

**Audited Financial Results for the quarter/year ended 31st March, 2013**

₹ In lakhs

Particulars	Quarter ended			Year ended		Year ended		
	31.03.2013	31.12.2012	31.03.2012	31.03.2013	31.03.2012	31.03.2013	31.03.2012	
	(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	
	<b>STANDALONE</b>				<b>CONSOLIDATED</b>			
<b>1. Interest earned (a)+(b)+(c)+(d)</b>	<b>366200.55</b>	<b>354645.53</b>	<b>319105.81</b>	<b>1389264.45</b>	<b>1223132.30</b>	<b>1389280.00</b>	<b>1222772.00</b>	
(a) Interest/discount on advances/bills	270019.32	268458.60	241353.71	1060660.08	942386.94	1060652.00	942026.00	
(b) Income on investments	84696.75	84517.54	77268.45	323818.47	279032.50	323842.00	279033.00	
(c) Interest on balances with Reserve Bank of India and other inter bank funds	1484.48	1669.39	483.65	4785.90	1712.86	4786.00	1713.00	
(d) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>2. Other Income</b>	<b>46046.07</b>	<b>24023.00</b>	<b>30696.66</b>	<b>128677.05</b>	<b>117983.04</b>	<b>129340.45</b>	<b>119471.00</b>	
<b>3. Total Income (1 + 2)</b>	<b>402246.62</b>	<b>378668.53</b>	<b>349802.47</b>	<b>1517941.50</b>	<b>1341115.34</b>	<b>1518620.45</b>	<b>1342243.00</b>	
<b>4. Interest Expended</b>	<b>245461.74</b>	<b>240302.44</b>	<b>210845.66</b>	<b>936837.42</b>	<b>781332.08</b>	<b>936735.00</b>	<b>780636.00</b>	
<b>5. Operating Expenses (i) + (ii)</b>	<b>100327.85</b>	<b>63554.18</b>	<b>59229.20</b>	<b>275086.08</b>	<b>218699.74</b>	<b>275822.00</b>	<b>219559.00</b>	
(i) Employees cost	78084.38	44460.29	38646.28*	197388.92	148396.24	197750.00	148866.00	
(ii) Other Operating expenses	22243.48	19093.89	20582.92	77697.16	70303.50	78072.00	70693.00	
<b>6. Total Expenditure (4 + 5) excluding provisions and contingencies</b>	<b>345789.59</b>	<b>303856.62</b>	<b>270074.86</b>	<b>1211923.50</b>	<b>1000031.82</b>	<b>1212557.00</b>	<b>1000195.00</b>	
<b>7. Operating Profit before Provisions and Contingencies (3-6)</b>	<b>56457.02</b>	<b>74811.91</b>	<b>79727.61</b>	<b>306018.00</b>	<b>341083.52</b>	<b>306063.45</b>	<b>342048.00</b>	
<b>8. Provisions (other than tax) and Contingencies</b>	<b>47560.04</b>	<b>41164.95</b>	<b>56184.87</b>	<b>123512.37</b>	<b>119527.20</b>	<b>123458.00</b>	<b>120160.00</b>	
<b>9. Exceptional items</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>\$ -116.55</b>	<b>-5233.00</b>	<b>-116.55</b>	<b>-5233.00</b>	
<b>10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>8896.98</b>	<b>33646.96</b>	<b>23542.74</b>	<b>182622.18</b>	<b>226789.32</b>	<b>182722.00</b>	<b>227121.00</b>	
<b>11. Tax expense</b>	<b>-20315.94</b>	<b>588.94</b>	<b>-10999.02</b>	<b>24508.58</b>	<b>52092.62</b>	<b>24537.00</b>	<b>52482.00</b>	
<b>12. Net Profit from Ordinary Activities after tax (10-11)</b>	<b>29212.92</b>	<b>33058.02</b>	<b>34541.76</b>	<b>158113.60</b>	<b>174696.70</b>	<b>158185.00</b>	<b>174659.00</b>	
<b>13. Extraordinary Items (net of tax expense)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
<b>14. (a) Net Profit for the period (12-13)</b>	<b>29212.92</b>	<b>33058.02</b>	<b>34541.76</b>	<b>158113.60</b>	<b>174696.70</b>	<b>158185.00</b>	<b>174659.00</b>	
Share of earning in Associates (RRBs)	0.00	0.00	0.00	0.00	0.00	2778.00	1928.00	
Minority Interest	0.00	0.00	0.00	0.00	0.00	-26.00	-4.00	
<b>14. (b) Net Profit for the period (after Minority Interest)</b>	<b>29212.92</b>	<b>33058.02</b>	<b>34541.76</b>	<b>158113.60</b>	<b>174696.70</b>	<b>160937.00</b>	<b>176583.00</b>	
<b>15. Paid-up equity share capital (Face Value of each share - ₹10/-)</b>	<b>42977.00</b>	<b>42977.00</b>	<b>42977.00</b>	<b>42977.00</b>	<b>42977.00</b>	<b>42977.00</b>	<b>42977.00</b>	
<b>16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)</b>	<b># 1000906.98</b>	<b># 881749.13</b>	<b>880763.44</b>	<b># 1000906.98</b>	<b>880763.44</b>	<b>1012946.16</b>	<b>891654.00</b>	
<b>17. Analytical Ratios</b>								
(i) Percentage of shares held by Government of India	80	80	80	80	80	80	80	
(ii) a) Capital Adequacy Ratio (Basel I)	11.59%	11.61%	12.67%	11.59%	12.67%	11.81%	12.78%	
b) Capital Adequacy Ratio (Basel II)	13.08%	13.07%	13.47%	13.08%	13.47%	13.32%	13.56%	
(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)	**6.53	** 7.42	*7.77	35.80	39.57	36.45	40.01	
(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)	**6.53	** 7.42	*7.77	35.80	39.57	36.45	40.01	
(iv) NPA Ratios								
(a) Gross NPA	356546.78	318012.35	185077.37	356546.78	185077.37	360643.00	189211.00	
(b) Net NPA	238429.59	214186.03	119683.00	238429.59	119683.00	238430.00	119683.00	
(c) % of Gross NPA	3.33	3.18	2.03	3.33	2.03	3.36	2.07	
(d) % of Net NPA	2.26	2.17	1.33	2.26	1.33	2.26	1.32	
(e) Return on Assets	0.70	0.85	0.99	1.02	1.31	1.04	1.32	
<b>18. Public Shareholding</b>								
- No. of shares	85950000	85950000	85950000	85950000	85950000	85950000	85950000	
- Percentage of Shareholding	20	20	20	20	20	20	20	
<b>19. Promoters and Promoter Group Shareholding</b>								
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	343820000	343820000	343820000	
- 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)	80	80	80	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 Mangement 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								