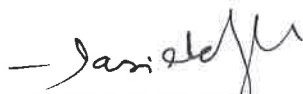


Reviewed Consolidated Financial Results for the Quarter ended 30th June, 2021

(Rs. in Lakhs)

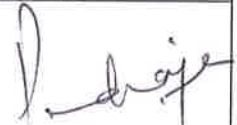
Sl. No.	Particulars	Quarter ended			Year ended
		30.06.2021 (Reviewed)	31.03.2021 (Audited)	30.06.2020 (Unaudited)	31.03.2021 (Audited)
1	Interest earned (a) + (b) + (c) + (d)	962369.07	889881.50	1012278.72	3910807.29
	(a) Interest/ discount on advances/ bills	676462.31	602451.85	714907.48	2745466.71
	(b) Income on investments	277187.45	279207.99	277486.49	1117034.60
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	7356.96	7714.64	18025.12	42571.21
	(d) Others	1362.35	507.02	1859.63	5734.77
2	Other Income	198484.13	182571.77	143330.49	654046.91
3	Total Income (1 + 2)	1160853.20	1072453.27	1155609.21	4564854.20
4	Interest Expended	562990.16	556948.48	624554.19	2343879.75
5	Operating Expenses (a) + (b)	248770.52	263645.77	253754.16	1078928.17
	(a) Employees cost	147582.34	141323.11	166076.05	641161.91
	(b) Other Operating expenses	101188.18	122322.66	87678.11	437766.26
6	Total Expenditure (4+5) (excluding provisions and contingencies)	811760.68	820594.25	878308.35	3422807.92
7	Operating Profit (3-6) (Profit before Provisions and Contingencies)	349092.52	251859.02	277300.86	1142046.28
8	Provisions (other than tax) and Contingencies of which provisions for Non-Performing Assets	261446.79	175747.23	213904.91	849512.91
		174660.59	287022.13	182982.91	731839.04
9	Exceptional items	0.00	0.00	0.00	0.00
10	Profit from ordinary activities before tax (7-8-9)	87645.73	76111.79	63395.95	292533.37
11	Provision for Taxes	-31935.92	-91955.95	24939.81	-9038.20
12	Net Profit from Ordinary Activities after tax (10-11)	119581.65	168067.74	38456.14	301571.57
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00
14	Net Profit for the period (12-13)	119581.65	168067.74	38456.14	301571.57
15	Share of earning in Associates (RRBs)	6447.65	4490.08	4661.24	13486.19
16	Minority Interest	47.71	21.33	20.54	143.25
17	Net Profit for the period (after Minority Interest) (14+15-16)	125981.59	172536.49	43096.84	314914.51
18	Paid-up equity share capital (Face Value of each share - Rs.10/-)	124544.11	112936.66	112936.66	112936.66
19	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	3257373.30	3257373.30	1917093.37	3257373.30
20	Analytical Ratios				
	(i) Percentage of shares held by Government of India	79.86%	88.06%	88.06%	88.06%
	(ii) Capital Adequacy Ratio (Basel III)	16.17%	16.02%	13.64%	16.02%
	(a) Common Equity Tier (CET) 1 Ratio	11.83%	11.59%	10.49%	11.59%
	(b) Additional Tier 1 Ratio	0.65%	0.66%	0.17%	0.66%
	(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	**11.08	**15.28	**3.82	27.88
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	**11.08	**15.28	**3.82	27.88
	(iv) (a) Amount of gross non-performing assets	3778331.43	3847949.54	3999006.14	3847949.54
	(b) Amount of net non-performing assets	1265287.28	1227112.60	1275473.78	1227112.60
	(c) % of Gross NPAs	9.70	9.86	10.90	9.86
	(d) % of Net NPAs	3.47	3.37	3.76	3.37
	(v) Return on Assets (average) (annualised %)	0.81	1.11	0.30	0.53
	** Not annualised				



Imran Amin Siddiqui
Executive Director



Shehoy Vishwanath V
Executive Director



Padmaja Chundur
Managing Director & CEO

Place : Chennai

Date : 19.07.2021

