SUMMARISED BALANCE SHEET

(₹ in Crore)

Particulars	Solo As at Mar 2013 (Audited)	Solo As at Mar 2012 (Audited)
Capital and Liabilities		
Capital	353.47	339.18
Reserves and Surplus	32323.43	27476.24
Deposits	391560.06	379588.48
Borrowings	39620.92	37264.27
Other Liabilities and Provisions	15019.15	13524.18
Total	**478877.03**	**458192.35**
Assets		
Cash and Balances with Reserve Bank of India	17886.25	18492.90
Balances with bank and Money at call and short notice	9249.13	10335.14
Investments	129896.19	122703.02
Advances	308725.21	293774.76
Fixed Assets	3357.67	3168.86
Other assets	9762.58	9717.67
Total Assets	**478877.03**	**458192.35**

NOTES

1 The above financial results have been reviewed by the Audit Committee of Board and approved by the Board of Directors in their meetings held on 09.05.2013. The same have been subjected to audit 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.

2 There is no material change in the Accounting Policies adopted during the year March 31, 2013 as compared to those followed in the annual financial statements for the year ended March 31, 2012.

3 The Financial results have been arrived at, after considering provisions for standard assets, non-performing assets, restructured advances, depreciation on investments as per Reserve Bank of India guidelines and gratuity, pension, bonus, leave encashment, wage rivision, tax expenses and other usual and necessary provisions on estimated basis.

4 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 (₹ 664.73 cr. for the year) towards the amortization relating to enhancement in Gratuity limit and re-opening of pension option for existing employees. Unamortized liability carried forward ₹ 1329.46 crores shall be charged proportionately in accordance with the said RBI guidelines.

5 During the year bank has allotted 1,42,94,713 equity shares to Govt. of India of Rs 10/- each at a premium of Rs. 863.05 per share as determined by the Board in terms of the Chapter VII of the SEBI Regulations 2009 as amended from time to time (the “SEBI ICDR Regulations”) on preferential basis. Consequently the Government share holding as on 31.03.2013 is 57.87% as compared to 56.10% before preferential allotment.

6 The Provisioning Coverage Ratio as at 31st March 2013 works out to 58.83 %.

7 The Board of Directors have recommended dividend of Rs.27 /- per equity share of Rs. 10 each (@ 270% of the paid up capital of the bank) for the year.

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

9 The figures of last quarter of the year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the third quarter of the current financial year.

10 Position of complaints from investors as on 31.03.2013:

At the beginning	Received	Disposed off	Pending
01	22	21	02

(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

For Borkar & Muzumdar **Chartered Accountants** **FRN 101569 W** **(Rajesh C Batham - Partner)** **Partner (M.No. 35941)**	**For G S Madhava Rao & Co.** **Chartered Accountants** **FRN 001907 S** **(G Manikya Prasad - Partner)** **Partner (M.No. 020105)**	**For Phillipos & Co.** **Chartered Accountants** **FRN 002650S** **(C H Sreedharan - Partner)** **Partner (M.No. 006281)**
For K N Gutgutia & Co. **Chartered Accountants** **FRN 304153E** **(B R Goyal - Partner)** **Partner (M.No. 012172)**	**For CVK & Associates** **Chartered Accountants** **FRN 101745W** **(A K Pradhan - Partner)** **Partner (M.No. 32156)**	**For Ramesh Kapoor & Co.** **Chartered Accountants** **FRN 001477N** **(Ramesh Kapoor - Partner)** **Partner (M.No. 80725)**

Place : New Delhi
Date : 09.05.2013