

SUMMARISED BALANCE SHEET

(₹ in Crore)

Particulars	As at Sep 2013 (Reviewed)	As at Sep 2012 (Reviewed)	As at Mar 2013 (Audited)
Capital and Liabilities			
Capital	353.47	339.18	353.47
Reserves and Surplus	34152.14	29773.34	32323.43
Deposits	405699.14	400747.50	391560.06
Borrowings	40887.99	28592.75	39620.92
Other Liabilities and Provisions	13211.01	12509.04	15019.15
Total	494303.75	471961.81	478877.03
Assets			
Cash and Balances with Reserve Bank of India	19414.04	19010.71	17886.25
Balances with bank and Money at call and short notice	14316.54	16215.51	9249.13
Investments	134125.05	128980.06	129896.19
Advances	313851.88	294786.52	308725.21
Fixed Assets	3416.50	3234.60	3357.67
Other assets	9179.74	9734.41	9762.58
Total Assets	494303.75	471961.81	478877.03

NOTES

- 1 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 31st March, 2013.
- 2 The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors in the meeting held on 08.11.2013. 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.
- 3 In terms of RBI circular No DBOD. DP.BC. No 41/21.04.141/2013-14 dated August 23, 2013 on investment portfolio of the Banks- Classification, valuation and provisioning, the bank has transferred SLR securities with face value of ₹10297.22 crore from AFS/HFT categories to HTM category and fully recognised loss on transfer of securities amounting to ₹47.94 crore during the quarter ended September 30, 2013.

The above mentioned circular further gave banks the option of distributing the net depreciation of the entire AFS&HFT portfolios on each of the valuation date in the current financial year in equal instalment during financial year 2013-14. In accordance with the above circular, the bank has made provision to the tune of ₹348.58 crore being the proportionate additional depreciation.

- 4 Banks are required to disclose capital adequacy ratio under Basel III capital regulations from the quarter ended Jun 30, 2013. Accordingly, comparative details for previous periods except quarter ended Jun 30, 2013 are not applicable.
- 5 The provision for non-performing assets, standard assets, standard derivative exposures and investment depreciation has been made on the basis of extant guidelines on prudential norms for income recognition, asset classification and provisioning issued by the Reserve Bank of India.
- 6 Gratuity, pension, leave encashment, income tax, wage revision and other usual and necessary provisions have been made on an estimated basis.

- 7 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 09, 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 ₹ 997.10 crores shall be charged proportionately in accordance with the said RBI guidelines.
- 8 The Provisioning Coverage Ratio as at 30th Sep 2013 works out to 55.27 %.
- 9 Position of complaints from investors as on 30.09.2013:

At the beginning	Received	Disposed off	Pending
03	20	23	00

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

(T K Balamukundan)
Asstt. General Manager

(R R Voore)
Dy. General Manager

(P K Mohapatra)
General Manager

(Gauri Shankar)
Executive Director

(Usha Ananthasubramanian)
Executive Director

(Rakesh Sethi)
Executive Director

(K R Kamath)
Chairman & Managing Director

For G S Madhava Rao & Co. Chartered Accountants FRN 001907 S (G. Manikya Prasad) Partner (M.No. 020105)	For Borkar & Muzumdar Chartered Accountants FRN 101569 W (Devang Vaghani) Partner (M.No. 109386)	For Phillipos & Co. Chartered Accountants FRN 002650S (James Joseph) Partner (M.No. 203604)
For K N Gutgutia & Co. Chartered Accountants FRN 304153E (B R Goyal) Partner (M.No. 012172)	For CVK & Associates Chartered Accountants FRN 101745W (A K Pradhan) Partner (M.No. 32156)	For Ramesh Kapoor & Co. Chartered Accountants FRN 001477N (Ramesh Kapoor) Partner (M.No. 80725)

Date : 08/11/2013

Place: New Delhi