



UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31st DECEMBER, 2015

Particulars	Q4 2015						Q3 2015						Q2 2015						Q1 2015					
	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹		
1 Interest earned (a+b+c+d)	4,121.70	4,005.65	2,500.10	12,118.78	7,198.83	9,719.87	3,158.88	3,059.43	1,922.60	9,264.80	5,306.09	7,468.87	2,856.97	2,732.54	1,547.08	2,133.54	1,090.00	1,088.40	739.98	3,230.18	2,171.02	2,968.24		
(a) Interest/discount on advances/bills	856.97	836.96	542.84	2,570.51	1,547.08	2,133.54	1,140.75	1,167.69	619.81	1,130.75	629.81	609.08	230	235	187	330	187	185	0.96	1.05	0.97	0.96		
(b) Income on investments (Refer Note 4)	16.13	9.99	11.00	48.41	19.96	24.06	89.72	97.27	23.65	27.01	65.80	93.60	3.47	3.28	3.01	9.32	8.69	12.07	3.46	3.26	3.01	9.29		
(c) Interest on balances with RBI & other interbank funds	16.13	9.99	11.00	48.41	19.96	24.06	89.72	97.27	23.65	27.01	65.80	93.60	3.47	3.28	3.01	9.32	8.69	12.07	3.46	3.26	3.01	9.29		
(d) Others (Refer Note 4)	89.72	97.27	23.65	27.01	65.80	93.60	3.47	3.28	3.01	9.32	8.69	12.07	3.46	3.28	3.01	9.32	8.69	12.07	3.46	3.26	3.01	9.29		
2 Other Income (Refer Note 5)	722.16	615.73	494.10	1,930.32	1,380.31	2,028.45	4,843.85	4,621.38	2,994.20	14,049.10	8,499.24	11,748.32	2,355.49	2,326.91	1,440.65	7,075.64	4,038.36	5,495.13	1,283.16	1,249.71	815.97	4,126.52		
3 Total Income (1+2)	4,843.85	4,621.38	2,994.20	14,049.10	8,499.24	11,748.32	2,355.49	2,326.91	1,440.65	7,075.64	4,038.36	5,495.13	1,283.16	1,249.71	815.97	4,126.52	2,326.91	1,249.71	815.97	4,126.52	2,326.91	1,249.71		
4 Interest expended	1,283.16	1,249.71	815.97	4,126.52	2,326.91	3,254.78	665.00	626.70	448.07	1,956.57	1,253.32	1,805.00	2,994.20	2,994.20	1,440.65	7,075.64	4,038.36	5,495.13	1,283.16	1,249.71	815.97	4,126.52		
5 Operating expenses (a+b)	1,283.16	1,249.71	815.97	4,126.52	2,326.91	3,254.78	665.00	626.70	448.07	1,956.57	1,253.32	1,805.00	2,994.20	2,994.20	1,440.65	7,075.64	4,038.36	5,495.13	1,283.16	1,249.71	815.97	4,126.52		
(a) Employees cost	623.01	623.01	367.90	2,169.95	1,070.83	1,449.73	665.00	626.70	448.07	1,956.57	1,253.32	1,805.00	2,994.20	2,994.20	1,440.65	7,075.64	4,038.36	5,495.13	1,283.16	1,249.71	815.97	4,126.52		
(b) Other operating expenses	665.00	626.70	448.07	1,956.57	1,253.32	1,805.00	665.00	626.70	448.07	1,956.57	1,253.32	1,805.00	2,994.20	2,994.20	1,440.65	7,075.64	4,038.36	5,495.13	1,283.16	1,249.71	815.97	4,126.52		
6 Total expenditure (4+5) (excluding provisions & contingencies)	3,566.32	3,576.62	2,256.63	11,202.16	6,362.51	8,750.66	665.00	626.70	448.07	1,956.57	1,253.32	1,805.00	2,994.20	2,994.20	1,440.65	7,075.64	4,038.36	5,495.13	1,283.16	1,249.71	815.97	4,126.52		
7 Operating Profit (EAT) (3-6)	1,287.49	1,074.77	719.23	2,846.94	2,172.73	2,997.66	665.00	626.70	448.07	1,956.57	1,253.32	1,805.00	2,994.20	2,994.20	1,440.65	7,075.64	4,038.36	5,495.13	1,283.16	1,249.71	815.97	4,126.52		
8 Provisions (other than tax) and contingencies (Refer Note 6)	235.25	176.40	29.92	716.96	97.56	164.50	235.25	176.40	29.92	716.96	97.56	164.50	235.25	176.40	29.92	716.96	97.56	164.50	235.25	176.40	29.92	716.96		
9 Exceptional Items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10 Profit from ordinary activities before tax (7-8-9)	952.24	898.37	689.31	2,129.98	2,075.17	2,833.16	952.24	898.37	689.31	2,129.98	2,075.17	2,833.16	952.24	898.37	689.31	2,129.98	2,075.17	2,833.16	952.24	898.37	689.31	2,129.98		
11 Tax expense	335.24	298.86	203.13	795.38	700.33	956.38	335.24	298.86	203.13	795.38	700.33	956.38	335.24	298.86	203.13	795.38	700.33	956.38	335.24	298.86	203.13	795.38		
12 Net Profit from ordinary activities after tax (10-11)	617.00	599.51	486.18	1,334.60	1,374.84	1,876.78	617.00	599.51	486.18	1,334.60	1,374.84	1,876.78	617.00	599.51	486.18	1,334.60	1,374.84	1,876.78	617.00	599.51	486.18	1,334.60		
13 Extraordinary Items (net of tax expense)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14 Net Profit (12-13)	617.00	599.51	486.18	1,334.60	1,374.84	1,876.78	617.00	599.51	486.18	1,334.60	1,374.84	1,876.78	617.00	599.51	486.18	1,334.60	1,374.84	1,876.78	617.00	599.51	486.18	1,334.60		
15 Paid up equity share capital - (of Face Value ₹ 5 per share) (Refer Note 3)	916.25	916.25	385.86	916.25	385.86	386.18	916.25	916.25	385.86	916.25	385.86	386.18	916.25	916.25	385.86	916.25	385.86	386.18	916.25	916.25	385.86	916.25		
16 Reserves (excluding revaluation reserves)	-	-	-	-	-	13,754.91	-	-	-	-	-	13,754.91	-	-	-	-	-	-	-	-	-	-		
17 Analytical Ratios																								
(i) Percentage of shares held by Government of India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(ii) Capital adequacy ratio - Basel III	15.21	15.54	15.96	15.21	15.96	17.17	15.21	15.54	15.96	15.21	15.96	17.17	15.21	15.54	15.96	15.21	15.96	17.17	15.21	15.54	15.96	17.17		
(iii) Earnings per share (before and after extraordinary items and post-bonus) (Refer Note 3)	3.47	3.28	3.01	9.32	8.69	12.07	3.47	3.28	3.01	9.32	8.69	12.07	3.47	3.28	3.01	9.32	8.69	12.07	3.46	3.26	3.01	9.29		
(iv) NPA Ratios																								
a) Gross NPA	2,690.34	2,655.38	1,219.86	2,690.34	1,219.86	1,237.23	2,690.34	2,655.38	1,219.86	2,690.34	1,219.86	1,237.23	2,690.34	2,655.38	1,219.86	2,690.34	1,219.86	1,237.23	2,690.34	2,655.38	1,219.86	1,237.23		
b) Net NPA	1,140.75	1,167.69	619.81	1,140.75	619.81	609.08	1,140.75	1,167.69	619.81	1,140.75	619.81	609.08	1,140.75	1,167.69	619.81	1,140.75	619.81	609.08	1,140.75	1,167.69	619.81	609.08		
c) % of Gross NPA to Gross Advances	2.30	2.35	1.87	2.30	1.87	1.85	2.30	2.35	1.87	2.30	1.87	1.85	2.30	2.35	1.87	2.30	1.87	1.85	2.30	2.35	1.87	1.85		
d) % of Net NPA to Net Advances	0.96	1.05	0.97	0.96	0.97	0.92	0.96	1.05	0.97	0.96	0.97	0.92	0.96	1.05	0.97	0.96	0.97	0.92	0.96	1.05	0.97	0.92		
(v) Return on Assets (average) - not annualised	0.36	0.34	0.48	0.81	0.81	1.46	0.36	0.34	0.48	0.81	0.81	1.46	0.36	0.34	0.48	0.81	0.81	1.46	0.36	0.34	0.48	0.81		

Segment Results

The reportable segments of the Bank as per RBI guidelines are as under:

Segment	Principal activity
Treasury, BMLJ and Corporate Centre	Money market, forex market, derivatives, investments and primary dealership of government securities, Balance Sheet Management (BSM) responsible for Asset Liability Management and Corporate Centre which primarily comprises of support functions.
Retail Banking	Includes lending, deposit taking and other retail services / products including credit cards.
Corporate/Wholesale Banking	Wholesale borrowings and lendings and other related services to the corporate sector which are not included under retail banking.

Particulars	Q4 2015						Q3 2015						Q2 2015						Q1 2015					
	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹	₹		
1 Segment Revenue	1,354.24	1,040.62	894.10	3,271.14	1,942.17	2,735.45	1,718.43	1,641.52	1,150.20	4,918.53	3,245.33	4,438.80	2,251.17	2,356.77	1,211.94	7,044.84	5,942.80	8,193.53	5,224.17	5,038.91	3,856.24	15,234.51	11,130.30	15,367.78
a. Treasury, BMLJ and Corporate Centre	1,718.43	1,641.52	1,150.20	4,918.53	3,245.33	4,438.80	2,251.17	2,356.77	1,211.94	7,044.84	5,942.80	8,193.53	5,224.17	5,038.91	3,856.24	15,234.51	11,130.30	15,367.78	5,224.17	5,038.91	3,856.24	15,234.51	11,130.30	15,367.78
b. Corporate/Wholesale Banking	2,251.17	2,356.77	1,211.94	7,044.84	5,942.80	8,193.53	5,224.17	5,038.91	3,856.24	15,234.51	11,130.30	15,367.78	3,856.24	3,625.55	1,854.41	11,309.21	7,656.56	6,656.56	3,625.55	3,625.55	1,854.41	11,309.21	7,656.56	6,656.56
c. Retail Banking	380.31	417.53	962.04	1,185.41	2,636.42	3,625.55	380.31	417.53	962.04	1,185.41	2,636.42	3,625.55	380.31	417.53	962.04	1,185.41	2,636.42	3,625.55	380.31	417.53	962.04	1,185.41	2,636.42	3,625.55
Sub-total	380.31	417.53	962.04	1,185.41	2,636.42	3,625.55	380.31	417.53	962.04	1,185.41	2,636.42	3,625.55	380.31	417.53	962.04	1,185.41	2,636.42	3,625.55	380.31	417.53	962.04	1,185.41	2,636.42	3,625.55
Less: Inter-segmental revenue	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Unallocated Income	-	-	-	-	-	6.09	-	-	-	-	-	6.09	-	-	-	-	-	-	-	-	-	-	-	6.09
Total	4,943.86	4,621.38	2,894.20	14,049.10	8,499.24	11,748.32	4,943.86	4,621.38	2,894.20	14,049.10	8,499.24	11,748.32	4,943.86	4,621.38	2,894.20	14,049.10	8,499.24	11,748.32	4,943.86	4,621.38	2,894.20	14,049.10	8,499.24	11,748.32
2 Segment Results	105.29	107.77	129.98	27.44	404.55	467.75	568.93	520.84	337.77	1,445.90	1,402.11	1,402.11	317.74	327.76	240.20	665.66	665.66	957.01	317.74	327.76	240.20	665.66	665.66	957.01