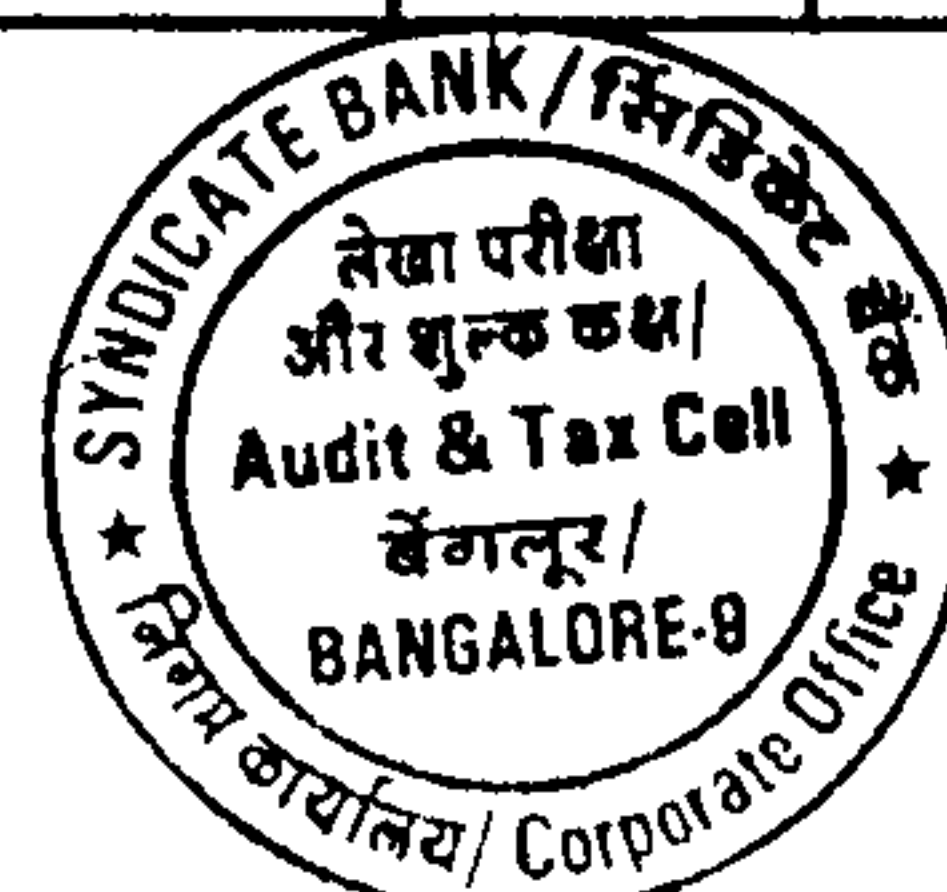


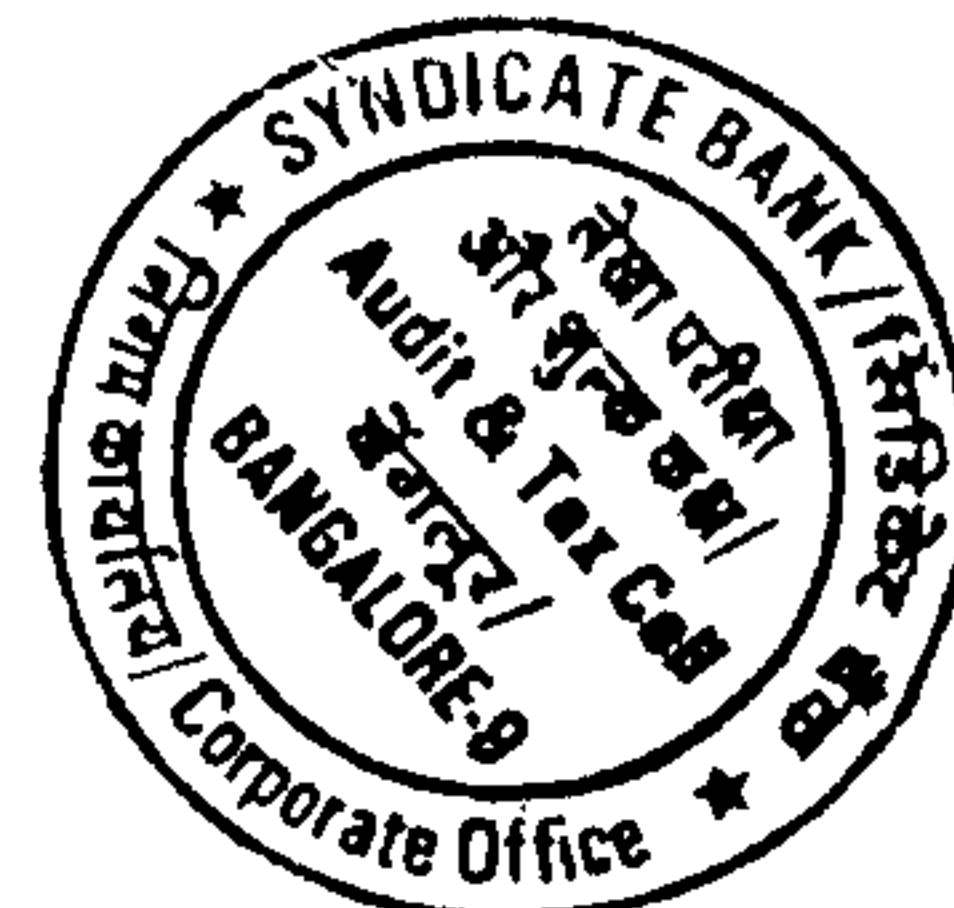
Sl No	Particulars	Quarter ended 30.09.2012 (Reviewed)	Quarter ended 30.06.2012 (Reviewed)	Quarter ended 30.09.2011 (Reviewed)	Half Year ended 30.09.2012 (Reviewed)	Half Year ended 30.09.2011 (Reviewed)	Year ended 31.03.2012 (Audited)	Half Year ended 30.09.2012 Consolidated (Reviewed)
1	Interest Earned (a+b+c+d)	427616	424250	377122	851866	716975	1526835	851866
	a) Interest / Discount on Advances / Bills	340278	332355	308240	672633	585921	1237128	672633
	b) Income on Investments	78033	80741	64533	158774	124805	273600	158774
	c) Interest on balances with Reserve Bank of India and Other Inter Bank Funds	6468	6187	4349	12655	6249	15071	12655
	d) Others	2837	4967	0	7804	0	1036	7804
2	Other Income	27017	23556	24442	50573	53580	107588	50574
3	TOTAL INCOME (1+2)	454633	447806	401564	902439	770555	1634423	902440
4	Interest Expended	288536	292337	245821	580873	474635	1018332	580865
5	Operating Expenses (e+f)	81777	71366	66638	153143	132561	281412	153057
	e) Employees Cost	56513	48499	44898	105012	90319	189150	105035
	f) Other Operating Expenses	25264	22867	21740	48131	42242	92262	48022
6	TOTAL EXPENDITURE (4+5) (excluding Provisions and Contingencies)	370313	363703	312459	734016	607196	1299744	733922
7	OPERATING PROFIT (3-6) (before Provisions and Contingencies)	84320	84103	89105	168423	163359	334679	168518
8	Provisions (other than tax) and Contingencies	47961	51280	50694	99241	83357	191947	99241
9	Exceptional Items	0	0	0	0	0	0	0
10	Profit(+)/Loss(-) from ordinary activities before Tax (7-8-9)	36359	32823	38411	69182	80002	142732	69277
11	Tax Expenses	-9978	-11199	6117	-21177	13418	11393	-21148
12	Net Profit(+)/Loss(-) from ordinary activities after Tax(10-11)	46337	44022	32294	90359	66584	131339	90425
13	Extraordinary items (net of Tax)	0	0	0	0	0	0	0
14	Net Profit(+)/Loss(-) for the period (12-13)	46337	44022	32294	90359	66584	131339	90425
15	Paid-up Equity Share Capital (Face value of the share Rs. 10/- each)	60195	60195	57329	60195	57329	60195	60195
16	Reserves excluding Revaluation Reserves (As per Balance Sheet of previous year)	743379	743379	608366	743379	608366	743379	743762
17	Analytical Ratios							
	i) Percentage of Shares held by Govt. of India	66.17%	66.17%	69.47%	66.17%	69.47%	66.17%	66.17%
	ii) Capital Adequacy Ratio							
	a) Basel I	10.30%	10.36%	10.07%	10.30%	10.07%	10.81%	10.30%
	b) Basel II	11.33%	11.72%	11.80%	11.33%	11.80%	12.24%	11.33%
	iii) Earning per Share (EPS) (Rs.)							
	(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 annualised)	7.70	7.31	5.63	15.01	11.61	22.89	15.02
	(b) Basic and diluted EPS after Extraordinary items (net of tax expenses) for the period, for the year to date and for the previous year (not to be annualised)	7.70	7.31	5.63	15.01	11.61	22.89	15.02
	iv) NPA Ratios							
	(a) Gross NPA	317857	307682	272141	317857	272141	318270	317857
	(b) Net NPA	116441	118477	105178	116441	105178	118543	116441
	(c) % of gross NPA	2.47%	2.38%	2.38%	2.47%	2.38%	2.53%	2.47%
	(d) % of net NPA	0.92%	0.93%	0.93%	0.92%	0.93%	0.96%	0.92%
	v) Return on Assets (%) (Annualised)	1.03%	0.99%	0.83%	1.01%	0.86%	0.81%	1.01%
18	Public Shareholding							
	- No. of Shares	203664284	203664284	175000000	203664284	175000000	203664284	203664284
	- Percentage of Shareholding	33.83%	33.83%	30.53%	33.83%	30.53%	33.83%	33.83%
19	Promoters and Promoter group Shareholding							
	a) Pledged/Encumbered							
	- Number of Shares							
	- Percentage of Shares(as a percentage of the total shareholding of promoter and promoter group)	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	- Percentage of Shares(as a percentage of the total Share Capital)							
	b) Non-encumbered							
	- Number of Shares	398285671	398285671	398285671	398285671	398285671	398285671	398285671
	- Percentage of Shares(as a percentage of the total shareholding of promoter and promoter group)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	- Percentage of Shares(as a percentage of the total Share Capital)	66.17%	66.17%	69.47%	66.17%	69.47%	66.17%	66.17%



PARTICULARS	Quarter ended 30.09.2012 (Reviewed)	Quarter ended 30.06.2012 (Reviewed)	Quarter ended 30.09.2011 (Reviewed)	Half Year Ended 30.09.2012 (Reviewed)	Half Year Ended 30.09.2011 (Reviewed)	Year ended 31.03.2012 (Audited)	Half Year Ended 30.09.2012 Consolidated (Reviewed)
Business Segment							
Segment Revenue							
a) Corporate/Wholesale Banking Operations	2406	2367	1717	4773	3754	7529	4773
b) Retail Banking Operations	1160	1097	1554	2257	2481	5530	2257
c) Treasury Operations	875	893	701	1768	1381	2982	1768
d) Other Banking Operations	105	121	44	226	90	303	226
Total	4546	4478	4016	9024	7706	16344	9024
Net Sales / Income from operation	4546	4478	4016	9024	7706	16344	9024
Segment Results (Profit)							
a) Corporate/Wholesale Banking Operations	484	469	398	953	814	1542	953
b) Retail Banking Operations	234	217	383	451	568	1132	451
c) Treasury Operations	82	96	102	178	219	610	178
d) Other Banking Operations	43	59	8	102	33	63	103
Total (Operating Profit):	843	841	891	1684	1634	3347	1685
Less:							
I) Interest	0	0	0	0	0	0	0
II) Other Un - Allocated Expenditure	478	513	507	991	834	1920	991
III) Other Un - Allocable Income	0	0	0	0	0	0	0
Total Profit Before Tax:	365	328	384	693	800	1427	694
Operating Profit	843	841	891	1684	1634	3347	1685
Income Tax	-99	-112	61	-211	134	114	-211
Provisions & Contingencies	478	513	507	991	834	1920	991
Extraordinary Profit / (Loss)	0	0	0	0	0	0	0
Net Profit	464	440	323	904	666	1313	905
Capital employed:							
(Segment Assets-Segment Liabilities)							
a) Corporate / Wholesale Banking Operations	5148	4297	3190	5148	3190	4087	5148
b) Retail Banking Operations	2434	1991	2109	2434	2109	2010	2434
c) Treasury Operations	762	1669	1650	762	1650	2013	762
d) Other Banking Operations	166	140	63	166	63	746	166
e) Unallocated Assets	1419	1377	702	1419	702	185	1424
Total Capital Employed	9929	9474	7714	9929	7714	9041	9934

(₹ In Crores)

SUMMARISED BALANCE SHEET	As on 30.09.2012 (Reviewed)	As on 31.03.2012 (Audited)	As on 30.09.2011 (Reviewed)
CAPITAL AND LIABILITIES:			
Capital	602	602	573
Reserves and Surplus	9327	8439	7141
Deposits	155854	157941	141083
Borrowings	12713	10590	11042
Other Liabilities and Provisions	5028	4896	4154
TOTAL	183524	182468	163993
ASSETS:			
Cash and Balances with Reserve Bank of India	9143	8809	9377
Balances with Banks and Money at Call and Short Notice	2598	5076	1349
Investments	41068	40815	37616
Advances	126781	123620	112533
Fixed Assets	1419	1351	702
Other Assets	2515	2797	2416
TOTAL	183524	182468	163993



- 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 22nd of October 2012. The results are subjected to 'Limited Review' by Statutory Central Auditors.
- 2 There is no material change in the Accounting Policies adopted during the half year ended September 30, 2012 as compared to those followed in the annual financial statements for the year ended March 31, 2012.
- 3 Financial results for the half year ended September 30, 2012 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 and MAT Credit) and other necessary and usual provisions have been made on estimated basis.
- 4 Total number of shareholder complaints pending at the beginning of the Quarter was Nil, complaints received during the quarter was 633, resolved during the quarter was 611 and the complaints pending at the end of the Quarter was 22.
- 5 In accordance with the RBI guidelines, the Bank has amortised 1/5th (₹ 145.38 crores) of the enhanced liability of ₹ 726.90 crores in each of the years 2010 - 11 and 2011 - 12, in respect of pension and gratuity liabilities relating to continuing employees due to second pension option. Accordingly, the Bank has charged ₹ 72.68 Crores for the half year ended on September 30, 2012 (₹ 36.34 Crores for the quarter ended September 30, 2012) to Profit and Loss Account and the balance amount of ₹ 363.46 Crores will be absorbed in future.
- 6 Figures of previous period / year have been reclassified / regrouped wherever considered necessary.


M G SANGHVI 22/10/12
Chairman & Managing Director


RAVI CHATTERJEE
Executive Director


M ANJANEYA PRASAD
Executive Director

Place: Bangalore
Date: 22.10.2012.

