

Roll of Honour



**Banking
Awards
2025**

Fastest Growing Bank **Private Sector Bank**

DSIJ's 2025 Banking Award in Fastest Growing Bank (Private Sector) category goes to IDFC First Bank.

- The bank's advances grew at a 4-year CAGR of around 24 per cent, driven by sustained momentum in retail and SME lending.
- Deposits expanded at a 4-year CAGR of 30 per cent, reflecting strong CASA mobilisation and deeper customer engagement.
- Net profit recorded a 4-year CAGR of over 35 per cent, driven by strong revenue growth, disciplined cost management, and improving asset quality.

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**Banking
Awards
2025**

Fastest Growing Bank **Public Sector Bank**

DSIJ's 2025 Banking Award in Fastest Growing Bank (Public Sector) category goes to Bank of India.

- Advances surged at a 4-year CAGR of around 16 per cent, supported by growth in retail, SME, and priority sector lending.
- Deposits grew at a 4-year CAGR of nearly 7 per cent, underpinned by a widening customer base and steady CASA mobilisation.
- Net profit witnessed a 4-year CAGR of 44 per cent, driven by improving operational efficiency, lower credit costs, and controlled provisioning.

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**Banking
Awards
2025**

Most Efficient Bank **Private Sector Bank**

DSIJ's 2025 Banking Award in Most Efficient Bank (Private Sector) category goes to HDFC Bank.

- Net profit rose from Rs 65,446 crore in FY24 to Rs 73,440 crore in FY25, reflecting a notable year-on-year growth of 12 per cent, driven by robust income growth and tight cost management.
- Profit per employee increased from Rs 31.2 lakh in FY24 to Rs 32 lakh in FY25, highlighting superior productivity and efficient resource utilization.

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Most Efficient Bank **Public Sector Bank**

DSIJ's 2025 Banking Award in Most Efficient Bank (Public Sector) category goes to Bank of Baroda.

- Net profit increased from Rs 18,869 crore in FY24 to Rs 20,865 crore in FY25, reflecting a decent year-on-year growth of 11 per cent, driven by robust income growth and controlled expenses.
- Profit per employee surged from Rs 23.56 lakh in FY24 to Rs 26.11 lakh in FY25, reflecting enhanced productivity and effective use of resources.
- For FY25, the bank reported a Return on Assets (RoA) of 1.16 per cent and a Return on Equity (RoE) of 15.37 per cent.

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**Banking
Awards
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Bank with Best Shareholder Returns Private Sector Bank

DSIJ's 2025 Banking Award in Bank with Best Shareholder Returns (Private Sector) category goes to RBL Bank.

- While the Nifty Bank delivered gains of 10-11 per cent over the past year, shares of RBL Bank delivered around 60 per cent returns over the same period.
- The bank's Return on Assets (RoA) stood at around 0.50 per cent in FY25, while the Return on Equity (RoE) was around 4.6 per cent.
- Total assets recorded a 4-year CAGR of over 10 per cent, driven by steady loan growth, higher deposit mobilisation, and improved asset quality.

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**Banking
Awards
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Bank with Best Shareholder Returns Public Sector Bank

DSIJ's 2025 Banking Award in Bank with Best Shareholder Returns (Public Sector) category goes to Indian Bank.

- Shares of Indian Bank delivered around 60 per cent returns over the past year, rewarding investors even as markets remained lacklustre.
- The bank's Return on Assets (RoA) stood at 1.31 per cent in FY25, while the Return on Equity (RoE) was around 18.5 per cent.
- Total assets recorded a 4-year CAGR of 9 per cent, supported by robust credit expansion, a growing customer base, and sustained balance sheet strength.

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**Banking
Awards
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Bank with Best Asset Quality **Private Sector Bank**

DSIJ's 2025 Banking Award in Bank With Best Asset Quality (Private Sector) category goes to IDBI Bank.

- Gross Non-Performing Assets (GNPA) reduced to 2.98 per cent as of March 31, 2025, from 4.53 per cent as of March 31, 2024, reflecting a significant improvement in asset quality.
- Non-Performing Assets (NNPA) decreased to 0.77 per cent as of March 31, 2025, from 1.95 per cent as of March 31, 2024, indicating effective resolution and recovery efforts.

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**Banking
Awards
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Bank with Best Asset Quality **Public Sector Bank**

DSIJ's 2025 Banking Award in Bank With Best Asset Quality (Public Sector) category goes to State Bank of India.

- Gross Non-Performing Assets (GNPA) declined to 1.82 per cent as of March 31, 2025, from 2.24 per cent as of March 31, 2024, signalling stronger credit discipline across the portfolio.
- Net Non-Performing Assets (NNPA) fell to 0.47 per cent as of March 31, 2025, from 0.57 per cent as of March 31, 2024, showcasing improved collection and risk management practices.

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**Banking
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Overall Best Bank Private Sector Bank

DSIJ's 2025 Banking Award in Overall Best Bank (Private Sector) category goes to ICICI Bank.

- Net profit recorded a 4-year CAGR of over 30 per cent, driven by strong revenue growth, disciplined cost management, and improving asset quality.
- Profit per employee surged from Rs 29.42 lakh in FY24 to Rs 35 lakh in FY25, reflecting enhanced productivity.
- The bank's Return on Assets (RoA) stood at 2.4 per cent and Return on Equity (RoE) at around 19 per cent in FY25, marking the best performance among its private sector peers.

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**Banking
Awards
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Overall Best Bank Public Sector Bank

DSIJ's 2025 Banking Award in Overall Best Bank (Public Sector) category goes to Bank of Maharashtra.

- Net profit achieved a 4-year CAGR of over 78 per cent, propelled by improved operational performance, higher income generation, and disciplined expense control.
- Profit per employee soared from Rs 30.04 lakh in FY24 to Rs 37.83 lakh in FY25, highlighting improved efficiency and productivity.
- The bank's Return on Assets (RoA) stood at 1.75 per cent and Return on Equity (RoE) at around 24 per cent in FY25, marking the best performance among its public sector peers.