

NOTES :-

1. The audited results have been taken on record by the Board of Directors of the Bank at its Meeting held on 6th May, 2010.
2. The Board has recommended dividend of 55% i.e. Rs. 5.50 per share on the face value of Rs.10/- each for the year 2009-10.
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 provided as per extant guidelines.
5. An amount of Rs. 367 crore including Rs. 170 crore during the year has been provided towards estimated liability in respect of revision in employee cost / benefits.
6. In line with the Reserve Bank of India guidelines in respect of Agricultural Debt Relief Scheme the amounts due from qualified borrowers have been classified as standard.
7. Position of investor complaints for quarter ended 31st March, 2010:

	No. of complaints
Pending as on 31 st December, 2009	Nil
Received during the quarter	448
Resolved during the quarter	448
Pending as on 31 st March, 2010	Nil

8. Figures of previous period have been reclassified / regrouped wherever necessary.

(S. RAMAN)
EXECUTIVE DIRECTOR

(S. C. KALIA)
EXECUTIVE DIRECTOR

(M.V. NAIR)
CHAIRMAN & MANAGING DIRECTOR

Place: Mumbai.

Date: 6th May, 2010.