

संदर्भ क्र. Ref. No.:HO:IRC:SVM:2025-26:256

Date: 17.10.2025

Scrip Code: BANKINDIA	Scrip Code: 532149
The Vice President – Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra East, Mumbai 400 051.	The Vice-President – Listing Department, BSE Ltd., 25, P.J. Towers, Dalal Street, Mumbai 400 001.

महोदय/महोदया Dear Sir / Madam,

Press Release –
Unaudited (Reviewed) Financial Results (Standalone & Consolidated)
for the 2nd Quarter / Half-Year ended 30.09.2025

We enclose a copy of the Press Release on the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the 2nd Quarter/ Half-Year ended 30.09.2025.

This is for your information & records.

Thanking you,

भवदीय Yours faithfully,



(Rajesh V Upadhya)
कंपनी सचिव Company Secretary

Classification: **Public**



PRESS RELEASE

Q2FY26 RESULTS

Balance Sheet:

- **Bank's Global Advances** grew by 14% with **Domestic Advances** grew by 14.73% YoY. **Bank's Global Advances** crossed ₹ 7 Lakh crores.
- **Overseas Advances** grew by 10.40% YoY.
- **Retail Advances** grew by 19.96% YoY, **MSME Advances** grew by 16.46% YoY followed by **Agriculture Advances** which grew by 13.65% YoY and **Corporate Advances** grew by 11.69% YoY.
- **Bank's Deposits** grew by 10.08% YoY with **Domestic Deposits** grew by 8.53% YoY. **CASA Deposit** grew by 3.95% YoY and **CASA ratio** stands at 39.39% as on 30th September, 2025.

Profitability:

- **Operating Profit** for H1-FY26 stood at ₹ 7,830 crores while Operating Profit for Q2FY26 stood at ₹ 3,821 crores.
- **Net Profit** for H1-FY26 increased by 18% YoY at ₹4,807 crores. Net Profit for Q2FY26 grew by 8% YoY to ₹2,555 crores,
- Bank's **ROA** and **ROE** for H1-FY26 stood at 0.87% and 14.14% respectively. ROA and ROE for Q2-FY26 increased to 0.91% and 14.94% respectively.
- Net Interest Income (**NII**) for H1-FY26 stood at ₹ 11,981 crores and for Q2-FY26 stood at ₹ 5,912 crores.
- Net Interest Margin (**NIM**) of Global and Domestic for H1-FY26 stood at 2.48% and 2.74% respectively.
- Global and Domestic **NIM** for Q2FY26 stood at 2.41% and 2.66% respectively.

Asset Quality:

- **Gross NPA ratio** at 2.54% improved by 187 bps YoY.
- **Net NPA ratio** at 0.65% improved by 29 bps YoY.
- **PCR** improved by 117 bps YoY and stands at 93.39%.
- **Slippage Ratio** for H1-FY26 improved by 33 bps YoY and stands at 0.47%. Slippage Ratio for Q2FY26 improved by 30 bps YoY and stands at 0.14%.
- **Credit Cost** for H1-FY26 improved by 44 bps YoY to 0.47% and for Q2FY26 improved by 69 bps YoY to 0.28%.

Capital Adequacy:

- Capital Adequacy Ratio as at the end of H1-FY26 stands at 16.69%.

Alternate Channels:

- 7 Lakh+ customers added during Q2-FY26, taking total UPI customers to 235 Lakh+.
- Share of Alternate Channels in total transactions increased to ~96% in Q2-FY26.



Key Summary of Q2FY26 Results

₹ in Crores	Sep-24	Jun-25	Sep-25	YoY %	QoQ %
Balance Sheet					
Business Mix	13,97,099	15,06,142	15,62,446	11.83%	3.74%
Advances (Global)	6,21,919	6,72,444	7,09,145	14.03%	5.46%
Overseas	1,01,266	1,07,147	1,11,795	10.40%	4.34%
Domestic	5,20,653	5,65,297	5,97,350	14.73%	5.67%
- RAM Advances	2,97,134	3,28,048	3,47,709	17.02%	5.99%
Deposits (Global)	7,75,181	8,33,698	8,53,301	10.08%	2.35%
Overseas	1,02,449	1,23,421	1,23,203	20.26%	-0.18%
Domestic	6,72,732	7,10,277	7,30,098	8.53%	2.79%
Domestic CASA	2,75,618	2,81,846	2,86,492	3.95%	1.65%
CASA Ratio (%)	41.18	39.88	39.39	-179 bps	-48 bps
GNPA	27,456	19,640	18,015	-34.39%	-8.27%
NNPA	5,648	4,950	4,530	-19.79%	-8.48%

₹ in Crores	Q2FY25	Q1FY26	Q2FY26	YoY %	QoQ %	H1FY25	H1FY26	YoY %
Profit & Loss								
Interest Income	17,355	18,352	18,405	6.05%	0.29%	34,293	36,757	7.19%
Interest Expenses	11,369	12,284	12,493	9.89%	1.70%	22,032	24,776	12.46%
Net Interest Income	5,986	6,068	5,912	-1.24%	-2.58%	12,261	11,981	-2.28%
Operating Profit	4,147	4,009	3,821	-7.87%	-4.70%	7,825	7,830	0.07%
Profit after Tax	2,374	2,252	2,555	7.62%	13.43%	4,076	4,807	17.91%
NIM % (Domestic)	3.14	2.82	2.66	-0.48 bps	-0.16 bps	3.28	2.74	-0.54 bps

Ratios (%)	Q2FY25	Q1FY26	Q2FY26	YoY bps	QoQ bps	H1FY25	H1FY26	YoY bps
Asset Quality								
GNPA	4.41	2.92	2.54	-187	-38			
NNPA	0.94	0.75	0.65	-29	-10			
PCR	92.22	92.94	93.39	117	45			
Slippage Ratio	0.44	0.33	0.14	-30	-19	0.80	0.47	-33
Credit Cost	0.97	0.68	0.28	-69	-40	0.91	0.47	-44
Capital Ratios								
CET-1 ratio	13.52	14.52	13.89	37	-63			
Tier-1 ratio	14.18	15.15	14.49	31	-66			
CAR	16.63	17.39	16.69	6	-70			
