

**STATE BANK OF BIKANER AND JAIPUR**  
(ASSOCIATE OF THE STATE BANK OF INDIA)  
**HEAD OFFICE : TILAK MARG**  
**JAIPUR**

**AUDITED FINANCIAL RESULTS FOR THE QUARTER/YEAR ENDED 31ST MARCH, 2015**

₹ in crores

S. No.	PARTICULARS	Quarter Ended			Year Ended	
		31.03.2015	31.12.2014	31.03.2014	31.03.2015	31.03.2014
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)
1	<b>Interest Earned (a+b+c+d)</b>	<b>2242.75</b>	<b>2283.40</b>	<b>2117.47</b>	<b>9005.45</b>	<b>8168.56</b>
	(a) Interest/discount on advances/bills	1748.66	1794.85	1699.22	7120.41	6562.46
	(b) Income on investments	486.62	468.65	399.63	1824.34	1550.56
	(c) Interest on balances with RBI and other Inter Bank Funds	2.78	17.89	2.57	49.01	30.76
	(d) Others	4.69	2.01	16.05	11.69	24.78
2	<b>Other Income</b>	<b>391.91</b>	<b>193.29</b>	<b>336.47</b>	<b>926.39</b>	<b>876.34</b>
3	<b>Total Income (1+2)</b>	<b>2634.66</b>	<b>2476.69</b>	<b>2453.94</b>	<b>9931.84</b>	<b>9044.90</b>
4	<b>Interest Expended</b>	<b>1542.02</b>	<b>1535.80</b>	<b>1377.01</b>	<b>6064.02</b>	<b>5344.78</b>
5	<b>Operating Expenses (i) + (ii)</b>	<b>477.78</b>	<b>453.20</b>	<b>572.74</b>	<b>1763.71</b>	<b>2005.46</b>
	(i) Employees cost	272.75	257.38	348.08	1012.92	1295.64
	(ii) Other Operating Expenses	205.03	195.82	224.66	750.79	709.82
6	<b>Total Expenditure (4+5) excluding provisions and contingencies</b>	<b>2019.80</b>	<b>1989.00</b>	<b>1949.75</b>	<b>7827.73</b>	<b>7350.24</b>
7	<b>Operating Profit before provisions and contingencies (3-6)</b>	<b>614.86</b>	<b>487.69</b>	<b>504.19</b>	<b>2104.11</b>	<b>1694.66</b>
8	<b>Provisions (other than tax) and Contingencies</b>	<b>221.01</b>	<b>244.51</b>	<b>242.44</b>	<b>969.03</b>	<b>683.74</b>
9	<b>Exceptional Items</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
10	<b>Profit (+)/Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>393.85</b>	<b>243.18</b>	<b>261.75</b>	<b>1135.08</b>	<b>1010.92</b>
11	<b>Tax Expense</b>	<b>113.60</b>	<b>79.79</b>	<b>24.12</b>	<b>358.21</b>	<b>279.23</b>
12	<b>Net Profit(+)/Loss(-) from Ordinary Activities after tax (10-11)</b>	<b>280.25</b>	<b>163.39</b>	<b>237.63</b>	<b>776.87</b>	<b>731.69</b>
13	<b>Extraordinary items (net of tax expense)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
14	<b>Net Profit(+)/Loss(-) for the period (12-13)</b>	<b>280.25</b>	<b>163.39</b>	<b>237.63</b>	<b>776.87</b>	<b>731.69</b>
15	<b>Paid-up equity share capital (Face Value of the Share : Rs.10/- each)</b>	<b>70.00</b>	<b>70.00</b>	<b>70.00</b>	<b>70.00</b>	<b>70.00</b>
16	<b>Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)</b>	<b>5942.68</b>	<b>5285.92</b>	<b>5285.92</b>	<b>5942.68</b>	<b>5285.92</b>



₹ in crores

S. No.	PARTICULARS	Quarter Ended			Year Ended	
		31.03.2015	31.12.2014	31.03.2014	31.03.2015	31.03.2014
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)
17	<b>Analytical Ratios</b>					
	i) Percentage of shares held by Government of India	NIL	NIL	NIL	NIL	NIL
	ii) Capital Adequacy Ratio Basel - II	11.69%	10.50%	11.71%	11.69%	11.71%
	: Basel - III	11.57%	10.48%	11.55%	11.57%	11.55%
	iii) Earning Per share (in Rupees)					
	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 (not to be annualised) (in Rupees)	40.04	23.34	33.95	110.98	104.53
	b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not to be annualised) (in Rupees)	40.04	23.34	33.95	110.98	104.53
	iv) NPA Ratios					
	a) Gross non-performing assets	2945.14	2959.96	2732.78	2945.14	2732.78
	Net non-performing assets	1769.17	1745.25	1770.85	1769.17	1770.85
	b) % of Gross NPAs	4.14%	4.38%	4.18%	4.14%	4.18%
	% of Net NPAs	2.54%	2.64%	2.76%	2.54%	2.76%
	c) Return on Assets	1.17%	0.69%	1.08%	0.84%	0.87%
18	<b>Public Shareholding</b>					
	- No. of shares	17450076	17450076	17450076	17450076	17450076
	- Percentage of Shareholding	24.93%	24.93%	24.93%	24.93%	24.93%
19	<b>Shareholding</b>					
	a) Pledged/ Encumbered					
	- Number of shares	NIL	NIL	NIL	NIL	NIL
	- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	NIL	NIL	NIL	NIL	NIL
	- Percentage of shares (as a % of the total share capital of the Company)	NIL	NIL	NIL	NIL	NIL
	b) Non-encumbered					
	- Number of shares	52549924	52549924	52549924	52549924	52549924
	- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	100.00%	100.00%	100.00%	100.00%	100.00%
	- Percentage of shares (as a % of the total share capital of the Company)	75.07%	75.07%	75.07%	75.07%	75.07%



**AUDITED SEGMENTAL RESULTS FOR THE QUARTER/YEAR ENDED 31ST MARCH, 2015**

₹ in crores

S. No.	PARTICULARS	Quarter Ended			Year Ended	
		31.03.2015	31.12.2014	31.03.2014	31.03.2015	31.03.2014
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)
<b>1</b>	<b>Segmental Revenue (Income)</b>					
	a. Treasury	530.31	543.73	435.65	2027.03	1719.76
	b. Corporate / Wholesale Banking	1090.16	1416.37	1187.35	5014.43	4637.94
	c. Retail Banking	1466.13	990.89	1191.58	4621.32	4220.22
	<b>Total</b>	<b>3086.60</b>	<b>2950.99</b>	<b>2814.58</b>	<b>11662.78</b>	<b>10577.92</b>
	Less : Inter Segment Revenue	451.94	474.31	360.64	1730.95	1533.03
	<b>Income from Operations</b>	<b>2634.66</b>	<b>2476.68</b>	<b>2453.94</b>	<b>9931.83</b>	<b>9044.89</b>
<b>2</b>	<b>Segmental Results after Provisions and before Tax</b>					
	a. Treasury	(26.21)	(12.20)	(19.18)	(114.39)	(98.51)
	b. Corporate / Wholesale Banking	207.89	177.85	163.51	742.58	681.42
	c. Retail Banking	254.49	121.93	165.45	684.37	620.04
	<b>Total</b>	<b>436.17</b>	<b>287.58</b>	<b>309.78</b>	<b>1312.56</b>	<b>1202.95</b>
	Less : Unallocated Expenses	42.32	44.40	48.00	177.50	192.02
<b>3</b>	<b>Operating Profit (Profit before tax)</b>					
		<b>393.85</b>	<b>243.18</b>	<b>261.78</b>	<b>1135.08</b>	<b>1010.93</b>
	Provision for Taxes	113.61	79.79	24.12	358.21	279.23
	Extraordinary Profit / Loss	0.00	0.00	0.00	0.00	0.00
<b>4</b>	<b>Net Profit</b>	<b>280.24</b>	<b>163.39</b>	<b>237.66</b>	<b>776.87</b>	<b>731.69</b>
	<b>OTHER INFORMATION</b>					
<b>5</b>	<b>Capital Employed (Segment Assets - Segment Liabilities)</b>					
	a. Treasury	(16.49)	1200.08	7.58	(16.49)	7.58
	b. Corporate / Wholesale Banking	4150.62	3551.72	4345.26	4150.62	4345.26
	c. Retail Banking	3285.76	2734.99	3007.52	3285.76	3007.52
	d. Unallocated Capital	(1407.20)	(1634.27)	(2004.44)	(1407.20)	(2004.44)
	<b>Total</b>	<b>6012.69</b>	<b>5852.52</b>	<b>5355.92</b>	<b>6012.69</b>	<b>5355.92</b>



**SUMMARISED BALANCE-SHEET AS ON 31ST MARCH, 2015**

₹ in crores

	Schedule	As on 31.03.2015 (Audited)	As on 31.03.2014 (Audited)
<b><u>CAPITAL AND LIABILITIES</u></b>			
Capital	1	70.00	70.00
Reserves and Surplus	2	5942.68	5285.92
Deposits	3	84239.27	73874.72
Borrowings	4	7573.39	6706.36
Other liabilities and provisions	5	4476.20	4939.97
<b>TOTAL</b>		<b>102301.54</b>	<b>90876.97</b>
<b><u>ASSETS</u></b>			
Cash and balances with Reserve Bank of India	6	7787.20	6746.40
Balances with banks and money at call and short notice	7	149.66	260.27
Investments	8	22465.42	17750.28
Advances	9	69548.42	64172.09
Fixed Assets	10	392.71	264.19
Other Assets	11	1958.13	1683.74
<b>TOTAL</b>		<b>102301.54</b>	<b>90876.97</b>



## Notes to Published Results

1. The financial results for the quarter and year ended 31<sup>st</sup> March 2015 have been arrived at after considering provisions for Gratuity, Pension & Leave Encashment on retirement on the basis of actuarial valuation, Provision on Income Tax, Wealth Tax, Bonus and also provisions for NPAs, Standard Assets and Investment Depreciation on the basis of prudential norms and specific guidelines issued by Reserve Bank of India.
2. In terms of RBI guidelines on provision for the sacrifice amount on restructured/rescheduled advances, erosion in fair value of advances has been provided for an amount of ₹.224.25 crores (Previous year ₹.85.47 crores).
3. (a) In case of restructured loans as standard assets under CDR/Non-CDR mechanism, classification of advances and consequent income recognition have been done based on major compliances of terms and conditions of restructured package including extension period wherever applicable.  
  
(b) The classification of advances in respect of unaudited branches having sizeable agriculture loans is system driven. Discrepancies if any, are not material.
4. The Bank's operations are classified into four segments viz Treasury Operations, Corporate/Wholesale Banking Operations, Retail Banking Operations and Other Banking Operations. The Bank operates only in domestic geographic segment. The entire Indian Operations are being treated as a single reportable segment and hence secondary / geographic segment is not considered necessary.
5. During the year, in terms of RBI Circular No.DOB.No.BP.BC.85/21.06.200/2013-14 dated 15.01.2014, the Bank has provided an amount of ₹.10.76 Crores towards Unhedged Foreign Currency Exposure based on the details furnished by the constituents.
6. During the year, the bank has provided an amount of Rs.72.22 crores towards pension and Rs.58.59 crores towards gratuity as estimated by the Actuary.
7. In terms of RBI Circular.DBOD.BP.BC.2/21.06.201/2013-14 dated 01.07.2013, Banks are required to make Pillar-3 disclosures under Basel III Capital Regulations. These details are being made available on our website [www.sbbjbank.com](http://www.sbbjbank.com).
8. Provision of ₹.113.70 Crore (Previous year ₹.115.70 crores) has been made during the year towards arrears for wage revision, which will be effective from 1st November, 2012.
9. Provision Coverage Ratio (PCR) to Gross Non-Performing Assets of the Bank (including AUCA) as on 31.03.2015 is 57.05%.
10. The Board of Directors have declared an interim dividend of 143% i.e. ₹.14.30 per share (face value of share ₹.10.00 per share) during the FY 2014-15. Interim Dividend may be treated as final dividend.



11. Public disclosure of investor complaints for the quarter ended 31.03.2015: -

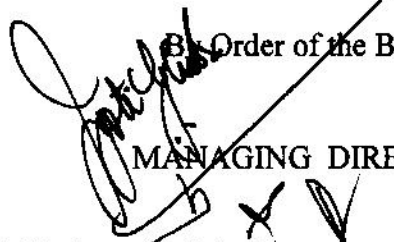
a) Pending at the beginning of the quarter	NIL	b) Received during the quarter	2
c) Disposed of during the quarter	2	d) Pending at the end of the quarter	NIL

12. The figures of last quarter are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of third quarter of the respective financial year.

13. The figures of previous periods have been regrouped, wherever necessary.

14. The above financial results have been reviewed by the Audit Committee of the Board and have been approved by the Board of Directors of the Bank at its meeting held on 06<sup>th</sup> May 2015.

Mumbai  
May 06, 2015

  
Order of the Board  
MANAGING DIRECTOR

For Chaturvedi & Co

For M. K. Aggarwal & Co