



Audited Financial Results for the quarter/year ended 31st March 2015

Particulars	Quarter ended			Year ended		Year ended	
	31.03.2015	31.12.2014	31.03.2014	31.03.2015	31.03.2014	31.03.2015	31.03.2014
	(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
	STANDALONE			CONSOLIDATED			
1	385837.00	386371.89	391089.92	1586293.99	1524920.52	1585335.67	1524942.71
(a) Interest/Discount on advances/bills	301142.46	302724.97	293640.88	1207446.91	1141713.30	1207483.44	1141729.69
(b) Income on Investments	91289.18	88770.35	94483.08	362280.32	372812.99	362280.37	372818.80
(c) Interest on balances with Reserve Bank of India and other Inter bank funds	3188.38	4676.57	2945.98	15558.78	10394.23	15558.78	10394.23
(d) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	45411.97	35775.05	32413.78	136335.65	137198.40	137220.70	137803.27
3	441048.97	432146.94	423483.70	1721629.64	1662088.92	1722568.27	1662745.98
4	284843.50	285870.14	283299.84	1139165.48	1088878.88	1139976.47	1088747.40
5	74480.63	68822.92	69841.72	281092.59	283150.28	282538.97	283703.67
(i) Employees cost	43685.42	41728.53	44124.99	174258.92	192679.18	174625.28	193030.68
(ii) Other Operating expenses	30895.21	25094.39	25716.73	106833.67	90471.07	107913.71	60762.99
6	358324.13	362693.08	363141.56	1420268.05	1372028.92	1421615.44	1372541.07
7	81724.84	78453.88	70342.14	301371.59	290060.00	301040.83	290204.91
8	58256.73	37027.54	5932.18	154509.02	142492.88	153239.33	142569.65
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	25468.11	42428.34	10949.96	146882.67	147567.12	147801.50	147635.28
11	4652.29	14673.92	-16178.88	46346.13	31672.62	48455.77	31673.99
12	20815.82	27752.42	27128.84	100517.44	115894.50	101345.73	115981.27
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	20815.82	27752.42	27128.84	100517.44	115894.50	101345.73	115981.27
(a) Net Profit for the period (12-13)	0.00	0.00	0.00	0.00	0.00	3705.92	2974.35
Share of earning in Associates (RRBs)	0.00	0.00	0.00	0.00	0.00	-175.38	-10.56
Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Net Profit for the period (after Minority Interest)	20815.82	27752.42	27128.84	100517.44	115894.50	104676.27	118926.06
15	48029.17	46484.85	46484.85	48029.17	46484.85	48029.17	46484.85
16	1207744.81	1107073.21	1107073.21	1207744.81	1107073.21	1227123.89	1122333.00
17	Analytical Ratios						
(i) Percentage of shares held by Government of India	82.10	81.51	81.51	82.10	81.51	82.10	81.51
(ii) a) Capital Adequacy Ratio (Basel I)	13.24%	13.43%	13.10%	13.24%	13.10%	13.40%	13.22%
b) Capital Adequacy Ratio (Basel II)	12.88%	13.06%	12.64%	12.88%	12.64%	13.01%	12.78%
(iii) Earnings Per Share (EPS) (in Rupees)							
(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 (not to be annualized)	**4.43	**5.97	**6.01	21.62	26.07	22.55	26.87
(b) Basic and diluted EPS after Extraordinary Items for the period, for the year to date and for the previous year (not to be annualized)	**4.43	**5.97	**6.01	21.62	26.07	22.55	26.87
(iv) NPA Ratios							
(a) Gross NPA	567044.08	546105.05	458220.18	567044.08	458220.18	569584.30	460307.10
(b) Net NPA	314695.63	323514.17	276363.71	314695.63	276363.71	314695.63	276363.71
(c) % of Gross NPA	4.40	4.52	3.87	4.40	3.87	4.41	3.70
(d) % of Net NPA	2.50	2.74	2.28	2.50	2.26	2.50	2.28
(e) Return on Assets	0.44	0.60	0.60	0.64	0.67	0.55	0.68
18	85950000	85950000	85950000	85950000	85950000	85950000	85950000
- No. of shares	17.90	18.49	18.48	17.90	18.49	17.90	18.48
- Percentage of Shareholding							
19	Promoters and Promoter Group Shareholding						
a) Pledged / Encumbered	NIL						
- Number of Shares	NIL						
- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	NIL						
- Percentage of Shares (as a % of the total share capital of the Bank)	NIL						
b) Non - encumbered	NIL						
- Number of Shares	394341651	378898488	378898488	394341651	378898488	394341651	378898488
- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	100	100	100	100	100	100	100
- Percentage of Shares (as a % of the total share capital of the Bank)	82.10	81.51	81.51	82.10	81.51	82.10	81.51
** Not annualised							

