

NOTES FORMING PART OF THE LIMITED REVIEW

1. The above financial results have been reviewed by the Audit Committee of Board in its meeting held on February 01, 2013 and approved by the Board of Directors in its meeting held on February 02, 2013. 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 requirements of Listing Agreement with Stock Exchanges.
2. The financial results for the quarter / nine months ended December 31, 2012 have been arrived at, following the same Accounting Policies as those followed in preparation of financial statement for the Financial Year ended March 31, 2012.
3. The working results for the quarter / nine months ended December 31, 2012 have been arrived at, after considering provisions as per Bank's accounting policy adopted in March 2012 for Non-Performing Advances, Non-Performing Investments, Standard Advances and depreciation on investments. Provision for Depreciation on Fixed Assets has been made on proportionate basis. All other usual and necessary provisions including provision for taxation have been made on an estimated basis and are subject to adjustment, if any, at the year end.
4. In respect of restructured standard advances, additional provision of ₹ 39.71 crore at 0.75% has been made during the quarter in terms of RBI Circular DBOD No.BP.BC.63/21.04.048/2012-13 dated November 26, 2012.
5. In accordance with the guidelines of RBI Circular No.DBOD.BP.BC.80/21.04.018/2010-11 dated 09.02.2011 on Second Option Pension and enhancement in Gratuity Limits pertaining to existing employees, an amount of ₹ 40.66 crore and ₹ 8.30 crore towards Pension and Gratuity, respectively have been charged to Profit and Loss Account, being the proportionate amount for the current quarter. Remaining unrecognized liability pending amortization is ₹ 365.95 crore and ₹ 74.70 crore towards Second Option Pension and Gratuity, respectively.
6. Non Performing Loan Provision Coverage Ratio is 61.23% as on December 31, 2012.
7. Corresponding period / quarter ended figures have been regrouped / reclassified, wherever necessary.
8. The number of investors' complaints received and disposed off during the period from October 01, 2012 to December 31, 2012:

Beginning : Nil	Received : 20	Resolved : 20	Closing : Nil
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B Raj Kumar
Executive Director

Rajeev Rishi
Executive Director

T M Bhasin
Chairman & Managing Director

Place : Chennai

Date : February 02, 2013

