

**Reviewed Financial Results for the quarter ended 30th June 2016**

		Quarter ended			Year ended
		30.06.2016	31.03.2016	30.06.2015	31.03.2016
		(Reviewed)	(Audited)	(Reviewed)	(Audited)
		₹ in lakhs			
	<b>Particulars</b>				
1	Interest earned (a)+(b)+(c)+(d)	407129.60	398424.59	411896.99	1624378.35
	(a) Interest/discount on advances/bills	292831.32	289291.37	306508.50	1192423.13
	(b) Income on investments	111392.49	106259.56	102202.74	415323.14
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	2131.17	2085.18	2891.35	14598.11
	(d) Others	774.62	788.48	294.40	2033.97
2	Other Income	44166.89	52935.79	37556.74	178141.63
3	<b>Total Income ( 1 + 2)</b>	<b>451296.29</b>	<b>451360.38</b>	<b>449453.73</b>	<b>1802519.98</b>
4	Interest Expended	283497.50	284961.72	299863.58	1179760.39
5	Operating Expenses (i) + (ii)	77480.42	83657.62	78726.30	319550.35
	(i) Employees cost	48559.36	48724.25	53011.49	200639.57
	(ii) Other Operating expenses	28921.06	34933.37	25714.81	118910.78
6	<b>Total Expenditure (4 + 5) excluding provisions and contingencies</b>	<b>360977.92</b>	<b>368619.34</b>	<b>378589.88</b>	<b>1499310.74</b>
7	<b>Operating Profit before Provisions and Contingencies (3-6)</b>	<b>90318.37</b>	<b>82741.04</b>	<b>70863.85</b>	<b>303209.24</b>
8	Provisions (other than tax) and Contingencies	41699.47	81358.20	40807.33	207678.71
9	Exceptional items	0.00	0.00	0.00	0
10	<b>Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>48618.90</b>	<b>1382.84</b>	<b>30056.52</b>	<b>95530.53</b>
11	Tax expense	17883.06	-7066.18	8528.76	24392.2
12	<b>Net Profit from Ordinary Activities after tax (10-11)</b>	<b>30735.84</b>	<b>8449.02</b>	<b>21527.76</b>	<b>71138.33</b>
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0
14	<b>Net Profit for the period (12-13)</b>	<b>30735.84</b>	<b>8449.02</b>	<b>21527.76</b>	<b>71138.33</b>
15	Paid-up equity share capital (Face Value of each share - ₹10/-)	48029.17	48029.17	48029.17	48029.17
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1299805.85	1299805.85	1207744.81	1299805.85
17	<b>Analytical Ratios</b>				
	(i) Percentage of shares held by Government of India	82.10	82.10	82.10	82.10
	(ii) Capital Adequacy Ratio (Basel III)	13.98%	13.20%	12.12%	13.20%
	(iii) Earnings Per Share (EPS)(in Rupees)				
	(a) Basic and diluted EPS before Extraordinary items (net of tax expenses) for the period, for the year to date and for the previous year (not to be annualized)	**6.40	**1.76	**4.48	14.81
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not to be annualized)	**6.40	**1.76	**4.48	14.81
	(iv) NPA Ratios				
	(a) Gross NPA	889423.64	882704.23	581514.96	882704.23
	(b) Net NPA	555204.58	541940.09	319329.25	541940.09
	(c) % of Gross NPA	6.97	6.66	4.65	6.66
	(d) % of Net NPA	4.48	4.20	2.62	4.20
	(e) Return on Assets (annualised %)	0.60	0.17	0.43	0.36
	** Not annualised				

Place : Chennai

A S Rajeev

R Subramania Kumar

Mahesh Kumar Jain

Date : 02.08.2016

Executive Director

Executive Director

Managing Director &amp; CEO

