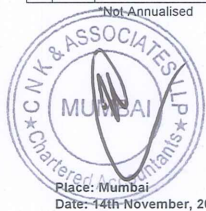


	Standalone						Consolidated					
	Quarter Ended			Half Year Ended			Quarter Ended			Half Year Ended		
	30.09.2019 (Reviewed)	30.06.2019 (Reviewed)	30.09.2018 (Reviewed)	30.09.2019 (Reviewed)	30.09.2018 (Reviewed)	31.03.2019 (Audited)	30.09.2019 (Reviewed)	30.06.2019 (Reviewed)	30.09.2018 (Unaudited)	30.09.2019 (Reviewed)	30.09.2018 (Unaudited)	31.03.2019 (Audited)
1 Interest Earned												
(a) + (b) + (c) + (d)	9,41,337	8,89,762	8,53,882	18,31,099	17,23,963	34,06,666	9,46,846	8,95,991	8,60,209	18,42,837	17,36,312	34,31,367
(a) Interest/Discount on Advances/Bills	6,25,906	6,12,787	5,90,723	12,38,693	11,91,874	23,77,192	6,27,548	6,14,675	5,93,291	12,42,223	11,96,972	23,86,857
(b) Income on Investments	2,74,154	2,41,201	2,37,987	5,15,355	4,73,206	9,00,334	2,77,477	2,45,375	2,41,672	5,22,852	4,80,353	9,14,877
(c) Interest on Balances with Reserve	26,140	31,974	23,463	58,114	54,364	1,20,127	26,299	32,141	23,537	58,440	54,468	1,20,621
Bank of India and other Inter Bank Funds												
(d) Others	15,137	3,800	1,709	18,937	4,519	9,013	15,522	3,800	1,709	19,322	4,519	9,012
2 Other Income	1,14,320	98,952	89,944	2,13,272	2,10,739	4,47,395	1,28,501	1,09,377	1,03,355	2,37,878	2,31,481	5,04,171
A. TOTAL INCOME (1+2)	10,55,657	9,88,714	9,43,826	20,44,371	19,34,702	38,54,061	10,75,347	10,05,368	9,63,564	20,80,715	19,67,793	39,35,538
3 Interest Expended	6,50,751	6,37,943	6,04,570	12,88,694	12,12,039	23,85,175	6,51,206	6,39,161	6,05,642	12,90,367	12,14,041	23,89,609
Operating Expenses (a) + (b)	1,80,843	1,62,130	1,56,068	3,42,973	3,24,597	7,16,763	1,96,935	1,76,415	1,73,018	3,73,350	3,52,762	7,85,618
(a) Employees Cost	75,826	72,117	71,552	1,47,943	1,42,568	3,15,093	78,258	74,584	73,696	1,52,842	1,46,941	3,23,723
(b) Other operating expenses	1,05,017	90,013	84,516	1,95,030	1,82,029	4,01,670	1,18,677	1,01,831	99,322	2,20,508	2,05,821	4,61,895
(All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)												
4 B. TOTAL EXPENDITURE (3)+(4)	8,31,594	8,00,073	7,60,638	16,31,667	15,36,636	31,01,938	8,48,141	8,15,576	7,78,660	16,63,717	15,66,803	31,75,227
(Excluding Provisions and Contingencies)												
C. OPERATING PROFIT (A-B)	2,24,063	1,88,641	1,83,188	4,12,704	3,98,066	7,52,123	2,27,206	1,89,792	1,84,904	4,16,998	4,00,990	7,60,311
(Profit before Provisions & Contingencies)												
D. Provisions and Contingencies (Other than Tax)	3,85,875	1,51,934	1,71,555	5,37,809	4,00,462	11,44,789	3,88,470	1,53,150	1,78,723	5,41,620	4,07,645	11,53,627
(Of which provisions for Non-Performing Assets)	(328230)	(143110)	(171001)	(475940)	(351318)	(1143540)	(333766)	(144344)	(178185)	(478110)	(358502)	(1152581)
E. Exceptional Items	-	-	-	-	-	-	-	-	-	-	-	-
F. Profit/(Loss) from Ordinary Activities before Tax (C-D-E)	(161812)	36,707	11,633	(125105)	(2396)	(392666)	(161264)	36,642	6181	(124622)	(6655)	(393316)
G. Tax Expenses	(42451)	14,264	(2270)	(28187)	(29253)	(97921)	(42407)	14,264	(2043)	(28143)	(28718)	(99975)
H. Net Profit/(Loss) from Ordinary activity after tax (F-G)	(119361)	22,443	13,903	(96918)	26,857	(294745)	(118857)	22,378	8,224	(96479)	22,063	(293341)
I. Extraordinary items (net of tax expense)	-	-	-	-	-	-	-	-	-	-	-	-
J. Less: Minority Interest	-	-	-	-	-	-	-	-	-	-	-	-
K. Add: Share of Profit in Associate	-	-	-	-	-	-	(377)	634	339	257	550	1,106
L. Net Profit/(Loss) for the period (H-I-J+K)	(119361)	22,443	13,903	(96918)	26,857	(294745)	(119234)	23,012	8,563	(96222)	22,613	(292235)
5 Paid-up Equity Share Capital (F.V. of each share Rs. 10)	1,76,302	1,76,302	1,16,857	1,76,302	1,16,857	1,76,302	1,76,302	1,76,302	1,16,857	1,76,302	1,16,857	1,76,302
6 Reserves excluding Revaluation Reserves (as per Balance Sheet of previous year)	-	-	-	-	-	22,48,918	-	-	-	-	-	22,73,382
7 Analytical Ratios												
(i) Percentage of Shares held by Government of India	74.27	74.27	67.43	74.27	67.43	74.27	74.27	74.27	67.43	74.27	67.43	74.27
(ii) Capital Adequacy Ratio (Basel III) %	15.14	11.43	11.55	15.14	11.55	11.78	15.10	11.51	11.45	15.10	11.45	11.86
(a) CET 1 Ratio	11.46	7.87	7.54	11.46	7.54	8.02	11.45	7.95	7.40	11.45	7.40	8.10
(b) Additional Tier 1 Ratio	1.37	1.40	1.49	1.37	1.49	1.46	1.36	1.40	1.45	1.36	1.45	1.46
(iii) Basic and Diluted Earnings Per Share												
(a) Before Extraordinary Items	*(6.77)	*1.27	*1.19	*(5.50)	*2.30	(25.08)	*(6.76)	*1.31	*0.73	*(5.46)	*1.94	(24.87)
(b) After Extraordinary Items	*(6.77)	*1.27	*1.19	*(5.50)	*2.30	(25.08)	*(6.76)	*1.31	*0.73	*(5.46)	*1.94	(24.87)
(iv) NPA Ratios												
(a) Amount of Gross Non-Performing Assets	49,85,048	48,81,188	50,15,742	49,85,048	50,15,742	48,72,915	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	49,17,146
(b) Amount of Net Non-Performing Assets	20,79,106	21,23,089	24,65,694	20,79,106	24,65,694	20,33,242	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	20,58,788
(c) % of Gross NPAs	15.24	15.18	15.74	15.24	15.74	14.98	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	15.01
(d) % of Net NPAs	6.98	7.23	8.42	6.98	8.42	6.85	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	6.89
(v) Return on Assets (Annualised) (Average) (%)	(0.87)	0.17	0.11	(0.37)	0.10	(0.59)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	(0.59)

Not Annualised



(MANAS RANJAN BISWAL)
Executive Director

(BAJIRAN RAI G.)
Managing Director & CEO

(DINESH KUMAR GARG)
Executive Director



(KEWAL HANDA)
Chairman

(GOPAL SINGH GUSAIN)
Executive Director



Place: Mumbai
Date: 14th November, 2019