

FINANCIAL RESULTS

Q2 & HY1 FY22

September 2021





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Core Strengths

126 Years of Banking
Experience & Resilience

Focus on Digitalization and Expanding
Digital Footprints

PNB One Mobile App : 'One for All'
'All for One'

Adequately Capitalized

CRAR % : 15.20%

Strong Distribution Network

PAN India Presence

Total Delivery Channels: 36514
10528-Domestic & 2 International
Branches, 13506 ATMs & 12478 BCs



Synergy realization through
rationalization of Branches and ATM

Rationalization of 690 Branches &
697 ATMs

Strong and Granular Low Cost
Deposit Base

Domestic CASA Ratio: 45.42%

Improving Operating Efficiency

Across Key Financial & Productivity Metrics

Technology Driven Credit Underwriting

PNB LenS (Lending Solution) –
for Uniform and Efficient Credit Underwriting

Key Financial Highlights : Q2 FY22 ended September'21



Domestic CASA Share
45.4%



Savings Deposit
8.6% YoY Gr



Retail Term Deposit
7.6% YoY Gr



(Retail TD + CASA) Share
91.3%



Retail Credit
6.7% YoY Gr



RAM Share to domestic Advances
54.7%



Total Recovery (Incl Up-gradation)-Q2
₹ 9126 Crore



CRAR
15.20%



Net Profit (Q2)
1105 Cr
78.0 % YoY Gr



Business Performance (As on 30th Sep 2021)



Amt ₹ in Crore

Sl.	Parameters	Sep'20	June'21	Sep'21	Growth %
					YoY
1	Global Gross Business	1786671	1823685	1851097	3.61%
	Overseas Gross Business	47648	36666	37181	-21.97%
	Domestic Gross Business	1739023	1787019	1813916	4.31%
2	Global Deposits	1069747	1097649	1115373	4.27%
	Overseas Deposits	28066	18712	17256	-38.52%
	Domestic Deposits	1041681	1078937	1098117	5.42%
	Current Deposits	66593	67611	71958	8.06%
	Savings Deposits	392884	419525	426799	8.63%
	CASA Deposits	459477	487136	498757	8.55%
	Total Term Deposits	610270	610513	616616	1.04%
	- Retail Term Deposits (<2 Cr.)	483316	513837	520026	7.60%
	Retail Term Deposits + CASA Deposits	942793	1000973	1018783	8.06%
3	Global Gross Advances	716924	726036	735724	2.62%
	Overseas Gross Advances	19582	17954	19925	1.75%
	Domestic Gross Advances	697342	708082	715799	2.65%

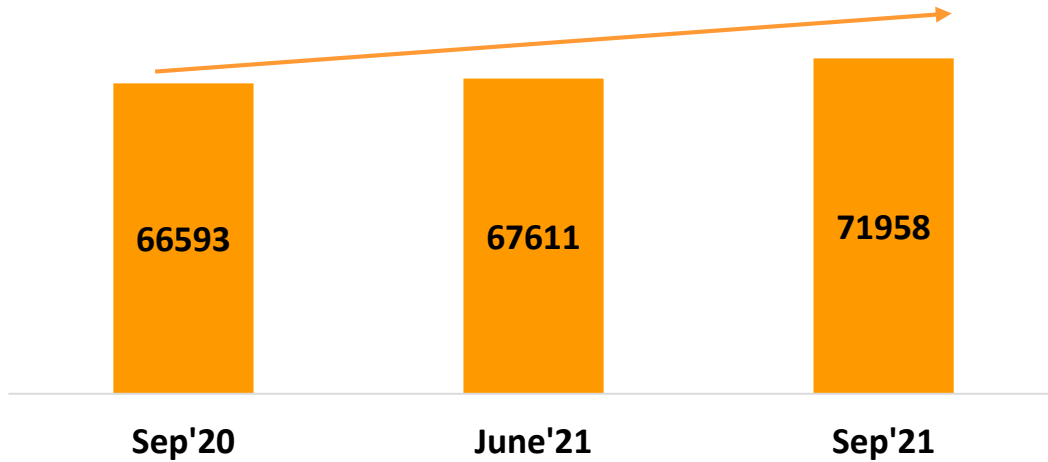


CASA Performance

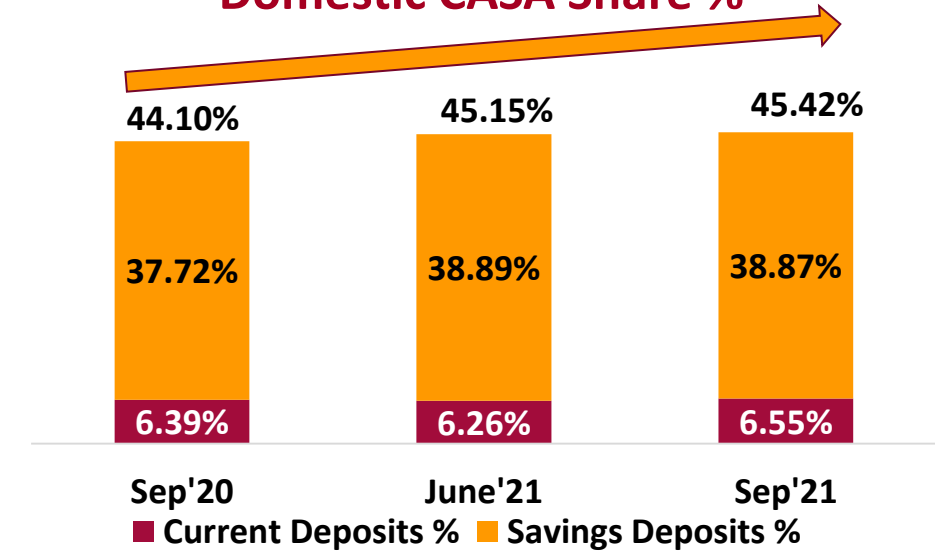
Amt ₹ in Crore

Current Deposits

YoY Gr.: 8.06%

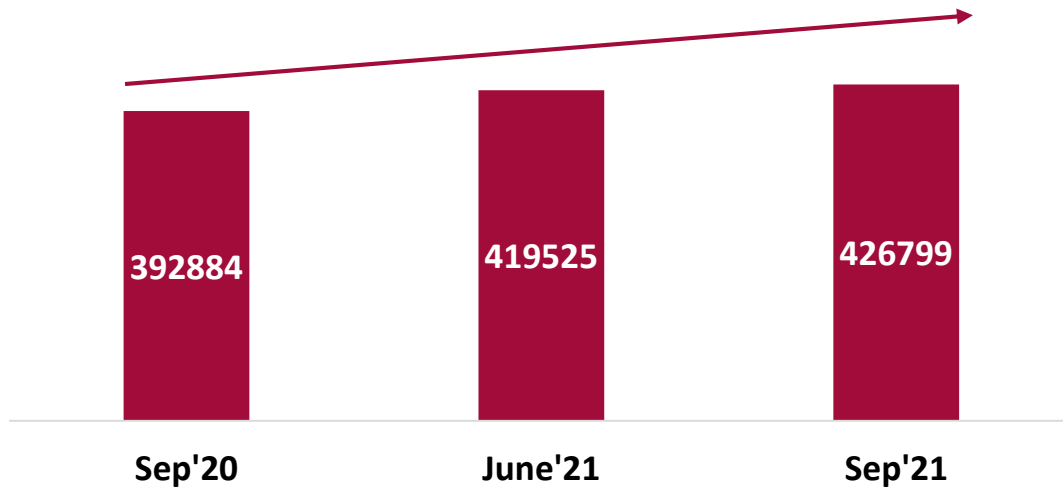


Domestic CASA Share %

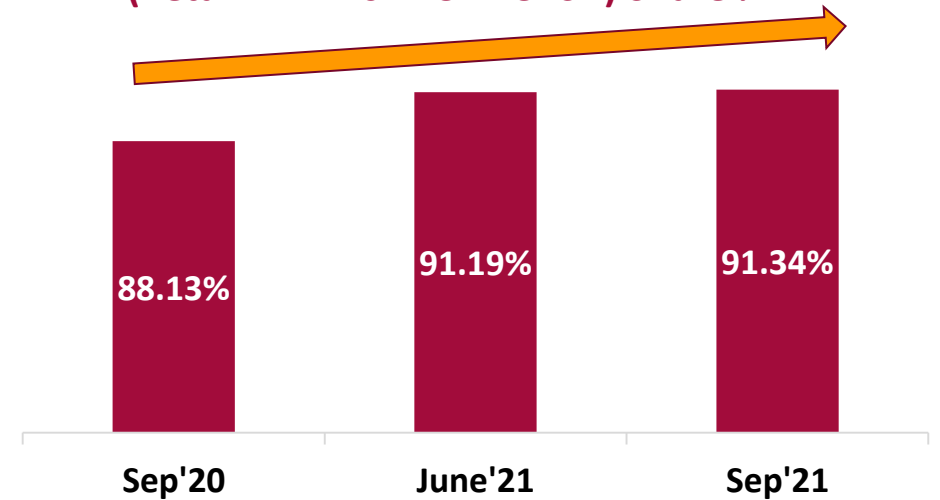


Savings Deposits

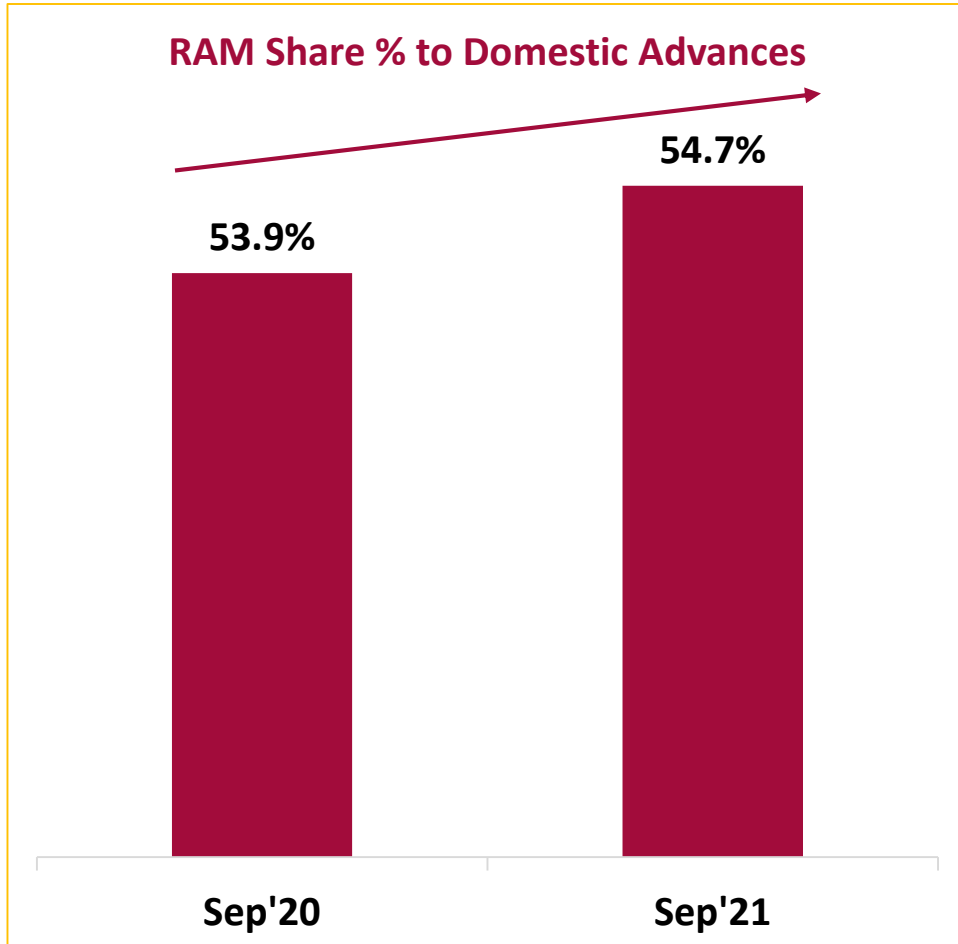
YoY Gr.: 8.63%



(Retail TD < Rs. 2 Cr + CASA) Share %



Composition of Advances



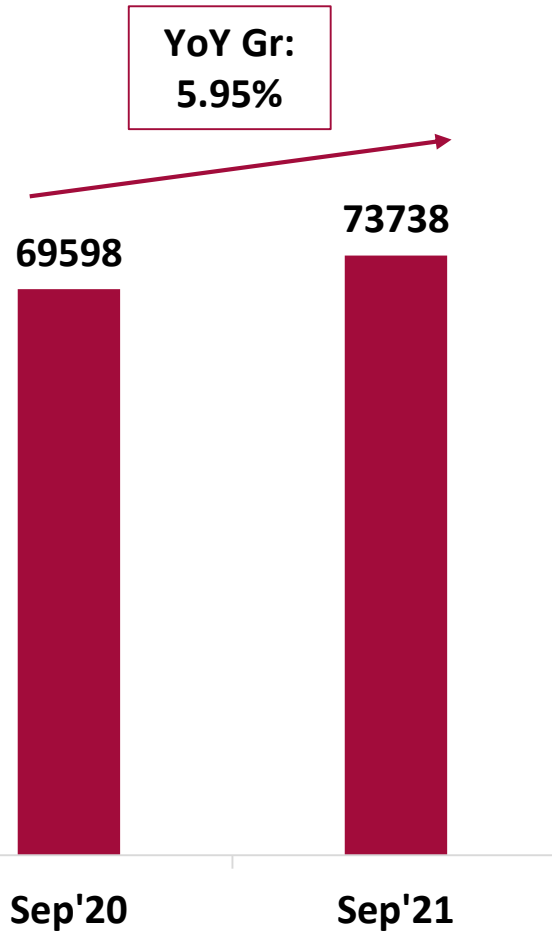
Sl.	Parameters	Sep'20	June'21	Sep'21	% Variation
					YoY
	Domestic Advances	697342	708082	715799	2.65%
	Out of which				
1	Retail	113285	119555	120875	6.70%
2	Retail Pool	16463	12541	12015	-27.02%
3	Agriculture	124350	128386	133867	7.65%
3a	<i>Out of (3), Agriculture (PS)</i>	94796	98253	100466	5.98%
4	MSME	121969	121134	124528	2.10%
5	RAM Advances (1+2+3+4)	376067	381616	391285	4.05%
6	RAM Share to Domestic Advances(%)	53.9%	53.9%	54.7%	
7	Corporate & Others	321275	326466	324514	1.01%

Retail Pool figures have reduced by Rs 4448 Crore on YoY basis & no fresh pool is being purchased.

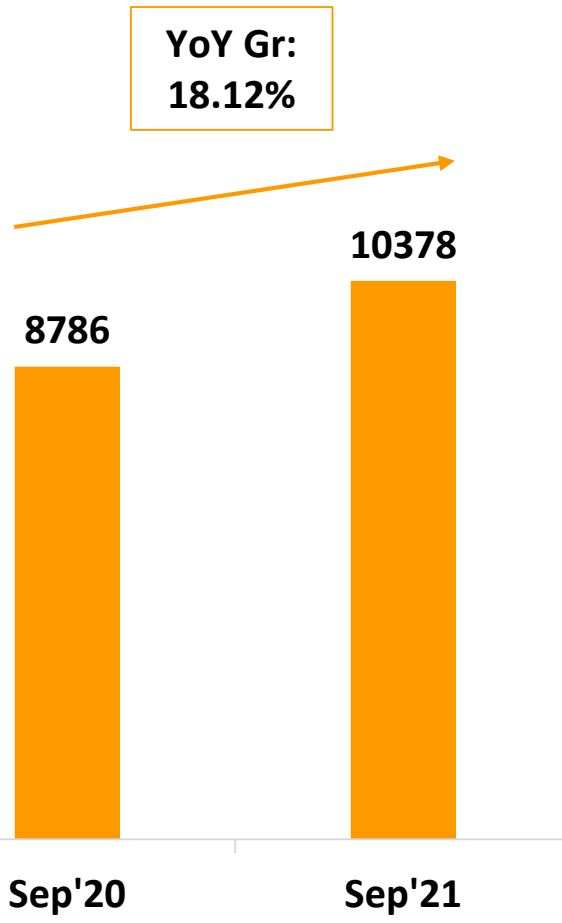


Components of Retail Advances excl Pool

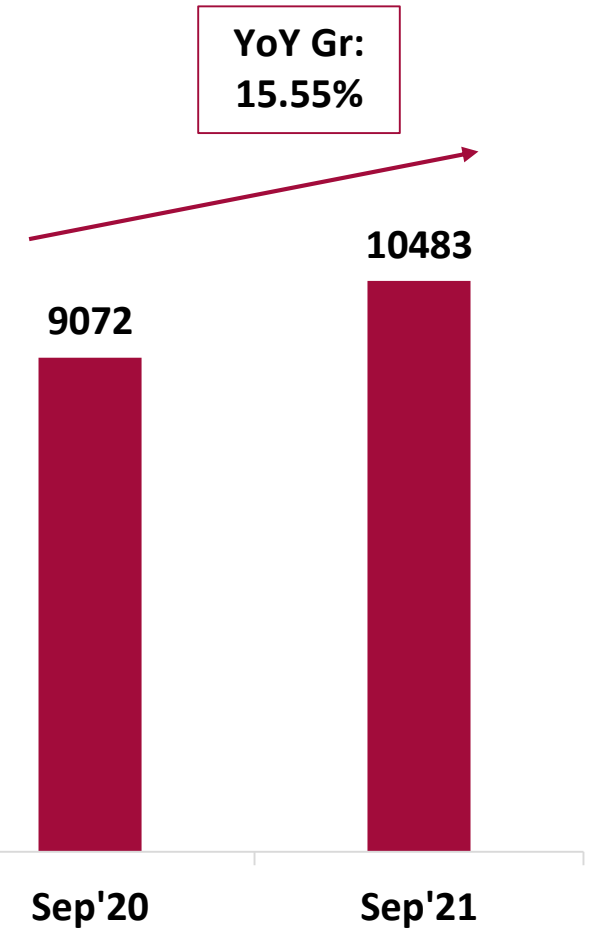
Housing Loan



Vehicle/Car Loan



Personal Loan





Priority Sector Achievement

Amt ₹ in Crore 

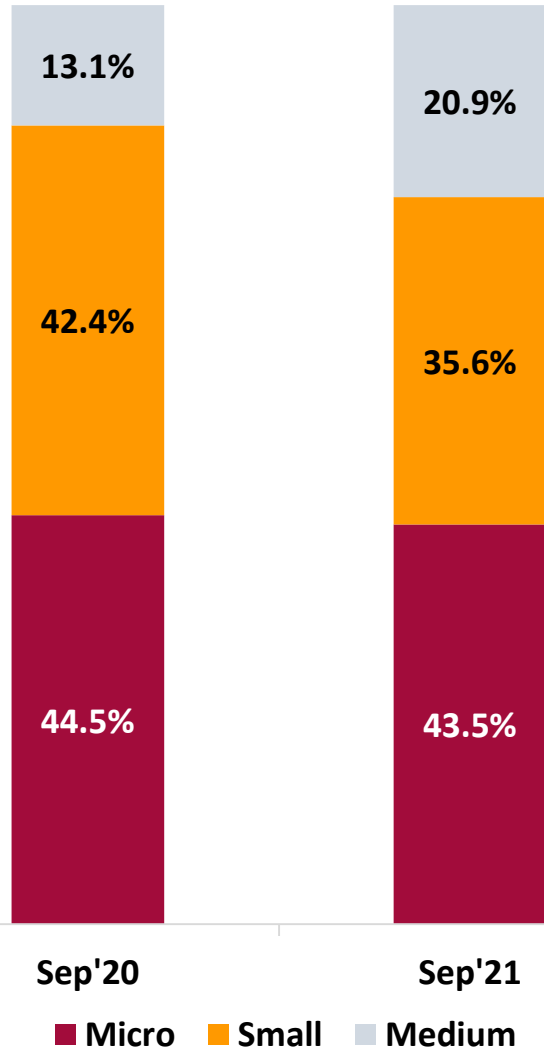


Sl.	Parameters	Mandated Targets	Sept'20	June'21	Sept'21
	ANBC		669192	674350	647811
1	Priority Sector		278384	283935	282671
	% to ANBC	40%	41.60%	42.10%	43.63%
2	Agriculture - PS (Incl RIDF, IBPC & PSLC)		121102	120658	123415
	% to ANBC	18%	18.10%	17.89%	19.05%
3	Small and Marginal Farmers		56806	61900	67174
	% to ANBC	9%	8.49%	9.17%	10.37%
4	Weaker Section		73705	85050	91152
	% to ANBC	11%	11.01%	12.61%	14.07%
5	Micro Enterprises (PS)		55768	53501	53841
	% to ANBC	7.5%	8.33%	7.93%	8.31%

MSME Portfolio Mix

Amt ₹ in Crore

Segment Mix



Performance under PMMY

Mudra Loans	HY21	HY22
Amount Sanctioned	3932	5967
Amount Disbursed	2581	5436



PM SVANidhi

Upto 30.09.2021

No of Loans Sanctioned - 200071

Total Amount Sanctioned - Rs 200 Crore



Performance under GECL Facility

GECL	As on Sep'21
Amount Sanctioned	14185
Amount Disbursed	12661

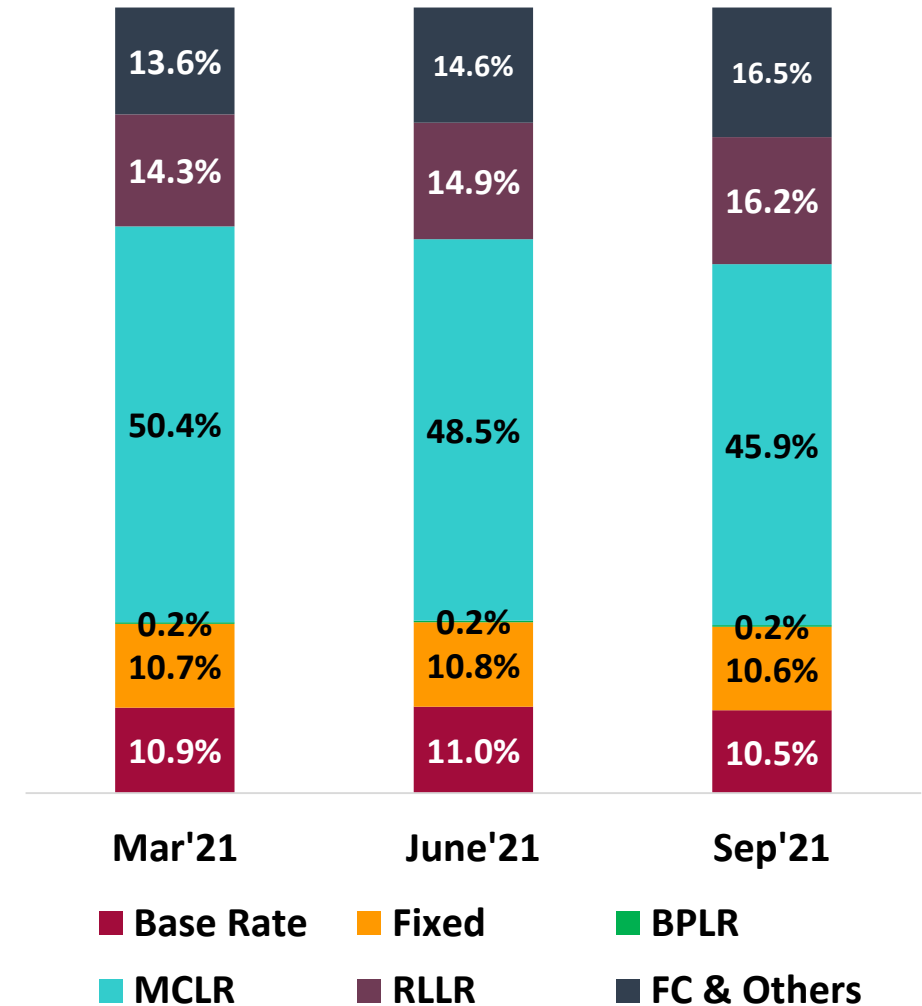


External Rating (Standard FB) Portfolio & Advances on Benchmark Rates

Amt ₹ in Crore

Sl	Rating Grade	Portfolio > Rs. 100 Crore	
		Sep'21	
		Amt.	% Share
1	AAA	89702	47.13%
2	AA	44424	23.34%
3	A	27477	14.44%
4	BBB	10089	5.30%
	Total BBB & Above	171692	90.21%
5	BB	3129	1.64%
6	B	3894	2.05%
7	C	0	0.00%
8	D	2150	1.13%
	Total BB & Below	9173	4.82%
9	Unrated	9451	4.97%
	Total	190316	100%

Advances Mix of Benchmark rate





Diversified Industry Portfolio & Key Sectors

Amt ₹ in Crore



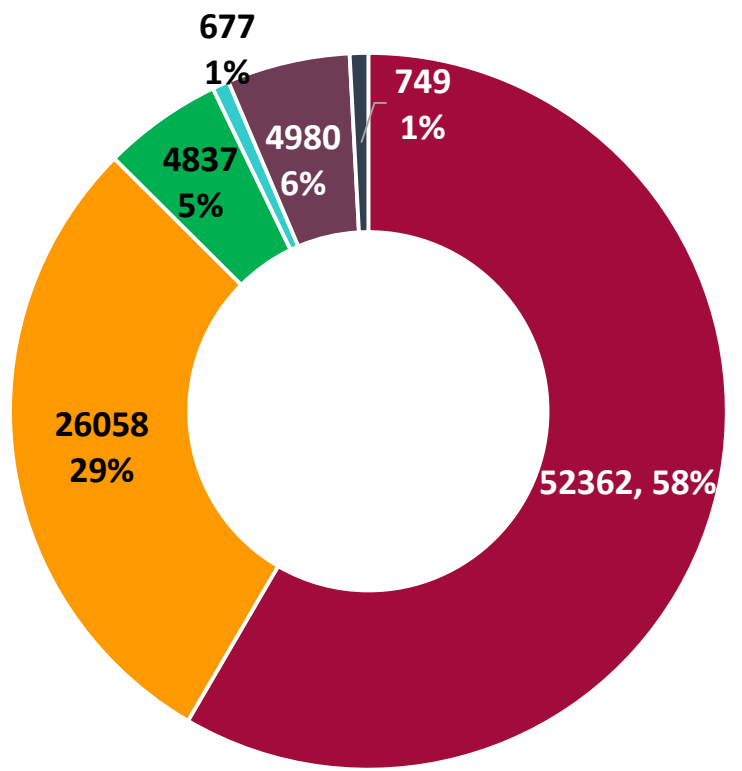
Sl.	Diversified Industry Portfolio (Excl. TWO)	June'21		Sep'21	
		O/s	% of Total Industry	O/s	% of Total Industry
1	Infrastructure	99782	45.8%	106148	48.0%
	-Energy	40752	18.7%	40848	18.5%
	-Tele-Communication	17540	8.1%	15661	7.1%
	-Roads & Ports	35550	16.3%	37457	16.9%
	-Other Infra	5940	2.7%	12182	5.5%
2	Basic Metal & Metal Products	21057	9.7%	21729	9.8%
	-Iron & Steel	18059	8.3%	18473	8.4%
3	Textiles	12817	5.9%	12293	5.6%
4	Food Processing	19166	8.8%	18644	8.4%
5	Chemical & Chemical Products	9009	4.1%	8970	4.1%
6	Other Industries	55840	25.7%	53391	24.1%
	Total	217671	100.0%	221175	100.0%

Sl.	Key Sectors	June'21	Sep'21
		O/S	O/S
1	Capital Market	803	605
2	Commercial Real Estate	18338	20304
3	NBFC	83601	89663
4	Aviation	6177	6462
5	Tourism, Hotel & Restaurant	1671	1791

NBFC Sector

O/s (Funded) as on
30.09.2021 : ₹ 89663 Cr

External Rating wise Portfolio

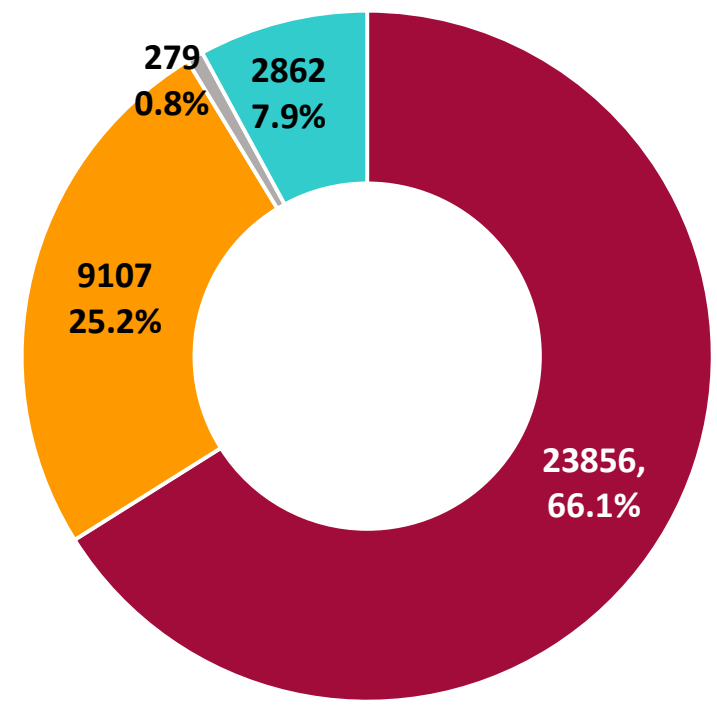


■ AAA ■ AA ■ A ■ BBB ■ BB & below ■ Unrated

Energy Sector

External Rating Std. Portfolio
30.09.2021 : ₹ 36103 Cr

External Rating wise Std. Portfolio



■ A & Above ■ BBB, BB & B ■ C & D ■ Unrated

One Time Restructuring of Advances

As per RBI's guidelines dated Aug 6, 2020 Position as on 30.09.2021

Amt ₹ in Crore

Sl.	Loan and aggregate exposure category	Restructuring Implemented		Provisions Made
		No. of accounts	Amount involved	Amt
1	Personal loans	5909	751	75
2	Other Exposures*	366	5468	629
3	Total (1+2)	6275	6219	704
4	MSME loans	13070	1035	52
	Grand Total (3+4)	19345	7254	756

*Other Exposures includes corporate loans >Rs. 25 Crore as per RBI guidelines.

As per RBI's guidelines dated May 5, 2021 , Position as on 30.09.2021

Sl.	Loan and aggregate exposure category	Restructuring Implemented		Provisions Made
		No. of accounts	Amount involved	Amt
1	Individual Borrowers	72945	4886	498
2	Small Business	3328	793	79
3	Total (1+2)	76273	5679	577
4	MSME loans	98853	4565	456
	Grand Total (3+4)	175126	10244	1033



Investment Portfolio

Amt ₹ in Crore

Sl.	Parameters	Sep'20	June'21	Sep'21	YoY Variation	
					Amt.	%
1	Gross Domestic Investment	391208	383167	365905	-25303	-6.47%
a	SLR	280928	277509	259623	-21305	-7.58%
b	Non SLR	110280	105658	106282	-3998	-3.63%
	SLR as % to Dom. Investment	71.81	72.43	70.95		
I	Held To Maturity (HTM)	270408	288337	293256	22848	8.45%
II	Available For Sale (AFS)	120555	94830	72640	-47914	-39.74%
III	Held For trading (HFT)	245	0.00	8	-237	-96.73%
2	Modified Duration (AFS+HFT)	2.83	2.39	2.38		
3	Net demand & time Liabilities	1045232	1086823	1086202	40970	3.92%
4	Investment by Overseas Branches	6951	5571	4163	-2788	-1.40%
5	Total Gross Investment (1+4)	398159	388738	370068	-28091	-1.07%
	HTM To Gross Domestic Investment (%)	69.12%	75.25%	80.15%		



Non SLR Investment

Amt ₹ in Crore

Sl.	Parameters	Sep'20		June'21		Sep'21		Y-o-Y Variation	
		O/S	% Share	O/S	% Share	O/S	% Share	Amt	Gr. %
1	PSU Bonds	20297	18.40%	20666	19.56%	20418	19.21%	121	0.60%
2	Corporate and Other Bonds & Debentures	12158	11.02%	11908	11.27%	12775	12.02%	617	5.07%
3	Special Govt. Sec excl. Recap Bonds	1394	1.26%	1253	1.19%	1253	1.18%	-141	-10.11%
4	CG Recap. Bond	55274	50.12%	55274	52.31%	55274	52.01%	0	0.00%
5	Share of PSU/Corporate/Others	9126	8.28%	8459	8.01%	8222	7.74%	-904	-9.91%
6	Venture Capital Fund	339	0.31%	356	0.34%	361	0.34%	23	6.80%
7	Regional Rural Bank	728	0.66%	814	0.77%	814	0.77%	86	11.81%
8	Security Receipts	2399	2.18%	2018	1.91%	1993	1.88%	-406	-16.92%
9	Subsidiaries JV	3217	2.92%	3220	3.05%	3220	3.03%	3	0.09%
10	Other	5349	4.85%	1690	1.60%	1952	1.84%	-3397	-63.51%
	Total Non SLR Investment	110280	100%	105658	100%	106282	100%	-3998	-3.63%

Sl.	Parameters	Q2 FY21	Q1 FY22	Q2 FY22	YoY Variation		HY21	HY22	YoY Gr. %
					Amt.	%			
1	Interest Income (2+3+4)	21008	18929	17980	-3027	-14.4%	41652	36909	-11.4%
2	Interest on Advances	14011	12322	11389	-2622	-18.7%	27930	23711	-15.1%
3	Interest on Investments	6320	5972	5796	-525	-8.3%	12420	11767	-5.3%
4	Other Interest Income	676	635	795	119	17.7%	1302	1431	9.9%
5	Other Income (6+7+8+9+10)	2272	3887	3282	1010	44.4%	6661	7169	7.6%
	<i>of which</i>								
6	Fee Based Income	1291	1635	1288	-3	-0.2%	2895	2923	1.0%
7	Recovery in Written off Accounts	294	833	1076	782	266.4%	1013	1909	88.5%
8	Trading Profit	808	1118	1049	241	29.9%	2132	2167	1.6%
9	Profit/(Loss) on Revaluation of Investment*	-159	301	-169	-10	-	581	132	-
10	Others	39	1	38	-1	-2.0%	40	39	-3.7%
11	Total Income (1+5)	23280	22816	21262	-2017	-8.7%	48313	44078	-8.8%

* In terms of RBI guidelines, depreciation on performing investment have been regrouped under other income head.



Fee Based Income



Amt ₹ in Crore

Sl.	Parameters	Q2 FY21	Q1 FY22	Q2 FY22	YoY Variation		HY21	HY22	YoY Gr. %
					Amt.	%			
	Fee Based Income	1291	1635	1288	-3	-0.2%	2895	2923	0.98%
1	Processing Fees	1	573	77	75	-	522	650	24.56%
2	LC/BG Income	270	104	136	-134	-49.8%	499	240	-51.97%
3	Income from Insurance & MF	67	64	95	28	42.5%	136	159	16.74%
4	Govt. Business	49	35	51	2	4.8%	80	86	7.99%
5	Exchange Profit	108	131	126	18	16.5%	211	257	21.70%
6	Miscellaneous Fee Income	796	728	804	8	0.9%	1447	1532	5.81%



Expenses

Amt ₹ in Crore

Sl.	Parameters	Q2 FY21	Q1 FY22	Q2 FY22	YoY Variation		HY21	HY22	YoY Gr. %
					Amt.	%			
1	Total Interest Paid (2+3+4)	12553	11694	11628	-925	-7.4%	26409	23322	-11.7%
2	Interest Paid on Deposits	11767	10977	10913	-853	-7.3%	24797	21890	-11.7%
3	Interest Paid on Borrowings	253	127	143	-110	-43.4%	549	270	-50.8%
4	Others	533	591	571	38	7.2%	1063	1162	9.3%
5	Operating Expenses (6+7)	5211	4722	5614	403	7.7%	10367	10336	-0.3%
6	Establishment Expenses	3241	2956	3417	175	5.4%	6548	6372	-2.7%
7	Other Operating Expenses	1970	1766	2197	227	11.5%	3819	3963	3.8%
8	Total Expenses (1+5)	17764	16416	17241	-522	-2.9%	36776	33658	-8.5%

Sl.	Parameters	Q2 FY21	Q1 FY22	Q2 FY22	YoY Variation		HY21	HY22	YoY Gr. %
					Amt.	%			
1	Net Interest Income	8455	7234	6353	-2102	-24.9%	15243	13587	-10.9%
2	Other Income	2272	3887	3282	1010	44.4%	6661	7169	7.6%
3	Operating Income (1+2)	10727	11122	9635	-1092	-10.2%	21904	20756	-5.2%
4	Operating Expenses	5211	4722	5614	403	7.7%	10367	10336	-0.3%
5	Operating Profit	5516	6400	4021	-1495	-27.1%	11536	10421	-9.7%
6	Provisions other than Tax	4537	4980	3261	-1276	-28.1%	9963	8240	-17.3%
	<i>Of which</i>								
a	NPAs	3811	3248	2693	-1118	-29.3%	8648	5941	-31.3%
b	Standard Advances incl. Standard Restructured	241	1193	547	306	127.3%	761	1740	128.7%
c	Depreciation on Investment	411	530	-292	-703	-171.1%	406	238	-41.5%
d	Others	74	9	313	239	320.9%	149	322	116.6%
7	Profit Before Tax	979	1420	760	-219	-22.4%	1573	2180	38.6%
8	Provision for Income Tax	358	397	-345	-703	-196.5%	644	52	-92.0%
9	Net Profit	621	1023	1105	484	78.0%	929	2129	129.1%

Profitability Ratios

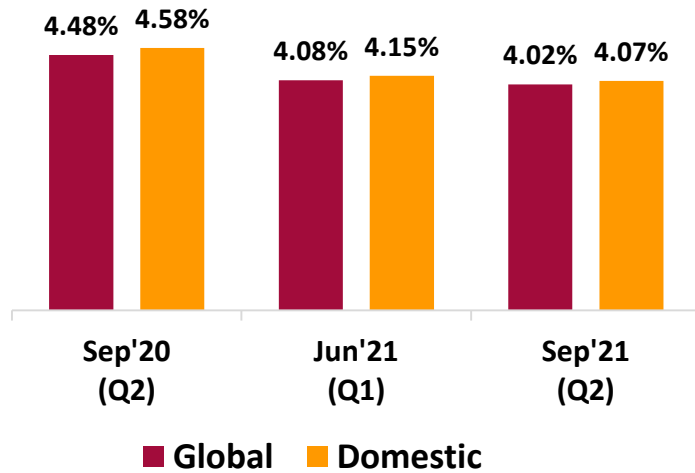
Sl.	Profitability Ratios	Q2 FY21	Q1 FY22	Q2 FY22		HY21	HY22
1	Return on Assets [%]	0.19%	0.30%	0.33%		0.14%	0.32%
2	Return on Equity [%]	4.86%	7.13%	7.27%		3.71%	7.27%
3	Earnings per share [₹] (Not annualized)	0.66	0.95	1.00		0.99	1.00
4a	Book Value per Share [₹]	84.22	78.49	79.72		84.22	79.72
4b	Book Value per Share-Tangible [₹]	54.40	54.01	55.54		54.34	55.54
5	Cost to Income Ratio [%]	47.87%	42.46%	58.27%		48.62%	49.79%
5a	Staff Cost to Income Ratio [%]	29.77%	26.58%	35.47%		30.71%	30.70%
5b	Other Cost to Income Ratio [%]	18.10%	15.88%	22.80%		17.91%	19.09%
6	Operating Profit to AWF [%]	1.72%	1.90%	1.20%		1.65%	1.55%
7	Operating Expenses To AWF [%]	1.58%	1.40%	1.67%		1.57%	1.54%



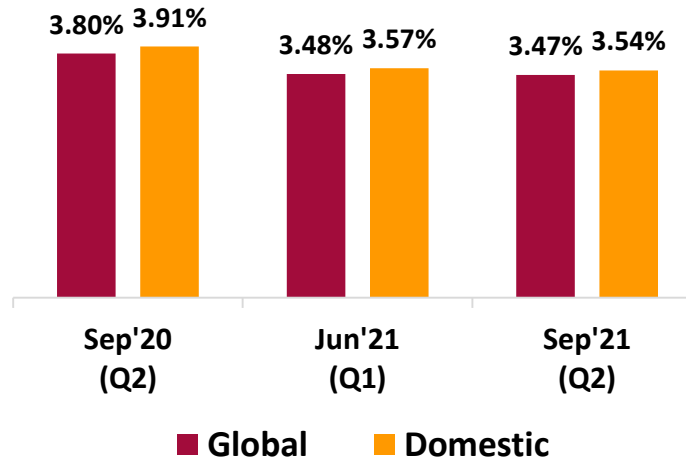
Efficiency Ratios (Quarter)

(Annualized)

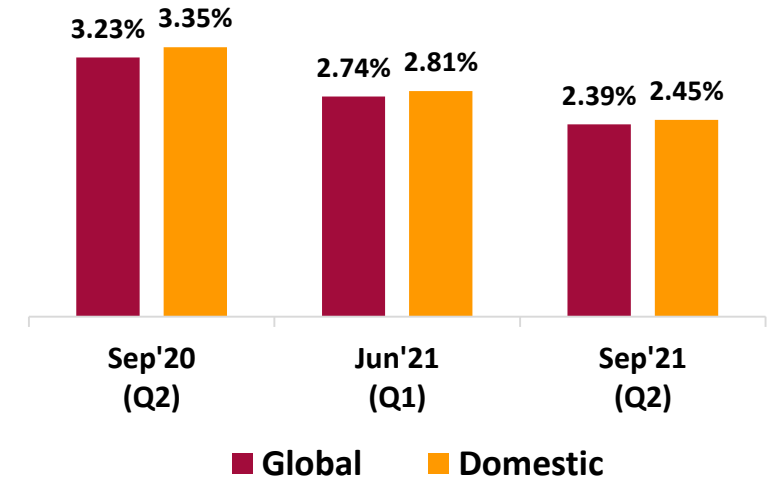
Cost of Deposits [%]



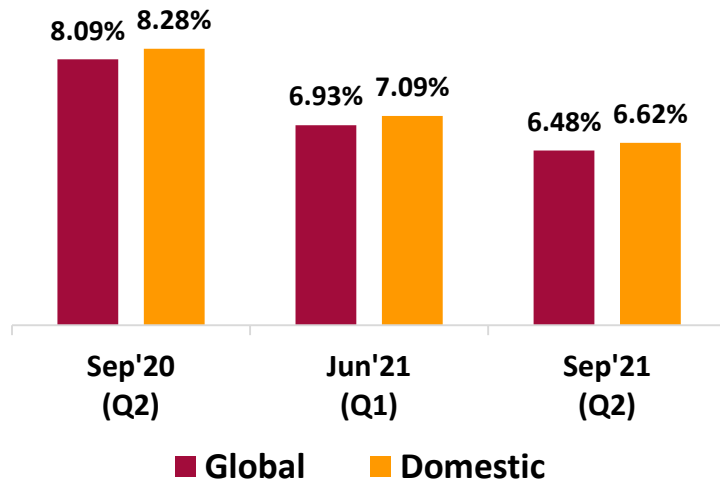
Cost of Funds [%]



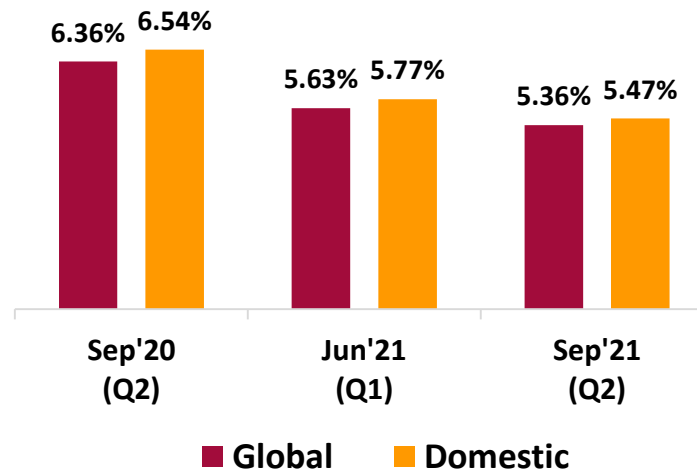
NIM [%]



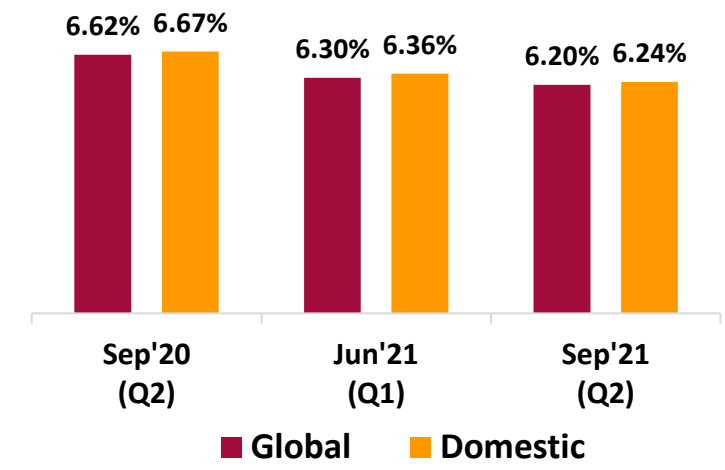
Yield on Advances [%]



Yield on Funds [%]




Yield on Investment [%]

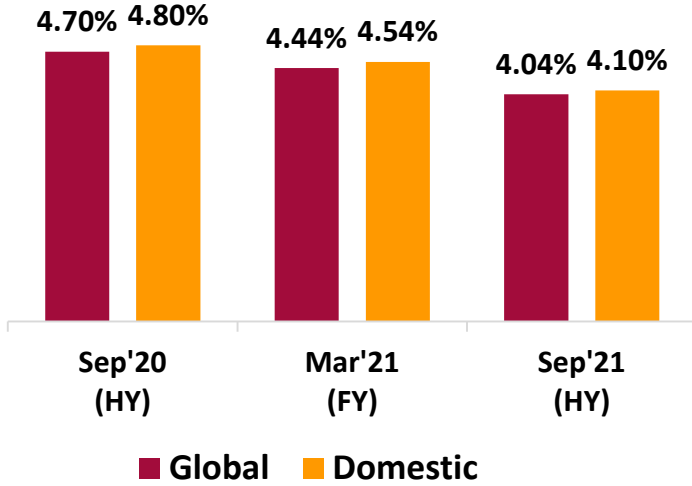




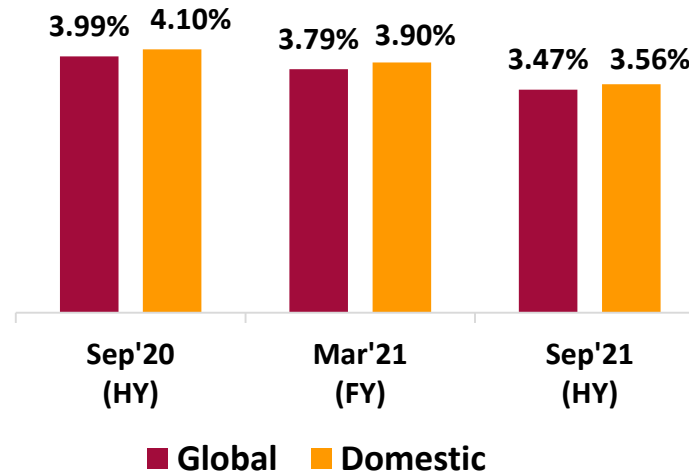
Efficiency Ratios (HY)

(Annualized) 

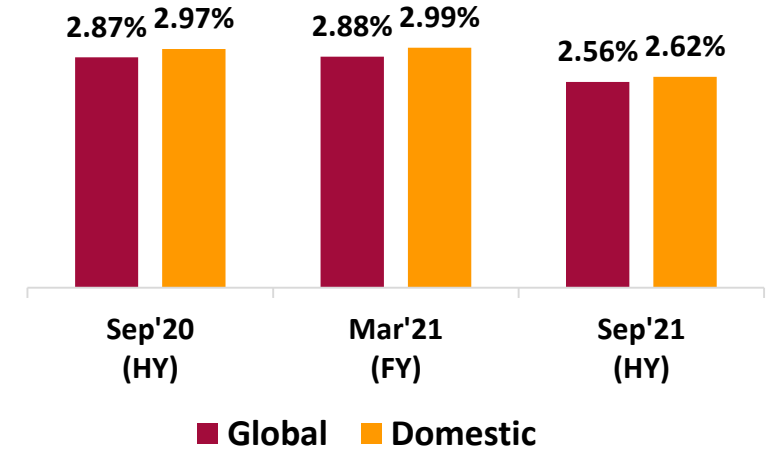
Cost of Deposits [%]



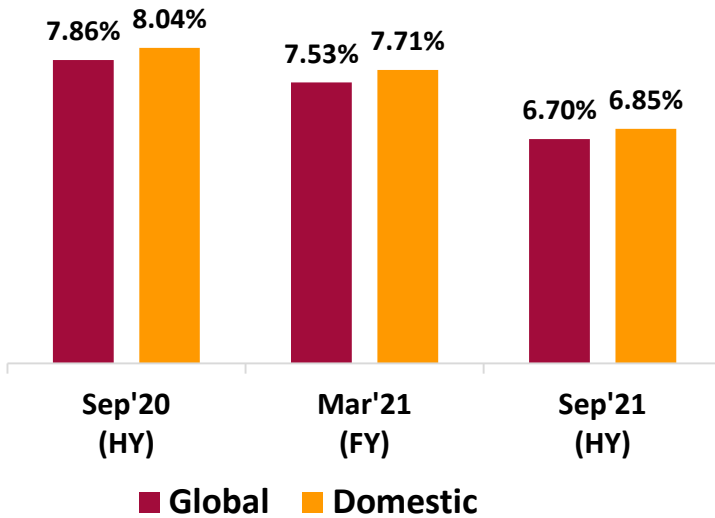
Cost of Funds [%]



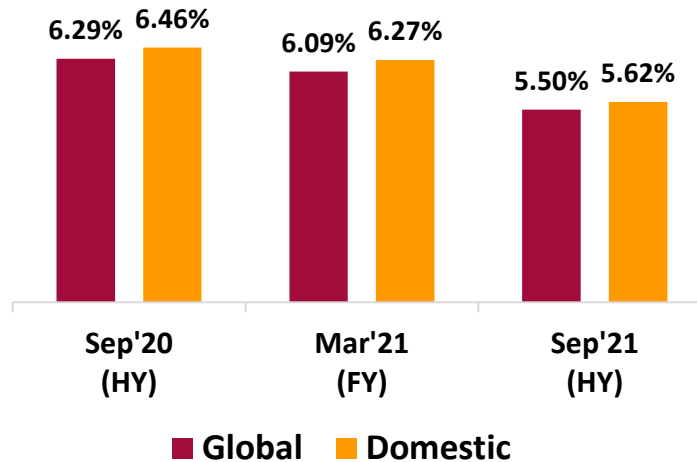
NIM [%]



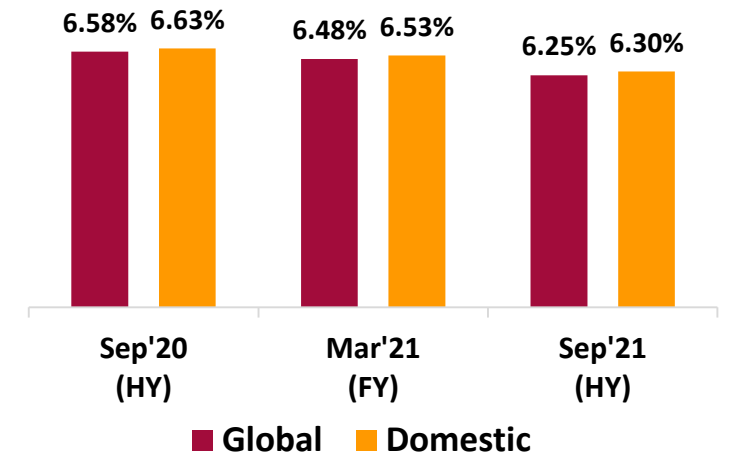
Yield on Advances [%]



Yield on Funds [%]



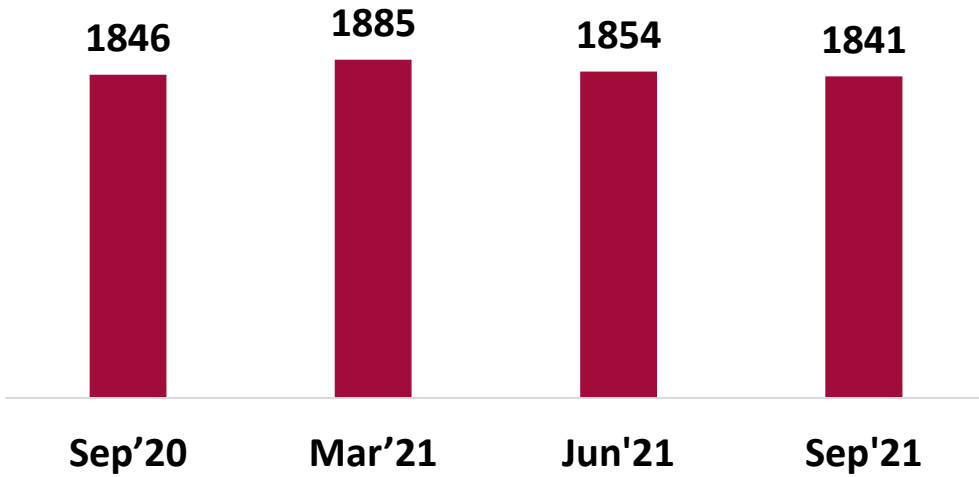
Yield on Investment [%]



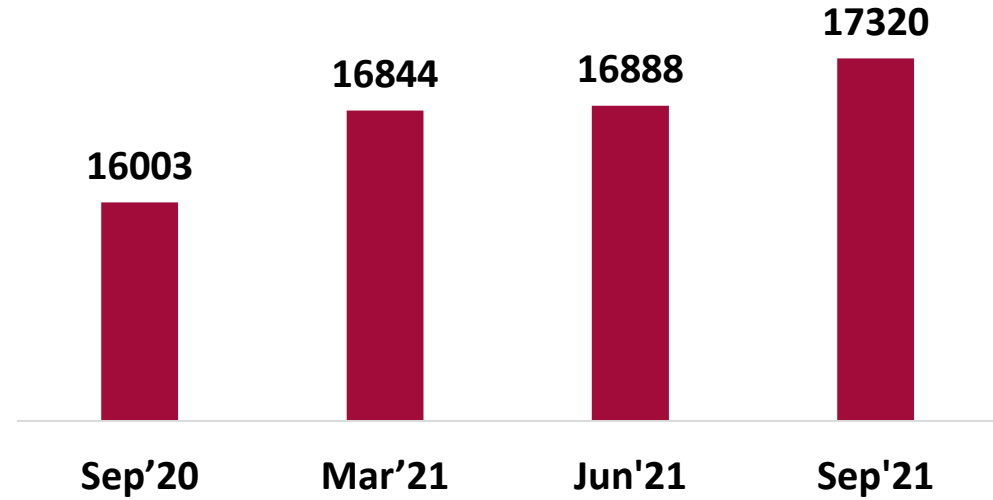
Productivity Ratios

in ₹ Lakhs

Business per Employee

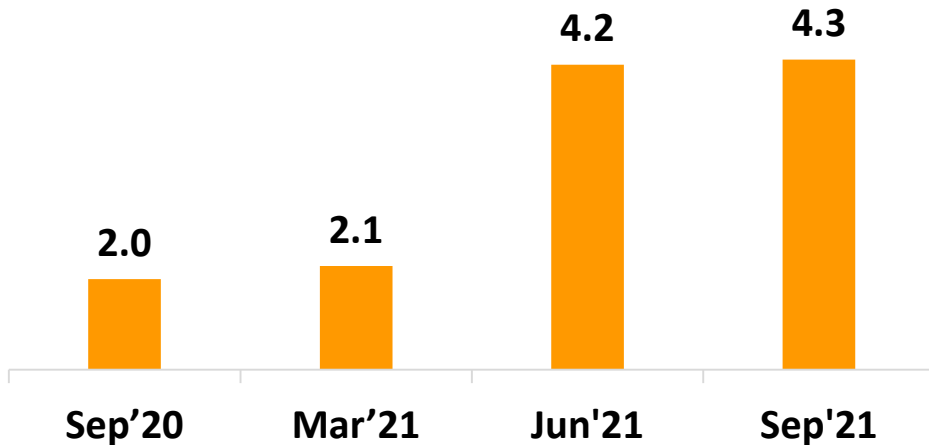


Business per Branch



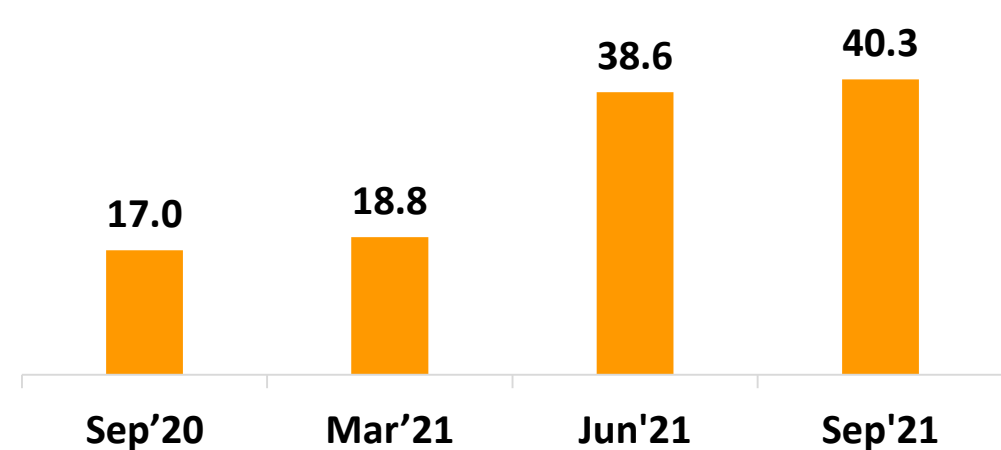
Net Profit per Employee

Cumulative Annualized



Net Profit per Branch

Cumulative Annualized





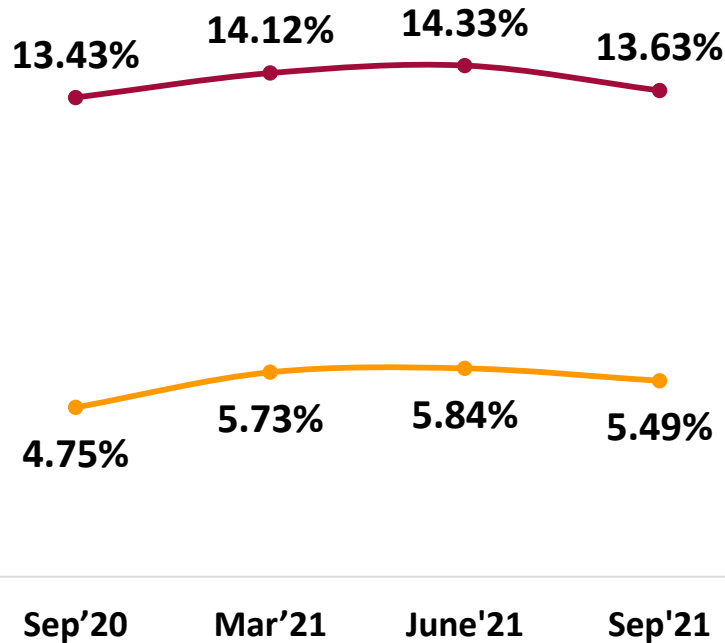
Balance Sheet

Amt ₹ in Crore

Sl.	Parameters	30 th Sep'20	30 th June'21	30 th Sep'21
	CAPITAL & LIABILITIES			
1	Capital	1882	2202	2202
2	Reserves and Surplus	85075	92173	93498
3	Deposits	1069747	1097649	1115373
4	Borrowings	45731	35647	33623
5	Other Liabilities and Provisions	24691	20861	21212
	Total Liabilities	1227126	1248532	1265907
	ASSETS			
1	Cash and Balances with RBI	68593	47030	51298
2	Balances with Banks	35205	74629	95887
3	Investments	391754	381862	363626
4	Loans & Advances	652663	661289	673226
5	Fixed Assets	10853	10887	10827
6	Other Assets	68058	72835	71044
	Total Assets	1227126	1248532	1265907

Asset Quality Ratios

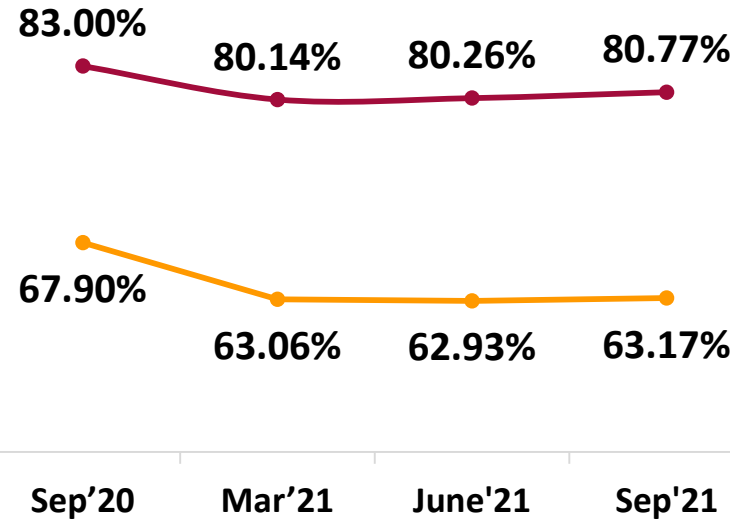
NPA Ratios



● Gross NPA%

● Net NPA%

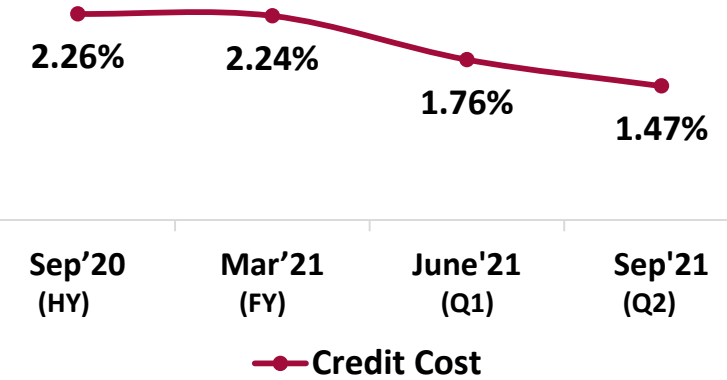
Provision Coverage Ratio



● PCR% (Incl. TWO)

● PCR% (excl TWO)

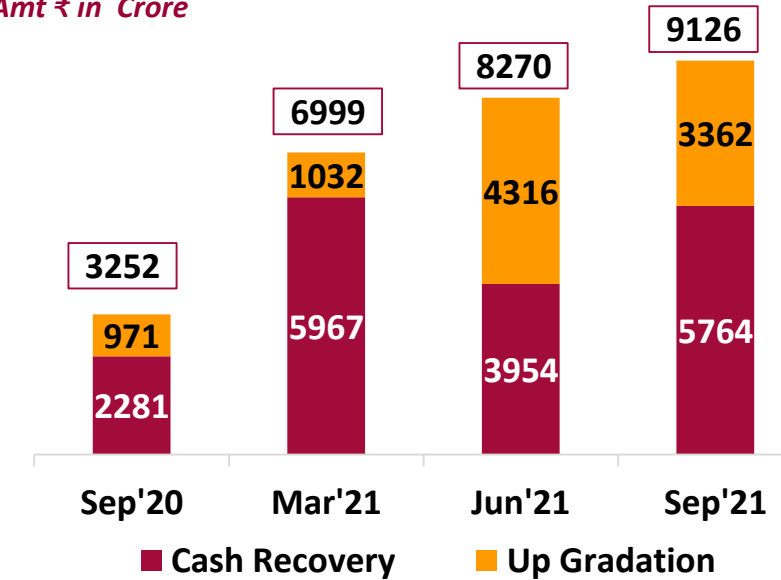
Credit Cost



● Credit Cost

Total Recovery incl Upgradation (Qtr)

Amt ₹ in Crore



■ Cash Recovery

■ Up Gradation



Movement of NPA

Amt ₹ in Crore

Sl.	Parameters	Q2 FY'21	HY'21	Q4 FY'21	FY 21	Q1 FY'22	Q2 FY'22	HY'22
1	NPA as at the beginning of Year/Quarter	101849	105165	94479	105165	104423	104076	104423
2	Cash Recovery	2281	3218	5967	11442	3954	5764	9167
	Out of (2) Recovery in written-off A/cs	788	1013	1150	2498	998	1122	2120
3	Up-gradation	971	1342	1032	2363	4316	3362	5441
	<i>Cash Recovery & Up-gradation</i>	3252	4560	6999	13805	8270	9126	14608
4	Write Off	4555	8675	7228	15877	2247	3736	5982
5	Total Reduction (2+3+4)	7807	13235	14228	29682	10516	12862	20590
6	Fresh Addition	2271	4384	24172	28940	10168	9077	16458
	-Fresh slippages	703	2363	23185	25001	8241	7620	13299
	-Debits in existing NPA A/cs	1568	2021	987	3939	1927	1457	3159
7	Gross NPAs at end of the period	96314	96314	104423	104423	104076	100291	100291
8	Eligible Deductions incl. Provisions	65394	65394	65848	65848	65495	63357	63357
9	Net NPAs	30920	30920	38576	38576	38581	36934	36934



Asset Classification: Global Advances Amt ₹ in Crore

Sl.	Parameters	Sep'20		June'21		Sep'21		YoY Variation	
		O/S	Share%	O/S	Share%	O/S	Share%	Amt.	Var. %
1	Standard	620610	86.57%	621960	85.67%	635434	86.37%	14824	2.4%
2	Gross NPA	96314	13.43%	104076	14.33%	100291	13.63%	3977	4.1%
2a	Sub-Standard	9067	1.26%	24792	3.41%	24949	3.39%	15882	175.2%
2b	Doubtful	67518	9.42%	57985	7.99%	54448	7.40%	-13070	-19.4%
2c	Loss	19729	2.75%	21299	2.93%	20894	2.84%	1165	5.9%
	Total Advances(1+2)	716924	100%	726036	100%	735724	100%	18800	2.6%

NPA Classification & Fresh Slippage: Sector Wise

Amt ₹ in Crore

Sl.	Parameters	Sep'20		Mar'21		June'21		Sep'21	
		GNPA	GNPA%	GNPA	GNPA%	GNPA	GNPA%	GNPA	GNPA%
1	Retail Loans	3997	3.08%	7167	5.28%	7833	5.93%	6880	5.18%
	<i>Out of Which,</i>								
1a	Housing	2127	2.54%	3766	4.41%	4391	5.24%	3817	4.57%
1b	Car/Vehicle	420	4.74%	575	5.61%	601	5.99%	559	5.16%
1c	Personal Loan	153	1.69%	245	2.30%	284	2.75%	264	2.52%
2	Agriculture (PS+NPS)	17410	14.00%	22201	19.61%	23384	18.21%	23658	17.67%
3	MSME	19445	15.94%	26859	21.32%	28145	23.23%	26971	21.66%
4	Corporate & Others	53026	16.60%	46183	13.42%	42730	13.09%	40974	12.63%
5	Domestic NPA (1+2+3+4)	93878	13.46%	102410	14.24%	102092	14.42%	98484	13.76%
6	Overseas NPA	2436	12.44%	2013	9.93%	1984	11.05%	1807	9.07%
7	Global NPA (5+6)	96314	13.43%	104423	14.12%	104076	14.33%	100291	13.63%

SECTOR WISE SLIPPAGE		
SECTOR	Fresh Slippage	
	Q1	Q2
RETAIL	1548	650
AGRI	2149	1384
MSME	3122	1555
OTHER	1422	4031
TOTAL	8241	7620



NPA Classification: Industry Wise

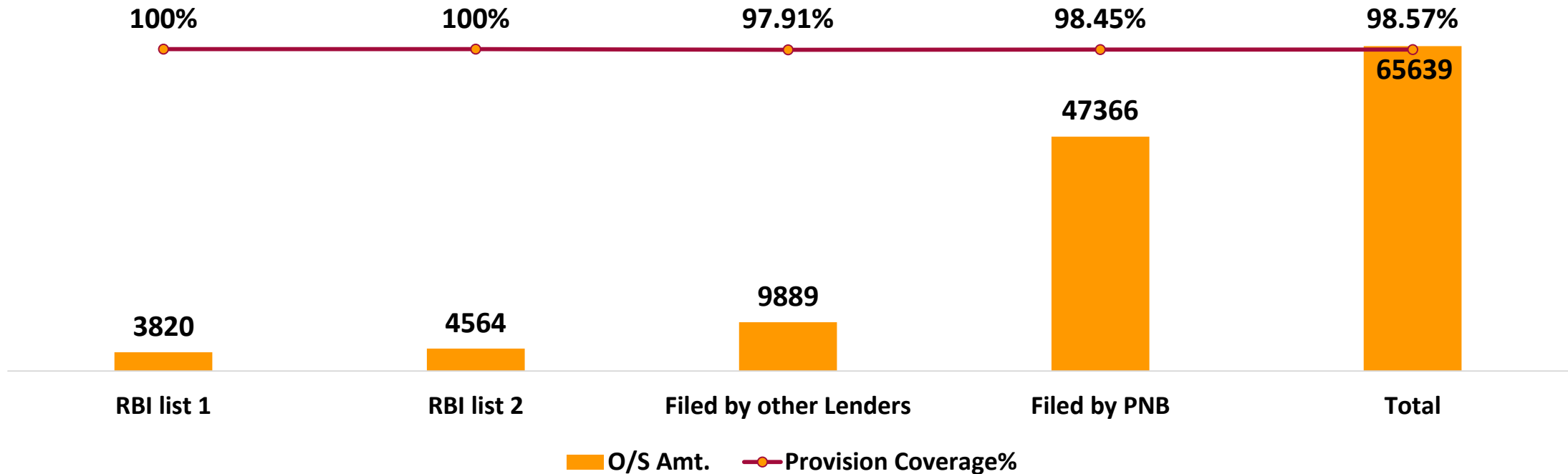
Amt ₹ in Crore

Sl.	Diversified Industry Portfolio (Excl. TWO)	June'21		Sep'21	
		GNPA	% of Total Industry	GNPA	% of Total Industry
1	Infrastructure	13768	13.8%	13707	12.9%
	-Energy	4537	11.1%	4472	10.9%
	-Tele-Communication	3381	19.3%	3376	21.6%
	-Roads & Ports	4088	11.5%	4449	11.9%
	-Other Infra	1762	29.7%	1410	11.6%
2	Basic Metal & Metal Products	2914	13.8%	2727	12.6%
	-Iron & Steel	1672	9.3%	1418	7.7%
3	Textiles	3360	26.2%	3443	28.0%
4	Food Processing	5190	27.1%	5172	27.7%
5	Chemical & Chemical Products	1127	12.5%	540	6.0%
6	Other Industries	20127	36.0%	17681	33.1%
	Total	46486	21.4%	43270	19.6%

Exposure to NCLT accounts: 30th Sep 2021

Amt ₹ in Crore

Sl.	Parameters	Accounts	Balance	Provision	PCR%
1	RBI list 1	4	3820	3820	100%
2	RBI list 2	9	4564	4564	100%
3	Filed by PNB	135	9889	9682	97.91%
4	Filed by Others	368	47366	46632	98.45%
5	Total	516	65639	64699	98.57%



Standard Restructured Advances

Amt ₹ in Crore

Sl	Movement of Std. Restructured Advances	Sep'20 (HY)	Mar'21 (FY)	June'21 (Qtr)	Sep'21 (HY)
A	Opening Balance	2236	2236	2372	2372
B	Total Addition	115	794	33	1199
1	Fresh Restructuring	89	773	33	1198
2	Up-gradation	26	21	0	1
C	Reduction	12	658	49	149
1	In eligible	6	16	36	36
2	Down-gradation to NPA	0	19	9	111
3	Exit/Failure	6	623	4	2
	Closing Balance (A+B-C)	2239	2372	2356	3422

Sl.	Sector wise Std. Restructured	Sep' 21
A	Agriculture & Allied	2295
B	MSME	61
C	Corporate & Others	1066
	Total	3422

Position of SMA Accounts (> Rs. 5 Crore)

Amt ₹ in Crore

As on	Gross Global Advances	SMA 2	SMA 2 as a % of Gross Global Advances
Mar'21	739407	13708	1.85%
June'21	726036	12524	1.72%
Sep'21	735724	9654	1.31%

Sector Wise Position – as on 30.09.2021

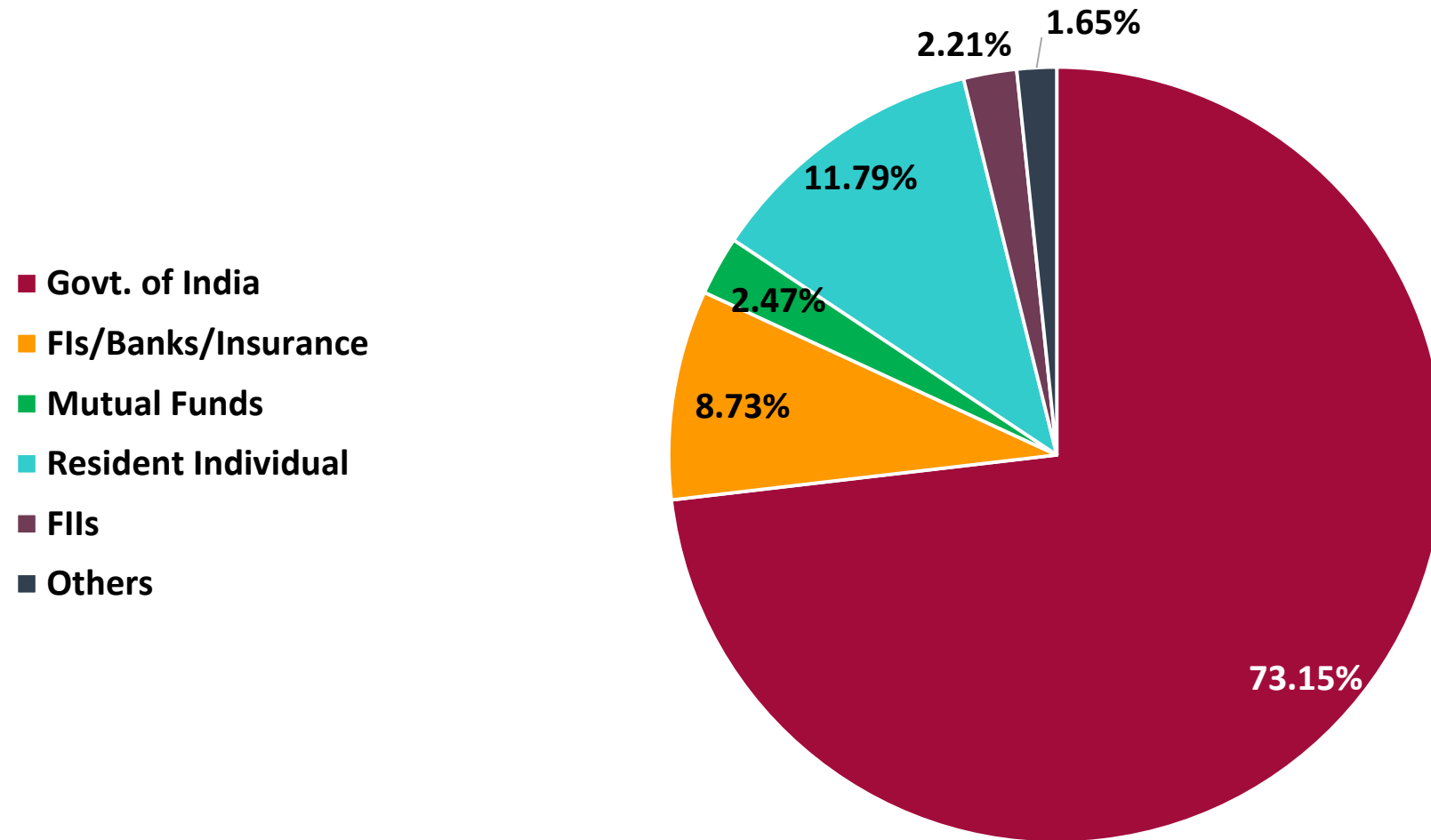
CATEGORY	Domestic Advances	SMA 2	SMA 2 as a % of Advances
Agriculture	133867	798	0.60%
MSME	124528	2533	2.03%
Retail	132890	239	0.18%
Corporate & Others	324514	6084	1.87%
Total Domestic Advances	715799	9654	1.35%



Share holding Pattern : 30th September 2021

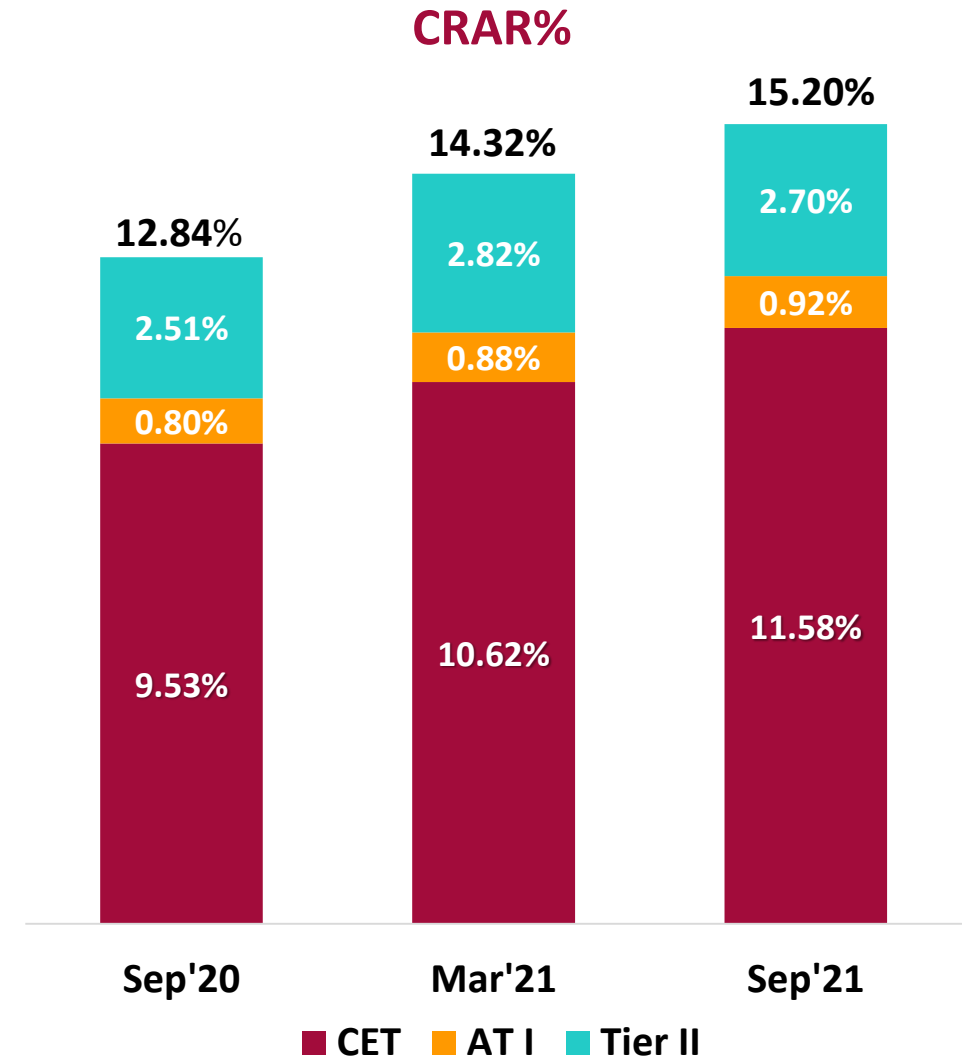


Amt ₹ in Crore



Capital Adequacy

Sl.	Parameters	Sep'20	Mar'21	June'21	Sep'21
1	Tier I	64107	69713	73330	73915
	Common Equity	59166	64351	67955	68503
	Additional Tier I	4941	5362	5376	5412
2	Tier II	15625	17145	15970	15941
3	Total (Tier I+II)	79732	86858	89300	89856
4	Risk-weighted Assets	620755	606585	587813	591217
1	Tier I %	10.33%	11.50%	12.47%	12.50%
	Common Equity %	9.53%	10.62%	11.56%	11.58%
	Additional Tier I %	0.80%	0.88%	0.91%	0.92%
2	Tier II %	2.51%	2.82%	2.72%	2.70%
3	Total (Tier I+II) %	12.84%	14.32%	15.19%	15.20%



Capital Optimization

Sl.	Parameters	Sep'20	Mar'21	June'21	Sep'21	YoY Variation
1	Credit RWA	499014	490310	474391	476363	-4.5%
	<i>Of which</i> Credit RWA (Domestic FB)	370138	366545	354699	352620	-4.7%
2	Market RWAs	56188	50722	43795	45227	-19.5%
3	Operational RWAs	65553	65553	69628	69628	6.2%
4	Total RWAs	620755	606585	587813	591217	-4.8%
5	Global Credit Exposure	865432	905762	889481	909281	5.1%
6	Credit Exposure (Domestic FB)	767683	807704	797766	807504	5.2%
7	RWA/Advances	71%	67%	66%	65%	
8	Credit RWA Density (Domestic FB)	48%	46%	44%	44%	
9	Total NFB O/S	70752	66631	64730	66570	-5.9%
10	NFB RWA	30754	28315	26875	26019	-15.4%
11	Leverage Ratio	4.11	4.37	4.64	4.59	

Sl.	Concentration Risk	Sep'20	June'21	Sept'21
1	Exposure to Top 20 Borrowers as % of Total Exposure	15.38%	15.31%	16.59%
2	Exposure to Top 10 Groups as % of Total Exposure	12.13%	11.72%	11.91%



**Branches
(Domestic)**
10528



ATM
13506

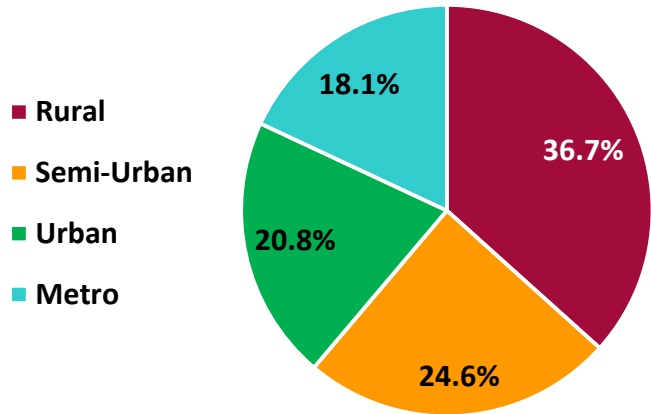


BCs
12478

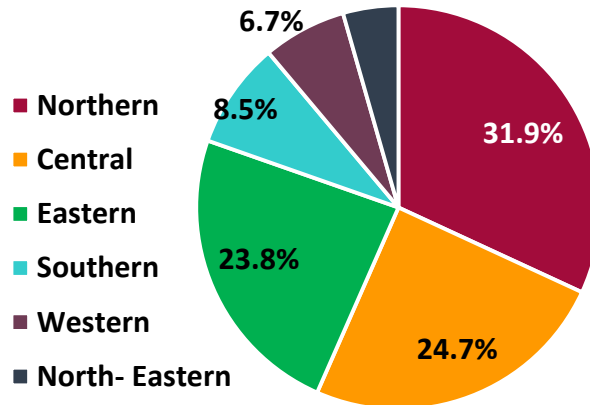
International Branches: 1. Hong Kong 2. Dubai

Branch Presence Across India

Population Group wise



Regional Group



1371899
YoY ↑ : 48.69%



77069
YoY ↑ : 23.18%



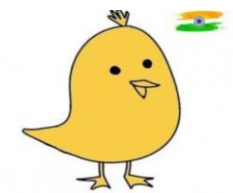
253500
YoY ↑ : 57.26%



65600
YoY ↑ : 76.28 %



68400
YoY ↑ : 58.43%



7000

Digital Initiatives

Instant Saving Account opening through STP



Introduction of Virtual Debit Cards

Co- Discounting Partnership with Ecommerce Players



SAMPARK Campaign launched for PNB ONE & Debit Card Penetration

Digital e-Mudra (Shishu Loans)



Improved service assurance across digital channels

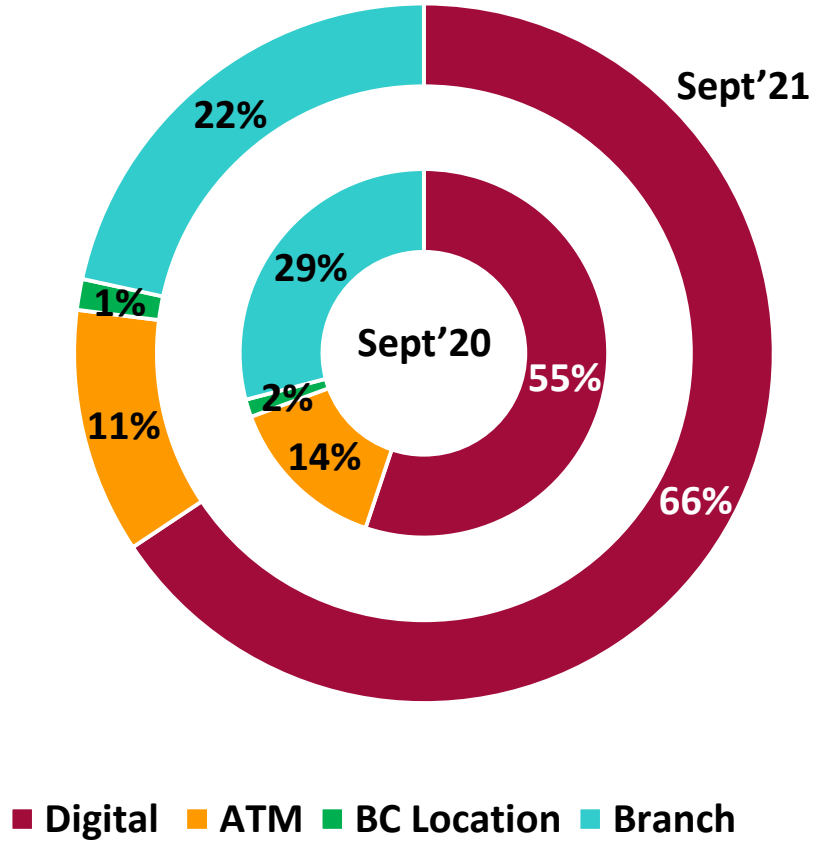
Partnership with Loan Marketplaces for Sourcing of Leads



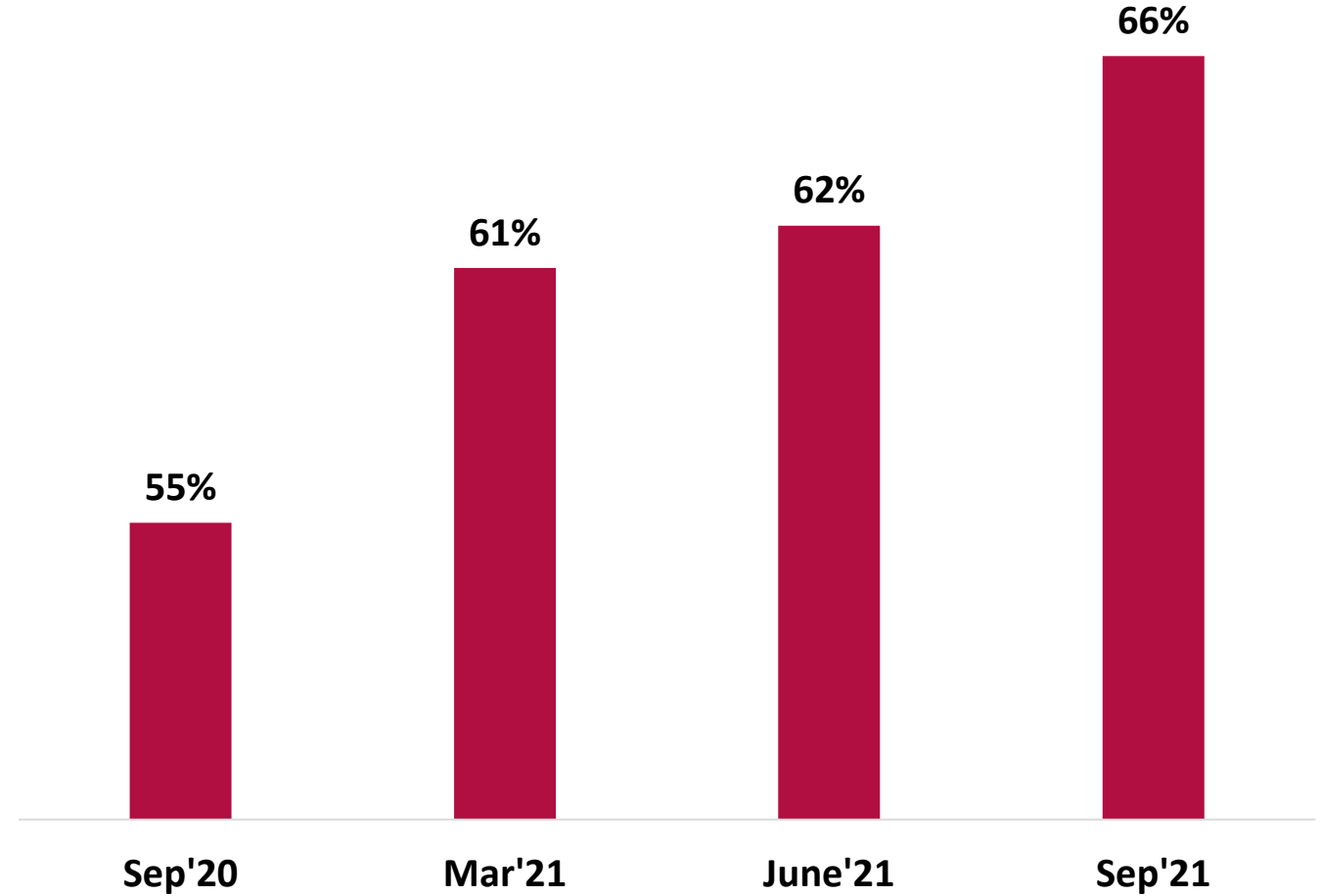
Launched Pre-approved Personal Loan

Digital Transactions

77% ADC Transactions out of Total Transactions

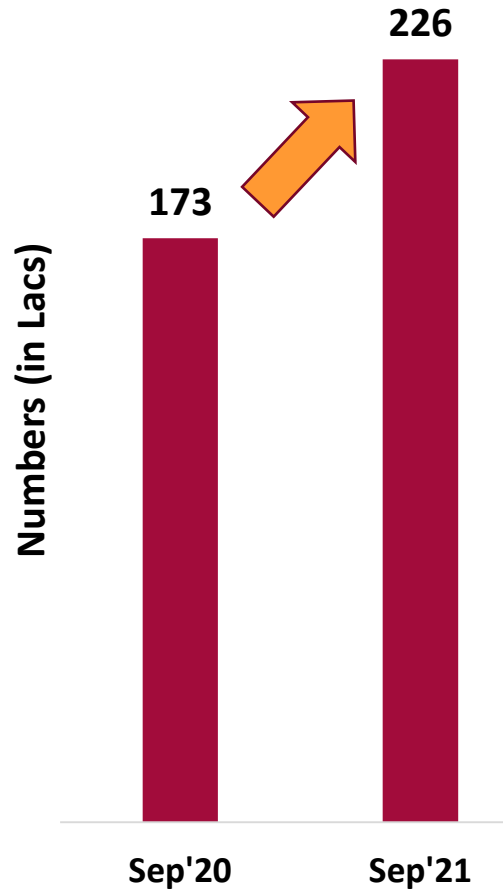


Growth in Digital Transactions

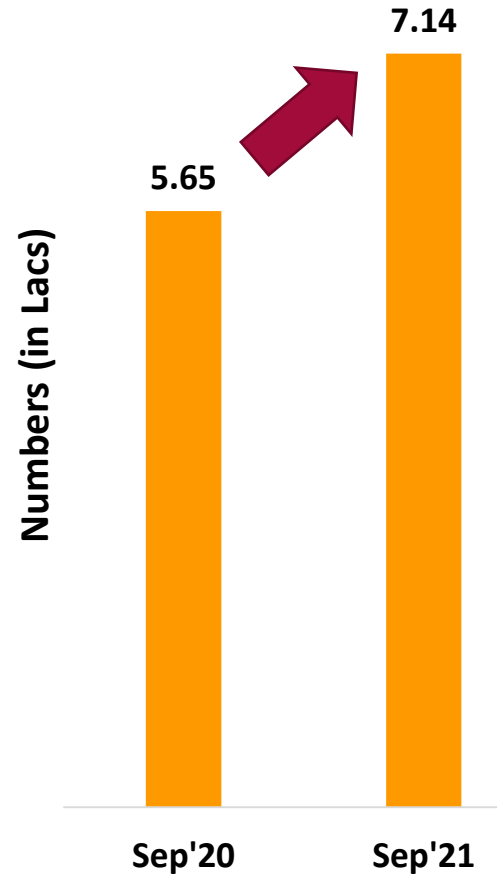


Augmenting Digital Base

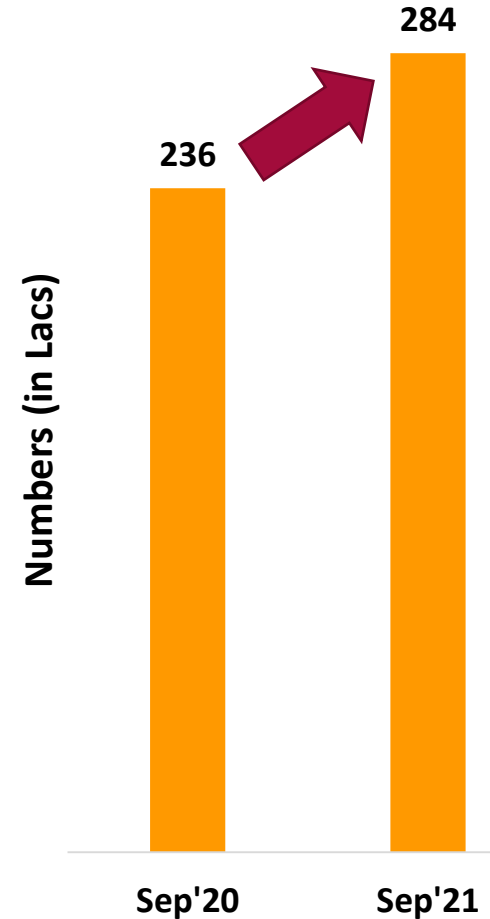
30% YoY Growth No. of PNB One (M-Bank) Users



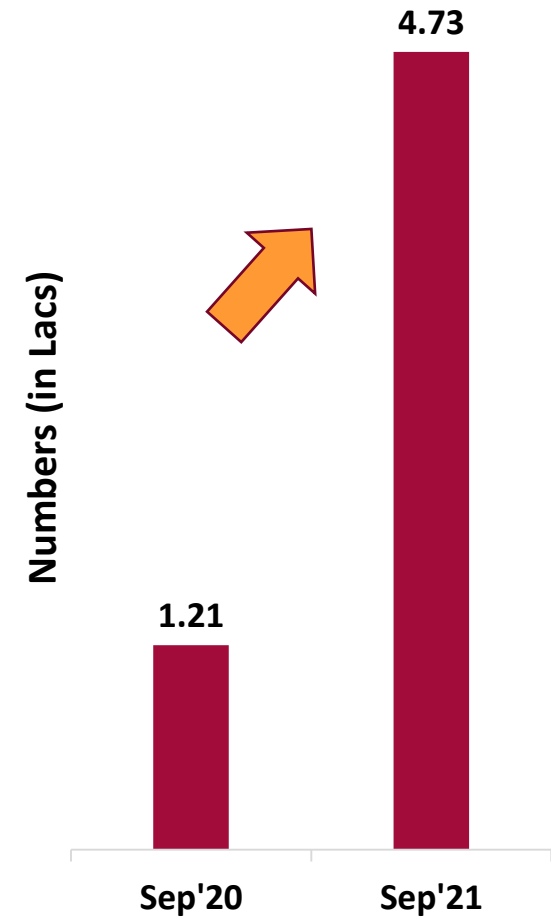
26% YoY Growth in MBS Transactions



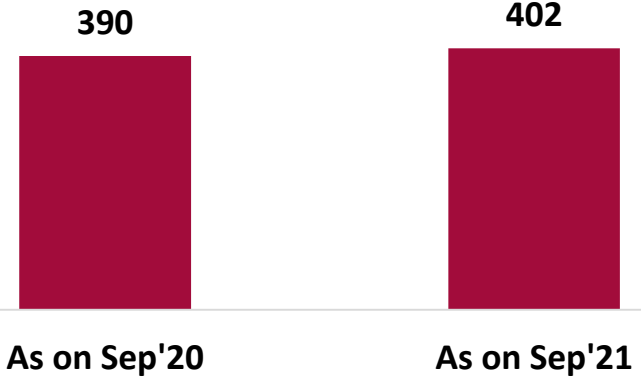
20% YoY Growth in Internet Banking Users



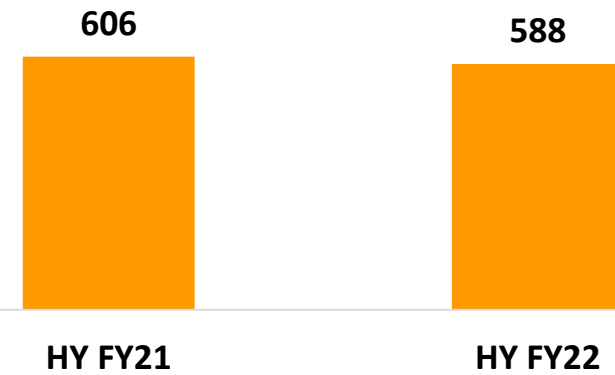
290% YoY Growth in No. of Bharat QR Code



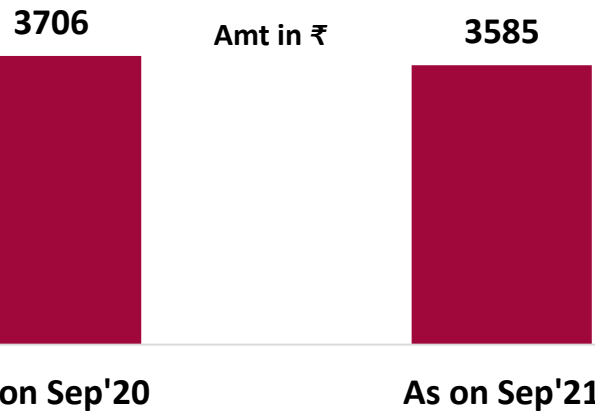
PMJDY Accounts
No. in Lakhs



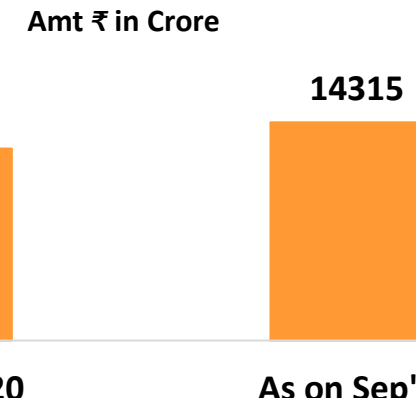
Txns done by BCs
No. in Lakhs



PMJDY Avg. Balance



Deposit Mobilized by BCs



Sl.	Jansuraksha Schemes Enrollment Up To	June'21	Sep'21
1	Pradhan Mantri Jeevan Jyoti Bima Yojana	22.0	24.5
2	Pradhan Mantri Suraksha Bima Yojana	108.1	117.3
3	Atal Pension Yojana	14.8	15.9

Nos. in Lakh



Performance of Subsidiaries, Joint Venture and Associates



(Amount in INR Crore)

Type	Name of the entity	Country of Incorporation	Proportion of Ownership%	Results (3/6/9/12 M)	Total Income	Total Expenses	Gross Profit	Net Profit
Associates	PNB Housing Finance Ltd	India	32.59%	June'21 (3M)	1693	1378	315	243
Subsidiaries	PNB Investment Services Ltd.	India	100.00%	June'21 (3M)	4	2	2	2
Subsidiaries	PNB Cards & Services Limited	India	100.00%	June'21 (3M)	0.11	0.52	-0.41	-0.30
Subsidiaries	PNB Gilts Ltd.	India	74.07%	June'21 (3M)	215	165	50	40
Associates	PNB MetLife India Insurance Co. Ltd	India	30.00%	June'21 (3M)	1920	2065	-145	-145
Associates	Canara HSBC OBC Life Insurance Co. Ltd	India	23.00%	Sept'21 (6M)	2966	3105	-139	-139
Subsidiaries	PNB (International) Ltd. (FY : 1 st April to 31 st March)	UK	100.00%	Mar'21 (12M)	177	150	27	-75
Associates	India SME Asset Reconstruction Co. Ltd	India	20.90%	June'21 (3M)	2	5	-3	-3
Subsidiaries	Druk PNB Bank Ltd. (FY : 1 st January to 31 st December)	Bhutan	51.00%	Dec'20 (12M)	123	95	28	6
Joint Venture	Everest Bank Ltd. (FY : 16 th July to 15 th July)	Nepal	20.03%	April'21 (9M)	605	471	134	94

Consolidated Position	Mar'20	Mar'21	June'21
Business	161918	175191	174903
Loans and advances	57445	62750	61718
Deposits	104472	112440	113184
Capital adequacy ratio	9.41%	9.95%	10.17%

Consolidated Position	FY 2020	FY 2021	Q1 FY22
Operating profit	1648	2870	964
Net Profit	-472	481	340

RRBs:

- 1.DBGB: Dakshin Bihar Gramin Bank, Patna
- 2.SHGB: Sarva Haryana Gramin Bank, Rohtak
- 3.HPGB: Himachal Pradesh Gramin Bank, Mandi
- 4.PGB: Punjab Gramin Bank, Kapurthala
5. PUPGB: Prathama Uttar Pradesh Gramin Bank, Moradabad
6. TGB- Tripura Gramin Bank
7. MRB- Manipur Rural Bank
8. AGVB- Assam Gramin Vikash Bank
9. BGVB- Bangiya Gramin Vikash Bank

Awards for Excellence

EASE 3.0 AWARDS

Runner up
under Theme 3
Institutionalizing
Prudent Banking

Amongst Top 3 Banks
in Improvement from
March baseline

Runner up
under Theme 4
Governance and
Outcome Centric HR

The Asian Banker Financial Technology
Innovation Award 2021

“Best Core-banking Technology
Implementation.”



Rajbhasha Kirti Award for the year
2020-21

NABARD'S "SPECIAL COMMEMORATIVE AWARD" for Overall Performance in the Field
of Agriculture Credit, Micro Finance, Financial Inclusion and Technology Adoption.

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Note: "All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates."

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