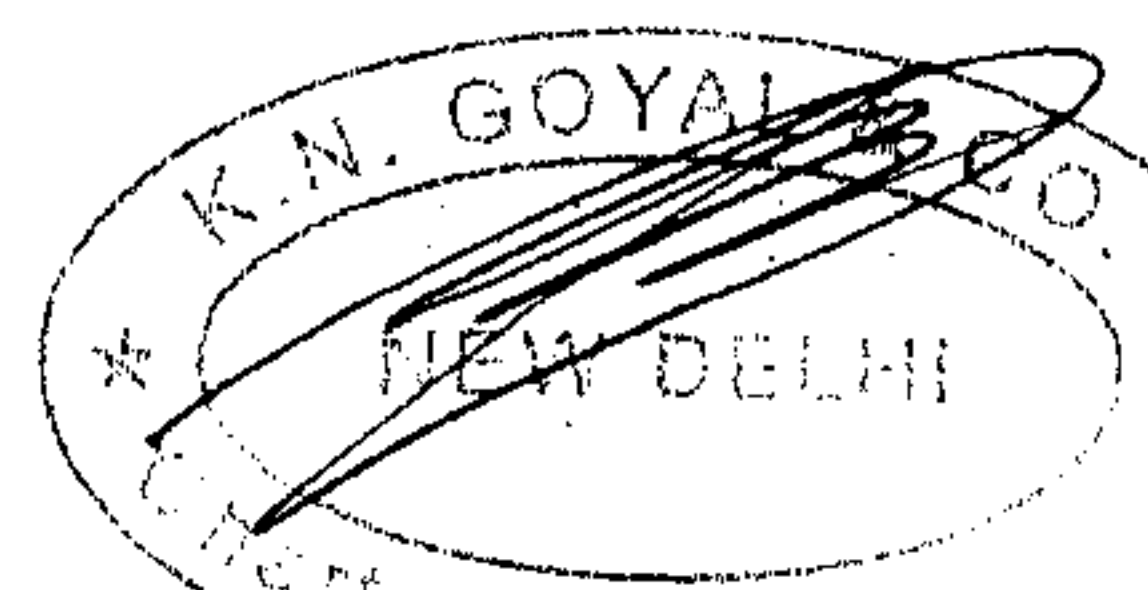
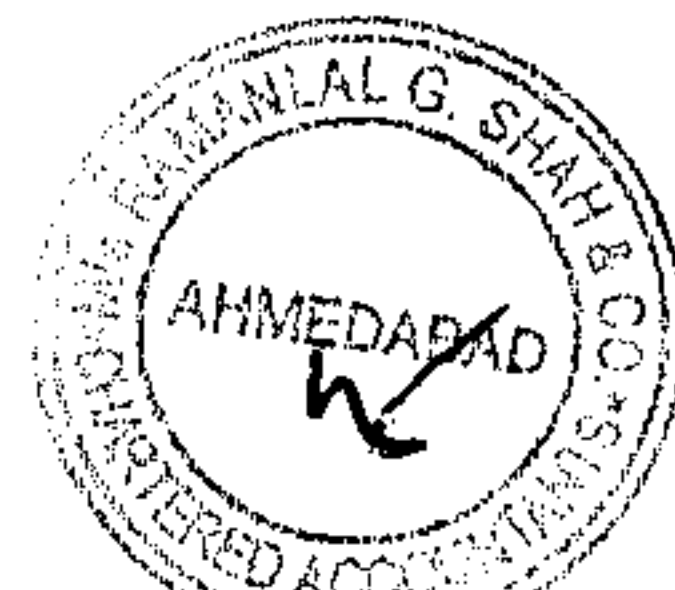
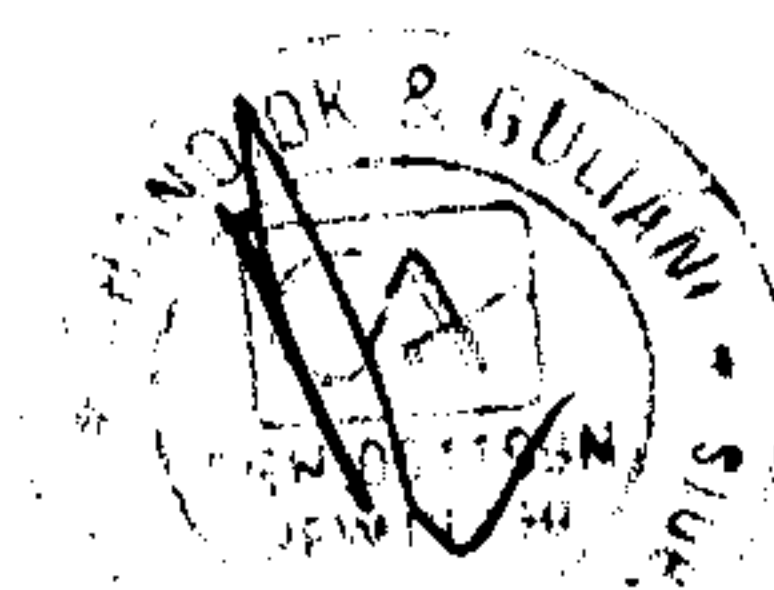
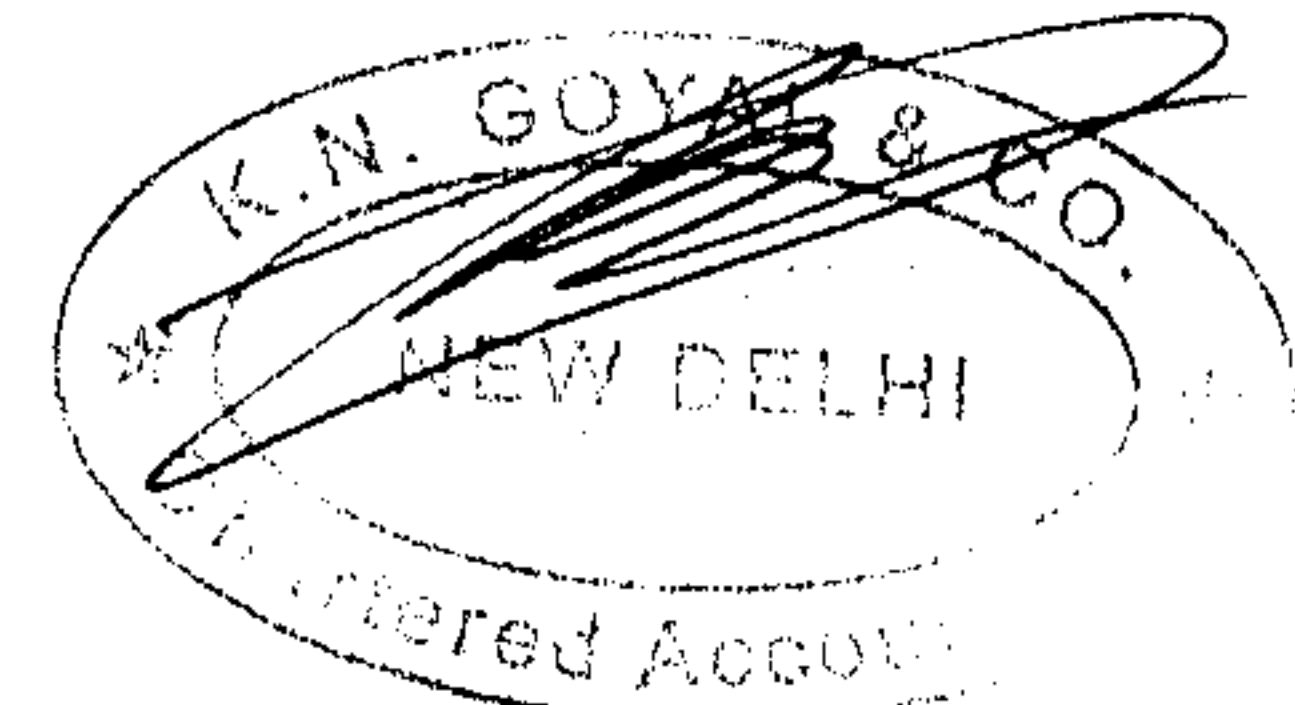
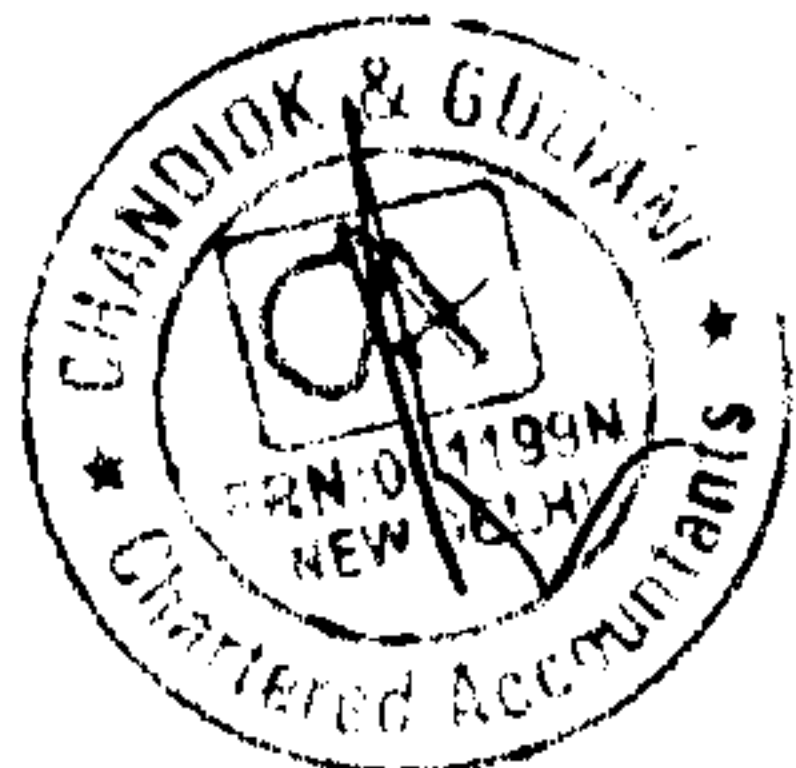


Particulars	Quarter Ended 30.06.2013 (Reviewed)	Quarter Ended 31.03.2013 (Audited)	Quarter Ended 30.06.2012 (Reviewed)	Year Ended 31.03.2013 (Audited)
1 Interest Earned (a + b + c + d)	4431 66	4381 43	4242 50	17120 68
a) Interest / Discount on Advances / Bills	3479 67	3465 19	3323 55	13524 47
b) Income on Investments	863 32	830 75	807 41	3231 15
c) Interest on balances with Reserve Bank of India and Other Inter Bank Funds	74 76	85 49	61 87	287 02
d) Others	13 91	0	49 67	78 04
2 Other Income	294 52	399 32	235 56	1174 36
3 TOTAL INCOME (1 + 2)	4726 18	4780 75	4478 06	18295 04
4 Interest Expended	3094 33	3037 10	2923 37	11666 63
5 Operating Expenses (e + f)	683 30	842 52	713 66	3178 83
e) Employees Cost	439 23	578 70	484 99	2179 21
f) Other Operating Expenses	244 07	263 82	228 67	999 62
6 TOTAL EXPENDITURE (4 + 5)	3777 63	3879 62	3637 03	14845 46
(excluding Provisions & Contingencies)				
7 OPERATING PROFIT (3 - 6)	948 55	901 13	841 03	3449 58
(before Provisions and Contingencies)				
8 Provisions (other than tax) and Contingencies	489 16	363 56	512 65	1886 18
9 Exceptional Items	0	0	0	0
10 Profit (+) / Loss (-) from ordinary activities before Tax (7 - 8 - 9)	459 39	537 57	328 38	1563 40
11 Tax Expenses	7 11	-54 77	-111 84	-441 02
12 Net Profit (+) / Loss (-) from ordinary activities after Tax (10 - 11)	452 28	592 34	440 22	2004 42
13 Extraordinary items (net of Tax)	0	0	0	0
14 Net Profit (+) / Loss (-) for the period (12 - 13)	452 28	592 34	440 22	2004 42
15 Paid-up Equity Share Capital (Face value of the share Rs. 10/- each)	601 95	601 95	601 95	601 95
16 Reserves excluding Revaluation Reserves (as per Balance Sheet of Previous Year)	8963 64	8963 64	7433 79	8963 64
17 Analytical Ratios				
i) Percentage of Shares held by Govt. of India	66.17%	66.17%	66.17%	66.17%
ii) Capital Adequacy Ratio:				
Basel II	11.93%	12.59%	11.72%	12.59%
Basel III	11.49%	NA	NA	NA
iii) Earning per Share (in ₹)				
Basic and diluted EPS before and after Extraordinary items, net of tax expenses [not to be annualised for quarter]	7.51	9.84	7.31	33.30
iv) NPA Ratios:				
a) Gross NPA	3554 26	2978 50	3076 82	2978 50
b) Net NPA	1758 83	1124 77	1184 77	1124 77
c) % of gross NPA	2.38%	1.99%	2.38%	1.99%
d) % of net NPA	1.19%	0.76%	0.93%	0.76%
v) Return on Assets (Annualised) - %	0.89%	1.19%	0.99%	1.07%
18 Public Shareholding				
- No. of Shares	203664284	203664284	203664284	203664284
- Percentage of Shareholding	33.83%	33.83%	33.83%	33.83%
19 Promoters & Promoter group Shareholding				
a) Pledged / Encumbered				
- Number of Shares	NIL	NIL	NIL	NIL
- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	NIL	NIL	NIL	NIL
- Percentage of Shares (as a % of the total share capital of the Bank)	NIL	NIL	NIL	NIL
b) Non - Encumbered				
- Number of Shares	398285671	398285671	398285671	398285671
- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	100.00%	100.00%	100.00%	100.00%
- Percentage of Shares (as a % of the total share capital of the Bank)	66.17%	66.17%	66.17%	66.17%



PARTICULARS	Quarter Ended 30.06.2013 (Reviewed)	Quarter Ended 31.03.2013 (Audited)	Quarter Ended 30.06.2012 (Reviewed)	Year Ended 31.03.2013 (Audited)
Part A: Business Segment				
Segment Revenue				
a) Corporate / Wholesale Banking Operations	2 491	2 885	2 367	10 068
b) Retail Banking Operations	1 112	828	1 097	4 165
c) Treasury Operations	1 026	958	893	3 649
d) Other Banking Operations	97	110	121	413
Net Sales / Income from operation	4 726	4 781	4 478	18 295
Segment Results (Profit)				
a) Corporate / Wholesale Banking Operations	534	411	469	1 863
b) Retail Banking Operations	230	82	217	771
c) Treasury Operations	148	393	96	683
d) Other Banking Operations	37	15	59	132
Operating Profit:	949	901	841	3 449
Less:				
I) Interest	0	0	0	0
II) Other Un - Allocated Expenditure	490	364	513	1 886
III) Other Un - Allocable Income	0	0	0	0
Profit Before Tax:	459	537	328	1 563
Income Tax (Net)	7	- 55	- 112	- 441
Extraordinary Profit / (Loss)	0	0	0	0
Net Profit	452	592	440	2 004
Capital employed:				
(Segment Assets-Segment Liabilities)				
a) Corporate / Wholesale Banking Operations	5 402	4 968	4 297	4 968
b) Retail Banking Operations	2 137	2 055	1 991	2 055
c) Treasury Operations	1 890	1 915	1 669	1 915
d) Other Banking Operations	167	169	140	169
e) Unallocated Assets	1 447	1 434	1 377	1 434
Total	11 043	10 541	9 474	10 541
Part B: Geographic Segment				
Revenue:				
Domestic Operations	4 563	4 624	4 313	17 667
Foreign Operations	164	157	165	628
Total	4 727	4 781	4 478	18 295
Assets:				
Domestic Operations	1 86 818	1 91 058	1 69 147	1 91 058
Foreign Operations	26 310	24 064	15 971	24 064
Total	2 13 128	2 15 122	1 85 118	2 15 122



1. The above financial results were reviewed by the Audit Committee of the Bank and approved by the Board of Directors of the Bank at the meeting held on 29th July 2013. The results are subjected to "Limited Review" by Statutory Central Auditors.
2. There is no material change in the Accounting Policies adopted during the quarter ended 30th June 2013 as compared to those followed in the annual financial statements for the year ended 31st March 2013.
3. Financial results for the quarter ended 30th June 2013 have been arrived at after considering provisions for Standard Assets, Non Performing Advances and Depreciation / Provision on Investments as per Reserve Bank of India guidelines. Provision for Income Tax (net of DTA / DTL), Depreciation on Fixed Assets and other necessary and usual provisions have been made on estimated basis and are subject to adjustment, if any, at the year end.
4. In accordance with the RBI guidelines, the Bank has amortized 1/5th (₹ 145.38 crores) of the enhanced liability of ₹ 726.90 crores in each of the years since 2010 - 11, in respect of second pension option and enhancement of ceiling of gratuity. Accordingly, the Bank has charged ₹ 36.35 Crores for the quarter ended on 30th June 2013 to Profit and Loss Account and the balance amount of ₹ 254.42 Crores will be absorbed in future years.
5. In respect of the proposed wage revision effective from November, 2012 pending settlement, an ad hoc provision of ₹ 160 Crores is held as on 30th June 2013, which includes ₹ 60 Crores for the current quarter.
6. Banks are required to disclose Capital Adequacy Ratio under Basel III capital Regulations from the quarter ended 30th June 2013. Accordingly, comparative details for previous periods are not applicable.
7. Total number of shareholder complaints pending at the beginning of the Quarter was 8, complaints received during the quarter was 740, resolved during the quarter was 722 and the complaints pending at the end of the Quarter was 26.
8. Figures of previous period / year have been reclassified / regrouped wherever considered necessary.

M ANJANEYA PRASAD
Executive Director

RAVI CHATTERJEE
Executive Director

SUDHIR KUMAR JAIN
Chairman & Managing Director

For Thakur, Vaidyanath Aiyar & Co
Chartered Accountants

For Chandlok & Guliani
Chartered Accountants

For J N Sharma & Co
Chartered Accountants

(K N GUPTA)
Partner

Membership No : 009169
FRN: 000038N

(B B KALIA)
Partner

Membership No : 088772
FRN: 001199N

(ASHOK SHARMA)
Partner

Membership No : 070135
FRN: 000833C

For Ramanlal G Shah & Co
Chartered Accountants

For Sambhu N De & Co
Chartered Accountants

For K N Goyal & Co
Chartered Accountants

(VIVEK S SHAH)
Partner

Membership No : 112269
FRN: 108517W

(S N MITTRA)
Partner

Membership No : 011678
FRN: 307055E

(K N GOYAL)
Partner

Membership No : 011939
FRN: 001084N

Place: Bangalore
Date : 29.07.2013