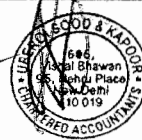


**STATE BANK OF BIKANER AND JAIPUR**  
(ASSOCIATE OF THE STATE BANK OF INDIA)  
**HEAD OFFICE : TILAK MARG**  
**JAIPUR**

**REVIEWED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2015**  
₹ in crores

S. No.	PARTICULARS	Quarter Ended			Year Ended
		30.06.2015	31.03.2015	30.06.2014	31.03.2015
		(Reviewed)	(Audited)	(Reviewed)	(Audited)
1	<b>Interest Earned (a+b+c+d)</b>	<b>2429.58</b>	<b>2242.75</b>	<b>2227.07</b>	<b>9005.45</b>
	(a) Interest/discount on advances/bills	1907.22	1748.66	1791.12	7120.41
	(b) Income on investments	512.05	486.62	424.42	1824.34
	(c) Interest on balances with RBI and other Inter Bank Funds	6.92	2.78	9.31	49.01
	(d) Others	3.39	4.69	2.22	11.69
2	<b>Other Income</b>	<b>253.68</b>	<b>391.91</b>	<b>182.73</b>	<b>926.39</b>
3	<b>Total Income (1+2)</b>	<b>2683.26</b>	<b>2634.66</b>	<b>2409.80</b>	<b>9931.84</b>
4	<b>Interest Expended</b>	<b>1608.19</b>	<b>1542.02</b>	<b>1475.39</b>	<b>6064.02</b>
5	<b>Operating Expenses (i) + (ii)</b>	<b>449.28</b>	<b>477.78</b>	<b>415.11</b>	<b>1763.71</b>
	(i) Employees cost	243.80	272.75	248.92	1012.92
	(ii) Other Operating Expenses	205.48	205.03	166.19	750.79
6	<b>Total Expenditure (4+5) excluding provisions and contingencies</b>	<b>2057.47</b>	<b>2019.80</b>	<b>1890.50</b>	<b>7827.73</b>
7	<b>Operating Profit before provisions and contingencies (3-6)</b>	<b>625.79</b>	<b>614.86</b>	<b>519.30</b>	<b>2104.11</b>
8	<b>Provisions (other than tax) and Contingencies</b>	<b>212.94</b>	<b>221.01</b>	<b>198.64</b>	<b>969.03</b>
9	<b>Exceptional Items</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>412.85</b>	<b>393.85</b>	<b>320.66</b>	<b>1135.08</b>
11	<b>Tax Expense</b>	<b>142.23</b>	<b>113.60</b>	<b>106.07</b>	<b>358.21</b>
12	<b>Net Profit(+)/Loss(-) from Ordinary Activities after tax (10-11)</b>	<b>270.62</b>	<b>280.25</b>	<b>214.59</b>	<b>776.87</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>
14	<b>Net Profit(+)/Loss(-) for the period (12-13)</b>	<b>270.62</b>	<b>280.25</b>	<b>214.59</b>	<b>776.87</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>
16	<b>Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)</b>	<b>5942.68</b>	<b>5942.68</b>	<b>5285.92</b>	<b>5942.68</b>



**स्टेट बैंक ऑफ बीकानेर एण्ड जयपुर**  
**STATE BANK OF BIKANER AND JAIPUR**

₹ in crores

S. No.	PARTICULARS	Quarter Ended			Year Ended
		30.06.2015	31.03.2015	30.06.2014	31.03.2015
		(Reviewed)	(Audited)	(Reviewed)	(Audited)
17	Analytical Ratios				
	i) Percentage of shares held by Government of India	NIL	NIL	NIL	NIL
	ii) Capital Adequacy Ratio Basel - II	11.20%	11.69%	11.34%	11.69%
	: Basel - III	11.04%	11.57%	11.23%	11.57%
	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)	38.66	40.04	30.66	110.98
	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)	38.66	40.04	30.66	110.98
	iv) NPA Ratios				
	a) Gross non-performing assets	3133.39	2945.14	2331.38	2945.14
	Net non-performing assets	1622.75	1769.17	1357.45	1769.17
	b) % of Gross NPAs	4.45%	4.14%	3.60%	4.14%
	% of Net NPAs	2.36%	2.54%	2.14%	2.54%
	c) Return on Assets	1.07%	1.17%	0.95%	0.84%
18	Public Shareholding				
	- No. of shares	17450076	17450076	17450076	17450076
	- Percentage of Shareholding	24.93%	24.93%	24.93%	24.93%
19	Promoters and promoter group Shareholding				
	a) Pledged/ Encumbered				
	- Number of shares	NIL	NIL	NIL	NIL
	- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	NIL	NIL	NIL	NIL
	- Percentage of shares (as a % of the total share capital of the Company)	NIL	NIL	NIL	NIL
	b) Non-encumbered				
	- Number of shares	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%
	- Percentage of shares (as a % of the total share capital of the Company)	75.07%	75.07%	75.07%	75.07%



स्टेट बैंक ऑफ बीकानेर एण्ड जयपुर  
STATE BANK OF BIKANER AND JAIPUR

**REVIEWED SEGMENTAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2015**

₹ in crores

S. No.	PARTICULARS	Quarter Ended			Year Ended
		30.06.2015	31.03.2015	30.06.2014	31.03.2015
		(Reviewed)	(Audited)	(Reviewed)	(Audited)
1	<b>Segmental Revenue (Income)</b>				
	a. Treasury	595.07	530.31	466.96	2027.03
	b. Corporate / Wholesale Banking	1321.67	1090.16	1255.37	5014.43
	c. Retail Banking	1252.11	1466.13	1071.95	4621.32
	<b>Total</b>	<b>3168.85</b>	<b>3086.60</b>	<b>2794.28</b>	<b>11662.78</b>
	Less : Inter Segment Revenue	485.60	451.94	384.47	1730.95
	<b>Income from Operations</b>	<b>2683.25</b>	<b>2634.66</b>	<b>2409.81</b>	<b>9931.83</b>
2	<b>Segmental Results after Provisions and before Tax</b>				
	a. Treasury	(7.74)	(26.21)	(28.02)	(114.39)
	b. Corporate / Wholesale Banking	238.03	207.89	213.10	742.58
	c. Retail Banking	225.50	254.49	181.96	684.37
	<b>Total</b>	<b>455.82</b>	<b>436.17</b>	<b>367.04</b>	<b>1312.57</b>
	Less : Unallocated Expenses	42.97	42.32	46.38	177.50
3	<b>Operating Profit (Profit before tax)</b>				
		412.86	393.85	320.66	1135.08
	Provision for Taxes	142.24	113.61	106.07	358.21
	Extraordinary Profit / Loss	0.00	0.00	0.00	0.00
4	<b>Net Profit</b>	<b>270.62</b>	<b>280.24</b>	<b>214.59</b>	<b>776.87</b>
	<b>OTHER INFORMATION</b>				
5	<b>Capital Employed (Segment Assets - Segment Liabilities)</b>				
	a. Treasury	162.36	(16.49)	364.71	(16.49)
	b. Corporate / Wholesale Banking	4100.69	4150.62	4030.45	4150.62
	c. Retail Banking	3396.11	3285.76	2938.11	3285.76
	d. Unallocated Capital	(1375.86)	(1407.20)	(1762.75)	(1407.20)
	<b>Total</b>	<b>6283.30</b>	<b>6012.69</b>	<b>5570.52</b>	<b>6012.69</b>



**स्टेट बैंक ऑफ बीकानेर एण्ड जयपुर**  
**STATE BANK OF BIKANER AND JAIPUR**

1. The financial results for the quarter ended 30<sup>th</sup> June 2015 have been arrived at after considering provisions for Non-performing Assets (Loans), Standard Assets, Restructured Advances and Investment Depreciation on the basis of prudential norms and specific guidelines issued by Reserve Bank of India. Provision for Taxes and other usual and necessary provisions including employee benefits, depreciation on fixed assets have been made on estimated / proportionate basis, which are subject to adjustment at the year-end.
2. 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.
3. **Loans :-**
  - (a) In case of restructured loans as standard assets under CDR/Non-CDR, 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) In terms of RBI Circular No.DBR.No.BP.BC.27/21.04.048/2015-16 dated 02.07.2015, there has been a change in the method of calculating discount rate for computing net present value of future cash flows for determination of erosion in the fair value of advances, on restructuring. Accordingly, there is a reduction of provisioning for diminution in fair value, by Rs.156.85 crores.
  - (c) In terms of RBI Circular No.BP.BC.83/21.04.048/2014-15 dated 01.04.2015, the provisions pertaining to a fraud account is being provided not exceeding in four quarters starting from the quarter in which the fraud is detected. An amount of Rs.78.33 crores has been provided during the current quarter and balance amount of Rs.156.65 crores is required to be provided for in next two quarters.
  - (d) In terms of RBI Master Circular No.DBOD.NO.BP.BC.2/21.04.048/2015-16 dated 01.07.2015, loss, if any, on sale of NPAs to Asset Reconstruction Companies, effected after Feb 25,2014 may be accounted for within a period of two years from the sale; an amount of Rs.67.61 crores still remains to be amortised.
  - (e) Provision Coverage Ratio (PCR) to Gross Non-Performing Assets of the Bank (including AUCA) as on 30.06.2015 is 62.30%.
4. In terms of RBI guidelines, the valuation of the Security Receipts (SRs), received as consideration of sale of assets to Asset Reconstruction Companies, has been made at cost of acquisition of such SRs.
5. During the quarter, the Bank has provided an amount of Rs.12.75 crores towards pension and Rs.14.92 crores towards gratuity as estimated by the Actuary.



**स्टेट बैंक ऑफ बीकानेर एण्ड जयपुर**  
**STATE BANK OF BIKANER AND JAIPUR**

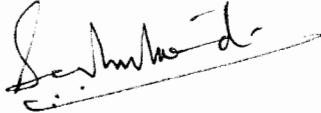
6. Provision of ₹.16.00 Crore has been made during the quarter towards arrears for wage revision. As on 30<sup>th</sup> June 2015, the total provision available towards arrears for wage revision is ₹.280.40 Crores.
7. In terms of RBI Circular.DBOD.BP.BC.2/21.06.201/2013-14 dated 01.07.2013, Banks are required to make Pillar-3 disclosures under Basel III Capital Regulations. These details are being made available on our website www.sbbjbank.com. These disclosures have not been subjected to a Limited Review by the auditors.
8. Public disclosure of investor complaints for the quarter ended 30.06.2015: -

a) Pending at the beginning of the quarter ended	NIL	b) Received during the quarter ended	8
c) Disposed off during the quarter ended	8	d) Pending at the end of quarter ended	NIL

9. The figures of previous periods have been regrouped, wherever necessary.
10. The above financial results have been reviewed by the Audit Committee of the Board and approved by the Board of Directors of the Bank at its meeting held on 24<sup>th</sup> July 2015 and subjected to Limited Review by Statutory Central Auditors, as per RBI guidelines and the Listing agreement with the stock exchanges.


Jaipur  
July 24, 2015

For **Chaturvedi & Co.**  
Chartered Accountants  
FR NO.302137 E

  
(CA Satish Chandra Chaturvedi)  
(M.No. 12705 )  
Partner




For **P S D & Associates.**  
Chartered Accountants  
FR NO. 004501 C

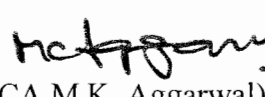
  
(CA Thalendra Sharma )  
(M.No.079236 )  
Partner



Place: Jaipur  
Date: 24.07.2015

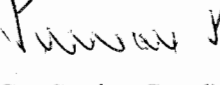
By Order of the Board  
  
MANAGING DIRECTOR

For **M. K. Aggarwal & Co.**  
Chartered Accountants  
FR NO. 01411N

  
(CA M.K. Aggarwal)  
(M.No.14956)  
Partner



For **Uberoi Sood & Kapoor.**  
Chartered Accountants  
FR NO. 001462 N

  
(CA Sanjay Sood)  
(M.No.80527)  
Partner



स्टेट बैंक ऑफ बीकानेर एण्ड जयपुर  
STATE BANK OF BIKANER AND JAIPUR

**LIMITED REVIEW REPORT  
(IN RESPECT OF STATE BANK OF BIKANER & JAIPUR)  
FOR THE QUARTER ENDED JUNE 30, 2015**

To,

STATE BANK OF INDIA,

**Introduction :**

We have reviewed the accompanying statement of unaudited financial results of State Bank of Bikaner and Jaipur for the quarter ended 30<sup>th</sup> June 2015 which have been approved by the Board of Directors; except for the disclosures regarding "Public Shareholding and Promoter & Promoter Group share holding" which have been traced from disclosures made by the management and have not been reviewed by us. Management of the Bank is responsible for preparation and presentation of this statement of unaudited financial results in accordance with applicable Accounting Standards and other recognised accounting practices and policies and relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification and provisioning. Our responsibility is to express a conclusion on this statement based on our review.

**Scope of Review :**

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. A review of Interim Financial Information consists of making inquiries primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

In conduct of our review, we have relied upon the review reports in respect of non-performing assets reviewed by the Bank's Inspection teams of 37 branches and the review report of 20 branches done by us and the Treasury Operations. These review reports cover 54.48% of advances portfolio of the Bank (excluding ARM Branches and Food Credit) and 62.94% of Gross Non Performing Assets of the Bank. Apart from these review reports, in the conduct of our review, we have also relied upon various returns received from the branches of the Bank.



**स्टेट बैंक ऑफ बीकानेर एण्ड जयपुर  
STATE BANK OF BIKANER AND JAIPUR**

**Conclusion :**

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results together with the Notes thereon prepared in accordance with applicable Accounting Standards issued by the Institute of Chartered Accountants of India and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreement including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, assets classification, provisioning and other related matters.

For **Chaturvedi & Co.**  
Chartered Accountants  
FR NO.302137 E



(CA Satish Chandra Chaturvedi)  
(M.No. 12705 )  
Partner



For **M. K. Aggarwal & Co.**  
Chartered Accountants  
FR NO. 01411N



(CA M.K. Aggarwal)  
(M.No.14956)  
Partner



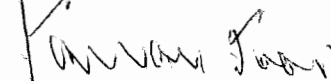
For **P S D & Associates.**  
Chartered Accountants  
FR NO. 004501 C



(CA Thalendra Sharma )  
(M.No.079236 )  
Partner



For **Uberoi Sood & Kapoor.**  
Chartered Accountants  
FR NO. 001462 N



(CA Sanjay Sood)  
(M.No.80527)  
Partner



Place: Jaipur  
Date: 24.07.2015

**स्टेट बैंक ऑफ बीकानेर एण्ड जयपुर**  
**STATE BANK OF BIKANER AND JAIPUR**



**एसबीबीजे**  
**S B B J**

**स्टेट बैंक ऑफ बीकानेर एण्ड जयपुर**  
**STATE BANK OF BIKANER & JAIPUR**

Toll Free No. : 1800 180 6005

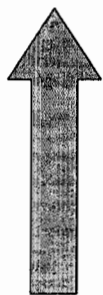
www.sbbjbank.com

**PRESS RELEASE**

**SBBJ : FY 16 Q-1 Net Profit increases by 26.11% to Rs.270.62 crores**

The Board of Directors of State Bank of Bikaner & Jaipur approved the financial results of the Bank for the quarter ended 30<sup>th</sup> June 2015 at its meeting held on Friday, the 24<sup>th</sup> July 2015 at Jaipur. The accounts have been subjected to the limited review by the Bank's Statutory Central Auditors.

(Rs. in crores)



Parameters	Quarter ended		
	June 2014	June 2015	YoY Growth (%)
Net Interest Income	751.68	821.39	9.27%
Other Income	182.73	253.68	38.83%
Net Operating Income	934.41	1075.07	15.05%
Operating Profit	519.30	625.79	20.51%
Net Profit	214.59	270.62	26.11%
PCR	60.13%	62.30%	+217 bps

Shri Jyoti Ghosh, Managing Director of State Bank of Bikaner & Jaipur informed that the Bank has posted an impressive performance during the first quarter of the current FY.

The highlights of the performance are as under :-

- Total business of the Bank increased to Rs.157281 crores as on 30.06.2015. (YoY growth is 12.31%).
- Net Interest Income rose by Rs.69.71 crores from Rs.751.68 crores to Rs.821.39 crores in Q1 FY16. YoY Growth is 9.27%.
- Non Interest Income rose by 38.83% from Rs.182.73 Crores to Rs.253.68 Crores in Q1 FY16.
- NIM of SBBJ was at 3.51% as on 30.06.2015, as against 3.37% as on 31.03.2015.
- Capital Adequacy ratio as per Basel-III was 11.04% (as against 11.57% for FY15) which is well above the stipulated minimum requirement of 9% under the Basel-III framework.
- CASA deposits increased to Rs.33042 crores from Rs.28966 crores in Q1 FY15. YoY Growth is 14.07%.
- The Net NPA ratio of the bank stood at 2.36% (as against 2.14 of Q1 FY 15 and 2.54% as on 31.03.2015).
- The Provision Coverage Ratio (PCR) of the Bank as on 30.06.2015 was at 62.30%, (as on 30.06.2014 – 60.13% and as on 31.03.2015 – 57.05%)

Shri Jyoti Ghosh stated that SBBJ stands committed for meeting the banking needs of all segments of customers across the country, with Rajasthan as its primary service area. As a responsible Corporate Citizen, the Bank has been engaged with the Society at various levels. In the first quarter of the current financial year, Bank has contributed by Rs.80.00 lacs towards various community service activities which includes donation for ambulance, school bus, Jaipur Foot, Braille Printer for the school for the blind, Literacy Mission Schemes and donations for Nepal Earthquake Victims as well as to different organizations under its Corporate Social Responsibility initiatives.