

Particulars	Quarter Ended (Reviewed)			Nine Months Ended (Reviewed)		Year Ended (Audited)
	31.12.2016	30.09.2016	31.12.2015	31.12.2016	31.12.2015	31.03.2016
	1 Interest earned (a) + (b) + (c) + (d)	824978	820814	790937	2433454	2431078
(a) Interest/discount on advances/bills	569386	581705	577191	1727441	1785090	2365806
(b) Income on investments	230842	210428	189171	628924	570173	753515
(c) Interest on balances with Reserve Bank of India and other inter bank funds	22630	21830	19880	64257	59955	81614
(d) Others	2120	6851	4695	12832	15660	18945
2 Other Income	133967	113944	89269	351900	263535	363174
<b>A. TOTAL INCOME (1+2)</b>	<b>958945</b>	<b>934758</b>	<b>880206</b>	<b>2785354</b>	<b>2694613</b>	<b>3583054</b>
3 Interest Expended	611316	593070	591286	1781823	1808237	2388570
4 Operating Expenses (e) + (f)	162502	159718	155505	473927	455135	622282
(e) Employees cost	86536	87363	90418	259796	268358	361989
(f) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	75966	72355	65087	214131	186777	260293
<b>B. TOTAL EXPENDITURE (3)+(4) (excluding Provisions and Contingencies)</b>	<b>773818</b>	<b>752788</b>	<b>746791</b>	<b>2255750</b>	<b>2263372</b>	<b>3010852</b>
<b>C. OPERATING PROFIT (A-B) (Profit before Provisions &amp; Contingencies)</b>	<b>185127</b>	<b>181970</b>	<b>133415</b>	<b>529604</b>	<b>431241</b>	<b>572202</b>
D. Provisions (other than tax) and (Of which provisions for Non-performing Assets)	167013	162029	123765	464338	231257	387724
E. Exceptional Items	0	0	0	0	7940	7940
F. Provision for taxes	7714	2274	1796	20567	66496	41378
G. Net Profit from Ordinary activity (C-D-E-F)	10400	17667	7854	44699	125548	135160
H. Extraordinary items (net of tax expense)	0	0	0	0	0	0
<b>I. Net Profit/Loss for the period (G-H)</b>	<b>10400</b>	<b>17667</b>	<b>7854</b>	<b>44699</b>	<b>125548</b>	<b>135160</b>
5 Paid-up equity share capital	68744	68744	68744	68744	68744	68744
6 Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	-	-	-	-	-	1962253
7 Analytical Ratios						
(i) Percentage of shares held by Government of India	63.44	63.44	63.44	63.44	63.44	63.44
(ii) Capital Adequacy Ratio	11.36	11.19	10.30	11.36	10.30	10.56
(a) CET 1 Ratio	7.68	8.06	7.45	7.68	7.45	7.95
(b) Additional Tier 1 Ratio	8.51	8.56	7.70	8.51	7.70	8.14
(iii) Earning per share (Basic and Diluted) (Not Annualised)	1.51	2.57	1.14	6.50	19.22	20.42
(iv) (a) Amount of gross non-performing assets	3240274	2986205	1849516	3240274	1849516	2417089
(b) Amount of net non-performing assets	1824560	1694789	1032200	1824560	1032200	1402594
(c) % of gross NPAs	11.70	10.73	7.05	11.70	7.05	8.70
(d) % of net NPAs	6.95	6.39	4.07	6.95	4.07	5.25
(v) Return on Assets (annualised) (Average) (%)	0.09	0.17	0.08	0.14	0.43	0.35

(ATUL KUMAR GOEL)  
EXECUTIVE DIRECTOR

(RAJ KAMAL VERMA)  
EXECUTIVE DIRECTOR

(VINOD KATHURIA)  
EXECUTIVE DIRECTOR

(ARUN TIWARI)  
CHAIRMAN &  
MANAGING DIRECTOR

Place: Mumbai  
Date: 08.02.2017

