

CAPITAL AND LIABILITIES	₹ in lacs)		
	As at 30.06.2014 (Reviewed)	As at 30.06.2013 (Reviewed)	As at 31.03.2014 (Audited)
Capital	74,130	70,779	74,130
Reserves and surplus	18,38,990	17,13,954	17,73,405
Deposits	2,97,42,018	2,71,55,837	2,97,67,564
Borrowings	31,57,031	23,94,491	29,31,662
Other Liabilities and Provisions	8,39,318	7,26,121	8,31,329
Total	3,56,51,487	3,20,61,182	3,53,78,090
ASSETS			
Cash and Balances with Reserve Bank of India	12,23,541	12,36,366	18,41,968
Balances with Banks and Money at Call and Short Notice	11,45,203	11,34,454	4,65,319
Investments	91,78,018	91,29,416	93,72,318
Advances	2,33,93,230	1,98,54,311	2,29,10,443
Fixed Assets	2,61,645	2,46,571	2,60,847
Other Assets	4,49,850	4,60,064	5,27,195
Total	3,56,51,487	3,20,61,182	3,53,78,090

NOTES :-

1. The above financial results for the quarter ended 30.06.2014 arrived at on the same accounting policies as those followed in the preceding financial year ended 31.03.2014 have been reviewed by Audit Committee and taken on record by the Board of Directors of the Bank in the meeting held on 01.08.2014. These financial results have also been subjected to limited review by the Statutory Central Auditors of the Bank.
2. The provision for non-performing assets, standard assets, standard derivative exposures and investment depreciation has been made on the basis of extant guidelines issued by the Reserve Bank of India.
3. Gratuity, pension, leave encashment, income tax and other usual and necessary provisions have been made on an estimated basis.
4. In accordance with RBI circular DBOD No.BP.BC.80/21.04.18/2010-11 dated 09.02.2011, ₹403.04 crore to be amortised towards pension and gratuity liability for the year ending 31.03.2015, a proportionate amount of ₹100.76 crore has been provided for the quarter ended 30.06.2014.
5. Towards the proposed wage revision effective from 01.11.2012 pending settlement, an adhoc provision of ₹300 crore is held as on 30.06.2014, which includes ₹45 crore provided during the quarter ended 30.06.2014.
6. Provision coverage ratio of the Bank as at 30.06.2014 is at 58.92%.

7. In accordance with RBI guidelines, the Bank has shifted the securities from AFS to HTM category amounting to ₹2256 crore during the quarter and the resultant depreciation of ₹38.82 crore has been charged to Profit & Loss Account.
8. Based on available data, available financial statements and the declaration from the borrowers wherever received, the Bank has estimated the liability of ₹26.62 crore on Unhedged Foreign Currency Exposure to their constituents in terms of RBI Circular DBOD No.BP.BC.85/21.06.200/2013-14 dated 15.01.2014. The amount is fully provided.
9. Position of investor complaints for the quarter ended 30.06.2014:

	No. of complaints
Pending as on 31.03.2014	Nil
Received during the quarter	204
Resolved during the quarter	204
Pending as on 30.06.2014	Nil

10. Figures of previous period have been rearranged/reclassified/regrouped wherever necessary.

(RAKESH SETHI)
EXECUTIVE DIRECTOR

(K. SUBRAHMANYAM)
EXECUTIVE DIRECTOR

(ARUN TIWARI)
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai.
Date: 01.08.2014