

**Reviewed Consolidated Financial Results for the Quarter/ Half year ended 30th September 2024**

(Rs. in crores)

Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2024 (Reviewed)	30.06.2024 (Reviewed)	30.09.2023 (Reviewed)	30.09.2024 (Reviewed)	30.09.2023 (Reviewed)	31.03.2024 (Audited)
<b>1</b>	<b>Interest earned (a) +(b) + (c) +(d)</b>	<b>15 369.01</b>	<b>15 040.63</b>	<b>13 763.80</b>	<b>30 409.64</b>	<b>26 813.74</b>	<b>55 649.73</b>
	(a) Interest/ discount on advances/ bills	11 124.79	10 848.52	10 029.78	21 973.31	19 633.19	40 618.85
	(b) Income on investments	3 813.26	3 734.86	3 367.50	7 548.12	6 453.92	13 434.82
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	389.53	402.20	325.38	791.73	593.59	1 388.15
	(d) Others	41.43	55.05	41.14	96.48	133.04	207.91
<b>2</b>	<b>Other Income</b>	<b>2 602.21</b>	<b>2 077.13</b>	<b>2 165.61</b>	<b>4 679.34</b>	<b>4 037.10</b>	<b>8 581.95</b>
<b>3</b>	<b>Total Income (1 + 2)</b>	<b>17 971.22</b>	<b>17 117.76</b>	<b>15 929.41</b>	<b>35 088.98</b>	<b>30 850.84</b>	<b>64 231.68</b>
<b>4</b>	<b>Interest Expended</b>	<b>9 153.50</b>	<b>8 860.51</b>	<b>8 002.62</b>	<b>18 014.01</b>	<b>15 348.26</b>	<b>32 340.76</b>
<b>5</b>	<b>Operating Expenses (a) + (b)</b>	<b>4 044.66</b>	<b>3 733.21</b>	<b>3 599.08</b>	<b>7 777.87</b>	<b>7 016.78</b>	<b>14 952.80</b>
	(a) Employees cost	2 481.39	2 316.99	2 190.46	4 798.38	4 322.81	9 319.90
	(b) Other Operating expenses	1 563.27	1 416.22	1 408.62	2 979.49	2 693.97	5 632.90
<b>6</b>	<b>Total Expenditure (4+5) (excluding provisions and contingencies)</b>	<b>13 198.16</b>	<b>12 593.72</b>	<b>11 601.70</b>	<b>25 791.88</b>	<b>22 365.04</b>	<b>47 293.56</b>
<b>7</b>	<b>Operating Profit (3-6) (Profit before Provisions and Contingencies)</b>	<b>4 773.06</b>	<b>4 524.04</b>	<b>4 327.71</b>	<b>9 297.10</b>	<b>8 485.80</b>	<b>16 938.12</b>
<b>8</b>	<b>Provisions (other than tax) and Contingencies</b>	<b>1 099.07</b>	<b>1 261.11</b>	<b>1 550.97</b>	<b>2 360.18</b>	<b>3 294.55</b>	<b>5 894.46</b>
	of which provisions for Non-Performing Assets	836.87	896.18	917.70	1 733.05	1 847.60	3 652.87
9	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
<b>10</b>	<b>Profit from ordinary activities before tax (7-8-9)</b>	<b>3 673.99</b>	<b>3 262.93</b>	<b>2 776.74</b>	<b>6 936.92</b>	<b>5 191.25</b>	<b>11 043.66</b>
<b>11</b>	<b>Provision for Taxes (Tax Expenses / (Reversal))</b>	<b>933.96</b>	<b>845.63</b>	<b>768.62</b>	<b>1 779.59</b>	<b>1 458.74</b>	<b>2 914.51</b>
<b>12</b>	<b>Net Profit from Ordinary Activities after tax and before Minority Interest (10-11)</b>	<b>2 740.03</b>	<b>2 417.30</b>	<b>2 008.12</b>	<b>5 157.33</b>	<b>3 732.51</b>	<b>8 129.15</b>
13	Extraordinary items (net of tax expense)	0.00	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>2 740.03</b>	<b>2 417.30</b>	<b>2 008.12</b>	<b>5 157.33</b>	<b>3 732.51</b>	<b>8 129.15</b>
15	Share of earning in Associates (RRBs)	60.78	154.07	61.21	214.85	187.02	293.37
16	Minority Interest	1.11	0.97	0.84	2.08	1.36	3.11
<b>17</b>	<b>Net Profit for the period (after Minority Interest) (14+15-16)</b>	<b>2 799.70</b>	<b>2 570.40</b>	<b>2 068.49</b>	<b>5 370.10</b>	<b>3 918.17</b>	<b>8 419.41</b>
18	Paid-up equity share capital (Face Value of each share - Rs.10/-)	1 346.96	1 346.96	1 245.44	1 346.96	1 245.44	1 346.96
19	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	52 926.05	52 926.05	42 154.48	52 926.05	42 154.48	52 926.05





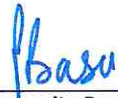

**Reviewed Consolidated Financial Results for the Quarter/ Half year ended 30th September 2024**

(Rs. in crores)

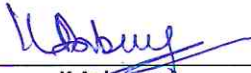
Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2024 (Reviewed)	30.06.2024 (Reviewed)	30.09.2023 (Reviewed)	30.09.2024 (Reviewed)	30.09.2023 (Reviewed)	31.03.2024 (Audited)
<b>20</b>	<b>Analytical Ratios</b>						
	(i) Percentage of shares held by Government of India	73.84%	73.84%	79.86%	73.84%	79.86%	73.84%
	(ii) Capital Adequacy Ratio (Basel III)	16.87%	16.79%	15.85%	16.87%	15.85%	16.77%
	(a) Common Equity Tier (CET) 1 Ratio	13.84%	13.76%	12.40%	13.84%	12.40%	13.86%
	(b) Additional Tier 1 Ratio	0.50%	0.50%	0.56%	0.50%	0.56%	0.51%
	(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	*20.79	*19.08	*16.61	*39.87	*31.46	66.03
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*20.79	*19.08	*16.61	*39.87	*31.46	66.03
	(iv) NPA Ratios:						
	(a) Amount of gross non-performing assets	19 148.00	20 302.16	24 487.53	19 148.00	24 487.53	21 106.31
	(b) Amount of net non-performing assets	1 445.29	2 026.59	2 825.85	1 445.29	2 825.85	2 222.58
	(c) % of Gross NPAs	3.48	3.77	4.97	3.48	4.97	3.95
	(d) % of Net NPAs	0.27	0.39	0.60	0.27	0.60	0.43
	(v) Return on Assets (average) (annualised %)	1.39	1.29	1.14	1.33	1.08	1.12

\* 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



**K Anbumani**  
Asst. General Manager



**Sunil Jain**  
General Manager - CFO



**Brajesh Kumar Singh**  
Executive Director



**Shiv Bajrang Singh**  
Executive Director



**Ashutosh Choudhury**  
Executive Director



**Mahesh Kumar Bajaj**  
Executive Director



**S L Jain**  
Managing Director & CEO

Place : Chennai  
Date : 28.10.2024

