

Financial Result Year Ended 2013-14

Sr.	PARTICULARS	YEAR ENDED 31.03.14 (AUDITED)	YEAR ENDED 31.03.13 (AUDITED)
1	Interest Earned	43258.31	39271.23
2	Other Income	2594.53	3026.18
	A) TOTAL INCOME (1+2)	45852.84	42297.41
3	Interest Expended	26872.34	24610.43
4	Operating Expenses	9294.96	8006.21
	B) TOTAL EXPENDITURE (3+4) (Excluding Provisions & Contingencies)	36167.30	32616.64
	C) OPERATING PROFIT (A-B) (Before transfer of Securities from AFS to HTM and provisions & contingencies)	9685.54	9680.77
5	Loss on transfer of securities from AFS to HTM	0	0
	D) Operating profit (C-5)	9685.54	9680.77
6	Provisions & Contingencies	243.20	2199.67
7	Provisions for Taxes	2900.00	2375.00
	E) NET PROFIT AFTER TAX (D-6-7)	6542.34	5106.10
8	Paid up Equity Share capital (Face Value of Rs.10/= each)	6750.00	6750.00
9	Reserves including revaluation reserves	37778.43	33315.36
10	Total paid up capital + Reserves	44528.43	40065.36
11	Analytical Ratios		
	i) % of Shares held by Bank of Baroda	98.57	98.57
	ii a) Capital Adequacy Ratio (%) Basel-II	15.02	14.34
	ii b) Capital Adequacy Ratio (%) Basel-III	15.13	14.43
	iii) Earning per Share in Rs. (annualized)	9.69	7.56
	iv) a) Amount of gross Non Performing Assets	6109.62	6726.26
	b) Amount of net Non Performing Assets	0	0
	c) % of gross NPAs to Gross Advances	2.47%	3.09%
	d) % of net NPAs to net Advances	0	0
	v) Return on Assets (annualized)%	1.48	1.30
	vi) CD Ratio(Advances/Deposits)	53.12	58.43
	vii) Deposits Growth	24.87	7.08
	viii) Advances Growth	13.53	12.96
NOTES: The above results have been taken on record by the Board of Directors of the Bank at its meeting held on 28.04.2014			
Place: Nainital Naresh Bhardwaj Chief Operating Officer Suresh Kumar Gupta Chairman & CEO			