



**NOTES ON ACCOUNTS FORMING PART OF REVIEWED
UNAUDITED FINANCIAL RESULTS FOR THE QUARTER/ NINE MONTHS
PERIOD ENDED DECEMBER 31, 2012**

1. The above financial results for the quarter/ nine months period ended 31st December 2012 have been prepared following the same accounting policies and practices as were followed in the preparation of annual financial statements for the year ended March 31, 2012.
2. These financial results have been subjected to a "Limited Review" by the Statutory Central Auditors of the Bank and have been approved by the Board of Directors at its meeting held on January 30, 2013.
3. These financial results for the quarter/ nine months period ended December 31, 2012 have been arrived at after considering the extant guidelines of Reserve Bank of India on prudential norms for Income Recognition, Asset Classification and Provisioning on Advances/ Investments. Provision for Depreciation on Fixed Assets has been made on proportionate basis. Employee benefits, provision for taxes and other necessary provisions have been made on estimated basis.
4. In accordance with circular No. DBOD No. BP.BC.80/21.04.018/2010-11 dated 09/02/2011, issued by Reserve Bank of India, the Bank has opted to amortize the additional liability on account of re-opening of Pension option for existing employees who have not opted for pension earlier, as well as the liability on enhancement in Gratuity limit, over a period of five years beginning with the financial year ended 31st March, 2011. Accordingly, out of the unamortized amount, the Bank has amortized Rs. 59.99 crore for Pension and Rs.13.85 crore for Gratuity being proportionate amount for the quarter ended December 31, 2012.
5. The Bank has recognized Treasury operations, Corporate/Wholesale Banking and Retail Banking as primary reporting segments. There are no secondary reporting segments.

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