

**Reviewed Standalone Financial Results for the Quarter/ Nine Months ended 31st December 2024**

SL. No.	Particulars	Quarter ended			Nine Months ended		Year ended
		31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
<b>1</b>	<b>Interest earned (a)+(b)+(c)+(d)</b>	<b>15 759.46</b>	<b>15 347.58</b>	<b>14 197.62</b>	<b>46 146.27</b>	<b>40 990.29</b>	<b>55 614.78</b>
	(a) Interest/ discount on advances/ bills	11 426.33	11 124.79	10 349.16	33 399.64	29 982.36	40 618.85
	(b) Income on investments	3 884.49	3 793.06	3 419.93	11 411.87	9 852.74	13 401.85
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	408.32	388.54	376.13	1 198.41	969.70	1 386.20
	(d) Others	40.32	41.19	52.40	136.35	185.49	207.88
<b>2</b>	<b>Other Income</b>	<b>2 152.57</b>	<b>2 422.10</b>	<b>1 901.64</b>	<b>6 480.21</b>	<b>5 604.19</b>	<b>7 866.72</b>
<b>3</b>	<b>Total Income (1+2)</b>	<b>17 912.03</b>	<b>17 769.68</b>	<b>16 099.26</b>	<b>52 626.48</b>	<b>46 594.48</b>	<b>63 481.50</b>
<b>4</b>	<b>Interest Expended</b>	<b>9 344.74</b>	<b>9 153.36</b>	<b>8 383.43</b>	<b>27 359.24</b>	<b>23 732.40</b>	<b>32 341.49</b>
<b>5</b>	<b>Operating Expenses (a) + (b)</b>	<b>3 817.87</b>	<b>3 887.80</b>	<b>3 618.64</b>	<b>11 287.71</b>	<b>10 327.51</b>	<b>14 300.46</b>
	(a) Employees cost	2 417.14	2 464.44	2 335.76	7 182.67	6 631.25	9 264.59
	(b) Other Operating expenses	1 400.73	1 423.36	1 282.88	4 105.04	3 696.26	5 035.87
<b>6</b>	<b>Total Expenditure (4+5) (excluding provisions and contingencies)</b>	<b>13 162.61</b>	<b>13 041.16</b>	<b>12 002.07</b>	<b>38 646.95</b>	<b>34 059.91</b>	<b>46 641.95</b>
<b>7</b>	<b>Operating Profit (3-6) (Profit before Provisions and Contingencies)</b>	<b>4 749.42</b>	<b>4 728.52</b>	<b>4 097.19</b>	<b>13 979.53</b>	<b>12 534.57</b>	<b>16 839.55</b>
<b>8</b>	<b>Provisions (other than tax) and Contingencies</b>	<b>1 059.13</b>	<b>1 099.16</b>	<b>1 349.37</b>	<b>3 416.67</b>	<b>4 640.66</b>	<b>5 888.41</b>
	of which provisions for Non-Performing Assets	611.23	836.87	905.79	2 344.28	2 753.39	3 652.87
<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>3 690.29</b>	<b>3 629.36</b>	<b>2 747.82</b>	<b>10 562.86</b>	<b>7 893.91</b>	<b>10 951.14</b>
<b>11</b>	<b>Provision for Taxes (Tax expenses/ (reversal))</b>	<b>837.93</b>	<b>922.92</b>	<b>628.47</b>	<b>2 600.64</b>	<b>2 077.97</b>	<b>2 888.20</b>
<b>12</b>	<b>Net Profit from Ordinary Activities after tax (10-11)</b>	<b>2 852.36</b>	<b>2 706.44</b>	<b>2 119.35</b>	<b>7 962.22</b>	<b>5 815.94</b>	<b>8 062.94</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 (12-13)</b>	<b>2 852.36</b>	<b>2 706.44</b>	<b>2 119.35</b>	<b>7 962.22</b>	<b>5 815.94</b>	<b>8 062.94</b>
<b>15</b>	<b>Paid-up equity share capital (Face Value of each share - Rs.10/-)</b>	<b>1 346.96</b>	<b>1 346.96</b>	<b>1 346.96</b>	<b>1 346.96</b>	<b>1 346.96</b>	<b>1 346.96</b>
<b>16</b>	<b>Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)</b>	<b>51 065.97</b>	<b>51 065.97</b>	<b>40 620.42</b>	<b>51 065.97</b>	<b>40 620.42</b>	<b>51 065.97</b>
<b>17</b>	<b>Analytical Ratios</b>						
	(i) Percentage of shares held by Government of India	73.84%	73.84%	73.84%	73.84%	73.84%	73.84%
	(ii) Capital Adequacy Ratio (Basel III)	15.92%	16.55%	15.58%	15.92%	15.58%	16.44%
	(a) Common Equity Tier (CET) 1 Ratio	13.27%	13.51%	12.36%	13.27%	12.36%	13.52%
	(b) Additional Tier 1 Ratio	0.50%	0.50%	0.52%	0.50%	0.52%	0.51%
	(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	*21.18	*20.09	*16.78	*59.11	*46.48	63.23
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*21.18	*20.09	*16.78	*59.11	*46.48	63.23



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		31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
	(iv) NPA Ratios:						
	(a) Amount of gross non-performing assets	18 208.35	19 148.00	22 786.52	18 208.35	22 786.52	21 106.31
	(b) Amount of net non-performing assets	1 126.86	1 445.29	2 578.72	1 126.86	2 578.72	2 222.58
	(c) % of Gross NPAs	3.26	3.48	4.47	3.26	4.47	3.95
	(d) % of Net NPAs	0.21	0.27	0.53	0.21	0.53	0.43
	(v) Return on Assets (average) (annualised %)	1.39	1.33	1.11	1.31	1.04	1.07
	(vi) Debt Equity Ratio **	0.38	0.34	0.35	0.38	0.35	0.32
	(vii) Total Debt to Total Assets (%) ***	3.95	4.11	3.97	3.95	3.97	2.92
	(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	55 551.65	53 096.29	46 837.34	55 551.65	46 837.34	47 491.32
	(xi) Operating Profit Margin (%)	26.52	26.61	25.45	26.56	26.90	26.53
	(xii) Net Profit Margin (%)	15.92	15.23	13.16	15.13	12.48	12.70

\* 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

*K Anbuhani*

K Anbuhani  
Asst. General Manager

*Sunil Jain*

Sunil Jain  
General Manager - CFO

*Brajesh Kumar Singh*

Brajesh Kumar Singh  
Executive Director

*Shiv Bajrang Singh*

Shiv Bajrang Singh  
Executive Director

*A. Choudhury*

Ashutosh Choudhury  
Executive Director

*Mahesh Kumar Bajaj*

Mahesh Kumar Bajaj  
Executive Director

*Bijod Kumar*

Bijod Kumar  
Managing Director & CEO

Place : Chennai  
Date : 29.01.2025

