

# पंजाब नैशनल बैंक punjab national bank

SHARE DEPARTMENT, FINANCE DIVISION,  
5, SANSAD MARG, NEW DELHI-110001  
Telephone No. 011-23719086, Fax No.011-23766079  
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SD/61/63  
May 9, 2012

Scrip Code - PNB

Scrip Code - 532461

✓ The Asstt. Vice President-Listing  
National Stock Exchange of India Limited,  
"Exchange Plaza, Bandra-Kurla Complex,  
Bandra(E), Mumbai-400051

The Deputy General Manager  
Bombay Stock Exchange Limited  
1st Floor, Phiroze Jeejeebhoy Towers  
Dalal Street, Mumbai-400001

Dear Sir,

Reg : (i) Audited Annual Financial Results(Standalone & Consolidated of the Bank for the Quarter/Year ended 31<sup>st</sup> March 2012  
(ii) Recommendation of Annual Dividend for the F.Y.2011-12

The Exchange is hereby informed that the Board of Directors of the Bank in its meeting held today, approved the following:-

- Audited Annual Financial Results(Standalone & Consolidated) of the Bank for the quarter / year ended 31.3.2012. (Copy enclosed)
- Recommended Annual Dividend of. Rs.22/- (Rupees twenty two only) ( i.e. 220%) per Equity Share of Rs. 10/- each for the F.Y. 2011-12, subject to declaration in the ensuing 11<sup>th</sup> Annual General Meeting.

The same shall be paid/dispatched by 12.07.2012.

The Annual Financial Results (Audited) of the Bank for the quarter/year ended 31<sup>st</sup> March 2012 shall also be placed on the Bank's website ([www.pnbindia.in](http://www.pnbindia.in)). Information as per Schedule IV of Listing Agreement is enclosed.

This is in compliance of relevant clause of the Listing Agreement.

Thanking you.

Yours faithfully,

  
(A Gopinathan)  
Company Secretary  
Encl.: As above

**PUNJAB NATIONAL BANK: Information as per Schedule IV of the Listing Agreement****Scrip Code : PNB**

| S.No. | FIELD                                | FORMAT                                                                                                                                                                                                                                 |
|-------|--------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.    | Symbol                               | INE160A01014                                                                                                                                                                                                                           |
| 2.    | Series                               | EQ                                                                                                                                                                                                                                     |
| 3.    | Book Closure/Record Date             | BOOK CLOSURE (६८)                                                                                                                                                                                                                      |
| 4.    | Record Date                          | 15-06-2012                                                                                                                                                                                                                             |
| 5.    | BC Start Date                        | 16-06-2012                                                                                                                                                                                                                             |
| 6.    | BC End Date                          | 26-06-2012                                                                                                                                                                                                                             |
| 7.    | Purpose                              | To determine the eligibility of shareholders entitled to receive Annual Dividend for the Financial Year 2011-12 subject to declaration in ensuing 11 <sup>th</sup> AGM and for the entitlement to attend the said 11 <sup>th</sup> AGM |
| 8.    | Corporate Action Type                | Annual Dividend( Recommendation)                                                                                                                                                                                                       |
| 9.    | Dividend (per share)                 | Rs.22/-per share i.e. (220%)                                                                                                                                                                                                           |
| 10.   | Dividend Type                        | Annual Dividend                                                                                                                                                                                                                        |
| 11.   | Dividend for the Financial Year from | 01.04.2011                                                                                                                                                                                                                             |
| 12.   | Dividend for the Financial Year to   | 31.03.2012                                                                                                                                                                                                                             |
| 13.   | Meeting Date                         | 09.05.2012 ( Board Meeting )                                                                                                                                                                                                           |
| 14.   | Issue of Securities-Bonus            | NA                                                                                                                                                                                                                                     |
| 15.   | Issued of Securities – Rights        | NA                                                                                                                                                                                                                                     |
| 16.   | Interest (%age)                      | NA                                                                                                                                                                                                                                     |
| 17.   | Interest from date                   | NA                                                                                                                                                                                                                                     |
| 18.   | Interest to date                     | NA                                                                                                                                                                                                                                     |
| 19.   | Merger/Hive Off                      | NA                                                                                                                                                                                                                                     |
| 20.   | Split/Sub-division                   | NA                                                                                                                                                                                                                                     |



**PUNJAB NATIONAL BANK**  
**ANNUAL FINANCIAL RESULTS FOR THE PERIOD ENDED 31st MARCH, 2012**

Rs. in lacs

| S.No. | Particulars                                                                         | Quarter Ended (Solo) |                |               | Year Ended (Solo) |                | Year Ended (Consolidated) |                |
|-------|-------------------------------------------------------------------------------------|----------------------|----------------|---------------|-------------------|----------------|---------------------------|----------------|
|       |                                                                                     | 31.03.2012           | 31.12.2011     | 31.03.2011    | 31.03.2012        | 31.03.2011     | 31.03.2012                | 31.03.2011     |
|       |                                                                                     | AUDITED              |                |               | AUDITED           |                | AUDITED                   |                |
| 1.    | Interest Earned (a+b+c+d)                                                           | 967975               | 948103         | 744029        | 3642803           | 2698648        | 3744731                   | 2755124        |
|       | a) Interest/discount on advances/bills                                              | 749467               | 733141         | 590407        | 2844668           | 2110455        | 2897551                   | 2156535        |
|       | b) Income on Investments                                                            | 212703               | 202712         | 147246        | 769234            | 563755         | 817236                    | 572736         |
|       | c) Interest on Balances with RBI & other                                            | 4969                 | 8079           | 2223          | 21251             | 8420           | 23409                     | 8438           |
|       | d) Inter Bank Funds                                                                 |                      |                |               |                   |                |                           |                |
|       | e) Others                                                                           | 836                  | 4171           | 4153          | 7650              | 16018          | 6635                      | 17415          |
| 2.    | Other Income                                                                        | 127598               | 95409          | 114536        | 420260            | 361258         | 423951                    | 365536         |
| 3.    | <b>TOTAL INCOME (1+2)</b>                                                           | <b>1095573</b>       | <b>1043512</b> | <b>858565</b> | <b>4063063</b>    | <b>3059906</b> | <b>4168682</b>            | <b>3120660</b> |
| 4.    | Interest Expended                                                                   | 636980               | 594439         | 441128        | 2301359           | 1517914        | 2374140                   | 1550668        |
| 5.    | Operating Expenses (i+ii)                                                           | 164977               | 181430         | 166684        | 700275            | 636422         | 712191                    | 644967         |
|       | (i) Employees' Cost                                                                 | 100680               | 126362         | 112925        | 472348            | 446110         | 477514                    | 449393         |
|       | (ii) Other operating expenses                                                       | 64297                | 55068          | 53759         | 227927            | 190312         | 234677                    | 195574         |
| 6.    | <b>TOTAL EXPENSES (4+5)</b><br>(excluding provisions & contingencies)               | <b>801957</b>        | <b>775869</b>  | <b>607812</b> | <b>3001634</b>    | <b>2154336</b> | <b>3086331</b>            | <b>2195635</b> |
| 7.    | Operating Profit (3-6)<br>(Profit before Provisions & Contingencies)                | 293616               | 267643         | 250753        | 1061429           | 905570         | 1082351                   | 925025         |
| 8.    | Provisions (other than tax) and contingencies                                       | 102731               | 94610          | 72793         | 357725            | 249198         | 365222                    | 255605         |
| 9.    | Exceptional items                                                                   | 0                    | 0              | 0             | 0                 | 0              | 0                         | 0              |
| 10.   | <b>Profit (+)/Loss (-) from ordinary activities before tax (7-8-9)</b>              | <b>190885</b>        | <b>173033</b>  | <b>177960</b> | <b>703704</b>     | <b>656372</b>  | <b>717129</b>             | <b>669420</b>  |
| 11.   | Tax Expense (Including FBT)                                                         | 48479                | 58029          | 57870         | 215284            | 213022         | 219648                    | 217861         |
| 12.   | Loss : Minority Interest                                                            | NA                   | NA             | NA            | NA                | NA             | 2703                      | 2191           |
| 13.   | Add : Share of earnings in Associates                                               | NA                   | NA             | NA            | NA                | NA             | 7768                      | 8105           |
| 14.   | <b>Net Profit (+)/Loss(-) from ordinary activities after tax (10-11-12-13)</b>      | <b>142406</b>        | <b>115004</b>  | <b>120090</b> | <b>488420</b>     | <b>443350</b>  | <b>502546</b>             | <b>457473</b>  |
| 15.   | Extraordinary items (net of tax expense)                                            | 0                    | 0              | 0             | 0                 | 0              | 0.00                      | 0.00           |
| 16.   | <b>Net Profit (+)/Loss(-) for the period (14-15)</b>                                | <b>142406</b>        | <b>115004</b>  | <b>120090</b> | <b>488420</b>     | <b>443350</b>  | <b>502546</b>             | <b>457473</b>  |
| 17.   | Paid up equity Share Capital (Face value Rs.10/-each)                               | 33917                | 31681          | 31681         | 33917             | 31681          | 33917                     | 31681          |
| 18.   | Reserves excluding revaluation reserves                                             | 2602837              | 1972099        | 1972099       | 2602837           | 1972099        | 2740918                   | 2082193        |
| 19.   | <b>Analytical Ratios</b>                                                            |                      |                |               |                   |                |                           |                |
|       | (i) Share holding of Govt. of India (%)                                             | 56.10                | 58.00          | 58.00         | 56.10             | 58.00          |                           |                |
|       | (ia) Capital Adequacy Ratio (%) as per Basel-I                                      | 11.59                | 10.46          | 11.76         | 11.59             | 11.76          | 12.30                     | 12.29          |
|       | (ib) Capital Adequacy Ratio (%) as per Basel-II                                     | 12.63                | 11.48          | 12.42         | 12.63             | 12.42          | 13.12                     | 13.01          |
|       | (iii) Earnings per Share (EPS) not annualized in Rs.                                |                      |                |               |                   |                |                           |                |
|       | (a) Basic & diluted EPS before extraordinary items                                  | 44.78                | 36.30          | 38.08         | 154.02            | 140.60         | 148.17                    | 145.08         |
|       | (b) Basic & diluted EPS after extraordinary items                                   | 44.78                | 36.30          | 38.08         | 154.02            | 140.60         | 148.17                    | 145.08         |
|       | (iv) NPA Ratios:                                                                    |                      |                |               |                   |                |                           |                |
|       | (a) Amount of gross non-performing assets                                           | 871962               | 644179         | 437939        | 871962            | 437939         |                           |                |
|       | (b) Amount of not non-performing assets                                             | 445423               | 290138         | 203863        | 445423            | 203863         |                           |                |
|       | (c) % of gross NPAs                                                                 | 2.93                 | 2.42           | 1.79          | 2.93              | 1.79           |                           |                |
|       | (d) % of net NPAs                                                                   | 1.52                 | 1.11           | 0.85          | 1.52              | 0.85           |                           |                |
|       | (v) Return on Assets (Annualized) %                                                 | 1.28                 | 1.11           | 1.34          | 1.19              | 1.34           |                           |                |
| 20.   | <b>Public Shareholding</b>                                                          |                      |                |               |                   |                |                           |                |
|       | (i) No. of Shares                                                                   | 148901807            | 133061200      | 133061200     | 148901807         | 133061200      |                           |                |
|       | (ii) Percentage of Share holding                                                    | 43.90                | 42.00          | 42.00         | 43.90             | 42.00          |                           |                |
| 21.   | <b>Promoters and Promoter Group Share Holding</b>                                   |                      |                |               |                   |                |                           |                |
| a)    | <b>Pledged/Encumbered</b>                                                           |                      |                |               |                   |                |                           |                |
|       | --Number of shares                                                                  | Nil                  | Nil            | Nil           | Nil               | Nil            |                           |                |
|       | --Percentage of shares(as % of the total shareholding of promoter & promoter group) | Nil                  | Nil            | Nil           | Nil               | Nil            |                           |                |
|       | --Percentage of shares(as % of the total share capital of the bank)                 | Nil                  | Nil            | Nil           | Nil               | Nil            |                           |                |
| b)    | <b>Non-Encumbered</b>                                                               |                      |                |               |                   |                |                           |                |
|       | --Number of shares                                                                  | 190276876            | 183750957      | 183750957     | 190276876         | 183750957      |                           |                |
|       | --Percentage of shares(as % of the total shareholding of promoter & promoter group) | 100%                 | 100%           | 100%          | 100%              | 100%           |                           |                |
|       | --Percentage of shares(as % of the total share capital of the bank)                 | 56.10%               | 58.00%         | 58.00%        | 56.10%            | 58.00%         |                           |                |

Not Applicable

## SEGMENT REPORTING FOR THE QUARTER/YEAR ENDED 31ST MARCH 2012

Rs In Lacs

| S. No. | PART A: BUSINESS SEGMENTS                               |                         |                          |                         |                         |                         |                         |
|--------|---------------------------------------------------------|-------------------------|--------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
|        | Particulars                                             | Quarter Ended           |                          |                         | Year Ended              |                         | Year Ended              |
|        |                                                         | Standalone              |                          |                         | Standalone              |                         | Consolidated            |
|        |                                                         | 31.03.2012<br>(Audited) | 31.12.2011<br>(Reviewed) | 31.03.2011<br>(Audited) | 31.03.2012<br>(Audited) | 31.03.2011<br>(Audited) | 31.03.2012<br>(Audited) |
| i      | Segment Revenue                                         |                         |                          |                         |                         |                         |                         |
|        | a) Treasury                                             | 237306                  | 221703                   | 177468                  | 850945                  | 638209                  | 871181                  |
|        | b) Corporate/Wholesale Banking                          | 431469                  | 478829                   | 436787                  | 1914220                 | 1395672                 | 1934958                 |
|        | c) Retail Banking                                       | 408781                  | 328038                   | 231373                  | 1233428                 | 951006                  | 1267031                 |
|        | d) Other Banking Operations                             | 18018                   | 14940                    | 12937                   | 64471                   | 75019                   | 92209                   |
|        | Total                                                   | 1095571                 | 1043512                  | 858665                  | 4063064                 | 3059906                 | 4168682                 |
| ii     | Segment Results                                         |                         |                          |                         |                         |                         |                         |
|        | a) Treasury                                             | 31947                   | 10843                    | 16675                   | 80119                   | 72181                   | 87716                   |
|        | b) Corporate/Wholesale Banking                          | 145571                  | 167210                   | 164093                  | 643946                  | 527061                  | 650427                  |
|        | c) Retail Banking                                       | 137927                  | 113481                   | 86736                   | 416213                  | 359138                  | 424137                  |
|        | d) Other Banking Operations                             | 6079                    | 5218                     | 4830                    | 21753                   | 28330                   | 22677                   |
|        | Total                                                   | 325524                  | 296752                   | 272336                  | 1164035                 | 987013                  | 1184957                 |
| iii    | Unallocated Expenses                                    | 27908                   | 29109                    | 21584                   | 102606                  | 81441                   | 102606                  |
| iv     | Operating Profit                                        | 293616                  | 267643                   | 250752                  | 1061429                 | 905569                  | 1082351                 |
| v      | Provision for Tax                                       | 48479                   | 58029                    | 57871                   | 215284                  | 213023                  | 219648                  |
| vi     | Extraordinary Items                                     | ---                     | ---                      | ---                     | ---                     | ---                     | ---                     |
| vii    | Share of Earnings in Associates (Net)                   | ---                     | ---                      | ---                     | ---                     | ---                     | 7768                    |
| viii   | Minority Interest                                       | ---                     | ---                      | ---                     | ---                     | ---                     | 2703                    |
| ix     | Net Profit                                              | 142406                  | 115004                   | 120090                  | 488420                  | 443350                  | 502546                  |
|        | Other Information:                                      |                         |                          |                         |                         |                         |                         |
| x      | Segment Assets                                          |                         |                          |                         |                         |                         |                         |
|        | a) Treasury                                             | 12798711                | 12007278                 | 9707049                 | 12798711                | 9707049                 | 13305485                |
|        | b) Corporate/Wholesale Banking                          | 22414029                | 20466111                 | 18593732                | 22414029                | 18593732                | 22865776                |
|        | c) Retail Banking                                       | 9397140                 | 8627958                  | 8607689                 | 9397140                 | 8607689                 | 9635206                 |
|        | d) Other Banking Operations                             | 833630                  | 735220                   | 592560                  | 853630                  | 592560                  | 879556                  |
|        | Sub Total                                               | 45463510                | 41876567                 | 37501030                | 45463510                | 37501030                | 46686023                |
|        | e) Unallocated Assets                                   | 355890                  | 350783                   | 331494                  | 355890                  | 331494                  | 358516                  |
|        | Total Assets                                            | 45819400                | 42187350                 | 37832524                | 45819400                | 37832524                | 47044539                |
| xi     | Segment Liabilities                                     |                         |                          |                         |                         |                         |                         |
|        | a) Treasury                                             | 12091223                | 11391324                 | 9214872                 | 12091223                | 9214872                 | 12397032                |
|        | b) Corporate/Wholesale Banking                          | 21175024                | 19416231                 | 17650973                | 21175024                | 17650973                | 21721637                |
|        | c) Retail Banking                                       | 8877684                 | 8185337                  | 8171233                 | 8877684                 | 8171233                 | 9059396                 |
|        | d) Other Banking Operations                             | 806443                  | 697504                   | 562516                  | 806443                  | 562516                  | 827953                  |
|        | Sub Total                                               | 42950374                | 39690416                 | 3559614                 | 42950374                | 3559614                 | 44006018                |
|        | e) Unallocated Liabilities                              | 87319                   | 1233                     | 82054                   | 87319                   | 82054                   | 118137                  |
|        | Total Liabilities                                       | 43037693                | 39691649                 | 35681668                | 43037693                | 35681668                | 44124155                |
| xii    | Capital Employed (Segment Assets - Segment Liabilities) |                         |                          |                         |                         |                         |                         |
|        | a) Treasury                                             | 707488                  | 615954                   | 492177                  | 707488                  | 492177                  | 908453                  |
|        | b) Corporate/Wholesale Banking                          | 1239005                 | 1049880                  | 942759                  | 1239005                 | 942759                  | 1144139                 |
|        | c) Retail Banking                                       | 319456                  | 412601                   | 436436                  | 319456                  | 436436                  | 375810                  |
|        | d) Other Banking Operations                             | 47187                   | 37716                    | 30041                   | 47187                   | 30041                   | 51603                   |
|        | Sub Total                                               | 2513136                 | 2146151                  | 1901416                 | 2513136                 | 1901416                 | 2680003                 |
|        | e) Unallocated                                          | 268571                  | 319550                   | 249440                  | 268571                  | 249440                  | 240379                  |
|        | Total Capital Employed                                  | 2781707                 | 2465701                  | 2150856                 | 2781707                 | 2150856                 | 2920384                 |

## Note

- Segment Liabilities are distributed in the ratio of their respective Segment Assets.
- As the operations outside India are less than the threshold limit of 10%, secondary segment information not been required to be furnished.
- Figures of the previous period have been re-grouped/reclassified wherever necessary on change in basis of allocation of expenditure.

## SUMMARISED BALANCE SHEET

(₹ in Crore)

| Particulars                                           | SOLO<br>As at<br>March 2012<br>(Audited) | SOLO<br>As at<br>March 2011<br>(Audited) |
|-------------------------------------------------------|------------------------------------------|------------------------------------------|
| <b>Capital And Liabilities</b>                        |                                          |                                          |
| Capital                                               | 339.18                                   | 316.81                                   |
| Reserves and Surplus                                  | 27477.89                                 | 21191.75                                 |
| Deposits                                              | 379588.48                                | 312898.73                                |
| Borrowings                                            | 37264.27                                 | 31589.69                                 |
| Other Liabilities and Provisions                      | 13524.18                                 | 12328.26                                 |
| <b>TOTAL</b>                                          | <b>458194.00</b>                         | <b>378325.24</b>                         |
| <b>Assets</b>                                         |                                          |                                          |
| Cash and Balances with Reserve Bank of India          | 18492.90                                 | 23776.90                                 |
| Balances with bank and Money at call and short notice | 10335.14                                 | 5914.31                                  |
| Investments                                           | 122629.47                                | 95162.35                                 |
| Advances                                              | 293774.75                                | 242106.67                                |
| Fixed Assets                                          | 3168.86                                  | 3105.60                                  |
| Other Assets                                          | 9792.88                                  | 8259.41                                  |
| <b>Total Assets</b>                                   | <b>458194.00</b>                         | <b>378325.24</b>                         |

**NOTES**

1. The above financial results have been reviewed by the Audit Committee of Board and approved by the Board of Directors in their meetings, held on 09.05.2012. The same have been subjected to audit by the Statutory Central Auditors of the bank, in line with the guidelines issued by the Reserve Bank of India and as per the requirement of Listing agreement with Stock Exchanges.
2. The financial results have been prepared following the same accounting policies and practices as those followed in the annual financial statement for the year ended 31<sup>st</sup> March, 2011.
3. The Financial results have been arrived at, after considering provisions for standard assets, non-performing assets, restructured advances, depreciation on investments as per Reserve Bank of India guidelines and gratuity, pension, bonus, leave encashment, tax expenses and other usual and necessary provisions on estimated basis.
4. In accordance with guidelines issued by Reserve Bank of India vide Notification No. DBOD.No.BP.BC.80/21.04.018/2010-11 dated 9<sup>th</sup> February, 2011, an amount of ₹ 166.18 crore has been charged to Profit & Loss account during the current quarter (₹ 664.73 crore for the year) towards the amortization relating to enhancement in Gratuity limit and re-opening of pension option for existing employees. Unamortized liability carried forward ₹1994.19 crores shall be charged proportionately in accordance with the said RBI guidelines.

5. In case of Other Long term employee benefits (such as LFC, accumulating compensating sick leave, Silver Jubilee Award etc.) the transitional liability outstanding for these benefits as on 01.04.2011 was Rs 43.60 crores. The same has been charged to Profit & Loss account during the current Financial Year.
6. During the year bank has allotted 1,58,40,607 equity shares to LIC of India and 65,25,919 equity shares to Govt. of India of Rs 10/- each at a premium of Rs. 993.69 per share as determined by the Board in terms of the Chapter VII of the SEBI Regulations 2009 as amended from time to time (the "SEBI ICDR Regulations") on preferential basis. Consequently the Government share holding as on 31.03.2012 is 56.10% as compared to 58.00% before preferential allotment.
7. The Provisioning Coverage Ratio as at 31<sup>st</sup> Mar.2012 works out to 62.73. %.
8. The Board of Directors have recommended dividend of Rs.22 /- per equity share of Rs. 10 each ( @ 220% of the paid up capital of the bank) for the year.
9. Figures of the previous period have been regrouped / rearranged / re-classified wherever considered necessary, to make them comparable.
10. Detail of Investors complaints for quarter ended 31.03.2012:
 

|                                                     |    |
|-----------------------------------------------------|----|
| (a) Pending at the beginning of the current quarter | 8  |
| (b) Received during the quarter                     | 46 |
| (c) Disposed off during the quarter                 | 53 |
| (d) Pending as on 31.03.2012 (since disposed)       | 1  |

(M Nanda Kumar)  
Chief Manager

(R R Voore)  
Dy. General Manager

(V K Khanna)  
General Manager

(Usha Ananthasubramanian)  
Executive Director

(Rakesh Sethi)  
Executive Director

(K R Kamath)  
Chairman & Managing Director

|                                                                                                                   |                                                                                                                             |                                                                                                                            |
|-------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|
| For V K Verma & Co.<br>Chartered Accountants<br>FRN No. 000386 N<br><br>(Pradcep Verma)<br>Partner (M.No. 088393) | For Mookhorjee Biswas & Pathak<br>Chartered Accountants<br>FRN No. 301138 E<br><br>(A Chatterjee)<br>Partner (M.No. 061551) | For Amit Ray & Co.<br>Chartered Accountants<br>FRN No. 000483 C<br><br>(Basudeb Banerjee)<br>Partner (M.No. 070468)        |
| For Sarda & Pareek<br>Chartered Accountants<br>FRN No. 109262 W<br><br>(Niranjan Joshi)<br>Partner (M.No. 102789) | For Borkar & Muzumdar<br>Chartered Accountants<br>FRN No. 101569 W<br><br>(B M Agarwal)<br>Partner (M.No. 33254)            | For G S Madhava Rao & Co.<br>Chartered Accountants<br>FRN No. 001907 S<br><br>(G Manikya Prasad)<br>Partner (M.No. 020105) |

Place: New Delhi  
Date: 09.05.2012