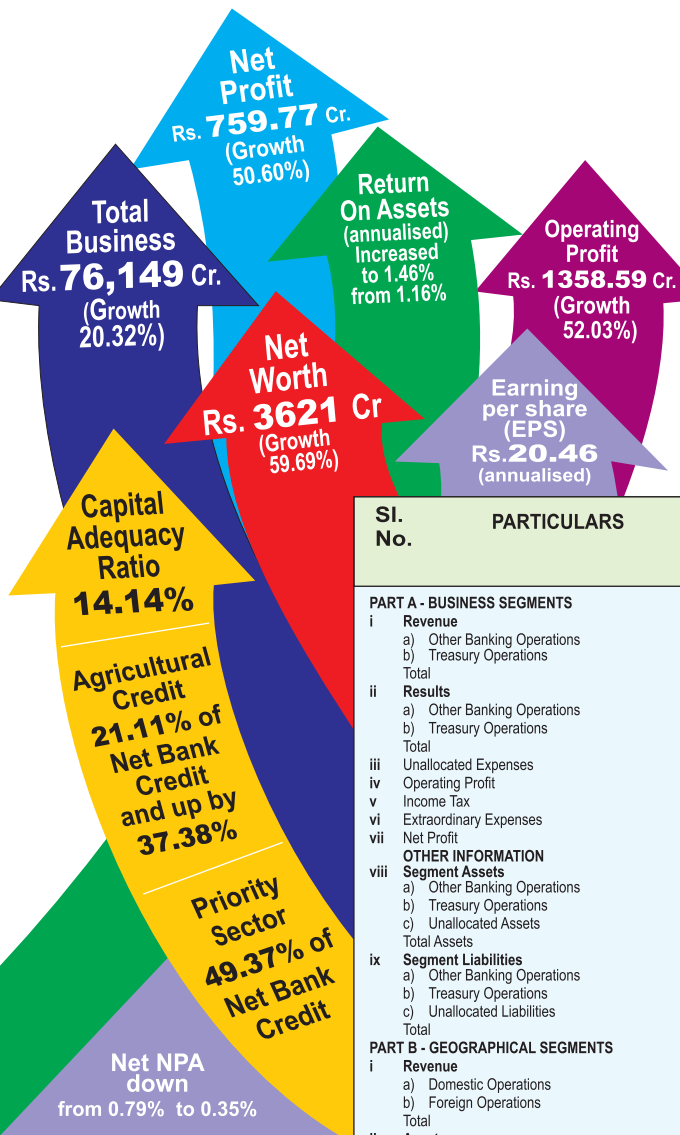


Sl. No.	PARTICULARS	Quarter Ended 31.03.2007 (Audited)	Quarter Ended 31.03.2006 (Un Audited)	Year Ended 31.03.2007 (Audited)	Year Ended 31.03.2006 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	1219.64	955.48	4284.65	3364.52
	(A) Interest/discount on advances/bills	746.25	513.66	2550.83	1777.76
	(b) Income on Investments	419.84	421.36	1640.04	1526.50
	(c) Interest on balances with RBI and other inter bank funds	53.45	18.27	93.58	58.00
	(d) Others	0.10	2.19	0.20	2.26
2	Other Income	343.97	136.52	733.21	463.22
A	TOTAL INCOME (1+2)	1563.61	1092.00	5017.86	3827.74
3	Interest Expended	646.60	514.66	2412.62	1854.34
4	Operating Expenses (e) +(f)	375.41	244.34	1246.65	1079.76
	(e) Payments to and provisions for employees	256.45	162.89	878.67	773.53
	(f) Other operating expenses	118.96	81.45	367.98	306.23
B	TOTAL EXPENDITURE (3)+(4) (excluding provisions and contingencies)	1022.01	759.00	3659.27	2934.10
C	OPERATING PROFIT (A-B) (Profit before provisions and contingencies)	541.60	333.00	1358.59	893.64
D	Provisions and contingencies	248.63	168.41	474.38	332.95
	Of which Provision for NPAs	62.93	16.72	79.28	91.99
E	Provisions for taxes	57.66	25.43	124.44	56.22
F	Net Profit (C-D-E)	235.31	139.16	759.77	504.48
5	Capital - Equity Share Capital	429.77	743.82	429.77	743.82
6	Reserves excluding revaluation reserve	2791.54	1523.87	2791.54	1523.87
7	Analytical Ratios				
	(i) Percentage of shares held by Government of India	80%	100%	80%	100%
	(ii) Capital Adequacy Ratio	14.14%	13.19%	14.14%	13.19%
	(iii) Earning per share (Rs.) (basic and diluted)	5.61*	4.05*	20.46	14.67
	(iv) (a) Amount of gross non-performing assets	545.81	668.99	545.81	668.99
	(b) Amount of net non-performing assets	102.13	176.66	102.13	176.66
	(c) % of Gross NPAs	1.85	2.91	1.85	2.91
	(d) % of Net NPAs	0.35	0.79	0.35	0.79
	(v) Return on Assets (annualised)	1.73	1.18	1.46	1.16
8	Aggregate of Non-Promoter shareholding				
	- Number of Shares	8,59,50,000	0.00	8,59,50,000	0.00
	- Percentage of shareholding	20%	0.00	20%	0.00

\*not annualised

# Colourful Performance in Centenary Year



## Segment Reporting (Rs. in Crore)

Sl. No.	PARTICULARS	Quarter Ended 31.03.2007 (Audited)	Quarter Ended 31.03.2006 (Un Audited)	Year Ended 31.03.2007 (Audited)	Year Ended 31.03.2006 (Audited)
<b>PART A - BUSINESS SEGMENTS</b>					
i	Revenue				
a)	Other Banking Operations	1106.24	681.66	3321.53	2233.41
b)	Treasury Operations	457.37	410.34	1696.33	1594.33
	Total	1563.61	1092.00	5017.86	3827.74
ii	Results				
a)	Other Banking Operations	517.17	236.52	1208.16	650.76
b)	Treasury Operations	24.43	96.48	150.43	242.88
	Total	541.60	333.00	1358.59	893.64
iii	Unallocated Expenses	248.63	168.41	474.38	332.95
iv	Operating Profit	292.97	164.59	884.21	560.69
v	Income Tax	57.66	25.43	124.44	56.22
vi	Extraordinary Expenses	0.00	0.00	0.00	0.00
vii	Net Profit	235.31	139.16	759.77	504.47
<b>OTHER INFORMATION</b>					
viii	Segment Assets				
a)	Other Banking Operations	30534.96	26027.80	30534.96	26027.80
b)	Treasury Operations	25613.69	21607.47	25613.69	21607.47
c)	Unallocated Assets	0.00	0.00	0.00	0.00
	Total Assets	56148.65	47635.27	56148.65	47635.27
ix	Segment Liabilities				
a)	Other Banking Operations	29485.63	23695.21	29485.63	23695.21
b)	Treasury Operations	22822.25	21418.31	22822.25	21418.31
c)	Unallocated Liabilities	3840.77	2521.75	3840.77	2521.75
	Total	56148.65	47635.27	56148.65	47635.27
<b>PART B - GEOGRAPHICAL SEGMENTS</b>					
i	Revenue				
a)	Domestic Operations	1552.17	1061.47	4878.14	3727.82
b)	Foreign Operations	11.44	30.53	139.72	99.92
	Total	1563.61	1092.00	5017.86	3827.74
ii	Assets				
a)	Domestic Operations	54238.24	46210.07	54238.24	46210.07
b)	Foreign Operations	1910.41	1425.20	1910.41	1425.20
	Total	56148.65	47635.27	56148.65	47635.27

### NOTES FORMING PART OF AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2007

- The equity shares of the Bank were listed with the Stock Exchanges on 1st March 2007. Accordingly, the results for the year ended 31.03.2007 and for the year ended 31.03.2006 are given.
- The above results have been taken on record by the Board of Directors of the Bank at its meeting held on 23.04.2007
- The working results of the Bank for the year ended 31st March, 2007 have been arrived at after considering Provision for Non-Performing and Standard Assets, Depreciation on Investments, taxes, other usual and necessary provisions. In respect of pension, gratuity and leave encashment, provisions have been made on actuarial basis.
- On the basis of approval of Government of India, the Bank, during the year, has restructured its Capital into Perpetual Non-cumulative Preference Share Capital of Rs.400 crore and Equity Share Capital of Rs.343.82 crore.
- The Bank has come out with an Initial Public Offer (IPO) of 8,59,50,000 equity shares of Rs.10 each at a price of Rs.91/- per share through 100% book building process, amounting to Rs.782,14,50,000/-.

The allotment was made on 21.02.2007 and the Bank's shares have been listed in NSE/BSE with effect from 01.03.2007.

- The Board has recommended a Dividend of 20% on the equity share capital & a special dividend of 10% on the equity share capital to mark the Bank's Centenary Year Celebrations and 8% on the preference share capital for the year 2006-2007.
- Number of Investors' Complaints received and disposed off during the period commencing from 23.02.2007 (date of despatch of allotment letters/refund orders) to 31.03.2007.
 

i) Pending at the beginning of the quarter	- NIL
ii) Received during the period from 23.02.2007 to 31.03.2007	- 1202
iii) Disposed off during the period	- 1198
iv) Lying unresolved at the end of the quarter (31.03.2007)	- 4
- Previous period/year figures have been regrouped/reclassified wherever necessary.

Place: MUMBAI  
Date : 23.04.2007

M.S.SUNDARA RAJAN  
Executive Director

K C CHAKRABARTY  
Chairman & Managing Director



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Over 1035 CBS Branches

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