

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

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## 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**
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### 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**
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### Expenses and Provisions

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

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