

Reviewed Standalone 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 (Reviewed)	31.03.2021 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	962359.27	890392.44	1011995.74	3910578.65
	(a) Interest/discount on advances/bills	676462.32	602451.85	714908.43	2745463.11
	(b) Income on investments	277178.87	278863.07	277488.22	1116689.38
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	7356.96	7689.40	18025.12	42545.97
	(d) Others	1361.12	1388.12	1573.97	5880.19
2	Other Income	187661.27	174394.76	132675.32	607925.38
3	Total Income (1 + 2)	1150020.54	1064787.20	1144671.06	4518504.03
4	Interest Expended	562943.08	556958.99	624566.48	2343983.90
5	Operating Expenses (a) + (b)	239899.34	252991.79	244770.32	1034955.28
	(a) Employees cost	146605.40	140217.38	165402.97	637823.81
	(b) Other Operating expenses	93293.94	112774.41	79367.35	397131.47
6	Total Expenditure (4+5) (excluding provisions and contingencies)	802842.42	809950.78	869336.80	3378939.18
7	Operating Profit (3-6) (Profit before Provisions and Contingencies)	347178.12	254836.42	275334.26	1139564.85
8	Provisions (other than tax) and Contingencies	261450.41	175248.25	213911.94	849006.85
	of which provisions for Non-Performing Assets	174660.22	287029.05	182989.95	731846.06
9	Exceptional items	0.00	0.00	0.00	0.00
10	Profit from ordinary activities before tax (7-8-9)	85727.71	79588.17	61422.32	290558.00
11	Provision for Taxes	-32438.30	-91296.48	24496.10	-9909.77
12	Net Profit from Ordinary Activities after tax(10-11)	118166.01	170884.65	36926.22	300467.77
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00
14	Net Profit for the period (12-13)	118166.01	170884.65	36926.22	300467.77
15	Paid-up equity share capital (Face Value of each share - Rs.10/-)	124544.11	112936.66	112936.66	112936.66
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	3152761.20	3152761.20	1849262.38	3152761.20
17	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)	15.92%	15.71%	13.45%	15.71%
	a) Common Equity Tier (CET) 1 Ratio	11.57%	11.27%	10.30%	11.27%
	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	** 10.39	**15.13	** 3.27	26.61
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	** 10.39	**15.13	** 3.27	26.61
	(iv) (a) Amount of gross non-performing assets	3775918.20	3845534.62	3996502.49	3845534.62
	(b) Amount of net non-performing assets	1265287.28	1227112.60	1275473.78	1227112.60
	(c) % of Gross NPAs	9.69	9.85	10.90	9.85
	(d) % of Net NPAs	3.47	3.37	3.76	3.37
	(v) Return on Assets (average) (annualised %)	0.75	1.09	0.25	0.50

** Not annualised



Imran Amin Siddiqui
Imran Amin Siddiqui
Executive Director

Shenoy Vishwanath V
Shenoy Vishwanath V
Executive Director

Padmaja Chunduru
Padmaja Chunduru
Managing Director & CEO

Place : Chennai
Date : 19.07.2021

