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₹1,00,000 crore (₹1 lac crore)
in home loans to over
20,00,000 happy families.

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₹915/lac*
10% down payment*

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Switchover your
home loans*

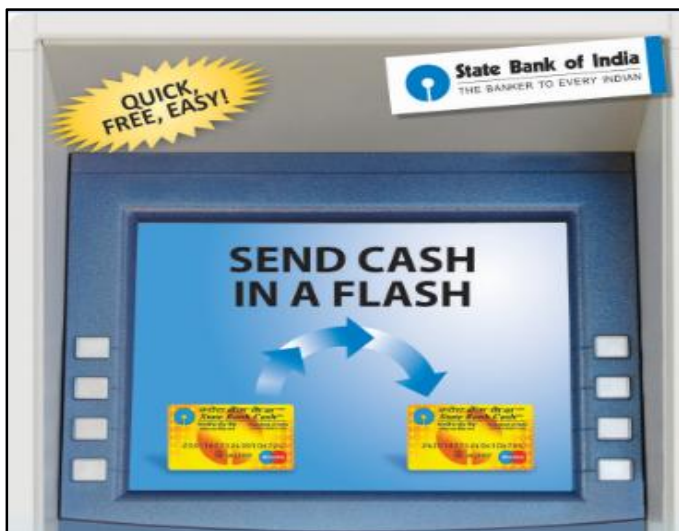


#EmotionsApply

THE BANKER TO EVERY INDIAN



Annual Results FY 2011-12



Healthy Growth in NII and Operating Profit - a Snapshot (1/2)



Rs. In Crores	Q4 FY11	Q4 FY12	YOY Gr.%	FY11	FY12	YOY Gr.%
Interest Income	21721	28583	31.59	81394	106521	30.87
Interest Expenses	13663	16992	24.36	48868	63230	29.39
Net Interest Income	8058	11591	43.84	32526	43291	33.10
Other Income	4815	5377	11.66	15825	14351	(9.31)
Staff Expenses	4461	4749	6.45	15212	16974	11.59
Overheads	2333	2622	12.40	7804	9095	16.54
Operating Expenses	6794	7371	8.50	23015	26069	13.27
Operating Profit	6080	9597	57.85	25336	31574	24.62



Net Profit up by 42% - a Snapshot (2/2)



Rs. In Crores

	Q4 FY11	Q4 FY12	YOY Gr.%	FY11	FY12	YOY Gr.%
Operating Profit	6080	9597	57.85	25336	31574	24.62
Total Provisions	6059	5547	(8.46)	17071	19866	16.37
Income Tax	1902	2406	26.51	6690	6776	1.29
Loan Loss	3264	2837	(13.08)	8792	11546	31.32
Investment Depreciation	304	27	(91.01)	647	664	2.62
<i>Of which:</i>						
<i>Dom. Equity</i>	161	113	(29.57)	159	142	(10.66)
<i>Dom. Bonds</i>	130	(14)	(111.12)	470	496	5.57
<i>Foreign Operations</i>	14	(72)	(621.02)	18	25	42.02
Standard Assets	631	375	(40.60)	977	979	0.23
Other Provisions	(43)	(99)	(132.03)	(34)	(98)	(187.79)
Net Profit	21	4050	19295.80	8265	11707	41.66



Components of Interest Income

Rs. In Crores

	Q4 FY11	Q4 FY12	YOY Gr.%	FY11	FY12	YOY Gr.%
Interest on Loans	16257	22141	36.20	59976	81078	35.18
Interest on Resources	5305	6307	18.88	20062	24300	21.12
Other Sundry Interest	160	135	(15.49)	1356	1144	(15.64)
Total Interest Income	21721	28583	31.59	81394	106521	30.87

 Other Interest Income includes IT Refund of Rs.556 crores in FY11 and Rs.133 crores in FY12.

Components of Interest Expenses

Rs. In Crores

	Q4 FY11	Q4 FY12	YOY Gr.%	FY11	FY12	YOY Gr.%
Interest on Deposits	11943	14822	24.10	43235	55644	28.70
Interest on Borrowings	907	1190	31.25	2562	3886	51.68
Other Sundry Interest	814	980	20.45	3071	3700	20.48
Total Interest Expenses	13663	16992	24.36	48868	63230	29.39

Other Sundry Interest Paid includes Interest of Rs.3395 crores paid on Tier II bonds of Rs.34671 crores as on 31.03.2012.



Components of Other Income

Rs. In Crores	Q4 FY11	Q4 FY12	YOY Gr.%	FY11	FY12	YOY Gr.%
Fee Income	3731	4216	13.00	11563	12091	4.56
Profit/loss on Sale of Investments	335	(26)	(107.87)	921	(920)	(199.86)
<i>Of which;</i>						
<i>Domestic-Equity & MF</i>	309	(42)		811	(797)	
<i>Domestic-Bonds</i>	17	29		43	(150)	
<i>Foreign Operations</i>	8	(14)		68	27	
Forex Income	245	335	36.91	1464	1432	(2.18)
Dividend Income	163	515	216.61	828	767	(7.29)
Misc. Income	342	337	(1.58)	1049	981	(6.46)
Total Other Income	4815	5377	11.66	15825	14351	(9.31)



Components of Fee Income

Rs. In Crores	Q4 FY11	Q4 FY12	YOY Gr.%	FY11	FY12	YOY Gr.%
Loan Processing Charges	1052	1176	11.76	3103	2748	(11.43)
Commission on Govt. Busi.	487	674	38.34	1847	2132	15.42
Commission on LCs Issued	307	348	13.28	1139	1337	17.42
Commission on BGs Issued	422	385	(8.82)	1277	1319	3.34
Transaction Fees	348	712	104.46	1104	1665	50.71
Core Power	175	184	5.24	613	680	10.88
Commission on Collection	104	116	11.84	308	390	26.57
Account Maintenance Charges	154	162	5.44	340	383	12.58
Cross Selling	88	100	13.94	277	227	(17.92)
Miscellaneous	594	358	(39.64)	1555	1210	(22.19)
Total Fee Income	3731	4216	13.00	11563	12091	4.56



Growth in Operating Expenses Contained

Rs. In Crores

	Q4 FY11	Q4 FY12	YOY Gr.%	FY11	FY12	YOY Gr.%
Salary	3561	3696	3.79	11182	13503	20.76
Provision for superannuation benefits	901	1053	16.97	4030*	3471	(13.88)
<i>Of which : Pension</i>	876	761	(13.10)	2473	2691	9.16
<i>Gratuity</i>	25	292	1068.00	1565	780	(50.19)
Total Staff Expenses	4461	4749	6.45	15212	16974	11.59
Staff expenses to Operating expenses (%)	65.66	64.43	(1.23)	66.09	65.11	(0.98)
Overhead Expenses	2333	2622	12.40	7804	9095	16.54
Total Operating Expenses	6794	7371	8.50	23015	26069	13.27

* Includes write back of Rs.8 crores on account of excess provision on Bonus



Components of Overheads

Rs. In Crores	Q4 FY11	Q4 FY12	YOY Gr.%	FY11	FY12	YOY Gr.%
Rent & Taxes , Lighting	503	575	14.30	1794	2065	15.10
Depreciation	331	300	(9.35)	990	1007	1.68
DICGC Insurance	186	194	4.79	717	814	13.51
P&T, Courier, Telex & Stamps, Telephone	103	114	11.09	363	433	19.24
Travelling expenses	88	103	16.47	388	404	4.17
Repairs & Maintenance	148	92	(37.79)	374	373	(0.25)
Stationery, Printing	127	130	2.12	255	276	8.26
Advt. & Publicity.	118	107	(9.51)	258	207	(19.87)
Misc expenses	728	1006	38.18	2663	3515	31.98
Total Overheads	2333	2622	12.40	7804	9095	16.55



Profitability : Domestic & Foreign Offices (1/4)



Indian Offices

Foreign Offices

Rs. In Crores

	Q4 FY11	Q4 FY12	YOY Gr.%	Q4 FY11	Q4 FY12	YOY Gr.%
Interest Income	20642	27112	31.34	1079	1471	36.34
Interest Expenses	13020	16167	24.17	643	825	28.21
Net Interest Income	7622	10944	43.59	436	647	48.33
Other Income	4515	4789	6.05	300	588	95.84
Staff Expenses	4412	4670	5.82	49	79	63.76
Overheads	2132	2479	16.26	201	143	(28.65)
Operating Profit	5593	8585	53.50	487	1012	107.76



Operating Profit : Domestic & Foreign Offices (2/4)



Indian Offices

Foreign Offices

Rs. In Crores

	Q4 FY11	Q4 FY12	YOY Gr.%	Q4 FY11	Q4 FY12	YOY Gr.%
Operating Profit	5593	8585	53.50	487	1012	107.76
Total Provisions	5796	5349	(7.72)	263	198	(24.78)
Income Tax	1862	2230	19.79	40	176	335.92
Loan Loss	3070	2754	(10.29)	194	83	(57.31)
Investment Depreciation	290	99	(65.97)	14	(72)	(620.99)
Standard Assets	623	368	(41.01)	8	7	(9.53)
Other Provisions	(50)	(102)	(106.79)	7	3	(56.46)
Net Profit	(204)	3235		224	815	



Profitability : Domestic & Foreign Offices (3/4)



Indian Offices

Foreign Offices

Rs. In Crores

	FY11	FY12	YOY Gr.%	FY11	FY12	YOY Gr.%
Interest Income	77247	101243	31.06	4147	5278	27.27
Interest Expenses	46503	60356	29.79	2365	2874	21.52
Net Interest Income	30744	40887	32.99	1782	2404	34.90
Other Income	14396	12970	(9.90)	1429	1381	(3.38)
Staff Expenses	14990	16681	11.28	222	293	32.14
Overheads	7332	8615	17.50	472	480	1.72
Operating Profit	22818	28561	25.17	2518	3013	19.63



Operating Profit : Domestic & Foreign Offices (4/4)



Indian Offices

Foreign Offices

Rs. In Crores

	FY11	FY12	YOY Gr. %	FY11	FY12	YOY Gr. %
Operating Profit	22818	28561	25.17	2518	3013	19.63
Total Provisions	16086	18930	17.68	985	936	(4.93)
Income Tax	6244	6172	(1.15)	446	604	35.40
Loan Loss	8321	11268	35.42	471	278	(41.02)
Investment Depreciation	629	639	1.50	18	25	42.06
Standard Assets	938	959	2.32	39	20	(49.60)
Other Provisions	(44)	(107)	(142.42)	10	9	(12.94)
Net Profit	6731	9630	43.08	1534	2077	34.12



Efficiency Ratios: Domestic & Foreign Offices (1/3)



Rs. In Crores

	Indian Offices			Foreign Offices			Whole Bank		
	Q4 FY11	Q4 FY12	Change (bps)	Q4 FY11	Q4 FY12	Change (bps)	Q4 FY11	Q4 FY12	Change (bps)
ROA* (%)	(0.07)	1.05	112	0.63	1.83	120	0.01	1.15	114
RONW* (%)	(1.53)	20.11 (22.91)#	2444	8.07	18.98	1091	0.13	19.87 (21.99)#	2186
RWA (Rs. In crores)	723351	730166	0.94%	99390	108887	9.55%	822741	839053	1.98%
NIM (%)	3.33	4.28	95	1.31	1.53	22	3.07	3.89	82

*annualised

based on weighted average of Equity infusion of Rs.7900 crores on 30.03.2012



Efficiency Ratios: Domestic & Foreign Offices (2/3)



Rs. In Crores

	Indian Offices			Foreign Offices			Whole Bank		
	FY11	FY12	Change (bps)	FY11	FY12	Change (bps)	FY11	FY12	Change (bps)
ROA (%)	0.66	0.82	16	1.09	1.36	27	0.71	0.88	17
RONW (%)	12.64	14.97 (17.05)#	441	13.78	12.09	(169)	12.84	14.36 (15.89)#	305
RWA (Rs. In crores)	723351	730166	0.94%	99390	108887	9.55%	822741	839053	1.98%
NIM	3.63	4.17	54	1.37	1.67	30	3.32	3.85	53

#based on weighted average of Equity infusion of Rs.7900 crores on 30.03.2012



Efficiency Ratios – (3/3)



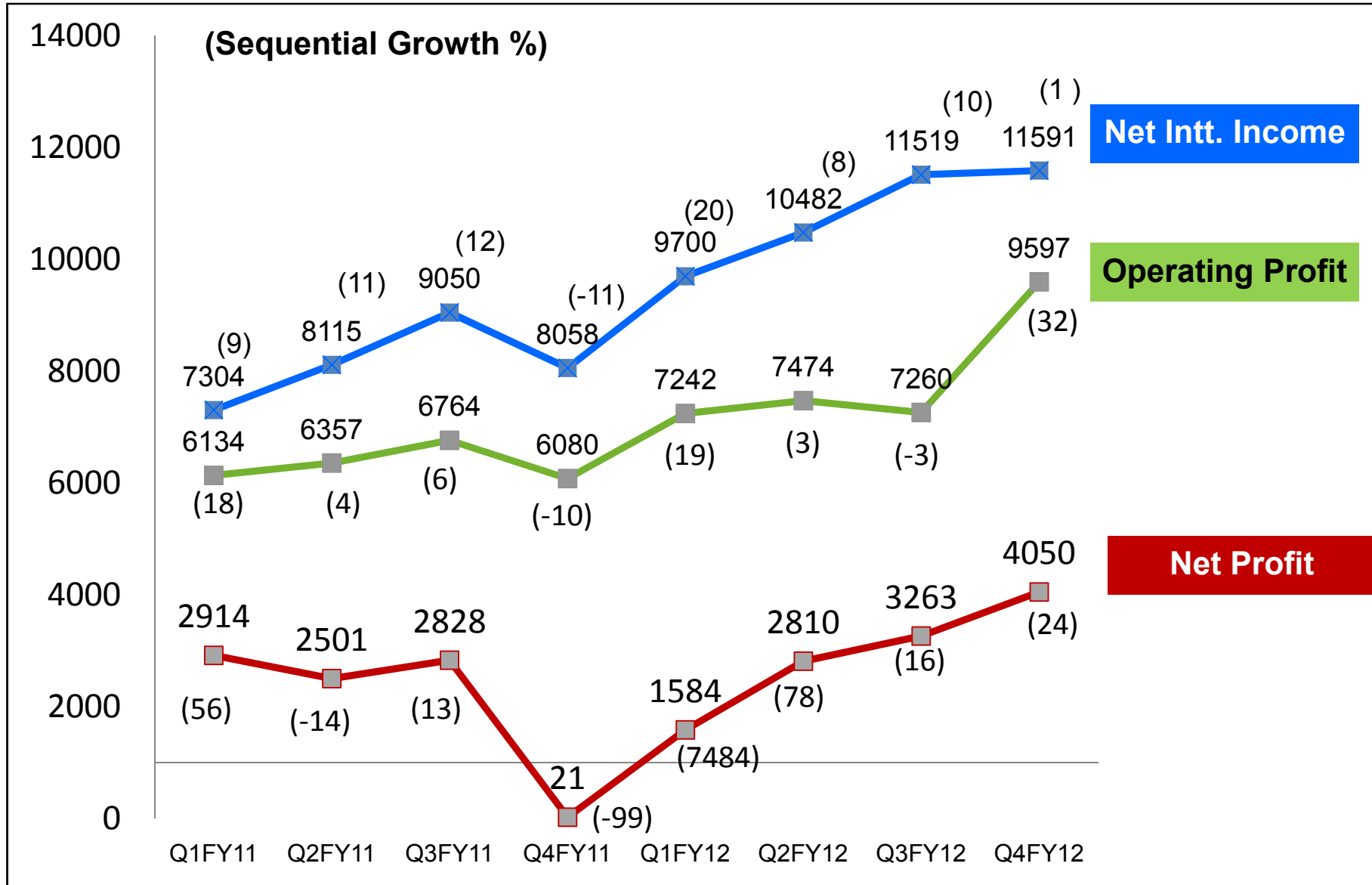
(in %)

	Mar 11	Mar 12	Change (bps)		Mar 11	Mar 12	Change (bps)
Cost to Income	47.60	45.23	(237)	Gross NPA	3.28	4.44	116
Operating Profit to NW	39.36	43.02	366	Net NPA	1.63	1.82	19
EPS (in Rs)	130.15	184.31	41.61%	Tier I	7.77	9.79	202
Book Value Per Share (In Rs.)	1014	1215	19.82%	Tier II	4.21	4.07	(14)
Provision Coverage Ratio	64.95	68.10	315	CAR	11.98	13.86	188



Quarterly Movement in Income Parameters

Rs. In crores

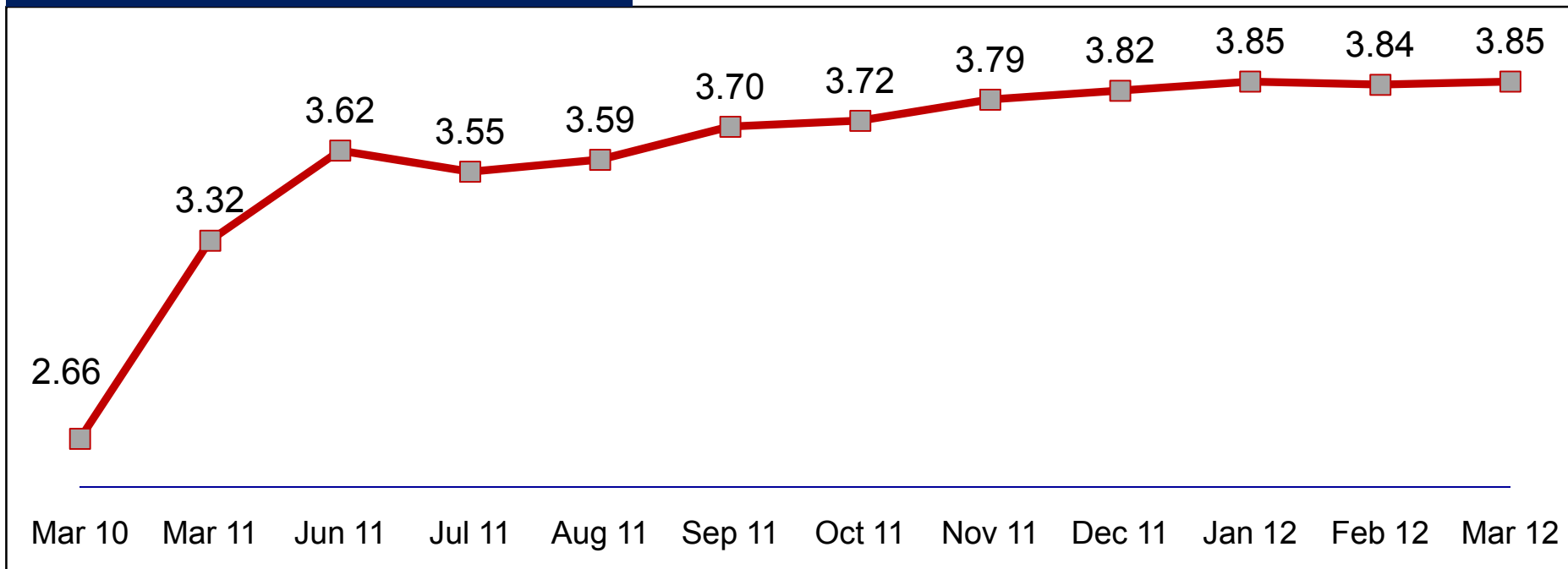


Steady Increase in Net Interest Margin



(in %)

Cumulative NIM – Whole Bank



NIM	Mar10	Mar 11	Jun 11	Jul 11	Aug11	Sep11	Oct 11	Nov11	Dec11	Jan 12	Feb12	Mar 12
Domestic	2.83	3.63	3.89	3.82	3.86	3.98	3.99	4.08	4.12	4.14	4.14	4.17
FOs	1.48	1.37	1.66	1.59	1.62	1.70	1.77	1.75	1.72	1.82	1.79	1.70

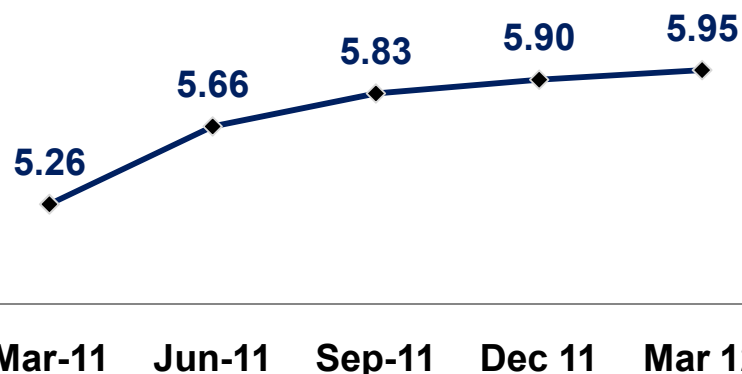


Domestic : Costs & Yields

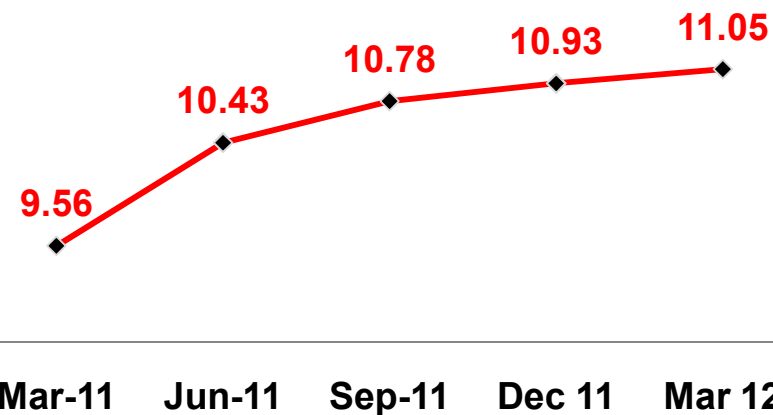


(in %)

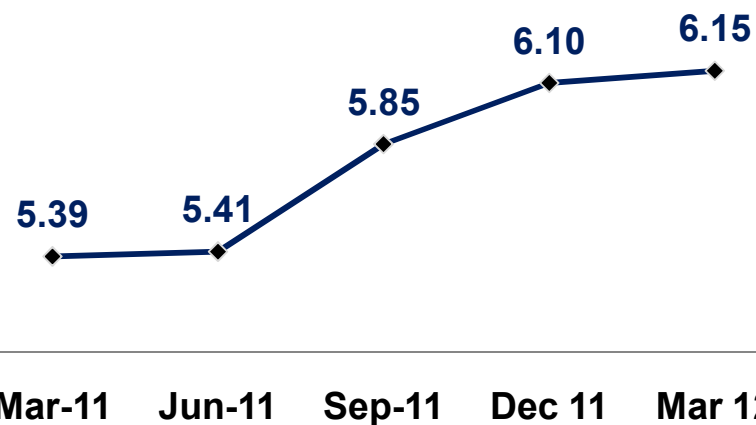
Cost of Deposits



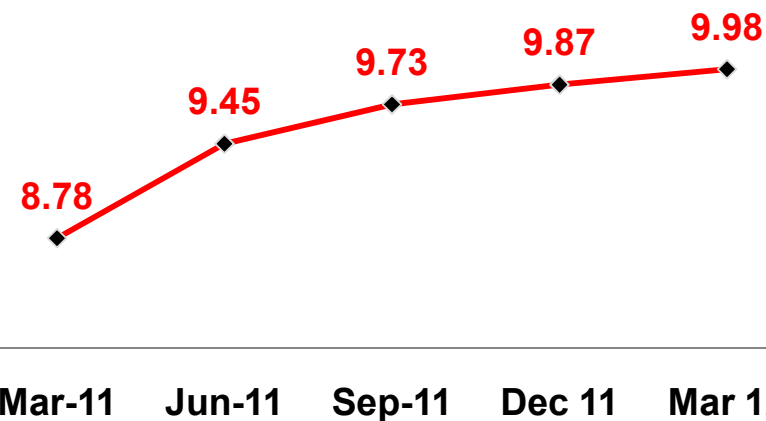
Yield on Advances



Cost of Funds

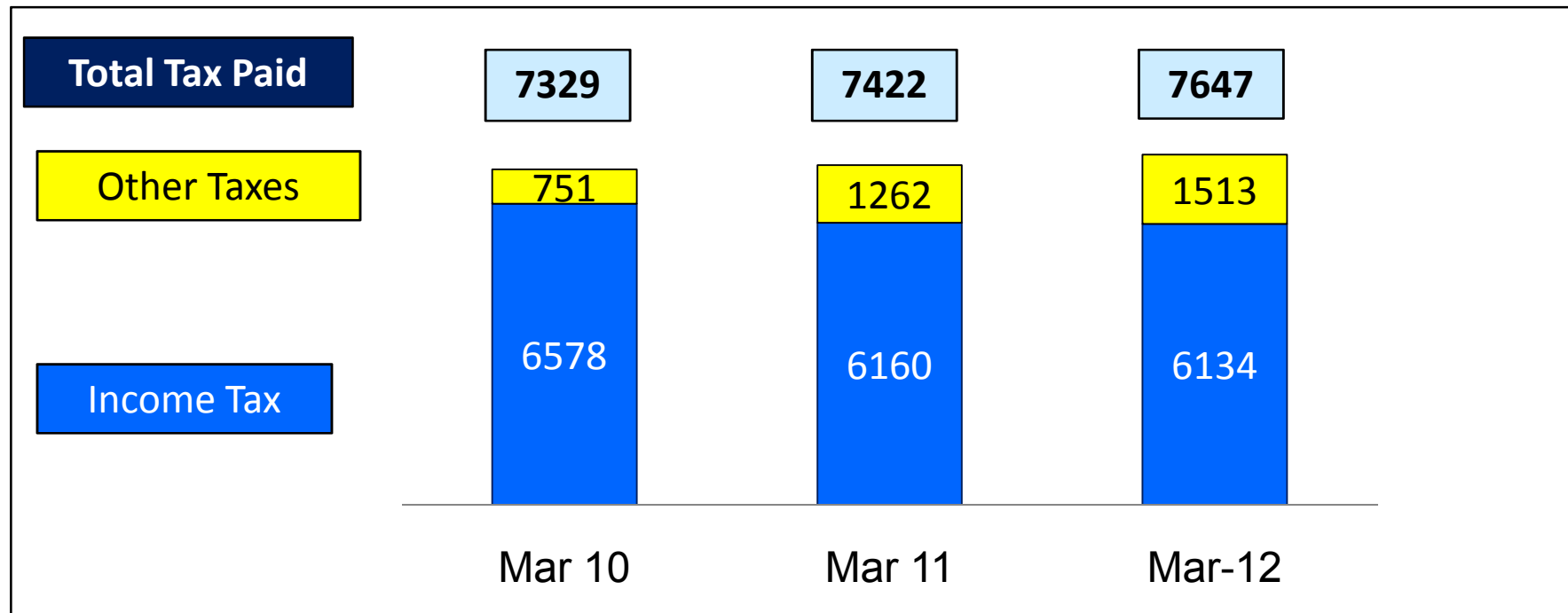
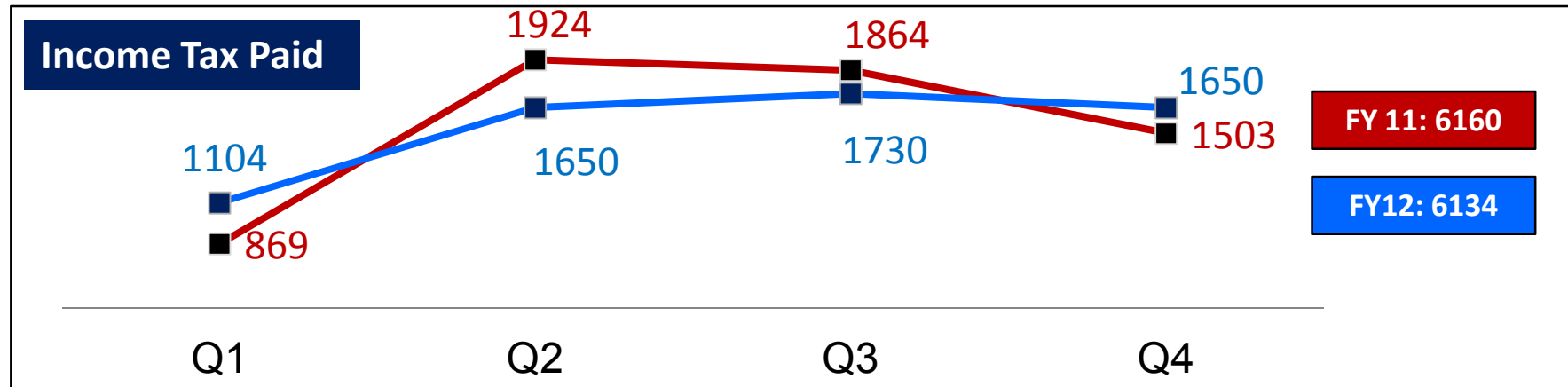


Yield on Assets



Corporate Citizen

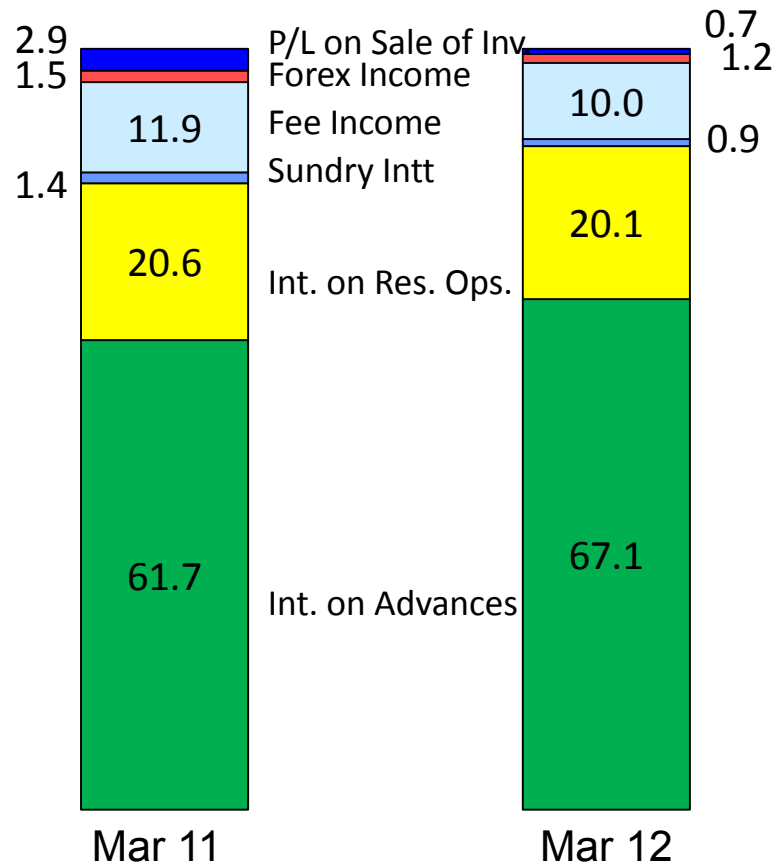
Rs. In crores



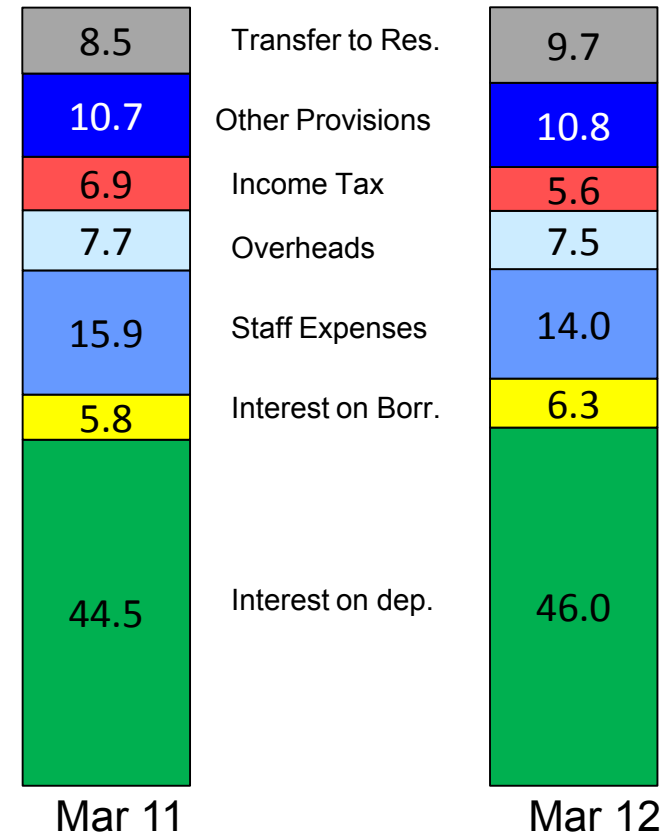
Revenue & Expenditure

(in %)

RUPEE EARNED



RUPEE SPENT



Retail Deposits drive Growth



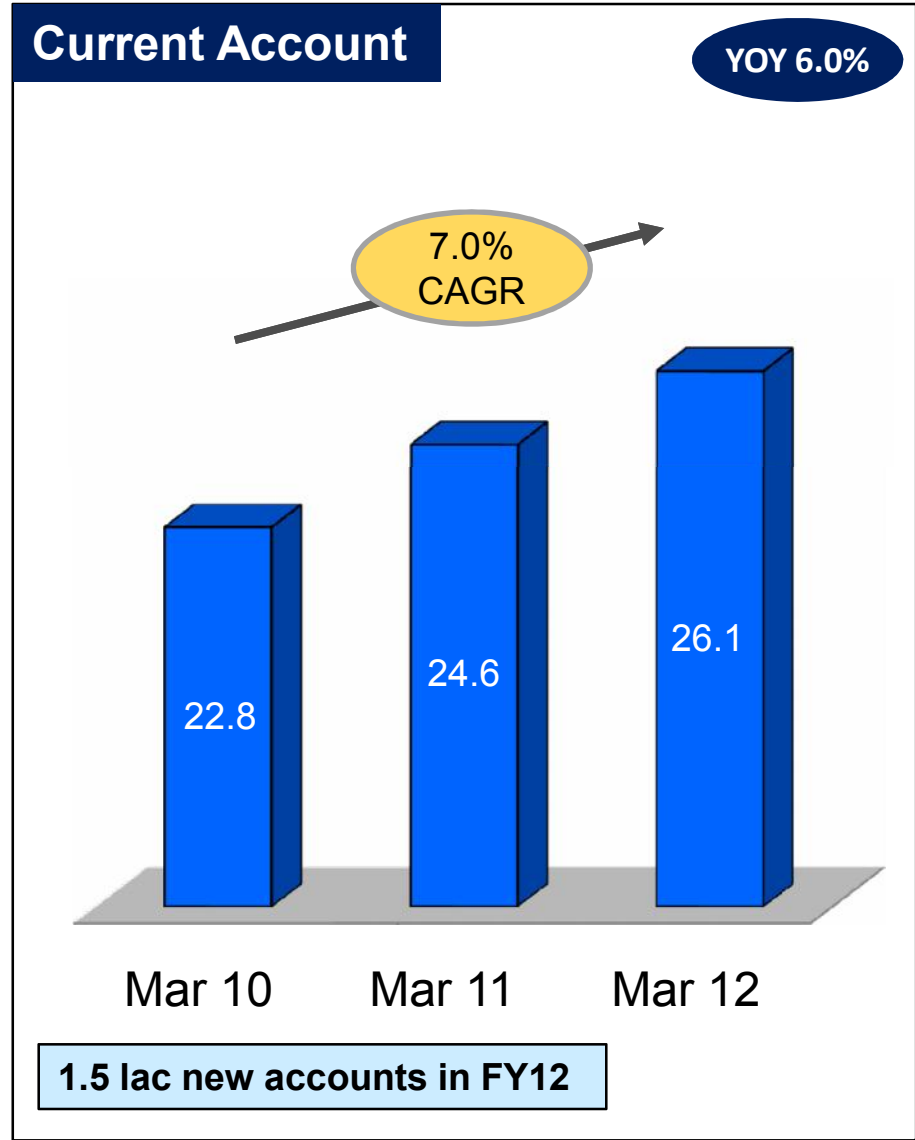
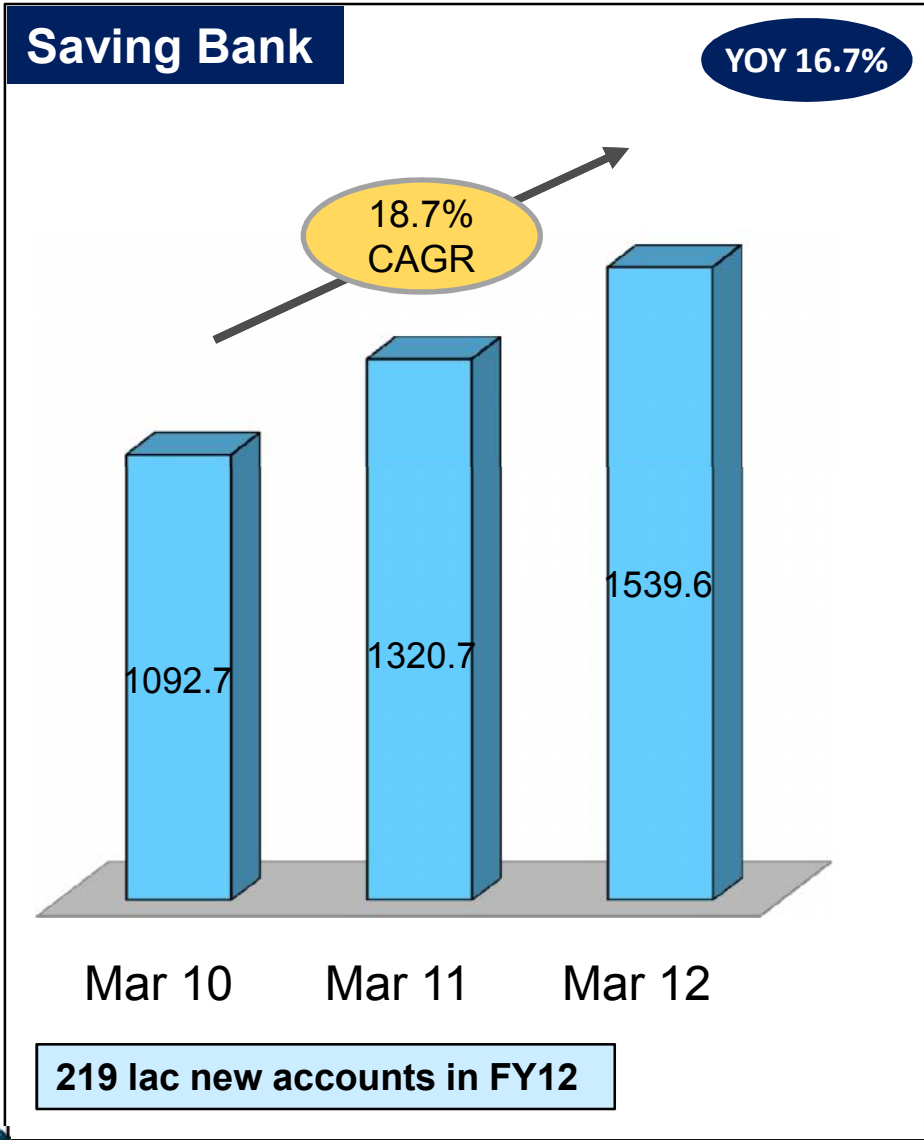
Rs. In Crores	Mar 11	Mar 12	YOY Gr Amt	YOY Gr.%
Whole Bank Deposits	910674*	1043647	132974	14.60
Domestic Deposits	863893*	982214	118321	13.70
Deposits at FOs	46781	61433	14652	31.32
Term Deposits	433440*	524094	90654	20.92
<i>Of which: Retail TDs (%)</i>	<i>334270 (77.12)</i>	<i>412285 (78.67)</i>	<i>78015 (86.05)</i>	<i>23.34</i>
Current Account (%)	107059 (12.39)	98273 (10.00)	(8786)	(8.21)
Savings Bank (%)	323394 (37.43)	359847 (36.64)	36453	11.27
CASA	430453	458120	27667	6.43
CASA Ratio- Domestic	49.82	46.64	(188) bps	



*March-11 figures are PF deposits adjusted (Rs.23259 crores in Mar-11, NIL as on Mar-12).

Customer Acquisition Growth Accelerated

Number of Accounts (in lacs)

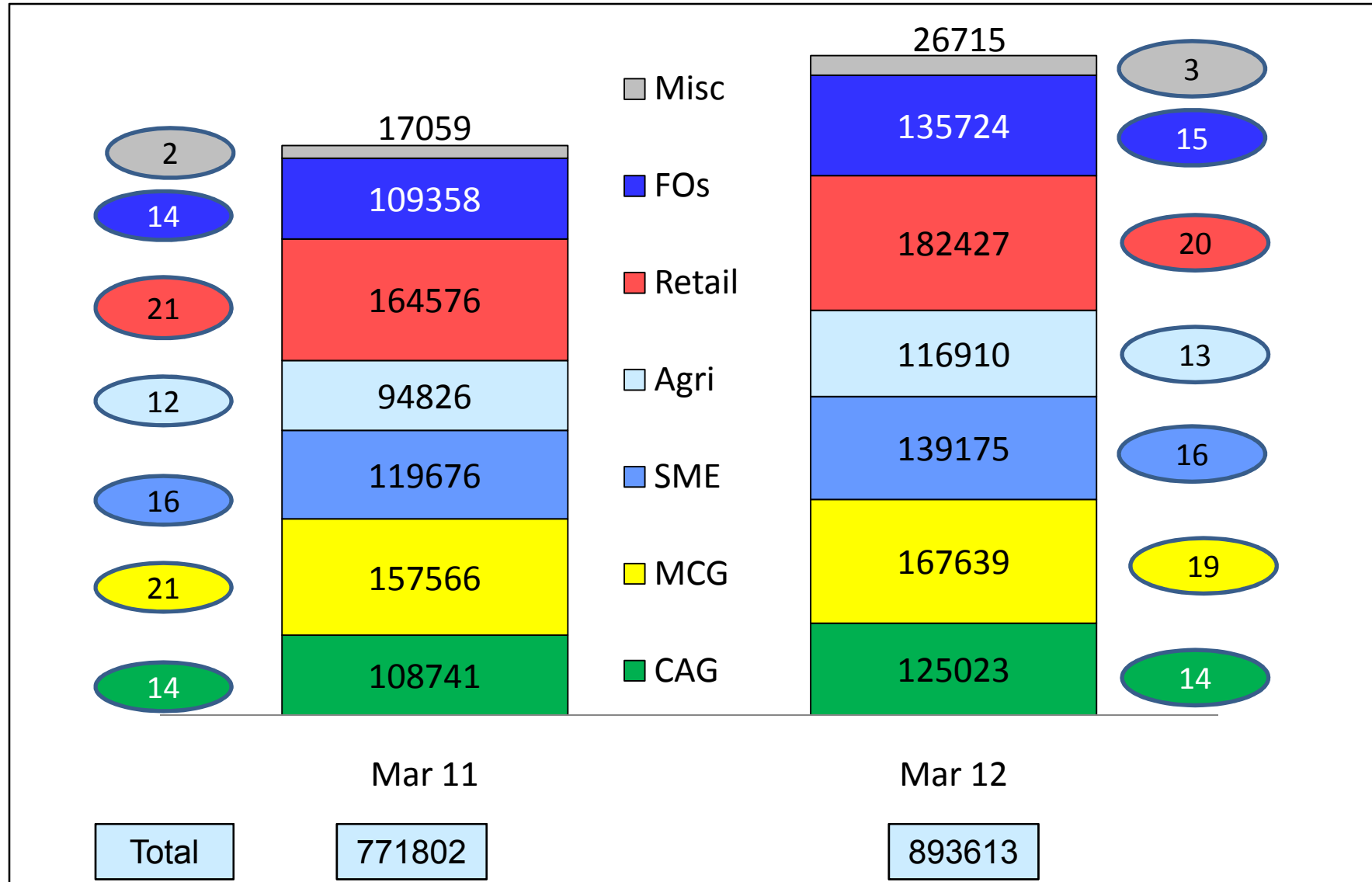


Diversified Exposure across Sectors



Rs. In Crores

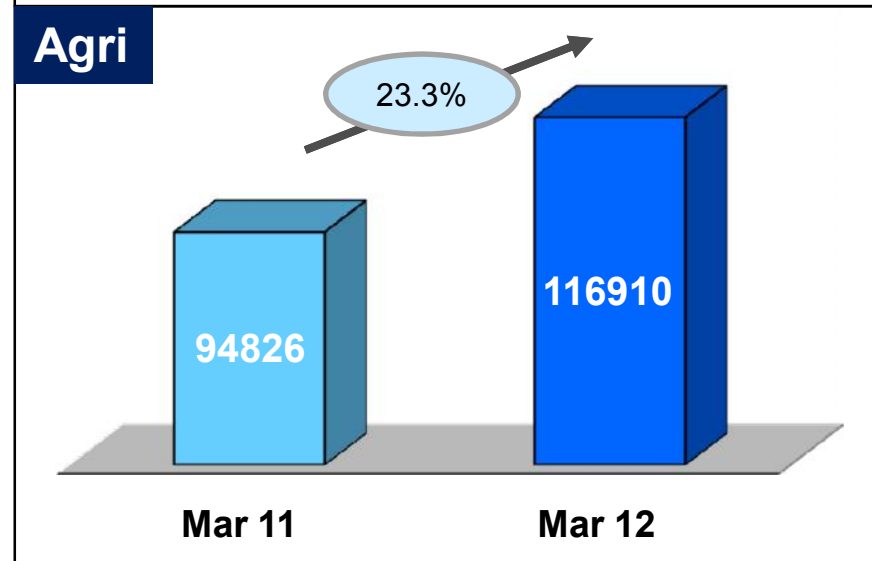
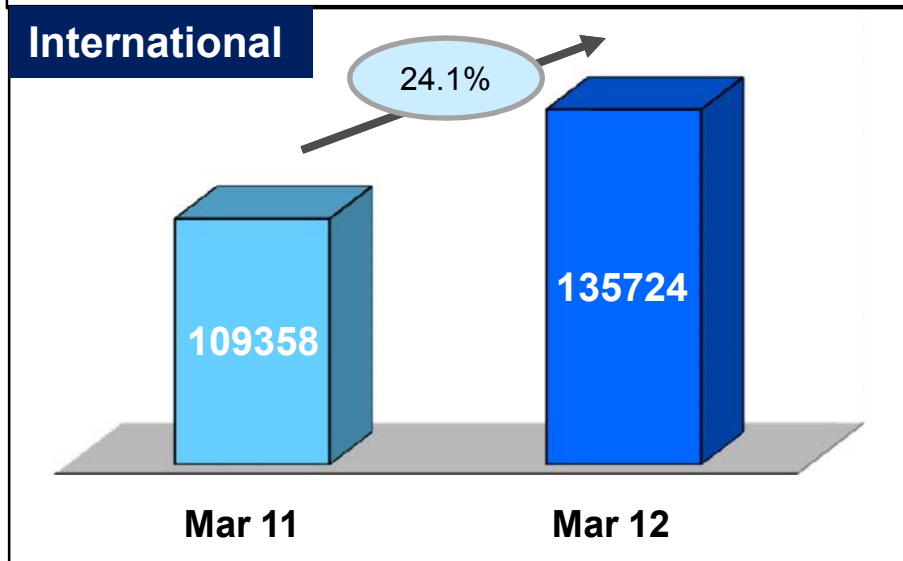
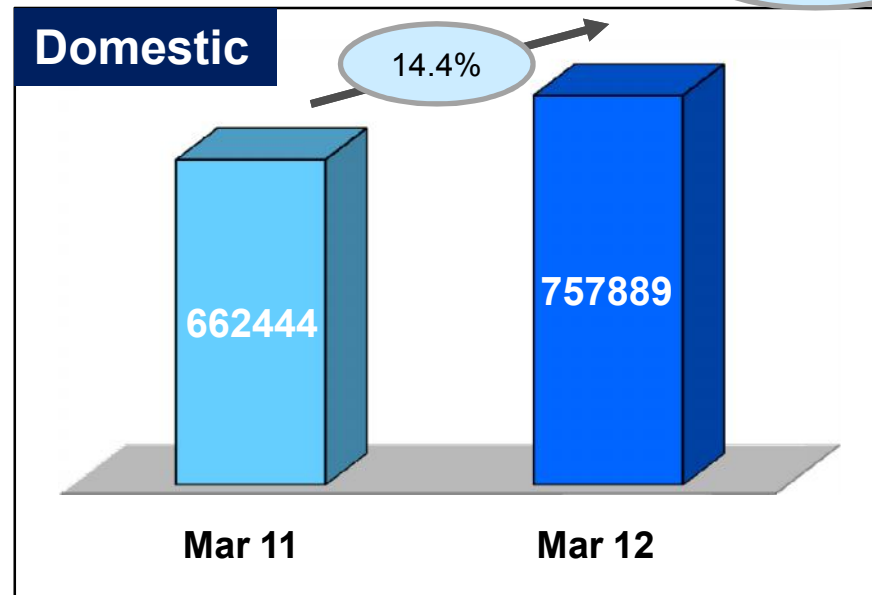
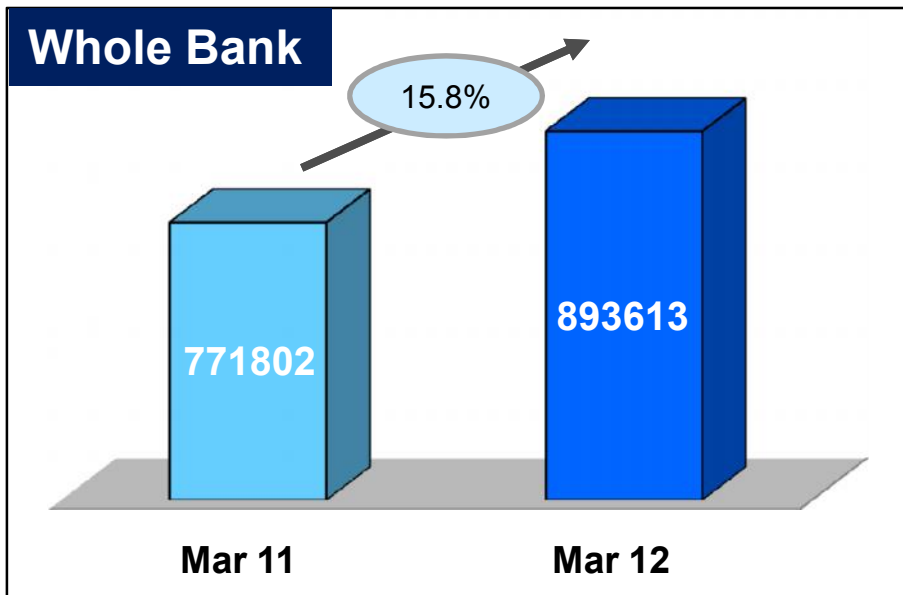
(Share %)



Composition of Advances Growth (1/2)

Growth
YOY

Rs. In crores



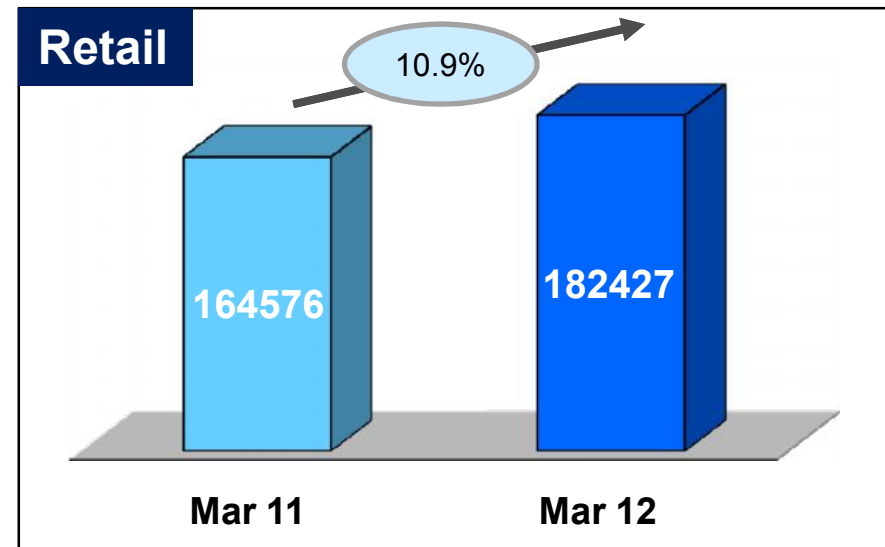
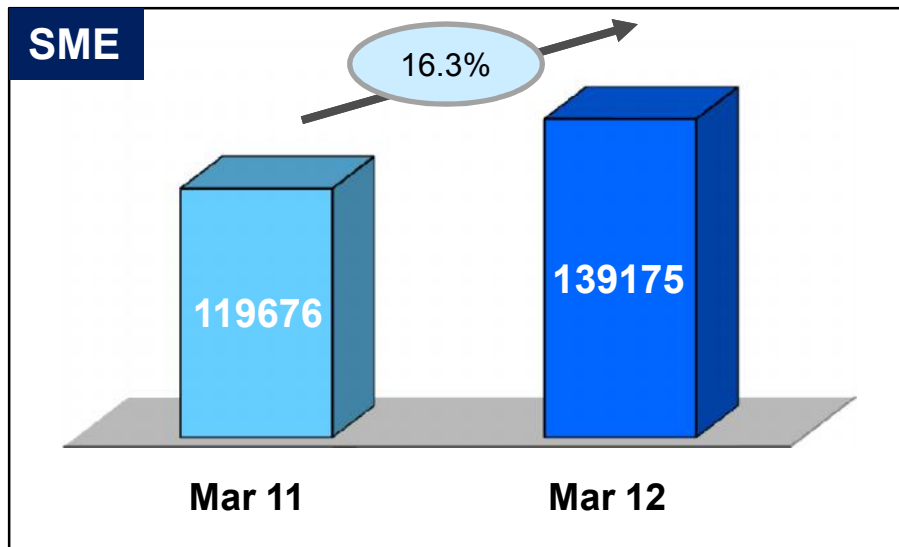
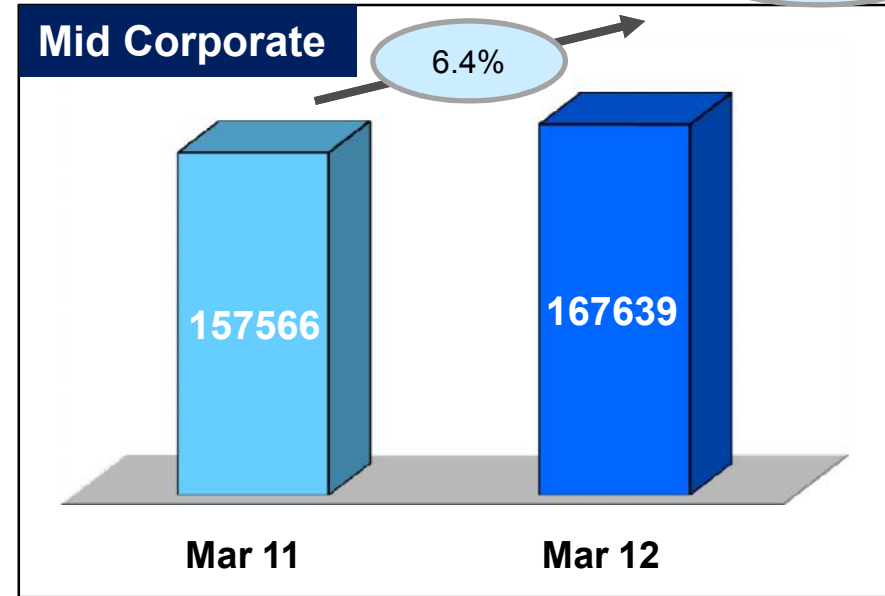
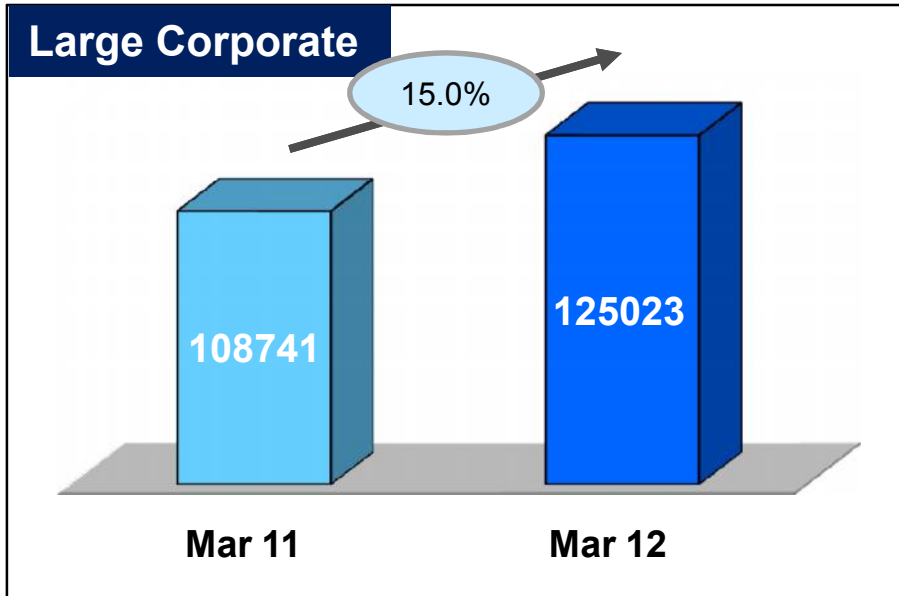
Growth in \$ terms is 8.8%



Composition of Advances Growth (2/2)

Growth
YOY

Rs. In crores



Diversified Exposure across Industries



Rs. In crores

Product / Segment	Mar 10	Mar 11		Mar 12			
	Level	Level	YOY Gr %	% Share *	Level	YOY Gr %	% Share *
Total Infrastructure	41432	70587	70.37	9.15	76503	8.38	8.56
Iron and Steel	24386	32622	33.77	4.23	44428	36.19	4.97
Textiles	24732	32221	30.28	4.17	34978	8.56	3.91
Engineering	15825	21880	38.26	2.83	25031	14.40	2.80
Food Processing	16573	21275	28.37	2.76	23641	11.12	2.65
Petroleum	25422	14776	-41.88	1.91	17490	18.37	1.96
Other metals & metal Products	7115	12569	76.65	1.63	10983	-12.62	1.23
Commercial Real Estate	13967	14999	7.39	1.94	9471	-36.86	1.06
Gems and Jewellery	5730	8394	46.49	1.09	9280	10.56	1.04
Construction	7084	7209	1.76	0.93	8973	24.47	1.00
Chemicals : Drugs & Pharma	6320	8301	31.34	1.08	8925	7.52	1.00
Others	51782	64777	25.10	8.39	103693	60.08	11.60
Total Deployment of Credit to Industries	240368	309610	28.81	40.12	373396	20.60	41.78

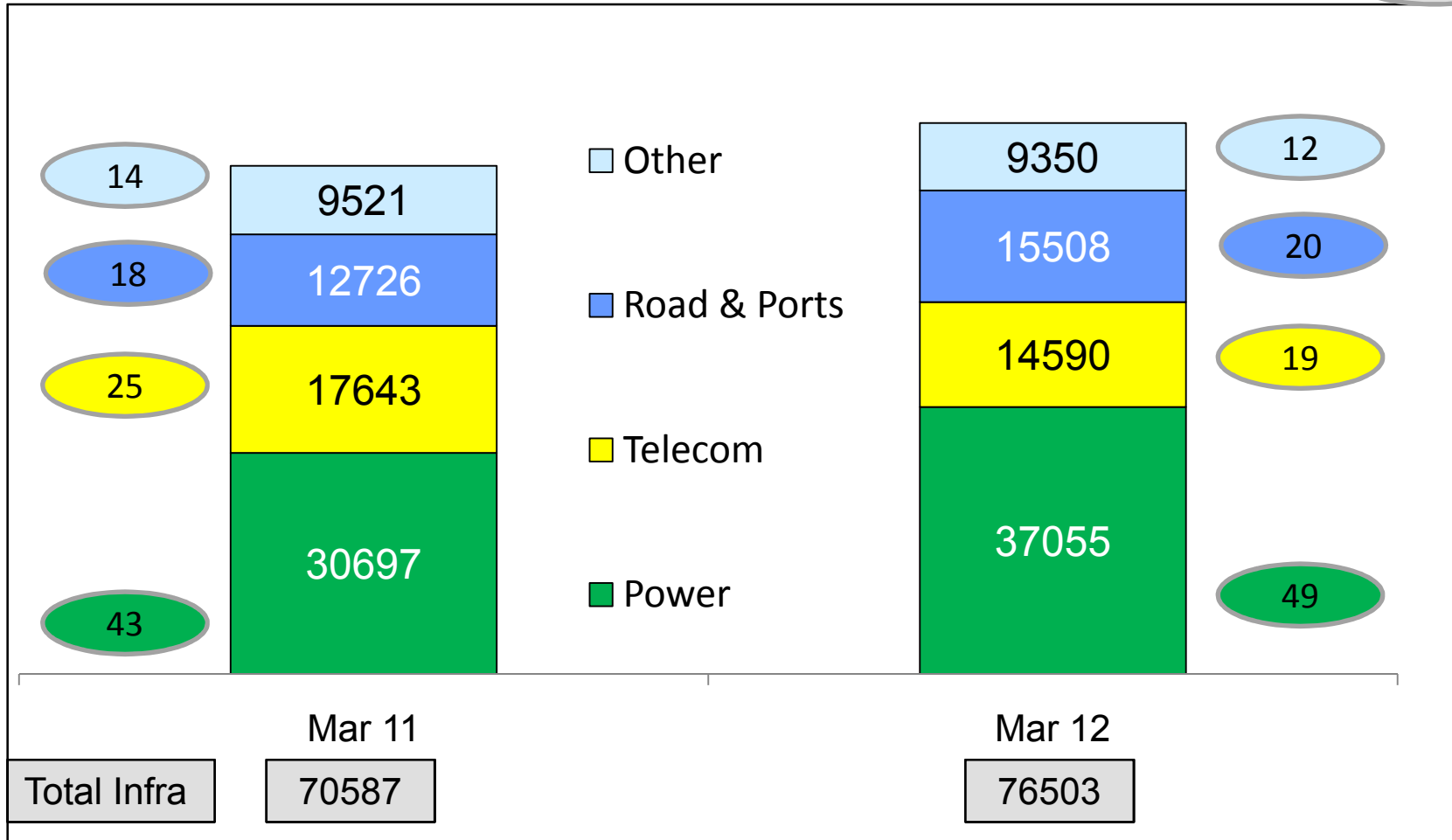
* Share % to Loan Book of the Bank



Infrastructure Credit

Rs. In crores

Share %



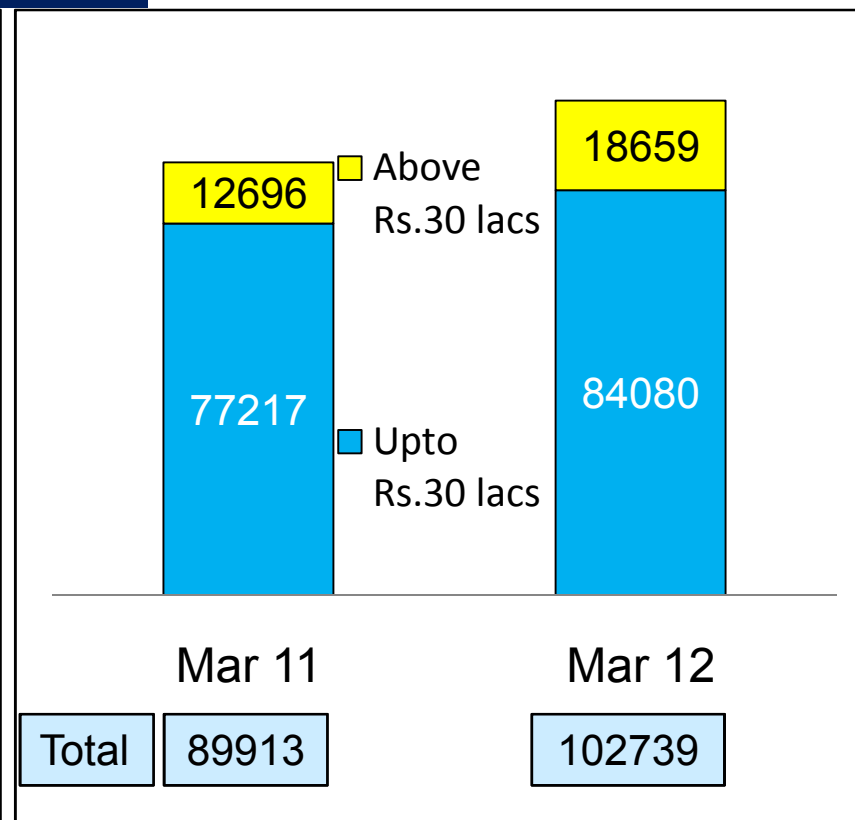
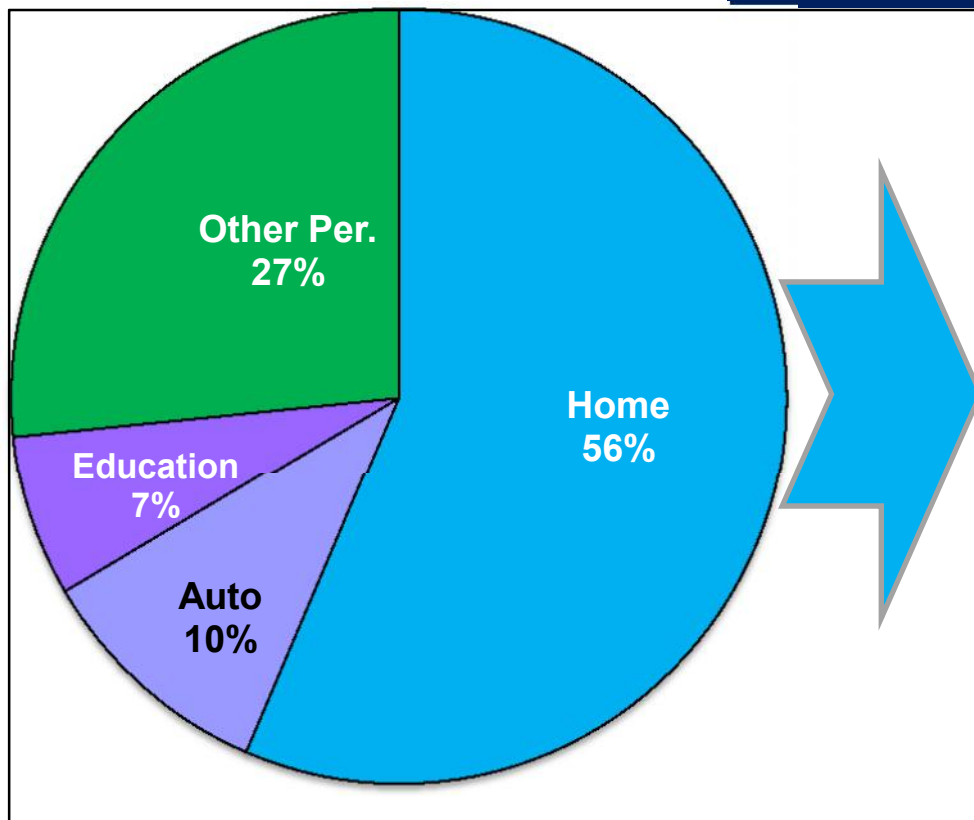
Infrastructure	Power	Telecom	Road & Ports	Other	Total Infra
YOY %	20.71	(17.30)	21.86	(1.80)	8.38



Market Leader in Retail Advances

Rs. In crores

Break-up of Retail

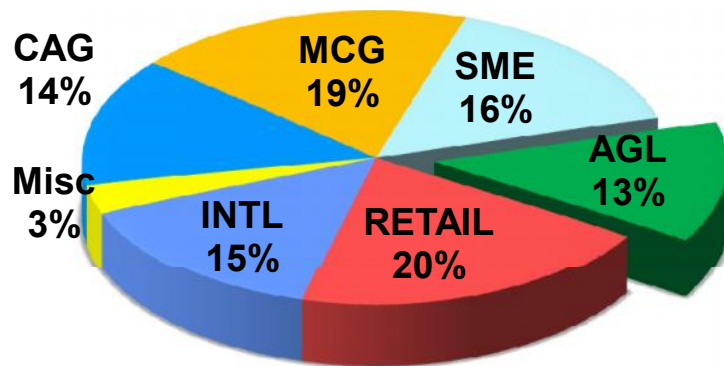


Level	Home	Auto	Edu	Other Per.	Total
Mar 11	89913	15136	11101	48426	164576
Mar 12	102739	18305	12566	48817	182427
Growth Abs.	12826	3169	1465	391	17851
YOY Growth %	14.26	20.94	13.20	0.81	10.85

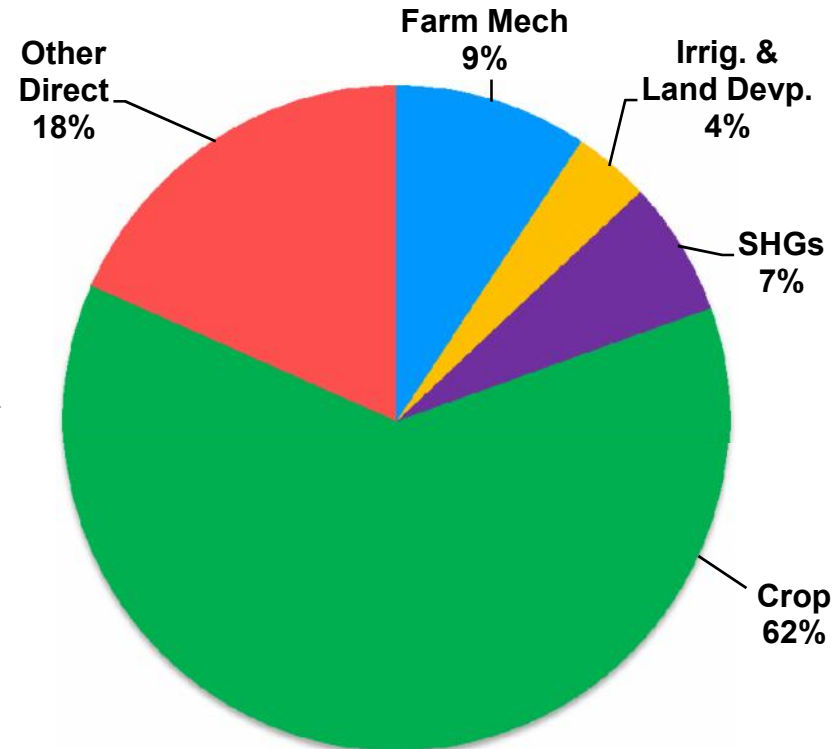


Agri Advances

Across Sectors



Break-up of Direct Agri



Share %

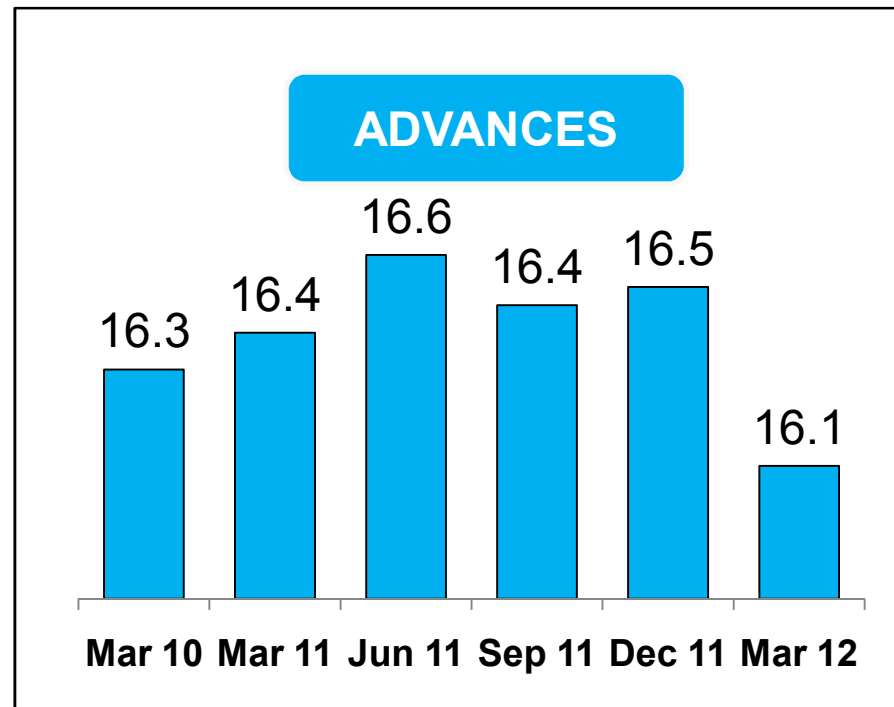
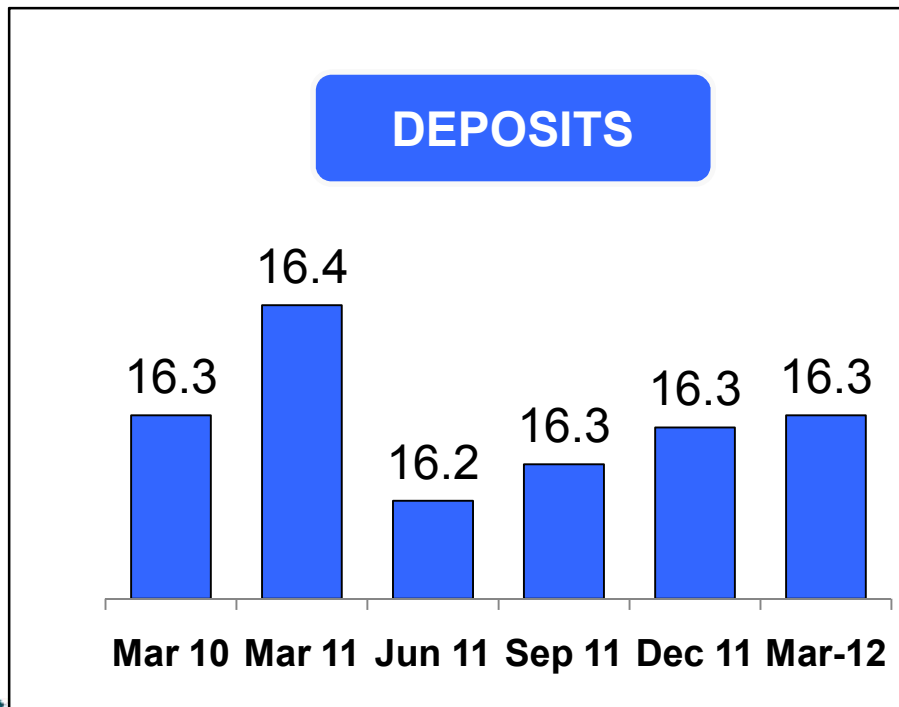
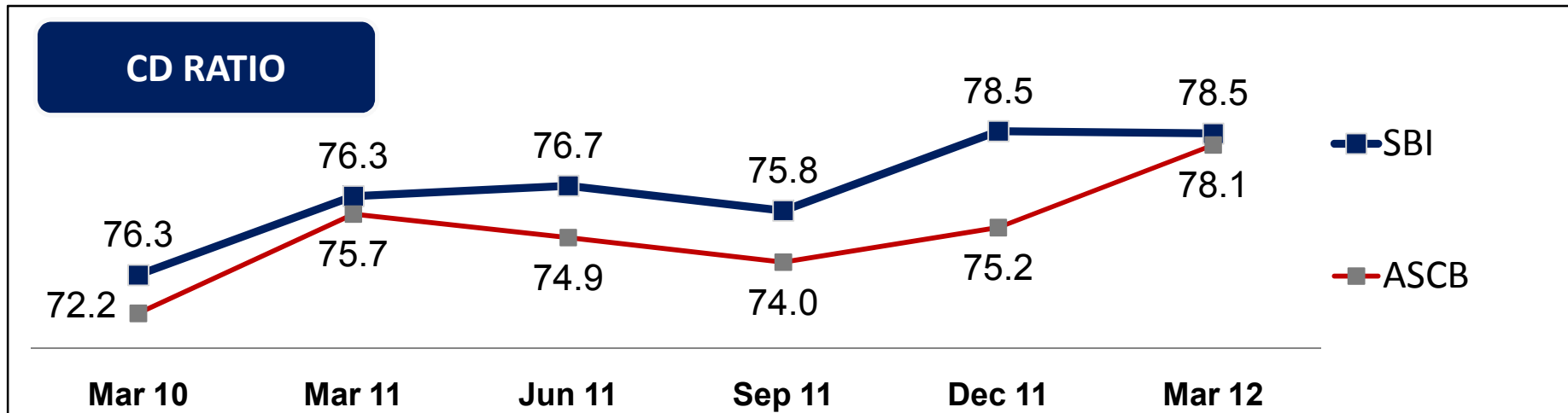
Agri Advances (Direct and Indirect) are 17.60% of ANBC

Level	Crop /Production Loans	Investment/Allied Credit
Mar-11	37837	30826
Mar-12	54015	32996
Growth Abs.	16178	2170
YOY Growth %	42.76	7.04



CD Ratio & Market Share

(in %)



Balance Sheet Size

Rs. In crores

LIABILITIES	March 11	Mar 12	YOY Growth (%)
Capital	635	671	5.68
Reserves and Surpluses	64351	83280	29.42
Deposits	910674	1043647	14.60
Borrowings	119569	127006	6.22
Other Liabilities & Provisions	128507	80915	(37.03)
Total Liabilities	1223736	1335519	9.13

Deposits: 78.1% of total resources

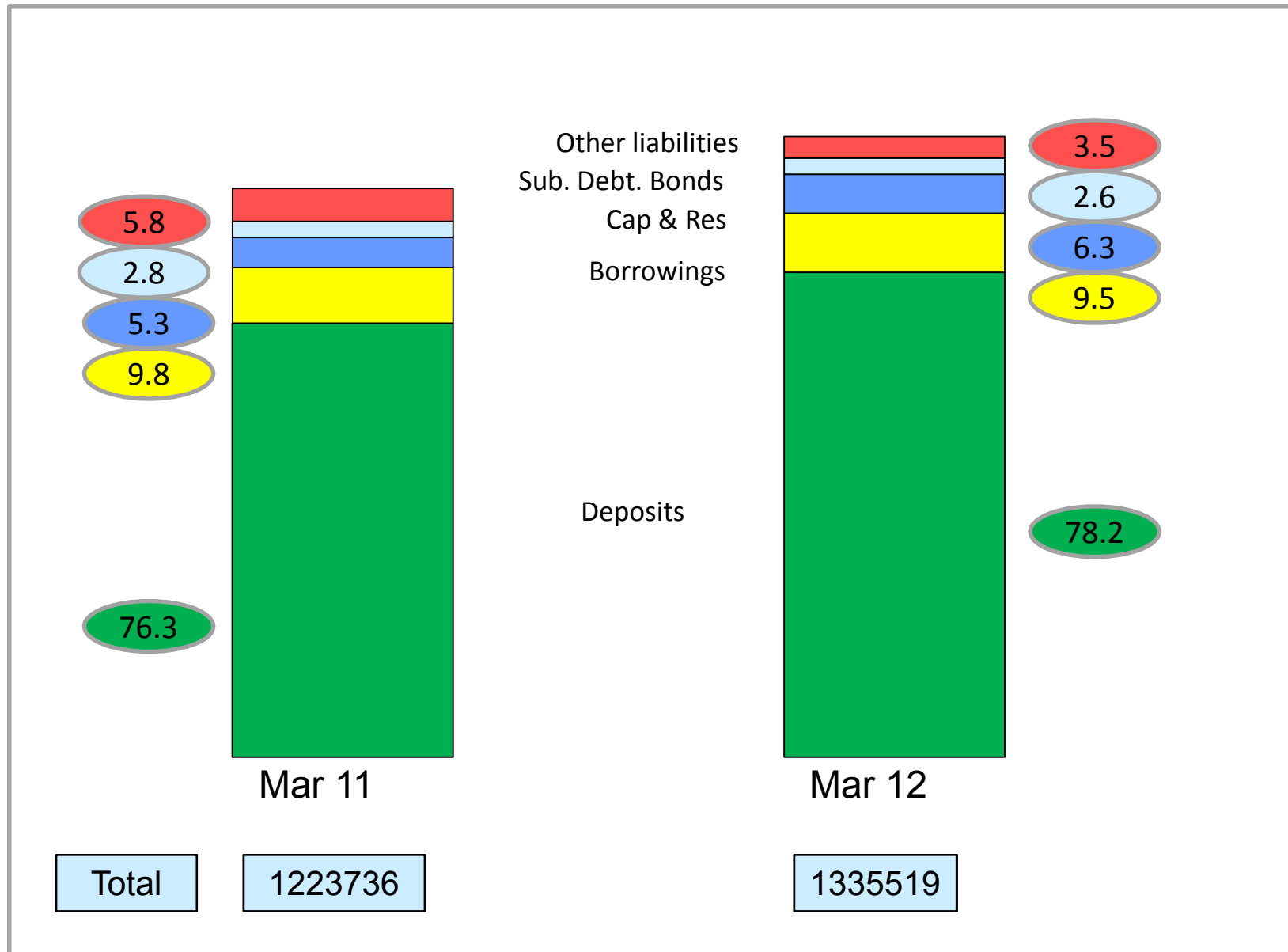
ASSETS	March 11	Mar 12	YOY Growth (%)
Cash & balances with RBI	94396	54076	(42.71)
Balance with banks & money at call and short notice	28479	43087	51.30
Investments	295601	312198	5.61
Net Advances	756719	867579	14.65
Fixed Assets	4764	5467	14.74
Other Assets	43778	53113	21.32
Total Assets	1223736	1335519	9.13

Net Advances: 65.0% of Total Assets

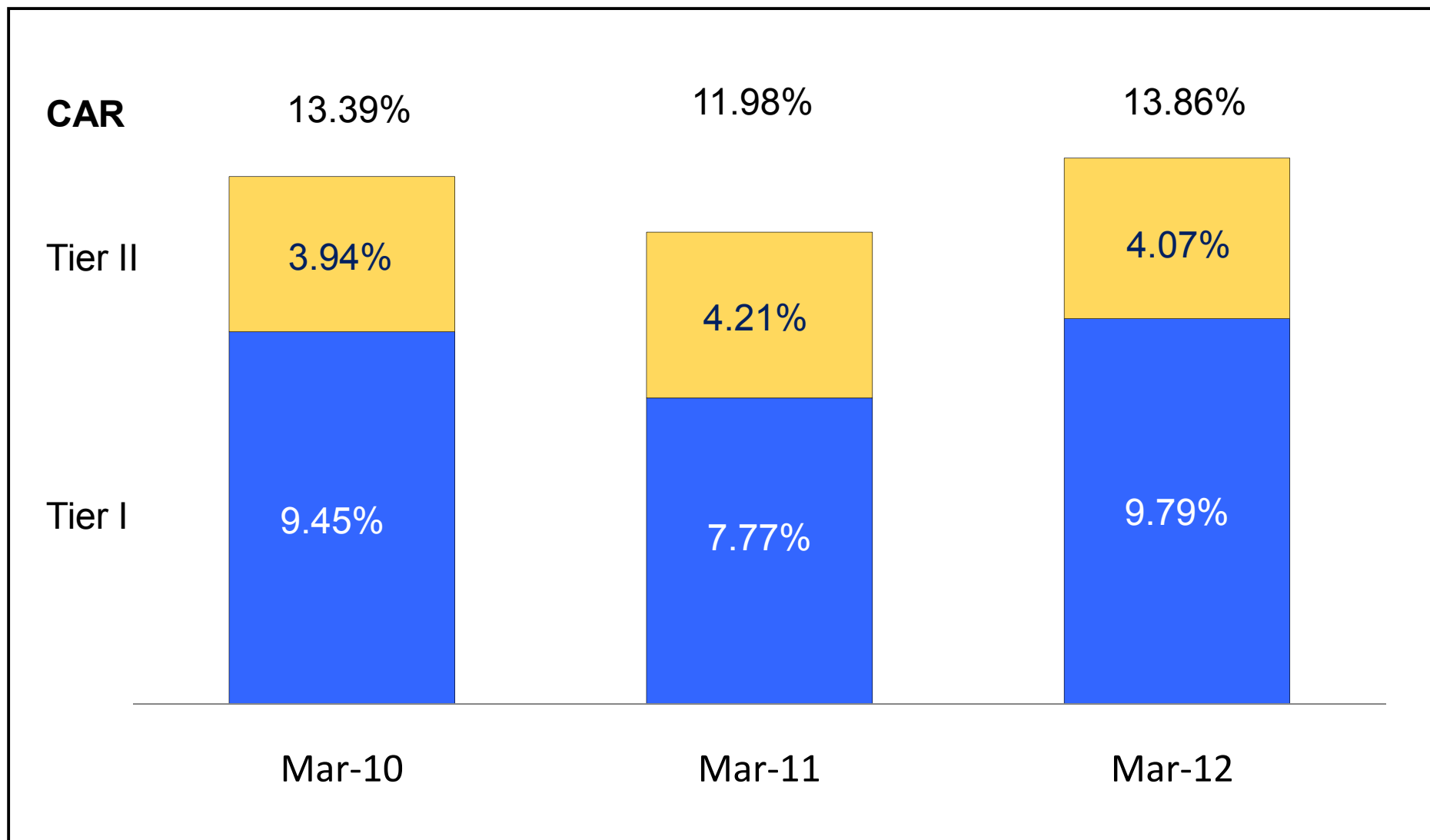


Contribution of Resources - % Share

(in %)

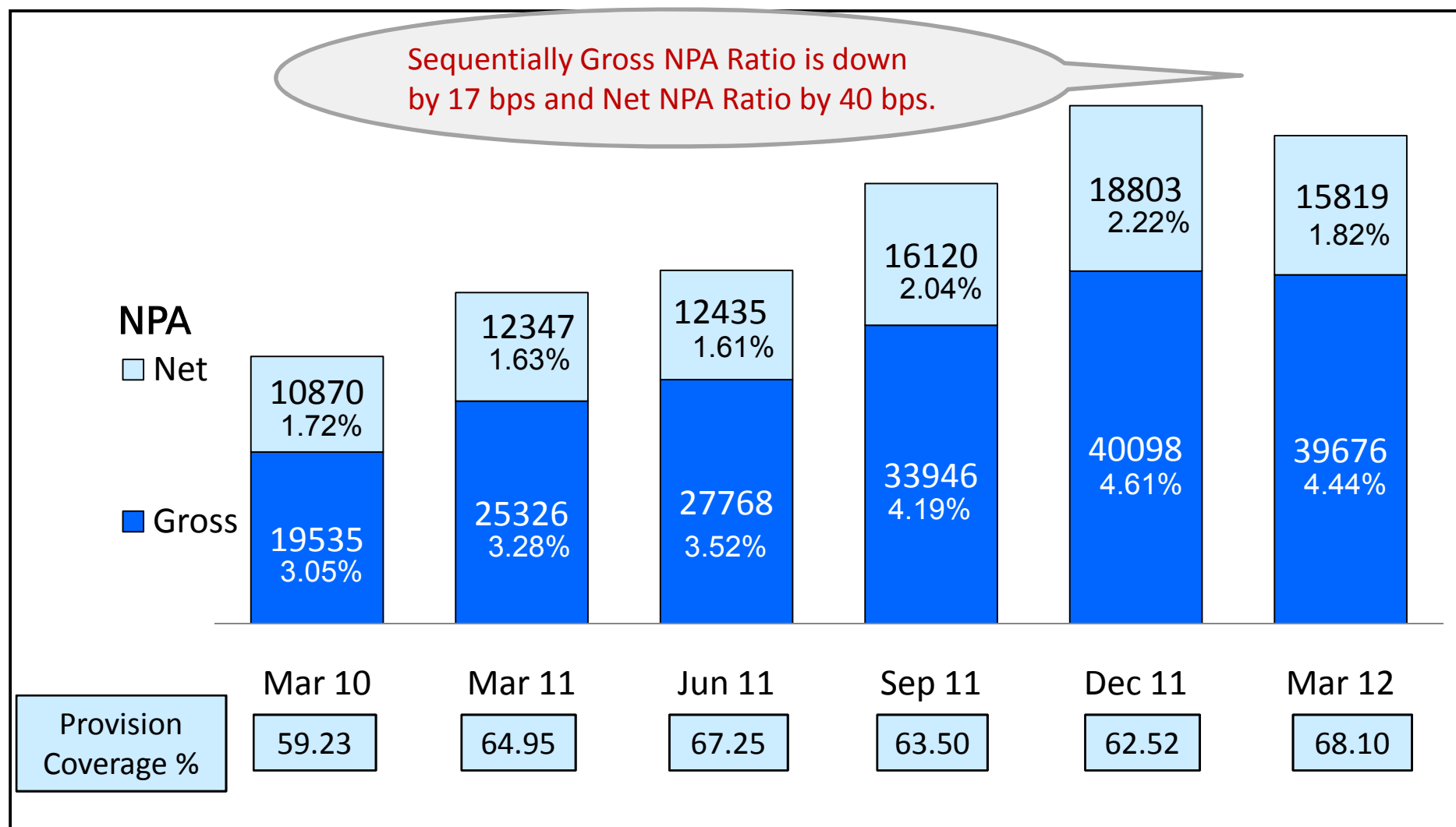


Capital Adequacy



Asset Quality

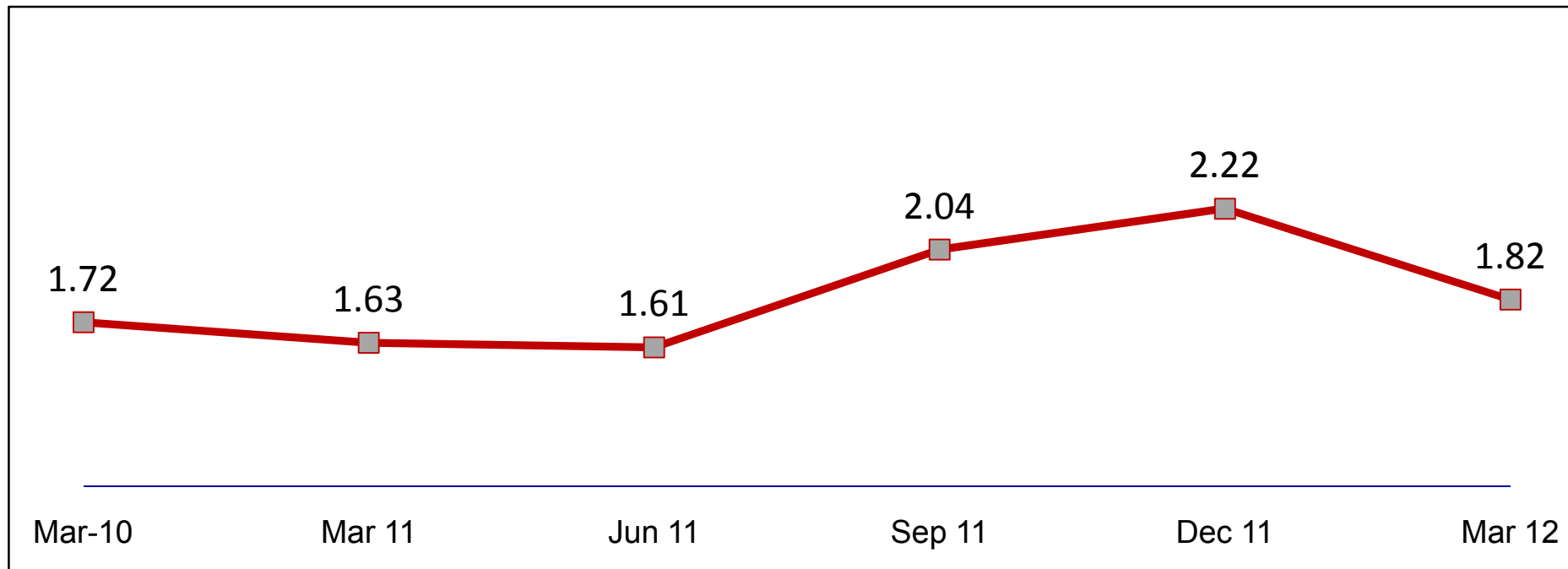
Rs. In crores / (%)



Movement of Net NPAs



(in %)



Net NPAs as on	Mar-10	Mar-11	Mar-12
Levels	10870	12347	15819



Movement of NPAs (1/2)

Rs. In Crores

	FY11	Q1FY12	Q2FY12	Q3FY12	Q4FY12	FY12
Opening Level of Gross NPAs	19535	25326	27768	33946	40098	25326
Cash Recovery	3848	1199	736	1026	1603	4564
Up gradation	4499	1877	1036	942	3118	6973
Write off	4007	604	320	41	84	1049
Fresh Slippages	18145	6122	8270	8161	4383	26936
Net Increase	5791	2442	6178	6152	(422)	14350
Closing Level of Gross NPAs	25326	27768	33946	40098	39676	39676
Recovery in W/o Accounts	970	173	225	238	326	962

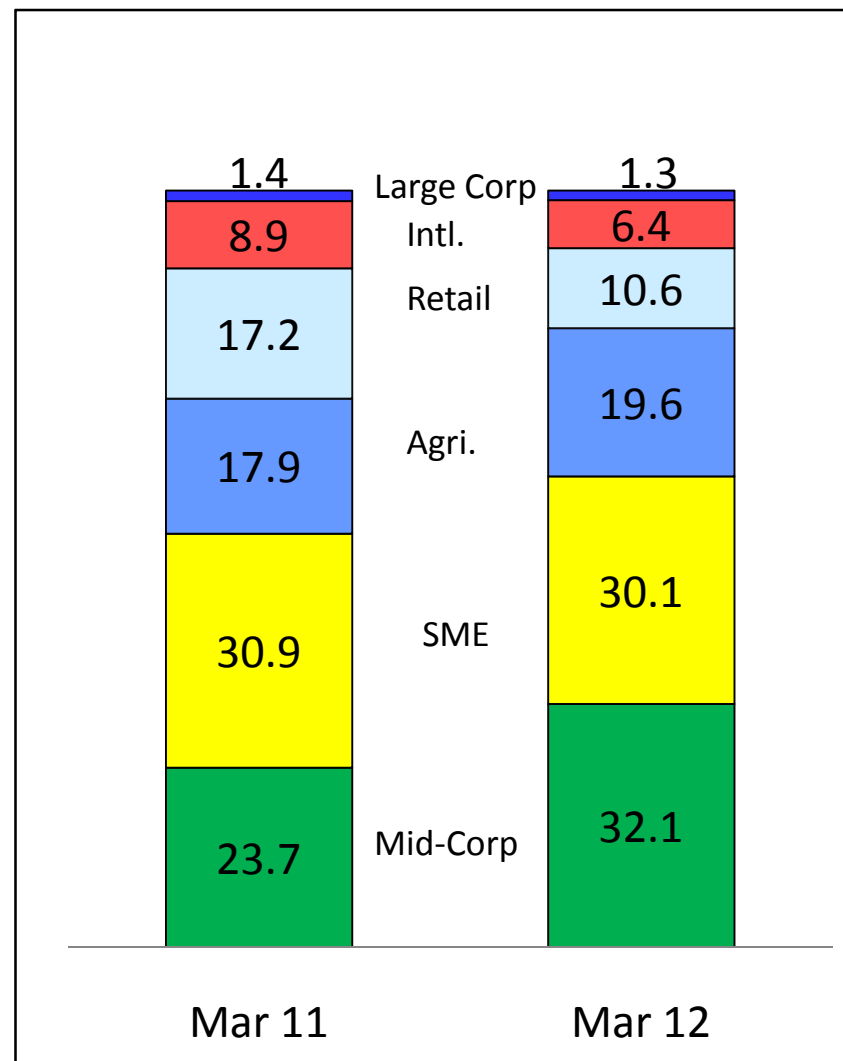


NPAs by Sector

Break-up of NPAs

Sector	Mar 11		Mar 12	
	Amt.	% of NPAs	Amt.	% of NPAs
Large Corporate	353	0.32	515	0.41
Mid Corporate	6005	3.51	12747	7.21
SME	7833	5.34	11929	6.36
Agri	4524	6.37	7778	9.00
Retail	4358	2.65	4187	2.31
International	2253	2.06	2520	1.86
Total	25326	3.28	39676	4.44

Sector NPAs to Total NPAs (%)



Sector-wise Movement of NPAs – Q4FY12 (1/2)



Rs. In crores

Particulars	Corp	SME	Agri	Retail	Intl.	Total
Cash Recovery	395	378	219	485	126	1603
Up-gradation	1809	278	74	721	236	3118
Write off	0	0	1	3	80	84
Gross Reduction	2204	656	294	1209	442	4805
Fresh Slippages	2417	1072	462	416	16	4383
Net Increase	213	416	168	(793)	(426)	(422)



Sector-wise Movement of NPAs – FY12 (2/2)



Rs. In crores

Particulars	Corp	SME	Agri	Retail	Intl.	Total
Cash Recovery	1216	1161	747	1071	369	4564
Up-gradation	2610	1385	928	1686	364	6973
Write off	6	491	109	320	123	1049
Gross Reduction	3832	3037	1784	3077	856	12586
Fresh Slippages	10737	7132	5038	2906	1123	26936
Net Increase	6905	4095	3254	(171)	267	14350



NPA Position - Major Industries

Rs. In crores

Industry	Fresh Slippages during				Total FY12	NPAs as on 31.03.12	Share %
	Q1FY12	Q2FY12	Q3FY12	Q4FY12			
Iron and Steel	371	347	667	419	1804	2482	9.85
Textiles	411	289	462	814	1976	1962	7.79
Engineering	89	89	118	112	408	1674	6.65
Agro Based	145	1268	225	114	1752	1637	6.50
Aviation	0	0	1184	0	1184	1361	5.40
Infrastructure	650	62	124	554	1390	1275	5.06
Gems & Jewellery	117	219	57	0	393	976	3.87
Paper/ Plastics	79	172	322	65	638	922	3.66
Govt Sponsored	107	274	108	86	575	884	3.51
Food Processing	0	0	72	67	139	819	3.25
Metal	0	71	83	0	154	656	2.60
Automobiles	63	53	55	14	185	492	1.95
Mining	41	59	78	63	241	439	1.74
Leather	0	174	89	0	263	172	0.68
Sugar	0	1	148	0	149	28	0.11
Miscellaneous	1604	1619	2209	1181	6613	9412	37.38
Grand Total	3677	4697	6001	3489	17864	25191	100



Details of Standard Assets Restructured (1/4)

Rs. In crores

Accounts Restructured

	As on	During				Total FY12	As on Mar 12
	Mar 11	Q1FY12	Q2FY12	Q3FY12	Q4FY12		
Under RBI's Scheme	18395	0	0	0	0	0	18395
Under Bank's Scheme	15954	564	509	2188	5134	8395	24349
Total	34349	564	509	2188	5134	8395	42744

Slippages

	As on	During				Total FY12	As on Mar 12
	Mar 11	Q1FY12	Q2FY12	Q3FY12	Q4FY12		
Under RBI's Scheme	3134	594	648	1544	189	2975	6109
Under Bank's Scheme	2005	256	1114	388	1172	2930	4935
Total	5139	850	1762	1932	1361	5905	11044



% Slippages: 25.84%

Details of Standard Assets Restructured (2/4)

Rs. In Crores

Year of Restructuring	Outstanding as on 31.03.2012					
	Grand Total		Standard Category		NPA Category	
	No. of A/Cs	Amount	No. of A/Cs	Amount	No. of A/Cs	Amount
Upto Mar 08	361	1234	248	1104	113	130
2008-09	2446	5466	2147	4899	299	567
2009-10	1373	14858	1123	13238	250	1620
2010-11	4082	5466	3480	2898	602	2568
2011-12	2509	8571	2314	7772	195	799
IBG	34	1573	23	1247	11	326
Total	10805	37168	9335	31158	1470	6010 (16.2%)

Total restructured (Rs./ crs) - FY 10 ; 27657 : NPA – 1032 (3.73%)
FY 11 ; 30783 : NPA – 2146 (6.97%)



Industry-wise details of Standard Assets Restructured (3/4)

Rs. In Crores

Sectors/Industries	Slippages during		Break-up of Restructured Assets as on 31 st Mar 12		
	Q4FY12	FY12	Standard	NPAs	Total
Textile	626	974	6487	905	7392
Iron & Steel	55	538	2494	621	3115
Aviation	--	1184	1216	1271	2487
Power	9	419	1923	396	2319
Engineering	--	44	1669	166	1835
Hotels & Restaurant	23	363	1328	271	1599
Mining	--	13	1573	--	1573
Infra	65	65	1360	168	1528
Sugar	--	--	1357	67	1424
Pharma	371	411	758	220	978
Readymade	--	--	882	--	882
Mfg	--	--	832	--	832
Auto & Transport	--	39	708	89	797
Others	212	1799	8571	1836	10407
Grand Total	1361	5849	31158	6010	37168



Break-up of Other Industries Restructured (4/4)

Rs. In Crores

Break-up of Others	Slippages during		Break-up of Re-structured Assets as on 31 st Mar 12		
	Sectors/Industries	Q4FY12	FY12	Standard	NPAs
Food Processing	--	--	1565	--	1565
Paper	--	82	666	127	793
Chemicals	73	113	381	193	574
Cement	--	--	501	--	501
CRE	23	98	397	--	397
Shipping & Transport	--	--	394	--	394
Ceramic	--	--	380	--	380
Non-Ferrous Metals	--	--	376	--	376
IT	39	39	129	207	336
Education inst	--	--	227	82	309
Forging	--	--	300	--	300
Agro based	--	939	111	179	290
Retail & Trading	--	68	35	33	68
Miscellaneous	77	460	3109	1015	4124
Total (Others)	212	1799	8571	1836	10407



Manpower Planning



Staff Strength as on	Total
31.03.2009	205896
31.03.2010	200299
31.03.2011	222933
31.03.2012	215481



Branch Expansion



As on	Metro	Urban	Semi-Urban	Rural	Total
31.03.2009	1744	2009	3323	7372	11448
31.03.2010	1866	2240	3645	4745	12496
31.03.2011	2079	2416	3909	5138	13452
31.03.2012	2218	2502	3995	5382	14097
No of e-SBIN branches merged during 2010-11	121	85	144	120	470



Expanding Footprint



		Mar 11	Mar 12	YOY Incr.
Branches	No. of Group Branches	18266	19193	927
	No. of SBI Domestic Branches	13542	14097	555
	No. of Overseas Branches	156	173	17
ATMs	No. of ATMs for the Group	25005	27286	2281
	No. of ATMs for SBI	20084	22141	2057
	Hits per day	285	285	--
Debit Cards	No. of Debit Cards (in lacs)	728	910	182
Internet Banking	No. of customers (in lacs)	62.57	89.63	27.06
	No. of transactions (in lacs)	457.74	796.30	338.56
Mobile Banking	Registered mobile users (in lacs)	10.13	36.45	26.32
	No. of financial transactions (in lacs)	49.30	190.65	141.35
Merchant Acquiring	No. of transactions (in lacs)	2.62	10.19	7.57
Alternate Channels	% of total transactions on alternate channels	27.66	36.32	866 bps



66.52% (9377) of SBI branches are in rural & semi-urban areas

Balance Sheet Size - Consolidated

Rs. In crores

LIABILITIES	March 11	Mar 12	YOY Growth (%)
Capital	635	671	5.68
Reserves and Surpluses	82836	105559	27.43
Minority Interest	2977	3726	25.14
Deposits	1255562	1414689	12.67
Borrowings	142471	157991	10.89
Other Liabilities & Provisions	163417	147320	-9.85
Total Liabilities	1647898	1829956	11.05

ASSETS	March 11	Mar 12	YOY Growth (%)
Cash & balances with RBI	119350	79199	-33.64
Balance with banks & money at call and short notice	35978	48392	34.50
Investments	419066	460949	9.99
Net Advances	1006402	1163670	15.63
Fixed Assets	6487	7408	14.20
Other Assets	60616	70338	16.04
Total Assets	1647898	1829956	11.05



Consolidated Financials



Rs. In crores

	Q4 FY11	Q4 FY12	YOY Gr.%	FY11	FY12	YOY Gr.%
Interest Earned	30072	39919	32.7	113636	147197	29.5
Interest Paid	18639	24196	29.8	68086	89320	31.2
Net Int. Income	11433	15724	37.5	45550	57878	27.1
Other Income	10071	13583	34.9	34207	29835	(12.8)
Operating Income	21505	29603	36.3	79758	87713	10.0
Staff Exp.	7065	6887	(2.5)	21181	22084	4.3
Overheads	6463	10279	59.0	25337	24772	(2.2)
Operating Expenses	13528	17166	26.9	46518	46856	0.7
Operating Profit	7977	12140	52.2	33240	40857	22.9
Provisions	6507	6905	6.1	22060	24884	12.8
Net Profit	1469	5234	256.3	11180	15973	42.9
Share of Minority	224	192	(14.2)	495	630	27.3
Net Profit- Group	1245	5042	304.9	10685	15343	43.6



Performance Highlights of Non-Banking Subsidiaries(1/4)



Rs. In crores

Name	Nature of Activity	Date of Incorporation	Total Income	PAT	ROE %
SBI Capital Markets Ltd	Investment Banker	02.07.1986	491	251	32.54
SBI Funds Management P Ltd	Asset Management Company	07.02.1992	248	61	19.88
SBI Life Insurance Company P Ltd	Life Insurance	11.10.2000	13831	556	25.53
SBI DFHI Ltd	Primary Dealer Trading in Govt. & Non Govt. Securities	04.05.1988 (15.06.2004)	202	44	4.97
SBI Cards & Payment Services P Ltd	Credit Cards	15.05.1998	801	38	11.99
SBI Global Factors Ltd	Factoring & Forfeiting of Debts	13.03.2001 (23.03.2010)	296	(66)	-ve
SBI Pension Funds P Ltd	Pension Fund Manager	14.12.2007	2	(0.3)	-ve
SBI SG Global Securities Services P Ltd	Custodial and Fund Accounting	16.05.2008	15	0.3	0.33
SBI General Insurance Company Ltd	General Insurance	24.02.2009	361	(95)	-ve



Highlights of Non-Banking Subsidiaries(2/4)



SBI Life Insurance Company Ltd.

- PAT of Rs. 556 Cr. (YOY growth of 52%). Declared dividend @ 5%.
- Gross written Premium booked during the FY 12 Rs.13,134 Cr (YOY growth of 1.5%).
- Moves to FIRST position amongst Private Life Insurers in New Business Premium.
- Awarded “NDTV Profit Business Leadership Award” for second consecutive year.
- Globally leads at Million Dollar Round Table. Maximum number of MDRT members, for third year in a row.

SBI Cards & Payment Services Pvt. Ltd.

- PAT of Rs.38 Cr. (YOY growth of 443%).
- Increase in spends by 31% (Rs.8423 cr in FY 2012).
- Reduction in Provision / Write offs by 32%.
- New accounts opened during the year → 4 lacs.
- Cards in Force as on March 2012 → 23 lacs.

SBI Funds Management Pvt .Ltd.

- PAT of Rs.61 Cr. (YOY negative growth of 23%).
- Market share of average AUM increased to 6.32% as on March 2012 from 5.95% as on March 2011.
- 21 Fixed Maturity Plans launched in last quarter : Mobilisation Rs.5457cr.
- Nominated for Best Fund House of the Year in Fixed Income category - Bloomberg UTV Awards.



Highlights of Non-Banking Subsidiaries(3/4)



SBI DFHI Ltd.

- PAT of Rs.44 Cr. (YOY negative growth of 23%).
- Share in outright turnover amongst all market participants increase by more than 27% YOY.
- Regulatory targets for bidding commitments adhered to. Success Ratio 48% as against RBI stipulation of 40%.

SBI Capital Markets Ltd

- PAT of Rs. 251 Cr. (YOY negative growth of 28%).
- **Ranked No.1** for FY12 : Mandated Lead Arranger- Global Project Finance Loans by Dealogic.
- Qualified Institutional Placement by Bloomberg.

SBI Pension Fund Pvt .Ltd.

- Recorded a net loss of Rs.33.45 lacs during the FY 2011-12.
- Regained the lead position amongst Pension Fund Managers in the Organised Sector schemes in YTD return terms.
- AUM organised sector Rs. 5,837 Cr., informal sector Rs. 184 Cr.
- Registers highest NAV in 6 out of 9 asset categories under 5 NPS schemes.



Highlights of Non-Banking Subsidiaries(4/4)



SBI General Insurance Co. Ltd.

- Loss of Rs. 95 Cr. In FY12 as against loss of Rs. 27 Cr. In FY11.
- Gross written Premium Rs.250 Cr as against Rs.43 Cr. (YOY growth of 481%).
- Solvency Margin as on 31st March 2012 is 10.23 as against Regulatory stipulation of 1.5.

SBI Global Factors Ltd.

- Loss of Rs. 66 Cr. In FY12 as against loss of Rs. 126 Cr. In FY11.
- The Company started making profits on a month on month basis from September 2011.
- Factoring turnover increased to Rs.9014 Cr. (YOY growth of 19%).

SBI SG Global Securities Services Pvt. Ltd.

- PAT of Rs. 0.25 Cr. (YOY growth of 118%).
- Company started operating in the year 2010.
- It is a unique JV and the only one in the country catering to both Domestic and FII clients.





Thank You

