

**NOTES :-**

1. The above results have been approved by the Board of Directors of the Bank at its Meeting held on 26<sup>th</sup> October, 2009.
2. The results for the quarter ended 30<sup>th</sup> September, 2009 have been subjected to a “Limited Review” by the Statutory Central Auditors of the Bank.
3. The provision for non-performing assets, standard 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.
5. During the current quarter as per RBI Guidelines, the bank has reckoned the floating provision on advances for arriving Net NPAs as against reckoned as part of its Tier II capital in the previous quarter.
6. Pending finalization of wage revision, the Bank has made an adhoc provision of Rs.40 crore during the quarter aggregating to Rs. 80 crore during the half year ended 30<sup>th</sup> September, 2009.
7. Position of investor complaints for quarter ended 30<sup>th</sup> September, 2009. Complaints pending at the beginning of the quarter - Nil, received during the quarter - 572, resolved during the quarter - 572 and pending as on 30<sup>th</sup> September, 2009 - Nil.
8. Figures of previous period have been reclassified / regrouped wherever necessary.

**(S. RAMAN)**  
**EXECUTIVE DIRECTOR**

**(M.V. NAIR)**  
**CHAIRMAN & MANAGING DIRECTOR**

Place : Mumbai  
Date : 26<sup>th</sup> October, 2009.