



**NOTES ON ACCOUNTS FORMING PART OF  
REVIEWED FINANCIAL RESULTS  
FOR THE QUARTER / HALF YEAR ENDED SEPTEMBER 30, 2014.**

1. The above Financial Results have been approved by the Board of Directors of the Bank at its meeting held on November 08, 2014. The results have been subjected to "Limited Review" by Statutory Central Auditors of the Bank.
2. There has been no change in the accounting policies followed during the quarter/ half year ended September 30, 2014 as compared to those followed in the preceding financial year ended March 31, 2014.
3. The Financial Results for the quarter/ half year ended September 30, 2014 have been arrived at after considering provision for Non-Performing Assets, Standard Assets, Investment Depreciation as per Prudential Norms issued by the Reserve Bank of India and other usual and necessary Provisions.
4. Based on financial statements and the declaration received from the borrowers, the Bank has assessed and provided the liability of Rs. 14.63 crore as on 30.09.2014 towards Unhedged Foreign Currency Exposure to their constituents in terms of Reserve Bank of India Circulars DBOD No. BP.BC.85/21.06.200/2013-14 dated 15<sup>th</sup> January 2014 and DBOD No. BP.BC.116/21.06.200/2013-14 dated 3<sup>rd</sup> June 2014.
5. In accordance with circular DBOD.No.BP.BC.80/21.04.018/2010-11 dated 09.02.2011, issued by the Reserve Bank of India, the Bank has opted to amortise 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 March 31, 2011. Accordingly, out of the unamortized amount, the Bank has amortized of Rs.120.00 crore for pension and Rs.27.70 crore for Gratuity being proportionate amount for the half year ended September 30, 2014. The balance amount to be amortized in future period is Rs.147.69 crore.
6. In terms of Reserve Bank of India circular No.DBOD.BP.BC.2/21.06.201/2013-14 dated July 01, 2013, banks are required to make Pillar 3 disclosures under Basel III

