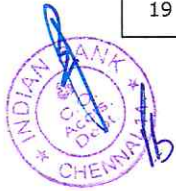


**Audited Consolidated Financial Results for the Quarter / Year ended 31st March 2023**

(Rs. in Crores)

Sl. No.	Particulars	Quarter Ended			Year ended	
		31.03.2023	31.12.2022	31.03.2022	31.03.2023	31.03.2022
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)
<b>1</b>	<b>Interest earned (a) +(b) + (c) +(d)</b>	<b>12 255.25</b>	<b>11 836.38</b>	<b>9 848.82</b>	<b>44 985.16</b>	<b>38 888.44</b>
	(a) Interest/ discount on advances/ bills	8 850.23	8 552.20	6 678.27	31 941.15	26 927.55
	(b) Income on investments	3 077.04	2 920.04	2 768.00	11 690.08	10 997.62
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	221.76	178.52	370.07	877.74	851.52
	(d) Others	106.22	185.62	32.48	476.19	111.75
<b>2</b>	<b>Other Income</b>	<b>2 160.73</b>	<b>1 925.57</b>	<b>1 707.20</b>	<b>7 804.50</b>	<b>7 379.71</b>
<b>3</b>	<b>Total Income (1 + 2)</b>	<b>14 415.98</b>	<b>13 761.95</b>	<b>11 556.02</b>	<b>52 789.66</b>	<b>46 268.15</b>
<b>4</b>	<b>Interest Expended</b>	<b>6 736.46</b>	<b>6 334.89</b>	<b>5 577.68</b>	<b>24 717.29</b>	<b>22 129.25</b>
<b>5</b>	<b>Operating Expenses (a) + (b)</b>	<b>3 639.93</b>	<b>3 344.70</b>	<b>3 221.85</b>	<b>12 724.76</b>	<b>11 353.54</b>
	(a) Employees cost	2 235.03	2 003.84	1 960.76	7 578.88	6 738.44
	(b) Other Operating expenses	1 404.90	1 340.86	1 261.09	5 145.88	4 615.10
<b>6</b>	<b>Total Expenditure (4+5) (excluding provisions and contingencies)</b>	<b>10 376.39</b>	<b>9 679.59</b>	<b>8 799.53</b>	<b>37 442.05</b>	<b>33 482.79</b>
<b>7</b>	<b>Operating Profit (3-6) (Profit before Provisions and Contingencies)</b>	<b>4 039.59</b>	<b>4 082.36</b>	<b>2 756.49</b>	<b>15 347.61</b>	<b>12 785.36</b>
<b>8</b>	<b>Provisions (other than tax) and Contingencies</b>	<b>2 562.20</b>	<b>2 515.62</b>	<b>1 921.47</b>	<b>9 357.66</b>	<b>9 522.49</b>
	of which provisions for Non-Performing Assets	1 039.87	1 474.19	2 045.65	6 516.22	8 446.60
<b>9</b>	<b>Exceptional items</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>10</b>	<b>Profit from ordinary activities before tax (7-8-9)</b>	<b>1 477.39</b>	<b>1 566.74</b>	<b>835.02</b>	<b>5 989.95</b>	<b>3 262.87</b>
<b>11</b>	<b>Provision for Taxes (Tax Expenses / (Reversal))</b>	<b>15.37</b>	<b>159.20</b>	<b>( 162.30)</b>	<b>659.47</b>	<b>( 731.02)</b>
<b>12</b>	<b>Net Profit from Ordinary Activities after tax and before Minority Interest (10-11)</b>	<b>1 462.02</b>	<b>1 407.54</b>	<b>997.32</b>	<b>5 330.48</b>	<b>3 993.89</b>
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00
<b>14</b>	<b>Net Profit for the period and before Minority Interest (12-13)</b>	<b>1 462.02</b>	<b>1 407.54</b>	<b>997.32</b>	<b>5 330.48</b>	<b>3 993.89</b>
15	Share of earning in Associates (RRBs)	57.80	47.27	27.34	243.04	150.30
16	Minority Interest	0.14	0.65	0.35	1.21	2.38
<b>17</b>	<b>Net Profit for the period (after Minority Interest) (14+15-16)</b>	<b>1 519.68</b>	<b>1 454.16</b>	<b>1 024.31</b>	<b>5 572.31</b>	<b>4 141.81</b>
18	Paid-up equity share capital (Face Value of each share - Rs.10/-)	1 245.44	1 245.44	1 245.44	1 245.44	1 245.44
19	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	42 154.48	37 495.47	37 495.47	42 154.48	37 495.47



**Audited Consolidated Financial Results for the Quarter / Year ended 31st March 2023**

(Rs. in Crores)

Sl. No.	Particulars	Quarter Ended			Year ended	
		31.03.2023	31.12.2022	31.03.2022	31.03.2023	31.03.2022
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)
<b>20</b>	<b>Analytical Ratios</b>					
	(i) Percentage of shares held by Government of India	79.86%	79.86%	79.86%	79.86%	79.86%
	(ii) Capital Adequacy Ratio (Basel III)	16.84%	16.04%	16.84%	16.84%	16.84%
	(a) Common Equity Tier (CET) 1 Ratio	13.25%	12.28%	12.84%	13.25%	12.84%
	(b) Additional Tier 1 Ratio	0.59%	0.61%	0.64%	0.59%	0.64%
	(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	*12.20	*11.68	*8.22	44.74	33.99
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*12.20	*11.68	*8.22	44.74	33.99
	(iv) NPA Ratios:					
	(a) Amount of gross non-performing assets	28 179.53	29 483.91	35 214.25	28 179.53	35 214.25
	(b) Amount of net non-performing assets	4 043.07	4 270.48	8 848.65	4 043.07	8 848.65
	(c) % of Gross NPAs	5.95	6.53	8.47	5.95	8.47
	(d) % of Net NPAs	0.90	1.00	2.27	0.90	2.27
	(v) Return on Assets (average) (annualised %)	0.89	0.86	0.62	0.80	0.64

\* Not annualised

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



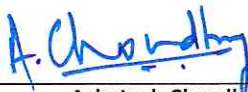
**Paramita Basu**  
Asst. General Manager



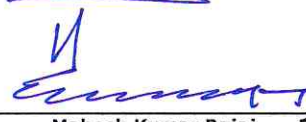
**Neelmani Bhardwaj**  
Deputy General Manager



**Sunil Jain**  
General Manager - CFO



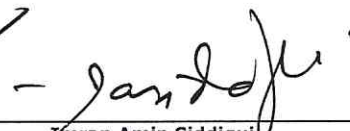
**Ashutosh Choudhury**  
Executive Director



**Mahesh Kumar Bajaj**  
Executive Director



**Ashwani Kumar**  
Executive Director



**Imran Amin Siddiqui**  
Executive Director



**S L Jain**  
Managing Director & CEO

Place : Chennai  
Date : 08.05.2023

