(₹ million, except earnings per share)

Particulars	Financial Year 2022-23		Financial Year 2023-24		Financial Year 2024-25	
	Standalone	Consolidat	Standalon	Consolidat	Standalon	Consolidat
		ed	е	ed	е	ed
Reserves (Excluding Revaluation Reserve)	2,796,410.33	2,888,795.30	4,394,861.14	4,556,355.60	5,006,594.17	5,210,241.70
Total Income	1,928,003.62	2,046,661.00	3,075,815. 75	4,079,947. 70	3,461,493. 24	4,709,159. 30
Profit/(Loss) after Tax	441,087.01	459,971.10	608,122.79	640,620.40	673,473.58	707,922.50
Earnings per Share (Basic) (Face Value of ₹1)	79.25	82.64	85.83	90.42	88.29	92.81
Earnings per Share (Diluted) (Face Value of ₹1)	78.89	82.27	85.44	90.01	87.90	92.39
Net Worth (as per Companies Act)	2,795,123.90	2,887,427. 10	4,385,253. 80	4,546,791.6 0	4,997,666. 20	5,201,671. 60

The Profit and Loss Account for the year ended March 31, 2025 include the operations of eHDFC Limited which amalgamated with and into HDFC Bank on July 01, 2023 and hence are not comparable with the Profit and Loss Account for the year ended March 31, 2024 and March 31, 2023.

Net Asset Value of the Bank on consolidated basis:

Sr. No.	Particulars	Financial Year 2024-25 (Rs in Million)
1	Capital	7652.20
2	Employees stock options outstanding	3,8051.90
3	Reserves and surplus	5,17,2189.80
	Total (A)	5,21,7893.90
	Less:	
4	Cash Flow Hedge Reserve	-921.60
5	Foreign Currency Translation Reserve	1,0835.20

6	Other reserves*	140.20 *
7	AFS Reserve	6168.50
	Total (B)	1,6222.30
	Net (A-B)	5,20,1671.60

\* Other Reserve represents fair value change account recognised by insurance entities

Net Asset value excludes cash flow hedging reserves and foreign currency translation reserves and AFS reserves

Significant notes of the auditors: NIL

Our total income / turnover as on March 31, 2025, is ₹ 3,461,493.24 million