

In the conduct of our Review, 20 branches have been reviewed by us, which cover 55.10% of the advances portfolio (excluding Food Credit and advances of Asset Recovery branches of the Bank) and 68.82% 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 M/s. KUMAR CHOPRA & ASSOCIATES

Chartered Accountants
F.R.NO.-000131N

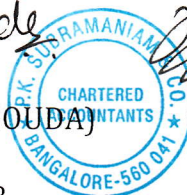

(CA SUNIL JAIN)
PARTNER
M. NO.080990



For M/s. P.K. SUBRAMANIAM & CO

Chartered Accountants
F.R.NO.-004135S


(CA VEERABASANA GOUDA)
PARTNER
M. NO.0208698



For M/s. DOOGAR & ASSOCIATES


Chartered Accountants
F.R.NO.-000561N


(CA MUKESH GOYAL)
PARTNER
M. NO.081810



For M/s. N. SARKAR & CO

Chartered Accountants
F.R.NO.-301075E


(CA G MUKHOPADHYAY)
PARTNER
M. NO.010534



For M/s. N CHAUDHURI & CO

Chartered Accountants
F.R.NO.-301032E


(CA A.K. DEB)
PARTNER
M. NO.051033



For M/s. B.N. MISRA & CO

Chartered Accountants
F.R.NO.-321095E


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



Place of signature : Mumbai

Date : February 6, 2014