

## **NOTES**

1. 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 31<sup>st</sup> March, 2011.
2. The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors in their meetings held on 01.11.2011. 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.
3. 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.
4. Gratuity, pension, leave encashment, income tax and other usual and necessary provisions have been made on an estimated basis.
5. In accordance with guidelines issued by Reserve Bank of India vide Notification No. DBOD.No.BP.BC.80/21.04.018/2010-11 dated February 9,2011, an amount of ₹ 166.18 crore has been charged to Profit & Loss account during the current quarter(₹ 332.36 crore for the half year) towards the amortization relating to enhancement in Gratuity limit and re-opening of pension option for existing employees. Unamortized liability carried forward ₹.2326.56 crores shall be charged proportionately in accordance with the said RBI guidelines.
6. A sum of ₹ 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 ₹ 21.70 crores will be charged off by 31<sup>st</sup> March, 2012.
7. The Provisioning Coverage Ratio as at 30th Sep 2011 works out to 75.08.%.

a.	(a)Complaints pending at the beginning of the current quarter	NIL
b.	(b)Complaints received during the quarter	168
c.	(c)Complaints disposed off during the quarter	168
d.	(d)Complaints pending as on 30.09.2011	NIL
8. Position of complaints from investors as on 30.09.2011:

a.	(a)Complaints pending at the beginning of the current quarter	NIL
b.	(b)Complaints received during the quarter	168
c.	(c)Complaints disposed off during the quarter	168
d.	(d)Complaints pending as on 30.09.2011	NIL
9. Figures of the previous period have been regrouped / rearranged / re-classified wherever necessary to conform to current period's classification.

**(Arti Mattoo)**  
Asstt. General Manager

**(R R Voore)**  
Dy. General Manager

**(V K KHANNA)**  
General Manager

**(Usha Ananthasubramanian)**  
Executive Director

**(K R Kamath)**  
Chairman & Managing Director

**(Rakesh Sethi)**  
Executive 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)

**(K. Narayanamurty)**  
Partner (M.No.026012)

**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

**(Basudeb Banerjee)**  
Partner (M.No. 070468)

**(Giriraj Soni)**  
Partner (M.No.109738)

**Place: New Delhi**  
**Date: 01.11.2011**