

Reviewed Financial Results for the Quarter / 9 Months ended 31st December 2016

		Quarter ended			9 Months ended		Year ended
		31.12.2016	30.09.2016	31.12.2016	31.12.2016	31.12.2016	31.03.2016
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
		₹ in lakhs					
1	Interest earned (a)+(b)+(c)+(d)	395755.50	399438.97	399938.73	1202324.07	1225953.76	1624378.36
	(a) Interest/discout on advances/bills	285493.53	291950.54	293276.38	870275.39	903131.76	1192423.13
	(b) Income on investments	105511.99	103922.05	102278.01	320826.53	309063.59	415323.14
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	4001.54	2853.23	3865.81	8985.94	12512.93	14598.11
	(d) Others	748.44	713.15	518.53	2236.21	1245.48	2033.97
2	Other Income*	59969.50	58462.07	44519.37	162598.26	123665.83	178141.63
A	Total Income (1 + 2) *	455725.00	457901.04	444458.10	1364922.33	1349619.59	1802519.98
3	Interest Expended	271097.98	271613.74	288857.98	826209.22	894798.67	1179760.39
4	Operating Expenses (e) + (f)	82509.54	85667.26	78929.37	245657.22	235892.74	319550.35
	(e) Employees cost	49744.92	49417.58	49858.96	147721.86	151915.32	200639.57
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown seperately)	32764.62	36249.68	29070.41	97935.36	83977.42	118910.78
B	Total Expenditure (3 + 4) (excluding provisions and contingencies)	353607.52	357281.00	367787.35	1071866.44	1130691.41	1499310.74
C	Operating Profit (A-B)* (Profit before Provisions and Contingencies)	102117.48	100620.04	76670.75	293055.89	218928.18	303209.24
D	Provisions (other than tax) and Contingencies of which provisions for Non-Performing Assets	54029.37 54684.06	47827.16 61643.51	71805.34 77813.33	143556.00 149069.77	126320.50 142572.12	207678.71 239322.64
E	Exceptional items	0.00	0.00	0.00	0.00	0	0.00
F	Profit from ordinary activities before tax (C-D-E)*	48088.11	52792.88	4865.41	149499.89	92607.68	95530.53
G	Provision for Taxes	10740.29	12279.15	17.57	40902.50	31458.38	24392.20
H	Net Profit from Ordinary Activities after tax(F-G)*	37347.82	40513.73	4847.84	108597.39	61149.30	71138.33
I	Extraordinary Items (net of tax expense)	0.00	0.00	0.00	0.00	0	0.00
J	Net Profit for the period (H-I)*	37347.82	40513.73	4847.84	108597.39	61149.30	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)	13.89%	14.34%	12.75%	13.89%	12.75%	13.20%
	a) Common Equity Tier (CET) 1 Ratio	11.84%	12.24%	10.55%	11.84%	10.55%	11.68%
	b) Additional Tier 1 Ratio	0.40%	0.42%	0.00%	0.40%	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)	**7.78	**8.44	**0.88	**22.61	**13.05	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)	**7.78	**8.44	**0.88	**22.61	**13.05	14.81
	(iv) (a) Amount of gross non-performing assets	967509.85	919207.21	707135.37	967509.85	707135.37	882704.23
	(b) Amount of net non-performing assets	579833.56	565696.02	388100.32	579833.56	388100.32	541940.09
	(c) % of Gross NPAs	7.69	7.28	5.61	7.69	5.61	6.66
	(d) % of Net NPAs	4.76	4.62	3.17	4.76	3.17	4.20
	(v) Return on Assets (annualised %)	0.71	0.79	0.08	0.70	0.42	0.36
	** Not annualised						
	* For quarter / 9 months ended 31.12.15, figures recast. Refer Note No.2						

Place : Chennai

A S Rajeev

Mahesh Kumar Jain

Date : 25.01.2017

Executive Director

Managing Director & CEO

