

Reviewed Financial Results for the Quarter ended 30th June 2018

₹ in lakhs

	Particulars	Quarter ended			Year ended
		30.06.2018 (Reviewed)	31.03.2018 (Audited)	30.06.2017 (Reviewed)	31.03.2018 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	469216.62	446388.63	413596.59	1711364.69
	(a) Interest/discount on advances/bills	337953.98	309747.56	282787.24	1185714.13
	(b) Income on investments	128984.01	134285.75	126337.06	511315.22
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	1793.12	1902.63	3860.48	12164.59
	(d) Others	485.51	452.69	611.81	2170.75
2	Other Income	43980.04	49031.90	65207.49	240583.73
A	Total Income (1 + 2)	513196.66	495420.53	478804.08	1951948.42
3	Interest Expended	288517.72	282617.23	267648.66	1085009.31
4	Operating Expenses (e) + (f)	94923.29	96426.46	85916.18	366840.13
	(e) Employees cost	55432.25	54836.54	51098.64	210025.38
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown separately)	39491.04	41589.92	34817.54	156814.75
B	Total Expenditure (3 + 4) (excluding provisions and contingencies)	383441.01	379043.69	353564.84	1451849.44
C	Operating Profit (A-B) (Profit before Provisions and Contingencies)	129755.65	116376.84	125239.24	500098.98
D	Provisions (other than tax) and Contingencies	102956.15	154633.68	71555.58	392456.76
	of which provisions for Non-Performing Assets	45659.51	177203.20	68193.95	347281.69
E	Exceptional items	0.00	0.00	0.00	0.00
F	Profit from ordinary activities before tax (C-D-E)	26799.50	-38256.84	53683.66	107642.22
G	Provision for Taxes	5868.12	-51454.92	16443.12	-18257.06
H	Net Profit from Ordinary Activities after tax(F-G)	20931.38	13198.08	37240.54	125899.28
I	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00
J	a) Net Profit for the period (H-I)	20931.38	13198.08	37240.54	125899.28
	Share of earning in Associates(RRBs)				
	Minority Interest				
	b) Net Profit for the period (after Minority Interest)	20931.38	13198.08	37240.54	125899.28
5	Paid-up equity share capital (Face Value of each share - ₹10/-)	48029.17	48029.17	48029.17	48029.17
6	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1534668.58	1534668.58	1398129.96	1534668.58
7	Analytical Ratios				
	(i) Percentage of shares held by Government of India	81.71	81.87	82.10	81.87
	(ii) Capital Adequacy Ratio (Basel III)	12.77%	12.55%	13.58%	12.55%
	a) Common Equity Tier (CET) 1 Ratio	11.22%	11.00%	11.71%	11.00%
	b) Additional Tier 1 Ratio	0.33%	0.33%	0.38%	0.33%
	(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)	**4.36	**2.75	**7.75	26.21
	(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)	**4.36	**2.75	**7.75	26.21
	(iv) (a) Amount of gross non-performing assets	1182759.51	1199014.00	965301.74	1199014.00
	(b) Amount of net non-performing assets	599862.06	595957.20	523861.19	595957.20
	(c) % of Gross NPAs	7.20	7.37	7.21	7.37
	(d) % of Net NPAs	3.79	3.81	4.05	3.81
	(v) Return on Assets (annualised %)	0.33	0.21	0.66	0.53

** Not annualised

Place : Chennai
Date : 08.08.2018

M K Bhattacharya
Executive Director

A S Rajeev
Executive Director

Kishor Kharat
Managing Director & CEO

