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pnb Home Loan
ROI Starting
@ **8.40%**



pnb Car Loan
ROI Starting
@ **8.75%**

Net Profit ₹ 4,584 Cr 132.0% YoY	RoI 1.89% 45bps YoY	Net Interest Income ₹ 81,632 Cr 2.25% YoY	Operating Profit ₹ 5,621 Cr 4.8% YoY	OPF 8.99% 215bps YoY	ROA 0.81% 55bps YoY	PCR (as % of) 96.77% 240bps YoY	Cost to Govt 0.12% 114bps YoY	Global Business ₹ 25,39,391 Cr 15.25% YoY	Global Deposits ₹ 15,29,650 Cr 15.58% YoY	Global Advances ₹ 11,10,512 Cr 14.78% YoY	ROE Advances ₹ 5,46,382 Cr 18.43% YoY
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REVIEWED FINANCIAL RESULTS FOR THE QUARTER / NINE MONTHS ENDED DECEMBER 31, 2024

Particulars	Standalone					Consolidated				
	Quarter ended		Nine months ended		Year ended	Quarter ended		Nine months ended		Year ended
	31.12.2024 (Reviewed)	31.12.2023 (Reviewed)	31.12.2024 (Reviewed)	31.12.2023 (Reviewed)	31.03.2024 (Audited)	31.12.2024 (Reviewed)	31.12.2023 (Reviewed)	31.12.2024 (Reviewed)	31.12.2023 (Reviewed)	31.03.2024 (Audited)
Total Income from operations	34,751.70	29,961.68	1,01,364.75	87,824.12	1,20,285.16	35,286.43	30,527.38	1,03,157.79	89,417.54	1,22,394.01
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	6,905.95	3,591.60	16,740.09	8,366.58	13,194.21	7,055.04	3,634.36	19,534.75	8,391.84	13,331.71
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	6,905.95	3,591.60	16,740.09	8,366.58	13,194.21	7,055.04	3,634.36	19,534.75	8,391.84	13,331.71
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	4,508.21	2,222.81	12,063.20	5,234.35	8,244.62	4,801.00	2,432.77	13,491.00	5,755.00	9,107.20
Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))†	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Paid up Equity Share Capital	2,296.59	2,202.20	2,298.59	2,202.20	2,202.20	2,296.59	2,202.20	2,298.59	2,202.20	2,202.20
Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	NA	NA	NA	NA	95,968.74	NA	NA	NA	NA	93,878.90
Earnings per Share (after extraordinary items) (of Rs. 2 each)										
Basic	3.92	2.02	10.79	4.75	7.49	4.18	2.21	12.07	5.24	8.27
Diluted	3.92	2.02	10.79	4.75	7.49	4.18	2.21	12.07	5.24	8.27

Note: The above is an extract of the detailed format of Quarterly/Nine Months Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Nine Months Financial Results is available on the Stock Exchange websites (www.nseindia.com and www.bseindia.com) and on the Bank's website (www.pnbindia.in).

† Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to the Bank.

Place: New Delhi
Date: January 31, 2025

BIBHU PRASAD MANJAPETRA
EXECUTIVE DIRECTOR

M PARAVASTHANI
EXECUTIVE DIRECTOR

KALYAN KUMAR
EXECUTIVE DIRECTOR

ASHOK CHAUDHRA
MANAGING DIRECTOR & CEO

K G ANANTHAKRISHNAN
CHAIRMAN



Scan QR Code for detailed Financial Results

Head Office: Plot No. 4, Sector-10, Dwarka, New Delhi-110075

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