

Reviewed Standalone Financial Results for the Quarter / Nine Months Ended 31st December 2023

(Rs. in Crores)

SL. No.	Particulars	Quarter ended			Nine Months ended		Year ended
		31.12.2023 (Reviewed)	30.09.2023 (Reviewed)	31.12.2022 (Reviewed)	31.12.2023 (Reviewed)	31.12.2022 (Reviewed)	31.03.2023 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	14 197.62	13 743.26	11 834.23	40 990.29	32 697.79	44 942.21
	(a) Interest/ discount on advances/ bills	10 349.16	10 029.78	8 552.19	29 982.36	23 090.91	31 941.15
	(b) Income on investments	3 419.93	3 346.94	2 917.85	9 852.74	8 580.94	11 647.17
	(c) Interest on balances with Reserve Bank of India	376.13	325.37	178.50	969.70	655.86	877.53
	(d) Others	52.40	41.17	185.69	185.49	370.08	476.36
2	Other Income	1 901.64	1 992.97	1 716.45	5 604.19	5 149.19	7 143.06
3	Total Income (1+2)	16 099.26	15 736.23	13 550.68	46 594.48	37 846.98	52 085.27
4	Interest Expended	8 383.43	8 003.07	6 335.04	23 732.40	17 980.65	24 716.75
5	Operating Expenses (a) + (b)	3 618.64	3 430.43	3 154.22	10 327.51	8 611.28	12 097.90
	(a) Employees cost	2 335.76	2 176.90	1 991.46	6 631.25	5 307.34	7 527.23
	(b) Other Operating expenses	1 282.88	1 253.53	1 162.76	3 696.26	3 303.94	4 570.67
6	Total Expenditure (4+5) (excluding provisions and contingencies)	12 002.07	11 433.50	9 489.26	34 059.91	26 591.93	36 814.65
7	Operating Profit (3-6) (Profit before Provisions and Contingencies)	4 097.19	4 302.73	4 061.42	12 534.57	11 255.05	15 270.62
8	Provisions (other than tax) and Contingencies	1 349.37	1 550.65	2 515.73	4 640.66	6 793.21	9 356.21
	of which provisions for Non-Performing Assets	905.79	917.70	1 474.19	2 753.39	5 476.35	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)	2 747.82	2 752.08	1 545.69	7 893.91	4 461.84	5 914.41
11	Provision for Taxes (Tax expenses/ (reversal))	628.47	764.32	149.93	2 077.97	627.42	632.71
12	Net Profit from Ordinary Activities after tax (10-11)	2 119.35	1 987.76	1 395.76	5 815.94	3 834.42	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)	2 119.35	1 987.76	1 395.76	5 815.94	3 834.42	5 281.70
15	Paid-up equity share capital (Face Value of each share - Rs.10/-)	1 346.96	1 245.44	1 245.44	1 346.96	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	73.84%	79.86%	79.86%	73.84%	79.86%	79.86%
	(ii) Capital Adequacy Ratio (Basel III)	15.58%	15.53%	15.74%	15.58%	15.74%	16.49%
	(a) Common Equity Tier (CET) 1 Ratio	12.36%	12.07%	11.97%	12.36%	11.97%	12.89%
	(b) Additional Tier 1 Ratio	0.52%	0.56%	0.61%	0.52%	0.61%	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	*16.78	*15.96	*11.21	*46.48	*30.79	42.41
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*16.78	*15.96	*11.21	*46.48	*30.79	42.41



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	(iv) NPA Ratios:						
	(a) Amount of gross non-performing assets	22 786.52	24 487.53	29 483.91	22 786.52	29 483.91	28 179.53
	(b) Amount of net non-performing assets	2 578.72	2 825.85	4 270.48	2 578.72	4 270.48	4 043.07
	(c) % of Gross NPAs	4.47	4.97	6.53	4.47	6.53	5.95
	(d) % of Net NPAs	0.53	0.60	1.00	0.53	1.00	0.90
	(v) Return on Assets (average) (annualised %)	1.11	1.06	0.80	1.04	0.75	0.77
	(vi) Debt Equity Ratio **	0.35	0.40	0.41	0.35	0.41	0.43
	(vii) Total Debt to Total Assets (%) ***	3.97	3.37	2.57	3.97	2.57	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) Networkth	46 837.34	40 867.24	37 340.88	46 837.34	37 340.88	37 431.30
	(xi) Operating Profit Margin (%)	25.45	27.34	29.97	26.90	29.74	29.32
	(xii) Net Profit Margin (%)	13.16	12.63	10.30	12.48	10.13	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

Bh

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 : 24.01.2024

