

Reviewed Financial Results for the Quarter / Half Year ended 30th September 2017

₹ in lakhs

	Particulars	Quarter ended			Half Year Ended		Year ended
		30.09.2017	30.06.2017	30.09.2016	30.09.2017	30.09.2016	31.03.2017
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	415957.44	413596.59	399438.97	829554.03	806568.57	1603974.55
	(a) Interest/discount on advances/bills	290233.81	282787.24	291950.54	573021.05	584781.86	1146132.08
	(b) Income on investments	121044.97	126337.06	103922.05	247382.03	215314.54	442395.17
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	4066.67	3860.48	2853.23	7927.15	4984.40	12558.91
	(d) Others	611.99	611.81	713.15	1223.80	1487.77	2888.39
2	Other Income	71458.93	65207.49	58462.07	136666.42	102628.76	221137.16
A	Total Income (1 + 2)	487416.37	478804.08	457901.04	966220.45	909197.33	1825111.71
3	Interest Expended	261590.87	267648.66	271613.74	529239.53	555111.24	1089369.06
4	Operating Expenses (e) + (f)	88264.97	85916.18	85667.26	174181.15	163147.68	335671.96
	(e) Employees cost	50970.37	51098.64	49417.58	102069.01	97976.94	199148.66
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding Interest expenditure may be shown separately)	37294.60	34817.54	36249.68	72112.14	65170.74	136523.30
B	Total Expenditure (3 + 4) (excluding provisions and contingencies)	349855.84	353564.84	357281.00	703420.68	718258.92	1425041.02
C	Operating Profit (A-B) (Profit before Provisions and Contingencies)	137560.53	125239.24	100620.04	262799.77	190938.41	400070.69
D	Provisions (other than tax) and Contingencies of which provisions for Non-Performing Assets	74455.44	71555.58	47827.16	146011.02	89526.63	224247.06
E	Exceptional Items	0.00	0.00	0.00	0.00	0.00	0.00
F	Profit from ordinary activities before tax (C-D-E)	63105.09	53683.66	52792.88	116788.75	101411.78	175823.63
G	Provision for Taxes	17950.79	16443.12	12279.15	34393.91	30162.21	35255.91
H	Net Profit from Ordinary Activities after tax(F-G)	45154.30	37240.54	40513.73	82394.84	71249.57	140567.72
I	Extraordinary items (net of tax expense)		0.00	0.00	0.00	0.00	0.00
J	a) Net Profit for the period (H-I)	45154.30	37240.54	40513.73	82394.84	71249.57	140567.72
	Share of earning in Associates(RRBs)						
	Minority Interest						
	b) Net Profit for the period (after Minority Interest)	45154.30	37240.54	40513.73	82394.84	71249.57	140567.72
5	Paid-up equity share capital (Face Value of each share - ₹10/-)	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	1398129.96	1299805.85	1398129.96	1299805.85	1398129.96
7	Analytical Ratios						
	(i) Percentage of shares held by Government of India	82.10	82.10	82.10	82.10	82.10	82.10
	(ii) Capital Adequacy Ratio (Basel III)	13.16%	13.58%	14.34%	13.16%	14.34%	13.64%
	a) Common Equity Tier (CET) 1 Ratio	11.30%	11.71%	12.24%	11.30%	12.24%	11.82%
	b) Additional Tier 1 Ratio	0.36%	0.38%	0.42%	0.36%	0.42%	0.38%
	(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)	**9.40	**7.75	**8.44	**17.16	**14.83	29.27
	(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)	**9.40	**7.75	**8.44	**17.16	**14.83	29.27
	(iv) (a) Amount of gross non-performing assets	962394.88	965301.74	919207.21	962394.88	919207.21	986513.87
	(b) Amount of net non-performing assets	474820.86	523861.19	565696.02	474820.86	565696.02	560656.51
	(c) % of Gross NPAs	6.67	7.21	7.28	6.67	7.28	7.47
	(d) % of Net NPAs	3.41	4.05	4.62	3.41	4.62	4.39
	(v) Return on Assets (annualised %)	0.79	0.66	0.79	0.73	0.69	0.67
	** Not annualised						



Place	Chennai	M K Bhattacharya	A S Rajeev	Kishor Kharat
Date	06.11.2017	Executive Director	Executive Director	Managing Director & CEO