

## Reviewed Financial Results for the Quarter ended 30th June 2019

(₹ In Lacs)

		Standalone				Consolidated			
		Quarter Ended		Year Ended		Quarter Ended		Year Ended	
		30.06.2019	31.03.2019	30.06.2018	31.03.2019	30.06.2019	31.03.2019	30.06.2018	31.03.2019
		(Reviewed)	(Audited) (Refer Note 2)	(Reviewed)	(Audited)	(Reviewed)	(Unaudited) (Refer Note 2)	(Unaudited)	(Audited)
1	Interest Earned								
	(a) + (b) + (c) + (d)	8,89,762	8,34,950	8,70,081	34,06,666	8,95,991	8,38,699	8,76,103	34,31,367
	(a) Interest/Discount on Advances/Bills	6,12,787	5,87,852	6,01,151	23,77,192	6,14,675	5,90,001	6,03,681	23,86,857
	(b) Income on Investments	2,41,201	2,05,237	2,35,219	9,00,334	2,45,375	2,06,642	2,38,681	9,14,877
	(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds	31,974	39,349	30,901	1,20,127	32,141	39,545	30,931	1,20,621
	(d) Others	3,800	2,512	2,810	9,013	3,800	2,511	2,810	9,012
2	Other Income	98,952	1,27,151	1,20,795	4,47,395	1,09,377	1,53,354	1,28,126	5,04,171
A.	TOTAL INCOME (1+2)	9,88,714	9,62,101	9,90,876	38,54,061	10,05,368	9,92,053	10,04,229	39,35,538
3	Interest Expended	6,37,943	5,74,800	6,07,469	23,85,175	6,39,161	5,76,012	6,08,399	23,89,609
	Operating Expenses (a) + (b)	1,62,130	2,14,281	1,68,529	7,16,763	1,76,415	2,39,684	1,79,744	7,85,618
	(a) Employees Cost	72,117	98,107	71,016	3,15,093	74,584	99,844	73,245	3,23,723
4	(b) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	90,013	1,16,174	97,513	4,01,670	1,01,831	1,39,840	1,06,499	4,61,895
B.	TOTAL EXPENDITURE (3)+(4) (Excluding Provisions and Contingencies)	8,00,073	7,89,081	7,75,998	31,01,938	8,15,576	8,15,696	7,88,143	31,75,227
C.	OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	1,88,641	1,73,020	2,14,878	7,52,123	1,89,792	1,76,357	2,16,086	7,60,311
D.	Provisions and Contingencies (Other than Tax) (Of which provisions for Non-Performing Assets)	1,51,934 (143110)	5,76,615 (578309)	2,28,907 (180317)	11,44,789 (1143540)	1,53,150 (144344)	5,78,345 (580151)	2,28,922 (180317)	11,53,627 (1152581)
E.	Exceptional Items	-	-	-	-	-	-	-	-
F.	Profit/(Loss) from Ordinary Activities before Tax (C-D-E)	36,707	(403595)	(14029)	(392666)	36,642	(401988)	(12836)	(393316)
G.	Tax Expenses	14,264	(66672)	(26983)	(97921)	14,264	(68726)	(26675)	(99975)
H.	Net Profit/(Loss) from Ordinary activity after tax (F-G)	22,443	(336923)	12,954	(294745)	22,378	(333262)	13,839	(293341)
I.	Extraordinary items (net of tax expense)	-	-	-	-	-	-	-	-
J.	Less: Minority Interest	-	-	-	-	-	-	-	-
K.	Add: Share of Profit in Associate	-	-	-	-	634	117	211	1,106
L.	Net Profit/(Loss) for the period (H-I-J+K)	22,443	(336923)	12,954	(294745)	23,012	(333145)	14,050	(292235)
5	Paid-up Equity Share Capital (F.V. of each share Rs. 10)	1,76,302	1,76,302	1,16,857	1,76,302	1,76,302	1,76,302	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	74.27	74.27	67.43	74.27	74.27	74.27	67.43	74.27
	(ii) Capital Adequacy Ratio (Basel III) %	11.43	11.78	11.45	11.78	11.51	11.86	11.56	11.86
	(a) CET 1 Ratio	7.87	8.02	7.50	8.02	7.95	8.10	7.62	8.10
	(b) Additional Tier 1 Ratio	1.40	1.46	1.49	1.46	1.40	1.46	1.49	1.46
	(iii) Basic and Diluted Earning Per Share								
	(a) Before Extraordinary Items	*1.27	*(28.19)	*1.11	(25.08)	*1.31	*(27.88)	*1.20	(24.87)
	(b) After Extraordinary Items	*1.27	*(28.19)	*1.11	(25.08)	*1.31	*(27.88)	*1.20	(24.87)
	(iv) NPA Ratios								
	(a) Amount of Gross Non-Performing Assets	48,81,188	48,72,915	50,97,264	48,72,915	Not Applicable	Not Applicable	Not Applicable	49,17,146
	(b) Amount of Net Non-Performing Assets	21,23,089	20,33,242	25,50,846	20,33,242	Not Applicable	Not Applicable	Not Applicable	20,58,788
	(c) % of Gross NPAs	15.18	14.98	16.00	14.98	Not Applicable	Not Applicable	Not Applicable	15.01
	(d) % of Net NPAs	7.23	6.85	8.70	6.85	Not Applicable	Not Applicable	Not Applicable	6.89
	(v) Return on Assets (Annualised) (Average) (%)	0.17	(2.71)	0.10	(0.59)	Not Applicable	Not Applicable	Not Applicable	(0.59)

\*Not Annualised

(MANAS RANJAN BISWAL)  
Executive Director

(DINESH KUMAR GARG)  
Executive Director

(GOPAL SINGH GUSAIN)  
Executive Director

(RAJKIRAN PATIL)  
Managing Director & CEO

(KEWAL HANDA)  
Chairman

Place: Mumbai

Date: 02nd August, 2019

