






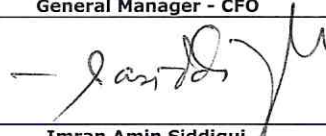

Reviewed Consolidated Financial Results for the Quarter ended 30th June 2023

Sl. No.	Particulars	Quarter Ended		Year ended	
		30.06.2023	31.03.2023	30.06.2022	31.03.2023
		(Reviewed)	(Audited)	(Reviewed)	(Audited)
1	Interest earned (a) +(b) + (c) +(d)	13 049.94	12 255.25	10 165.86	44 985.16
	(a) Interest/ discount on advances/ bills	9 603.41	8 850.23	7 105.02	31 941.15
	(b) Income on investments	3 086.42	3 077.04	2 779.31	11 690.08
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	268.21	221.76	229.29	877.74
	(d) Others	91.90	106.22	52.24	476.19
2	Other Income	1 871.49	2 160.73	1 731.67	7 804.50
3	Total Income (1 + 2)	14 921.43	14 415.98	11 897.53	52 789.66
4	Interest Expended	7 345.64	6 736.46	5 619.86	24 717.29
5	Operating Expenses (a) + (b)	3 417.70	3 639.93	2 702.36	12 724.76
	(a) Employees cost	2 132.35	2 235.03	1 551.03	7 578.88
	(b) Other Operating expenses	1 285.35	1 404.90	1 151.33	5 145.88
6	Total Expenditure (4+5) (excluding provisions and contingencies)	10 763.34	10 376.39	8 322.22	37 442.05
7	Operating Profit (3-6) (Profit before Provisions and Contingencies)	4 158.09	4 039.59	3 575.31	15 347.61
8	Provisions (other than tax) and Contingencies	1 743.58	2 562.20	2 219.72	9 357.66
	of which provisions for Non-Performing Assets	929.90	1 039.87	2 002.15	6 516.22
9	Exceptional items	0.00	0.00	0.00	0.00
10	Profit from ordinary activities before tax (7-8-9)	2 414.51	1 477.39	1 355.59	5 989.95
11	Provision for Taxes (Tax Expenses / (Reversal))	690.12	15.37	139.38	659.47
12	Net Profit from Ordinary Activities after tax and before Minority Interest (10-11)	1 724.39	1 462.02	1 216.21	5 330.48
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00
14	Net Profit for the period and before Minority Interest (12-13)	1 724.39	1 462.02	1 216.21	5 330.48
15	Share of earning in Associates (RRBs)	125.81	57.80	94.64	243.04
16	Minority Interest	0.52	0.14	-0.23	1.21
17	Net Profit for the period (after Minority Interest) (14+15-16)	1 849.68	1 519.68	1 311.08	5 572.31
18	Paid-up equity share capital (Face Value of each share - Rs.10/-)	1 245.44	1 245.44	1 245.44	1 245.44
19	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	42 154.48	42 154.48	37 495.47	42 154.48



Reviewed Consolidated Financial Results for the Quarter ended 30th June 2023

(Rs. in Crores)

Sl. No.	Particulars	Quarter Ended		Year ended	
		30.06.2023	31.03.2023	30.06.2022	31.03.2023
		(Reviewed)	(Audited)	(Reviewed)	(Audited)
20	Analytical Ratios				
	(i) Percentage of shares held by Government of India	79.86%	79.86%	79.86%	79.86%
	(ii) Capital Adequacy Ratio (Basel III)	16.10%	16.84%	16.80%	16.84%
	(a) Common Equity Tier (CET) 1 Ratio	12.64%	13.25%	12.82%	13.25%
	(b) Additional Tier 1 Ratio	0.57%	0.59%	0.64%	0.59%
	(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	*14.85	*12.20	*10.53	44.74
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*14.85	*12.20	*10.53	44.74
	(iv) NPA Ratios:				
	(a) Amount of gross non-performing assets	26 226.92	28 179.53	34 573.34	28 179.53
	(b) Amount of net non-performing assets	3 197.55	4 043.07	8 470.72	4 043.07
	(c) % of Gross NPAs	5.47	5.95	8.13	5.95
	(d) % of Net NPAs	0.70	0.90	2.12	0.90
	(v) Return on Assets (average) (annualised %)	1.04	0.89	0.78	0.80
	* 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	 Neelmani Bhardwaj Deputy General Manager	 Sunil Jain General Manager - CFO		
	 Ashutosh Choudhury Executive Director	 Mahesh Kumar Bajaj Executive Director	 Imran Amin Siddiqui Executive Director		
	 S L Jain Managing Director & CEO				
	Place : Chennai Date : 27.07.2023				

