

CAPITAL AND LIABILITIES	(₹ in lacs)		
	As at 30.06.2015 (Reviewed)	As at 30.06.2014 (Reviewed)	As at 31.03.2015 (Audited)
Capital	63,578	74,130	63,578
Reserves and surplus	19,63,560	18,38,990	19,12,510
Deposits	3,27,26,426	2,97,42,018	3,16,86,992
Borrowings	33,02,180	31,57,031	35,35,998
Other Liabilities and Provisions	9,23,253	8,39,318	9,62,515
<b>Total</b>	<b>3,89,78,997</b>	<b>3,56,51,487</b>	<b>3,81,61,593</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	14,59,119	12,23,541	15,06,308
Balances with Banks and Money at Call and Short Notice	8,63,331	11,45,203	7,31,494
Investments	1,01,17,390	82,70,152	84,46,172
Advances	2,48,08,024	2,33,93,230	2,55,65,457
Fixed Assets	2,66,095	2,61,645	2,68,195
Other Assets	14,65,038	13,57,716	16,43,967
<b>Total</b>	<b>3,89,78,997</b>	<b>3,56,51,487</b>	<b>3,81,61,593</b>

**NOTES :-**

1. The above financial results for the quarter ended 30.06.2015 arrived at on the same accounting policies as those followed in the preceding financial year ended 31.03.2015, have been reviewed by Audit Committee and taken on record by the Board of Directors of the Bank in the meeting held on 28.07.2015. These financial results have also been subjected to limited review by the Statutory Central Auditors of the Bank.
2. 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.
3. Gratuity, pension, leave encashment, income tax and other usual and necessary provisions have been made on an estimated basis.
4. Towards the wage revision effective from 1<sup>st</sup> November, 2012 pending settlement, an adhoc provision of ₹491 crore is held as on 30<sup>th</sup> June, 2015, which includes ₹27 crore provided during the current quarter.
5. Based on available data, financial statements and the declaration from the borrowers wherever received, the Bank has estimated the liability of ₹27 crore as on 30.06.2015 towards Unhedged Foreign Currency Exposure to their constituents in terms of RBI DBOD Circulars dated 15.01.2014 and 03.06.2014. The amount is fully provided.

6. In accordance with RBI circular DBR.BP.BC.No.31/21.04.018/2015-16 dated 16.07.2015, the Bank has classified deposits placed with NABARD/SIDBI/NHB for meeting shortfall in Priority Sector Lending under ‘Other Assets’, which were hitherto included under ‘Investments’. Similarly, interest income from such deposits has been classified under the head ‘Interest Income-Others’, which was hitherto included under ‘Interest Income-Investments’. Figures for the previous periods have also been regrouped to conform to current period classification.

7. Provision coverage ratio of the Bank as at 30.06.2015 is at 58.05%.

8. Position of investor complaints for the quarter ended 30.06.2015:

	No. of complaints
Pending as on 01.04.2015	Nil
Received during the quarter	180
Resolved during the quarter	180
Pending as on 30.06.2015	Nil

9. Figures of previous period have been rearranged/reclassified/regrouped wherever necessary.

(KISHOR KHARAT)  
EXECUTIVE DIRECTOR

(RAKESH SETHI)  
EXECUTIVE DIRECTOR

(K. SUBRAHMANYAM)  
EXECUTIVE DIRECTOR

(ARUN TIWARI)  
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai.  
Date: 28.07.2015