

FROM THE CHAIRMAN AND MANAGING DIRECTOR'S DESK

CAMPAIGN UPDATE

1st October, 2011

My dear members of PNB Parivar,

The **phase I** of the Savings Fund Campaign which ended yesterday has been a grand success. Needless to add that it was possible only because of your tireless efforts. I congratulate all the staff members for actively participating in this Campaign. There has been a paradigm shift in the conduct of this Campaign from the earlier ones. **I am happy that all of you responded spontaneously to the organizational call by opening more than 20 lac accounts (2060294) and mobilizing Rs. 2500 Crore balance in these accounts. With the opening of 56590 quality a/cs on the last day, the total quality accounts mobilized during the Campaign reached 825977. It is also heartening to note that the Savings Fund portfolio of the Bank has crossed Rs. 1 lac Crore as at 30/09/2011.**

The final position of the FGMs at the end of the Campaign is furnished hereunder:

Rank	FGM	Names of FGM	No. of A/cs 30.09.2011	Average Quality a/cs per employee
1	Meerut	A K Verma	130,697	28
2	Ludhiana	S S Bhatia	108,479	16
3	Jaipur	Santosh Madan	107,838	22
4	Patna	V Srinivasan	96,075	26
5	Chandigarh	A K Roychoudhary	90,742	15
6	Lucknow	V K Joel	88,867	16
7	Kolkata	P Bhardwaj	57,069	13
8	South	S Ranganathan	55,726	15
9	Mumbai	K K Aravindakshan	46,302	11
10	Delhi	V K Khanna	44,182	10

My compliments to **Shri A K Verma, Shri S S Bhatia and Shri Santosh Madan and their Teams** for crossing the 1 lac a/cs mark. Further, congratulations to **Shri A K Verma (28), Shri V Srinivasan (26) and Shri Santosh Madan (22) for having achieved an average of more than 20 Quality A/cs per employee.** It has been a wonderful achievement.

The final position of Top Circles at the end of the Campaign emerges as follows:

Rank	Circle	Circle Heads	Quality a/cs	Average Quality a/cs per employee
1	Moradabad	Shri R K Chaujar1	30,631	52
2	Muzaffarnagar	Dr Rakesh Gupta	24,815	31
3	Alwar	Shri V K Bali	23,659	45
4	Ludhiana	Shri Y K Brar	22,741	19
5	South Delhi	Shri L K Malhotra	22,718	10
6	Bulandshahr	Shri V K Sharma	22,237	28
7	Jalandhar	Shri P K Sharma	22,181	24
8	Darbhangha	Shri S K Sharma	22,122	47
9	North Delhi	Shri A M Tewari	21,464	9
10	Indore	Shri B M Padha	21,252	36
11.	Meerut	Shri Kamal Prasad	20,812	19

My compliments to all these Circle Heads and their teams.

Further, congratulations to the following Circle Heads and their teams for achieving an average of 25 or more quality accounts per employee.

Rank	Circle	Circle Heads	Quality a/cs	Average Quality a/cs per employee
1	Moradabad	Shri R K Chaujar1	30,631	52
2	Darbhangha	Shri S K Sharma	22,122	47
3	Alwar	Shri V K Bali	23,659	45
4	Bharatpur	Shri D Saxena	16,993	44
5	Indore	Shri B M Padha	21,252	36
6	Muzzaffarpur	Shri V K Kaushik	17,288	35
7	Kashipur	Shri Rakesh Kumar	9,060	35
8	Gaya	Shri S Chaudhary	17,241	34
9	Muzaffarnagar	Dr Rakesh Gupta	24,815	31
10	Bulandshahr	Shri V K Sharma	22,237	28
11.	Mandi	Shri Kamal Prasad	8,781	26
12	Chhatisgarh	Shri B M Panda	12,353	25

The final position of the Top 10 branches at the end of the Campaign emerges as follows:

Rank	Branch	30.09.2011
1	Belgaum College Road-1233	2338
2	Lucknow,Hazratganj-294	1618
3	Dhanaura (Moradabad)-6814	1602
4	Alwar, M.I.A - 977	1426
5	Bagadpur (Moradabad)-601	1219
6	Jani-Khurd (Meerut)-704	1144
7	Simri 'N' (Dt.Supaul)-2491	1097
8	Chandigarh, L.C.B -4207.	1074
9	Bangalore Peenya - 1251	1052
10	B B Das Educ. Society, Lucknow-6027	984

My compliments to the TEAMS of these branches.

Congratulations to **Alwar MIA -977, Chandigarh LCB-4207 and Bangalore-Peenya-1251** for finishing strongly by entering the **Top 10**.

My special compliments to **Mr Subash Chandra PF-40031 (1659 a/cs), Raizada Rajeev Kumar PF- 44320 (1510 a/cs), Anil Aggarwal PF-55132 (1389 a/cs)** and **Mr Ashok Kumar Sah PF - 56234 (1034 a/cs)** for individually crossing the '**1000 mark**'.

Mr Chandra Prabhat PF-81339 (988 a/cs) and **Mr. Rakesh Kumar PF-90061(963 a/cs)** are in the **900-1000 band**.

Mr Ramesh Kumar Maggu - PF 51617 (890 a/cs), Mr Vinit Purshottam - PF 79962 (836 a/cs), Mr Chand Ram - PF 81339 (828 a/cs) and **Mr Pravesh Kumar Jha PF 81700 (805 a/cs)** are in the **800-900 band**.

Mr Abhimanyu Kumar PF 300403 (797 a/cs), Mr Anil Kumar Jain PF 105578 (779 a/cs) and **Krishan Kumar Batra PF 58913 (761 a/cs)** are in the **700-800 band**.

Mr Jamuna G PF - 38755 (664 a/cs) and **Mr Sampurna Nand Sahay PF - 76885 (647 a/cs)** are in the **600-700 band**.

Mr Sunil Kumar Sharma-81204 (591 a/cs), Mr S C Sharma Pf 38699 (562 a/cs), Mr Sanjay Kumar PF 81701 (517 a/cs) and **Shri Lokesh Nath Srivastava** are in the **500-600 band**.

My compliments to all the above employees.

I am happy to note that **1381 employees** have entered the group who have **canvassed more than 100 quality accounts** as at the end of the Campaign. My compliments to all of these employees. The break up of employees who have mobilized more than 100 and upto 500 quality accounts is furnished below:

No of A/cs	No of employees
400- 500	15
300-400	22
200-300	26
100-200	1246

I am happy with the final outcome of the Campaign. I am sure that self-confidence of the staff members must have been boosted. Each of you must have realized your potential strength and the strength of the PNB Brand. We were shy to ask business. Now that we have understood how to ask, let us not abruptly stop this. **Let us make it a way of life because everybody needs an invitation to come to our Bank.** We should set this Campaign as the benchmark for future Campaigns. I would request you all to build on this base.

I hope by this time the branches have ensured that in case of all the newly opened accounts, proper due diligence is completed, signatures uploaded in the system and the **Welcome Kit** containing the necessary deliverables has been provided atleast for quality accounts. The branches would have made a **welcome call** to the new customers. These newly opened A/cs should be the gateway for cross selling of other PNB Products. Being on par in terms of price and quality only brings you into the race. **Service** helps you to win the race. These are **small acts** which will go a **long way** in retaining and developing Customer loyalty. I have been the firm believer that the **Customer Service is the only cutting edge in this competitive environment.**

In fact end of **phase I** is the beginning of **phase II** of the Campaign, which we call **sustenance period**. During the next three months, we have to nurture these accounts and convert them into **profitable relationships**. We should now work on increasing the balances in these accounts. I wish to remind that every increase of Rs. 2500 in Rural/Semi Urban and Rs. 5000 in Urban/Metro in average balances in these accounts will fetch additional point which gives Cash incentive/Celebration Incentive of Rs.500/-. **This is an excellent opportunity for all of you to contribute to organizational growth process and get rewarded.**

If we look at the **5 objectives** we had set for the campaign, we have accomplished the following:

- **To increase the clientele base**
- **To involve staff at all levels in the developmental process**

The following objectives are to be now focused:

- **To regain CASA supremacy of PNB,**
- **To improve overall customer service**
- **To ensure stability in core deposits.**

Future belongs to those banks that can truly demonstrate that '**customer is the purpose and not an intrusion**'. We have decided to transform the Bank. This Campaign will lay a strong foundation for this transformation.

***Together we can,
Together we will***



(K.R.Kamath)

Chairman & Managing Director

