

NOTES :-

1. The above results have been approved by the Board of Directors of the Bank at its Meeting held on 24th January, 2011.
2. The results for the quarter ended 31st December, 2010 have been subjected to a “Limited Review” by the Statutory Central Auditors of the Bank.
3. The provision for standard assets / non-performing assets including restructured assets, standard derivative exposures and investment depreciation has been made on the basis of prudential norms issued by the Reserve Bank of India from time to time.
4. Gratuity, pension, leave encashment, income tax and other usual and necessary provisions have been made on estimated basis. An amount of ₹63.50 crore has been provided during the quarter (₹190.50 crore for nine months) towards Gratuity liability taking into account for wage revision and upward revision in Gratuity ceiling. Pending actuarial determination of pension liability, the Bank has made an adhoc provision of ₹120 crore during the quarter (₹360 crore for nine months ended 31st December, 2010).
5. Provision coverage ratio as at 31st December 2010 is 70.21%
6. Position of investor complaints for quarter ended 31st December 2010:

	No. of complaints
Pending as on 30 th September 2010	Nil
Received during the quarter	340
Resolved during the quarter	340
Pending as on 31 st December 2010	Nil

7. Figures of previous period have been reclassified / regrouped wherever necessary to conform to that of the current period.

(S. S. MUNDRA)
EXECUTIVE DIRECTOR

(S. C. KALIA)
EXECUTIVE DIRECTOR

(M.V. NAIR)
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai.

Date: 24th January 2011.