

FINANCIAL RESULTS FOR THE QUARTER AND PERIOD ENDED 31st MARCH 2025

Net Profit up by 33.19% YoY

Global Business Up by 11.32% YoY

Global Deposit up by 11.01% YoY

Dividend @ 200% of Paid up Capital as against 161% for FY24

Key Highlights

(March 2025 V/s March 2024)

- Global Business stood at ₹25,30,215 Cr, grew by 11.32%.
- Global Deposit stood at ₹ 14,56,883 Cr grew by 11.01%.
- Gross Advances stood at ₹10,73,332 Cr, grew by 11.74%.
- RAM Credit grew by 13.23%.
- Retail Credit grew by 42.80% with Housing loan growth at 13.57% and Vehicle loan at 19.63%
- Fee Base Income stood at ₹ 2,335 Cr grew by 20.30 %.
- Operating Profit stood at ₹ 8,284 Cr grew by 12.14%
- Net Profit for stood at ₹5,004 Cr grew by 33.19%.
- Provision Coverage Ratio (PCR) at 92.70% improved by 360 bps.
- Earnings per share grew by 16.98%.
- Gross NPA Ratio stood at 2.94%, improved by 129 bps.
- Net NPA Ratio stood at 0.70%, improved by 57 bps.
- Credit Cost stood at 0.92% improved by 4 bps
- Slippage Ratio stood at 0.90% improved by 38 bps.

The Board of Directors has recommended a dividend of Rs 4 per equity share (i.e. 200% of face value of Rs 2 per share) for the year ended on 31.03.2025 subject to requisite approvals.

Key Summary of Business Performance (as on 31.03.2025)

Business

- Global Business increased by 11.32% (y.o.y) to ₹25,30,215 Cr as at March 2025, Global Deposits increased by 11.01% (y.o.y) to ₹14,56,883 Cr and Global Advance (gross) increased by 11.74% (y.o.y) to ₹10,73,332 Cr.
- Domestic Deposit of the Bank stood at ₹13,31,137 Cr as at March 2025 with growth of 9.56% (y.o.y).
- Domestic Advances(gross) of the Bank stood at ₹10,08,671 Cr as at March 2025 grew by 11.06% (y.o.y).
- RAM credit increased by 13.23% (y.o.y) to ₹ 6,10,127 Cr
- Retail lending Portfolio increased to ₹2,23,366 Cr i.e., grew by 42.80% (y.o.y).
- Housing Loan Portfolio increased by 13.57% (y.o.y) to ₹1,06,167 Cr.

Asset Quality

- Gross Non-Performing Assets (GNPA) ratio improved at 2.94% as at March 2025 reduced from 3.34% as at December 2024, 4.23% as at March 2024.
- Net Non-Performing Assets (NNPA) ratio improved to 0.70% as at March 2025 reduced from 0.89% as at December 2024, 1.27% as at March 2024.
- Provision Coverage Ratio (PCR) stood to 92.70% as at March 2025 against 91.26% as at December 2024, 89.10% as at March 2024.

Capital Adequacy

- CRAR stood at 16.33% as at March 2025. Out of which CET1 is 12.03%, Tier-I is 14.37% and Tier-II is 1.96%.

Priority Sector & Financial Inclusion

- The Bank has achieved Targets in Priority Sector at 42.36% and Agricultural Credit at 20.05% of ANBC as at March 2025, as against the norm of 40% and 18% respectively.
- Credit to Small and Marginal Farmers stood at 13.42% of ANBC, against the norm of 10.00%.
- Credit to Weaker Sections stood at 19.25% of ANBC, against the norm of 12.00%.
- Credit to Micro Enterprises stood at 9.73% of ANBC, against the norm of 7.50%.
- Credit to Non-Corporate Farmers stood at 16.25% of ANBC, against the norm of 13.78%.

Network

- As on 31.03.2025, the Bank has 9849 Number of Branches, out of which 3139 are Rural, 2900 Semi Urban, 1944 Urban & 1866 Metro along with 9579 ATMs. Bank is also having 4 Overseas Branches in London, New York, Dubai & IBU Gift City.