

July 28, 2025

**National Stock Exchange of India Limited (Symbol: INDUSINDBK)  
BSE Limited (Scrip Code: 532187)  
Luxembourg Stock Exchange**

Madam / Dear Sir,

**Sub.: Press Release – Unaudited Consolidated and Standalone Financial Results of the Bank for the quarter ended June 30, 2025**

**Ref.: Regulations 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Please find enclosed herewith the copy of the Press Release titled as 'INDUSIND BANK LIMITED ANNOUNCES FINANCIAL RESULTS FOR THE QUARTER ENDED June 30, 2025' dated July 28, 2025.

This intimation is also being uploaded on the Bank's website at [www.indusind.com](http://www.indusind.com).

We request you to take the information on record.

Thanking you,

Yours faithfully,

**For IndusInd Bank Limited**

**Anand Kumar Das  
Company Secretary**

Encl.: a/a



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**CIN:** L65191PN1994PLC076333

## Press Release

### INDUSIND BANK LIMITED ANNOUNCES FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025

#### Q1 FY 2025-26 Key Highlights Consolidated financial results

- Net Interest Income (NII) in Q1 FY26 is at ₹4,640 crores as compared to ₹5,408 crores in Q1 FY25
- NIM at 3.46% for Q1 FY26 as compared to 4.25% for Q1 FY25
- Quarterly Net Profit in Q1 FY26 is at ₹604 crores as compared to ₹2,171 crores for Q1 FY25
- Net worth at ₹62,961 crores in Q1FY26 as compared to ₹62,532 crores in Q1 FY25
- Deposits at ₹3,97,144 crores in Q1 FY26 from ₹3,98,513 crores in Q1 FY25
- Gross NPA and Net NPA ratios at 3.64% and 1.12% compared to 3.13% and 0.95% QoQ respectively and PCR at 70% as of June 30, 2025
- CRAR as on June 30, 2025, at 16.63% as compared to 17.04% on June 30, 2024 (excluding Q1 profits)
- The Bank has healthy liquidity position with LCR of 141% average for Q1FY26

The Board of Directors of IndusInd Bank Limited approved the financial results of the Bank for the Quarter ended June 30, 2025, at their meeting held in Mumbai on Monday, July 28, 2025.

The Bank returned to profitability on quarterly basis, reporting profit after tax of ₹ 604 crores. NIM at 3.46%, Net NPA at 1.12%, Provision Coverage Ratio at 70%, Capital Adequacy Ratio (CRAR) at 16.63% (excluding Q1 profits), CASA at 31% and Liquidity Coverage Ratio at 141% underscore the resilience of operating performance of the Bank and adequacy of capital.

#### CONSOLIDATED FINANCIAL RESULTS

The Bank's financial results include the financial results of its wholly owned subsidiary, Bharat Financial Inclusion Limited (BFIL), a business correspondent (BC) of the Bank involved in originating small ticket loans for the Bank and IndusInd Marketing and Financial Services Private Limited (IMFS), an associate of the Bank.

#### Profit & Loss Account for the Quarter ended June 30, 2025

Net Interest Income for the Q1 FY26 at ₹4,640 crores as compared to Q1FY 25 at ₹5,408 crores.

Fee and other income for the Q1 FY26 at ₹2,157 crores as compared to Q1 FY25 at ₹2,442 crores.

Total Income (Interest Income and Fee Income) for Q1 FY26 at ₹14,421 crores as compared to ₹14,988 crores for the corresponding Q1 FY25.

Yield on Assets stands at 9.15% for the quarter ended June 30, 2025, as against 9.87% for the corresponding quarter of previous year. Cost of Fund stands at 5.69% as against 5.62% for corresponding quarter of previous year.

Operating expenses for the Q1 FY26 at ₹4,229 crores as against ₹3,897 crores for the corresponding Q1 FY25.

Total expenditure (Interest expended and Operating expenses) for Q1 FY26 at ₹11,853 crores as compared to ₹11,037 crores for the corresponding Q1 FY25.

Pre-Provision Operating Profit (PPOP) at ₹2,568 crores for Q1 FY26 as against ₹3,952 crores for corresponding Q1 FY25

Net Profit at ₹604 crores for Q1 FY26 as against ₹2,171 crores for corresponding Q1 FY25

### **Balance Sheet as of June 2025**

Balance sheet footage as on June 30, 2025, was ₹5,39,552 crores as against ₹5,30,165 crores as on June 30, 2024, marking growth of 2% YoY.

Deposits as on June 30, 2025, were ₹3,97,144 crores as against ₹3,98,513 crores for June 30, 2024. CASA deposits is at ₹1,25,006 crores with Current Account deposits at ₹33,892 crores and Savings Account deposits at ₹91,113 crores. CASA deposits comprised 31.48% of total deposits as on June 30, 2025.

Advances as of June 30, 2025, were ₹3,33,694 crores as against ₹3,47,898 crores previous year

### **ASSET QUALITY**

Gross NPA were at 3.64% of gross advances as on June 30, 2025, as against 3.13% as on March 31, 2025. Net NPA were 1.12% of net advances as on June 30, 2025, as compared to 0.95% as on March 31, 2025.

The Provision Coverage Ratio was stable at 70% as on June 30, 2025. Provisions and contingencies for the quarter ended June 30, 2025, were ₹1,760 crores as compared to ₹2,522 crores for the quarter ended on March 31, 2025. Total loan related provisions as on June 30, 2025, were at ₹10,472 crores (3.14% of loan book).

### **CAPITAL ADEQUACY**

The Bank's Total Capital Adequacy Ratio as per Basel III guidelines (excluding Q1 profits) stands at 16.63% as on June 30, 2025, as compared to 17.04% as on June 30, 2024. Tier 1 CRAR (excluding Q1 profits) was at 15.48% as on June 30, 2025, compared to 15.64% as on June 30, 2024. Risk-Weighted Assets were at ₹4,09,810 crores as against ₹3,88,838 crores a year ago.

### **NETWORK**

As of June 30, 2025, the Bank's distribution network included 3,110 branches/ Banking outlets and 3,052 onsite and offsite ATMs, as against 3,013 branches/banking outlets and 2,988 onsite and offsite ATMs, as of June 30, 2024. The client base stood at approx. 42 million as on June 30, 2025

**Commenting on the performance, Mr. Sunil Mehta, the Chairman of the Board of Directors, IndusInd Bank said:**

The Bank has delivered clean and profitable Q1 results, marking a robust recovery from the challenges of the previous quarter. Leadership transition is progressing well, with our final recommendations being submitted to the regulator. The Board remains confident of moving forward as per planned timelines. The Committee of Executives has ensured seamless continuity and effective execution during this phase. The Bank has taken decisive action on legacy issues, strengthened governance, and enhanced operational controls. The Bank is also actively working to integrate its diverse business lines under the 'One IndusInd' approach, unlocking synergies and delivering a unified banking experience to our customers. The Bank remains focused on profitability, cost discipline, and stakeholder engagement, while building a sustainable franchise across our core businesses. These results reflect our commitment to transparency, resilience, and long-term value creation for all our stakeholders.

**Commenting on the performance, Mr. Soumitra Sen and Mr Anil Rao, the members of the Committee of Executives, IndusInd Bank said:**

The Bank's Q1 performance reflects the resilience of our core businesses and financial transparency. We returned to profitability with a net profit of Rs.604 crores, supported by steady recovery in core businesses and calibrated actions on cost optimization. Our capital adequacy remains strong with CRAR at 16.63% (excluding Q1 profits), reflecting a solid balance sheet and foundation. Our focus remains on unlocking

profitability, enhancing operational efficiency, and deepening stakeholder trust. We are confident that the initiatives being worked on will help the Bank to build on the momentum in the coming quarters.

## **ABOUT INDUSIND BANK**

IndusInd Bank Limited has been redefining banking for the past 31 years and has been a force for progression and innovation, offering an elevated banking experience for its diverse range of stakeholders, including government entities, PSUs, retail customers, and large corporations. The Bank's product offerings include microfinance, personal loans, debit/credit cards, SME loans, advanced digital banking facilities, affluent and NRI banking services, vehicle financing, and innovative ESG-linked financial products. The Bank also caters to the growing Indian diaspora with representative offices in London, Dubai, and Abu Dhabi. As of June 30, 2025, IndusInd Bank serves approximately 42 million customers through 3,110 branches/banking outlets and 3,052 ATMs, reaching 1,64,000 lacs villages across India. IndusInd Bank leverages technology through its 'Digital 2.0' strategy, ensuring multi-channel delivery and a robust digital infrastructure. In each of its unique offerings that include 'INDIE' – the one-stop-shop for all things digital banking; innovation and customer centricity remain at the core. IndusInd Bank holds clearing bank status for major stock exchanges BSE and NSE, settlement bank status for NCDEX, and is an empanelled banker for MCX.

## **RATINGS**

Domestic Ratings:

- CARE A1+ for Certificate of Deposits
- CRISIL A1+ for certificate of deposit program / short term FD programme
- CRISIL AA+ for Infrastructure Bonds program/Tier 2 Bonds
- IND AA+ for Issuer Rating by India Ratings and Research
- IND AA+ for Senior bonds program/Tier 2 Bonds by India Ratings and Research

International Rating:

- Ba1 for Senior Unsecured MTN programme by Moody's Investors Service

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