

Reviewed Standalone Financial Results for the Quarter Ended 30th June 2025

SL. No.	Particulars	(Rs. in crores)			
		Quarter ended		Year ended	
		30.06.2025 (Reviewed)	31.03.2025 (Audited)	30.06.2024 (Reviewed)	31.03.2025 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	16 282.71	15 855.89	15 039.23	62 002.16
	(a) Interest/ discount on advances/ bills	11 737.80	11 456.75	10 848.52	44 856.39
	(b) Income on investments	3 944.56	3 903.52	3 734.32	15 315.39
	(c) Interest on balances with Reserve Bank of India	393.79	387.02	401.55	1 585.43
	(d) Others	206.56	108.60	54.84	244.95
2	Other Income	2 438.60	2 743.27	1 905.54	9 223.48
3	Total Income (1+2)	18 721.31	18 599.16	16 944.77	71 225.64
4	Interest Expended	9 923.84	9 466.55	8 861.14	36 825.79
5	Operating Expenses (a) + (b)	4 027.19	4 113.94	3 582.04	15 401.65
	(a) Employees cost	2 612.26	2 701.31	2 301.09	9 883.98
	(b) Other Operating expenses	1 414.93	1 412.63	1 280.95	5 517.67
6	Total Expenditure (4+5) (excluding provisions and contingencies)	13 951.03	13 580.49	12 443.18	52 227.44
7	Operating Profit (3-6) (Profit before Provisions and Contingencies)	4 770.28	5 018.67	4 501.59	18 998.20
8	Provisions (other than tax) and Contingencies	691.00	794.60	1 258.38	4 211.27
	of which provisions for Non-Performing Assets	387.24	1 099.75	896.18	3 444.03
9	Exceptional items	0.00	0.00	0.00	0.00
10	Profit from ordinary activities before tax (7-8-9)	4 079.28	4 224.07	3 243.21	14 786.93
11	Provision for Taxes (Tax expenses/ (reversal))	1 106.46	1 268.00	839.79	3 868.64
12	Net Profit from Ordinary Activities after tax (10-11)	2 972.82	2 956.07	2 403.42	10 918.29
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00
14	Net Profit for the period (12-13)	2 972.82	2 956.07	2 403.42	10 918.29
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
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	60 762.20	60 762.20	51 065.97	60 762.20
17	Analytical Ratios				
	(i) Percentage of shares held by Government of India	73.84%	73.84%	73.84%	73.84%
	(ii) Capital Adequacy Ratio (Basel III)	17.80%	17.94%	16.47%	17.94%
	(a) Common Equity Tier (CET) 1 Ratio	15.26%	15.36%	13.42%	15.36%
	(b) Additional Tier 1 Ratio	0.48%	0.49%	0.51%	0.49%
	(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	*22.07	*21.95	*17.84	81.06
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*22.07	*21.95	*17.84	81.06



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(Rs. in crores)

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		30.06.2025 (Reviewed)	31.03.2025 (Audited)	30.06.2024 (Reviewed)	31.03.2025 (Audited)
	(iv) NPA Ratios:				
	(a) Amount of gross non-performing assets	18 066.88	18 178.86	20 302.16	18 178.86
	(b) Amount of net non-performing assets	1 035.56	1 109.56	2 026.59	1 109.56
	(c) % of Gross NPAs	3.01	3.09	3.77	3.09
	(d) % of Net NPAs	0.18	0.19	0.39	0.19
	(v) Return on Assets (average) (annualised %)	1.34	1.37	1.20	1.32
	(vi) Debt Equity Ratio **	0.37	0.44	0.30	0.44
	(vii) Total Debt to Total Assets (%) ***	5.92	4.75	4.11	4.75
	(viii) Capital Redemption Reserve/ Debenture Redemption Reserve	NIL	NIL	NIL	NIL
	(ix) Outstanding Reedemable Preference Shares	NIL	NIL	NIL	NIL
	(x) Networkth	60 383.20	57 028.96	49 825.60	57 028.96
	(xi) Operating Profit Margin (%)	25.48	26.98	26.57	26.67
	(xii) Net Profit Margin (%)	15.88	15.89	14.18	15.33

* Not annualised

** Debt represents borrowing with residual maturity of more than one year

*** Total Debt represents total borrowings of the Bank

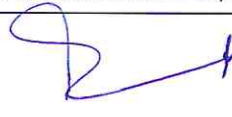
Note: Figures of previous periods have been regrouped/reclassified wherever considered necessary to conform to current period classification



Saket Saurav
Asst. General Manager



K Anbumani
Asst. General Manager



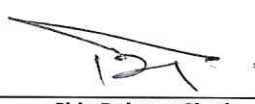
Santanu Bal
Dy. General Manager



Sunil Jain
General Manager - CFO



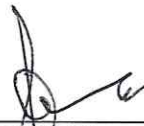
Brajesh Kumar Singh
Executive Director



Shiv Bajrang Singh
Executive Director



Ashutosh Choudhury
Executive Director



Binod Kumar
Managing Director & CEO

Place : Chennai

Date : 24.07.2025

