

PART I - Statement of unaudited financial results for the quarter ended June 30, 2013 <span style="float: right;">(` in lakhs)</span>								
Particulars	Standalone				Consolidated			
	Quarter ended 30.06.2013	Quarter ended 31.03.2013	Quarter ended 30.06.2012	Year ended 31.03.2013	Quarter ended 30.06.2013	Quarter ended 31.03.2013	Quarter ended 30.06.2012	Year ended 31.03.2013
	(Reviewed)	(see note 8)	(Reviewed)	(Audited)	(Reviewed)	(see note 8)	(Reviewed)	(Audited)
<b>1 Income from operations</b>								
(a) Income from operations (see note 3)	2134,43	2083,02	1758,11	7753,51	2294,39	2216,79	1834,43	8126,80
(b) Other operating income	3,61	72	6,33	11,79	3,61	72	6,33	11,79
<b>Total income from operations</b>	<b>2138,04</b>	<b>2083,74</b>	<b>1764,44</b>	<b>7765,30</b>	<b>2298,00</b>	<b>2217,51</b>	<b>1840,76</b>	<b>8138,59</b>
<b>2 Expenses</b>								
(a) Employee benefits expense	31,48	42,88	23,38	136,99	68,52	77,96	65,89	291,64
(b) Other expenses	23,56	35,47	15,46	84,77	62,30	69,37	41,55	203,36
(c) Provisions and contingencies	59,13	211,10	103,22	394,11	59,17	164,72	102,55	349,63
(d) Depreciation and amortisation expense	6,02	6,86	6,82	27,45	7,62	8,61	8,55	34,40
<b>Total expenses</b>	<b>120,19</b>	<b>296,31</b>	<b>148,88</b>	<b>643,32</b>	<b>197,61</b>	<b>320,66</b>	<b>218,54</b>	<b>879,03</b>
<b>3 Profit from operations before other income, finance costs and exceptional items (1-2)</b>	<b>2017,85</b>	<b>1787,43</b>	<b>1615,56</b>	<b>7121,98</b>	<b>2100,39</b>	<b>1896,85</b>	<b>1622,22</b>	<b>7259,56</b>
4 Other income (see note 4)	49	45	4,40	11,19	57	90	1,41	9,83
<b>5 Profit from ordinary activities before finance costs and exceptional items (3+4)</b>	<b>2018,34</b>	<b>1787,88</b>	<b>1619,96</b>	<b>7133,17</b>	<b>2100,96</b>	<b>1897,75</b>	<b>1623,63</b>	<b>7269,39</b>
6 Finance costs	1264,80	1196,64	1070,37	4665,19	1277,52	1204,33	1070,59	4675,83
7 Exceptional items	-	-	-	-	-	-	-	-
<b>8 Profit from ordinary activities before tax (5-6±7)</b>	<b>753,54</b>	<b>591,24</b>	<b>549,59</b>	<b>2467,98</b>	<b>823,44</b>	<b>693,42</b>	<b>553,04</b>	<b>2593,56</b>
9 Tax expense (net)	239,00	140,20	165,70	703,00	262,71	164,57	171,34	751,13
<b>10 Net profit from ordinary activities after tax (8-9)</b>	<b>514,54</b>	<b>451,04</b>	<b>383,89</b>	<b>1764,98</b>	<b>560,73</b>	<b>528,85</b>	<b>381,70</b>	<b>1842,43</b>
11 Extraordinary items (net of tax)	-	-	-	-	-	-	-	-
<b>12 Net profit after tax before share of minority interest and share of profit from associates (10±11)</b>	<b>514,54</b>	<b>451,04</b>	<b>383,89</b>	<b>1764,98</b>	<b>560,73</b>	<b>528,85</b>	<b>381,70</b>	<b>1842,43</b>
13 Share of profit from associates (equity method)	-	-	-	-	27	67	(29)	1,86
14 Share of minority interest	-	-	-	-	3,69	3,82	1,63	8,09
<b>15 Net Profit after tax, share of minority interest and share of profit from associates (12+13-14)</b>	<b>514,54</b>	<b>451,04</b>	<b>383,89</b>	<b>1764,98</b>	<b>557,31</b>	<b>525,70</b>	<b>379,78</b>	<b>1836,20</b>
16 Paid-up equity share capital (see note 5) (Face value ` 10/- each)	1514,99	1514,73	1513,32	1514,73	1514,99	1514,73	1513,32	1514,73
17 Reserves excluding revaluation reserves				11942,58				12167,89
<b>18 Earnings per share</b> (of ` 10/- each)(not annualised)								
(a) Basic (`) (see note 5)	3.40	2.98	2.54	11.66	3.68	3.47	2.51	12.13
(b) Diluted (`) (see note 5)	3.38	2.95	2.53	11.59	3.66	3.44	2.50	12.06



2 The analytical ratios and key data relating to standalone results are as under:

Particulars	Standalone			
	Quarter ended 30.06.2013	Quarter ended 31.03.2013	Quarter ended 30.06.2012	Year ended 31.03.2013
	(Reviewed)	(see note 8)	(Reviewed)	(Audited)
(i) <b>Capital adequacy ratio</b>	<b>23.04%</b>	22.10%	21.83%	22.10%
(ii) <b>NPA Ratio (see note 6)</b>				
(a) Amount of gross NPA	<b>181,67</b>	85,12	150,26	85,12
(b) Amount of net NPA	<b>112,46</b>	28,91	72,68	28,91
(c) % of gross NPA to gross advances	<b>0.32%</b>	0.15%	0.30%	0.15%
(d) % of net NPA to net advances	<b>0.20%</b>	0.05%	0.14%	0.05%
(iii) <b>Return on assets (annualised)</b>	<b>2.81%</b>	2.61%	2.47%	2.63%

For and on behalf of the Board  
sd/-  
Rajiv B. Lall  
Executive Chairman