

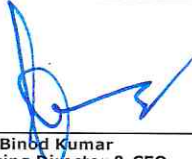
Audited Standalone Financial Results for the Quarter/ Year ended 31st March 2025

(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)
1	Interest earned (a)+(b)+(c)+(d)	15 855.89	15 759.46	14 624.49	62 002.16	55 614.78
	(a) Interest/ discount on advances/ bills	11 456.75	11 426.33	10 636.49	44 856.39	40 618.85
	(b) Income on investments	3 903.52	3 884.49	3 549.11	15 315.39	13 401.85
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	387.02	408.32	416.50	1 585.43	1 386.20
	(d) Others	108.60	40.32	22.39	244.95	207.88
2	Other Income	2 743.27	2 152.57	2 262.53	9 223.48	7 866.72
3	Total Income (1+2)	18 599.16	17 912.03	16 887.02	71 225.64	63 481.50
4	Interest Expended	9 466.55	9 344.74	8 609.09	36 825.79	32 341.49
5	Operating Expenses (a) + (b)	4 113.94	3 817.87	3 972.95	15 401.65	14 300.46
	(a) Employees cost	2 701.31	2 417.14	2 633.34	9 883.98	9 264.59
	(b) Other Operating expenses	1 412.63	1 400.73	1 339.61	5 517.67	5 035.87
6	Total Expenditure (4+5) (excluding provisions and contingencies)	13 580.49	13 162.61	12 582.04	52 227.44	46 641.95
7	Operating Profit (3-6) (Profit before Provisions and Contingencies)	5 018.67	4 749.42	4 304.98	18 998.20	16 839.55
8	Provisions (other than tax) and Contingencies	794.60	1 059.13	1 247.75	4 211.27	5 888.41
	of which provisions for Non-Performing Assets	1 099.75	611.23	899.48	3 444.03	3 652.87
9	Exceptional items	0.00	0.00	0.00	0.00	0.00
10	Profit from ordinary activities before tax (7-8-9)	4 224.07	3 690.29	3 057.23	14 786.93	10 951.14
11	Provision for Taxes (Tax expenses/ (reversal))	1 268.00	837.93	810.23	3 868.64	2 888.20
12	Net Profit from Ordinary Activities after tax (10-11)	2 956.07	2 852.36	2 247.00	10 918.29	8 062.94
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00
14	Net Profit for the period (12-13)	2 956.07	2 852.36	2 247.00	10 918.29	8 062.94
15	Paid-up equity share capital (Face Value of each share - Rs.10/-)	1 346.96	1 346.96	1 346.96	1 346.96	1 346.96
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	60 762.20	51 065.97	51 065.97	60 762.20	51 065.97
17	Analytical Ratios					
	(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)	17.94%	15.92%	16.44%	17.94%	16.44%
	(a) Common Equity Tier (CET) 1 Ratio	15.36%	13.27%	13.52%	15.36%	13.52%
	(b) Additional Tier 1 Ratio	0.49%	0.50%	0.51%	0.49%	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	*21.95	*21.18	*16.68	81.06	63.23
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*21.95	*21.18	*16.68	81.06	63.23



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

SL. No.	Particulars	(Rs. in crores)				
		Quarter ended			Year ended	
		31.03.2025 (Audited)	31.12.2024 (Reviewed)	31.03.2024 (Audited)	31.03.2025 (Audited)	31.03.2024 (Audited)
	(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 %)	1.37	1.39	1.15	1.32	1.07
	(vi) Debt Equity Ratio **	0.44	0.38	0.32	0.44	0.32
	(vii) Total Debt to Total Assets (%) ***	4.75	3.95	2.92	4.75	2.92
	(viii) Capital Redemption Reserve/ Debenture Redemption Reserve	NIL	NIL	NIL	NIL	NIL
	(ix) Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL	NIL
	(x) Networth	57 028.96	55 551.65	47 491.32	57 028.96	47 491.32
	(xi) Operating Profit Margin (%)	26.98	26.52	25.49	26.67	26.53
	(xii) Net Profit Margin (%)	15.89	15.92	13.31	15.33	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						
 Saket Saurav Asst. General Manager						
 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						
 Binod Kumar Managing Director & CEO						
Place : Chennai						
Date : 03.05.2025						

