



CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड  
पंजीकृत कार्यालय : आईडीबीआई टॉवर,  
डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड,  
मुंबई - 400 005.  
टेलिफोन : (+91 22) 6655 3355  
(+91 22) 6655 3405, 3410, 3404  
फैक्स : (+91 22) 2218 0411  
वेबसाइट : www.idbibank.in

IDBI Bank Limited  
Regd. Office : IDBI Tower,  
WTC Complex, Cuffe Parade,  
Mumbai - 400 005.  
TEL.: (+91 22) 6655 3355  
(+91 22) 6655 3405, 3410, 3404  
FAX : (+91 22) 2218 0411  
Website : www.idbibank.in

July 21, 2025

The Manager (Listing) BSE Ltd., 25th Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001	The Manager (Listing) National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra Kurla Complex, Bandra(E), Mumbai – 400 051
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Dear Madam/Sir,

**Un-audited Financial Results for the  
quarter ended June 30, 2025**

Further to Bank's disclosure dated July 15, 2025 on the captioned subject, please find attached a copy of the Press Release proposed to be issued by the Bank on the subject.

You are requested to kindly take the above intimation on record in terms of Regulation 30 of the SEBI (LODR) Regulations, 2015.

Yours faithfully,  
*For IDBI Bank Ltd.*

Company Secretary



प्रेस विज्ञप्ति  
PRESS RELEASE

**For Immediate Publication/ Broadcast/ Telecast**

**PR/1455**

**IDBI Bank Limited - Financial Results for Q-1 of FY 2026**

**IDBI Bank reports 17% rise in PAT on YoY basis**

**Highlights-Q1 FY 2026**

- ❖ Net Profit surges to ₹2,007 crore, registering a growth of 17% YoY
- ❖ Operating Profit recorded at ₹2,354 crore, YoY growth of 13%.
- ❖ Total Business stood at ₹ 5,08,775 crore, YoY growth of 8%.
- ❖ Total Deposits stood at ₹ 2,96,868 cr, YoY growth of 7%
- ❖ Net Advances stood at ₹ 2,11,907 cr, YoY growth of 9%
- ❖ Gross NPA down to 2.93%, YoY reduction by 94 bps
- ❖ Net NPA down to 0.21%, YoY reduction by 2 bps
- ❖ Return on Assets (ROA) improved to 2.01%, YoY growth of 18 bps
- ❖ Provision Coverage Ratio (PCR) at 99.31%
- ❖ CRAR at 25.39%, YoY growth by 297 bps
- ❖ CASA ratio at 44.65%

**Operating Performance for Q1 of FY 2026**

- Net Profit improved by 17% in Q1-2026 to ₹2,007 crore as against net profit of ₹1,719 crore in Q1-2025.
- Operating profit improved by 13% in Q1-2026 to ₹2,354 crore as against ₹2,076 crore in Q1-2025.
- Net Interest Income stood at ₹3,166 crore in Q1-2026 as against ₹3,233 crore in Q1-2025.
- Net Interest Margin (NIM) stood at 3.68% in Q1-2026 as compared to 4.18% in Q1-2025.

- **Return on Assets (ROA) improved** by 18 bps to 2.01% in Q1-2026 as compared to 1.83% for Q1-2025
- **Cost of Deposit** stood at 4.84% in Q1-2026 as compared to 4.58% in Q1-2025.
- **Cost of Funds** stood at 4.98% in Q1-2026 as compared to 4.81% in Q1-2025.
- **Return on Equity (ROE)** stood at 17.91%.
- **Cost to Income Ratio** stood at 48.86%.

### **Business Growth**

- **Total Deposits increased** to ₹2,96,868 crore as on June 30, 2025 as against ₹2,77,548 crore as on June 30, 2024 registering a growth of 7% YoY.
- **CASA stood at** ₹1,32,553 crore and CASA ratio stood at 44.65% as on June 30, 2025. As on June 30, 2024 total CASA and CASA ratio were at ₹1,34,810 crore and 48.57%.
- **Net advances stood at** ₹2,11,907 crore as on June 30, 2025 as against ₹1,94,026 crore as on June 30, 2024 registering a growth of 9% YoY.
- The composition of corporate v/s retail in gross advances portfolio stood at 30:70 as on June 30, 2025.

### **Asset Quality**

- **Gross NPA ratio improved** to 2.93% as on June 30, 2025 as against 3.87% as on June 30, 2024.
- **Net NPA ratio improved** to 0.21% as on June 30, 2025 as against 0.23% as on June 30, 2024.
- **Provision Coverage Ratio (including Technical Write-Offs)** stood at 99.31% as on June 30, 2025 from 99.34% as on June 30, 2024.

### **Capital Position**

- **Tier 1 capital improved** to 23.71% as on June 30, 2025 as against 20.26% as on June 30, 2024.
- **CRAR improved** to 25.39% as on June 30, 2025 as against 22.42% as on June 30, 2024.
- **Risk Weighted Assets (RWA)** stood at ₹1,92,965 crore as on June 30, 2025 as against ₹1,77,755 crore as on June 30, 2024.

### **Significant Developments**

- IDBI Bank was conferred with the Bhamashah Award from the State of Rajasthan for its CSR contributions in the field of education.
- IDBI Bank was awarded for the OCEN – GeM (Government e Marketplace) Sahay 2.0 initiative at Finnoviti 2025.
- IDBI Bank was awarded the ‘Best Mobile Banking Service of the Year 2025’ by Synnex India.
- IDBI Bank and the Regional Cancer Centre (RCC) in Thiruvananthapuram signed an MoU for strengthening cancer treatment with upgraded equipments.

**Mumbai, July 21, 2025:** The Board of Directors of **IDBI Bank Ltd.** met in Mumbai today and approved the financial results for the Quarter ended June 30, 2025.

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### **All representatives of Print, Wire and Electronic Media.**

आईडीबीआई बैंक लिमिटेड • पंजीकृत कार्यालय, आईडीबीआई टॉवर, डब्ल्यूटीसी कॉम्प्लेक्स, कफ़ पारेड, मुंबई 400 005.  
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**Visit us:** [www.idbibank.in](http://www.idbibank.in) |  |  |  | 

**IDBI Bank Ltd**  
**Key Summary for Q1 FY 2026 Results**

<b>P&amp;L Highlights</b>				
<b>(INR in Crore)</b>	<b>Q1FY26</b>	<b>Q1FY25</b>	<b>Change %</b>	
	<b>(3M)</b>	<b>(3 M)</b>	<b>Y-o-Y</b>	
Interest Income	7,021	6,666	↑	5%
Non-Interest Income	1,437	805	↑	78%
Net Interest Income	3,166	3,233	↓	-2%
Operating Profit	2,354	2,076	↑	13%
Provisions	347	356	↓	-3%
Profit/(loss) after Tax	2,007	1,719	↑	17%
Basic EPS (INR)	1.87	1.60	↑	17%
<b>Key P&amp;L Ratios</b>				
Return on Assets	2.01%	1.83%	↑	18 bps
Return on Equity	17.91%	19.87%	↓	-196 bps
NIM	3.68%	4.18%	↓	-50 bps
Cost of Fund	4.98%	4.81%	↑	17 bps
Cost of Deposit	4.84%	4.58%	↑	26 bps
Cost to Net Income Ratio	48.86%	48.60%	↑	26 bps
Non-Interest Income to Total Income	16.99%	10.78%	↑	621 bps
<b>Balance Sheet Highlights</b>				
<b>(INR in Crore)</b>	<b>30-Jun-25</b>	<b>30-Jun-24</b>	<b>Change% Y-o-Y</b>	
Net Advances	2,11,907	1,94,026	↑	9%
Deposits	2,96,868	2,77,548	↑	7%
<i>of which CASA</i>	1,32,553	1,34,810	↓	-2%
Shareholders' Funds	62,367	53,123	↑	17%
Total Balance Sheet	4,03,080	3,71,024	↑	9%
Total RWA	1,92,965	1,77,755	↑	9%
<b>Key Balance Sheet Ratios</b>				
Capital Adequacy	25.39%	22.42%	↑	297 bps
CET I Ratio	23.71%	20.26%	↑	345 bps
Gross NPA	2.93%	3.87%	↓	-94 bps
Net NPA	0.21%	0.23%	↓	-2 bps
Provision Coverage ratio	99.31%	99.34%	↓	-3 bps
CASA Ratio	44.65%	48.57%	↓	-392 bps
Net Credit Deposit Ratio (CD Ratio)	71.38%	69.91%	↑	147 bps

Note: Previous periods figures have been regrouped / restated (wherever necessary)

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