Press Release July 17, 2025

# South Indian Bank posts a robust Net Profit of Rs. 321.95 Crore in Q1 FY 2025-26

## Sets history by achieving the Highest ever business of Rs. 2,02,119 Crore

South Indian Bank declared net profit of Rs. 321.95 Cr. for the FY Q1 2025-26 registering a growth of 9.46% compared to Rs. 294.13 Cr. in Q1 FY 2024-25.

While declaring the results Mr. P R Seshadri, MD & CEO added that, the Bank achieved its highest ever performance in the following areas.

- **Highest ever business of Rs. 2,02,119 Cr. in the history of the Bank**
- Highest ever Provision Coverage Ratio (including write off) of 88.82%
- Reduced Net NPA to 0.68%

## Key Highlights

- Operating Profit of the quarter increased by 32.41% from Rs. 507.68 Cr. in Q1 FY 25 to Rs. 672.20 Cr. in Q1 FY 26
- GNPA is down by 135 bps from 4.50% to 3.15 % on Y-o-Y basis
- NNPA decreased by 76bps from 1.44% to 0.68% on Y-o-Y basis
- PCR including write off increased by 960 bps from 79.22% to 88.82% Y-o-Y basis
- PCR excl. write off increased by 988 bps from 69.05% to 78.93% Y-o-Y basis

- **Deposits**

  - Retail Deposit grew by Rs. 9,623 Crore from Rs. 99,745 Crore to Rs. 1,09,368 Crore Y-o-Y showing an increase of 9.65% on Y-o-Y basis
  - NRI Deposit grew by Rs. 2,190 Crore from Rs. 30,103 Crore to Rs. 32,293 Crore Y-o-Y showing an increase of 7.27% on Y-o-Y basis
  - CASA grew by 9.06% Y-o-Y from Rs. 33,195 Crore to Rs. 36,204 Crore

- **Advances**

  - Gross advances grew by Rs. 6,617 Crore from Rs. 82,580 Crore to Rs. 89,198 Crore showing an increase of 8% on Y-o-Y basis
  - Personal Segment grew by Rs. 5,034 Crore from Rs. 19,188 Crore to Rs. 24,222 Crore showing an increase of 26% on Y-o-Y basis
  - Gold Loan portfolio grew by Rs. 1,129 Crore from Rs. 16,317 Crore to Rs. 17,446 Crore showing an increase of 7% on Y-o-Y basis
  - Housing Loan grew by Rs. 3,380 crore from Rs. 5,138 Crore to Rs. 8,518 Crore registering a growth of 66%
  - Vehicle Loan grew by 27% Y-o-Y from Rs. 1,741 Crore to Rs. 2,217 Crore

**Y-o-Y growth**

*Rs. in Crore*

| | **Quarter Ended** | **Quarter Ended** | | |
|---|---|---|---|---|
| | **30-06-2025** | **30-06-2024** | **Growth** | **%** |
| Gross Advance | 89,198 | 82,580 | 6,617 | 8.01% |
| Retail Deposits | 1,09,368 | 99,745 | 9,623 | 9.65% |
| NRI Deposit | 32,293 | 30,102 | 2,191 | 7.28% |
| Current Deposits | 7,177 | 5,913 | 1,264 | 21.37% |
| Savings Deposits | 29,027 | 27,282 | 1,744 | 6.39% |
| CASA | 36,204 | 33,196 | 3,008 | 9.06% |
| CASA % | 32.06% | 32.06% | 0.00% | -0.01% |
| Gross NPA % | 3.15% | 4.50% | -1.35% | -30.08% |
| Net NPA % | 0.68% | 1.44% | -0.76% | -52.75% |
| Net Interest Income | 833 | 866 | -33 | -3.83% |
| Other income | 622 | 422 | 200 | 47.47% |
| Operating Profit | 672 | 508 | 165 | 32.41% |
| Provisions excl. tax | 239 | 113 | 126 | 111.83% |
| Profit before tax | 433 | 395 | 38 | 9.68% |
| Net Profit after tax | 322 | 294 | 28 | 9.46% |

*Statement by Mr. P.R.Seshadri, MD & CEO of the Bank:*

"While announcing the financial results, I am pleased to share that our strategy continues to center around sustained **profitability**, superior **asset quality**, a **resilient loan book**, and a **robust retail liability portfolio**. We are sharpening our **organizational structure** and leveraging **digital technology** to effectively achieve our business objectives.

During the reporting period, the Bank witnessed consistent growth across all targeted segments, with a sharp focus on acquiring **quality assets** in verticals such as **Corporate Lending**, **Auto Loans**, **Housing Loans**, and **Gold Loans**.

Aligned with our strategic intent of *'Profitability through Quality Credit Growth'*, we have successfully onboarded **new advances** with **low-risk profiles**, ensuring a well-balanced and healthy credit portfolio."

The Bank's financial results include the financial results of its wholly owned subsidiary SIBOSL.

CRAR of the Bank stood at 19.48% as on 30.06.2025.

***About South Indian Bank***

*South Indian Bank is a leading Kerala-based Private sector bank with a nationwide presence. The Bank's shares are listed on The Stock Exchange Mumbai (BSE) and The National Stock Exchange of India Ltd., Mumbai (NSE). South Indian Bank has 948 branches, 2 Ultra Small Branches, 3 Satellite branches, 1149 ATMs and 125 CRMs across India, and a Representative Office in Dubai, UAE. South Indian Bank is a pioneer in technology-based banking, offering an array of digital products and services. It has one of the youngest workforces in the banking sector in the country. The Bank's Vision 2025 focuses on the 6 Cs -- Capital, CASA, Cost-to-income, Competency Building, Customer Focus, and Compliance.*

For more information, please log on to www.southindianbank.com

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