

Reviewed Financial Results for the Quarter/ Nine months ended 31st December 2018

							₹ in lakhs
	Particulars	Quarter ended			Nine Months Ended		Year ended
		31.12.2018	30.09.2018	31.12.2017	31.12.2018	31.12.2017	31.03.2018
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	482392.11	470084.52	435422.03	1421693.25	1264976.06	1711364.69
	(a) Interest/discount on advances/bills	355317.07	339203.15	302945.52	1032474.20	875966.57	1185714.13
	(b) Income on investments	122169.77	127725.01	129647.44	378878.79	377029.47	511315.22
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	4468.70	2708.65	2334.81	8970.47	10261.96	12164.59
	(d) Others	436.57	447.71	494.26	1369.79	1718.06	2170.75
2	Other Income	44518.22	42832.18	54885.41	131330.44	191551.83	240583.73
A	Total Income (1 + 2)	526910.33	512916.70	490307.44	1553023.69	1456527.89	1951948.42
3	Interest Expended	310721.06	296991.09	273152.55	896229.87	802392.08	1085009.31
4	Operating Expenses (e) + (f)	101528.05	96820.98	96232.52	293272.32	270413.67	366840.13
	(e) Employees cost	56458.21	53203.44	53119.83	165093.90	155188.84	210025.38
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown seperately)	45069.84	43617.54	43112.69	128178.42	115224.83	156814.75
B	Total Expenditure (3 + 4) (excluding provisions and contingencies)	412249.11	393812.07	369385.07	1189502.19	1072805.75	1451849.44
C	Operating Profit (A-B) (Profit before Provisions and Contingencies)	114661.22	119104.63	120922.37	363521.50	383722.14	500098.98
D	Provisions (other than tax) and Contingencies	92367.56	100433.62	91812.06	295757.33	237823.08	392456.76
	of which provisions for Non-Performing Assets	97388.84	75247.99	38548.76	218296.34	170078.49	347281.69
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)	22293.66	18671.01	29110.31	67764.17	145899.06	107642.22
G	Provision for Taxes	7067.01	3656.58	-1196.05	16591.71	33197.86	-18257.06
H	Net Profit from Ordinary Activities after tax(F-G)	15226.65	15014.43	30306.36	51172.46	112701.20	125899.28
I	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
J	a) Net Profit for the period (H-I)	15226.65	15014.43	30306.36	51172.46	112701.20	125899.28
	Share of earning in Associates(RRBs)						
	Minority Interest						
	b) Net Profit for the period (after Minority Interest)	15226.65	15014.43	30306.36	51172.46	112701.20	125899.28
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	Analytical Ratios						
	(i) Percentage of shares held by Government of India	81.73	81.73	81.87	81.73	81.87	81.87
	(ii) Capital Adequacy Ratio (Basel III)	12.67%	12.73%	12.44%	12.67%	12.44%	12.55%
	a) Common Equity Tier (CET) 1 Ratio	10.92%	11.20%	10.64%	10.92%	10.64%	11.00%
	b) Additional Tier 1 Ratio	0.32%	0.33%	0.35%	0.32%	0.35%	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)	**3.17	**3.13	**6.31	**10.66	**23.47	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)	**3.17	**3.13	**6.31	**10.66	**23.47	26.21
	(iv) (a) Amount of gross non-performing assets	1319840.28	1233360.95	959515.32	1319840.28	959515.32	1199014.00
	(b) Amount of net non-performing assets	757107.29	705984.99	489860.21	757107.29	489860.21	595957.20
	(c) % of Gross NPAs	7.46	7.16	6.27	7.46	6.27	7.37
	(d) % of Net NPAs	4.42	4.23	3.30	4.42	3.30	3.81
	(v) Return on Assets (annualised %)	0.23	0.33	0.50	0.26	0.65	0.53

** Not annualised

Place : Chennai
Date : 25.01.2019

Shenoy Vishwanath V
Executive Director

M K Bhattacharya
Executive Director

Padmaja Chundurur
Managing Director & CEO

