

Particulars	Quarter Ended			Year Ended
	30.06.2022 [Reviewed]	31.03.2022 [Audited]	30.06.2021 [Reviewed]	
1. Interest earned (a)+(b)+(c)+(d)				
(a) Interest disc. on advances/bills	3,045	2,471	2,175	8,715
(b) Income on investments	2,488	2,087	1,837	7,475
(c) Interest on balances with Reserve Bank of India and other inter bank funds	166	124	115	461
(d) Others	391	260	223	779
2. Other Income	68	184	55	424
3. Total Income (1+2)	3,113	2,655	2,230	9,139
4. Interest Expended	1,911	1,547	1,508	5,702
5. Operating Expenses (i)+(ii)	170	203	113	600
(i) Employees' cost	114	104	88	370
(ii) Other operating expenses	56	99	25	230
6. Total Expenditure (4+5) excluding provisions and contingencies	2,081	1,750	1,621	6,302
7. Operating Profit before Provisions and Contingencies (3-6)	1,032	905	609	2,837
8. Provisions (other than tax) and Contingencies [Net of write back]	(4)	162	(22)	352
9. Exceptional Items	-	-	-	(97)
10. Profit (+) Loss (-) from Ordinary Activities before tax (7-8+9)	1,036	743	631	2,388
11. Tax expense [Net of DTADTL]	260	166	141	430
12. Net Profit (+) Loss (-) from Ordinary Activities after tax (10-11)	776	577	490	1,958
13. Extraordinary Items [net of tax expense]	-	-	-	-
14. Net Profit (+) Loss (-) for the period (12-13)	776	577	490	1,958
15. Paid-up equity share capital (Face Value ₹ 10 each)	569	569	532	569
16. Reserves excluding Revaluation Reserves	24,492	23,716	20,952	23,716
17. Analytical Ratios				
(i) Percentage of shares held by Government of India	20.85%	20.85%	15.40%	20.85%
(ii) Capital Adequacy Ratio	21.53%	24.28%	30.93%	24.28%
(iii) Earnings Per Share (Basic & Diluted) (EPS)	13.64	10.83	9.21	36.79
(iv) NPA Ratios				
a) Amount of Gross NPA	220	218	343	218
b) Amount of Net NPA	129	132	218	132
c) % of Gross NPA	0.11	0.11	0.26	0.11
d) % of Net NPA	0.06	0.07	0.17	0.07
(v) Return on Assets (after tax) (annualised)	1.20%	0.96%	1.08%	0.96%
(vi) Net Worth	24,150	23,497	21,185	23,497
(vii) Outstanding Redeemable Preference Shares	-	-	-	-
(viii) Capital Redemption Reserve	-	-	-	-
(ix) Debenture Redemption Reserve	-	-	-	-
(x) Debt - Equity Ratio*	4.72	3.22	1.23	3.22
(xi) Total Debts to Total Assets (%)*	39.10	30.61	14.96	30.61

*Debt denotes total Borrowings (excluding Deposits)

Notes:

- The Significant Accounting Policies followed in preparation of these financial results are consistent with those followed in preparation of the annual financial statements for the year ended March 31, 2022.
- The above results have been reviewed by the Board of Directors at their meeting held on August 05, 2022.
- The figures for the quarter ended March 31, 2022 are the balancing figures between audited figures in respect of the financial year 2021-22 and the published year to date figures upto December 31, 2021.
- The financial results for the quarter ended June 30, 2022 have been arrived at, after considering provisions for Non-performing Assets, Standard Assets and Investment Depreciation on the basis of prudential norms issued by Reserve Bank of India, Income Tax, Deferred tax and other usual and necessary provisions including employee benefits made on estimated / proportionate basis, wherever required and subject to adjustment at the year-end.
- The extent to which the COVID-19 pandemic will continue to impact the Bank's operations and asset quality will depend on ongoing as well as future developments:
 - In view of the likely impact of COVID-19, Bank, as a prudent measure, as on June 30, 2022 holds additional standard assets provision of ₹151.03 crore on certain segments of the portfolio which were considered as stressed based on its internal assessment.
- Details of loans transferred / acquired during the quarter ended June 30, 2022 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

During the quarter ended June 30, 2022:

 - the Bank has not acquired any loan not in default through assignment.
 - the Bank has not transferred any non-performing assets (NPAs) to Asset Reconstruction Companies (ARCs) / permitted transferees / to other transferees.
 - the Bank has not acquired any stressed loans and not transferred any loan not in default / Special Mention Accounts (SMA).
 - the Bank has not invested in Security Receipts (SR) issued by Asset Reconstruction Companies (ARC) in respect of stressed loans transferred to ARCs.
- Floating provision is not considered for computation of net NPAs.
- Previous period's figures have been regrouped / reclassified wherever necessary to conform to current period classification.
- As per RBI's letter dated May 15, 2019, implementation of IIND-AS has been deferred for ARCs until further notice.
- The above results have been subjected to Limited Review by the Statutory Auditors.

By order of the Board

Sd/-

[Sivasubramanian Ramann]
Chairman and Managing Director

Dated: August 05, 2022

Place: Mumbai



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