

	Particulars	Quarter Ended			Year Ended
		30.06.2017 (Reviewed)	31.03.2017 (Audited)	30.06.2016 (Reviewed)	31.03.2017 (Audited)
1	Interest earned				
	(a) + (b) + (c) + (d)	815304	832544	787662	3265998
	(a) Interest/discount on advances/bills	573768	566869	576350	2294310
	(b) Income on Investments	214765	240586	187654	869510
	(c) Interest on balances with Reserve Bank of India and other inter Bank Funds	25502	23797	19797	88054
	(d) Others	1269	1293	3861	14125
2	Other Income	141465	144560	103989	496460
<b>A.</b>	<b>TOTAL INCOME (1+2)</b>	<b>956769</b>	<b>977104</b>	<b>891651</b>	<b>3762458</b>
3	Interest Expended	591044	593841	577437	2375664
4	Operating Expenses (e) + (f)	160066	169857	151707	643784
	(e) Employees cost	82129	83624	85897	343420
	(f) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	77937	86233	65810	300364
<b>B.</b>	<b>TOTAL EXPENDITURE (3)+(4)</b> (excluding Provisions and Contingencies)	<b>751110</b>	<b>763699</b>	<b>729144</b>	<b>3019449</b>
<b>C.</b>	<b>OPERATING PROFIT (A-B)</b> (Profit before Provisions & Contingencies)	<b>205659</b>	<b>213405</b>	<b>162507</b>	<b>743009</b>
<b>D.</b>	<b>Provisions (other than tax) and Contingencies</b> (Of which provisions for Non-Performing Assets)	170371 (187552)	244412 (150526)	135296 (134659)	708750 (603190)
<b>E.</b>	<b>Exceptional Items</b>	0	0	0	0
<b>F.</b>	<b>Tax Expenses</b>	23630	(41829)	10579	(21262)
<b>G.</b>	<b>Net Profit from Ordinary activity (C-D-E-F)</b>	<b>11658</b>	<b>10822</b>	<b>16632</b>	<b>55521</b>
<b>H.</b>	<b>Extraordinary Items (Net of Tax Expense)</b>	0	0	0	0
<b>I.</b>	<b>Net Profit/(Loss) for the period (G-H)</b>	<b>11658</b>	<b>10822</b>	<b>16632</b>	<b>55521</b>
5	Paid-up Equity Share Capital (FV Rs. 10)	68744	68744	68744	68744
6	Reserves excluding Revaluation Reserves (As per Balance Sheet of previous year)	2029096	2029026	1978548	2029096
7	Analytical Ratios				
	(i) Shares held by Govt of India (%)	63.44	63.44	63.44	63.44
	(ii) Capital Adequacy Ratio (Basel III) (%)	12.01	11.79	10.75	11.79
	(a) CET 1 Ratio	7.73	7.71	8.24	7.71
	(b) Additional Tier 1 Ratio	1.51	1.31	0.15	1.31
	(iii) Basic and Diluted Earning per share *				
	Before Extraordinary Items	1.70*	1.58*	2.42	8.08
	After Extraordinary Items	1.70*	1.58*	2.42	8.08
	(iv) (a) Amount of Gross Non-Performing Assets	3728633	3371228	2728090	3371228
	(b) Amount of Net Non-Performing Assets	2078497	1883210	1582472	1883210
	(c) % of Gross NPAs	12.63	11.17	10.16	11.17
	(d) % of Net NPAs	7.47	6.57	6.16	6.57
	(v) Return on Assets (annualised) (Average) (%)	0.10	0.10	0.17	0.13

\* Not Annualised

(Atul Kumar Goel)  
Executive Director

(Raj Kamal Verma)  
Executive Director

(Vinod Kathuria)  
Executive Director

(Rajkiran Rai G.)  
Managing Director & CEO

(Kewal Handa)  
Chairman

Place: Mumbai  
Date: 10.08.2017

