

UNAUDITED FINANCIAL RESULTS
FOR THE QUARTER ENDED JUNE 30, 2011

(Rs. in lacs)

	Particulars	For the Quarter ended		For the Year ended
		30.06.2011	30.06.2010	31.03.2011
		Reviewed	Reviewed	Audited
1	Interest earned (a)+(b)+(c)+(d)	455827	341082	1522057
	a) Interest/ discount on advances/ Bills	352436	247892	1125380
	b) Income on Investments	101040	91528	376710
	c) Interest on balances with Reserve Bank of India and other inter bank funds.	2351	1662	3337
	d) Others	0	0	16630
2	Other Income	28187	24715	126504
3	Total Income (1+2)	484014	365797	1648561
4	Interest Expended	322792	229236	989523
5	Operating Expenses (i)+(ii)	82058	69810	399899
	i) Employees cost	58752	48147	296422
	ii) Other Operating Expenses	23306	21663	103477
6	Total Expenditure (4+5) (excluding provisions and contingencies)	404850	299046	1389422
7	Operating Profit before Provisions and contingencies (3-6)	79164	66751	259139
8	Provisions (other than tax) and Contingencies	39273	19579	93222
9	Exceptional Items	0	0	0
10	Profit (+)/ Loss (-) from Ordinary Activities before Tax (7-8-9)	39891	47172	165917
11	Tax Expense	11813	13491	40676
12	Net Profit(+)/Loss(-) from Ordinary Activities after tax (10-11)	28078	33681	125241
13	Extraordinary items (net of tax expense)	0	0	0
14	Net Profit (+)/ Loss (-) for the period (12-13)	28078	33681	125241
15	Paid up equity share capital (Face Value of the Share Rs.10/-).	64661	40414	40414
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year).	395909	395909	395909
17	Analytical Ratios :			
	i) Percentage of shares held by Government of India	80.21	80.20	80.20
	ii) Capital Adequacy Ratio			
	As per Basel - I	12.33	11.66	10.77
	As per Basel - II	12.68	12.80	11.68
	iii) Earnings Per share (EPS) [Not annualised]			
	a) Basic and diluted EPS before Extraordinary items *	3.87	6.38	22.88
	b) Basic and diluted EPS after Extraordinary items *	3.87	6.38	22.88
	iv) NPA Ratios :			
	a) i) Amount of Gross Non Performing Assets	288283	261114	239453
	ii) Amount of Net Non Performing Assets	108224	81542	84729
	b) i) % of Gross NPAs	2.29	2.43	1.82
	ii) % of Net NPAs	0.87	0.77	0.65
	v) Return on Assets [Annualised]	0.56	0.78	0.70
18	Public Shareholding :			
	- No. of shares	127979990	80000000	80000000
	- Percentage of shareholding	19.79	19.80	19.80
19	Promoters & Promoter Group Shareholding			
	a) Pledged/Encumbered	Nil	Nil	Nil
	Number of Shares	Nil	Nil	Nil
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	Nil	Nil	Nil
	Percentage of shares (as a percentage of total share capital of the Bank)	Nil	Nil	Nil
	b) Non-encumbered			
	Number of Shares	518626336	324141460	324141460
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	100	100	100
	Percentage of shares (as a percentage of total share capital of the Bank)	80.21	80.20	80.20

* Restated consequent to increase in number of Shares pursuant to rights issue

MOHAN V.TANKSALE
CHAIRMAN & MANAGING DIRECTOR

V.R.IYER
EXECUTIVE DIRECTOR

R.K.DUBEY
EXECUTIVE DIRECTOR

Place : Mumbai
Date : July 29, 2011