



RETAIL PNB - DIGITAL PNB

**Presentation on Financial Performance
for the
Quarter ended June 2016**

1



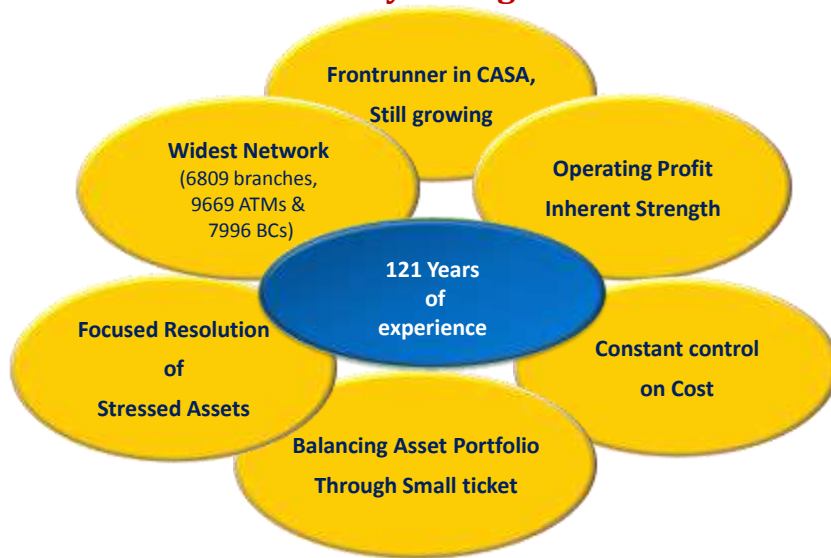
Resilient PNB

***Constantly Aligning
'Business Strategy' with
'Business Cycles'.***

2



PNB- Key Strengths



3



Contents

Business

Investment

Asset Quality

Profitability

Capital

Digital & Financial Inclusion

Network



Contents



Business

Investment

Asset Quality

Profitability

Capital

Digital & Financial Inclusion

Network



Business Highlights

- Turnaround to Net Profit.
- Consistently high CASA share at 41.39%.
- Robust Growth of 14.4% in Savings Deposits.
- Cost of Deposits reduced to 5.46%.
- Non Interest Income growth at 68.5% on YOY basis.
- Trading Profit of Rs. 601 cr.
- Increased Recovery/Up gradation from NPA accounts over Rs. 6000 Cr.
- Improved Provision Coverage Ratio.



Business Performance-various component

(Terminal level)

(Rs. Cr.)

Sl.	Parameters	Jun'15	Mar'16	Jun'16	Jun'16/Jun'15	
					Amt.	(%)
1	Global Business	898613	965377	945526	46913	5.2
	Domestic Business	791688	853254	828769	37081	4.7
	Overseas Business	106925	112123	116758	9833	9.2
	Share of Overseas Business	11.90%	11.61%	12.35%		
2	Global Deposits	517733	553051	553952	36219	7.0
3	Net Advances	380880	412326	391574	10694	2.8
4	CD Ratio [%]	73.57%	74.55%	70.69%		
5	CASA Deposits	181494	205583	203510	22016	12.1
6	Savings Deposits	149555	169426	171122	21566	14.4

7



Business Performance-various component

(Average basis)

(Rs. Cr.)

Sl.	Parameters	Jun'15 (Apr'15 to Jun'15)	Mar'16 (Apr'15 to Mar'16)	Jun'16 (Apr'16 to Jun'16)	Jun'16/Jun'15	
					Amt.	(%)
1	Global Business	852562	908937	909405	56843	6.7
	Domestic Business	750990	802086	803473	52483	7.0
	Overseas Business	101572	106851	105932	4360	4.3
	Share of Overseas Business	11.91%	11.76%	11.65%		
2	Global Deposits	491845	527141	531391	39546	8.0
3	Net Advances	360717	381796	378014	17297	4.8
4	CD Ratio [%]	73.34%	72.43%	71.14%		
5	CASA Deposits	165404	181252	188769	23365	14.1
6	Savings Deposits	145055	158290	165336	20281	14.0

8



Approach for Deposits Growth

Reoriented in past five quarters towards:

- Sustainable growth in Deposits (Average Basis)
- Constantly improving Deposit-Mix
- Frontrunner in growth of Savings Deposits
- Costly Bulk Deposits form meager part of Total Deposits
- Deepening of Financial inclusion drive to increase Business & Profits

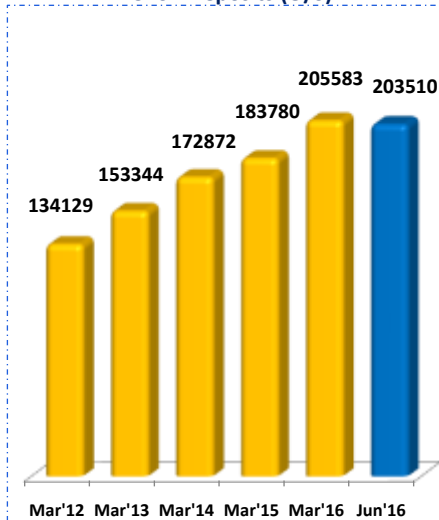
9



Consistently growing CASA

(Rs. Cr.)

CASA Deposits (O/S)



CASA Share (%) to Domestic Deposits



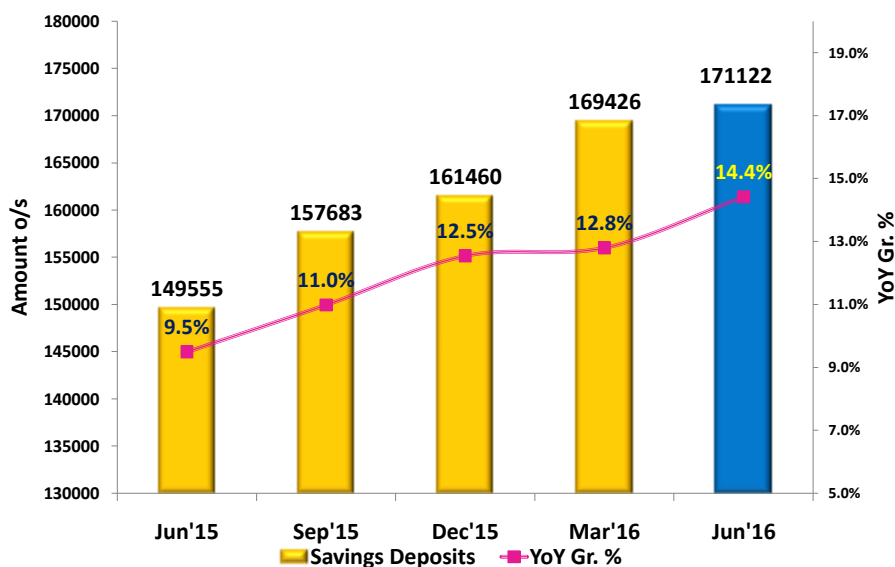
Leveraging Large Branch Network for growth of CASA

10



Consistently growing Savings Deposits

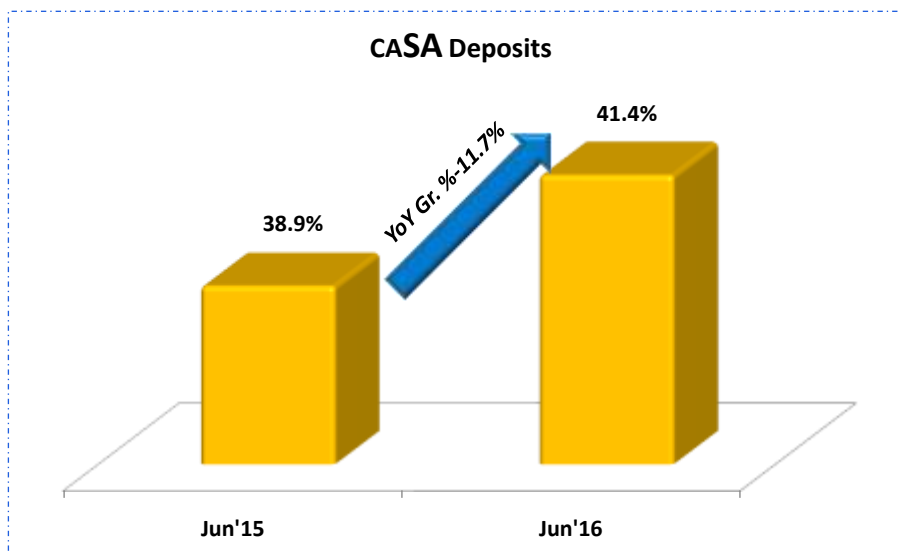
(Rs. Cr.)



11



Improving Deposit Mix-Share to Domestic Deposits



12



Business Performance -Deposits

(Rs. Cr.)

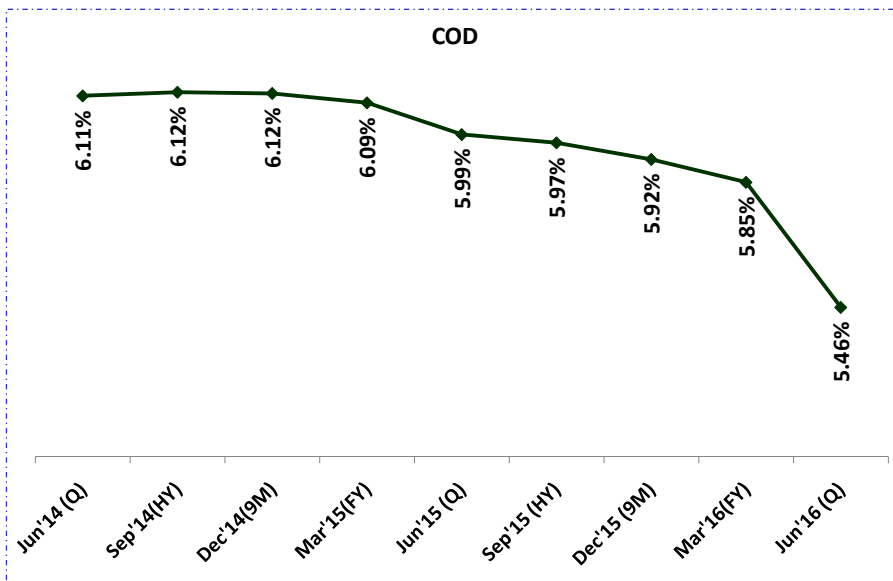
Sl.	Parameters	Jun'15	Mar'16	Jun'16	Jun'16/Jun'15	
					Amt.	(%)
1	Global Deposits	517733	553051	553952	36219	7.0
2	Domestic Deposits	466048	493855	491642	25593	5.5
3	Overseas Deposits	51684	59196	62310	10626	20.6
4	CASA Deposits	181494	205583	203510	22016	12.1
5	Current Deposits	31938	36157	32388	450	1.4
6	SB Deposits	149555	169426	171122	21566	14.4
	Share of CASA To Dom. Dep. (%)	38.94%	41.63%	41.39%		
7	Term Deposit	336239	347468	350442	14203	4.2
8	Differential Rate Dep. Incl. CD	6223	1354	640	-5583	-89.7
	Share of DRI Dep. to Total %	1.20%	0.24%	0.12%		

Savings Deposits grew at 14.4% YoY
Rs.3349 cr. in Savings Deposits has been mobilized through Financial Inclusion.

13



Reducing Cost of Deposits



14



Approach for Credit Growth

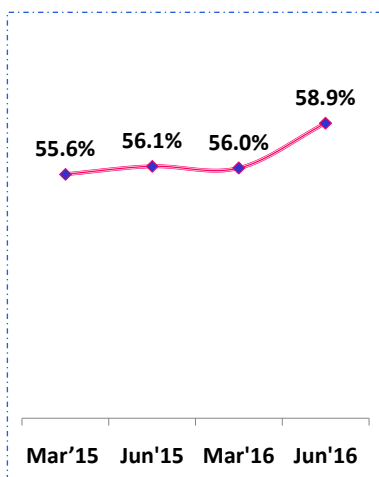
Re-orientation during last five quarters towards :

- Alignment of Business Strategy with Business Cycle in the economy.
- Leveraging Rural & Semi-urban branch network to grow business out of Rural focus of GOI.
- Growth in Small Ticket Business i.e. Retail/MSME/Agriculture along with High-rated Large Corporate.
- Increase in Credit under Investment Grade.
- De-risking Credit portfolio by gradually de-leveraging large credit accounts



Profitable Growth from the Grassroots (Branches) (Rs. Cr.) Moving through Small Ticket Advances

Share of Small Ticket Advances



Drivers of Small Ticket Advances

Parameters	Jun'15	Mar'16	Jun'16	YoY Variation	
				Amt.	%
Agriculture & Allied	57314	64155	62994	5680	9.9
Small & Marginal Farmers	26596	30058	29798	3202	12.0
MSME	78898	87588	85502	6604	8.4
MSME Manufacturing	40441	39213	38437	-2004	-5.0
MSME Services	38457	48375	47065	8608	22.4
Retail Credit	48916	57801	58550	9634	19.7
Housing	22412	26923	27820	5408	24.1
Car/vehicle	4108	4772	4844	736	17.9
Education	4403	4589	4620	217	4.9
Total Small Ticket	185128	209544	207046	21918	11.8



Advances - Sectoral Classification

(Rs. Cr.)

Sl.	Parameters	Jun'15	Mar'16	Jun'16	% Share in Gr. NFC	YoY Variation	
						Amt.	(%)
1	Global Gross Advances	392251	432775	412041	100.0	19790	5.0
2	Overseas Advances	55241	52926	54447	13.2	-793	-1.4
3	Domestic Gross Advances	337010	379849	357593	86.8	20583	6.1
3a	Large Industries	112939	117749	112693	27.4	-246	-0.2
3b	Agriculture & Allied	57314	64155	62994	15.3	5680	9.9
3c	MSME	78898	87588	85502	20.8	6604	8.4
3d	Retail Loans	48916	57801	58550	14.2	9634	19.7
3e	Others (incl. NBFC)	38943	52556	37854	9.2	-1090	-2.8

17



Advances to Industry - Breakup

(Rs. Cr.)

Sl.	Major Industry	Jun'15		Mar' 16		Jun'16		Variation Jun'16/Jun'15	
		Amt.	Share % to NFC	Amt.	Share % to NFC	Amt.	Share % to NFC	Amt.	YOY (%)
1	Food Processing	13442	4.1	13390	3.6	12713	3.6	-729	-5.4
2	Textiles	11646	3.5	12082	3.2	11579	3.3	-67	-0.6
3	Chemical & Chemical Products	5917	1.8	7013	1.9	6948	2.0	1031	17.4
4	Cement & Cement Products	2479	0.8	2298	0.6	2219	0.6	-260	-10.5
5	Basic Metal & Metal Products	26692	8.1	29988	8.0	28667	8.1	1975	7.4
5a	-Iron & Steel	24823	7.5	27766	7.4	26432	7.5	1609	6.5
6	Paper & paper products	1585	0.5	1503	0.4	1571	0.4	-14	-0.9
7	Petroleum	1174	0.4	1992	0.5	1655	0.5	481	41.0
8	All Engineering Products	5712	1.7	4827	1.3	4786	1.4	-926	-16.2
9	Vehicles & Vehicle parts	681	0.2	867	0.2	746	0.2	65	9.6
10	Construction	2683	0.8	3660	1.0	3765	1.1	1082	40.3
11	Infrastructure	63835	19.3	55106	14.7	52833	15.0	-11002	-17.2
12	Other Industries	17534	5.3	24236	6.5	23646	6.7	6112	34.9
	Total	153380	46.5	156962	41.9	151130	42.9	-2250	-1.5

18



Advances to Infrastructure Sector- Breakup (Rs. Cr.)

	Jun'15		Mar'16		Jun'16		Variation Jun'16/Jun'15	
	Amt.	Share % to NFC	Amt.	Share % to NFC	Amt.	Share % to NFC	Amt.	(%)
Advances to Infrastructure	63835	19.3	55106	14.7	52833	15.0	-11002	-17.2
- Power	37175	11.3	32582	8.7	30570	8.7	-6605	-17.8
- Telecom	4889	1.5	3731	1.0	3691	1.0	-1198	-24.5
- Roads & Ports	13982	4.2	12516	3.3	12147	3.5	-1835	-13.1
- Others	7789	2.4	6278	1.7	6426	1.8	-1363	-17.5

NFC i.e. Non food credit

**Exposure to Discoms reduced by Rs.5390 Cr. due to conversion in Bonds.
[During Q1FY'17 : Rs.1383 Cr.]**

19



Contents

	Business
	Investment
	Asset Quality
	Profitability
	Capital
	Digital & Financial Inclusion
	Network



Domestic Treasury Operations - Highlights

[As on 30th Jun'16]

- ✓ Domestic Investment Book at Rs. 145151 Crore.
- ✓ Yield on Investment at 7.93% during Q1 FY 17.
- ✓ Share of SLR Securities in Total Investment at 76.80%.
- ✓ 69.70% of Total Domestic Investment in HTM.
- ✓ SLR as percentage to NDTL as on June '16 at 22.78%.
- ✓ Modified duration of Investment [Total Portfolio] at 4.69.
- ✓ Trading Profit at Rs. 601 crore in Q1 FY 17.

Trading Profit (Rs. Cr.)		
Q1 FY 16	Q1 FY 17	Q4 FY 16
237	601	205

21



Investment Classification

(Rs. Cr.)

Parameters	Jun'15	Mar'16	Jun'16
Gross Domestic Investment	154498	154727	145151
SLR	126496	119364	111482
Non SLR	28002	35363	33669
Held To Maturity (HTM)	102085	100410	101181
Available For Sale (AFS)	50174	53909	43435
Held For trading (HFT)	2239	408	535
Modified Duration Total Portfolio	4.73	4.67	4.69
Investment by overseas branches	1592	4080	4721
Total (Global)	156090	158807	149872

22



Contents

Business

Investment



Asset Quality

Profitability

Capital

Digital & Financial Inclusion

Network



Intensive focus on recovery in NPAs:

- Creation of 'War Room' at HO has lead to Real time (T+1) monitoring of NPA, Cash recovery / Up-gradation
- Set up real time Digital Network from pan-India report in recovery
- Committee of GMs at HO prepares account-wise (o/s Rs.100 Cr. & above) Strategy for Resolution of NPAs.
- Intensification of Recovery in written-off accounts
- Mega Sale Campaign & Rin Mukti Shivirs/OTS camps
- Intensification of action against Willful defaulters



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)
30.06.15	326885	39969	25397	65366	392251
% Share	83.34%	10.19%	6.47%	16.66%	100.00%
31.03.16	356813	20144	55818	75962	432775
% Share	82.45%	4.65%	12.90%	17.55%	100.00%
30.06.16	336477	18909	56654	75564	412041
% Share	81.66%	4.59%	13.75%	18.34%	100.00%

25



Industry wise O/S Restructured Accounts

(Rs. Cr.)

Sl.	Sector	Jun'15	Share (%)	Jun'16	Share (%)	YoY gr. (%)
1	Iron & Steel	5676	14.2	2452	13.0	-56.8
2	Infrastructure	18613	46.6	8820	46.6	-52.6
	<i>Power</i>	15624	39.1	5603	29.6	-64.1
	<i>of which SEBs</i>	9320	23.3	1860	9.8	-80.0
	Telecom	387	1.0	265	1.4	-31.5
3	Drilling	595	1.5	0	0.0	-100.0
4	Textiles	1308	3.3	527	2.8	-59.7
5	Aviation	65	0.2	26	0.1	-59.7
6	Sugar	1402	3.5	1455	7.7	3.8
7	Paper/Printing	197	0.5	36	0.2	-81.8
8	Chemical/Fertilizers/Drugs	1899	4.8	556	2.9	-70.7
9	Cement	564	1.4	376	2.0	-33.4
10	Manufacturing	1082	2.7	740	3.9	-31.6
11	Engineering	189	0.5	11	0.1	-94.4
12	Auto parts	170	0.4	0	0.0	-100.0
13	Hotel	683	1.7	410	2.2	-40.0
14	Education	423	1.1	173	0.9	-59.1
15	Finance	107	0.3	121	0.6	12.7
16	Others	3290	8.2	1340	7.1	-59.3
	Total Industries	36263	90.7	17042	90.1	-53.0

26



Non-Performing Assets

(Rs. Cr.)

Sl.	Parameters	Jun'15	Mar'16	Jun'16
1	NPA as at the beginning of Yr.	25695	25695	55818
2	Cash Recovery	1143	4262	4825
3	Up-gradation	1214	1382	1181
4	Write Off	1323	6485	2386
5	Total Reduction (2+3+4)	3680	12128	8391
6	Fresh Addition	3382	42252	9227
	-Fresh slippages	2802	41060	7533
	-Debits in existing NPA A/cs	581	1192	1695
7	Gross NPAs end period	25397	55818	56654
8	Eligible Deductions incl. Provisions	10004	20396	20926
9	Net NPAs	15394	35423	35729
10	Recovery in written-off debt accounts	217	2297	727

Particulars	Jun'15	Mar'16	Jun'16
Gross NPA%	6.47%	12.90%	13.75%
Net NPA%	4.05%	8.61%	9.16%
NPA Coverage Ratio	59.32%	51.06%	52.50%

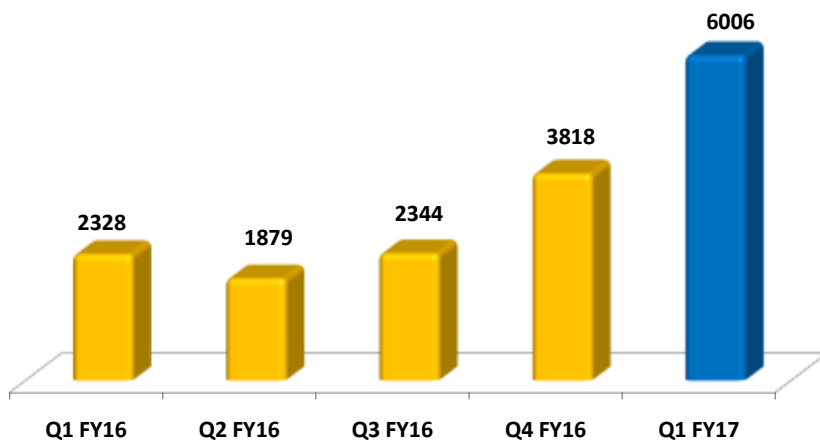
27



Non-Performing Assets: Reductions

(Rs. Cr.)

Cash Recovery & Upgradation

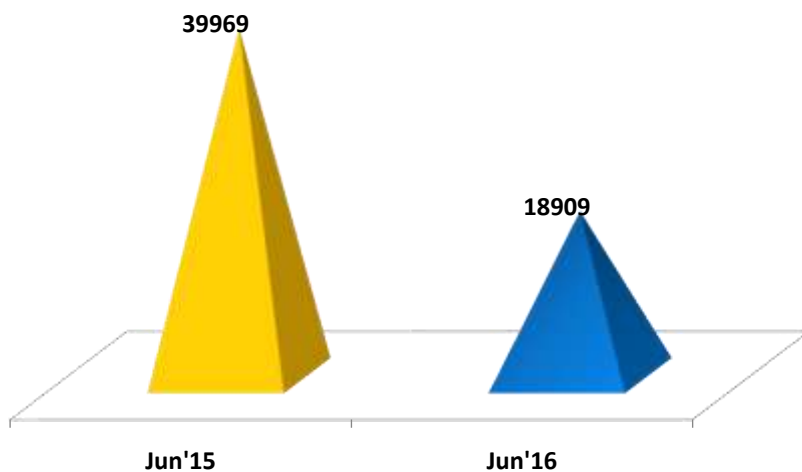


28



Reducing Restructured Advances

(Rs. Cr.)



29



Contents

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



Profitability –Performance Highlights

**QUICK TURNAROUND IN
POSITIVE NET PROFIT**

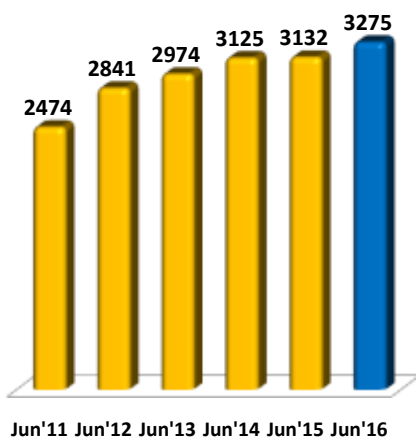
- **SUSTAINED** higher Operating Profit of the Bank.
- Decreasing Cost of Deposits (5.46%) / Funds (4.68%).
- Consistently high Net Interest Margin at 2.45%.
- 68.5% growth in Non-Interest Income.

31

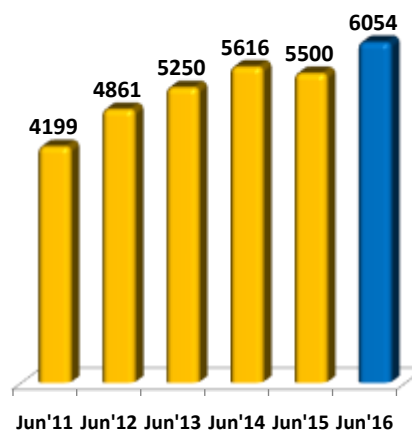


Consistently higher Operating Profit & Operating Income (Rs. Cr.)

Operating Profit



Operating Income



32



Profit

(Rs. Cr.)

Sl.	Parameters	Q1' FY 16	Q1' FY 17	Q4' FY 16	YoY Variation	
					Amt.	%
1	Interest Income	12035	11575	10824	-460	-3.8
2	Interest Expenses	7932	7876	8056	-56	-0.7
3	NII (Spread) (1-2)	4102	3699	2768	-403	-9.8
4	Other Income	1397	2355	2452	958	68.5
5	Operating Expenses	2368	2779	1992	412	17.4
6	Contribution (4-5)	-970	-424	460	546	-56.3
7	Operating Profit (3+6)	3132	3275	3228	143	4.6
8	Provisions	2411	2968	8595	557	23.1
9	Net Profit	721	306	-5367		

33



Provisions

(Rs. Cr.)

Sl.	Parameters	Q1' FY 16	Q1' FY 17	Q4' FY 16	YoY Variation	
					Amt.	%
1	Provision towards NPAs	1291	3620	11380	2330	180.5
2	Standard Advances incl. Standard Restructured	70	-829	-1019	-898	
3	Depreciation on Investment	375	-220	-80	-594	
4	Income Tax	600	230	-1890	-370	-61.7
5	Others	77	166	203	89	116.9
	Total Provision	2411	2968	8595	557	23.1

34



Income

(Rs. Cr.)

Sl.	Parameters	Q1' FY 16	Q1' FY 17	Q4' FY 16	YoY Variation	
					Amt.	%
1	Interest Income (2+3+4)	12035	11575	10824	-460	-3.8
2	Interest on Advances	8908	8510	7592	-398	-4.5
3	Interest on Investments	2906	2785	2980	-121	-4.1
4	Other Interest Income	221	280	251	59	26.7
5	Other Income (6+7+8+9+10)	1397	2355	2452	958	68.5
	of which					
6	Fee Based Income	943	1022	920	79	8.4
7	Recovery in Written off A/Cs	217	727	1326	510	235.1
8	Trading Profit	237	601	205	364	153.6
9	Residual (incl. Derivative inc)	1	4	1	4	667.3
	Total Income (1+5)	13432	13930	13276	498	3.7

35



Fee Based Income

(Rs. Cr.)

Sl.	Parameters	Q1' FY 16	Q1' FY 17	Q4' FY 16	YoY Variation	
					Amt.	%
1	Processing Fees	285	377	133	92	32.1
2	LC/LG Income	172	176	197	5	2.8
3	Bills & Remittance	117	114	110	-3	-2.5
4	Incidental Charges	42	22	53	-20	-48.3
5	Inc from ATM operations	88	96	118	8	8.8
6	Income from Ins & MF	17	24	42	7	41.0
7	Govt. Business	25	21	33	-4	-16.0
8	Misc Income	103	67	125	-37	-35.6
9	Exchange Profit	94	126	109	32	34.1
	Total Fee Based Income	943	1022	920	79	8.4

36



Expenditure

(Rs. Cr.)

Sl.	Parameters	Q1' FY 16	Q1' FY 17	Q4' FY 16	YoY Variation	
					Amt.	%
1	Total Interest Paid (2+3+4)	7932	7876	8056	-56	-0.7
2	Intt. Paid on Deposits	7368	7258	7448	-110	-1.5
3	Intt. Paid on Borrowings	95	83	51	-11	-12.0
4	Others	469	534	557	65	13.8
5	Operating Expenses (6+9)	2368	2779	1992	412	17.4
6	Estab. Expenses	1550	1900	1008	350	22.6
	Of Which					
7	Empl. Benefits (AS-15)	419	675	-255	256	61.1
8	Other Operating Expenses	818	880	984	62	7.5
	Total Expenses (1+5)	10300	10655	10048	355	3.5

37



Cost & Yield Ratios

(Annualized)

Sl.	Particulars	Q1 FY 16	Q1 FY 17
1	Cost of Deposit [%]	5.99	5.46
2	Cost of Fund [%]	5.07	4.68
3	Yield on Advances [%]	9.56	8.54
4	Yield on Investment [%]	7.94	7.93
5	Yield on Fund [%]	7.69	6.88
6	Net Interest Margin [%]		
	-Global	2.90	2.45
	-Domestic	3.29	2.80

38



Profitability Ratios

(Annualized)

Sl.	Particulars	Q1 FY 16	Q1 FY 17
1	Return on Assets [%]	0.46	0.18
2	Return on Net worth [%]	7.50	3.43
3	Opt. Profit to AWF [%]	2.00	1.95
4	Cost to Income Ratio [%]	43.05	45.91
5	Estb. Exp. To Total Exp. [%]	15.05	17.83
6	Opt. Exp. To AWF [%]	1.51	1.65
7	Book Value per Share [Rs]	207.14	182.17
8	Earnings per share [Rs]	15.54	6.24

39



Contents

Business

Investment

Asset Quality

Profitability



Capital

Digital & Financial Inclusion

Network



Allocation
of Rs.2816 Cr. of Capital by GOI
in two tranches 1) Rs. 2112 Cr. & 2) Rs. 704 Cr.



Release of Capital

- Share of Advances in Investment grade has increased from 71.6% in Mar'15 to 77.8% in Mar'16.
- Share of Advances in High Risk Category has declined from 28.4% in Mar'15 to 22.2% in Mar'16.
- RWAs growth 4.7% in Jun'16 vis a vis 6.6% in Jun'15.
- Conversion of Discom Loans to SEB bonds



Capital Adequacy (Basel III)

(Rs. Cr.)

Capital raising Plan:-

- Infusion by Govt. of India
- Bank is in readiness to shore up Capital through other options at an opportune time and market.
- CET is well above the regulatory level .
- Focus on release of Capital.

Sl.	Particulars	Jun'15	Mar'16	Jun'16
Capital Fund				
1	Tier I	36945	35718	36310
	<i>Of Which</i>			
	Common Equity	34708	33435	34047
	Additional Tier I	2237	2283	2263
2	Tier II	11685	12203	12463
3	Total (Tier I+II)	48630	47921	48773
4	Risk-weighted Assets	402439	424868	421184
Capital Adequacy Ratio				
5	Tier I	9.18%	8.41%	8.62%
	<i>Of Which</i>			
	Common Equity	8.62%	7.87%	8.08%
	Additional Tier I	0.56%	0.54%	0.54%
6	Tier II	2.90%	2.87%	2.96%
7	Total (Tier I+II)	12.08%	11.28%	11.58%

43



Capital Conservation and Improvement

1. Lending focus on
 - a. Retail advances (Advances upto Rs.5 crore)
 - b. A & above Rated Corporate accounts
 - c. Qualitative Non- Fund exposure
2. Exit Policy for timely exit from weakening accounts
3. Increasing Profitability through
 - a. Cost Control
 - b. Income generation by Fee Based Income and Off balance sheet exposure
 - c. Recovery of De-recognized Interest /Recorded Interest/Written-off accounts

44

Contents

Business

Investment

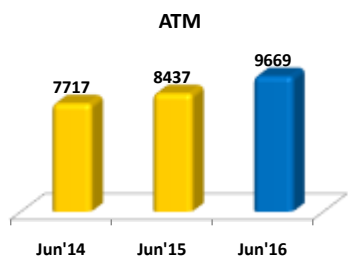
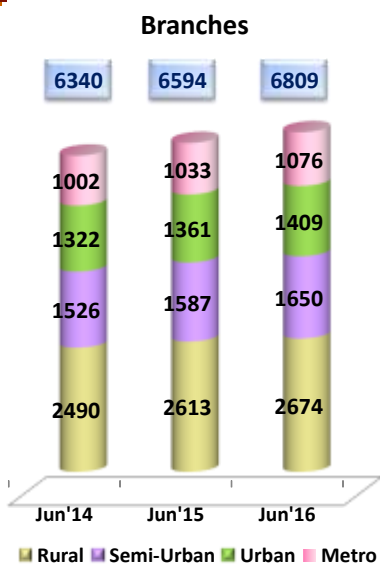
Asset Quality

Profitability

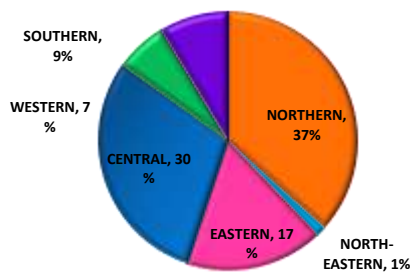
Capital

Digital & Financial Inclusion

Network



Region wise Distribution of Branches



Number of BCs as on 30.06.16 : 7996



Overseas Network

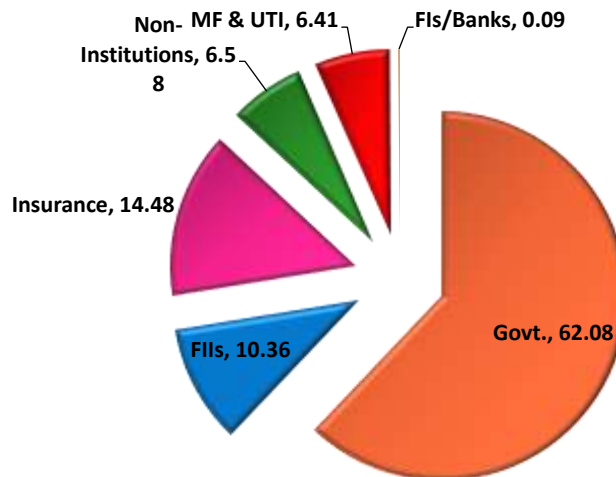
- Bank has overseas presence in 9 countries i.e. Hong Kong, Dubai, UK, Bhutan, Kazakhstan, Australia, China, Nepal and Bangladesh.
- 4 Overseas branches, 2 in Hong Kong, 1 in Dubai and 1 Offshore Banking Unit at Mumbai.
- 2 subsidiaries viz. UK (Punjab National Bank International Ltd-wholly owned) with 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 30.06.2016 (USD MIO)			
Branches	Deposit	Advances	Business
Hongkong	5342	3153	8495
Dubai	3869	4936	8805
OBU	17	68	85
TOTAL	9228	8157	17385
TOTAL – INR CR.	62310	54447	116758

47



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



Capital of Rs. 2816 Cr. has been allocated by GOI

48



Contents

Business

Investment

Asset Quality

Profitability

Capital



Digital & Financial Inclusion

Network



Improved Digital Process

Improved Processes of Implementation/Adoption of Digital Products



Digital Products

Seamless integration of Internet & Mobile Banking on the Common Platform



Digital Employees

Intensive drive for skilling staff for digital products

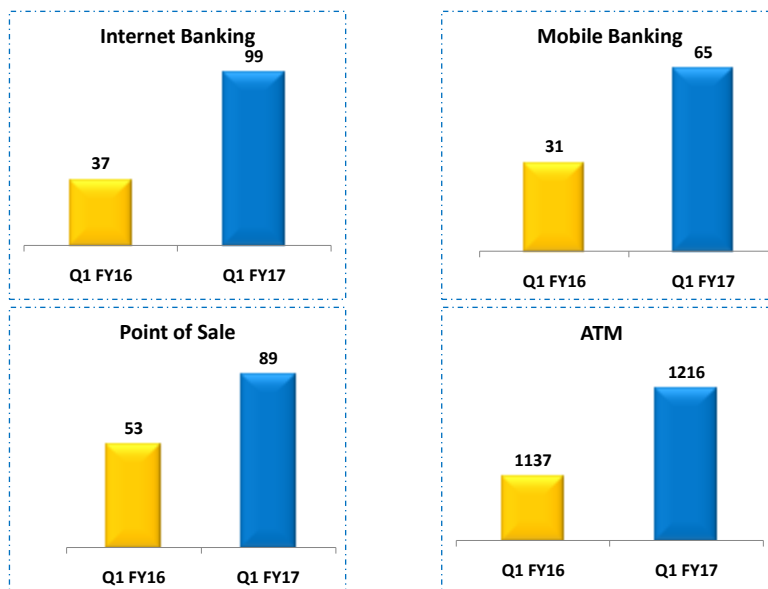


Digital Customers

Enhancement of Digital Customers Base



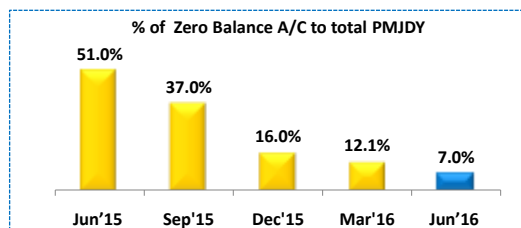
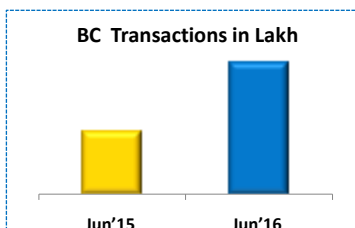
Leveraging of Digital platform – (Transactions in lakh)



Financial Inclusion as a Business Driver

(Amt. in Cr.)

Sl	Particulars	Jun'15	Jun'16
1	Deposits Mobilized under Financial Inclusion (as on date)	2342	3349
2	Income earned from Financial Inclusion (During Q1)	7	18
3	Average Balance under Financial Inclusion(Rs.)	1141	1279
4	Accounts opened under PMJDY (No. in Lakh) (as on date)	104	135
5	-Amt. mobilized under PMJDY	837	1814
6	-No. of Rupay Card Issued (in Lakh)	77	99
7	Aadhaar Seeding in PMJDY A/Cs (No. in Lakh)	50.8	65.2



Farmers' Training Centers -10	Financial Literacy Center -108	RSETIs-56
- Supporting farmers in learning & earning - Free of cost training - Trained 978930 farmers	59195 persons were attended during Q1FY17 99610 persons attended 1595 seminars	8156 persons have been trained during Q1 FY17 - Out of above 4923 were women



People before the Numbers

- Completed the Competency Mapping Drive recently.
- Intensive drive for skill building of the staff for on-boarding digital platform
- Talent Hunt based on performance of trainees is in progress
- PNB-Univ: An online learning platform has been launched which is available on all major Mobile Platforms. It provides quick access to quality curriculum and training 24x7 right on the palm top
- PNB NAVODAYA: An on-boarding & Mentoring Mechanism has been introduced for newly recruited energetic, tech-savvy but inexperienced employees.
- Reward & Recognition Programme .

53

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ  punjab national bank



54



Punjab National Bank, consistently moving towards:

- ❖ **Focus on Strength of Balance Sheet and not the Size**
- ❖ **Improvement in Asset Liability Management**
- ❖ **Increased focus on Recovery / Resolution of Stressed Assets**
- ❖ **Improved Profitability through Increase in CASA, Reduction in Cost, Increase in Income and Efficiency in Operations**
- ❖ **Capital Conservation**
- ❖ **Skilling Human Resource**
- ❖ **Increase in pace of Digitalization**

55



Awards & Accolades

During FY'16, in recognition of its performance and initiatives in multifarious areas, PNB received various awards, some of the notable are:

Golden Peacock National Training Award 2016 by Institute of Directors.

Social Banking Excellence Awards 2015 under Rural Banking Category (Large Bank) by ASSOCHAM.

Best Bank Award for PMJDY (Large Bank)-Winner of Banking Excellence Awards 2015 by CIMSME.

Best MSME Bank (Large Bank)-Runners Up by CIMSME- Banking Excellence Awards 2015

ABP News Brand Excellence Awards 2015 under Banking Financial Services and Insurance Category by CMO Asia with World Marketing Congress

Inspiring Work Place Awards 2015 under the category Best HR and Talent Management Practices by The Banking Frontiers.

Agriculture Leadership Award 2015 by Agriculture Today Group.

56

