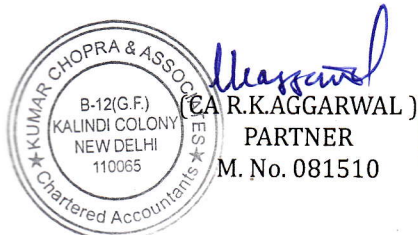


In the conduct of our Review, 20 branches have been reviewed by us, which cover 51.64 % of the advances portfolio (excluding Food Credit and advances of Asset Recovery branches of the Bank) and 69.90 % of the Non-performing Assets of the Bank. Apart from the Review Report of 20 Branches, we have also relied upon various returns received from the branches of the bank.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreement including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of Income recognition, asset classification, provisioning and other related matters.

For KUMAR CHOPRA &  
ASSOCIATES  
Chartered Accountants  
F.R.No.-000131N



(CA R.K. AGGARWAL )  
PARTNER  
M. No. 081510

For P.K. SUBRAMANIAM & CO  
Chartered Accountants  
F.R.No.-004135S



(CA VEERABASANA-GAUDA . S )  
PARTNER  
M. No. 208698

For DOOGAR &  
ASSOCIATES  
Chartered Accountants  
F.R.No.-000561N



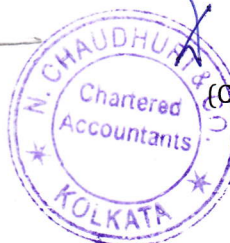
(CA MUKESH GOYAL )  
PARTNER  
M. No. 081810

For N. SARKAR & CO  
Chartered Accountants  
F.R.No.-301075E



(CA M. RAY )  
PARTNER  
M. No. 012940

For N CHAUDHURI & CO  
Chartered Accountants  
F.R.NO.-301032E



(CA D. DASGUPTA )  
PARTNER  
M. No. 056037

For B. N. MISRA & CO  
Chartered Accountants  
F.R.No.-321095E



(CA B. N. MISRA )  
PARTNER  
M. No. 083927

Place of signature : Mumbai

Date : July 26, 2014