

Reviewed Consolidated Financial Results for the Quarter/ Nine Months Ended 31st December 2023

(Rs. in Crores)

Sl. No.	Particulars	Quarter Ended			Nine Months Ended		Year ended
		31.12.2023 (Reviewed)	30.09.2023 (Reviewed)	31.12.2022 (Reviewed)	31.12.2023 (Reviewed)	31.12.2022 (Reviewed)	31.03.2023 (Audited)
1	Interest earned (a) +(b) + (c) +(d)	14 202.58	13 763.80	11 836.38	41 016.32	32 729.91	44 985.16
	(a) Interest/ discount on advances/ bills	10 349.16	10 029.78	8 552.20	29 982.35	23 090.92	31 941.15
	(b) Income on investments	3 424.82	3 367.50	2 920.04	9 878.74	8 613.04	11 690.08
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	376.13	325.38	178.52	969.72	655.98	877.74
	(d) Others	52.47	41.14	185.62	185.51	369.97	476.19
2	Other Income	2 112.77	2 165.61	1 925.57	6 149.87	5 643.77	7 804.50
3	Total Income (1 + 2)	16 315.35	15 929.41	13 761.95	47 166.19	38 373.68	52 789.66
4	Interest Expended	8 383.37	8 002.62	6 334.89	23 731.63	17 980.83	24 717.29
5	Operating Expenses (a) + (b)	3 808.64	3 599.08	3 344.70	10 825.42	9 084.83	12 724.76
	(a) Employees cost	2 350.32	2 190.46	2 003.84	6 673.13	5 343.85	7 578.88
	(b) Other Operating expenses	1 458.32	1 408.62	1 340.86	4 152.29	3 740.98	5 145.88
6	Total Expenditure (4+5) (excluding provisions and contingencies)	12 192.01	11 601.70	9 679.59	34 557.05	27 065.66	37 442.05
7	Operating Profit (3-6) (Profit before Provisions and Contingencies)	4 123.34	4 327.71	4 082.36	12 609.14	11 308.02	15 347.61
8	Provisions (other than tax) and Contingencies	1 349.13	1 550.97	2 515.62	4 643.68	6 795.46	9 357.66
	of which provisions for Non-Performing Assets	905.79	917.70	1 474.19	2 753.39	5 476.35	6 516.22
9	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
10	Profit from ordinary activities before tax (7-8-9)	2 774.21	2 776.74	1 566.74	7 965.46	4 512.56	5 989.95
11	Provision for Taxes (Tax Expenses / (Reversal))	637.88	768.62	159.20	2 096.62	644.10	659.47
12	Net Profit from Ordinary Activities after tax and before Minority Interest (10-11)	2 136.33	2 008.12	1 407.54	5 868.84	3 868.46	5 330.48
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
14	Net Profit for the period and before Minority Interest (12-13)	2 136.33	2 008.12	1 407.54	5 868.84	3 868.46	5 330.48
15	Share of earning in Associates (RRBs)	70.19	61.21	47.27	257.21	185.24	243.04
16	Minority Interest	0.89	0.84	0.65	2.25	1.07	1.21
17	Net Profit for the period (after Minority Interest) (14+15-16)	2 205.63	2 068.49	1 454.16	6 123.80	4 052.63	5 572.31
18	Paid-up equity share capital (Face Value of each share - Rs.10/-)	1 346.96	1 245.44	1 245.44	1 346.96	1 245.44	1 245.44
19	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	42 154.48	42 154.48	37 495.47	42 154.48	37 495.47	42 154.48



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20	Analytical Ratios						
	(i) Percentage of shares held by Government of India	73.84%	79.86%	79.86%	73.84%	79.86%	79.86%
	(ii) Capital Adequacy Ratio (Basel III)	15.88%	15.85%	16.04%	15.88%	16.04%	16.84%
	(a) Common Equity Tier (CET) 1 Ratio	12.67%	12.40%	12.28%	12.67%	12.28%	13.25%
	(b) Additional Tier 1 Ratio	0.52%	0.56%	0.61%	0.52%	0.61%	0.59%
	(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	*17.46	*16.61	*11.68	*48.94	*32.54	44.74
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*17.46	*16.61	*11.68	*48.94	*32.54	44.74
	(iv) NPA Ratios:						
	(a) Amount of gross non-performing assets	22 786.52	24 487.53	29 483.91	22 786.52	29 483.91	28 179.53
	(b) Amount of net non-performing assets	2 578.72	2 825.85	4 270.48	2 578.72	4 270.48	4 043.07
	(c) % of Gross NPAs	4.47	4.97	6.53	4.47	6.53	5.95
	(d) % of Net NPAs	0.53	0.60	1.00	0.53	1.00	0.90
	(v) Return on Assets (average) (annualised %)	1.17	1.14	0.86	1.10	0.80	0.80

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



Paramita Basu
Asst. General Manager



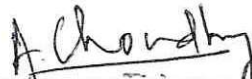
Neelmani Bhardwaj
Deputy General Manager



Sunil Jain
General Manager - CFO



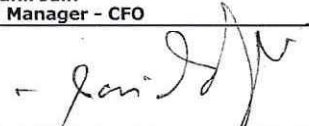
Shiv Bajrang Singh
Executive Director




Ashutosh Choudhury
Executive Director



Mahesh Kumar Bajaj
Executive Director



Imran Amin Siddiqui
Executive Director



S L Jain
Managing Director & CEO

Place : Chennai
Date : 24.01.2024

