

NOTES :-

1. The audited results have been taken on record by the Board of Directors of the Bank at its Meeting held on 7th May, 2008.
2. The Board has proposed dividend @ 40% for the year ended 31st March, 2008.
3. The provision for non performing assets, standard assets and depreciation on investment has been made on the basis of Reserve Bank of India guidelines.
4. a. Gratuity, pension, leave encashment, taxes and other usual and necessary provisions have been made as per guidelines. The transitional liability as on 31.03.2007 arising due to the adoption of AS - 15 (revised 2005) amounting to Rs. 394.25 cr (net of deferred tax assets of Rs. 120.88 cr.) has been adjusted from opening balance of Reserves.
4. b. Figure for nine months includes Rs. 128 crore charged in earlier quarter, which has now been adopted on determination on liability for employee benefits, has been reversed now.
5. With effect from 31.03.2008, the Bank has adopted RBI's revised guidelines of Segment Reporting in terms of which the reporting segments have been divided into Treasury, Corporate, Wholesale banking, Retail Banking and other Banking operations. This being First year of adoption, the corresponding for the previous periods have not been given.
6. Position of Investor complaints for quarter ended 31st March, 2008.

Complaints pending at the beginning of the quarter - Nil, received during the quarter - 356, resolved during the quarter - 356 and pending as on 31st March, 2008 - Nil.

(T.Y.PRABHU)
EXECUTIVE DIRECTOR

(R.S.REDDY)
EXECUTIVE DIRECTOR

(M. V. NAIR)
CHAIRMAN & MANAGING DIRECTOR

Place : Mumbai

Date : 07.05.2008