



*... the name you can BANK upon!*

## **Presentation on Performance for the Quarter/Half Year ended September'09**



## *A Profile*

<b>Total Business</b>	<b>: Rs 3,94,382 crore</b>
<b>Total deposits</b>	<b>: Rs 2,30,823 crore</b>
<b>Credit</b>	<b>: Rs 1,63,559 crore</b>
<b>Investment</b>	<b>: Rs 70,267 crore</b>
<b>Operating Profit</b>	<b>: Rs 5,744 crore (FY 2009)</b> <b>Rs 3,176 crore (HY 2009-10)</b>
<b>Net Profit</b>	<b>: Rs 3,091 crore (FY 2009)</b> <b>Rs 1,759 crore (HY 2009-10)</b>
<b>Number of Branches</b>	<b>: 4,615 [including 4 Foreign branches]</b>

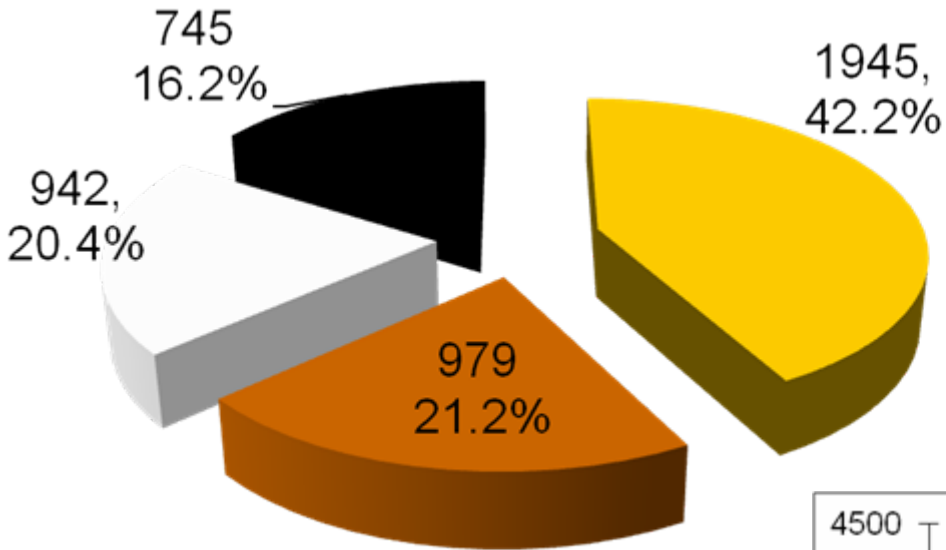


## *A Profile*

- International Operations** : Branches at Hongkong & Kabul  
Representative Office at Almaty, Dubai, Shanghai & Oslo  
Subsidiary PNBIL at UK  
Joint Venture with Everest Bank Ltd., Nepal
- Subsidiaries** : PNB Housing Finance Ltd; PNB Gilts Ltd; PNB Investment Services Ltd.
- Joint Ventures** : Principal PNB Asset Management Co. PVT. Ltd.; Principal Trustee Co. Pvt. Ltd.; PNB Principal Financial Planners Pvt. Ltd.; PNB Principal Insurance Broking Pvt. Ltd.; UTI Asset Management Co. Ltd.; UTI Trustee Co. Pvt. Ltd.; Principal PNB Life Insurance Co. Ltd.; Assets Care Enterprises Ltd.
- Regional Rural Banks** : 6 (At Patna, Rohatak, Mandi, Kapurthala, Alwar & Meerut)



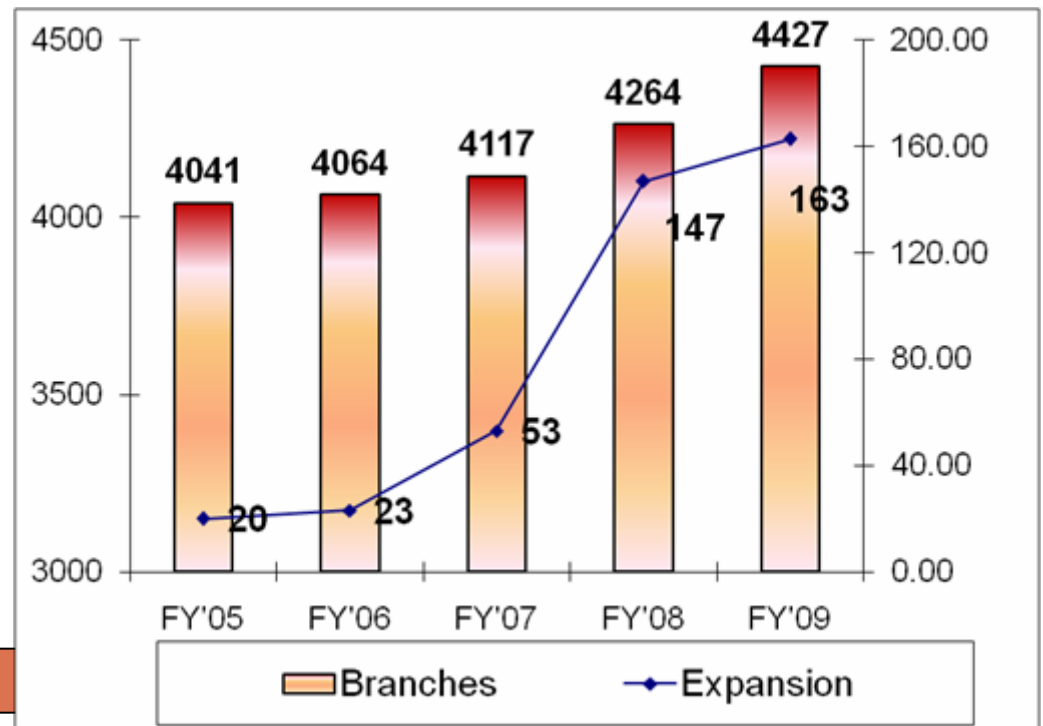
# Branch Network



*Domestic Branches 4611  
As on 30.09.09*

- Rural
- Semi-Urban
- Urban
- Metropolitan

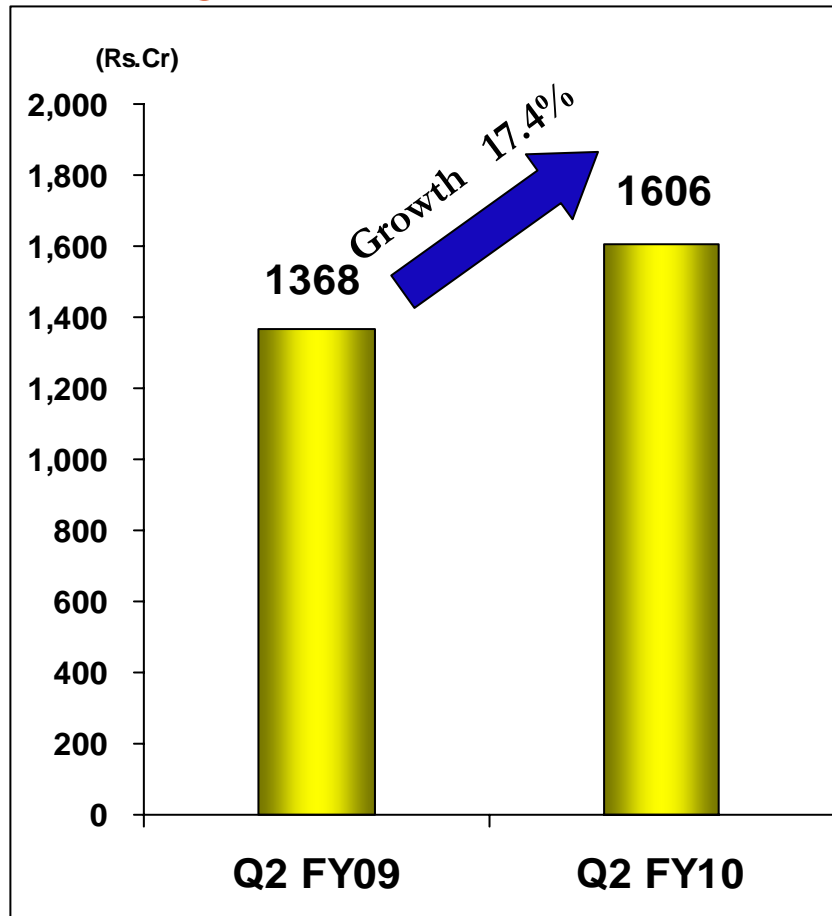
*Branch Expansion*



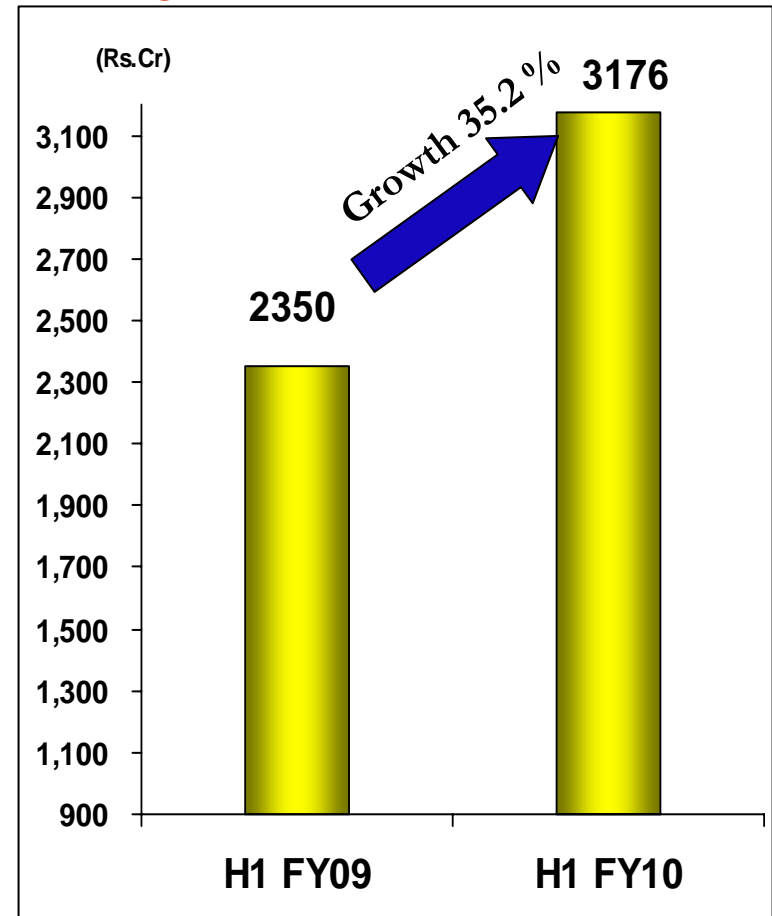


# OPERATING PROFIT

During the Quarter



During the Half Year

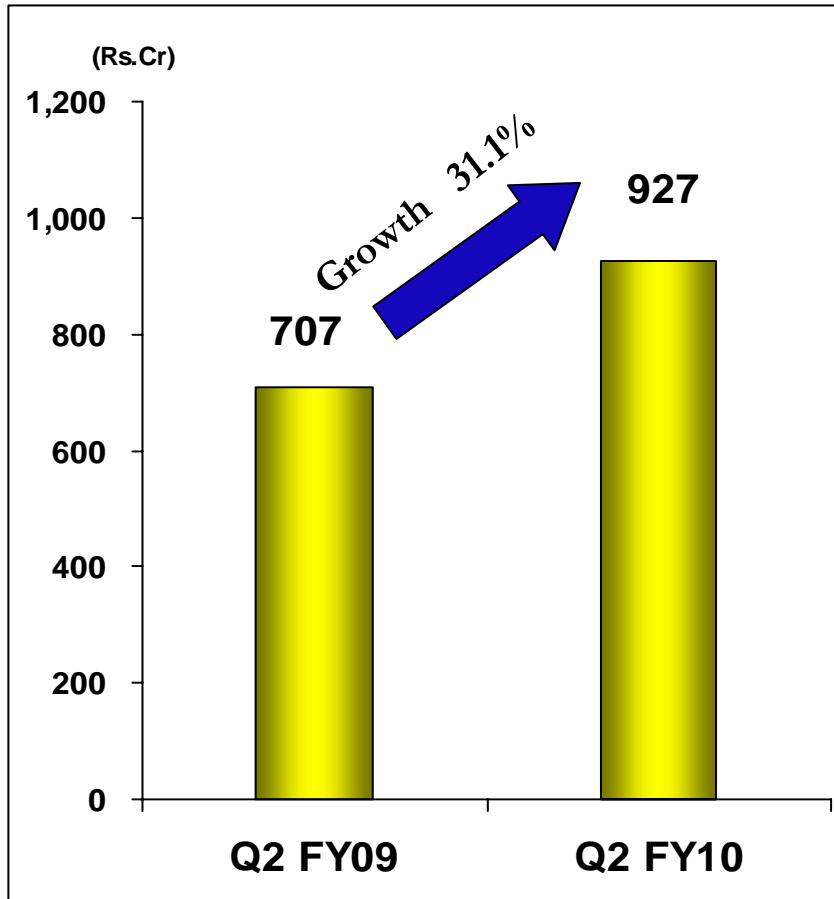


➤ The increase in the H1 FY10 operating profit of 35.2% driven by improved business performance, containing operating expenses & reduction in Gross NPAs.

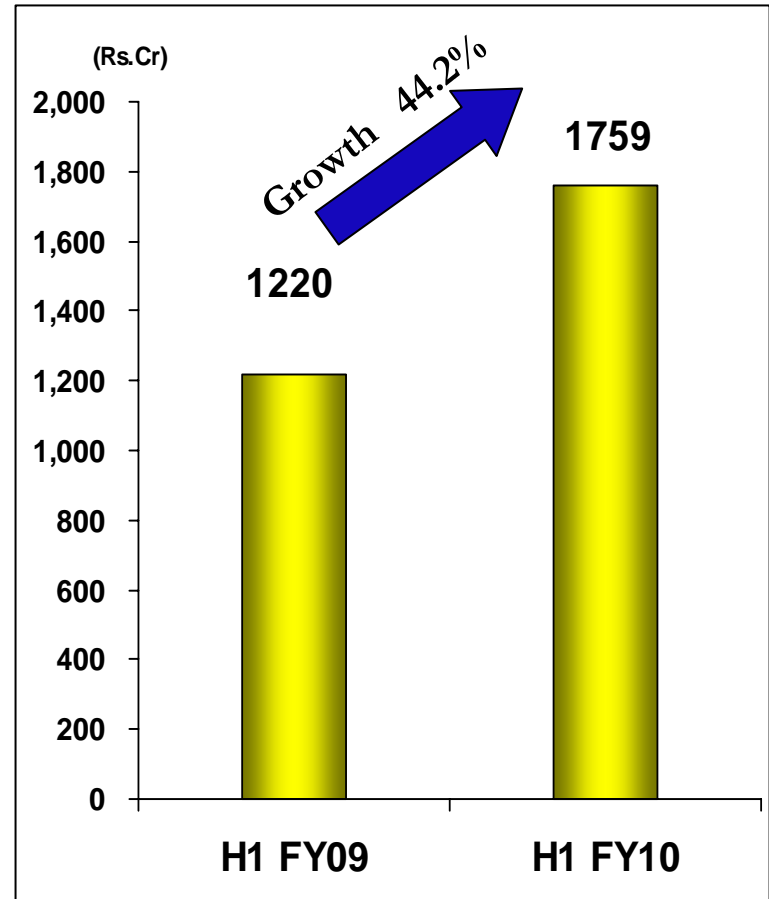


# NET PROFIT

During the Quarter



During the Half Year





# Profit

(Rs. Crores)

Sl	Parameters	Q2' FY'09	Q2' FY'10	Q1' FY'10	Variation(Q2'10 over Q2'09)	
					Amt.	(%)
1	Interest Income	4650	5407	5207	757	16.28
2	Interest Expenses	2938	3312	3346	374	12.73
3	NII (Spread) (1-2)	1712	2095	1861	383	22.35
4	Other Income	663	669	970	6	0.88
5	Operating Expenses	1007	1157	1263	150	14.90
6	Contribution (4-5)	-344	-488	-293	-144	-
7	Operating Profit (3+6)	1368	1606	1568	238	17.43
8	Provisions	661	679	736	18	2.72
9	Net Profit	707	927	832	220	31.12



# Provisions

(Rs. Crores)

<b>Sl.</b>	<b>Particulars</b>	<b>Q2' FY 2009</b>	<b>Q2' FY 2010</b>	<b>Q1' FY 2010</b>
<b>1</b>	<b>Net Provision towards NPAs (Net of floating provisions)</b>	<b>249</b>	<b>56</b>	<b>147</b>
<b>2</b>	<b>Standard Advance /Standard Restructure</b>	<b>61</b>	<b>74</b>	<b>126</b>
<b>3</b>	<b>Depreciation on Investment</b>	<b>-13</b>	<b>83</b>	<b>-50</b>
<b>4</b>	<b>Income Tax</b>	<b>343</b>	<b>463</b>	<b>435</b>
<b>5</b>	<b>Others</b>	<b>21</b>	<b>3</b>	<b>78</b>
<b>6</b>	<b>Total Provision</b>	<b>661</b>	<b>679</b>	<b>736</b>

# Break-up : Income

(Rs. Crores)

Sl.	Parameters	Q2' FY'09	Q2' FY'10	Q1' FY'10	Variation(Q2'10 over Q2'09)	
					Amt.	(%)
1	Interest on Advances	3531	4152	4026	621	17.57
2	Interest on Investments	1028	1194	1132	166	16.06
3	Other Interest Income	91	61	49	-30	
4	Interest Income (1+2+3)	4650	5407	5207	757	16.27
5	Non-Fund Non-Interest Inc.	391	436	520	45	11.51
6	Trading Profit	72	150	358	78	108.20
7	Recovery in Written off a/cs	140	35	64	-105	-
8	Other Income	60	48	29	-12	-
9	Total Income (4+5+6+7+8)	5313	6076	6178	763	14.35



# Fee Based Income

(Rs. Crores)

<b>Sl.</b>	<b>Particulars</b>	<b>Q2' FY 2009</b>	<b>Q2' FY 2010</b>	<b>Q1' FY 2010</b>
<b>1</b>	<b>Bills</b>	<b>36</b>	<b>33</b>	<b>33</b>
<b>2</b>	<b>LC/LG</b>	<b>91</b>	<b>102</b>	<b>106</b>
<b>3</b>	<b>Locker Rent</b>	<b>11</b>	<b>11</b>	<b>12</b>
<b>4</b>	<b>Processing Fees</b>	<b>88</b>	<b>109</b>	<b>202</b>
<b>5</b>	<b>Others</b>	<b>82</b>	<b>126</b>	<b>106</b>
<b>6</b>	<b>Exchange</b>	<b>83</b>	<b>55</b>	<b>61</b>
<b>7</b>	<b>Total</b>	<b>391</b>	<b>436</b>	<b>520</b>

# Break-up : Expenditure

(Rs. Crores)

Sl.	Parameters	Q2' FY'09	Q2' FY'10	Q1' FY'10	Variation(Q2' 10 over Q2'09)	
					Amt.	(%)
1	Intt. Paid on Deposits	2762	3070	3123	308	11.14
2	Intt. Paid on Borrowings	40	20	18	-20	-50
3	Others	136	222	205	86	63.24
4	Total Interest Paid (1+2+3)	2938	3312	3346	374	12.73
5	Establishment Expenses	690	728	908	38	5.48
5a	Provision for wage Revision	100	25	150	-75	-
5b	Estab. Expense excl. Prov.	590	703	758	113	19.15
6	Other Operating Expenses	317	429	355	112	35.3
7	Operating Expenses (5+6)	1007	1157	1263	150	14.9
8	Total Expenses (4+7)	3945	4469	4609	524	13.29



# Cost & Yield Ratio

(Annualised)

Sl.	Particulars	Q2' FY 2009	Q2' FY 2010	Q1' FY 2010
1	Cost of Deposit [%]	6.24	5.64	5.94
2	Cost of Borrowing [%]	8.65	8.22	8.13
3	Cost of Fund [%]	5.52	5.13	5.41
4	Yield on Advances [%]	11.74	10.79	10.51
5	Yield on Investment [%]	7.07	6.37	6.68
6	Yield on Fund [%]	8.74	8.38	8.42
7	Net Interest Margin [%]	3.78	3.64	3.41



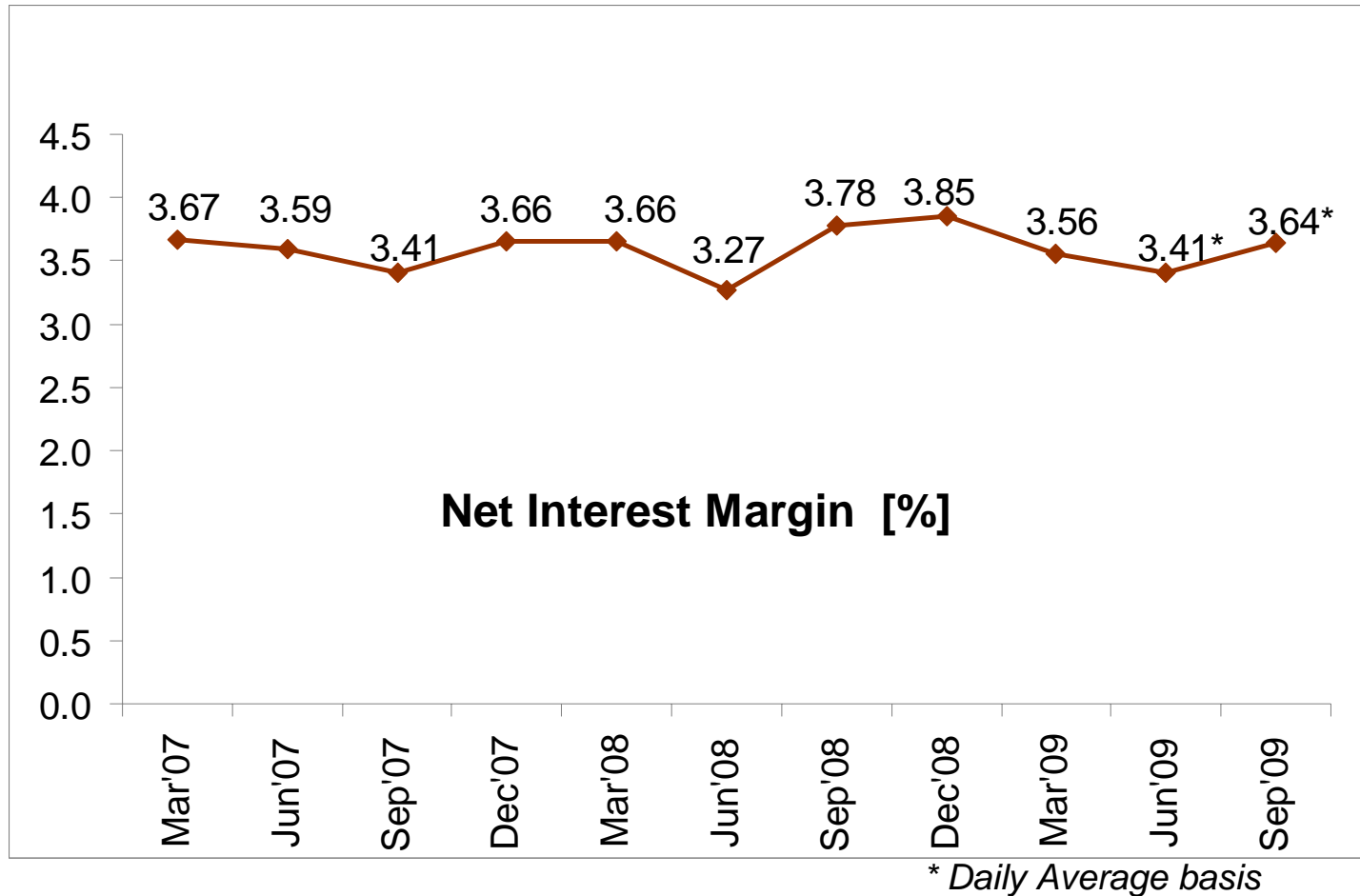
# Profitability Ratio

(Annualised)

Sl.	Particulars	Q2' FY 2009	Q2' FY 2010	Q1' FY 2010
1	Return on Assets[%]	1.33	1.44	1.35
2	Return on Net worth %]	23.56	24.89	23.82
3	Opt. Profit to AWF[%]	2.57	2.55	2.54
4	Cost to Income Ratio [%]	42.41	41.88	44.59
5	Estt. Exp. To Total Exp[%]	17.5	16.3	19.7
6	Opt. Exp. To AWF[%]	1.89	1.79	2.03
7	Book Value per Share[Rs]	380.7	472.51	443.11
8	Earnings per share [Rs]	89.70	117.6	105.56



# Quarterly Net Interest Margin



**NIM for FY 2008-09: 3.62%**

**NIM for Half Year 2009-10: 3.51%**



# Profit: Half Year

(Rs. Crores)

Sl.	Parameters	Sep'08	Sep'09	Mar'09 (FY)	Variation Y-O-Y	
					Amt.	(%)
1	Interest Income	8789	10615	19326	1826	20.77
2	Interest Expenses	5632	6658	12295	1026	18.22
3	NII (Spread) (1-2)	3157	3957	7031	800	25.33
4	Other Income	1119	1639	2920	520	46.47
5	Operating Expenses	1926	2420	4206	494	25.65
6	Contribution (4-5)	-807	-781	-1286	26	3.22
7	Operating Profit (3+6)	2350	3176	5744	826	35.15
8	Provisions	1130	1417	2653	287	25.40
9	Net Profit	1220	1759	3091	539	44.24



## *Provisions: Half Year*

(in Rs. Crores)

<b>Particulars</b>	<b>Sep-08</b>	<b>Sep-09</b>	<b>Mar-09 (FY)</b>
<b>1. Provisions for Depreciation on Investment (Net)</b>	<b>138</b>	<b>33</b>	<b>-216</b>
<b>2. Net Provision towards NPAs (Net of floating provisions)</b>	<b>247</b>	<b>203</b>	<b>820</b>
<b>3. Standard Assets / Standard Restructured</b>	<b>60</b>	<b>200</b>	<b>65</b>
<b>4. Others</b>	<b>86</b>	<b>83</b>	<b>308</b>
<b>5. Provisions made toward Income Tax (Including FBT &amp; Wealth Tax)</b>	<b>603</b>	<b>898</b>	<b>1676</b>
<b>6. Total Provisions</b>	<b>1130</b>	<b>1417</b>	<b>2653</b>



# Income : Half Year

(Rs. Crores)

Sl .	Parameters	Sep'08	Sep'09	Mar'09 (FY)	Variation Y-O-Y	
					Amt.	(%)
1	Interest on Advances	6547	8178	14638	1631	24.91
2	Interest on Investments	2029	2326	4410	297	14.64
3	Other Interest Income	213	111	278	-102	-47.9
4	Interest Income (1+2+3)	8789	10615	19326	1826	20.77
5	Non-Fund Non-Interest Inc.	766	956	1671	190	24.8
6	Trading Profit	85	509	665	424	498.8
7	Recovery in written off a/cs	184	99	340	-85	
8	Other Income	84	74	244	-10	-11.90
9	Non-Interest Income (5+6+7+8)	1119	1638	2920	519	46.46
10	Total Income (4+9)	9908	12254	22246	2346	23.67



## Fee –Based Income: Half Year

(In Rs. Crores)

	<b>Particulars</b>	<b>Sept'08</b>	<b>Mar'09 (FY)</b>	<b>Sept'09</b>
<b>1</b>	<b>Bills</b>	<b>70</b>	<b>137</b>	<b>66</b>
<b>2</b>	<b>LC/BG</b>	<b>163</b>	<b>321</b>	<b>208</b>
<b>3</b>	<b>Locker Rent</b>	<b>22</b>	<b>44</b>	<b>23</b>
<b>4</b>	<b>Processing Fees</b>	<b>185</b>	<b>413</b>	<b>311</b>
<b>5</b>	<b>Others</b>	<b>184</b>	<b>462</b>	<b>232</b>
<b>6</b>	<b>Exchange Profit</b>	<b>142</b>	<b>294</b>	<b>116</b>
<b>7</b>	<b>Total</b>	<b>766</b>	<b>1671</b>	<b>956</b>



# Expenditure : Half Year

(Rs. Crores)

Sl.	Parameters	Sep'08	Sep'09	Mar'09 (FY)	Variation Y-O-Y	
					Amt.	(%)
1	Interest Paid on Deposits	5282	6193	11564	911	17.25
2	Interest Paid on Borrowings	79	38	120	-41	-51.71
3	Others	271	427	611	156	57.19
4	Total Interest Paid (1+2+3)	5632	6658	12295	1026	18.22
5	Establishment Expenses	1334	1635	2924	301	22.58
5a	Provision for wage Revision	125	175	750	50	40.00
5b	Estab. Expenses excl. Provision	1209	1460	2174	251	20.76
6	Other Operating Expenses	592	785	1282	193	32.43
7	Operating Expenses (5+6)	1926	2420	4206	494	25.60
8	Total Expenses (4+7)	7558	9077	16501	1519	20.10



## *Cost & Yield Ratios : Half Year*

(Annualised)

<b>Sl.</b>	<b>Particulars</b>	<b>Sep'08</b>	<b>Sep'09</b>	<b>Mar'09 (FY)</b>
<b>1</b>	<b>Cost of Deposit [%]</b>	<b>6.06</b>	<b>5.79</b>	<b>6.25</b>
<b>2</b>	<b>Cost of borrowings [%]</b>	<b>7.72</b>	<b>8.16</b>	<b>7.61</b>
<b>3</b>	<b>Cost of Fund [%]</b>	<b>5.39</b>	<b>5.27</b>	<b>5.54</b>
<b>4</b>	<b>Yield on Advances [%]</b>	<b>11.26</b>	<b>10.71</b>	<b>11.46</b>
<b>5</b>	<b>Yield on Investment [%]</b>	<b>6.77</b>	<b>6.52</b>	<b>6.92</b>
<b>6</b>	<b>Yield on Funds [%]</b>	<b>8.42</b>	<b>8.40</b>	<b>8.70</b>
<b>7</b>	<b>Net Interest Margin [%]</b>	<b>3.53</b>	<b>3.51</b>	<b>3.62</b>



## *Profitability Ratios : Half Yearly*

(Annualised)

<b>Sl.</b>	<b>Particulars</b>	<b>Sep'08</b>	<b>Mar'09 (FY)</b>	<b>Sep'09</b>
<b>1</b>	<b>Return on Assets [%]</b>	<b>1.17</b>	<b>1.39</b>	<b>1.39</b>
<b>2</b>	<b>Return on Net worth [%]</b>	<b>20.32</b>	<b>23.52</b>	<b>23.61</b>
<b>3</b>	<b>Operating Profit to AWF [%]</b>	<b>2.25</b>	<b>2.58</b>	<b>2.50</b>
<b>4</b>	<b>Cost to Income Ratio [%]</b>	<b>45.03</b>	<b>42.27</b>	<b>43.25</b>
<b>5</b>	<b>Estab. Exp. To Total Exp. [%]</b>	<b>17.65</b>	<b>17.72</b>	<b>18.01</b>
<b>6</b>	<b>Operating Exp. To AWF [%]</b>	<b>1.84</b>	<b>1.89</b>	<b>1.91</b>
<b>7</b>	<b>Book Value per Share [Rs]</b>	<b>380.70</b>	<b>416.74</b>	<b>472.51</b>
<b>8</b>	<b>Earnings per share [Rs]</b>	<b>77.35</b>	<b>98.03</b>	<b>111.58</b>



# Business

(Rs. Crores)

Sl.	Parameters	Sep'08	Mar'09	Sep'09	Variation			
					Mar'09-Sep'09		Y-o-Y	
					Amt.	(%)	Amt.	(%)
1	Total Business	316747	364463	394382	29919	8.2	77635	24.5
2	Total Deposit	186315	209760	230823	21063	10.0	44508	23.9
3	Total Advances	130432	154703	163559	8856	5.7	33127	25.4
4	CD Ratio [%]	70.01	73.75	70.86				

# Deposit

(In Rs. Crores)

Sl.	Parameters	Sep'08	Mar' 09	Sep'09	Variation			
					Mar'09- Sep'09		Y-O-Y	
					Amt.	(%)	Amt.	(%)
1	Total Deposit	186315	209760	230823	21063	10.0	44508	23.9
2	Bulk + CD	42107	45050	49487	4437	9.8	7380	17.5
2a	Bulk	26265	24996	24059	-937	-3.7	-2206	-8.4
2b	CD	15842	20054	25428	5374	26.8	9586	60.5
3	Core Deposit	140619	156267	176214	19947	12.8	35595	25.3
4	Core Dep. To Total Dep. (%)	75.5	74.5	76.3				
5	SB Deposit	56883	62646	69770	7124	11.4	12887	22.7
6	Current Deposit	15485	18814	19056	242	1.3	3571	23.1
7	CASA Deposit	72368	81460	88826	7366	9.0	16458	22.7
8	Share of CASA in Deposit (%)	38.84	38.83	38.48				

Sl.	Parameters	Sep'08	Mar'09	Sep'09	Variation			
					Mar'09- Sep'09		Y-O-Y	
					Amt.	(%)	Amt.	(%)
1	Gross Advances	131705	156207	165391	9184	5.88	33686	25.6
1 a	Food Credit	3188	3227	2814	-413	12.80	-374	-11.7
1 b	Non-Food Grass Bank Credit	128517	152980	162577	9597	6.27	34060	26.5
	of Which							
2	Agriculture & Allied	20749	24057	25009	952	3.96	4260	20.5
3	Industry	52678	64665	71381	6716	10.39	18703	35.5
3 a	MSME	18948	23700	31030*	7330	30.93	12082	63.8
3 b	Large Industry	33730	40965	42351	1386	3.38	8621	25.6
4	Retail Loans	15909	15947	17033	1086	6.81	1124	7.1
4 a	Housing/Mortgage Loans	8650	9307	10206	899	9.66	1556	18.0
4 b	Personal Loans	976	1029	956	-73	-7.09	-20	-2.0
4 c	Education Loans	1421	1559	1902	343	22.00	481	33.8
4 d	Other Retail Loans	4862	4052	3969	-83	-2.05	-893	-18.4
5	Others	39181	48311	49154	843	1.74	9973	25.5

\* Including Traders Loan



# Advances- Sectoral Deployment

(In Rs. Crores)

Major Industry wise Deployment	Sep'08		Mar'09		Sep'09		
	Amt.	Share (%)	Amt.	Share (%)	Amt.	Share (%)	Advance %
Mining @ Quarrying	634	1.20	754	1.17	1026	1.44	0.63
Food Processing	4599	8.73	5100	7.89	4765	6.68	2.91
Textiles	5732	10.88	4310	6.67	5217	7.31	3.18
Chemical & Chemical Products	4304	8.17	2353	3.64	2480	3.47	1.51
-Cement & Cement Products	1272	2.41	794	1.23	1619	2.27	0.99
Basic Metal & Metal Products	9396	17.84	7983	12.35	8380	11.74	5.11
-Iron & Steel	8455	16.05	7118	11.01	7317	10.25	4.46
Engineering Products	3815	7.24	3304	5.11	2240	3.14	1.37
Infrastructure	14251	27.05	18842	29.14	21544	30.18	13.14
-Power	8561	16.25	7937	12.27	6588	9.23	4.02
-Tele-Communication	395	0.75	4844	7.49	6960	9.75	4.25
Industry (Small, Medium, large)	52678		64665		71381		43.54



# Investment

(In Rs. Crores)

	<b>Particulars</b>	<b>Sep' 08</b>	<b>Mar'09</b>	<b>Sep' 09</b>
1	Gross Investment	58452	63761	70475
2	Held To Maturity (HTM)	45160	48355	55937
3	Available For Sale (AFS)	13161	15195	13077
4	Held For trading (HFT)	131	211	1461
5	Duration (AFS)	2.07	2.58	2.56
6	Modified Duration (AFS)	1.93	2.45	2.44
7	Duration Total Portfolio	4.2	4.67	4.8
8	Modified Duration Total Portfolio	4.01	4.5	4.63
9	Net demand & time Liabilities	191071	212702	231357
10	SLR (%)	26	26.41	32.86
11	HTM To SLR (%)	89	86	88
12	HTM To Gross Investment (%)	77	76	79



# Non-Performing Assets

(In Rs. Crores)

Sl.	Parameters	Sep'08	Mar'09	Sep'09
1	NPA as at the beginning of Yr./Qr.	3319	3319	2507
2	Cash Recovery	797	1369	407
2a	Agricultural Debt Waiver	486	486	-
3	Upgradation	330	448	252
4	Write Off	12	466	95
5	Total Reduction	1139	2283	754
6	Fresh Addition	944	1731	859
7	Gross NPA as at the end of HY	3125	2767	2619
8	Gross NPA net of DI/SI at the end of HY	2874	2507	2619
9	Eligible Deductions including Provisions	2580	2504	2386
10	Net NPAs	545	264	233
11	Recovery in written-off debt A/Cs	184	340	99



# ***NPA Ratios***

(In per cent)

<b>Sl.</b>	<b>Parameters</b>	<b>Sep'08</b>	<b>Mar'09</b>	<b>Sep'09</b>
<b>1</b>	<b>Net NPA (%)</b>	<b>0.42</b>	<b>0.17</b>	<b>0.14</b>
<b>2</b>	<b>Gross NPA (%)</b>	<b>2.18</b>	<b>1.60</b>	<b>1.58</b>
<b>3</b>	<b>NPA Coverage Ratio (%)</b>	<b>81.04</b>	<b>89.48</b>	<b>91.12</b>
<b>4</b>	<b>Recovery Ratio (%)</b>	<b>67.91</b>	<b>54.75</b>	<b>52.57</b>



## Restructured Accounts

(In Rs. Crores)

	Particulars	No.	Amt.
1	Below Rs. 1 Crore	13535	564.6
2	Rs. 1 Crore to less than Rs.25 crore	433	2987.2
3	Rs.25 crore & above	80	6494.4
4	Total	14048	10046.2
5	- Out of which up to 31.03.2009	12658	4074.7
6	- Out of which up to 30.09.2009	1390	5971.5
	<i>Of which</i>		
7	<b>Standard</b>	<b>13117</b>	<b>9813.2</b>
8	<b>NPA</b>	<b>931</b>	<b>233.06</b>

# Sectorwise Restructured Accounts

Sl.	Restructured Accounts	No. of Borrowers	Amt. Restrct.	Diminution in Fair Value
1	Under CDR	20	1126	114
2	Under SME	1345	855	41
3	Others (Non-CDR)	12683	8066	219
	Of which			
3a	Below Rs 1cr	12345	497	25
3b	Rs 1 cr & above	338	7569	195
4	<b>Total</b>	<b>14048</b>	<b>10046</b>	<b>374</b>

Sl.	Particulars	Mar'09	Sep'09
1	Agriculture	31	75
2	Housing	17	20
3	Real Estate	467	1414
4	Industry	3560	8537
	of which		
4.1	Aviation	19	665
4.2	Drilling	0	1094
4.3	Hotel	66	559
4.4	Infrastructure	591	1305
4.5	Iron & Steel	307	852
4.6	Paper	210	401
4.7	Pharmaceutical	135	212
4.8	Sugar	81	357
4.9	Textiles	710	1313
4.10	Trading	132	132
4.11	Others	1309	1648
	<b>Total</b>	<b>4075</b>	<b>10046</b>



# Capital Adequacy (Basel II)

(Rs. Crore)

Sl.	Particulars	Sep'08	Sep'09	Mar'09
1	Capital Fund			
2	Tier I	12594	15961	13800
3	Tier II	6062	9055	7770
4	Total (Tier I+II)	18656	25016	21570
5	Risk-weighted Assets	136771	169681	153692
6	Capital Adequacy Ratio (%)	13.64	14.74	14.03
7	Tier I (%)	9.21	9.41	8.98
8	Tier II (%)	4.43	5.33	5.06
9	RWA/Working Fund (%)	65.50	67.12	69.19



## *Ratios: Productivity & Market Share*

Sl.	Parameters	Sep'08	Mar'09	Sep'09
1	Deposit Market Share (%)	5.20	5.17	5.26
2	Credit Market Share (%)	4.97	5.31	5.28
3	Business Per Branch (Rs. Cr.)	72.31	81.04	84.51
4	Business Per Employee (Rs. Cr.)	5.65	6.54	7.18
5	Net Profit Per Employee (Rs. lac.)	4.40	5.64	6.39

# Subsidiaries & Sponsored Regional Rural Banks

## PNB Housing Finance Ltd

- 100% subsidiary of bank
- For financing housing/urban development. *(Rs. crores)*

	Sept'08	Sept'09
Net Worth	185.24	238.24
Total Loans	1977.90	2308.94
PAT	22.44	30.97

## PNB Gilts

- PNB holds 74.07% of capital
- Leading Primary dealer in Govt. securities *(Rs. Crores)*

	Sept'08	Sept'09
Net Worth	462.09	561.63
PAT	(63.97)	23.14
Capital Adequacy	96.93	29.75

## PNB International Ltd

- 100% subsidiary of bank in London
- Started in May'07. Earned profit in the first year of operation *(USD million)*

	Sept'08	Sept'09
Net Worth	50.03	52.63
Total Loans	97.80	373.31
PAT	0.37	2.59

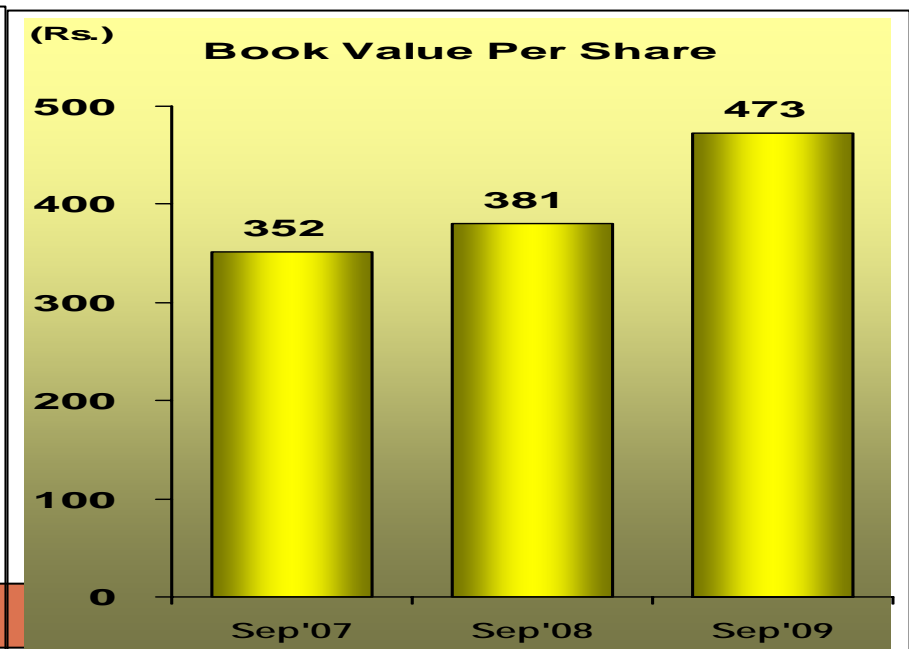
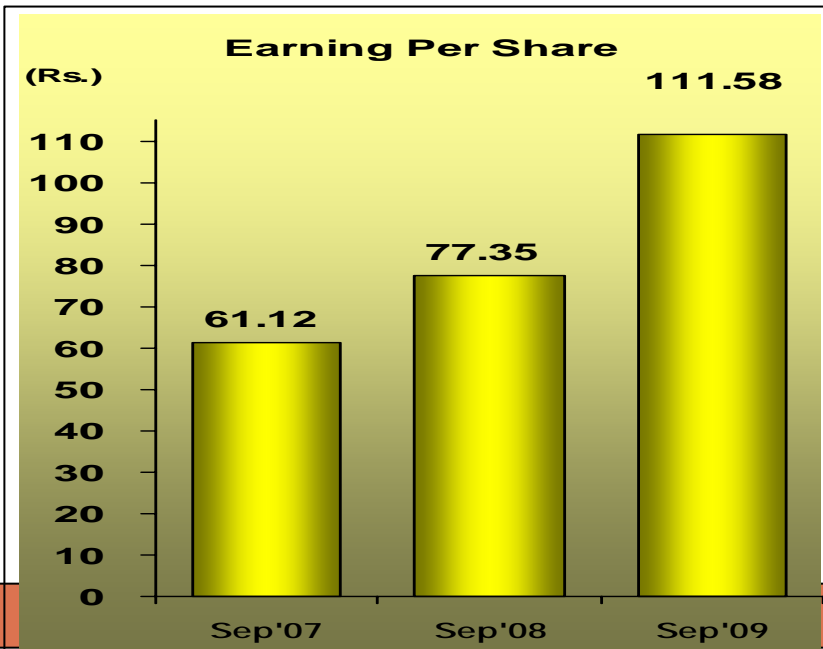
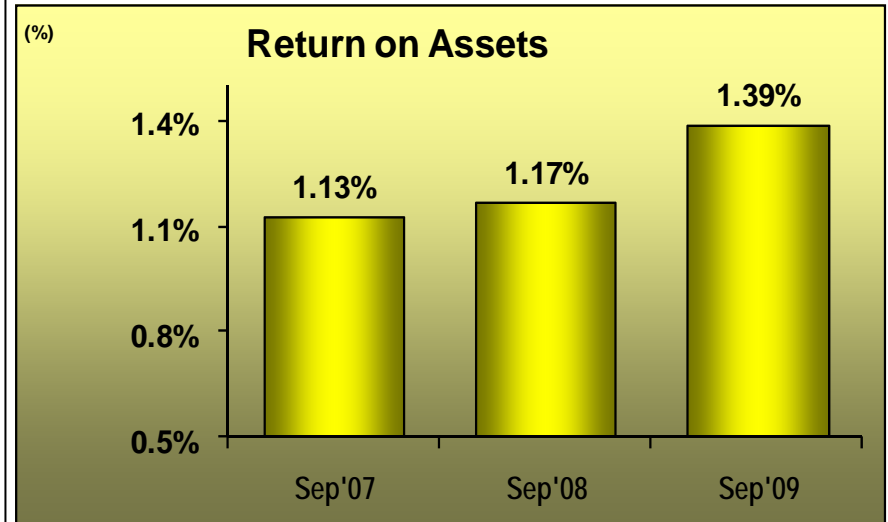
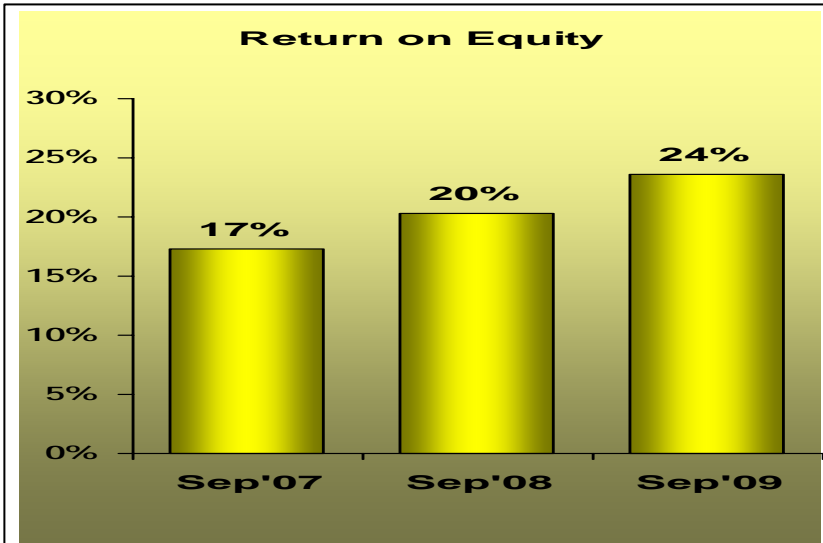
## Sponsored RRBs *(Rs. Crores)*

- No. of RRBs Sponsored : 6
- No. of Branches : 1362

	Sept'08	Sept'09
Net Worth	897	1082
Business	14689	18901
Asset	11723	14525
PBT	92	130



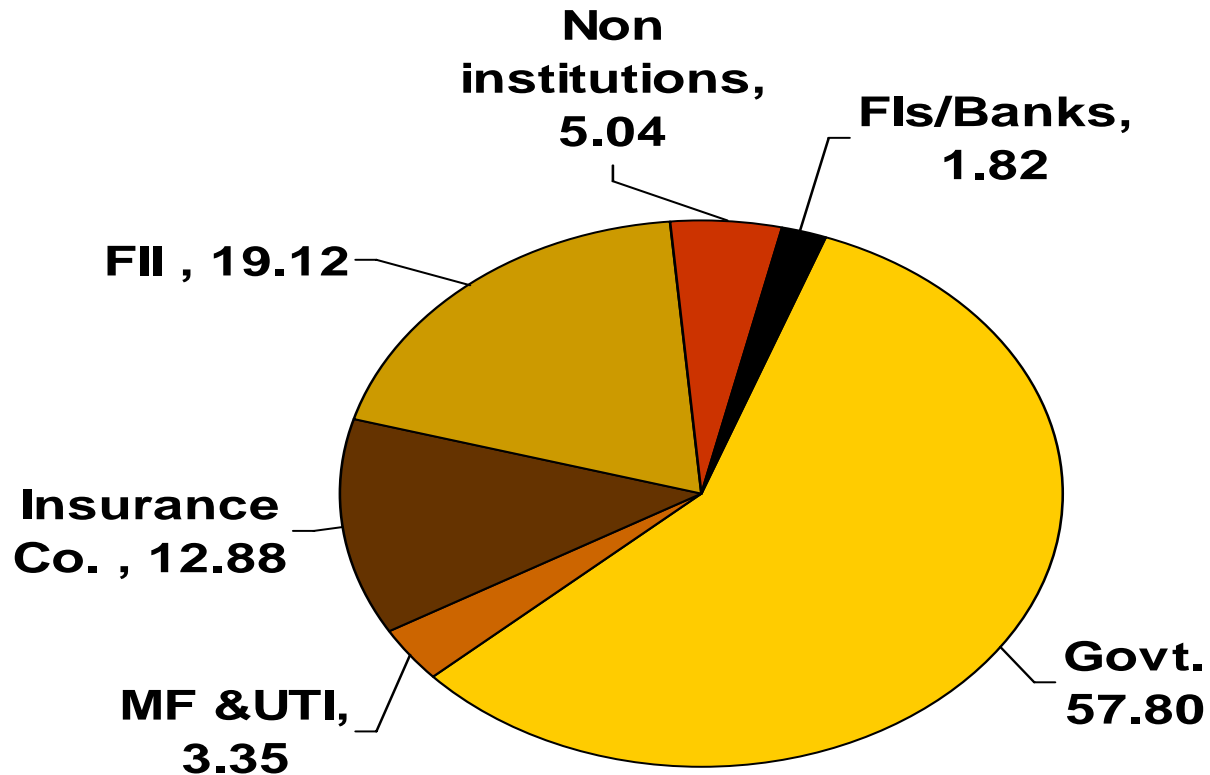
# Value For Stakeholders





# *Shareholding Pattern*

**As on 30.09.2009**





## ***Robust Technology Platform***

- **ALL branches networked with Core banking Solution (CBS).**
  - 5001 Service Outlets (SOLs) at 2619 centres across the country facilitating around 4.16 crore customers with “Anytime and Anywhere” Banking.
- To have an effective mechanism for security of all information assets, Bank has established a world class Security Operations Centre (SOC), which is first of its kind for any Indian Bank.
- Number of **RTGS** Branches : 4527
- Number of **NEFT** Branches : 4529
- Bank has 2455 **ATMs**. Increase of 722 ATMs during year ended Sep'09
- To meet the increasing future demand on IT Systems, Bank has taken steps to upgrade infrastructure/Hardware which will ensure better processing time. Bank has targeted a data centre capable of handling business of 6000 branches and 1 lac terminals.



# *New Initiatives...*

## **Business & Fee Income**

- Launched PNB Global Credit Card with lowest interest & finance charges.
- Launched 'CASA Campaign' during August 1 to Sept 30, 2009 . During the campaign, more than 16 lakh CASA accounts were opened.
- Tied up with M/s SMC Global Securities Ltd and M/s Networth Stock Broking Limited (NSBL) to offer unique "3-in-1 account" comprising of Savings account, Demat and Trading account.
- Entered into tie up arrangements with major auto makers.
- Entered into 'referral arrangement' for Life & Non Life Insurance with LIC & Oriental Insurance respectively.
- Enhanced version of Cash Management Services introduced.
- Venturing into new businesses and has set up Merchant Banking Subsidiary namely PNB Investment Services Ltd. for carrying out the Merchant Banking Advisory (Non-Fund Based) services.
- Operationalised 510 specialized MSME branches/focus branches to provide hassle free credit, single window services to SME borrowers.



# *New Initiatives – Reaching Out*

## Global

- To expand presence in central Asia, exploring a controlling stake in **Kazakhstan** based bank.
- Shortly opening a Joint Venture Bank (JVB) in **Bhutan** and a branch **DIFC, UAE**.
- Received RBI's approval for setting up a subsidiary at **Vancouver (Canada)** and upgradation of Representative Office at **Shanghai** to a branch.

## Domestic

- Launched ambitious 'Project Namaskar' under which 1 lakh touch points will be established in unbanked villages by 2013 to extend the bank's outreach and create a large customer base.
- Financial Inclusion: Implemented 46 projects in 17 States. Of these, 38 are technology based financial inclusion projects while 8 are credit driven projects.
- RBI permission to set up joint venture company with FIMBank (Malta) for factoring, forfaiting and trade finance related



## *Accolades & Awards*

- **Corporate Governance:** Golden Peacock Award for Excellence in Corporate Governance (2009) presented by Institute of Directors;
  - **Excellence in PSU:** India Pride Awards for excellence in PSU (2009) presented by Dainik Bhaskar in association with Daily News and Analysis;
  - **IT:** 3 Awards – CIO 100 Awards (2009); Emerson Uptime Champion Award and IBM information on Demand (2009);
  - **SME:** 2 Awards for excellent performance in lending under Prime Ministers' Employment Generation Programme (PMEGP); 3 Awards for excellence in institutional finance in propagating KVIC programmes;
  - **Hindi:** Indira Gandhi Rajbhasha Shield for promoting Hindi in day to day work
- ❖ “The Asian Banker”, (Singapore) ranked PNB as 2<sup>nd</sup> strongest bank in Asia Pacific;
  - ❖ ‘Global Finance Magazine’ ranked PNB 54<sup>th</sup> among “Biggest Emerging Market Banks”,
  - ❖ ‘The Banker’ (London) ranked at 239<sup>th</sup> place amongst top 1000 World Banks





# Thank You

## Disclaimer

*This presentation is made purely for information. We have tried to give relevant information which we believe will help in knowing the bank. The viewers may use their own judgment and are advised to make their own calculations before deciding on any matter based on the information given herein. While every care is taken to verify the accuracy of the information given in this presentation, neither the bank nor its officials would in any way be liable for any action taken or not taken by the viewers or the users of this presentation or any other claims, losses etc.*