

**Audited Financial Results for the quarter/year ended 31st March, 2014**

₹ in lakhs

Particulars	Quarter ended			Year ended		Year ended		
	31.03.2014	31.12.2013	31.03.2013	31.03.2014	31.03.2013	31.03.2014	31.03.2013	
	(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	
	<b>STANDALONE</b>				<b>CONSOLIDATED</b>			
1. Interest earned (a)+(b)+(c)+(d)	391089.92	386976.12	356356.88	1524920.52	1389742.85	1524942.71	1389758.40	
(a) Interest/discount on advances/bills	293640.86	287501.49	269396.19	1141713.30	1058355.65	1141729.68	1058347.57	
(b) Income on investments	94483.08	95814.89	84696.75	372812.99	323818.47	372818.80	323842.00	
(c) Interest on balances with Reserve Bank of India and other inter bank funds	2945.98	3659.74	2263.94	10394.23	7568.73	10394.23	7568.83	
(d) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2. Other Income	32413.78	24257.12	45889.74	137168.40	128198.65	137803.27	128862.05	
3. Total Income ( 1 + 2)	423483.70	411233.24	402246.62	1662088.92	1517941.50	1662745.98	1518620.45	
4. Interest Expended	283299.84	277911.09	245461.74	1088878.66	936837.42	1088747.40	936735.00	
5. Operating Expenses (i) + (ii)	69841.72	70096.64	100327.85	283150.26	275086.08	283793.67	275822.00	
(i) Employees cost	44124.99	48634.41	78084.38	192679.19	197388.92	193030.68	197750.00	
(ii) Other Operating expenses	25716.73	21462.23	22243.48	90471.07	77697.16	90762.99	78072.00	
6. Total Expenditure (4 + 5) excluding provisions and contingencies	353141.56	348007.73	345789.59	1372028.92	1211923.50	1372541.07	1212557.00	
7. Operating Profit before Provisions and Contingencies (3-6)	70342.14	63225.51	56457.02	290060.00	308018.00	290204.91	308063.45	
8. Provisions (other than tax) and Contingencies	59392.18	23791.55	47560.04	142492.88	123512.37	142569.65	123458.00	
9. Exceptional items	0.00	0.00	0.00	0.00	<sup>A</sup> - 116.55	0.00 <sup>A</sup>	-116.55	
10 Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	10949.96	39433.96	8896.98	147567.12	182822.18	147635.26	182722.00	
11. Tax expense	-16178.88	12983.76	-20315.94	31672.62	24508.58	31673.99	24537.00	
12. Net Profit from Ordinary Activities after tax (10-11)	27128.84	26450.20	29212.92	115894.50	158113.60	115961.27	158185.00	
13. Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14 (a). Net Profit for the period (12-13)	27128.84	26450.20	29212.92	115894.50	158113.60	115961.27	158185.00	
Share of earning in Associates (RRBs)	0.00	0.00	0.00	0.00	0.00	2974.35	2778.00	
Minority Interest	0.00	0.00	0.00	0.00	0.00	-10.56	-26.00	
14. (b). Net profit for the period (after Minority Interest)	27128.84	26450.20	29212.92	115894.50	158113.60	118925.06	160937.00	
15. Paid-up equity share capital (Face Value of each share - ₹10/-)	46484.85	42977.00	42977.00	46484.85	42977.00	46484.85	42977.00	
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	# 1107073.21	# 1000906.98	# 1000906.98	# 1107073.21	# 1000906.98	1122333.00	# 1012946.16	
17. Analytical Ratios								
(i) Percentage of shares held by Government of India	81.51	80	80	81.51	80	81.51	80	
(i) a) Capital Adequacy Ratio (Basel II)	13.10%	12.96%	13.08%	13.10%	13.08%	13.22%	13.32%	
b) Capital Adequacy Ratio (Basel III)	12.64%	12.49%	NA	12.64%	NA	12.76%	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)	**6.01	**5.92	**6.53	26.07	35.80	26.87	36.45	
(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)	**6.01	**5.92	**6.53	26.07	35.80	26.87	36.45	
(iv) NPA Ratios								
(a) Gross NPA	456220.16	383478.81	356546.78	456220.16	356546.78	460307.10	360643.00	
(b) Net NPA	276363.71	248360.39	238429.59	276363.71	238429.59	276363.71	238430.00	
(c) % of Gross NPA	3.67	3.42	3.33	3.67	3.33	3.70	3.38	
(d) % of Net NPA	2.26	2.25	2.26	2.26	2.26	2.26	2.28	
(e) Return on Assets	0.60	0.60	0.70	0.67	1.02	0.68	1.04	
18. Public Shareholding								
- No. of shares	85950000	85950000	85950000	85950000	85950000	85950000	85950000	
- Percentage of Shareholding	18.49	20	20	18.49	20	18.49	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	378898488	343820000	343820000	378898488	343820000	378898488	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)	81.51	80	80	81.51	80	81.51	80	
* Net of ₹ 1759.54 lakhs recouped from staff welfare fund pertaining to previous years								
<sup>A</sup> 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								

