

PERFORMANCE HIGHLIGHTS FOR Q1 FY 15

- ☀️ TOTAL BUSINESS ABOVE RS 7.92 LAC CRORE.
- ☀️ DOMESTIC CASA SHARE 39.9 %.
- ☀️ NET INTEREST MARGIN REMAINS HIGH AT 3.42 %.
- ☀️ RETURN ON ASSETS STOOD AT 1.00 %.
- ☀️ BOOK VALUE PER SHARE INCREASES TO RS. 991.33

Business	:	Rs.792405 crore	↑	12.9%
Deposits	:	Rs. 444920 crore	↑	12.1%
Credit	:	Rs. 347485 crore	↑	13.9%
CASA Deposits	:	Rs. 163642 crore	↑	9.1%
Book Value per Share	:	Rs. 991.33	↑	

Profit

- **Net Profit** of the Bank for the quarter ended June 2014 (Q1 FY'15) amounted to **Rs. 1405 crore** as against Rs 1275 crore last year, registering a YOY growth of **10.2%**.
- **Operating Profit for Q1 FY'15** stood at **Rs 3125 crore** as against Rs 2974 crore in Q1 FY'14, registering a YOY growth of 5.1%

Income

- **Total income** during **Q1 FY'15** amt to Rs 12825 crore.
- **Net Interest Income** for Q1 FY'15 **improved by 12.1%** to **Rs.4380 crore**.
- **Non-Interest Income** in Q1 FY'15 amounted to **Rs.1236 crore**.

Business

- **Total Business** of the Bank reached **Rs.792405 crore** as against Rs 702007 crore in June 2013, showing a y-o-y growth of **12.9%**.
- **Deposits** of the Bank rose to **Rs.444920 crore** as on 30.06.2014 from Rs396828 crore as on 30.06.2013, exhibiting a y-o-y growth of **12.1%**.
 - **CASA deposits** increased to **Rs.163642 crore** in June'14 from Rs.149947 crore in June'13, recording a growth of **9.1%**. Domestic **CASA share** worked out to **39.9%**
 - **Saving deposits** increased by **10.8%** to **Rs.136586 crore**.
- **Advances** of the Bank at **Rs.347485 crore** at the end of June'14 grew by **13.9%** as against Rs. 305179 crore at the end of June'13.
- **Credit Deposit Ratio** works out to **78.10%** as at June'14.

Important Ratios

- **Gross NPA ratio** stood at **5.48%** as at June'14 whereas Net NPA ratio was **3.02%**.
- **Net Interest Margin (NIM)** remains good at **3.42%** for Q1 FY'15.
- **Return on Assets** stood at **1.00 %** in the Q1 FY'15.
- **Cost of Deposit** stood at **6.11%** for Q1 FY'15.
- **Cost to Income ratio** stood at **44.35%** in Q1 FY'15.
- **Return on Equity** stood at **15.66%** in Q1 FY'15.
- **Book Value per Share** improved to **Rs.991.33** in June'14 as against Rs.920.22 in June'13.

Delivery Channels

- Bank has a strong pan India presence with wide network of **6340** branches.
- Bank's ATM network reached **7717** and number of card holders increased to **258.29** lakh.
- PNB Internet Banking Channels are witnessing a steady increase in usage with more than **25** lac internet banking users.
- More than **260** lac customers are availing SMS alert facility.
- Around **55%** of transactions are being conducted through Alternate Delivery Channels.

Retail Credit

- Focus on Retail lending continued during the quarter and Retail loans outstanding grew by **22%** on YoY basis to **Rs.39034.77 crore** at end of June'14 as against **Rs.31998.33 crore** in corresponding period last year.
 - Good y-o-y growth in Car/Vehicle loan (**27.2%**), Reverse Mortgage scheme (**12.7%**), Pensioners loan portfolio (**17.6%**), Personal Loan (**30%**) and Housing loan (**20%**)

International Forays

- PNB has five representative offices in Dubai, Almaty (Kazakhstan), Shanghai (China), Oslo (Norway) and Sydney (Australia). Bank has got permission from RBI for opening of a Representative Office in Yangon Myanmar and Bangladesh.
- Bank is looking forward to upgrade its Representative Office in Australia to full fledged branch, which would be in addition to the existing 2 branches in Hong Kong and a branch each in DIFC, Dubai, Kabul (Afghanistan).
- Bank has three overseas subsidiaries viz. PNB International limited in UK with 7 branches, JSC SB PNB Kazakhstan with 4 branches and Druk PNB Bank Ltd, Bhutan with 5 branches.
- Bank has a Joint Venture in Nepal with Everest Bank Ltd.
- Bank is also exploring possibilities for establishing its presence in Maldives, Canada, Mozambique, Brazil and South Africa.

Priority Sector

- PS Advances grew by 24.79% (YOY) to **Rs 113530 crore**.
 - Outstanding Agricultural advances were **Rs.48901** crore as at June'14.
 - The Bank has Issued **58239** fresh Kisan Credit Cards (KCCs) during 2014-15 upto June 2014 taking the cumulative number of KCCs issued to **50.40** lakh since inception.

Micro, Small & Medium Enterprises

- Credit to MSME sector rose to **Rs 74757 crore** as at end of June'14 from Rs 59421 crore last year, recording a growth of **25.81 %**.
 - Credit to **Micro & Small Enterprises** grew by **22.02%** to **Rs.58263 crore** as on 30.06.2014.
 - Credit to Micro enterprises grew by **30.57%** to **Rs 24100 crore**.

Financial Inclusion

- The number of BSBDA accounts has crossed 10 million.
- FIP now implemented in all the allocated 4588 villages.
- Accounts of more than 2.5 million DBT beneficiaries mapped with NPCI.
- More than 4 million transactions routed through NACH platform.
- New initiatives taken:
 - Aadhar card adopted as valid KYC document
 - Micro Insurance
 - Micro Pension
 - Immediate Payment System (IMPS)
 - Aadhar Enabled Payment System (AEPS)

CSR & Empowerment initiatives

- Bank has adopted **126** villages under PNB VIKAS (village adoption scheme) with an objective to develop the identified villages in an integrated manner, which includes Human Development, Economic Development & other Infrastructure Development.
- Under the aegis of **PNB Centenary Rural Development Trust** (PNBCRDT), Bank has operationalised **50** PNB Rural Self Employment Training Institutes (PNBRSETIs) for providing training to the rural youth with focus on BPL families and women so that they can engage themselves in self employment or get wage employment and raise their income level. During the year up to June, **3109** persons have been trained in these centers out of which **892** belonged to BPL families and **1947** were women.
- Bank has set up **107 Financial Literacy and Credit Counseling Centers** to provide financial literacy and credit counseling where knowledge about schemes of various Banks, the benefits of getting linked to banks is disseminated through one-to-one discussion and holding seminars. Services are provided free of cost. During the year 2014-15, enquiries from **69829** persons were attended to and **55235** persons attended **1160** seminars conducted by the FLCCs.
- Under the aegis of the PNB Farmers' Welfare Trust, Ten Farmers' Training centers are working which provide free of cost training on agriculture & allied activities, Computers, cutting & tailoring / embroidery and conduct entrepreneurship development programs. These FTCs have imparted training to **17181** farmers and youth by conducting **609** training programmes during the year 2014-15. Since inception FTCs have imparted training to **655239** persons by conducting **23242** programs.
- Bank has launched 'PNB Ladli' scheme for popularization of education among girls of Rural / Semi urban areas.

New Delhi

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