

P. L. TANDON & CO.

Chartered Accountants
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SHAH & TAPARIA

Chartered Accountants
12, Navjeevan Wadi,
Dhobi Talao,
MUMBAI-400002

BANSAL R. KUMAR & ASSOCIATES

Chartered Accountants
G-7 & 8, Namdhari Chambers, 9/54,
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NEW DELHI-110005

A BAFNA & CO.

Chartered Accountants
Raj Apartment, K-2, Keshav Path,
Near Ahinsa Circle C-Scheme,
JAIPUR -302001

LUNAWAT & CO.

Chartered Accountants
54, Daryaganj,
NEW DELHI-110002

To,

The Board of Directors,
Oriental Bank of Commerce,
Gurgaon

LIMITED REVIEW REPORT

We have reviewed the accompanying Statement of Unaudited Financial Results of Oriental Bank of Commerce for the period ended September 30th, 2015. These financial results are the responsibility of the Banks's management and have been taken on record by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

The financial results incorporate the relevant returns of 20 branches reviewed by us, NIL foreign branches reviewed by other auditors specially appointed for this purpose and unreviewed returns in respect of 2267 branches. In the conduct of our review, we have taken note of the certificates in respect of non-performing assets submitted by the concurrent auditors of 838 branches to the bank management, inspection teams of the bank of NIL branches and other firms of auditors of NIL branches specially appointed for this purpose. These review reports and certificates cover 87.82% per cent of the advances portfolio of the bank.

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. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of Financial Results consists principally of applying analytical procedures to financial data and making enquiries of persons responsible for financial and accounting matters. It is substantially less in scope than an audit conducted in accordance with the generally accepted auditing standards, the objective of which is the expression of an opinion



regarding statements taken as a whole. Accordingly, we do not express an audit opinion.

Based on our review as aforesaid, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters, 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 misstatements.

We draw attention to Note No. 5 regarding deferment of provision of Rs. 320.17 Crores pursuant to the RBI circular no. RBI/2014-15/535 DBR.No.BP.BC.83/21.04.048/2014-15 dated 01/04/2015.

Our opinion is not modified in respect of above matter.

For P.L. TANDON & CO.
Chartered Accountants
FRN 000186C


(A. K. Agarwal)
Partner
M. No.: 071548



For SHAH & TAPARIA
Chartered Accountants
FRN 109463W


(Ramesh Pipalawa)
Partner
M. No.: 103840



For BANSAL R. KUMAR & ASSOCIATES
Chartered Accountants
FRN 008186N


(R. K. Gupta)
Partner
M. No.: 086851



For A BAFNA & CO.
Chartered Accountants
FRN 003660C


(Anil Bafna)
Partner
M.No.:071288



For LUNAWAT & CO.
Chartered Accountants
FRN 000629N


(Ramesh K. Bhatia)
Partner
M. No.: 080160



2nd November, 2015

Place: Gurgaon