

इलाहाबाद बैंक
विश्वास की परंपरा**ALLAHABAD BANK**

A tradition of trust

www.allahabadbank.in

Share Deptt. & Investors' Grievance Cell
Head Office

Ref. No. HO/SD/31

Dated: 07.05.2014

The Vice President
National Stock Exchange of India Ltd.
Exchange Plaza,
Bandra- Kurla Complex
Bandra East,
Mumbai-400 051

The Secretary
Bombay Stock Exchange Ltd.
P.J. Towers
Dalal Street
Mumbai-400001

Dear Sir,

**Subject : Audited Financial Results of the Bank
for the fourth quarter and financial year ended on 31.03.2014**

In terms Listing Agreement, we are enclosing the Audited Financial Results of the Bank for the fourth quarter and financial year ended on 31.03.2014. The said financial results have been approved by the Board of Directors of Bank in its meeting held on date.

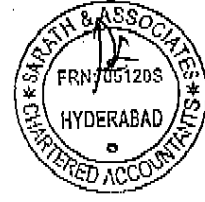
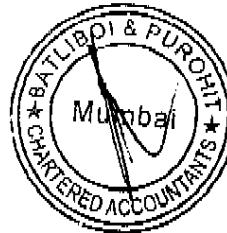
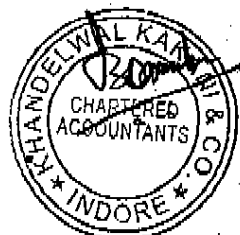
This is for your information and records please.

Yours faithfully,

(A.K. Goel)
General Manager (F &A),
CFO and Compliance Office

Encl: As stated

 ALLAHABAD BANK AUDITED FINANCIAL RESULTS for Quarter and Year ended 31st March, 2014.							
(Rs. In lakh)							
PARTICULARS	Quarter Ended			Year Ended		Year Ended (Consolidated)	
	31.03.2014 (Audited)	31.12.2013 (Reviewed)	31.03.2013 (Audited)	31.03.2014 (Audited)	31.03.2013 (Audited)	31.03.2014 (Audited)	31.03.2013 (Audited)
1. Interest Earned (a) + (b) + (c) + (d)	481152	476443	425236	1874668	1743569	1877560	1746120
(a) Interest/discount on advances/bills	355011	353262	312619	1391182	1274503	1391182	1274504
(b) Income on Investments	121193	118103	109792	458255	447332	459102	449834
(c) Interest on balances with Reserve Bank of India and other inter bank funds	2043	2899	1808	11567	15944	11538	15993
(d) Others	2905	4179	1017	15864	5790	15838	5789
2. Other Income	42016	54231	52454	216575	147891	228188	159773
3. TOTAL INCOME (1+2)	523768	530674	477690	2091243	1891260	2105748	1904893
4. Interest Expended	345876	342878	319634	1343536	1256928	1343456	1258853
5. Operating Expenses (i) + (ii)	94378	87015	81328	345664	295810	358391	306770
(i) Employee Cost	59985	56903	54498	224504	198594	228066	200069
(ii) Other operating expenses (All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)	34391	30112	26830	121160	97216	132325	106701
6. Total Expenditure (4+5) excluding provisions and contingencies	440252	429693	400962	1689200	1552738	1701847	1583623
7. Operating Profit before Provisions and contingencies (3-6)	83516	100981	76728	402043	338522	403901	341270
8. Provisions (other than tax) and contingencies	63931	55691	62249	238390	183254	238121	183253
9. Exceptional Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10. Profit (+) / Loss (-) from Ordinary Activities before tax (7-8-9)	19585	45290	14479	163653	155268	165780	158017
11. Tax Expenses	3810	12754	1884	46451	36747	46937	36831
12. Net Profit(+) / Loss (-) from Ordinary Activities after tax(10-11)	15775	32536	12615	117202	118521	118843	121186
13. Extraordinary Items (net of tax expenses)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14. Net Profit (+) / Loss (-) for the period (12-13)	15775	32536	12615	117202	118521	118843	121186
15. Paid-up equity share capital (Face Value of share is Rs10.00)	54461	54461	50003	54461	50003	54461	50003
16. Reserves excluding revaluation reserves	1040400	999650*	999650	1040400	999650	1064456	1022221
17. Analytical Ratios							
(i) Percentage of shares held by Government of India	58.90	58.90	65.24	58.90	55.24	58.90	55.24
(ii) a. Capital Adequacy Ratio (%) (As per Basel- II)	10.28	10.82	11.03	10.28	11.03	10.28	11.85
b. Capital Adequacy Ratio (%) (As per Basel- III)	9.96	10.46	NA	9.96	NA	9.96	NA
(iii) Earning per share (Rs.)							
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 annualised)	2.90	6.46	2.52	22.89	23.70	23.21	24.24
b. Basic and diluted EPS after Extraordinary Items for the period, for the year to date and for the previous year (not annualised)	2.90	6.46	2.52	22.89	23.70	23.21	24.24



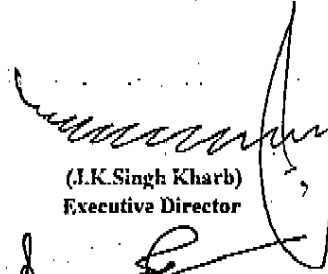
	NPA Ratios	806804	751214	513699	806804	513699	806804	513699
(iv)	a) (i) Gross NPA							
	(ii) Net NPA	572181	565050	412676	572181	412676	572181	412676
	(b) (i) % of Gross NPA	5.73	5.47	3.92	5.73	3.92	5.73	3.92
	(ii) % of Net NPA	4.15	4.19	3.19	4.15	3.19	4.15	3.19
	(c) Return on Assets (Annualised)	0.29	0.60	0.20	0.57	0.64	0.54	0.64
Public Shareholding								
18	- Number of shares	223810771	223810771	223810771	223810771	223810771	223810771	223810771
	-Percentage of share holding	41.10	41.10	44.76	41.10	44.76	41.10	44.76
19	Promoters and promoter group Shareholding	320798565	320798565	276215418	320798565	276215418	320798565	276215418
a)	Pledged/Encumbered							
	- Number of Shares	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	-Percentage of share (as a % of the total shareholding of promoter and promoter group)	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	-Percentage of share (as a % of the total share capital of the company)	NIL	NIL	NIL	NIL	NIL	NIL	NIL
b)	Non-encumbered							
	- No of Shares	320798565	320798565	276215418	320798565	276215418	320798565	276215418
	-Percentage of share (as a % 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 share (as a % of the total share capital of the company)	58.90	58.90	55.24	58.90	55.24	58.90	55.24
* As per Balance Sheet of Previous Accounting Year.								

Notes on Accounts as per Annexure

DIRECTORS

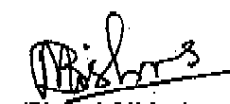

(Rakesh Sethi)
Chairman & Managing Director


(Sanjeev Kumar Sharma)
Director


(J.K. Singh Kharb)
Executive Director

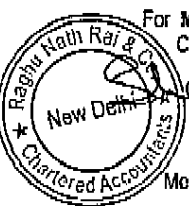

(A.R. Goel)
General Manager(F&A)

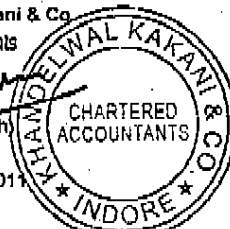

(P.L. Pradhan)
Dy. General Manager(F&A)

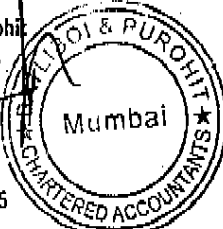

(Bhavesh Mishra)
Asstt. General Manager(F&A)

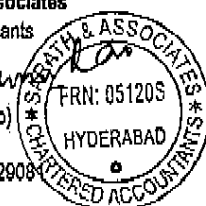
In terms of our report of even date


For M/S N.K. Bhargava & Co.
Chartered Accountants
(N.K. Bhargava)
Partner
Membership No. - 080624
FRN 000429N


For M/S Raghunath Rai & Co.
Chartered Accountants
(Sharat Prakash)
Partner
Membership No. - 096267
FRN 000451N


For M/S Khandelwal Kakani & Co.
Chartered Accountants
(Santosh Deenmukh)
Partner
Membership No-071011
FRN 01311C

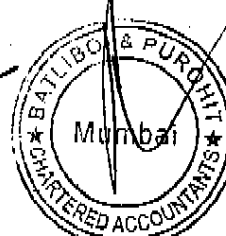

For M/S Batliboi & Purohit
Chartered Accountants
(Raman Hangekar)
Partner
Membership No. - 30615
FRN 101048W


For M/S Sarath & Associates
Chartered Accountants
(R. Lakshmi Rao)
Partner
Membership No. - 02908
FRN 05120S

Place: Kolkata
Date: 07.05.2014

NOTES FORMING PART OF AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31ST MARCH 2014

- 1) There has been no change in the accounting policies adopted during the quarter / year ended as at 31.03.2014 as compared to those followed in the preceding financial year 2012-13.
- 2) The above results have been approved and taken on record by the Board of Directors of Bank at the meeting held on May 7, 2014.
- 3) The working results for the year ended 31.03.2014 have been arrived at after considering provision for Non Performing Assets, Standard Assets, Investment Depreciation etc as per Prudential norms issued by Reserve Bank of India, and other usual & necessary provisions.
- 4) In accordance with RBI circular No. DBOD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, on additional liability for Gratuity Fund on account of rise in ceiling from ₹ 3.50 lacs to ₹ 10 lacs, is to be amortised over 5 years beginning from the year ending March 31, 2011. In accordance with the provision of aforesaid RBI circular one fifth of the total additional Gratuity Fund liability of ₹39.63 crores, i.e. an amount of ₹8.00 crore has been charged to Profit & Loss Account for the year (₹2.00 crore for the quarter ended 31.03.2014) and remaining unrecognized Gratuity Fund Liability of ₹7.70 crores is carried forward to F.Y.2014-15.
- 5) In terms of aforesaid RBI guidelines additional liabilities of existing employees on account of 2nd option of pension is to be amortized over 5 years beginning from the year ending March 31, 2011. In accordance with the provision of RBI circular one fifth of the total additional pension fund liability of ₹708.07 crores towards existing employees who exercised 2nd option i.e an amount of ₹141.60 crores has been charged to Profit & Loss Account for the year (₹35.40 Crore for the quarter ended 31.03.2014) and remaining unrecognized liability of ₹141.66 crores is carried forward to F.Y.2014-15.
- 6) In terms of RBI circular DBOD No. BPBC.88/21.06.201/2012-13 dated 28 March, 2013, banks have been advised to disclose Capital Adequacy Ratio computed under Basel-III regulations from the quarter ended June-2013. Accordingly, corresponding details for the previous year/periods are not furnished.
- 7) In accordance with RBI circular DBOD.No.BP.BC.2/21.06.201/2013-14 dated 1st July, 2013, banks are required to make half yearly Pillar 3 disclosures under Basel III capital requirements with effect from 30th September, 2013. The disclosures have been made available on Bank's

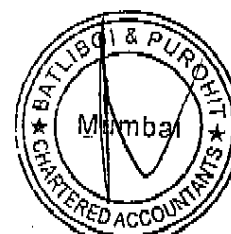


website at the following link
(<https://www.allahabadbank.in/english/home.aspx>).

- 8) Provision of ₹282.00 crore has been made during the year towards arrears for wage revision(₹102.00 Crore for the quarter ended 31.03.2014), which will be effective from 1st November, 2012, pending negotiation by IBA. The Bank has made total provision of ₹382.00 crore up to 31st March, 2014. The corresponding figure for the year 2012-13 was ₹100.00 crore.
- 9) In terms of RBI circular DBOD.DP.BC.No.41/21.04.141/2013-14 dated August 23, 2013 on 'Investment Portfolio of Banks – Classification, Valuation and Provisioning', the bank had transferred SLR securities having book value of ₹7,961.10 crore from AFS category to HTM category and had fully recognized the category transfer loss of ₹61.35 crore during the quarter ended September 30, 2013.
- 10) The Bank has allotted 4,45,83,147(Four Crore Forty Five Lac Eighty Three Thousand One Hundred and Forty Seven) equity shares of face value of ₹10.00 (Rupees Ten only) at a premium of ₹79.72 (Rupees Seventy Nine and Paise Seventy Two only) per equity share to Govt. Of India (President of India) on preferential basis on 24.12.2013 for a total consideration of ₹399,99,99,948.84 (Rupees Three Hundred Ninety Nine Crore Ninety Nine Lac Ninety Nine Thousand Nine Hundred Forty Eight and Paise Eighty Four only). Accordingly, the EPS has been calculated on weighted average number of equity shares as specified in AS-20 issued by the Institute of Chartered Accountants of India.
- 11) The Board of Directors of the Bank in its meeting dated 11th January, 2014 declared an interim dividend of ₹2.50 per equity share i.e. @ 25% of the paid up capital of the Bank subject to necessary permission/approval from the Government of India. The Government of India vide its Notification No. F.No. 10/3/2010-BOA dated 15th January, 2014 notified that the provisions of Section 15(1) of the Banking Regulation Act, 1949 shall not apply to Public Sector Banks for the Financial Year 2013-14. The Dividend payment date was 30th January, 2014.

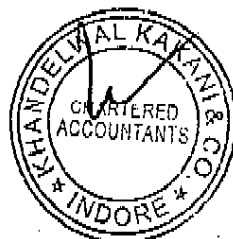
Further, the Board of Directors of the Bank have not recommended any final dividend for the financial year 2013-14.

- 12) Reconciliation and clearance of outstanding entries in inter branch adjustments are in progress and especially initial matching of debit and credit entries in various heads has been done upto 31.03.2014. Further, balancing/reconciliation of accounts relating to balances with Banks and



Nostro Accounts are in progress. Pending final clearance, the overall impact, if any, on the accounts, in the opinion of the management will not be significant.

- 13) The figures of last quarter are the balancing figures between audited figure in respect of the full financial year and the published year to date figures up to the third quarter of the current financial year.
- 14) In accordance with Reserve Bank of India Notification No. DBOD No. BP.BC.77/21.04.018/2013-14 dated 20.12.2013, the Bank has provided Deferred Tax Liability (DTL) of ₹88.71 Crore on account of Special Reserve created under section 36(1)(viii) of the Income Tax Act, 1961 for the financial year 2013-14 (₹24.98 Crore for the quarter ended 31.03.2014) through Profit & Loss Account. Further, in terms of aforesaid notification Deferred Tax Liability (DTL) of ₹301.71 Crore for the Special Reserve created up to 31.03.2013, has been made directly from "Revenue Reserve".
- 15) Minimum Alternate Tax (MAT) Credit has been recognized as an asset to the extent of ₹192.43 Crore as MAT Credit Entitlement under 115JAA of the Income Tax Act, 1961.
- 16) The Reserve Bank of India vide their letter No. DBOD.No.BP.17109/21.04.132/2013-14 dated 11.04.2014, has permitted to credit Sundry Liabilities (Interest Capitalisation) account for the Funded Interest Term Loan (FITL) created upto 31st March 2013 directly from Reserve. Accordingly, Sundry Liabilities (Interest Capitalisation) amounting to ₹ 687.72 crore on account of FITL upto 31.03.2013 has been created directly from Revenue Reserve. Further, an amount of ₹ 182.84 Crore has been charged to Profit and Loss account for the FITL for the FY 2013-14.
- 17) An amount of ₹0.74 Crore comprising of 103 credit entries of individual value of less than USD2500.00 which originated between the period from 1st April 1996 to 31st March 2002, and were held in "Blocked Account-Nostro Accounts Reconciliation" at the branch were credited to 'Profit & Loss' account in terms of RBI circular DBOD.BP. BC.No.133/21.04.018/2008-09 dated 11th May, 2009. The amount credited to Profit & Loss account was appropriated to the Reserve and shall not be available for declaration of dividend. Had this amount not been credited to Profit & Loss Account, the amount of profit for the year would have been lower by such amount.



18) Status of Investor Complaints:

No. of Complaints

a.	Pending as on 01.01.2014	NIL
b.	Received during the quarter ended 31.03.2014	489
c.	Disposed off during the quarter ended 31.03.2014	489
d.	Pending as on 31.03.2014	NIL

19) The Provision Coverage Ratio of the Bank is 46.03%.

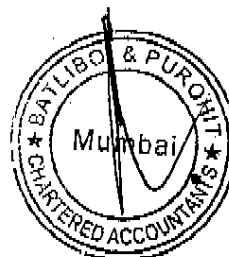
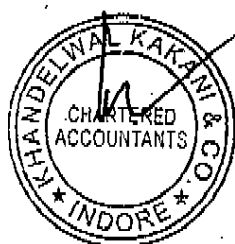
20) Statement of Assets and Liabilities is as under:

₹ in lacs		
Particulars	As on 31.03.2014 (Audited)	As on 31.03.2013 (Audited)
Capital and Liabilities:		
Capital	54461	50003
Reserve and Surplus	1125612	1085249
Deposits	19084281	17874160
Borrowings	1213077	1009759
Other Liabilities	565997	418148
Total	22043428	20437319
Assets:		
Cash and Balances with Reserve Bank of India	883445	780822
Balances with Bank and Money at Call and Short Notice	546066	526251
Investments	6396053	5830586
Advances	13800657	12948965
Fixed Assets	130969	125152
Other Assets	286238	225543
Total	22043428	20437319

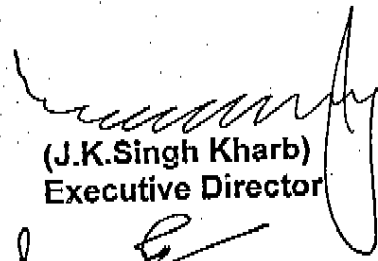
21) Corresponding previous period/quarter ended figures have been regrouped/reclassified, wherever necessary.

(Rakesh Sethi)

Chairman & Managing Director

(Sanjeev Kumar Sharma)
Director

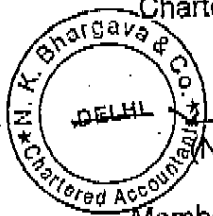
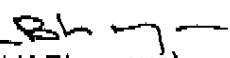

(A.K. Goel)
General Manager (F&A)

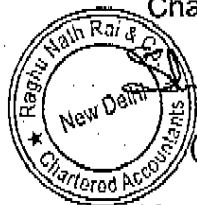
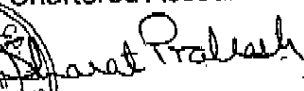

(J.K. Singh Kharb)
Executive Director

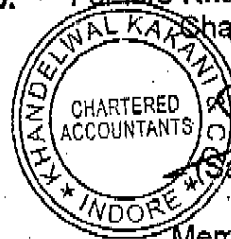
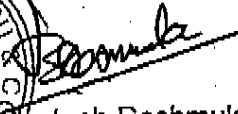
(P.L. Pradhan)
Dy. General Manager (F&A)

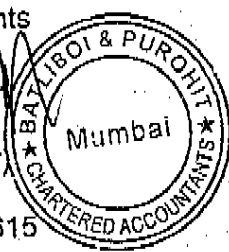
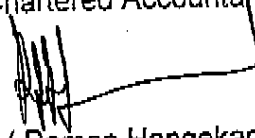

(Bhavesh Mishra)
Asst General Manager (F&A)

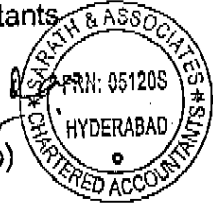
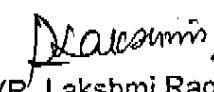
Statutory Central Auditors

For M/s N.K. Bhargava & Co.
Chartered Accountants


(N.K. Bhargava)
Partner
Membership No.-080624
FRN:000429N

For M/s Raghu Nath Rai & Co.
Chartered Accountants


(Sharat Prakash)
Partner
Membership No.-096267
FRN:000451N

For M/s Khandelwal Kakani & Co.
Chartered Accountants


(Santosh Deshmukh)
Partner
Membership No.-071011
FRN:01311C

For M/s Batliboi & Purohit.
Chartered Accountants


(Raman Hangekar)
Partner
Membership No.-30615
FRN:101048W

For M/s Sarath & Associates
Chartered Accountants


(R. Lakshmi Rao)
Partner
Membership No 029081
FRN:05120S

Place: Kolkata.
Date:07.05.2014

INDEPENDENT AUDITOR'S REPORT

To

The President of India

Report on the financial statements

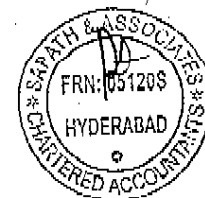
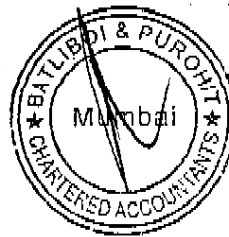
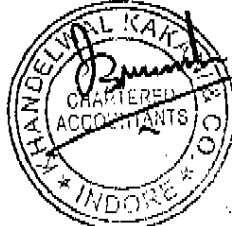
1. We have audited the accompanying financial statements of ALLAHABAD BANK as at 31st March, 2014, which comprise the Balance Sheet as at March 31, 2014, and Profit and Loss Account and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. Incorporated in these financial statements are the returns of 20 branches including 1 Forex cum Treasury Branch, audited by us and 1231 branches audited by branch auditors and one overseas branch Audited by local auditor. The branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued to the Bank by the Reserve Bank of India. Also incorporated in the Balance Sheet and the Statement of Profit and Loss are the returns from 1590 branches which have not been subjected to audit. These unaudited branches account for 9.07 per cent of advances, 29.35 per cent of deposits, 5.69 per cent of interest income and 24.73 per cent of interest expenses.

Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements in accordance with Banking Regulation Act 1949. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in



order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

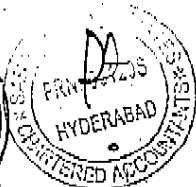
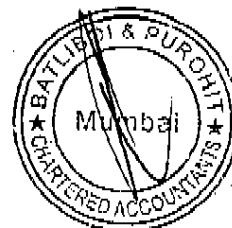
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

6. In our opinion, as shown by books of bank, and to the best of our information and according to the explanations given to us:
- i. the Balance Sheet, read with the notes thereon is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of state of affairs of the Bank as at 31st March 2014 in conformity with accounting principles generally accepted in India;
 - ii. the Profit and Loss Account, read with the notes thereon shows a true balance of profit in conformity with accounting principles generally accepted in India, for the year covered by the audit; and
 - iii. The Cash Flow Statement gives a true and fair view of the cash flows for the year ended on that date.

Emphasis of Matter

7. Without qualifying our opinion, we draw attention to
- a) Note no 5.13 (a) of Schedule 18 which describes deferment of pension liability and gratuity liability due to increase in ceiling to the extent of Rs.149.36 crores pursuant to the exemption granted by the Reserve Bank of India to the Public Sector Banks from application of provisions of AS-15(Employees benefit) vide its circular no DBOD.BP.BC/80/21.04.018/2010-11 dated February 9, 2011 on reopening of pension option to employees of Public Sector Banks.
 - b) Note no 5.3(a) of schedule 18 to the financial statements, which describes the accounting treatment of the expenditure on creation of Deferred Tax Liability on Special Reserve under Section 36(1) (viii) of the Income Tax Act, 1961 as at March 31, 2013, pursuant to RBI's Circular No. DBOD. No. BP. BC.77 / 21.04.018 / 2013-14 dated December 20, 2013.
 - c) Note 5.3(b) of schedule 18 to the financial statements, which provide details with regard to the accounting treatment on creation of Sundry Liability (Interest Capitalisation) on account of past period FITL as permitted by Reserve Bank of India vide their letter dated April 11, 2014.



Report on Other Legal and Regulatory Requirements

8. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949.
9. Subject to the limitations of the audit indicated in paragraph 1 to 5 above and as required by the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970/1980, and subject also to the limitations of disclosure required therein, we report that:
 - a) We have obtained all the information and explanations which to the best of our knowledge and belief, were necessary for the purposes of our audit and have found them to be satisfactory.
 - b) The transactions of the Bank, which have come to our notice have been within the powers of the Bank.
 - c) The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.
10. In our opinion, the Balance Sheet, Profit and Loss Account and Cash Flow Statement comply with the applicable accounting standards.

For M/S N. K. Bhargava & Co.
Chartered Accountants

(CA. N.K. Bhargava)
Partner
Membership No. 080624
FRN: 00429N

For M/S Raghu Nath Rai & Co.
Chartered Accountants

(CA. Sharat Prakash)
Partner
Membership No. 096267
FRN: 000451N

For M/S Khandelwal Kakani & Co.
Chartered Accountants

(CA. Santosh Deshmukh)
Partner
Membership No. 071011
FRN: 01311C

For M/S Batliboi & Purohit
Chartered Accountants

(CA. Raman Hangekar)
Partner
Membership No. 30615
FRN: 101048W

For M/S Sarath & Associates
Chartered Accountants

(CA. R. Lakshmi Rao)
Partner
Membership No. 029081
FRN: 05120S

Place: Kolkata
Date: 07.05.2014

ALLAHABAD BANK
SEGMENT-WISE REVENUE, RESULTS AND CAPITAL EMPLOYED
FOR THE QUARTER AND YEAR ENDED 31.03.2014

Rs. in lakhs

Particulars	Quarter Ended			Year ended		Year ended (Consolidated)	
	31.03.14 (Audited)	31.12.13 (Reviewed)	31.03.13 (Audited)	31.03.14 (Audited)	31.03.13 (Audited)	31.03.14 (Audited)	31.03.13 (Audited)
A. Business Segment							
Segment Revenue							
i) Treasury Operations	135288	133075	126348	532534	509730	532534	509730
ii) Corporate/Wholesale Banking	246151	235974	228724	967011	897215	967011	897215
iii) Retail Banking	133856	135698	104942	513262	454753	513262	454753
iv) Other Banking Operations	8474	25927	16678	78417	29562	82922	40933
Total	523768	530674	477690	2091243	1891260	2105748	1902631
Less: Inter Segment Revenue	0	0	0	0	0	0	0
Net Sales/Income from Operation	523768	530674	477690	2091243	1891260	2105748	1902631
Segment Result							
after interest from each segment							
i) Treasury Operations	8419	7945	3292	38365	14490	38365	14480
ii) Corporate/Wholesale Banking	31284	24295	24802	127456	131916	127456	131916
iii) Retail Banking	36363	45158	33452	164072	165135	164072	165135
iv) Other Banking Operations	7450	23583	15182	71150	26981	73008	29729
Total (Operating Profit)	83516	100981	76728	402043	338522	403801	341270
Loss:							
i) Interest	0	0	0	0	0	0	0
ii) Other Un-allocable Expenditure	63932	55890	82248	238391	183253	238121	183253
iii) Other Un-allocable Income	0	0	0	0	0	0	0
Total Profit before Tax	19584	45291	14480	163652	155269	165780	158017
Income Tax	3809	12754	1865	46450	38748	48937	36831
Extra ordinary Profit / Loss	0	0	0	0	0	0	0
Net Profit	16776	32537	12615	117202	116521	116843	121186
Other Information							
Segment Assets							
i) Treasury Operations	6487245	6331510	5908400	6487245	5908400	6487245	5908400
ii) Corporate/Wholesale Banking	11455855	10988077	10951097	11455855	10951097	11455855	10951097
iii) Retail Banking	3969359	4311538	3452670	3969359	3452670	3969359	3452670
iv) Other Banking Operations	0	0	0	0	0	51766	44532
v) Unallocated Assets	130969	129403	125152	130969	125152	130969	125152
Total Assets	22043428	21761528	20437318	22043428	20437319	22095194	20481851
Segment Liabilities							
i) Treasury Operations	6176655	5994815	5814583	6176655	5814583	6176655	5814583
ii) Corporate/Wholesale Banking	10907393	10404355	10406512	10907393	10406512	10907393	10406512
iii) Retail Banking	3779318	4082123	3280972	3779318	3280972	3779318	3280972
iv) Other Banking Operations	0	0	0	0	0	27710	21961
Total	20863355	20481083	19302067	20863355	19302067	20891065	19324028
Capital & Reserves	1180073	1280435	1135252	1180073	1135252	1204129	1157623
Total Liabilities	22043428	21761528	20437319	22043428	20437319	22095194	20481851
Capital Employed							
Segment Assets-Segment Liabilities							
i) Treasury	310590	336896	293818	310590	293818	310590	293818
ii) Corporate / Wholesale Banking	548473	584722	544585	548473	544585	548473	544585
iii) Retail Banking	190041	229414	171697	190041	171697	190041	171697
iv) Other Banking Business	0	0	0	0	0	24056	22571
v) Unallocated Assets	130969	128403	125152	130969	125152	130969	125152
Total Capital Employed	1180073	1280435	1135252	1180073	1135252	1204129	1157823

B. Geographic Segment							
Revenue							
i) Domestic	517900	525183	472859	2070376	1871327	2084880	1892698
ii) International	5868	5491	4831	20868	19933	20868	19933
Total	523768	530674	477690	2091243	1891260	2105748	1902631
Assets							
i) Domestic	21104605	20644507	19875487	21104605	19675487	21156371	19720019
ii) International	938873	1117021	781832	938823	781832	938823	781832
Total	22043428	21761528	20437319	22043428	20437319	22095194	20481851

(Rakesh Sethi)
Chairman & Managing Director

(A. K. Gohil)
General Manager (F & A)

(P. L. Pradhan)
Dy. General Manager (F&A)

J. K. Singh Kharb
Executive Director
(Bhavaish Mishra)
Asstt. General Manager(F&A)

As Per our report on even date

For M/S N. K. Bhargava & Co
Chartered Accountants

(N. K. Bhargava)
Partner
Membership No.080624
FRN:000429N

For M/S Raghu Nath Rai & Co
Chartered Accountants

(Sharat Prakash)
Partner
Membership No.099298
FRN:000431N

For M/S Khandelwal Kakani & Co
Chartered Accountants

(Santosh Dashmukhi)
Partner
Membership No.071011
FRN:01311C

For M/S Batliboi & Purohit
Chartered Accountants

(Raman Hangekar)
Partner
Membership No.30615
FRN:101048W

For M/S Sarath & Associates
Chartered Accountants

(R. Lakshmi Rao)
Partner
Membership No.29091
FRN:05120S