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Date: 09-11-2015

The Vice President – Listing Department,  
National Stock Exchange of India Ltd.,  
Exchange Plaza,  
Bandra Kurla Complex, Bandra East,  
Mumbai 400 051.

The Vice-President – Listing Department,  
BSE Ltd.,  
25, P.J. Towers, Dalal Street,  
Mumbai 400 001.

Sir/Madam,

**Unaudited Financial Statement For the Quarter ended 30-09-2015**  
**Management Response to a Limited Review Report**

We refer to the qualified limited review report given in para 6 by one of the six Statutory Central Auditors (SCA), which reads as under:

"Qualified Opinion

On the basis of our review, we report that the Bank has not taken into consideration a provision of Rs. 150.09 crores as a result of incorrect asset classification as per RBI prudential norms for one of the borrowers having an exposure of Rs. 1,000.59 crores. Had this provision been made, the net loss for the half year ended September 2015 would have been higher by Rs. 98.15 Crores (net of tax) and net advances would have been lower by Rs. 150.09 Crore.

Management Response

The above Statutory Central Auditor who has given the dissenting qualified report has not given any reason for divergence in asset classification. However in the opinion of management and as agreed to by all the other five Statutory Central Auditors, the classification of the said account as performing is perfectly in order, as per the extant RBI guidelines and hence there is no impact on the loss and other ratios for this half year ended September 2015.

Thanking you,

Yours faithfully,



  
(JAIN BHUSHAN)  
General Manager & CFO