

INCOME STATEMENT FOR THE QUARTER ENDED 30TH SEPTEMBER 2018

	Bank (Rs in '000s)		Group (INR in Crores)	
	Current Period	Previous Period	Current Period	Previous Period
	From 01-Apr-18 To 30-Sep-18	From 01-Apr-17 To 30-Sep-17	From 01-Apr-18 To 30-Sep-18	From 01-Apr-17 To 30-Sep-17
Interest income	802,879.79	728,980.59	122,627.35	113,746.00
Less: Interest expense	(239,014.03)	(198,754.18)	(75,541.01)	(73,972.00)
Net interest income	563,865.76	530,226.41	47,086.34	39,774.00
Fee and commission income	79,159.85	93,986.83	9,935.31	5,357.00
Fee and commission expense	-	-	-	-
Net fee and commission income	79,159.85	93,986.83	9,935.31	5,357.00
Net gain/(loss) from trading	-	-	947.85	675.00
Net gain/(loss) from financial instrument designed at fair value through profit or loss	-	-	-	-
Net gain/(loss) from Financial investment	-	-	421.21	8,566.00
Other operating income (net)	67,441.60	70,339.80	20,830.88	8,613.00
Total operating income	710,467.21	694,553.04	79,221.59	62,985.00
Impairment for loans and other losses	(49,769.45)	(17,910.19)	(23,596.00)	(28,383.00)
Net operating income	660,697.76	712,463.23	55,625.59	34,602.00
Personnel expenses	(62,516.94)	(66,163.55)	(20,693.00)	(16,443.00)
Depreciation and amortisation	(5,214.24)	(4,412.78)	(1,699.15)	(864.00)
Other expenses	(69,474.92)	(70,233.60)	(37,347.85)	(11,703.00)
Operating profit/(loss) before value added tax (VAT)	523,491.66	571,653.30	(4,114.41)	5,592.00
Value added tax (VAT) on financial services	(61,108.13)	(77,118.68)	-	-
Operating profit/(loss) after value added tax (VAT)	462,383.53	494,534.62	(4,114.41)	5,592.00
Share of profits of associates and joint ventures	-	-	-	-
Profit/(Loss) before tax	462,383.53	494,534.62	(4,114.41)	5,592.00
Tax expenses	(128,001.40)	(129,573.81)	810.00	(720.00)
Profit/(loss) for the period	334,382.14	364,960.81	(3,304.41)	4,872.00
Profit attributable to:				
Equity Holders of the Bank	-	-	(3,304.41)	4,872.00
Non Controlling interests	-	-	(3,304.41)	4,872.00
Earnings per share on profit				
Basic earnings per ordinary share	-	-	-	11.53
Diluted earnings per ordinary share	-	-	-	11.53

STATEMENT OF COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30TH SEPTEMBER 2018

	Bank (Rs in '000s)		Group (INR in Crores)	
	Current Period	Previous Period	Current Period	Previous Period
	From 01-Apr-18 To 30-Sep-18	From 01-Apr-17 To 30-Sep-17	From 01-Apr-18 To 30-Sep-18	From 01-Apr-17 To 30-Sep-17
Profit/(loss) for the period	334,382.14	364,960.81	(3,304.41)	4,872.00
Other comprehensive income, net of tax				
Changes in revaluation surplus	-	-	-	-
Actuarial gains and losses on defined benefit plans	-	-	-	-
"Gains and losses (arising from translating the financial statement of a foreign operation)"	-	-	-	-
"Gains and losses on re-measuring available for sale financial assets"	(5,909.33)	(3,176.91)	-	-
Gain and losses on cash flow hedges	-	-	-	-
Others	-	-	-	-
Share of profit of associates and joint ventures	-	-	-	-
"Less: Tax expense/(income) relating to components of other comprehensive income"	-	-	-	-
Other comprehensive income for the period, net of taxes	(5,909.33)	(3,176.91)		
Total comprehensive income for the period	328,472.80	361,783.90	(3,304.41)	4,872.00

STATEMENT OF CHANGES IN EQUITY FOR THE QUARTER ENDED 30TH SEPTEMBER 2018

Bank In Rupees Thousand	Stated capital/Assigned capital			Reserves			
	Ordinary voting shares	Ordinary non-voting shares	Assigned capital	Reserve fund	Revaluation reserve	Retained earnings	Other reserves
Balance as at 01.04.2018	-	-	2,442,827.45	307,144.65	-	6,394,418.99	-
Total comprehensive income for the year	-	-	-	-	-	334,382.14	-
Profit/(loss) for the year	-	-	-	-	-	334,382.14	(5,909.33)
Other comprehensive income (net of tax)	-	-	-	-	-	-	(5,909.33)
Total comprehensive income for the year	-	-	-	-	-	334,382.14	(5,909.33)
Transactions with equity holders, recognised directly in equity							
Share issue/increase of assigned capital	-	-	-	-	-	-	-
Share Options exercised	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-
Rights issue	-	-	-	-	-	-	-
Transfers to reserves during the period	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-
Gain/(loss) on revaluation of Property Plant and Equipment (if cost method is adopted)	-	-	-	-	-	-	-
Net change in fair value of AFS reserve	-	-	-	-	-	311,723.08	-
Currency translation adjustment	-	-	-	-	-	311,723.08	-
Total transactions with equity holders	-	-	-	-	-	311,723.08	-
Balance as at 30.09.2018	-	-	2,442,827.45	307,144.65	-	7,040,524.20	(5,909.33)

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

Bank as at 30.09.2018							
In Rupees Thousand	HFT	Designated at fair value	HTM	Amortised cost	AFS	Hedging	Total
ASSETS							
Cash and cash equivalents	-	-	-	850,573.98	-	-	850,573.98
Balances with central banks	-	-	-	950,044.10	-	-	950,044.10
Placements with banks	-	-	-	5,368,305.21	-	-	5,368,305.21
Derivative financial instruments	-	-	-	4.15	-	-	4.15
Other financial assets at fair value through profit or loss	-	-	-	-	-	-	-
Loans and receivables to banks	-	-	-	-	-	-	-
Loans and receivables to other customers	-	-	-	13,447,774.67	-	-	13,447,774.67
Financial investments	-	-	-	200,000.00	5,258,251.62	-	5,458,251.62
Total financial assets	-	-	-	200,000.00	20,616,702.12	5,258,251.62	26,074,953.74
LIABILITIES							
Due to banks	-	-	-	10,412,448.30	-	-	10,412,448.30
Derivative financial instruments	-	-	-	4.58	-	-	4.58
Other financial liabilities at fair value through profit or loss	-	-	-	-	-	-	-
Due to other customers	-	-	-	5,764,618.18	-	-	5,764,618.18
Other borrowings	-	-	-	-	-	-	-
Debt securities issued	-	-	-	-	-	-	-
Total financial liabilities	-	-	-	16,177,071.07	-	-	16,177,071.07

Group as at 31.03.2018							
In INR Thousand	HFT	Designated at fair value	HTM	Amortised cost	AFS	Hedging	Total
ASSETS							
Cash and cash equivalents	-	-	-	1,802,003,111.00	-	-	1,802,003,111.00
Balances with central banks	-	-	-	116,983,308.00	-	-	116,983,308.00
Placements with banks	-	-	-	-	-	-	-
Derivative financial instruments	-	-	-	-	-	-	-
Other financial assets at fair value through profit or loss	-	-	-	-	-	-	-
Loans and receivables to banks	-	-	-	-	-	-	-
Loans and receivables to other customers	-	-	-	799,548,353.00	-	-	799,548,353.00
Financial investments	-	-	-	18,549,253,538.00	-	-	18,549,253,538.00
Total financial assets	-	-	-	21,267,788,310.00	10,609,867,150.00	-	31,877,655,460.00
LIABILITIES							
Due to banks	-	-	-	205,456,140.00	-	-	205,456,140.00
Derivative financial instruments	-	-	-	4.15	-	-	4.15
Other financial liabilities at fair value through profit or loss	-	-	-	-	-	-	-
Due to other customers	-	-	-	26,857,976,710.00	-	-	26,857,976,710.00
Other borrowings	-	-	-	3,158,109,865.00	-	-	3,158,109,865.00
Debt securities issued	-	-	-	137,902,500.00	-	-	137,902,500.00
Total financial liabilities	-	-	-	30,359,445,215.00	-	-	30,359,445,215.00

1) Loans and Receivables to Other Customers

Bank (Rs in '000s)		
In Rupees Thousand	Current Period as at 30-Sep-18	Previous Period as at 31-Mar-18
Gross loans and receivables	13,711,432	11,059,983
(Less): Individual impairment	(188,636)	(177,185)
Collective impairment	(75,022)	(57,201)
Net loans and receivables including those designated at fair value through profit or loss	13,447,775	10,855,598
(Less): Loans and receivables designated at fair value through profit or loss	-	-
Net loans and receivables	13,447,775	10,855,598

2) Loans and Receivables to Other Customers - By Product

Bank (Rs in '000s)			
In Rupees Thousand		Current Period as at 30-Sep-18	Previous Period as at 31-Mar-18
		By Product - Domestic Currency	
Overdraft		1,843,965	1,134,220
Term Loans		2,963,023	2,773,684
Lease Rental Receivables		-	-
Credit Cards		-	-
Pawning		-	-
Other Loans		113,025	130,157
Sub Total		4,920,013	4,038,061
By Product - Foreign Currency			
Overdraft		966,149.18	907,751.31
Term Loans		7,149,445.28	3,085,650.85
Other Loans		675,825.25	3,028,520.44
Sub Total		8,791,420	7,021,923
Total		13,711,432	11,059,983

STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPTEMBER 2018

	Bank (Rs in '000s)		Group (INR in '000')	
	Current Period	Previous Period	Current Period	Previous Period
	as at 30-Sep-18	as at (Audited) 31-Mar-18	as at 30-Sep-18	as at (Audited) 31-Mar-18
Assets				
Cash and cash equivalents	850,573.98	1,725,814.39	-	1,802,003,111.00
Balances with central banks	950,044.10	342,685.49	-	342,685.49
Placements with banks	5,368,305.21	6,450,387.29	-	116,983,308.00
Derivative financial instruments	4.15	-	-	-
Other financial assets held-for-trading	-	-	-	-
Financial assets designated at fair value through profit or loss	-	-	-	-
Loans and receivables to banks	-	-	-	799,548,353.00
Loans and receivables to other customers	13,447,774.67	10,855,597.86	-	18,549,253,538.00
Financial investments - Available-for-sale	5,258,251.62	5,031,098.82	-	10,531,965,177.00
Financial investments - Held-to-maturity	200,000.00	200,000.00	-	-
Investment in subsidiaries	-	-	-	77,901,973.00
Investment in associates and joint ventures	-	-	-	-
Property, plant and equipment	41,502.37	18,568.35	-	399,922,511.00
Investment properties	-	-	-	-
Goodwill and intangible assets	-	-	-	-
Deferred tax assets	56,581.56	55,384.94	-	-
Other assets	123,354.60	21,641.26	-	2,269,941,995.00
Total assets	26,296,392.27	24,701,178.39	-	34,547,519,966.00
Liabilities				
Due to Banks	10,412,448.30	9,169,810.47	-	205,456,140.00
Derivative financial instruments	4.58	4.15	-	-
Other financial liabilities held-for-trading	-	-	-	-
Financial liabilities designated at fair value through Profit or loss	-	-	-	-
Due to other customers	5,764,618.18	6,023,607.61	-	26,857,976,710.00
Other borrowings	-	-	-	3,158,109,865.00
Debt securities issued	-	-	-	137,902,500.00
Current tax liabilities	42,922.31	73,637.03	-	-
Deferred tax liabilities	-	-	-	28,059.00
Other provisions	205,006.44	204,648.64	-	835,033,173.00
Other liabilities	86,805.49	85,079.41	-	836,319,536.00
Due to subsidiaries	-	-	-	-
Subordinated term debts	-	-	-	325,408,380.00
Total liabilities	16,511,805.30	15,556,787.30	-	32,356,234,363.00
Equity				
Stated capital/Assigned capital	2,442,827.45	2,442,827.45	-	8,924,588.00
Statutory reserve fund	307,144.65	307,144.65	-	653,369,837.00
Retained earnings	7,034,614.86	6,394,418.98	-	488,932,387.00
Other reserves	-	-	-	1,040,058,791.00
Total shareholders' equity	9,784,586.96	9,144,391.09	-	2,191,285,603.00
Non-controlling interests	-	-	-	-</