

Year	2017	2018	2019	2020	2021
Interest Earned	164,250.00	202,685.90	296,238.00	260,520.20	200,392.80
Other Income	42,178.00	52,931.50	46,754.80	119,561.00	34,361.10
Total	206,428.00	255,617.40	342,992.80	380,081.20	234,753.90
Interest expended	106,265.30	125,294.30	198,112.90	192,580.60	126,109.30
Payments to/Provisions for Employees	18,402.40	22,346.60	25,381.10	26,913.20	25,172.50
Operating Expenses & Administrative Expenses	7,073.00	8,489.50	8,638.80	8,663.50	7,565.30
Depreciation	1,726.10	2,323.60	3,054.50	3,419.30	3,600.30
Other Expenses, Provisions & Contingencies	22,426.60	35,118.10	84,315.40	356,886.40	119,924.20
Provision for Tax	18,395.50	22,439.20	23,009.70	13,379.10	0
Deferred Tax	-1,259.70	-2,726.00	-16,612.30	-57,435.30	-12,728.50
Total	206,428.00	255,617.40	342,992.80	380,081.20	234,753.90
PROFIT & LOSS:					
Net Profit	33,398.90	42,332.20	17,092.70	-164,325.80	-34,889.30
Net Profit after Minority Interest & P/L Asso.Co.	33,398.90	42,332.20	17,092.70	-164,325.80	-34,889.30
Extraordinary Items	0.1	-8.2	0.1	3.3	-34.6
Adjusted Net Profit	33,398.80	42,340.40	17,092.60	-164,329.10	-34,854.70
Equity Dividend (%)	120	135	100	0	0
Dividend Per Share(Rs)	12	2.7	2	0	0
Dividend Per Share Adj.(Rs)	2.4	2.7	2	0	0

Year	2017	2018	2019	2020	2021
Capital	4,564.90	4,605.90	4,630.10	25,100.90	50,109.80
Reserves Total	215,831.40	252,919.10	264,244.00	191,848.70	281,273.10
Deposits	1,428,574.40	2,006,886.00	2,275,579.00	1,053,111.70	1,628,459.30
Borrowings	386,066.70	748,935.80	1,084,241.10	1,137,905.00	639,490.80
Other Liabilities & Provisions	115,559.40	111,149.60	179,901.90	170,355.30	136,601.30
TOTAL LIABILITIES	2,150,596.80	3,124,496.40	3,808,596.10	2,578,321.60	2,735,934.30
Cash & Balances with RBI	69,520.70	114,257.50	107,977.40	59,436.50	68,127.90
Balances with Banks & money at Call	126,025.90	133,280.70	161,871.90	24,867.00	225,124.60
Investments	499,818.00	682,934.40	893,285.30	437,478.00	431,146.50
Advances	1,322,626.80	2,035,188.30	2,413,971.90	1,714,330.90	1,668,048.60
Fixed Assets	6,867.90	8,373.00	8,298.90	10,233.80	21,583.80
Other Assets	125,737.60	150,462.80	223,190.70	331,975.30	321,903.00
TOTAL ASSETS	2,150,596.90	3,124,496.70	3,808,596.10	2,578,321.50	2,735,934.40
Contingent Liability	3,793,981.60	5,815,359.80	6,538,632.50	4,582,061.50	4,592,624.90
Bills for collection	13,900.00	19,355.60	50,592.40	51,201.90	22,140.50

Year	2017	2018	2019	2020	2021
Gross Non-Performing Assets (Rs. Cr)	20,185.57	26,268.02	78,825.60	328,775.89	286,095.31
Net Non Performing Assets (Rs. Cr)	10,722.68	13,127.46	44,848.50	86,237.80	98,133.59
% of Net Non-Performing Assets to Net Advances	0.81	0.64	1.86	5.03	5.88
Capital Adequacy Ratio (%) - Basel I	-	-	-	-	-
Tier I Capital (%)	-	-	-	-	-
Tier II Capital (%)	-	-	-	-	-
Capital Adequacy Ratio (%) - Basel II	-	-	-	-	-
Tier I Capital (%)	-	-	-	-	-
Tier II Capital (%)	-	-	-	-	-
Capital Adequacy Ratio (%) - Basel III	17	18.4	16.5	8.5	17.5
Tier I Capital (%)	13.3	13.2	11.3	6.5	11.3
Tier II Capital (%)	3.7	5.2	5.2	2	6.2
Net Interest Margin(%)	3.4	3.5	3.2	2.2	2.8
Interest Income % Average Working Fund	8.93	8.55	9	8.56	8.25
Non Interest Income % Average Working Fund	2.26	2.2	1.4	3.89	1.38
Operating Profit % Average Working Fund	3.17	3.27	2.47	3.92	2.05
Return on Assets (%)	1.81	1.78	0.52	5.39	-1.43
Business Per Employee (Rs. Cr)	159.55	213.02	232.74	119.51	136
Profit Per Employee (Rs. Cr)	2	2.3	0.89	-7.34	-1.51
Advance to Capital Market Sector(Rs. Cr)	22,279.55	51,961.11	91,748.86	51,686.80	36,342.19
Advance to Real Estate Sector(Rs. Cr)	231,889.82	356,988.17	536,995.82	847,478.24	665,784.78
Advance to Commodities Sector (Rs. Cr)	0	0	0	0	0
Opening Balance of Gross NPAs	7,489.81	20,185.57	26,268.02	78,825.60	328,775.89
Additions of Gross NPAs	26,323.22	82,157.37	79,703.31	372,724.86	120,347.89
Reductions of Gross NPAs	-13,627.46	-76,074.92	-27,145.73	-122,774.57	-163,028.47
Closing Balance of Gross NPAs	20,185.57	26,268.02	78,825.60	328,775.89	286,095.31
Opening Balance of Net NPAs	2,844.74	10,722.68	13,127.46	44,848.50	86,237.80
Additions of Net NPAs	18,812.46	68,015.64	50,002.04	85,296.67	39,744.03
Reductions of Net NPAs	-10,934.52	-65,610.86	-18,281.00	-43,907.37	-27,848.24
Closing Balance of Net NPAs	10,722.68	13,127.46	44,848.50	86,237.80	98,133.59
Opening Balance	4,645.07	9,462.89	13,140.56	33,977.10	242,538.09
Provisions made during the Year	7,510.76	14,141.74	29,701.27	287,428.19	80,603.85
Write-off/write-back of excess provisions	-2,692.94	-10,464.07	-8,864.73	-78,867.20	-135,180.23
Closing Balance	9,462.89	13,140.56	33,977.10	242,538.09	187,961.71