

प्रेस विज्ञप्ति / PRESS RELEASE

24.07.2025

Financial Results for the Quarter ended 30th June 2025

Bank's Global Business is at ₹13.45 lakh Cr, up by 10.25% YoY

Net Profit up by 23.69% YoY to ₹2973 Cr

NNPA reduced by 21 bps YoY to 0.18%

RoE increased by 50 bps YoY to 20.26%

Key Highlights (Quarter ended Jun'25 over Jun'24)

- **Net Profit** up by 23.69% YoY at ₹2973 Cr in Jun'25 from ₹2403 Cr in Jun'24
- **Operating Profit** improved by 5.97% YoY to ₹4770 Cr in Jun'25 from ₹4502 Cr in Jun'24
- **Net Interest Income** increased by 2.93% YoY to ₹6359 Cr in Jun'25 from ₹6178 Cr in Jun'24
- **Return on Assets (RoA)** up by 14 bps to 1.34% in Jun'25 from 1.20% in Jun'24
- **Return on Equity (RoE)** increased by 50 bps to 20.26% in Jun'25 from 19.76% in Jun'24
- **Yield on Advances (YoA)** stood at 8.58% and **Yield on Investments (YoI)** at 6.96% in Jun'25
- **Gross Advances** increased by 11.50% YoY to ₹601147 Cr in Jun'25 from ₹539123 Cr in Jun'24
- **RAM** (Retail, Agriculture & MSME) advances grew by 15.93% YoY to ₹363221 Cr in Jun'25 from ₹313301 Cr in Jun'24
- **RAM** contribution to gross domestic advances increased to 65.34%. **Retail, Agri & MSME** advances grew by 16.56%, 16.40% and 14.45% YoY respectively. **Home Loan (including mortgage)** grew by 10.65% YoY
- **Priority sector advances** as a percentage of ANBC stood at 44.73% at ₹211203 Cr in Jun'25 as against the regulatory requirement of 40%
- **Total Deposits** increased by 9.26% YoY and reached to ₹744289 Cr in Jun'25 as against ₹681183 Cr in Jun'24
- **Domestic CASA ratio** stood at 38.97% as on 30th Jun'25
- **CD ratio** stood at 80.77% as on 30th Jun'25
- **GNPA** decreased by 76 bps YoY to 3.01% in Jun'25 from 3.77% in Jun'24, **NNPA** reduced by 21 bps to 0.18% in Jun'25 from 0.39% in Jun'24
- **Provision Coverage Ratio (PCR, including TWO)** improved by 154 bps YoY to 98.20% in Jun'25 from 96.66% in Jun'24
- **Slippage Ratio** contained to 0.94% in Jun'25 in comparison to 1.50% in Jun'24
- **Credit Cost** improved by 43 bps YoY to 0.28% in Jun'25 from 0.71% in Jun'24
- **Capital Adequacy Ratio** stood at 17.80%. CET-I at 15.26% and **Tier I Capital** stood at 15.74% in Jun'25
- **Earnings Per Share (EPS)** increased by 23.69% to ₹88.28 in Jun'25 from ₹71.37 in Jun'24

Key Highlights (Quarter ended Jun'25 over Mar'25)

- **Net Profit** increased to ₹2973 Cr in Jun'25 from ₹2956 Cr in Mar'25
- **Credit Cost** improved by 53 bps QoQ to 0.28% in Jun'25 from 0.81% in Mar'25
- **Domestic Net Interest Margin (NIM)** stood at 3.35% in Jun'25
- **Cost to Income ratio** stood at 45.78% in Jun'25
- **Book Value per Share** increased to ₹448.29 in Jun'25 from ₹423.39 in Mar'25
- **GNPA** decreased by 8 bps QoQ to 3.01% in Jun'25 from 3.09% in Mar'25, **NNPA** reduced by 1 bps to 0.18% in Jun'25 from 0.19% in Mar'25

Network:

- The Bank has **5909** domestic branches (including 3 DBUs), out of which **1993** are Rural, **1560** are Semi-Urban, **1185** are Urban & **1171** are in Metro category. The Bank has **3** overseas branches & **1** IBU.
- The Bank has **5466** ATMs & BNAs and **15080** Business Correspondents.

Digital Banking:

- Business of **₹57,955** Cr has been generated through Digital Channels in Q1FY26. A total of **132** Digital Journeys, Utilities and Processes have been launched so far.
- The number of Mobile Banking users has grown by **15%** year over year, reaching **2.02** Cr.
- UPI users and Net Banking users have witnessed an increase of **23%** & **6%** YoY reaching **2.29** Cr and **1.16** Cr respectively. The debit card & credit card users increased by **4%** and **19%** respectively.

Awards & Accolades:

- Indian Bank was the winner in the Overall Data Quality Recognition category at the **EASE 7.0 Awards**, part of the Enhanced Access and Service Excellence initiative by the Ministry of Finance.
- Indian Bank secured 3rd position in the **Digital Payments Awards 2023-24**, presented by the Ministry of Finance, for outstanding performance in Digital Payments (PSB). The Bank also received award for merchant onboarding in difficult geographies and remote areas (PSBs) under Special Mention.
- The Bank received prestigious **SKOCH Award** for “**Project WAVE**”, an Indian Bank's digital transformation journey and for “**SMA Collection Proclivity Predictor**”- a model built to predict the probability of default for Special Mention Accounts (SMA) and reduce risks by outlining a targeted collection journey.
- The Bank was honoured with the “**Best Public Sector Bank**” award in the organisational category and the MD & CEO of the Bank received “**CEO of the Year**” award at Tamil Nadu Leadership Awards 2024.

Our Focus

The Bank is committed to drive digital innovation, strengthen financial inclusion and enhance customer experience. With a robust capital base and improved asset quality, we are well-positioned to support inclusive economic growth. Our focus remains on empowering MSMEs, farmers and underserved communities through accessible and technology-enabled banking solutions.
