

Punjab National Bank
...the name you can BANK upon!

**Presentation on Performance for the
Quarter /9 Month ended December 2012**

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Overview of Performance

Particulars		Rs. Crore		YOY Growth %
Operating Profit				
- Q 3 Dec'12	:	2682	↑	0.2
- 9 M Dec'12	:	8056	↑	4.9
Net profit				
- Q 3 Dec'12	:	1306	↑	13.5
- 9 M Dec'12	:	3617	↑	4.5
Total Business	:	683098	↑	10.3
Total Assets	:	470013	↑	11.4
Deposits	:	385785	↑	8.2
Credit	:	297313	↑	13.2

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Profit -Qtr (Rs. Crore)

Sl.	Parameters	Q3' FY 12	Q3' FY 13	Q2' FY 13	Variation (Q3'13 over Q3'12)	
					Amt.	(%)
1	Interest Income	9481	10548	10421	1067	11.3
2	Interest Expenses	5944	6815	6772	871	14.6
3	NII (Spread) (1-2)	3537	3733	3649	197	5.6
4	Other Income	954	971	905	16	1.7
5	Operating Expenses	1814	2022	2022	208	11.4
6	Contribution (4-5)	-860	-1051	-1117	-191	-22.2
7	Operating Profit (3+6)	2676	2682	2533	5	0.2
8	Provisions	1526	1376	1467	-150	-9.8
9	Net Profit	1150	1306	1066	156	13.5

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Profit from Core Operations (Rs. crore)

Particulars	Q3' FY 12	Q3' FY 13	Q2' FY 13	Variation (Q3'13 over Q3'12)	
				Amt.	Gr. (%)
Net Profit Declared	1150	1306	1066	156	13.5
Treasury Trading Profit	87	73	59	-14	-16.5
Depreciation	253	32	-14	-221	
Net Profit (Excl. Trading Profit & impact of Depreciation)	1315	1265	993	-51	-3.8
Operating Profit Declared	2676	2682	2533	5	0.2
Treasury Trading Profit	87	73	59	-14	-16.5
Core Operating Profit (Excl. Trading Profit)	2589	2609	2474	20	0.8

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<i>Provisions</i>						(Rs. Crore)	
Sl.	Particulars	Q3' FY 12	Q3' FY 13	Q2' FY 13	Variation (Q3'13 over Q3'12)		
					Amt.	%	
1	Provision towards NPAs (Net of floating provisions)	579	466	1140	-112	-19.4	
2	Standard Adv. incl. Standard Restructured	167	310	-4	143	85.4	
4	Depreciation on Investment	253	32	-14	-221	-87.3	
5	Income Tax	580	575	393	-6	-1.0	
6	Others	-53	-7	-49	46	-86.7	
7	Total Provision	1526	1376	1467	-150	-9.8	

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<i>Break-up : Income</i>						(Rs. Crore)	
Sl.	Parameters	Q3' FY 12	Q3' FY 13	Q2' FY 13	Variation (Q3'13 over Q3'12)		
					Amt.	(%)	
1	Interest on Advances	7331	7891	7987	559	7.6	
2	Interest on Investments	2027	2518	2311	491	24.2	
3	Other Interest Income	123	140	123	17	14.3	
4	Interest Income (1+2+3)	9481	10548	10421	1067	11.3	
5	Other Income	954	971	905	16	1.7	
	of which						
6	Core Non-Interest Income	778	702	688	-76	-9.7	
7	Recovery in Written off a/cs	79	145	60	67	84.9	
8	Trading Profit	87	73	59	-14	-16.5	
9	Dividend from Liquid MF	8	50	81	41	503.0	
10	Residual (incl. Derivative inc)	3	1	17	-2	-61.8	
11	Total Income (4+5)	10435	11519	11326	1084	10.4	

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Fee Based Income (Rs. Crore)

Sl.	Particulars	Q3' FY 12	Q3' FY 13	Q2' FY 13	Variation (Q3'13 over Q3'12)	
					Amt.	(%)
1	Processing Fees	119	72	85	-47	-39.6
2	LC/LG Income	177	190	180	14	7.6
3	Bills & Remittance	105	93	97	-11	-10.9
4	Incidental Charges	28	58	30	30	110.2
5	Inc from ATM operations	77	83	76	6	7.7
6	Income from Ins & MF	6	13	7	7	106.9
7	Misc. Income	112	78	86	-34	-30.4
8	Exchange Profit	154	114	127	-40	-25.9
9	Core Non Interest Income	778	702	688	-76	-9.7

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Break-up : Expenditure (Rs. Crore)

Sl.	Parameters	Q3' FY 12	Q3' FY 13	Q2' FY 13	Variation (Q3'13 over Q3'12)	
					Amt.	(%)
1	Intt. Paid on Deposits	5586	6407	6428	821	14.7
2	Intt. Paid on Borrowings	66	112	69	46	70.8
3	Others	293	296	274	4	1.3
4	Total Interest Paid (1+2+3)	5944	6815	6772	871	14.6
5	Estab. Expenses	1264	1407	1426	144	11.4
	Of Which					
5a	Employee Benefits (AS-15)	512	515	640	3	0.6
6	Other Operating Expenses	551	614	596	64	11.6
7	Operating Expenses (5+6)	1814	2022	2022	208	11.4
8	Total Expenses (4+7)	7759	8837	8794	1078	13.9

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Cost & Yield Ratios

(Annualized)

Sl.	Particulars	Q 3' FY 2012	Q 3' FY 2013	Q 2' FY 2013
1	Cost of Deposit [%]	6.74	6.75	6.91
2	Cost of Fund [%]	5.76	5.70	5.77
3	Yield on Advances [%]	11.97	10.90	11.09
4	Yield on Investment [%]	7.86	7.93	7.86
5	Yield on Fund [%]	9.18	8.83	8.87
6	Net Interest Margin [%]	3.88	3.47	3.50

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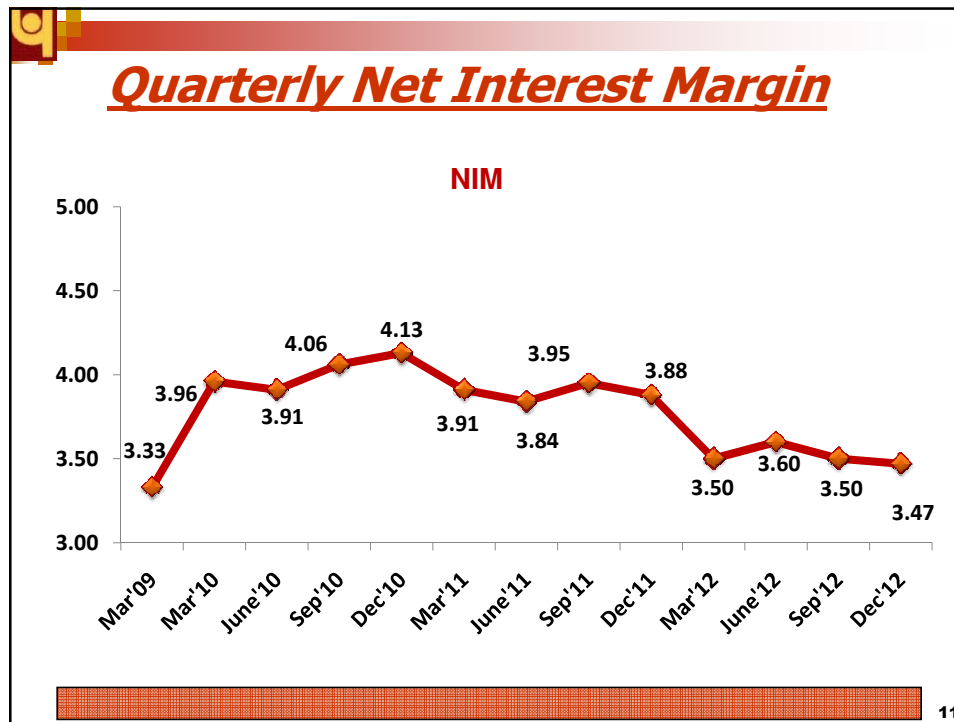
Profitability Ratios

(Annualized)

Sl.	Particulars	Q 3' FY 2012	Q 3' FY 2013	Q 2' FY 2013
1	Return on Assets [%]	1.11	1.09	0.91
2	Return on Net worth [%]	19.57	17.42 *	14.86
3	Opt. Profit to AWF [%]	2.59	2.24	2.16
4	Cost to Income Ratio [%]	40.40	42.98	44.39
5	Estb. Exp. To Total Exp. [%]	16.29	15.93	16.22
6	Opt. Exp. To AWF [%]	1.76	1.69	1.72
7	Book Value per Share [Rs]	741.83	884.03	845.54
8	Earnings per share [Rs]	145.20	153.97	125.67

* ROE on Average basis: 18.53%

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Profit: 9 Months

(Rs. Crore)

Sl.	Parameters	Dec'11	Dec'12	Mar'12	Variation (Dec'12 over Dec'11)	
					Amt.	(%)
1	Interest Income	26748	31515	36428	4766	17.8
2	Interest Expenses	16644	20437	23014	3793	22.8
3	NII (Spread) (1-2)	10105	11078	13414	973	9.6
4	Other Income	2927	3042	4203	115	3.9
5	Operating Expenses	5353	6064	7003	711	13.3
6	Contribution (4-5)	-2426	-3022	-2800	-596	24.6
7	Operating Profit (3+6)	7678	8056	10614	378	4.9
8	Provisions	4218	4439	5730	221	5.2
9	Net Profit	3460	3617	4884	157	4.5

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Profit from core Operations: 9 Months

(Rs. Crore)

Particulars	Dec'11	Dec'12	Mar'12	Variation (Dec'12 over Dec'11)	
				Amt.	(%)
Net Profit Declared	3460	3617	4884	157	4.5
Treasury Trading Profit	188	219	347	32	16.9
Depreciation	437	-87	235	-524	-119.8
Net Profit (Excl. Trading Profit & impact of Depreciation)	3709	3311	4772	-399	-10.7
Operating Profit Declared	7678	8056	10614	378	4.9
Treasury Trading Profit	188	219	347	32	16.9
Core Operating Profit (Excl. Trading Profit)	7490	7836	10267	346	4.6

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Provisions: 9 Months

(Rs. Crore)

Sl.	Particulars	Dec'11	Dec'12	Mar'12	Variation (Dec'12 over Dec'11)	
					Amt.	(%)
1	Provision towards NPAs (Net of floating provisions)	1464	2506	2403	1042	71.2
2	Standard Adv. Incl. Standard Restructured	484	490	848	6	1.3
4	Depreciation on Investment	437	-87	235	-524	-119.8
5	Income Tax	1668	1531	2153	-137	-8.2
6	Others	165	-2	91	-167	-101.1
7	Total Provision	4218	4439	5730	221	5.2

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Income: 9 Months (Rs. Crore)

Sl.	Parameters	Dec'11	Dec'12	Mar'12	Variation (Dec'12 over Dec'11)	
					Amt.	(%)
1	Interest on Advances	20952	24075	28447	3123	14.9
2	Interest on Investments	5565	7112	7692	1546	27.8
3	Other Interest Income	231	328	289	97	42.1
4	Interest Income (1+2+3)	26748	31515	36428	4766	17.8
5	Other Income	2927	3042	4203	115	3.9
	of which					
6	Core Non-Interest Income	2261	2333	3124	72	3.2
7	Recovery in W/O a/cs	268	292	509	24	8.9
8	Trading Profit	188	219	347	32	16.9
9	Dividend from Liquid MF	186	179	193	-8	-4.2
10	Residual (incl. Derivative inc)	24	19	30	-5	-19.1
11	Total Income (4+5)	29675	34556	40631	4882	16.4

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Fee Based Income: 9 Months (Rs. Crore)

Sl.	Particulars	Dec'11	Dec'12	Mar'12	Variation (Dec'12 over Dec'11)	
					Amt.	(%)
1	Processing Fees	474	419	604	-55	-11.7
2	LC/LG Income	499	545	698	46	9.2
3	Bills & Remittance	288	302	437	15	5.1
4	Incidental Charges	95	117	125	22	22.7
5	Income from ATM operations	212	234	293	22	10.4
6	Income from Ins & MF	14	33	33	19	132.9
7	Misc. Income	260	229	356	-31	-12.0
8	Exchange Profit	418	454	578	35	8.4
9	Core Non Interest Income	2261	2333	3124	72	3.2

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Expenditure: 9 Months

(Rs. Crore)

Sl.	Parameters	Dec'11	Dec'12	Mar'12	Variation (Dec'12 over Dec'11)	
					Amt.	(%)
1	Intt. Paid on Deposits	15563	19261	21396	3698	23.8
2	Intt. Paid on Borrowings	168	325	417	157	93.3
3	Others	912	851	1200	-62	-6.8
4	Total Interest Paid (1+2+3)	16644	20437	23014	3793	22.8
5	Estab. Expenses	3717	4253	4723	537	14.4
	Of Which					
5a	Employee Benefits (AS-15)	1534	1795	1753	261	17.0
6	Other Operating Expenses	1636	1811	2279	174	10.7
7	Operating Expenses (5+6)	5353	6064	7003	711	13.3
8	Total Expenses (4+7)	21997	26501	30016	4504	20.5

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Cost & Yield Ratios: 9 Months

Sl.	Particulars	9 M Dec'11	9 M Dec'12	FY Mar'12
1	Cost of Deposit [%]	6.51	6.88	6.59
2	Cost of Fund [%]	5.56	5.80	5.62
3	Yield on Advances [%]	11.77	11.17	11.67
4	Yield on Investment [%]	7.74	7.90	7.57
5	Yield on Fund [%]	8.94	8.94	8.89
6	Net Interest Margin [%]	3.85	3.52	3.84

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Profitability Ratio: 9 Months

Sl.	Particulars	9 M Dec'11	9 M Dec'12	FY Mar'12
1	Return on Assets [%]	1.16	1.03	1.19
2	Return on Net worth [%]	19.63	16.08 *	18.52
3	Opt. Profit to AWF [%]	2.57	2.29	2.59
4	Cost to Income Ratio [%]	41.08	42.95	39.75
5	Estb. Exp. To Total Exp. [%]	16.90	16.05	15.74
6	Opt. Exp. To AWF [%]	1.79	1.72	1.71
7	Book Value per Share [Rs]	741.83	884.03	777.42
8	Earnings per share [Rs]	145.62	142.19	154.02

* ROE on Average basis: 17.12%

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Business

(Rs. Crore)

Sl.	Parameters	Dec'11	Mar'12	Dec'12	Variation % Over	
					Mar'12	Dec'11
1	Total Business	619122	673363	683098	1.4	10.3
	<i>Out of Which</i>					
	Overseas Business	28329	30748	45362	47.5	60.1
2	Total Deposit	356517	379588	385785	1.6	8.2
3	Total Advances	262605	293775	297313	1.2	13.2
4	CD Ratio [%]	73.66%	77.39%	77.07%		

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Deposit		(Rs. Crore)				
Sl.	Parameters	Dec'11	Mar'12	Dec'12	Variation % Over	
					Mar'12	Dec'11
1	Total Deposit	356517	379588	385785	1.6	8.2
	Overseas Deposit	8552	8993	15263	69.7	78.5
2	Differential Rate Dep. Incl. CD	85594	88297	59071	-33.1	-31.0
	<i>Differential Rate Deposit to Total Deposits %</i>	<i>24.01</i>	<i>23.26</i>	<i>15.31</i>		
3	Core Deposit	270923	291291	326714	12.2	20.6
4	Core Dep. To Total (%)	75.99%	76.74%	84.69%		
5	SB Deposit	102705	105657	117097	10.8	14.0
6	Current Deposit	23260	28472	25345	-11.0	9.0
7	CASA Deposit	125966	134129	142442	6.2	13.1
8	Share of CASA to Dom. Dep. (%)	36.2%	36.2%	38.44%		
9	Core Term Deposit	144957	157162	184272	17.2	27.1

CASA as percentage to Core Deposit is at 43.60%. 21

Advances- Sectoral		(Rs. Crore)					
Sl.	Parameters	Dec'11	Mar'12	Dec'12	% Share in GNFC	Variation Dec'12/Dec'11	
						Amt.	(%)
1	Global Gross Advances	265884	297892	303759		37875	14.2
2	Overseas Advances	19778	21755	30100		10322	52.2
3	Domestic Gross Advances	246106	276137	273659		27553	11.2
3a	Food Credit	5424	5186	6691		1267	23.4
3b	Dom. Non-Food Gross Adv.	240682	270951	266968	100.0	26286	10.9
	- of Which						
4	Agriculture & Allied	38306	45917	41750	15.6	3444	9.0
5	Industry	115255	128162	125403	47.0	10148	8.8
5a	MSME Manufacturing	26843	32391	31186	11.7	4343	16.2
5b	Large Industry	88412	95771	94217	35.3	5805	6.6
6	Retail Loans	26009	29196	30295	11.3	4286	16.5
	<i>Of which</i>						
6a	Housing	12372	13808	14939	5.6	2567	20.7
6B	Car/Vehicle	2178	2502	2785	1.0	607	27.9
6c	Other Retail Loans	11459	12887	12571	4.7	1112	9.7
7	Commercial Real Estate	10382	9661	9140	3.4	-1242	-12.0
	<i>of which Lease Rental</i>	<i>4936</i>	<i>5427</i>	<i>5515</i>	<i>2.1</i>	<i>579</i>	<i>11.7</i>
8	Services & Others	50729	58015	60380	22.6	9651	19.0

MSME Advances: Rs 55941 cr YOY 6.94% 22

Advances – Industry wise Breakup (Rs. Crore)

Major Industry wise Deployment	Dec-11		Mar'12		Dec-12		Variation Dec'12/Dec'11	
	Amt.	Share % to NFC	Amt.	Share % to NFC	Amt.	Share % to NFC	Amt.	(%)
Food Processing	3061	1.3	3459	1.3	3177	1.2	116	3.8
Textiles	7044	2.9	7114	2.6	7025	2.6	-19	-0.3
Chemical & Chemical Products	3398	1.4	3752	1.4	3650	1.4	252	7.4
Cement & Cement Products	2099	0.9	1869	0.7	2257	0.8	158	7.5
Basic Metal & Metal Products	16032	6.7	17325	6.4	19499	7.3	3467	21.6
-Iron & Steel	12857	5.3	13579	5.0	15289	5.7	2432	18.9
Paper & paper products	1072	0.4	1005	0.4	1167	0.4	95	8.9
Petroleum	1465	0.6	1773	0.7	1098	0.4	-367	-25.1
Gems & Jewellery	1724	0.7	1494	0.6	2007	0.8	283	16.4
All Engineering Products	3429	1.4	3082	1.1	3286	1.2	-143	-4.2
Construction	1901	0.8	2949	1.1	1710	0.6	-191	-10.0
Infrastructure	43814	18.2	45894	16.9	52529	19.7	8715	19.9
-Power	21448	8.9	23370	8.6	27651	10.4	6203	28.9
-Tele-Communication	8802	3.7	8301	3.1	8066	3.0	-736	-8.4
- Roads & Ports	7531	3.1	8365	3.1	10446	3.9	2915	38.7
- Others	6033	2.5	5858	2.2	6366	2.4	333	5.5
Residual	31288	13.0	39451	14.6	29165	10.9	-2123	-6.8
Industry	115255	47.9	128162	47.3	125403	47.0	10148	8.8

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Investment (Rs. Crore)

SL	Particulars	Dec'11	Mar'12	Dec'12
1	Gross Investment	117469	123148	130712
2	Held To Maturity (HTM)	84895	86083	92670
3	Available For Sale (AFS)	29888	32370	36726
4	Held For trading (HFT)	2686	4695	1316
5	Duration (AFS)	2.84	3.24	4.57
6	Modified Duration (AFS)	2.68	3.07	4.35
7	Duration Total Portfolio	4.51	4.46	4.9
8	Modified Duration Total Portfolio	4.32	4.26	4.7
9	Net demand & time Liabilities	337346	349229	368327
10	SLR (%)	28.05	26.37	29.82
11	SLR HTM to Total SLR (%)	88.82	84.13	82.01
12	HTM To Gross Investment (%)	72.27	69.9	70.90
13	Total SLR	93568	99859	110228
14	Total Non SLR	23900	23288	20065

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Non-Performing Assets

(Rs. Crore)

Sl.	Parameters	Dec'11	Mar'12	Dec'12
1	NPA as at the beginning of Yr.	4379	4379	8720
2	Cash Recovery	1265	1675	1499
3	Upgradation	465	530	809
4	Write Off	60	126	90
5	Total Reduction (2+3+4)	1790	2331	2399
6	Fresh Addition	3853	6672	7677
	-Fresh slippages	3344	6183	7239
	-Debits in existing NPA A/cs	509	489	438
7	Gross NPAs end period	6442	8720	13998
8	Eligible Deductions including Provisions	3540	4265	6412
9	Net NPAs	2901	4454	7586
10	Recovery in written-off debt A/Cs	268	509	292

	Particulars	Dec'11	Mar'12	Dec'12
1	Gross NPA%	2.42%	2.93%	4.61%
2	Net NPA%	1.11%	1.52%	2.56%
3	NPA Coverage Ratio	70.01%	62.73%	55.97%

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Restructured Accounts

(Rs. Crore)

YEAR of Restructuring	OUTSTANDING AS ON 31.12.2012 UNDER					
	STANDARD CATEGORY		NPA CATEGORY		Grand Total	
	No of A/Cs	Amount	No of A/Cs	Amount	No of A/Cs	Amount
2008-09	4696	895	1477	111	6173	1006
2009-10	676	4254	406	175	1082	4429
2010-11	463	1873	81	791	544	2664
2011-12	373	13853	33	674	406	14527
April'12-Dec'12	189	7653	6	50	195	7703
TOTAL	6397	28528	2003	1801	8400	30329

Restructured accounts include the following amounts pertaining to other facilities of the borrowers not restructured (included in restructured portfolio as per RBI guidelines):

2010-11:	Rs 544.51 crore
2011-12:	Rs 1623.98 crore
Apr'12-Dec'12	Rs. 673.97 Crore
Total	Rs. 2842.46 Ctore

Restructured advances as %age to Gross Advances: 9.98%

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Restructured Accounts (Rs. Crore)		
Asset Quality Movement of Restructured portfolio		
STANDARD A/Cs Restructured	Out of which Slipped to NPA	Slippage %age
37481	4804	12.8
<i>About 87% of the standard accounts restructured continue to be standard</i>		
Accounts with Bal O/S above Rs one crore		
NPA A/Cs Restructured	Out of which Improved to standard	Upgradation %age
714	103	14.4
<i>About 14% of the NPA restructured portfolio has upgraded to standard category</i>		

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Sectorwise O/S Restructured Accounts (Rs. Crore)					
01.04.2012 to 31.12.2012 (Current 9 M)					
	Restructured Accounts	No.	Amt. O/s		
			Dimtn. in Fair Value		
1	Standard Adv.	189	7653		
2	Sub Standard Adv.	6	50		
3	Doubtful Adv.	0	0		
	Total	195	7703		
01.04.2008 to 31.12.2012 (Total)					
Sl.	Restructured A/Cs	No.	Amt. (O/S)		
1	Under CDR	68	7765		
2	Under SME	848	1414		
3	Others (Non-CDR)	7484	21150		
	Total	8400	30329		
Sl.	Sector	Mar'12	Apr-Dec12	O/S Amt	%age Share
A	Agriculture	131	104	235	0.77
B	Housing	7	0	7	0.02
C	Real Estate	429	42	471	1.55
D	Industry	19376	6709	26085	86.01
E	Others	2683	848	3531	11.64
	Total	22626	7703	30329	100.00
Out of the Above Major Industries/Sectors					
1	Iron & Steel	1700	945	2645	8.72
2	Infrastructure	8811	3134	11945	39.38
Out of which					
	Power	7478	2207	9685	31.93
	Telecom	964	126	1090	3.59
3	Drilling	1552	168	1719	5.67
4	Textiles	1334	270	1604	5.29
5	Aviation	2468	0	2468	8.14
6	Sugar	539	143	682	2.25
7	Paper/Printing	488	0	488	1.61
8	Chemical/Fert./Drugs	338	941	1280	4.22
9	Cement	681	0	681	2.25
10	Manufacturing	397	294	691	2.28
11	Engineering	84	15	99	0.33
12	Auto parts	23	0	23	0.08
13	Hotel	631	219	850	2.80
14	Education	505	203	708	2.33
15	Finance	139	22	160	0.53

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Capital Adequacy (Basel II)

(Rs. Crore)

Sl.	Particulars	Dec'11	Mar'12	Dec'12
	Capital Fund			
1	Tier I	20837	27080	26897
2	Tier II	9639	9773	9485
3	Total (Tier I+II)	30476	36853	36382
4	Risk-weighted Assets	265423	291919	312143
5	Capital Adequacy Ratio (%)	11.48%	12.63%	11.66%
6	Tier I (%)	7.85%	9.28%	8.62%
7	Tier II (%)	3.63%	3.35%	3.04%

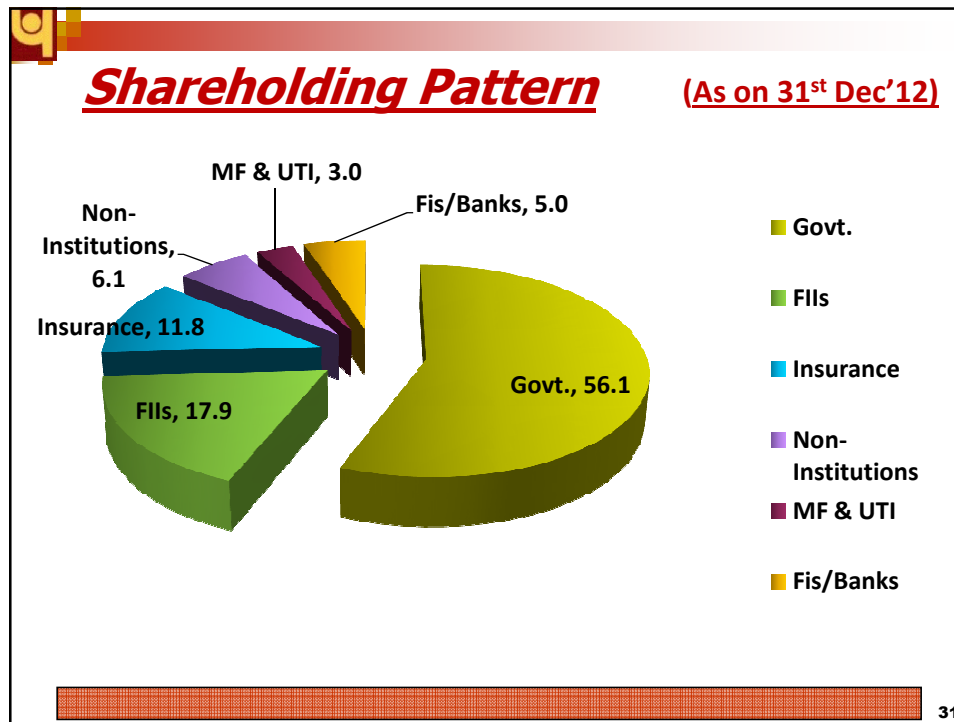
With Profit plough back upto Dec'12, CRAR works out to 12.81% with Tier -I at 9.78%.

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Market Share & Productivity

Sl.	Parameters	Dec'11	Mar'12	Dec'12
1	Deposit Market Share (%)	5.69	5.60	5.37
2	Credit Market Share (%)	5.50	5.55	5.22
3	Business Per Branch (Rs. Cr.)	112.2	116.03	115.12
4	Business Per Employee (Rs. Cr.)	10.8	11.32	11.66

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Current Overseas Presence

Type of office	Destination	Commencement of Operations
Branch	1 Offshore Banking Unit, Mumbai	25 th September, 2003
	2 Kabul, Afghanistan	26 th July 2004
	3 Hong Kong Main	17 th December 2007
	4 Kowloon Hong Kong	6 th April 2009
	5 DIFC, Dubai	20 th December 2009
Subsidiary	1 PNBIL, UK (7 branches)	10 th May 2007
	2 DRUK PNB Ltd., Bhutan (5 Branches)	27 th January 2010
	3 JSC SB PNB, Kazakhstan (4 Branches)	*13 th December 2010
Joint Venture	1 Everest Bank Limited, Kathmandu, Nepal (48 Branches)	January, 1997
Rep. Offices	1 Almaty, Kazakhstan	23 rd October, 1998
	2 Shanghai, China	3 rd September 2004
	3 Dubai, UAE	29 th June, 2005
	4 Oslo, Norway	1 st October 2008
	5 Sydney, Australia	15 th September 2011

**Date of Acquisition*

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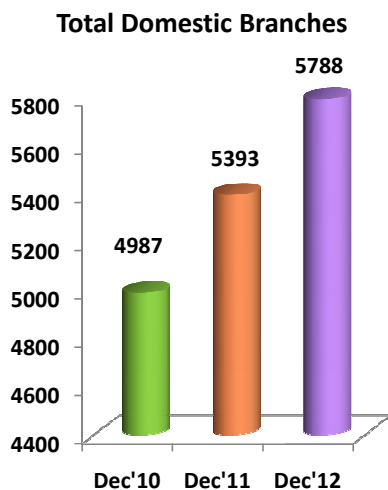
Increasing Global Footprints...

Bank in Process of:-

- **up gradation of rep office in Oslo (Norway) and Sydney (Australia).**
- **Exploring possibilities for presence in - Maldives, Bangladesh, Pakistan, Canada, Singapore, Mozambique and Brazil.**
- **Business of Overseas branches recorded a YoY growth of 54.78%, from USD 5408 Mio to USD 8370 Mio.**
- **Business of Overseas Subsidiaries recorded a YoY growth of 55.08%, from USD 1727 Mio to USD 2678 Mio.**

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Capacity Building – Expanding Network



ATM Network			
	Dec'10	Dec'11	Dec'12
ATMs	4431	5793	6058

Population Group wise Branches (31 st December'2012)			
Metro	Urban	Semi-Urban	Rural
974	1216	1370	2228
16.83	21.01	23.67	38.49

40 new branches added during Quarter 3 FY 13.

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Recognitions.....

- ✿ **Most Socially Responsible Bank 2012- Business world- PwC**
- ✿ **Best Public Sector Bank by CNBC TV 18**
- ✿ **Excellence in Business Communication by Association of Business Communicators of India (ABCI).**
- ✿ **Organization with Innovative HR Practices by ASIA Pacific HRM Congress.**
- ✿ **Prestigious Awards by Indian Banks' Association:**
 - Best Use of Business intelligence - Winner**
 - Best Risk Management and Security Initiatives - Winner**
 - Best Bank Online – First Runner up**
 - Best financial Inclusion Initiatives – Second Runner up**
- ✿ **Best Banker Award under Agriculture Credit (Large Bank) by The Sunday Standard.**
- ✿ **Best Public Sector bank under Priority Sector Lending by Dun & Bradstreet Polaris Financial Technology Banking Awards 2012**
- ✿ **CMO Asia Excellence for Branding and Marketing under BFSI**
- ✿ **3rd Asia's Best Employer Brand Awards 2012-Excellence in Training by Employer Brand Awards & World HRD Congress.**
- ✿ **Third Rank among Top 50 Financial Companies by Business World**

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Thank You

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