



Limited Review of Financial Results For the Half Year Ended December 31, 2021 (₹ in Lakhs)

Particulars	Half Year Ended 31.12.2021	Half Year Ended 31.12.2020	FY ended 30.06.2021
	Unaudited	Unaudited	Audited
1. Interest Earned (a)+(b)+(c)+(d)	2,20,124.95	2,59,647.42	4,82,735.24
(a) Interest on advances	2,09,221.90	2,44,153.06	4,58,633.62
(b) Income on Investments	9,033.84	7,629.54	14,343.04
(c) Interest on bank deposits	1,869.21	7,864.82	9,758.58
(d) Others	-	-	-
2. Other Income	46,640.11	2,363.32	5,084.40
3. Total Income (1+2)	2,66,765.06	2,62,010.74	4,87,819.64
4. Interest Expended	1,63,240.54	1,84,068.19	3,57,380.91
5. Operating Expense (i)+(ii)	7,330.40	3,481.99	8,111.50
(i) Payments to and provisions for employees	1,737.23	1,409.98	3,750.15
(ii) Other operating Expense (a)+(b)+(c)	5,593.17	2,072.01	4,361.35
(a) Brokerage, Guarantee Fee and Other Finance Charges	157.09	186.85	346.98
(b) Stamp duty on Borrowings	10.37	5.02	54.17
(c) Other expenditures	5,425.71	1,880.14	3,960.20
6. (Gain)/ Loss on account of exchange fluctuations	(951.09)	4,390.74	6,078.12
7. Total Expenditure excluding Provisions and Contingencies (4+5+6)	1,69,619.85	1,91,940.92	3,71,570.53
8. Operating Profit before Provisions and Contingencies (3-7)	97,145.21	70,069.82	1,16,249.11
9. Provisions other than Tax and Contingencies	(97,095.78)	60,364.78	70,252.38
10. Exceptional Items	-	-	-
11. Profit (+) / Loss (-) from Ordinary Activities before Tax (8-9-10)	1,94,240.99	9,705.04	45,996.73
12. Tax Expense	48,900.00	18,100.00	(20,315.75)
13. Net Profit (+)/Loss (-) from Ordinary Activities after Tax (11-12)	1,45,340.99	(8,394.96)	66,312.48
14. Extraordinary items (net of tax expense)	-	-	-
15. Net Profit (+)/Loss (-) for the period (13-14)	1,45,340.99	(8,394.96)	66,312.48
16. Paid-up capital (wholly owned by Government of India)	1,45,000.00	1,45,000.00	1,45,000.00
17. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	8,34,501.57	7,67,936.64	8,34,501.57
18. Analytical Ratios:			
(i) Capital Adequacy Ratio	15.53%	12.56%	12.14%
(ii) Earning Per Share (EPS)	NA	NA	NA
19. NPA Ratios			
a) Amount of Gross NPA	1,53,510.38	2,50,284.59	2,50,284.59
b) Amount of Net NPA	-	-	-
c) % of Gross NPA	2.11%	3.18%	2.91%
d) % of Net NPA	-	-	-
e) Return on Assets (Annualized)	3.46%	(0.19)%	0.75%

Notes:

- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on February 11, 2022 at New Delhi.
- Under resolution of DHFL account, Bank received an amount of ₹1,054.88 crore from Piramal Housing Finance Ltd. The amount has been apportioned between interest of ₹ 86 crore and balance ₹ 968 crore towards principal outstanding resulting in reversal of NPA provision.
- Bank also received ₹523.18 crore (claim amount with interest) from the custodian in connection with 1991-92 scam case. Of this, Bank had booked interest amount of ₹428.98 crore as Other Income (onetime exceptional item). Since Bank has given an undertaking to the Custodian, the same is being treated as Contingent Liability.
- In terms of the Reserve Bank of India's circular dated August 04, 2016, Bank is continuously preparing proforma Ind AS statements and is submitting to the regulator regularly. The Reserve Bank of India vide its letter dated May 15, 2019, has advised that implementation of Indian Accounting Standards by All India Financial Institutions (AIFIs) has been deferred until further notice.
- Previous period figures have been regrouped / rearranged wherever necessary.

Place: New Delhi
Date: February 11, 2022

Sd/-
(CA Siddharth Bansal)
Partner
Membership No. 518004

Sd/-
S.K. Hota
Managing Director
As per review report of even date

For Bansal & Co. LLP
Chartered Accountants
Firm Reg. No. 001113N/N500079