

Particulars	Quarter Ended (Reviewed)			Half Year Ended (Reviewed)		Year Ended (Audited)
	30.09.2018	30.06.2018	30.09.2017	30.09.2018	30.09.2017	31.03.2018
	1 Interest Earned					
(a) + (b) + (c) + (d)	853882	870081	822239	1723963	1637543	3274800
(a) Interest/Discount on Advances/Bills	590723	601151	575425	1191874	1149193	2277298
(b) Income on Investments	237987	235219	219486	473206	434251	877996
(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds	23463	30901	25876	54364	51378	113937
(d) Others	1709	2810	1452	4519	2721	5569
2 Other Income	89944	120795	121734	210739	263199	498986
A. TOTAL INCOME (1+2)	943826	990876	943973	1934702	1900742	3773786
3 Interest Expended	604570	607469	590166	1212039	1181210	2344334
4 Operating Expenses (a) + (b)	162068	174529	159910	336597	319976	675495
(a) Employees Cost	77552	77016	80579	154568	162708	325523
(b) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	84516	97513	79331	182029	157268	349972
B. TOTAL EXPENDITURE (3)+(4) (Excluding Provisions and Contingencies)	766638	781998	750076	1548636	1501186	3019829
C. OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	177188	208878	193897	386066	399556	753957
D. Provisions (other than tax) and Contingencies (Of which provisions for Non-Performing Assets)	165555 (171001)	222907 (180317)	355467 (346471)	388462 (351318)	525838 (534023)	1418070 (1349984)
E. Exceptional Items	0	0	0	0	0	0
F. Profit from Ordinary Activities before Tax (C-D-E)	11633	(14029)	(161570)	(2396)	(126282)	(664113)
G. Tax Expenses	(2270)	(26983)	(8498)	(29253)	15132	(139376)
H. Net Profit from Ordinary activity (F-G)	13903	12954	(153072)	26857	(141414)	(524737)
I. Extraordinary items (net of tax expense)	0	0	0	0	0	0
J. Net Profit / (Loss) for the period (H-I)	13903	12954	(153072)	26857	(141414)	(524737)
5 Paid-up Equity Share Capital (F.V. of each share Rs. 10)	116857	116857	72643	116857	72643	116857
6 Reserves excluding Revaluation Reserves (as per Balance Sheet of previous year)						2158632
7 Analytical Ratios						
(i) Percentage of Shares held by Government of India	67.43	67.43	65.40	67.43	65.40	67.43
(ii) Capital Adequacy Ratio (Basel III) %	11.55	11.45	11.22	11.55	11.22	11.50
(a) CET 1 Ratio	7.54	7.50	7.00	7.54	7.00	7.60
(b) Additional Tier 1 Ratio	1.49	1.49	1.50	1.49	1.50	1.47
(iii) Basic and Diluted Earning Per Share (Not Annualised)						
(a) Before Extraordinary Items	1.19	1.11	(21.87)	2.30	(20.21)	*(69.45)
(b) After Extraordinary Items	1.19	1.11	(21.87)	2.30	(20.21)	*(69.45)
(iv) NPA Ratios						
(a) Amount of Gross Non-Performing Assets	5015742	5097264	3828584	5015742	3828584	4936993
(b) Amount of Net Non-Performing Assets	2465694	2550846	1947939	2465694	1947939	2432631
(c) % of Gross NPAs	15.74	16.00	12.35	15.74	12.35	15.73
(d) % of Net NPAs	8.42	8.70	6.70	8.42	6.70	8.42
(v) Return on Assets (Annualised) (Average) (%)	0.11	0.10	(1.27)	0.10	(0.59)	(1.07)

* Annualised

(Gopal Singh Gusain)
Executive Director

(Atul Kumar Gopal)
Executive Director

(Raj Kamal Verma)
Executive Director

(Rajkiran Rai G.)
Managing Director & CEO

(Kewal Handa)
Chairman

Place: Mumbai
Date: 29.10.2018

