

Audited Financial Results for the Quarter / Year ended 31st March 2017

		Quarter ended				Year ended		Year ended	
		31.03.2017	31.12.2016	31.03.2016	31.03.2017	31.03.2016	31.03.2017	31.03.2016	
		STANDALONE				CONSOLIDATED			
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	
1	Interest earned (a)+(b)+(c)+(d)	401650.48	395755.50	398424.59	1603974.55	1624378.35	1603922.10	1624428.63	
	(a) Interest/discount on advances/bills	275856.69	285493.53	289291.37	1146132.08	1192423.13	1146117.86	1192444.14	
	(b) Income on Investments	121566.64	105511.99	106259.56	442395.17	415323.14	442395.23	416350.41	
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	3572.97	4001.54	2085.18	12558.91	14598.11	12558.91	14598.11	
	(d) Others	652.18	748.44	788.48	2888.39	2033.97	2850.10	2033.97	
2	Other Income *	58538.90	59969.50	53848.79	221137.16	178141.63	222239.54	178893.7	
A	Total Income (1 + 2) *	460189.38	455725.00	452273.38	1825111.71	1802519.98	1826161.64	1803320.33	
3	Interest Expended	263159.84	271097.98	284961.72	1089369.06	1179760.39	1089145.62	1179538.18	
4	Operating Expenses (e) + (f)	90014.73	82509.54	83657.62	335671.96	319550.35	336345.68	320212.86	
	(e) Employees cost	51426.80	49744.92	48724.25	199148.66	200639.57	199536.33	201025.88	
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown separately)	38587.93	32764.62	34933.37	136523.30	118910.78	136809.35	119186.98	
B	Total Expenditure (3 + 4) (excluding provisions and contingencies)	353174.57	353607.52	368619.34	1425041.02	1499310.74	1426491.30	1499751.04	
C	Operating Profit (A-B) * (Profit before Provisions and Contingencies)	107014.81	102117.48	83654.04	400070.69	303209.24	400670.34	303569.29	
D	Provisions (other than tax) and Contingencies of which provisions for Non-Performing Assets	80691.07	54029.37	81358.20	224247.06	207678.71	224094.22	207725.00	
E	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
F	Profit from ordinary activities before tax (C-D-E) *	26323.74	48088.11	2295.84	175823.63	95530.53	176576.12	95844.29	
G	Provision for Taxes	-5646.59	10740.29	-7066.16	36265.91	24392.20	35284.92	24392.20	
H	Net Profit from Ordinary Activities after tax(F-G) *	31970.33	37347.82	9362.02	140567.72	71138.33	141291.20	71452.09	
I	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0	0.00	0.00	
J	a) Net Profit for the period (H-I) *	31970.33	37347.82	9362.02	140567.72	71138.33	141291.20	71452.09	
	Share of earning in Associates(RRBs)						4202.27	3773.59	
	Minority Interest						187.11	-96.87	
	b) Net Profit for the period (after Minority Interest) *	31970.33	37347.82	9362.02	140567.72	71138.33	145306.36	75128.81	
5	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	
6	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1398129.96	1299805.85	1299805.85	1398129.96	1299805.85	1425313.33	1322812.46	
7	Analytical Ratios								
	(i) Percentage of shares held by Government of India	82.10	82.10	82.10	82.10	82.10	82.10	82.10	
	(ii) Capital Adequacy Ratio (Basel III)	13.64%	13.89%	13.20%	13.64%	13.20%	13.87%	13.35%	
	a) Common Equity Tier (CET) 1 Ratio	11.82%	11.84%	11.68%	11.82%	11.66%	12.05%	11.83%	
	b) Additional Tier 1 Ratio	0.38%	0.40%	0.40%	0.38%	0.40%	0.38%	0.39%	
	(iii) Earnings Per Share								
	(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)	**6.66	**7.78	**1.76	29.27	14.81	30.25	15.64	
	(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)	**6.66	**7.78	**1.76	29.27	14.81	30.25	15.64	
	(iv) (a) Amount of gross non-performing assets	986513.87	967509.85	882704.23	986513.87	882704.23	989329.00	886047.68	
	(b) Amount of net non-performing assets	560656.51	579833.56	541940.09	560656.51	541940.09	563471.00	541940.09	
	(c) % of Gross NPAs	7.47	7.69	6.66	7.47	6.66	7.49	6.68	
	(d) % of Net NPAs	4.39	4.76	4.20	4.39	4.20	4.41	4.20	
	(v) Return on Assets (annualised %)	0.59	0.71	0.17	0.67	0.36	0.67	0.38	
	** Not annualised								
	* For quarter ended 31.03.2016, figures recast, Refer Note No. 2								

Place : Chennai
Date : 25.04.2017

M K Bhattacharya
Executive Director

A S Rajeev
Executive Director

Kishor Kharat
Managing Director & CEO

