

Reviewed Financial Results for the Quarter/ Half Year ended 30th September 2019

	Particulars	STANDALONE (₹ in lakhs)					
		Quarter ended			Half Year Ended		Year ended
		30.09.2019 (Unaudited)	30.06.2019 (Unaudited)	30.09.2018 (Unaudited)	30.09.2019 (Unaudited)	30.09.2018 (Unaudited)	31.03.2019 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	530767.35	513757.50	470084.52	1044524.85	939301.14	1918481.28
	(a) Interest/disclosed on advances/bills	399410.10	385173.93	339203.15	784584.03	677157.13	1398387.20
	(b) Income on investments	126667.96	124325.38	127725.01	250993.34	256709.02	504342.20
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	4270.60	3828.16	2708.65	8098.76	4501.77	13952.40
	(d) Others	418.69	430.03	447.71	848.72	933.22	1799.48
2	Other Income	73764.91	69454.46	42832.18	143219.37	86812.22	188288.96
A	Total Income (1 + 2)	604532.26	583211.96	512916.70	1187744.22	1026113.36	2106770.24
3	Interest Expended	344463.44	335214.21	296991.09	679677.65	585508.81	1216671.97
4	Operating Expenses (e) + (f)	109891.53	110576.94	96820.98	220468.47	191744.27	402036.66
	(e) Employees cost	58577.29	67006.53	53203.44	125583.82	108635.69	222287.25
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown separately)	51314.24	43570.41	43617.54	94884.65	83108.58	179749.41
B	Total Expenditure (3 + 4) (excluding provisions and contingencies)	454354.97	445791.15	393812.07	900146.12	777253.08	1618708.63
C	Operating Profit (A-B) (Profit before Provisions and Contingencies)	150177.29	137420.81	119104.63	287598.10	248860.28	488061.61
D	Provisions (other than tax) and Contingencies	90936.96	79481.65	100433.62	170418.61	203389.77	459640.20
	of which provisions for Non-Performing Assets	72090.06	48221.57	75247.99	120311.63	120907.50	361589.84
E	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
F	Profit from ordinary activities before tax (C-D-E)	59240.33	57939.16	18671.01	117179.49	45470.51	28421.41
G	Provision for Taxes	23384.21	21402.16	3656.58	44786.37	9524.70	-3773.80
H	Net Profit from Ordinary Activities after tax(F-G)	35856.12	36537.00	15014.43	72393.12	35945.81	32195.21
I	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
J	a) Net Profit for the period (H-I)	35856.12	36537.00	15014.43	72393.12	35945.81	32195.21
	Share of earning in Associates(RRBs)						
	Minority Interest						
	b) Net Profit for the period (after Minority Interest)	35856.12	36537.00	15014.43	72393.12	35945.81	32195.21
5	Paid-up equity share capital (Face Value of each share - ₹10/-)	49153.46	49153.46	48029.17	49153.46	48029.17	48029.17
6	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1581336.09	1581336.09	1534668.58	1581336.09	1534668.58	1581336.09
7	Analytical Ratios						
	(i) Percentage of shares held by Government of India	79.62	79.62	81.73	79.62	81.73	81.49
	(ii) Capital Adequacy Ratio (Basel III)	14.52%	13.62%	12.73%	14.52%	12.73%	13.21%
	a) Common Equity Tier (CET) 1 Ratio	12.38%	11.40%	11.20%	12.38%	11.20%	10.96%
	b) Additional Tier 1 Ratio	0.31%	0.32%	0.33%	0.31%	0.33%	0.33%
	(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)	**7.29	**7.53	**3.13	**14.82	**7.48	6.70
	(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)	**7.29	**7.53	**3.13	**14.82	**7.48	6.70
	(iv) (a) Amount of gross non-performing assets	1398073.84	1351120.96	1233360.95	1398073.84	1233360.95	1335345.19
	(b) Amount of net non-performing assets	661347.32	682423.61	705984.99	661347.32	705984.99	679311.44
	(c) % of Gross NPAs	7.20	7.33	7.16	7.20	7.16	7.11
	(d) % of Net NPAs	3.54	3.84	4.23	3.54	4.23	3.75
	(v) Return on Assets (annualised %)	0.50	0.52	0.23	0.51	0.28	0.12

** Not annualised

Place : Chennai
Date : 23.10.2019

- Sd -
Shenoy Vishwanath V
Executive Director

- Sd -
M K Bhattacharya
Executive Director

Sd -
Padmaja Chunduru
Managing Director & CEO



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Reviewed Financial Results for the Quarter/ Half Year ended 30th September 2019

Particulars		(Rs. in Lakhs)					
		Quarter ended			Half Year Ended		Year ended
		30.09.2019	30.06.2019	30.09.2018	30.09.2019	30.09.2018	31.03.2019
		CONSOLIDATED					
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	530764.69	513758.29	470009.70	1044522.98	939226.71	1918206.25
	(a) Interest/discount on advances/bills	399414.11	385174.93	339128.16	784589.04	677082.28	1398241.35
	(b) Income on investments	126661.29	124325.17	127725.18	250986.46	256709.44	504213.01
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	4270.60	3828.16	2708.65	8098.76	4501.77	13952.40
	(d) Others	418.69	430.03	447.71	848.72	933.22	1799.49
2	Other Income	73949.01	69725.93	43036.80	143674.94	87272.88	189143.43
A	Total Income (1 + 2)	604713.70	583484.22	513046.50	1188197.92	1026499.59	2107349.68
3	Interest Expended	344425.27	335178.86	297015.69	679604.13	585510.63	1216675.05
4	Operating Expenses (e) + (f)	110089.44	110769.28	96988.47	220858.72	192106.45	402834.01
	(e) Employees cost	58703.29	67119.13	53308.39	125822.42	108839.13	222753.72
	(f) Other Operating expenses (All items exceeding 10 % of the total expenditure excluding interest expenditure may be shown separately)	51386.15	43650.15	43680.08	95036.30	83267.32	180080.29
B	Total Expenditure (3 + 4) (excluding provisions and contingencies)	454514.71	445948.14	394004.16	900462.85	777617.08	1619509.06
C	Operating Profit (A-B) (Profit before Provisions and Contingencies)	150198.99	137536.08	119042.34	287735.07	248882.51	487840.62
D	Provisions (other than tax) and Contingencies	90940.47	79485.41	100472.04	170425.88	203443.52	459525.63
	of which provisions for Non-Performing Assets	72099.48	48225.33	72265.27	120324.81	120933.24	361475.27
E	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
F	Profit from ordinary activities before tax (C-D-E)	59258.52	58050.67	18570.30	117309.19	45438.99	28314.99
G	Provision for Taxes	23379.88	21426.28	3651.12	44806.16	9521.87	-3777.82
H	Net Profit from Ordinary Activities after tax(F-G)	35878.64	36624.39	14919.18	72503.03	35917.12	32092.81
I	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
J	a) Net Profit for the period (H-I)	35878.64	36624.39	14919.18	72503.03	35917.12	32092.81
	Share of earning in Associates(RRBs)	8401.56	2885.44	2266.31	11287.00	3921.05	5979.06
	Less : Minority Interest	7.85	32.05	11.49	39.90	36.67	59.12
	b) Net Profit for the period (after Minority Interest)	44272.35	39477.78	17174.00	83750.13	39801.50	38012.75
5	Paid-up equity share capital (Face Value of each share - ₹10/-)	49153.46	49153.46	48029.17	49153.46	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	1561370.58	1614013.09
7	Analytical Ratios						
	(i) Percentage of shares held by Government of India	79.62	79.62	81.73	79.62	81.73	81.49
	(ii) Capital Adequacy Ratio (Basel III)	14.93%	14.05%	12.04%	14.93%	12.04%	13.46%
	a) Common Equity Tier (CET) 1 Ratio	12.80%	11.84%	11.71%	12.80%	11.71%	11.22%
	b) Additional Tier 1 Ratio	0.31%	0.32%	0.33%	0.31%	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)	**9.01	**8.14	**3.58	**17.15	**8.29	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)	**9.01	**8.14	**3.58	**17.15	**8.29	7.91
	(iv) (a) Amount of gross non-performing assets	1401069.88	1354105.14	1233360.95	1401069.88	1233360.95	1338329.99
	(b) Amount of net non-performing assets	661347.32	682423.61	705984.99	661347.32	705984.99	679311.44
	(c) % of Gross NPAs	7.21	7.34	7.17	7.21	7.17	7.12
	(d) % of Net NPAs	3.54	3.84	4.23	3.54	4.23	3.75
	(v) Return on Assets (annualised %)	0.61	0.56	0.27	0.58	0.31	0.14

** Not annualised

Place : Chennai
Date : 23.10.2019

Sd-
Shenoy Vishwanath V
Executive Director

Sd-
M K Bhattacharya
Executive Director

Sd-
Padmaja Chunduru
Managing Director & CEO



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