

Performance Highlights for Q2 FY 15

- ✿ GLOBAL DEPOSITS CROSS Rs 4.74 LAC CRORE
- ✿ CORE DEPOSITS ABOVE RS 4.11 LAC CRORE
- ✿ CASA DEPOSITS AT RS 1.72 LAC CRORE.
- ✿ GLOBAL GROSS ADVANCES AT Rs 3.67 LAC CRORE
- ✿ CASA RATIO IN DOMESTIC DEPOSITS IS AT 39.9%
- ✿ NET INTEREST MARGIN (NIM) AT 3.18%
- ✿ BOOK VALUE PER SHARE INCREASES TO RS 1007.13 (Rs 991.33 Q1-FY15).

(in lac Crore)

Total Assets	:	Rs. 5.66	↑	14.5%
Deposits	:	Rs. 4.74	↑	16.7%
CASA Deposits	:	Rs. 1.72	↑	9.7%
Saving Deposit	:	Rs. 1.42	↑	9.1%
Book Value per share (Rs.)	:	Rs. 1007.13		

Profit

- Operating Profit for Q2FY15 at Rs. 2876 crore.
- Operating Profit of the Bank during the H1FY15 increased by 8.9% to reach Rs. 6001 crore from Rs.5509 crore as at H1FY14.
- Net Profit of the Bank during Q2FY15 amounted to Rs 575 crore.
- Net Profit for Half year ended Sep'14 (H1FY15) amounted to Rs 1980 crore.

Business

- Total Business of the Bank rose to Rs. 830604 crore in Sept 14 as compared to Rs. 719666 crore in Sep'13, showing a YoY growth of 15.4%.
- Deposits as at the end of Sep'14 amounted to Rs.473511 crore as compared to Rs. 405699 crore in Sep'13.
- CASA deposits increased from Rs. 156382 crore in Sep'13 to Rs.171576 crore in Sep'14 recording a growth of 9.7%.
 - CASA share in Domestic Deposit stood at 39.9%
 - Bank continued to maintain its strong Savings deposit base by registering YoY growth of 9.1% to reach Rs.142079 crore.
- Net Advances of the Bank at Rs.357093 crore at the end of Sep'14 grew by 13.7% (YoY) from Rs. 313967 crore at the end of Sep'13.

Income

- Total income during Q2FY15 rose by 11.9% to Rs.13020 crore. Interest Income reached Rs.11462 crore. Total income during H1 FY'15 increased to Rs.25846 crore.
- Net interest income during H1FY15 improved by 7.7 % from Rs. 7923 crore in Sep'13 to Rs.8531 crore in Sep'14.
- Non-Interest Income in Q2FY15 was at Rs.1558 crore. During H1FY15, Non Interest Income improved by 24.7% to Rs 2795 crore. Core Non-Interest Income in H1FY15 was Rs1747 crore.

Important Ratios

- Gross NPA ratio stood at 5.65% as at Sep'14 whereas Net NPA ratio was 3.26%.
- Provision Coverage Ratio is at 59.10% as at Sep'14.
- Net Interest Margin (NIM) is at 3.18% for the quarter ended Sep'14 and 3.30% for H1 FY'15.
- Cost of Deposit stood at 6.14% in Q2FY15.
- Yield on Advances worked out to 9.90% for Q2FY15.
- Return on Equity stood at 6.31% in the Q2 FY'15.
- Earnings per Share (annualized) were at Rs.63.56 for the Q2 FY'15 (H1 ended Sep'14: Rs.109.40).
- Book Value per Share improved to Rs.1007.13 in Sep'14 (Rs.936.06 in Sep'13).

Delivery Channels

- Bank's Domestic branch network stands at 6351.
- Number of ATMs installed by the bank is at 7954 with 271.16 lakh ATM Card holders
- More than 27 lac Internet Banking users and 291 lac customers availing SMS Alert facility.

Retail Credit

- Retail loans outstanding grew by 18.23% on Y-o-Y basis to cross Rs 40976 crore at end Sep'14.
 - Housing loans portfolio grows by 20.36% to reach Rs 18454 crore
 - Good y-o-y growth in Car/Vehicle loans (29.33%).
 - Gold loan portfolio rose by 9.91 % to Rs.1339 crore.
 - 80 Retail Asset branches are exclusively disbursing Retail loans.

International Forays

- Bank has established overseas footprints via 5 Overseas Branches, 3 overseas Subsidiaries, 1 Joint Venture and 4 Rep Offices.
- Bank has got permission from RBI for opening of a representative office in Yangon (Myanmar) and Dhaka (Bangladesh).

CSR & Empowerment Initiatives

- 10 Farmer Training Centers (FTCs) are working under aegis of PNB Farmers Welfare trust. These are located in rural areas and provide free of cost training on Agriculture and allied activities and also for Computers, Cutting and Tailoring, Embroidery and entrepreneurship development. These FTCs have imparted training to 54028 farmers and youths by conducting 1781 training programs during year 2014-15 up to Aug 2014.
- Under the aegis of PNB Centenary Rural Development Trust 9720 persons including 6197 women trained at 51 PNB Rural Self Employment Training Institutes (PNBRSETIs) upto Aug 2014.

Priority Sector

- PS Advances grew by 22.16% to Rs 119615 crore.
 - Outstanding Agricultural advances were at Rs. 50492 crore as at Sep'14.
 - Issued 51.25 lakh Kisan Credit Cards till Sept. 30, 2014.

MSME

- Credit to MSME sector grew by 23.53% to Rs. 79019 crore as at end Sept'14.
 - Credit to Micro Enterprises recorded a growth of 24.77% to Rs 25282 crore as on 30.09.2014.
 - Credit to Micro & Small Enterprises recorded a growth of 18.37% to Rs 62655 crore as on 30.09.2014.
- 94 Specialized MSME branches & 250 SME focus branches.
 - ❖ Bank is providing 20% concession in processing / upfront fee for credit requirements upto Rs 50 Lac if application is received online.

Financial Inclusion

- Bank has 2495 rural branches.
- Under **Pradhan Mantri Jan Dhan Yojna**
 - 30 lacs accounts have been opened and 10 lac RuPay cards issued
 - In 38970 villages 8408 SSAs mapped.
 - 8177 SSAs covered.
 - House hold survey completed in 6488 SSAs / Wards.
- Cumulatively bank has opened 129 lac No frill / BSBDA accounts.
- 2.12 lac General Credit Cards issued upto 30.09.2014.
- Under UIDAI based projects, accounts of 27.79 lac customers have been seeded with Aadhar and mapped with NPCI Server.
- Based on Aadhar, the 40.44 lakhs direct benefit payments amounting to Rs 328.15 crore. routed through NACH platform of NPCI.

New Delhi

21st October, 2014