

**Audited Financial Results for the Quarter / Year ended 31st March 2019**

		₹ in lakhs						
	Particulars	Quarter ended			Year ended		Year ended	
		31.03.2019	31.12.2018	31.03.2018	31.03.2019	31.03.2018	31.03.2019	31.03.2018
		STANDALONE			CONSOLIDATED			
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)		
1	Interest earned (a)+(b)+(c)+(d)	496788.03	482392.11	446388.63	1918481.28	1711364.69	1918206.25	1711532.34
	(a) Interest/discount on advances/bills	365913.00	355317.07	309747.56	1398387.20	1185714.13	1398241.35	1185885.62
	(b) Income on investments	125463.41	122169.77	134285.75	504342.20	511315.22	504213.01	511311.38
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	4981.93	4468.70	1902.63	13952.40	12164.59	13952.40	12164.59
	(d) Others	429.69	436.57	452.69	1799.48	2170.75	1799.49	2170.75
2	Other Income	56958.51	44518.22	49031.90	188288.96	240583.73	189143.43	241659.03
<b>A</b>	<b>Total Income (1 + 2)</b>	<b>553746.54</b>	<b>526910.33</b>	<b>495420.53</b>	<b>2106770.24</b>	<b>1951948.42</b>	<b>2107349.68</b>	<b>1953191.37</b>
3	Interest Expended	320442.10	310721.06	282617.23	1216671.97	1085009.31	1216675.05	1085127.86
4	Operating Expenses (e) + (f)	108764.33	101528.05	96426.46	402036.66	366840.13	402834.01	367331.94
	(e) Employees cost	57193.35	56458.21	54836.54	222287.25	210025.38	222753.72	210464.08
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown separately)	51570.99	45069.84	41589.92	179749.41	156814.75	180080.29	156867.86
<b>B</b>	<b>Total Expenditure (3 + 4) (excluding provisions and contingencies)</b>	<b>429206.43</b>	<b>412249.11</b>	<b>379043.69</b>	<b>1618708.63</b>	<b>1451849.44</b>	<b>1619509.06</b>	<b>1452459.80</b>
<b>C</b>	<b>Operating Profit (A-B) before Provisions and Contingencies</b> (Profit)	<b>124540.11</b>	<b>114661.22</b>	<b>116376.84</b>	<b>488061.61</b>	<b>500098.98</b>	<b>487840.62</b>	<b>500731.57</b>
<b>D</b>	<b>Provisions (other than tax) and Contingencies</b>	<b>163882.87</b>	<b>92367.56</b>	<b>154633.68</b>	<b>459640.20</b>	<b>392456.76</b>	<b>459525.63</b>	<b>392508.91</b>
	of which provisions for Non-Performing Assets	143293.50	97388.84	177203.20	361589.84	347281.69	361475.27	347412.72
<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>0.00</b>
<b>F</b>	<b>Profit from ordinary activities before tax (C-D-E)</b>	<b>-39342.76</b>	<b>22293.66</b>	<b>-38256.84</b>	<b>28421.41</b>	<b>107642.22</b>	<b>28314.99</b>	<b>108222.66</b>
<b>G</b>	<b>Provision for Taxes</b>	<b>-20365.51</b>	<b>7067.01</b>	<b>-51454.92</b>	<b>-3773.80</b>	<b>-18257.06</b>	<b>-3777.82</b>	<b>-18069.69</b>
<b>H</b>	<b>Net Profit from Ordinary Activities after tax(F-G)</b>	<b>-18977.25</b>	<b>15226.65</b>	<b>13198.08</b>	<b>32195.21</b>	<b>125899.28</b>	<b>32092.81</b>	<b>126292.35</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>0.00</b>
<b>J</b>	<b>a) Net Profit for the period (H-I)</b>	<b>-18977.25</b>	<b>15226.65</b>	<b>13198.08</b>	<b>32195.21</b>	<b>125899.28</b>	<b>32092.81</b>	<b>126292.35</b>
	Share of earning in Associates(RRBs)						5979.06	4837.01
	Minority Interest						59.12	75.62
	<b>b) Net Profit for the period (after Minority Interest)</b>	<b>-18977.25</b>	<b>15226.65</b>	<b>13198.08</b>	<b>32195.21</b>	<b>125899.28</b>	<b>38012.75</b>	<b>131053.74</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	48029.17
6	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1581336.09	1534668.58	1534668.58	1581336.09	1534668.58	1614013.09	1561370.58
7	<b>Analytical Ratios</b>							
	(i) Percentage of shares held by Government of India	81.49	81.73	81.87	81.49	81.87	81.49	81.87
	(ii) Capital Adequacy Ratio (Basel III)	13.21%	12.67%	12.55%	13.21%	12.55%	13.46%	12.76%
	(a) Common Equity Tier (CET) 1 Ratio	10.96%	10.92%	11.00%	10.96%	11.00%	11.22%	11.22%
	(b) Additional Tier 1 Ratio	0.33%	0.32%	0.33%	0.33%	0.33%	0.32%	0.32%
	(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)	**3.95	**3.17	**2.75	6.70	26.21	7.91	27.29
	(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)	**3.95	**3.17	**2.75	6.70	26.21	7.91	27.29
	(iv) (a) Amount of gross non-performing assets	1335345.19	1319840.28	1199014.00	1335345.19	1199014.00	1338329.99	1202020.99
	(b) Amount of net non-performing assets	679311.44	757107.29	595957.20	679311.44	595957.20	679311.44	598964.19
	(c) % of Gross NPAs	7.11	7.46	7.37	7.11	7.37	7.12	7.39
	(d) % of Net NPAs	3.75	4.42	3.81	3.75	3.81	3.75	3.83
	(v) Return on Assets (annualised %)	-0.28	0.23	0.21	0.12	0.53	0.14	0.53
	** Not annualised							
<b>Place : Chennai</b>		<b>Shenoy Vishwanath V</b>		<b>M K Bhattacharya</b>		<b>Padmaja Chunduru</b>		
<b>Date:14.05.2019</b>		<b>Executive Director</b>		<b>Executive Director</b>		<b>Managing Director &amp; CEO</b>		

