

**Audited Financial Results for the quarter/year ended 31st March 2016**

₹ in lakhs

	Particulars	Quarter ended			Year ended		Year ended	
		31.03.2016	31.12.2016	31.03.2016	31.03.2016	31.03.2016	31.03.2016	31.03.2016
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
		STANDALONE				CONSOLIDATED		
1	Interest earned (a)+(b)+(c)+(d)	398424.69	399938.73	396637.00	1624378.36	1686293.99	1624426.63	1686336.57
	(a) Interest/discount on advances/bills	289291.37	293276.38	301142.46	1192423.13	1207446.91	1192444.14	1207488.44
	(b) Income on Investments	106269.56	102278.01	91010.04	415323.14	361181.94	415350.41	361181.99
	(c) Interest on balances with Reserve Bank of India and other Inter bank funds	2085.18	3885.81	3198.36	14598.11	15556.76	14598.11	15556.76
	(d) Others	788.48	518.53	288.14	2033.97	1108.38	2033.97	1108.38
2	Other Income	52935.79	43901.71	45411.97	178141.63	136335.65	178893.70	137220.70
3	<b>Total Income ( 1 + 2 )</b>	<b>451360.38</b>	<b>443840.44</b>	<b>441048.97</b>	<b>1802519.98</b>	<b>1721629.84</b>	<b>1803320.33</b>	<b>1722558.27</b>
4	Interest Expended	284961.72	288857.98	284843.50	1179760.39	1139165.46	1179538.18	1138976.47
5	Operating Expenses (I) + (II)	83657.62	78929.37	74480.63	319550.35	281092.59	320212.86	282538.97
	(i) Employees cost	48724.25	49858.96	43585.42	200639.57	174258.92	201025.88	174625.26
	(ii) Other Operating expenses	34933.37	29070.41	30895.21	118910.78	106833.67	119186.98	107913.71
6	<b>Total Expenditure (4 + 5) excluding provisions and contingencies</b>	<b>368619.34</b>	<b>367787.35</b>	<b>359324.13</b>	<b>1499310.74</b>	<b>1420268.05</b>	<b>1499751.04</b>	<b>1421616.44</b>
7	<b>Operating Profit before Provisions and Contingencies (3-6)</b>	<b>82741.04</b>	<b>76053.09</b>	<b>81724.84</b>	<b>303209.24</b>	<b>301371.89</b>	<b>303569.29</b>	<b>301040.83</b>
8	Provisions (other than tax) and Contingencies	81358.20	71805.34	56256.73	207678.71	154509.02	207725.00	153239.33
9	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	<b>Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>1382.84</b>	<b>4247.75</b>	<b>25468.11</b>	<b>95530.53</b>	<b>146862.67</b>	<b>95844.29</b>	<b>147801.50</b>
11	Tax expense	-7066.18	17.57	-4852.29	-24392.20	-46345.13	-24392.20	-46455.77
12	<b>Net Profit from Ordinary Activities after tax (10-11)</b>	<b>8449.02</b>	<b>4230.18</b>	<b>20615.82</b>	<b>71138.33</b>	<b>100517.44</b>	<b>71452.09</b>	<b>101345.73</b>
13	Extraordinary Items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	<b>a) Net Profit for the period (12-13)</b>	<b>8449.02</b>	<b>4230.18</b>	<b>20615.82</b>	<b>71138.33</b>	<b>100517.44</b>	<b>71452.09</b>	<b>101345.73</b>
	Share of earning In Associates (RRBs)	0.00	0.00	0.00	0.00	0.00	3773.59	3705.92
	Minority Interest	0.00	0.00	0.00	0.00	0.00	-96.87	-175.38
	<b>b) Net profit for the period (after Minority Interest)</b>	<b>8449.02</b>	<b>4230.18</b>	<b>20615.82</b>	<b>71138.33</b>	<b>100517.44</b>	<b>75128.81</b>	<b>104876.27</b>
15	Paid-up equity share capital (Face Value of each share - ₹10/-)	48029.17	48029.17	48029.17	48029.17	48029.17	48029.17	48029.17
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1299805.85	1207744.81	1207744.81	1299805.85	1207744.81	1322812.46	1227123.89
17	<b>Analytical Ratios</b>							
	(i) Percentage of shares held by Government of India	82.10	82.10	82.10	82.10	82.10	82.10	82.10
	(ii) a) Capital Adequacy Ratio (Basel II)	13.67%	13.15%	13.24%	13.67%	13.24%	13.82%	13.40%
	b) Capital Adequacy Ratio (Basel III)	13.20%	12.75%	12.86%	13.20%	12.86%	13.35%	13.01%
	(iii) Earnings Per Share (EPS)(in Rupees)							
	(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 (not to be annualized)	**1.76	**0.88	**4.43	14.81	21.62	15.64	22.55
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not to be annualized)	**1.76	**0.88	**4.43	14.81	21.62	15.64	22.55
	(iv) NPA Ratios							
	(a) Gross NPA	882704.23	707135.37	567044.06	882704.23	567044.06	886047.68	569584.30
	(b) Net NPA	541940.09	388100.32	314895.53	541940.09	314895.53	541940.09	314895.53
	(c) % of Gross NPA	6.66	5.61	4.40	6.66	4.40	6.68	4.41
	(d) % of Net NPA	4.20	3.17	2.50	4.20	2.50	4.20	2.50
	(e) Return on Assets (annualised %)	0.17	0.08	0.44	0.36	0.54	0.38	0.55
	** Not annualised							

Place : Chennai

Date : 11.05.2016

A S Rajeev

Executive Director

R Subramania Kumar

Executive Director

Mahesh Kumar Jain

Managing Director & CEO

