NOTES:-

- 1. The above results have been approved by the Board of Directors of the Bank at its Meeting held on 27th January, 2010.
- 2. The results for the quarter ended 31st December, 2009 have been subjected to a "Limited Review" by the Statutory Central Auditors of the Bank.
- 3. The provision for non-performing assets, standard assets, standard derivative exposures and investment depreciation has been made on the basis of prudential norms issued by the Reserve Bank of India from time to time.
- 4. Gratuity, pension, leave encashment, income tax and other usual and necessary provisions have been made on estimated basis.
- 5. Pending finalisation of wage revision, the Bank has made an adhoc provision of Rs. 45 crore during the quarter aggregating to Rs. 125 crore during the nine months ended 31st December, 2009.
- 6. Position of investor complaints for quarter ended 31st December, 2009:

	No. of complaints
Pending as on 30 th September, 2009	Nil
Received during the quarter	414
Resolved during the quarter	414
Pending as on 31 st December, 2009	Nil

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

(S. RAMAN) (S. C. KALIA) (M.V. NAIR)

Place: Mumbai.

Date: 27th January, 2010.