

| | | Standalone | | | | Consolidated | | |
|-----------|---|---|--------------------------|---|-------------------------|-------------------------|-------------------------|-------------------------|
| | | Quarter Ended | | Year Ended | | Year Ended | | |
| | | 31.03.2019 (Audited) (Refer Note 2) | 31.12.2018 (Reviewed) | 31.03.2018 (Audited) (Refer Note 2) | 31.03.2019 (Audited) | 31.03.2018 (Audited) | 31.03.2019 (Audited) | 31.03.2018 (Audited) |
| 1 | Interest Earned | | | | | | | |
| | (a) + (b) + (c) + (d) | 8,34,950 | 8,47,753 | 8,11,210 | 34,06,666 | 32,74,800 | 34,31,367 | 32,95,157 |
| | (a) Interest/Discount on Advances/Bills | 5,87,852 | 5,97,466 | 5,54,871 | 23,77,192 | 22,77,298 | 23,86,857 | 22,85,698 |
| | (b) Income on Investments | 2,05,237 | 2,21,891 | 2,20,337 | 9,00,334 | 8,77,996 | 9,14,877 | 8,89,835 |
| | (c) Interest on Balances with Reserve | | | | | | | |
| | Bank of India and other Inter Bank Funds | 39,349 | 26,414 | 34,735 | 1,20,127 | 1,13,937 | 1,20,621 | 1,14,055 |
| | (d) Others | 2,512 | 1,982 | 1,267 | 9,013 | 5,569 | 9,012 | 5,569 |
| 2 | Other Income | 1,27,151 | 1,09,505 | 1,48,476 | 4,47,395 | 4,98,986 | 5,04,171 | 5,46,208 |
| A. | TOTAL INCOME (1+2) | 9,62,101 | 9,57,258 | 9,59,686 | 38,54,061 | 37,73,786 | 39,35,538 | 38,41,365 |
| 3 | Interest Expended | 5,74,800 | 5,98,336 | 5,91,903 | 23,85,175 | 23,44,334 | 23,89,609 | 23,47,090 |
| | Operating Expenses (a) + (b) | 2,14,281 | 1,77,885 | 1,68,842 | 7,16,763 | 6,65,495 | 7,85,618 | 7,25,082 |
| | (a) Employees Cost | 98,107 | 74,418 | 71,537 | 3,15,093 | 3,15,523 | 3,23,723 | 3,23,217 |
| | (b) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately) | 1,16,174 | 1,03,467 | 97,305 | 4,01,670 | 3,49,972 | 4,61,895 | 4,01,865 |
| B. | TOTAL EXPENDITURE (3)+(4) | 7,89,081 | 7,76,221 | 7,60,745 | 31,01,938 | 30,09,829 | 31,75,227 | 30,72,172 |
| | (Excluding Provisions and Contingencies) | | | | | | | |
| C. | OPERATING PROFIT (A-B) | 1,73,020 | 1,81,037 | 1,98,941 | 7,52,123 | 7,63,957 | 7,60,311 | 7,69,193 |
| | (Profit before Provisions & Contingencies) | | | | | | | |
| D. | Provisions and Contingencies (Other than Tax) | 5,76,615 | 1,67,712 | 5,76,792 | 11,44,789 | 14,28,070 | 11,53,627 | 14,29,850 |
| | (Of which provisions for Non-Performing Assets) | (578309) | (213913) | (563857) | (1143540) | (1349984) | (1152581) | (1349984) |
| E. | Exceptional Items | - | - | - | - | - | - | - |
| F. | Profit/(Loss) from Ordinary Activities before Tax (C-D-E) | (403595) | 13,325 | (377851) | (392666) | (664113) | (393316) | (660657) |
| G. | Tax Expenses | (66672) | (1996) | (119513) | (97921) | (139376) | (99975) | (138593) |
| H. | Net Profit/(Loss) from Ordinary activity after tax (F-G) | (336923) | 15,321 | (258338) | (294745) | (524737) | (293341) | (522064) |
| I. | Extraordinary items (net of tax expense) | - | - | - | - | - | - | - |
| J. | Less: Minority Interest | - | - | - | - | - | - | - |
| K. | Add: Share of Profit in Associate | - | - | - | - | - | 1,106 | 817 |
| L. | Net Profit/(Loss) for the period (H-I-J+K) | (336923) | 15,321 | (258338) | (294745) | (524737) | (292235) | (521247) |
| 5 | Paid-up Equity Share Capital (F.V. of each share Rs. 10) | 1,76,302 | 1,16,857 | 1,16,857 | 1,76,302 | 1,16,857 | 1,76,302 | 1,16,857 |
| 6 | Reserves excluding Revaluation Reserves (as per Balance Sheet of previous year) | - | - | - | 22,48,918 | 21,58,632 | 22,73,382 | 21,74,136 |
| 7 | Analytical Ratios | | | | | | | |
| | (i) Percentage of Shares held by Government of India | 74.27 | 67.43 | 67.43 | 74.27 | 67.43 | 74.27 | 67.43 |
| | (ii) Capital Adequacy Ratio (Basel III) % | 11.78 | 11.43 | 11.46 | 11.78 | 11.46 | 11.86 | 11.51 |
| | (a) CET 1 Ratio | 8.02 | 7.50 | 7.56 | 8.02 | 7.56 | 8.10 | 7.62 |
| | (b) Additional Tier 1 Ratio | 1.46 | 1.52 | 1.47 | 1.46 | 1.47 | 1.46 | 1.47 |
| | (iii) Basic and Diluted Earning Per Share | | | | | | | |
| | (a) Before Extraordinary Items | *(28.19) | *1.31 | *(29.59) | (25.08) | (69.45) | (24.87) | (68.98) |
| | (b) After Extraordinary Items | *(28.19) | *1.31 | *(29.59) | (25.08) | (69.45) | (24.87) | (68.98) |
| | (iv) NPA Ratios | | | | | | | |
| | (a) Amount of Gross Non-Performing Assets | 48,72,915 | 49,71,334 | 49,36,993 | 48,72,915 | 49,36,993 | 49,17,146 | 49,36,993 |
| | (b) Amount of Net Non-Performing Assets | 20,33,242 | 24,14,164 | 24,32,631 | 20,33,242 | 24,32,631 | 20,58,788 | 24,32,631 |
| | (c) % of Gross NPAs | 14.98 | 15.66 | 15.73 | 14.98 | 15.73 | 15.01 | 15.73 |
| | (d) % of Net NPAs | 6.85 | 8.27 | 8.42 | 6.85 | 8.42 | 6.89 | 8.42 |
| | (v) Return on Assets (Annualised) (Average) (%) | (2.71) | 0.12 | (2.05) | (0.59) | (1.07) | (0.59) | (1.07) |

*Not Annualised

(MANAS RANJAN BISWAL)
Executive Director

(DINESH KUMAR GARG)
Executive Director

(GOPAL SINGH GUSAIN)
Executive Director

(RAJKIRAN RAI G.)
Managing Director & CEO

(KEWAL HANDA)
Chairman

Place: Mumbai
Date: 14.05.2019

