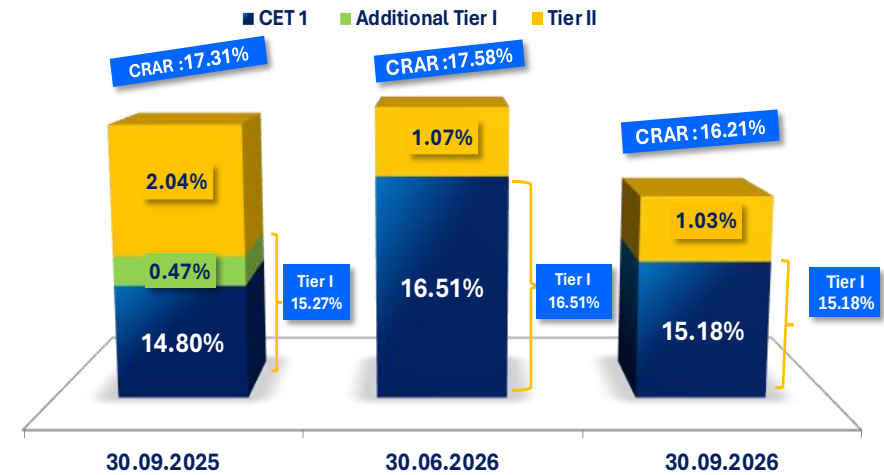
Capital & Risk Management

₹ in Cr

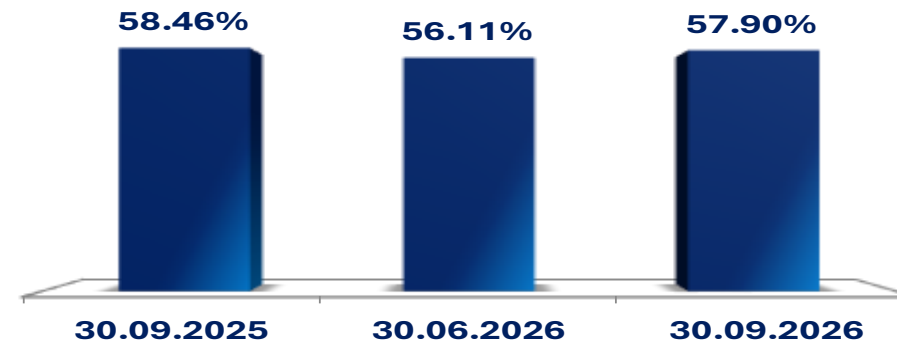
S No	Parameters	30.09.2025	30.06.2026	30.09.2026
1	Common Equity Tier I (CET 1)	62905	74319	73704
2	Additional Tier I	2000	0	0
3	Tier II	8682	4802	4984
4	Total Capital (1+2+3)	73587	79121	78688
5	Total Risk Weighted Assets	425114	450043	485556
6	CRAR % (4/5)	17.31	17.58	16.21

S No	Risk Weighted Assets (RWA)	30.09.2025	30.06.2026	30.09.2026
1	Credit	362636	384152	417993
	Density	58.46%	56.11%	57.90%
	Of which			
	Retail	77268	82090	87837
	Density	59.21%	55.91%	57.35%
	Agriculture	38034	38028	41455
	Density	26.01%	23.99%	24.20%
	MSME	68516	77350	86896
	Density	69.24%	69.28%	73.75%
2	Market	8727	6401	8072
	Density*	67.09%	44.97%	54.72%
3	Operational	53751	59491	59491
	Density	--	--	--

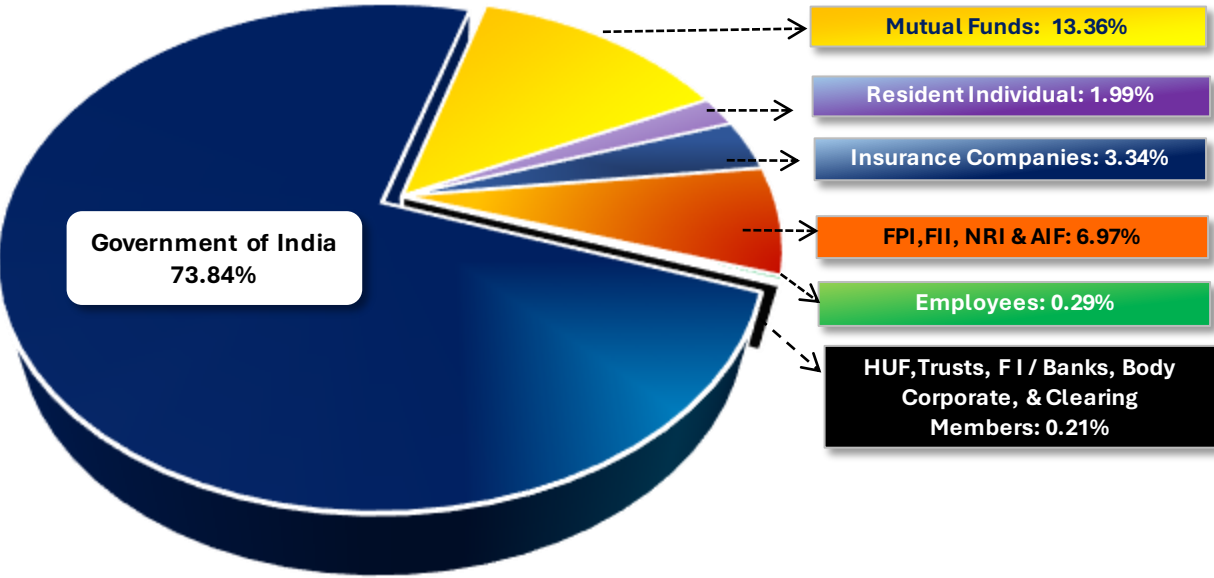
*Market RWA/Trading Book



Credit RWA/Gross Advances



Shareholding Pattern as on 30.09.26



Shareholding Pattern	Share %
Government of India	73.84
Public & Others	26.16
Total	100.00

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				-

International	
Rating Agency	Issuer Rating
S&P Global Ratings	BBB/ Stable/ A-2

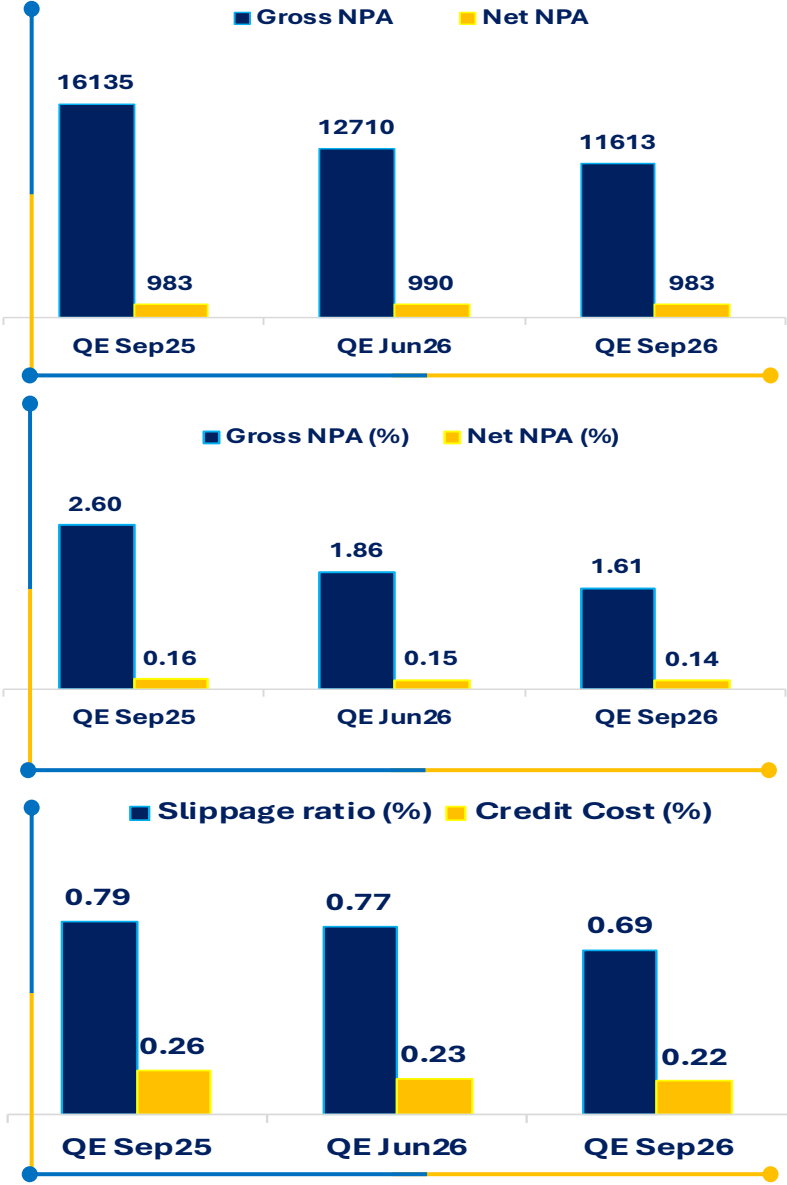
Asset Quality

Movement of NPA

₹ in Cr

S No	Details	Quarter Ended			Half Year Ended		Year Ended
		30.09.2025	30.06.2026	30.09.2026	30.09.2025	30.09.2026	31.03.2026
1	Gross NPA opening balance	18067	13190	12710	18179	13190	18179
	Additions :						
	Fresh Slippages	1132	1250	1136	2466	2386	4819
	To old NPAs / Others	24	50	47	64	98	114
2	Sub-Total of Additions	1156	1300	1183	2530	2484	4932
	Reductions :						
	Cash Recovery & Upgradation	894	936	853	1941	1788	3226
	Technical Write off	2004	749	1300	2302	2050	6005
	Normal Write off	190	95	128	333	223	690
	Exchange difference	0	0	0	0	0	0
3	Sub-Total of Reductions	3088	1780	2281	4575	4061	9921
4	Gross NPA closing Balance (1+2-3)	16135	12710	11613	16135	11613	13190
	Gross NPA%	2.60	1.86	1.61	2.60	1.61	1.98
5	Provisions	14971	11555	10527	14971	10527	12039
6	Others (Interest Realisable,etc.)	181	165	103	181	103	186
7	Net NPA [4-(5+6)]	983	990	983	983	983	965
	Net NPA%	0.16	0.15	0.14	0.16	0.14	0.15
	AUC Recovery & Upgradation	551	751	518	1267	1269	2508
	MOI Recovery	196	198	176	492	375	917
	Total Recovery (Cash +Upgradation)	1641	1885	1547	3700	3431	6651
	PCR % (including Technical Writeoff)	98.28	98.22	98.22	98.28	98.22	98.28
	PCR % (excluding Technical Writeoff)	93.91	92.21	91.54	93.91	91.54	92.68
	Slippage Ratio % (Annualised)	0.79	0.77	0.69	0.86	0.73	0.85
	Credit Cost % (Annualised)	0.26	0.23	0.22	0.27	0.22	0.31

₹ in Cr

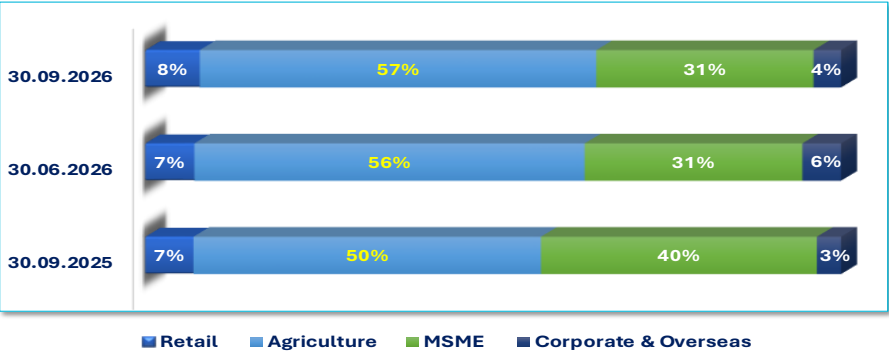


Sector wise NPA

₹ in Cr

S No	Sector	30.09.2025		30.06.2026		30.09.2026		
		Gross NPA	% to respective portfolio	Gross NPA	% to respective portfolio	Outstanding	Gross NPA	% to respective portfolio
1	Retail Credit	1128	0.86%	894	0.61%	153165	907	0.59%
	Of which							
	Home Loan	587	0.87%	487	0.67%	75739	515	0.68%
	Education Loan	153	3.38%	63	1.41%	4587	41	0.89%
	Vehicle Loan	69	0.50%	68	0.41%	17032	82	0.48%
2	Agriculture	8138	5.57%	7131	4.50%	171320	6621	3.86%
3	MSME	6306	6.37%	3980	3.56%	117817	3625	3.08%
4	Corporate & Overseas	563	0.23%	706	0.26%	279680	459	0.16%
5	Total (1 to 4)	16135	2.60%	12710	1.86%	721982	11613	1.61%
	Priority	14153	6.87%	10797	4.56%	257647	9832	3.82%

Sectorwise GNPA to Total NPA %



Fresh Slippages

Category	Q2 FY26	Q1 FY27	Q2 FY27	H1FY26	H1FY27	FY26
Retail	136	213	161	398	374	562
Agriculture	596	395	461	1149	855	2368
MSME	388	601	434	901	1036	1712
RAM (1)	1120	1209	1056	2448	2265	4642
Corporate (2)	12	41	80	18	121	176
Total (1)+(2)	1132	1250	1136	2466	2386	4819

₹ in Cr

NCLT

Category	30.09.2026			
	No.of Accounts	Exposure	Provision	PCR%
RBI List I	6	1226	1226	100%
RBI List II	10	2820	2820	100%
Accounts filed by Bank	34	1293	1293	100%
Accounts filed by other Banks	235	16491	16480	99.93%
Total	285	21830	21819	99.95%

Recovery from NCLT	Q2FY26		Q1FY27		Q2FY27		FY26	
	No of Acs	Amount	No of Acs	Amount	No of Acs	Amount	No of Acs	Amount
Through Resolution	7	136	8	66	7	101	32	952
Under Liquidation	11	5	13	188	14	15	49	110
Total	18	141	21	254	21	116	81	1062

NARCL

S.No	Position of Accounts with Indian Bank as on 30.09.2026	No. of A/cs	Book Balance
1	Accounts acquired by NARCL	14	3998
2	Bids received from NARCL	0	0
3	Under progress with NARCL	0	0
	Total	14	3998

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 30.06.26 (Standard)		Addition during the QE Sep'26		Reduction during the QE Sep'26		Outstanding as on 30.09.26 (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	15525	2824	0	24	90	29	15199	2729	97%	892
Agriculture	258	40	0	0	11	1	187	29	93%	9
MSME	2190	383	0	11	38	13	1930	343	95%	137
RAM Total	17973	3247	0	35	139	43	17316	3101	94%	1038
Corporate	5	183	0	0	93	0	5	89	99%	34
Total	17978	3430	0	35	232	43	17321	3190	96%	1072

Special Mention Account (SMA) ₹5 Cr and above

₹ in Cr

Sector	30.09.2025				30.06.2026				30.09.2026			
	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	114	105	219	0.17%	94	77	171	0.12%	59	83	142	0.09%
Agriculture	123	199	322	0.23%	53	212	265	0.18%	60	220	280	0.17%
MSME	682	859	1541	1.66%	334	605	939	0.87%	437	338	775	0.68%
Corporate & Others	93	286	379	0.16%	122	218	340	0.13%	66	215	281	0.10%
TOTAL	1013	1448	2461	0.41%	603	1112	1715	0.26%	622	856	1478	0.21%

Financial Inclusion

Financial Inclusion

S No	FI Parameters	Sep'25	Jun'26	Sep'26
1	BCs engaged (Nos.)	15598	17314	18379
2	PMJDY Accounts under BSBDA (No. in lakhs)	242	249	251
3	Balance in PMJDY accounts (₹ in Cr)	12124	13726	14412
4	Rupay Cards issued (No. in lakhs)	139	153	156

1

Average Balance in PMJDY account: ₹5738 (vs ₹5376 of Industry)

2

Growth in PMJDY A/Cs under BSBDA: YoY 4% (in nos.) and 19% (in balance)

3

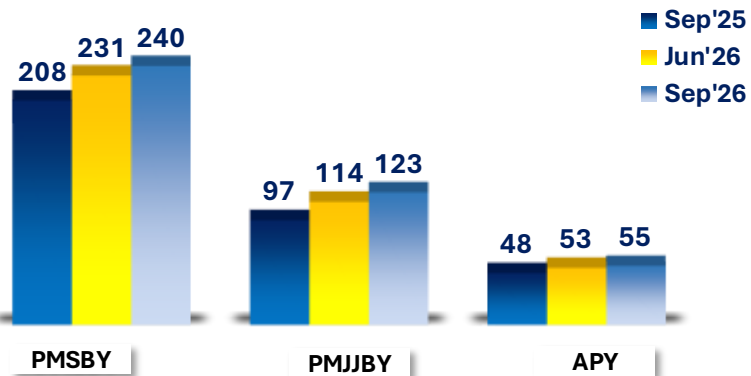
BC network in 26 States and 5 UTs

4

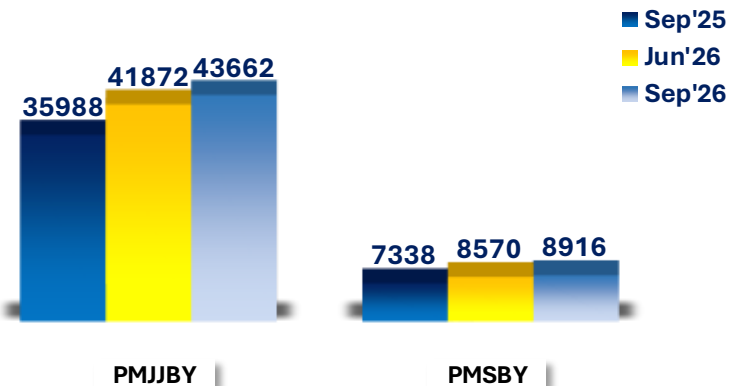
	PMJBY	PMSBY
YoY increase in Market Share (As of Sep'26)	4.26% ▲	3.95% ▲
	39 bps	10 bps




Number of Enrolments (in Lakhs)*



Number of claims settled*



- Added 1.81 lakh fresh enrolments, during Q2FY27, with Avg. Account per Branch of 60 as against the proportionate target of 55 as on 30.09.26.
- Registered a growth of 3% (QoQ) and 14%(YoY)

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

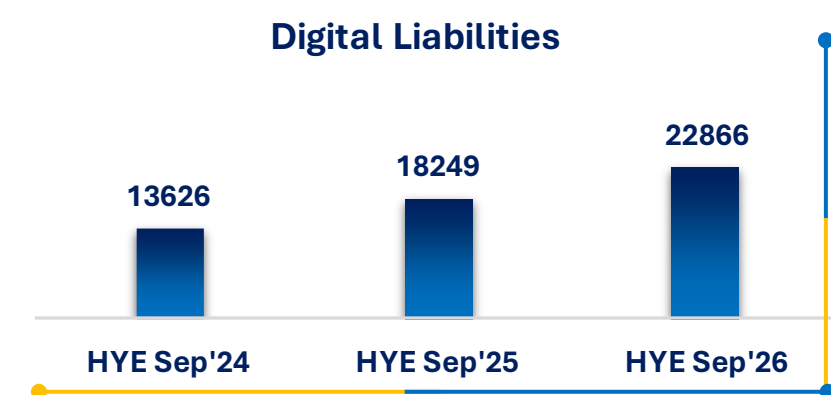
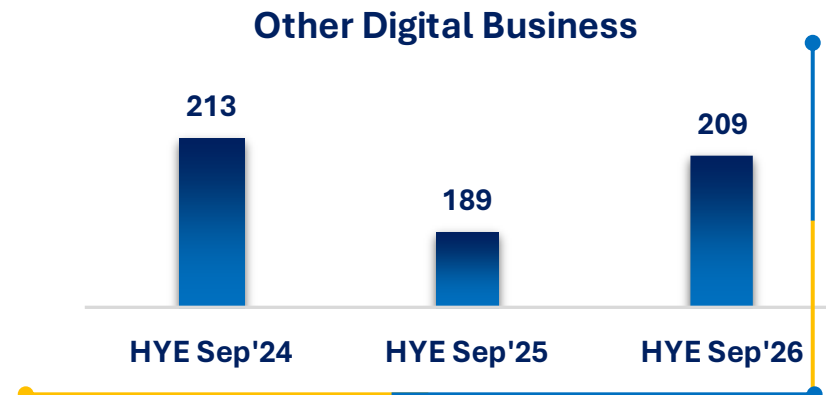
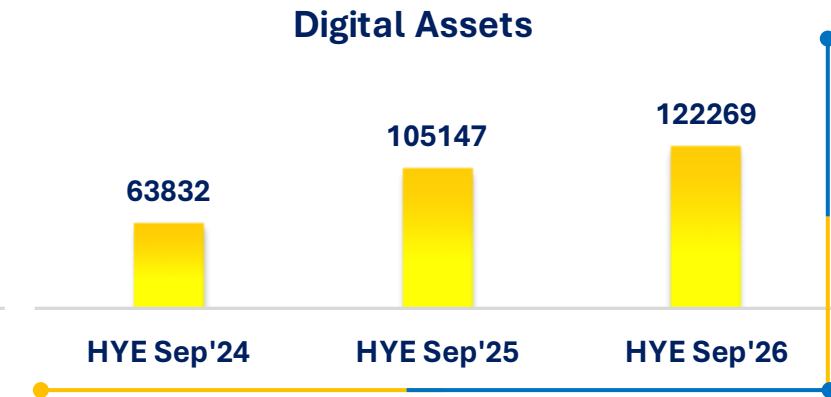
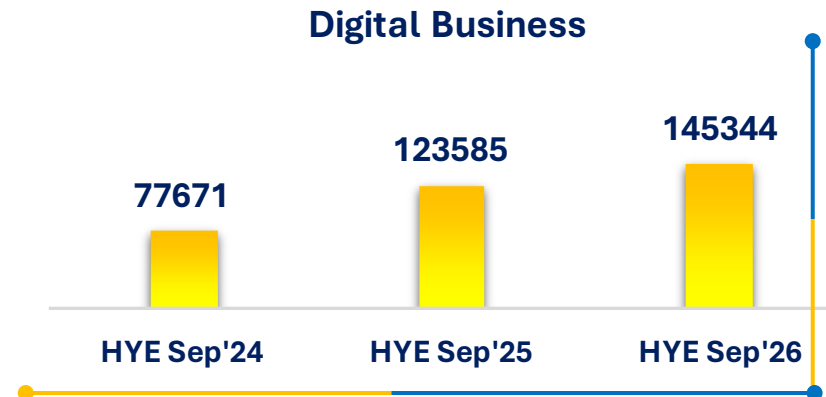
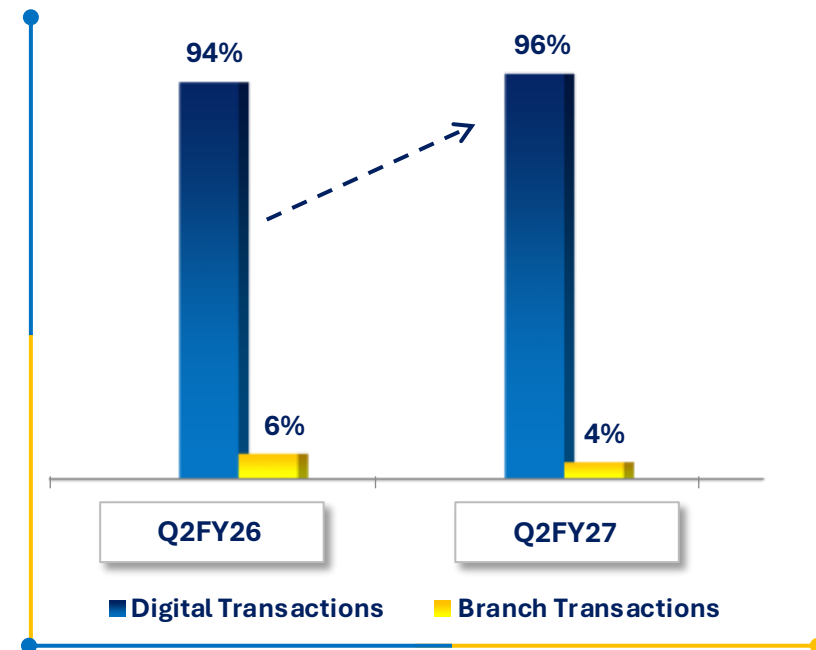
Digital Banking & Business Network

Digital vs Branch Transactions

Digital Business during H1FY27 : ₹1,45,344 Cr

164 Digital Journeys, Utilities & Processes

₹ in Cr



Expanding Digital Footprint – H1FY27

*YoY growth in amount of
Digital Business*



~1.2x

**Digital
Business**



~1.7x

**Digital MSME
Credit**



~1.3x

**Digital Liability
Business**



~1.1x

**Digital Jewel
Loans**



~1.3x

**Digital Retail
Credit**



~1.0x

**Digital Tractor
Loans**



~1.1x

**Digital
Agricultural
Credit**



~1.1x

**Digital Home
Loans**

Major IT Infrastructure & Digital Initiatives

INDSMART Conversational Banking

AI-TARA - Human-like voice based AI relationship manager with regional accents

Virtual Banking Experience (VBX)

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

INDSMART Biz

Comprehensive **digital app** for **MSME** business growth and financial management

IndEngage Hub (CRM)

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

Indian Bank Digital Rupee (CBDC)

Digital Wallet for holding Digital Rupee – secure alternative to physical cash

Employee Assist

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

Cyber Captain

Launched “**IB Cyber Captain**” as digital security mascot to help customers navigate online banking safely.

SLICE Scoring Model

SME Lending Integrated Credit Engine – advanced analytical model for rating MSME loans

IND Cash Optima

Next Gen Transaction Banking platform for Corporate & Government Customers

Digital Banking

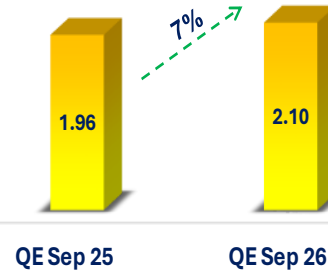
In Cr

Mobile Banking

Users

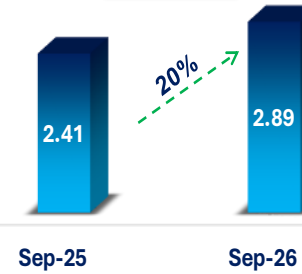


Transactions

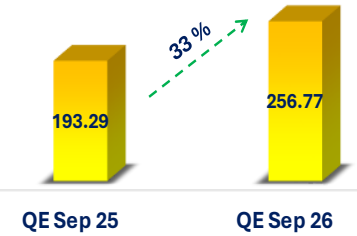


UPI

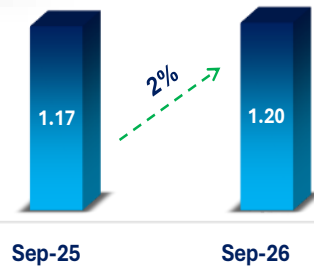
Users



Transactions

Internet Banking &
Debit Card Users

Internet Banking Users

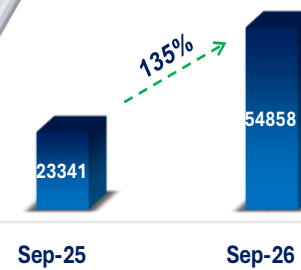


Debit Card Users



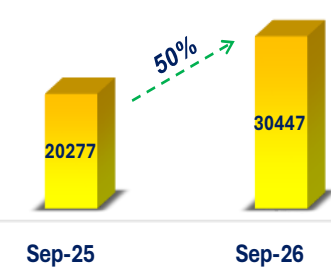
Fastag & PoS Users

Fastag



Actual nos.

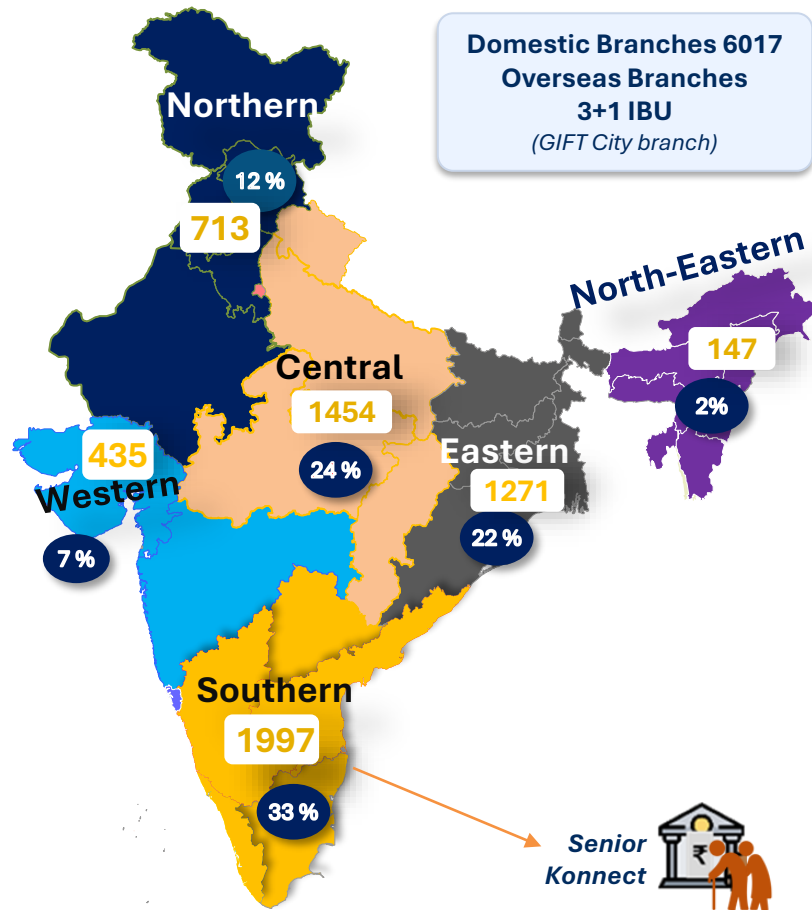
PoS Users



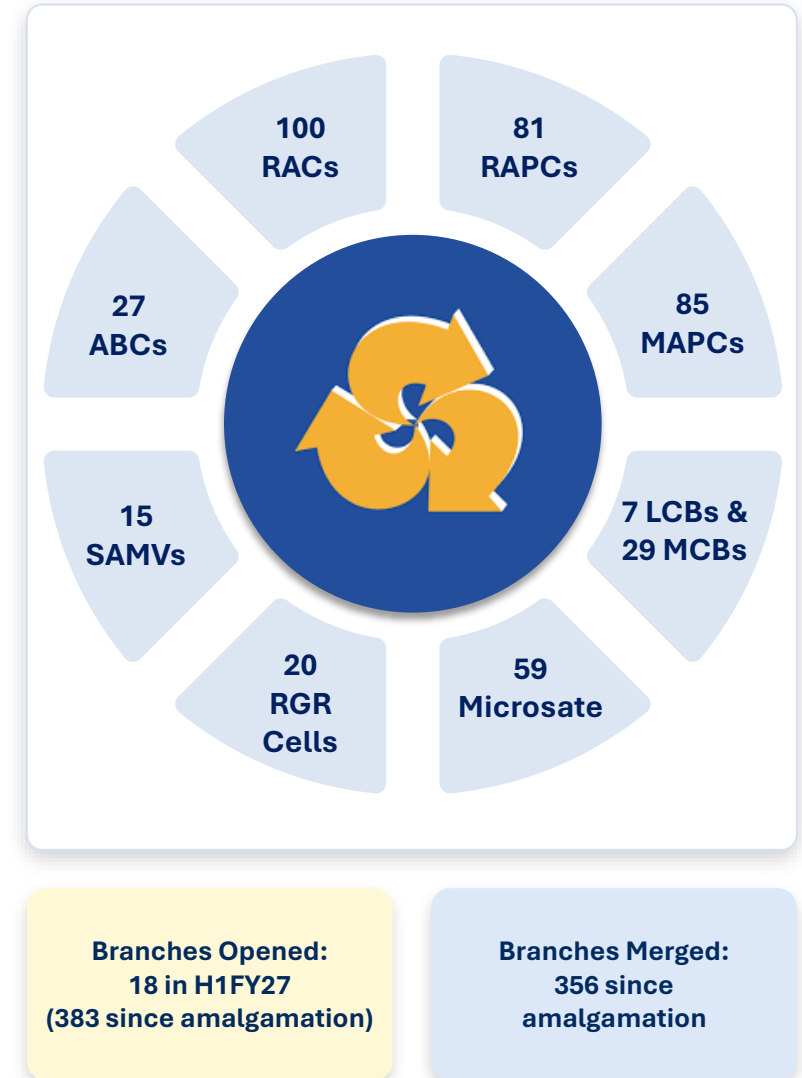
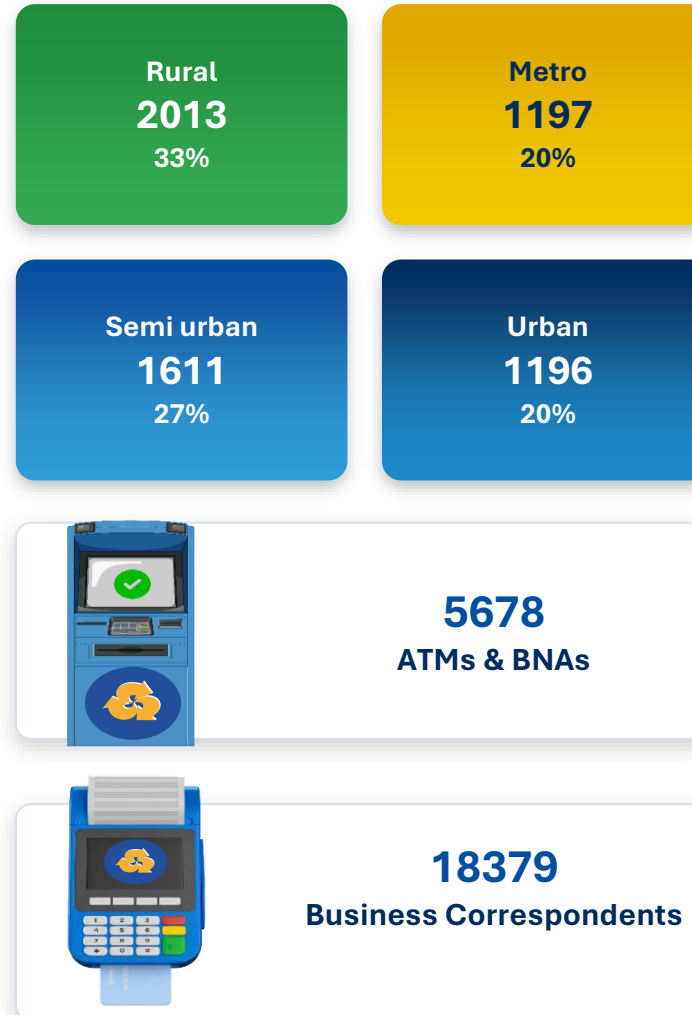
Actual nos.

30.09.2026

● Pan India Touch Points: 30075



Population group wise (Domestic)



Manpower Position

Domestic (As on 30.09.26)	Total	Male	Female	Average age of staff	% of Female staff
Officers	26898	18928	7970	38	30
Clerks	13207	8416	4791	38	36
Sub-staff	1488	1275	213	47	14
Full Time Sweepers	191	148	43	47	23
Total	41784	28767	13017	38	31

HR Initiatives



Bank has inducted 2332 employees (POs – 654, Specialized officers – 265, Customer Service Associate -1384 and Direct Specialist Officers - 29) till September 2026



Micro-Learning Unified Platform – Host Gamified quizzes for all departments, Facilitates Badges, Certificates and Peer-Peer recognition dashboard. Over 5.61 Lac participations registered.



The HRMS Retiree Mobile App – IB VARISHTHA was launched by our Bank to enable the retirees to access the retirees portal through mobile app.



Introduction of ACE (Achieving Credit Excellence) – An advanced training program on credit introduced for staffs of other banks and serves as a revenue-generating initiative for the Bank



Micro Webinars in Current Topics - 10-15 mins webinar conducted twice in a week to enhance staff awareness to enable the field functionaries to take informed, sector-specific decisions with due caution.



Training programs conducted in Q2FY27 – 43,936 participants (of which 21,613 participants are unique participants). Training to learn local language conducted for 926 employees in 55 sessions.

ESG, Group Entities & Awards

Environmental



- Installed aerators in plumbing fixtures to reduce water consumption
- LED Light fittings installed in all Branches/ Offices for Energy Conservation



- LED signboards installed
- Installed Roof Top Solar Panels in Bank's 88 own buildings & generated ~18 lakh units of electricity.



- Replaced 1504+ Diesel generators with Inverter in 2 years to reduce carbon emission
- Exposure to Green finance : ₹14,781 Cr



- Climate Risk Management Policy framed & dedicated Green cell formed.
- Green Deposits : primarily deployed in Green projects

Social



- Rural Development: 39 RSETI Centres (INDSETIs) trained 11,752 candidates through 594 programs during HYE Sep'26
- 44 Financial Literacy Centres (FLCs) conducted 2,175 camps during H1FY27 covering 99,229 participants.



Women empowerment:

- 52 lakh women benefitted through 5 lakh SHGs as on 30.09.26
- Gender Diversity of the Bank: 31%
- Policy for Prevention of sexual harassment of women at workplace



- Sponsored tricycles and hearing aids to differently abled persons Chengalpattu district
- Sponsored e-bike National level para powerlifting bronze medalist supporting her sporting aspirations



- Blood donation camp & sapling plantation drive conducted as part of Bank's 120th Foundation celebration
- Sponsored school bags & notebooks to students of Chennai Higher Sec. School

Governance



- Bank has ranked 4th among PSBs in Jun'26 & Jul'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
- Corporate Social Responsibility Policy for socially responsible banking



- Effective Data Governance Policy to protect the integrity of customer data adhering to privacy standards.
- Artificial Intelligence (AI) policy to ensure the responsible development, deployment, & adoption of AI



- 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: ₹3183 Cr (H1FY27) (YoY 12%)

₹ in Cr	H1FY26	H1FY27	YoY
Net Profit After Tax	124	9	-
Net worth	1745	1844	6%
Gross Direct Premium	2837	3183	12%

Q2FY27 Provisional



Subsidiary

- In the business of Stock Broking & DP
- Listed on NSE and BSE
- Bank's shareholding: 64.84%
- Income under Stock Broking: ₹3.63 Cr (Q2FY27)

₹ in lakhs	Q2FY26	Q2FY27	YoY
Operating Profit	267	229	(14) %
Net Profit	181	170	(6) %
Stock Broking Income	361	363	1%

Q2FY27 Limited Reviewed



Wholly Owned Subsidiary

- Incorporated on 09.02.2024
- Authorized and paid-up Capital: ₹10 Cr
- Vision: To offer comprehensive outsourcing solution for various banking operations as permitted by RBI.
- Offices setup across the country
- Active in garnering deposits, sourcing mortgage, vehicle loans, improving digital penetration and recovery.

Net Profit (H1FY27) ₹28.43 lakh

Q2FY27 Limited Reviewed



Regional Rural Banks

₹ in Cr

Parameters	Tamil Nadu Grama Bank				Puducherry Grama Bank				Total			
	Half Year Ended			FY26	Half Year Ended			FY26	Half Year Ended			FY26
	Sep-25	Sep-26	YoY (%)		Sep-25	Sep-26	YoY (%)		Sep-25	Sep-26	YoY (%)	
Business	53963	61960	15	57966	3678	4310	17	4002	57641	66271	15	61968
Operating Profit	735	644	(12)	1053	51	68	34	77	785	712	(9)	1130
Net Profit	455	400	(12)	623	38	51	34	60	493	450	(9)	683
Gross NPA %	0.72	0.51	(21 bps)	0.59	0.76	0.54	(22 bps)	0.70	-	-	-	-
Net NPA %	0	0	-	0	0	0	-	0	-	-	-	-
CRAR %	14.50	14.01	(49 bps)	13.34	10.70	11.97	127 bps	10.39	-	-	-	-
No. of branches	676	704	-	699	48	48	-	48	724	752	-	747

Sep'26 Post-Audit





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



**APY Annual Award of
Excellence for achieving 104%
of APY target in FY26**



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



**Won the Second Prize in the
Rajbhasha Kirti Puraskar for
the FY 2025-26**



**Won Golden Peacock Award
for Excellence in Artificial
Intelligence-2026**



**Best CFO award in Bank
(Midcap) 2026 (from DSIJ to
Shri. Sunil Jain, GM (CFO))**



**Winner of Financial Express
Best PSB Award 2024-25**

Guidance

Parameters	Actuals (H1FY27)	Guidance (FY27)
Deposits	12.50%	11% ~ 12%
Advances	16.39%	13% ~ 14%
Domestic CASA	39.36%	40%
Credit Deposit Ratio	82.60%	~ 80%
GNPA %	1.61%	1.50% ~ 1.60%
NNPA %	0.14%	0.15% ~ 0.20%
Recovery (₹ Cr)	3431	₹4500 Cr ~ ₹5500 Cr
AUC (₹ Cr)	1269	₹1200 Cr ~ ₹1500 Cr
NIM	3.30%	3.10% ~ 3.25%
RoA	1.31%	1.20% ~ 1.30%
Cost to Income Ratio	41.82%	~ 45%
Credit Cost	0.22%	< 1%
Slippage Ratio	0.73%	< 1%
Recovery through NCLT (₹ Cr)	371	₹500 Cr
ARC sale (₹ Cr)	0	₹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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Thank You



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