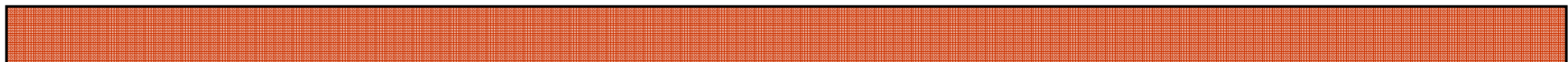




# **Presentation on Performance for the Quarter /FY March 2012**





## Overview of Performance

Particulars		Rs. Crore		YOY Growth %
<b>Operating Profit</b>				
- Q4 Mar'12	:	2936	↑	17.1
- FY 2011-12		10614	↑	17.2
<b>Net profit</b>				
- Q4 Mar'12	:	1424	↑	18.6
- FY 2011-12		4884	↑	10.2
<b>Total Business</b>	:	<b>673363</b>	<b>↑</b>	<b>21.3</b>
<b>Total Assets</b>	:	<b>458194</b>	<b>↑</b>	<b>21.1</b>
<b>Deposits</b>	:	<b>379588</b>	<b>↑</b>	<b>21.3</b>
<b>Credit</b>	:	<b>293775</b>	<b>↑</b>	<b>21.3</b>



# Profit -Qtr

(Rs. Crore)

Sl.	Parameters	Q4' FY 11	Q4' FY 12	Q3' FY 12	Variation (Q4'12 over Q4'11)	
					Amt.	(%)
1	Interest Income	7440	9680	9481	2239	30.1
2	Interest Expenses	4411	6370	5944	1959	44.4
3	NII (Spread) (1-2)	3029	3310	3537	281	9.3
4	Other Income	1145	1276	954	131	11.4
5	Operating Expenses	1667	1650	1814	-17	-1.0
6	Contribution (4-5)	-521	-374	-860	148	28.3
7	Operating Profit (3+6)	2508	2936	2676	429	17.1
8	Provisions	1307	1512	1526	205	15.7
9	Net Profit	1201	1424	1150	223	18.6



## **Profit from Core Operations**

(Rs. crore)

Particulars	Q4' FY 11	Q4' FY 12	Q3' FY 12	Variation (Q4'12 over Q4'11)	
				Amt.	Gr. (%)
Net Profit Declared	1201	1424	1150	223	18.6
Treasury Trading Profit	53	159	87	106	201.3
Depreciation	22	-202	143	-224	-998.1
Net Profit (Excl. Trading Profit & impact of Depreciation)	1171	1063	1205	-107	-9.2
Operating Profit Declared	2508	2936	2676	429	17.1
Treasury Trading Profit	53	159	87	106	201.3
Core Operating Profit (Excl. Trading Profit)	2455	2777	2589	322	13.1



# **Provisions**

(Rs. Crore)

Sl.	Particulars	Q4' FY 11	Q4' FY 12	Q3' FY 12	Variation (Q4'12 over Q4'11)	
					Amt.	%
1	Provision towards NPAs (Net of floating provisions)	542	939	579	397	73.3
2	Standard Advances incl. Standard Restructured	125	364	167	239	190.9
4	Depreciation on Investment	22	-202	143	-224	-998.1
5	Income Tax	579	485	580	-94	-16.2
6	Others	39	-74	57	-113	-292.5
7	Total Provision	1307	1512	1526	205	15.7



## **Break-up : Income**

(Rs. Crore)

Sl.	Parameters	Q4' FY 11	Q4' FY 12	Q3' FY 12	Variation (Q4'12 over Q4'11)	
					Amt.	(%)
1	Interest on Advances	5904	7495	7331	1591	26.9
2	Interest on Investments	1472	2127	2027	655	44.5
3	Other Interest Income	64	58	123	-6	-9.0
4	Interest Income (1+2+3)	7440	9680	9481	2239	30.1
5	Other Income	1145	1276	954	131	11.4
	of which					
6	Core Non-Interest Income	750	862	768	113	15.1
7	Recovery in Written off a/cs	221	241	92	20	8.9
8	Trading Profit	53	159	87	106	201.2
9	Dividend from Liquid MF	120	6	8	-113	-94.6
10	Residual (incl Derivative inc)	2	7	-1	5	248.1
11	Total Income (4+5)	8586	10956	10435	2370	27.6



## ***Fee Based Income***

(Rs. Crore)

Sl.	Particulars	Q4' FY 11	Q4' FY 12	Q3' FY 12	Variation (Q4'12 over Q4'11)	
					Amt.	(%)
1	Processing Fees	119	130	119	10	8.7
2	LC/LG Income	165	199	176	34	20.4
3	Bills & Remittance	79	149	104	70	87.8
4	Incidental Charges	36	30	28	-6	-17.9
5	Inc from ATM operations	63	81	77	18	28.4
6	Income from Ins & MF	7	19	6	11	153.4
7	Misc Income	170	96	104	-74	-43.7
8	Exchange Profit	109	160	154	51	46.3
9	Core Non Interest Income	750	862	768	113	15.1



## **Break-up : Expenditure**

(Rs. Crore)

Sl.	Parameters	Q4' FY 11	Q4' FY 12	Q3' FY 12	Variation (Q4'12 over Q4'11)	
					Amt.	(%)
1	Intt. Paid on Deposits	4052	5833	5586	1782	44.0
2	Intt. Paid on Borrowings	69	249	66	180	259.8
3	Others	290	287	293	-3	-1.0
4	Total Interest Paid (1+2+3)	4411	6370	5944	1959	44.4
5	Estab. Expenses	1129	1007	1264	-122	-10.8
	Of Which					
5a	Employee Benefits (AS-15)	417	218	512	-200	-47.9
6	Other Operating Expenses	538	643	551	105	19.6
7	Operating Expenses (5+6)	1667	1650	1814	-17	-1.0
8	Total Expenses (4+7)	6078	8020	7759	1941	31.9





## **Cost & Yield Ratios**

(Annualized)

<b>Sl.</b>	<b>Particulars</b>	<b>Q 4' FY 2011</b>	<b>Q 4' FY 2012</b>	<b>Q 3' FY 2012</b>
<b>1</b>	<b>Cost of Deposit [%]</b>	<b>5.64</b>	<b>6.80</b>	<b>6.74</b>
<b>2</b>	<b>Cost of Fund [%]</b>	<b>4.91</b>	<b>5.71</b>	<b>5.76</b>
<b>3</b>	<b>Yield on Advances [%]</b>	<b>10.83</b>	<b>11.40</b>	<b>11.97</b>
<b>4</b>	<b>Yield on Investment [%]</b>	<b>7.10</b>	<b>7.64</b>	<b>7.86</b>
<b>5</b>	<b>Yield on Fund [%]</b>	<b>8.28</b>	<b>8.67</b>	<b>9.18</b>
<b>6</b>	<b>Net Interest Margin [%]</b>	<b>3.91</b>	<b>3.50</b>	<b>3.88</b>



# **Profitability Ratios**

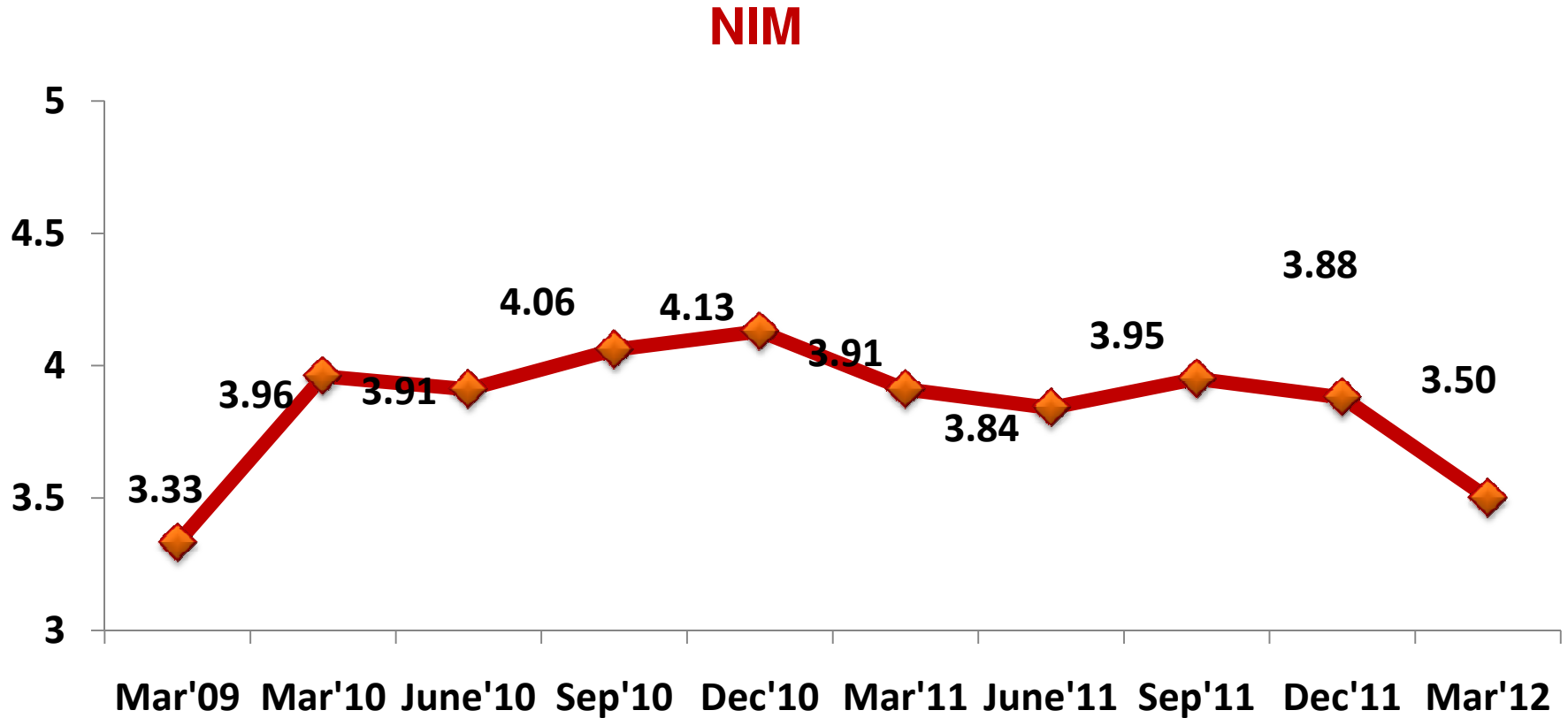
(Annualized)

<b>Sl.</b>	<b>Particulars</b>	<b>Q 4' FY 2011</b>	<b>Q 4' FY 2012</b>	<b>Q3' FY 2012</b>
<b>1</b>	<b>Return on Assets [%]</b>	<b>1.34</b>	<b>1.28</b>	<b>1.11</b>
<b>2</b>	<b>Return on Net worth [%]</b>	<b>23.97</b>	<b>21.60 *</b>	<b>19.57</b>
<b>3</b>	<b>Opt. Profit to AWF [%]</b>	<b>2.79</b>	<b>2.63</b>	<b>2.59</b>
<b>4</b>	<b>Cost to Income Ratio [%]</b>	<b>39.93</b>	<b>35.97</b>	<b>40.40</b>
<b>5</b>	<b>Estb. Exp. To Total Exp. [%]</b>	<b>18.58</b>	<b>12.55</b>	<b>16.29</b>
<b>6</b>	<b>Opt. Exp. To AWF [%]</b>	<b>1.85</b>	<b>1.48</b>	<b>1.76</b>
<b>7</b>	<b>Book Value per Share [Rs]</b>	<b>632.48</b>	<b>777.42</b>	<b>741.83</b>
<b>8</b>	<b>Earnings per share [Rs]</b>	<b>154.52</b>	<b>179.13</b>	<b>145.20</b>

*\* Capital infusion of Rs 2245 crore in the month of March'12. Return on Networth on average basis works out to 22.84%.*



# Quarterly Net Interest Margin





## **Profit: Financial Year**

(Rs. Crore)

Sl.	Parameters	Mar'11	Mar'12	Variation (Mar'12 over Mar'11)	
				Amt.	(%)
1	Interest Income	26986	36428	9442	35.0
2	Interest Expenses	15179	23014	7834	51.6
3	NII (Spread) (1-2)	11807	13414	1607	13.6
4	Other Income	3613	4203	590	16.3
5	Operating Expenses	6364	7003	639	10.0
6	Contribution (4-5)	-2752	-2800	-49	-1.8
7	Operating Profit (3+6)	9056	10614	1559	17.2
8	Provisions	4622	5730	1108	24.0
9	Net Profit	4433	4884	451	10.2



## ***Profit from core Operations: FY***

(Rs. Crore)

Particulars	Mar'11	Mar'12	Variation (Mar'12 over Mar'11)	
			Amt.	(%)
Net Profit Declared	4433	4884	451	10.2
Treasury Trading Profit	299	347	48	15.9
Depreciation	147	235	88	59.4
Net Profit (Excl. Trading Profit & impact of Depreciation)	4282	4772	491	11.5
Operating Profit Declared	9056	10614	1559	17.2
Treasury Trading Profit	299	347	48	15.9
Core Operating Profit (Excl. Trading Profit)	8757	10267	1511	17.3



## **Provisions: Financial Year**

(Rs. Crore)

Sl.	Particulars	Mar'11	Mar'12	Variation (Mar'12 over Mar'11)	
				Amt.	(%)
1	Provision towards NPAs (Net of floating provisions)	2004	2403	399	19.9
2	Standard Adv. Incl. Standard Restructured	330	848	518	157.2
4	Depreciation on Investment	147	235	88	59.4
5	Income Tax	2130	2153	23	1.1
6	Others	11	91	80	722.1
7	Total Provision	4622	5730	1108	24.0



## ***Income: Financial Year***

(Rs. Crore)

Sl.	Parameters	Mar'11	Mar'12	Variation (Mar'12 over Mar'11)	
				Amt.	(%)
1	Interest on Advances	21105	28447	7342	34.8
2	Interest on Investments	5638	7692	2055	36.4
3	Other Interest Income	244	289	45	18.3
4	Interest Income (1+2+3)	26986	36428	9442	35.0
5	Other Income	3613	4203	590	16.3
	of which				
6	Core Non-Interest Income	2554	3124	570	22.3
7	Recovery in Written off A/cs	510	509	-1	-0.2
8	Trading Profit	299	347	48	15.9
9	Dividend from Liquid MF	216	193	-23	-10.7
10	Residual (incl. Derivative inc)	34	30	-4	-11.1
11	Total Income (4+5)	30599	40631	10032	32.8



## **Fee Based Income: Financial Year**

(Rs. Crore)

Sl.	Particulars	Mar'11	Mar'12	Variation (Mar'12 Over Mar'11)	
				Amt.	(%)
1	Processing Fees	580	604	24	4.1
2	LC/LG Income	584	698	114	19.5
3	Bills & Remittance	283	437	154	54.7
4	Incidental Charges	120	125	5	3.9
5	Inc from ATM operations	201	293	92	45.6
6	Income from Ins & MF	16	33	17	102.3
7	Misc Income	390	356	-34	-8.8
8	Exchange Profit	379	578	199	52.6
9	Core Non Interest Income	2554	3124	570	22.3





## ***Expenditure: Financial Year***

(Rs. Crore)

Sl.	Parameters	Mar'11	Mar'12	Variation (Mar'12 over Mar'11)	
				Amt.	(%)
1	Intt. Paid on Deposits	13795	21396	7601	55.1
2	Intt. Paid on Borrowings	258	417	160	62.0
3	Others	1126	1200	74	6.5
4	Total Interest Paid (1+2+3)	15179	23014	7834	51.6
5	Estab. Expenses	4461	4723	262	5.9
	Of Which				
5a	Employee Benefits (AS-15)	1750	1753	3	0.2
6	Other Operating Expenses	1903	2279	376	19.8
7	Operating Expenses (5+6)	6364	7003	639	10.0
8	Total Expenses (4+7)	21543	30016	8473	39.3



## ***Cost & Yield Ratios: Financial Year***

<b>Sl.</b>	<b>Particulars</b>	<b>FY Mar'11</b>	<b>9 M Dec'11</b>	<b>FY Mar'12</b>
<b>1</b>	<b>Cost of Deposit [%]</b>	<b>5.24</b>	<b>6.51</b>	<b>6.59</b>
<b>2</b>	<b>Cost of Fund [%]</b>	<b>4.57</b>	<b>5.56</b>	<b>5.62</b>
<b>3</b>	<b>Yield on Advances [%]</b>	<b>10.58</b>	<b>11.77</b>	<b>11.67</b>
<b>4</b>	<b>Yield on Investment [%]</b>	<b>7.05</b>	<b>7.74</b>	<b>7.57</b>
<b>5</b>	<b>Yield on Fund [%]</b>	<b>8.12</b>	<b>8.94</b>	<b>8.89</b>
<b>6</b>	<b>Net Interest Margin [%]</b>	<b>3.96</b>	<b>3.85</b>	<b>3.84</b>



## **Profitability Ratio: Financial Year**

<b>Sl.</b>	<b>Particulars</b>	<b>FY Mar'11</b>	<b>9 M Dec'11</b>	<b>FY Mar'12</b>
<b>1</b>	<b>Return on Assets [%]</b>	<b>1.34</b>	<b>1.16</b>	<b>1.19</b>
<b>2</b>	<b>Return on Net worth [%]</b>	<b>22.13</b>	<b>19.63</b>	<b>18.52 *</b>
<b>3</b>	<b>Opt. Profit to AWF [%]</b>	<b>2.72</b>	<b>2.57</b>	<b>2.59</b>
<b>4</b>	<b>Cost to Income Ratio [%]</b>	<b>41.27</b>	<b>41.08</b>	<b>39.75</b>
<b>5</b>	<b>Estb. Exp. To Total Exp. [%]</b>	<b>20.71</b>	<b>16.90</b>	<b>15.74</b>
<b>6</b>	<b>Opt. Exp. To AWF [%]</b>	<b>1.91</b>	<b>1.79</b>	<b>1.71</b>
<b>7</b>	<b>Book Value per Share [Rs]</b>	<b>632.48</b>	<b>741.83</b>	<b>777.42</b>
<b>8</b>	<b>Earnings per share [Rs]</b>	<b>140.60</b>	<b>145.62</b>	<b>154.02</b>

*\* Capital infusion of Rs 2245 crore in the month of March'12. Return on Networth on average basis works out to 21.05%.*



# **Business**

(Rs. Crore)

Sl.	Parameters	Mar'11	Dec'11	Mar'12	Variation % Over	
					Mar'11	Dec'11
1	Total Business	555005	619122	673363	21.3	8.8
	<i>Out of Which</i>					
2	Overseas Business	18547	28329	30748	65.8	8.5
3	Total Deposit	312899	356517	379588	21.3	6.5
4	Total Advances	242107	262605	293775	21.3	11.9
5	CD Ratio	77.38%	73.66%	77.39%		



# Deposit

(Rs. Crore)

Sl.	Parameters	Mar'11	Dec'11	Mar'12	Variation % Over	
					Mar'11	Dec'11
1	Total Deposit	312899	356517	379588	21.3	6.5
	Overseas Deposit	5644	8552	8993	59.4	5.2
2	Bulk incl. CD	71405	85594	88297	23.7	3.2
	<i>Share of Bulk to Total %</i>	<i>22.82</i>	<i>24.01</i>	<i>23.26</i>		
3	Core Deposit	241494	270923	291291	20.6	7.5
4	<i>Core Dep. To Total (%)</i>	<i>77.18%</i>	<i>75.99%</i>	<i>76.74%</i>		
5	SB Deposit	93487	102705	105657	13.0	2.9
6	Current Deposit	26838	23260	28472	6.1	22.4
7	CASA Deposit	120325	125966	134129	11.5	6.5
8	<i>Share of CASA (%)</i>	<i>39.2%</i>	<i>36.2%</i>	<i>36.2%</i>		

**CASA as percentage to Core Deposit is at 46.05%.**



# ***Advances- Sectoral***

(Rs. Crore)

Sl.	Parameters	FY Mar'11	Dec'11	FY Mar'12	% Share in Gr. Non- food cr.	Variation Mar'12 over Mar'11	
						Amt.	(%)
1	Global Gross Advances	243998	265884	297892		53894	22.1
2	Overseas Advances	12904	19778	21755		8851	68.6
3	Domestic Gross Advances	231094	246106	276137		45043	19.5
3a	Food Credit	4421	5424	5186		765	17.3
3b	Dom. Non-Food Gross Adv.	226673	240682	270951	100.0	44278	19.5
	- of Which						
4	Agriculture & Allied	35462	38306	45917	16.9	10455	29.5
5	Industry	114072	118324	128162	47.2	14090	12.4
5a	MSME Manufacturing	26848	29912	32391	11.9	5543	20.6
5b	Large Industry	87224	88412	95771	35.3	8547	9.8
6	Retail Loans	23621	26009	29196	10.8	5575	23.6
	Of which						
6a	Housing	11816	12373	13808	5.1	1991	16.9
6b	Car/Vehicle	1626	2178	2502	0.9	876	53.9
6c	Other Retail Loans	10179	11459	12887	4.7	2708	26.6
7	Commercial Real Estate	8955	10382	9661	3.6	706	7.9
	of which Lease Rental	3839	4936	5427	2.0	1588	41.4
8	Services & Others	44563	47660	58437	21.5	13875	31.1

**MSME Advances: Rs 57355 cr YOY 26.62%**



## *Advances - Industry wise Breakup* (Rs. Crore)

Major Industry wise Deployment	Mar'11		Dec'11		Mar'12		Mar' 12/ Mar'11	
	Amt.	Share (%) to Total Industry	Amt.	Share (%) to Total Industry	Amt.	Share (%) to Total Industry	Amt.	(%)
Food Processing	3495	3.1	2830	2.4	3459	2.7	-36	-1.0
Textiles	7785	6.8	7070	6.0	7114	5.6	-671	-8.6
Chemical & Chemical Products	3082	2.7	2578	2.2	3752	2.9	670	21.7
Cement & Cement Products	1178	1.0	1838	1.6	1869	1.5	691	58.7
Basic Metal & Metal Products	11639	10.2	14751	12.5	15682	12.2	4043	34.7
-Iron & Steel	9930	8.7	11535	9.7	11903	9.3	1973	19.9
Petroleum	2566	2.2	2121	1.8	1773	1.4	-793	-30.9
Rubber & plastic products	1322	1.2	1565	1.3	1494	1.2	172	13.0
All Engineering Products	2712	2.4	3104	2.6	3082	2.4	370	13.6
Construction	1943	1.7	2944	2.5	2949	2.3	1006	51.8
Gems & Jewellery	1343	1.2	1631	1.4	1876	1.5	533	39.7
Infrastructure	35596	31.2	41031	34.7	45894	35.8	10298	28.9
-Power	16299	14.3	19757	16.7	23370	18.2	7071	43.4
-Tele-Communication	8414	7.4	8802	7.4	8301	6.5	-113	-1.3
- Roads & Ports	6501	5.7	7791	6.6	8365	6.5	1864	28.7
- Others	4382	3.8	4681	4.0	5858	4.6	1476	33.7
Residual	41411	36.3	36861	31.2	39218	30.6	-2193	-5.3
Industry	114072	100.0	118324	100.0	128162	100.0	14090	12.4



# ***Investment***

(Rs. Crore)

SL	Particulars	Mar'11	Dec'11	Mar'12
1	Gross Investment	95513	117469	123148
2	Held To Maturity (HTM)	71820	84895	86083
3	Available For Sale (AFS)	21067	29888	32370
4	Held For trading (HFT)	2626	2686	4695
5	Duration (AFS)	2.86	2.84	3.24
6	Modified Duration (AFS)	2.71	2.68	3.07
7	Duration Total Portfolio	4.63	4.51	4.46
8	Modified Duration Total Portfolio	4.44	4.32	4.26
9	Net demand & time Liabilities	300464	337346	349229
10	SLR (%)	24.44	28.05	26.37
11	SLR HTM to Total SLR (%)	87.73	88.82	84.13
12	HTM To Gross Investment (%)	75.19	72.27	69.90
13	Total SLR	79694	93568	99859
14	Total Non SLR	15819	23990	23288





## ***Non-Performing Assets***

( Rs. Crore)

Sl.	Parameters	Mar'11	Dec'11	Mar'12
1	NPA as at the beginning of Yr.	3214	4379	4379
2	Cash Recovery	938	1265	1675
	Recovery through Debt relief	232	0	0
3	Up gradation	410	465	530
4	Write Off	1592	60	126
5	Total Reduction (2+3+4)	3172	1790	2331
6	Fresh Addition	4337		
	-Fresh slippages		3531	6183
	-Debits in existing NPA A/cs		322	489
7	Gross NPAs end period	4379	6442	8720
8	Eligible Deductions including Provisions	2341	3540	4265
9	Net NPAs	2039	2901	4454
10	Recovery in written-off debt A/Cs	510	268	509

1	Particulars	Mar'11	Dec'11	Mar'12
2	Gross NPA%	1.79%	2.42%	2.93%
3	Net NPA%	0.85%	1.11%	1.52%
4	NPA Coverage Ratio	73.21%	70.01%	62.73%



# ***Restructured Accounts***

(Rs. Crore)

YEAR of Restructuring	OUTSTANDING AS ON 31.03.2012 UNDER					
	STANDARD CATEGORY		NPA CATEGORY		Grand Total	
	No of A/Cs	Amount	No of A/Cs	Amount	No of A/Cs	Amount
<b>2008-09</b>	<b>5510</b>	<b>1268</b>	<b>1428</b>	<b>174</b>	<b>6938</b>	<b>1442</b>
<b>2009-10</b>	<b>1319</b>	<b>4753</b>	<b>373</b>	<b>632</b>	<b>1692</b>	<b>5385</b>
<b>2010-11</b>	<b>566</b>	<b>2237</b>	<b>44</b>	<b>612</b>	<b>610</b>	<b>2848</b>
<b>2011-12</b>	<b>450</b>	<b>14807</b>	<b>13</b>	<b>527</b>	<b>463</b>	<b>15334</b>
<b>TOTAL</b>	<b>7845</b>	<b>23064</b>	<b>1858</b>	<b>1945</b>	<b>9703</b>	<b>25009</b>

Restructured accounts for the FY 2010-11 and 2011-12 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 1632.98 crore*

*Total : Rs 2177.49 crore*



# **Restructured Accounts**

(Rs. Crore)

## ***Asset Quality Movement of Restructured portfolio***

<b>STANDARD A/Cs Restructured</b>	<b>Out of which Slipped to NPA</b>	<b>Slippage %age</b>
<b>29828.60</b>	<b>2620.57</b>	<b>8.79</b>
<b><i>About 91% of the standard accounts restructured continue to be standard</i></b>		

<b>NPA A/Cs Restructured</b>	<b>Out of which Improved to standard</b>	<b>Upgradation %age</b>
<b>819.08</b>	<b>103.41</b>	<b>12.63</b>
<b><i>About 13% of the NPA restructured portfolio has upgraded to standard category</i></b>		



# Sectorwise O/S Restructured Accounts

(Rs. Crore)

**01.04.2011 to 31.03.2012 (Current FY)**

Sl.	Restructured Accounts	No.	Amt. O/s	Diminution in Fair Value
1	Standard Adv.	450	14807	489
2	Sub Standard Adv.	13	527	9
3	Doubtful Adv.	0	0	0
	<b>Total</b>	<b>463</b>	<b>15334</b>	<b>498</b>

**01.04.2008 to 31.03.2012 (Total)**

Sl.	Restructured A/cs (O/s)	No.	Amt.O/s
1	Under CDR	42	4121
2	Under SME	897	1230
3	Others (Non-CDR)	8764	19658
	<b>Total</b>	<b>9703</b>	<b>25009</b>

Sl.	Sector	Upto Mar'11	During FY 12	Cumm. 31.3.12	%age Share
A	Agriculture	123	13	137	0.55
B	Housing	11	1	13	0.05
C	Real Estate	412	211	622	2.49
D	Industry	8015	13828	21843	87.34
E	Others	1114	1281	2394	9.57
	<b>Total</b>	<b>9675</b>	<b>15334</b>	<b>25009</b>	
<b>Out of the Above Major Industries/Sectors</b>					
1	Iron & Steel	1409	801	2210	8.84
2	Infrastructure	785	7925	8710	34.83
	<b>Out of which</b>				
	Power	366	6874	7240	28.95
	Telecom	0	990	990	3.96
3	Drilling	1038	672	1709	6.83
4	Textiles	1013	446	1460	5.84
5	Aviation	779	2245	3024	12.09
6	Sugar	461	339	801	3.20
7	Paper/Printing	375	139	514	2.06
8	Chem/Fert/Drugs	78	83	161	0.64
9	Cement	499	43	541	2.16
10	Manufacturing	154	129	283	1.13
11	Engineering	91	243	334	1.33
12	Auto parts	123	23	146	0.58
13	Hotel	438	316	754	3.01
14	Education	395	217	613	2.45
15	Finance	62	97	159	0.64



## **Capital Adequacy (Basel II)**

(Rs. Crore)

Sl.	Particulars	Mar'11	Dec'11	Mar'12
	<b>Capital Fund</b>			
<b>1</b>	<b>Tier I</b>	<b>20979</b>	<b>20837</b>	<b>27080</b>
<b>2</b>	<b>Tier II</b>	<b>9909</b>	<b>9639</b>	<b>9773</b>
<b>3</b>	<b>Total (Tier I+II)</b>	<b>30888</b>	<b>30476</b>	<b>36853</b>
<b>4</b>	<b>Risk-weighted Assets</b>	<b>248760</b>	<b>265423</b>	<b>291919</b>
<b>5</b>	<b>Capital Adequacy Ratio (%)</b>	<b>12.42%</b>	<b>11.48%</b>	<b>12.63</b>
<b>6</b>	<b>Tier I (%)</b>	<b>8.44%</b>	<b>7.85%</b>	<b>9.28</b>
<b>7</b>	<b>Tier II (%)</b>	<b>3.98%</b>	<b>3.63%</b>	<b>3.35</b>

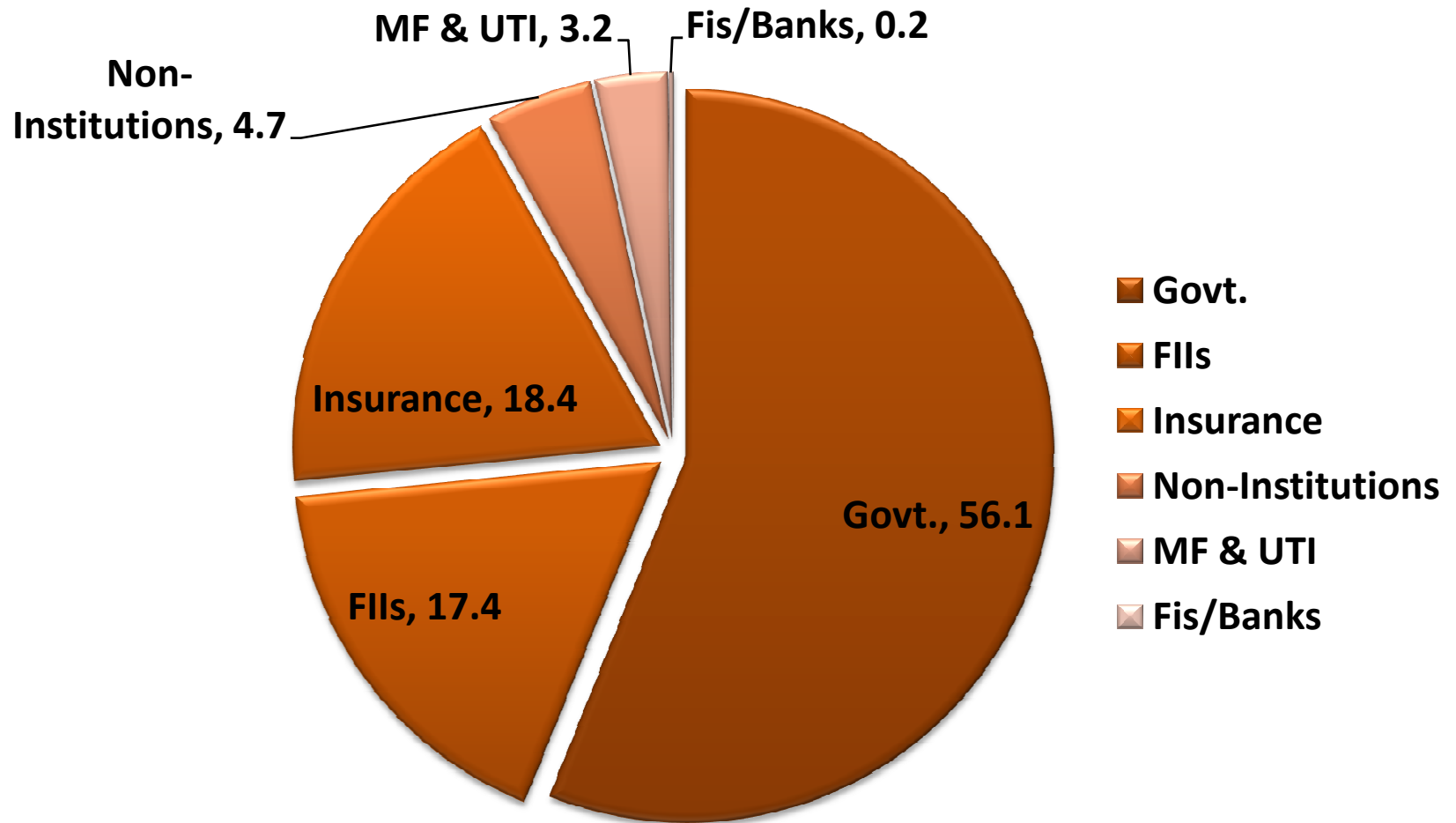


## **Improved market Share –Improved Productivity**

<b>Sl.</b>	<b>Parameters</b>	<b>Mar'11</b>	<b>Dec'11</b>	<b>Mar'12</b>
<b>1</b>	<b>Deposit Market Share (%)</b>	<b>5.28</b>	<b>5.69</b>	<b>5.60</b>
<b>2</b>	<b>Credit Market Share (%)</b>	<b>5.43</b>	<b>5.50</b>	<b>5.55</b>
<b>3</b>	<b>Business Per Branch (Rs. Cr.)</b>	<b>104.8</b>	<b>112.2</b>	<b>116.0</b>
<b>4</b>	<b>Business Per Employee (Rs. Cr.)</b>	<b>10.18</b>	<b>10.80</b>	<b>11.32</b>



# **Shareholding Pattern** (As on 31<sup>st</sup> March 12)





## ***Current Overseas Presence***

<b>Type of office</b>		<b>Destination</b>	<b>Commencement of Operations</b>
<b>Branch</b>	<b>1</b>	<b>Offshore Banking Unit, Mumbai</b>	<b>25<sup>th</sup> September, 2003</b>
	<b>2</b>	<b>Kabul, Afghanistan</b>	<b>26<sup>th</sup> July 2004</b>
	<b>3</b>	<b>Hong Kong Main</b>	<b>17<sup>th</sup> December 2007</b>
	<b>4</b>	<b>Kowloon Hong Kong</b>	<b>6<sup>th</sup> April 2009</b>
	<b>5</b>	<b>DIFC, Dubai</b>	<b>20<sup>th</sup> December 2009</b>
<b>Subsidiary</b>	<b>1</b>	<b>PNBIL, UK (7 branches)</b>	<b>10<sup>th</sup> May 2007</b>
	<b>2</b>	<b>DRUK PNB Ltd., Bhutan (3 Branches)</b>	<b>27<sup>th</sup> January 2010</b>
	<b>3</b>	<b>JSC SB PNB, Kazakhstan (5 Branches)</b>	<b>*13<sup>th</sup> December 2010</b>
<b>Joint Venture</b>	<b>1</b>	<b>Everest Bank Limited, Kathmandu, Nepal (44 Branches)</b>	<b>January, 1997</b>
<b>Rep. Offices</b>	<b>1</b>	<b>Almaty, Kazakhstan</b>	<b>23<sup>rd</sup> October, 1998</b>
	<b>2</b>	<b>Shanghai, China</b>	<b>3<sup>rd</sup> September 2004</b>
	<b>3</b>	<b>Dubai, UAE</b>	<b>29<sup>th</sup> June, 2005</b>
	<b>4</b>	<b>Oslo, Norway</b>	<b>1<sup>st</sup> October 2008</b>
	<b>5</b>	<b>Sydney, Australia</b>	<b>15<sup>th</sup> September 2011</b>

***\*Date of Acquisition***





## ***Increasing Global Footprints...***

### ***\*Bank in Process of:-***

- Setting up of wholly owned subsidiary in Canada.***
- up gradation of rep office in Oslo (Norway), Sydney (Australia) & Shanghai (China).***

***\* Exploring possibilities for presence in - Maldives, Bangladesh, Brazil, Singapore. South Africa, Myanmar & Pakistan.***

***\*PNB increased its stake in JSC DANA Bank to 84.38%.***

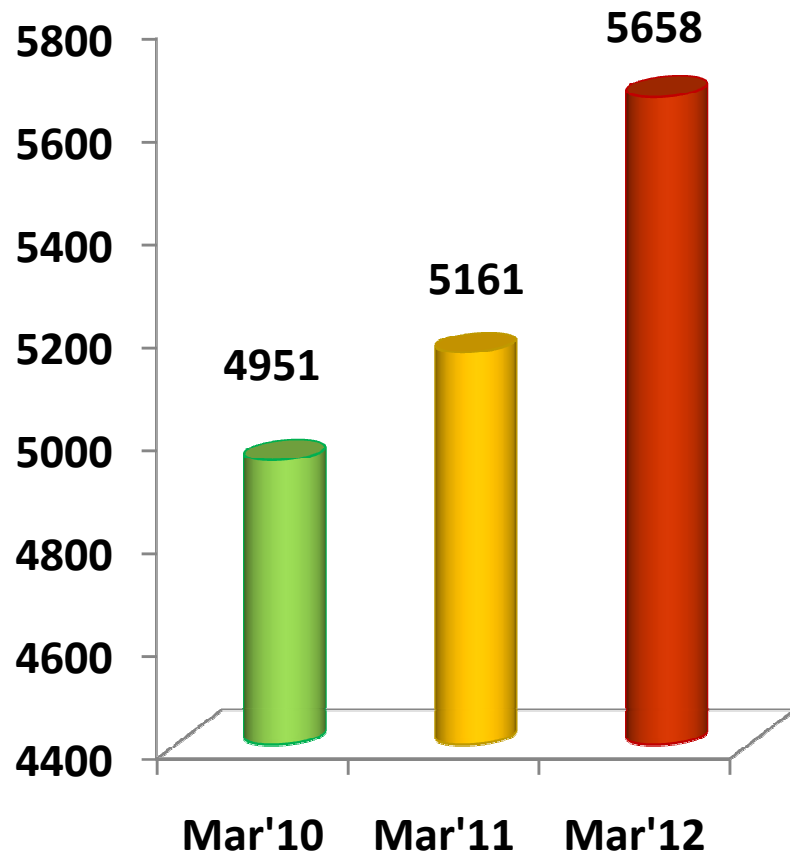
***\* Business of Overseas branches recorded a YoY growth of 45%, from USD 4234 Mio to USD 6138 Mio.***

***\* Business of Overseas Subsidiaries recorded a YoY growth of 26.8%, from USD 1512 Mio to USD 1917 Mio.***



## Capacity Building – Expanding Network

**Total Domestic Branches**



ATM Network			
	Mar'10	Mar'11	Mar'12
ATMs	3544	5050	6009

Population Group wise Branches (31 <sup>st</sup> Mar'12)			
Metro	Urban	Semi-Urban	Rural
927	1216	1324	2191
16.38	21.49	23.40	38.72

**265 new branches & 216 new ATMs added during Quarter 4 FY 12.**



## **Recognitions.....**

- Best Bank Award 2011 amongst all the Banks in India by Business India.
- Most Productive Public Sector Bank' Award 2011, by FICCI and IBA
- "Technology Adoption' Award in Public Sector Bank Category by Dun & Bradstreet and Polaris software.
- Best Bank Award among Large Banks for "IT for Internal Effectiveness" from IDRBT
- Global HR Excellence Award under the category "Organization with Innovative HR Practices" instituted by ASIA PACIFIC HRM CONGRESS.
- Golden Peacock Award for HR Excellence instituted by Institute of Directors.
- Golden Peacock National Training Award 2011 by Institute of Directors.
- Most Socially Responsive Bank Award 2011 by Business World & PwC
- India Pride Award 2011 in CSR by Dainik Bhaskar.
- SKOCH Financial Inclusion Award 2012 for Jana Mitra Rickshaw Scheme
- MSME National Awards: Lending under PMEGP scheme in North Zone; Lending under Interest Subsidy Eligibility Certificate (ISEC) Scheme of KVIC



*Thank You*