

Reviewed Financial Results for the quarter/nine months ended 31st December 2014

₹ in lakhs

	Particulars	Quarter ended			Nine Months ended		Year ended
		31.12.2014	30.09.2014	31.12.2013	31.12.2014	31.12.2013	31.03.2014
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	398371.89	400407.39	388976.12	1188656.99	1133850.61	1624920.62
	(a) Interest/discount on advances/bills	302724.97	306675.74	287501.49	906304.45	848072.43	1141713.30
	(b) Income on investments	88770.35	89881.30	95814.89	270992.14	278329.92	372812.99
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	4876.57	4050.35	3659.74	12360.40	7448.28	10394.23
	(d) Others	0.00	0.00	0.00	0.00	0.00	0.00
2	Other Income	35775.05	33625.10	24257.12	90923.68	104754.61	137168.40
3	Total Income (1 + 2)	432146.94	434032.49	411233.24	1280580.67	1238605.22	1662088.92
4	Interest Expended	285870.14	282770.84	277911.09	854321.96	805578.82	1088878.86
5	Operating Expenses (i) + (ii)	66822.92	74768.66	70096.64	206611.98	213308.55	283150.26
	(i) Employees cost	41728.53	46847.58	48634.41	130673.50	148554.20	192679.19
	(ii) Other Operating expenses	25094.39	28121.08	21462.23	75938.48	64754.35	90471.07
6	Total Expenditure (4 + 5) excluding provisions and contingences	352693.06	357539.50	348007.73	1060933.92	1018887.37	1372028.92
7	Operating Profit before Provisions and Contingences (3-6)	79453.88	76492.99	63225.51	219646.75	219717.85	290060.00
8	Provisions (other than tax) and Contingences	37027.54	28663.13	23791.55	98252.30	83100.69	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)	42426.34	47829.86	39433.96	121394.45	136617.16	147567.12
11	Tax expense	14673.92	16396.64	12983.76	41492.84	47851.51	31672.62
12	Net Profit from Ordinary Activities after tax (10-11)	27752.42	31433.22	26450.20	79901.61	88765.65	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)	27752.42	31433.22	26450.20	79901.61	88765.65	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)	13.43%	13.44%	12.96%	13.43%	12.96%	13.10%
	b) Capital Adequacy Ratio (Basel III)	13.06%	13.05%	12.49%	13.06%	12.49%	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)	**5.97	**6.76	**5.92	**17.19	**19.93	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)	**5.97	**6.76	**5.92	**17.19	**19.93	26.07
	(iv) NPA Ratios						
	(a) Gross NPA	546105.05	500341.21	383478.81	546105.05	383478.81	456220.16
	(b) Net NPA	323514.17	297585.85	248360.39	323514.17	248360.39	276363.71
	(c) % of Gross NPA	4.52	4.21	3.42	4.52	3.42	3.67
	(d) % of Net NPA	2.74	2.55	2.25	2.74	2.25	2.26
	(e) Return on Assets	0.60	0.69	0.60	0.58	0.69	0.67
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)						
	- 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						

