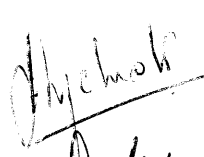
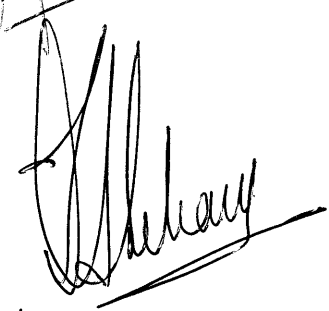
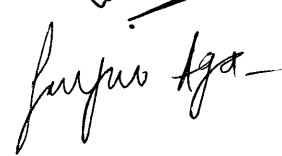


FORM A

Format of covering letter of the annual audit report to be filed with the Stock Exchange

1.	Name of the company	ING VYSYA BANK LIMITED
2.	Annual financial statements for the year ended	31 March 2013
3.	Type of Audit observation	Matter of Emphasis
4.	Frequency of observation	This is a continuous matter of emphasis beginning from the financial year ended 31 Mar 2011 regarding deferment of pension liability relating to existing employees of the Bank arising out of the opening of the II Pension Option pursuant to the exemption granted by the Reserve Bank of India
5.	To be signed by- - Managing Director & CEO – Mr. Shailendra Bhandari - CFO – Mr. Jayant Mehrotra - Auditor of the company – M/s B S R & Co., Chartered Accountants - Audit Committee Chairman – Mr. Sanjeev Kulkarni	   

ING Vysya Bank Limited

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