



REVIEWED FINANCIAL RESULTS FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2012

(₹ in lakhs)

Sl. No.	Particulars	Quarter ended			Half year ended		Year ended
		30.09.2012	30.06.2012	30.09.2011	30.09.2012	30.09.2011	31.03.2012
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1	Interest earned [(a)+(b)+(c)+(d)]	221817	219731	199266	441548	377762	798812
	(a) Interest/discount on advances/bills	166209	167539	150255	333748	283333	605009
	(b) Income on investments	53907	51418	45833	105325	90466	187204
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	64	3	2	67	20	31
	(d) Others	1637	771	3176	2408	3943	6568
2	Other Income	8355	12263	10567	20618	27411	52790
3	TOTAL INCOME (1+2)	230172	231994	209833	462166	405173	851602
4	Interest Expended	176821	174226	147931	351047	284125	608459
5	Operating Expenses (e) + (f)	31945	31881	27954	63826	54549	120136
	(e) Employee costs	19671	19948	16517	39619	33465	73992
	(f) Other operating expenses	12274	11933	11437	24207	21084	46144
6	TOTAL EXPENDITURE (4+5) (Excluding provisions and contingencies)	208766	206107	175885	414873	338674	728595
7	OPERATING PROFIT (3-6)	21406	25887	33948	47293	66499	123007
	(Profit before provisions and contingencies)						
8	Provisions (other than tax) and Contingencies	10693	13051	9561	23744	32690	58083
9	Exceptional items						
10	Profit/(Loss) from Ordinary Activities before tax (7-8-9)	10713	12836	24387	23549	33809	64924
11	Tax Expenses	(1624)	1700	4034	76	6234	6825
12	Net Profit/(Loss) from Ordinary Activities after tax (10-11)	12337	11136	20353	23473	27575	58099
13	Extraordinary Items (Net of Tax Expense)						
14	Net Profit/(Loss) for the period (12-13)	12337	11136	20353	23473	27575	58099
15	Paid up equity share capital (Face value of each share-₹ 10/-)	49554	49554	47267	49554	47267	49554
16	Reserves excluding Revaluation Reserves (As per Balance Sheet of previous accounting year)	327915	327915	285050	327915	285050	327915
17	Analytical Ratios						
	(i) Percentage of shares held by Government of India	55.02	55.02	57.69	55.02	57.69	55.02
	(ii) Capital Adequacy Ratio (%)						
	(a) Basel I	10.98	11.29	11.27	10.98	11.27	10.96
	(b) Basel II	12.70	13.18	12.63	12.70	12.63	13.06
	(iii) Earnings per share (EPS) (Not annualized) (In Rs)						
	(a) Basic and Diluted EPS before Extraordinary Items (Net of Tax Expenses for the period, for the year to date and for the previous year)	2.49	2.25	4.31	4.74	5.83	9.49
	(b) Basic and Diluted EPS after Extraordinary Items for the period, for the year to date and for the previous year	2.49	2.25	4.31	4.74	5.83	9.49
	(iv) NPA Ratios						
	(a) Amount of Gross Non Performing Assets	189652	169287	138118	189652	138118	171846
	(b) Amount of Net Non Performing Assets	111645	97859	76115	111645	76115	99801
	(c) Percentage of Gross Non Performing Assets	3.17	2.85	2.54	3.17	2.54	2.93
	(d) Percentage of Net Non Performing Assets	1.90	1.67	1.42	1.90	1.42	1.72
	(v) Return on Assets (Annualised) (%)	0.51	0.46	0.95	0.49	0.65	0.66
18	Public share holding						
	- Number of shares	222872258	222872258	200000000	222872258	200000000	222872258
	- Percentage of share holding	44.98	44.98	42.31	44.98	42.31	44.98
19	Promoters and Promoter Group Shareholding						
	a) Pledged / Encumbered						
	Number of Shares	Nil	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of total share capital)	Nil	Nil	Nil	Nil	Nil	Nil
	b) Non-encumber						
	Number of Shares	272666736	272666736	272666736	272666736	272666736	272666736
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	100	100	100	100	100	100
	Percentage of shares (as a percentage of total share capital)	55.02	55.02	57.69	55.02	57.69	55.02

SEGMENT-WISE REVENUE, RESULTS AND CAPITAL EMPLOYED FOR THE HALF YEAR ENDED 30.09.2012							
Sl. No.	Particulars	(₹ in lakhs)					
		Quarter Ended 30.09.2012 (Reviewed)	Quarter Ended 30.06.2012 (Reviewed)	Quarter Ended 30.09.2011 (Reviewed)	Half Year Ended 30.09.2012 (Reviewed)	Half Year Ended 30.09.2011 (Reviewed)	Year Ended 31.03.2012 (Audited)
a)	Segment Revenue #						
	i) Treasury	54230	55428	48692	109658	100774	206433
	ii) Whole Sale Banking	109667	116056	98834	225723	185558	402693
	iii) Retail Banking	56655	51646	51050	108301	97950	202645
	iv) Other Banking Operations	9620	8864	11257	18484	20891	39831
	Total	230172	231994	209833	462166	405173	851602
b)	Segment Result						
	i) Treasury Operations	(18725)	(5104)	(255)	(23830)	3734	(7021)
	ii) Whole Sale Banking	31473	14515	12819	45988	23574	48324
	iii) Retail Banking	1765	9937	12730	11702	23444	52398
	iv) Other Banking Operations	8083	7443	9538	15526	17609	33301
	Total	22596	26791	34832	49387	68361	127002
c)	Unallocated Expenses	1190	904	884	2095	1862	3995
d)	Operating Profit	21406	25887	33948	47293	66499	123007
e)	Provisions & Contingencies	10693	13051	9561	23744	32690	58083
f)	Tax Expenses	(1624)	1700	4034	76	6234	6825
g)	Extraordinary Profit	-	-	-	-	-	-
h)	Net Profit	12337	11136	20353	23473	27575	58099
i)	Other Information						
j)	Segment Assets						
	i) Treasury Operations	3198660	3256002	2839904	3198660	2839904	3239941
	ii) Whole Sale Banking	4318407	4294001	3941994	4318407	3941994	4240464
	iii) Retail Banking	2044143	1924188	1881447	2044143	1881447	1920338
	iv) Other Banking Operations	27398	19334	34213	27398	34213	23531
	v) Unallocated Assets	159367	149168	130746	159367	130746	152127
	Total Assets	9747975	9642693	8828304	9747975	8828304	9576401
k)	Segment Liabilities						
	i) Treasury Operations	3216422	3238414	2813331	3216422	2813331	3254770
	ii) Whole Sale Banking	4070316	4051722	3735168	4070316	3735168	3992749
	iii) Retail Banking	1913087	1816400	1770833	1913087	1770833	1796751
	iv) Other Banking Operations	200	172	512	200	512	116
	v) Capital Employed	547950	535985	508460	547950	508460	532014
	Total Liabilities	9747975	9642693	8828304	9747975	8828304	9576401

The Bank operates only in domestic segment

SUMMARISED BALANCE SHEET		
(₹ in lakhs)		
CAPITAL AND LIABILITIES	As at 30.09.2012	As at 30.09.2011
Capital	169554	167266
Reserves and surplus	378396	341193
Deposits	8519377	7780213
Borrowings	502295	318940
Other Liabilities and Provisions	178353	220692
Total	9747975	8828304
ASSETS	As at 30.09.2012	As at 30.09.2011
Cash and Balances with Reserve Bank of India	593084	561283
Balances with Banks and Money at Call and Short Notice	18369	43723
Investments	2954029	2589601
Advances	5888854	5367858
Fixed Assets	47815	47112
Other Assets	245824	218727
Total	9747975	8828304

NOTES:

- The above financial results have been approved by the Board of Directors of the Bank at its meeting held on 05th November 2012.
- The Bank has followed the same significant Accounting Policies in the preparation of the interim financial statements as those followed in the annual financial statements for the year ended 31st March 2012.
- The above financial results have been subjected to 'Limited Review' by the Statutory Central Auditors of the Bank in terms of RBI guidelines and SEBI Listing Agreement. An unqualified review report has been issued by them thereon.
- Working results for the period ended on 30.09.2012 have been arrived at after making necessary provisions for Income Tax, provision for depreciation, provision for employee benefits and provisions for NPAs, Standard Assets and Depreciation on Investment on the basis of prudential norms issued by the Reserve Bank of India.
- In accordance with RBI circular DBOD.BP.BC.80/21.04.018/2010-11 dated February 9, 2011, the Bank has amortized an amount of ₹. 59.54 crore towards reopening of the pension scheme and enhancement of the gratuity limit, during the half year ending on 30.09.2012. Remaining amount pending amortization is ₹.297.78 crore.
- Provision Coverage Ratio (PCR) is 61.80% as on 30th September, 2012.
- The number of investor's complaints pending in the beginning of the quarter is Nil. Number of complaints received and resolved during the quarter is 688.
- Figures of previous period /year have been reclassified /regrouped wherever considered necessary.