

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 July 28, 2013 and approved by the Board of Directors in its meeting held on July 29, 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 have been prepared following same accounting policies and practices as those followed in the annual financial statement for the year ended March 31, 2013.
3. The working results of the Bank has been arrived at after considering provisions for Non-Performing Advances, Non-Performing Investments, Standard Advances, Restructured 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 employee benefits, wage revision and taxation have been made on an estimated basis and are subject to adjustment, if any.
4. 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 by the Bank. Remaining unrecognized liability pending amortization is ₹ 284.63 crore and ₹ 58.10 crore towards Second Option Pension and Gratuity, respectively.
5. Non Performing Loan Provision Coverage Ratio is 61.25% as on June 30, 2013.
6. Corresponding period / year figures have been regrouped / reclassified, wherever necessary.
7. The number of investors' complaints received and disposed off during the period from April 01, 2013 to June 30, 2013:

Beginning : Nil	Received : 14	Resolved : 14	Closing : Nil
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B Raj Kumar
Executive Director

Rajeev Rishi
Executive Director

T M Bhasin
Chairman & Managing Director

Place : Chennai
Date : July 29, 2013