

STATE BANK OF INDIA
CORPORATE CENTRE, MUMBAI - 400 021
UNAUDITED SEGMENTWISE REVENUE, RESULTS, ASSETS & LIABILITIES

(₹ in crore)

| S. No. | Particulars | Standalone | | | | | | Consolidated | | | | | |
|----------|---|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|-------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|-------------------------|
| | | Quarter ended | | | Nine Months ended | | Year ended | Quarter ended | | | Nine Months ended | | Year ended |
| | | 31.12.2017 (Unaudited) | 30.09.2017 (Unaudited) | 31.12.2016 (Unaudited) | 31.12.2017 (Unaudited) | 31.12.2016 (Unaudited) | 31.03.2017 (Audited) | 31.12.2017 (Unaudited) | 30.09.2017 (Unaudited) | 31.12.2016 (Unaudited) | 31.12.2017 (Unaudited) | 31.12.2016 (Unaudited) | 31.03.2017 (Audited) |
| 1 | Segment Revenue | | | | | | | | | | | | |
| | a Treasury operations (before exceptional items) | 20,091.28 | 22,000.16 | 17,893.14 | 62,065.37 | 46,822.89 | 63,551.80 | 20,160.77 | 21,971.95 | 22,022.91 | 62,591.15 | 58,581.86 | 78,525.43 |
| | b Corporate/ Wholesale Banking operations | 14,519.75 | 17,010.25 | 14,968.17 | 46,103.43 | 44,963.89 | 60,676.63 | 14,836.73 | 17,301.84 | 20,178.72 | 46,976.72 | 62,254.96 | 83,694.12 |
| | c Retail Banking operations | 28,148.43 | 26,418.62 | 20,726.20 | 82,607.22 | 61,433.70 | 84,411.17 | 28,158.89 | 26,424.59 | 26,073.18 | 82,650.95 | 77,789.15 | 1,06,413.35 |
| | d Insurance Business | | | | | | | 8,970.60 | 7,728.99 | 7,103.04 | 22,519.86 | 18,811.48 | 28,047.72 |
| | e Other Banking operations | | | | | | | 2,495.65 | 2,011.18 | 1,579.31 | 6,201.21 | 4,383.39 | 6,174.73 |
| | f Add/ (Less): Unallocated | 127.60 | .60 | .00 | 451.75 | 38.62 | 2,339.57 | 116.58 | 9.32 | 25.86 | 453.78 | 109.23 | 2,419.27 |
| | Total Segment Revenue | 62,887.06 | 65,429.63 | 53,587.51 | 1,91,227.77 | 1,53,259.10 | 2,10,979.17 | 74,739.22 | 75,447.87 | 76,983.02 | 2,21,393.67 | 2,21,930.07 | 3,05,274.62 |
| | Less: Inter Segment Revenue | | | | | | | 548.37 | 499.35 | 1,445.97 | 1,477.74 | 4,059.79 | 6,634.17 |
| | Net Segment Revenue | 62,887.06 | 65,429.63 | 53,587.51 | 1,91,227.77 | 1,53,259.10 | 2,10,979.17 | 74,190.85 | 74,948.52 | 75,537.05 | 2,19,915.93 | 2,17,870.28 | 2,98,640.45 |
| 2 | Segment Results | | | | | | | | | | | | |
| | a.i Treasury operations (before exceptional items) | -3,255.72 | 3,772.01 | 4,776.55 | 3,398.50 | 12,416.25 | 14,043.57 | -3,242.68 | 3,680.91 | 5,291.78 | 3,781.67 | 14,445.79 | 14,559.33 |
| | a.ii Add: Exceptional items | - | 5,436.17 | - | 5,436.17 | - | - | - | 5,036.21 | - | 5,036.21 | - | - |
| | a.iii Treasury operations (after exceptional items) | -3,255.72 | 9,208.18 | 4,776.55 | 8,834.67 | 12,416.25 | 14,043.57 | -3,242.68 | 8,717.12 | 5,291.78 | 8,817.88 | 14,445.79 | 14,559.33 |
| | b Corporate/ Wholesale Banking operations | -10,747.05 | -12,947.94 | -3,954.18 | -24,973.58 | -9,287.95 | -13,862.09 | -10,704.76 | -12,874.38 | -5,029.08 | -24,789.24 | -15,561.65 | -24,803.47 |
| | c Retail Banking operations | 7,788.60 | 5,750.87 | 3,856.66 | 15,825.58 | 10,552.73 | 16,534.26 | 7,773.72 | 5,744.91 | 3,389.89 | 15,811.00 | 7,130.14 | 10,826.76 |
| | d Insurance Business | | | | | | | 312.74 | 502.76 | 256.80 | 1,309.79 | 833.47 | 1,308.71 |
| | e Other Banking operations | | | | | | | 521.18 | 476.31 | 455.99 | 1,388.30 | 1,207.80 | 1,717.58 |
| | f Add/ (Less): Unallocated | -907.47 | -1,149.40 | -1,078.60 | -3,002.02 | -3,112.24 | -1,860.58 | -906.96 | -1,149.17 | -1,272.48 | -3,001.00 | -3,734.60 | -2,664.08 |
| | Profit/ (Loss) from Ordinary Activities before Tax | -7,121.64 | 861.71 | 3,600.43 | -3,315.35 | 10,568.79 | 14,855.16 | -6,246.76 | 1,417.55 | 3,092.90 | -463.27 | 4,320.95 | 944.83 |
| | Less: Tax Expense | -4,705.27 | -719.84 | 990.43 | -4,486.06 | 2,899.51 | 4,371.06 | -4,502.53 | -534.75 | 850.76 | -3,776.69 | 1,328.14 | 1,335.50 |
| | Less: Extraordinary Profit/ Loss | - | - | - | - | - | - | - | - | - | - | - | - |
| | Net Profit/ (Loss) before share in profit of associate and minority interest | -2,416.37 | 1,581.55 | 2,610.00 | 1,170.71 | 7,669.28 | 10,484.10 | -1,744.23 | 1,952.30 | 2,242.14 | 3,313.42 | 2,992.81 | -390.67 |
| | Add: Share in profit of associates | | | | | | | 76.87 | 105.78 | 63.79 | 269.35 | 227.41 | 293.28 |
| | Less: Share of minority | | | | | | | 219.21 | 217.65 | 153.70 | 597.03 | 1.29 | -338.62 |
| | Net Profit ¹ | -2,416.37 | 1,581.55 | 2,610.00 | 1,170.71 | 7,669.28 | 10,484.10 | -1,886.57 | 1,840.43 | 2,152.23 | 2,985.74 | 3,218.93 | 241.23 |
| 3 | Segment assets | | | | | | | | | | | | |
| | a Treasury operations | 10,83,824.25 | 10,52,755.99 | 8,64,692.53 | 10,83,824.25 | 8,64,692.53 | 8,04,449.56 | 10,79,311.59 | 10,47,161.96 | 10,54,661.69 | 10,79,311.59 | 10,54,661.69 | 10,07,725.87 |
| | b Corporate/ Wholesale Banking operations | 9,13,222.52 | 9,25,034.17 | 8,12,810.98 | 9,13,222.52 | 8,12,810.98 | 9,31,293.68 | 9,30,856.35 | 9,44,031.89 | 10,53,530.84 | 9,30,856.35 | 10,53,530.84 | 11,51,526.43 |
| | c Retail Banking operations | 12,35,388.01 | 12,23,343.58 | 8,98,330.38 | 12,35,388.01 | 8,98,330.38 | 9,54,597.65 | 12,34,349.05 | 12,24,288.52 | 11,05,206.74 | 12,34,349.05 | 11,05,206.74 | 11,33,220.08 |
| | d Insurance Business | | | | | | | 1,21,988.78 | 1,14,361.88 | 98,688.14 | 1,21,988.78 | 98,688.14 | 1,06,318.18 |
| | e Other Banking operations | | | | | | | 25,542.57 | 19,792.35 | 19,458.74 | 25,542.57 | 19,458.74 | 18,110.16 |
| | f Unallocated | 22,759.05 | 34,378.75 | 9,869.15 | 22,759.05 | 9,869.15 | 15,625.41 | 22,864.86 | 34,378.75 | 16,778.83 | 22,864.86 | 16,778.83 | 28,220.84 |
| | Total | 32,55,193.83 | 32,35,512.49 | 25,85,703.04 | 32,55,193.83 | 25,85,703.04 | 27,05,966.30 | 34,14,913.20 | 33,84,015.35 | 33,48,324.98 | 34,14,913.20 | 33,48,324.98 | 34,45,121.56 |
| 4 | Segment liabilities | | | | | | | | | | | | |
| | a Treasury operations | 7,85,068.56 | 8,03,239.08 | 5,79,226.43 | 7,85,068.56 | 5,79,226.43 | 6,08,747.16 | 7,79,024.02 | 7,99,304.83 | 6,65,024.88 | 7,79,024.02 | 6,65,024.88 | 7,09,453.02 |
| | b Corporate/ Wholesale Banking Operations | 9,37,470.71 | 9,64,199.61 | 7,44,412.97 | 9,37,470.71 | 7,44,412.97 | 8,44,527.74 | 9,54,509.99 | 9,80,266.41 | 10,15,338.44 | 9,54,509.99 | 10,15,338.44 | 11,03,341.85 |
| | c Retail Banking operations | 12,55,222.44 | 11,73,418.68 | 10,16,096.81 | 12,55,222.44 | 10,16,096.81 | 9,97,848.30 | 12,54,954.60 | 11,73,786.64 | 12,61,704.09 | 12,54,954.60 | 12,61,704.09 | 12,14,492.46 |
| | d Insurance Business | | | | | | | 1,14,101.79 | 1,06,775.76 | 92,346.91 | 1,14,101.79 | 92,346.91 | 99,646.13 |
| | e Other Banking operations | | | | | | | 19,068.77 | 13,840.43 | 13,816.36 | 19,068.77 | 13,816.36 | 12,525.34 |
| | f Unallocated | 60,493.39 | 63,363.65 | 62,890.95 | 60,493.39 | 62,890.95 | 66,557.04 | 65,193.45 | 68,071.56 | 82,003.17 | 65,193.45 | 82,003.17 | 88,470.61 |
| | g Capital and Reserves & surplus | 2,16,938.73 | 2,31,291.47 | 1,83,075.88 | 2,16,938.73 | 1,83,075.88 | 1,88,286.06 | 2,28,060.58 | 2,41,969.72 | 2,18,091.13 | 2,28,060.58 | 2,18,091.13 | 2,17,192.15 |
| | Total | 32,55,193.83 | 32,35,512.49 | 25,85,703.04 | 32,55,193.83 | 25,85,703.04 | 27,05,966.30 | 34,14,913.20 | 33,84,015.35 | 33,48,324.98 | 34,14,913.20 | 33,48,324.98 | 34,45,121.56 |

¹ Segment Net Results are arrived after taking the effects of Transfer Pricing.

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STATE BANK OF INDIA
CORPORATE CENTRE, MUMBAI - 400 021
UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/ NINE MONTHS ENDED DECEMBER 31, 2017

(₹ in crore)


| S. No | Particulars | Standalone | | | | | | Consolidated | | | | | |
|-------|---|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|-------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|-------------------------|
| | | Quarter ended | | | Nine Months ended | | Year ended | Quarter ended | | | Nine Months ended | | Year ended |
| | | 31.12.2017 (Unaudited) | 30.09.2017 (Unaudited) | 31.12.2016 (Unaudited) | 31.12.2017 (Unaudited) | 31.12.2016 (Unaudited) | 31.03.2017 (Audited) | 31.12.2017 (Unaudited) | 30.09.2017 (Unaudited) | 31.12.2016 (Unaudited) | 31.12.2017 (Unaudited) | 31.12.2016 (Unaudited) | 31.03.2017 (Audited) |
| 1 | Interest earned (a)+(b)+(c)+(d) | 54,802.89 | 54,849.72 | 43,925.59 | 1,64,558.03 | 1,28,125.67 | 1,75,518.24 | 57,014.08 | 56,927.89 | 57,439.50 | 1,70,760.49 | 1,69,905.51 | 2,30,447.49 |
| | (a) Interest/ discount on advances/ bills | 35,185.39 | 35,801.23 | 29,831.27 | 1,07,128.31 | 89,648.84 | 1,19,510.00 | 36,150.28 | 36,707.51 | 38,857.13 | 1,09,807.77 | 1,18,502.96 | 1,56,790.48 |
| | (b) Income on investments | 18,146.84 | 17,314.71 | 12,608.66 | 52,059.25 | 34,698.28 | 48,205.31 | 19,344.58 | 18,446.47 | 16,761.02 | 55,454.86 | 46,670.65 | 64,201.37 |
| | (c) Interest on balances with Reserve Bank of India and other inter-bank funds | 275.11 | 773.20 | 488.69 | 1,994.11 | 865.77 | 1,753.47 | 319.29 | 811.52 | 701.54 | 2,114.13 | 1,317.74 | 2,591.57 |
| | (d) Others | 1,195.55 | 960.58 | 996.97 | 3,376.36 | 2,912.78 | 6,049.46 | 1,199.93 | 962.39 | 1,119.81 | 3,383.73 | 3,414.16 | 6,864.07 |
| 2 | Other income | 8,084.17 | 10,579.91 | 9,661.92 | 26,669.74 | 25,133.43 | 35,460.93 | 17,176.77 | 18,020.63 | 18,097.55 | 49,155.44 | 47,964.77 | 68,192.96 |
| 3 | TOTAL INCOME (1)+(2) | 62,887.06 | 65,429.63 | 53,587.51 | 1,91,227.77 | 1,53,259.10 | 2,10,979.17 | 74,190.85 | 74,948.52 | 75,537.05 | 2,19,915.93 | 2,17,870.28 | 2,98,640.45 |
| 4 | Interest expended | 36,115.37 | 36,263.82 | 29,174.05 | 1,09,678.60 | 84,336.65 | 1,13,658.50 | 36,393.41 | 36,476.23 | 38,079.43 | 1,10,365.05 | 1,11,252.26 | 1,49,114.67 |
| 5 | Operating expenses (e)+(f) | 15,017.12 | 14,602.84 | 11,870.20 | 43,357.57 | 34,101.01 | 46,472.77 | 24,946.68 | 22,758.71 | 22,287.06 | 67,569.37 | 62,075.83 | 87,290.07 |
| | (e) Employee cost | 8,496.79 | 7,703.24 | 7,137.29 | 23,924.51 | 20,247.03 | 26,489.28 | 9,121.39 | 8,226.22 | 9,398.43 | 25,564.79 | 26,345.00 | 35,691.21 |
| | (f) Other operating expenses | 6,520.33 | 6,899.60 | 4,732.91 | 19,433.06 | 13,853.98 | 19,983.49 | 15,825.29 | 14,532.49 | 12,888.63 | 42,004.58 | 35,730.83 | 51,598.86 |
| 6 | TOTAL EXPENDITURE (4)+(5) (excluding provisions and contingencies) | 51,132.49 | 50,866.66 | 41,044.25 | 1,53,036.17 | 1,18,437.66 | 1,60,131.27 | 61,340.09 | 59,234.94 | 60,366.49 | 1,77,934.42 | 1,73,328.09 | 2,36,404.74 |
| 7 | OPERATING PROFIT (3)-(6) (before provisions and contingencies) | 11,754.57 | 14,562.97 | 12,543.26 | 38,191.60 | 34,821.44 | 50,847.90 | 12,850.76 | 15,713.58 | 15,170.56 | 41,981.51 | 44,542.19 | 62,235.71 |
| 8 | Provisions (other than tax) and contingencies (net of write backs) | 18,876.21 | 19,137.43 | 8,942.83 | 46,943.12 | 24,252.65 | 35,992.74 | 19,097.52 | 19,332.24 | 12,077.66 | 47,480.99 | 40,221.24 | 61,290.88 |
| | Provisions for non-performing assets included above | 17,759.72 | 16,715.20 | 7,244.55 | 46,600.18 | 21,253.77 | 32,246.69 | 17,963.77 | 16,842.18 | 9,769.66 | 47,033.55 | 36,450.14 | 55,916.75 |
| 9 | Exceptional items | - | 5,436.17 | - | 5,436.17 | - | - | - | 5,036.21 | - | 5,036.21 | - | - |
| 10 | PROFIT/ (LOSS) FROM ORDINARY ACTIVITIES BEFORE TAX (7)-(8)+(9) | -7,121.64 | 861.71 | 3,600.43 | -3,315.35 | 10,568.79 | 14,855.16 | -6,246.76 | 1,417.55 | 3,092.90 | -463.27 | 4,320.95 | 944.83 |
| 11 | Tax expense/ (credit) | -4,705.27 | -719.84 | 990.43 | -4,486.06 | 2,899.51 | 4,371.06 | -4,502.53 | -534.75 | 850.76 | -3,776.69 | 1,328.14 | 1,335.50 |
| 12 | NET PROFIT/ (LOSS) FROM ORDINARY ACTIVITIES AFTER TAX (10)-(11) | -2,416.37 | 1,581.55 | 2,610.00 | 1,170.71 | 7,669.28 | 10,484.10 | -1,744.23 | 1,952.30 | 2,242.14 | 3,313.42 | 2,992.81 | -390.67 |
| 13 | Extraordinary items (net of tax expense) | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 | NET PROFIT/ (LOSS) FOR THE PERIOD (12)-(13) | -2,416.37 | 1,581.55 | 2,610.00 | 1,170.71 | 7,669.28 | 10,484.10 | -1,744.23 | 1,952.30 | 2,242.14 | 3,313.42 | 2,992.81 | -390.67 |
| 15 | Share in profit of associates | - | - | - | - | - | - | 76.87 | 105.78 | 63.79 | 269.35 | 227.41 | 293.28 |
| 16 | Share of minority | - | - | - | - | - | - | 219.21 | 217.65 | 153.70 | 597.03 | 1.29 | -338.62 |
| 17 | NET PROFIT/ (LOSS) AFTER MINORITY INTEREST (14)+(15)-(16) | -2,416.37 | 1,581.55 | 2,610.00 | 1,170.71 | 7,669.28 | 10,484.10 | -1,886.57 | 1,840.43 | 2,152.23 | 2,985.74 | 3,218.93 | 241.23 |
| 18 | Paid-up equity share capital (face value of ₹1/- each) | 863.21 | 863.21 | 776.28 | 863.21 | 776.28 | 797.35 | 863.21 | 863.21 | 776.28 | 863.21 | 776.28 | 797.35 |
| 19 | Reserves excluding revaluation reserves | - | - | - | - | - | 1,55,903.06 | - | - | - | - | - | 1,80,800.92 |
| 20 | Analytical ratios | | | | | | | | | | | | |
| | (i) Percentage of shares held by Government of India | 56.61% | 57.07% | 60.18% | 56.61% | 60.18% | 61.23% | | | | | | |
| | (ii) Capital adequacy ratio (Basel III) | 12.68% | 13.56% | 13.73% | 12.68% | 13.73% | 13.11% | | | | | | |
| | (a) CET 1 ratio | 9.60% | 10.24% | 9.97% | 9.60% | 9.97% | 9.82% | | | | | | |
| | (b) Additional tier 1 ratio | 0.70% | 0.72% | 0.68% | 0.70% | 0.68% | 0.53% | | | | | | |
| | (iii) Earnings per share (EPS) (₹) | | | | | | | | | | | | |
| | (a) Basic and diluted EPS before Extraordinary items (net of tax expense) (Quarter/ nine months numbers not annualised) | -2.80 | 1.83 | 3.36 | 1.38 | 9.88 | 13.43 | -2.19 | 2.11 | 2.77 | 3.51 | 4.15 | 0.31 |
| | (b) Basic and diluted EPS after Extraordinary items (net of tax expense) (Quarter/ nine months numbers not annualised) | -2.80 | 1.83 | 3.36 | 1.38 | 9.88 | 13.43 | -2.19 | 2.11 | 2.77 | 3.51 | 4.15 | 0.31 |
| | (iv) NPA ratios | | | | | | | | | | | | |
| | (a) Amount of gross non-performing assets | 1,99,141.34 | 1,86,114.60 | 1,08,172.32 | 1,99,141.34 | 1,08,172.32 | 1,12,342.99 | | | | | | |
| | (b) Amount of net non-performing assets | 1,02,370.12 | 97,896.29 | 61,430.45 | 1,02,370.12 | 61,430.45 | 58,277.38 | | | | | | |
| | (c) % of gross NPAs | 10.35% | 9.83% | 7.23% | 10.35% | 7.23% | 6.90% | | | | | | |
| | (d) % of net NPAs | 5.61% | 5.43% | 4.24% | 5.61% | 4.24% | 3.71% | | | | | | |
| | (v) Return on assets (Net Assets basis - Annualised) | -0.30% | 0.20% | 0.42% | 0.05% | 0.41% | 0.41% | | | | | | |

STATE BANK OF INDIA
CORPORATE CENTRE, MUMBAI - 400 021
SUMMARISED STATEMENT OF ASSETS & LIABILITIES

(₹ in crore)

| S. No. | Particulars | Standalone | | | | Consolidated | | | |
|----------|--|---------------------------|---------------------------|---------------------------|-------------------------|---------------------------|---------------------------|---------------------------|-------------------------|
| | | 31.12.2017 (Unaudited) | 30.09.2017 (Unaudited) | 31.12.2016 (Unaudited) | 31.03.2017 (Audited) | 31.12.2017 (Unaudited) | 30.09.2017 (Unaudited) | 31.12.2016 (Unaudited) | 31.03.2017 (Audited) |
| 1 | Capital and Liabilities | | | | | | | | |
| | a Capital | 863.21 | 863.21 | 776.28 | 797.35 | 863.21 | 863.21 | 776.28 | 797.35 |
| | b Reserves & surplus | 2,16,075.52 | 2,30,428.26 | 1,82,299.60 | 1,87,488.71 | 2,27,197.37 | 2,41,106.51 | 2,17,314.85 | 2,16,394.80 |
| | c Minority interest | | | | | 4,555.73 | 4,526.03 | 6,975.72 | 6,480.65 |
| | d Deposits | 26,51,239.90 | 26,23,179.55 | 20,40,777.90 | 20,44,751.39 | 26,68,558.92 | 26,40,032.49 | 26,17,495.46 | 25,99,810.66 |
| | e Borrowings | 2,60,434.98 | 2,47,766.07 | 2,61,303.69 | 3,17,693.66 | 2,70,211.94 | 2,54,905.86 | 2,87,605.76 | 3,36,365.66 |
| | f Other liabilities and provisions | 1,26,580.22 | 1,33,275.40 | 1,00,545.57 | 1,55,235.19 | 2,43,526.03 | 2,42,581.25 | 2,18,156.91 | 2,85,272.44 |
| | Total Capital and Liabilities | 32,55,193.83 | 32,35,512.49 | 25,85,703.04 | 27,05,966.30 | 34,14,913.20 | 33,84,015.35 | 33,48,324.98 | 34,45,121.56 |
| 2 | Assets | | | | | | | | |
| | a Cash and balances with Reserve Bank of India | 1,28,728.62 | 1,29,409.65 | 1,06,077.84 | 1,27,997.62 | 1,29,023.46 | 1,29,639.00 | 1,34,620.55 | 1,61,018.61 |
| | b Balances with banks and money at call and short notice | 48,391.41 | 48,502.35 | 37,830.01 | 43,974.03 | 50,641.61 | 50,715.61 | 55,828.35 | 1,12,178.54 |
| | c Investments | 10,40,450.16 | 10,22,909.07 | 8,33,941.54 | 7,65,989.63 | 11,59,168.72 | 11,28,438.95 | 11,20,834.00 | 10,27,280.87 |
| | d Advances | 18,26,211.86 | 18,02,608.94 | 14,47,823.94 | 15,71,078.38 | 18,55,581.36 | 18,34,761.44 | 18,33,001.70 | 18,96,886.82 |
| | e Fixed assets | 39,848.79 | 50,432.06 | 42,746.94 | 42,918.92 | 41,019.35 | 51,506.78 | 50,928.04 | 50,940.74 |
| | f Other assets | 1,71,562.99 | 1,81,650.42 | 1,17,282.77 | 1,54,007.72 | 1,79,478.70 | 1,88,953.57 | 1,53,112.34 | 1,96,815.98 |
| | Total Assets | 32,55,193.83 | 32,35,512.49 | 25,85,703.04 | 27,05,966.30 | 34,14,913.20 | 33,84,015.35 | 33,48,324.98 | 34,45,121.56 |

The above results have been approved by the Central Board of the Bank at the meeting held on February 09, 2018 and were subjected to "Limited Review" by the Bank's Statutory Central Auditors.


(Dinesh Kumar Khara)
MD (Risk, IT & Subsidiaries)


(P K Gupta)
MD (Retail & Digital Banking)


(B Sriram)
MD (Corporate & Global Banking)


(Rajnish Kumar)
CHAIRMAN

Place: Mumbai

Date: February 09, 2018