




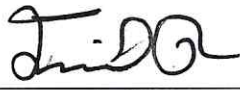




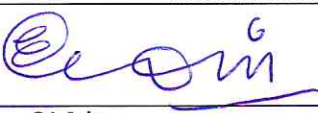
Audited Consolidated Financial Results for the Quarter/ Year Ended 31st March 2024

(Rs. in Crores)

Sl. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2024 (Audited)	31.12.2023 (Reviewed)	31.03.2023 (Audited)	31.03.2024 (Audited)	31.03.2023 (Audited)
1	Interest earned (a) +(b) + (c) +(d)	14 633.41	14 202.58	12 255.25	55 649.73	44 985.16
	(a) Interest/ discount on advances/ bills	10 636.50	10 349.16	8 850.23	40 618.85	31 941.15
	(b) Income on investments	3 556.08	3 424.82	3 077.04	13 434.82	11 690.08
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	418.43	376.13	221.76	1 388.15	877.74
	(d) Others	22.40	52.47	106.22	207.91	476.19
2	Other Income	2 432.08	2 112.77	2 160.73	8 581.95	7 804.50
3	Total Income (1 + 2)	17 065.49	16 315.35	14 415.98	64 231.68	52 789.66
4	Interest Expended	8 609.13	8 383.37	6 736.46	32 340.76	24 717.29
5	Operating Expenses (a) + (b)	4 127.38	3 808.64	3 639.93	14 952.80	12 724.76
	(a) Employees cost	2 646.77	2 350.32	2 235.03	9 319.90	7 578.88
	(b) Other Operating expenses	1 480.61	1 458.32	1 404.90	5 632.90	5 145.88
6	Total Expenditure (4+5) (excluding provisions and contingencies)	12 736.51	12 192.01	10 376.39	47 293.56	37 442.05
7	Operating Profit (3-6) (Profit before Provisions and Contingencies)	4 328.98	4 123.34	4 039.59	16 938.12	15 347.61
8	Provisions (other than tax) and Contingencies	1 250.78	1 349.13	2 562.20	5 894.46	9 357.66
	of which provisions for Non-Performing Assets	899.48	905.79	1 039.87	3 652.87	6 516.22
9	Exceptional items	0.00	0.00	0.00	0.00	0.00
10	Profit from ordinary activities before tax (7-8-9)	3 078.20	2 774.21	1 477.39	11 043.66	5 989.95
11	Provision for Taxes (Tax Expenses / (Reversal))	817.89	637.88	15.37	2 914.51	659.47
12	Net Profit from Ordinary Activities after tax and before Minority Interest (10-11)	2 260.31	2 136.33	1 462.02	8 129.15	5 330.48
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00
14	Net Profit for the period and before Minority Interest (12-13)	2 260.31	2 136.33	1 462.02	8 129.15	5 330.48
15	Share of earning in Associates (RRBs)	36.16	70.19	57.80	293.37	243.04
16	Minority Interest	0.86	0.89	0.14	3.11	1.21
17	Net Profit for the period (after Minority Interest) (14+15-16)	2 295.61	2 205.63	1 519.68	8 419.41	5 572.31
18	Paid-up equity share capital (Face Value of each share - Rs.10/-)	1 346.96	1 346.96	1 245.44	1 346.96	1 245.44
19	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	52 926.05	42 154.48	42 154.48	52 926.05	42 154.48



Audited Consolidated Financial Results for the Quarter/ Year Ended 31st March 2024

Sl. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2024	31.12.2023	31.03.2023	31.03.2024	31.03.2023
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)
20	Analytical Ratios					
	(i) Percentage of shares held by Government of India	73.84%	73.84%	79.86%	73.84%	79.86%
	(ii) Capital Adequacy Ratio (Basel III)	16.77%	15.88%	16.84%	16.77%	16.84%
	(a) Common Equity Tier (CET) 1 Ratio	13.86%	12.67%	13.25%	13.86%	13.25%
	(b) Additional Tier 1 Ratio	0.51%	0.52%	0.59%	0.51%	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	*17.04	*17.46	*12.20	66.03	44.74
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*17.04	*17.46	*12.20	66.03	44.74
	(iv) NPA Ratios:					
	(a) Amount of gross non-performing assets	21 106.31	22 786.52	28 179.53	21 106.31	28 179.53
	(b) Amount of net non-performing assets	2 222.58	2 578.72	4 043.07	2 222.58	4 043.07
	(c) % of Gross NPAs	3.95	4.47	5.95	3.95	5.95
	(d) % of Net NPAs	0.43	0.53	0.90	0.43	0.90
	(v) Return on Assets (average) (annualised %)	1.18	1.17	0.89	1.12	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	K Anbumani Asst. General Manager	Neelmani Bhardwaj Deputy General Manager	Sunil Jain General Manager - CFO	
						
		Brajesh Kumar Singh Executive Director	Shiv Bajrang Singh Executive Director	Ashutosh Choudhury Executive Director	Mahesh Kumar Bajaj Executive Director	
						
		S L Jain Managing Director & CEO				
	Place : Chennai					
	Date : 06.05.2024					

