

April 28, 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,

**Audited Financial Results for the
quarter and year ended March 31, 2025**

Further to Bank's disclosure dated April 23, 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 Regulations 30 and 51 of the SEBI (LODR) Regulations, 2015.

Yours faithfully,
For IDBI Bank Ltd.

Company Secretary



प्रेस विज्ञापित
PRESS RELEASE

For Immediate Publication/ Broadcast/ Telecast

PR/1454

IDBI Bank Limited - Financial Results for Q4 & FY 2025

IDBI Bank reports 33% rise in profits on YTD basis (12 months)

Highlights for Q4 & FY 2025

- ❖ Net Profit surges to all time high at ₹7,515 crore for the year with YoY growth of 33%
- ❖ The Board proposed dividend of 21%, subject to approval of the members at the ensuing Annual General Meeting
- ❖ Total Business crossed ₹ 5 Trillion mark in FY 25
- ❖ Total Deposits stood at Rs.3,10,294 Cr, YoY growth of 12%
- ❖ Net Advances stood at Rs.2,18,399 Cr, YoY growth of 16%
- ❖ Gross NPA down to 2.98%, YoY reduction by 155 bps
- ❖ Net NPA down to 0.15%, YoY reduction by 19 bps
- ❖ Provision Coverage Ratio (PCR) at 99.48%, YoY increase of 39 bps
- ❖ CRAR stood at 25.05%, improved by 279 bps YoY

Highlights for FY 2025

- ❖ Net profit at ₹7,515 crore, YoY growth of 33%.
- ❖ Operating Profit at ₹11,079 crore, YoY growth of 16%.
- ❖ NIM stood at 4.56%.
- ❖ Cost of Deposit stood at 4.68%.
- ❖ CRAR at 25.05%, YoY growth of 279 bps.
- ❖ Return on Assets (ROA) at 1.98%, YoY growth of 33 bps.
- ❖ Return on Equity (ROE) at 20.15%, YoY growth of 65 bps.
- ❖ Cost to Income Ratio stood at 43.33%.
- ❖ Net NPA down to 0.15%, YoY reduction by 19 bps
- ❖ Gross NPA down to 2.98%, YoY reduction by 155 bps
- ❖ PCR stood at 99.48%, YoY improvement by 39 bps.

Highlights for Q4 of FY 2025

- **Net Profit improved** by 26% for Q4-2025 to ₹2,051 crore as against net profit of ₹1,628 crore for Q4-2024.
- **Net Interest Income stood at** ₹3,290 crore for Q4-2025 as against ₹3,688 crore for Q4-2024.
- **Return on Assets (ROA) improved** by 29 bps to 2.11% for Q4-2025 as compared to 1.82% for Q4-2024
- **Cost of Deposit** stood at 4.83% for Q4-2025 as compared to 4.48% for Q4-2024.
- **Cost of Funds** stood at 4.97% for Q4-2025 as compared to 4.74% for Q4-2024.

Business Growth

- Total Business (Deposits + Net Advances) crossed ₹5 Trillion mark.
- **Total Deposits increased** to ₹3,10,294 crore as on March 31, 2025 as against ₹2,77,657 crore as on March 31, 2024.
- **CASA increased** to ₹1,44,479 crore and CASA ratio stood at 46.56% as on March 31, 2025. As on March 31, 2024, total CASA and CASA ratio were at ₹1,40,027 crore and 50.43% respectively.
- **Net advances grew** by 16% YoY to ₹2,18,399 crore as on March 31, 2025 as against ₹1,88,621 as on March 31, 2024.
- The composition of corporate v/s retail in gross advances portfolio stood at 30:70 as on March 31, 2025.

Asset Quality

- **Gross NPA ratio improved to** 2.98% as on March 31, 2025 as against 4.53% as on March 31, 2024.
- **Net NPA ratio improved** to 0.15% as on March 31, 2025 as against 0.34% as on March 31, 2024.
- **Provision Coverage Ratio (including Technical Write-Offs)** improved to 99.48% as on March 31, 2025 from 99.09 % as on March 31, 2024.

Capital Position

- **CRAR improved** to 25.05% as on March 31, 2025 as against 22.26% as on March 31, 2024
- **Tier 1 Capital improved** to 23.51% as on March 31, 2025 as against 20.11% as on March 31, 2024.
- **Risk Weighted Assets (RWA)** stood at ₹1,93,485 crore as on March 31, 2025 as against ₹1,76,531 crore as on March 31, 2024.

Significant developments


- IDBI Bank was acknowledged with an award for ‘Best IT-Risk Management’ and two citations for ‘Best Digital Sales, Payments & Engagement’ and ‘Best Fintech and DPI Adoption’ at the 20th IBA Banking Technology Conference & Citations 2024.
- IDBI Bank was awarded the PCI DSS 4.0.1 Compliance Certificate (Payment Card Industry Data Security Standard) recognizing its dedication towards data security and compliance excellence. IDBI Bank has been maintaining world-class security standards in digital banking.
- IDBI Bank hosted the ‘IDBI FinTech Fusion’ showcasing innovations of more than 20 fintechs in collaboration with Amazon Web Services (AWS) as the knowledge partner. The event featured keynote sessions from AWS and NPCI along with live technology showcases from leading players.
- IDBI Bank partnered with Radio Mirchi for acknowledging leading entrepreneurs of MSME segment in the state of Gujarat. Top 25 MSME business leaders across 14 categories were awarded at the event.

Mumbai, April 28, 2025: The Board of Directors of **IDBI Bank Ltd. (IDBI Bank)** met in Mumbai today and approved the financial results for the Quarter and Year ended March 31, 2025.

All representatives of Print, Wire and Electronic Media.

आईडीबीआई बैंक लिमिटेड • पंजीकृत कार्यालय, आईडीबीआई टॉवर, डब्ल्यूटीसी कॉम्प्लेक्स, कफ़ पारेड, मुंबई 400 005.
IDBI Bank Limited, Regd. Office: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai 400 005.

सीआइएन/(CIN)L65190MH2004GOI148838

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IDBI Bank Ltd
Key Summary for Q4 and FY ended March 31, 2025

(Rs.crore)

P&L Highlights								
Particulars	Q4 FY 2025 (3M)	Q3 FY 2025 (3M)	Growth%	Q4 FY 2024 (3M)	Growth %	FY 25	FY 24	Growth%
	(3M)	(3M)	Q-o-Q	(3 M)	Y-o-Y	(12M)	(12M)	Y-o-Y
Interest Income	6,979	7,816	↓ -11%	6,990	↓ 0%	28,902	26,426	↑ 9%
Non-Interest Income	2,057	749	↑ 175%	896	↑ 130%	4,924	3,611	↑ 36%
Net Interest Income	3,290	4,228	↓ -22%	3,688	↓ -11%	14,626	14,186	↑ 3%
Operating Profit	3,195	2,802	↑ 14%	2,175	↑ 47%	11,079	9,592	↑ 16%
Provisions	1,144	894	↑ 28%	547	↑ 109%	3,563	3,958	↓ -10%
Profit/(loss) after Tax	2,051	1,908	↑ 7%	1,628	↑ 26%	7,515	5,634	↑ 33%
Basic EPS (INR)	1.91	1.77	↑ 8%	1.51	↑ 26%	6.99	5.24	↑ 33%
Key P&L Ratios								
Return on Assets ¹	2.11%	1.99%	↑ 12 bps	1.82%	↑ 29 bps	1.98%	1.65%	↑ 33 bps
Return on Equity ¹	20.40%	20.13%	↑ 27 bps	20.55%	↓ -15 bps	20.15%	19.50%	↑ 65 bps
NIM ¹	4.00%	5.17%	↓ -117 bps	4.91%	↓ -91 bps	4.56%	4.93%	↓ -37 bps
Cost of Funds ¹	4.97%	4.82%	↑ 15 bps	4.74%	↑ 23 bps	4.87%	4.56%	↑ 31 bps
Cost of Deposit ¹	4.83%	4.63%	↑ 20 bps	4.48%	↑ 35 bps	4.68%	4.30%	↑ 38 bps
Cost to Net Income Ratio	40.25%	43.71%	↓ -346 bps	52.55%	↓ -1230 bps	43.33%	46.10%	↓ -277 bps
Non-Interest Income to Total Income	22.76%	8.75%	↑ 1401 bps	11.36%	↑ 1140 bps	14.56%	12.02%	↑ 254 bps
Balance Sheet Highlights								
Particulars	31-Mar-25	31-Dec-24	Growth% Q-o-Q				31-Mar-24	Growth% Y-o-Y
Net Advances	2,18,399	2,06,807	↑ 6%				1,88,621	↑ 16%
Deposits	3,10,294	2,82,439	↑ 10%				2,77,657	↑ 12%
Shareholders' Funds	60,251	55,271	↑ 9%				49,882	↑ 21%
Total Balance Sheet	4,11,661	3,77,087	↑ 9%				3,63,578	↑ 13%
Total RWA	1,93,485	1,87,678	↑ 3%				1,76,531	↑ 10%
CASA	1,44,479	1,30,899	↑ 10%				1,40,027	↑ 3%
Key Balance Sheet Ratios								
Capital Adequacy	25.05%	21.98%	↑ 307 bps				22.26%	↑ 279 bps
CET I Ratio	23.51%	19.91%	↑ 360 bps				20.11%	↑ 340 bps
Gross NPA	2.98%	3.57%	↓ -59 bps				4.53%	↓ -155 bps
Net NPA	0.15%	0.18%	↓ -3 bps				0.34%	↓ -19 bps
Provision Coverage ratio	99.48%	99.47%	↑ 1 bps				99.09%	↑ 39 bps
CASA Ratio	46.56%	46.35%	↑ 21 bps				50.43%	↓ -387 bps
Net Credit Deposit Ratio (CD Ratio)	70.38%	73.22%	↓ -284 bps				67.93%	↑ 245 bps

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

¹- Annualized
