




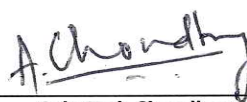




Reviewed Standalone Financial Results for the Quarter Ended 30th June 2024

SL. No.	Particulars	Quarter ended			(Rs. in Crores)
		30.06.2024	31.03.2024	30.06.2023	Year ended
		(Reviewed)	(Audited)	(Reviewed)	31.03.2024 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	15 039.23	14 624.49	13 049.41	55 614.78
	(a) Interest/ discount on advances/ bills	10 848.52	10 636.49	9 603.41	40 618.85
	(b) Income on investments	3 734.32	3 549.11	3 085.87	13 401.85
	(c) Interest on balances with Reserve Bank of India	401.55	416.50	268.21	1 386.20
	(d) Others	54.84	22.39	91.92	207.88
2	Other Income	1 905.54	2 262.53	1 709.58	7 866.72
3	Total Income (1+2)	16 944.77	16 887.02	14 758.99	63 481.50
4	Interest Expended	8 861.14	8 609.09	7 345.90	32 341.49
5	Operating Expenses (a) + (b)	3 582.04	3 972.95	3 278.44	14 300.46
	(a) Employees cost	2 301.09	2 633.34	2 118.59	9 264.59
	(b) Other Operating expenses	1 280.95	1 339.61	1 159.85	5 035.87
6	Total Expenditure (4+5) (excluding provisions and contingencies)	12 443.18	12 582.04	10 624.34	46 641.95
7	Operating Profit (3-6) (Profit before Provisions and Contingencies)	4 501.59	4 304.98	4 134.65	16 839.55
8	Provisions (other than tax) and Contingencies	1 258.38	1 247.75	1 740.64	5 888.41
	of which provisions for Non-Performing Assets	896.18	899.48	929.90	3 652.87
9	Exceptional items	0.00	0.00	0.00	0.00
10	Profit from ordinary activities before tax (7-8-9)	3 243.21	3 057.23	2 394.01	10 951.14
11	Provision for Taxes (Tax expenses/ (reversal))	839.79	810.23	685.18	2 888.20
12	Net Profit from Ordinary Activities after tax (10-11)	2 403.42	2 247.00	1 708.83	8 062.94
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00
14	Net Profit for the period (12-13)	2 403.42	2 247.00	1 708.83	8 062.94
15	Paid-up equity share capital (Face Value of each share - Rs.10/-)	1 346.96	1 346.96	1 245.44	1 346.96
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	51 065.97	51 065.97	40 620.42	51 065.97
17	Analytical Ratios				
	(i) Percentage of shares held by Government of India	73.84%	73.84%	79.86%	73.84%
	(ii) Capital Adequacy Ratio (Basel III)	16.47%	16.44%	15.78%	16.44%
	(a) Common Equity Tier (CET) 1 Ratio	13.42%	13.52%	12.31%	13.52%
	(b) Additional Tier 1 Ratio	0.51%	0.51%	0.57%	0.51%
	(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	*17.84	*16.68	*13.72	63.23
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*17.84	*16.68	*13.72	63.23



Reviewed Standalone Financial Results for the Quarter Ended 30th June 2024

SL. No.	Particulars	Quarter ended			(Rs. in Crores)
		30.06.2024	31.03.2024	30.06.2023	Year ended
		(Reviewed)	(Audited)	(Reviewed)	31.03.2024 (Audited)
	(iv) NPA Ratios:				
	(a) Amount of gross non-performing assets	20 302.16	21 106.31	26 226.92	21 106.31
	(b) Amount of net non-performing assets	2 026.59	2 222.58	3 197.55	2 222.58
	(c) % of Gross NPAs	3.77	3.95	5.47	3.95
	(d) % of Net NPAs	0.39	0.43	0.70	0.43
	(v) Return on Assets (average) (annualised %)	1.20	1.15	0.95	1.07
	(vi) Debt Equity Ratio **	0.30	0.32	0.40	0.32
	(vii) Total Debt to Total Assets (%) ***	4.11	2.92	2.81	2.92
	(viii) Capital Redemption Reserve/ Debenture Redemption Reserve	NIL	NIL	NIL	NIL
	(ix) Outstanding Reedemable Preference Shares	NIL	NIL	NIL	NIL
	(x) Networkth	49 825.60	47 491.32	39 028.73	47 491.32
	(xi) Operating Profit Margin (%)	26.57	25.49	28.01	26.53
	(xii) Net Profit Margin (%)	14.18	13.31	11.58	12.70
* Not annualised					
** Debt represents borrowing with residual maturity of more than one year					
*** Total Debt represents total borrowings of the Bank					
Note: Figures of previous periods have been regrouped/reclassified wherever considered necessary to conform to current period classification					
<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  Paramita Basu Asst. General Manager </div> <div style="text-align: center;">  K Anbumani Asst. General Manager </div> <div style="text-align: center;">  Sunil Jain General Manager - CFO </div> </div>					
<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  Brajesh Kumar Singh Executive Director </div> <div style="text-align: center;">  Shiv Bajrang Singh Executive Director </div> <div style="text-align: center;">  Ashutosh Choudhury Executive Director </div> <div style="text-align: center;">  Mahesh Kumar Bajaj Executive Director </div> </div>					
 S L Jain Managing Director & CEO					
Place : Chennai Date : 29.07.2024					

