

FOURTH QUARTER

BOARD MEETINGS

1. One Board Meeting of the Bank was held during the fourth quarter of 2004-2005 on Saturday, 8th January, 2005.
2. Mr. Anil Ahuja, Mr. Vineet Jain, Mrs. Renu Karnad, Mr. Arvind Pande and Mr. Ashim Samanta did not attend the Board Meeting.

COMMITTEE MEETINGS

1. During the quarter Three meetings of Audit and Compliance Committee were held on 8th January, 2005; 28th January, 2005 and 30th March, 2005. **Dr. Venkat Rao Gadwal was inducted on the Audit and Compliance Committee of the Bank w. e. f. 6th January, 2005.**
2. During the quarter One meetings of Risk Monitoring Committee was held on 13th January, 2005.
3. On 8th January, 2005, the meetings of following Committees were held:
 - Premises Committee,
 - Credit Approval Committee,
 - Customer Service Committee.
4. During the quarter Three meetings of Share / Investor Grievance Committee were held on 7th January, 2005, 4th February, 2005, and 11th March, 2005.

Details of attendance at the Committee meetings:

Audit and Compliance Committee

Three meetings were held on 8th January, 2005; 28th January, 2005 and 30th March, 2005

| Names of the members | No. of meetings attended |
|-----------------------|--------------------------|
| Mr. Ranjan Kapur | 3 |
| Mr. Anil Ahuja | 1 |
| Mr. Arvind Pande | 1 |
| Mr. Bobby Parikh | 3 |
| Dr. Venkat Rao Gadwal | 3 |

Risk Monitoring Committee
One meeting held on 08.01.05

| Names of the members | No. of meetings attended |
|-----------------------------|---------------------------------|
| Mr. Anil Ahuja | 1 |
| Mrs. Renu Karnad | Nil |
| Mr. Aditya Puri | 1 |

Premises Committee
One meeting held on 08.01.05

| Names of the members | No. of Meetings attend |
|-----------------------------|-------------------------------|
| Mr. Aditya Puri | 1 |
| Dr. Venkat Rao Gadwal | 1 |
| Mr. Ranjan Kapur | 1 |

Credit Approval Committee
One meeting held on 08.01.05

| Name of Member | No. of Meetings attend |
|-----------------------|-------------------------------|
| Mr. Jagdish Capoor | 1 |
| Mr. Aditya Puri | 1 |
| Mr. Keki Mistry | 1 |
| Mr. Bobby Parikh | 1 |

Customer Service Committee
One meeting held on 08.01.05

| Name of Member | No. of Meetings attend |
|-----------------------|-------------------------------|
| Mr. Ranjan Kapur | 1 |
| Mr. Keki Mistry | 1 |
| Mr. Arvind Pande | Nil |
| Dr. Venkat Rao Gadwal | 1 |

Investors' Grievance (Share) Committee
**Three meetings were held on 7th January, 2005; 4th February, 2005 and
11th March, 2005**

| Names of the members | No. of meetings attended |
|-----------------------------|---------------------------------|
| Mr. Jagdish Capoor | 3 |
| Mr. Aditya Puri | 3 |