



Head Office : Star House, C - 5, 'G' Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051  
Reviewed financial Results for the quarter ended 30<sup>th</sup> June, 2014

₹ in Lakhs

Sr. No.	Particulars	Quarter ended			Year Ended
		Reviewed	Audited	Reviewed	Audited
		30.06.2014	31.03.2014	30.06.2013	31.03.2014
1	Interest earned ( a )+( b )+( c )+( d )	<b>1,030,426</b>	<b>1,036,041</b>	<b>854,124</b>	<b>3,791,010</b>
	( a ) Interest/ discount on advances/bills	753,662	728,075	619,040	2,711,928
	( b ) Income on Investments	228,139	218,460	188,513	840,496
	( c ) Interest on balances with RBI and other inter bank funds	48,593	51,306	46,549	200,337
	( d ) Others	32	38,200	22	38,249
2	Other Income	102,447	91,368	118,077	429,184
3	<b>TOTAL INCOME ( 1 + 2 )</b>	<b>1,132,873</b>	<b>1,127,409</b>	<b>972,201</b>	<b>4,220,194</b>
4	Interest expended	761,777	731,310	600,422	2,707,957
5	Operating expenses ( i )+( ii )	<b>165,066</b>	<b>196,494</b>	<b>153,740</b>	<b>669,947</b>
	( i ) Employees cost	107,257	114,315	96,251	399,115
	( ii ) Other operating expenses	57,809	82,179	57,489	270,832
6	<b>TOTAL EXPENDITURE (4)+(5) (excluding Provisions and Contingencies)</b>	<b>926,843</b>	<b>927,805</b>	<b>754,162</b>	<b>3,377,904</b>
7	<b>OPERATING PROFIT (3-6) (Profit before Provisions and Contingencies)</b>	<b>206,030</b>	<b>199,603</b>	<b>218,039</b>	<b>842,290</b>
8	Provisions (other than tax) and Contingencies	89,307	154,727	69,456	487,785
9	Exceptional items				
10	<b>Profit (+) /Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>116,723</b>	<b>44,878</b>	<b>148,583</b>	<b>354,505</b>
11	Tax expense	36,154	(10,873)	52,165	81,578
12	<b>Net Profit(+)/Loss(-) from Ordinary Activities after tax(10-11)</b>	<b>80,569</b>	<b>55,751</b>	<b>96,418</b>	<b>272,927</b>
13	Extraordinary items (net of tax expense)	-	-	-	-
14	<b>Net Profit(+)/Loss(-) for the period (12-13)</b>	<b>80,569</b>	<b>55,751</b>	<b>96,418</b>	<b>272,927</b>

₹ in Lakhs

Sr. No.	Particulars	Quarter Ended			Year Ended
		Reviewed	Audited	Reviewed	Audited
		30.06.2014	31.03.2014	30.06.2013	31.03.2014
15	Paid-up equity share capital (Face value ₹ 10/- )	64,300	64,300	59,664	64,300
16	Reserves excluding Revaluation Reserves				
17	Analytical Ratios				
	( i ) Percentage of shares held by Government of India	66.70%	66.70%	64.11%	66.70%
	(ii) Capital Adequacy Ratio ( Basel II )	10.79%	10.76%	10.66%	10.76%
	(ii) Capital Adequacy Ratio ( Basel III )	9.98%	9.97%	10.36%	9.97%
	(iii) Earnings per Share ( EPS )				
	a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (Not to be annualised) (₹)	12.53	8.68	16.18	44.74
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (Not to be annualised) (₹)	12.53	8.68	16.18	44.74
	(iv) (a) Amount of gross non-performing assets	1,253,249	1,186,860	941,345	1,186,860
	(b) Amount of net non-performing assets	804,156	741,723	640,887	741,723
	(c) Percentage of gross NPAs	3.28%	3.15%	3.04%	3.15%
	(d) Percentage of net NPAs	2.14%	2.00%	2.10%	2.00%
	(v) Return on Assets (Annualised)	0.53%	0.39%	0.80%	0.51%
18	Public Shareholding				
	Number of Shares	213,895,500	213,895,500	213,895,500	213,895,500
	Percentage of shareholding	33.30%	33.30%	35.89%	33.30%
19	Promoters and Promoter Group Shareholding				
	(a) Pledged/Encumbered				
	Number of Shares	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of the total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of the total share capital of the company)	Nil	Nil	Nil	Nil
	(b) Non-encumbered				
	Number of Shares	428,367,513	428,367,513	382,006,827	428,367,513
	Percentage of shares (as a percentage of the total shareholding of promoter and promoter group)	100%	100%	100%	100%
	Percentage of shares (as a percentage of the total share-capital of the company)	66.70%	66.70%	64.11%	66.70%

**Segment Information**
**Part A: Business Segments**

₹ in Lakhs

Particulars	Quarter ended			Year Ended
	Reviewed	Audited	Reviewed	Audited
	30.06.2014	31.03.2014	30.06.2013	31.03.2014
<b>Segment Revenue</b>				
a) Treasury Operations	309,714	279,763	304,932	1,172,647
b) Wholesale Banking Operations	572,902	602,300	419,572	2,001,528
c) Retail Banking Operations	250,385	210,950	249,041	1,011,811
d) Unallocated	1,310	37,172	113	41,024
<b>T o t a l</b>	<b>1,134,311</b>	<b>1,130,185</b>	<b>973,658</b>	<b>4,227,010</b>
Less : Inter Segment Revenue	1,438	2,776	1,457	6,816
<b>Income from Operations</b>	<b>1,132,873</b>	<b>1,127,409</b>	<b>972,201</b>	<b>4,220,194</b>
<b>Segment Results</b>				
a) Treasury Operations	48,736	(10,722)	112,303	162,842
b) Wholesale Banking Operations	76,075	65,462	26,104	127,032
c) Retail Banking Operations	9,601	(24,999)	23,653	93,201
d) Unallocated	(17,689)	15,137	(13,477)	(28,570)
<b>T o t a l</b>	<b>116,723</b>	<b>44,878</b>	<b>148,583</b>	<b>354,505</b>
Less : i) Other Un-allocable expenditure				
ii) Un-allocable income				
<b>Total Profit Before Tax</b>	<b>116,723</b>	<b>44,878</b>	<b>148,583</b>	<b>354,505</b>
<b>Provision for Tax</b>	<b>36,154</b>	<b>(10,873)</b>	<b>52,165</b>	<b>81,578</b>
<b>Net Profit</b>	<b>80,569</b>	<b>55,751</b>	<b>96,418</b>	<b>272,927</b>
<b>Segment Assets</b>				
a) Treasury Operations	18,148,432	17,067,291	16,360,234	17,067,291
b) Wholesale Banking Operations	31,070,315	29,263,952	23,322,773	29,263,952
c) Retail Banking Operations	9,370,965	9,541,611	8,195,502	9,541,611
c) Unallocated	1,160,698	1,446,166	703,952	1,446,166
<b>T o t a l</b>	<b>59,750,410</b>	<b>57,319,020</b>	<b>48,582,461</b>	<b>57,319,020</b>
<b>Segment Liabilities</b>				
a) Treasury Operations	17,305,318	16,389,174	15,565,992	16,389,174
b) Wholesale Banking Operations	29,676,998	28,085,889	22,218,894	28,085,889
c) Retail Banking Operations	8,953,422	9,173,299	7,802,644	9,173,299
c) Unallocated	739,519	678,349	465,463	678,349
<b>T o t a l</b>	<b>56,675,257</b>	<b>54,326,711</b>	<b>46,052,993</b>	<b>54,326,711</b>
<b>Capital Employed</b>				
(Segment Assets - Segment Liabilities)				
a) Treasury Operations	843,114	678,117	794,242	678,117
b) Wholesale Banking Operations	1,393,317	1,178,063	1,103,879	1,178,063
c) Retail Banking Operations	417,544	368,312	392,858	368,312
c) Unallocated	421,178	767,817	238,489	767,817
<b>T o t a l</b>	<b>3,075,153</b>	<b>2,992,309</b>	<b>2,529,468</b>	<b>2,992,309</b>

**Part B: Geographical Segments**

₹ in Lakhs

Particulars	Quarter ended			Year Ended
	Reviewed	Audited	Reviewed	Audited
	30.06.2014	31.03.2014	30.06.2013	31.03.2014
<b>Revenue</b>				
Domestic	1,007,949	1,008,924	877,608	3,784,629
International	124,924	118,485	94,593	435,565
<b>Total</b>	<b>1,132,873</b>	<b>1,127,409</b>	<b>972,201</b>	<b>4,220,194</b>
<b>Assets</b>				
Domestic	44,110,099	42,499,329	36,001,830	42,499,329
International	15,640,311	14,819,691	12,580,631	14,819,691
<b>Total</b>	<b>59,750,410</b>	<b>57,319,020</b>	<b>48,582,461</b>	<b>57,319,020</b>

Note: There are no significant Other Banking Operations carried on by the Bank.

**Allocations of costs :**

- Expenses directly attributable to particular segment are allocated to the relative segment.
- Expenses not directly attributable to specific segment are allocated in proportion to number of employees/business managed.

**Summarised Balance Sheet**

Particulars	Quarter Ended	
	Reviewed	Reviewed
	30.06.2014	30.06.2013
<b>CAPITAL AND LIABILITIES</b>		
Capital	64,300	59,664
Reserves and Surplus	3,010,853	2,469,805
Minority Interest	-	-
Deposits	50,087,549	41,496,419
Borrowings	4,081,597	3,295,361
Other Liabilities and provisions	2,506,111	1,261,212
<b>TOTAL</b>	<b>59,750,410</b>	<b>48,582,461</b>
<b>ASSETS</b>		
Cash and balances with Reserve Bank of India	2,329,455	1,644,866
Balances with bank and money at call and short notice	4,760,475	4,012,309
Investments	12,065,147	11,017,067
Advances	37,601,577	30,560,001
Fixed Assets	576,486	291,031
Other Assets	2,417,270	1,057,187
<b>TOTAL</b>	<b>59,750,410</b>	<b>48,582,461</b>