

Reviewed Financial Results for the quarter ended 30th June, 2014

₹ in lakhs

Particulars	Quarter ended			Year ended
	30.06.2014	31.03.2014	30.06.2013	31.03.2014
	(Reviewed)	(Audited)	(Reviewed)	(Audited)
1. Interest earned (a)+(b)+(c)+(d)	392877.71	391069.92	366742.43	1524920.52
(a) Interest/discount on advances/bills	296903.74	293640.86	278163.27	1141713.30
(b) Income on Investments	92540.49	94483.08	87121.31	372812.99
(c) Interest on balances with Reserve Bank of India and other Inter bank funds	3433.48	2945.98	1457.85	10394.23
(d) Others	0.00	0.00	0.00	0.00
2. Other Income	21523.53	32413.78	52805.32	137168.40
3. Total Income (1 + 2)	414401.24	423483.70	419547.75	1662088.92
4. Interest Expended	285680.98	283299.84	256900.76	1088878.66
5. Operating Expenses (i) + (ii)	65020.38	69841.72	76717.60	283150.26
(i) Employees cost	42297.39	44124.99	57606.81	192679.19
(ii) Other Operating expenses	22722.99	25716.73	19110.79	90471.07
6. Total Expenditure (4 + 5) excluding provisions and contingencies	350701.36	353141.56	333618.36	1372028.92
7. Operating Profit before Provisions and Contingencies (3-6)	63699.88	70342.14	85929.39	290060.00
8. Provisions (other than tax) and Contingencies	32561.63	59392.18	36612.55	142492.88
9. Exceptional Items	0.00	0.00	0.00	0.00
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	31138.25	10949.96	49116.84	147567.12
11. Tax expense	10422.28	-16178.88	17377.71	31672.62
12. Net Profit from Ordinary Activities after tax (10-11)	20715.97	27128.84	31739.13	115894.50
13. Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00
14. Net Profit for the period (12-13)	20715.97	27128.84	31739.13	115894.50
15. Paid-up equity share capital (Face Value of each share - ₹10/-)	46484.85	46484.85	42977.00	46484.85
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1107073.21	1107073.21	1000906.88	1107073.21
17. Analytical Ratios				
(i) Percentage of shares held by Government of India	81.51	81.51	80	81.51
(i) a) Capital Adequacy Ratio (Basel II)	13.71%	13.10%	13.06%	13.10%
b) Capital Adequacy Ratio (Basel III)	13.28%	12.64%	12.58%	12.64%
(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)	**4.46	**6.01	**7.14	26.07
(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)	**4.46	**6.01	**7.14	26.07
(iv) NPA Ratios				
(a) Gross NPA	472287.29	456220.16	372284.19	456220.16
(b) Net NPA	285680.85	276363.71	248672.93	276363.71
(c) % of Gross NPA	4.01	3.87	3.41	3.67
(d) % of Net NPA	2.48	2.26	2.31	2.26
(e) Return on Assets	0.45	0.60	0.76	0.67
18. Public Shareholding	85950000	85950000	85950000	85950000
- No. of shares	18.49	18.49	20	18.49
- Percentage of Shareholding				
19. Promoters and Promoter Group Shareholding				
a) Pledged / Encumbered				
- Number of Shares				
- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)				
- Percentage of Shares (as a % of the total share capital of the Bank)				
b) Non - encumbered				
- Number of Shares	378898488	378898488	343820000	378898488
- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	100	100	100	100
- Percentage of Shares (as a % of the total share capital of the Bank)	81.51	81.51	80	81.51

** Not annualised

