



ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ  
...भरोसे का प्रतीक !



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...the name you can BANK upon !

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# **CUSTOMER LOYALTY & ADVERTISING EFFECTIVENESS FOR PUNJAB NATIONAL BANK (PNB)**



**PRESENTED BY:  
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# HISTORY



- PNB established its first branch outside Lahore in Rawalpindi.
- PNB absorbed Bhagwan Dass Bank in 1940, which had its branch in Dehradun, India.
- After partition of India, it has to close its 92 offices in west Pakistan 1/3 of its total branches and which held 40% of the total deposits.
- PNB established its new head office at under hill road, civil lines, New Delhi.

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technology





# INTRODUCTION

- PNB is an Indian financial service company.
- Registered on May 19, 1894.
- Second largest government owned commercial bank.
- Ranked 1234 in Forbes global 2000.
- Till now it has-
  - 5100 branches across 764 cities which includes 5 overseas branches.
  - More than 60 million satisfied customers.

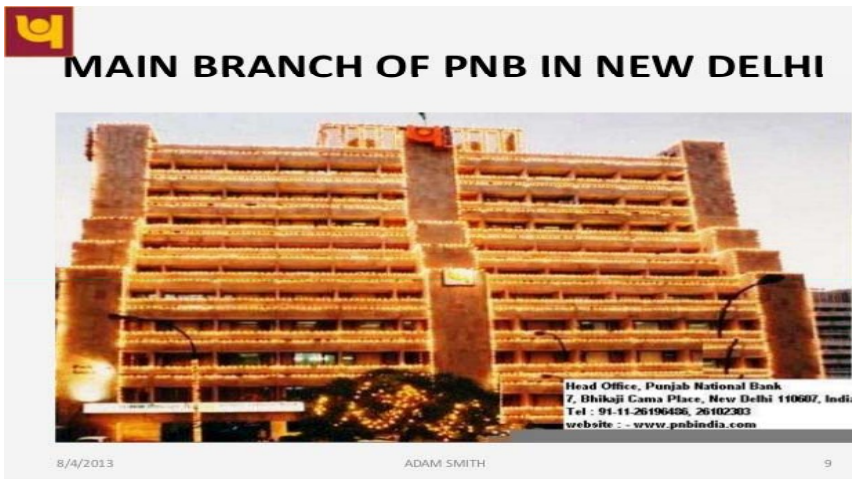






# BOARD OF DIRECTORS

- Chairman & Managing Director – Shri K.R. Kamath
- Executive Director – Shri Rakesh Sethi
- CEO – Smt. Usha Ananthasubramanian





# GEOGRAPHICAL PRESENCE OF PNB

- 5,937 branches across 764 cities.
- It serves over 72 million customers.
- There are 1231 Biometric ATMs in the country, out of which 192 ATMs are in the National Capital Region (NCR).
- Total employees : 62,127.
- The slogan of Punjab National Bank is “THE NAME YOU CAN BANK UPON”.



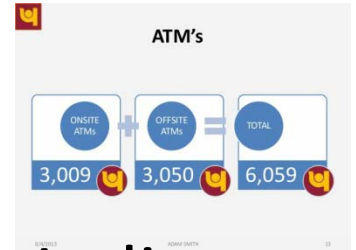
**Saving Account Interest Rates : 4.0 % p.a. (w.e.f. 3rd May 2011)**

**Domestic Term Deposit Interest Rates (% p.a.)**



| Sl. No | Period                                   | ROI (% p.a.) w.e.f 02.08.2012 | A.Y*  | ROI (% p.a.) w.e.f 02.08.2012 | A.Y*  | NRE Term Deposit w.e.f 02.08.2012 |
|--------|--|-------------------------------|-------|-------------------------------|-------|-----------------------------------|
|        |  | Less than Rs. 1 Cr.           |       | Rs. 1 Cr. To Rs. 10 Cr. #     |       | ROI % p.a.                        |
| 1      | 7 to 14 days                             | 4.00                          | 4.00  | 4.00                          | 4.00  | NA                                |
| 2      | 15 to 45 days                            | 4.50                          | 4.50  | 4.50                          | 4.50  | NA                                |
| 3      | 46 to 90 Days                            | 5.50                          | 5.50  | 7.00                          | 7.00  | NA                                |
| 4      | 91 to 179 days                           | 6.75                          | 6.75  | 8.00                          | 8.00  | NA                                |
| 5      | 180 days to 270 Days                     | 7.50                          | 7.57  | 8.25                          | 8.34  | NA                                |
| 6      | 271 days to less than 1 year             | 7.50                          | 7.64  | 8.50                          | 8.68  | NA                                |
| 7      | 1 Year Only                              | 9.00                          | 9.31  | 9.00                          | 9.31  | 9.00                              |
| 8      | >1 year to 5 year<br>( Except 1111 days) | 8.75                          | 9.04  | 8.75                          | 9.04  | 8.75                              |
| 9      | 1111 Days                                | 9.00                          | 10.22 | 9.00                          | 10.22 | 9.00                              |
| 10     | >5 years to 10 years                     | 8.50                          | 10.46 | 8.50                          | 10.46 | 8.50                              |

# CONSUMER BEHAVIOUR & CUSTOMER LOYALTY TOWARDS PNB



- PNB is one of the leading Public Sector Bank in India that's why most of the customers having positive behaviour towards it.
- PNB provides various types of Products & Services towards various needs of customers:
  - Low Interest rate on loans.
  - Locker Facilities.
  - Saving Accounts.
  - Pension Account & Service Pay Accounts to Govt. employees.







# CUSTOMER LOYALTY PRACTICES IN PNB BANK

## 1. Common Practices followed by the Branches.

- Display of business hours.
- Render courteous services.
- Attend all the customers present in the banking hall at the close of business hours.
- Display interest rates of various deposit schemes from time to time.

## 2. Time Norms for Various Banking Transactions.

- Opening of an account : 20-25 min
- For cash payment : 3-8 min
- Receipt of cash : 10-20 min



# CUSTOMER LOYALTY PRACTICES IN PNB BANK



## 3. Customized Products /Services for Senior Citizens:

- 0.5% higher rate on Term Deposits.
- Collection of Retirement Dues.
- Free collection of Cheques.
- And a new attractive Pass book containing a list of facilities available to Senior Citizens.

## 4. PNB Rewardz Scheme for Debit and Credit Card Holders.

## 5. Resolution of Grievances.



# OPERATIONS PERFORMED BY PNB

- Deposits services.
- Loan Administration.
- Treasury Operations.
- Item Processing.
- Payment Processing.
- Regulatory Reporting.



# Factors used to Target Consumers Towards PNB Bank



- It is a Government Bank which increased customer trust in this Bank.
- It is one of the big four Bank of India along with SBI, ICICI & BOB.
- It was awarded the “Best Public Sector Bank” by CNBC TV18 in 2012.
- Availability of its branches in most cities and villages of India.
- It also provides Digital Banking solutions to its customers.





# POSITIONING

- Doing the right thing.
- Trusting and team work.
- Inclusive meritocracy.
- Winning.

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# AIMS & OBJECTIVES OF ADVERTISING EFFECTIVENESS



- To gain an understanding of the role of advertising within the marketing communication mix.
- To examine communication and advertising theories and their relationship with consumer behaviour.
- To develop knowledge of advertising strategy and planning.
- To appreciate the complexities of evaluation.





# ADVERTISEMENT BUDGET

| PARTICULARS | AMOUNT FOR<br>CREATION<br>(Rs.) | AMOUNT FOR<br>PUBLISHING<br>(Rs.) | TOTAL     |
|-------------|---------------------------------|-----------------------------------|-----------|
| NEWSPAPERS  | 20,000                          | 5,00,000                          | 5,20,000  |
| MAGAZINES   | 25,000                          | 3,00,000                          | 3,25,000  |
| TELEVISION  | 5,00,000                        | 10,00,000                         | 15,00,000 |
| BILL BOARDS | 50,000                          | 1,00,000                          | 1,50,000  |



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**THANK YOU**



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