



REVIEWED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2012

(Rs. in lakhs)

Sl. No.	Particulars	Quarter ended			Nine Month Ended		Year ended
		31.12.2012 (Reviewed)	30.09.2012 (Reviewed)	31.12.2011 (Reviewed)	31.12.2012 (Reviewed)	31.12.2011 (Reviewed)	31.03.2012 (Audited)
1	Interest earned [(a)+(b)+(c)+(d)]	223276	221817	205826	664824	583589	798812
	(a) Interest/discount on advances/bills	168762	166209	156988	502510	440321	605009
	(b) Income on investments	53803	53907	47602	159128	138069	187204
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	141	64	32	208	52	31
	(d) Others	570	1637	1204	2978	5147	6568
2	Other Income	12426	8355	11566	33044	38977	52790
3	TOTAL INCOME (1+2)	235702	230172	217392	697868	622566	851602
4	Interest Expended	177699	176821	158366	528746	442491	608459
5	Operating Expenses (e) + (f)	31918	31945	28886	95744	83409	120136
	(e) Employee costs	20725	19671	17045	60344	50510	73992
	(f) Other operating expenses	11193	12274	11841	35400	32899	46144
6	TOTAL EXPENDITURE (4+5) (Excluding provisions and contingencies)	209617	208766	187252	624490	525900	728595
7	OPERATING PROFIT (3-6)	26085	21406	30140	73378	96666	123007
	(Profit before provisions and contingencies)						
8	Provisions (other than tax) and Contingencies	10272	10693	16690	34016	49407	58083
9	Exceptional items						
10	Profit/(Loss) from Ordinary Activities before tax (7-8-9)	15813	10713	13450	39362	47259	64924
11	Tax Expenses	3140	(1624)	1023	3216	7257	6825
12	Net Profit/(Loss) from Ordinary Activities after tax (10-11)	12673	12337	12427	36146	40002	58099
13	Extraordinary Items (Net of Tax Expense)						
14	Net Profit/(Loss) for the period (12-13)	12673	12337	12427	36146	40002	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	10.24	10.98	10.94	10.24	10.94	10.96
	(b) Basel II	11.78	12.70	12.39	11.78	12.39	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)	2.56	2.49	2.63	7.29	8.46	9.49
	(b) Basic and Diluted EPS after Extraordinary Items for the period, for the year to date and for the previous year	2.56	2.49	2.63	7.29	8.46	9.49
	(iv) NPA Ratios						
	(a) Amount of Gross Non Performing Assets	188887	189652	166717	188887	166717	171846
	(b) Amount of Net Non Performing Assets	109810	111645	99710	109810	99710	99801
	(c) Percentage of Gross Non Performing Assets	2.91	3.17	2.98	2.91	2.98	2.93
	(d) Percentage of Net Non Performing Assets	1.71	1.90	1.81	1.71	1.81	1.72
	(v) Return on Assets (Annualised) (%)	0.52	0.51	0.55	0.50	0.62	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 QUARTER AND NINE MONTHS ENDED 31.12.2012

Sl. No.	Particulars	(Rs.in lakhs)					
		Quarter Ended 31.12.2012 (Reviewed)	Quarter Ended 30.09.2012 (Reviewed)	Quarter Ended 31.12.2011 (Reviewed)	Nine Month Ended 31.12.2012 (Reviewed)	Nine Month Ended 31.12.2011 (Reviewed)	Year Ended 31.03.2012 (Audited)
a)	Segment Revenue #						
	i) Treasury Operations	57473	54230	51727	167131	152501	206433
	ii) Whole Sale Banking	115954	109667	107319	341677	292623	402693
	iii) Retail Banking	52939	56655	49866	161240	147698	202645
	iv) Other Banking Operations	9336	9620	8480	27820	29745	39831
	Total	235702	230172	217392	697868	622567	851602
b)	Segment Result						
	i) Treasury Operations	(14041)	(18725)	1320	(37870)	24311	(7021)
	ii) Whole Sale Banking	33407	31473	6872	79395	46714	48324
	iii) Retail Banking	(228)	1765	15582	11474	23578	52398
	iv) Other Banking Operations	7844	8083	7190	23371	4749	33301
	Total	26982	22596	30964	76370	99352	127002
c)	Unallocated Expenses	897	1190	824	2992	2686	3995
d)	Operating Profit	26085	21406	30140	73378	96666	123007
e)	Provisions & Contingencies	10272	10693	16690	34016	49407	58083
f)	Tax Expenses	3140	(1624)	1023	3216	7257	6825
g)	Extraordinary Profit						
h)	Net Profit	12673	12337	12427	36146	40002	58099
i)	Capital Employed						
	i) Treasury Operations	14103	(17762)	72680	14103	72680	(14829)
	ii) Whole Sale Banking	246402	248091	194119	246402	194119	247715
	iii) Retail Banking	112639	131056	90232	112639	90232	123587
	iv) Other Banking Operations	20914	27198	24261	20914	24261	23415
	v) Unallocated	166192	159367	139186	166192	139186	152127
	Total	560250	547950	520478	560250	520478	532015

The Bank operates only in domestic segment

NOTES:

- The above financial results have been approved by the Board of Directors of the Bank at its meeting held on 24th January 2013.
- 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 31.12.2012 have been arrived at after making necessary provisions for Income Tax, provision for depreciation, provision for employee benefits and provisions for NPAs, Standard Assets, Restructured Accounts 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 Rs. 89.32 crore for the nine months ended 31.12.2012 towards reopening of the pension scheme and enhancement of the gratuity limit. Remaining amount pending for amortization is Rs.268.00 crore.
- Provision Coverage Ratio (PCR) is 62.97% as on 31st December, 2012.
- The number of investor's complaints pending in the beginning of the quarter and at the end of the quarter is Nil. Number of complaints received and resolved during the quarter is 1064.
- Figures of previous period /year have been reclassified /regrouped wherever considered necessary.