

**Reviewed Financial Results for the Quarter/ Half Year ended 30th September 2018**

		₹ in lakhs					
	Particulars	Quarter ended			Half Year Ended		Year ended
		30.09.2018 (Reviewed)	30.06.2018 (Reviewed)	30.09.2017 (Reviewed)	30.09.2018 (Reviewed)	30.09.2017 (Reviewed)	31.03.2018 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	470084.52	469216.62	415957.44	939301.14	829554.03	1711364.69
	(a) Interest/discount on advances/bills	339203.15	337953.98	290233.81	677157.13	573021.05	1185714.13
	(b) Income on investments	127725.01	128984.01	121044.97	256709.02	247382.03	511315.22
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	2708.65	1793.12	4066.67	4501.77	7927.15	12164.59
	(d) Others	447.71	485.51	611.99	933.22	1223.80	2170.75
2	Other Income	42832.18	43980.04	71458.93	86812.22	136666.42	240583.73
<b>A</b>	<b>Total Income (1 + 2)</b>	<b>512916.70</b>	<b>513196.66</b>	<b>487416.37</b>	<b>1026113.36</b>	<b>966220.45</b>	<b>1951948.42</b>
3	Interest Expended	296991.09	288517.72	261590.87	585508.81	529239.53	1085009.31
4	Operating Expenses (e) + (f)	96820.98	94923.29	88264.97	191744.27	174181.15	366840.13
	(e) Employees cost	53203.44	55432.25	50970.37	108635.69	102069.01	210025.38
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown separately)	43617.54	39491.04	37294.60	83108.58	72112.14	156814.75
<b>B</b>	<b>Total Expenditure (3 + 4) (excluding provisions and contingencies)</b>	<b>393812.07</b>	<b>383441.01</b>	<b>349855.84</b>	<b>777253.08</b>	<b>703420.68</b>	<b>1451849.44</b>
<b>C</b>	<b>Operating Profit (A-B) (Profit before Provisions and Contingencies)</b>	<b>119104.63</b>	<b>129755.65</b>	<b>137560.53</b>	<b>248860.28</b>	<b>262799.77</b>	<b>500098.98</b>
<b>D</b>	<b>Provisions (other than tax) and Contingencies</b>	<b>100433.62</b>	<b>102956.15</b>	<b>74455.44</b>	<b>203389.77</b>	<b>146011.02</b>	<b>392456.76</b>
	of which provisions for Non-Performing Assets	75247.99	45659.51	63335.78	120907.50	131529.73	347281.69
<b>E</b>	<b>Exceptional items</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>F</b>	<b>Profit from ordinary activities before tax (C-D-E)</b>	<b>18671.01</b>	<b>26799.50</b>	<b>63105.09</b>	<b>45470.51</b>	<b>116788.75</b>	<b>107642.22</b>
<b>G</b>	<b>Provision for Taxes</b>	<b>3656.58</b>	<b>5868.12</b>	<b>17950.79</b>	<b>9524.70</b>	<b>34393.91</b>	<b>-18257.06</b>
<b>H</b>	<b>Net Profit from Ordinary Activities after tax(F-G)</b>	<b>15014.43</b>	<b>20931.38</b>	<b>45154.30</b>	<b>35945.81</b>	<b>82394.84</b>	<b>125899.28</b>
<b>I</b>	<b>Extraordinary items (net of tax expense)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>J</b>	<b>a) Net Profit for the period (H-I)</b>	<b>15014.43</b>	<b>20931.38</b>	<b>45154.30</b>	<b>35945.81</b>	<b>82394.84</b>	<b>125899.28</b>
	Share of earning in Associates(RRBs)						
	Minority Interest						
	<b>b) Net Profit for the period (after Minority Interest)</b>	<b>15014.43</b>	<b>20931.38</b>	<b>45154.30</b>	<b>35945.81</b>	<b>82394.84</b>	<b>125899.28</b>
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)	1534668.58	1534668.58	1398129.96	1534668.58	1398129.96	1534668.58
7	<b>Analytical Ratios</b>						
	(i) Percentage of shares held by Government of India	81.73	81.71	82.10	81.73	82.10	81.87
	(ii) Capital Adequacy Ratio (Basel III)	12.73%	12.77%	13.16%	12.73%	13.16%	12.55%
	a) Common Equity Tier (CET) 1 Ratio	11.20%	11.22%	11.30%	11.20%	11.30%	11.00%
	b) Additional Tier 1 Ratio	0.33%	0.33%	0.36%	0.33%	0.36%	0.33%
	(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)	**3.13	**4.36	**9.40	**7.49	**17.16	26.21
	(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)	**3.13	**4.36	**0.40	**7.40	**17.16	26.21
	(iv) (a) Amount of gross non-performing assets	1233360.95	1182759.51	962394.88	1233360.95	962394.88	1199014.00
	(b) Amount of net non-performing assets	705984.99	599862.06	474820.86	705984.99	474820.86	595957.20
	(c) % of Gross NPAs	7.16	7.20	6.67	7.16	6.67	7.37
	(d) % of Net NPAs	4.23	3.79	3.41	4.23	3.41	3.81
	(v) Return on Assets (annualised %)	0.23	0.33	0.79	0.28	0.73	0.53

\*\* Not annualised

Place : Chennai  
Date : 09.11.2018



**M K Bhattacharya**  
Executive Director

**A S Rajeev**  
Executive Director

**Padmaja Chunduru**  
Managing Director & CEO