

Reviewed Consolidated Financial Results for the Quarter / Half Year ended 30th September 2022

(Rs. in Crores)

St. No. Particulars 30,09,2022 30,09,2021 30,09,2021 30,09,2021 31,09									
Interest earmed (a) + (b) + (c) + (d)			Quarter Ended Half Year Ended Year Ended						
Therest earned (a) + (b) + (c) + (d)		Particulars	30.09.2022	30.06.2022	30.09.2021	30.09.2022	30.09.2021	31.03.2022	
(a) Increast/ dissount on advances/ bills			(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)	
(a) Increast/ dissount on advances/ bills	4_		10777 67	10165.96	0483.38	20893 53	19109 20	38888.44	
Distribution Dist								26927.55	
(c) Interest on belances with Reserve Bank of India (c) Interest on belances with Reserve Bank of India (c) Interest on belances with Reserve Bank of India (c) Interest on belances with Reserve Bank of India (c) Interest on belances have been been been been been been been be								10997.62	
and other inter bank funds (d) Others 132.11 52.24 24.74 194.35 53.56 2 Other Income 1986.53 1731.67 2030.32 3718.20 3957.30 3 Total Income (1+2) 12714.20 11897.53 11513.70 2165.30 41 4 Interest Expended 6026.08 5619.86 5391.50 11645.94 11021.40 2. 6 Operating Expenses (a) + (b) 3037.77 2702.36 2835.29 5740.13 522.99 1. (e) Employees cost 1798.98 1551.03 1722.69 3340.01 3199.51 (b) Other Operating expenses (i) Employees cost 1798.98 1551.03 1722.69 3340.01 3199.51 (excluding a provisions and contingencies) 6 Total Expenditure (4+5) 9063.85 3322.22 822.67 9 17386.07 16344.39 3: 60.00 0.00 16344.39 3: 60.00 0.00 16344.39 3: 60.00 0.00 16344.39 3: 60.00 0.00 0.00 16344.39 3: 60.00 0.00 0.00 0.00 0.00 16344.39 3: 60.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	(b)) Income on investments	2913.69	2//9.31	2052.90	3093.00	3420.50	10997.02	
(d) Others			248.17	229.29	149.86	477.46	223.43	851.52	
2 Other Income 1986.53 1731.67 2030.32 3718.07 3957.10 3 Total Income (1 + 2) 12714.20 11897.53 11513.70 24611.73 2306.50 4 4 Interest Expended 6026.08 5619.86 5391.50 11645.94 11021.40 2. 5 Operating Expenses (a) + (b) 3037.77 2702.36 2385.29 570.13 5322.99 1. 6 Deproves cost 1788.98 1551.03 1723.69 3340.01 3199.51 170.00 120			132.11	52.24	24.74	184.35	53.56	111.75	
Total Income (1 + 2)				1731.67	2030.32	3718.20	3957.10	7379.71	
Interest Expended 6026.08 5619.86 5391.50 11645.94 11021.40 22 23 23 23 23 23 23 2						24611.73	23066.30	46268.15	
3 30, perating Expenses (a) + (b) 3037.77 2702.36 2835.29 5740.13 5322.99 1							11021.40	22129.25	
(a) Employees cost (b) Other Operating expenses (b) Other Operating expenses (c) Other Operating Profit (c) Other Ope							5322.99	11353.54	
10 Other Operating expenses 1248.79 1151.33 1111.60 2400.12 2123.48 17 Total Expenditure (4-15) 9063.85 8322.22 8226.79 17386.07 16344.39 37 17 Profit parolis (3-6) 3650.35 3575.31 3286.91 7225.66 6721.91 17 18 Provisions (other than tax) and Contingencies 2060.12 2219.72 2219.78 4002.16 3362.50 19 Exceptional Items 0.00 0.00 0.00 0.00 0.00 0.00 10 Profit from Ordinary activities before tax 1590.23 1355.59 737.46 2945.82 1613.92 17 Revenues 7(80.84) 748.40								6738,44	
Total Expenditure (4+5) 9063.85 8322.22 8226.79 17386.07 16344.39 3 7 7 7 7 7 7 7 7 7								4615.10	
Fexcluding provisions and contingencies 3650.35 3575.31 3286.91 7225.66 6721.91 12 12 12 12 12 12 12			1240.79	1131.33	1111.00				
Operating Profit (3-6) 7(Profit before Provisions and Continuencies) 3650.35 3575.31 3286.91 7225.66 6721.91 12			9063.85	8322.22	8226.79	17386.07	16344.39	33482.79	
of which provisions for Non-Performing Assets of which provisions of the period of the provision of the period of Non-Performing assets of which provisions of the Non-Performing assets of which provisions of the Non-Performing assets of which provisions for Non-Performing assets of which provisions of the Non-Performing assets of which provisions of the period of the Non-Performing assets of which provisions on the period of the Non-Performing assets of which provision of the period of the period of Non-Performing assets of which provision did not per Non-Performing assets of which provision did not performed the period of the Non-Performing assets of which provision did not performed assets of which provision did not performing assets of which provision did not performed assets	Op	perating Profit (3-6)	3650.35	3575.31	3286.91	7225.66	6721.91	12785.36	
9 Exceptional Items 10,000 0.00 0.00 0.00 0.00 0.00 0.00 10,00 11,000 10,00 10	Pr	rovisions (other than tax) and Contingencies	2060.12	2219.72	2549.45	4279.84	CTMC00-0000000121700	9522.49	
10 Profit from ordinary activities before tax 1590.23 1355.59 737.46 2945.82 1613.92 1728-91 1738-		of which provisions for Non-Performing Assets	2000.01	2002.15	2215.89	4002.16		8446.60	
Profit from ordinary activities before tax (7-8-9) 737.46 2945.82 1613.92 11 Provision for Taxes (7-8-9) 345.52 139.38 (359.11) 484.90 (678.47) 12 12 12 12 12 12 12 1			0.00	0.00	0.00	0.00	0.00	0.00	
11 Provision for Taxes 345.52 139.38 (359.11) 484.90 (678.47) 121 121 121 1096.57 1246.92 1292.39 13 13 1247 1216.21 1096.57 1246.92 1292.39 13 13 1247 1216.21 1096.57 1246.92 1292.39 13 13 1247 1216.21 1096.57 1246.92 1292.39 13 13 1247 1216.21 1096.57 1246.92 1292.39 13 13 13 13 13 13 13	Pr	rofit from ordinary activities before tax	A CONTROL OF THE PARTY.	CONTRACTOR AND ANDRES	737.46	2945.82	1613.92	3262.87	
Clark Expenses / (Reversall) 1244.71 1216.21 1096.57 2460.92 2292.39 13 Extraordinary items (net of tax expense) 0.00	Pr	rovision for Taxes	345.52	139.38	(359.11)	484.90	(678.47)	(731.02)	
13 Extraordinary items (net of tax expense) 0.00 0	(T	Tax Expenses / (Reversal)) et Profit from Ordinary Activities after tax	1244.71	1216.21	1006 57	2460.92	2292.39	3993.89	
Net Profit for the period and before Minority 1244.71 1216.21 1096.57 2460.92 2292.39	an	nd before Minority Interest (10-11)						0.00	
15 Share of earning in Associates (RRBs) 43.33 94.64 30.04 137.97 94.51 16 Minority Interest 0.65 (0.23) 0.50 0.42 0.98 17 Net Profit for the period (after Minority Interest) (14+15-16) 1287.39 1311.08 1126.11 2598.47 2385.92 18 Paid-up equity share capital (Face Value of each share - Rs.10/-) 1245.44 1245.44 1245.44 1245.44 1245.44 1245.44 1245.44 19 Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year) 37495.47 37495.47 32573.73 37495.47 32573.73 20 Analytical Ratios	Ne	et Profit for the period and before Minority				2460.92	2292.39	3993.89	
16 Minority Interest 0.65 (0.23) 0.50 0.42 0.98 17 Net Profit for the period (after Minority Interest) (14+15-16) 1287.39 1311.08 1126.11 2598.47 2385.92 18 Paid-up equity share capital (Face Value of each share - Rs.10/-) 1245.44 1245.44 1245.44 1245.44 1245.44 1245.44 1245.44 19 Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year) 37495.47 37495.47 32573.73 37495.47 32573.73 32573.73 20 Analytical Ratios (I) Percentage of shares held by Government of India (II) Capital Adequacy Ratio (Basel III) 16.43% 16.80% 16.14% 16.43% 16.14% (a) Common Equity Tier (CET) 1 Ratio 12.56% 12.82% 11.95% 12.56% 11.95% (b) Additional Tier 1 Ratio 0.62% 0.64% 0.66% 0.62% 0.66% (III) Earnings Per Share (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 (b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (IV) NPA Ratios: (a) Amount of gross non-performing assets (a) Amount of gross non-performing assets (a) Amount of net non-performing assets (a) Amount of net non-performing assets (b) Amount of net non-performing assets (c) (d) % of Net NPAs (c			42.22	04.54	20.04	127.07	04 F1	150.30	
Net Profit for the period (after Minority Interest) (14+15-16) 1287.39 1311.08 1126.11 2598.47 2385.92 18 Paid-up equity share capital (Face Value of each share - Rs.10/-) 1245.44 1245.4									
Interest) (14+15-16) Paid-up equity share capital (Face Value of each share - Rs.10/-) 1245.44 124			0.65	(0.23)	0.50	0.42	0.98	2.38	
Paid-up equity share capital (Face Value of each share - Rs.10/-) 1245.44 1245.4			1287.39	1311.08	1126.11	2598.47	2385.92	4141.81	
Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year) 37495.47 32573.73 37495.47 32573.73 3257	Pa	aid-up equity share capital	1245.44	1245.44	1245.44	1245.44	1245.44	1245.44	
(i) Percentage of shares held by Government of India 79.86% 16.14% 16.6% 0.66% 0.66% 0.66% 0.66% 0.66% 0.66% 0.66% 0.66% 0.66% 0.66% 0.66% 0.66% 10.20% 10.20% 10.20% 10.20% 10.20% 10.20% 10.20% 10.20% 10	Re	eserves excluding Revaluation Reserves	37495.47	37495.47	32573.73	37495.47	32573.73	37495.47	
(i) Percentage of shares held by Government of India 79.86% 16.14% 16.43% 16.14% 16.6% 0.66% 0.66% 0.66% 0.66% 0.66% 0.66% 0.66% 0.66% 0.66% 0.66% 10.20% 10.20% 10.20% 10.20% 10.20% 10.20% 10.20% 10.20% 10.20% 10.20%	Ar	nalytical Ratios							
(ii) Capital Adequacy Ratio (Basel III) 16.43% 16.80% 16.14% 16.43% 16.14% (a) Common Equity Tier (CET) 1 Ratio 12.56% 12.82% 11.95% 12.56% 11.95% (b) Additional Tier 1 Ratio 0.62% 0.64% 0.66% 0.62% 0.66% (iii) Earnings Per Share (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 *10.34 *10.53 *9.04 *20.86 *20.02 (b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year *10.34 *10.53 *9.04 *20.86 *20.02 (iv) NPA Ratios: (a) Amount of gross non-performing assets 31958.83 34573.34 36910.54 31958.83 36910.54 (b) Amount of net non-performing assets 6174.13 8470.72 11749.17 6174.13 11749.17 (c) % of Gross NPAs 7.30 8.13 9.57 7.30 9.57 (d) % of Net NPAs 1.50 2.12 3.26 1.50 3.26	(i)	Percentage of shares held by Government of	79.86%	79.86%	79.86%	79.86%	79.86%	79.86%	
(a) Common Equity Tier (CET) 1 Ratio (b) Additional Tier 1 Ratio (iii) Earnings Per Share (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 (b) Basic and diluted EPS after Extraordinary items for the period, for the period, for the period, for the period, for the previous year (iv) NPA Ratios: (a) Amount of gross non-performing assets (b) Amount of net non-performing assets (c) W of Gross NPAs (d) W of Net NPAs 1.50 2.12 3.26 11.95% 12.82% 11.95% 12.56% 11.95% 12.82% 11.95% 12.56% 11.95% 12.82% 11.95% 12.56% 12.82% 11.95% 12.56% 12.82% 12.95% 12.96% 12.			16 4294	16.80%	16 14%	16.43%	16.14%	16.84%	
(b) Additional Tier 1 Ratio	1011							12.84%	
(iii) Earnings Per Share (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 (b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (iv) NPA Ratios: (a) Amount of gross non-performing assets (b) Amount of net non-performing assets (c) % of Gross NPAs (d) % of Net NPAs (ivi) Earnings Per Share (**10.34*** *10.53*** *9.04*** *20.86*** *20.02** **20.02*** *10.54*** *10.53*** *9.04*** *20.86*** *20.02** **20.02*** *10.54*** *10.53*** *10.54** **20.02*** *10.54*** *10.53*** *10.54** **20.02*** *10.54*** *10.54** **20.02*** *10.54*** *10.55*** *10.54** **20.02*** *10.54*** *10.55*** *10.54** **20.02*** *10.54*** *10.55*** *10.54** **20.02*** *10.54*** *10.55*** *10.54** **20.02*** *10.54*** *10.55*** *10.54** **20.02*** *10.54*** *10.55*** *10.5	-							0.64%	
(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 (b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (iv) NPA Ratios: (a) Amount of gross non-performing assets (b) Amount of net non-performing assets (c) W of Gross NPAs (d) W of Net NPAs (d) W of Net NPAs (a) Amount of Net NPAs (b) Amount of gross nPAs (c) W of Rots NPAs (d) W of Net NPAs (e) W of Net NPAs (for the period, for the per		ii) Earnings Per Share	0.62%	0.64%	0.6676	0.62%	0.0076	0.0470	
items for the period, for the year to date and for the previous year (iv) NPA Ratios: (a) Amount of gross non-performing assets (b) Amount of net non-performing assets (c) % of Gross NPAs (d) % of Net NPAs (e) % of Net NPAs (for the previous year *10.34 *10.53 *9.04 *20.86 *20.02		(a) Basic and diluted EPS before Extraordinary items (net of tax expenses) for the period, for	*10.34	*10.53	*9.04	*20.86	*20.02	33.99	
(a) Amount of gross non-performing assets 31958.83 34573.34 36910.54 31958.83 36910.54 (b) Amount of net non-performing assets 6174.13 8470.72 11749.17 6174.13 11749.17 (c) % of Gross NPAs 7.30 8.13 9.57 7.30 9.57 (d) % of Net NPAs 1.50 2.12 3.26 1.50 3.26		items for the period, for the year to date and for the previous year	*10.34	*10.53	*9.04	*20.86	*20.02	33.99	
(b) Amount of net non-performing assets 6174.13 8470.72 11749.17 6174.13 11749.17 (c) % of Gross NPAs 7.30 8.13 9.57 7.30 9.57 (d) % of Net NPAs 1.50 2.12 3.26 1.50 3.26	(iv		24650.65	24572.51	26010.51	21050.02	26010 E4	35214.25	
(c) % of Gross NPAs 7.30 8.13 9.57 7.30 9.57 (d) % of Net NPAs 1.50 2.12 3.26 1.50 3.26									
(d) % of Net NPAs 1.50 2.12 3.26 1.50 3.26								8848.65	
(a) % of Rec III %								8.47	
(v) Return on Assets (average) (appualised %) 0.77 0.78 0.71 0.77 0.75			1.50					2.27	
It y herum on haders (diverge) (dimediace to)	(v	Return on Assets (average) (annualised %)	0.77	0.78	0.71	0.77	0.75	0.64	

* Not annualised

Note: Figures of previous periods have been regrouped/ reclassified wherever considered necessary to conform to current period

Ashwani Kumar Executive Director

Imran Amin Siddiqui Executive Director

S L Jain
Managing Director & CEO

Place: Chennai Date: 03.11.2022













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