

		Standalone				Consolidated		
		Quarter Ended		Year Ended		Year Ended		
		31.03.2018 (Audited) (Refer Note 2)	31.12.2017 (Reviewed)	31.03.2017 (Audited) (Refer Note 2)	31.03.2018 (Audited)	31.03.2017 (Audited)	31.03.2018 (Audited)	31.03.2017 (Audited)
1	Interest Earned							
	(a) + (b) + (c) + (d)	811210	826047	832545	3274800	3265998	3295157	3281697
	(a) Interest/Discount on Advances/Bills	554871	573234	566869	2277298	2294310	2285698	2300484
	(b) Income on Investments	220337	223408	240586	877996	869510	889835	878893
	(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds	34735	27824	23797	113937	88054	114055	88196
	(d) Others	1267	1581	1293	5569	14124	5569	14124
2	Other Income	148476	87311	144560	498986	496460	546208	542998
<b>A.</b>	<b>TOTAL INCOME (1+2)</b>	<b>959686</b>	<b>913358</b>	<b>977105</b>	<b>3773786</b>	<b>3762458</b>	<b>3841365</b>	<b>3824695</b>
3	Interest Expended	591903	571221	593841	2344334	2375664	2347090	2377630
	Operating Expenses (a) + (b)	178842	176677	169857	675495	643784	735082	702129
	(a) Employees Cost	81537	81278	83624	325523	343420	333217	350939
	(b) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	97305	95399	86233	349972	300364	401865	351190
<b>B.</b>	<b>TOTAL EXPENDITURE (3)+(4)</b>	<b>770745</b>	<b>747898</b>	<b>763698</b>	<b>3019829</b>	<b>3019448</b>	<b>3082172</b>	<b>3079759</b>
	(Excluding Provisions and Contingencies)							
<b>C.</b>	<b>OPERATING PROFIT (A-B)</b>	<b>188941</b>	<b>165460</b>	<b>213407</b>	<b>753957</b>	<b>743010</b>	<b>759193</b>	<b>744936</b>
	(Profit before Provisions & Contingencies)							
<b>D.</b>	<b>Provisions (other than tax) and Contingencies</b>	<b>566792</b>	<b>325440</b>	<b>244412</b>	<b>1418070</b>	<b>708750</b>	<b>1419850</b>	<b>709060</b>
	(Of which provisions for Non-Performing Assets)	-563857	-252104	-150526	-1349984	-603190	-1349984	-603190
<b>E.</b>	<b>Exceptional Items</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>F.</b>	<b>Tax Expenses</b>	<b>-119513</b>	<b>-34995</b>	<b>-41829</b>	<b>-139376</b>	<b>-21262</b>	<b>-138593</b>	<b>-20799</b>
<b>G.</b>	<b>Net Profit from Ordinary activity (C-D-E-F)</b>	<b>-258338</b>	<b>-124985</b>	<b>10824</b>	<b>-524737</b>	<b>55522</b>	<b>-522064</b>	<b>56675</b>
<b>H.</b>	<b>Extraordinary items (net of tax expense)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	Add: Share of Earnings in Associates	0	0	0	0	0	817	589
<b>I.</b>	<b>Net Profit/Loss for the period (G-H)</b>	<b>-258338</b>	<b>-124985</b>	<b>10824</b>	<b>-524737</b>	<b>55522</b>	<b>-521247</b>	<b>57264</b>
5	Paid-up Equity Share Capital (F.V. of each share Rs. 10)	116857	85575	68744	116857	68744	116857	68744
6	Reserves excluding Revaluation Reserves (as per Balance Sheet of previous year)	-	-	-	2158632	2029096	2174136	2042684
7	Analytical Ratios							
	(i) Percentage of Shares held by Government of India	67.43	55.52	63.44	67.43	63.44	67.43	63.44
	(ii) Capital Adequacy Ratio (Basel III) %	11.50	11.37	11.79	11.50	11.79	11.56	11.84
	(a) CET 1 Ratio	7.60	7.18	7.71	7.60	7.71	7.67	7.76
	(b) Additional Tier 1 Ratio	1.47	1.47	1.31	1.47	1.31	1.47	1.31
	(iii) Basic and Diluted Earning Per Share							
	(a) Before Extraordinary Items	*-29.59	*-16.63	*1.58	-69.45	8.08	-68.98	8.33
	(b) After Extraordinary Items	*-29.59	*-16.63	*1.58	-69.45	8.08	-68.98	8.33
	(iv) NPA Ratios							
	(a) Amount of Gross Non-Performing Assets	4936993	4098835	3371228	4936993	3371228	4936993	3371228
	(b) Amount of Net Non-Performing Assets	2432631	2042821	1883210	2432631	1883210	2432631	1883210
	(c) % of Gross NPAs	15.73	13.03	11.17	15.73	11.17	15.73	11.17
	(d) % of Net NPAs	8.42	6.96	6.57	8.42	6.57	8.42	6.57
	(v) Return on Assets (Annualised) (Average) (%)	-2.05	-1.01	0.10	-1.07	0.13	-1.07	0.13

\*Not Annualised

(Atul Kumar Goel)  
Executive Director

(Raj Kamal Verma)  
Executive Director

(Vinod Kathuria)  
Executive Director

(Rajkiran Bai G.)  
Managing Director & CEO

(Kewal Handa)  
Chairman

