

National Bank for Financing Infrastructure and Development राष्ट्रीय अवसंरचना वित्तपोषण और विकास बैंक

Press Release

Financial Results for the Quarter Ended June 30, 2025

National Bank for Financing Infrastructure and Development held its Board Meeting at Mumbai on July 29, 2025 wherein the Board of Directors approved the accounts of the institution for the quarter ended June 30, 2025. During the QE June 2025, the Institution's operations delivered a strong performance.

Key Highlights in Q1 FY 26

1. Financial Performance:

Profit after tax of the institution stood at Rs. 714.48 crore, which has increased by 50.01% on YoY basis and 19.05% on QoQ basis during Q1 FY26. Net interest income stood at Rs. 733.36 crore and grew by 38.19% on YoY basis and 21.90% on QoQ basis.

2. Growth in Credit exposure:

Total Credit exposure of the institution stood at Rs. 63,763 crore, which has increased by 42.61% on YoY basis and 7.27% on QoQ basis during Q1 FY26. Total Credit exposure includes Loan and Advances of Rs. 59,018 crore and Investments in Bonds of Rs. 4,669 crore and Equity of Rs.76 crore.

3. Balance Sheet overview

The Balance Sheet size of the institution has reached to Rs. 88,688 crore mark as of June 30, 2025, reflecting a substantial YoY growth of 46.45% and 6.58% on QoQ basis during Q1 FY26. This growth demonstrates the institution's strong financial performance and strategic expansion during the period.

4. Asset Quality

The asset quality of the institution remains strong, with no slippages recorded during Q1 FY26. Accordingly, the Gross Non-Performing Assets ("GNPA") and Net Non-Performing Assets ("NNPA") stood at NIL as of June 30, 2025. In line with regulatory requirements, only standard asset provisioning amounting to Rs. 18.49 crore has been made in the Profit and Loss Account for Q1 FY26.



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Key Metrics & Summary of Results

(₹ in crores)

Particulars	Quarter			Movement	
	June-24 (Q)	March-25 (Q)	June-25 (Q)	QoQ (%)/bps	YoY (%)/bps
Total Credit Exposure	44,710	59,441	63,763	7.27	42.61
Term Loans	44,610	56,620	59,018	4.24	32.30
Investment in					
Bonds	100	2,745	4,669	70.09	4,569
Equity	-	76	76	-	-
Earnings					
Interest Income	1,085	1,396	1,640	17.48	51.15
Non-Interest Income	16	102	70	(31.37)	337.50
Interest Expenditure	554	795	907	14.09	63.72
Net Interest Income	531	601	733	21.96	38.04
Operating Expenses	34	59	70	18.64	105.88
Operating Profit	513	644	733	13.82	42.88
Net Profit	476	600	714	19.05	50.01
Ratios					
NIM (%)	3.88	3.70	3.75	5 bps	(13) bps
RoA (%)	3.49	3.46	3.53	7 bps	4 bps
RoE (%)	8.13	9.87	11.33	146 bps	320 bps
CET-1 (%)	105.70	73.35	70.36	(299) bps	(3,534) bps
CRAR (%)	106.35	73.93	70.94	(299) bps	(3,541) bps
Cost to Income Ratio	6.19	8.41	8.71	30 bps	252 bps
Yield on Advances	8.18	8.62	8.59	(3) bps	41 bps
Cost of Funds	7.65	7.54	7.38	(16) bps	(27) bps

Date: July 29, 2025

Place: Mumbai




Rajkiran Rai G
(Managing Director)

