

Particulars	Quarter Ended	Quarter Ended	Quarter Ended	FY ended
	30.06.2022	30.09.2022	30.09.2021	30.06.2022
	Audited	Unaudited	Unaudited	Audited
1. Interest Earned (a)+(b)+(c)+(d)	1,00,970.11	1,07,049.56	1,18,918.57	4,21,916.69
(a) Interest on advances	94,770.08	97,861.95	1,13,681.24	3,98,449.23
(b) Income on Investments	5,694.27	5,409.17	4,094.54	19,978.43
(c) Interest on bank deposits	505.76	3,778.44	1,142.79	3,489.03
(d) Others	-	-	-	-
2. Other Income	547.13	126.92	46,570.28	47,971.95
3. Total Income (1+2)	1,01,517.24	1,07,176.48	1,65,488.85	4,69,888.64
4. Interest Expended	69,982.81	72,544.46	86,735.68	3,06,581.34
5. Operating Expense (i)+(ii)	2,853.77	2,221.78	5,372.75	11,890.88
(i) Payments to and provisions for employees	1,416.01	944.11	872.19	3,571.09
(ii) Other operating Expense (a)+(b)+(c)	1,437.76	1,277.67	4,500.56	8,319.79
(a) Brokerage, Guarantee Fee and Other Finance Charges	60.97	57.51	78.00	299.42
(b) Stamp duty on Borrowings	12.54	0.01	0.37	22.91
(c) Other expenditures	1,364.25	1,220.15	4,422.19	7,997.46
6. (Gain)/ Loss on account of exchange fluctuations	(2,235.31)	(1,920.94)	(561.93)	(3,914.99)
7. Total Expenditure excluding Provisions and Contingencies (4+5+6)	70,601.27	72,845.30	91,546.50	3,14,557.23
8. Operating Profit before Provisions and Contingencies (3-7)	30,915.97	34,331.18	73,942.35	1,55,331.41
9. Provisions other than Tax and Contingencies	6,359.87	1,755.63	(96,325.84)	(95,760.35)
10. Exceptional Items (gain)/loss [‡]	-	-	-	(2,000.34)
11. Profit (+) / Loss (-) from Ordinary Activities before Tax (8-9-10)	24,556.10	32,575.55	1,70,268.19	2,53,092.10
12. Tax Expense	5,100.00	8,711.81	43,300.00	61,125.00
13. Net Profit (+)/Loss (-) from Ordinary Activities after Tax (11-12)	19,456.10	23,863.74	1,26,968.19	1,91,967.10
14. Extraordinary items (net of tax expense)	-	-	-	-
15. Paid-up capital (wholly owned by Government of India)	1,45,000.00	1,45,000.00	1,45,000.00	1,45,000.00
16. Reserves excluding Revaluation Reserves	10,26,648.81	10,26,648.81	\$ 8,34,501.57	\$ 10,26,648.81
17. Analytical Ratios:				
(i) Percentage of shares held by Government of India	100%	100%	100%	100%
(ii) Capital Adequacy Ratio	16.02%	16.01%	15.41%	16.02%
(iii) Earning Per Share (EPS)	NA	NA	NA	NA
(iv) NPA Ratios				
a) Amount of Gross NPA	1,53,510.24	1,53,510.24	1,53,510.38	1,53,510.24
b) Amount of Net NPA	-	-	-	-
c) % of Gross NPA	2.07%	2.05%	1.99%	2.07%
d) % of Net NPA	-	-	-	-
v) Return on Assets (Annualized) [‡]	0.97%	1.18%	5.84 %	2.33%
vi) Net Worth (₹ in Cr)	10,670	10,901.57	10,249.12	10,670.44
vii) Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
viii) Capital Redemption Reserve	NA	NA	NA	NA
ix) Debenture Redemption Reserve	NA	NA	NA	NA
x) Debt - Equity Ratio *	5.60	5.67	6.26	5.60
xi) Total Debts to Total Assets (%) *	82.41%	82.56%	83.13%	82.41%

* Debt denotes total Borrowings and Equity denotes Capital plus Reserves and surplus

‡ For calculation of ratios exceptional income has been considered in Other Income

\$ as per balance sheet of previous accounting year

Notes:

- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on November 11, 2022 at New Delhi.
- Under resolution of DHFL account, Bank received an amount of ₹ 1,054.88 Crore from Piramal Housing Finance Ltd. during september 2021 quarter. The amount had been apportioned between interest of ₹ 87.13 Crore and balance ₹ 967.74.Crore towards principal outstanding resulting in reversal of NPA provision. Meanwhile, Bank has further received 628.33 crore in the month of October 2022 from the amount lying in Cash Escrow Account relating to this case in terms of the interim Hon'ble Supreme Court order from Union Bank of India .
- During Sept 2021 quarter, Bank had 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: November 11, 2022


S.K. Hota
Managing Director

As per our review report of even date attached
For S. K. Mittal & Co.
Chartered Accountants
Firm Reg. No. 001135N


(CA M. K. Juneja)
Partner
Membership No. 013117

