

Reviewed Financial Results for the Quarter ended 30th June 2017

		₹ in lakhs			
	Particulars	Quarter ended			Year ended
		30.06.2017	31.03.2017	30.06.2016	31.03.2017
		(Reviewed)	(Audited)	(Reviewed)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	413596.59	401650.48	407129.60	1603974.55
	(a) Interest/discount on advances/bills	282787.24	275856.69	292831.32	1146132.08
	(b) Income on investments	126337.06	121568.64	111392.49	442395.17
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	3860.48	3572.97	2131.17	12558.91
	(d) Others	611.81	652.18	774.62	2888.39
2	Other Income	65207.49	58538.90	44166.69	221137.16
A	Total Income (1 + 2)	478804.08	460189.38	451296.29	1825111.71
3	Interest Expended	267648.66	263159.84	283497.50	1089369.06
4	Operating Expenses (e) + (f)	85916.18	90014.73	77480.42	335671.96
	(e) Employees cost	51098.64	51426.80	48559.36	199148.66
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown separately)	34817.54	38587.93	28921.06	136523.30
B	Total Expenditure (3 + 4) (excluding provisions and contingencies)	353564.84	353174.57	360977.92	1425041.02
C	Operating Profit (A-B) (Profit before Provisions and Contingencies)	125239.24	107014.81	90318.37	400070.69
D	Provisions (other than tax) and Contingencies of which provisions for Non-Performing Assets	71555.58	80691.07	41699.47	224247.06
E	Exceptional Items	0.00	0.00	0.00	0.00
F	Profit from ordinary activities before tax (C-D-E)	53683.66	26323.74	48618.90	175823.63
G	Provision for Taxes	16443.12	-5646.59	17883.06	35255.91
H	Net Profit from Ordinary Activities after tax(F-G)	37240.54	31970.33	30735.84	140567.72
I	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00
J	a) Net Profit for the period (H-I)	37240.54	31970.33	30735.84	140567.72
	Share of earning in Associates(RRBs)				
	Minority Interest				
	b) Net Profit for the period (after Minority Interest)	37240.54	31970.33	30735.84	140567.72
5	Paid-up equity share capital (Face Value of each share - ₹10/-)	48029.17	48029.17	48029.17	48029.17
6	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1398129.96	1398129.96	1299805.85	1398129.96
7	Analytical Ratios				
	(i) Percentage of shares held by Government of India	82.10	82.10	82.10	82.10
	(ii) Capital Adequacy Ratio (Basel III)	13.58%	13.64%	13.98%	13.64%
	a) Common Equity Tier (CET) 1 Ratio	11.71%	11.82%	12.34%	11.82%
	b) Additional Tier 1 Ratio	0.38%	0.38%	0.42%	0.38%
	(iii) Earnings Per Share				
	(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)	**7.75	**6.66	**6.40	29.27
	(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)	**7.75	**6.66	**6.40	29.27
	(iv) (a) Amount of gross non-performing assets	965301.74	986513.87	889423.64	986513.87
	(b) Amount of net non-performing assets	523861.19	560656.51	555204.58	560656.51
	(c) % of Gross NPAs	7.21	7.47	6.97	7.47
	(d) % of Net NPAs	4.05	4.39	4.48	4.39
	(v) Return on Assets (annualised %)	0.66	0.59	0.60	0.67
	** Not annualised				



Place	Chennai	M K Bhattacharya	A S Rajeev	Kishor Kharat
Date	21.07.2017	Executive Director	Executive Director	Managing Director & CEO