

Audited Financial Results for the Quarter and Year ended 31st March 2020

(₹ In Lacs)

	Standalone					Consolidated				
	Quarter Ended		Year Ended			Quarter Ended		Year Ended		
	31.03.2020 (Audited) (Refer Note 3)	31.12.2019 (Reviewed)	31.03.2019 (Audited) (Refer Note 3)	31.03.2020 (Audited) (Refer Note 3)	31.03.2019 (Audited) (Refer Note 3)	31.03.2020 (Audited) (Refer Note 3)	31.12.2019 (Reviewed)	31.03.2019 (Unaudited) (Refer Note 3)	31.03.2020 (Audited) (Refer Note 3)	31.03.2019 (Audited) (Refer Note 3)
1 Interest Earned										
(a) + (b) + (c) + (d)	9,28,941	9,63,072	8,34,950	37,23,112	34,06,666	9,36,297	9,68,788	8,38,699	37,47,922	34,31,367
(a) Interest/Discount on Advances/Bills	6,24,909	6,44,268	5,87,852	25,07,870	23,77,192	6,27,787	6,45,283	5,90,001	25,15,293	23,86,857
(b) Income on Investments	2,62,008	2,79,923	2,05,237	10,57,286	9,00,334	2,66,257	2,84,468	2,06,642	10,73,577	9,14,877
(c) Interest on Balances with Reserve	32,625	29,289	39,349	1,20,028	1,20,127	32,700	29,424	39,545	1,20,564	1,20,621
Bank of India and other Inter Bank Funds										
(d) Others	9,399	9,592	2,512	37,928	9,013	9,553	9,613	2,511	38,488	9,012
2 Other Income	2,01,758	1,11,049	1,27,151	5,26,079	4,47,395	2,11,314	1,29,735	1,53,354	5,78,927	5,04,171
A. TOTAL INCOME (1+2)	11,30,699	10,74,121	9,62,101	42,49,191	38,54,061	11,47,611	10,98,523	9,92,053	43,26,849	39,35,538
3 Interest Expended	6,41,130	6,49,613	5,74,800	25,79,437	23,85,175	6,43,369	6,49,945	5,76,012	25,83,681	23,89,609
Operating Expenses (a) + (b)	2,24,305	1,84,364	2,14,281	7,51,642	7,16,763	2,38,777	2,06,660	2,39,684	8,18,787	7,85,618
(a) Employees Cost	1,01,355	86,564	98,107	3,35,862	3,15,093	1,04,380	89,163	99,844	3,46,385	3,23,723
(b) Other operating expenses	1,22,950	97,800	1,16,174	4,15,780	4,01,670	1,34,397	1,17,497	1,39,840	4,72,402	4,61,895
(All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)										
B. TOTAL EXPENDITURE (3)+4)	8,65,435	8,33,977	7,89,081	33,31,079	31,01,938	8,82,146	8,56,605	8,15,696	34,02,468	31,75,227
(Excluding Provisions and Contingencies)										
C. OPERATING PROFIT (A-B)	2,65,264	2,40,144	1,73,020	9,18,112	7,52,123	2,65,465	2,41,918	1,76,357	9,24,381	7,60,311
(Profit before Provisions & Contingencies)										
D. Provisions and Contingencies (Other than Tax)	3,50,169	1,81,899	5,76,615	10,69,877	11,44,789	3,61,229	1,85,656	5,78,345	10,88,505	11,53,627
(Of which provisions for Non-Performing Assets)	(2,97,490)	(1,56,990)	(5,78,309)	(9,30,420)	(11,43,540)	(3,08,059)	(1,60,070)	(5,80,151)	(9,46,239)	(11,52,581)
E. Exceptional Items (Refer Note 11)	2,50,998	-	-	2,50,998	-	2,50,998	-	-	2,50,998	-
F. Profit/(Loss) from Ordinary Activities before Tax (D-E)	(3,35,903)	58,245	(4,03,595)	(4,02,763)	(3,92,666)	(3,46,762)	56,262	(4,01,988)	(4,15,122)	(3,93,316)
G. Tax Expenses	(85,585)	787	(66,672)	(1,12,985)	(97,921)	(83,835)	939	(68,726)	(1,11,039)	(99,975)
H. Net Profit/(Loss) from Ordinary activity after tax (F-G)	(2,50,318)	57,458	(3,36,923)	(2,89,778)	(2,94,745)	(2,62,927)	55,323	(3,33,262)	(3,04,083)	(2,93,341)
I. Extraordinary items (net of tax expense)	-	-	-	-	-	-	-	-	-	-
J. Less: Minority Interest	-	-	-	-	-	-	-	-	-	-
K. Add: Share of Profit/(Loss) in Associate	-	-	-	-	-	(8,376)	113	117	(8,006)	1,106
L. Net Profit/(Loss) for the period (H-I+K)	(2,50,318)	57,458	(3,36,923)	(2,89,778)	(2,94,745)	(2,71,303)	55,436	(3,33,145)	(3,12,089)	(2,92,235)
5 Paid-up Equity Share Capital (F.V. of each share Rs. 10)	3,42,282	3,42,282	1,76,302	3,42,282	1,76,302	3,42,282	3,42,282	1,76,302	3,42,282	1,76,302
6 Reserves excluding Revaluation Reserves (as per Balance Sheet of previous year)	-	-	-	26,43,371	22,48,918	-	-	-	27,28,843	22,73,382
7 Analytical Ratios										
(i) Percentage of Shares held by Government of India	86.75	86.75	74.27	86.75	74.27	86.75	86.75	74.27	86.75	74.27
(ii) Capital Adequacy Ratio (Basol III) %	12.81	14.71	11.78	12.81	11.78	12.71	14.78	11.86	12.71	11.86
(a) CET 1 Ratio	9.40	11.35	8.02	9.40	8.02	9.33	11.42	8.10	9.33	8.10
(b) Additional Tier 1 Ratio	1.36	1.34	1.46	1.36	1.46	1.34	1.34	1.46	1.34	1.46
(iii) Basic and Diluted Earnings Per Share										
(a) Before Extraordinary Items	*(7.31)	*2.46	*(28.19)	(12.49)	(25.08)	*(7.93)	*2.37	*(27.88)	(13.45)	(24.87)
(b) After Extraordinary Items	*(7.31)	*2.46	*(28.19)	(12.49)	(25.08)	*(7.93)	*2.37	*(27.88)	(13.45)	(24.87)
(iv) NPA Ratios										
(a) Amount of Gross Non-Performing Assets	49,08,530	49,92,358	48,72,915	49,08,530	48,72,915	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(b) Amount of Net Non-Performing Assets	17,30,314	21,51,028	20,33,242	17,30,314	20,33,242	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(c) % of Gross NPAs	14.15	14.86	14.98	14.15	14.98	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(d) % of Net NPAs	5.49	6.99	6.85	5.49	6.85	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
(v) Return on Assets (Annualised) (Average) (%)	(1.76)	0.41	(2.71)	(0.53)	(0.59)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

*Not Annualised

(BIRUPAKSHA MISHRA)
Executive Director

(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: 23rd June, 2020

