

Particulars	Quarter Ended			Half Year Ended		Year Ended
	(Reviewed)			(Reviewed)		(Audited)
	30.09.2017	30.06.2017	30.09.2016	30.09.2017	30.09.2016	31.03.2017
1 Interest Earned						
(a) + (b) + (c) + (d)	822239	815304	820814	1637543	1608476	3265998
(a) Interest/Discount on Advances/Bills	575425	573768	581705	1149193	1158055	2294310
(b) Income on Investments	219486	214765	210428	434251	398082	869510
(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds	25876	25502	21830	51378	41627	88054
(d) Others	1452	1269	6851	2721	10712	14125
2 Other Income	121734	141465	113944	263199	217933	496460
<b>A. TOTAL INCOME (1+2)</b>	<b>943973</b>	<b>956769</b>	<b>934758</b>	<b>1900742</b>	<b>1826409</b>	<b>3762458</b>
3 Interest Expended	590166	591044	593070	1181210	1170507	2375664
4 Operating Expenses (a) + (b)	159910	160066	159718	319976	311425	643784
(a) Employees Cost	80579	82129	87363	162708	173260	343420
(b) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	79331	77937	72355	157268	138165	300364
<b>B. TOTAL EXPENDITURE (3)+(4)</b> (Excluding Provisions and Contingencies)	<b>750076</b>	<b>751110</b>	<b>752788</b>	<b>1501186</b>	<b>1481932</b>	<b>3019449</b>
<b>C. OPERATING PROFIT (A-B)</b> (Profit before Provisions & Contingencies)	<b>193897</b>	<b>205659</b>	<b>181970</b>	<b>399556</b>	<b>344477</b>	<b>743009</b>
<b>D. Provisions (other than tax) and Contingencies</b> (Of which provisions for Non-Performing Assets)	<b>355467</b> (346471)	<b>170371</b> (187552)	<b>162029</b> (159821)	<b>525838</b> (534023)	<b>297325</b> (294479)	<b>708750</b> (603190)
<b>E. Exceptional Items</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>F. Tax Expenses</b>	<b>-8498</b>	<b>23630</b>	<b>2274</b>	<b>15132</b>	<b>12853</b>	<b>(21262)</b>
<b>G. Net Profit from Ordinary activity (C-D-E-F)</b>	<b>-153072</b>	<b>11658</b>	<b>17667</b>	<b>-141414</b>	<b>34299</b>	<b>55521</b>
<b>H. 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>I. Net Profit/Loss for the period (G-H)</b>	<b>-153072</b>	<b>11658</b>	<b>17667</b>	<b>-141414</b>	<b>34299</b>	<b>55521</b>
5 Paid-up Equity Share Capital (F.V. of each share Rs. 10)	72643	68744	68744	72643	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	65.40	63.44	63.44	65.40	63.44	63.44
(ii) Capital Adequacy Ratio (Basel III) %	11.22	12.01	11.19	11.22	11.19	11.79
(a) CET 1 Ratio	7.00	7.73	8.06	7.00	8.06	7.71
(b) Additional Tier 1 Ratio	1.50	1.51	0.50	1.50	0.50	1.31
(iii) Basic and Diluted Earning Per Share (Not Annualised)						
(a) Before Extraordinary Items	-21.87	1.70	2.57	-20.21	4.99	8.08
(b) After Extraordinary Items	-21.87	1.70	2.57	-20.21	4.99	8.08
(iv) NPA Ratios						
(a) Amount of Gross Non-Performing Assets	3828584	3728633	2986205	3828584	2986205	3371228
(b) Amount of Net Non-Performing Assets	1947939	2078497	1694789	1947939	1694789	1883210
(c) % of Gross NPAs	12.35	12.63	10.73	12.35	10.73	11.17
(d) % of Net NPAs	6.70	7.47	6.39	6.70	6.39	6.57
(v) Return on Assets (Annualised) (Average)( %)	-1.27	0.10	0.17	-0.59	0.17	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

