

Reviewed Consolidated Financial Results for the Quarter/Nine Months ended 31st December 2025

Sl. No.	Particulars	Quarter Ended			Nine Months Ended		(Rs. in crores)
		31.12.2025 (Reviewed)	30.09.2025 (Reviewed)	31.12.2024 (Reviewed)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.03.2025 (Audited)
1	Interest earned (a) +(b) + (c) +(d)	17102.21	16 628.28	15770.16	50 015.59	46 179.80	62 039.43
	(a) Interest/ discount on advances/ bills	12448.98	11 964.37	11426.33	36 151.15	33 399.64	44 856.39
	(b) Income on investments	4005.60	4 053.40	3893.91	12 004.96	11 442.03	15 347.78
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	390.49	428.24	409.38	1 213.37	1 201.11	1 589.50
	(d) Others	257.14	182.27	40.54	646.11	137.02	245.76
2	Other Income	2792.57	2 642.81	2397.38	8 055.88	7 076.72	10 011.45
3	Total Income (1 + 2)	19894.78	19 271.09	18167.54	58 071.47	53 256.52	72 050.88
4	Interest Expended	10202.90	10 039.71	9345.18	30 166.70	27 359.19	36 826.25
5	Operating Expenses (a) + (b)	4635.39	4 369.88	4042.10	13 194.40	11 819.97	16 123.15
	(a) Employees cost	2813.61	2 680.89	2441.99	8 139.20	7 240.37	9 974.61
	(b) Other Operating expenses	1821.78	1 688.99	1600.11	5 055.20	4 579.60	6 148.54
6	Total Expenditure (4+5) (excluding provisions and contingencies)	14838.29	14 409.59	13387.28	43 361.10	39 179.16	52 949.40
7	Operating Profit (3-6) (Profit before Provisions and Contingencies)	5056.49	4 861.50	4780.26	14 710.37	14 077.36	19 101.48
8	Provisions (other than tax) and Contingencies	857.11	738.51	1059.61	2 286.64	3 419.79	4 214.10
	of which provisions for Non-Performing Assets	315.47	382.21	611.23	1 084.92	2 344.28	3 444.03
9	Exceptional items**	0.00	0.00	0.00	(766.59)	0.00	0.00
10	Profit from ordinary activities before tax (7-8+9)	4199.38	4 122.99	3720.65	11 657.14	10 657.57	14 887.38
11	Provision for Taxes (Tax Expenses / (Reversal))	1113.22	1 082.46	844.50	3 311.94	2 624.09	3 892.51
12	Net Profit from Ordinary Activities after tax and before Minority Interest (10-11)	3086.16	3 040.53	2876.15	8 345.20	8 033.48	10 994.87
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
14	Net Profit for the period and before Minority Interest (12-13)	3086.16	3 040.53	2876.15	8 345.20	8 033.48	10 994.87
15	Share of earning in Associates (RRBs)	61.34	68.10	34.03	188.01	248.88	269.52
16	Minority Interest	0.62	0.66	0.45	1.99	2.53	2.92
17	Net Profit for the period (after Minority Interest) (14+15-16)	3146.88	3 107.97	2909.73	8 531.22	8 279.83	11 261.47
18	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	1 346.96
19	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	62 965.17	62 965.17	52 926.05	62 965.17	52 926.05	62 965.17



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Sl. No.	Particulars	Quarter Ended			Nine Months Ended		(Rs. in crores) Year Ended 31.03.2025
		31.12.2025 (Reviewed)	30.09.2025 (Reviewed)	31.12.2024 (Reviewed)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	
20	Analytical Ratios						
	(i) Percentage of shares held by Government of India	73.84%	73.84%	73.84%	73.84%	73.84%	73.84%
	(ii) Capital Adequacy Ratio (Basel III)	16.76%	17.49%	16.24%	16.76%	16.24%	18.33%
	(a) Common Equity Tier (CET) 1 Ratio	14.73%	14.99%	13.59%	14.73%	13.59%	15.75%
	(b) Additional Tier 1 Ratio	0.00%	0.47%	0.50%	0.00%	0.50%	0.49%
	(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	*23.36	*23.07	*21.60	*63.34	*61.47	83.61
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*23.36	*23.07	*21.60	*63.34	*61.47	83.61
	(iv) NPA Ratios:						
	(a) Amount of gross non-performing assets	14 268.38	16 134.66	18 208.35	14 268.38	18 208.35	18 178.86
	(b) Amount of net non-performing assets	967.55	982.98	1 126.86	967.55	1 126.86	1 109.56
	(c) % of Gross NPAs	2.23	2.60	3.26	2.23	3.26	3.09
	(d) % of Net NPAs	0.15	0.16	0.21	0.15	0.21	0.19
	(v) Return on Assets (average) (annualised %)	1.34	1.36	1.42	1.87	1.36	1.35

* Not annualised

** Refer Note No. 6

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

Mini T M
Executive Director

Brajesh Kumar Singh
Executive Director

Shiv Bajrang Singh
Executive Director

Ashutosh Choudhury
Executive Director

Bindu Kumar
Managing Director & CEO

Place : Chennai
Date : 22.01.2026

