Notes:

1. The financial results for the quarter and half yearly ended 30th September 2012 have been arrived at after considering necessary provisions for NPAs, Standard Assets, Standard Derivative Exposures, and Investment Depreciation on the basis of prudential norms issued by RBI. Provisions for contingencies, Employee Benefits, Income Tax (after adjustment for deferred tax), Wealth Tax and for other items/assets are on estimated basis.

2. In accordance with RBI circular no.DBOD.BP.BC.80/21.04.018/2010-11 dated February 9, 2011, the Bank has opted to amortise the additional liability on account of enhancement in Gratuity limit over a period of 5 years beginning with the financial year ended March 31, 2011. Accordingly, the Bank has charged a sum of Rs.25 crore to the Profit & Loss Account, being the proportionate amount for the quarter ended September 30, 2012 (Rs.50 crores for the half year ended September 30, 2012). The unamortised liability of Rs.250 crore as on September 30, 2012 will be amortised proportionately in accordance with the above circular.

3. The financial results for the quarter/half year ended September 30, 2012 have been prepared following the same accounting policies and practices as those followed in the annual financial statements for the year ended March 31, 2012.

4. During the quarter and half year ended September 30, 2012, the Bank has made additional provisions of Rs.115 crores (net) and Rs.1010 crores respectively against (i) an account pending restructuring and (ii) against certain non performing domestic advances.

5. Provision Coverage Ratio as on September 30, 2012 works out to 62.78%.

6. Number of Investors' Complaints received and disposed of during the quarter ended September 30, 2012.

   (i) Pending at the beginning of the quarter – Nil.

   (ii) Received during the quarter – 67

   (iii) Disposed of during the quarter – 67

   (iv) Lying unresolved at the end of the quarter – Nil.

7. Previous period figures have been regrouped/reclassified, wherever necessary, to conform to current period classification.

(S Vishvanathan) **MD & GE (Mid Corp)** | (A Krishna Kumar) **MD & GE (Nat Bkg.)** | (Hemant G Contractor) **MD & GE (Int'l Bkg.)** | (Pratip Chaudhuri) **CHAIRMAN**

**In terms of our Review Report of even date**

**For Kalyaniwalla & Mistry**
Chartered Accountants

Viraf Mehta
Partner : M.No. 32083
Firm Regn. No. 104607 W

**For Essveeyar**
Chartered Accountants

R Vijayaraghavan
Partner : M.No. 022442
Firm Regn. No.000808 S

**For K C Mehta & Co.**
Chartered Accountants

Chirag Bakshi
Partner : M.No. 047164
Firm Regn. No.106237 W

**For Krishnamoorthy& Krishnamoorthy**
Chartered Accountants

R Venugopal
Partner: M.No. 202632
Firm Regn. No.001488 S

**For Singhi & Co.**
Chartered Accountants

Rajiv Singhi
Partner : M No.053518
Firm Regn. No.302049 E

**For B M Chatrath & Co**
Chartered Accountants

A Chatrath
Partner : M.No.052975
Firm Regn. No.301011 E

**For Venugopal & Chenoy**
Chartered Accountants

D V Jankinath
Partner : M.No.029505
Firm Regn. No.004671 S

**For Dagliya & Co.**
Chartered Accountants

P Manohara Gupta
Partner : M.No. 016444
Firm Regn. No.000671 S

**For Todi Tulsyan & Co.**
Chartered Accountants

Priti Tulsyan
Partner: M.No. 079402
Firm Regn. No.002180 C

**For SCM Associates**
Chartered Accountants

S C Mishra
Partner : M.No. 051780
Firm Regn. No.314173 E

**For K K Soni & Co.**
Chartered Accountants

S S Soni
Partner : M.No.094227
Firm Regn. No. 000947 N

**For K G Somani & Co.**
Chartered Accountants

K G Somani
Partner : M.No. 006238
Firm Regn. No.006591 N

**For M Verma & Associates**
Chartered Accountants

M Gandhi
Partner : M No.088396
Firm Regn. No. 501433 C

**For SBA & Company**
Chartered Accountants

Vivek Meherwal
Partner : M No.076802
Firm Regn. No. 004651 C

Place : Mumbai
Date : 9th November 2012