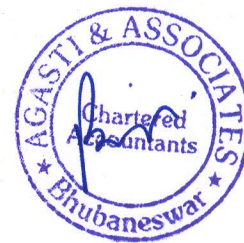


Particulars	Quarter Ended 31.12.2015 (Reviewed)	Quarter Ended 30.09.2015 (Reviewed)	Quarter Ended 31.12.2014 (Reviewed)	Nine Months Ended 31.12.2015 (Reviewed)	Nine Months Ended 31.12.2014 (Reviewed)	Year Ended 31.03.2015 (Audited)
1 Interest Earned (a + b + c + d)	5,63,718	6,05,558	5,49,345	17,51,541	15,80,420	21,61,516
a) Interest / Discount on Advances / Bills	4,26,813	4,44,539	3,91,271	13,06,990	11,88,666	16,12,000
b) Income on Investments	1,29,722	1,29,232	1,31,798	3,93,537	3,49,561	4,88,738
c) Interest on balances with Reserve Bank of India and other Inter Bank Funds	7,157	31,759	24,854	50,928	40,331	58,870
d) Others	26	28	1,422	86	1,862	1,908
2 Other Income	55,107	61,461	42,813	1,66,645	1,32,142	2,10,959
3 TOTAL INCOME (1 + 2)	6,18,825	6,67,019	5,92,158	19,18,186	17,12,562	23,72,475
4 Interest Expended	4,12,114	4,46,083	4,17,577	12,99,253	11,71,311	16,09,487
5 Operating Expenses (i) + (ii)	1,13,805	98,406	90,761	2,99,549	2,60,655	3,62,259
i) Employees Cost	74,368	59,874	57,098	1,89,606	1,64,160	2,22,944
ii) Other Operating Expenses	39,437	38,532	33,663	1,09,943	96,495	1,39,315
6 TOTAL EXPENDITURE (4 + 5)	5,25,919	5,44,489	5,08,338	15,98,802	14,31,966	19,71,746
(excluding Provisions and Contingencies)						
7 OPERATING PROFIT (3 - 6)	92,906	1,22,530	83,820	3,19,384	2,80,596	4,00,729
(before Provisions and Contingencies)						
8 Provisions (other than tax) and Contingencies	87,523	44,029	29,041	1,79,627	1,29,603	2,01,133
9 Exceptional Items	-	14,000	-	14,000	-	-
10 Profit (+) / Loss (-) from Ordinary Activities before Tax (7 - 8 - 9)	5,383	64,501	54,779	1,25,757	1,50,993	1,99,596
11 Tax Expense	17,350	31,264	24,280	74,289	40,392	47,303
a) Provision for Taxes	4,665	24,446	6,758	43,861	24,237	30,910
b) DTA/DTL	12,685	6,818	17,522	30,428	16,155	16,393
12 Net Profit (+) / Loss (-) from Ordinary Activities after Tax (10 - 11)	(11,967)	33,237	30,499	51,468	1,10,601	1,52,293
13 Extraordinary items (net of Tax Expense)	-	-	-	-	-	-
14 Net Profit (+) / Loss (-) for the period (12 - 13)	(11,967)	33,237	30,499	51,468	1,10,601	1,52,293
15 Paid-up Equity Share Capital (Face value of ₹ 10/- per share)	66,206	66,206	62,458	66,206	62,458	66,206
16 Reserves excluding Revaluation Reserves (as per Balance Sheet of Previous Accounting Year)	11,47,824	11,47,824	10,27,304	11,47,824	10,27,304	11,47,824
17 Analytical Ratios						
i) Percentage of shares held by Government of India	69.24	69.24	67.39	69.24	67.39	69.24
ii) Capital Adequacy Ratio (%) :						
Basel II	11.21	10.80	10.67	11.21	10.67	10.92
Basel III	10.91	10.46	10.46	10.91	10.46	10.54
iii) Earning per Share (in ₹)						
Basic and diluted EPS before and after Extraordinary items, net of Tax Expense [not annualised]	(1.78)	5.02	4.88	7.77	17.71	24.38
iv) NPA Ratios:						
a) Gross NPA	9,60,280	7,73,441	6,72,399	9,60,280	6,72,399	6,44,238
b) Net NPA	6,21,047	4,85,450	4,37,009	6,21,047	4,37,009	3,84,365
c) Percentage of Gross NPA	4.61	3.72	3.60	4.61	3.60	3.13
d) Percentage of Net NPA	3.04	2.37	2.38	3.04	2.38	1.90
v) Return on Assets (Annualised) - %	-0.16	0.45	0.44	0.24	0.58	0.58
18 Public Shareholding						
- Number of Shares	20,36,64,284	20,36,64,284	20,36,64,284	20,36,64,284	20,36,64,284	20,36,64,284
- Percentage of Shareholding	30.76	30.76	32.61	30.76	32.61	30.76
19 Promoters and Promoter Group Shareholding						
a) Pledged / Encumbered						
- Number of Shares	NIL	NIL	NIL	NIL	NIL	NIL
- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	NIL	NIL	NIL	NIL	NIL	NIL
- Percentage of Shares (as a % of the total share capital of the Bank)	NIL	NIL	NIL	NIL	NIL	NIL
b) Non - Encumbered						
- Number of Shares	45,83,94,888	45,83,94,888	42,09,20,347	45,83,94,888	42,09,20,347	45,83,94,888
- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	100.00	100.00	100.00	100.00	100.00	100.00
- Percentage of Shares (as a % of the total share capital of the Bank)	69.24	69.24	67.39	69.24	67.39	69.24

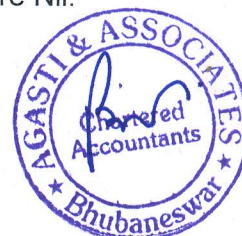
SEGMENT WISE REPORTING FOR THE QUARTER / NINE MONTHS ENDED 31ST DECEMBER 2015

PARTICULARS	Quarter Ended 31.12.2015 (Reviewed)	Quarter Ended 30.09.2015 (Reviewed)	Quarter Ended 31.12.2014 (Reviewed)	Nine months Ended 31.12.2015 (Reviewed)	Nine Months Ended 31.12.2014 (Reviewed)	Year Ended 31.03.2015 (Audited)
Part A: Business Segment						
Segment Revenue						
a) Treasury Operations	1,59,733	1,84,954	1,78,225	5,11,063	4,32,125	6,23,019
b) Corporate / Wholesale Banking Operations	2,12,837	2,54,113	2,65,701	7,36,089	7,90,651	11,03,473
c) Retail Banking Operations	2,37,993	2,19,236	1,45,777	6,46,012	4,68,484	6,15,210
d) Other Banking Operations	8,263	8,716	777	25,023	19,624	29,095
Less : Inter Segment Revenue	-	-	-	-	-	-
Net Sales / Income from operation	6,18,826	6,67,019	5,90,480	19,18,187	17,10,884	23,70,797
Segment Results						
a) Treasury Operations	28,351	31,354	37,513	87,453	71,721	1,06,930
b) Corporate / Wholesale Banking Operations	37,720	45,139	39,022	1,28,363	1,34,723	1,93,944
c) Retail Banking Operations	41,975	38,762	18,009	1,12,655	79,828	1,08,128
d) Other Banking Operations	1,461	1,543	(1,552)	4,364	3,496	5,303
TOTAL	1,09,507	1,16,798	92,992	3,32,835	2,89,768	4,14,305
Less:						
I) Interest	-	-	-	-	-	-
II) Other Un - Allocated Expenditure	1,04,124	52,297	39,891	2,07,078	1,40,453	2,16,387
Add : Other Un - Allocable Income	-	-	1,678	-	1,678	1,678
Profit Before Tax:	5,383	64,501	54,779	1,25,757	1,50,993	1,99,596
Income Tax (Net)	17,350	31,264	24,280	74,289	40,392	47,303
Extraordinary Profit / (Loss)	-	-	-	-	-	-
Net Profit	(11,967)	33,237	30,499	51,468	1,10,601	1,52,293
Capital employed:						
(Segment Assets-Segment Liabilities)						
a) Treasury Operations	2,64,775	2,64,353	2,56,661	2,64,775	2,56,661	2,60,281
b) Corporate / Wholesale Banking Operations	6,33,380	6,36,353	4,92,731	6,33,380	4,92,731	5,42,380
c) Retail Banking Operations	1,78,285	1,69,145	2,16,171	1,78,285	2,16,171	2,27,444
d) Other Banking Operations	1,16,521	1,37,172	1,34,609	1,16,521	1,34,609	1,14,937
e) Unallocated Assets	1,65,142	1,64,617	1,60,467	1,65,142	1,60,467	1,60,836
Total	13,58,103	13,71,640	12,60,639	13,58,103	12,60,639	13,05,878
Part B: Geographic Segment						
Revenue:						
Domestic Operations	5,94,649	6,43,558	5,65,556	18,49,830	16,37,106	22,69,309
Foreign Operations	24,177	23,461	24,924	68,357	73,778	1,01,488
Total	6,18,826	6,67,019	5,90,480	19,18,187	17,10,884	23,70,797
Assets:						
Domestic Operations	2,62,01,260	2,64,24,999	2,50,18,233	2,62,01,260	2,50,18,233	2,63,97,839
Foreign Operations	40,24,824	44,59,642	36,78,639	40,24,824	36,78,639	39,15,686
Total	3,02,26,084	3,08,84,641	2,86,96,872	3,02,26,084	2,86,96,872	3,03,13,525



NOTES:

1. The above financial results were reviewed by the Audit Committee of the Bank and approved by the Board of Directors of the Bank at the meetings held on January 28, 2016. The results have been subjected to "Limited Review" by Statutory Central Auditors of the Bank.
2. There is no change in the Accounting Policies adopted during the quarter and nine months ended December 31, 2015 as compared to those followed in the annual financial statements for the year ended March 31, 2015.
3. Financial results for the quarter and nine months ended December 31, 2015 have been arrived at after considering provisions for Standard Assets, Non Performing Advances and Depreciation / Provision on Investments as per Reserve Bank of India guidelines and directives. Provision for Income Tax (net of DTA / DTL), Depreciation on Fixed Assets and other necessary and usual provisions have been made on estimated basis and are subject to adjustment, if any, at the year end.
4. In terms of RBI circular DBOD.No.BP.BC.1/21.06.201/2015-16 dated July 01, 2015 on 'Basel III Capital Regulations' read together with RBI circular DBR.No.BP.BC.80/21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines On Capital Adequacy and Liquidity Standard-Amendments' requires banks to make applicable Pillar 3 disclosures including leverage ratio and liquidity coverage ratio under the Basel III Framework. These disclosures are available on the Bank's website and have not been subjected to a limited review by the Auditors.
5. As advised by Reserve Bank of India, Bank has decided to recognise Deferred Tax Liability (DTL) in respect of difference in valuation of HTM securities between accounting income and taxable income. The Bank has estimated and provided an amount of Rs. 423.18 Crores towards the same during the nine months ended 31.12.2015. Similarly, following the opinion of Expert Advisory Committee (EAC) of ICAI, the Bank has recognised Deferred Tax Asset (DTA) on the difference in the provision for Non- Performing Assets as per the books and as per income tax and the DTA of Rs. 258.87 Crores has been recognised as on 31.12.2015.
6. In terms of RBI circular DBR.BP.BC.No.31/21.04.018/2015-16 dated July 16, 2015, the Bank has, effective Quarter ended June 30, 2015, included its deposits placed with NABARD, SIDBI and NHB on account of shortfall in lending to priority sector under the 'Other Assets'. Hitherto these were included under 'Investments'. Interest income on these deposits has been included under 'Interest Earned - Others'. Hitherto such interest income was included under 'Interest Earned- Income on Investments'. Figures for the previous periods have been regrouped/ reclassified to conform to current period's classification. The above reclassification has no impact on the results of the Bank for the quarter and nine months ended Dec 31, 2015 or the previous periods presented.
7. The Provision Coverage Ratio as on December 31, 2015 stood at 58.67 %
8. Number of Investors complaints pending at the beginning of the quarter were NIL, complaints received during the quarter were 326, resolved during the quarter are 326 and the complaints pending at the end of the quarter are Nil.

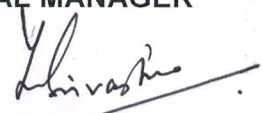


9. Figures of previous period / year have been reclassified / regrouped wherever considered necessary to make them comparable with the period under review.


G MOHAN RAO
DY. GENERAL MANAGER


I P NAGARAJA RAO
GENERAL MANAGER


R S PANDEY
EXECUTIVE DIRECTOR


T K SRIVASTAVA
EXECUTIVE DIRECTOR


ARUN SHRIVASTAVA
CEO & MANAGING DIRECTOR



Place : Bengaluru
Date : 28.01.2016