

| Particulars | Quarter Ended | | | Nine Months Ended | | Year Ended |
|--|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| | (Reviewed) | | | (Reviewed) | | (Audited) |
| | 31.12.2017 | 30.09.2017 | 31.12.2016 | 31.12.2017 | 31.12.2016 | 31.03.2017 |
| 1 Interest Earned (a) + (b) + (c) + (d) | 826047 | 822239 | 824978 | 2463590 | 2433454 | 3265998 |
| (a) Interest/Discount on Advances/Bills | 573234 | 575425 | 569386 | 1722427 | 1727441 | 2294310 |
| (b) Income on Investments | 223408 | 219486 | 230842 | 657659 | 628924 | 869510 |
| (c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds | 27824 | 25876 | 22630 | 79202 | 64257 | 88054 |
| (d) Others | 1581 | 1452 | 2120 | 4302 | 12832 | 14125 |
| 2 Other Income | 87311 | 121734 | 133967 | 350510 | 351900 | 496460 |
| A. TOTAL INCOME (1+2) | 913358 | 943973 | 958945 | 2814100 | 2785354 | 3762458 |
| 3 Interest Expended | 571221 | 590166 | 611316 | 1752431 | 1781823 | 2375664 |
| 4 Operating Expenses (a) + (b) | 176677 | 159910 | 162502 | 496653 | 473927 | 643784 |
| (a) Employees Cost | 81278 | 80579 | 86536 | 243986 | 259796 | 343420 |
| (b) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately) | 95399 | 79331 | 75966 | 252667 | 214131 | 300364 |
| B. TOTAL EXPENDITURE (3)+(4) (Excluding Provisions and Contingencies) | 747898 | 750076 | 773818 | 2249084 | 2255750 | 3019449 |
| C. OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies) | 165460 | 193897 | 185127 | 565016 | 529604 | 743009 |
| D. Provisions (other than tax) and Contingencies (Of which provisions for Non-Performing Assets) | 325440 (252104) | 355467 (346471) | 167013 (158185) | 851278 (786127) | 464338 (452664) | 708750 (603190) |
| E. Exceptional Items | 0 | 0 | 0 | 0 | 0 | 0 |
| F. Tax Expenses | -34995 | -8498 | 7714 | -19863 | 20567 | -21262 |
| G. Net Profit from Ordinary activity (C-D-E-F) | -124985 | -153072 | 10400 | -266399 | 44699 | 55521 |
| H. Extraordinary items (net of tax expense) | 0 | 0 | 0 | 0 | 0 | 0 |
| I. Net Profit/Loss for the period (G-H) | -124985 | -153072 | 10400 | -266399 | 44699 | 55521 |
| 5 Paid-up Equity Share Capital (F.V. of each share Rs. 10) | 85575 | 72643 | 68744 | 85575 | 68744 | 68744 |
| 6 Reserves excluding Revaluation Reserves (as per Balance Sheet of previous year) | 2029096 | 2029096 | 1962253 | 2029096 | 1962253 | 2029096 |
| 7 Analytical Ratios | | | | | | |
| (i) Percentage of Shares held by Government of India | 55.52 | 65.40 | 63.44 | 55.52 | 63.44 | 63.44 |
| (ii) Capital Adequacy Ratio (Basel III) % | 11.37 | 11.22 | 11.36 | 11.37 | 11.36 | 11.79 |
| (a) CET 1 Ratio | 7.18 | 7.00 | 7.68 | 7.18 | 7.68 | 7.71 |
| (b) Additional Tier 1 Ratio | 1.47 | 1.50 | 0.83 | 1.47 | 0.83 | 1.31 |
| (iii) Basic and Diluted Earning Per Share (Not Annualised) | | | | | | |
| (a) Before Extraordinary Items | -16.63 | -21.87 | 1.51 | -37.15 | 6.50 | 8.08 |
| (b) After Extraordinary Items | -16.63 | -21.87 | 1.51 | -37.15 | 6.50 | 8.08 |
| (iv) NPA Ratios | | | | | | |
| (a) Amount of Gross Non-Performing Assets | 4098835 | 3828584 | 3240274 | 4098835 | 3240274 | 3371228 |
| (b) Amount of Net Non-Performing Assets | 2042821 | 1947939 | 1824560 | 2042821 | 1824560 | 1883210 |
| (c) % of Gross NPAs | 13.03 | 12.35 | 11.70 | 13.03 | 11.70 | 11.17 |
| (d) % of Net NPAs | 6.96 | 6.70 | 6.95 | 6.96 | 6.95 | 6.57 |
| (v) Return on Assets (Annualised) (Average) (%) | -1.01 | -1.27 | 0.09 | -0.74 | 0.14 | 0.13 |

(Atul Kumar Goel)
Executive Director

(Raj Kamal Verma)
Executive Director

(Vinod Kathuria)
Executive Director

(Rajkiran Rai G.)
Managing Director & CEO

(Kewal Handa)
Chairman



Place: Mumbai
Date: 03.02.2018

