

Reviewed Financial Results for the quarter ended 30th June, 2013

₹ in lakhs

Particulars	Quarter ended			Year ended
	30.06.2013	31.03.2013	30.06.2012	31.03.2013
	(Reviewed)	(Audited)	(Reviewed)	(Audited)
1. Interest earned (a)+(b)+(c)+(d)	366580.59	356200.55	337380.20	1389264.45
(a) Interest/discount on advances/bills	278565.08	270019.32	260976.49	1060660.08
(b) Income on investments	87121.31	84696.75	75785.69	323818.47
(c) Interest on balances with Reserve Bank of India and other inter bank funds	894.20	1484.48	618.02	4785.90
(d) Others	0.00	0.00	0.00	0.00
2. Other Income	52967.16	46046.07	22270.22	128677.05
3. Total Income (1 + 2)	419547.75	402246.62	359650.42	1517941.50
4. Interest Expended	256900.76	245461.74	222064.74	936837.42
5. Operating Expenses (i) + (ii)	76717.60	100327.85	53562.23	275086.08
(i) Employees cost	57606.81	78084.38	* 36914.98	* 197388.92
(ii) Other Operating expenses	19110.79	22243.48	16647.25	77697.16
6. Total Expenditure (4 + 5) excluding provisions and contingencies	333618.36	345789.59	275626.97	1211923.50
7. Operating Profit before Provisions and Contingencies (3-6)	85929.39	56457.03	84023.45	306018.00
8. Provisions (other than tax) and Contingencies	36812.55	47560.04	14570.23	123512.37
9. Exceptional items	0.00	0.00	0.00	^ -116.55
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	49116.84	8896.99	69453.22	182622.18
11. Tax expense	17377.71	-20315.94	23278.63	24508.58
12. Net Profit from Ordinary Activities after tax (10-11)	31739.13	29212.93	46174.59	158113.60
13. Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00
14. Net Profit for the period (12-13)	31739.13	29212.93	46174.59	158113.60
15. Paid-up equity share capital (Face Value of each share - ₹10/-)	42977.00	42977.00	42977.00	42977.00
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	# 1000906.98	# 1000906.98	880763.44	# 1000906.98
17. Analytical Ratios				
(i) Percentage of shares held by Government of India	80	80	80	80
(ii) a) Capital Adequacy Ratio (Basel II)	13.06%	13.08%	12.98%	13.08%
b) Capital Adequacy Ratio (Basel III)	12.58%	NA	NA	NA
(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)	**7.14	**6.53	**10.47	35.80
(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)	**7.14	**6.53	**10.47	35.80
(iv) NPA Ratios				
(a) Gross NPA	372284.19	356546.78	155387.36	356546.78
(b) Net NPA	248572.93	238429.59	96307.84	238429.59
(c) % of Gross NPA	3.41	3.33	1.66	3.33
(d) % of Net NPA	2.31	2.26	1.04	2.26
(e) Return on Assets	0.76	0.70	1.27	1.02
18. Public Shareholding				
- No. of shares	85950000	85950000	85950000	85950000
- Percentage of Shareholding	20	20	20	20
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	343820000	343820000	343820000	343820000
- 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)	80	80	80	80
* Net of ₹ 1759.54 lakhs recouped from staff welfare fund pertaining to previous years				
^ Represents Net Profit for the period from 01.04.2011 to 05.09.2012 of wholly owned Subsidiary M/s Indfund Management Ltd, merged with the Bank.				
# Includes Revenue Reserve ₹ 985.69 lakhs of M/s Indfund Management Ltd merged with the Bank as on 01.04.2011.				
** Not annualised				