



Punjab National Bank
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**Presentation on Performance for the
Quarter / FY March 2013**

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Overview of Performance

Particulars		Rs. Crore		YOY Growth %
Operating Profit				
- Q 4 Mar'13	:	2853		-2.8
- FY Mar'13	:	10908	↑	2.8
Net profit				
- Q 4 Mar'13	:	1131		-20.6
- FY Mar'13	:	4748		-2.8
Total Business	:	700285	↑	4.0
Total Assets	:	478876	↑	4.5
Deposits	:	391560	↑	3.2
Credit	:	308725	↑	5.1

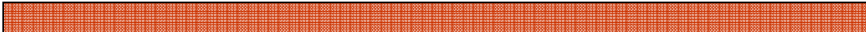
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<i>Profit -Qtr</i>						
(Rs. Crore)						
Sl.	Parameters	Q4' FY 12	Q4' FY 13	Q3' FY 13	Variation (Q413 over Q4'12)	
					Amt.	(%)
1	Interest Income	9680	10379	10548	699	7.2
2	Interest Expenses	6370	6600	6815	230	3.6
3	NII (Spread) (1-2)	3310	3779	3733	469	14.2
4	Other Income	1276	1175	971	-101	-7.9
5	Operating Expenses	1650	2101	2022	451	27.4
6	Contribution (4-5)	-374	-926	-1051		
7	Operating Profit (3+6)	2936	2853	2682	-84	-2.8
8	Provisions	1512	1722	1376	210	13.9
9	Net Profit	1424	1131	1306	-293	-20.6

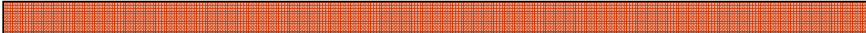
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<i>Profit from Core Operations</i>						
(Rs. crore)						
Particulars	Q4' FY 12	Q4' FY 13	Q3' FY 13	Variation (Q413 over Q4'12)		
				Amt.	Gr. (%)	
Net Profit Declared	1424	1131	1306	-293	-20.6	
Treasury Trading Profit	159	267	73	108	67.8	
Depreciation	-202	196	32	397		
Net Profit (Excl. Trading Profit & impact of Depreciation)	1063	1059	1265	-4	-0.4	
Operating Profit Declared	2936	2853	2682	-84	-2.8	
Treasury Trading Profit	159	267	73	108	67.8	
Core Operating Profit (Excl. Trading Profit)	2777	2585	2609	-192	-6.9	

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 <u>Provisions</u> (Rs. Crore)						
Sl.	Particulars	Q4' FY 12	Q4' FY 13	Q3' FY 13	Variation (Q413 over Q4'12)	
					Amt.	%
1	Provision towards NPAs (Net of floating provisions)	939	830	466	-109	-11.6
2	Standard Advances incl. Standard Restructured	364	384	310	20	5.5
4	Depreciation on Investment	-202	196	32	397	-196.9
5	Income Tax	485	244	575	-241	-49.6
6	Others	-74	68	-7	142	-191.6
7	Total Provision	1512	1722	1376	210	13.9
						

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 <u>Break-up : Income</u> (Rs. Crore)						
Sl.	Parameters	Q4' FY 12	Q4' FY 13	Q3' FY 13	Variation (Q413 over Q4'12)	
					Amt.	(%)
1	Interest on Advances	7495	7780	7891	285	3.8
2	Interest on Investments	2127	2418	2518	291	13.7
3	Other Interest Income	58	181	140	123	211.2
4	Interest Income (1+2+3)	9680	10379	10548	699	7.2
5	Other Income	1276	1175	971	-101	-7.9
	of which					
6	Core Non-Interest Income	862	721	702	-141	-16.3
7	Recovery in Written off A/cs	241	130	145	-112	-46.3
8	Trading Profit	159	267	73	108	67.8
9	Dividend from Liquid MF	6	54	50	48	735.2
10	Residual (incl. Derivative inc)	7	3	1	-4	-58.9
11	Total Income (4+5)	10956	11554	11519	598	5.5
						

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<i>Fee Based Income</i> (Rs. Crore)						
Sl.	Particulars	Q4' FY 12	Q4' FY 13	Q3' FY 13	Variation (Q413 over Q4'12)	
					Amt.	(%)
1	Processing Fees	137	100	72	-37	-27.2
2	LC/LG Income	187	190	190	2	1.3
3	Bills & Remittance	153	93	93	-60	-39.4
4	Incidental Charges	29	36	58	6	22.1
5	Inc from ATM operations	82	78	83	-4	-4.6
6	Income from Ins & MF	19	22	13	3	15.3
7	Misc. Income	95	76	78	-19	-20.1
8	Exchange Profit	160	128	114	-32	-20.1
9	Core Non Interest Income	862	721	702	-141	-16.3

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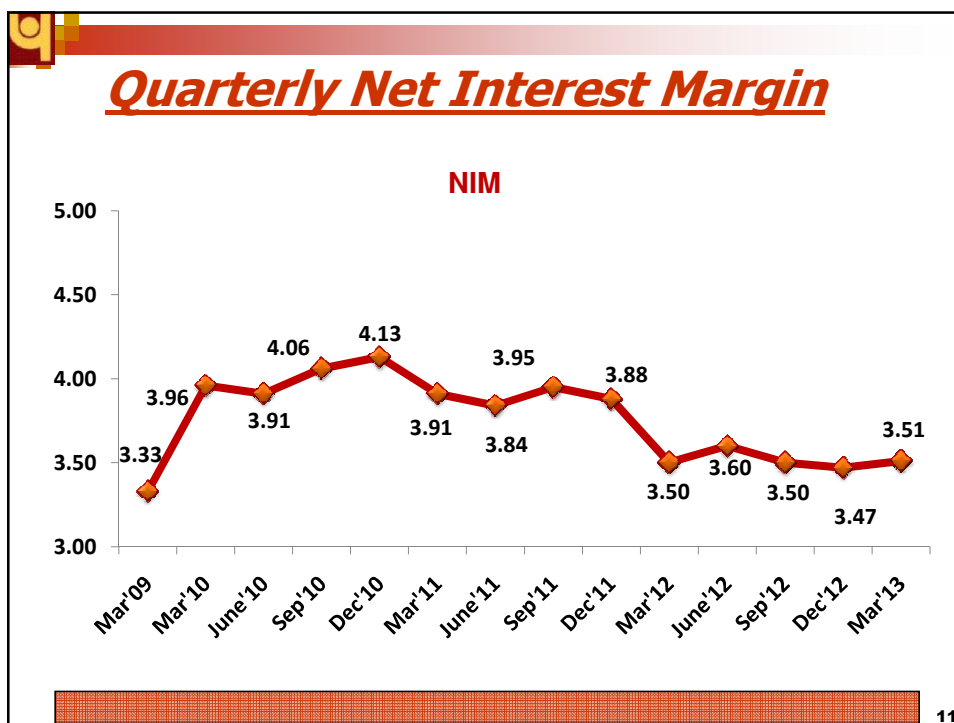
<i>Break-up : Expenditure</i> (Rs. Crore)						
Sl.	Parameters	Q4' FY 12	Q4' FY 13	Q3' FY 13	Variation (Q413 over Q4'12)	
					Amt.	(%)
1	Intt. Paid on Deposits	5833	6240	6407	407	7.0
2	Intt. Paid on Borrowings	249	91	112	-159	-63.6
3	Others	287	270	296	-18	-6.2
4	Total Interest Paid (1+2+3)	6370	6600	6815	230	3.6
5	Estab. Expenses	1007	1421	1407	414	41.2
	Of Which					
5a	Employee Benefits (AS-15)	218	307	515	89	40.8
6	Other Operating Expenses	643	680	614	37	5.7
7	Operating Expenses (5+6)	1650	2101	2022	451	27.4
8	Total Expenses (4+7)	8020	8701	8837	682	8.5

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<i>Cost & Yield Ratios</i>				
(Annualized)				
Sl.	Particulars	Q 4' FY 2012	Q 4' FY 2013	Q 3' FY 2013
1	Cost of Deposit [%]	6.80	6.62	6.75
2	Cost of Fund [%]	5.71	5.40	5.70
3	Yield on Advances [%]	11.40	10.73	10.90
4	Yield on Investment [%]	7.64	7.86	7.93
5	Yield on Fund [%]	8.67	8.50	8.83
6	Net Interest Margin [%]	3.50	3.51	3.47

<i>Profitability Ratios</i>				
(Annualized)				
Sl.	Particulars	Q 4' FY 2012	Q 4' FY 2013	Q 3' FY 2013
1	Return on Assets [%]	1.28	0.93	1.09
2	Return on Net worth [%]	21.60	13.98	17.42
3	Opt. Profit to AWF [%]	2.63	2.33	2.24
4	Cost to Income Ratio [%]	35.97	42.41	42.98
5	Estb. Exp. To Total Exp. [%]	12.48	16.33	15.93
6	Opt. Exp. To AWF [%]	1.48	1.72	1.69
7	Book Value per Share [Rs]	777.35	915.50	884.03
8	Earnings per share [Rs]	179.13	131.61	153.97

* ROE on Average basis: 15.40%



Profit: FY

(Rs. Crore)

Sl.	Parameters	Mar'12	Mar'13	Variation (Mar'13 over Mar'12)	
				Amt.	(%)
1	Interest Income	36428	41893	5465	15.0
2	Interest Expenses	23014	27037	4023	17.5
3	NII (Spread) (1-2)	13414	14857	1442	10.8
4	Other Income	4203	4217	14	0.3
5	Operating Expenses	7003	8165	1162	16.6
6	Contribution (4-5)	-2800	-3948		
7	Operating Profit (3+6)	10614	10908	294	2.8
8	Provisions	5730	6161	431	7.5
9	Net Profit	4884	4748	-137	-2.8

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<u>Profit from core Operations: FY</u>				
(Rs. Crore)				
Particulars	Mar'12	Mar'13	Variation (Mar'13 over Mar'12)	
			Amt.	(%)
Net Profit Declared	4884	4748	-137	-2.8
Treasury Trading Profit	347	487	140	40.3
Depreciation	235	109	-126	-53.7
Net Profit (Excl. Trading Profit & impact of Depreciation)	4772	4370	-403	-8.4
Operating Profit Declared	10614	10908	294	2.8
Treasury Trading Profit	347	487	140	40.3
Core Operating Profit (Excl. Trading Profit)	10267	10422	154	1.5

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Provisions: FY

(Rs. Crore)

Sl.	Particulars	Mar'12	Mar'13	Variation (Mar'13 over Mar'12)	
				Amt.	(%)
1	Provision towards NPAs (Net of floating provisions)	2403	3336	933	38.8
2	Standard Adv. Incl. Standard Restructured	848	874	26	3.1
4	Depreciation on Investment	235	109	-126	-53.7
5	Income Tax	2153	1775	-378	-17.5
6	Others	91	66	-25	-27.4
7	Total Provision	5730	6161	431	7.5

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(Rs. Crore)

Income: FY

Sl.	Parameters	Mar'12	Mar'13	Variation (Mar'13 over Mar'12)	
				Amt.	(%)
1	Interest on Advances	28447	31855	3408	12.0
2	Interest on Investments	7692	9530	1838	23.9
3	Other Interest Income	289	509	220	76.1
4	Interest Income (1+2+3)	36428	41893	5465	15.0
5	Other Income	4203	4217	14	0.3
	of which				
6	Core Non-Interest Income	3124	3054	-69	-2.2
7	Recovery in Written off a/cs	509	421	-88	-17.2
8	Trading Profit	347	487	140	40.3
9	Dividend from Liquid MF	193	233	40	20.6
10	Residual (incl. Derivative inc)	30	22	-8	-27.3
11	Total Income (4+5)	40631	46110	5479	13.5

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(Rs. Crore)

Fee Based Income: FY

Sl.	Particulars	Mar'12	Mar'13	Variation (Mar'13 over Mar'12)	
				Amt.	(%)
1	Processing Fees	604	519	-85	-14.1
2	LC/LG Income	698	735	37	5.3
3	Bills & Remittance	437	395	-42	-9.5
4	Incidental Charges	125	153	28	22.2
5	Inc from ATM operations	293	311	18	6.3
6	Income from Ins & MF	33	55	22	68.2
7	Misc. Income	356	305	-51	-14.4
8	Exchange Profit	578	581	3	0.6
9	Core Non Interest Income	3124	3054	-69	-2.2

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<u>Expenditure: FY</u>					
(Rs. Crore)					
Sl.	Parameters	Mar'12	Mar'13	Variation (Mar'13 over Mar'12)	
				Amt.	(%)
1	Intt. Paid on Deposits	21396	25501	4104	19.2
2	Intt. Paid on Borrowings	417	416	-1	-0.3
3	Others	1200	1120	-79	-6.6
4	Total Interest Paid (1+2+3)	23014	27037	4023	17.5
5	Estab. Expenses	4723	5675	951	20.1
	Of Which				
5a	Employee Benefits (AS-15)	1753	2102	350	19.9
6	Other Operating Expenses	2279	2490	211	9.3
7	Operating Expenses (5+6)	7003	8165	1162	16.6
8	Total Expenses (4+7)	30016	35202	5186	17.3

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<u>Cost & Yield Ratios: FY</u>				
Sl.	Particulars	FY Mar'12	FY Mar'13	9 M Dec'12
1	Cost of Deposit [%]	6.59	6.82	6.88
2	Cost of Fund [%]	5.62	5.70	5.80
3	Yield on Advances [%]	11.67	11.06	11.17
4	Yield on Investment [%]	7.57	7.89	7.90
5	Yield on Fund [%]	8.89	8.83	8.94
6	Net Interest Margin [%]	3.84	3.52	3.52

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<u>Profitability Ratio: FY</u>				
Sl.	Particulars	FY Mar'12	FY Mar'13	9 M Dec'12
1	Return on Assets [%]	1.19	1.00	1.03
2	Return on Net worth [%]	18.52	14.67	16.08
3	Opt. Profit to AWF [%]	2.59	2.30	2.29
4	Cost to Income Ratio [%]	39.75	42.81	42.95
5	Estb. Exp. To Total Exp. [%]	15.71	16.12	16.05
6	Opt. Exp. To AWF [%]	1.71	1.72	1.72
7	Book Value per Share [Rs]	777.35	915.50	884.03
8	Earnings per share [Rs]	154.02	139.52	142.19

* ROE on Average basis: 16.17%

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<u>Business</u>						
(Rs. Crore)						
Sl.	Parameters	Mar'12	Dec'12	Mar'13	Variation % Over	
					Mar'12	Dec'12
1	Total Business	673363	683098	700285	4.0	2.5
	<i>Out of Which</i>					
	Overseas Business	30748	45362	48335	57.2	6.6
2	Total Deposit	379588	385785	391560	3.2	1.5
3	Total Advances	293775	297313	308725	5.1	3.8
4	CD Ratio [%]	77.39%	77.07%	78.84%		

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 Deposit (Rs. Crore)						
Sl.	Parameters	Mar'12	Dec'12	Mar'13	Variation % Over	
					Mar'12	Dec'12
1	Total Deposit	379588	385785	391560	3.2	1.5
	Overseas Deposit	8993	15263	16277	81.0	6.6
2	Differential Rate Dep. Incl. CD	88297	59071	48921	-44.6	-17.2
	Share of DRI Dep. to Total %	23.26	15.31	12.49	-46.3	-18.4
3	Core Deposit	291291	326714	342639	17.6	4.9
4	Core Dep. To Total (%)	76.74%	84.69%	87.51%	14.0	3.3
5	SB Deposit	105657	117097	123470	16.9	5.4
6	Current Deposit	28472	25345	29874	4.9	17.9
7	CASA Deposit	134129	142442	153344	14.3	7.7
8	Share of CASA To Dom. Dep.(%)	36.2%	38.4%	40.86%	12.9	6.3
9	Core Term Deposit	157162	184272	189295	20.4	2.7
CASA as percentage to Core Deposit is at 44.75%. 21						

 Advances- Sectoral (Rs. Crore)						
Sl.	Parameters	Mar'12	Dec'12	Mar'13	% Share in Gr. NFC	Variation Mar'13/Mar'12
						Amt. (%)
1	Global Gross Advances	297892	303759	315243		17350 5.8
2	Overseas Advances	21755	30100	32058		10303 47.4
3	Domestic Gross Advances	276137	273659	283185		7047 2.6
3a	Food Credit	5186	6691	6057		871 16.8
3b	Dom. Non-Food Gross Adv.	270951	266968	277128	100.0	6176 2.3
	- of Which					
4	Agriculture & Allied	45917	41750	38055	13.7	-7862 -17.1
5	Industry	123783	124376	131989	47.6	8206 6.6
5a	MSME Manufacturing	32391	31186	33568	12.1	1177 3.6
5b	Large Industry	91392	93190	98421	35.5	7029 7.7
6	Retail Loans	29196	30295	31310	11.3	2114 7.2
	Of which					
6a	Housing	12649	14939	14332	5.2	1683 13.3
6B	Car/Vehicle	2502	2785	2880	1.0	379 15.1
6c	Education	3309	3576	3588	1.3	279 8.4
6d	Other Retail Loans	10737	8995	10510	3.8	-226 -2.1
7	Commercial Real Estate	9661	9140	9220	3.3	-441 -4.6
	of which Lease Rental	5427	5515	5531	2.0	104 1.9
8	NBFC	14843	11513	11052	4.0	-3791 -25.5
9	Services & Others	47551	49894	55501	20.0	7950 16.7
MSME Advances: Rs. 61478 cr YOY 8.35% 22						

Advances – Industry wise Breakup (Rs. Crore)								
Major Industry wise Deployment	Mar'12		Dec-12		Mar'13		Variation	
	Amt.	Share % to NFB	Amt.	Share % to NFB	Amt.	Share % to NFB	Mar'13/Mar'12	
							Amt.	(%)
Food Processing	4891	1.8	4553	1.7	5451	2.0	560	11.45
Textiles	8663	3.2	8617	3.2	9332	3.4	669	7.72
Chemical & Chemical Products	3774	1.4	3996	1.5	4266	1.5	492	13.04
Cement & Cement Products	2342	0.9	2536	0.9	2525	0.9	183	7.81
Basic Metal & Metal Products	18517	6.8	21306	8.0	21791	7.8	3274	17.68
-Iron & Steel	14864	5.5	17087	6.4	17477	6.3	2613	17.58
Paper & paper products	1420	0.5	1484	0.6	1518	0.5	98	6.90
Petroleum	1158	0.4	1191	0.4	1234	0.4	76	6.56
All Engineering Products	4520	1.7	4534	1.7	4749	1.7	229	5.07
Vehicles & Vehicle parts	1036	0.4	1120	0.4	1092	0.4	56	5.41
Construction	2318	0.9	2294	0.9	2353	0.8	35	1.51
Infrastructure	45894	16.9	52529	19.7	53277	19.1	7383	16.09
-Power	23370	8.6	27651	10.4	27726	10.0	4356	18.64
-Tele-Communication	8301	3.1	8066	3.0	8116	2.9	-185	-2.23
- Roads & Ports	8365	3.1	10446	3.9	11145	4.0	2780	33.24
- Others	5858	2.2	6366	2.4	6289	2.3	431	7.36
Residual	29250	10.8	20216	7.6	24401	8.8	-4849	-16.58
Industry	123783	45.7	124376	46.6	131989	47.4	8206	6.63

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Investment (Rs. Crore)				
SL	Particulars	Mar'12	Dec'12	Mar'13
1	Gross Investment	123148	130712	130313
2	Held To Maturity (HTM)	86083	92670	91267
3	Available For Sale (AFS)	32370	36726	37027
4	Held For trading (HFT)	4695	1316	2019
5	Duration (AFS)	3.24	4.57	4.39
6	Modified Duration (AFS)	3.07	4.35	4.17
7	Duration Total Portfolio	4.46	4.90	4.76
8	Modified Duration Total Portfolio	4.26	4.70	4.56
9	Net demand & time Liabilities	349229	368327	378653
10	SLR (%)	26.37	29.82	27.98
11	SLR HTM toTotal SLR (%)	84.13	82.01	82.99
12	HTM To Gross Investment (%)	69.90	70.90	70.04
13	Total SLR	99859	110228	107445
14	Total Non SLR	23288	20484	22868

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Non-Performing Assets (Rs. Crore)				
Sl.	Parameters	Mar'12	Dec'12	Mar'13
1	NPA as at the beginning of Yr.	4379	8720	8720
2	Cash Recovery	1675	1499	1942
3	Upgradation	530	809	962
4	Write Off	126	90	997
5	Total Reduction (2+3+4)	2331	2399	3901
6	Fresh Addition	6672	7677	8647
	-Fresh slippages	6183	7239	7809
	-Debits in existing NPA A/cs	489	438	838
7	Gross NPAs end period	8720	13998	13466
8	Eligible Deductions incl. Provisions	4265	6412	6229
9	Net NPAs	4454	7586	7237
10	Recovery in written-off debt A/Cs	509	292	421

Particulars	Mar'12	Dec'12	Mar'13
Gross NPA%	2.93%	4.61%	4.27%
Net NPA%	1.52%	2.56%	2.35%
NPA Coverage Ratio	62.73%	55.97%	58.83%

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Restructured Accounts (Rs. Crore)						
YEAR of Restructuring	OUTSTANDING AS ON 31.03.2013 UNDER					
	STANDARD CATEGORY		NPA CATEGORY		Grand Total	
	No of A/Cs	Amount	No of A/Cs	Amount	No of A/Cs	Amount
Up to FY 08-09	6	622	1461	202	1467	824
2009-10	20	1871	382	127	402	1997
2010-11	363	1514	100	359	463	1872
2011-12	309	12470	34	833	343	13303
2012-13	287	14052	13	95	300	14147
TOTAL	985	30527	1990	1616	2975	32143

Restructured accounts include the following amounts pertaining to other facilities of the borrowers not restructured (included in restructured portfolio as per RBI guidelines):

2010-11: Rs 233.10 crore
 2011-12: Rs 2631.57 crore
 A2012-13: Rs. 2104.18 Crore
 Total Rs. 4968.85 Ctore

Restructured advances as %age to Gross Advances: 10.2%

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Restructured Accounts (Rs. Crore)		
Asset Quality Movement of Restructured portfolio		
STANDARD A/Cs Restructured	Out of which Slipped to NPA	Slippage %age
37516	4363	11.63
About 88.4% of the standard accounts restructured continue to be standard		
Accounts with Bal O/S above Rs one crore		
NPA A/Cs Restructured	Out of which Improved to standard	Upgradation %age
714.19	103.41	14.5
About 14.5% of the NPA restructured portfolio has upgraded to standard category		
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Sectorwise O/S Restructured Accounts

(Rs. Crore)

01.04.2012 to 31.03.2013 (Current FY)

	Restructured Accounts	No.	Amt. O/s	Dimtn. in Fair Value
1	Standard Adv.	287	14052	833.28
2	Sub Standard Adv.	13	95	3.49
3	Doubtful Adv.	0	0	0
	Total	300	14147	836.77

O/S 31.03.2013

Sl.	Restructured A/Cs	No.	Amt. (O/S)
1	Under CDR	84	10443
2	Under SME	502	1375
3	Others (Non-CDR)	2389	20325
	Total	2975	32143

Sl.	Sector	Upto Mar'12	FY13	O/S Amt	%age Share
A	Agriculture	118	95	213	0.66
B	Housing	3	0	3	0.01
C	Real Estate	87	278	365	1.14
D	Industry	15572	12269	27841	86.61
E	Others	2216	1505	3721	11.58
	Total	17996	14147	32143	100.00
Out of the Above Major Industries/Sectors					
1	Iron & Steel	1699	1900	3599	11.20
2	Infrastructure	7888	6960	14848	46.19
	Out of which				
	Power	6320	5920	12240	38.08
	Telecom	967	126	1093	3.40
3	Drilling	488	167	656	2.04
4	Textiles	783	407	1190	3.70
5	Aviation	1614	0	1614	5.02
6	Sugar	825	223	1047	3.26
7	Paper/Printing	233	93	326	1.02
8	Chemical/Fertiliser/Drugs	355	1401	1757	5.47
9	Cement	613	0	613	1.91
10	Manufacturing	350	271	621	1.93
11	Engineering	220	267	488	1.52
12	Auto parts	40	0	40	0.12
13	Hotel	529	392	921	2.87
14	Education	398	300	697	2.17
15	Finance	140	40	180	0.56

Capital Adequacy (Basel II) (Rs. Crore)

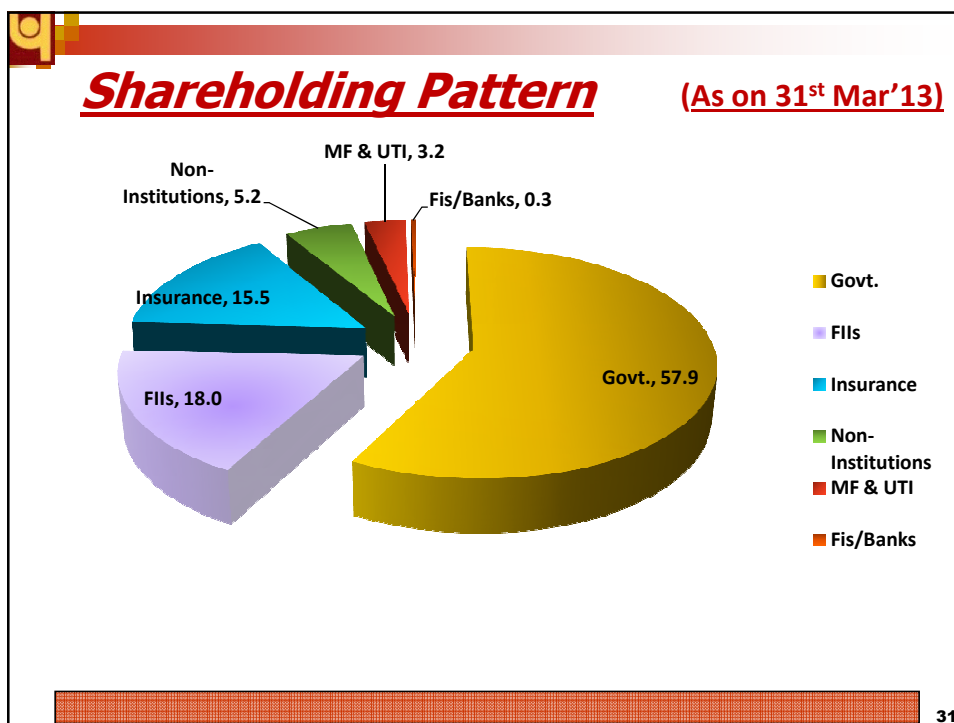
Sl.	Particulars	Mar'12	Dec'12	Mar'13
	Capital Fund			
1	Tier I	27080	26897	31664
2	Tier II	9773	9485	9608
3	Total (Tier I+II)	36853	36382	41273
4	Risk-weighted Assets	291919	312143	324380
5	Capital Adequacy Ratio (%)	12.63%	11.66%	12.72%
6	Tier I (%)	9.28%	8.62%	9.76%
7	Tier II (%)	3.35%	3.04%	2.96%

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Market Share & Productivity

Sl.	Parameters	Mar'12	Dec'12	Mar'13
1	Deposit Market Share (%)	5.60	5.37	5.18
2	Credit Market Share (%)	5.55	5.22	5.11
3	Business Per Branch (Rs. Cr.)	116.03	115.12	116.84
4	Business Per Employee (Rs. Cr.)	11.32	11.66	11.61

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Current Overseas Presence

Type of office	Destination	Commencement of Operations
Branch	1 Offshore Banking Unit, Mumbai	25 th September, 2003
	2 Kabul, Afghanistan	26 th July 2004
	3 Hong Kong Main	17 th December 2007
	4 Kowloon Hong Kong	6 th April 2009
	5 DIFC, Dubai	20 th December 2009
Subsidiary	1 PNBIL, UK (7 branches)	10 th May 2007
	2 DRUK PNB Ltd., Bhutan (5 Branches)	27 th January 2010
	3 JSC SB PNB, Kazakhstan (4 Branches)	*13 th December 2010
Joint Venture	1 Everest Bank Limited, Kathmandu, Nepal (48 Branches)	January, 1997
Rep. Offices	1 Almaty, Kazakhstan	23 rd October, 1998
	2 Shanghai, China	3 rd September 2004
	3 Dubai, UAE	29 th June, 2005
	4 Oslo, Norway	1 st October 2008
	5 Sydney, Australia	15 th September 2011

*Date of Acquisition

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Increasing Global Footprints...

☛ Bank has got permission from RBI for:

- Opening of a Qualifying Full Bank (QFB), branch in Singapore.
- Opening of a Rep. Office in Yangon, Myanmar.

☛ Bank in Process of:-

- up gradation of rep office in Oslo (Norway) and Sydney (Australia).

☛ Exploring possibilities for presence in - Bangladesh, Brazil, Canada, Maldives, Mozambique and Pakistan.

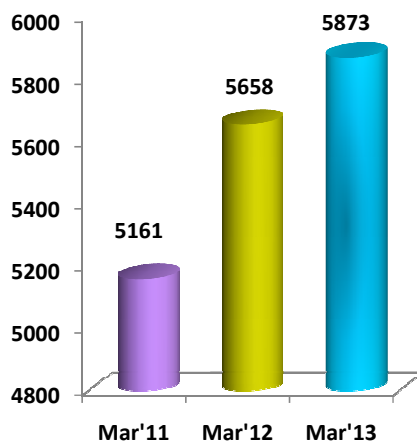
☛ Business of Overseas branches recorded a YoY growth of 47.56%, from USD 6137.52 Mio to USD 9056.83 Mio.

☛ Business of Overseas Subsidiaries recorded a YoY growth of 31.34% , from USD 1916.43 Mio to USD 2517.05 Mio.

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Capacity Building – Expanding Network

Total Domestic Branches



ATM Network

	Mar'11	Mar'12	Mar'13
ATMs	5050	6009	6313

**Population Group wise Branches
(31st March'2013)**

Metro	Urban	Semi-Urban	Rural
980	1231	1394	2268
16.69	20.96	23.74	38.62

85 new branches added during Quarter 4 FY 13.

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Recognitions.....

- ✿ *Golden Peacock Business Excellence Award 2013.*
- ✿ *Bank has conferred with National Award 2012 for North Zone under PMEGP Scheme.*
- ✿ *Indira Gandhi Rajbhasha Shield – a top most prize scheme of Govt. of India.*
- ✿ *Reserve Bank of India has declared first prize for our Bank's House Magazine "PNB Staff Journal" in the inter-bank bilingual house magazine competition*
- ✿ *Social and Corporate Governance Award - Best Corporate Social Responsibility by World CSR Day (World CSR Congress) and BSE.*
- ✿ *Most Socially Responsive Bank 2012- Business world- PwC*
- ✿ *Best Public Sector Bank by CNBC TV 18*
- ✿ *Organization with Innovative HR Practices by ASIA Pacific HRM Congress.*
- ✿ *Prestigious Awards by Indian Banks' Association:*
 - Best Use of Business intelligence - Winner*
 - Best Risk Management and Security Initiatives - Winner*
 - Best Bank Online – First Runner up*
 - Best financial Inclusion Initiatives – Second Runner up*
- ✿ *Best Banker Award under Agriculture Credit (Large Bank) by The Sunday Standard.*
- ✿ *Best Public Sector Bank under Priority Sector Lending by Dun & Bradstreet Polaris Financial Technology Banking Awards 2012*
- ✿ *CMO Asia Excellence for Branding and Marketing under BFSI category.*
- ✿ *3rd Asia's Best Employer Brand Awards 2012-Excellence in Training by Employer Brand Awards & World HRD Congress.*

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Thank You

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