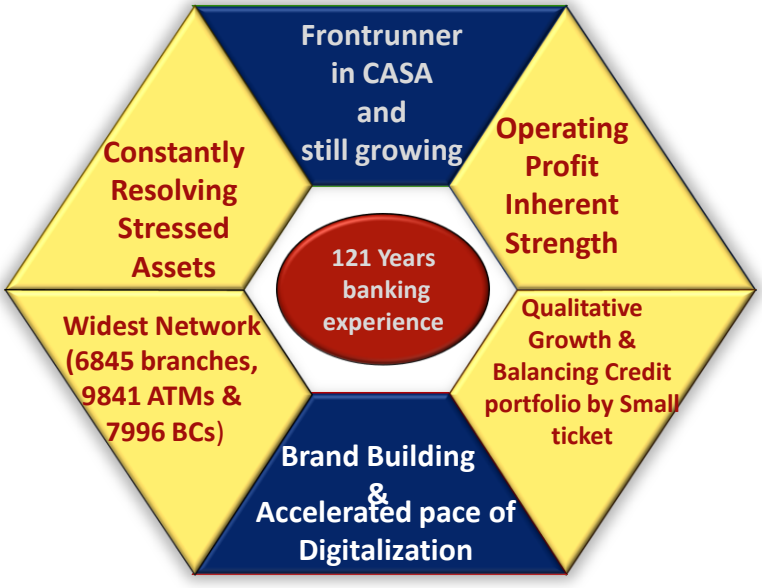
FINANCIAL RESULTS
H1/Q2 FY'17



PNB- Key Strengths



HIGHLIGHTS

- Increase in Business
- Sustained CASA growth with High Savings Fund Deposits
- Resolution of Stressed Assets and decline in NPAs
- Improving and Sustained Operating Profit
- Improved Investors' Ratios

Contents

- *Business*
- *Investment*
- *Profitability*
- *Capital*
- *Asset Quality*
- *Digital & Financial Inclusion*
- *Network*

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Profitability

Capital

Asset Quality

Digital & Financial Inclusion

Network

Business Performance–various component

(Terminal level)

(Rs. Cr.)

Sl.	Parameters	Sep'15	Mar'16	Sep'16	Sep'16/Sep'15	
					Amt.	(%)
1	Global Business	920882	965377	968615	47733	5.2
	Domestic Business	809127	853254	853954	44827	5.5
	Overseas Business	111755	112123	114661	2906	2.6
	Share of Overseas Business	12.14%	11.61%	11.84%		
2	Global Deposits	539924	553051	574884	34960	6.5
3	Gross Advances	392110	432775	414206	22096	5.6
4	Net Advances	380958	412326	393731	12773	3.4
5	CD Ratio [4/2]	70.56%	74.55%	68.49%		
6	CASA Deposits	194546	205583	216224	21678	11.1
7	Savings Deposits	157683	169426	180147	22464	14.2

Business Performance–various component

(Average basis)

(Rs. Cr.)

Sl.	Parameters	Sep'15 (Apr'15 to Sep'15)	Mar'16 (Apr'15 to Mar'16)	Sep'16 (Apr'16 to Sep'16)	Sep'16/Sep'15	
					Amt.	(%)
1	Global Business	857315	876676	916804	59489	6.9
	Domestic Business	754803	772672	807062	52259	6.9
	Overseas Business	102512	104004	109742	7230	7.1
	Share of Overseas Business	11.96%	11.86%	11.97%		
2	Global Deposits	496752	509869	539739	42986	8.7
3	Gross Advances	372188	378477	397523	25335	6.8
4	Net Advances	360562	366807	377065	16503	4.6
5	CD Ratio [4/2]	72.58%	71.94%	69.86%		
6	CASA Deposits	167299	173032	190988	23689	14.2
7	Savings Deposits	146750	151298	168326	21576	14.7

Approach for Deposit Growth

- CASA share in incremental Deposit improved to 62% in Sep'16
- CASA Share one among the highest
- Frontrunner in growth of Savings Deposits
- Least dependence on high cost deposits
- Rural & Social Infra spend by Govt. of India is supporting business of large number of Rural & Semi Urban Branches

Business Performance -Deposits

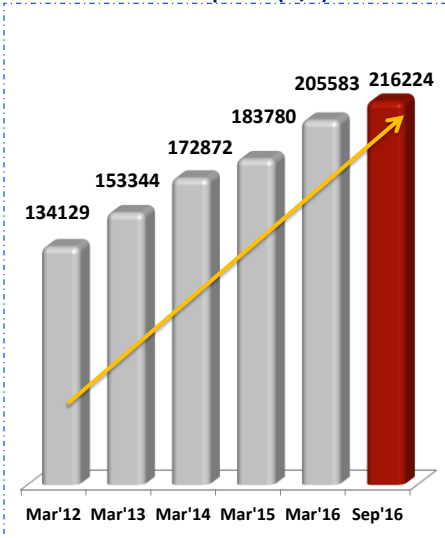
(Rs. Cr.)

Sl.	Parameters	Sep'15	Mar'16	Sep'16	Sep'16/Sep'15	
					Amt.	(%)
1	Global Deposits	539924	553051	574884	34960	6.5
2	Domestic Deposits	483611	493855	513544	29933	6.2
3	Overseas Deposits	56313	59196	61340	5027	8.9
4	CASA Deposits	194546	205583	216224	21678	11.1
5	Current Deposits	36863	36157	36077	-786	-2.1
6	SB Deposits	157683	169426	180147	22464	14.2
	Share of CASA To Dom. Dep. (%)	40.23%	41.63%	42.10%		
7	Term Deposit	345378	347468	358660	13282	3.8
8	Differential Rate Dep. Incl. CD	3167	1354	403	-2764	-87.3
	Share of DRI Dep. to Total %	*0.59%*	*0.24%*	*0.07%*		

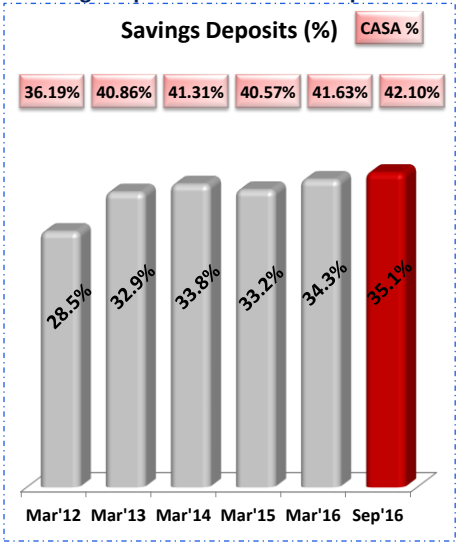
Consistent frontrunner in CASA

(Rs. Cr.)

CASA Deposits (O/S)

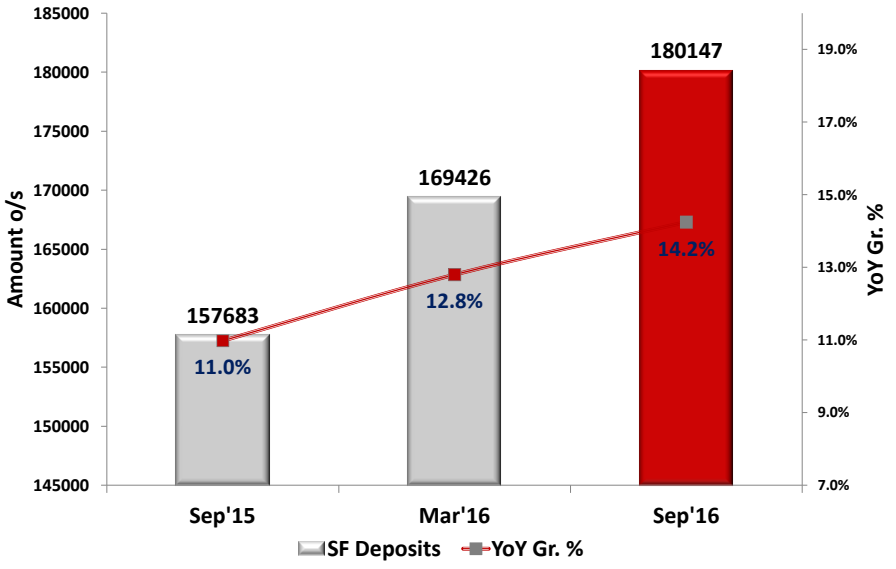


Savings Deposits to Domestic Deposits %



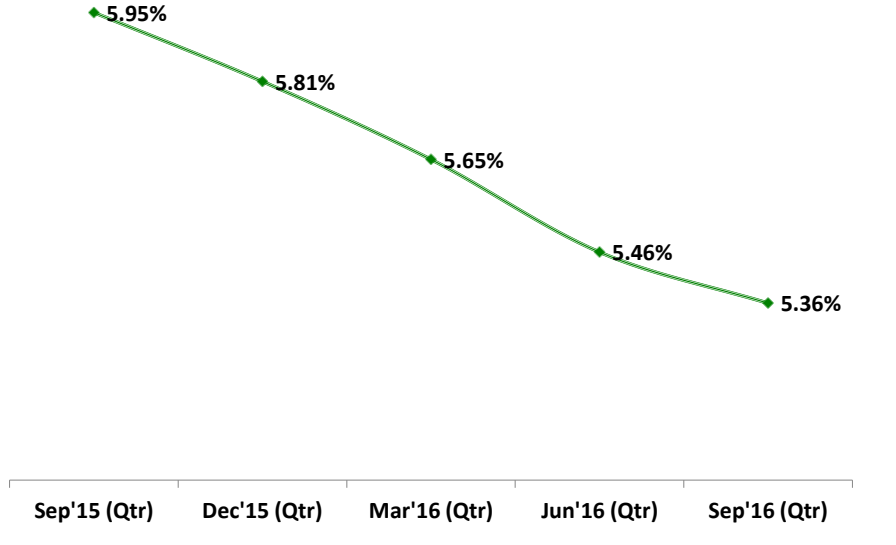
Leveraging Large Branch Network for growth of CASA

Consistently growing SA (Savings Deposit) (Rs. Cr.)



11

Declining Cost of Deposits



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Approach for Credit Growth

- Aligned Business Strategy with Business Cycles in the economy
- Maintained growth in Small Ticket Loans despite higher depletion rate
- Leveraging Rural & Semi-urban network to give boost to Rural Business
- Increasing credit under Investment Grade
- De-risking Credit portfolio & De-leveraging in large corporate accounts

Advances - Sectoral Classification

(Rs. Cr.)

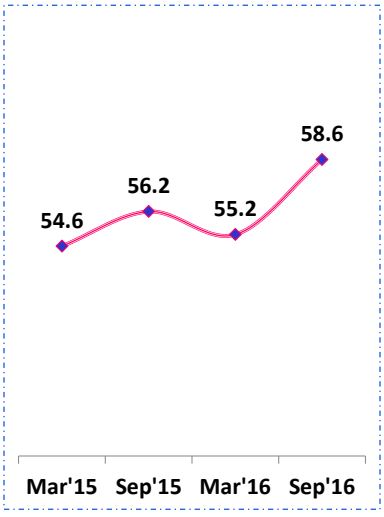
Sl.	Parameters	Sep'15	Mar'16	Sep'16	% Share	YoY Variation	
						Amt.	(%)
1	Global Gross Advances	392110	432775	414206	100.0%	22096	5.6
2	Overseas Advances	55443	52926	53322	12.9%	-2121	-3.8
3	Domestic Gross Advances	336667	379849	360884	87.1%	24217	7.2
3a	Large Industries	116016	117749	112332	27.1%	-3684	-3.2
3b	Agriculture & Allied	60191	64155	63511	15.3%	3320	5.5
3c	MSME	78673	87588	86554	20.9%	7881	10.0
3d	Retail Loans	50413	57801	61422	14.8%	11009	21.8
3e	Others (incl. NBFC)	31374	52556	37065	8.9%	5691	18.1

Profitable Growth from the Grassroots (Branches)

(Rs. Cr.)

Moving through Small Ticket Advances

Share of Small Ticket Advances



Drivers of Small Ticket Advances

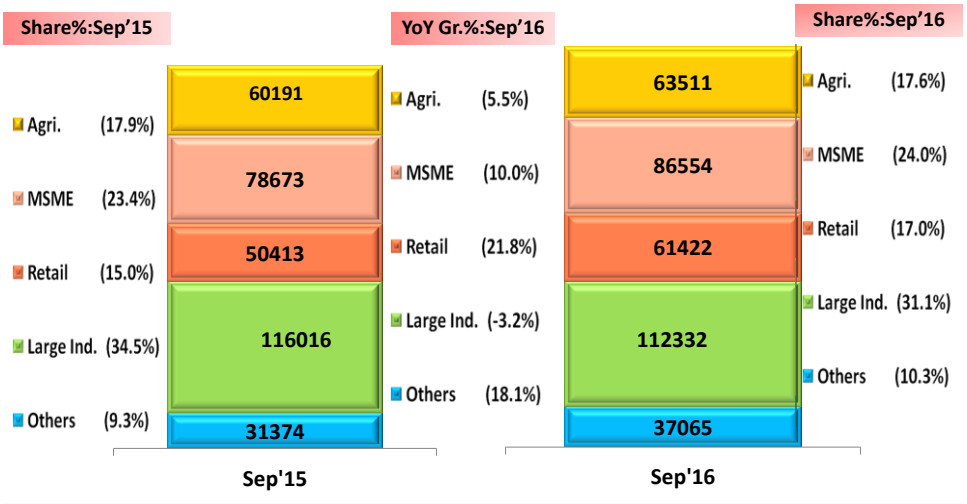
Parameters	Sep'15	Mar'16	Sep'16	YoY Gr. %
Agriculture & Allied	**60191**	**64155**	**63511**	**5.5**
Small & Marginal Farmers	27716	30058	30842	11.3
MSME	**78673**	**87588**	**86554**	**10.0**
MSME Manufacturing	39089	39213	38030	-2.7
MSME Services	39584	48375	48524	22.6
Retail Credit	**50413**	**57801**	**61422**	**21.8**
Housing	23556	26923	28812	22.3
Car/vehicle	4232	4772	4957	17.1
Education	4546	4589	4811	5.8
Total Small Ticket	**189277**	**209544**	**211487**	**11.7**

Small Ticket Advances-Driver of Growth

(Rs. Cr.)

Domestic Credit of the Bank recorded 7% growth yoy in Sep'16.

Growth driven by Small Ticket Advances (11.7% yoy) despite high rate of depletion.



Advances to Industry - Breakup

(Rs. Cr.)

Sl.	Major Industry	30.09.15		31.03.16		30.09.16		YoY Variation	
		Amt.	Share % DC	Amt.	Share % DC	Amt.	Share % DC	Amt.	%
1	Food Processing	12455	3.7	13390	3.5	11763	3.3	-692	-5.6
2	Textiles	11424	3.4	12082	3.2	11473	3.2	49	0.4
3	Chemical & Chemical Products	6740	2.0	7013	1.8	7762	2.2	1022	15.2
4	Cement & Cement Products	2310	0.7	2298	0.6	2371	0.7	62	2.7
5	Basic Metal & Metal Products	25820	7.7	29988	7.9	28785	8.0	2965	11.5
5a	-Iron & Steel	23466	7.0	27766	7.3	26553	7.4	3088	13.2
6	Paper & Paper Products	1576	0.5	1503	0.4	1585	0.4	9	0.6
7	Petroleum	1581	0.5	1992	0.5	1685	0.5	104	6.6
8	All Engineering Products	4617	1.4	4827	1.3	4851	1.3	234	5.1
9	Vehicles & Vehicle parts	812	0.2	867	0.2	719	0.2	-93	-11.5
10	Construction	3750	1.1	3660	1.0	3796	1.1	46	1.2
11	Infrastructure	60101	17.9	55106	14.5	51803	14.4	-8298	-13.8
12	Others	23919	7.1	24236	6.4	23769	6.6	-150	-0.6
	Industry Total	155105	46.1	156962	41.3	150362	41.7	-4743	-3.1

Advances to Infrastructure Sector- Breakup

(Rs. Cr.)

Sl.	Major Industry	30.09.15		31.03.16		30.09.16		YoY Variation	
		Amt.	Share % DC	Amt.	Share % DC	Amt.	Share % DC	Amt.	%
11	Infrastructure	60101	17.9	55106	14.5	51803	14.4	-8298	-13.8
	-Power	37121	11.0	32582	8.6	30513	8.5	-6607	-17.8
	-Tele-Communication	3560	1.1	3731	1.0	3407	0.9	-153	-4.3
	- Roads & Ports	12563	3.7	12516	3.3	12117	3.4	-446	-3.5
	- Others	6858	2.0	6278	1.7	5766	1.6	-1092	-15.9

DC i.e. Domestic Credit

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Domestic Treasury Operations - Highlights

[As on 30th Sep'16]

- ✓ Domestic Investment Book at Rs. 168072 Crore.
- ✓ Yield on Investment at 7.83% during Q2 FY 17.
- ✓ Share of SLR Securities in Domestic Investment at 77.28%.
- ✓ 66.24% of Total Domestic Investment in HTM.
- ✓ SLR as percentage to NDTL as on Sep '16 at 25.69%.
- ✓ Modified duration of Investment [Total Portfolio] at 4.92%.
- ✓ Trading Profit at Rs. 1293 Crore in HY1 FY 17.

Trading Profit (Rs. Cr.)		
Q2 FY 16	Q2 FY 17	Q1 FY 17
343	692	601

Investment Classification

(Rs. Cr.)

Parameters	Sep'15	Mar'16	Sep'16
Gross Domestic Investment	165315	154727	168072
SLR	129907	119364	129890
Non SLR	35408	35363	38182
Held To Maturity (HTM)	103620	100410	111329
Available For Sale (AFS)	59293	53909	54723
Held For trading (HFT)	2402	408	2020
Modified Duration Total Portfolio	4.49	4.67	4.92
Investment by overseas branches	3299	4080	4519
Total (Global)	168614	158807	172591

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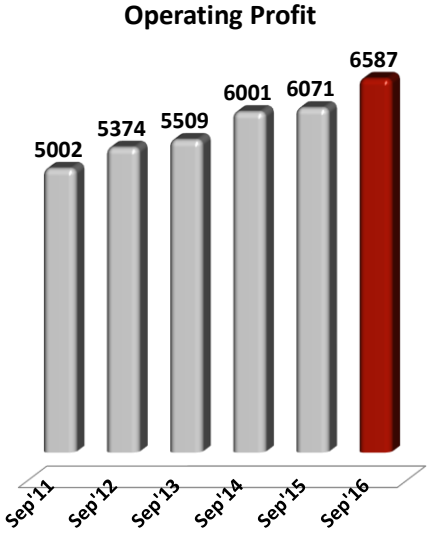
Profitability –Performance Highlights :Q2FY17

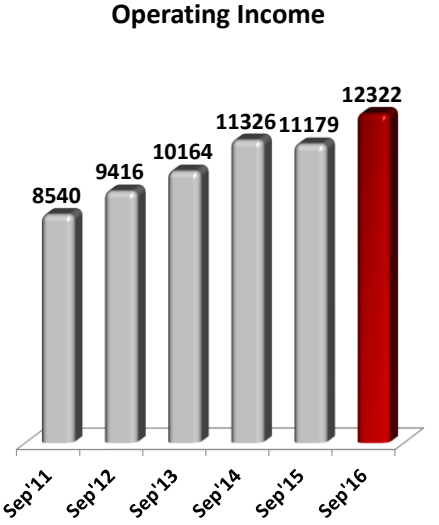
Sustained Higher Operating Profit & Control on Cost

Sustained Higher Operating Profit	Decreasing Cost of Deposits (5.36%) / Funds (4.60%).	Consistently high Net Interest Margin at 2.51%.	76 % growth in Non-Interest Income.

Consistently Higher Operating Profit & Operating Income-HY

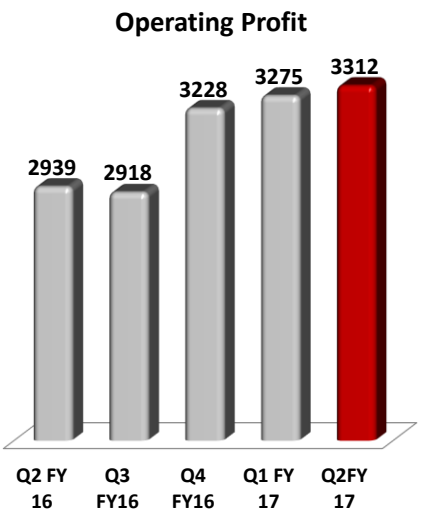
(Rs. Cr.)

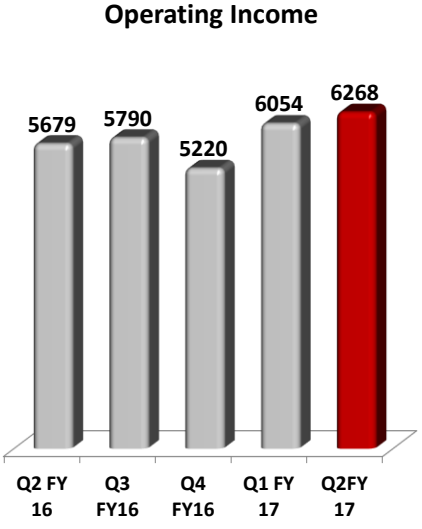




Consistently Higher Operating Profit & Operating Income-Qtr

(Rs. Cr.)





Profit

(Rs. Cr)

Sl.	Parameters	Q2' FY 16	Q1' FY 17	Q2' FY 17	YoY Gr. %	Q2/Q1 Gr. %	HY Sep'15	HY Sep'16	YoY Gr. %
1	Interest Income	12345	11575	11830	-4.2	2.2	24380	23405	-4.0
2	Interest Expenses	8023	7876	7951	-0.9	0.9	15955	15826	-0.8
3	NII (Spread) (1-2)	4322	3699	3880	-10.2	4.9	8424	7579	-10.0
4	Other Income	1357	2355	2388	76.0	1.4	2754	4743	72.2
5	Operating Income (3+4)	5679	6054	6268	10.4	3.5	11179	12322	10.2
6	Operating Expenses	2740	2779	2956	7.9	6.3	5108	5735	12.3
7	Contribution (4-6)	-1383	-424	-568			-2354	-992	
8	Operating Profit (3+6)	2939	3275	3312	12.7	1.1	6071	6587	8.5
9	Provisions	2318	2968	2763	19.2	-6.9	4729	5731	21.2
10	Net Profit	621	306	549	-11.5	79.3	1342	856	-36.2

Provisions

(Rs. Cr.)

Sl.	Parameters	Q2' FY 16	Q1' FY 17	Q2' FY 17	YoY Gr. %	HY Sep'15	HY Sep'16	YoY Gr. %
1	Provision towards NPAs	2031	3620	2218	9.2	3322	5838	75.8
2	Standard Advances incl. Standard Restructured	-43	-829	-60		26	-889	
3	Depreciation/Provisions on Investment	-73	-220	368		302	149	-50.6
4	Income Tax	435	230	229	-47.4	1035	459	-55.7
5	Others	-33	166	8		43	174	299.9
6	Total Provision	2318	2968	2763	19.2	4729	5731	21.2

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Break-up : Income

(Rs. Cr.)

Sl.	Parameters	Q2' FY 16	Q1' FY 17	Q2' FY 17	YoY Gr. %	Q2/Q1 Gr. %	HY Sep'15	HY Sep'16	YoY Gr. %
1	Interest Income (2+3+4)	12345	11575	11830	-4.2	2.2	24380	23405	-4.0
2	Interest on Advances	9064	8510	8467	-6.6	-0.5	17972	16977	-5.5
3	Interest on Investments	3029	2785	2909	-3.9	4.5	5934	5695	-4.0
4	Other Interest Income	253	280	454	79.4	62.1	474	734	54.9
5	Other Income (6+7+8+9)	1357	2355	2388	76.0	1.4	2754	4743	72.2
	of which								
6	Fee Based Income	784	1022	900	14.8	-12.0	1727	1922	11.3
7	Recovery in W/Off a/cs	236	727	800	239.1	10.0	453	1527	237.2
8	Trading Profit	327	601	654	99.9	8.7	564	1255	122.6
9	Residual	10	4	35	238.9	717.8	11	39	260.8
10	Total Income (1+5)	13702	13930	14218	3.8	2.1	27134	28148	3.7

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Break-up : Fee Based Income

Sl.	Parameters	Q2' FY 16	Q1' FY17	Q2' FY 17	YoY Gr. %	HY Sep'15	HY Sep'16	YoY Gr. %
1	Processing Fees	103	377	113	10.1	388	490	26.3
2	LC/LG Income	186	176	174	-6.4	357	350	-2.0
3	Bills & Remittance	119	114	108	-8.8	236	223	-5.6
4	Incidental Charges	49	22	50	2.7	91	72	-20.8
5	Inc from ATM operations	95	96	117	23.7	183	213	16.5
6	Income from Ins & MF	27	24	32	18.0	44	56	26.9
7	Govt. Business	25	21	27	9.5	49	48	-3.2
8	Misc Income	102	67	113	10.8	205	179	-12.6
9	Exchange Profit	79	126	165	108.2	174	292	68.0
	Total Fee Based Income	784	1022	900	14.8	1727	1922	11.3

Break-up : Expenditure

(Rs. Cr.)

Sl.	Parameters	Q2' FY 16	Q1' FY 17	Q2' FY 17	YoY Gr. %	HY Sep'15	HY Sep'16	YoY Gr. %
1	Total Interest Paid (2+3+4)	8023	7876	7951	-0.9	15955	15826	-0.8
2	Intt. Paid on Deposits	7452	7258	7350	-1.4	14820	14608	-1.4
3	Intt. Paid on Borrowings	69	83	63	-8.0	164	147	-10.3
4	Others	502	534	537	7.0	971	1071	10.3
5	Operating Expenses (6+8)	2740	2779	2956	7.9	5108	5735	12.3
6	Estb. Expenses	1878	1900	1967	4.8	3427	3867	12.8
	Of Which							
7	Employee Benefits (AS-15)	677	675	738	9.0	1097	1413	28.8
8	Other Operating Expenses	863	880	989	14.6	1681	1868	11.1
	Total Expenses (1+5)	10763	10655	10906	1.3	21063	21562	2.4

Cost & Yield Ratios

(Annualized)

Sl.	Particulars	Q 2 FY 16	Q 1 FY 17	Q 2 FY 17	HY Sep'15	HY Sep'16
1	Cost of Deposit [%]	5.95	5.46	5.36	5.97	5.41
2	Cost of Fund [%]	4.99	4.68	4.60	5.03	4.68
3	Yield on Advances [%]	9.76	8.54	8.54	9.66	8.54
4	Yield on Investment [%]	7.96	7.93	7.83	7.95	7.88
5	Yield on Fund [%]	7.68	6.88	6.85	7.68	6.93
6	Net Interest Margin [%]					
	-Global	2.97	2.45	2.51	2.93	2.48
	-Domestic	3.37	2.80	2.86	3.34	2.82

Profitability Ratios

(Annualized)

Sl.	Particulars	Q 2 FY 16	Q1 FY 17	Q 2 FY 17	HY Sep'15	HY Sep'16
1	Return on Assets [%]	0.39	0.18	0.32	0.42	0.25
2	Return on Net worth [%]	6.09	3.43	5.72	6.58	4.45
3	Opt. Profit to AWF [%]	1.83	1.95	1.92	1.91	1.95
4	Cost to Income Ratio [%]	48.26	45.91	47.16	45.69	46.54
5	Estb. Exp. To Total Exp. [%]	17.44	17.83	18.04	16.27	17.93
6	Opt. Exp. To AWF [%]	1.70	1.65	1.71	1.61	1.70
7	Book Value per Share [Rs]	207.65	182.17	180.62		
8	Earnings per share [Rs]	13.39	6.24	11.02	14.47	8.65

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Approach for Capital

- Integration of Capital Conservation & Business Planning
- GOI infused Capital of Rs. 2112 Cr.
- Readiness to tap market for Capital at an opportune time
- Credit expansion in lower Risk Weights segments
- Capacity for internal plough back of Surplus Reserves

Capital Adequacy (Basel III)

(Rs. Cr.)

Sl.	Particulars	Sep'15	Mar'16	Sep'16	Regulatory Requirement For FY17
Capital Fund					
1	Tier I	38833	35718	38577	
	Common Equity	36609	33435	36283	
	Additional Tier I	2223	2283	2294	
2	Tier II	11784	12203	12567	
3	Total (Tier I+II)	50617	47921	51144	
4	Risk-weighted Assets	415025	424868	439161	
Capital Adequacy Ratio					
5	Tier I	9.36%	8.41%	8.78%	7.00%
	Common Equity	8.82%	7.87%	8.26%	6.75%
	Additional Tier I	0.54%	0.54%	0.52%	
6	Tier II	2.84%	2.87%	2.87%	
7	Total (Tier I+II)	12.20%	11.28%	11.65%	10.25%

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Approach for improvement in Asset Quality

- Intensification of 'War Room' & Broadening Recovery Strategy to bring down stress level
- Integration of Credit & Recovery Teams for faster resolution
- After Recognition & Reserves, Bank is now on 3rd R i.e. Resolution
- Consistently higher cash Recovery and up-gradations
- Govt. & Regulatory new windows e.g. Change of Management are being explored

Break up of Gross Credit as per Asset Class

(Rs. Cr.)

Year	Standard Adv.	Restructured Standard (O/S)	GNPA	Stressed Advances	Gross Advances
	1	2	3	4 (2+3)	5 (1+4)
31.03.16	356813	20144	55818	75962	432775
% Share	82.45%	4.65%	12.90%	17.55%	100%
30.06.16	336477	18909	56654	75564	412041
% Share	81.66%	4.59%	13.75%	18.34%	100%
30.09.16	339647	18094	56466	74559	414206
% Share	82.00%	4.37%	13.63%	18.00%	100%

Industry wise O/S Restructured Accounts

(Rs. Cr.)

Sl.	Sector	Sep'15	Share (%)	Mar'16	Share (%)	Sep'16	Share (%)
1	Iron & Steel	5544	14.5	2562	12.7	2304	12.7
2	Infrastructure	18076	47.2	8777	43.6	9086	50.2
	Power	15114	39.5	5635	28.0	6060	33.5
	of which SEBs	9364	24.5	1904	9.5	1789	9.9
	Telecom	419	1.1	263	1.3	269	1.5
3	Drilling	550	1.4	0	0.0	0	0.0
4	Textiles	1305	3.4	1000	5.0	342	1.9
5	Aviation	64	0.2	61	0.3	57	0.3
6	Sugar	1441	3.8	1391	6.9	1476	8.2
7	Paper/Printing	201	0.5	76	0.4	35	0.2
8	Chemical/Fertilizers/Drugs	2201	5.8	613	3.0	563	3.1
9	Cement	558	1.5	357	1.8	233	1.3
10	Manufacturing	1068	2.8	846	4.2	369	2.0
11	Engineering	101	0.3	11	0.1	11	0.1
12	Auto parts	155	0.4	0	0.0	0	0.0
13	Hotel	631	1.6	409	2.0	374	2.1
14	Education	386	1.0	320	1.6	123	0.7
15	Finance	111	0.3	117	0.6	0	0.0
16	Others	3148	8.2	1667	8.3	1476	8.2
	Total Industries	35540	92.9	18208	90.4	16448	90.9

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Non-Performing Assets

(Rs. Cr.)

		FY16	Q1FY17	Q2 FY17
1	NPA as at the beginning of Yr.	25695	55818	56654
2	Cash Recovery	4262	4825	2883
3	Up-gradation	1382	1181	1889
4	Write Off	6485	2386	1619
5	Total Reduction (2+3+4)	12128	8391	6391
6	Fresh Addition	42252	9227	6202
7	-Fresh slippages	41060	7533	5089
8	-Debits in existing NPA A/cs	1192	1695	1114
9	Gross NPAs end period	55818	56654	56466
10	Eligible Deductions incl. Provisions	20396	20926	20743
11	Net NPAs	35423	35729	35722
12	Recovery in written-off debt A/Cs	2297	727	800

10778

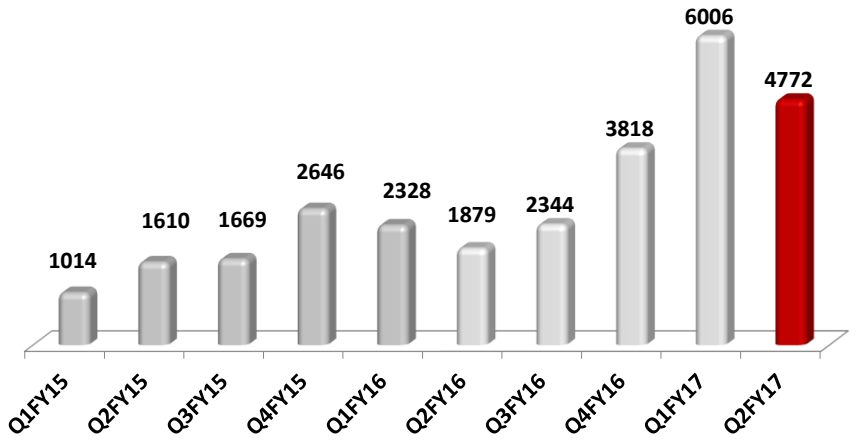
Particulars	Mar'16	Jun'16	Sep'16
Gross NPA%	12.90%	13.75%	13.63%
Net NPA%	8.61%	9.16%	9.10%
NPA Coverage Ratio	51.06%	52.50%	53.32%

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Non-Performing Assets: Reductions-Qtr

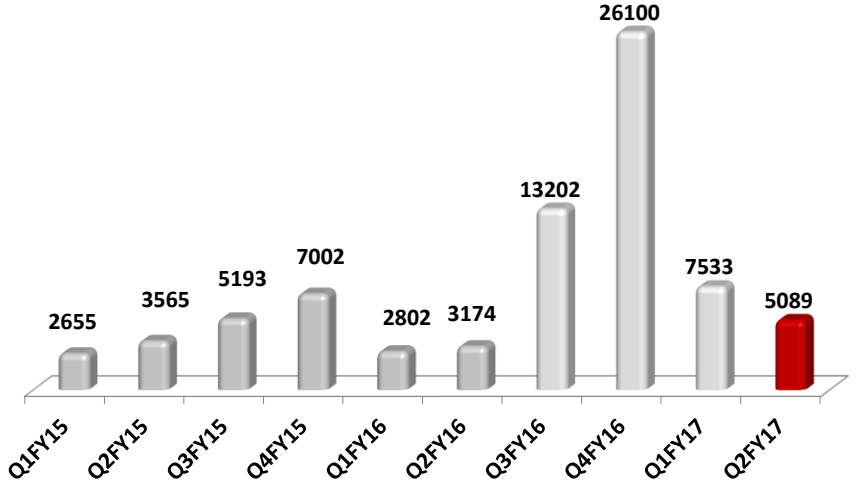
(Rs. Cr.)

Cash Recovery & Upgradation



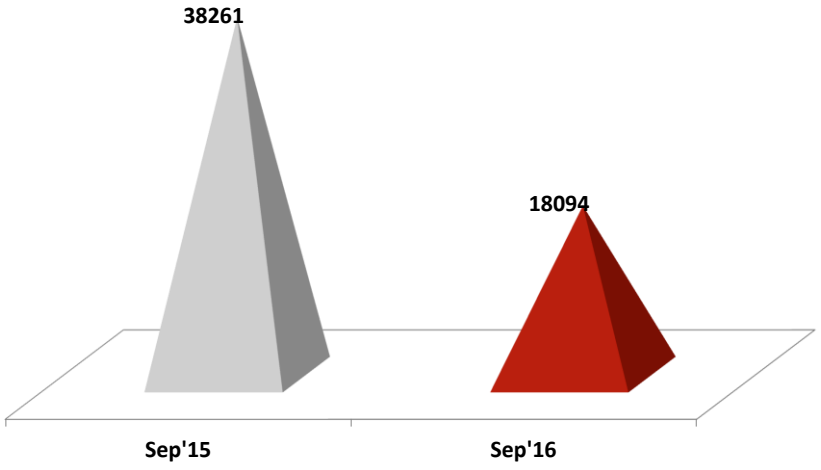
Non-Performing Assets: Fresh Slippages-Qtr

(Rs. Cr.)



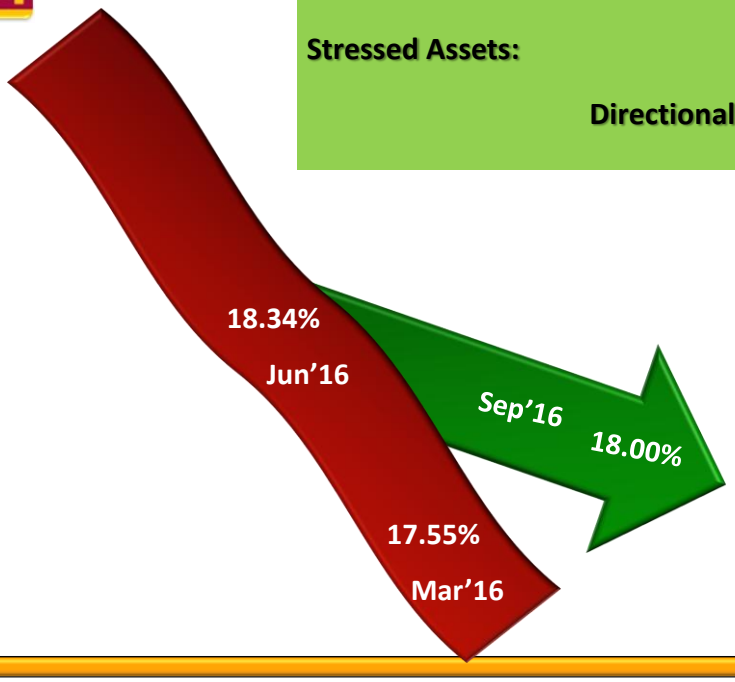
Reducing Restructured Advances

(Rs. Cr.)



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Stressed Assets: Directional Change



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Snapshots

Sl.	Parameters	Q1 FY'17	Q2 FY'17	Gr %YoY
1	Business	945526	968615	5.20
2	Gross Advances	412041	414206	5.60
3	Saving Deposits	171122	180147	14.20
4	CASA	203510	216224	11.10
5	Operating Profit	3275	3312	12.7
6	Net Profit	306	549	
7	Non Interest Income	2355	2388	76.0

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Snapshots

Sl.	Parameters	Q1 FY'17	Q2 FY'17
1	Net Interest Income	3699	3880
2	Net Interest Margin	2.45	2.51
3	Cost of Deposits	5.46	5.36
4	Yield on Advances	8.54	8.54
5	Cost to Income	45.91	47.16

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Snapshots

Sl.	Parameters	Q1 FY'17	Q2 FY'17
1	Gross NPA %	13.75	13.63
2	Net NPA%	9.16	9.10
3	Provision Coverage Ratio	52.50	53.32
4	Cash Recovery & Up-gradation	6006	4772
5	Fresh Slippages	7533	5089

Contents

Business
Investment
Profitability
Capital
Asset Quality
Digital & Financial Inclusion
Network

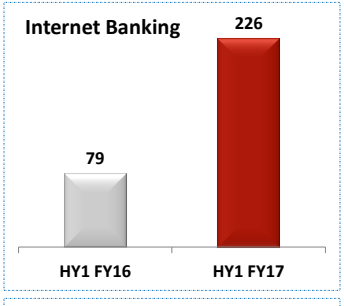
One Stop solution for all financial needs

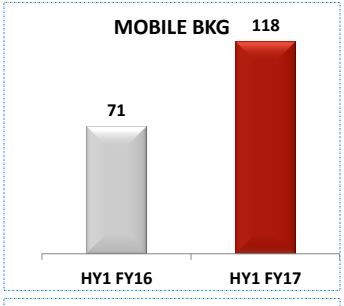


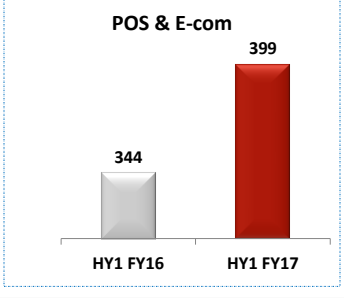
Digitalization

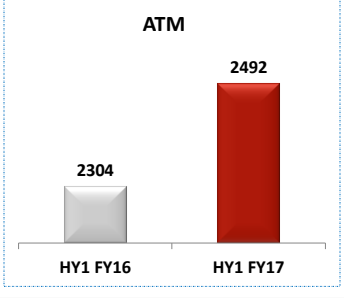


Leveraging of Digital platform – (Transactions in lakh)







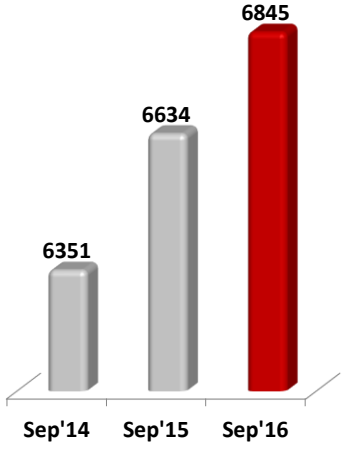


Contents

- Business
- Investment
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- **Network**

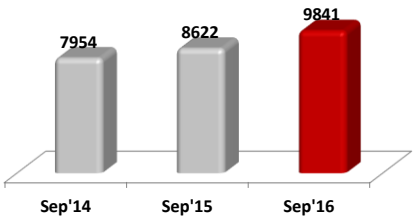
Domestic Network

Branches

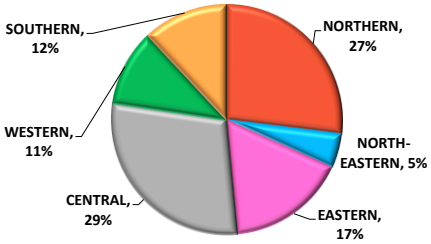


Number of BCs as on 30.09.16 : 7996

ATM



Region wise Distribution of Branches



Overseas Network

Bank has overseas presence in 9 countries i.e. Hong Kong, Dubai, UK, Bhutan, Kazakhstan, Australia, China, Nepal and Bangladesh.

4 Overseas branches, 2 in Hong Kong, 1 in Dubai and 1 Offshore Banking Unit at Mumbai.

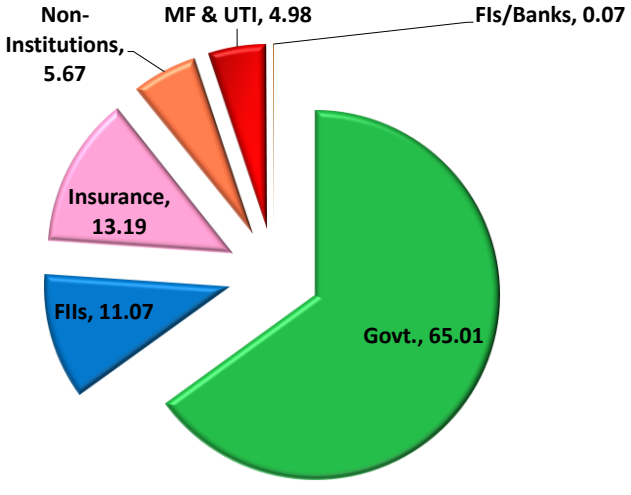
2 subsidiaries viz. UK (Punjab National Bank International Ltd-wholly owned) with 7 branches & Druk PNB Bank Ltd Bhutan with 6 branches and one Associate at JSC Tengri Bank Kazakhstan with 4 branches.

4 Representative Offices at Dubai-UAE, Sydney-Australia, Shanghai-China and Dhaka- Bangladesh.

Joint Venture with Everest Bank Ltd. Kathmandu Nepal, (EBL) with 61 branches.

Overseas Business as on 30.09.2016 (USD MIO)			
Branches	Deposit	Advances	Business
Hongkong	5509	3441	8950
Dubai	3682	4609	8291
OBU	17	67	84
TOTAL	**9208**	**8117**	**17325**

Shareholding Pattern (%) as on 30th Sep'16



GOI infused Capital of Rs. 2112 Cr.

Financial Inclusion

- Bottom of pyramid Business is a profitable proposition
- Deposits of Rs. 3577 cr. has been mobilized in Financial Inclusion A/cs
- Average Balance of Rs. 1326 per account
- Fee Based Income of Rs. 35 cr. has been earned during Sep'16 (HY)
- Business of Rs. 1297 cr. has been mobilized by BCs

Financial Inclusion as a Business Driver

(Amt. in Cr.)

Sl	Particulars	Sep'15	Sep'16
1	Deposits Mobilized under Financial Inclusion (as on date)	2591	3577
2	Income earned from Financial Inclusion (During Q1)	24	35
3	Average Balance under Financial Inclusion(Rs.)	1084	1326
4	Accounts opened under PMJDY (No. in Lakh) (as on date)	117	143
5	-Amt. mobilized under PMJDY	1061	2027
6	Aadhaar Seeding in PMJDY A/Cs (No. in Lakh)	56.05	76.22

Farmers' Training Centers -10

- Supporting farmers in learning & earning
- Free of cost training
- Trained 86161 farmers

Financial Literacy Center -108

- 130180 persons were attended during HY1FY17
- 310211 persons attended 3963 seminars

RSETIs-57

- 10379 persons have been trained during Q2 FY17.

Strengthening of Rural and Semi Urban Network







Branches	ATM	Business Correspondent
4356	4685	7996 (Mainly catering to Rural & Semi Urban areas)

Business-30.09.16		
	O/S	YoY Gr. %
Deposits	181337	12.5
Advances	92553	11.6
Business	273890	12.2

Products

- Agricultural Banking
- Retail Banking
- Loan to small entrepreneur

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Human Resources

- Leadership Development Programs at IIM for Top Management
- Rewards and recognition for top performing Staff
- PNB-Univ: Mobile app for quick access to quality curriculum
- PNB NAVODAYA: An On-Boarding & Mentoring Mechanism
- Employees' satisfaction surveys being conducted online

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Way Forward

Brand Equity



Bank has engaged Virat Kohli as Brand Ambassador to transform PNB into a leading banking entity.

The strategy encompassed bringing in youth and tech-savvy new generation customers into PNBs fold.


Thank you ...