



# **Presentation on Financial Performance for the Quarter/9M December 2015**



## **Key Business figures- Dec '15**

- \* Global Business increased by 11.2% to Rs. 941468 Cr.**
- \* Global Deposits increased by 13.3% to Rs. 548531 Cr.**
- \* CASA Deposits increased by 14.3% to Rs. 197922 Cr.**
- \* CASA share to Domestic Deposits stood at 40.38%**
- \* Global Net Advances increased by 8.4 % to Rs. 392937 Cr.**
- \* Share of Small Ticket Adv. at 60.3% of Domestic Non Food Credit.**
- \* Operating Profit stood at Rs. 2918 cr. in Q3FY16, grew 6.1% YoY.**
- \* NIM stood at 2.87% during 9M FY 16 and 2.75% during Q3FY16.**



## **PNB – Key Strengths**

- \* Experience of more than 120 years of delivering banking services.**
- \* Strong positioning with Pan India presence of 6692 branches, 8884 ATMs, 8316 BCs and 100 million customers. 64% branches in R/SU locations give us additional advantage.**
- \* Sound NIM with Low Cost Deposits Share around 40.38%.**
- \* Well placed funding and liquidity: low dependence on high cost deposits.**
- \* Orientation of credit growth through Small ticket Advances.**
- \* Robust and agile risk management system: One of the pioneer Bank to get RBI's permission to migrate to Advanced Measurement Approach for calculating Operational Risk Capital Charge on Parallel run Basis.**
- \* Digitalization : After pioneering in IT initiatives, Bank is moving fast towards Digitalization.**

**PNB is ranked 1<sup>st</sup> among PSBs in the overall list of 'Most Respected Companies' by BW Business World Survey 2015; over all ranking being 51<sup>st</sup> .**



***Profitability:***

***Performance of The Bank***

***during Q3 FY 16***



## Profit

(Rs. Cr.)

Sl.	Parameters	Q3 FY 15	Q3 FY 16	Q2 FY 16	Variation (Q3'16 over Q3'15)	
					Amt.	(%)
1	Interest Income	11614	12221	12345	607	5.2
2	Interest Expenses	7381	8101	8023	720	9.8
3	NII (Spread) (1-2)	4233	4120	4322	-113	-2.7
4	Other Income	1291	1671	1357	380	29.4
5	Operating Expenses	2773	2872	2740	99	3.6
6	Contribution (4-5)	-1482	-1202	-1383	280	-18.9
7	Operating Profit (3+6)	2751	2918	2939	167	6.1
8	Provisions	1976	2867	2318	891	45.1
9	Net Profit	775	51	621	-724	-93.4



(Rs. Cr.)

## Provisions

Sl.	Particulars	Q3 FY 15	Q3 FY 16	Q2 FY 16	Variation (Q3'16 over Q3'15)	
					Amt.	(%)
1	Provision towards NPAs (Net of floating provisions)	1723	3767	2031	2044	118.6
2	Standard Advances (incl. Standard Restructured)	135	-392	-43	-527	-390.7
3	Depreciation on Investment	-445	123	-73	568	-127.7
4	Income Tax	508	-909	435	-1417	-278.7
5	Others	55	277	-33	223	409.1
6	Total Provision	1976	2867	2318	891	45.1



## Break-up : Income

(Rs. Cr.)

Sl.	Parameters	Q3 FY 15	Q3 FY 16	Q2 FY 16	Variation (Q3'16 over Q3'15)	
					Amt.	(%)
1	Interest on Advances	8736	8881	9064	146	1.7
2	Interest on Investments	2612	3119	3029	508	19.4
3	Other Interest Income	267	220	253	-47	-17.5
4	Interest Income (1+2+3)	11614	12221	12345	607	5.2
5	Other Income	1291	1671	1357	380	29.4
	of which					
6	Fee Based Income	888	823	784	-65	-7.3
7	Recovery in Written off a/cs	109	519	236	410	377.0
8	Trading Profit	211	233	217	22	10.2
9	Dividend from Liquid MF	77	75	111	-2	-2.4
10	Residual (incl. Derivative inc)	6	21	10	15	229.3
11	Total Income (4+5)	12905	13891	13702	986	7.6



(Rs. Cr.)

## Break-up : Expenditure

Sl.	Parameters	Q3 FY 15	Q3 FY 16	Q2 FY 16	Variation (Q3'16 over Q3'15)	
					Amt.	(%)
1	Intt. Paid on Deposits	6990	7534	7452	544	7.8
2	Intt. Paid on Borrowings	55	35	69	-20	-36.1
3	Others	336	532	502	196	58.4
4	Total Interest Paid (1+2+3)	7381	8101	8023	720	9.8
5	Estab. Expenses	2029	1991	1878	-37	-1.8
	Of Which					
5a	Employee Benefits (AS-15)	853	747	677	-106	-12.5
6	Other Operating Expenses	745	881	863	137	18.3
7	Operating Expenses (5+6)	2773	2872	2740	99	3.6
8	Total Expenses (4+7)	10154	10973	10763	819	8.1





## Cost & Yield Ratios

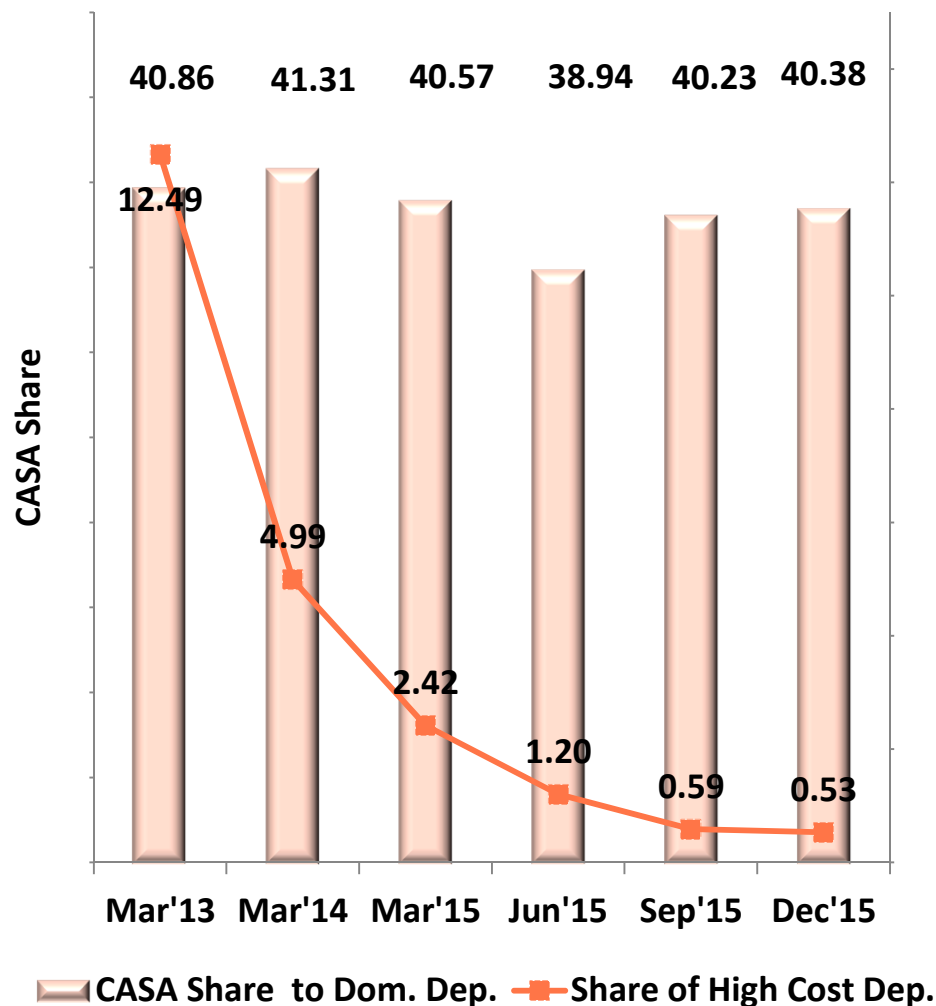
(Annualized)

Sl.	Particulars	Q 3 FY 15	Q 3 FY 16	Q 2 FY 16
1	Cost of Deposit [%]	6.11	5.81	5.95
2	Cost of Fund [%]	5.09	4.90	4.99
3	Yield on Advances [%]	9.86	9.47	9.76
4	Yield on Investment [%]	8.05	7.93	7.96
5	Yield on Fund [%]	8.00	7.39	7.68
6	Net Interest Margin [%]	3.21	2.75	2.97

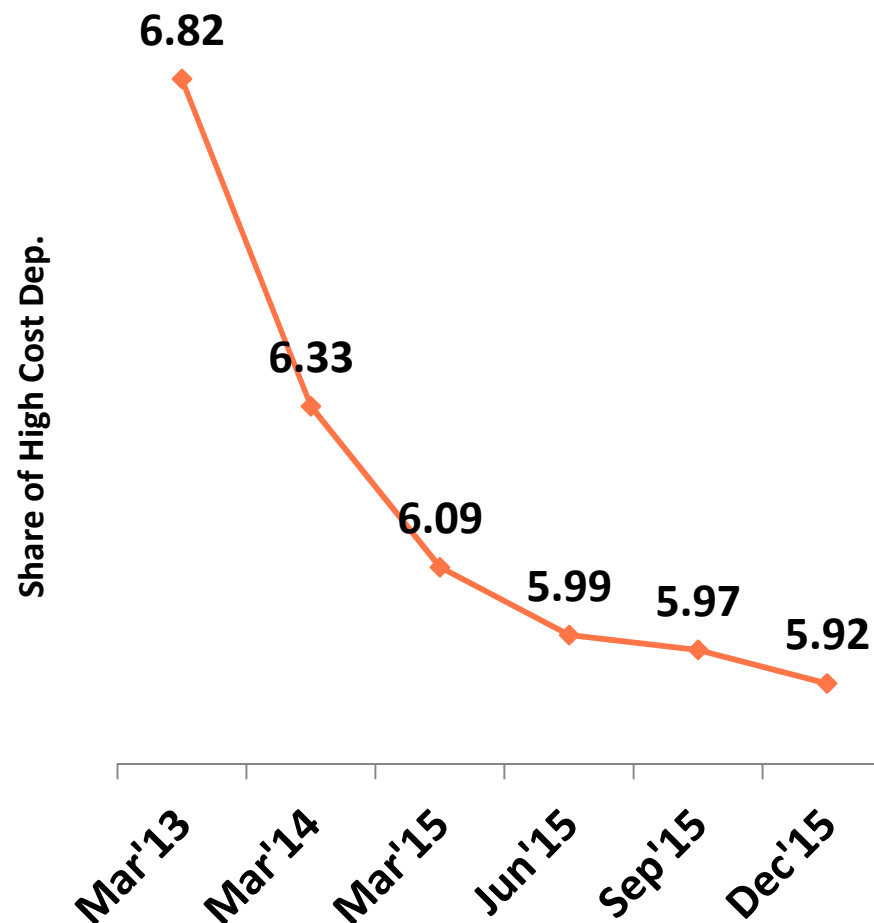


# Reducing Dependence on High Cost Deposits

Share of CASA & High Cost Dep.



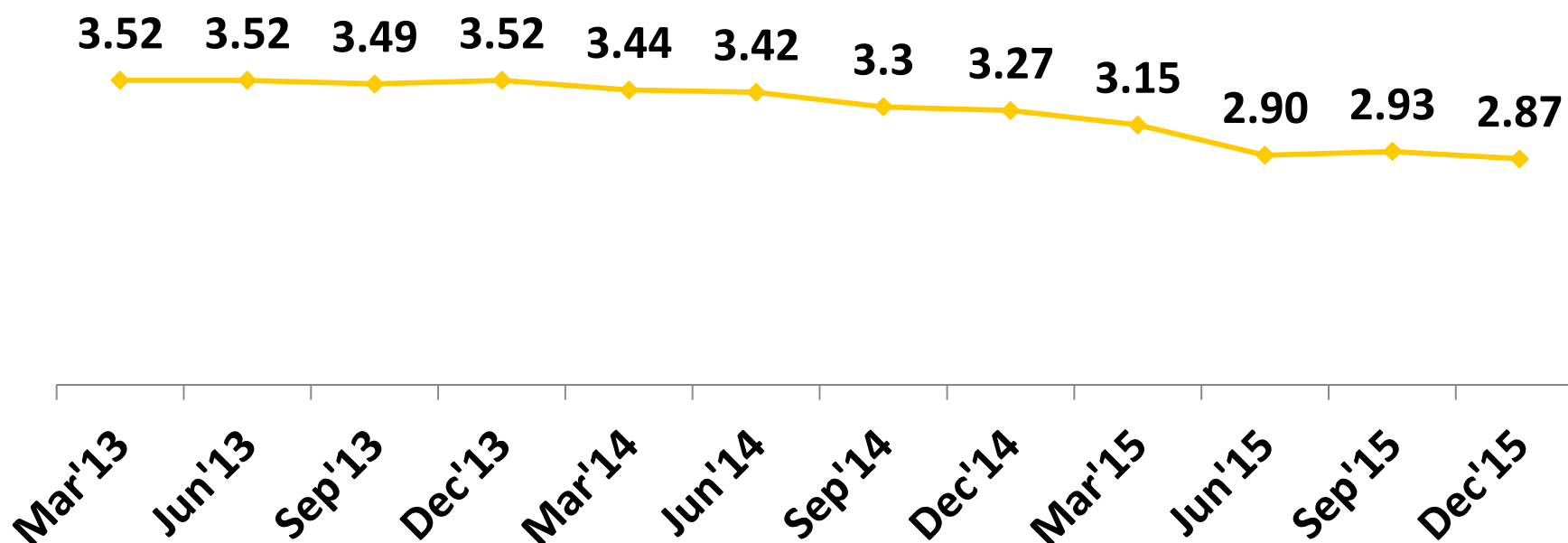
Cost of Deposits





## Net Interest Margin (%)

(Annualized)



	Q2 FY 16	Q3 FY 16	HY 1 FY 16	9M FY 16
Domestic NIM	3.37%	3.13%	3.34%	3.27%



## Profitability Ratios

(Annualized)

Sl.	Particulars	Q 3 FY 15	Q 3 FY 16	Q 2 FY 16
1	Return on Assets [%]	0.53	0.03	0.39
2	Return on Net worth [%]	8.32	0.50	6.09
3	Opt. Profit to AWF [%]	1.90	1.76	1.83
4	Cost to Income Ratio [%]	50.20	49.61	48.26
5	Estb. Exp. To Total Exp. [%]	19.98	18.15	17.44
6	Opt. Exp. To AWF [%]	1.91	1.74	1.70
7	Book Value per Share [Rs]	205.73	207.92	207.65
8	Earnings per share [Rs]	17.11	1.08	13.39



***Profitability:***

***Performance of The Bank***

***during 9M FY 16***



## Profit

(Rs. Cr.)

Sl.	Parameters	9M Dec'14	9M Dec'15	FY Mar'15	Variation (Dec'15 over Dec'14)	
					Amt.	(%)
1	Interest Income	34665	36600	46315	1935	5.6
2	Interest Expenses	21901	24056	29760	2155	9.8
3	NII (Spread) (1-2)	12764	12544	16556	-220	-1.7
4	Other Income	4086	4425	5891	339	8.3
5	Operating Expenses	8098	7980	10492	-117	-1.4
6	Contribution (4-5)	-4012	-3556	-4601	456	-11.4
7	Operating Profit (3+6)	8752	8988	11955	236	2.7
8	Provisions	5997	7596	8893	1599	26.7
9	Net Profit	2755	1393	3062	-1362	-49.4



(Rs. Cr.)

## Provisions

Sl.	Particulars	9M Dec'14	9M Dec'15	FY Mar'15	Variation (Dec'15 over Dec'14)	
					Amt.	(%)
1	Provision towards NPAs (Net of floating provisions)	4698	7089	7979	2391	50.9
2	Standard Adv. Incl. Standard Restructured	167	-366	491	-533	-319.2
3	Depreciation on Investment	-853	425	-567	1278	-149.9
4	Income Tax	1834	127	896	-1707	-93.1
5	Others	151	321	94	170	112.4
6	Total Provision	5997	7596	8893	1599	26.7



## Break-up : Income

(Rs. Cr.)

Sl.	Parameters	9M Dec'14	9M Dec'15	FY Mar'15	Variation (Dec'15 over Dec'14)	
					Amt.	(%)
1	Interest on Advances	26226	26853	34794	627	2.4
2	Interest on Investments	7819	9054	10600	1234	15.8
3	Other Interest Income	620	694	921	74	11.9
4	Interest Income (1+2+3)	34665	36600	46315	1935	5.6
5	Other Income	4086	4425	5891	339	8.3
	of which					
6	Fee Based Income	2635	2550	3485	-85	-3.2
7	Recovery in Written off a/cs	682	972	1017	289	42.4
8	Trading Profit	485	612	1023	127	26.1
9	Dividend from Liquid MF	249	259	334	10	4.0
10	Residual (incl Derivative inc)	34	32	32	-2	-6.4
11	Total Income (4+5)	38750	41025	52206	2275	5.9





(Rs. Cr.)

## Break-up : Expenditure

Sl.	Parameters	9M Dec'14	9M Dec'15	FY Mar'15	Variation (Dec'15 over Dec'14)	
					Amt.	(%)
1	Intt. Paid on Deposits	20460	22354	27621	1894	9.3
2	Intt. Paid on Borrowings	486	199	567	-287	-59.1
3	Others	955	1503	1571	548	57.4
4	Total Interest Paid (1+2+3)	21901	24056	29760	2155	9.8
5	Estab. Expenses	5830	5418	7337	-412	-7.1
	Of Which					
5a	Employee Benefits (AS-15)	2368	1844	3218	-524	-22.1
6	Other Operating Expenses	2267	2562	3155	295	13.0
7	Operating Expenses (5+6)	8098	7980	10492	-117	-1.4
8	Total Expenses (4+7)	29998	32037	40251	2038	6.8



## Cost & Yield Ratios

(Annualized)

Sl.	Particulars	9M Dec'14	9M Dec'15	FY Mar'15
1	Cost of Deposit [%]	6.12	5.92	6.09
2	Cost of Fund [%]	5.11	4.98	5.14
3	Yield on Advances [%]	10.01	9.59	9.88
4	Yield on Investment [%]	8.00	7.94	7.99
5	Yield on Fund [%]	8.09	7.58	8.00
6	Net Interest Margin [%]	3.27	2.87	3.15



## Profitability Ratios

(Annualized)

Sl.	Particulars	9M Dec'14	9M Dec'15	FY Mar'15
1	Return on Assets [%]	0.64	0.29	0.53
2	Return on Net worth [%]	9.86	4.55	8.12
3	Opt. Profit to AWF [%]	2.04	1.86	2.06
4	Cost to Income Ratio [%]	48.06	47.03	46.74
5	Estb. Exp. To Total Exp. [%]	19.43	16.91	18.23
6	Opt. Exp. To AWF [%]	1.89	1.65	1.81
7	Book Value per Share [Rs]	205.73	207.92	203.24
8	Earnings per share [Rs]	20.29	9.82	16.91



***Business:***

***Performance of the Bank***



## Business

(Rs. Cr.)

Sl.	Parameters	Dec'14	Mar'15	Dec'15	Variation (Dec'15 over Dec'14)	
					Amt.	(%)
1	Total Business	846634	881913	941468	94834	11.2
	<i>Out of Which</i>					
	Overseas Business	93975	100785	114267	20292	21.6
	Overseas Business (USD Mio)	14940	16161	17316	2376	15.9
	Share of Overseas Business [%]	11.10%	11.43%	12.14%		
2	Total Deposit	484138	501379	548531	64393	13.3
3	Total Advances	362496	380534	392937	30441	8.4
4	CD Ratio[%]	74.87%	75.90%	71.63%		



## Deposit

(Rs. Cr.)

Sl.	Parameters	Dec'14	Mar'15	Dec'15	Variation (Dec'15 over Dec'14)	
					Amt.	(%)
1	Global Deposit	484138	501379	548531	64393	13.3
2	Overseas Deposit	45201	48350	58437	13236	29.3
	Overseas Deposit (USD Mio)	7171	7736	8833	1662	23.2
3	Domestic Deposit	438937	453029	490095	51157	11.7
1.1	Current Deposit	29674	33581	36462	6788	22.9
1.2	SB Deposit	143463	150200	161460	17997	12.5
	CASA Deposit (1.1+1.2)	173137	183780	197922	24785	14.3
	<i>Share of CASA To Dom. Dep. (%)</i>	39.44%	40.57%	40.38%		
1.3	Term Deposit	311001	317598	350610	39608	12.7
	Differential Rate Dep. Incl. CD	24183	12123	2913	-21270	-88.0
	<i>Share of DRI Dep. to Total %</i>	5.00%	2.42%	0.53%		



## Advances- Sectoral

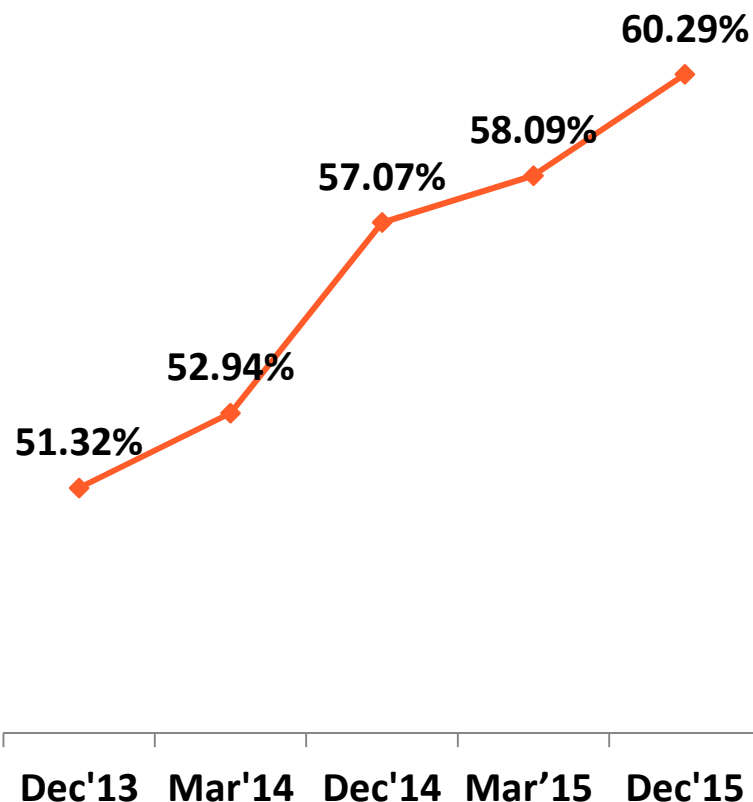
(Rs. Cr.)

Sl.	Parameters	Dec'14	Mar'15	Dec'15	Share % to NFC	Variation Dec'15/ Dec'14	
						Amt.	(%)
1	Global Gross Advances	372086	392422	405210		33124	8.9
2	Overseas Advances	48774	52435	55830		7056	14.5
	Overseas Advances (USD Mio)	7769	8425	8483		714	9.2
3	Domestic Gross Advances	323312	339987	349381		26069	8.1
3a	Food Credit	6970	5846	6875		-95	-1.4
3b	Dom. Non-Food Gr. Adv. [NFC]	316342	334141	342506		26164	8.3
	- of Which [Sl.No.4 to 9]						
4	Agriculture & Allied	53103	60006	60132	17.6%	7029	13.2
5	Industry	142064	146351	159811	46.7%	17747	12.5
5a	MSME Manufacturing	46660	46879	50598	14.8%	3938	8.4
5b	Large Industry	95404	99472	109213	31.9%	13809	14.5
6	Retail Loans	46215	48415	54351	15.9%	8136	17.6
6a	Housing	19759	21544	25061	7.3%	5302	26.8
6b	Car/Vehicle	3923	4089	4572	1.3%	649	16.5
6c	Education	4379	4397	4598	1.3%	219	5.0
6d	Other Retail Loans	18154	18385	20120	5.9%	1966	10.8
7	Commercial Real Estate	8717	9636	10538	3.1%	1821	20.9
8	NBFC	11572	14191	18485	5.4%	6913	59.7
9	Services & Others	54671	55542	39189	11.4%	-15482	-28.3



# Moving through Small Ticket Advances (Rs. Cr.)

## Share of Small Ticket Advances



## Drivers of Small Ticket Advances

Parameters	Dec'14	Mar'15	Dec'15	Variation Dec'15 over Dec'14	
				Amt	%
Agriculture	53103	60006	60132	7029	13.2
MSME	81231	85683	92004	10773	13.3
Retail	46215	48415	54351	8136	17.6
Total Small Ticket	180549	194104	206487	25938	14.4
Domestic Non food Credit	316342	334141	342506	26164	8.3
Share	57.07%	58.09%	60.29%		

Bank is aligning Business strategies with the cyclical movement in the economy and thriving to achieve “Profitable Growth from the Grassroots (Branches)”





## Advances –Industry wise Breakup

(Rs. Cr.)

Sl.	Major Industry	Dec'14		Mar'15		Dec '15		Variation Dec'15/Dec'14	
		Amt.	Share % to NFC	Amt.	Share % to NFC	Amt.	Share % to NFC	Amt.	(%)
1	Food Processing	10426	3.3	11789	3.5	12714	3.7	2288	21.9
2	Textiles	10327	3.3	10546	3.2	11749	3.4	1422	13.8
3	Chemical & Chemical Products	5590	1.8	5734	1.7	6835	2.0	1245	22.3
4	Cement & Cement Products	1911	0.6	2101	0.6	2333	0.7	422	22.1
5	Basic Metal & Metal Products	23487	7.4	23652	7.1	27839	8.1	4352	18.5
5a	-Iron & Steel	21308	6.7	21445	6.4	25494	7.4	4186	19.6
6	Paper & paper products	1370	0.4	1432	0.4	1607	0.5	237	17.3
7	Petroleum	1243	0.4	1267	0.4	1503	0.4	260	20.9
8	All Engineering Products	4517	1.4	4405	1.3	4832	1.4	315	7.0
9	Vehicles & Vehicle parts	850	0.3	789	0.2	862	0.3	12	1.5
10	Construction	3457	1.1	3558	1.1	3986	1.2	529	15.3
11	Infrastructure	56126	17.7	58184	17.4	61764	18.0	5639	10.0
11a	-Power	33592	10.6	34620	10.4	37443	10.9	3851	11.5
11b	-Tele-Communication	6398	2.0	5676	1.7	4959	1.4	-1439	-22.5
11c	- Roads & Ports	10021	3.2	10459	3.1	12132	3.5	2112	21.1
11d	- Others	6115	1.9	7429	2.2	7230	2.1	1115	18.2
12	Residual	22759	7.2	22895	6.9	23787	6.9	1027	4.5
13	Industry	142064	44.9	146351	43.8	159811	46.7	17747	12.5



## Investment

(Rs. Cr.)

Sl.	Particulars	Dec'14	Mar'15	Dec'15
<b>A</b>	<b>Gross Domestic Investment</b>	<b>139943</b>	<b>149266</b>	<b>162532</b>
<b>1</b>	<b>Total SLR</b>	<b>113450</b>	<b>123133</b>	<b>128561</b>
<b>2</b>	<b>Total Non SLR</b>	<b>26493</b>	<b>26133</b>	<b>33971</b>
<b>3</b>	<b>Held To Maturity (HTM)</b>	<b>98547</b>	<b>106969</b>	<b>104103</b>
<b>4</b>	<b>Available For Sale (AFS)</b>	<b>39037</b>	<b>39116</b>	<b>58211</b>
<b>5</b>	<b>Held For trading (HFT)</b>	<b>2359</b>	<b>3181</b>	<b>218</b>
<b>6</b>	<b>Duration (AFS)</b>	<b>4.04</b>	<b>4.97</b>	<b>4.31</b>
<b>7</b>	<b>Modified Duration (AFS)</b>	<b>3.82</b>	<b>4.73</b>	<b>4.10</b>
<b>8</b>	<b>Duration Total Portfolio</b>	<b>4.78</b>	<b>5.09</b>	<b>4.79</b>
<b>9</b>	<b>Modified Duration Total Portfolio</b>	<b>4.58</b>	<b>4.89</b>	<b>4.59</b>
<b>10</b>	<b>Net demand &amp; time Liabilities</b>	<b>434885</b>	<b>455134</b>	<b>480521</b>
<b>11</b>	<b>SLR (%)</b>	<b>26.93</b>	<b>27.19</b>	<b>26.75</b>
<b>11a</b>	<b>SLR HTM to Total SLR (%)</b>	<b>84.93</b>	<b>84.97</b>	<b>79.07</b>
<b>12</b>	<b>HTM To Gross Investment (%)</b>	<b>70.42</b>	<b>71.66</b>	<b>64.05</b>
<b>B</b>	<b>Investment by overseas branches</b>	<b>1251</b>	<b>2620</b>	<b>3607</b>
<b>C</b>	<b>Total Gross Investment (A+B)</b>	<b>141194</b>	<b>151886</b>	<b>166139</b>



## **Domestic Treasury Highlights**

- ✓ **Total size of Bank's Domestic Investment Book as on 31<sup>st</sup> Dec '15 stood at Rs.162532 cr.**
- ✓ **Yield on Investment stood at 7.93% during Q3 FY 16.**
- ✓ **As on 31<sup>st</sup> Dec '15, the share of SLR Securities in Total Investment was 79.10 %.**
- ✓ **The Bank had 64% of total domestic in HTM and 36% in AFS as on Dec 2015.**
- ✓ **The per cent of SLR to NDTL as on Dec 2015 was at 26.75 %.**
- ✓ **As on 31<sup>st</sup> Dec, 2015, the modified duration of AFS investments was 4.10.**
- ✓ **Trading Profit stood at Rs. 612 crore in Q3, FY16 and recorded impressive yoy growth of 26.1% on yoy basis.**



## Break up of Gross Credit as per Asset Class (Rs. Cr.)

Financial Year	Standard Adv. (Excl. Std. Restructured)	Restructured Standard (O/S)	*NPA	Gross Advances
1	2 (5-4-3)	3	4	5
FY 2012-13	288362	13415	13466	315243
FY 2013-14	321329	19437	18880	359646
FY 2014-15	332643	34084	25695	392422
Dec'15 (9M)	335868	35004	34338	405210

Standard Restructured (as on 31.12.15)	CDR	SME	NON CDR	Total
Amount O/S	12462	946	21596	35004

### Restructured Accounts (01.04.2015 to 31.12.2015)

	CDR	SME	Non CDR	Total	Diminution in Fair Value
Standard Adv.	38	240	643	920	31
NPA	0	33	27	60	6
Total	38	272	669	980	37



## Sector/Industry wise O/S Restructured Accounts-Dec'15 (Rs. Cr.)

Sector wise Restructuring (Standard)			
Sl.	Sector	O/S Amt	%age Share
A	Agriculture	254	0.7
B	Housing	0	0.0
C	Real Estate	44	0.1
D	Industry	32730	93.5
E	Others	1975	5.6
	Total	35004	100.0

Restructuring (Standard): Major Industries			
Sl.	Sector	O/S Amt	%age Share
1	Iron & Steel	5979	17.1
2	Infrastructure	15792	45.1
Out of which			
	Power	12976	37.1
	SEBs	8136	23.2
	Telecom	260	0.7
3	Chemical/Fertiliser/Drugs	2181	6.2
4	Sugar	1377	3.9
5	Textiles	1125	3.2
6	Manufacturing	1009	2.9
7	Cement	545	1.6
8	Hotel	497	1.4
9	Education	363	1.0
10	Drilling	196	0.6



## Non-Performing Assets

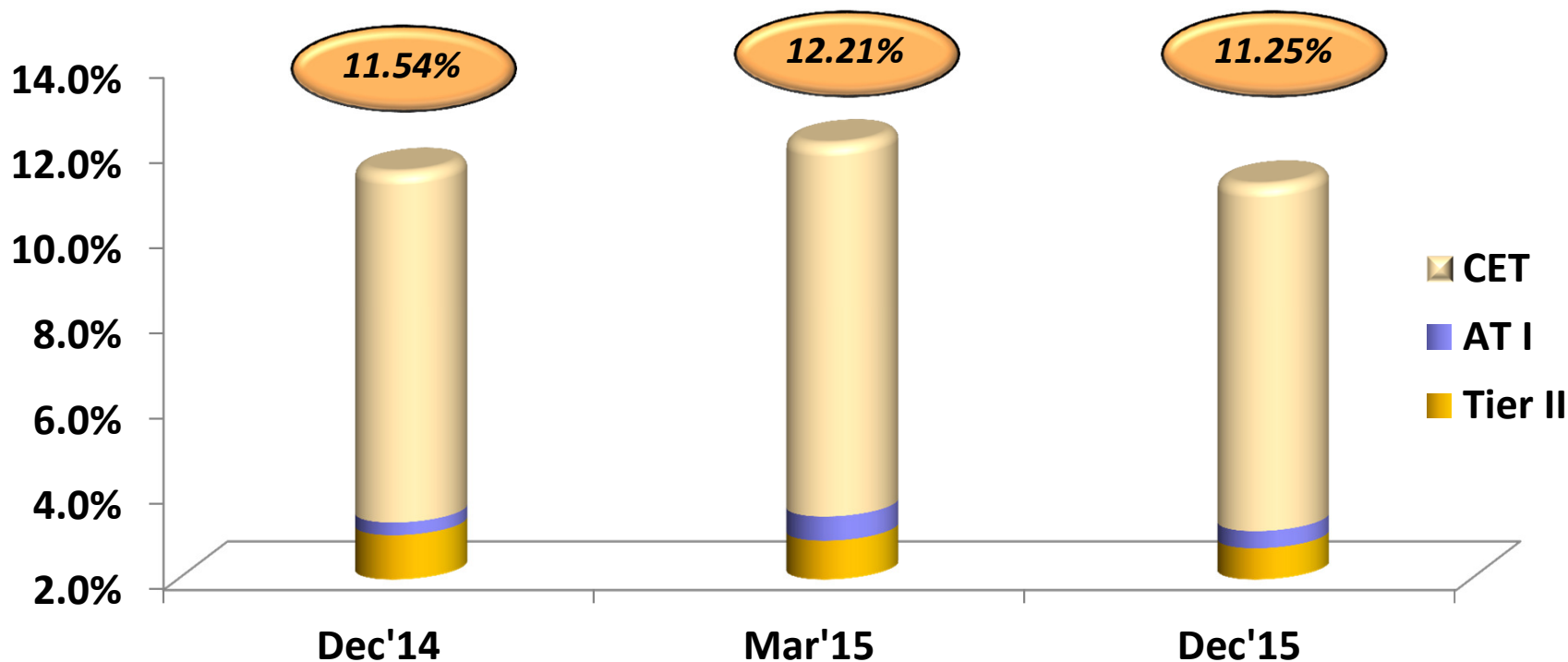
(Rs. Cr.)

Sl.	Parameters	Dec'14	Mar'15	Dec'15
1	NPA as at the beginning of Yr.	18880	18880	25695
2	Cash Recovery	2234	2925	3357
3	Up-gradation	830	1000	1630
4	Write Off	4754	5920	5076
5	Total Reduction (2+3+4)	7818	9845	10064
6	Fresh Addition	11149	16660	18707
	<i>-Fresh slippages</i>	10327	15692	17655
	<i>-Debits in existing NPA A/cs</i>	822	968	1052
7	Gross NPAs end period	22211	25695	34338
8	Eligible Deductions incl. Provisions	8424	10298	11355
9	Net NPAs	13788	15396	22983
10	Recovery in written-off debt A/Cs	682	1017	972

Particulars	Dec'14	Mar'15	Dec'15
Gross NPA%	5.97%	6.55%	8.47%
Net NPA%	3.82%	4.06%	5.86%
NPA Coverage Ratio	57.27%	58.21%	53.85%



## Capital Adequacy (Basel III)

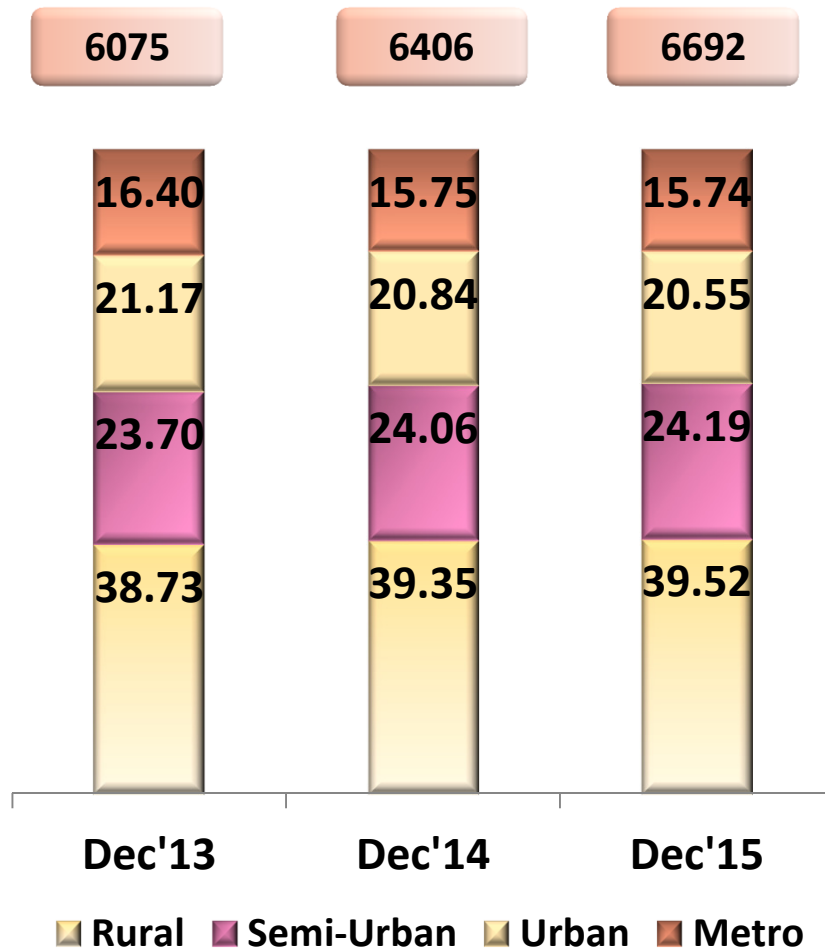


	Dec'14	Mar'15	Dec'15
Tier I	8.50%	9.30%	8.52%
CET	8.22%	8.74%	8.12%
AT I	0.30%	0.56%	0.40%
Tier II	3.04%	2.91%	2.73%
CRAR	11.54%	12.21%	11.25%



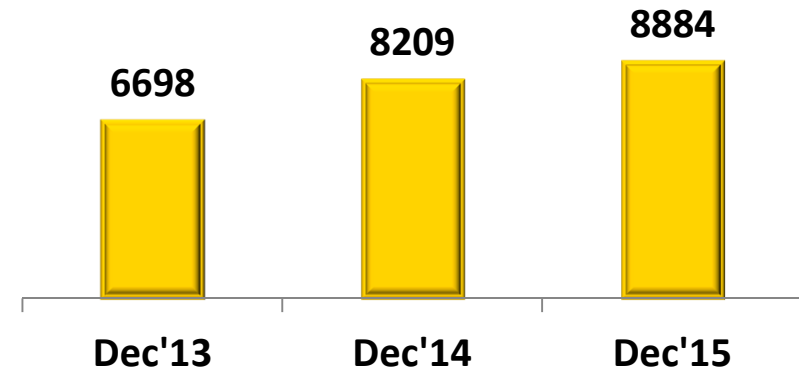
## Capacity Building – Expanding Network

### Domestic Branches

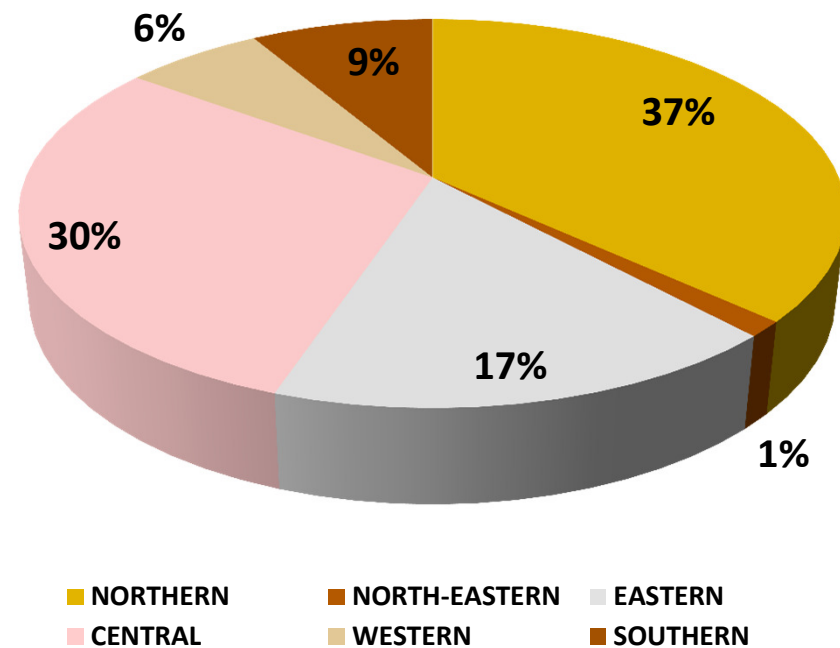


Number of BCs as on 31.12.15 : 8316

### ATMs



### Geographical Distribution of Branches







## Global Network

- Bank has overseas presence in 9 countries. We have 4 overseas branches (2) in Hong Kong, (1) in Dubai and (1) offshore banking unit at Mumbai. We have 2 subsidiaries viz. UK (Punjab National Bank International Ltd) with 7 branches & Druk PNB Bank Ltd Bhutan with 6 branches and one Associate at JSC SB PNB Kazakhstan with 4 branches.
- Besides these we have 4 Representative Offices at Dubai-UAE, Sydney-Australia, Shanghai-China and Dhaka- Bangladesh.
- Bank is having Joint Venture with Everest Bank Ltd. Kathmandu Nepal, (EBL) with 61 branches. Under a Technical Services Agreement, our bank also provides Managerial Support to EBL. Bank has a Rupee Drawing Arrangement for facilitating inward remittances from Nepal and a INREMIT scheme for remittances from India to Nepal. EBL has a representative office in Delhi and branches can contact them for any business query.



## International Forays-Highlights

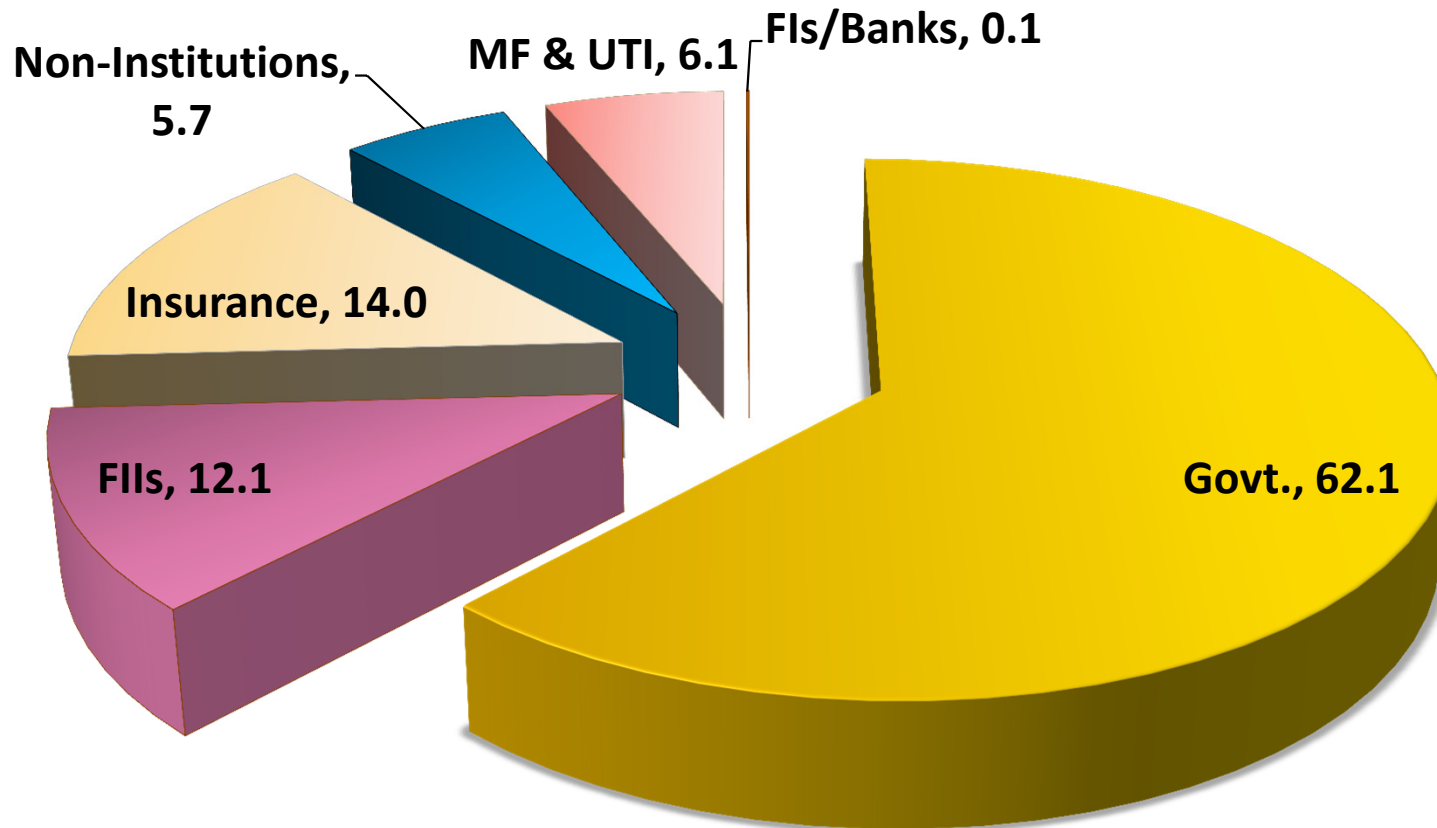
(USD MIO)

Overseas Business as on 31.12.2015			
Branches	Deposit	Advances	Business
Hong Kong	5704	4036	9741
Dubai	3064	4374	7438
OBU	65	73	138
TOTAL	8833	8483	17316
TOTAL – INR Crore	58437	55830	114267



## Shareholding Pattern (%)

(31<sup>st</sup> Dec'15)





## Financial Inclusion as a Business Driver

Sl	Particulars (No. in Lakhs)	Dec' 14	Dec' 15
1	Accounts opened under PMJDY	58	123
2	-Amt. mobilized under PMJDY (in cr.)	776.4	1324.2
3	-No. of Rupay Card Issued	40	100
4	- A/cs where OD facility is sanctioned under PMJDY	nil	1.35
5	A/c s where General Credit cards issued	2.18	2.56
6	Credit provided in various credit based projects - KCC	22.6	23.6
7	Progress under Aadhaar Seeding in PMJDY A/Cs	19.85	57.26

(No. in Lakhs)

Social Security Schemes-	Enrolments
Pradhan Mantri Jivan Jyoti Bima Yojana	12.47
Pradhan Mantri Suraksha Bima Yojana	52.14
Atal Pension Yojna	1.49
<b>Total</b>	<b>66.1</b>

Amount mobilized in BSBDA as on 31.12.15 is Rs. 2828 cr.

Transaction through BCs	Dec'14	Dec'15
No of BCs (Number)	5948	8316
No of Transactions (In Lakh)	23	186
Business mobilized (In cr.)	342	1293



## Digitalization Initiatives

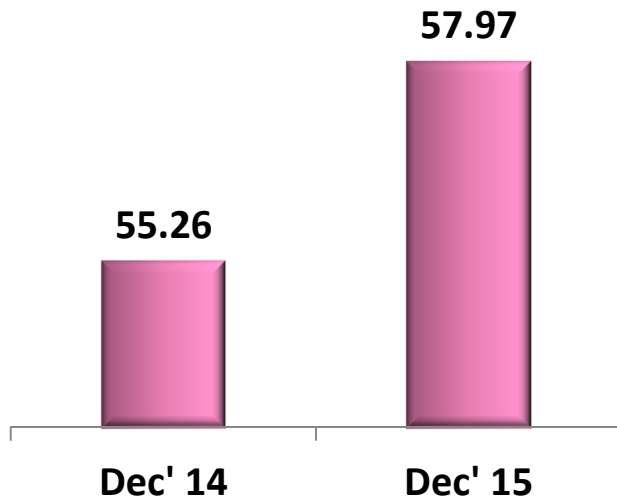
- New 'PNB Digital Village' concept to align with Govt. initiative of Digitising India.
- Mobile App based Banking - '*PNB Mobiease*' and '*ATMAssist*', - for a complete SMS Banking solution and ATM related queries, respectively.
- Online Opening of PPF, RD & Saving A/cs introduced in Internet Banking(IFS).
- Applying for OD in PMJDY A/Cs, Digital Certificate Authentication, E- Interest Certificate introduced in IFS.
- New 'Online Locker Booking' facility throughout the country.
- 'PIN @ last' for enhance ATM security.
- Green PIN Model ' adopted for setting duplicate PIN for Debit Card.
- 'Bulk note acceptor cum ATM' a highly efficient multifunction kiosk, launched .
- Tab Banking, PNB Wallet, innovative cards like Image card and other new digital initiative in offering.
- Focus on expanding base of off-site and on-site e-lobbies with 24\*7 services, provided through 5 machines i.e. ATM, CDM, Cheque deposit machine, PUM and PC with IFS.
- As per Infosys, we are 1<sup>st</sup> Bank globally to implement Finacle Payment Enterprise Payments for its domestic set up.
- PNB is the first in implementation of Sparc Super Cluster (M6-32) server in India (across all sectors) to cater Bank's requirement.

**Striving for Digitalization of operations for better customer experience.**

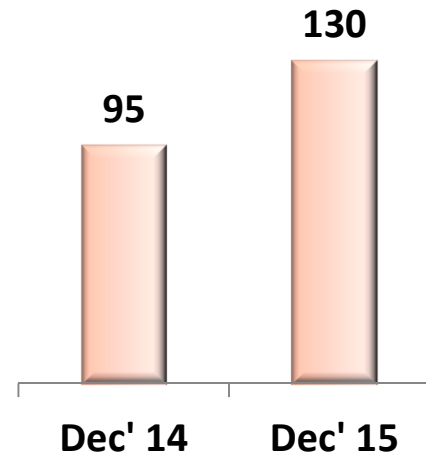


## Leveraging of Digital platform - (Transactions in lakh)

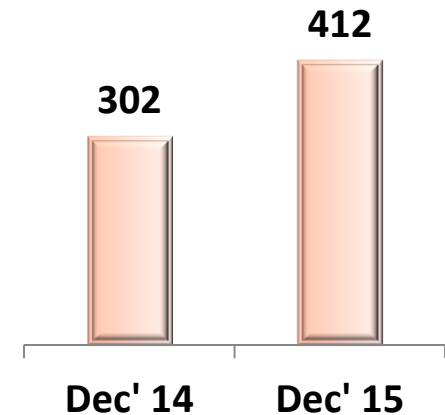
% of business through  
Electronic Transactions



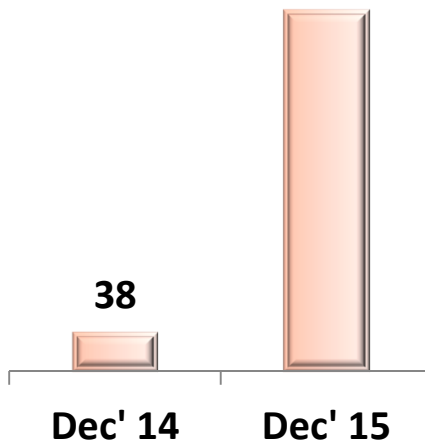
INTERNET BANKING



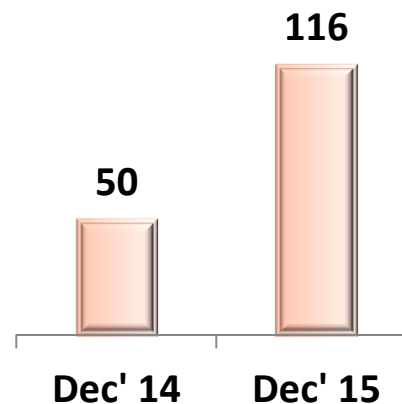
Debit Card Base



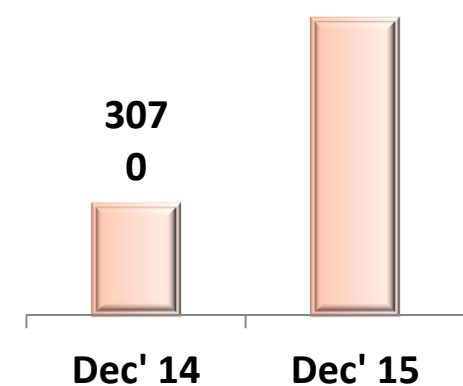
Dec' 14 Dec' 15  
ECOM 348



MOBILE BANKING



ATM 351  
8



BANK'S PRESENCE IN SOCIAL MEDIA LIKE TWITTER, LINKIDEN ENSURED FOR BETTER CUSTOMER SERVICE.



## **Strategies Going Forward : PNB Indradhanush**

**MOVING TOWARDS DIGITAL BANKING:** Leveraging technology & multiple channels of delivery to ensure excellent customer experience

**IMPROVE ASSET QUALITY AND RISK MANAGEMENT:** Thrust on Credit through better due diligence and Post Sanction follow-up

**IMPROVE CD RATIO:** Moving through small ticket advances and better rated corporate accounts

**IMPROVE CASA:** Improving distribution reach through value added offerings

**IMPROVE CUSTOMER SERVICES :** Through marketing culture

**PEOPLE DEVELOPMENT:** Bridging resource gaps through skill development

**INCREASE INCOME & CONTROL EXPENDITURE:** Shedding high cost deposits and cost rationalization



## Awards & Accolades

In recognition of Bank's effort in the multifarious areas, it has been bestowed with various awards in different categories as under:

Award	Organisation
ABP News Brand Excellence Awards 2015 under Banking Financial Services and Insurance Category	CMO Asia with World Marketing Congress
Best Bank Award for PMJDY ( Large Bank)- Winner	CIMSME- Banking Excellence Awards 2015
Inspiring Work Place Awards 2015 under the category Best HR and Talent Management Practices	Banking Frontiers
Agriculture Leadership Award 2015	Agriculture Today Group
FICCI CSR Awards 2014	FICCI
Social Banking Excellence Awards 2015 under Rural banking Category (Large Bank)-Runners Up	ASSOCHAM
Best Bank for CSR and Business Responsibility Award (Large Bank)-Runners Up	CIMSME- Banking Excellence Awards 2016
Best MSME Bank ( Large Bank)-Runners Up	CIMSME- Banking Excellence Awards 2017
3 <sup>rd</sup> among Nationalised Banks; performance improved by 4 Notches	BT KPMG
One of the Top 50 Most valuable Brand in India at 22 <sup>nd</sup> position with the brand value rising by 61% in 2015.	Brandz



