

Press Release

October 16, 2025

## **South Indian Bank Sets History Yet Again with the Highest Ever Quarterly Net Profit of Rs. 351 Crore**

South Indian Bank had declared highest ever quarterly Net Profit of Rs. 351.36 Cr. for Q2 FY 2025-26 registering a growth of 8% compared to Rs. 324.69 Cr. in Q2 FY 2024-25.

### **Key Highlights**

- Net Profit of the Bank for quarter is up by 8% from Rs. 324.69 Cr. in Q2 FY25 to Rs. 351.36 Cr. in Q2 FY 26
- Gross NPA reduced by 147 bps from 4.40% to 2.93% on Y-o-Y basis
- Net NPA dropped by 75 bps from 1.31% to 0.56% on Y-o-Y basis
- Non-Interest Income increased from Rs. 410.12 Cr. to Rs. 515.73 Cr., registering a growth of 26% on Y-o-Y basis
- Return on Assets continued to remain above 1%
- PCR excl. write off increased by 1005 bps from 71.24% to 81.29% Y-o-Y basis
- PCR including write off increased by 952 bps from 80.72% to 90.25% Y-o-Y basis
- Slippage Ratio reduced by 15 bps from 0.36% in Q2 FY25 to 0.21% in Q2 FY26
  
- **Deposits**
  - Retail Deposit grew by Rs. 10,973 Cr. from Rs. 1,01,652 Cr. to Rs. 1,12,625 Cr., showing an increase of 11% on Y-o-Y basis
  - NRI Deposit grew by Rs. 2,707 Cr. from Rs. 30,488 Cr. to Rs. 33,195 Cr., showing an increase of 9% on Y-o-Y basis
  - CASA grew by 10% on Y-o-Y basis with growth in Savings Bank by 10% and Current Account by 11% respectively
  
- **Advances**
  - Gross Advances grew by Rs. 7,572 Cr. from Rs. 84,714 to Rs. 92,286 Cr., showing an increase of 9% on Y-o-Y basis

- Corporate Segment went up by Rs. 3,048 Cr. from Rs. 33,961 Cr. to Rs. 37,008 Cr., showing an increase of 9% on Y-o-Y basis
- A and above rated Corporate Advance has increased by Rs. 3,825 Cr. from Rs. 20,679 Cr. to Rs. 24,503 Cr.
- Business segment went up by Rs. 510 Cr. from Rs. 12,914 Cr. to Rs. 13,424 Cr., showing an increase of 4%
- Gold Loan portfolio went up by Rs. 2,236 Cr. from Rs. 16,609 Cr. to Rs. 18,845 Cr., showing an increase of 13% on Y-o-Y basis
- Housing Loan grew by Rs. 1,776 Cr. from Rs. 7,072 Cr. to Rs. 8,849 Cr. registering a growth of 25%
- Vehicle Loan grew by 25% Y-o-Y from Rs. 1,828 Cr. to Rs. 2,288 Cr.

**Y-o-Y growth**
*Rs. in Crore*

	Quarter Ended	Quarter Ended	Growth	%
	30-09-2025	30-09-2024		
Gross Advance	92,286	84,714	7,572	9%
Retail Deposits	1,12,625	1,01,652	10,973	11%
NRI Deposit	33,195	30,488	2,707	9%
Current Deposits	7,044	6,373	671	11%
Savings Deposits	29,797	27,158	2,639	10%
CASA	36,841	33,530	3,311	10%
CASA %	31.86%	31.80%	0.06%	
Gross NPA %	2.93%	4.40%	-1.47%	
Net NPA %	0.56%	1.31%	-0.75%	
Net Interest Income	808	882	-74	-8%
Other income	515	410	105	26%
Operating Profit	535	550	-15	-3%
Provisions excl. tax	63	110	-47	-43%
Profit before tax	472	440	32	7%
Net Profit after tax	351	325	27	8%

While announcing the financial results, Mr. P R Seshadri, MD & CEO of the Bank, stated that the Bank's well defined strategy continues to underpin its strong business performance during the period. The Bank recorded healthy growth across all major segments – including Corporate, MSME, Housing, Auto and Gold loans – with a steadfast focus on maintaining asset quality.

He further highlighted that, in line with the Bank's strategic intent of achieving **Profitability through quality credit growth**, the Bank successfully onboarded fresh advances with a low risk profile. This approach, he noted, reflects the Bank's continued commitment to sustainable growth, prudent risk management and value creation for all stakeholders.

Bank's Capital Adequacy Ratio stood at 17.70% in September 2025, indicating a strong capital position, underscoring the Bank's sound capital management practices and capacity to support future business growth.

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

### **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, 1143 ATMs and 126 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](http://www.southindianbank.com)

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