

Particulars	Quarter Ended			Year Ended
	30.06.2018	31.03.2018	30.06.2017	31.03.2018
	(Reviewed)	(Audited Refer note no. 2)	(Reviewed)	(Audited)
1 Interest earned (a) + (b) + (c) + (d)	870081	811210	815304	3274800
(a) Interest/discount on advances/bills	601151	554871	573768	2277298
(b) Income on Investments	235219	220337	214765	877996
(c) Interest on balances with Reserve Bank of India and other inter Bank Funds	30901	34735	25502	113937
(d) Others	2810	1267	1269	5569
2 Other Income	120795	148476	141465	498986
<b>A. TOTAL INCOME (1+2)</b>	<b>990876</b>	<b>959686</b>	<b>956769</b>	<b>3773786</b>
3 Interest Expended	607469	591903	591044	2344334
4 Operating Expenses (e) + (f)	174529	178842	160066	675495
(e) Employees cost	77016	81537	82129	325523
(f) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	97513	97305	77937	349972
<b>B. TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)</b>	<b>781998</b>	<b>770745</b>	<b>751110</b>	<b>3019829</b>
<b>C. OPERATING PROFIT (A-B) (Profit before Provisions &amp; Contingencies)</b>	<b>208878</b>	<b>188941</b>	<b>205659</b>	<b>753957</b>
<b>D. Provisions (other than tax) and Contingencies (Of which provisions for Non-Performing Assets)</b>	<b>222907</b> <b>(180317)</b>	<b>566792</b> <b>(563857)</b>	<b>170371</b> <b>(187552)</b>	<b>1418070</b> <b>(1349984)</b>
<b>E. Exceptional Items</b>	0	0	0	0
<b>F. Tax Expenses</b>	(26983)	(119513)	23630	(139376)
<b>G. Net Profit/(Loss) from Ordinary activity (C-D-E-F)</b>	<b>12954</b>	<b>-258338</b>	<b>11658</b>	<b>-524737</b>
<b>H. Extraordinary Items (Net of Tax Expense)</b>	0	0	0	0
<b>I. Net Profit/(Loss) for the period (G-H)</b>	<b>12954</b>	<b>-258338</b>	<b>11658</b>	<b>-524737</b>
5 Paid-up Equity Share Capital (FV Rs. 10)	116857	116857	68744	116857
6 Reserves excluding Revaluation Reserves (As per Balance Sheet of previous year)				2158632
7 Analytical Ratios				
(i) Shares held by Govt of India (%)	67.43	67.43	63.44	67.43
(ii) Capital Adequacy Ratio (Basel III) (%)	11.45	11.50	12.01	11.50
(a) CET 1 Ratio	7.50	7.60	7.73	7.60
(b) Additional Tier 1 Ratio	1.49	1.47	1.51	1.47
(iii) Basic and Diluted Earning per share *				
Before Extraordinary Items	1.11*	*(29.59)	1.70*	(69.45)
After Extraordinary Items	1.11*	*(29.59)	1.70*	(69.45)
(iv) (a) Amount of Gross Non-Performing Assets	5097264	4936993	3728633	4936993
(b) Amount of Net Non-Performing Assets	2550846	2432631	2078497	2432631
(c) % of Gross NPAs	16.00	15.73	12.63	15.73
(d) % of Net NPAs	8.70	8.42	7.47	8.42
(v) Return on Assets (annualised) (Average) (%)	0.10	(2.05)	0.10	(1.07)

\* Not Annualised

(Atul Kumar Goel)  
Executive Director

(Raj Kamal Verma)  
Executive Director

(Rajkiran Rai G.)  
Managing Director & CEO

(Kewal Handa)  
Chairman

Place: Mumbai  
Date 10.08.2018

