

Particulars	Quarter Ended			Year Ended	
	(Audited)	(Reviewed)	(Audited)	(Audited)	
	31.03.2017	31.12.2016	31.03.2016	31.03.2017	31.03.2016
1 Interest earned (a) + (b) + (c) + (d)	832544	824978	788802	3265998	3219880
(a) Interest/discount on advances/bills	566869	569386	580716	2294310	2365806
(b) Income on investments	240586	230842	183342	869510	753515
(c) Interest on balances with Reserve Bank of India and other inter bank funds	23797	22630	21659	88054	81614
(d) Others	1293	2120	3085	14125	18945
2 Other Income	144560	133967	99639	496460	363174
A. TOTAL INCOME (1+2)	977104	958945	888441	3762458	3583054
3 Interest Expended	593841	611316	580333	2375664	2388570
4 Operating Expenses (e) + (f)	169857	162502	167147	643784	622282
(e) Employees cost	83624	86536	93631	343420	361989
(f) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	86233	75966	73516	300364	260293
B. TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)	763699	773818	747480	3019449	3010852
C. OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	213405	185127	140961	743009	572202
D. Provisions (other than tax) and (Of which provisions for Non-performing Assets)	244412 (150526)	167013 (158185)	156467 (200823)	708750 (603190)	387724 (465502)
E. Exceptional Items	0	0	0	0	7940
F. Provision for taxes	-41829	7714	-25118	-21262	41378
G. Net Profit from Ordinary activity (C-D-E-F)	10822	10400	9612	55521	135160
H. Extraordinary items (net of tax expense)	0	0	0	0	0
I. Net Profit(Loss) for the period (G-H)	10822	10400	9612	55521	135160
5 Paid-up equity share capital	68744	68744	68744	68744	68744
6 Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	-	-	-	-	1962253
7 Analytical Ratios					
(i) Percentage of shares held by Government of India	63.44	63.44	63.44	63.44	63.44
(ii) Capital Adequacy Ratio	11.79	11.36	10.56	11.79	10.56
(a) CET 1 Ratio	7.71	7.68	7.95	7.71	7.95
(b) Additional Tier 1 Ratio	9.02	8.51	8.14	9.02	8.14
(iii) Earning per share (Basic and Diluted)	1.58*	1.51*	1.40*	8.08	20.42
(iv) (a) Amount of gross non-performing assets	3371228	3240274	2417089	3371228	2417089
(b) Amount of net non-performing assets	1883210	1824560	1402594	1883210	1402594
(c) % of gross NPAs	11.17	11.70	8.70	11.17	8.70
(d) % of net NPAs	6.57	6.95	5.25	6.57	5.25
(v) Return on Assets (annualised) (Average)(%)	0.10	0.09	0.10	0.13	0.35

* Not Annualised

(Atul Kumar Goel)
Executive Director

(Raj Kamal Verma)
Executive Director

(Vinod Kathuria)
Executive Director

(Arun Tiwari)
Chairman and Managing Director

Place: Mumbai
Date: 08.05.2017

