

Karnataka State Financial Corporation
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Audited financial results for the year ended March 31, 2013

(Amount in Rs lakh)

Particulars	Year ended 31-03-2013 Audited	Half year ended 30.09.2012 Un audited	Previous year ended 31.03.2012 Audited
1. Interest earned (a)+(b)	25492.98	11520.83	20863.87
(a)Interest on advances	24665.85	11251.63	20382.09
(b) Income on investments	827.13	269.20	481.78
2. Other Income	2948.93	1007.65	2599.24
3. TOTAL INCOME (1+2)	28441.91	12528.48	23463.11
4. Interest Expended	18426.77	8306.34	15887.36
5. Operating Expense (i) + (ii)	8309.59	4122.51	6479.87
(i) Employees cost	5687.64	2692.23	4603.41
(ii) Other operating Expense	1605.33	619.19	1450.22
6. TOTAL EXPENDITURE (4)+(5) (excluding Provisions and Contingencies)	25719.74	11617.76	21940.99
7. OPERATING PROFIT (3-6) before Provisions and Contingencies)	2722.17	910.72	1522.12
8 Provisions and Contingencies)	1016.62	811.09	426.24
9. Exceptional items	0	0	0
10. Profit/Loss from ordinary activities before tax(7-8)	1705.55	99.63	1095.88
11. Tax expenses	3.06	-5.88	-13.14
12. Net Profit/Loss from ordinary activities after tax (10-11)	1702.49	105.51	1109.02
13. Extraordinary items (Net of tax expenses)	0	0	0
14. Net profit for the period(12-13)	1702.49	105.51	1109.02
15. Paid-up equity share capital	65855.56	61905.75	61905.75
16. Reserves, excluding revaluation reserves	425	425	425
17. Analytical Ratios			
(i) Capital Adequacy Ratio (%)	16.15	12.41	13.31
(ii) Earnings per Share (Rs.)	2.59	0.17	1.79
18. NPA ratios			
a) Gross/Net NPA (Amount)	33149/4591	39218/9180	34933/5413
b) Gross/Net NPA (%)	17.08/2.78	21.49/6.05	19.81/3.72
c) Return on assets (%)	0.68	0.05	0.50

Place: Bangalore
Date : 01-07-2013

Sd/-
Vandita Sharma, IAS
Managing Director