

Reviewed Financial Results for the quarter / half-year ended 30th September 2016

	Particulars	Quarter ended			Half-year ended		Year ended
		30.09.2016	30.06.2016	30.09.2015	30.09.2016	30.09.2015	31.03.2016
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	399438.97	407129.60	414118.04	806568.57	826015.03	1624378.35
	(a) Interest/discount on advances/bills	291950.54	292831.32	303346.88	584781.86	609855.38	1192423.13
	(b) Income on investments	103922.05	111392.49	104582.83	215314.54	206785.58	415323.14
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	2853.23	2131.17	5755.77	4984.40	8647.12	14598.11
	(d) Others	713.15	774.62	432.56	1487.77	726.95	2033.97
2	Other Income*	58462.07	44166.89	41008.80	102628.76	78565.54	178141.63
A	Total Income (1 + 2)	457901.04	451296.29	455126.84	909197.33	904580.57	1802519.98
3	Interest Expended	271613.74	283497.50	306077.11	555111.24	605940.69	1179760.39
4	Operating Expenses (e) + (f)	85667.26	77480.42	78237.07	163147.68	156963.37	319550.35
	(e) Employees cost	49417.58	48559.36	49044.87	97976.94	102056.36	200639.57
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown separately)	36249.68	28921.06	29192.20	65170.74	54907.01	118910.78
B	Total Expenditure (3 + 4) (excluding provisions and contingencies)	357281.00	360977.92	384314.18	718258.92	762904.06	1499310.74
C	Operating Profit (A-B) (Profit before Provisions and Contingencies)*	100620.04	90318.37	70812.66	190938.41	141676.51	303209.24
D	Provisions (other than tax) and Contingencies of which provisions for Non-Performing Assets	47827.16	41699.47	13707.83	89526.63	54515.16	207678.71
		61643.51	32742.20	34803.27	94385.71	64758.79	239322.64
E	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
F	Profit from ordinary activities before tax (C-D-E)*	52792.88	48618.90	57104.83	101411.78	87161.35	95530.53
G	Provision for Taxes	12279.15	17883.06	22912.05	30162.21	31440.81	24392.20
H	Net Profit from Ordinary Activities after tax (F-G)*	40513.73	30735.84	34192.78	71249.57	55720.54	71138.33
I	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
J	Net Profit for the period (H-I)*	40513.73	30735.84	34192.78	71249.57	55720.54	71138.33
5	Paid-up equity share capital (Face Value of each share - ₹10/-)	48029.17	48029.17	48029.17	48029.17	48029.17	48029.17
6	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1299805.85	1299805.85	1233966.45	1299805.85	1233966.45	1299805.85
7	Analytical Ratios						
	(i) Percentage of shares held by Government of India	82.10	82.10	82.10	82.10	82.10	82.10
	(ii) Capital Adequacy Ratio (Basel III)	14.34%	13.98%	12.58%	14.34%	12.58%	13.20%
	a) Common Equity Tier (CET) 1 Ratio	12.24%	12.34%	10.37%	12.24%	10.37%	11.68%
	b) Additional Tier 1 Ratio	0.42%	0.42%	0.00%	0.42%	0.00%	0.40%
	(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)	**8.44	**6.40	**7.69	**14.83	**12.17	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)	**8.44	**6.40	**7.69	**14.83	**12.17	14.81
	(iv) (a) Amount of gross non-performing assets	919207.21	889423.64	577277.87	919207.21	577277.87	882704.23
	(b) Amount of net non-performing assets	565696.02	555204.58	318763.50	565696.02	318753.50	541940.09
	(c) % of Gross NPAs	7.28	6.97	4.61	7.28	4.61	6.66
	(d) % of Net NPAs	4.62	4.48	2.60	4.62	2.60	4.20
	(v) Return on Assets (annualised %)	0.79	0.60	0.74	0.69	0.59	0.36
	** Not annualised						
	* For QE / HYE 30.09.15, figures recast. Refer Note No.2						
Place : Chennai		A S Rajeev		Mahesh Kumar Jain			
Date : 09.11.2016		Executive Director		Managing Director & CEO			

