

Reviewed Financial Results for the quarter/half-year ended 30th September, 2014

₹ in lakhs

	Particulars	Quarter ended			Half-Year ended		Year ended
		30.09.2014	30.06.2014	30.09.2013	30.09.2014	30.09.2013	31.03.2014
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	400407.39	392877.71	380132.06	793286.10	746874.49	1524920.52
	(a) Interest/discount on advances/bills	306675.74	296903.74	282407.67	603579.48	560570.94	1141713.30
	(b) Income on investments	89681.30	92540.49	95393.72	182221.79	182515.03	372812.99
	(c) Interest on balances with Reserve Bank of India and other Inter bank funds	4050.35	3433.48	2330.67	7483.83	3788.52	10394.23
	(d) Others	0.00	0.00	0.00	0.00	0.00	0.00
2	Other Income	33625.10	21523.53	27692.17	55148.63	80497.49	137168.40
3	Total Income (1 + 2)	434032.49	414401.24	407824.23	848433.73	827371.98	1662088.92
4	Interest Expended	282770.84	285680.98	270766.97	568451.82	527667.73	1088878.66
5	Operating Expenses (i) + (ii)	74768.66	65020.38	66494.31	139789.04	143211.91	283150.26
	(i) Employees cost	46647.58	42297.39	42312.98	88944.97	99919.79	192679.19
	(ii) Other Operating expenses	28121.08	22722.99	24181.33	50844.07	43292.12	90471.07
6	Total Expenditure (4 + 5) excluding provisions and contingencies	357539.50	350701.36	337261.28	708240.86	670879.64	1372028.92
7	Operating Profit before Provisions and Contingencies (3-6)	76492.99	63699.88	70662.95	140192.87	156492.34	290060.00
8	Provisions (other than tax) and Contingencies	28663.13	32561.63	22496.59	61224.76	59309.14	142492.88
9	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00
10	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	47829.86	31138.25	48066.36	78968.11	97183.20	147567.12
11	Tax expense	16398.64	10422.28	17490.04	26818.92	34867.75	31672.62
12	Net Profit from Ordinary Activities after tax (10-11)	31433.22	20715.97	30576.32	52149.19	62316.45	115894.50
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
14	Net Profit for the period (12-13)	31433.22	20715.97	30576.32	52149.19	62316.45	115894.50
15	Paid-up equity share capital (Face Value of each share - ₹10/-)	46484.85	46484.85	42977.00	46484.85	42977.00	46484.85
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	1107073.21	1107073.21	1000906.98	1107073.21	1000906.98	1107073.21
17	Analytical Ratios						
	(i) Percentage of shares held by Government of India	81.51	81.51	80	81.51	80	81.51
	(ii) a) Capital Adequacy Ratio (Basel II)	13.44%	13.71%	13.27%	13.44%	13.27%	13.10%
	b) Capital Adequacy Ratio (Basel III)	13.05%	13.28%	12.82%	13.05%	12.82%	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)	**6.76	**4.46	**6.87	**11.22	**14.01	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)	**6.76	**4.46	**6.87	**11.22	**14.01	26.07
	(iv) NPA Ratios						
	(a) Gross NPA	500341.21	472287.29	417932.39	500341.21	417932.39	456220.16
	(b) Net NPA	297585.85	285680.85	280392.64	297585.85	280392.64	276363.71
	(c) % of Gross NPA	4.21	4.01	3.76	4.21	3.76	3.67
	(d) % of Net NPA	2.55	2.48	2.66	2.55	2.66	2.26
	(e) Return on Assets	0.69	0.46	0.71	0.57	0.74	0.87
18	Public Shareholding						
	- No. of shares	85950000	85950000	85950000	85950000	85950000	85950000
	- Percentage of Shareholding	18.49	18.49	20	18.49	20	18.49
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)				NIL		
	- Percentage of Shares (as a % of the total share capital of the Bank)						
	b) Non - encumbered						
	- Number of Shares	378898488	378898488	343820000	378898488	343820000	378898488
	- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	100	100	100	100	100	100
	- Percentage of Shares (as a % of the total share capital of the Bank)	81.51	81.51	80	81.51	80	81.51
	** Not annualised						

