

Sr N	Particulars	STANDALONE					
		Quarter Ended			Nine Months Ended		Year Ended
		31.12.2015 (Reviewed)	30.09.2015 (Reviewed)	31.12.2014 (Reviewed)	31.12.2015 (Reviewed)	31.12.2014 (Reviewed)	31.03.2015 (Audited)
1	Interest earned (a+b+c+d)	790937	814148	804376	2431078	2384332	3208396
	a) Interest/discount on advances/bills	577191	589790	602713	1785090	1789553	2397725
	b) Income on investments	189171	197306	177038	570173	525818	718296
	c) Interest on balances with RBI and other interbank funds	19880	21399	17559	59955	51245	67596
	d) Others	4695	5653	7066	15860	17716	24779
2	Other Income	89269	95942	87724	263535	237993	352300
3	Total Income (1+2)	880206	910090	892100	2694613	2622325	3560696
4	Interest Expended	591286	603975	592253	1808237	1752047	2364006
5	Operating Expenses (i+ii)	155505	157108	153313	455135	453160	614343
	i) Employees cost	90418	92607	96591	268358	282960	378552
	ii) Other operating expenses	65087	64501	56722	186777	170200	235791
6	Total Expenditure (4+5) (excluding provisions &	746791	761083	745566	2263372	2205207	2978349
7	Operating Profit {before provisions & contingencies} (3-6)	133415	149007	146534	431241	417118	582347
8	Provisions (other than tax) and Contingencies	123765	43251	85192	231257	203015	304009
9	Exceptional Items	0	7940	0	7940	0	0
10	Profit (+)/ (Loss) (-)from Ordinary Activities before tax (7-8-9)	9650	97816	61342	192044	214103	278338
11	Tax expense	1796	32000	31100	66496	80316	100174
12	Net Profit (+) / (Loss) (-) from Ordinary Activities after Tax (10-11)	7854	65816	30242	125548	133787	178164
13	Extraordinary items (net of tax expense)	0	0	0	0	0	0
14	Net Profit (+) / (Loss) (-) for the period (12-13)	7854	65816	30242	125548	133787	178164
15	Paid -up equity share capital (face value of ₹ 10 each)	68744	68744	63578	68744	63578	63578
16	Reserves excluding Revaluation Reserves (as per Balance sheet of previous accounting year)						1770154
17	Analytical Ratios						
	i) Percentage of shares held by Government of India	63.44	63.44	60.47	63.44	60.47	60.47
	ii) Capital Adequacy Ratio (%) - Basel II	10.91	10.79	10.64	10.91	10.64	10.74
	Capital Adequacy Ratio (%) - Basel III	10.30	10.26	10.30	10.30	10.30	10.22
	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)	1.14	10.34	4.76	19.22	21.15	28.05
	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)	1.14	10.34	4.76	19.22	21.15	28.05
	iv) NPA Ratios as on date						
	a) Gross NPA	1849516	1554117	1259600	1849516	1259600	1303087
	b) Net NPA	1032200	833486	711840	1032200	711840	691897
	c) % Gross NPA	7.05	6.12	5.08	7.05	5.08	4.96
	d) % Net NPA	4.07	3.39	2.95	4.07	2.95	2.71
	v) Return on Assets (annualised) (Average) (%)	0.08	0.68	0.34	0.43	0.51	0.49

(VINOD KATHURIA)
EXECUTIVE DIRECTOR

(RAKESH SETHI)
EXECUTIVE DIRECTOR

(ARUN TIWARI)
CHAIRMAN & MANAGING DIRECTOR