

Here's a simple explanation of the article along with key **facts and figures**:

IndusInd Bank Q1 (April–June) 2025 Results: Summary

Profit Crash

- **Net Profit:** ₹604 crore
Down 72% year-on-year (compared to ₹2,157 crore last year Q1)
 - The bank had a **loss of ₹2,329 crore** in the previous quarter due to:
 - Problems in its **derivatives portfolio**
 - Changes in **accounting of micro loans**
-

Revenue and Income

- **Net Interest Income (NII):** ₹4,640 crore
Down 14% y-o-y
 - **Other income:** ₹2,157 crore
Down 12% y-o-y
-

Expenses and Provisions

- **Provisions and contingencies:** ₹1,760 crore
Up 68% y-o-y
-

Margins and Business Metrics

- **Net Interest Margin (NIM):**
 - Now at **3.46%, down 79 basis points (bps) y-o-y**
 - NIM = Profitability measure of lending vs borrowing
 - **Advances (Loans):** ₹3.33 lakh crore
Down 4% y-o-y
 - **Deposits:** ₹3.97 lakh crore
Flat (no growth)
-

Asset Quality (Loan Health)

- **Gross NPA** (bad loans before provisions): **3.64%** of total loans
From 3.13% in last quarter
- **Net NPA** (after provisions): **1.12%**
From 0.95%

Micro loans are still under stress

Leadership and Promoter Update

- CEO search is ongoing; names submitted to **RBI**
 - Plan to hire **2 executive directors**
 - No update on **promoter (Hinduja Group)** increasing stake from **16% to 26%**—still waiting for RBI nod
-

Key Takeaways

- Bank is still facing trouble from past issues (like derivatives and micro loan accounting)
 - Profit fell sharply due to **lower income** and **higher provisions**
 - **Loan growth, deposit growth, and margins** are all under pressure
 - Asset quality is **worsening slightly**
 - **Leadership change** is in progress
-

Let me know if you'd like a visual or table summary too.