

PERFORMANCE HIGHLIGHTS FOR Q1 FY 16

- ✿ TOTAL BUSINESS RS 8.99 LAC CRORE.
- ✿ CASA SHARE 38.94 %.
- ✿ NET INTEREST MARGIN AT 2.90%.
- ✿ COST OF DEPOSIT STOOD AT 5.99%.
- ✿ BOOK VALUE PER SHARE INCREASES TO RS.207.14
- ✿ OVERSEAS BUSINESS RECORDED YOY GROWTH OF 40.0%
- ✿ OVERSEAS BUSINESS SHARE INCREASED FROM 9.64% IN JUNE 14 TO 11.90% IN JUNE 15.

Business	:	Rs. 898613 Crore	↑	13.4%
Deposits	:	Rs. 517733 Crore	↑	16.4%
Credit	:	Rs. 380880 Crore	↑	9.6%
CASA Deposits	:	Rs. 181494 Crore	↑	10.9%

Profit

- **Net Profit** of the Bank for the quarter ended June 2015 (Q1 FY'16) stood at **Rs.721 crore** .
- **Operating Profit for Q1 FY'16** stood at **Rs 3132 crore** as against Rs 3125 crore in Q1 FY'15 .

Income

- **Total income** during **Q1 FY'16** amounted to Rs **13432** crore.
- **Net Interest Income** for Q1 FY'16 amounted to **Rs. 4102 crore**.
- **Non-Interest Income** in Q1 FY'16 amounted to **Rs.1397 crore**.

Business

- **Total Business** of the Bank reached **Rs.898613 crore** as on June 2015 against Rs 792405 crore in June 2014, showing a y-o-y growth of 13.4%.
- **Deposits** of the Bank rose to **Rs.517733 crore** as on 30.06.2015 from Rs 444920 crore as on 30.06.2014, exhibiting a y-o-y growth of 16.4%.
 - **CASA deposits** increased to **Rs.181494 crore** in June'15 from Rs.163642 crore in June'14, recording a growth of 10.9%. **CASA share** worked out to 38.94 %
 - **Saving deposits** increased by 9.5% to **Rs.149555 crore**.
- **Advances** of the Bank at **Rs.380880 crore** at the end of June'15 grew by 9.6% as against Rs. **347485** crore at the end of June'14.
- **Credit Deposit Ratio** works out to 73.57% as at June'15.

Important Ratios

- **Gross NPA ratio** stood at 6.47% as at June'15 whereas Net NPA ratio was 4.05%.
- **Net Interest Margin (NIM)** stood at **2.90%** for Q1 FY'16
- **Cost of Deposit** stood at 5.99% for Q1 FY'16.
- **Cost to Income ratio** stood at 43.05% in Q1 FY'16.
- **Return on Equity** stood at 7.5% in Q1 FY'16.
- **Book Value per Share improved** to **Rs.207.14** in June'15 as against Rs.198.27 in June'14.

Delivery Channels

- Bank has a strong pan India presence with wide network of 6594 branches.
- Bank's ATM network reached 8437 and number of card holders increased to 349.46 lakh.
- PNB Internet Banking Channels are witnessing a steady increase in usage with more than 31 lac internet banking users.
- More than 8 lac customers are availing Mobile Banking facility.
- Around 59% of transactions are being conducted through Alternate Delivery Channels.

Retail Credit

- Focus on Retail lending continued during the quarter, Retail loans outstanding grew by **25%** on YoY basis to **Rs.48916 crore** at end of June'15 as against **Rs.39035 crore** in corresponding period last year.
 - Good y-o-y growth in Housing Loan (27%), Car/Vehicle loan (11%), and Pensioners loan portfolio (10%).

International Forays

- PNB is having its representative offices in Dubai (UAE), Sydney (Australia) and Shanghai (China). Bank has got permission for opening or representative offices in Dhaka (Bangladesh) and Yangon (Myanmar).
- Bank is looking forward to upgrade its Representative Office in Australia to full fledged branch.
- 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 6 branches.
- Bank has a Joint Venture in Nepal with Everest Bank Ltd.
- Bank is also exploring possibilities for establishing its presence in Sri Lanka, Mozambique, Brazil and South Africa.

Priority Sector

- PS Advances grew by 25.38% (YOY) to **Rs 142342 crore**.
 - Outstanding Agricultural advances were Rs.57314 crore as at June'15.
 - The Bank has Issued 60137 fresh Kisan Credit Cards (KCCs) during 2015-16 upto June 2015 taking the cumulative number of KCCs issued to **53.29** lakh since inception.

Micro, Small & Medium Enterprises

- Credit to MSME sector rose to **Rs 88343 crore** as at end of June'15 from Rs 72559 crore last year, recording a growth of **21.75 %**.
 - Credit to **Micro & Small Enterprises** grew by **23.05%** to **Rs.69177 crore** as on 30.06.2015.
 - Credit to Micro enterprises was at **Rs 25445 crore**.
 - Bank has adopted 55 clusters for focused attention to MSME sector
 - 'MUDRA CARD' has been launched by the bank to boost MSME Sector.

Financial Inclusion

- Under **Pradhan Mantri Jan Dhan Yojna (PMJDY)**:
 - **104.26 Lac** Accounts opened with Rs 843.02 crore deposited in these accounts.
 - **125.87 Lac** Household has been covered.
 - **96.06 Lac** Rupay Cards issued.
- 1.58 crore beneficiaries under DBT and DBTL with 423.29 crore worth of transactions.
- FIP implementation in 7050 allotted villages with population >2000.
- Under UIDAI project, 227.98 lac transactions amounting to Rs 941.25 crore under direct benefit payment through NPCI.

- 82.94 lac accounts seeded with Aadhar and mapped with NPCI mapper.
- 8258 total number of BC Agents.

CSR & Empowerment initiatives

- Under the aegis of **PNB Centenary Rural Development Trust (PNBCRDT)**, Bank has operationalised **55 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, **6924** persons have been trained in these centers out of which 1507 belonged to BPL families and 3833 were women.
- Bank has set up **108 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 2015-16, enquiries from 38985 persons were attended and 72973 persons attended 1322 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 35901 farmers and youth by conducting 1117 training programmes during the year 2015-16. Since inception FTCs have imparted training to 811924 persons by conducting 27899 programs.
- Bank has launched 'PNB Ladli' scheme for popularization of education among girls of Rural / Semi urban areas. Bank has also launched 'PNB Asha Kiran' to accelerate pace of women empowerment and development in rural areas. Under 'Swachchh Vidyalaya Campaign' financial assistance is being provided for construction of toilets in government schools of adopted villages under PNB VIKAS. PNB Ujala Scheme for providing 4 solar street lights in the adopted villages and a solar lantern to each girl student adopted under PNB Ladli Scheme.

New Delhi

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