

**Audited Consolidated Financial Results for the Quarter/ Year ended 31st March 2025**

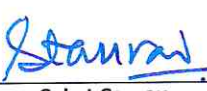

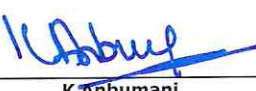





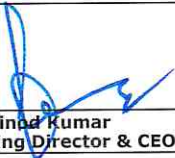
(Rs. in crores)

Sl. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2025 (Audited)	31.12.2024 (Reviewed)	31.03.2024 (Audited)	31.03.2025 (Audited)	31.03.2024 (Audited)
<b>1</b>	<b>Interest earned (a) +(b) + (c) +(d)</b>	<b>15 859.63</b>	<b>15 770.16</b>	<b>14 633.41</b>	<b>62 039.43</b>	<b>55 649.73</b>
	(a) Interest/ discount on advances/ bills	11 456.75	11 426.33	10 636.50	44 856.39	40 618.85
	(b) Income on investments	3 905.75	3 893.91	3 556.08	15 347.78	13 434.82
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	388.39	409.38	418.43	1 589.50	1 388.15
	(d) Others	108.74	40.54	22.40	245.76	207.91
<b>2</b>	<b>Other Income</b>	<b>2 934.73</b>	<b>2 397.38</b>	<b>2 432.08</b>	<b>10 011.45</b>	<b>8 581.95</b>
<b>3</b>	<b>Total Income (1 + 2)</b>	<b>18 794.36</b>	<b>18 167.54</b>	<b>17 065.49</b>	<b>72 050.88</b>	<b>64 231.68</b>
<b>4</b>	<b>Interest Expended</b>	<b>9 467.06</b>	<b>9 345.18</b>	<b>8 609.13</b>	<b>36 826.25</b>	<b>32 340.76</b>
<b>5</b>	<b>Operating Expenses (a) + (b)</b>	<b>4 303.18</b>	<b>4 042.10</b>	<b>4 127.38</b>	<b>16 123.15</b>	<b>14 952.80</b>
	(a) Employees cost	2 734.24	2 441.99	2 646.77	9 974.61	9 319.90
	(b) Other Operating expenses	1 568.94	1 600.11	1 480.61	6 148.54	5 632.90
<b>6</b>	<b>Total Expenditure (4+5) (excluding provisions and contingencies)</b>	<b>13 770.24</b>	<b>13 387.28</b>	<b>12 736.51</b>	<b>52 949.40</b>	<b>47 293.56</b>
<b>7</b>	<b>Operating Profit (3-6) (Profit before Provisions and Contingencies)</b>	<b>5 024.12</b>	<b>4 780.26</b>	<b>4 328.98</b>	<b>19 101.48</b>	<b>16 938.12</b>
<b>8</b>	<b>Provisions (other than tax) and Contingencies</b>	<b>794.31</b>	<b>1 059.61</b>	<b>1 250.78</b>	<b>4 214.10</b>	<b>5 894.46</b>
	of which provisions for Non-Performing Assets	1 099.75	611.23	899.48	3 444.03	3 652.87
<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>4 229.81</b>	<b>3 720.65</b>	<b>3 078.20</b>	<b>14 887.38</b>	<b>11 043.66</b>
<b>11</b>	<b>Provision for Taxes (Tax Expenses / (Reversal))</b>	<b>1 268.42</b>	<b>844.50</b>	<b>817.89</b>	<b>3 892.51</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>2 961.39</b>	<b>2 876.15</b>	<b>2 260.31</b>	<b>10 994.87</b>	<b>8 129.15</b>
<b>13</b>	<b>Extraordinary items (net of tax expense)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>14</b>	<b>Net Profit for the period and before Minority Interest (12-13)</b>	<b>2 961.39</b>	<b>2 876.15</b>	<b>2 260.31</b>	<b>10 994.87</b>	<b>8 129.15</b>
<b>15</b>	<b>Share of earning in Associates (RRBs)</b>	<b>20.64</b>	<b>34.03</b>	<b>36.16</b>	<b>269.52</b>	<b>293.37</b>
<b>16</b>	<b>Minority Interest</b>	<b>0.39</b>	<b>0.45</b>	<b>0.86</b>	<b>2.92</b>	<b>3.11</b>
<b>17</b>	<b>Net Profit for the period (after Minority Interest) (14+15-16)</b>	<b>2 981.64</b>	<b>2 909.73</b>	<b>2 295.61</b>	<b>11 261.47</b>	<b>8 419.41</b>
<b>18</b>	<b>Paid-up equity share capital (Face Value of each share - Rs.10/-)</b>	<b>1 346.96</b>	<b>1 346.96</b>	<b>1 346.96</b>	<b>1 346.96</b>	<b>1 346.96</b>
<b>19</b>	<b>Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)</b>	<b>62 965.17</b>	<b>52 926.05</b>	<b>52 926.05</b>	<b>62 965.17</b>	<b>52 926.05</b>



## Audited Consolidated Financial Results for the Quarter/ Year ended 31st March 2025

(Rs. in crores)

Sl. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2025	31.12.2024	31.03.2024	31.03.2025	31.03.2024
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)
<b>20</b>	<b>Analytical Ratios</b>					
	(i) Percentage of shares held by Government of India	73.84%	73.84%	73.84%	73.84%	73.84%
	(ii) Capital Adequacy Ratio (Basel III)	18.33%	16.24%	16.77%	18.33%	16.77%
	(a) Common Equity Tier (CET) 1 Ratio	15.75%	13.59%	13.86%	15.75%	13.86%
	(b) Additional Tier 1 Ratio	0.49%	0.50%	0.51%	0.49%	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	*22.14	*21.60	*17.04	83.61	66.03
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*22.14	*21.60	*17.04	83.61	66.03
	(iv) NPA Ratios:					
	(a) Amount of gross non-performing assets	18 178.86	18 208.35	21 106.31	18 178.86	21 106.31
	(b) Amount of net non-performing assets	1 109.56	1 126.86	2 222.58	1 109.56	2 222.58
	(c) % of Gross NPAs	3.09	3.26	3.95	3.09	3.95
	(d) % of Net NPAs	0.19	0.21	0.43	0.19	0.43
	(v) Return on Assets (average) (annualised %)	1.40	1.42	1.18	1.35	1.12
	* Not annualised					
	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-between; align-items: flex-end;"> <div style="text-align: center;">   <b>Saket Saurav</b>  Asst. General Manager </div> <div style="text-align: center;">   <b>Paramita Basu</b>  Asst. General Manager </div> <div style="text-align: center;">   <b>K Anbumani</b>  Asst. General Manager </div> <div style="text-align: center;">   <b>Sunil Jain</b>  General Manager - CFO </div> </div>					
	<div style="display: flex; justify-content: space-between; align-items: flex-end;"> <div style="text-align: center;">   <b>Brajesh Kumar Singh</b>  Executive Director </div> <div style="text-align: center;">   <b>Shiv Bajrang Singh</b>  Executive Director </div> <div style="text-align: center;">   <b>Ashutosh Choudhury</b>  Executive Director </div> <div style="text-align: center;">   <b>Mahesh Kumar Bajaj</b>  Executive Director </div> </div>					
	 <b>Binod Kumar</b> Managing Director & CEO					
	Place : Chennai Date : 03.05.2025					

