

Reviewed Standalone 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)
1	Interest earned (a)+(b)+(c)+(d)	13 743.26	13 049.41	10 709.90	26 792.67	20 863.56	44 942.21
	(a) Interest/ discount on advances/ bills	10 029.78	9 603.41	7 433.67	19 633.19	14 538.72	31 941.15
	(b) Income on investments	3 346.94	3 085.87	2 895.95	6 432.81	5 663.09	11 647.17
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	325.37	268.21	248.07	593.58	477.36	877.53
	(d) Others	41.17	91.92	132.21	133.09	184.39	476.36
2	Other Income	1 992.97	1 709.58	1 828.11	3 702.55	3 432.74	7 143.06
3	Total Income (1+2)	15 736.23	14 758.99	12 538.01	30 495.22	24 296.30	52 085.27
4	Interest Expended	8 003.07	7 345.90	6 025.93	15 348.97	11 645.61	24 716.75
5	Operating Expenses (a) + (b)	3 430.43	3 278.44	2 882.83	6 708.87	5 457.06	12 097.90
	(a) Employees cost	2 176.90	2 118.59	1 776.59	4 295.49	3 315.88	7 527.23
	(b) Other Operating expenses	1 253.53	1 159.85	1 106.24	2 413.38	2 141.18	4 570.67
6	Total Expenditure (4+5) (excluding provisions and contingencies)	11 433.50	10 624.34	8 908.76	22 057.84	17 102.67	36 814.65
7	Operating Profit (3-6) (Profit before Provisions and Contingencies)	4 302.73	4 134.65	3 629.25	8 437.38	7 193.63	15 270.62
8	Provisions (other than tax) and Contingencies	1 550.65	1 740.64	2 058.55	3 291.29	4 277.48	9 356.21
	of which provisions for Non-Performing Assets	917.70	929.90	2 000.01	1 847.60	4 002.16	6 516.22
9	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
10	Profit from ordinary activities before tax (7-8-9)	2 752.08	2 394.01	1 570.70	5 146.09	2 916.15	5 914.41
11	Provision for Taxes (Tax expenses/ (reversal))	764.32	685.18	345.48	1 449.50	477.49	632.71
12	Net Profit from Ordinary Activities after tax (10-11)	1 987.76	1 708.83	1 225.22	3 696.59	2 438.66	5 281.70
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 (12-13)	1 987.76	1 708.83	1 225.22	3 696.59	2 438.66	5 281.70
15	Paid-up equity share capital (Face Value of each share - Rs.10/-)	1 245.44	1 245.44	1 245.44	1 245.44	1 245.44	1 245.44
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	40 620.42	40 620.42	36 252.34	40 620.42	36 252.34	40 620.42
17	Analytical Ratios						
	(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)	15.53%	15.78%	16.15%	15.53%	16.15%	16.49%
	(a) Common Equity Tier (CET) 1 Ratio	12.07%	12.31%	12.26%	12.07%	12.26%	12.89%
	(b) Additional Tier 1 Ratio	0.56%	0.57%	0.63%	0.56%	0.63%	0.59%
	(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	*15.96	*13.72	*9.84	*29.68	*19.58	42.41
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*15.96	*13.72	*9.84	*29.68	*19.58	42.41



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(Rs. in Crores)

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		30.09.2023 (Reviewed)	30.06.2023 (Reviewed)	30.09.2022 (Reviewed)	30.09.2023 (Reviewed)	30.09.2022 (Reviewed)	31.03.2023 (Audited)
	(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 %)	1.06	0.95	0.71	1.01	0.72	0.77
	(vi) Debt Equity Ratio **	0.40	0.40	0.43	0.40	0.43	0.43
	(vii) Total Debt to Total Assets (%) ***	3.37	2.81	3.27	3.37	3.27	3.11
	(viii) Capital Redemption Reserve/ Debenture Redemption Reserve	NIL	NIL	NIL	NIL	NIL	NIL
	(ix) Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL	NIL	NIL
	(x) Networth	40 867.24	39 028.73	36 069.31	40 867.24	36 069.31	37 431.30
	(xi) Operating Profit Margin (%)	27.34	28.01	28.95	27.67	29.61	29.32
	(xii) Net Profit Margin (%)	12.63	11.58	9.77	12.12	10.04	10.14

* 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

Basu

Paramita Basu
Asst. General Manager

[Signature]

Neelmani Bhardwaj
Deputy General Manager

[Signature]

Sunil Jain
General Manager - CFO

[Signature]

Shiv Bajrang Singh
Executive Director

[Signature]

Ashutosh Choudhury
Executive Director

[Signature]

Mahesh Kumar Bajaj
Executive Director

[Signature]

Imran Amin Siddiqui
Executive Director

[Signature]

S L Jain
Managing Director & CEO

Place : Chennai
Date : 26.10.2023

