

(iv) NPA Ratios					
a) Gross NPA	8202	7787	8202	7787	7750
b) Net NPA	4042	3913	4042	3913	4194
c) % of Gross NPA	1.05%	1.76%	1.05%	1.76%	1.54%
d) % of Net NPA	0.52%	0.89%	0.52%	0.89%	0.84%
e) Return on Assets (average) – Annualised	0.24%	0.07%	0.19%	0.37%	0.35%
18. Public Shareholding					
- Number of shares	85135100	64115600	85135100	64115600	64115600
- Percentage of shareholding	100%	100%	100%	100%	100%
19. Promoters and promoter group shareholding					
a) Pledged/Encumbered	Not Applicable				
▪ Number of shares					
▪ Percentage of shares (as a % of the total shareholding of promoter and promoter group)					
▪ Percentage of shares (as a % of the total share capital of the company)					
b) Non-encumbered					
▪ Number of Shares					
▪ Percentage of shares (as a % of the total shareholding of promoter and promoter group)					
▪ Percentage of shares (as a % of the total share capital of the company)					

* Not annualised

Segmental Results

Part A: Business segments

(₹ in lakhs)

Particulars	For the quarter ended		For the nine months ended		For the year ended
	31.12.2010 (Reviewed)	31.12.2009 (Reviewed)	31.12.2010 (Reviewed)	31.12.2009 (Reviewed)	31.03.2010 (Audited)
1. Segment Revenue					
(a) Treasury	6301	3346	15779	9944	13481
(b) Retail Banking	12619	4939	26504	13675	14066
(c) Corporate/Wholesale Banking	9399	7409	28765	20395	34737
(d) Other Banking Operations	-	(48)	-	305	-
(e) Unallocated	3	-	46	-	272
Total	28322	15646	71094	44319	62556
Less: Inter Segment Revenue	-	-	-	-	-
Income from Operations	28322	15646	71094	44319	62556
2. Segment Results (Profit (+)/Loss (-) before tax and after interest from each segment)					
(a) Treasury	121	718	1154	1481	1682
(b) Retail Banking	1052	50	2256	758	1625
(c) Corporate/Wholesale Banking	636	144	1953	1197	2714
(d) Other Banking Operations	-	(48)	-	305	-
(e) Unallocated	-	-	-	-	-
Total	1809	864	5363	3741	6021
Less : (i) Interest	-	-	-	-	-
(ii) Other Un-allocable expenditure net off	835	857	3298	1739	3247
(iii) Un-allocable income	-	-	-	-	-
Profit Before Tax	974	7	2065	2002	2774
3. Capital Employed					
(a) Treasury	26795	5697	26795	5697	14418
(b) Retail Banking	24575	13858	24575	13858	6181
(c) Corporate/Wholesale Banking	27173	20598	27173	20598	15909
(d) Other Banking Operations	-	-	-	-	-
(e) Unallocated	5049	4065	5049	4065	7500
Total	83592	44218	83592	44218	44008

"Business Segments have been identified and reported taking into account, the target customer profile, the nature of products and services, the differing risks and returns, the organization structure, the internal business reporting system and the guidelines prescribed by Reserve Bank of India."

Part B Geographical Segments

Since the Bank is having domestic operations only, no reporting is necessary under this segment.

Notes

1. The above unaudited financial results reviewed by the audit committee have been approved by the Board of Directors at their meeting held on 21st January, 2011 and have been subjected to limited review by the Statutory Auditors of the Bank.
2. The working results for the quarter ended 31st December, 2010 have been arrived at after making provision for Income Tax and other usual and necessary provisions on an estimated and proportionate basis. Provisions for Non Performing Assets, Standard Assets, Restructured Advances, Non Performing Investments and Depreciation on Investments are made in accordance with the guidelines issued by Reserve Bank of India.
3. In terms of Agricultural Debt Waiver and Debt Relief Scheme, 2008, framed by the Government of India, the Bank has received ₹ 313 lakhs from Reserve Bank of India. on account of loans to small and marginal farmers, out of the amount eligible for debt waiver of ₹ 435 lakhs. The balance amount of ₹ 122 lakhs has been shown as receivables and classified under the head "Advances".
4. Details of Investor Complaints for the quarter ended 31st December, 2010: Beginning – Nil, Received – 2, Disposed off – 2, Closing - Nil.
5. Pursuant to the resolution passed in the meeting of Board of Directors of even date, the Bank will be increasing the authorized capital from 10 crore equity shares of ₹ 10/- each to 20 crore equity shares of ₹ 10/- each and issue not exceeding 5.50 crore equity shares of ₹ 10/- each either by Preferential Issue of shares or by Private Placement or by Qualified Institutional Placement or securities convertible into equity shares or Global Depository Receipts (GDRs) / American Depository Receipts (ADRs) or the issue of Foreign Currency Convertible Bonds or ordinary shares (through depository receipt mechanism), subject to prior approval of Reserve Bank of India, necessary approvals from regulators from time to time and that of shareholders.
6. The figures for the previous period/year have been regrouped or rearranged wherever necessary to conform to current period's classification.

By order of the Board

Sd/-

Mumbai
January 21, 2011

AMITABH CHATURVEDI
(MANAGING DIRECTOR & C.E.O.)