

Financial Results for the Quarter ended 30th June 2023

Bank's Global Business crossed Rs 11 lakh Cr Net profit up by 41% YoY

Chennai, July 28 2023: **Key Highlights (Quarter ended Jun'23 over Jun'22)**

Net Profit up by 41% YoY at ₹ 1,709 Cr in Jun'23 from ₹ 1,213 Cr in Jun'22. Profit Before Tax up by 78% YoY at ₹ 2,394 Cr in Jun'23 from ₹ 1,345 Cr in Jun'22.

Operating Profit grew by 16% YoY at ₹ 4135 Cr in Jun'23 from ₹ 3564 Cr in Jun'22. Net Interest Income increased by 26% YoY to ₹ 5,703 Cr in Jun'23 from ₹ 4,534 Cr in Jun'22. Fee based income grew by 7% YoY to ₹ 671 Cr in Jun'23.

Cost-to-Income Ratio stood at 44.22% in Jun'23. Domestic NIM improved to 3.61% in Jun'23 from 3.10% in Jun'22.

Return on Assets (RoA) improved to 0.95% in Jun'23 from 0.73% in Jun'22. Return on Equity (RoE) increased to 17.88% in Jun'23 from 14.18% in Jun'22.

Total Business recorded a YoY growth of 9% reaching the level of ₹ 11,09,943 Cr in Jun'23 from ₹ 10,09,454 Cr in Jun'22.

Advances increased by 13% YoY to ₹ 47,904 Cr in Jun'23 from ₹ 42,520 Cr in Jun'22. Retail, Agriculture & MSME advances grew by 13% YoY to ₹ 27,643 Cr in Jun'23 from ₹ 24,424 Cr in Jun'22.

Retail, Agriculture & MSME advances grew by 16% YoY to ₹ 27,643 Cr in Jun'23 from ₹ 24,424 Cr in Jun'22.

Indian Bank net up 41% at ₹1,850 crore

State-run lender Indian Bank recorded a 41 per cent rise in net profit during first quarter of FY24 to ₹1,850 crore, compared to ₹1,311 crore during the same period last year. The rise in profit was mainly due to an increase in net interest income by 26 per cent during the quarter.



YoY each while MSME advances grew by 7% YoY. Home Loan (Including mortgage) grew by 14% YoY. Auto Loan by 29% YoY and Personal Loan by 52% YoY. Deposits grew by 6% YoY and reached to ₹ 62,153 Cr in Jun'23.

CASA deposits recorded a YoY growth of 5% and stood at ₹ 25,024 Cr in Jun'23. The share of CASA to total deposits stood at 40%. GNPA decreased by 266 bps YoY to 5.47% in Jun'23 from 8.13% in Jun'22.

Priority Sector portfolio stood at ₹ 16,086 Cr in Jun'23. Priority sector advances as a percentage of ANBC stood at 44% as against the regulatory requirement of 40%.

The Bank has 5,798 domestic branches including 3 Digital Banking Units (DBUs), out of which 1,970 are Rural, 1,517 are Semi-Urban, 1,168 are Urban & 1,143 are in Metro category. The Bank has 3 overseas branches & 1 IFSC Banking Unit (IBU).

Net Profit up by 18% QoQ to ₹ 1,709 Cr in Jun'23 from ₹ 1,447 Cr in Mar'23. Profit Before Tax up by 65% QoQ at ₹ 2,394 Cr in Mar'23.

Operating Profit stood at ₹ 4,135 Cr in Jun'23 against ₹ 4,016 Cr in Mar'23. Net Interest Income stood at ₹ 5,703 Cr in Jun'23 as against ₹ 5,508 Cr in Mar'23. Return on Assets (RoA) improved by 13 bps QoQ to 0.95% in Jun'23.

Indian Bank Q1 PAT rises 41% to ₹1,709 crore

State-owned Indian Bank on Thursday posted a 41 per cent increase in net profit at Rs 1,709 crore in the April-June quarter, mainly due to decline in bad loans. The Chennai-based lender had posted a net profit of Rs 1,213 crore in the year-ago period.

Transactions through ATM, BNA & Digital channels improved by 7% YoY in Q1FY24. Mobile Banking users increased by 36% YoY. UPI users and transactions increased by 33% YoY and 85% YoY respectively. During Q1FY24, the Bank has launched various Digital Journeys under its Digital Transformation Programme.

Awards & Accolades:

Bank received the following awards for excellent performance in enrollment of Atal Pension Yojana (APY) scheme: APY Leadership Pinnacle Exemplary Award of Par Excellence (Campaign for MD & CEO of banks); Indian Bank topped among all the PSBs with 181.95% achievement of the target. APY National Championship Cup for Sponsor Banks and RRBs: Bank stood 2nd Best among all the teams received APY Championship Trophy of Par-Excellence along with APY Championship Exemplary Award.

Our Focus:

We strive to enhance customer satisfaction by leveraging digital technologies, delivering customised experiences and proactively resolving customers' issues. Through continuous staff trainings and a customer-centric approach, we focus to build trust, promote financial literacy and empower individuals and businesses to achieve their financial goals.

Indian Bank Q1 net profit gains 41 per cent

NEW DELHI, July 27 (PTI)

STATE-OWNED Indian Bank on Thursday posted a 41 per cent increase in net profit at Rs 1,709 crore in the April-June quarter, mainly due to decline in bad loans. The Chennai-based lender had posted a net profit of Rs 1,213 crore in the year-ago period.

Total income in the first quarter of the current fiscal rose to Rs 14,759 crore as against Rs 11,758 crore (against Q1FY23's Rs 11,758.29 crore) and a net profit of Rs 1,708.83 crore (Rs 1,213.44 crore). In a regulatory filing, the Indian Bank said it closed Q1FY24 with a total income of Rs 14,758.99 crore (against Q1FY23's Rs 11,758.29 crore) and a net profit of Rs 1,708.83 crore (Rs 1,213.44 crore).

For the period under review, Indian Bank's provision for non-performing assets (NPA) came down to Rs 929 crore from Rs 2,002.15 crore provided during previous year's corresponding period.

Total provisions for Q1FY24 was Rs 1,740.64 crore - including for NPA - down from the previous year corresponding period figure of Rs 2,218.93 crore. As on June 30, 2023, the bank's gross NPA (GNPA) stood at Rs 26,226.92 crore (Rs 34,573.34 crore on June 30, 2022) and the net NPA at Rs 3,197.55 crore (Rs 8,470.72 crore).

Pending settlement of the bipartite agreement on wage revision (due from November 1, 2022), an ad hoc amount of Rs 166 crore has been provided during the quarter ended June 30, 2023 towards wage revision.



The bank's gross non-performing assets eased to 5.47% of gross advances by June.

Indian Bank first qtr net profit jumps 41%

State-owned Indian Bank on Thursday posted a 41% increase in net profit at ₹1,709 crore in the April-June quarter, mainly due to decline in bad loans.

The Chennai-based lender had posted a net profit of ₹1,213 crore in the year-ago period. Total income in the first quarter of the current fiscal rose to ₹14,759 crore as against ₹11,758 crore, Indian Bank said in a regulatory filing.

The lender's interest income also increased to ₹13,049 crore from ₹10,153 crore in the same quarter a year ago.

On the asset quality side, the bank witnessed improvement with the gross non-performing assets (NPAs) easing to 5.47% of the gross advances by June 2023 from 8.13% a year ago. The net NPA too declined to 0.70% as against 2.12% in the same period of the previous year.

Indian Bank's net at Rs 1,708 cr in Q1

CHENNAI: With an all-round increase in revenues and a drastic reduction in provisions for loan loss, the government-owned Indian Bank on Thursday said it had closed the first quarter with a net profit of Rs 1,708.83 crore.

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Total provisions for Q1FY24 was Rs 1,740.64 crore - including for NPA - down from the previous year corresponding period figure of Rs 2,218.93 crore. As on June 30, 2023, the bank's gross NPA (GNPA) stood at Rs 26,226.92 crore (Rs 34,573.34 crore on June 30, 2022) and the net NPA at Rs 3,197.55 crore (Rs 8,470.72 crore).

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Indian Bank Q1 net rises 41% to ₹1,709 crore on income

CHENNAI: Indian bank's net profit increased 41% in the June quarter to ₹1,709 crore from ₹1,213 crore last year in the same period. Lender's net interest income increased 26% on a yearly basis to ₹5,703 crore from ₹4,534 crore and net interest margin improved 0.95% YoY. Cost-to-income ratio stood at 44.22% in the quarter.

Return on Assets improved to 0.95%. Indian Bank's Total Advances increased by 13% YoY and Retail, agriculture and MSME advances grew by 13% YoY. RAM grew 16%, while MSME advances jumped 7% YoY. Home Loans, including mortgage, grew 14% YoY and auto loan increased by 29% YoY. CASA deposits recorded 5% growth and stood at ₹25,024 crore. Gross non-performing assets (NPA) decreased by 266 bps YoY to 5.47% in June. Net NPA reduced by 142 bps YoY.

State-owned Indian Bank on Thursday posted a 41% increase in net profit at ₹1,709 crore in the April-June quarter, mainly due to decline in bad loans. The Chennai-based lender had posted a net profit of ₹1,213 crore in the year-ago period.

Indian Bank Q1 net up 41% on healthy asset quality

Our Bureau Chennai

Public sector lender Indian Bank maintained its all-around performance for the first quarter of this fiscal with significant growth in net profit, a reduction in NPAs and slippage, and double-digit growth in net interest income and credit offtake.

The Chennai-headquartered bank's net profit grew 41 per cent to ₹1,709 crore in Q1 of this fiscal compared with ₹1,213 crore in the year-ago quarter, driven by higher operating profit and net interest income and lower provisions.

The operating profit grew 16 per cent to ₹4,135 crore against ₹3,564 crore in the June 2022 quarter.

Interest income rose by 29 per cent to ₹13,049 crore (₹10,154 crore). Net interest margin improved to 11.54 per cent from 10.34 per cent in Q1FY23. Total non-interest income grew 7 per cent to ₹1,710 crore against ₹1,604 crore a year ago, driven by profit on the sale of investments, an increase in fee-based income, and others.

RECOVERIES UP

Slippages in the corporate segment were at ₹227 crore, mainly due to one major account (trading in the computer business). Cash recovery was higher at ₹929 crore (₹1,079 crore) while total recoveries (cash plus upgrades) stood at ₹2,008 crore.

NPAs DOWN

Gross NPAs (GNPA) declined to 5.47 per cent compared with 8.13 per cent last year. Net NPA dropped below 1 per cent to 0.70% in Q1 FY24.



IMPROVED PERFORMANCE. Gross NPAs declined to 5.47 per cent compared with 8.13 per cent last year.

Total provisions were lower by 22 per cent at ₹1,741 crore against ₹2,219 crore in Q1 of last fiscal. Fresh slippages were also lower at ₹1,153 crore, of which ₹775 crore was in the MSME segment, ₹433 crore in the retail segment, and ₹319 crore in the agriculture category.

While total recoveries (cash plus upgrades) stood at ₹2,008 crore. "Our recoveries continue to be higher than slippages. We have set a target to recover ₹2,000 crore in Q1 of this fiscal. Also, the slippage ratio has been coming down to 1.57 per cent in Q1 of this fiscal, down from 2.43 per cent in Q4FY23 and 3.03 per cent in Q1FY23," said Shant Lal Jain, MD and CEO of Indian Bank.

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INDIAN BANK PROFIT UP 41% TO ₹1,709 CR

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Return on Assets improved to 0.95%. Indian Bank's Total Advances increased by 13% YoY and Retail, agriculture and MSME advances grew by 13% YoY. RAM grew 16%, while MSME advances jumped 7% YoY. Home Loans, including mortgage, grew 14% YoY and auto loan increased by 29% YoY. CASA deposits recorded 5% growth and stood at ₹25,024 crore. Gross non-performing assets (NPA) decreased by 266 bps YoY to 5.47% in June. Net NPA reduced by 142 bps YoY.

State-owned Indian Bank on Thursday posted a 41% increase in net profit at ₹1,709 crore in the April-June quarter, mainly due to decline in bad loans. The Chennai-based lender had posted a net profit of ₹1,213 crore in the year-ago period.

Indian Bank profit up 41% as asset quality improves

SAJAN C KUMAR Chennai, July 27



S L Jain, MD & CEO, Indian Bank

CHENNAI-HEADQUARTERED PUBLIC sector lender, Indian Bank on Thursday reported a 41% rise in its net profit at ₹1,709 crore for the first quarter of FY24 as compared to ₹1,213 crore in the corresponding quarter of last fiscal, owing to increase in income stream and improvement in asset quality. Total income of the bank stood at ₹14,759 crore as compared to ₹11,758 crore, posting an increase of 26%.

S L Jain, MD & CEO, Indian Bank told mediapersons that the bank has been growing in a balanced way in all the parameters. Last year, we said that our credit growth will be in the range of 10-12%, but we ended with 13%. This year too, we are expected to grow in the 10-12% range."

Net interest income increased by 26% y-o-y to ₹5,703 crore from ₹4,534 crore while fee-based income grew by 7% to ₹671 crore. Cost-to-income ratio stood at 44.22%. Domestic NIM improved to 3.61% from 3.10%.

Gross NPA decreased by 266 bps to 5.47% from 8.13% while net NPA dropped by 142 bps to 0.70% from 2.12%. Provision coverage ratio improved by 702 bps to 95.10% from 88.08%. Capital adequacy ratio stood at 15.78%.

Return on Assets (RoA) improved to 0.95% from 0.73% while return on equity (RoE) increased to 17.88% from 14.18%. Indian Bank's total business recorded a growth of 9%, reaching the level of ₹11,09,943 crore from ₹10,09,454 crore. Advances increased by 13% to ₹47,904 crore from ₹42,520 crore. Retail, agriculture & MSME advances grew by 13% to ₹27,643 crore from ₹24,424 crore. RAM contribution to gross domestic advances stood at 61%. Retail & agri advances grew by 16% each while MSME advances grew by 7%. Home loan (including mortgage) grew by 14%.

The operating profit grew by 16% YoY at ₹4,135 crore in the April-June period of FY24, during the year ago quarter on the back of growth in the Net Interest Income (NII).

The NII rose by 26% YoY at ₹5,703 crore in the first quarter of FY24, which was at ₹4,534 crore in Q1 FY23.

The Retail, Agriculture & MSME (RAM) sector advances grew by 13% YoY and stood at ₹27,643 crore in the April-June period of 2023-24.

While retail & agri advances rose by 16% YoY, each, MSME advances grew by 7% YoY. Home Loan (including mortgage) increased by 14% YoY, auto loan and personal loan grew by 29%, and 52%, respectively, YoY.

Improved by 702 bps to 95.10% from 88.08%. Capital adequacy ratio stood at 15.78%.

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The advances stood at ₹47,904 crore on June 30, 2023. The gross NPA decreased by 266 bps YoY to 5.47% in June 30, 2023, from 8.13% during the year-ago quarter, while the net NPA reduced by 142 bps YoY to 0.70% in Q1 FY24 from 2.12% in Q1 FY23.

While deposits grew by 6% YoY and reached to ₹62,153 crore in June 2023, CASA deposits recorded a YoY growth of 5% and stood at ₹25,024 crore in the quarter ended June 30, 2023. Indian Bank MD & CEO S L Jain told reporters here that the fresh slippages were at ₹1,153 crore, while the recovery was at ₹2,008 crore.

"One account close to Rs 200 crore in the corporate, which is associated with the computer and accessories trading, has slipped (during the quarter)," he said. He further added that the bank is witnessing balanced growth in all segments.

The bank's executive director Mahesh Kumar Bajaj said, six digital journeys have been launched so far generating more than ₹14,000 crore of cumulative business till June 30, 2023, out of which Rs 9,179 crore was generated in Q1 FY24.

Indian Bank Q1 net profit up 41%

INDIAN BANK Q1 net profit up 41%

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ఇండియన్ బ్యాంక్ లాభంలో 41 శాతం వృద్ధి

న్యూఢిల్లీ: ప్రభుత్వ రంగంలోని ఇండియన్ బ్యాంక్ జూన్ తో ముగిసిన త్రైమాసికంలో రూ.1,709 కోట్ల నికర లాభాన్ని ప్రకటించింది. గత ఏడాది ఇదే త్రైమాసికం (రూ.1,213 కోట్లు)తో పోలితే లాభం 41 శాతం వృద్ధి చెందింది. త్రైమాసిక సమీక్షా కాలంలో మొత్తం ఆదాయం కూడా రూ.11,758 కోట్ల నుంచి రూ.14,759 కోట్లకు పెరిగింది. ఈ కాలంలో స్థూల మొండి బకాయిలు (ఎన్పీఏ) 8.13 శాతం నుంచి 5.47 శాతానికి, నికర ఎన్పీఏలు 2.12 శాతం నుంచి 0.7 శాతానికి తగ్గినట్లు బ్యాంక్ పేర్కొంది. మరోవైపు మొండి పద్దుల కోసం చేసిన కేటాయింపులు కూడా రూ.2,002 కోట్ల నుంచి రూ.930 కోట్లకు తగ్గినట్లు తెలిపింది. కాగా క్యాపిటల్ అడిక్వసీ రేషియో (సీఎఆర్) 16.51 శాతం నుంచి 15.78 శాతానికి తగ్గింది.

ఇండియన్ బ్యాంక్ లాభం అవే

క్యూ1లో రూ. 1,709 కోట్లు

ముంబై: ప్రభుత్వ రంగ దిగ్గజం ఇండియన్ బ్యాంక్ ప్రస్తుత ఆర్థిక సంవత్సరం(2023-24) తొలి త్రైమాసికం(క్యూ1)లో ప్రోత్సాహకర ఫలితాలు సాధించింది. క్యూ1(ఏప్రిల్-జూన్)లో నికర లాభం 41 శాతం ఎగసి రూ. 1,709 కోట్లను తాకింది. గతేడాది(2022-23) ఇదే కాలంలో రూ. 1,213 కోట్లు మాత్రమే ఆర్జించింది. ఇందుకు ప్రధానంగా మొండి రుణాలు తగ్గడం దోహదపడింది. మొత్తం ఆదాయం సైతం రూ. 11,758 కోట్ల నుంచి రూ. 14,759 కోట్లకు జంప్ చేసింది. వడ్డీ ఆదాయం రూ.



10,153 కోట్ల నుంచి రూ. 13,049 కోట్లకు బలపడింది. స్థూల మొండిబకాయిలు(ఎన్పీఏలు) 8.13 నుంచి 5.47 శాతానికి, నికర ఎన్పీఏలు 2.12 శాతం నుంచి 0.7 శాతానికి దిగి వచ్చాయి. కనీస మూలధన నివృత్తి(సీఎఆర్) 15.78 శాతానికి చేరింది. మొండిరుణాలకు కేటాయింపులు రూ. 2,002 కోట్ల నుంచి రూ. 930 కోట్లకు తగ్గాయి.

ఫలితాల సేవకర్తలతో ఇండియన్ బ్యాంక్ పేరు యథాతథంగా రూ. 328 వడ్డీ ముగిసింది.

इंडियन बैंक का मुनाफा 41 फीसदी बढ़कर 1,709 करोड़ रुपये रहा

नई दिल्ली। सार्वजनिक क्षेत्र के इंडियन बैंक ने वित्त वर्ष 2023-24 की पहली तिमाही (अप्रैल-जून) के नतीजे का ऐलान कर दिया है। 30 जून को समाप्त तिमाही में बैंक का मुनाफा 41 फीसदी बढ़कर 1,709 करोड़ रुपये रहा। इससे पिछले वित्त वर्ष की समान तिमाही में बैंक को 1,213 करोड़ रुपये शुद्ध लाभ हुआ था। बैंक ने मुकवार को शेयर बाजार को बताया कि चालू वित्त वर्ष 2023-24 की पहली तिमाही में उसका मुनाफा 41 फीसदी बढ़कर 1,709 करोड़ रुपये रहा। इस दौरान उसकी कुल आय 14,759 करोड़ रुपये पर पहुंच गई, जबकि वित्त वर्ष की समान तिमाही में यह 11,758 करोड़ रुपये रही थी। बैंक की ब्याज आय भी पिछले वित्त वर्ष साल के 10,153 करोड़ रुपये से बढ़कर 13,049 करोड़ रुपये हो गई। इंडियन बैंक ने बताया कि बैंक की सकल गैर-निष्पादित परिसंपत्ति (एनपीए) अनुपात भी सुधारकर सकल अग्रिम का 5.47 फीसदी हो गया है, जबकि अप्रैल-जून, 2022 तिमाही में यह 8.13 फीसदी पर था। इसके साथ ही बैंक का फंसा कर्ज यानी शुद्ध एनपीए भी घटकर 0.70 फीसदी पर आ गया है, जो पिछले साल की समान अवधि में 2.12 फीसदी था। इस दौरान में इंडियन बैंक की परिसंपत्ति की गुणवत्ता में भी सुधार आया है। बैंक का फंसे कर्जों के लिए वित्तीय प्रावधान भी घटकर 930 करोड़ रुपये रह गया, जबकि सालभर पहले यह 2,002 करोड़ रुपये रहा था। इसके अलावा बैंक का पूंजी पर्याप्तता अनुपात भी घटकर 15.78 फीसदी पर आ गया है। पिछले वित्त वर्ष की समान तिमाही में यह 16.51 फीसदी था।

ఆశాజనకంగా ఇండియన్ బ్యాంకు లాభాలు

కొంకుపేట: ప్రభుత్వ రంగ బ్యాంకింగ్ దిగ్గజం ఇండియన్ బ్యాంక్ 2023-24 ఆర్థిక సంవత్సరం మొదటి త్రైమాసికం ఫలితాలు ఆశాజనకంగా నమోదైనట్లు ఆ బ్యాంకు ఎం.డి. సీ.ఈ.ఎం.ఎస్.ఎల్. తెలిపారు. 2023 జూన్ 30తో ముగిసిన మొదటి త్రైమాసికంలో నికర లాభం 41 శాతం పెరిగిందని ఆయన ప్రకటించారు. ఈమేరకు గురువారం సాయంత్రం చెన్నైలోని ఇండియన్ బ్యాంకు ప్రధాన కార్యాలయంలో బ్యాంకు ఫలితాలను ప్రకటించారు. ఇందులో పాల్గొన్న జైన్ బ్యాంకు ఫలితాలను వివరించారు. ఈ క్రమంలో 2023 జూన్ 30తో ముగిసిన మొదటి క్వార్టర్ లో నికర లాభం రూ.1,709 కోట్ల నమోదైందని తెలిపారు. గత ఏడాదితో పోలిస్తే 41 శాతం లాభం పెరిగిందని తెలిపారు. తమ బ్యాంకుకు 41 శాతం పెరిగిందని ఆయన ప్రకటించారు. ఈమేరకు గురువారం సాయంత్రం చెన్నైలోని ఇండియన్ బ్యాంకు ప్రధాన కార్యాలయంలో బ్యాంకు ఫలితాలను ప్రకటించారు. ఇందులో పాల్గొన్న జైన్ బ్యాంకు ఫలితాలను వివరించారు. ఈ క్రమంలో 2023 జూన్ 30తో ముగిసిన మొదటి క్వార్టర్ లో నికర లాభం రూ.1,709 కోట్ల నమోదైందని తెలిపారు. గత ఏడాదితో పోలిస్తే 41 శాతం లాభం పెరిగిందని తెలిపారు. తమ బ్యాంకుకు 41 శాతం పెరిగిందని ఆయన ప్రకటించారు. ఈమేరకు గురువారం సాయంత్రం చెన్నైలోని ఇండియన్ బ్యాంకు ప్రధాన కార్యాలయంలో బ్యాంకు ఫలితాలను ప్రకటించారు.



ఇండియన్ బ్యాంకు ఎం.డి. సీ.ఈ.ఎం.ఎస్.ఎల్. జి.బి.జి.ఎల్. సేవకర్తలతో పాటు విద్యార్థులకు, ఎంపీఎం.ఈ.కు, ఇతరలకు రుణాలను అందిస్తూ పలు అవకాశాలను అందించుకుందని పేర్కొన్నారు.

இந்தியன் வங்கி நிகர லாபம் 41% உயர்வு

புது தில்லி, ஜூலை 27: பொதுத் துறையைச் சேர்ந்த இந்தியன் வங்கியின் நிகர லாபம் கடந்த ஏப்ரல்-ஜூன் காலாண்டில் 41 சதவீதம் உயர்ந்துள்ளது. இது குறித்து வங்கி வெளியிட்டுள்ள அறிக்கையில் தெரிவிக்கப்பட்டுள்ளதாவது கட்டுரை...

கோடியாக இருந்தது மதிப்பீட்டு காலாண்டில் வங்கியின் மொத்த வருவாய் ரூ.11,758 கோடியிலிருந்து ரூ.14,759 கோடியாக உயர்ந்துள்ளது. வட்டி வருவாய் ரூ.10,153 கோடியிலிருந்து ரூ.13,049 கோடியாக உயர்ந்துள்ளது. 2022 ஏப்ரல்-மார்ச் காலாண்டில் 8.13 சதவீதமாக இருந்த வங்கியின் மொத்த வாராக்கடன் இந்த ஆண்டின் அதே மாதங்களில் 5.47 சதவீதமாகக் குறைக்கப்பட்டுள்ளது. நிகர வாராக்கடனும் 2.12 சதவீதத்திலிருந்து 0.70 சதவீதமாகக் குறைக்கப்பட்டுள்ளது என்று அந்த அறிக்கையில் குறிப்பிடப்பட்டுள்ளது.

రాణించిన ఇండియన్ బ్యాంక్

ఢిల్లీ: ఇండియన్ బ్యాంక్ జూన్ త్రైమాసికంలో రూ.1,709 కోట్ల నికర లాభాన్ని నమోదు చేసింది. అంతేకంటే ఆర్థిక సంవత్సరం ఇదే కాలం రూ.1,213 కోట్లతో పోలితే ఇదే 41 శాతం అధికం. మొత్తం ఆదాయం రూ.11,758 కోట్ల నుంచి రూ.14,759 కోట్లకు పెరిగింది. వడ్డీ ఆదాయం రూ.10,153 కోట్ల నుంచి రూ.13,049 కోట్లకు పెరిగింది. ఆస్తుల నష్టపోతే స్థూల కోట్లకు పెరిగింది. ఆస్తుల నష్టపోతే స్థూల కోట్లకు పెరిగింది. ఆస్తుల నష్టపోతే స్థూల కోట్లకు పెరిగింది.



నిరర్థక ఆస్తులు (ఎన్పీఏలు) 8.13 శాతం నుంచి 5.47 శాతానికి పడిపోవడం వల్ల నికర లాభం పెరిగింది. మొత్తం ఆదాయం రూ.11,758 కోట్ల నుంచి రూ.14,759 కోట్లకు పెరిగింది. వడ్డీ ఆదాయం రూ.10,153 కోట్ల నుంచి రూ.13,049 కోట్లకు పెరిగింది.

இந்தியன் வங்கி நிகர லாபம் 41 சதம் அதிகரிப்பு

சென்னை, ஜூலை 28: பொதுத் துறையைச் சேர்ந்த இந்தியன் வங்கியின் நிகர லாபம் கடந்த ஏப்ரல்-ஜூன் காலாண்டில் 41 சதம் அதிகரித்துள்ளதாக செய்திகள் வெளியாகியுள்ளது. இது குறித்து இந்தியன் வங்கி வெளியிட்டுள்ள அறிக்கையில் தெரிவிக்கப்பட்டுள்ளதாவது: கடந்த மார்ச் மாதத்துடன் நிறைவடைந்த நடப்பு நிதியாண்டின் முதல் காலாண்டில் வங்கியின் நிகர லாபம் ரூ.1,709 கோடியாக உள்ளது. கடந்த 2022-23ம் நிதியாண்டின் இதே காலாண்டோடு ஒப்பிடுகையில் இது 41 சதம் அதிகமாகும். அப்போது வங்கியின் நிகர லாபம் ரூ.1,213 கோடியாக இருந்தது. மேலும், மதிப்பீட்டு காலாண்டில் வங்கியின் மொத்த வருவாய் ரூ.11,758 கோடியிலிருந்து ரூ.14,759 கோடியாக உயர்ந்துள்ளது. வட்டி வருவாய் ரூ.10,153 கோடியிலிருந்து ரூ.13,049 கோடியாக உயர்ந்துள்ளது. 2022 ஏப்ரல்-மார்ச் காலாண்டில் 8.13 சதமாக இருந்த வங்கியின் மொத்த வாராக்கடன் இந்த ஆண்டின் அதே மாதங்களில் 5.47 சதமாகக் குறைக்கப்பட்டுள்ளது. நிகர வாராக்கடனும் 2.12 சதவீதத்திலிருந்து 0.70 சதமாகக் குறைக்கப்பட்டுள்ளது என்று அந்த அறிக்கையில் தெரிவிக்கப்பட்டுள்ளது.

இந்தியன் வங்கியின் முதல் காலாண்டு நிகர லாபம் 41 சதவீதமாக உயர்வு

சென்னை, ஜூலை 29: இந்தியன் வங்கியின் முதல் காலாண்டு நிகர லாபம் 41% அதிகரித்து ரூ.1,709 கோடியாக உள்ளது. அரசுக்கு சொந்தமான இந்தியன் வங்கி ஏப்ரல்-ஜூன் காலாண்டில் நிகர லாபம் 41 சதவீதம் அதிகரித்து ரூ.1,709 கோடியாக உள்ளது. முதல்தரக் கண்காணிப்பு (NPAs) முன்னேற்றத்தைக் கண்டுள்ளது. நிகர NPA 2.12 சதவீதத்திலிருந்து 0.70 சதவீதமாகக் குறைந்துள்ளது. இதன் விளைவாக, கடந்த ஆண்டு இதே காலாண்டில் ரூ.2,002 கோடியாக இருந்த வாராக்கடன் குறைக்கப்பட்டு ரூ.930 கோடியாக குறைந்துள்ளது. எவ்வாறாயினும், வங்கியின் முதல்தரக் கண்காணிப்பு முன்னேற்றத்தை அளவு ஜூன் மாத இறுதியில் 15.78 சதவீதமாகக் குறைந்துள்ளது. இது முந்தைய ஆண்டின் 16.51 சதவீதமாக இருந்தது. தற்போது வங்கி வெளியிட்டுள்ள அறிக்கையில் இந்தியன் வங்கி ரூ.11 லட்சம் கோடி வந்த தகவலைக் கூறியுள்ளது. நிகர லாபம் 41 சதவீதமாக உள்ளது. நடப்பு லாபம் 16 சதவீதம் உயர்ந்துள்ளது. எமது சிறப்பு கூர்நோக்கமாக டிஜிட்டல் தொழில்நுட்பங்களை திறம்பட பயன்படுத்துவது, சொத்துக்கள் (NPAs) முன்னேற்றத்தைக் கண்டுள்ளது. நிகர NPA 2.12 சதவீதத்திலிருந்து 0.70 சதவீதமாகக் குறைந்துள்ளது. இதன் விளைவாக, கடந்த ஆண்டு இதே காலாண்டில் ரூ.2,002 கோடியாக இருந்த வாராக்கடன் குறைக்கப்பட்டு ரூ.930 கோடியாக குறைந்துள்ளது. எவ்வாறாயினும், வங்கியின் முதல்தரக் கண்காணிப்பு முன்னேற்றத்தை அளவு ஜூன் மாத இறுதியில் 15.78 சதவீதமாகக் குறைந்துள்ளது. இது முந்தைய ஆண்டின் 16.51 சதவீதமாக இருந்தது. தற்போது வங்கி வெளியிட்டுள்ள அறிக்கையில் இந்தியன் வங்கி ரூ.11 லட்சம் கோடி வந்த தகவலைக் கூறியுள்ளது. நிகர லாபம் 41 சதவீதமாக உள்ளது. நடப்பு லாபம் 16 சதவீதம் உயர்ந்துள்ளது. எமது சிறப்பு கூர்நோக்கமாக டிஜிட்டல் தொழில்நுட்பங்களை திறம்பட பயன்படுத்துவது, சொத்துக்கள் (NPAs) முன்னேற்றத்தைக் கண்டுள்ளது.

