

NOTES

1. The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors in their meetings held on 28.10.10. The same have been subjected to a limited review by the Statutory Central Auditors of the bank, in line with the guidelines issued by the Reserve Bank of India and as per the requirement of Listing agreement with Stock Exchanges.
2. The financial results have been prepared following the same accounting policies and practices as those followed in the annual financial statements for the year ended 31st March, 2010.
3. The Financial results have been arrived at, after considering provisions for standard assets, non-performing assets, restructured advances, depreciation on investments as per Reserve Bank of India guidelines and gratuity, pension, bonus, leave encashment, depreciation on fixed assets, tax expenses and other usual and necessary provisions, on estimated basis.
4. The bank has raised Upper Tier-II Bonds of Rs. 500 crores during the half-year ended Sep, 2010.
5. A sum of Rs. 10.95 crores representing one twentieth of transitional liability on account of other long term employee benefits i.e. Leave fare concession, accumulated compensating sick leave, Silver Jubilee Award has been charged to Profit & Loss A/c during the quarter. The balance unrecognized liability amounting to Rs. 65.30 crores will be charged off by 31st March, 2012.
6. Figures of the previous period have been regrouped / rearranged / re-classified wherever considered necessary, to make them comparable.
7. Position of complaints from investors as on 30.09.2010:

(a) Complaints pending at the beginning of the current quarter	Nil
(b) Complaints received during the quarter	16
(c) Complaints disposed off during the quarter	15
(d) Complaints pending as on 30.09.2010	1

(Arti Mattoo)
Asstt. General Manager

(R R Voore)
Dy. General Manager

(Krishnan Ramiah)
General Manager

(Nagesh Pydah)
Executive Director

(M V Tanksale)
Executive Director

(K R Kamath)
Chairman & Managing Director

For Kalani & Co.
Chartered Accountants
FRN No. 000722 C

For Anjaneyulu & Co.
Chartered Accountants
FRN No. 000180 S

(Vikas Gupta)
Partner (M.No. 077076)

(V S Venkateswarlu)
Partner (M.No.025805)

For V K Verma & Co.
Chartered Accountants
FRN No. 000386 N

For Mookherjee Biswas & Pathak
Chartered Accountants
FRN No. 301138 E

(Pradeep Verma)
Partner (M.No. 088393)

(A Chatterjee)
Partner (M.No. 061551)

For Amit Ray & Co.
Chartered Accountants
FRN No. 000483 C

For Sarda & Pareek
Chartered Accountants
FRN No. 109262 W

(Abhishek Sharma)
Partner (M.No. 403861)

(Niranjan Joshi)
Partner (M.No.102789)

Place: New Delhi
Date: 28.10.2010