इंडियन बैंक Indian Bank

प्रेसविज्ञप्ति/PRESS RELEASE 16.10.2025

Financial Results for the Quarter/Half Year ended 30th September 2025

Bank's Global Business is at ₹13.97 lakh Cr, up by 12.34% YoY	Net Profit up by 17.24% YoY to ₹5991 Cr	NNPA reduced by 11 bps YoY to 0.16%	RoA stood at 1.33%

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

- ***Net Profit*** *up by **11.49%** YoY at **₹3018 Cr** in Sep'25 from **₹2707 Cr** in Sep'24*
- ***Operating Profit*** *improved by **2.31%** YoY to **₹4837 Cr** in Sep'25 from **₹4728 Cr** in Sep'24*
- ***Net Interest Income*** *increased by **5.76%** YoY to **₹6551 Cr** in Sep'25 from **₹6194 Cr** in Sep'24*
- ***Return on Assets (RoA)*** *stood at **1.32%**, **Return on Equity (RoE)** at **19.58 %** in Sep'25*
- ***Yield on Advances (YoA)*** *stood at **8.40%** in Sep'25*
- ***Cost of Deposit*** *improved by **12 bps** to **5.01%** in Sep'25 from **5.13%** in Sep'24*
- ***Gross Advances*** *increased by **12.65%** YoY to **₹620324 Cr** in Sep'25 from **₹550644 Cr** in Sep'24*
- ***RAM*** *(Retail, Agriculture & MSME) advances grew by **15.57%** YoY to **₹375660 Cr** in Sep'25 from **₹325050 Cr** in Sep'24*
- ***RAM*** *contribution to gross domestic advances stood at **65.50%. Retail, Agri & MSME** advances grew by **18.58%, 13.98%** and **14.10%** YoY respectively. **Home Loan (including mortgage)** grew by **12.68%** YoY in Sep'25*
- ***Priority sector advances*** *as a percentage of ANBC stood at **42.51%** at **₹206149 Cr** in Sep'25 as against the regulatory requirement of **40%***
- ***Total Deposits*** *increased by **12.09%** YoY and reached to **₹776946 Cr** in Sep'25 as against **₹693115 Cr** in Sep'24. Current, Savings & CASA deposits grew by **11.40%, 6.59%,** and **7.23%** YoY respectively*
- ***Domestic CASA ratio*** *stood at **38.87%** as on 30th Sep'25*
- ***CD ratio*** *stood at **79.84%** as on 30th Sep'25*
- ***GNPA*** *decreased by **88 bps** YoY to **2.60%** in Sep'25 from **3.48%** in Sep'24, **NNPA** reduced by **11 bps** to **0.16%** in Sep'25 from **0.27%** in Sep'24*
- ***Provision Coverage Ratio*** *(**PCR, including TWO**) improved by **68 bps** YoY to **98.28%** in Sep'25 from **97.60%** in Sep'24*
- ***Slippage Ratio*** *contained to **0.79%** in Sep'25 in comparison to **1.06%** in Sep'24*
- ***Capital Adequacy Ratio*** *stood at **17.31%.** CET-I stood at **14.80%** and **Tier I Capital** at **15.27%** in Sep'25*
- ***Earnings Per Share (EPS)*** *increased to **₹89.63** in Sep'25 from **₹80.37** in Sep'24*

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

- ***Net Profit*** *up by **1.51%** QoQ to **₹3018 Cr** in Sep'25 from **₹2973 Cr** in Jun'25*
- ***Fee based income*** *grew by **5.0%** QoQ to **₹830 Cr** in Sep'25 from **₹790 Cr** in Jun'25*
- ***Yield on Investments (YoI)*** *improved by **7 bps** QoQ to **7.03%** in Sep'25 from **6.96%** in Jun'25*
- ***Net Interest Margin (NIM) Domestic*** *stood at **3.34%** in Sep'25*
- ***GNPA*** *decreased by **41 bps** to **2.60%** in Sep'25 from **3.01%** in Jun'25, **NNPA** reduced by **2 bps** to **0.16%** in Sep'25 from **0.18%** in Jun'25*

Key Highlights (Half Year ended Sep'25 over Sep'24)

- ***Net Profit*** *up by* ***17.24%*** *YoY to* ***₹5991 Cr*** *in H1FY26 from* ***₹5110 Cr*** *in H1FY25*
- ***Operating Profit*** *grew by* ***4.08%*** *YoY to* ***₹9607 Cr*** *in H1FY26 from* ***₹9230 Cr*** *in H1FY25*
- ***Net Interest Income*** *up by* ***4.35%*** *YoY to* ***₹12910 Cr*** *in H1FY26 from* ***₹12372 Cr*** *in H1FY25*
- ***Net Interest Margin (NIM) Domestic*** *stood at* ***3.35%*** *in H1FY26*
- ***Return on Assets (RoA)*** *improved by* ***7*** *bps to* ***1.33%*** *from* ***1.26%*** *in H1FY25*
- ***Credit Cost*** *improved by* ***41 bps*** *YoY to* ***0.27%*** *in H1FY26 from* ***0.68%*** *in H1FY25*
- ***Return on Equity (RoE)*** *stood at* ***19.93%*** *in H1FY26*

Network:

- The Bank has **5955** domestic branches (including 3 DBUs), out of which **2001** are Rural, **1587** are Semi-Urban, **1189** are Urban & **1178** are in Metro category. The Bank has **3** overseas branches & **1** IBU (Gift City Branch).
- The Bank has **5565** ATMs & BNAs and **15598** number of Business Correspondents (BCs).

Digital Banking:

- Business of **₹1,23,585** Cr has been generated through Digital Channels in H1FY26. A total of **132** Digital Journeys, Utilities and Processes have been launched so far.
- Number of Mobile Banking users has grown by **17%** year over year, reaching **2.11** Cr.
- UPI users and Net Banking users have witnessed an increase of **24%** & **6%** YoY reaching **2.41** Cr and **1.17** Cr respectively. Both the debit card & credit card users increased by **5%**.

Awards & Accolades:

- Indian Bank was awarded the **third prize** in the **Rajbhasha Kirti Award 2025** for its exemplary efforts in promoting the official language.
- The Bank received the **Cloud Leader- India 2025** award from **VMware** India in recognition of its leadership in cloud technology and innovation.
- The Chief Financial Officer of Indian Bank was honoured as the **Best CFO** in the Bank (Large Cap category) at **DSIJ's 2025 CFO Awards**.

Our Focus

Our focus remains on staying agile in a dynamic environment, building trust through transparency and delivering personalised experiences. We are investing in innovation, expanding access to underserved segments and strengthening our foundation for long-term success.