

**NOTES FORMING PART OF THE LIMITED REVIEW**

1. The above financial results have been reviewed by the Audit Committee of Board and approved by the Board of Directors in their meetings held on October 20, 2012. 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 / half-year ended September 30, 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 / half-year ended September 30, 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, 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 taxation have been made on an estimated basis and are subject to adjustment, if any, at the year end.
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. Remaining unrecognized liability pending amortization is ₹ 406.61 crore and ₹ 83.00 crore towards Second Option Pension and Gratuity, respectively.
5. Pursuant to the Scheme of Amalgamation, with Appointed Date as April 01, 2011, sanctioned by the Hon'ble Bombay High Court under Section 391 to 394 of the Companies Act, 1956 vide the Court Order issued on August 13, 2012, the wholly owned Subsidiary Company of the Bank, M/s Indfund Management Limited has been merged with the Bank under 'Pooling of Interest Method' during the quarter under review on 05.09.2012 (Effective Date) and accordingly, the Reserves and Surplus of the Bank increased by ₹ 9.86 crore.
6. Non Performing Loan Provision Coverage Ratio is 70.97% as on September 30, 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 July 01, 2012 to September 30, 2012:

Beginning : Nil	Received : 26	Resolved : 26	Closing : Nil
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B Raj Kumar  
Executive Director

Rajeev Rishi  
Executive Director

T M Bhasin  
Chairman & Managing Director

Place : Chennai  
Date : October 20, 2012