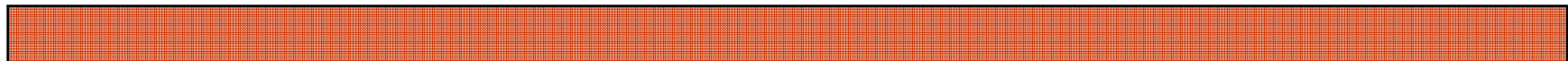




Presentation on Performance for the Quarter /HY September 2011





Overview of Performance – Q2 September 2011

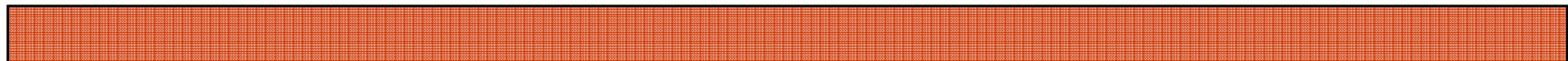
		Rs cr		YOY Growth %
Operating Profit	:	2528	↑	20.4
Net Profit	:	1205	↑	12.1
Total Business	:	590803	↑	22.5
Total Assets	:	402953	↑	22.8
Deposits	:	341783	↑	25.0
Credit	:	249020	↑	19.3



Profit -Qtr

(Rs. Crore)

Sl.	Parameters	Q2' FY 11	Q2' FY 12	Q1' FY 12	Variation (Q2'12 over Q2'11)	
					Amt.	(%)
1	Interest Income	6455	8952	8315	2497	38.7
2	Interest Expenses	3479	5499	5200	2021	58.1
3	NII (Spread) (1-2)	2977	3453	3115	476	16.0
4	Other Income	718	889	1084	171	23.8
5	Operating Expenses	1595	1814	1725	219	13.7
6	Contribution (4-5)	-877	-925	-641	-48	-5.5
7	Operating Profit (3+6)	2100	2528	2474	428	20.4
8	Provisions	1026	1323	1369	297	29.0
9	Net Profit	1075	1205	1105	130	12.1

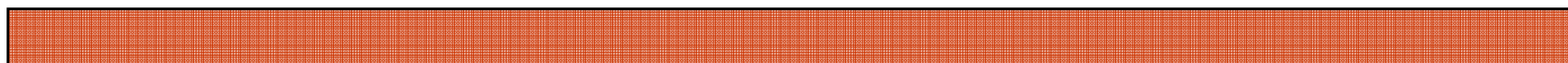




Profit from Core Operations

(Rs. crore)

Particulars	Q2' FY 11	Q2' FY 12	Q1' FY 12	Variation (Q2'12 over Q2'11)	
				Amt.	Gr. (%)
Net Profit Declared	1075	1205	1105	130	12.1
Treasury Trading Profit	38	53	48	15	39.7
Depreciation	67	161	134	94	139.7
Net Profit (Excl. Trading Profit & impact of Depreciation)	1104	1313	1191	209	18.9
Operating Profit Declared	2100	2528	2474	428	20.4
Treasury Trading Profit	38	53	48	15	39.7
Core Operating Profit (Excl. Trading Profit)	2062	2475	2426	413	20.0

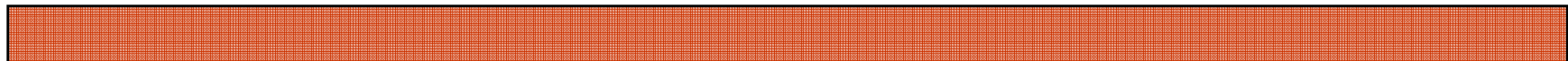




Provisions

(Rs. Crore)

Sl.	Particulars	Q2' FY 11	Q2' FY 12	Q1' FY 12	Variation (Q2'12 over Q2'11)	
					Amt.	%
1	Provision towards NPAs (Net of floating provisions)	359	319	566	-39	-11.0
2	Standard Advances	39	95	159	57	146.8
3	Standard Restructured	40	79	-16	39	96.7
4	Depreciation on Investment	67	161	134	94	139.7
5	Income Tax	510	613	475	103	20.2
6	Others	12	57	51	45	373.2
7	Total Provision	1026	1323	1369	297	29.0

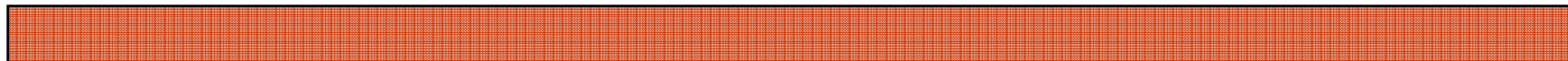




Break-up : Income

(Rs. Crore)

Sl.	Parameters	Q2' FY 11	Q2' FY 12	Q1' FY 12	Variation (Q2'12 over Q2'11)	
					Amt.	(%)
1	Interest on Advances	5035	7045	6576	2010	39.9
2	Interest on Investments	1397	1852	1686	455	32.6
3	Other Interest Income	23	55	54	32	138.0
4	Interest Income (1+2+3)	6455	8952	8315	2497	38.7
5	Other Income	718	889	1084	171	23.8
	of which					
6	Core Non-Interest Income	543	688	795	145	26.7
7	Recovery in Written off a/cs	92	80	109	-12	-12.8
8	Trading Profit	38	53	48	15	39.7
9	Dividend from Liquid MF	22	52	126	30	139.3
10	Residual	24	16	5	-8	-32.4
11	Total Income (4+5)	7174	9841	9399	2667	37.2

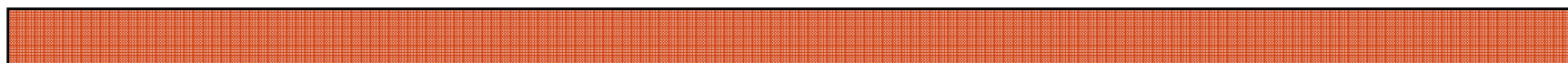




Fee Based Income

(Rs. Crore)

Sl.	Particulars	Q2' FY 11	Q2' FY 12	Q1' FY 12	Variation (Q2'12 over Q2'11)	
					Amt.	(%)
1	Processing Fees	148	107	247	-41	-27.4
2	LC/LG Income	140	158	165	17	12.4
3	Bills & Remittance	65	98	85	34	52.0
4	Incidental Charges	25	33	35	8	31.3
5	Inc from ATM operations	54	72	63	18	33.4
6	Income from Ins & MF	4	5	3	0.4	8.7
7	Misc. Income	76	83	65	6	8.1
8	Exchange Profit	31	133	131	102	331.9
9	Core Non Interest Income	543	688	795	145	26.7

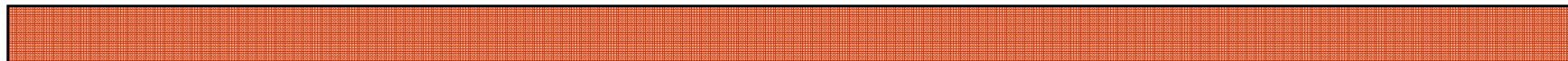




Break-up : Expenditure

(Rs. Crore)

Sl.	Parameters	Q2' FY 11	Q2' FY 12	Q1' FY 12	Variation (Q2'12 over Q2'11)	
					Amt.	(%)
1	Intt. Paid on Deposits	3152	5152	4825	2000	63.5
2	Intt. Paid on Borrowings	58	43	60	-15	-25.7
3	Others	269	305	315	36	13.3
4	Total Interest Paid (1+2+3)	3479	5499	5200	2021	58.1
5	Estab. Expenses	1113	1240	1213	127	11.4
	Of Which					
5a	Employee Benefits (AS-15)	440	519	504	79	17.9
6	Other Operating Expenses	482	573	512	91	19.0
7	Operating Expenses (5+6)	1595	1814	1725	219	13.7
8	Total Expenses (4+7)	5074	7313	6925	2240	44.1

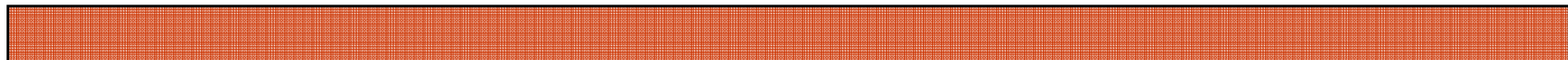




Cost & Yield Ratios

(Annualized)

Sl.	Particulars	Q 2' FY 2011	Q 2' FY 2012	Q 1' FY 2012
1	Cost of Deposit [%]	4.96	6.52	6.28
2	Cost of Fund [%]	4.39	5.54	5.44
3	Yield on Advances [%]	10.55	11.92	11.38
4	Yield on Investment [%]	7.28	7.78	7.65
5	Yield on Fund [%]	8.15	9.01	8.70
6	Net Interest Margin [%]	4.06	3.95	3.84

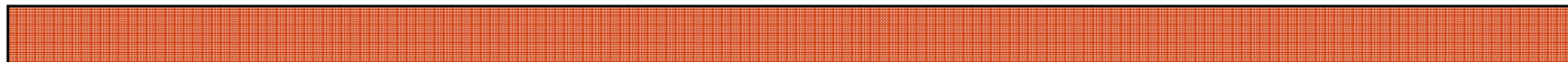




Profitability Ratios

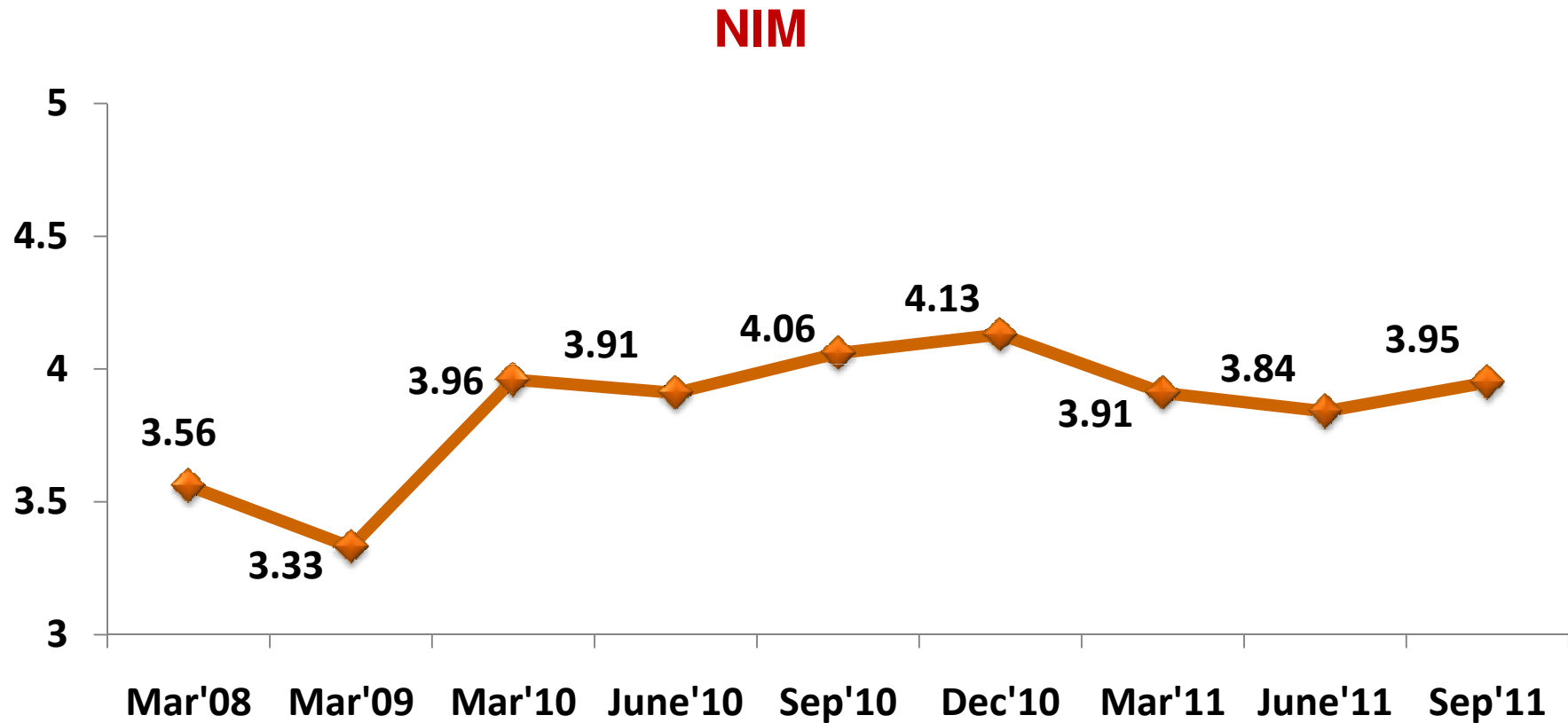
(Annualized)

Sl.	Particulars	Q 2' FY 2011	Q 2' FY 2012	Q1' FY 2012
1	Return on Assets [%]	1.36	1.21	1.16
2	Return on Net worth [%]	23.39	21.57	20.91
3	Opt. Profit to AWF [%]	2.68	2.54	2.59
4	Cost to Income Ratio [%]	43.16	41.78	41.08
5	Estb. Exp. To Total Exp. [%]	21.94	16.96	17.51
6	Opt. Exp. To AWF [%]	2.01	1.83	1.81
7	Book Value per Share [Rs]	582.72	705.40	667.36
8	Earnings per share [Rs]	136.32	152.15	139.52





Quarterly Net Interest Margin



NIM for Q2 FY'11 : 4.06%

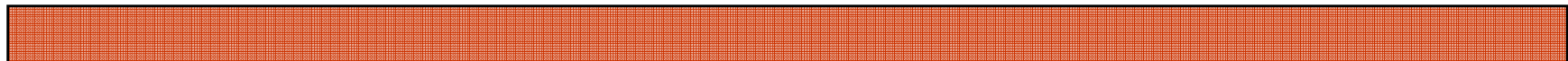
for Q2 FY'12 : 3.95%



Profit: Half Year

(Rs. Crore)

Sl.	Parameters	HY Sep'10	HY Sep'11	FY Mar'11	Variation (Sep'11 over Sep'10)	
					Amt.	(%)
1	Interest Income	12427	17267	26986	4840	38.9
2	Interest Expenses	6852	10699	15179	3847	56.1
3	NII (Spread) (1-2)	5575	6568	11807	993	17.8
4	Other Income	1610	1973	3613	363	22.5
5	Operating Expenses	2987	3539	6364	552	18.5
6	Contribution (4-5)	-1377	-1566	-2752	-189	13.8
7	Operating Profit (3+6)	4198	5002	9056	803	19.1
8	Provisions	2055	2692	4622	636	31.0
9	Net Profit	2143	2310	4433	167	7.8

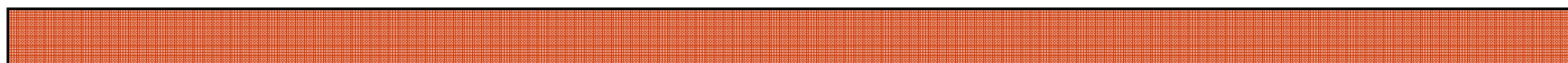




Profit from core Operation: Half Year

(Rs. Crore)

Particulars	HY Sep'10	HY Sep'11	FY Mar'11	Variation (Sep'11 over Sep'10)	
				Amt.	(%)
Net Profit Declared	2143	2310	4433	167	7.8
Treasury Trading Profit	159	101	299	-58	-36.7
Depreciation on Investment	81	294	147	214	265.0
Net Profit (Excl. Trading Profit & impact of Depreciation)	2065	2504	4282	439	21.3
Operating Profit Declared	4198	5002	9056	803	19.1
Treasury Trading Profit	159	101	299	-58	-36.7
Core Operating Profit (Excl. Trading Profit)	4039	4901	8757	862	21.3

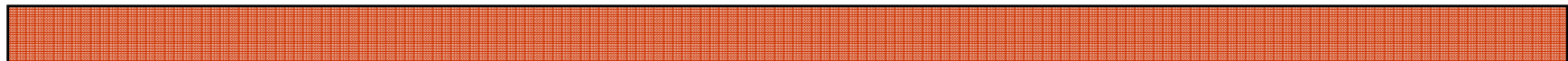




Provisions: Half Year

(Rs. Crore)

Sl.	Particulars	HY Sep'10	HY Sep'11	FY Mar'11	Variation (Sep'11 over Sep'10)	
					Amt.	(%)
1	Provision towards NPAs (Net of floating provisions)	907	885	2004	-22	-2.4
2	Standard Advances	79	254	259	176	223.7
3	Standard Restructured	17	62	71	45	264.7
4	Depreciation on Investment	81	294	147	214	265.0
5	Income Tax	1005	1088	2130	83	8.2
6	Others	-33	108	11	141	
7	Total Provision	2055	2692	4622	636	31.0

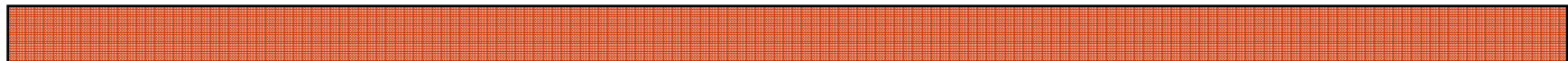




Income: Half Year

(Rs. Crore)

Sl.	Parameters	HY Sep'10	HY Sep'11	FY Mar'11	Variation (Sep'11 over Sep'10)	
					Amt.	(%)
1	Interest on Advances	9711	13621	21105	3910	40.3
2	Interest on Investments	2673	3538	5638	866	32.4
3	Other Interest Income	43	108	244	65	149.5
4	Interest Income (1+2+3)	12427	17267	26986	4840	38.9
5	Other Income	1610	1973	3613	363	22.5
	of which					
6	Core Non-Interest Income	1177	1483	2554	306	26.0
7	Recovery in Written off a/cs	169	189	510	20	12.0
8	Trading Profit	159	101	299	-58	-36.7
9	Dividend from Liquid MF	80	178	216	99	123.7
10	Residual	25	21	34	-4	-14.8
11	Total Income (4+5)	14037	19240	30599	5203	37.1

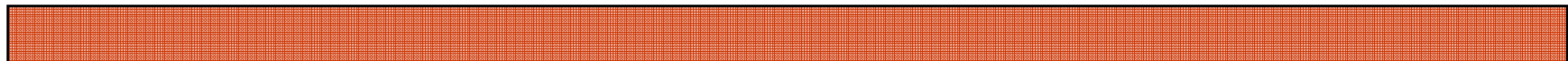




Fee Based Income: Half Year

(Rs. Crore)

Sl.	Particulars	HY Sep'10	HY Sep'11	FY Mar'11	Variation (Sep'11 over Sep'10)	
					Amt.	(%)
1	Processing Fees	358	355	580	-3	-0.9
2	LC/LG Income	272	323	584	51	18.8
3	Bills & Remittance	131	183	283	52	40.2
4	Incidental Charges	49	68	120	19	39.2
5	Inc from ATM operations	86	135	201	49	57.3
6	Income from Ins & MF	7	8	16	0.5	6.9
7	Misc. Income	131	148	390	17	12.8
8	Exchange Profit	144	264	379	120	83.2
9	Core Non Interest Income	1177	1483	2554	306	26.0

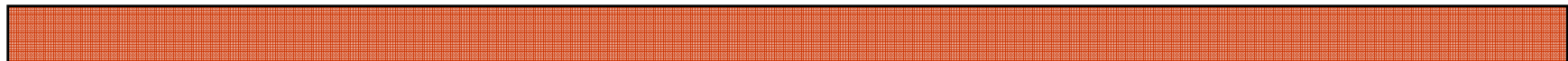




Expenditure: Half Year

(Rs. Crore)

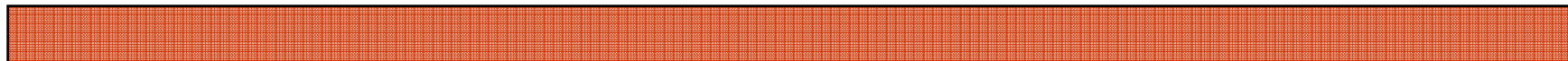
Sl.	Parameters	HY Sep'10	HY Sep'11	FY Mar'11	Variation (Sep'11 over Sep'10)	
					Amt.	(%)
1	Intt. Paid on Deposits	6244	9977	13795	3733	59.8
2	Intt. Paid on Borrowings	85	103	258	18	21.1
3	Others	523	620	1126	97	18.5
4	Total Interest Paid (1+2+3)	6852	10699	15179	3847	56.1
5	Estab. Expenses	2108	2453	4461	345	16.4
	Of Which					
5a	Employee Benefits (AS-15)	787	1023	1750	236	30.0
6	Other Operating Expenses	878	1086	1903	207	23.6
7	Operating Expenses (5+6)	2987	3539	6364	552	18.5
8	Total Expenses (4+7)	9839	14238	21543	4399	44.7





Cost & Yield Ratios: Half Year

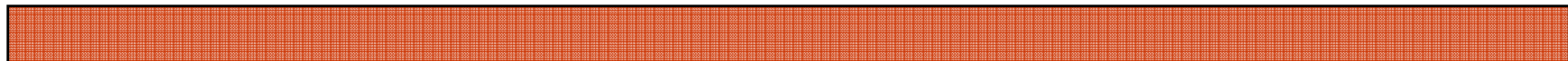
Sl.	Particulars	HY Sep'10	HY Sep'11	FY Mar'11
1	Cost of Deposit [%]	4.99	6.39	5.24
2	Cost of Fund [%]	4.37	5.49	4.57
3	Yield on Advances [%]	10.40	11.65	10.58
4	Yield on Investment [%]	7.25	7.71	7.05
5	Yield on Fund [%]	7.92	8.86	8.12
6	Net Interest Margin [%]	3.99	3.88	3.96





Profitability Ratio: Half Year

Sl.	Particulars	HY Sep'10	HY Sep'11	FY Mar'11
1	Return on Assets [%]	1.37	1.18	1.34
2	Return on Net worth [%]	23.34	20.67	22.13
3	Opt. Profit to AWF [%]	2.68	2.57	2.72
4	Cost to Income Ratio [%]	41.57	41.43	41.27
5	Estb. Exp. To Total Exp. [%]	21.43	17.23	20.71
6	Opt. Exp. To AWF [%]	1.90	1.81	1.91
7	Book Value per Share [Rs]	582.72	705.40	632.48
8	Earnings per share [Rs]	135.92	145.83	140.60

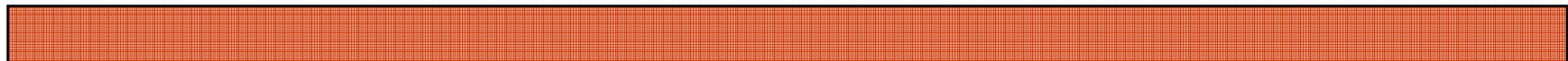




Business

(Rs. Crore)

Sl.	Parameters	Sep'10	Mar'11	Sep'11	Variation	
					Over Mar'11	Over Sep'10
1	Total Business	482159	555005	590803	6.4	22.5
2	Total Deposit	273394	312899	341783	9.2	25.0
3	Total Advances	208764	242107	249020	2.9	19.3
4	CD Ratio [%]	76.36%	77.38%	72.86%		





Deposit

(Rs. Crore)

Sl.	Parameters	Sep'10	Mar'11	Sep'11	Variation	
					Over Mar'11	Over Sep'10
1	Total Deposit	273394	312899	341783	9.2	25.0
2	Bulk incl. CD	55611	71405	81117	13.6	45.9
	<i>Share of Bulk to Total %</i>	<i>20.34</i>	<i>22.82</i>	<i>23.73</i>		
3	Core Deposit	217783	241494	260666	7.9	19.7
4	<i>Core Dep. To Total (%)</i>	<i>79.66%</i>	<i>77.18%</i>	<i>76.27%</i>		
5	SB Deposit	87296	93487	100491	7.5	15.1
6	Current Deposit	23687	26838	23531	-12.3	-0.7
7	CASA Deposit	110983	120325	124022	3.1	11.7
8	<i>Share of CASA (%)</i>	<i>41.3%</i>	<i>39.2%</i>	<i>37.1%</i>		

CASA as percentage to Core Deposit is at 47.58%.



Advances- Sectoral

(Rs. Crore)

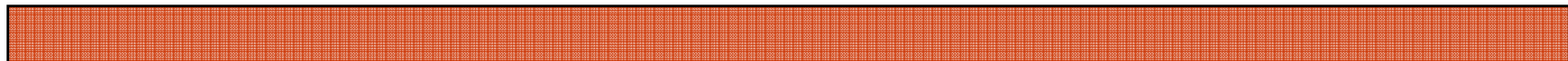
Sl.	Parameters	HY Sep'10	FY Mar'11	HY Sep'11	% Share in Gr. Non-food cr.	Variation Sep'11 over Sep 10	
						Amt.	(%)
1	Global Gross Advances	210856	243998	251705		40849	19.4
2	Overseas Advances	9907	12904	16511		6604	66.7
3	Domestic Gross Advances	200949	231094	235194		34245	17.0
3a	Food Credit	3436	4421	4214		778	22.6
3b	Dom. Non-Food Gross Adv.	197513	226673	230980	100.0	33467	16.9
	- of Which						
4	Agriculture & Allied	32274	35462	35076	15.2	2802	8.7
5	Industry	96129	114072	116463	50.4	20334	21.2
5a	MSME Manufacturing	23472	26848	27643	12.0	4171	17.8
5b	Large Industry	72657	87224	88820	38.5	16163	22.2
6	Retail Loans	20570	23621	24732	10.7	4162	20.2
	<i>Of which</i>						
6a	<i>Housing</i>	10160	11816	11920	5.2	1760	17.3
6b	<i>Other Retail Loans</i>	10410	11805	12812	5.5	2402	23.1
7	Commercial Real Estate	9870	9731	10353	4.5	483	4.9
	<i>of which Lease Rental</i>	3682	3839	4803	2.1	1121	30.5
8	Services & Others	38670	43787	44355	19.2	5686	14.7

MSME Advances: Rs 49419 cr YOY 22.73%



Advances - Industry wise Breakup (Rs. Crore)

Major Industry wise Deployment	Sep'10		Mar'11		Sep'11		Vari. Sep' 11 over Sep'10	
	Amt.	Share (%)	Amt.	Share (%)	Amt.	Share (%)	Amt.	(%)
Food Processing	3065	3.2	3495	3.1	2942	2.5	-123	-4.0
Textiles	6406	6.7	7785	6.8	7207	6.2	801	12.5
Chemical & Chemical Products	2947	3.1	3082	2.7	3136	2.7	189	6.4
Cement & Cement Products	1590	1.7	1178	1.0	1821	1.6	231	14.5
Basic Metal & Metal Products	9541	9.9	11639	10.2	13818	11.9	4277	44.8
-Iron & Steel	8117	8.4	9930	8.7	10762	9.2	2645	32.6
Petroleum	2095	2.2	2566	2.2	3707	3.2	1612	77.0
Rubber & plastic products	1090	1.1	1322	1.2	1864	1.6	774	71.0
Vehicles parts & equipments	1145	1.2	1472	1.3	1410	1.2	265	23.1
Gems & Jewellery	1187	1.2	1343	1.2	1437	1.2	250	21.1
Infrastructure	29288	30.5	35596	31.2	36184	31.1	6896	23.6
-Power	12283	12.8	16299	14.3	15482	13.3	3199	26.0
-Tele-Communication	6822	7.1	8414	7.4	7829	6.7	1007	14.8
- Roads & Ports	5499	5.7	6501	5.7	6833	5.9	1334	24.3
- Others	4684	4.9	4382	3.8	6040	5.2	1356	29.0
Residual	37775	39.3	44594	39.1	42937	36.9	5162	13.7
Industry	96129	100.0	114072	100.0	116463	100.0	20334	21.2

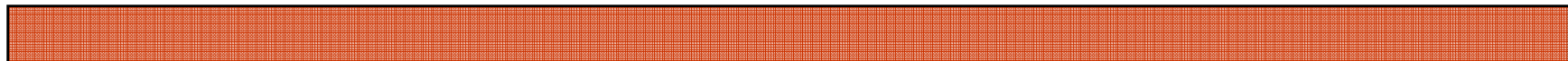




Investment

(Rs. Crore)

SL	Particulars	Sep'10	Mar'11	Sep'11
1	Gross Investment	86575	95513	111010
2	Held To Maturity (HTM)	66712	71820	80250
3	Available For Sale (AFS)	18034	21067	27174
4	Held For trading (HFT)	1829	2626	3586
5	Duration (AFS)	2.64	2.86	2.90
6	Modified Duration (AFS)	2.51	2.71	2.74
7	Duration Total Portfolio	4.78	4.63	4.51
8	Modified Duration Total Portfolio	4.59	4.44	4.32
9	Net demand & time Liabilities	274581	300464	326952
10	SLR (%)	23.66	27.06	28.41
11	SLR HTM to Total SLR (%)	87.85	88	86
12	HTM To Gross Investment (%)	77.06%	75.19	72.29





Non-Performing Assets

(Rs. Crore)

Parameters	Sep'10	Mar'11	Sep'11
NPA as at the beginning of Yr.	3214	3214	4379
Cash Recovery	482	938	931
Cash recovery through debt relief	232	232	0
Upgradation	198	410	440
Write Off	405	1592	29
Total Reduction (2+3+4)	1317	3172	1400
Fresh Addition	2127	4337	2170
Gross NPAs end period	4025	4379	5150
Eligible Deductions including Provisions	2599	2341	3062
Net NPAs	1426	2039	2089
Recovery in written-off debt A/Cs	169	513	189

Particulars	Sep'10	Mar'11	Sep'11
Gross NPA%	1.91%	1.79%	2.05%
Net NPA%	0.69%	0.85%	0.84%
NPA Coverage Ratio	77.13%	73.21%	75.08%





Restructured Accounts

(Rs. Crore)

Sl.	Particulars	No.	Amt.
1	Below Rs. 1 Crore	15395	685
2	Rs. 1 Crore & above	778	19281
3	Total	16173	19966
4	Out of 3 Standard Restructured A/cs	15296	19585
5	NPA A/c restructured	877	381
6	Out of 4 above A/cs slipped to NPA	993	2187

O/s Restructured % to Gross Adv 7.93%

Standard Restructured	Total Standard Restructured		Out of which Slipped to NPA	
	A/C	Amt	A/C	Amt
Out of A/Cs restructured in FY 08-09	11840	3852	835	1071
Out of A/Cs restructured in FY 09-10	2517	7980	146	933
Out of A/Cs restructured in FY 10-11	788	3190	10	151
Out of A/Cs restructured in HY Sep'11	151	4563	2	33
TOTAL	15296	19585	993	2187

Slippages as % to Restructured Portfolio 11.17%



Sectorwise Restructured Accounts (Rs. Crore)

Position 01.04.2011 to 30.09.2011

Sl.	Restructured Accounts	No.	Amt. O/s	Diminution in Fair Value
1	Standard Adv.	151	4563	107
2	Sub Standard Adv.	5	74	7
3	Doubtful Adv.	1	15	4
	Total	157	4652	118

Position 01.04.2008 to 30.09.2011

Sl.	Restructured Accounts	No.	Amt. Restructured
1	Under CDR	41	3065
2	Under SME	1693	1598
3	Others (Non-CDR)	14439	15303
	Total	16173	19966
	O/s Restructured A/Cs		
	Total	10943	14994.99

Sl.	Particulars	Apr'08-Mar'11	HY Sep'11	Total
A	Agriculture	116	11	127
B	Housing	21	3	25
C	Real Estate	1456	54	1510
D	Industry	11614	4532	16146
E	Others	2106	52	2158
	Out of the Above D Major Industry			
1	Iron & Steel	2026	650	2676
2	Power	402	2151	2553
3	Infrastructure	1668	217	1886
4	Drilling	1094	635	1730
5	Textiles	1413	115	1528
6	Aviation	1253	0	1253
7	Hotel	754	67	821
8	Sugar	632	117	749
9	Paper/Printing	637	88	725
10	Education	435	85	520
11	Pharma	300	129	429
12	Cement	288	37	325
13	FINANCE	63	181	244
14	Trading	163	1	165
15	Manufac Act	155	2	158
16	Engineering	141	0	141
17	Auto	134	3	137
18	Service	54	53	107



Capital Adequacy (Basel II)

(Rs. Crore)

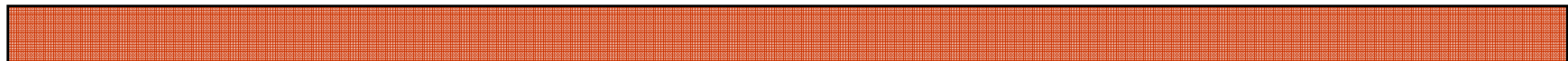
Sl.	Particulars	Sep'10	Mar'11	Sep'11
	Capital Fund			
1	Tier I	17364	20979	20946
2	Tier II	9854	9909	9672
3	Total (Tier I+II)	27218	30888	30619
4	Risk-weighted Assets	216082	248760	250297
5	Capital Adequacy Ratio (%)	12.60%	12.42%	12.23%
6	Tier I (%)	8.04%	8.44%	8.37%
7	Tier II (%)	4.56%	3.98%	3.86%

CRAR position with profit plough back: 13.16%



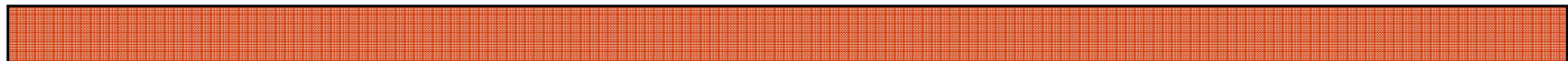
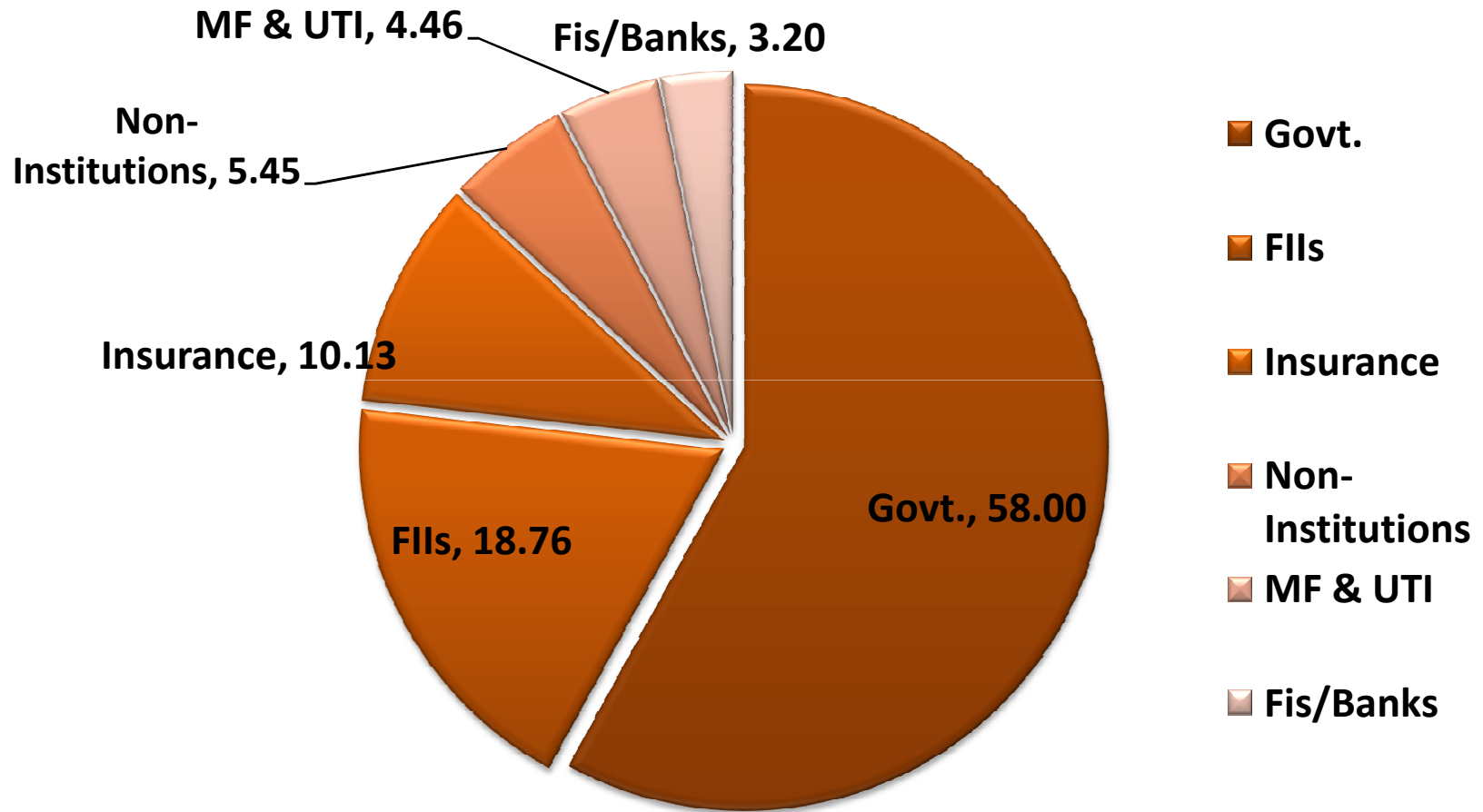
Improved market Share –Improved Productivity

Sl.	Parameters	Sep'10	Mar'11	Sep'11
1	Deposit Market Share (%)	5.40	5.29	5.65
2	Credit Market Share (%)	5.45	5.44	5.55
3	Business Per Branch (Rs. Cr.)	96.97	105.0	108.6
4	Business Per Employee (Rs. Cr.)	9.03	10.0	10.9





Shareholding Pattern (As on 30th Sep 2011)





Current Overseas Presence

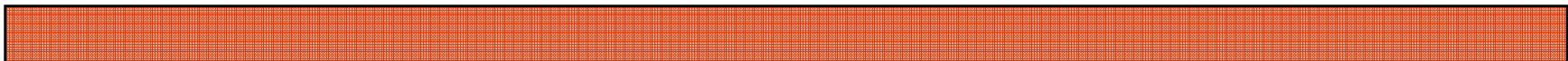
Type of office		Destination	Commencement of Operations
Branch	1	Offshore Banking Unit, Mumbai	25th September, 2003
	2	Kabul, Afghanistan	26th July 2004
	3	Hong Kong Main	17th December 2007
	4	Kowloon Hong Kong	6th April 2009
	5	DIFC, Dubai	20th December 2009
Subsidiary	1	PNBIL, UK (7 branches)	10th May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

****Date of Acquisition***



Increasing Global Footprints...

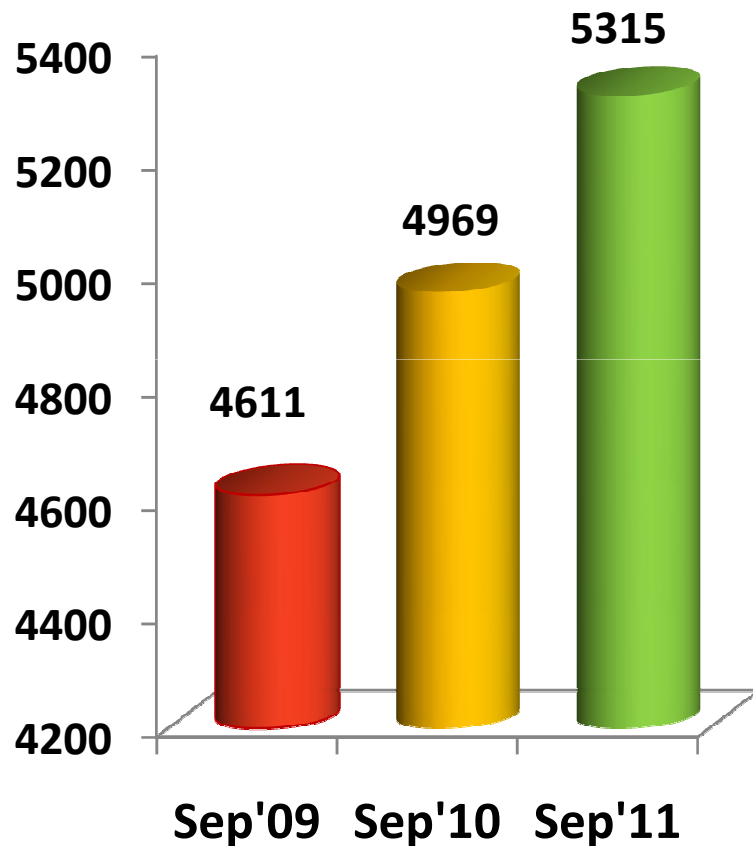
- ✿ Inauguration of its fifth rep office in Sydney, Australia marks the Bank's presence in 10th international destination.**
- ✿ Bank is in Process of:-**
 - Setting up of wholly owned subsidiary in Canada.**
 - up gradation of rep office in Oslo (Norway) & Shanghai (China).**
- ✿ Exploring possibilities for presence in - Maldives, Bangladesh, Brazil & Singapore**
- ✿ PNB has increased its stake in JSC DANA Bank to 80.96%.**





Capacity Building – Expanding Network

Total Domestic Branches



ATM Network

	Sep'09	Sep'10	Sep'11
ATMs	2455	4042	5619

**Population Group wise Branches
(30th Sep'11)**

Metro	Urban	Semi-Urban	Rural
882	1142	1218	2073
16.59	21.49	22.92	39.00

51 new branches & 244 new ATMs added during Quarter 2 FY 12.



Recognitions.....

- *Two National Awards for MSME :-*
 - *★ lending in PMEGP Scheme in North Zone.*
 - *★ For lending in KVIC Interest Subsidy Scheme on All India Level.*
- *Conferred with the Best Bank Award 2011 amongst all the Banks in India by Business India.*
- *Bagged the prestigious 'Most Productive Public Sector Bank' Award 2011, instituted by FICCI & IBA.*
- *DIFC, Dubai received 'Business Super Achiever Award' under individual category from Asian Leadership Awards in addition to the Asia's Most Preferred Branch (Banking & Finance) Award.*
- *Received the Golden Peacock HR Excellence Award 2011 of Institute of Directors.*
- *Received 'Technology Adoption' Award in PSB category instituted by Dun & Bradstreet and Polaris software.*
- *Bagged 'Danik Bhaskar India Pride Awards' 2011 under the category of Corporate Social Responsibility among central PSUs*





Thank You

