

	Standalone						Consolidated					
	Quarter Ended		Nine Months Ended		Year Ended	Quarter Ended		Nine Months Ended		Year Ended		
	31.12.2019 (Reviewed)	30.09.2019 (Reviewed)	31.12.2018 (Reviewed)	31.12.2019 (Reviewed)	31.12.2018 (Reviewed)	31.03.2019 (Audited)	31.12.2019 (Reviewed)	30.09.2019 (Reviewed)	31.12.2018 (Unaudited)	31.12.2019 (Reviewed)	31.12.2018 (Unaudited)	31.03.2019 (Audited)
1 Interest Earned												
(a) + (b) + (c) + (d)	9,63,072	9,41,337	8,47,753	27,94,171	25,71,716	34,06,666	9,68,788	9,46,846	8,56,356	28,11,625	25,92,668	34,31,367
(a) Interest/Discount on Advances/Bills	6,44,268	6,25,906	5,97,466	18,82,961	17,89,340	23,77,192	6,45,283	6,27,548	5,99,884	18,87,506	17,96,856	23,86,857
(b) Income on Investments	2,79,923	2,74,154	2,21,891	7,95,278	6,95,097	9,00,334	2,84,468	2,77,477	2,27,882	8,07,320	7,08,235	9,14,877
(c) Interest on Balances with Reserve												
Bank of India and other Inter Bank Funds	29,289	26,140	26,414	87,403	80,778	1,20,127	29,424	26,299	26,608	87,864	81,076	1,20,621
(d) Others	9,592	15,137	1,982	28,529	6,501	9,013	9,613	15,522	1,982	28,935	6,501	9,012
2 Other Income	1,11,049	1,14,320	1,09,505	3,24,321	3,20,244	4,47,395	1,29,735	1,28,501	1,19,336	3,67,613	3,50,817	5,04,171
<b>A. TOTAL INCOME (1+2)</b>	<b>10,74,121</b>	<b>10,55,657</b>	<b>9,57,258</b>	<b>31,18,492</b>	<b>28,91,960</b>	<b>38,54,061</b>	<b>10,98,523</b>	<b>10,75,347</b>	<b>9,75,692</b>	<b>31,79,238</b>	<b>29,43,485</b>	<b>39,35,538</b>
3 Interest Expended	6,49,613	6,50,751	5,98,336	19,38,307	18,10,375	23,85,175	6,49,945	6,51,206	5,99,556	19,40,312	18,13,597	23,89,609
Operating Expenses (a) + (b)	1,84,364	1,80,843	1,77,885	5,27,337	5,02,482	7,16,763	2,06,660	1,96,935	1,93,172	5,80,010	5,45,934	7,85,618
(a) Employees Cost	86,564	75,826	74,418	2,34,507	2,16,986	3,15,093	89,163	78,258	76,938	2,42,005	2,23,879	3,23,723
(b) Other operating expenses	97,800	1,05,017	1,03,467	2,92,830	2,85,496	4,01,670	1,17,497	1,18,677	1,16,234	3,38,005	3,22,055	4,61,895
(b) (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	-	-	-	-	-	-	-	-	-	-	-	-
<b>B. TOTAL EXPENDITURE (3)+(4)</b>	<b>8,33,977</b>	<b>8,31,594</b>	<b>7,76,221</b>	<b>24,65,644</b>	<b>23,12,857</b>	<b>31,01,938</b>	<b>8,56,605</b>	<b>8,48,141</b>	<b>7,92,728</b>	<b>25,20,322</b>	<b>23,59,531</b>	<b>31,75,227</b>
(Excluding Provisions and Contingencies)												
<b>C. OPERATING PROFIT (A-B)</b>	<b>2,40,144</b>	<b>2,24,063</b>	<b>1,81,037</b>	<b>6,52,848</b>	<b>5,79,103</b>	<b>7,52,123</b>	<b>2,41,918</b>	<b>2,27,206</b>	<b>1,82,964</b>	<b>6,58,916</b>	<b>5,83,954</b>	<b>7,60,311</b>
(Profit before Provisions & Contingencies)												
<b>D. Provisions and Contingencies (Other than Tax)</b>	<b>1,81,899</b>	<b>3,85,875</b>	<b>1,67,712</b>	<b>7,19,708</b>	<b>5,68,174</b>	<b>11,44,789</b>	<b>1,85,656</b>	<b>3,88,470</b>	<b>1,67,637</b>	<b>7,27,276</b>	<b>5,75,282</b>	<b>11,53,627</b>
(Of which provisions for Non-Performing Assets)	(1,56,990)	(3,32,830)	(2,13,913)	(6,32,930)	(5,65,231)	(11,43,540)	(1,60,070)	(3,33,766)	(2,13,928)	(6,38,180)	(5,72,430)	(11,52,581)
<b>E. Exceptional Items</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>F. Profit/(Loss) from Ordinary Activities before Tax (C-D-E)</b>	<b>58,245</b>	<b>(1,61,812)</b>	<b>13,325</b>	<b>(66,860)</b>	<b>10,929</b>	<b>(3,92,666)</b>	<b>56,262</b>	<b>(1,61,264)</b>	<b>15,327</b>	<b>(68,360)</b>	<b>8,672</b>	<b>(3,93,316)</b>
<b>G. Tax Expenses</b>	<b>787</b>	<b>(42,451)</b>	<b>(1,996)</b>	<b>(27,400)</b>	<b>(31,249)</b>	<b>(97,921)</b>	<b>939</b>	<b>(42,407)</b>	<b>(2,531)</b>	<b>(27,204)</b>	<b>(31,249)</b>	<b>(99,975)</b>
<b>H. Net Profit/(Loss) from Ordinary activity after tax (F-G)</b>	<b>57,458</b>	<b>(1,19,361)</b>	<b>15,321</b>	<b>(39,460)</b>	<b>42,178</b>	<b>(2,94,745)</b>	<b>55,323</b>	<b>(1,18,857)</b>	<b>17,858</b>	<b>(41,156)</b>	<b>39,921</b>	<b>(2,93,341)</b>
<b>I. Extraordinary items (net of tax expense)</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>J. Less: Minority Interest</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>K. Add: Share of Profit in Associate</b>	-	-	-	-	-	-	113	(377)	439	370	989	1,106
<b>L. Net Profit/(Loss) for the period (H-I+K)</b>	<b>57,458</b>	<b>(1,19,361)</b>	<b>15,321</b>	<b>(39,460)</b>	<b>42,178</b>	<b>(2,94,745)</b>	<b>55,436</b>	<b>(1,19,234)</b>	<b>18,297</b>	<b>(40,786)</b>	<b>40,910</b>	<b>(2,92,235)</b>
5 Paid-up Equity Share Capital (F.V. of each share Rs. 10)	3,42,282	1,76,302	1,16,857	3,42,282	1,16,857	1,76,302	3,42,282	1,76,302	1,16,857	3,42,282	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	86.75	74.27	67.43	86.75	67.43	74.27	86.75	74.27	67.43	86.75	67.43	74.27
(ii) Capital Adequacy Ratio (Basel III) %	14.71	15.14	11.43	14.71	11.43	11.78	14.78	15.10	11.97	14.78	11.97	11.86
(a) CET 1 Ratio	11.35	11.46	7.50	11.35	7.50	8.02	11.42	11.45	7.73	11.42	7.73	8.10
(b) Additional Tier 1 Ratio	1.34	1.37	1.52	1.34	1.52	1.46	1.34	1.36	1.51	1.34	1.51	1.46
(iii) Basic and Diluted Earnings Per Share												
(a) Before Extraordinary Items	*2.46	*(6.77)	*1.31	*(2.02)	*3.61	(25.08)	*2.37	*(6.76)	*1.57	*(2.09)	*3.50	(24.87)
(b) After Extraordinary Items	*2.46	*(6.77)	*1.31	*(2.02)	*3.61	(25.08)	*2.37	*(6.76)	*1.57	*(2.09)	*3.50	(24.87)
(iv) NPA Ratios												
(a) Amount of Gross Non-Performing Assets	49,92,358	49,85,048	49,71,334	49,92,358	49,71,334	48,72,915	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	49,17,146
(b) Amount of Net Non-Performing Assets	21,51,028	20,79,106	24,14,164	21,51,028	24,14,164	20,33,242	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	20,58,788
(c) % of Gross NPAs	14.86	15.24	15.66	14.86	15.66	14.98	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	15.01
(d) % of Net NPAs	6.99	6.98	8.27	6.99	8.27	6.85	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	6.89
(v) Return on Assets (Annualised) (Average) (%)	0.41	(0.87)	0.12	(0.10)	0.11	(0.59)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	(0.59)

\*Not Annualised

(MANAS RANJAN DISWAL)  
Executive Director

(DINESH KUMAR GARG)  
Executive Director

(GOPAL SINGH GUSAIN)  
Executive Director

(RAJKIRAN RAI G.)  
Managing Director & CEO

(KEWAL HANDA)  
Chairman