

**Reviewed Consolidated Financial Results for the Quarter / Half year ended 30th September 2023**

Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year ended
		30.09.2023	30.06.2023	30.09.2022	30.09.2023	30.09.2022	31.03.2023
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
<b>1</b>	<b>Interest earned (a) +(b) + (c) +(d)</b>	<b>13 763.80</b>	<b>13 049.94</b>	<b>10 727.67</b>	<b>26 813.74</b>	<b>20 893.53</b>	<b>44 985.16</b>
	(a) Interest/ discount on advances/ bills	10 029.78	9 603.41	7 433.70	19 633.19	14 538.72	31 941.15
	(b) Income on investments	3 367.50	3 086.42	2 913.69	6 453.92	5 693.00	11 690.08
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	325.38	268.21	248.17	593.59	477.46	877.74
	(d) Others	41.14	91.90	132.11	133.04	184.35	476.19
<b>2</b>	<b>Other Income</b>	<b>2 165.61</b>	<b>1 871.49</b>	<b>1 986.53</b>	<b>4 037.10</b>	<b>3 718.20</b>	<b>7 804.50</b>
<b>3</b>	<b>Total Income (1 + 2)</b>	<b>15 929.41</b>	<b>14 921.43</b>	<b>12 714.20</b>	<b>30 850.84</b>	<b>24 611.73</b>	<b>52 789.66</b>
<b>4</b>	<b>Interest Expended</b>	<b>8 002.62</b>	<b>7 345.64</b>	<b>6 026.08</b>	<b>15 348.26</b>	<b>11 645.94</b>	<b>24 717.29</b>
<b>5</b>	<b>Operating Expenses (a) + (b)</b>	<b>3 599.08</b>	<b>3 417.70</b>	<b>3 037.77</b>	<b>7 016.78</b>	<b>5 740.13</b>	<b>12 724.76</b>
	(a) Employees cost	2 190.46	2 132.35	1 788.98	4 322.81	3 340.01	7 578.88
	(b) Other Operating expenses	1 408.62	1 285.35	1 248.79	2 693.97	2 400.12	5 145.88
<b>6</b>	<b>Total Expenditure (4+5) (excluding provisions and contingencies)</b>	<b>11 601.70</b>	<b>10 763.34</b>	<b>9 063.85</b>	<b>22 365.04</b>	<b>17 386.07</b>	<b>37 442.05</b>
<b>7</b>	<b>Operating Profit (3-6) (Profit before Provisions and Contingencies)</b>	<b>4 327.71</b>	<b>4 158.09</b>	<b>3 650.35</b>	<b>8 485.80</b>	<b>7 225.66</b>	<b>15 347.61</b>
<b>8</b>	<b>Provisions (other than tax) and Contingencies</b>	<b>1 550.97</b>	<b>1 743.58</b>	<b>2 060.12</b>	<b>3 294.55</b>	<b>4 279.84</b>	<b>9 357.66</b>
	of which provisions for Non-Performing Assets	917.70	929.90	2 000.01	1 847.60	4 002.16	6 516.22
<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>0.00</b>
<b>10</b>	<b>Profit from ordinary activities before tax (7-8-9)</b>	<b>2 776.74</b>	<b>2 414.51</b>	<b>1 590.23</b>	<b>5 191.25</b>	<b>2 945.82</b>	<b>5 989.95</b>
<b>11</b>	<b>Provision for Taxes (Tax Expenses / (Reversal))</b>	<b>768.62</b>	<b>690.12</b>	<b>345.52</b>	<b>1 458.74</b>	<b>484.90</b>	<b>659.47</b>
<b>12</b>	<b>Net Profit from Ordinary Activities after tax and before Minority Interest (10-11)</b>	<b>2 008.12</b>	<b>1 724.39</b>	<b>1 244.71</b>	<b>3 732.51</b>	<b>2 460.92</b>	<b>5 330.48</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>0.00</b>
<b>14</b>	<b>Net Profit for the period and before Minority Interest (12-13)</b>	<b>2 008.12</b>	<b>1 724.39</b>	<b>1 244.71</b>	<b>3 732.51</b>	<b>2 460.92</b>	<b>5 330.48</b>
<b>15</b>	<b>Share of earning in Associates (RRBs)</b>	<b>61.21</b>	<b>125.81</b>	<b>43.33</b>	<b>187.02</b>	<b>137.97</b>	<b>243.04</b>
<b>16</b>	<b>Minority Interest</b>	<b>0.84</b>	<b>0.52</b>	<b>0.65</b>	<b>1.36</b>	<b>0.42</b>	<b>1.21</b>
<b>17</b>	<b>Net Profit for the period (after Minority Interest) (14+15-16)</b>	<b>2 068.49</b>	<b>1 849.68</b>	<b>1 287.39</b>	<b>3 918.17</b>	<b>2 598.47</b>	<b>5 572.31</b>
<b>18</b>	<b>Paid-up equity share capital (Face Value of each share - Rs.10/-)</b>	<b>1 245.44</b>	<b>1 245.44</b>	<b>1 245.44</b>	<b>1 245.44</b>	<b>1 245.44</b>	<b>1 245.44</b>
<b>19</b>	<b>Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)</b>	<b>42 154.48</b>	<b>42 154.48</b>	<b>37 495.47</b>	<b>42 154.48</b>	<b>37 495.47</b>	<b>42 154.48</b>



**Reviewed Consolidated Financial Results for the Quarter / Half year ended 30th September 2023**

(Rs. in Crores)

Sl. No.	Particulars	Quarter Ended			Half Year Ended		Year ended
		30.09.2023 (Reviewed)	30.06.2023 (Reviewed)	30.09.2022 (Reviewed)	30.09.2023 (Reviewed)	30.09.2022 (Reviewed)	31.03.2023 (Audited)
<b>20</b>	<b>Analytical Ratios</b>						
	(i) Percentage of shares held by Government of India	79.86%	79.86%	79.86%	79.86%	79.86%	79.86%
	(ii) Capital Adequacy Ratio (Basel III)	15.85%	16.10%	16.43%	15.85%	16.43%	16.84%
	(a) Common Equity Tier (CET) 1 Ratio	12.40%	12.64%	12.56%	12.40%	12.56%	13.25%
	(b) Additional Tier 1 Ratio	0.56%	0.57%	0.62%	0.56%	0.62%	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	*16.61	*14.85	*10.34	*31.46	*20.86	44.74
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*16.61	*14.85	*10.34	*31.46	*20.86	44.74
	(iv) NPA Ratios:						
	(a) Amount of gross non-performing assets	24 487.53	26 226.92	31 958.83	24 487.53	31 958.83	28 179.53
	(b) Amount of net non-performing assets	2 825.85	3 197.55	6 174.13	2 825.85	6 174.13	4 043.07
	(c) % of Gross NPAs	4.97	5.47	7.30	4.97	7.30	5.95
	(d) % of Net NPAs	0.60	0.70	1.50	0.60	1.50	0.90
	(v) Return on Assets (average) (annualised %)	1.14	1.04	0.77	1.08	0.77	0.80
	* Not annualised						
	Note: Figures of previous periods have been regrouped/ reclassified wherever considered necessary to conform to current period classification						

*Basu*

**Paramita Basu**  
Asst. General Manager

*Neelmani Bhardwaj*

**Neelmani Bhardwaj**  
Deputy General Manager

*Sunil Jain*

**Sunil Jain**  
General Manager - CFO

*Shiv Bajrang Singh*

**Shiv Bajrang Singh**  
Executive Director

*A. Choudhury*

**Ashutosh Choudhury**  
Executive Director

*Mahesh Kumar Bajaj*

**Mahesh Kumar Bajaj**  
Executive Director

*Imran Amin Siddiqui*

**Imran Amin Siddiqui**  
Executive Director

*S L Jain*

**S L Jain**  
Managing Director & CEO

Place : Chennai  
Date : 26.10.2023

