इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

(Corporate Office No. 254-260 Avvai Shanmugam Salai Wing 2-C Royapettah, Chennai 600 014, India)

BALANCE SHEET AS AT 31 MARCH 2026

	As on 31.03.2026	(Rs in thousands) As on 31.03.2025
CAPITAL & LIABILITIES		
Capital	1346 96 40	1346 96 40
Reserves and Surplus	76944 29 46	67962 97 67
Deposits	827726 30 15	737153 56 39
Borrowings	46692 49 50	41507 92 45
Other Liabilities & Provisions	35242 77 84	25439 23 21
TOTAL	**987952 83 35**	**873410 66 12**
ASSETS		
Cash & Balances with R B I	34054 56 08	31947 64 88
Balances with Banks and Money at Call and Short Notice	31535 63 36	22920 22 73
Investments	244665 74 32	225303 12 38
Advances	654888 22 55	571071 19 09
Fixed Assets	8646 70 07	8826 69 30
Other Assets	14161 96 97	13341 77 74
TOTAL	**987952 83 35**	**873410 66 12**
Contingent Liabilities	255946 91 17	280676 21 35
Bills for Collection	10282 55 01	14159 47 18
Capital Adequacy Ratio (%) Basel III		
Tier I Capital	16.40	15.36
Additional Tier 1	0.00	0.49
Tier II Capital	1.53	2.09
TOTAL	**17.93**	**17.94**
Percentage of Shareholding of the Government of India	74%	74%

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2026

Particulars	Year ended 31.03.2026	(Rs in thousands) Year ended 31.03.2025
I. INCOME		
Interest earned	67450 71 38	62002 15 80
Other Income	9990 58 10	9223 48 10
TOTAL	**77441 29 48**	**71225 63 90**
II. EXPENDITURE		
Interest expended	40535 78 74	36825 78 82
Operating expenses	16989 40 25	15401 64 46
Provisions & Contingencies	7760 45 85	8079 91 22
TOTAL	**65285 64 84**	**60307 34 50**
III. PROFIT/LOSS		
Net Profit/Loss(-) for the Year	12155 64 64	10918 29 40
Profit/Loss(-) Brought forward	352 40 01	329 34 23
TOTAL	**12508 04 65**	**11247 63 63**
IV. APPROPRIATIONS		
Transfer to :		
Statutory Reserves	3038 92 00	2729 58 00
Capital Reserves	42 56 21	29 19
Special Reserves u/s 36 (1)(viii) of IT Act	504 19 00	467 34 00
Investment Fluctuation Reserve	-	199 20 78
Revenue Reserves	6050 00 00	5250 00 00
Staff Welfare Fund	50 00 00	60 00 00
Equity Dividend	2458 20 93	2188 81 65
Bal. carried over to Balance Sheet	364 16 51	352 40 01
TOTAL	**12508 04 65**	**11247 63 63**
Earnings Per Share in Rs. (basic & diluted)	90.24	81.06

We wish to state that in the event of receivership, winding up proceedings or such equivalent proceedings of the bank, our home country-India, does not require our Head Office to confer a lower priority in the repayment of deposits to depositors of Foreign Branches located outside of the home country, as compared to depositors of the bank in its home country.

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF INDIAN BANK

Report on Audit of the Standalone Financial Statements

Opinion

1. We have audited the accompanying Standalone Financial Statements of Indian Bank ("the Bank"), which comprise the Balance Sheet as at 31st March 2026, the Profit and Loss Account and the Statement of Cash Flows for the year then ended and notes to Standalone Financial Statements including a Summary of significant accounting policies and other explanatory information in which are included the returns for the year ended on that date of:
   i. The Corporate Office and its Departments, Treasury Branch, GIFT CITY Branch and 20 Indian Branches audited by us;
   ii. 2103 Indian Branches and Offices audited by respective Statutory Branch Auditors; and
   iii. 3 Foreign Branches audited by respective local auditors.
   The Indian branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued to the Bank by the Reserve Bank of India (RBI). Also, incorporated in the Balance Sheet, the Statement of Profit and Loss Account and Statement of Cash Flows are the returns from 4444 Indian branches/offices which have not been subjected to Audit. These unaudited branches account for 21.69% of Advances, 48.01% of Deposits, 17.25% of Interest income and 42.71% of Interest expenses.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Standalone Financial Statements give the information required by the Banking Regulation Act,1949 in the manner so required for bank and are in conformity with accounting principles generally accepted in India and:
   a. the Balance Sheet, read with the notes thereon is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of the state of affairs of the Bank as at 31st March 2026;
   b. the Profit and Loss Account read with the notes thereon shows a true balance of profit; and
   c. the Cash Flow Statement gives a true and fair view of the cash flows for the year ended on that date.

Other Matters

3. We did not audit the financial statements/information of 2106 branches (including 3 foreign branches) included in the Standalone Financial statements of the Bank whose financial statements/financial information reflect total assets of Rs.3,54,715.47 crores as on 31st March 2026 and total revenue of Rs.23,472.95 crores for the year ended on that date, as considered in the Standalone Financial Statements. These branches cover 43.93% of advances, 44.50% of deposits and 53.28% of non-performing assets as at 31st March 2026 and 30.31% of revenue for the year ended 31st March 2026. The financial statements/information of these branches have been audited by the branch auditors whose reports have been furnished to us, and our opinion in so far as it relates to the amounts and disclosures included in respect of branches, is based solely on the report of such branch auditors.
   Our opinion is not modified in respect of above matters.

Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements.

4. The Bank's Board of Directors is responsible with respect to the preparation of these Standalone Financial Statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time.

Auditor's Responsibilities for the Audit of the Standalone Financial Statements

5. Our objectives are to obtain reasonable assurance about whether the Standalone Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.
   We also:
   i. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
   ii. Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Standalone Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

STATUTORY CENTRAL AUDITORS	**BOARD OF DIRECTORS**	
G BALU ASSOCIATES LLP	BINOD KUMAR	MANAGING DIRECTOR & CEO
DASS GUPTA & ASSOCIATES	MINI T M	EXECUTIVE DIRECTOR
ARUN K AGARWAL & ASSOCIATES	BRAJESH KUMAR SINGH	EXECUTIVE DIRECTOR
SPARK & ASSOCIATES CHARTERED ACCOUNTANTS LLP	SHIV BAJRANG SINGH	EXECUTIVE DIRECTOR
	ASHUTOSH CHOUDHURY	EXECUTIVE DIRECTOR
BHATIA & BHATIA		
	ALOK PANDE	GOVT. NOMINEE DIRECTOR
	K NIKHILA	RBI NOMINEE DIRECTOR
	SANJEEV MAHESHWARI	SHAREHOLDER DIRECTOR
	BHUPINDER SINGH BHALLA	SHAREHOLDER DIRECTOR

General Manager-CFO
Place: Chennai
Date : 29.04.2026

Schedules and notes form an integral part of the audited financial statements of the Bank and which should be read in conjunction with the statement above for a fuller understanding and can be found in the Bank's annual report, copies of which are obtainable on request from:

Chief Executive
Indian Bank, 3 Raffles Place, Bharat Building, Singapore 048617