

NOTES :-

1. The above financial results for the quarter ended 30th September 2011 arrived at on the same accounting policies as those followed in the preceeding financial year ended 31st March 2011 have been reviewed by Audit Committee and taken on record by the Board of Directors of the Bank at their meeting held on 24.10.2011. These financial results have also been subjected to limited review by the Statutory Central Auditors of the Bank.
2. The provision for non-performing assets, standard assets, standard derivative exposures and investment depreciation has been made on the basis of extant guidelines issued by the Reserve Bank of India on prudential norms for income recognition, asset classification and provisioning.
3. Gratuity, pension, leave encashment, income tax and other usual and necessary provisions have been made on an estimated basis.
4. Out of `403.04 crore being the amortised expenses towards pension and gratuity liability to be provided as at 31.03.2012 a proportionate amount of `100.76 crore has been provided for the quarter ended 30.09.2011.
5. Position of investor complaints for quarter ended 30th September, 2011:

	No. of complaints
Pending as on 30 th June, 2011	Nil
Received during the quarter	377
Resolved during the quarter	375
Pending as on 30 th September, 2011	2

6. Figures of previous period have been reclassified / regrouped wherever necessary.

(S. K. JAIN)
EXECUTIVE DIRECTOR

(S. S. MUNDRA)
EXECUTIVE DIRECTOR

(M.V. NAIR)
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai.

Date: 24th October, 2011.