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Corporate Office, Chennai

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 meeting held on 23.07.2012. 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 requirement of listing agreement with Stock Exchanges.
2. The financial results for the quarter ended 30th June 2012 have been arrived at following the same Accounting Policies as those followed in preparation of financial statement for the Financial Year ended 31st March 2012
3. The working results for the quarter ended 30th June 2012 have been arrived at after considering provision 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 Rs. 40.66 crore and Rs. 8.30 crore towards Pension and Gratuity respectively have been charged to Profit & Loss Account being the proportionate amount for the current quarter. Remaining unrecognized liability pending amortisation are Rs. 447.27 crore and Rs. 91.30 crore towards Second Option Pension and Gratuity, respectively.
5. Non Performing Loan Provision Coverage Ratio is 75.08% as on 30th June 2012.
6. Corresponding previous period / quarter ended figures have been regrouped / reclassified, wherever necessary.
7. The number of investors' complaints received and disposed off during the period from 1st April 2012 to 30th June 2012:

Beginning : Nil	Received : 20	Disposed off : 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: July 23, 2012

The above results are ported in www.indianbank.in