

संदर्भ क्र. Ref No.:HO:IRC:SVM:2026-27:43

दिनांक Date: 08.05.2026

Scrip Code: BANKINDIA	Scrip Code: 532149
The Vice President – Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra East, Mumbai 400 051.	The Vice-President – Listing Department, BSE Ltd., 25, P.J. Towers, Dalal Street, Mumbai 400 001.

महोदय/महोदया Dear Sir / Madam,

**Press Release–**  
**Audited Financial Results (Standalone & Consolidated) for the**  
**4<sup>th</sup> Quarter / Financial Year ended 31.03.2026**

We enclose a copy of the Press Release on the Audited Financial Results (Standalone & Consolidated) for the 4<sup>th</sup> Quarter/ Financial Year ended 31.03.2026.

This is for your information & records.

Thanking you,

भवदीय Yours faithfully,



(Usha Ramsinghani)  
कंपनी सचिव Company Secretary

Classification: **Internal**



## PRESS RELEASE

### FY26 RESULTS

#### Profitability:

- **Net Profit** for FY26 zoomed to ₹ 10,527 crore witnessing growth of 14.19% YoY. Net Profit for Q4FY26 increased by 14.85% YoY to ₹ 3,016 crore.
- **Operating Profit** for FY26 grew by 3.88% YoY to ₹ 17,049 crore while Operating Profit for Q4FY26 grew by 2.88% YoY to ₹ 5,026 crore.
- Bank's **ROA** and **ROE** for Q4FY26 increased to 1.01% and 16.36% respectively.
- Net Interest Income (**NI**) for FY26 increased by 3.19% YoY.
- Global and Domestic Net Interest Margin (**NIM**) for FY26 stood at 2.52% and 2.78% respectively.
- Global and Domestic **NIM** for Q4FY26 stood at 2.58% and 2.84% respectively.

#### Balance Sheet:

- **Bank's Global Business Mix** registered a growth of 14.57% YoY and crossed ₹16.98 Lakh crore.
- **Global Deposits** grew by 13.56% YoY and crossed ₹ 9.27 Lakh crore.
- **Global Advances** increased by 15.82% YoY and crossed ₹ 7.71 Lakh crore.
- **Overseas Advances** registered growth of 14.25% YoY and touched ₹1.17 Lakh crore.
- **Retail Advances** increased by 21.19% YoY, **MSME Advances** grew by 17.68% YoY followed by **Agriculture Advances** with 17.60% YoY and **Corporate Advances** by 12.08% YoY. **RAM Advances** share increased to 58.74%.
- **CASA Deposits** increased by 7.30% YoY and **CASA ratio** stood at 37.64% as on 31<sup>st</sup> March, 2026.

#### Asset Quality:

- **Gross NPA ratio** at 1.98% improved by 129 bps YoY.
- **Net NPA ratio** at 0.56% improved by 26 bps YoY.
- **PCR** improved by 118 bps YoY and stands at 93.57%.
- **Slippage Ratio** for FY26 improved by 53 bps YoY and stood at 0.83%. Slippage Ratio for Q4FY26 improved by 14 bps YoY and stood at 0.18%.
- **Credit Cost** for FY26 improved by 28 bps YoY to 0.48%.

#### Capital Adequacy:

- Capital Adequacy Ratio (**CRAR**) as on 31.03.2026 stands at 18.01%.

#### Alternate Channels:

- 51 Lakh+ customers added during FY26, taking total UPI customers to 271 Lakh+.
- Number of transactions through Alternate Delivery Channels increased to 7.6 billion, with a growth of 22% YoY.



### Key Summary of FY26 Results

₹ in Crores	Mar-25	Dec-25	Mar-26	YoY %	QoQ %
<b>Business</b>					
<b>Business Mix</b>	<b>14,82,588</b>	<b>16,27,602</b>	<b>16,98,662</b>	<b>14.57%</b>	<b>4.37%</b>
<b>Deposits (Global)</b>	<b>8,16,541</b>	<b>8,87,288</b>	<b>9,27,271</b>	<b>13.56%</b>	<b>4.51%</b>
Overseas	1,16,243	1,21,789	1,26,828	9.11%	4.14%
Domestic	7,00,298	7,65,499	8,00,443	14.30%	4.56%
Domestic CASA	2,80,316	2,89,620	3,00,765	7.30%	3.85%
CASA Ratio (%)	40.29	37.97	37.64		
<b>Advances (Global)</b>	<b>6,66,047</b>	<b>7,40,314</b>	<b>7,71,391</b>	<b>15.82%</b>	<b>4.20%</b>
Overseas	1,02,497	1,11,234	1,17,099	14.25%	5.27%
Domestic	5,63,550	6,29,080	6,54,292	16.10%	4.01%
- RAM Advances	3,22,676	3,67,463	3,84,327	19.11%	4.59%
- <b>RAM %</b>	<b>57.26%</b>	<b>58.41%</b>	<b>58.74%</b>		

₹ in Crores	Q4FY25	Q4FY26	YoY %	FY25	FY26	YoY %
<b>Profit &amp; Loss</b>						
Interest Income	18,323	19,476	6.29%	70,826	75,160	6.12%
Interest Expenses	12,260	12,746	3.96%	46,432	49,988	7.66%
Net Interest Income	6,063	6,730	11.01%	24,394	25,172	3.19%
Operating Profit	4,885	5,026	2.88%	16,412	17,049	3.88%
<b>Profit after Tax</b>	<b>2,626</b>	<b>3,016</b>	<b>14.85%</b>	<b>9,219</b>	<b>10,527</b>	<b>14.19%</b>
<b>NIM % (Global)</b>	<b>2.61</b>	<b>2.58</b>	<b>-3 bps</b>	<b>2.82</b>	<b>2.52</b>	<b>-30 bps</b>
ROA	0.98	1.01	3 bps	0.90	0.93	3 bps

Ratios (%)	FY25	FY26	YoY bps
<b>Asset Quality</b>			
<b>GNPA</b>	<b>3.27</b>	<b>1.98</b>	<b>-129</b>
<b>NNPA</b>	<b>0.82</b>	<b>0.56</b>	<b>-26</b>
PCR	92.39	93.57	118
Slippage Ratio	1.36	0.83	-53
Credit Cost	0.76	0.48	-28
<b>Capital Ratios</b>			
CET-1 ratio	14.84	15.05	21
Tier-1 ratio	15.47	15.36	-11
<b>CRAR</b>	<b>17.77</b>	<b>18.01</b>	<b>24</b>