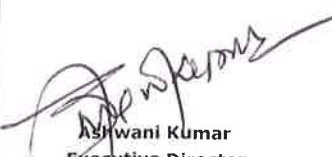
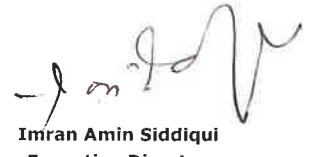
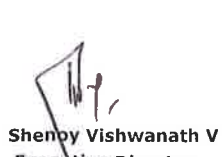
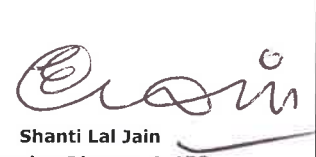


Reviewed Consolidated Financial Results for the Quarter / Half Year ended September 30, 2021

Sl. No.	Particulars	Quarter Ended			Half Year Ended		(Rs. in Lakhs)
		30.09.2021	30.06.2021	30.09.2020	30.09.2021	30.09.2020	Year Ended
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	31.03.2021 (Audited)
1	Interest earned (a) +(b) + (c) +(d)	9 47 609.79	9 62 369.07	10 05 948.41	19 09 978.86	20 18 227.13	39 10 807.29
	(a) Interest/ discount on advances/ bills	6 66 870.02	6 76 462.31	7 14 809.04	13 43 332.33	14 29 716.52	27 45 466.71
	(b) Income on investments	2 64 569.67	2 77 187.45	2 79 476.24	5 41 757.12	5 56 962.73	11 17 034.60
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	14 985.78	7 356.96	9 951.79	22 342.74	27 976.91	42 571.21
	(d) Others	1 184.32	1 362.35	1 711.34	2 546.67	3 570.97	5 734.77
2	Other Income	2 03 759.75	1 92 891.07	1 68 388.60	3 96 650.82	3 15 758.35	6 11 140.49
3	Total Income (1 + 2)	11 51 369.54	11 55 260.14	11 74 337.01	23 06 629.68	23 33 985.48	45 21 947.78
4	Interest Expended	5 39 149.41	5 62 990.16	5 91 234.35	11 02 139.57	12 15 788.54	23 43 879.75
5	Operating Expenses (a) + (b)	2 83 528.88	2 48 770.52	2 86 958.97	5 32 299.40	5 40 713.13	10 78 928.17
	(a) Employees cost	1 72 368.48	1 47 582.34	1 75 796.55	3 19 950.82	3 41 872.60	6 41 161.91
	(b) Other Operating expenses	1 11 160.40	1 01 188.18	1 11 162.42	2 12 348.58	1 98 840.53	4 37 766.26
6	Total Expenditure (4+5) (excluding provisions and contingencies)	8 22 678.29	8 11 760.68	8 78 193.32	16 34 438.97	17 56 501.67	34 22 807.92
7	Operating Profit (3-6) (Profit before Provisions and Contingencies)	3 28 691.25	3 43 499.46	2 96 143.69	6 72 190.71	5 77 483.81	10 99 139.86
8	Provisions (other than tax) and Contingencies (as per balance sheet of previous accounting year)	2 54 945.43	2 55 853.73	2 23 103.79	5 10 799.16	4 41 047.96	8 06 606.49
	of which provisions for Non-Performing Assets	2 21 589.37	1 74 660.59	1 88 032.42	3 96 249.96	3 71 015.33	7 31 839.04
9	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
10	Profit from ordinary activities before tax (7-8-9)	73 745.82	87 645.73	73 039.90	1 61 391.55	1 36 435.85	2 92 533.37
11	Provision for Taxes (Tax Expenses/(Reversal))	- 35 911.59	- 31 935.92	30 625.19	- 67 847.51	55 565.00	- 9 038.20
12	Net Profit from Ordinary Activities after tax (10-11)	1 09 657.41	1 19 581.65	42 414.71	2 29 239.06	80 870.85	3 01 571.57
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
14	Net Profit for the period (12-13)	1 09 657.41	1 19 581.65	42 414.71	2 29 239.06	80 870.85	3 01 571.57
15	Share of earning in Associates (RRBs)	3 003.63	6 447.65	3 419.96	9 451.28	8 081.20	13 486.19
16	Minority Interest	50.43	47.71	45.09	98.14	65.63	143.25
17	Net Profit for the period (after Minority Interest) (14+15-16)	1 12 610.61	1 25 981.59	45 789.58	2 38 592.20	88 886.42	3 14 914.51
18	Paid-up equity share capital (Face Value of each share - Rs 10/-)	1 24 544.11	1 24 544.11	1 12 936.66	1 24 544.11	1 12 936.66	1 12 936.66
19	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	32 57 373.30	32 57 373.30	19 17 093.37	32 57 373.30	19 17 093.37	32 57 373.30
20	Analytical Ratios						
	(i) Percentage of shares held by Government of India	79.86%	79.86%	88.06%	79.86%	88.06%	88.06%
	(ii) Capital Adequacy Ratio (Basel III)	16.14%	16.17%	14.22%	16.14%	14.22%	16.02%
	(a) Common Equity Tier (CET) 1 Ratio	11.95%	11.83%	11.16%	11.95%	11.16%	11.59%
	(b) Additional Tier 1 Ratio	0.66%	0.65%	0.17%	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	**9.04	**11.08	**4.05	**20.02	**7.87	27.88
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	**9.04	**11.08	**4.05	**20.02	**7.87	27.88
	(iv) NPA Ratios:						
	(a) Amount of gross non-performing assets	36 91 053.51	37 78 331.43	36 22 313.14	36 91 053.51	36 22 313.14	38 47 949.54
	(b) Amount of net non-performing assets	11 74 916.64	12 65 287.28	10 05 221.97	11 74 916.64	10 05 221.97	12 27 112.60
	(c) % of Gross NPAs	9.57	9.70	9.90	9.57	9.90	9.86
	(d) % of Net NPAs	3.26	3.47	2.96	3.26	2.96	3.37
	(v) Return on Assets (average) (annualised %)	0.71	0.81	0.31	0.75	0.31	0.53
	** Not annualised						

 Ashwani Kumar Executive Director	 Imran Amin Siddiqui Executive Director	 Sheny Vishwanath V Executive Director	 Shanti Lal Jain Managing Director & CEO
--	---	--	--

Place : Chennai
Date : 28.10.2021

