

REVIEWED FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2016

(₹ in lacs)

Sr N	Particulars	STANDALONE			
		Quarter Ended		Year Ended	
		30.06.2016 (Reviewed)	31.03.2016 (Audited)	30.06.2015 (Reviewed)	31.03.2016 (Audited)
<b>1</b>	<b>Interest earned ( a+b+c+d )</b>	<b>787662</b>	<b>788802</b>	<b>825993</b>	<b>3219880</b>
	a) Interest/discount on advances/bills	576350	580716	618109	2365806
	b) Income on investments	187654	183342	183696	753515
	c) Interest on balances with RBI and other interbank funds	19797	21659	5791	81614
	d) Others	3861	3085	18397	18945
<b>2</b>	<b>Other Income</b>	<b>103989</b>	<b>99639</b>	<b>78324</b>	<b>363174</b>
<b>3</b>	<b>Total Income ( 1+2 )</b>	<b>891651</b>	<b>888441</b>	<b>904317</b>	<b>3583054</b>
<b>4</b>	<b>Interest Expended</b>	<b>577437</b>	<b>580333</b>	<b>612976</b>	<b>2388570</b>
<b>5</b>	<b>Operating Expenses ( i+ii )</b>	<b>151707</b>	<b>167147</b>	<b>142522</b>	<b>622282</b>
	i) Employees cost	85897	93631	85333	361989
	ii) Other operating expenses	65810	73516	57189	260293
<b>6</b>	<b>Total Expenditure ( 4+5 ) (excluding provisions &amp; contingencies)</b>	<b>729144</b>	<b>747480</b>	<b>755498</b>	<b>3010852</b>
<b>7</b>	<b>Operating Profit {before provisions &amp; contingencies} (3-6)</b>	<b>162507</b>	<b>140961</b>	<b>148819</b>	<b>572202</b>
<b>8</b>	<b>Provisions ( other than tax ) and Contingencies</b>	<b>135296</b>	<b>156467</b>	<b>64241</b>	<b>387724</b>
<b>9</b>	<b>Exceptional Items</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7940</b>
<b>10</b>	<b>Profit (+)/ (Loss) (-)from Ordinary Activities before tax (7-8-9)</b>	<b>27211</b>	<b>-15506</b>	<b>84578</b>	<b>176538</b>
<b>11</b>	<b>Tax expense</b>	<b>10579</b>	<b>-25118</b>	<b>32700</b>	<b>41378</b>
<b>12</b>	<b>Net Profit (+) / (Loss) (-) from Ordinary Activities after Tax (10-11)</b>	<b>16632</b>	<b>9612</b>	<b>51878</b>	<b>135160</b>
<b>13</b>	Extraordinary items (net of tax expense)	0	0	0	0
<b>14</b>	<b>Net Profit (+) / (Loss) (-) for the period (12-13)</b>	<b>16632</b>	<b>9612</b>	<b>51878</b>	<b>135160</b>
<b>15</b>	<b>Paid -up equity share capital (face value of ₹ 10 each)</b>	<b>68744</b>	<b>68744</b>	<b>63578</b>	<b>68744</b>
<b>16</b>	<b>Reserves excluding Revaluation Reserves</b> (as per Balance sheet of previous accounting year)				<b>1962253</b>
<b>17</b>	<b>Analytical Ratios</b>				
	i) Percentage of shares held by Government of India	63.44	63.44	60.47	63.44
	ii) Capital Adequacy Ratio (%) - Basel II	11.40	11.14	10.70	11.14
	Capital Adequacy Ratio (%) - Basel III	10.75	10.56	10.14	10.56
	iii) Earning per share(EPS) (in ₹)				
	a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (not annualised)	2.42	1.40	8.16	20.42
	b) Basic and diluted EPS after Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (not annualised)	2.42	1.40	8.16	20.42
	iv) NPA Ratios as on date				
	a) Gross NPA	2728090	2417089	1414362	2417089
	b) Net NPA	1582472	1402594	763378	1402594
	c) % Gross NPA	10.16	8.70	5.53	8.70
	d) % Net NPA	6.16	5.25	3.08	5.25
	v) Return on Assets (annualised) (Average) (%)	0.17	0.10	0.55	0.35

Place : Mumbai  
Date : 06.08.2016

(VINOD KATHURIA)  
EXECUTIVE DIRECTOR

(ARUN TIWARI)  
CHAIRMAN & MANAGING DIRECTOR