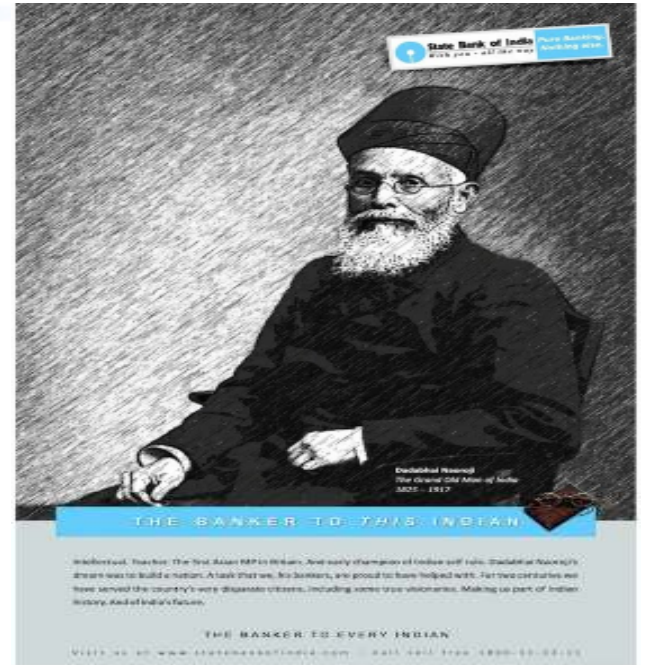




Quarterly Results Q3FY 2011



Key highlights – 9MFY11 & Q3FY11 (YOY) (1/3)

Income

- 1 Net Interest Income up 44.36% in 9M and 43.28% in Q3
- 2 Fee Income up 27.25% in 9M and 13.12% in Q3

Costs – 9MFY11 (YOY)

- 3 Cost to income ratio down 639 bps from 52.11% to 45.72%
- 4 CASA ratio up by 523 bps to 48.17% (48.36% including interbank deposits).
- 5 CASA deposits growth at 27.71%
- 6 Cost of deposits down by 72 bps from 5.92% to 5.20%

Profitability

- 1 Operating profit up 46.69% in 9M and 46.48% in Q3
- 2 Net profit up 12.94% in 9M and 14.08% in Q3
- 3 Net Interest Margin up 84 bps from 2.56% to 3.40% YOY & at 3.61% during Q3FY11.
- 4 ROA up 2 bps from 0.94% to 0.96%
- 5 PCR up by 788 bps YOY from 56.19% to 64.07%.

Key highlights – 9MFY11 & Q3FY11 (YOY) (2/3)

	Q3 FY 11	9M FY 11
NII	43.28% ▲	44.36% ▲
Fee Income	13.12% ▲	27.25% ▲
Profit on Sale on Investments	-49.61% ▼	-65.33% ▼
Other Income	-1.54% ▼	5.25% ▲
Overheads	7.25% ▲	16.42% ▲
Payment to Employees	11.39% ▲	-9.29% ▼
Contribution for Employees	18.12% ▲	140.56% ▲
Operating Profit	46.48% ▲	46.69% ▲

Rs.72 crs & Rs.256 crs incurred on opening of 565 branches & 2951 ATMs. OHs growth would be lower at 3.55% & 11.42% in Q3 & 9M respectively excluding this.

Operating Profit up despite

- Profit on sale of investments down by Rs.217 crs in Q3 & by Rs.1105 crs in 9M
- Higher contribution for employees by Rs.105 crs in Q3 and by Rs.1829 crs in 9MFY11. Of this additional gratuity prov. of Rs.128 crs in Q3 & Rs.1503 crs in 9MFY11 is one time for current year

Key highlights – 9MFY11 & Q3FY11 (YOY) (3/3)

Rs. In Crores

	Q3 FY 11	9M FY 11
Operating Profit	46.48% ▲	46.69% ▲
Income Tax Provisions	46.97% ▲	26.59% ▲
Loan Loss Provisions	217.18% ▲	86.69% ▲
Investment Depreciation	-15.05% ▼	134.08% ▲
Other Provisions	118.66% ▲	300.00% ▲
Net Profit	14.08% ▲	12.94% ▲

Net Profit up despite:

Item	Q3 FY10	Q3 FY11	9M FY10	9M FY11
LLP	515	1632	2961	5528
MTM	246	209	-1004	342

Highlights – Profitability Parameters

Rs. In Crores

	Q3 FY 10	Q3FY 11	% growth		9M FY 10	9MFY 11	% growth
Net profit (standalone)	2479	2828	14.08	Net profit (standalone)	7299	8244	12.94
Net interest income	6316	9050	43.28	Net interest income	16950	24468	44.36
Other income	3366	3314	-1.54	Other income	10460	11009	5.25
Fee income	2190	2477	13.12	Fee income	6155	7832	27.25
Operating income	9682	12364	27.70	Operating income	27410	35477	29.43
Operating cost	5064	5599	10.57	Operating cost	14283	16222	13.58
Operating profit	4618	6764	46.48	Operating profit	13127	19256	46.69
Loan loss provision (in crs)	515	1632	217.18	Loan loss provision	2961	5528	86.69

Highlights – Business: December 2010

	Dec-09	Mar-10	Dec-10		Dec-09	Mar-10	Dec-10
Advances growth (YOY)	19.15%	16.94%	21.88%	CASA ratio	42.94%	46.67%	48.17%
Advances market share	16.88%	16.26%	16.77%	CA growth (YoY)	21.96%	18.98%	19.05%
Deposits growth (YOY)	11.26%	8.36%	14.01%	Rs. in crores	11,310	14,408	11,967
Demand deposits market share	15.35%	17.33%	16.77%	SB growth (YoY)	32.15%	29.75%	29.92%
Deposits market share	16.76%	16.29%	16.52%	Rs. in crores	59,740	58,760	73,467
				Growth in CASA (YOY)	29.94%	26.76%	27.71%
				Rs. in crores	71,051	73,167	85,433

1 Market Share figures are as on last reporting Fridays

Highlights – Efficiency Parameters

Percentages

	Dec-09	Mar-10	Dec-10		Dec-09	Mar-10	Dec-10
Net interest margin	2.56%	2.66%	3.40%	YOA²	9.80%	9.66%	9.58%
NIM during Quarter	2.82%	2.96%	3.61%	ROA	0.94%	0.88%	0.96%
Cost to income ratio	52.11%	52.59%	45.72%	ROE	15.29%	14.04%	14.94%
Other Income to operating Income ratio¹	38.16%	38.74%	31.03%	PCR (incl. AUCA)	56.19%	59.23%	64.07%
COD	5.92%	5.80%	5.20%	CAR	13.77%	13.39%	13.16%

¹ Decline due to strong NII growth and negative growth in Profit on sale of investments

² YOY –Jun 10 :9.30%; Sep 10: 9.50%

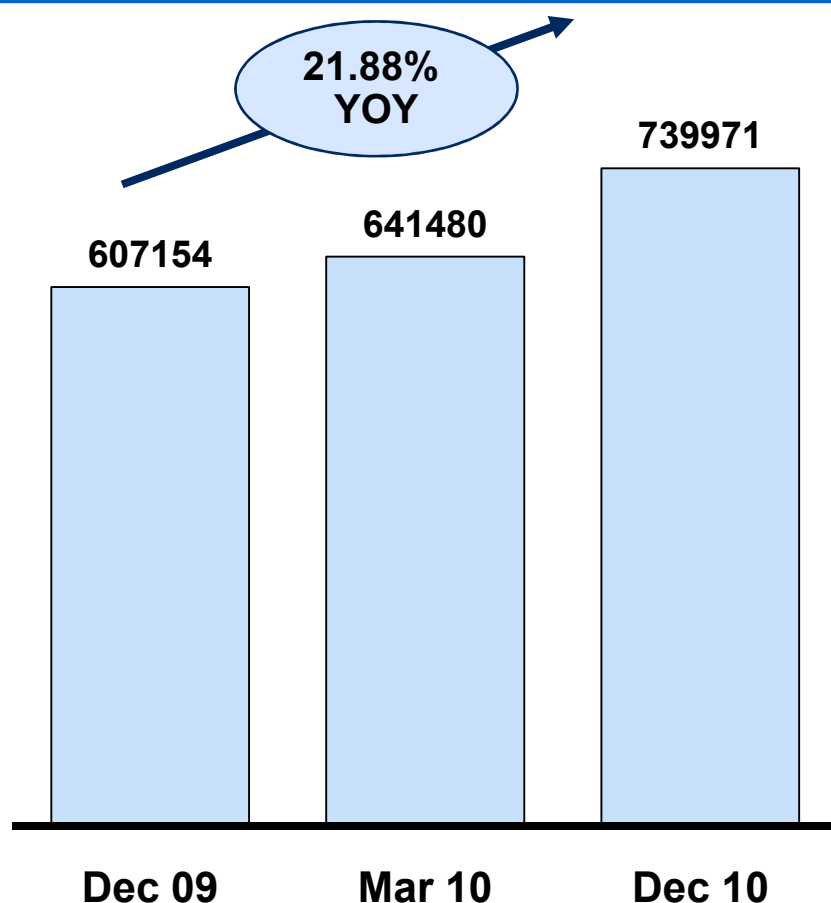
Net Profit grows by 49% in 9MFY11 excl. exceptional items

Rs. In Crores

Operating & Net Profit excluding exceptional Items								
	Q3FY10	Q1FY11	Q2FY11	Q3FY11	9MFY10	9MFY11	YOY Growth% Q3FY11	YOY Growth % 9MFY11
Net Profit	2479	2914	2501	2828	7299	8244	14.08%	12.94%
Add Excess Loan Loss Prov		392	649	452		1493		
Net Profit+Excess LLP	2479	3306	3150	3280	7299	9737	32.31%	33.39%
Further Add Post Tax Gratuity		791	231	93		1116		
Adjusted Net Profit	2479	4097	3382	3373	7299	10853	36.07%	48.68%

Advances Grew by Rs.1,32,817 crores...

Advances (prov.)
Rs. In Crores



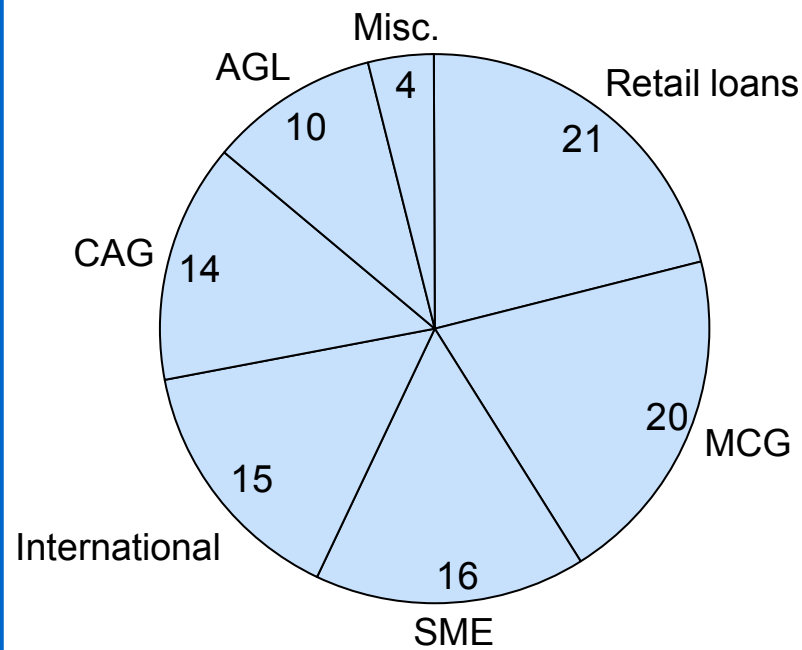
Major contributors of fund based
YOY growth of Rs.1,32,817 crores are:

- Retail Segment : Rs.30,001 crores
- Foreign Offices : Rs.16,134 crores
- Agri : Rs.10,123 crores
- Infrastructure : Rs.23,430 crores
- Iron, Steel, Metals : Rs.13,065 crores
- Textiles : Rs.7,075 crores
- SB of Indore : Rs.21,626 crores

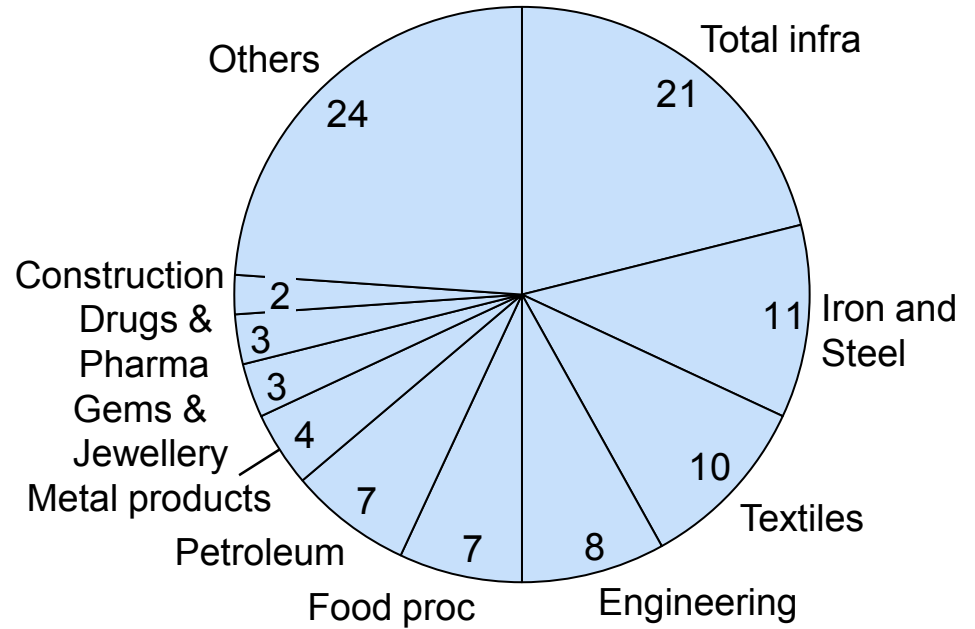
➤ Growth in Q3FY11 higher than Q3FY10 by 74% and by 502% sequentially over Q2FY11.

Loan Book is well diversified

Across Segments



Within Corporate Segment, advances are spread across many industries

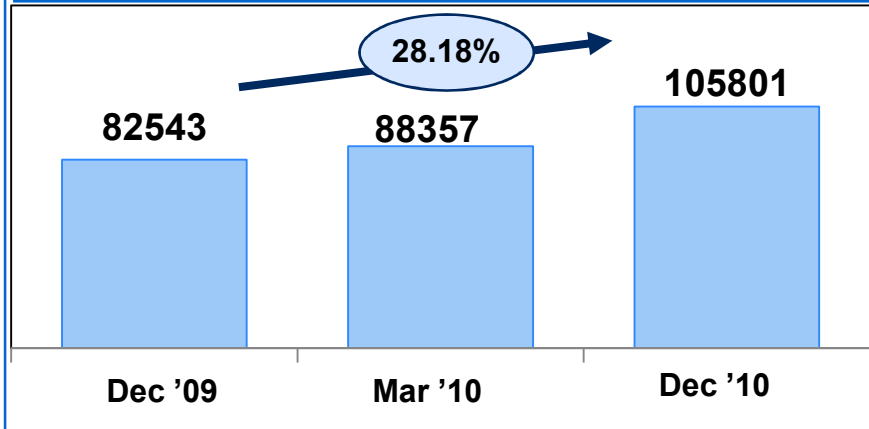


Composition of advances growth (1/3)

Rs In Crores

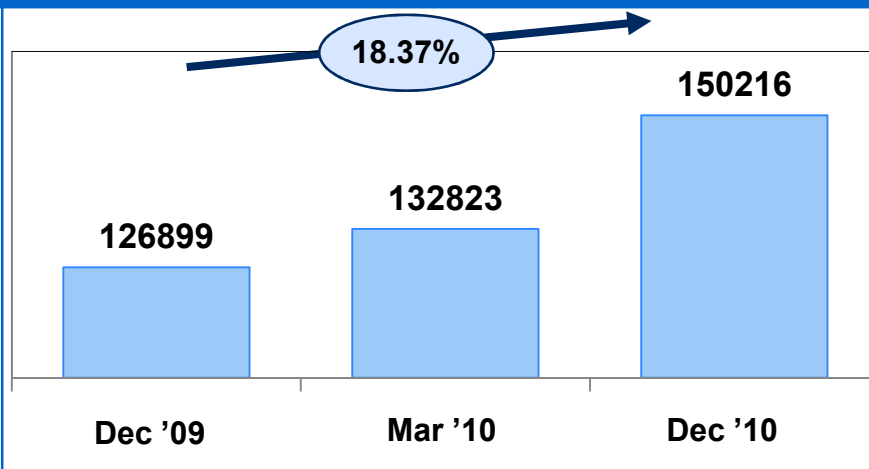
YOY%

Large - corporate



- Large Corporate book crosses Rs. 1,00,000 crs
- Growth driven by Infrastructure and Petroleum.
- 53% of CAG loans are now linked to base rate.
- Upfront, syndication & under writing fees up by 49%.

Mid - corporate



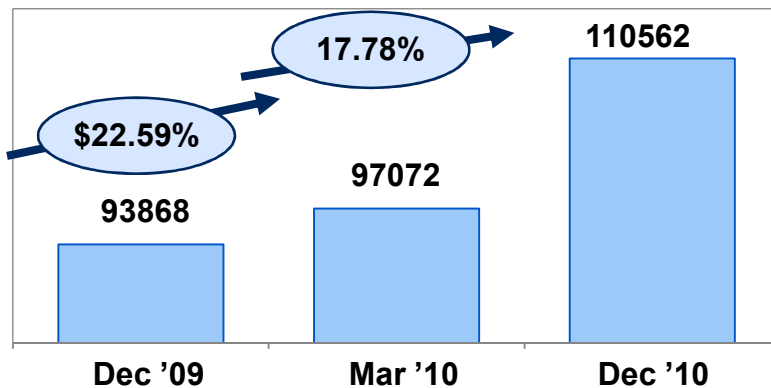
- Industries which contributed to growth during the quarter are Textile, Metal ,Infrastructure, Chemical, Engineering, Mining & Quarrying , Gems & jewellery
- Rs.4861 Crores worth of new loans sanctioned during the quarter.
- Fee income increased by 58% to Rs.596 crs in Q3FY11.
- Sold 1912 kgs of gold coins upto December 2010 and have orders worth 248 kgs in hand

Composition of advances growth (2/3)

Rs In Crores

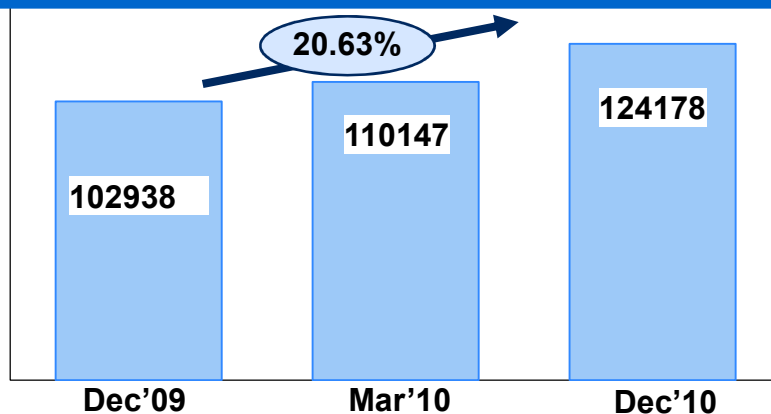
YOY%

International Banking



- Raised Euro 750 mio in Nov 10, through issue of 5 years Senior Debt under MTN programme/ Reg-S
- Growth in rupees understated due to hardening of rupee by about 4% YOY.
- Won 14 mandates for syndication and 10 bilateral deals with total deal size of USD 17,801 mio.
- Maintain No. 1 position as Mandated Lead Arranger and Book-runner of Syndicated Loans in Asia Pacific (excl. Japan).
- Remittances in 9MFY11 have increased by 49% YOY.

SME

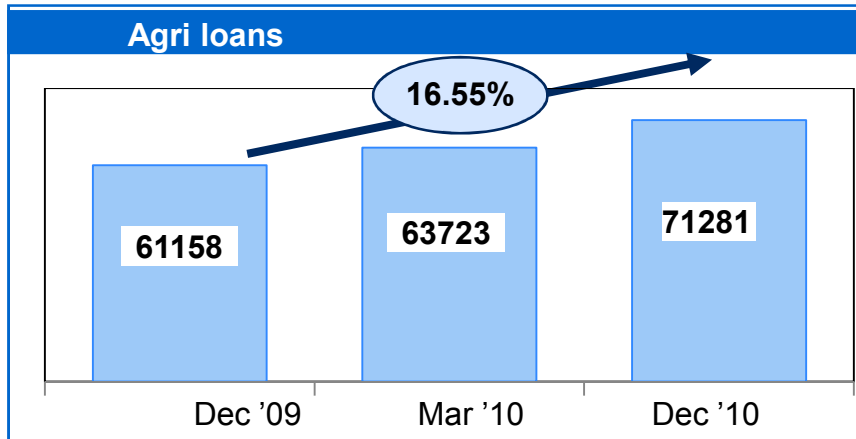


- During FY11, Bank's position is no.1 financing 37,291 units (Rs.1,569 crores) in collateral free lending under CGTMSE.
- Growth seen in food processing, light engineering, fabrication, auto components, health care, tourism and education.
- Tie-ups with industry majors for Vendor financing under e-VFS.
- Tie-ups with Industry majors, for dealer financing under e-DFS.

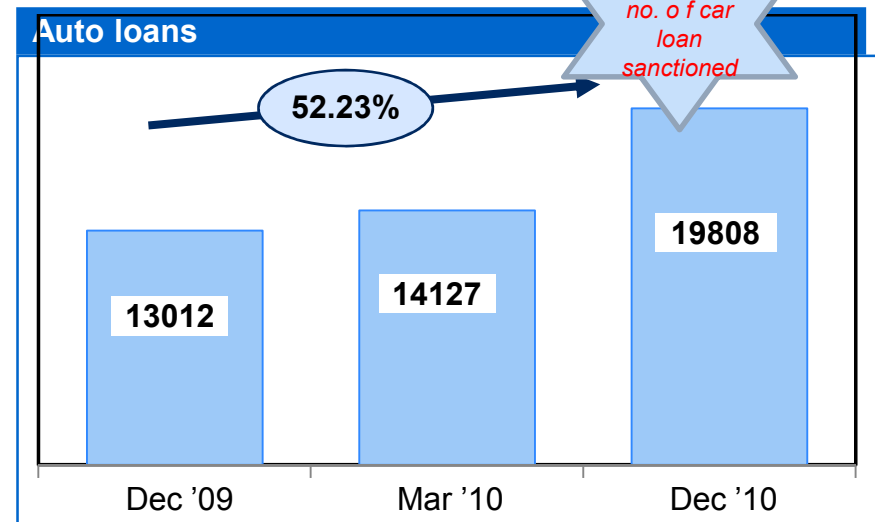
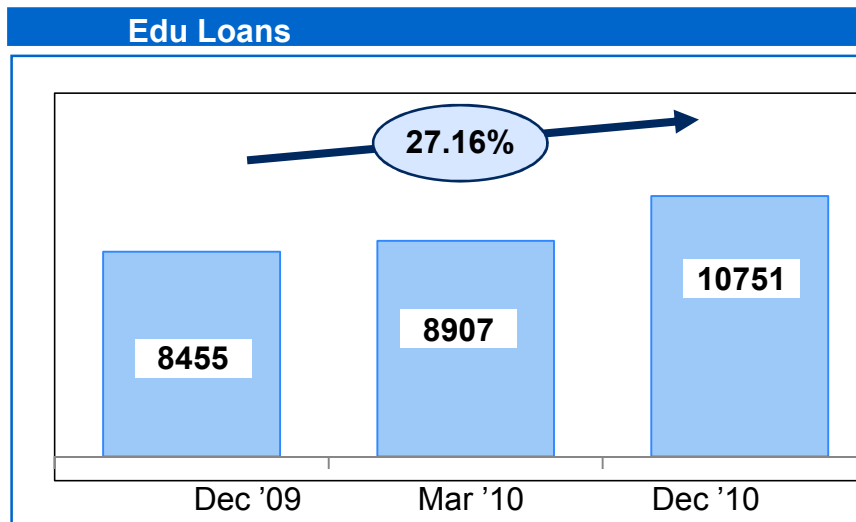
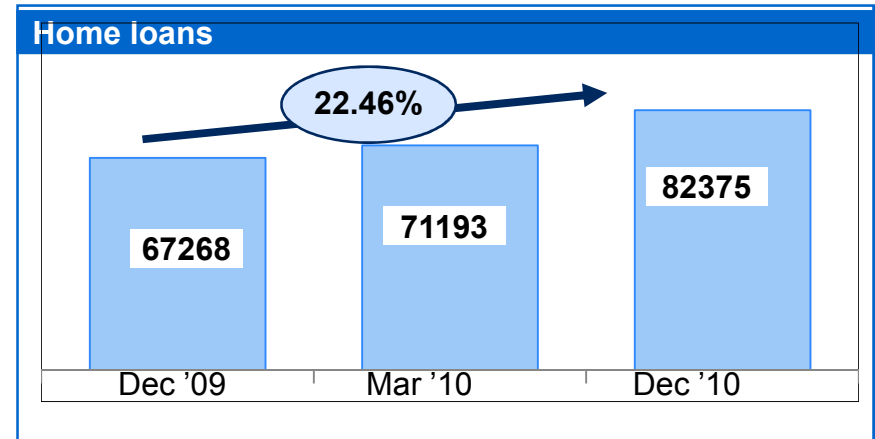
Composition of advances growth (3/3)

Rs. In Crores

YOY%



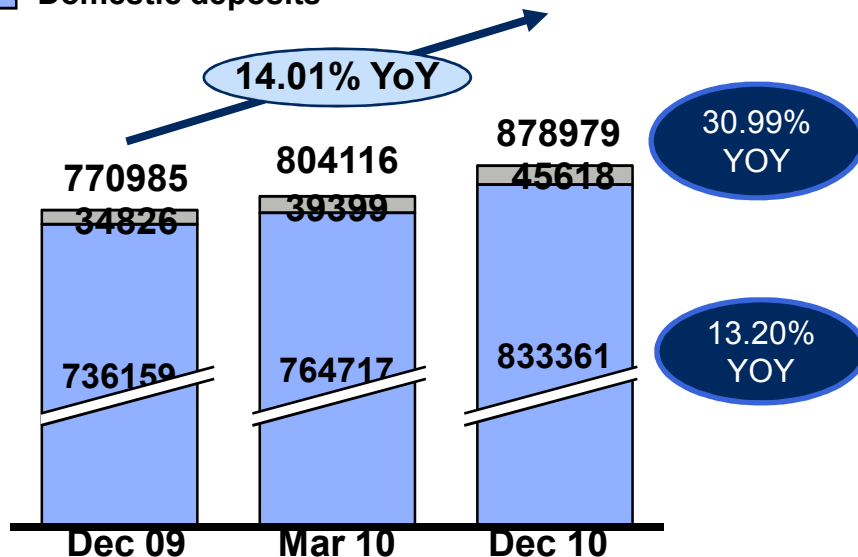
Incl. settlement of Debt Relief cases of Rs. 1000 crs, during 9M (YOY growth is 18.18%)



Domestic deposits growth driven by CASA growth of 27.71%

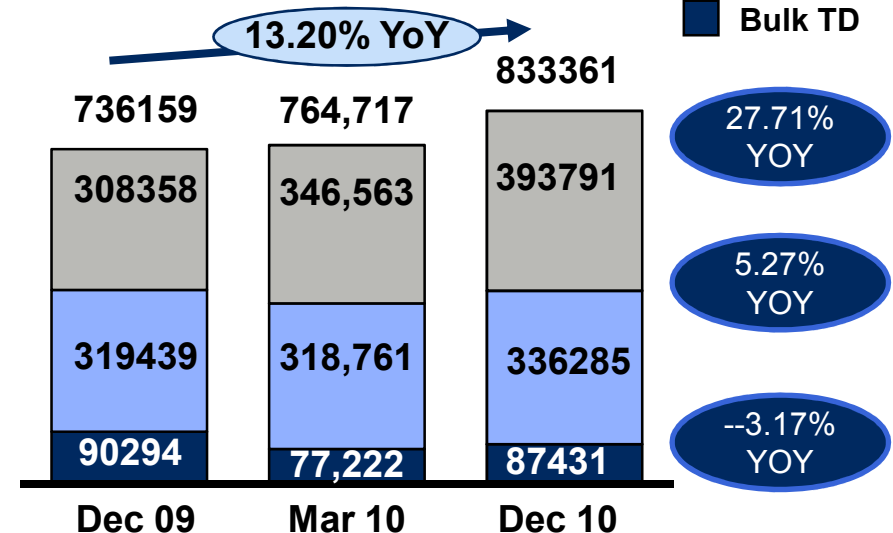
Deposits Rs. In Crores

- Foreign deposits
- Domestic deposits



Domestic Deposits Rs. In Crores

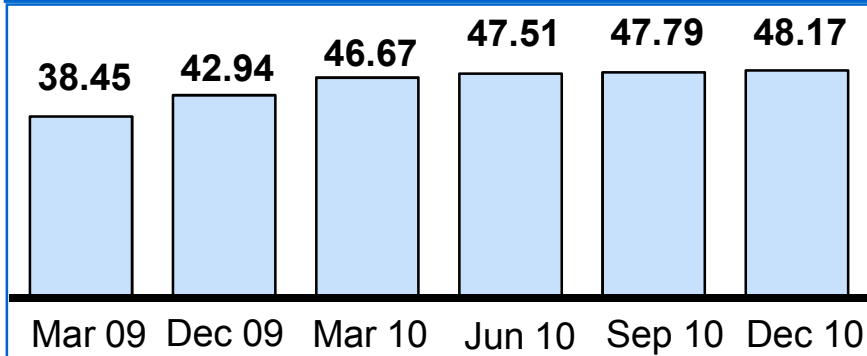
- CASA
- Retail TD
- Bulk TD



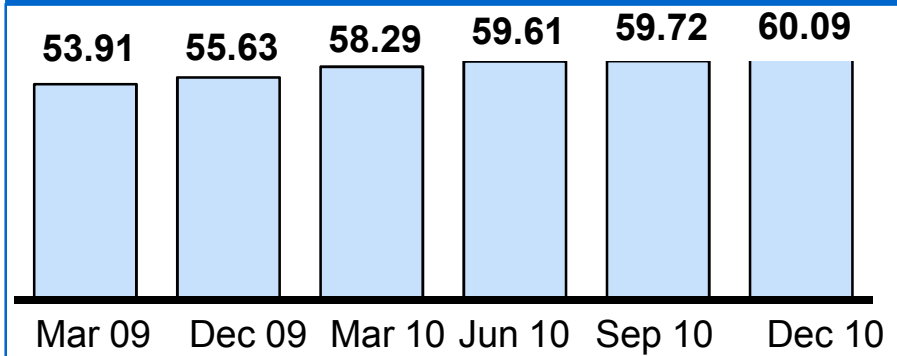
- SB Deposits have grown by 29.92% YOY and 24.45% YTD as on Dec 10.
- Absolute growth in SB Deposits is Rs.73467 crs YOY and Rs.62743 crs in 9MFY11.
- 42.53 lac SB accounts have been opened in Q3FY11 taking the total number to 12.69 crs.
- CA Deposits have grown by 19.05% YOY as on Dec 10; absolute growth is Rs.11967 crs YOY.
- 0.61 lac CA opened in Q3FY11 taking the total number to 23.60 lacs.

RUSU CASA Ratio crosses 60% and forms 43% of total CASA deposits

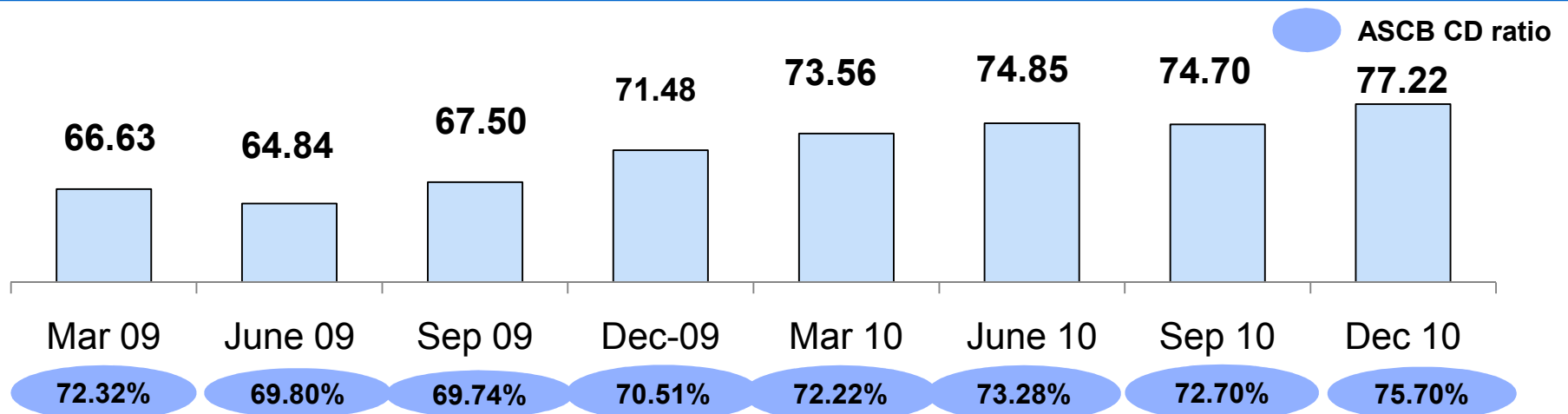
CASA ratio
Percent



RUSU CASA ratio
Percent



CD ratio Percent

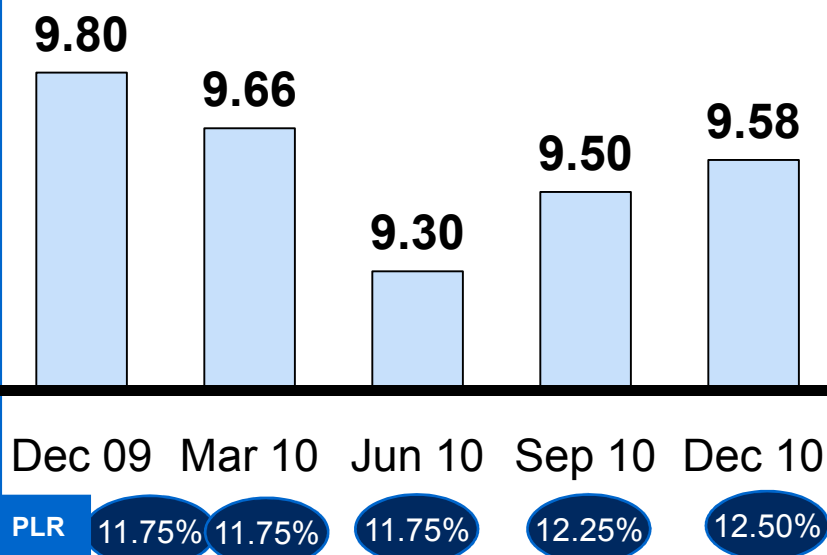


Note: Domestic deposits exclude Interbank deposits

Yield on advances has gone up from Sep 10 while cost of deposits is lower

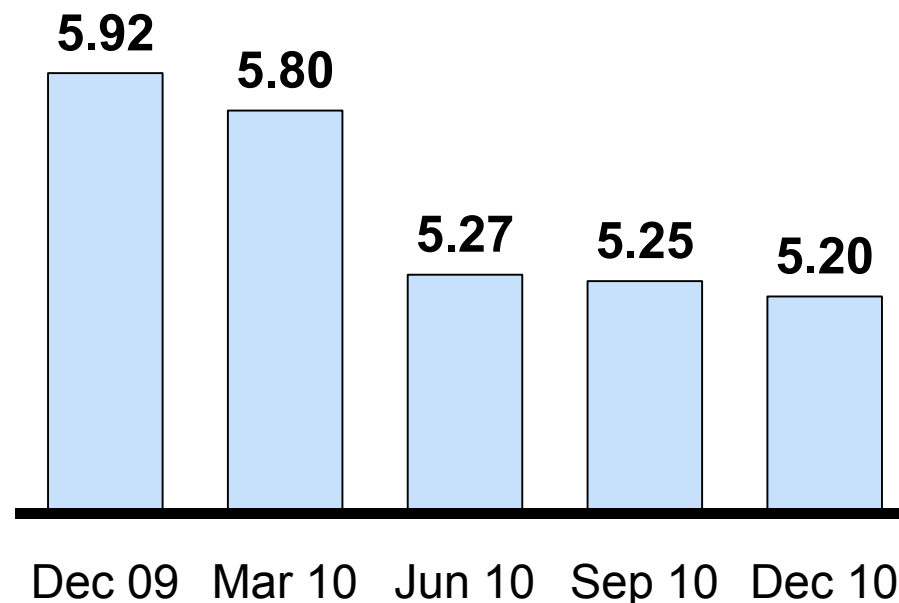
Yield on advances

Percent



Cost of deposits

Percent



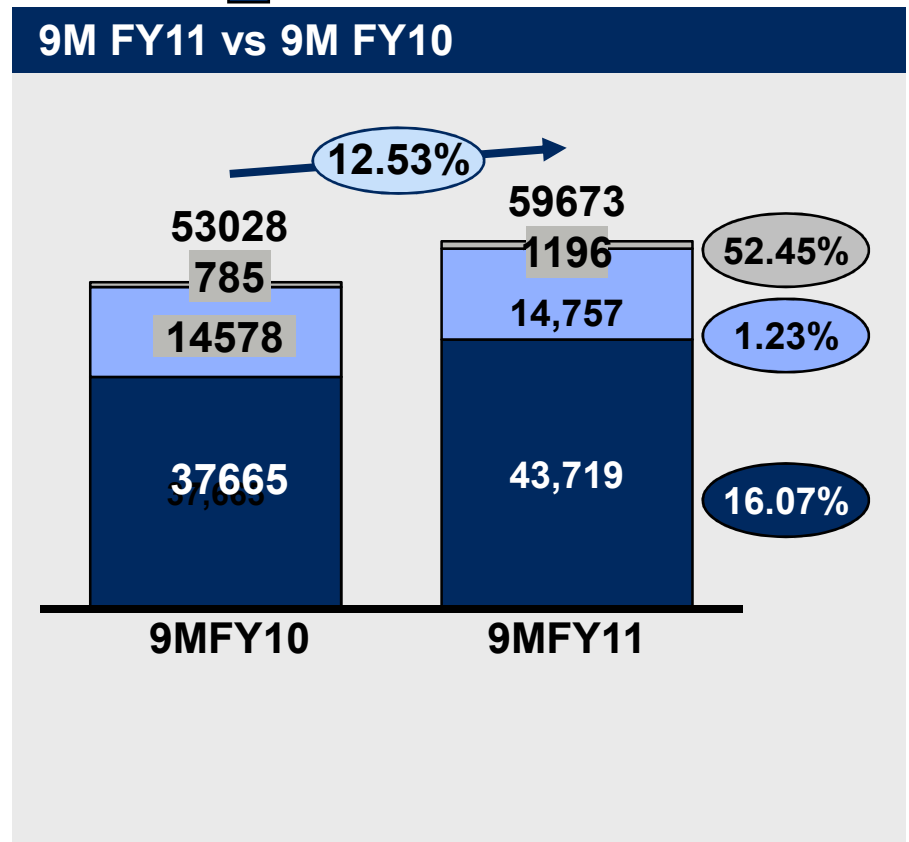
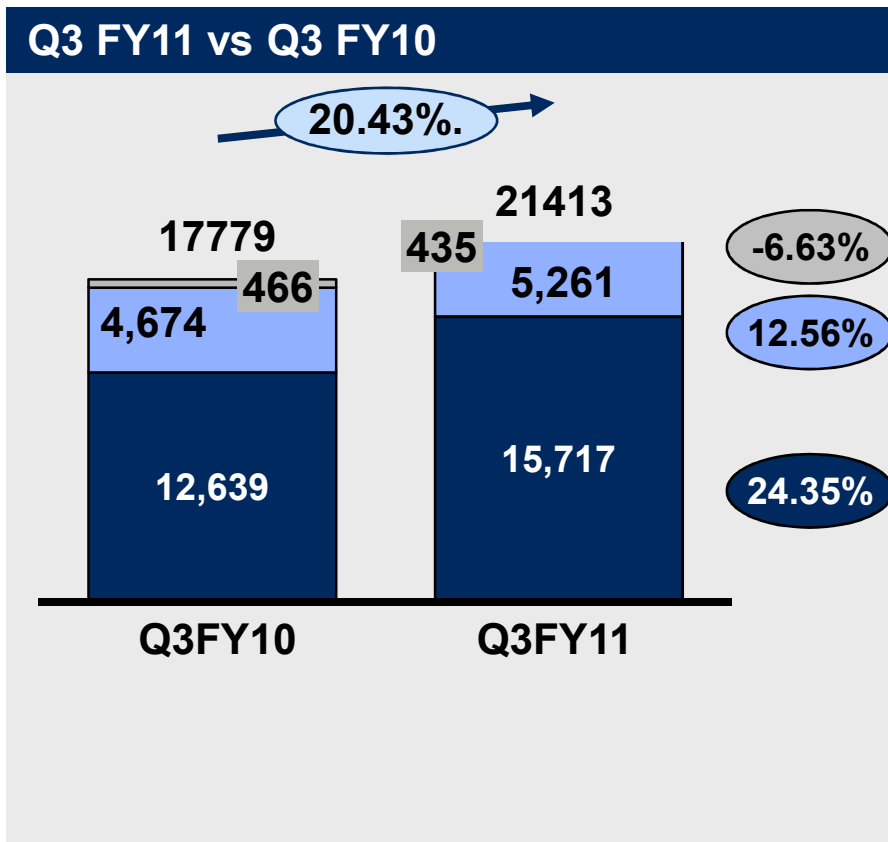
- PLR increased by 25 bps to 12.50% and Base Rate by 10 bps to 7.60% w.e.f. 21st October 2010.
- PLR and Base Rate further increased to 12.75% and 8% respectively w.e.f. 3rd January 2011.

- Rates of interest on deposits increased w.e.f. 01.10.2010 and 07.12.2010 (and again on 03.01.2011) However, cost of deposits is down due to higher CASA growth.

Interest Income growth driven mainly by interest income on advances

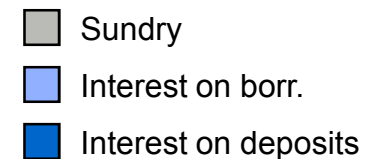
Rs. In crores

- Sundry interest income
- Interest income on resource operations
- Interest income on advances

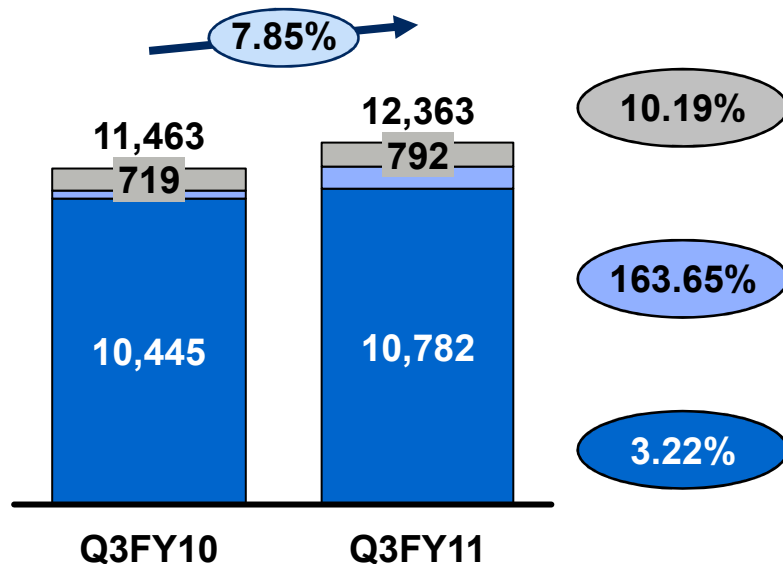


➤ YOY growth of interest income on advances at 24.35% for Q3FY11 up from (-)1.54% in Q3FY10; for 9MFY11 at 16.07% it is up from 9.71% in 9MFY10.

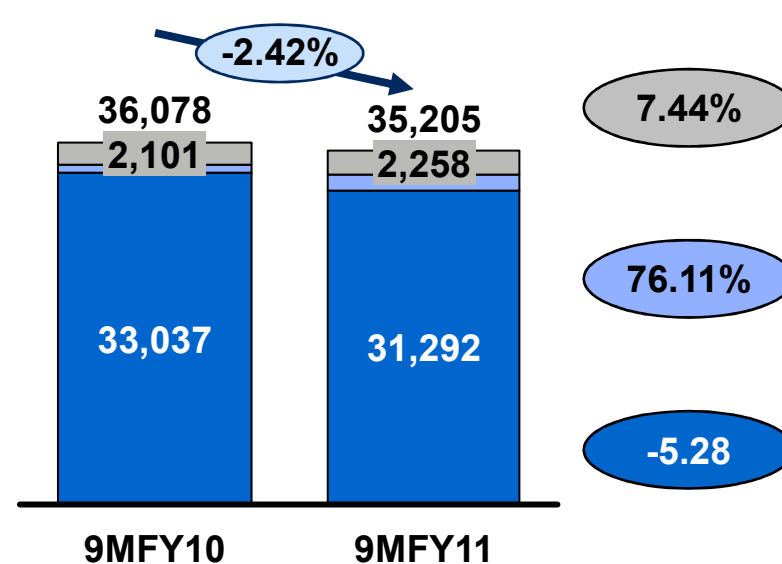
Growth in Interest Expenses has been contained due to robust CASA growth



xx Interest Expenses YOY growth Q3FY11



xx Interest Expenses YOY growth 9MFY11

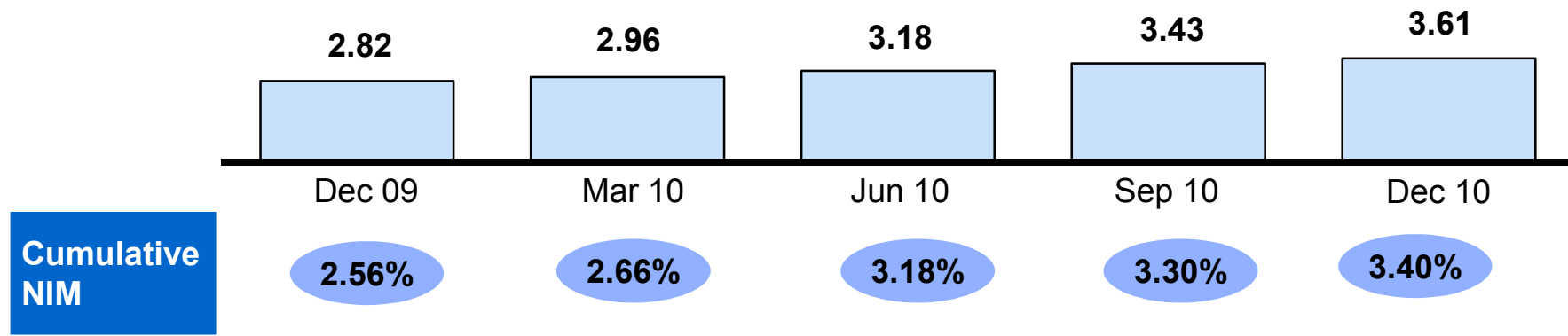


- 9MFY11 interest paid on deposits is lower than 9MFY10 despite switch in calculation method of SB interest to daily product basis, (which has added around Rs.900 crores to the interest outgo during 9MFY11 (around Rs.300 crores in Q3)).
- Bank has maximised earnings through efficient cash management by strategically borrowing under the RBI's LAF window.

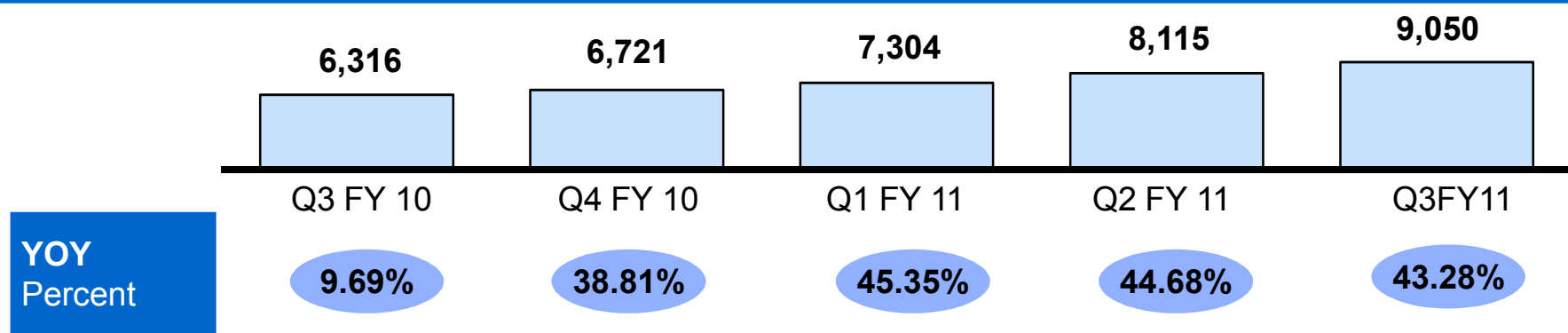
Robust growth in NII and NIM

Percent

NIM (During the Quarter)



NII



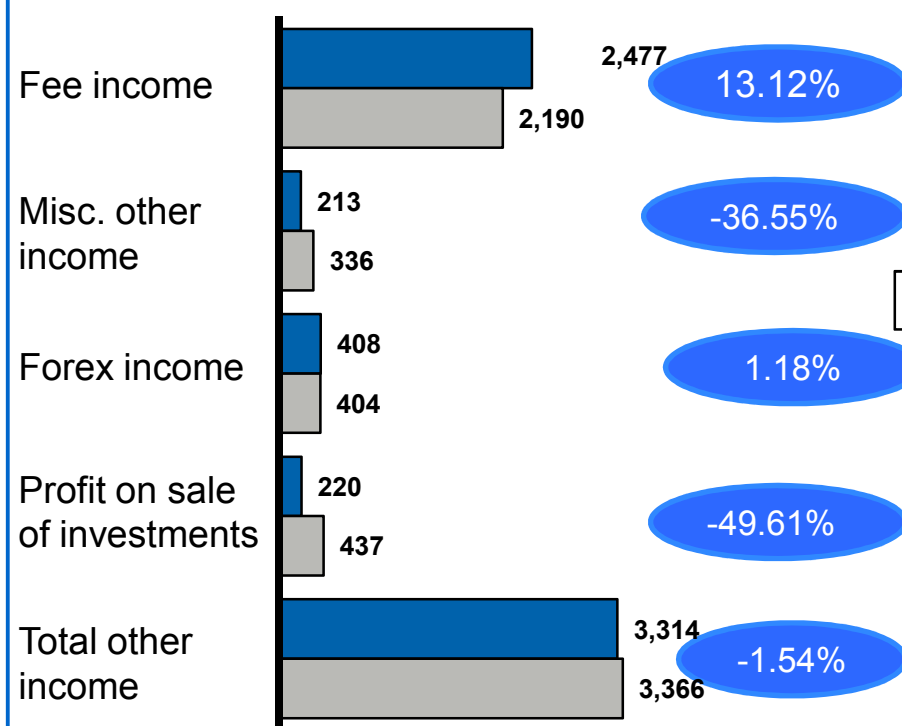
Both in absolute and % terms, growth in NII in all 3 quarters of current year are among the highest in last ten quarters.

Strong growth in Fee income continues...

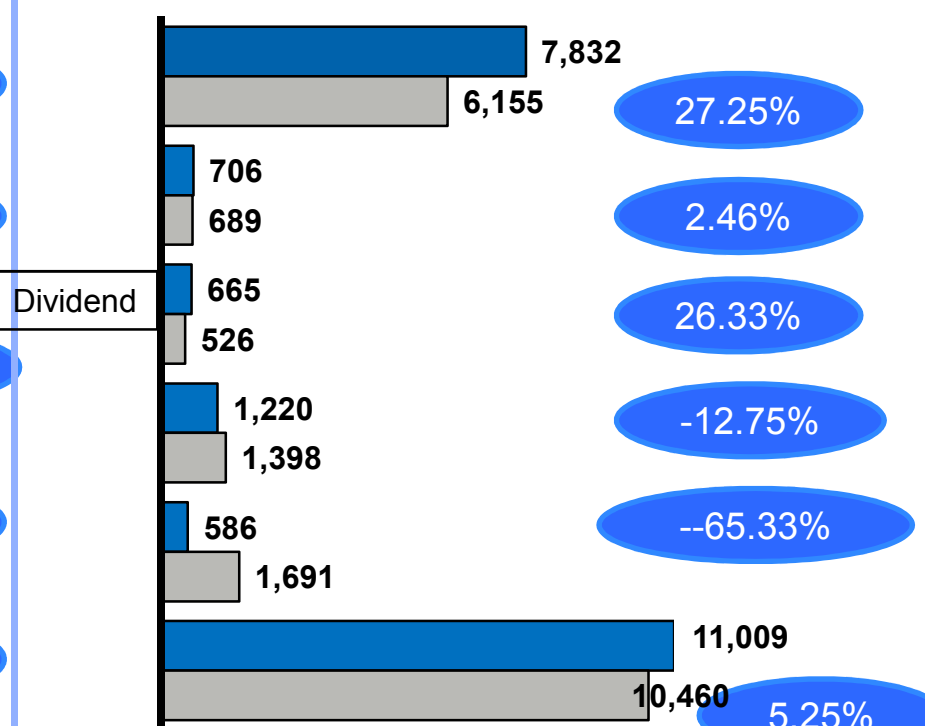
Rs. In crores

xx y-o-y growth

Q3 FY11 vs. Q3 FY10



9MFY11 vs 9M FY10



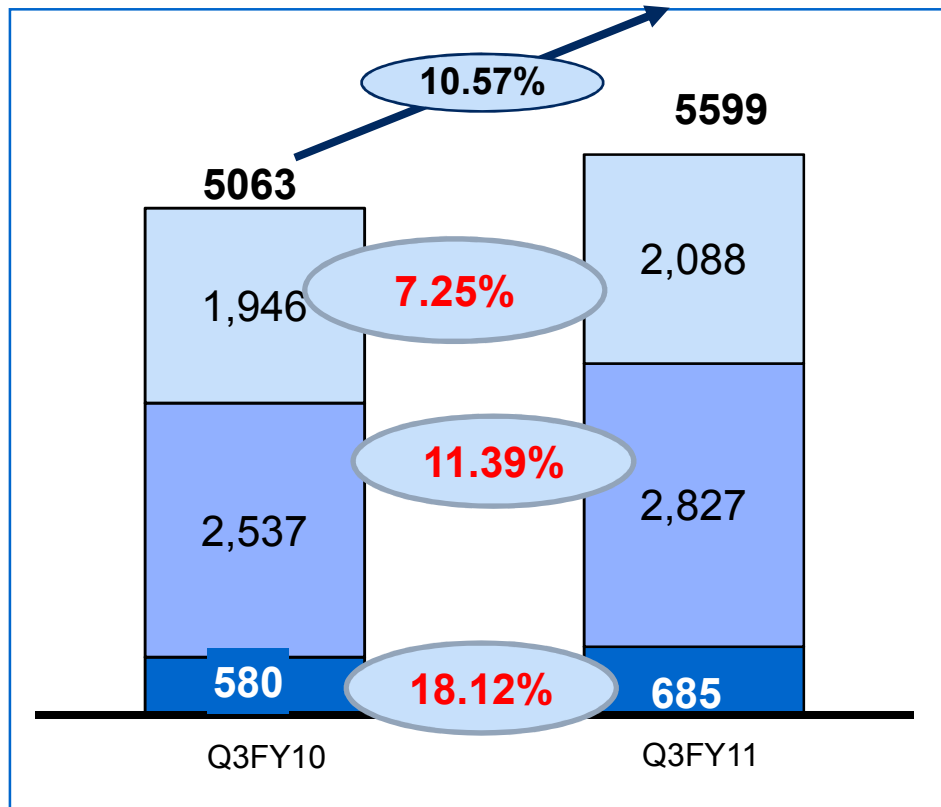
- Growth in Q3 Fee Income impacted as ATM Inter-change fees received for 9 months last year booked in Q3FY10 alone. Adjusting this, YOY growth is 21.32%
- Growth in fee income driven by growth in commission from govt. business; loan processing, under writing and upfront fees, LC/BG and cross selling.

Operating Costs controlled.....

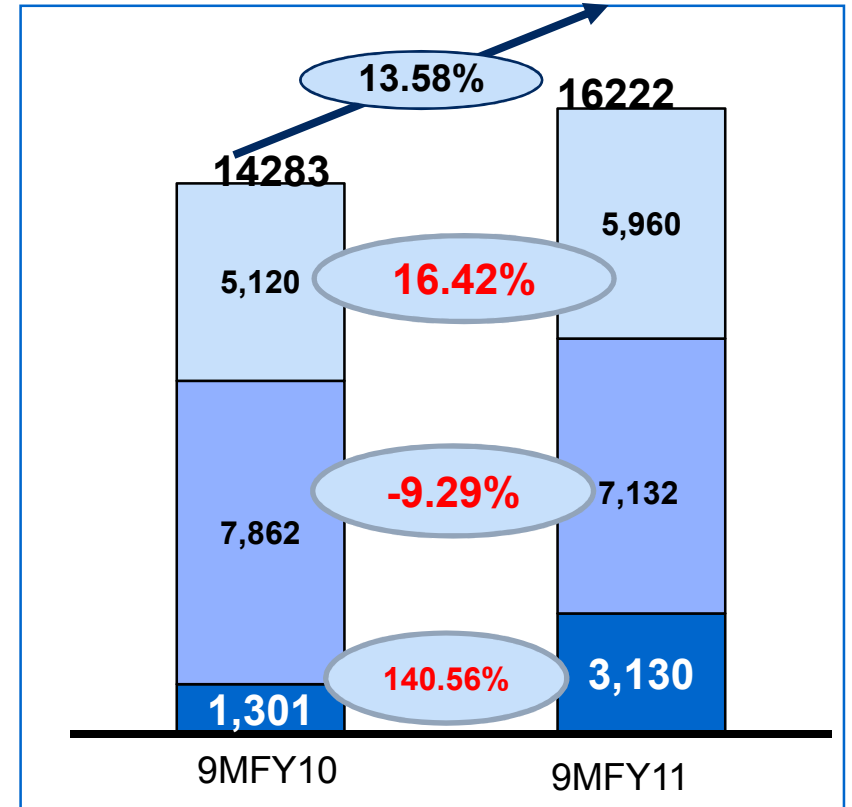
Rs. In crores

YOY%

Overheads Salary Contribution for Empl



OHs to Op. Income down from 20.10% to 16.89%

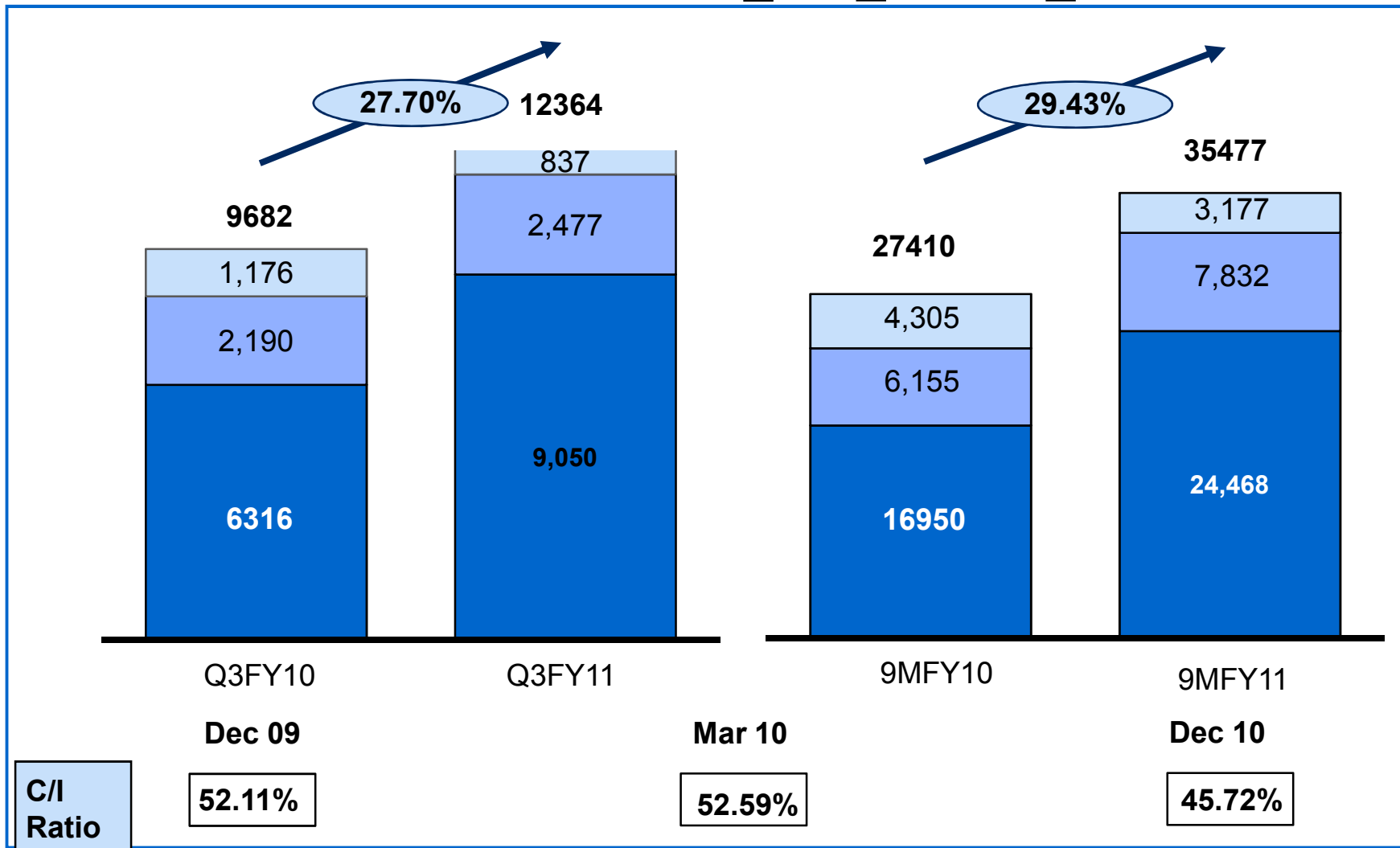


OHs to Op. Income down from 18.67% to 16.80%

- Growth in overheads down from 33.72% in Q3FY10 and 29% in 9MFY10.
- 565 new branches and 2951 new ATMs opened between 01.01.2010 to 31.12.2010.

Operating income growth remains robust at 29% YOY

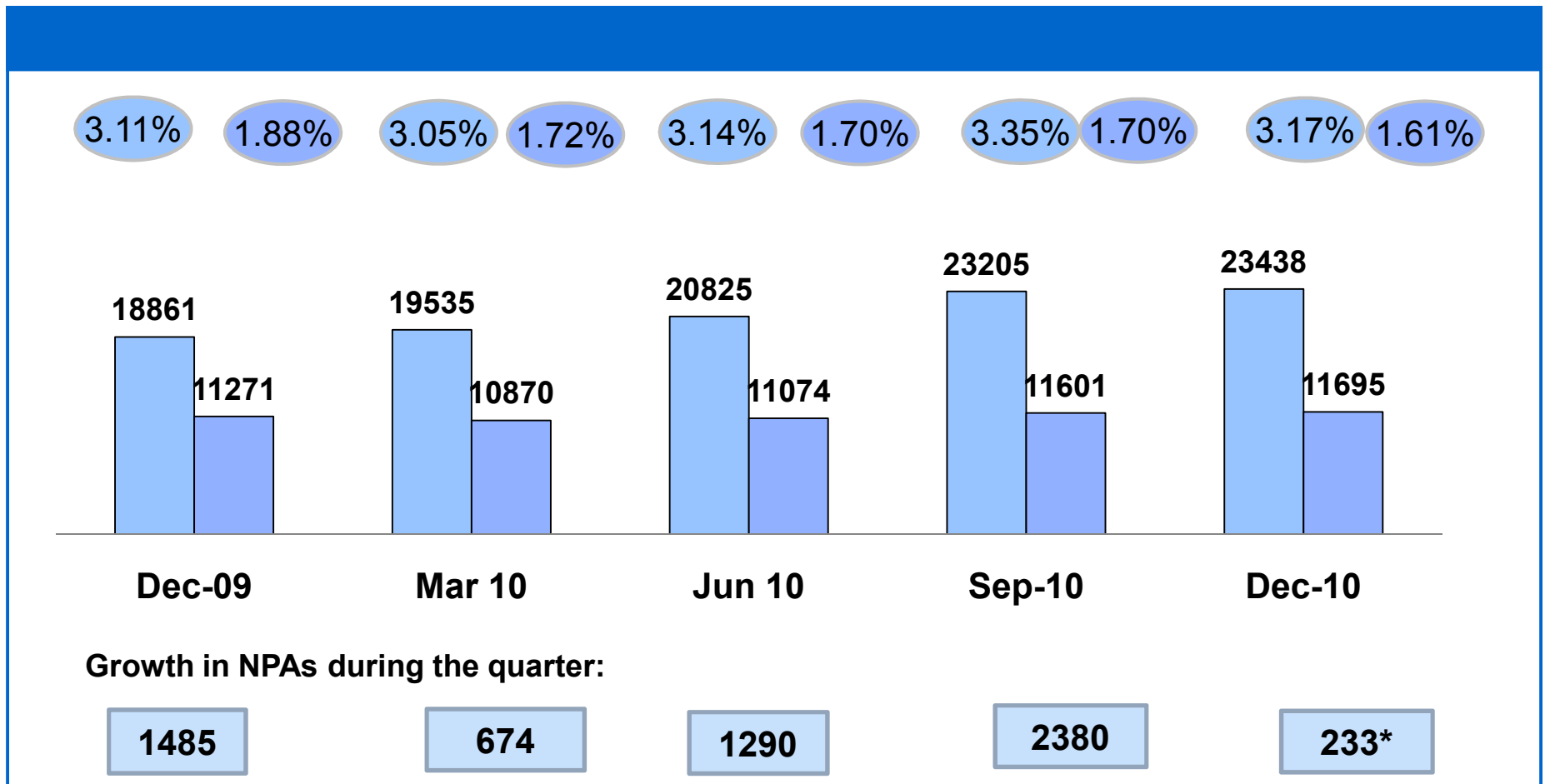
NII
 Fee income
 Other non-interest income



Asset Quality

Rs. In crores

□ Gross NPA □ Net NPA



NPAs as on 30.09.2010 include Rs. 854 crores of SB Indore.
Gross NPA Ratio of SB of Indore was 3.95%.

Movement of NPAs during Q3FY11

Rs. In crores

	Q1FY11	Q2FY11	Q3FY11	Break-up of NPAs as on 31.12.10	
Opening stock of NPAs	19,535	20,825	23,205	Corporate	8282
Fresh slippage	+ 4,081	4,412	3,153	International	2001
Addition from SB Indore	+ --	854	--	SME	4696
Up gradation + recovery	- 2,164	2,087	1,430	Agriculture	3718
Write off	- 627	799	1,490	Retail	4741
Closing NPAs	20,825	23,205	23,438	Total	23438

Movement of NPAs during Q3FY11

Rs In Crores

Particulars	Corp.	IBG	SME	Agri	Retail	Total	Net increase in NPAs in			
							Q1 FY11	Q2 FY11	Q3 FY11	
Cash Recovery + Upgradation	521	148	242	126	393	1,430	Excl. SBIIn			
Write off	1,180	13	140	105	52	1,490	Corp	102	926	-68
Gross Reduction	1,700	161	382	231	445	2,920	International	-43	300	44
Fresh Slippages	1,632	205	187	491	638	3,153	SME	183	103	-195
Net Increase	-68	44	-195	260	192	233	Agriculture	683	343	260
							Retail	365	-146	192
							Total	1,290	1,526	233

Details of Standard Assets Restructured

Rs. In crores

Accounts Restructured	Under RBI's Scheme	Under Bank's Scheme	Total
FY 2009	10777	2015	12792
FY 2010	6019	10838	16857
Q1 FY 11	0	665	665
Q2 FY 11	0	356	356
Q3 FY 11	1599	481	2080
Total Till Dec10	18395	14355	32750
Slippages			
Upto Mar 10	1616	1059	2675
Q1 FY 11	158	16	174
Q2 FY 11	661	274	935
Q3 FY 11	450	188	638
Total Till Dec10	2885	1537	4422
% of slippages	15.68%	10.71%	13.50%

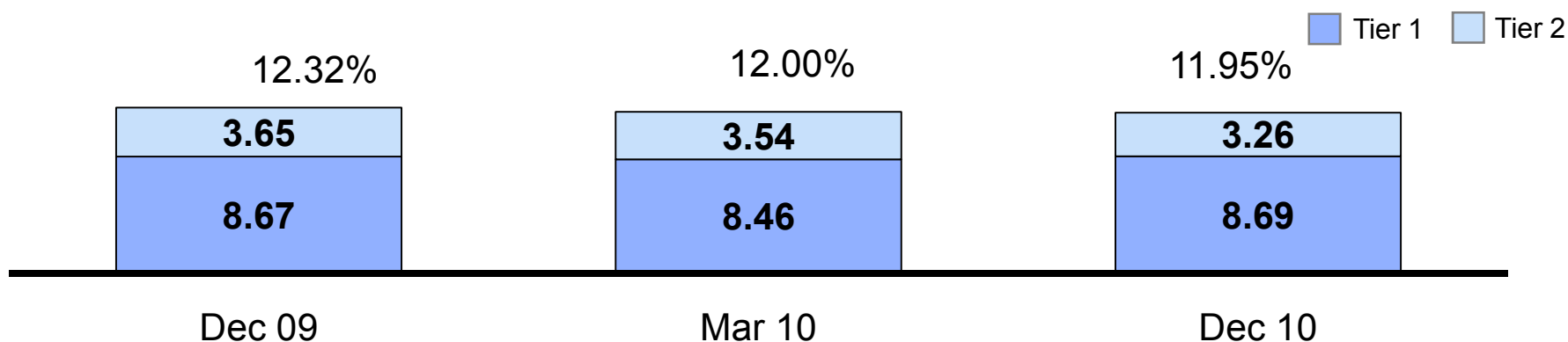
Steps taken to control NPAs

- **Call Centres set up at Gurgaon and Chennai for NPAs and SMAs.**
- **Account Tracking Centres established at 14 Local Head Offices.**
- **All SMAs and NPAs (being mapped) to individual staff members.**
- **New Code set up to identify accounts from 7th day of default.**
- **54 Stressed Asset Resolution Branches, which exclusively handle NPAs below Rs.1 crore and 12 SAM Branches dealing with NPAs above Rs. 1 crore active across the country**

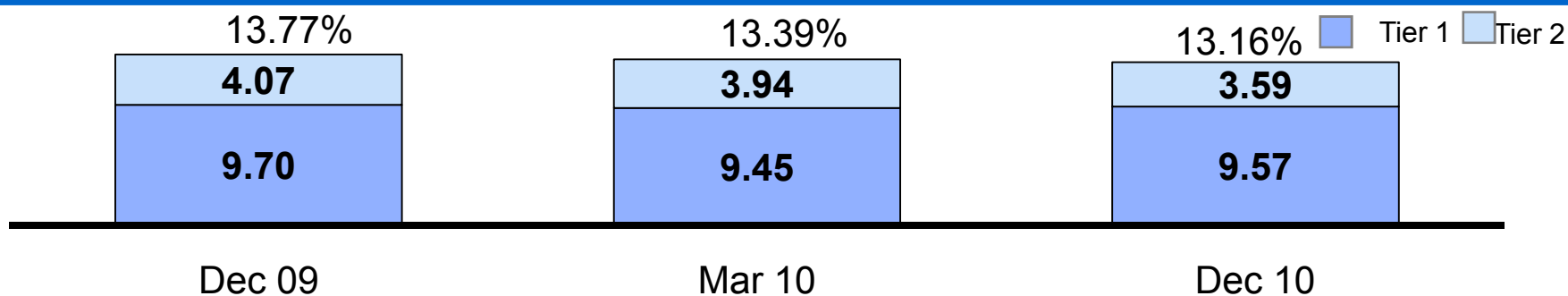
The Bank continues to remain well capitalized

Percent

Capital adequacy ratio – Basel I



Capital adequacy ratio – Basel II



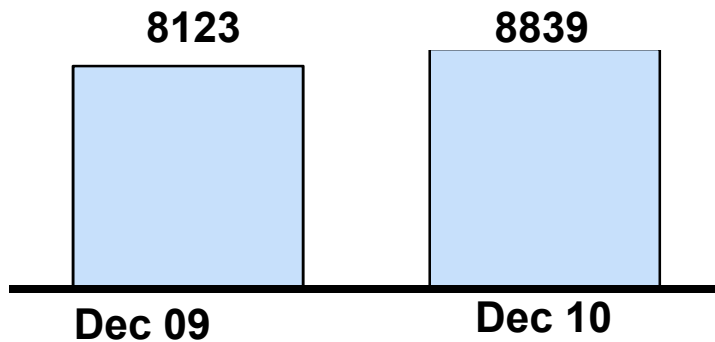
- Public issue of SBI Retail Bonds in October 2010 for Rs.500 crs with a 100% Green Shoe option.
- Issue was a run away success with 19 times over subscription.

Alternate channel usage has increased rapidly

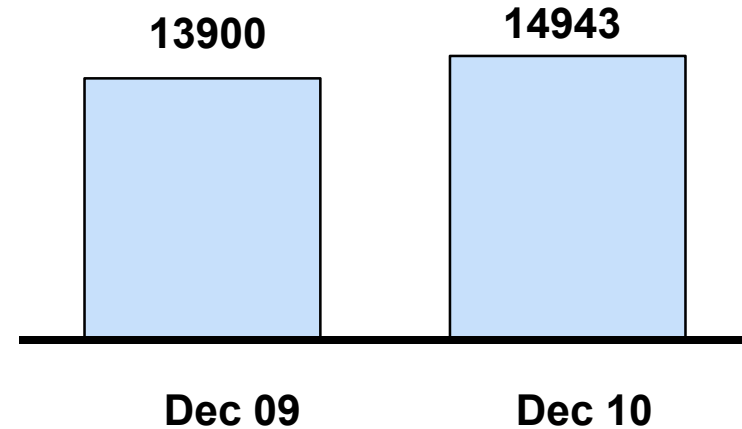
		<u>December 09</u>	<u>March 10</u>	<u>December 10</u>
ATMs	▪ No of ATMs for group	18,246	21,485	21,990
	▪ No of ATMs for SBI	13,848	16,369	17,505
	▪ Hits per day	322	286	274
Debit Card (lacs)	▪ Number	514	554	684
	▪ Market share (for SBI) (%)	30.12	30.47	31.81
	▪ Market share (for group) (%)	38.75	39.05	39.35
POS Transaction (lacs)	▪ No of transactions	154.24	239	295
Internet Banking (lacs)	▪ No of customers	39.31	43.57	57.43
	▪ No of transactions	453.74	688.28	979.51
Mobile banking (in lacs)	▪ Registered mobile users	1.19	2.18	5.77
	▪ No of transactions	11.38	23.02	30.94
Contact centre (in lacs)	▪ No of registered customers	4.02	4.93	8.80
% of total transactions on alternate channels		20.94	21.45	27.20

We have expanded reach in rural India through rapid growth of outreach channels (1/2)

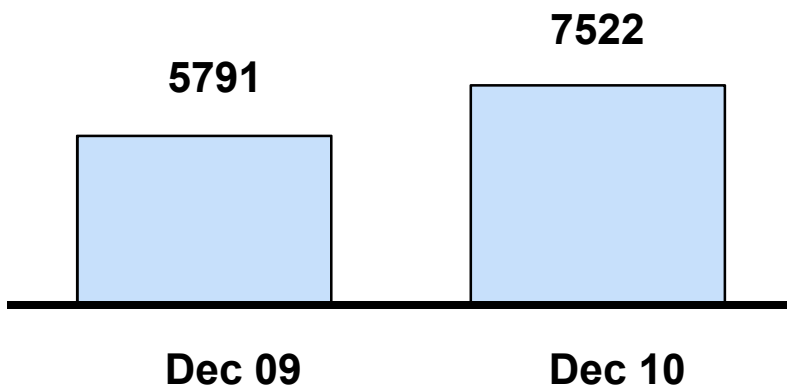
Number of branches in RUSU



Number of BF touch points

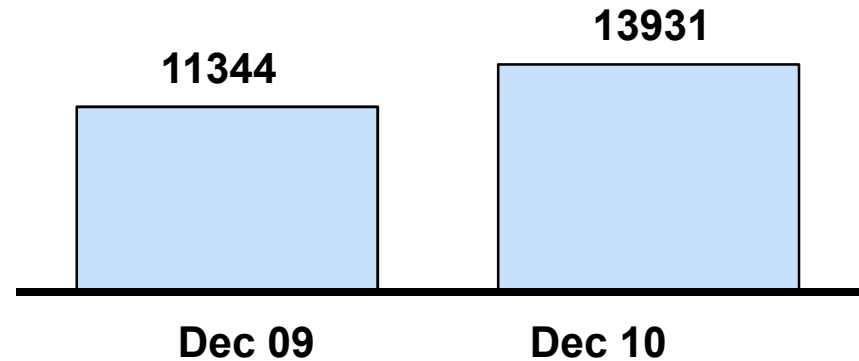


Number of RUSU ATMs



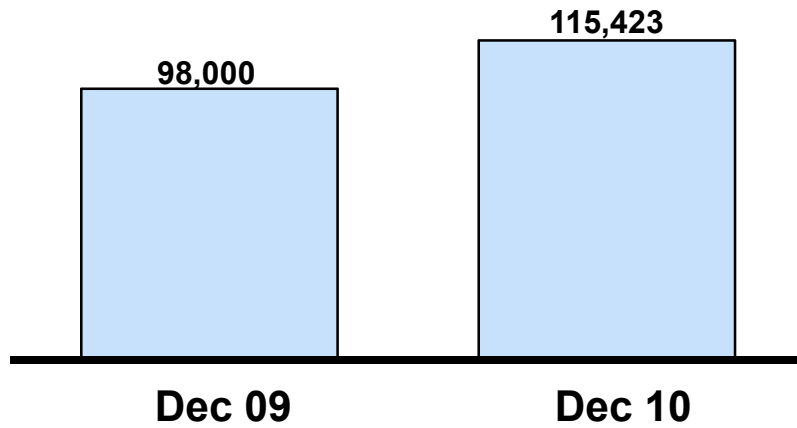
Number of BC touch points

1354 Internet Based Kiosk outlets set up in 21 states.

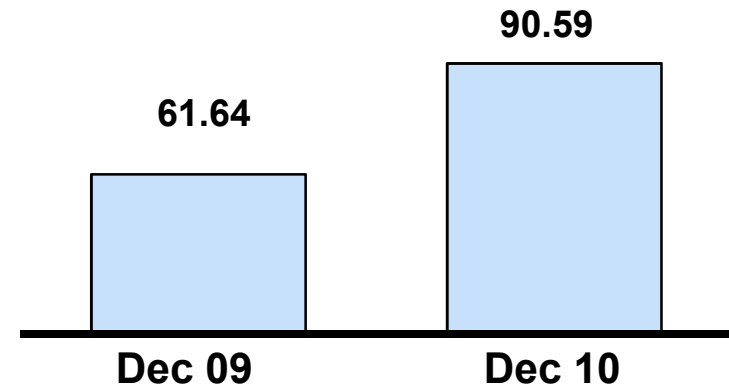


... And this has led to increase in coverage and financial inclusion (2/2)

Number of covered villages

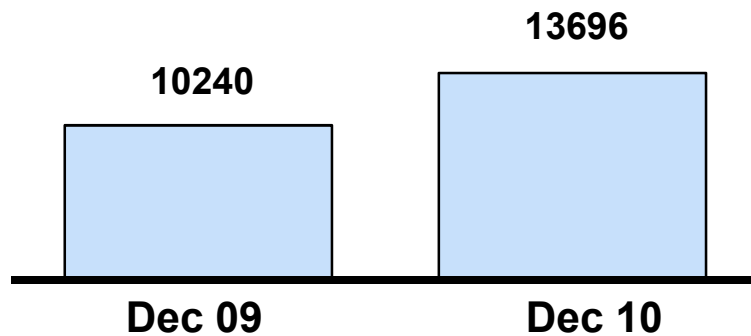


Number of No Frill Accounts (in lacs)

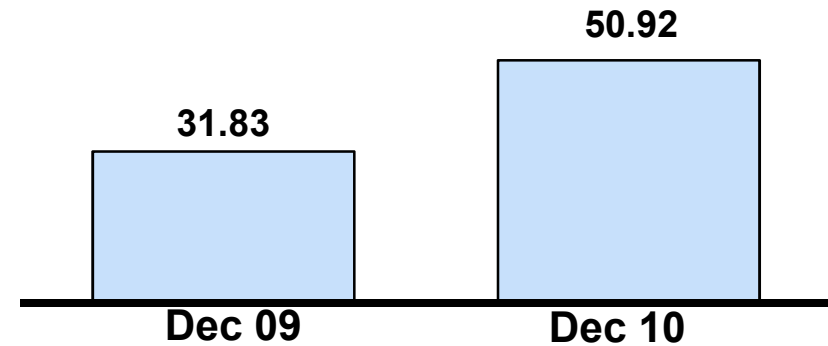


Cumulative SHG disbursals INR Crores

More than 1.85 million SHGs credit linked



SBI Tiny Cards (in lacs)



➤ 19 million households covered under SLBC project. of 100% financial inclusion

➤ Tatkal, a remittance facility for migrant labourers launched for urban financial inclusion.

New Business Initiatives

- ❖ The first retail Portfolio Management Product aimed at HNI clients introduced through SBI Mutual Fund.
- ❖ For retiring employees, a generic advisory named “Akshaya Patram” launched to preserve & grow their retirement corpus.
- ❖ AUM of Rs.236 crores generated so far through FPAS. We expect to add Rs.100 crores in Q4FY11.
- ❖ Tie ups entered into for Merchant Acquiring Business. Plan to set up more than 10,000 POS terminals as a pilot in Q4.
- ❖ Joint Venture agreement with Bharti Airtel to make banking services available through mobile banking.
- ❖ “Bank on Bike” with a bike, laptop and data card launched in Andhra Pradesh to reach the unbanked villages.
- ❖ Hyderabad’s Kohinoor Banjara Premium Banking Centre opened for HNIs in Sept-10 , has done Rs.140 crores of business in just 3 months.

Human Resources Initiatives....

- Under the Leadership Pipeline , **“Jagruti”** programme has been launched for AGMs.
- A mass communication programme **“Udaan”** covered all employees from Assistants to Chief Managers.
- “Centre for Advanced Quantitative Finance” is being established for imparting training on quantitative finance for handling risks. This will merge with SBI leadership initiatives.
- A unique productivity excellence & leadership development programme covering GMs, DGMs, AGMs, BMs and CPC heads of the retail network launched in October 2010.
- E –learning through HRMS portal expanded for over 158 courses.

Performance Highlights of Associate Banks (1/3)

Rs. in Crores

Operating Profit

Bank	Level	As On		YOY Growth %
		Mar 10	Dec 10	Dec 09
SBBJ	904	766	602	27.32
SBH	1721	1516	1068	41.87
SBM	937	870	646	34.50
SBP	1308	1211	855	41.70
SBT	1056	861	761	13.10
Total	5925	5223	3932	32.82

- ✓ Provision Coverage Ratio (including AUCA) is 68.03%.
- ✓ Due to addition of Rs.2056 crores in Gross NPAs in 9MFY11, Gross NPA Ratio has risen to 2.47% in Dec-10 from 1.71% in Mar-10 as well as in Dec-09. .
- ✓ Net NPA Ratio has increased to 1.07% in Dec-10 from 0.84% in Mar-10 and 0.90% in Dec-09.

Performance Highlights of Associate Banks (2/3)

Rs. in Crores

Net Profit

Bank	Year ended	Upto		YOY Growth %
		Mar 10	Dec 10	Dec 09
SBBJ	455.16	363.12	288.68	25.79
SBH	822.71	715.89	565.58	26.58
SBM	445.77	336.79	322.14	4.55
SBP	550.89	428.52	375.90	14.00
SBT	684.27	489.41	467.04	4.79
Total	2958.80	2333.73	2019.34	15.57

- ✓ NIM of Associate Banks has gone up to 3.35% as on Dec-10 as against 2.83% in Mar-10.
- ✓ CAR as on Dec-10 is 13.22% with Tier I Capital at 8.72%.

Performance Highlights of Associate Banks (3/3)

Rs.in Crores

Bank	DEPOSITS			ADVANCES		
	As on		YOY Growth (%)	As on		YOY Growth (%)
	Dec 09	Dec10		Dec 09	Dec 10	
SBBJ	41870	51165	22.20	32131	38938	21.19
SBH	68677	76867	11.93	49064	59514	21.30
SBM	36035	39575	9.82	27917	32532	16.53
SBP	61692	65631	6.39	44917	49372	9.92
SBT	47828	55305	15.63	36127	44738	23.83
Total	256102	288543	12.67	190155	225094	18.37

- ✓ Cost of Deposits has come down to 5.72% in Dec-10 from 6.27% in Mar-10.
- ✓ CASA deposits have grown by 20.67% from Rs.77,647 crores in Dec-09 to Rs.93,695 crores in Dec-10.
- ✓ CASA Ratio has increased from 30.32% in Dec-09 to 32.47% in Dec-10.
- ✓ NII has grown by 46.49% YOY in Dec-10.

Highlights of Some Non – Banking Subsidiaries (1/2)

SBI Life

- Posted profit of Rs.301 crs YoY growth of 51%.
- Gross premium increased by 28%YoY, where as renewal premium up by 87%
- AUM of the company stood at Rs.36861 crs, YoY growth of 49%
- Launched three new ULIP products.
- Of the total market share of 27.9% held by Private Insurance companies , SBI Life has a market share of 18.27%.
- Outlook Money Award for 2nd best Life Insurance Company.

SBI Capital Markets Ltd

- Posted net profit of Rs.321.05 crs YoY growth of 181%.
- **Ranked No. 1 Mandated Lead Arranger** – Global PF Loans by Dealogic with 10.10% market share.
- Ranked No.1 in India Loans Mandated Arranger with market share of 48%.
- SBI Caps bagged the Loan House of the year 2010 given by IFR Asia for second consecutive year.
- Ranked 11 in India Announced M&A Deals with 15.10% market share as against the rank of 24th last year.

SBI Funds Management Pvt Ltd

- Average AUM has increased from Rs.37,417 crores in Mar 10 to Rs.41,498 crores in Dec 10.
- Market Share has gone up from 5% in Mar 10 to 6.11% in Dec 10.
- SBI Magnum Contra is one of the 25 best performing open ended equity funds in the world in the last decade according to Morning Star
- SBIMF is among the top 50 service brands and 3rd best brand among Mutual Funds in the recent ET Brand Equity Survey.

Highlights of Some Non – Banking Subsidiaries (2/2)

SBI DFHI

- Recorded PBT of Rs.69.44 crs.
- The marketing units contributed an income of Rs.8.41 crs to the overall trading income.

SBI Cards & Payment Services Pvt. Ltd.

- The company has issued 3.01 lac cards during the current year, a growth of 74%.
- Provisions / Write offs have declined by 57% over last year.
- SBI Cards won the Gold award at “**Most Trusted Brand**” by Readers Digest for the third year in a row.

SBI Pension Fund Pvt Ltd

- AUM were Rs.3393.76crs , a growth of 48% over March 2010.
- Leading in all the schemes under unorganized sector in respect of AUM with a share of 67.29%

Some Recent Awards..... (1/2)



- ❖ Awarded the Best Home Loan provider (Joint Runner –up) – Outlook Money Awards 2010
- ❖ Won Skoch Financial Inclusion Award 2011 for “ Increasing outreach through Smart Card for Self Help Group”.
- ❖ Business World Best Bank Awards 2010 for “ Most Socially Responsible Bank “ , second time in a row.
- ❖ Awarded as “ Outstanding Company of the Year “ by CNBC TV 18 India Business Leader Awards 2010.
- ❖ Awarded as “ Most preferred Brand of Banks “ at North East consumer Awards 2010, a joint initiative of the News Live and Dainik Purvoday.
- ❖ Awarded Financial Inclusion Award by the Banker Magazine London.

Some Key Rankings (2/2)



- ❖ Chairman Shri O.P. Bhatt received 'Best Banker of the Year' - 2010, second time in a row at Business World Best Bank Awards 2010.
- ❖ Only Indian bank to find a place in the Fortune Global – 500 list – Up from 363 last year to 282 this year.
- ❖ Ranks 68 in 2010 in the banker top 1000 world banks. Ranked 12th in top 25 banks in Asia.
- ❖ Ranks 15th (17th in 2009) Amongst The Asia Pacific's largest Banks and 1st amongst The largest Banks in South and South Asia, survey conducted by The Asian Banker.
- ❖ Ranks no.3 (6 in 2009) as India's Biggest Companies ranking by ET 500.
- ❖ Ranks no.1 as India's 50 biggest Financial Companies and as per BW Real 500 by Business World.



THANK YOU

