

Particulars	Quarter Ended			Nine Months Ended		Year Ended
	(Unaudited)			(Unaudited)		(Audited)
	31.12.2018	30.09.2018	31.12.2017	31.12.2018	31.12.2017	31.03.2018
1 Interest Earned						
(a) + (b) + (c) + (d)	847753	853882	826047	2571716	2463590	3274800
(a) Interest/Discount on Advances/Bills	597466	590723	573234	1789340	1722427	2277298
(b) Income on Investments	221891	237987	223408	695097	657659	877996
(c) Interest on Balances with Reserve Bank of India and other Inter Bank Funds	26414	23463	27824	80778	79202	113937
(d) Others	1982	1709	1581	6501	4302	5569
2 Other Income	109505	89944	87311	320244	350510	498986
A. TOTAL INCOME (1+2)	957258	943826	913358	2891960	2814100	3773786
3 Interest Expended	598336	604570	571221	1810375	1752431	2344334
4 Operating Expenses (a) + (b)	183885	162068	176677	520482	496653	675495
(a) Employees Cost	80418	77552	81278	234986	243986	325523
(b) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	103467	84516	95399	285496	252667	349972
B. TOTAL EXPENDITURE (3)+(4) (Excluding Provisions and Contingencies)	782221	766638	747898	2330857	2249084	3019829
C. OPERATING PROFIT (A-B) (Profit before Provisions & Contingencies)	175037	177188	165460	561103	565016	753957
D. Provisions and Contingencies (other than tax) (Of which provisions for Non-Performing Assets)	161712 (213913)	165555 (171001)	325440 (252104)	550174 (565231)	851278 (786127)	1418070 (1349984)
E. Exceptional Items	0	0	0	0	0	0
F. Profit/(Loss) from Ordinary Activities before Tax (C-D-E)	13325	11633	(159980)	10929	(286262)	(664113)
G. Tax Expenses	(1996)	(2270)	(34995)	(31249)	(19863)	(139376)
H. Net Profit/ (Loss) from Ordinary activity after tax (F-G)	15321	13903	(124985)	42178	(266399)	(524737)
I. Extraordinary items (net of tax expense)	0	0	0	0	0	0
J. Net Profit / (Loss) for the period (H-I)	15321	13903	(124985)	42178	(266399)	(524737)
5 Paid-up Equity Share Capital (F.V. of each share Rs. 10)	116857	116857	85575	116857	85575	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	55.52	67.43	55.52	67.43
(ii) Capital Adequacy Ratio (Basel III) %	11.43	11.55	11.37	11.43	11.37	11.50
(a) CET 1 Ratio	7.50	7.54	7.18	7.50	7.18	7.60
(b) Additional Tier 1 Ratio	1.52	1.49	1.47	1.52	1.47	1.47
(iii) Basic and Diluted Earning Per Share (Not Annualised)						
(a) Before Extraordinary Items	1.31	1.19	(16.63)	3.61	(37.15)	*(69.45)
(b) After Extraordinary Items	1.31	1.19	(16.63)	3.61	(37.15)	*(69.45)
(iv) NPA Ratios						
(a) Amount of Gross Non-Performing Assets	4971334	5015742	4098835	4971334	4098835	4936993
(b) Amount of Net Non-Performing Assets	2414164	2465694	2042821	2414164	2042821	2432631
(c) % of Gross NPAs	15.66	15.74	13.03	15.66	13.03	15.73
(d) % of Net NPAs	8.27	8.42	6.96	8.27	6.96	8.42
(v) Return on Assets (Annualised) (%)	0.12	0.11	(1.01)	0.11	(0.74)	(1.07)

* Annualised

(Dinesh Kumar Garg)
Executive Director

(Raj Kamal Verma)
Executive Director

(Rajkiran Rai G.)
Managing Director & CEO

(Kewal Handa)
Chairman



Place: Mumbai
Date: 21/01/2019