



Audited Standalone Financial Results for the Quarter/Year ended March 31, 2022

(Rs. in Crores)

Sl. No.	Particulars	Quarter ended			Year ended	
		31.03.2022	31.12.2021	31.03.2021	31.03.2022	31.03.2021
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	9 832.41	9 925.70	8 903.92	38 856.22	39 105.78
	(a) Interest/discount on advances/bills	6 678.27	6 844.05	6 006.74	26 927.56	27 363.53
	(b) Income on investments	2 751.71	2 797.19	2 788.63	10 964.82	11 166.89
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	369.95	258.00	76.89	851.34	425.46
	(d) Others	32.48	26.46	31.66	112.50	149.90
2	Other Income	1 572.76	1 556.10	1 581.18	6 915.45	5 650.19
3	Total Income (1 + 2)	11 405.17	11 481.80	10 485.10	45 771.67	44 755.97
4	Interest Expended	5 577.25	5 530.57	5 569.59	22 128.27	23 439.84
5	Operating Expenses (a) + (b)	3 090.34	2 663.27	2 529.92	10 926.50	10 349.55
	(a) Employees cost	1 949.43	1 567.27	1 402.18	6 695.71	6 378.24
	(b) Other Operating expenses	1 140.91	1 096.00	1 127.74	4 230.79	3 971.31
6	Total Expenditure (4+5) (excluding provisions and contingencies)	8 667.59	8 193.84	8 099.51	33 054.77	33 789.39
7	Operating Profit (3-6) (Profit before Provisions and Contingencies)	2 737.58	3 287.96	2 385.59	12 716.90	10 966.58
8	Provisions (other than tax) and Contingencies	1 913.89	2 493.05	1 589.71	9 512.67	8 061.00
	of which provisions for Non-Performing Assets	2 045.86	2 438.56	2 870.29	8 446.60	7 318.46
9	Exceptional items	0.00	0.00	0.00	0.00	0.00
10	Profit from ordinary activities before tax (7-8-9)	823.69	794.91	795.88	3 204.23	2 905.58
11	Provision for Taxes (Tax expenses/ (reversal))	(160.56)	105.18	(912.97)	(740.59)	(99.10)
12	Net Profit from Ordinary Activities after tax(10-11)	984.25	689.73	1 708.85	3 944.82	3 004.68
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00
14	Net Profit for the period (12-13)	984.25	689.73	1 708.85	3 944.82	3 004.68
15	Paid-up equity share capital (Face Value of each share - Rs.10/-)	1 245.44	1 245.44	1 129.37	1 245.44	1 129.37
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	36 252.34	31 527.61	31 527.61	36 252.34	31 527.61
17	Analytical Ratios					
	(i) Percentage of shares held by Government of India	79.86%	79.86%	88.06%	79.86%	88.06%
	(ii) Capital Adequacy Ratio (Basel III)	16.53%	15.47%	15.71%	16.53%	15.71%
	a) Common Equity Tier (CET) 1 Ratio	12.53%	11.38%	11.27%	12.53%	11.27%
	b) Additional Tier 1 Ratio	0.64%	0.65%	0.66%	0.64%	0.66%
	(iii) Earnings Per Share (Rs.) (Face Value of each share - Rs.10/-)					
	(a) Basic and diluted EPS before Extraordinary items (net of tax expenses) for the period, for the year to date and for the previous year	*7.90	* 5.54	* 15.13	32.38	26.61
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*7.90	* 5.54	* 15.13	32.38	26.61
	(iv) NPA Ratios:					
	(a) Amount of gross non-performing assets	35 214.25	36 539.57	38 455.35	35 214.25	38 455.35
	(b) Amount of net non-performing assets	8 848.65	10 154.90	12 271.13	8 848.65	12 271.13
	(c) % of Gross NPAs	8.47	9.13	9.85	8.47	9.85
	(d) % of Net NPAs	2.27	2.72	3.37	2.27	3.37
	(v) Return on Assets (average) (annualised %)	0.62	0.43	1.09	0.63	0.50
	(vi) Debt Equity Ratio **	0.44	0.47	0.53	0.44	0.53
	(vii) Total Debt to Total Assets (%) ***	2.55	4.16	3.97	2.55	3.97
	(viii) Capital Redemption Reserve/ Debenture Redemption Reserve	NIL	NIL	NIL	NIL	NIL
	(ix) Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL	NIL
	(x) Network	33 624.87	33 666.49	29 812.49	33 624.87	29 812.49
	(xi) Operating Profit Margin (%)	24.00	28.64	22.75	27.78	24.50
	(xii) Net Profit Margin (%)	8.63	6.01	16.30	8.62	6.71

* Not annualised
 ** Debt represents borrowing with residual maturity of more than one year.
 *** Total Debt represents total borrowing of the Bank
 Note: Figures of previous periods have been regrouped/reclassified wherever considered necessary to conform to current period classification


Ashwani Kumar
 Executive Director


Imran Amin Siddiqui
 Executive Director


S L Jain
 Managing Director & CEO

Place : Chennai
 Date : 11.05.2022

