

Reviewed Financial Results for the quarter/nine months ended 31st December, 2012

₹ in lakhs

Particulars	Quarter ended			Nine Months ended		Year ended
	31.12.2012 (Reviewed)	30.09.2012 (Reviewed)	31.12.2011 (Reviewed)	31.12.2012 (Reviewed)	31.12.2011 (Reviewed)	31.03.2012 (Audited)
1. Interest earned (a)+(b)+(c)+(d)	354646.53	341038.17	322400.87	1033063.90	904026.49	1223132.30
(a) Interest/discount on advances/bills	268458.60	261205.67	249416.41	790640.76	701033.23	942386.94
(b) Income on investments	84517.54	78818.49	72532.01	239121.72	201764.05	279032.50
(c) Interest on balances with Reserve Bank of India and other inter bank funds	1669.39	1014.01	452.45	3301.42	1229.21	1712.86
(d) Others	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Income	24023.00	36337.76	28124.65	82630.98	87286.38	117983.04
3. Total Income (1 + 2)	378668.53	377375.93	350525.52	1116694.88	991312.87	1341116.34
4. Interest Expended	240302.44	229008.50	205397.94	691375.68	670486.42	781332.08
5. Operating Expenses (i) + (ii)	63554.18	57641.81	53971.52	174758.22	159470.54	218699.74
(i) Employees cost	44460.29	37929.27	37205.76	* 119304.54	109749.96	148396.24
(ii) Other Operating expenses	19093.89	19712.54	16765.76	55453.68	49720.58	70303.50
6. Total Expenditure (4 + 5) excluding provisions and contingencies	303856.62	286650.31	259369.46	866133.90	729956.96	1000031.82
7. Operating Profit before Provisions and Contingencies (3-6)	74811.91	90725.62	91156.06	249560.98	261355.91	341083.52
8. Provisions (other than tax) and Contingencies	41164.95	20217.15	23612.61	75952.33	63342.33	119527.20
9. Exceptional items	0.00	\$ - 116.55	-5233.00	\$ - 116.55	-5233.00	-5233.00
10 Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	33646.96	70625.02	72776.45	173725.20	203246.58	226789.32
11. Tax expense	588.94	20956.95	20183.81	44824.62	63091.64	62092.62
12. Net Profit from Ordinary Activities after tax (10-11)	33058.02	49668.07	52592.64	128900.68	140154.94	174696.70
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)	33058.02	49668.07	52592.64	128900.68	140154.94	174696.70
15. Paid-up equity share capital (Face Value of each share - ₹10/-)	42977.00	42977.00	42977.00	42977.00	42977.00	42977.00
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	# 881749.13	# 881749.13	749677.34	# 881749.13	749677.34	880763.44
17. Analytical Ratios						
(i) Percentage of shares held by Government of India	80	80	80	80	80	80
(ii) a) Capital Adequacy Ratio (Basel I)	11.61%	12.13%	10.98%	11.61%	10.98%	12.67%
b) Capital Adequacy Ratio (Basel II)	13.07%	12.96%	11.84%	13.07%	11.84%	13.47%
(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)	**7.42	** 11.29	**11.97	**29.18	**31.80	39.57
(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)	**7.42	** 11.29	**11.97	**29.18	**31.80	39.57
(iv) NPA Ratios						
(a) Gross NPA	318012.35	197976.00	119040.67	318012.35	119040.67	185077.37
(b) Net NPA	214186.03	126012.13	69531.10	214186.03	69531.10	119683.00
(c) % of Gross NPA	3.18	2.06	1.35	3.18	1.35	2.03
(d) % of Net NPA	2.17	1.33	0.80	2.17	0.80	1.33
(e) Return on Assets	0.85	1.33	1.53	1.14	1.42	1.31
18. Public Shareholding						
- No. of shares	85950000	85950000	85950000	85950000	85950000	85950000
- Percentage of Shareholding	20	20	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	343820000	343820000
- 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)	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						

