

**Financial Result Year Ended 2014-15**

Sr.	PARTICULARS	YEAR ENDED 31.03.15 (AUDITED)	YEAR ENDED 31.03.14 (AUDITED)
1	Interest Earned	50755.51	43258.31
2	Other Income	4920.18	2594.53
	<b>A) TOTAL INCOME (1+2)</b>	<b>55675.69</b>	<b>45852.84</b>
3	Interest Expended	33770.67	26872.34
4	Operating Expenses	11363.75	9294.96
	<b>B) TOTAL EXPENDITURE (3+4) (Excluding Provisions &amp; Contingencies)</b>	<b>45134.42</b>	<b>36167.30</b>
	<b>C) OPERATING PROFIT (A-B) (Before transfer of Securities from AFS to HTM and provisions &amp; contingencies)</b>	<b>10541.27</b>	<b>9685.54</b>
5	Loss on transfer of securities from AFS to HTM	0	0
	<b>D) Operating profit (C-5)</b>	<b>10541.27</b>	<b>9685.54</b>
6	Provisions & Contingencies	908.08	243.20
7	Provisions for Taxes	2915.00	2900.00
	<b>E) NET PROFIT AFTER TAX (D-6-7)</b>	<b>6718.19</b>	<b>6542.34</b>
8	Paid up Equity Share capital (Face Value of Rs.10/= each)	6750.00	6750.00
9	Reserves including revaluation reserves	42718.39	37778.43
10	Total paid up capital + Reserves	49468.39	44528.43
11	Analytical Ratios		
	i) % of Shares held by Bank of Baroda	98.57	98.57
	ii a) Capital Adequacy Ratio (%) Basel-II	14.71	15.02
	ii b) Capital Adequacy Ratio (%) Basel-III	14.86	15.13
	iii) Earning per Share in Rs. (annualized)	9.95	9.69
	iv) a) Amount of gross Non Performing Assets	7741.49	6109.62
	b) Amount of net Non Performing Assets	0	0
	c) % of gross NPAs to Gross Advances	2.98%	2.47%
	d) % of net NPAs to net Advances	0	0
	v) Return on Assets (annualized)%	1.26	1.48
	vi) CD Ratio(Advances/Deposits)	48.59%	53.12
	vii) Deposits Growth	14.94	24.87
	viii) Advances Growth	5.14	13.53
<b>NOTES:</b> The above results have been taken on record by the Board of Directors of the Bank at its meeting held on 08.05.2015			
Place: Nainital	Naresh Bhardwaj Chief Operating Officer	Suresh Kumar Gupta Chairman & CEO	