

## SUMMARISED BALANCE SHEET

(₹ in Crore)

| Particulars                                           | As at Sep 2012<br>( Reviewed) | As at Sep 2011<br>( Reviewed) | As at March 2012<br>( Audited) |
|-------------------------------------------------------|-------------------------------|-------------------------------|--------------------------------|
| <b>Capital And Liabilities</b>                        |                               |                               |                                |
| Capital                                               | 339.18                        | 316.81                        | 339.18                         |
| Reserves and Surplus                                  | 29778.81                      | 23491.22                      | 27477.89                       |
| Deposits                                              | 400747.49                     | 341783.18                     | 379588.48                      |
| Borrowings                                            | 28592.75                      | 24731.27                      | 37264.27                       |
| Other Liabilities and Provisions                      | 12509.04                      | 12630.05                      | 13524.18                       |
| <b>Total</b>                                          | <b>471967.27</b>              | <b>402952.53</b>              | <b>458194.00</b>               |
| <b>Assets</b>                                         |                               |                               |                                |
| Cash and Balances with Reserve Bank of India          | 19010.71                      | 22971.91                      | 18492.90                       |
| Balances with bank and Money at call and short notice | 16215.51                      | 5788.03                       | 10335.14                       |
| Investments                                           | 128980.06                     | 110542.48                     | 122629.47                      |
| Advances                                              | 294746.52                     | 249019.56                     | 293774.75                      |
| Fixed Assets                                          | 3234.60                       | 3146.90                       | 3168.86                        |
| Other assets                                          | 9739.87                       | 11483.65                      | 9792.88                        |
| <b>Total Assets</b>                                   | <b>471967.27</b>              | <b>402952.53</b>              | <b>458194.00</b>               |

**NOTES**

- The financial results have been prepared following the same accounting policies and practices as those followed in the annual financial statements for the year ended 31<sup>st</sup> March, 2012.
- The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors in their meetings held on 26.10.2012. The same have been subjected to a limited review by the Statutory Central Auditors of the bank, in line with the guidelines issued by the Reserve Bank of India and as per the requirement of Listing agreement with Stock Exchanges.
- 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 on prudential norms for income recognition, asset classification and provisioning.
- Gratuity, pension, leave encashment, income tax and other usual and necessary provisions have been made on an estimated basis.
- In accordance with guidelines issued by Reserve Bank of India vide Notification No. DBOD.No.BP.BC.80/21.04.018/2010- 11 dated February 9, 2011, an amount of ₹ 166.18 crore has been charged to Profit & Loss account during the current quarter towards the amortization relating to enhancement in Gratuity limit and re-opening of pension option for existing employees. Unamortized liability carried forward ₹ 1661.83 crores shall be charged proportionately in accordance with the said RBI guidelines.
- The Provisioning Coverage Ratio as at 30th Sep 2012 works out to 54.31. %.
- Position of complaints from investors as on 30.09.2012:
 

|                                                               |    |
|---------------------------------------------------------------|----|
| a. Complaints pending at the beginning of the current quarter | 05 |
| b. Complaints received during the quarter                     | 36 |
| c. Complaints disposed off during the quarter                 | 40 |
| d. Complaints pending as on 30.09.2012                        | 01 |

8. Figures of the previous period have been regrouped / rearranged / re-classified wherever necessary to conform to current period's classification.

**(T K Balamukundan)**  
Chief Manager

**(R R Voore)**  
Dy. General Manager

**(V K Khanna)**  
General Manager

**(S R Bansal)**  
Executive Director

**(Usha Ananthasubramanian)**  
Executive Director

**(Rakesh Sethi)**  
Executive Director

**(K R Kamath)**  
Chairman & Managing Director

|                                                                                                                                                      |                                                                                                                                                                |                                                                                                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>For V K Verma &amp; Co.</b><br><b>Chartered Accountants</b><br><b>FRN 000386 N</b><br><br><b>(Pradeep Verma)</b><br><b>Partner (M.No. 088393)</b> | <b>For Mookherjee Biswas &amp; Pathak</b><br><b>Chartered Accountants</b><br><b>FRN 301138 E</b><br><br><b>(A Chatterjee)</b><br><b>Partner (M.No. 061551)</b> | <b>For Amit Ray &amp; Co.</b><br><b>Chartered Accountants</b><br><b>FRN 000483 C</b><br><br><b>(Savit Rao)</b><br><b>Partner (M.No. 70009)</b>                |
| <b>For Sarda &amp; Pareek</b><br><b>Chartered Accountants</b><br><b>FRN 109262 W</b><br><br><b>(Giriraj Soni)</b><br><b>Partner (M.No. 109738)</b>   | <b>For Borkar &amp; Muzumdar</b><br><b>Chartered Accountants</b><br><b>FRN 101569 W</b><br><br><b>(Rajesh C Batham)</b><br><b>Partner (M.No. 35941)</b>        | <b>For G S Madhava Rao &amp; Co.</b><br><b>Chartered Accountants</b><br><b>FRN 001907 S</b><br><br><b>(G Manikya Prasad)</b><br><b>Partner (M.No. 020105)</b> |

**Place: New Delhi**  
**Date: 26.10.2012**