

**UNAUDITED FINANCIAL RESULTS
FOR THE QUARTER AND HALF YEAR ENDED 30 SEPTEMBER, 2009**

(Rs. in Lakhs)

Particulars	Quarter ended		Half year ended		Year Ended
	30.09.2009 (Unaudited)	30.09.2008 (Unaudited)	30.09.2009 (Unaudited)	30.09.2008 (Unaudited)	31.03.2009 (Audited)
1. Interest earned (a)+(b)+(c)+(d)	12374	9623	24428	18175	40841
(a) Interest/discount on advances/Bills	10046	6615	19602	12525	29209
(b) Income on Investments	2296	2025	4276	3890	7903
(c) Interest on balances with RBI and other Inter Bank funds	32	983	390	1760	3729
(d) Others	0	0	160	0	0
2. Other Income	2738	1187	4244	2630	7936
3. Total Income (1 + 2)	15112	10810	28672	20805	48777
4. Interest Expended	9654	6575	18675	12570	28680
5. Operating expenses (i) +(ii)	4352	2821	7580	5272	11307
(i) Employees Cost	2599	1634	4423	2922	6256
(ii) Other operating expenses	1753	1187	3157	2350	5051
6. Total Expenditure (4+5) excluding provisions and contingencies	14006	9396	26255	17842	39987
7. Operating Profit before provisions and contingencies (3-6)	1106	1414	2417	2963	8790
8. Provisions (other than tax) and Contingencies	280	(25)	423	275	824
9. Exceptional Items	NIL	NIL	NIL	NIL	NIL
10. Profit (+)/Loss (-) from Ordinary Activities before tax (7-8-9)	826	1439	1994	2688	7966
11. Tax Expense	200	561	356	858	2221
12. Net Profit (+)/Loss (-) from Ordinary Activities after Tax (10-11)	626	878	1638	1830	5745
13. Extraordinary items (net of tax expense)	NIL	NIL	NIL	NIL	NIL
14. Net Profit(+)/Loss(-) for the period (12-13)	626	878	1638	1830	5745
15. Paid-up equity share capital (Face value Rs.10)	6412	6412	6412	6412	6412
16. Reserves – Excluding Revaluation Reserves (as per Balance Sheet of previous accounting year)	34323	12284	34323	12284	34323
17. Analytical Ratios					
(i) Percentage of share holding of Govt. of India	NIL	NIL	NIL	NIL	NIL
(ii) Capital Adequacy Ratio – Basel I	14.93	15.56%	14.93	15.56%	14.44%
Basel II	15.90	N.A.	15.90	N.A.	15.38%
(iii) Earnings per Share (EPS)					
a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year	*0.98	*1.37	*2.55	*2.99	9.16
b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year	*0.98	*1.37	*2.55	*2.99	9.16
(iv) NPA Ratios					
(a) Gross NPA					
(b) Net NPA					
(c) % of Gross NPA					
(d) % of Net NPA					
(e) Return on Assets (average) +dx	pd%	IL		NIetu	

	Quarter ended		Half year ended		Year ended
	30.09.2009 (Unaudited)	30.09.2008 (Unaudited)	30.09.2009 (Unaudited)	30.09.2008 (Unaudited)	31.03.2009 (Audited)
2. Segment Results (Profit (+)/Loss (-) before tax and after interest from each segment)					
(a) Treasury	327	872	763	1264	2740
(b) Retail Banking	206	469	708	1383	3122
(c) Corporate/Wholesale Banking	421	444	1052	856	3758
(d) Other Banking Operations	291	97	353	295	734
(e) Unallocated	0	0	0	0	0
Total	1245	1882	2876	3798	10354
Less: (i) Interest	0	0	0	0	0
(ii) Other Un-allocable Expenditure net off	419	443	882	1110	2388
(iii) Un-allocable income	0	0	0	0	0
Profit Before Tax	826	1439	1994	2688	7966
3. Capital Employed					
(a) Treasury	4631	5292	4631	5292	2633
(b) Retail Banking	14403	22328	14403	22328	18353
(c) Corporate/Wholesale Banking	21408	13831	21408	13831	22090
(d) Other Banking Operations	0	0	0	0	0
(e) Unallocated	3644	(2147)	3644	(2147)	(628)
Total	44086	39304	44086	39304	42448

"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 RBI."

Part B Geographical Segments

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

Mumbai
24.10.2009

By order of the Board

Sd/-

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