

Reviewed Financial Results for the Quarter / 9 Months ended 31st December 2017

		Quarter ended			9 Months Ended		Year ended
		31.12.2017	30.09.2017	31.12.2016	31.12.2017	31.12.2016	31.03.2017
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
	Particulars						
1	Interest earned (a)+(b)+(c)+(d)	435422.03	415957.44	395755.50	1264976.06	1202324.07	1603974.55
	(a) Interest/discount on advances/bills	302945.52	290233.81	285493.53	875966.57	870275.39	1146132.08
	(b) Income on investments	129647.44	121044.97	105511.99	377029.47	320826.53	442395.17
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	2334.81	4066.67	4001.54	10261.96	8985.94	12558.91
	(d) Others	494.26	611.99	748.44	1718.06	2236.21	2888.39
2	Other Income	54885.41	71458.93	59969.50	191551.83	162598.26	221137.16
A	<b>Total Income ( 1 + 2)</b>	<b>490307.44</b>	<b>487416.37</b>	<b>455725.00</b>	<b>1456527.89</b>	<b>1364922.33</b>	<b>1825111.71</b>
3	Interest Expended	273152.55	261590.87	271097.98	802392.08	826209.22	1089369.06
4	Operating Expenses (e) + (f)	96232.52	88264.97	82509.54	270413.67	245657.22	335671.96
	(e) Employees cost	53119.83	50970.37	49744.92	155188.84	147721.86	199148.66
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown separately)	43112.69	37294.60	32764.62	115224.83	97935.36	136523.30
B	<b>Total Expenditure (3 + 4) (excluding provisions and contingencies)</b>	<b>369385.07</b>	<b>349855.84</b>	<b>353607.52</b>	<b>1072805.75</b>	<b>1071866.44</b>	<b>1425041.02</b>
C	<b>Operating Profit (A-B) (Profit before Provisions and Contingencies)</b>	<b>120922.37</b>	<b>137560.53</b>	<b>102117.48</b>	<b>383722.14</b>	<b>293055.89</b>	<b>400070.69</b>
D	<b>Provisions (other than tax) and Contingencies</b>	<b>91812.06</b>	<b>74455.44</b>	<b>54029.37</b>	<b>237823.08</b>	<b>143556.00</b>	<b>224247.06</b>
	of which provisions for Non-Performing Assets	38548.76	63335.78	54684.06	170078.49	149069.77	209912.58
E	<b>Exceptional items</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>			<b>0.00</b>
F	<b>Profit from ordinary activities before tax (C-D-E)</b>	<b>29110.31</b>	<b>63105.09</b>	<b>48088.11</b>	<b>145899.06</b>	<b>149499.89</b>	<b>175823.63</b>
G	<b>Provision for Taxes</b>	<b>-1196.05</b>	<b>17950.79</b>	<b>10740.29</b>	<b>33197.86</b>	<b>40902.50</b>	<b>35255.91</b>
H	<b>Net Profit from Ordinary Activities after tax(F-G)</b>	<b>30306.36</b>	<b>45154.30</b>	<b>37347.82</b>	<b>112701.20</b>	<b>108597.39</b>	<b>140567.72</b>
I	<b>Extraordinary items (net of tax expense)</b>	<b>0.00</b>		<b>0.00</b>			<b>0.00</b>
J	<b>a) Net Profit for the period (H-I)</b>	<b>30306.36</b>	<b>45154.30</b>	<b>37347.82</b>	<b>112701.20</b>	<b>108597.39</b>	<b>140567.72</b>
	Share of earning in Associates(RRBs)						
	Minority Interest						
	<b>b) Net Profit for the period (after Minority Interest)</b>	<b>30306.36</b>	<b>45154.30</b>	<b>37347.82</b>	<b>112701.20</b>	<b>108597.39</b>	<b>140567.72</b>
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	<b>Analytical Ratios</b>						
	(i) Percentage of shares held by Government of India	81.87	82.10	82.10	81.87	82.10	82.10
	(ii) Capital Adequacy Ratio (Basel III)	12.44%	13.16%	13.89%	12.44%	13.89%	13.64%
	a) Common Equity Tier (CET) 1 Ratio	10.64%	11.30%	11.84%	10.64%	11.84%	11.82%
	b) Additional Tier 1 Ratio	0.35%	0.36%	0.40%	0.35%	0.40%	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)	**6.31	**9.40	**7.78	**23.47	**22.61	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)	**6.31	**9.40	**7.78	**23.47	**22.61	29.27
	(iv) (a) Amount of gross non-performing assets	959515.32	962394.88	967509.85	959515.32	967509.85	986513.87
	(b) Amount of net non-performing assets	489860.21	474820.86	579833.56	489860.21	579833.56	560656.51
	(c) % of Gross NPAs	6.27	6.67	7.69	6.27	7.69	7.47
	(d) % of Net NPAs	3.30	3.41	4.76	3.30	4.76	4.39
	(v) Return on Assets (annualised %)	0.50	0.79	0.71	0.65	0.70	0.67
	** Not annualised						
Place	Chennai	M K Bhattacharya	A S Rajeev	Kishor Kharat			
Date	12.02.2018	Executive Director	Executive Director	Managing Director & CEO			

