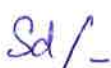



Reviewed Financial Results for the Quarter ended 30th June 2019

		Quarter ended			Year ended
		30.06.2019	31.03.2019	30.06.2018	31.03.2019
		CONSOLIDATED			
		(Reviewed)	(Audited)	(Reviewed)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	513758.29	496717.33	469217.01	1918206.25
	(a) Interest/discount on advances/bills	385174.93	365842.00	337954.12	1398241.35
	(b) Income on investments	124325.17	125463.70	128984.26	504213.01
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	3828.16	4981.93	1793.12	13952.40
	(d) Others	430.03	429.70	485.51	1799.49
2	Other Income	69725.93	57157.36	44236.08	189143.43
A	Total Income (1 + 2)	583484.22	553874.69	513453.09	2107349.68
3	Interest Expended	335178.86	320405.37	288494.94	1216675.05
4	Operating Expenses (e) + (f)	110769.28	109027.62	95117.98	402834.01
	(e) Employees cost	67119.13	57346.75	55530.74	222753.72
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown separately)	43650.15	51680.87	39587.24	180080.29
B	Total Expenditure (3 + 4) (excluding provisions and contingencies)	445948.14	429432.99	383612.92	1619509.06
C	Operating Profit (A-B) (Profit before Provisions and Contingencies)	137536.08	124441.70	129840.17	487840.62
D	Provisions (other than tax) and Contingencies	79485.41	163834.78	102971.48	459525.63
	of which provisions for Non-Performing Assets	48225.33	143340.15	45674.84	361475.27
E	Exceptional items	0.00	0.00	0.00	0.00
F	Profit from ordinary activities before tax (C-D-E)	58050.67	-39393.08	26868.69	28314.99
G	Provision for Taxes	21426.28	-20369.48	5870.75	-3777.82
H	Net Profit from Ordinary Activities after tax(F-G)	36624.39	-19023.60	20997.94	32092.81
I	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00
J	a) Net Profit for the period (H-I)	36624.39	-19023.60	20997.94	32092.81
	Share of earning in Associates(RRBs)	2885.44	113.10	1654.73	5979.06
	Minority Interest	32.05	7.21	25.18	59.12
	b) Net Profit for the period (after Minority Interest)	39477.78	-18917.71	22627.49	38012.75
5	Paid-up equity share capital (Face Value of each share - ₹10/-)	49153.46	48029.17	48029.17	48029.17
6	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1614013.09	1614013.09	1561370.58	1614013.09
7	Analytical Ratios				
	(i) Percentage of shares held by Government of India	79.62	81.49	81.71	81.49
	(ii) Capital Adequacy Ratio (Basel III)	14.05%	13.46%	13.00%	13.46%
	a) Common Equity Tier (CET) 1 Ratio	11.84%	11.22%	11.45%	11.22%
	b) Additional Tier 1 Ratio	0.32%	0.32%	0.33%	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)	** 8.14	** -3.94	** 4.71	7.91
	(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)	** 8.14	** -3.94	** 4.71	7.91
	(iv) (a) Amount of gross non-performing assets	1354105.14	1338329.99	1185780.78	1338329.99
	(b) Amount of net non-performing assets	682423.61	679311.44	599862.06	679311.44
	(c) % of Gross NPAs	7.34	7.12	7.21	7.12
	(d) % of Net NPAs	3.84	3.75	3.79	3.75
	(v) Return on Assets (annualised %)	0.56	-0.28	0.36	0.14

** Not annualised

Place : Chennai
Date : 05.08.2019


Shenoy Viswanath V
Executive Director


Padmaja Chunduru
Managing Director & CEO

