



# FINANCIAL RESULTS

## Q4 & FY'24 March'2024

9<sup>th</sup> May 2024

**PNB WhatsApp Banking**  
has just got better

Don't delay your banking activities for later

Immerse in Seamless Banking

- 50+ Dynamic Banking Services
- Sleek UI/UX for Effortless Banking
- Quick Service Selection and Queries
- Interactive Online Experience
- Easy Access

Send Hi to 92640-92640

Toll Free: 1800 1800 | 1800 2021 | Follow us on

विश्वास और विकास की रीत  
**पीएनबी**

#130SaalBemisaal

CELEBRATING **130<sup>th</sup>**  
FOUNDATION DAY  
1896-2024  
12<sup>th</sup> April

# Content

1

***Performance Highlights*** | 3-5

2

***Business Performance*** | 6-16

3

***Financial Performance*** | 17-23

4

***Asset Quality*** | 24-31

5

***Shareholding & Capital*** | 32-33

6

***Digitalization & Analytics*** | 34-38

7

***HR, Network,  
Group Business & RRBs*** | 39-42

8

***ESG, Awards & Guidance*** | 43-45



# Performance Highlights : Q4 FY'24/FY'24

## Profitability (Q4)

₹ 3010 Cr  
159.82% YoY  
**Net Profit** ▲

0.77%  
45 bps YoY  
**ROA%** ▲

₹ 10363 Cr  
9.10% YoY  
**Net Interest Income** ▲

₹ 6416 Cr  
9.36% YoY  
**Operating Profit** ▲

## Profitability (FY)

₹ 8245 Cr  
228.84% YoY  
**Net Profit** ▲

0.54%  
36 bps YoY  
**ROA%** ▲

₹ 40083 Cr  
16.21% YoY  
**Net Interest Income** ▲

₹ 24931 Cr  
10.66% YoY  
**Operating Profit** ▲

## Asset Quality

5.73%  
301 bps YoY  
**GNPA %** ▼

0.73%  
199 bps YoY  
**NNPA %** ▼

95.39%  
849 bps YoY  
**PCR (Inc.Two) %** ▲

0.72%  
159 bps YoY  
**Slippage Ratio%(FY)** ▼

## Business

₹ 2353038 Cr  
8.64% YoY  
**Global Business** ▲

₹ 1369713 Cr  
6.91% YoY  
**Global Deposits** ▲

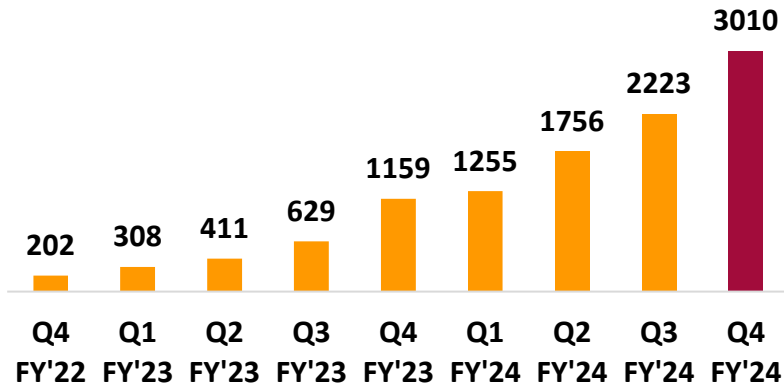
₹ 983325 Cr  
11.15% YoY  
**Global Advances** ▲

₹ 520050 Cr  
10.70% YoY  
**RAM Advances** ▲

# Increasing Profitability

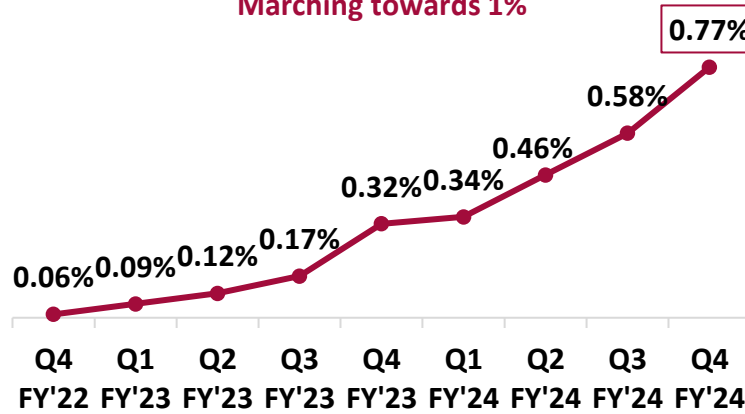
Amt ₹ in Crore

## Net Profit

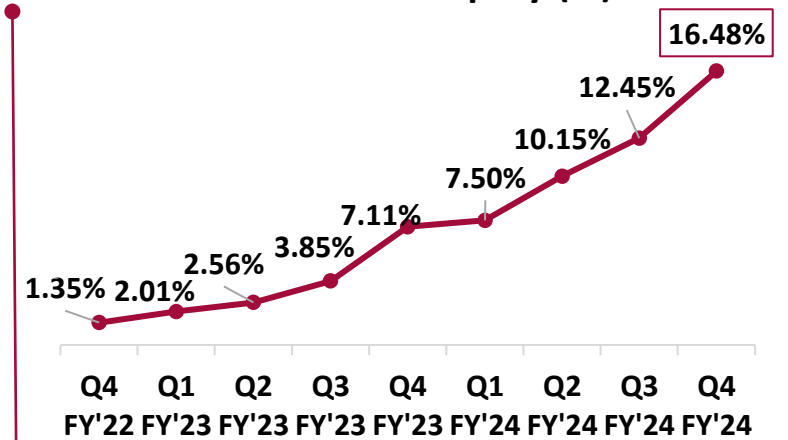


## Return on Assets (%) (Annualized)

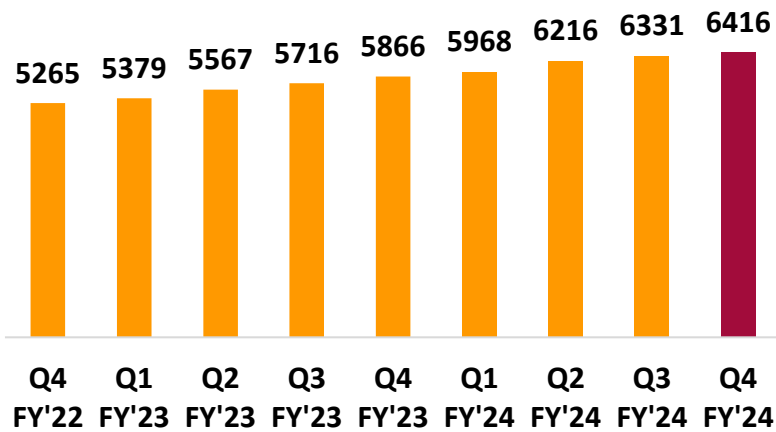
Marching towards 1%



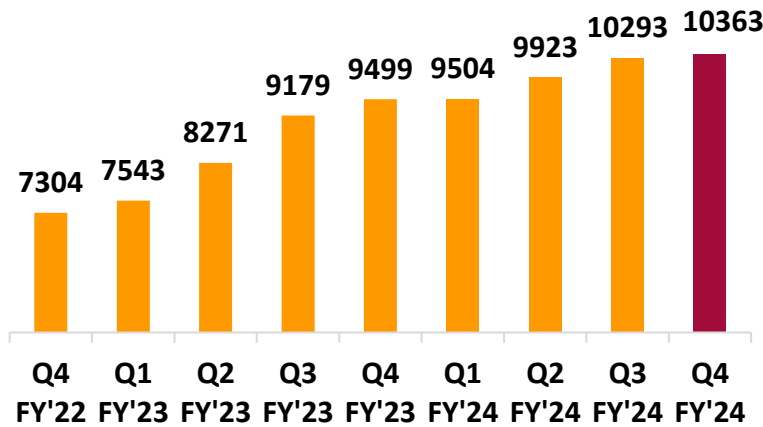
## Return on Equity (%) (Annualized)



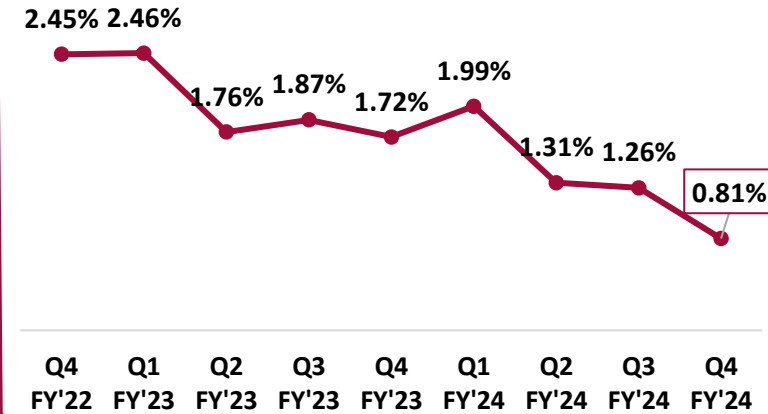
## Operating Profit



## Net Interest Income



## Credit Cost (%)



Highlights

Business

Financial

Asset Quality

Share/Capital

Digitalization/Analytics

HR/Network/GB/RRB

ESG/Award

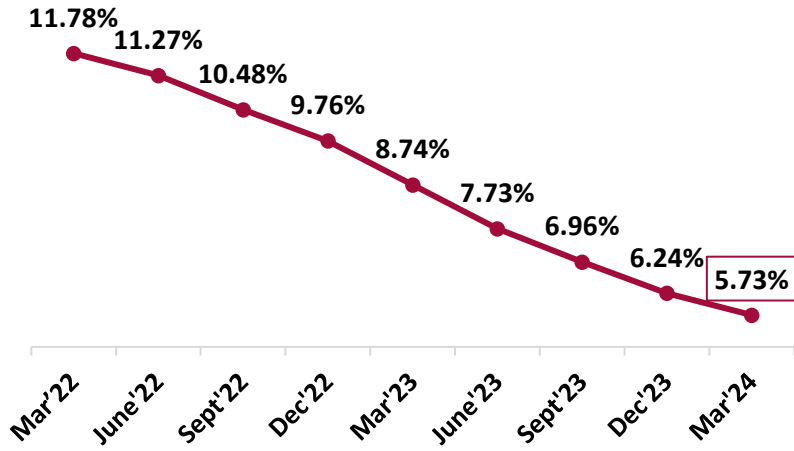


# Improving Asset Quality

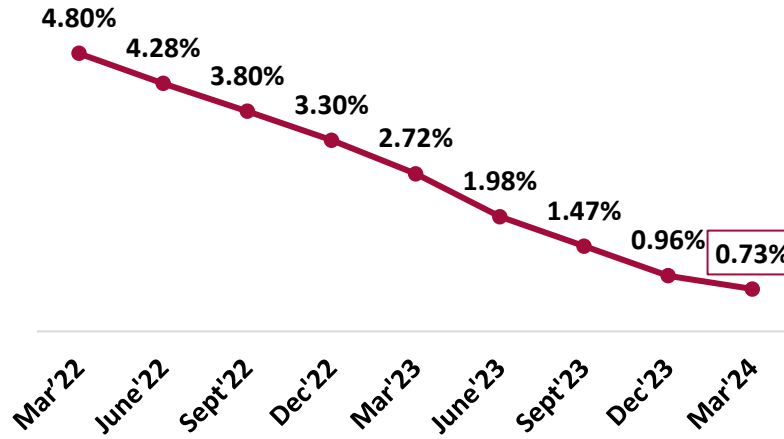
Amt ₹ in Crore



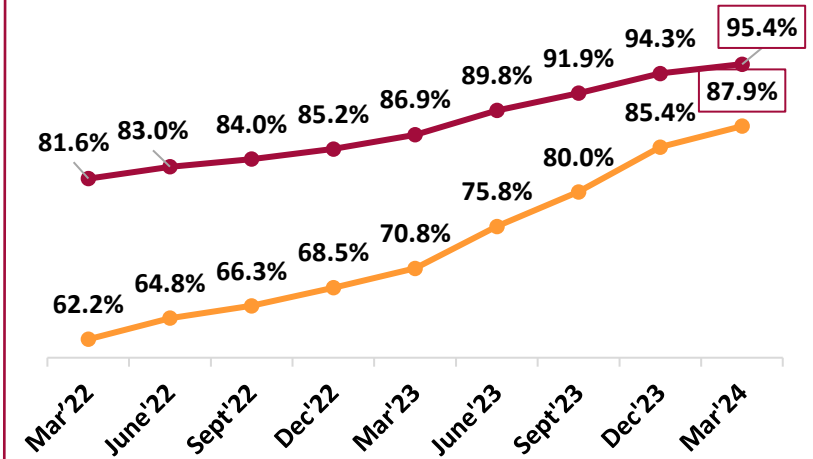
### Gross NPA%



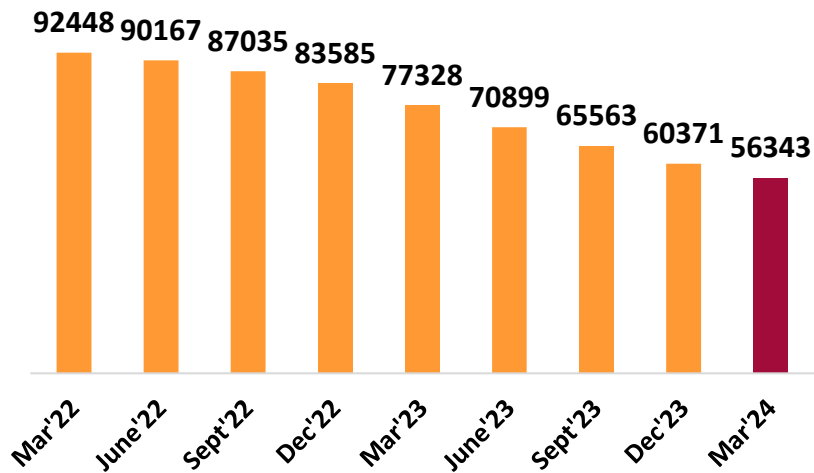
### Net NPA%



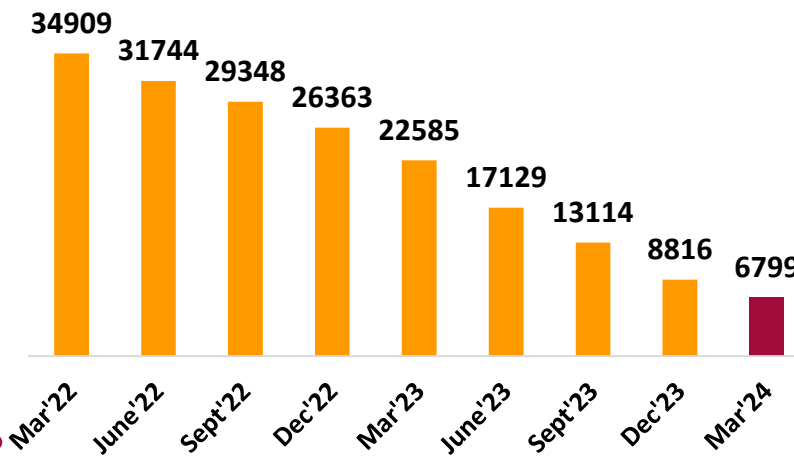
### PCR%- (Incl. TWO)    PCR%- (excl TWO)



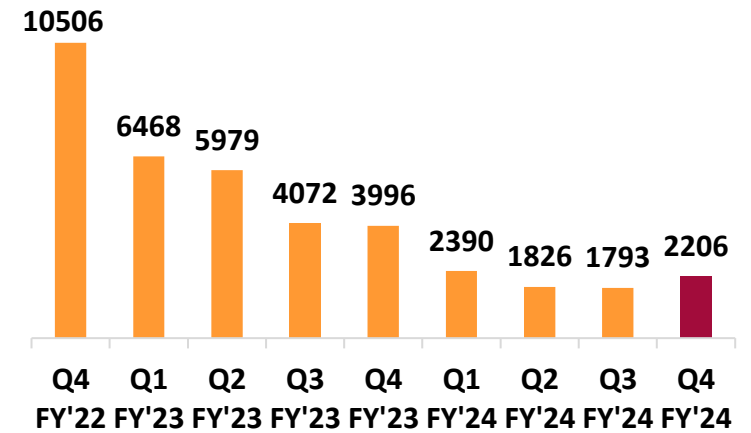
### Gross NPA Amount



### Net NPA Amount



### Slippages(Fresh Addition) Amount



Highlights

Business

Financial

Asset Quality

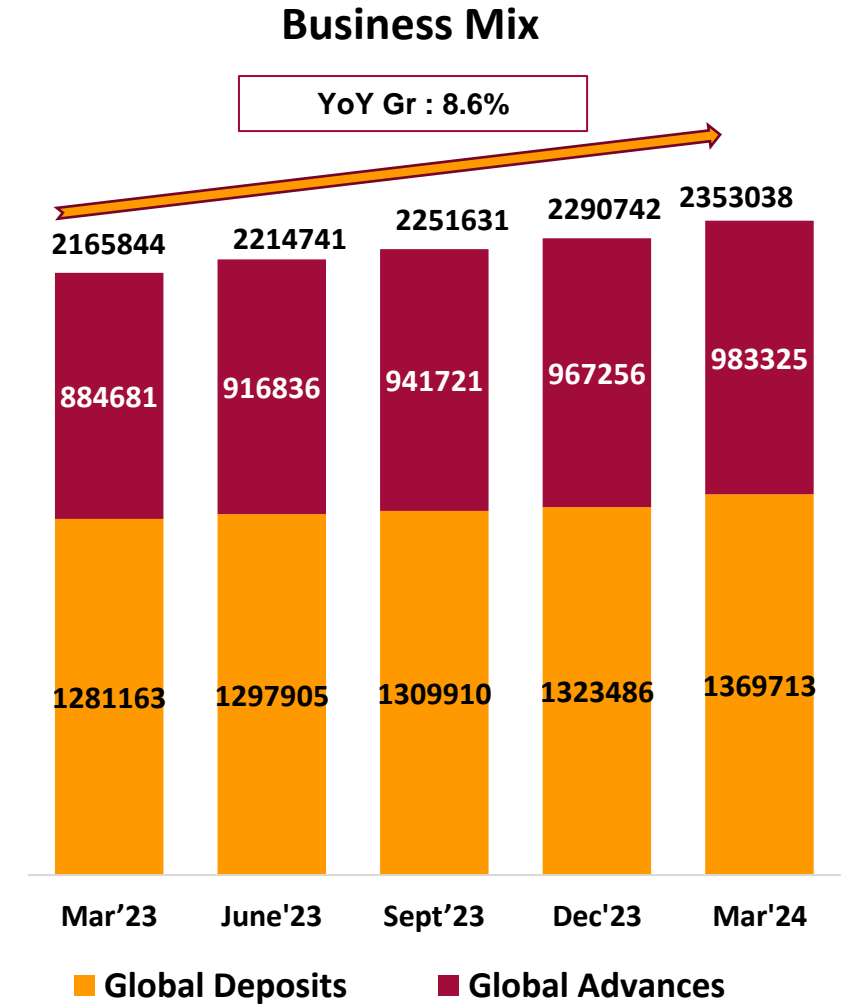
Share/Capital

Digitalization/Analytics

HR/Network/GB/RRB

ESG/Award

S.N.	Parameters	Mar'23	Dec'23	Mar'24	Growth %/bps	
					QoQ	YoY
1	<b>Global Business</b>	<b>2165844</b>	<b>2290742</b>	<b>2353038</b>	<b>2.7%</b>	<b>8.6%</b>
1a	Overseas Business	64369	71129	77282	8.6%	20.1%
1b	Domestic Business	2101475	2219613	2275756	2.5%	8.3%
2	<b>Global Deposits</b>	<b>1281163</b>	<b>1323486</b>	<b>1369713</b>	<b>3.5%</b>	<b>6.9%</b>
2a	Overseas Deposits	29455	34216	36348	6.2%	23.4%
2b	Domestic Deposits	1251708	1289270	1333365	3.4%	6.5%
3	<b>Global Advances</b>	<b>884681</b>	<b>967256</b>	<b>983325</b>	<b>1.7%</b>	<b>11.2%</b>
3a	Overseas Advances	34915	36913	40934	10.9%	17.2%
3b	Domestic Advances	849766	930343	942391	1.3%	10.9%
4	<b>CD Ratio</b>	<b>69.05%</b>	<b>73.08%</b>	<b>71.79%</b>	<b>-129 bps</b>	<b>274 bps</b>



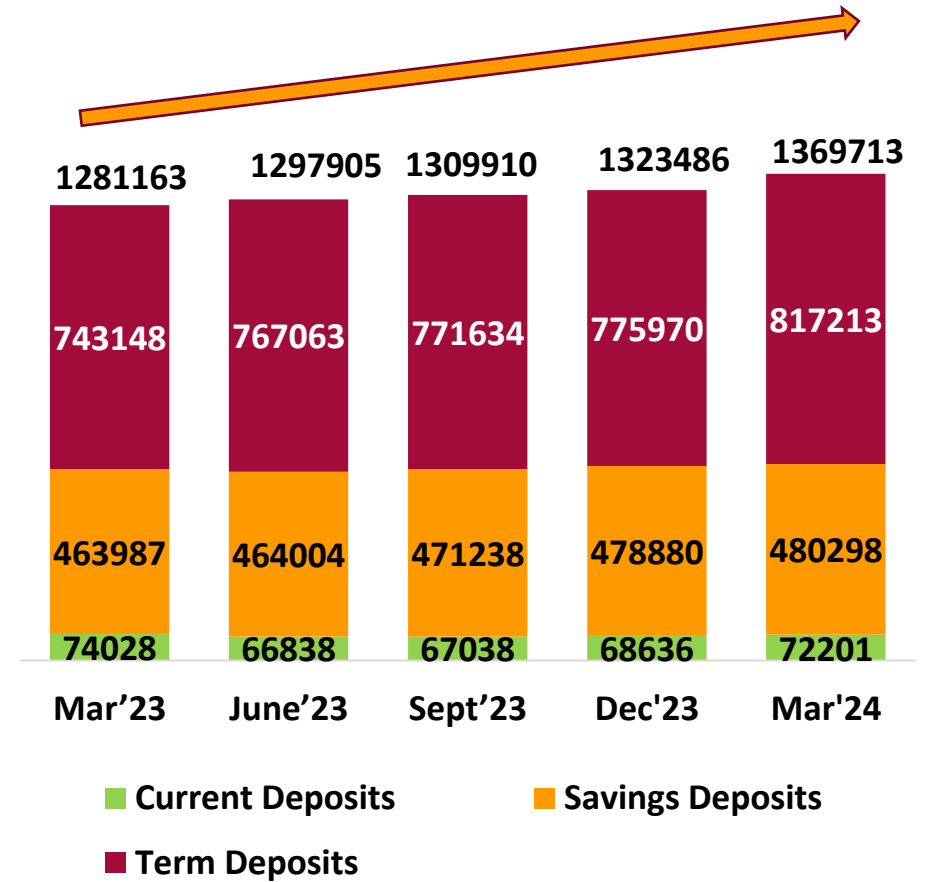
# Deposits & CASA Mix

Amt ₹ in Crore

Sl.	Parameters	Mar'23	Dec'23	Mar'24	Growth %	
					QoQ	YoY
1	Global Deposits (2+3)	1281163	1323486	1369713	3.5%	6.9%
2	Overseas Deposits	29455	34216	36348	6.2%	23.4%
3	Domestic Deposits	1251708	1289270	1333365	3.4%	6.5%
4	Current Deposits	74028	68636	72201	5.2%	-2.5%
5	Savings Deposits	463987	478880	480298	0.3%	3.5%
6	CASA Deposits (4+5)	538015	547516	552499	0.9%	2.7%
7	Domestic CASA Share %	42.98%	42.47%	41.44%		
8	Total Term Deposits	743148	775970	817213	5.3%	10.0%
9	Term Deposits < 2 Crores	513836	550386	562705	2.2%	9.5%

## Global Deposits

YoY Gr : 6.9%



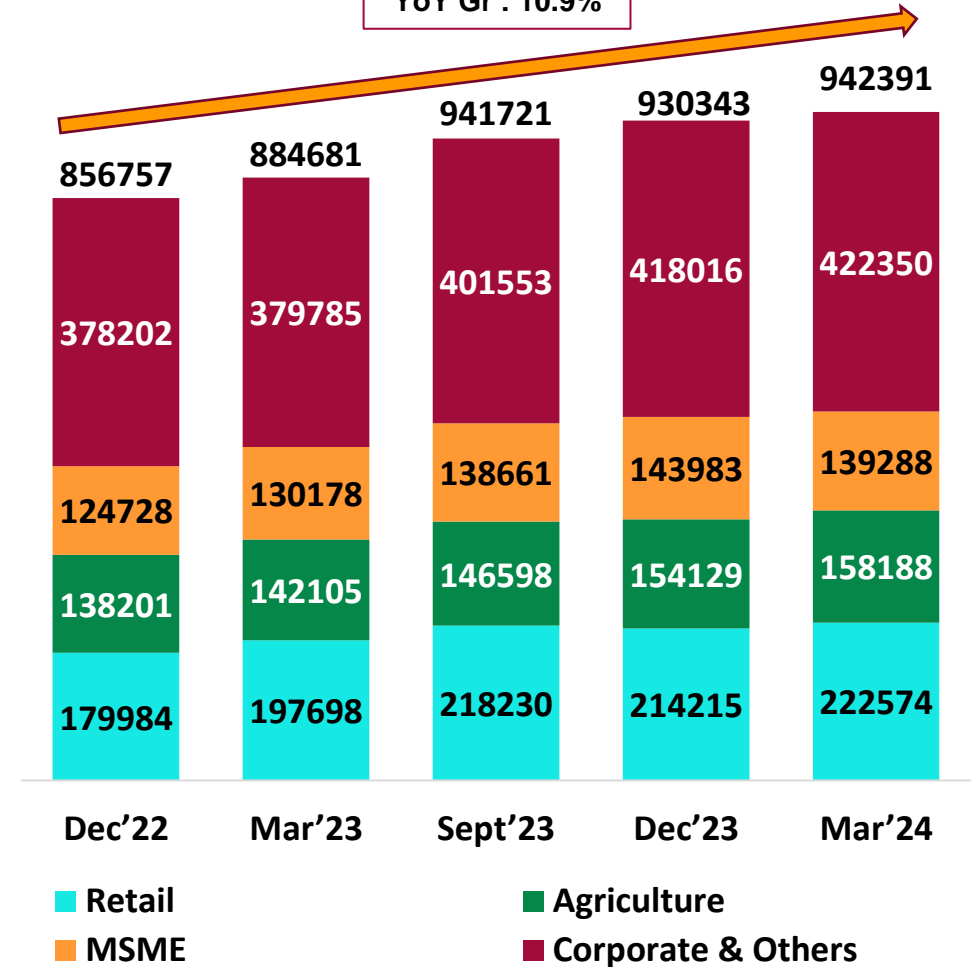
# Advances Performance

Amt ₹ in Crore

	Parameters	Mar'23	Dec'23	Mar'24	Growth %	
					QoQ	YoY
1	<b>Global Advances (2+3)</b>	<b>884681</b>	<b>967256</b>	<b>983325</b>	<b>1.7%</b>	<b>11.2%</b>
2	<b>Overseas Advances</b>	<b>34914</b>	<b>36913</b>	<b>40934</b>	<b>10.9%</b>	<b>17.2%</b>
3	<b>Domestic Advances</b>	<b>849766</b>	<b>930343</b>	<b>942391</b>	<b>1.3%</b>	<b>10.9%</b>
	<i>Out of which</i>					
4	<b>Retail</b>	<b>197698</b>	<b>214215</b>	<b>222574</b>	<b>3.9%</b>	<b>12.6%</b>
4a	<b>Core Retail</b>	<b>137335</b>	<b>153384</b>	<b>158246</b>	<b>3.2%</b>	<b>15.2%</b>
5	<b>Agriculture</b>	<b>142105</b>	<b>154129</b>	<b>158188</b>	<b>2.6%</b>	<b>11.3%</b>
5a	<b>Agriculture PS</b>	<b>106407</b>	<b>116902</b>	<b>120321</b>	<b>2.9%</b>	<b>13.1%</b>
6	<b>MSME*</b>	<b>130178</b>	<b>143983</b>	<b>139288</b>	<b>-3.3%</b>	<b>7.0%</b>
7	<b>RAM (4+5+6)*</b>	<b>469981</b>	<b>512327</b>	<b>520050</b>	<b>1.5%</b>	<b>10.7%</b>
8	<b>RAM Share %</b>	<b>55.3%</b>	<b>55.1%</b>	<b>55.2%</b>		
9	<b>Corporate &amp; Others*</b>	<b>379785</b>	<b>418016</b>	<b>422341</b>	<b>1.0%</b>	<b>11.2%</b>

## Domestic Advances

YoY Gr : 10.9%



\*MSME customers graduated beyond MSME and got reclassified as corporate & others during the year. Accordingly, if the impact of reclassification is taken into account in the base figures Mar'23 & Dec'23 also, then MSME growth would be 12% YoY, RAM advances growth 11.7% YoY and Corporate & others growth 9.9% YoY.

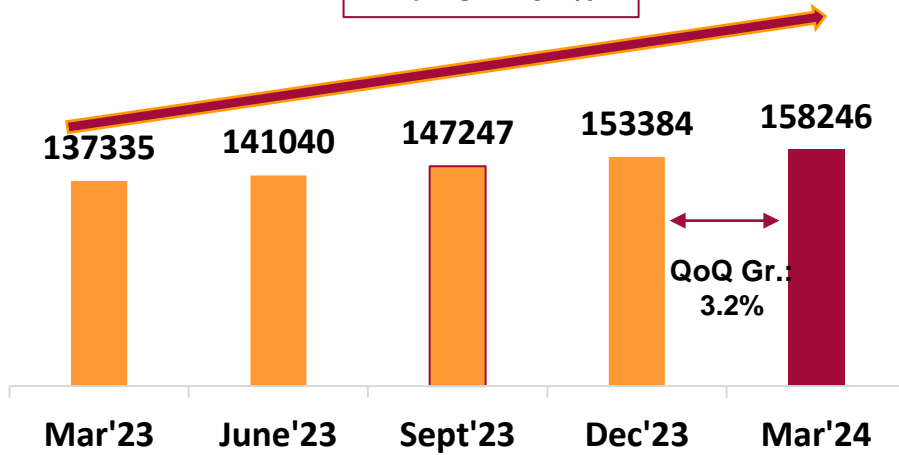


# Core Retail Advances

Amt ₹ in Crore

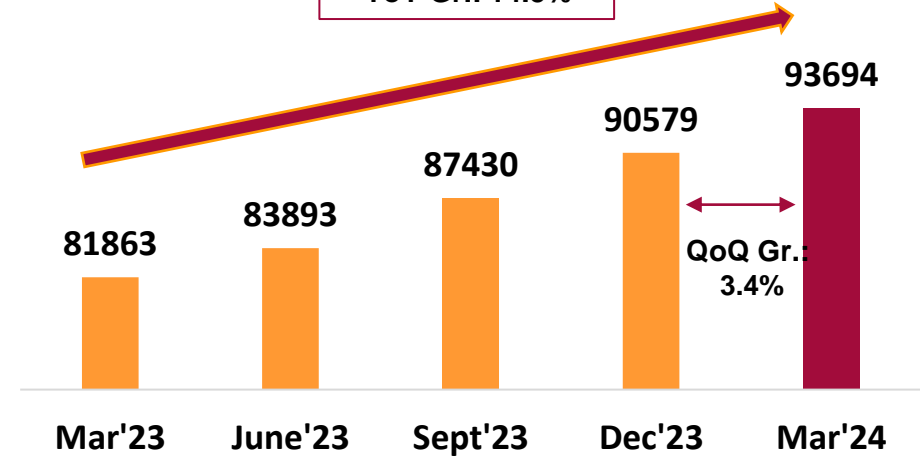
## Core Retail\*

YoY Gr.: 15.2%



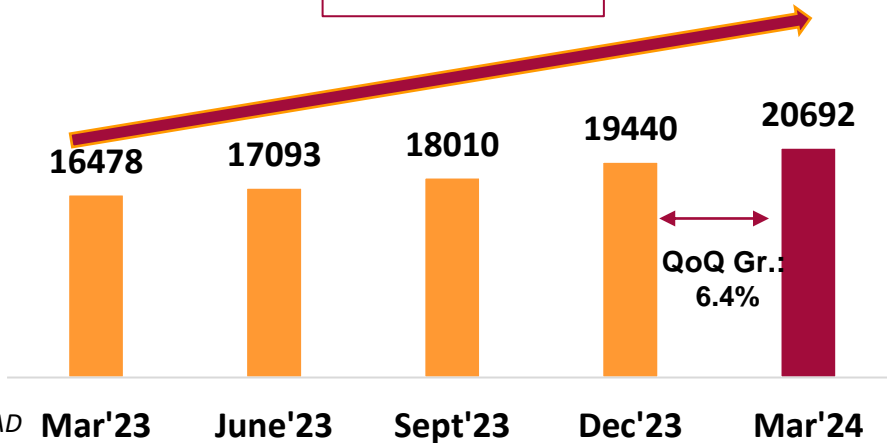
## Home Loan\*

YoY Gr.: 14.5%



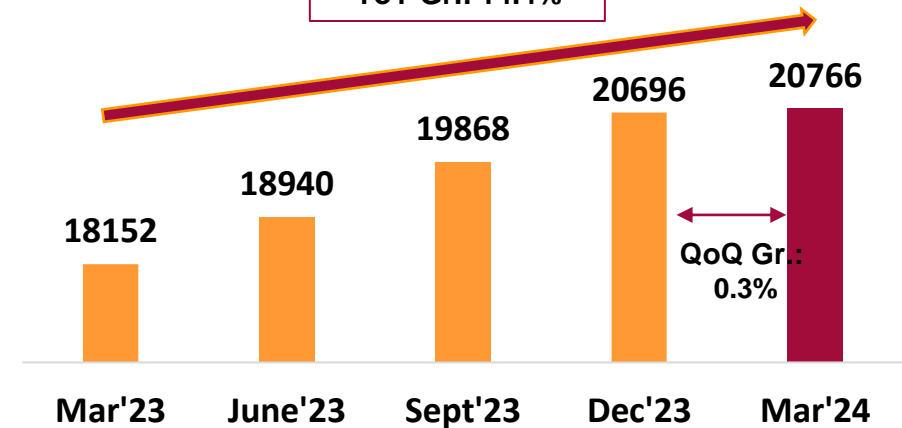
## Vehicle Loan\*

YoY Gr.: 25.6%



## Personal Loan\*

YoY Gr.: 14.4%



\*Excl Pool, IBPC & LAD

Highlights

Business

Financial

Asset Quality

Share/Capital

Digitalization/Analytics

HR/Network/GB/RRB

ESG/Award

# Priority Sector Achievement



**TOTAL PRIORITY SECTOR ADVANCES**  
@40.57% of ANBC against norm of 40%



**AGRICULTURE (PS) ADVANCES**  
@18.27% of ANBC against norm of 18%



**SMALL & MARGINAL FARMERS**  
@10.09% of ANBC against norm of 10%



**WEAKER SECTION**  
@13.57% of ANBC against norm of 12%



**MICRO ENTERPRISES**  
@8.16% of ANBC against norm of 7.5%

**ACHIEVED ALL  
MANDATED  
TARGETS**

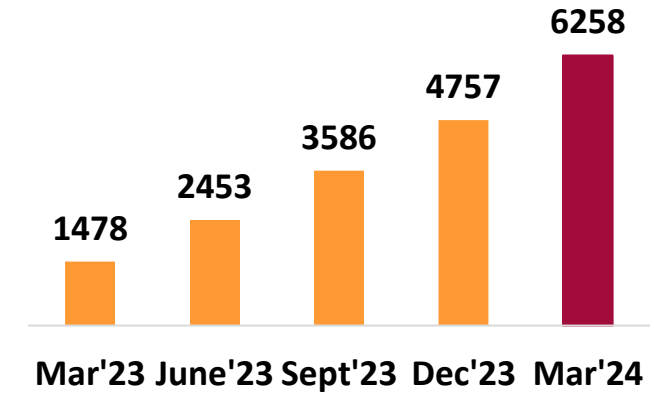
PM SVANidhi		
No. of Cases	FY23	FY24
Sanctioned	78994	350201
Disbursed	74698	334369

STAND UP India Endeavour and Prosper		
Target- No of cases	Ach	% Ach
20156	20842	103%

Amt ₹ in Crore

## Agriculture Gold Loan

QoQ Gr.: 31.55%



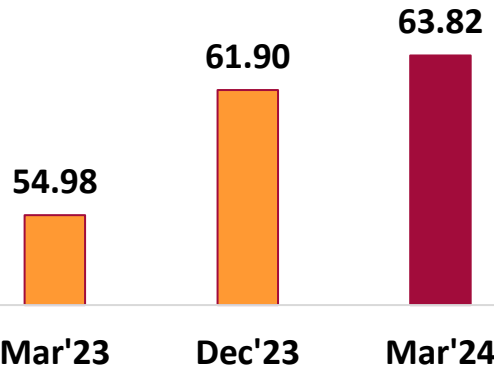
Total Gold Loan (Agri + Retail) Mar'24: Rs 6825 Cr

₹ मूद्रैः		
Amt Rs in Crore	FY23	FY24
Sanctioned	20601	21720
Disbursed	20367	21475

# Financial Inclusion Performance

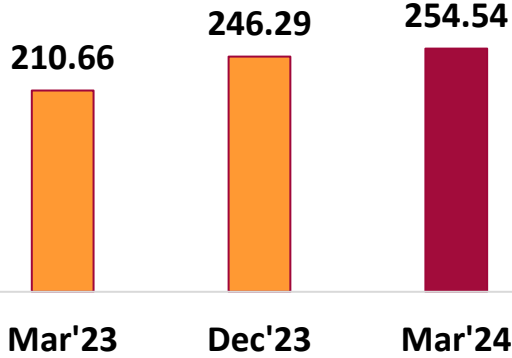
Nos in lakhs

**Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)**



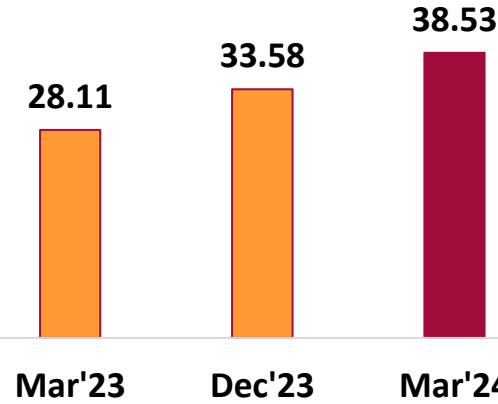
Nos in lakhs

**Pradhan Mantri Suraksha Bima Yojana (PMSBY)**



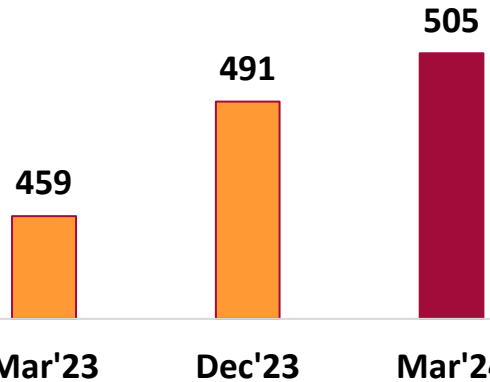
Nos in lakhs

**Atal Pension Yojana**



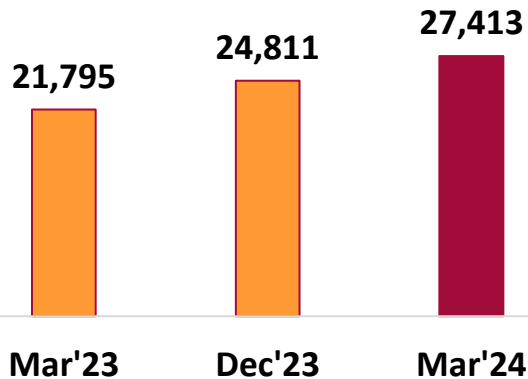
Nos in lakhs

**PMJDY Accounts**



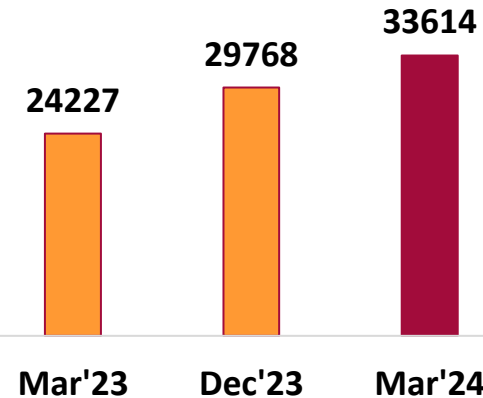
Amt ₹ in Crore

**Deposits Mobilized by BCs**



Nos

**No. of BCs**

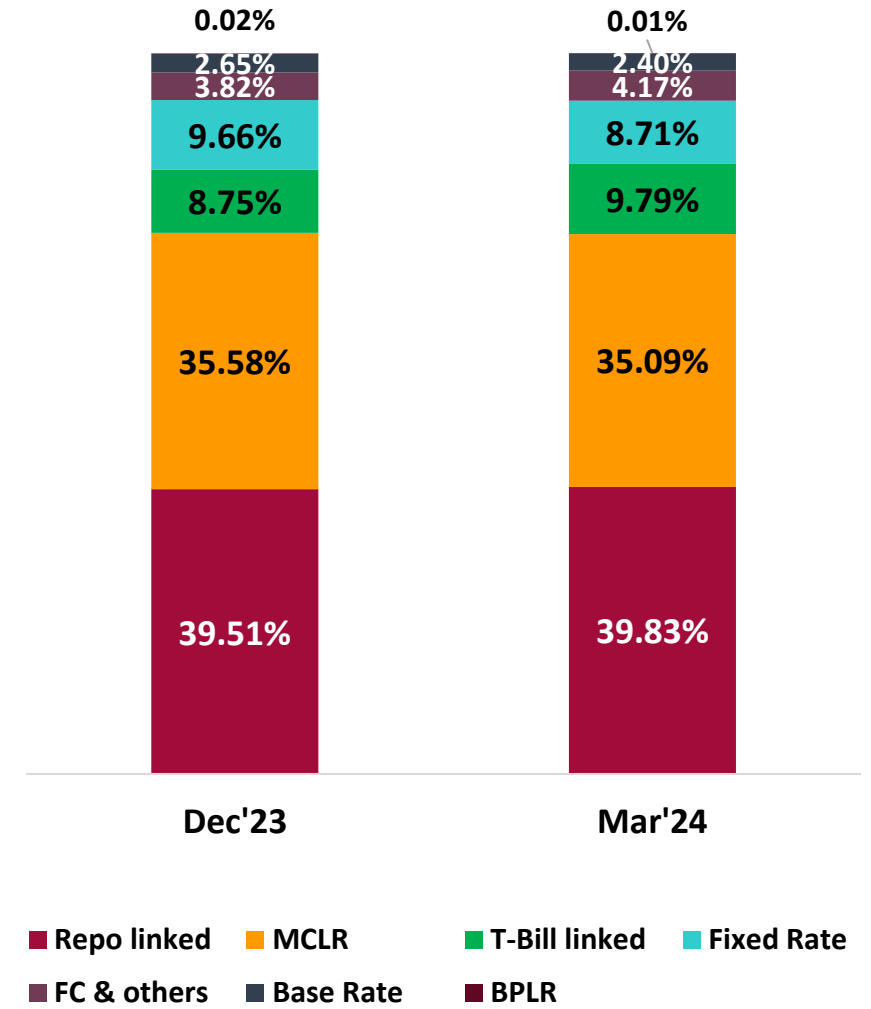


- **SLBC- 5**
- **UTSLBC-1**
- **LDMO- 116**
- **Rural Self Employment Training Institute (RSETI)- 78**
- **Rural Development Centre- 2**
- **Financial Literacy Centre- 175**
- **Farmer Training Centre – 12**
- **Villages adopted for holistic development - 307**

Amt ₹ in Crore

Portfolio > Rs. 100 Crore							
Sl	Rating Grade	Mar'23		Dec'23		Mar'24	
		Amt.	% Share	Amt.	% Share	Amt.	% Share
1	AAA	139918	46.27%	147808	44.39%	157516	46.79%
2	AA	83155	27.50%	89917	27.01%	88235	26.21%
3	A	43210	14.29%	58423	17.55%	54477	16.18%
4	BBB	17357	5.74%	19277	5.79%	19289	5.73%
<b>BBB &amp; Above</b>		<b>283640</b>	<b>93.80%</b>	<b>315426</b>	<b>94.74%</b>	<b>319517</b>	<b>94.91%</b>
5	BB	4855	1.61%	4315	1.30%	4448	1.32%
6	B	1944	0.64%	1842	0.55%	1135	0.34%
7	C	1251	0.41%	745	0.22%	892	0.26%
8	D	486	0.16%	696	0.21%	652	0.19%
<b>BB &amp; Below</b>		<b>8536</b>	<b>2.82%</b>	<b>7598</b>	<b>2.28%</b>	<b>7127</b>	<b>2.12%</b>
9	Unrated	10210	3.38%	9936	2.98%	10013	2.97%
<b>Sub-Total</b>		<b>302386</b>	<b>100.00%</b>	<b>332960</b>	<b>100.00%</b>	<b>336658</b>	<b>100.00%</b>
Guarantee/Direct Claim on Central/State Govt		84071	21.75% (of Total Portfolio)	78526	19.08% (of Total Portfolio)	80294	19.26% (of Total Portfolio)
<b>Total Portfolio</b>		<b>386457</b>		<b>411487</b>		<b>416952</b>	

Advances Mix of Benchmark rate

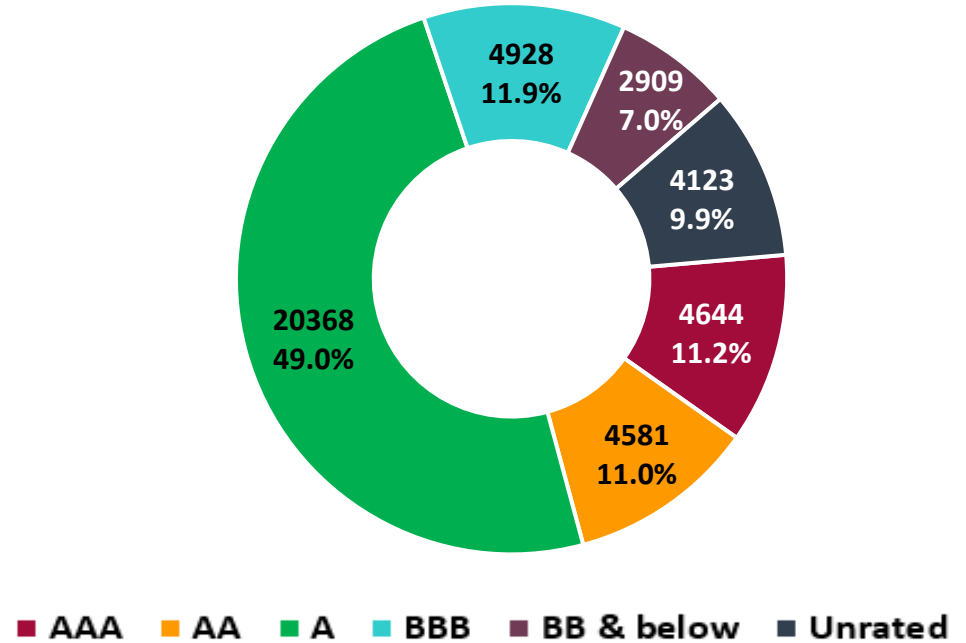


Sl.	Diversified Industry Portfolio	Mar'23		Dec'23		Mar'24	
		O/s	% to Domestic Advances	O/s	% to Domestic Advances	O/s	% to Domestic Advances
1	Infrastructure	91405	10.8%	97570	10.5%	98494	10.5%
	-Energy	40544	4.8%	43862	4.7%	42789	4.5%
	-Tele-Communication	8207	1.0%	10896	1.2%	11420	1.2%
	-Roads & Ports	35442	4.2%	37245	4.0%	38163	4.0%
	-Other Infra	7212	0.8%	5567	0.6%	6122	0.6%
2	Basic Metal & Metal Products	23383	2.8%	25330	2.7%	23737	2.5%
	-Iron & Steel	20225	2.4%	22365	2.4%	20983	2.2%
3	Textiles	11057	1.3%	11309	1.2%	11907	1.3%
4	Food Processing	19148	2.3%	21701	2.3%	22615	2.4%
5	Chemical & Chemical Products	5879	0.7%	5980	0.6%	6288	0.7%
6	All Engineering	6472	0.8%	7492	0.8%	7360	0.8%
7	Construction	3361	0.4%	2427	0.3%	2382	0.3%
8	Other Industries	56434	6.6%	50813	5.5%	51161	5.4%
	<b>Total</b>	<b>217138</b>	<b>25.6%</b>	<b>222622</b>	<b>23.9%</b>	<b>223944</b>	<b>23.8%</b>

## ENERGY SECTOR

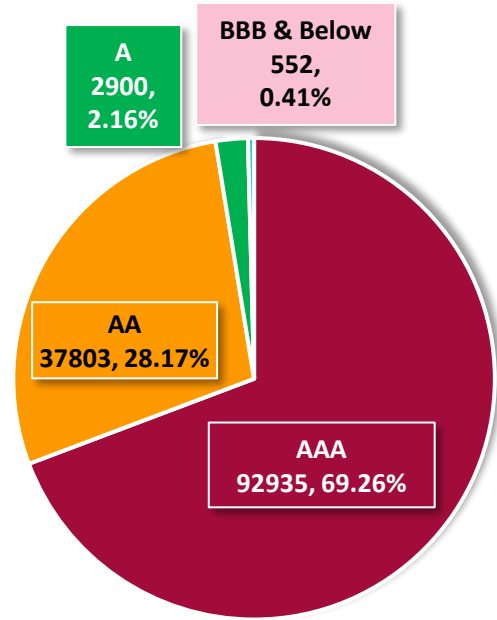
External Rating Standard Portfolio  
31.03.2024 : ₹ 41553 Cr

### External Rating wise Portfolio



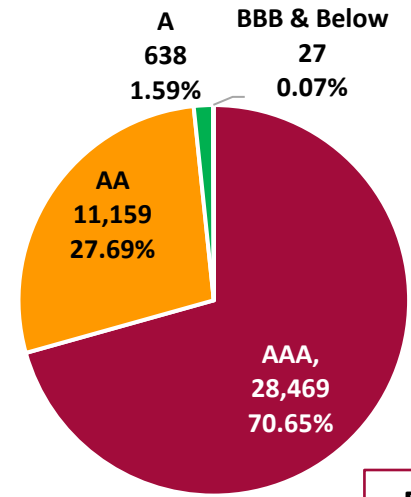
Key Sectors	As on		
	Mar'23	Dec'23	Mar'24
<b>NBFC</b>	<b>135606</b>	<b>127671</b>	<b>134190</b>
<i>Out of which,</i>			
NBFC- HFC	47645	36179	40294
NBFC- PSUs and PSU backed	28987	30041	32453
NBFC- Private	58160	60489	60435
NBFC- MFI	814	962	1007

**Total NBFC  
External Rating Wise Portfolio – As on 31.03.2024**

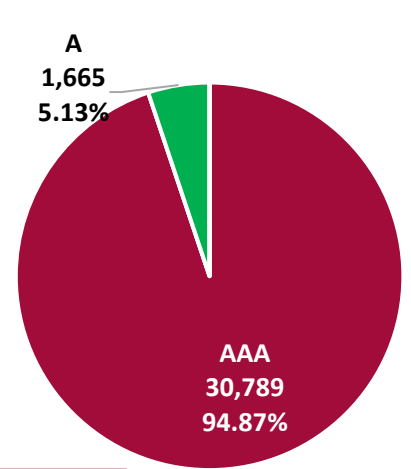


## External Rating Wise Portfolio – As on 31.03.2024

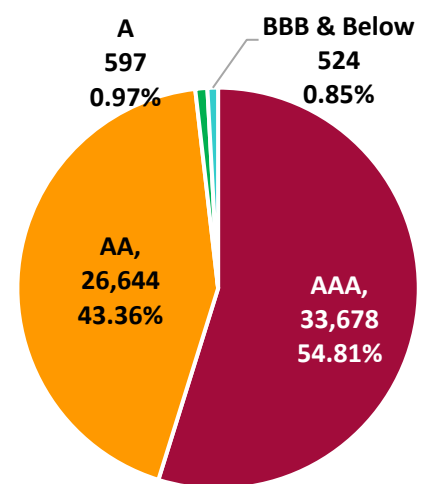
**Housing Finance Companies**



**PSUs & PSU backed**



**Private NBFCs + MFIs**



Sl.	Parameters	Mar'23	Dec'23	Mar'24	YoY Variation	
					Amt.	%
1	Gross Domestic Investment	399830	418301	423305	23475	5.9%
a	SLR	296708	310248	316061	19353	6.5%
	SLR as % to Dom. Investment	74.21%	74.17%	74.67%		
b	Non SLR	103122	108053	107244	4122	4.0%
I	Held To Maturity (HTM)	317709	325252	328221	10512	3.3%
II	Available For Sale (AFS)	81991	92043	93301	11310	13.8%
III	Held For trading (HFT)	130	1006	1783	1653	1271.5%
2	Modified Duration (AFS+HFT)	2.53	3.54	3.50		
3	Net demand & time Liabilities	1175099	1260633	1292409	117310	10.0%
4	Investment by Overseas Branches	5601	5003	5696	95	1.7%
5	<b>Total Gross Investment (1+4)</b>	<b>405431</b>	<b>423304</b>	<b>429001</b>	<b>23570</b>	<b>5.8%</b>
	HTM To Gross Domestic Investment (%)	79.46%	77.76%	77.54%		

# Non SLR Investment

Amt ₹ in Crore

Sl.	Parameters	Mar'23		Dec'23		Mar'24		Y-o-Y Variation	
		O/S	% Share	O/S	% Share	O/S	% Share	Amt	Gr. %
1	PSU Bonds	20201	19.59%	20466	18.94%	19212	17.91%	-989	-4.9%
2	Corporate and Other Bonds & Debentures	13393	12.99%	17227	15.94%	16691	15.56%	3298	24.6%
3	Special Govt. Sec excl. Recap Bonds	915	0.89%	885	0.82%	739	0.69%	-176	-19.2%
4	CG Recap. Bond	55274	53.60%	55274	51.15%	55274	51.54%	0	0.0%
5	Share of PSU/Corporate/Others	5679	5.51%	5515	5.10%	5179	4.83%	-500	-8.8%
6	Venture Capital Fund	407	0.39%	318	0.29%	306	0.29%	-101	-24.8%
7	Regional Rural Bank	1387	1.35%	1387	1.28%	1583	1.48%	196	14.1%
8	Security Receipts	1380	1.34%	897	0.83%	789	0.74%	-591	-42.8%
9	Subsidiaries JV	3389	3.29%	3960	3.66%	3960	3.69%	571	16.8%
10	Other	1097	1.06%	2124	1.97%	3511	3.27%	2414	220.1%
	<b>Total Non SLR Investment</b>	<b>103122</b>	<b>100.00%</b>	<b>108053</b>	<b>100.00%</b>	<b>107244</b>	<b>100.00%</b>	<b>4122</b>	<b>4.0%</b>



# Balance Sheet-Liabilities & Assets

Amt ₹ in Crore

Sl.	Parameters	31 <sup>st</sup> Mar'23	31 <sup>st</sup> Dec'23	31 <sup>st</sup> Mar'24
	<b>CAPITAL &amp; LIABILITIES</b>			
1	Capital	2202	2202	2202
2	Reserves and Surplus	97653	102914	104274
3	Deposits	1281163	1323485	1369713
4	Borrowings	51292	61729	50430
5	Other Liabilities and Provisions	29521	33662	35216
	<b>Total Liabilities</b>	<b>1461831</b>	<b>1523992</b>	<b>1561835</b>
	<b>ASSETS</b>			
1	Cash and Balances with RBI	78177	65083	65033
2	Balances with Banks	76932	43388	64072
3	Investments	395996	414107	420318
4	Net Advances	830834	916445	934430
5	Fixed Assets	12051	12110	12319
6	Other Assets	67841	72859	65663
	<b>Total Assets</b>	<b>1461831</b>	<b>1523992</b>	<b>1561835</b>

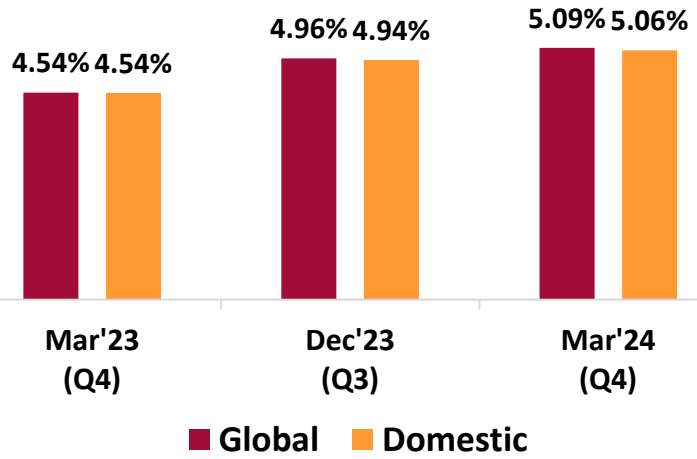
Sl.	Parameters	Q4 FY23	Q3 FY24	Q4 FY24	YoY Variation		QoQ Variation		FY23	FY24	YoY Gr. %
					Amt.	%	Amt.	%			
1	<b>Interest Income (2+3+4)</b>	<b>23849</b>	<b>27288</b>	<b>28113</b>	<b>4265</b>	<b>17.9%</b>	<b>825</b>	<b>3.0%</b>	<b>85144</b>	<b>106902</b>	<b>25.6%</b>
2	Interest on Advances	16644	19605	20114	3470	20.9%	509	2.6%	57319	75939	32.5%
3	Interest on Investments	6570	7011	6963	393	6.0%	-48	-0.7%	25143	27645	10.0%
4	Other Interest Income	635	672	1036	402	63.3%	364	54.2%	2682	3318	23.7%
5	<b>Other Income (6+7+8+9)</b>	<b>3420</b>	<b>2674</b>	<b>4248</b>	<b>827</b>	<b>24.2%</b>	<b>1574</b>	<b>58.8%</b>	<b>12143</b>	<b>13384</b>	<b>10.2%</b>
6	Fee Based Income	1222	1311	1613	390	31.9%	302	23.0%	5612	6084	8.4%
	<i>out of which</i>										
6.1	Commission & Service Charges	646	694	815	169	26.2%	121	17.4%	2877	3067	6.6%
6.2	Processing Fees	190	157	183	-7	-3.8%	26	16.5%	1000	1094	9.4%
6.3	Non fund based Income	143	178	174	31	21.7%	-4	-2.2%	517	685	32.5%
6.4	Income from Insurance & MF	144	111	152	8	5.2%	40	36.2%	437	457	4.5%
7	Recovery in Written off Accounts	2216	2059	1639	-576	-26.0%	-420	-20.4%	6508	6101	-6.3%
8	Treasury income (8.1+8.2+8.3)	-34	-700	974	-ve to +ve				-334	1157	-ve to +ve
8.1	Profit on Sales on Investments	204	307	602	399	196.0%	295	96.2%	1047	1354	29.3%
8.2	Profit on Exchange Transaction	162	87	117	-45	-27.6%	30	34.5%	804	466	-42.0%
8.3	Profit/(Loss) on Revaluation of Investment	-399	-1094	255	-ve to +ve				-2184	-663	
9	Others	17	4	22	5	31.3%	18	448.1%	356	43	-88.0%
10	<b>Total Income (1+5)</b>	<b>27269</b>	<b>29962</b>	<b>32361</b>	<b>5092</b>	<b>18.7%</b>	<b>2399</b>	<b>8.0%</b>	<b>97287</b>	<b>120285</b>	<b>23.6%</b>

Sl.	Parameters	Q4	Q3	Q4	YoY Variation		QoQ Variation		FY23	FY24	YoY Gr. %
		FY23	FY24	FY24	Amt.	%	Amt.	%			
1	<b>Total Interest Paid (2+3+4)</b>	<b>14350</b>	<b>16995</b>	<b>17750</b>	<b>3401</b>	<b>23.7%</b>	<b>755</b>	<b>4.4%</b>	<b>50652</b>	<b>66819</b>	<b>31.9%</b>
2	Interest Paid on Deposits	13284	15804	16611	3327	25.0%	807	5.1%	46846	62311	33.0%
3	Interest Paid on Borrowings	357	334	290	-67	-18.7%	-44	-13.1%	1149	1290	12.3%
4	Others	709	857	849	140	19.8%	-8	-1.0%	2657	3218	21.1%
5	<b>Operating Expenses (6+7)</b>	<b>7053</b>	<b>6636</b>	<b>8195</b>	<b>1142</b>	<b>16.2%</b>	<b>1559</b>	<b>23.5%</b>	<b>24105</b>	<b>28536</b>	<b>18.4%</b>
6	Establishment Expenses (6a+6b)	4571	4169	5630	1059	23.2%	1461	35.0%	14810	18486	24.8%
6a	Employee Benefit (AS-15)	1245	332	2396	1151	92.5%	2064	621.8%	2880	4549	58.0%
6b	Establishment Expenses (excl.AS-15)	3326	3837	3234	-92	-2.8%	-603	-15.7%	11930	13938	16.8%
7	Other Operating Expenses	2482	2467	2565	83	3.3%	98	4.0%	9295	10049	8.1%
8	<b>Total Expenses (1+5)</b>	<b>21402</b>	<b>23631</b>	<b>25945</b>	<b>4543</b>	<b>21.2%</b>	<b>2314</b>	<b>9.8%</b>	<b>74758</b>	<b>95354</b>	<b>27.6%</b>

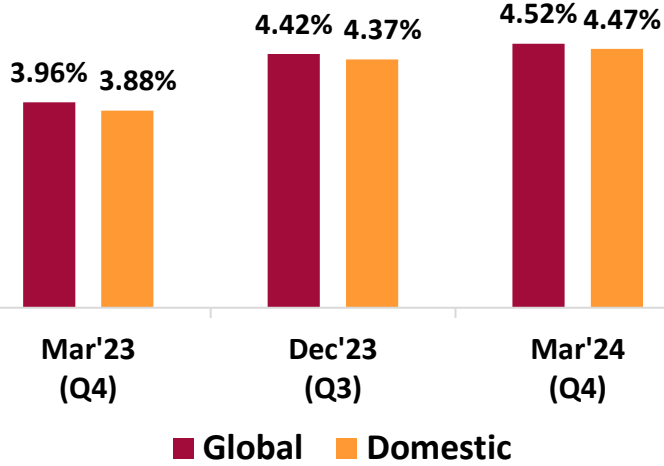
Sl.	Parameters	Q4	Q3	Q4	YoY Variation		QoQ Variation		FY23	FY24	YoY Gr. %
		FY23	FY24	FY24	Amt.	%	Amt.	%			
1	Net Interest Income	9499	10293	10363	864	9.1%	70	0.7%	34492	40083	16.2%
2	Other Income	3420	2674	4248	828	24.2%	1574	58.8%	12143	13384	10.2%
3	Operating Income (1+2)	12919	12967	14611	1692	13.1%	1644	12.7%	46634	53467	14.7%
4	Operating Expenses	7053	6636	8195	1142	16.2%	1559	23.5%	24105	28536	18.4%
5	Operating Profit	5866	6331	6416	550	9.4%	85	1.3%	22529	24931	10.7%
6	Provisions other than Tax	3831	2739	1588	-2243	-58.5%	-1151	-42.0%	18240	11737	-35.7%
	<i>Of which</i>										
a	NPAs	3625	2994	1958	-1667	-46.0%	-1036	-34.6%	15903	12345	-22.4%
b	Standard Advances incl. Standard Restructured	419	246	-534	-953		-780		1304	87	
c	Depreciation on Investment	-270	-933	-41	229	-84.8%	892	-95.6%	173	-1407	-913.5%
d	Others	57	432	205	148	259.7%	-227	-52.5%	860	712	-17.2%
7	Profit Before Tax	2036	3592	4828	2792	137.1%	1236	34.4%	4288	13194	207.7%
8	Provision for Income Tax	877	1369	1817	940	107.2%	448	32.8%	1781	4950	177.9%
9	Net Profit	1159	2223	3010	1851	159.8%	787	35.4%	2507	8245	228.8%

# Efficiency Ratios (Quarter)

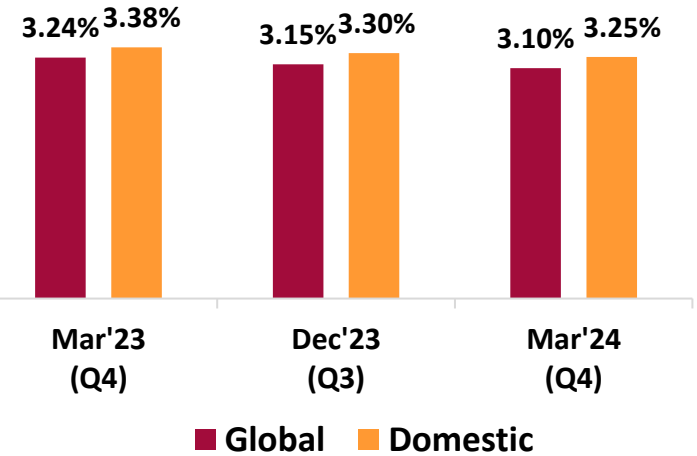
### Cost of Deposits [%]



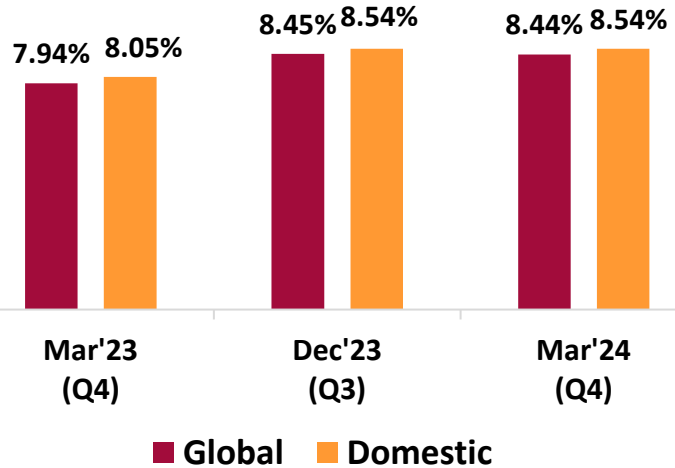
### Cost of Funds [%]



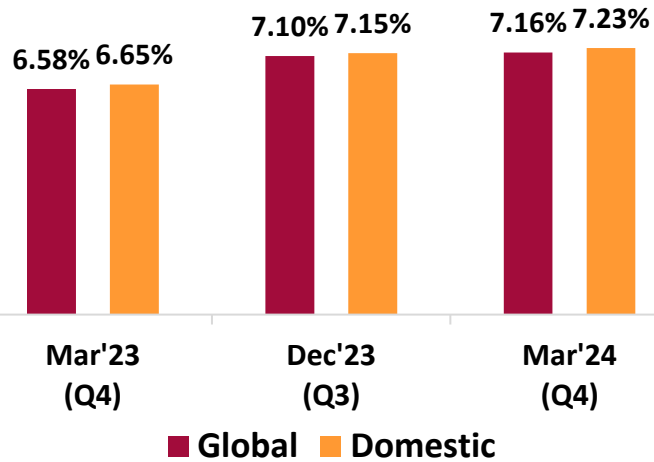
### NIM [%] (Annualized)



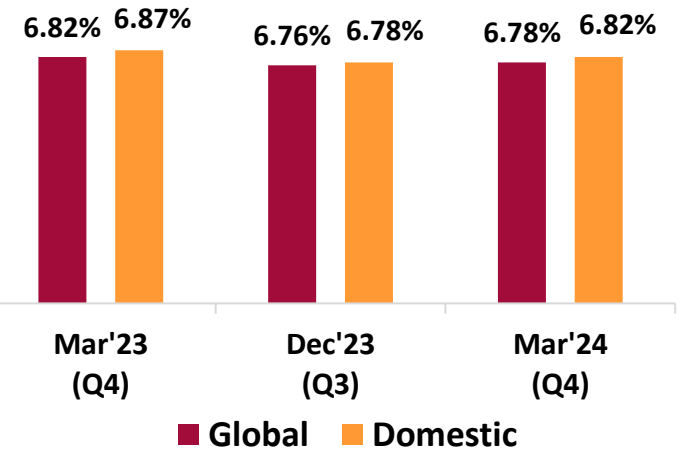
### Yield on Advances [%]



### Yield on Funds [%]

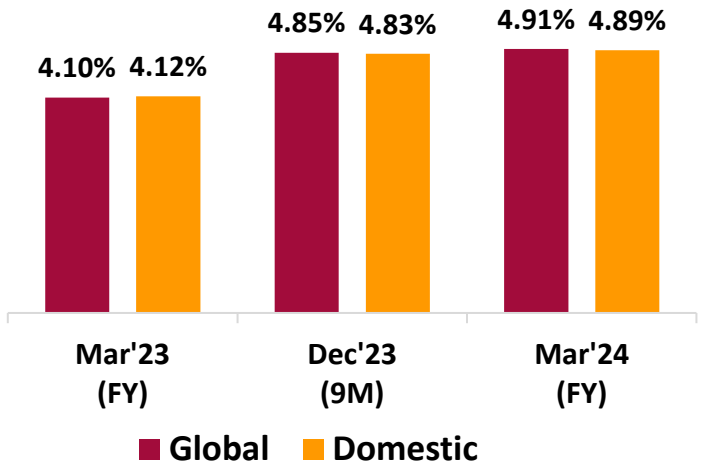


### Yield on Investment [%]

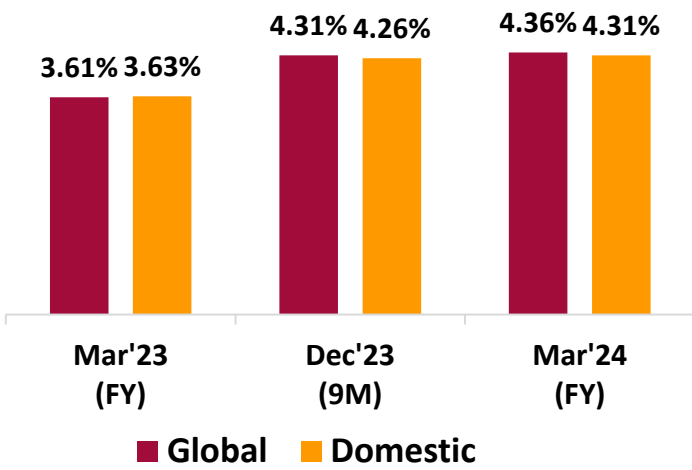


# Efficiency Ratios (FY)

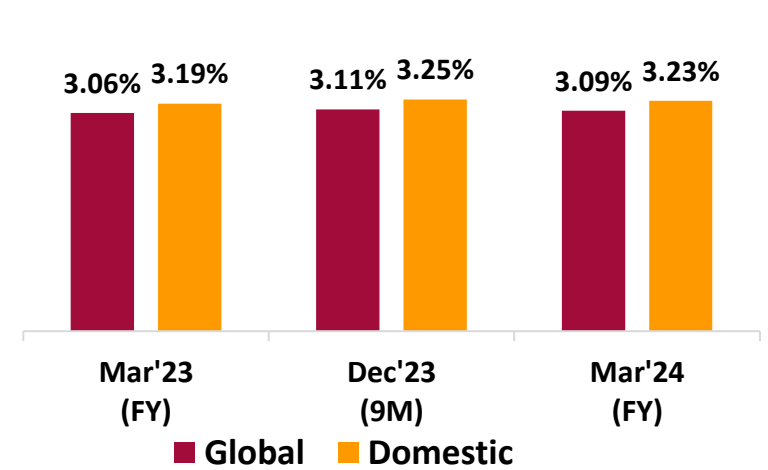
### Cost of Deposits [%]



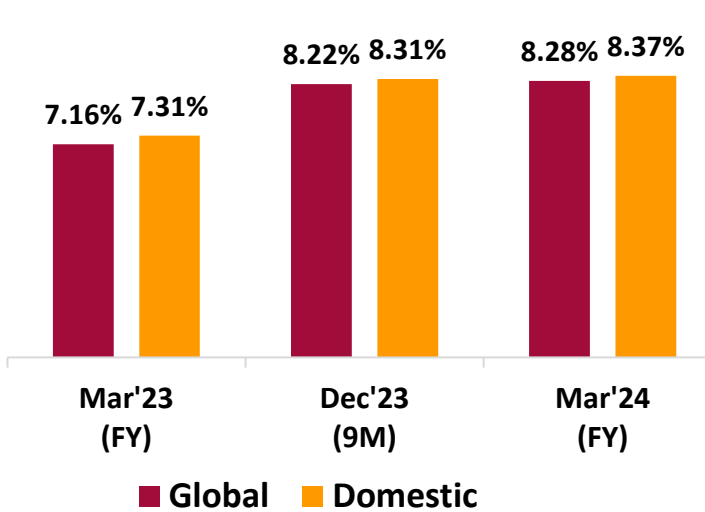
### Cost of Funds [%]



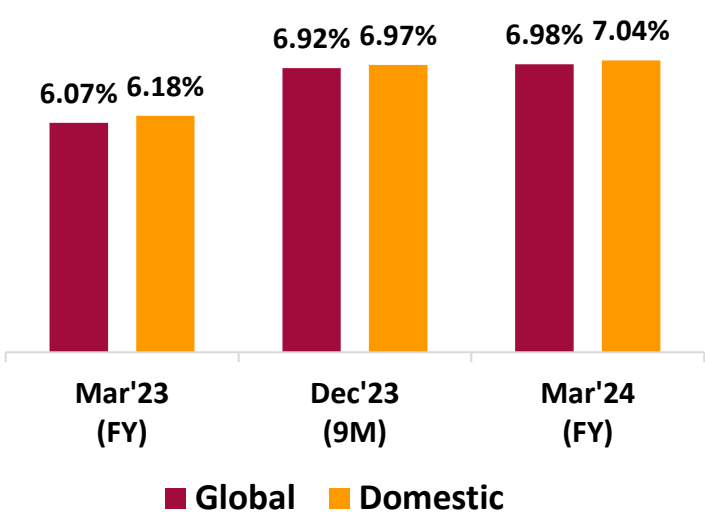
### NIM [%]



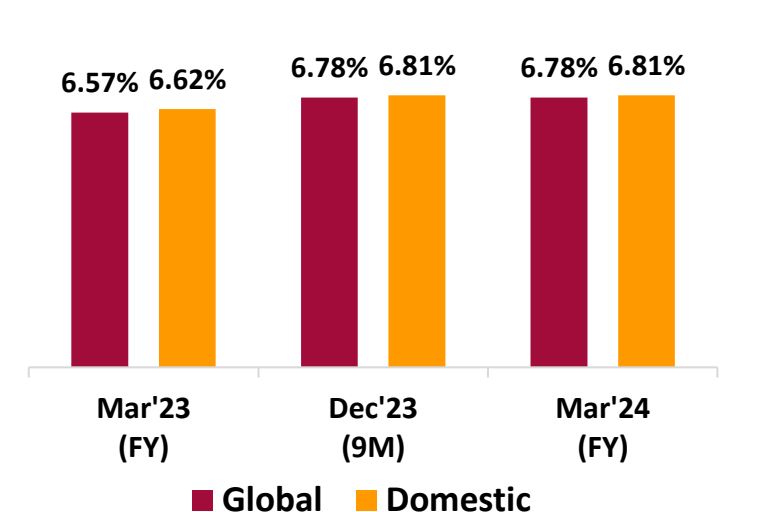
### Yield on Advances [%]



### Yield on Funds [%]



### Yield on Investment [%]



Sl.	Key Ratios	Q4 FY23	Q3 FY24	Q4 FY24	FY23	FY24
1	Return on Assets [%]	0.32%	0.58%	0.77%	0.18%	0.54%
2	Return on Equity [%]	7.11%	12.45%	16.48%	3.94%	11.66%
3	Book Value per Share [₹]	82.45	87.32	88.59	82.45	88.59
4	Book Value per Share-Tangible [₹]	60.70	65.71	67.75	60.70	67.75
5	Earnings per share [₹] (Not annualized)	1.05	2.02	2.73	2.28	7.49
6	Cost to Income Ratio [%]	54.59%	51.18%	56.09%	51.69%	53.37%
6a	Staff Cost to Income Ratio [%]	35.38%	32.15%	38.53%	31.76%	34.58%
6b	Other Cost to Income Ratio [%]	19.21%	19.02%	17.56%	19.93%	18.80%
7	Credit Cost [%]	1.72%	1.26%	0.81%	2.03%	1.40%
8	Net Profit Per Employee [₹ in Lacs]	4.82	9.16	12.64	2.57	8.61
9	Net Profit Per Branch [₹ in Lacs]	46.64	87.47	119.44	24.88	81.33

Sl.	Key Ratios	Mar'23	Dec'23	Mar'24
1	Business* Per Employee [₹ in Lacs]	2164	2308	2384
2	Business* Per Branch [₹ in Lacs]	20953	22051	22525

\*Excluding Interbank Deposits

# One Time Restructuring (OTR 1 & 2)

## OTR 1

As per RBI's guidelines dated  
Aug 06,2020

Sl.	Loan and aggregate exposure category	Position as on 31.03.24 under OTR 1		Provisions Made#
		No. of accounts	Amount involved	Amt
1	Personal loans	3197	454	57
2	Other Exposures*	121	1867	242
3	Total (1+2)	3318	2321	299
4	MSME loans	1625	293	37
	<b>Grand Total (3+4)</b>	<b>4943</b>	<b>2614</b>	<b>336</b>

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

## OTR 2

As per RBI's guidelines dated  
May 05,2021

Sl.	Loan and aggregate exposure category	Position as on 31.03.24 under OTR 2		Provisions Made#
		No. of accounts	Amount involved	Amt
1	Individual Borrowers	43984	3789	481
2	Small Business	1488	490	61
3	Total (1+2)	45472	4279	542
4	MSME loans	24995	2148	268
	<b>Grand Total (3+4)</b>	<b>70467</b>	<b>6427</b>	<b>810</b>

#Additional provision on OTR at higher rate of 12.5% as against 10%/5% earlier.



# Asset Quality –SMA 2 Accounts ( > Rs.5.00 Crore)

S. N.	CATEGORY	Dec'23		Mar'24	
		SMA2	% of Domestic Advances	SMA2	% of Domestic Advances
1	RETAIL	86	0.01%	93	0.01%
2	AGRICULTURE	239	0.03%	210	0.02%
3	MSME	852	0.09%	877	0.09%
4	RAM TOTAL	1177	0.13%	1180	0.13%
5	CORPORATE & OTHER	158	0.02%	252	0.03%
6	TOTAL	1336	0.14%	1432	0.15%

# Movement of NPA

Amt ₹ in Crore

Sl.	Parameters	Q4 FY'23	FY'23	Q3 FY'24	Q4 FY'24	FY'24
1	NPA as at the beginning of Year/Quarter	83584	92448	65563	60371	77328
2	-Cash Recovery	2575	9801	1828	1800	7106
3	-Up-gradation	1582	4770	1217	988	3448
4	Cash Recovery & Up-gradation (2+3)	4158	14571	3046	2787	10554
5	Write Off	6094	16578	3938	3447	16257
6	<b>Total Reduction (4+5)</b>	<b>10252</b>	<b>31149</b>	<b>6984</b>	<b>6235</b>	<b>26811</b>
7	<b>Fresh Addition (8+9)</b>	<b>3996</b>	<b>16029</b>	<b>1793</b>	<b>2206</b>	<b>5826</b>
8	-Fresh slippages	3518	14198	1594	2078	5552
9	-Debits in existing NPA A/cs	478	1831	198	128	274
10	<b>Gross NPAs at end of the period</b>	<b>77328</b>	<b>77328</b>	<b>60371</b>	<b>56343</b>	<b>56343</b>
11	Eligible Deductions incl. Provisions	54743	54743	51556	49544	49544
12	<b>Net NPAs at end of the period</b>	<b>22585</b>	<b>22585</b>	<b>8816</b>	<b>6799</b>	<b>6799</b>
13	Recovery in TWO & RI	3281	10005	3341	2406	9610
14	<b>Total Recovery (4+13)</b>	<b>7439</b>	<b>24576</b>	<b>6387</b>	<b>5193</b>	<b>20164</b>

# Asset Classification

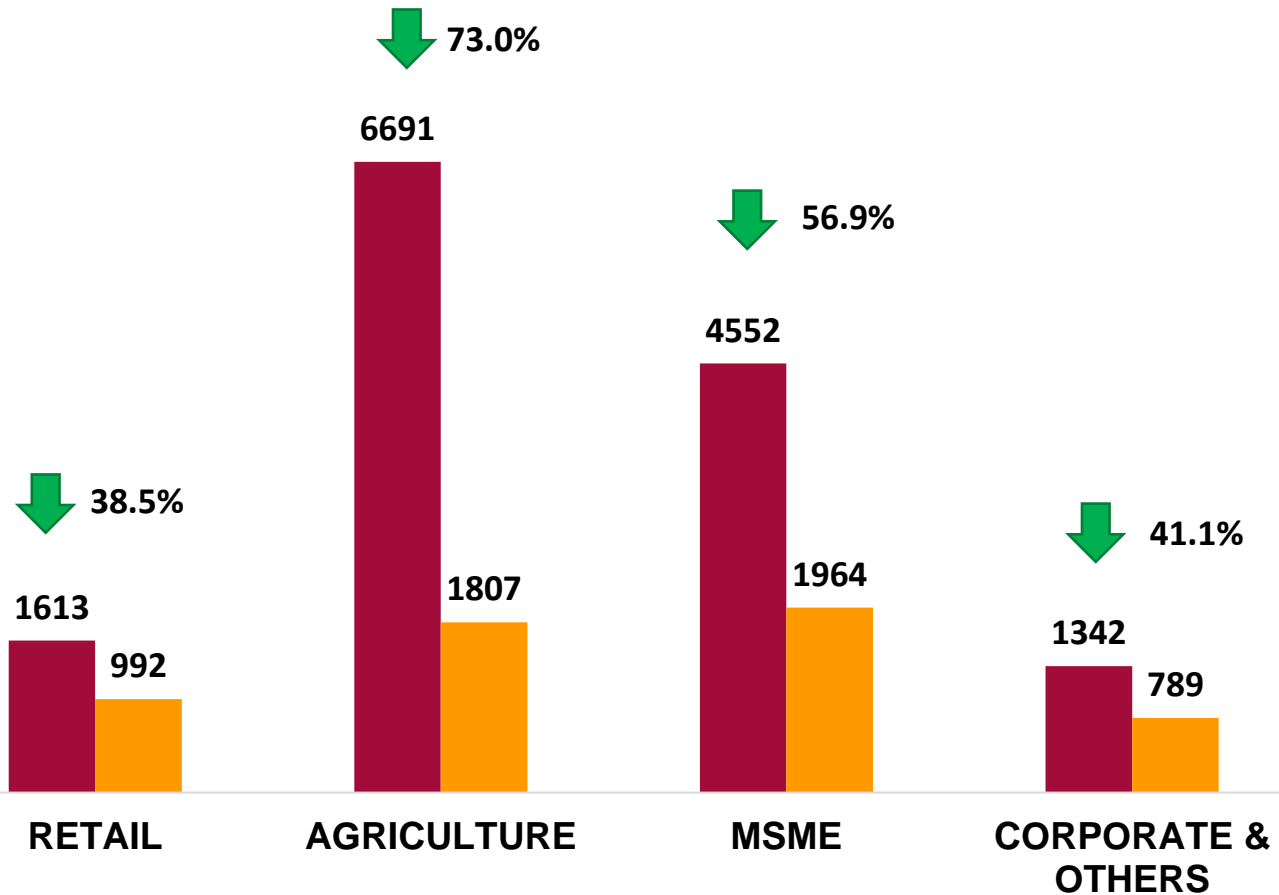
Amt ₹ in Crore

Sl.	Parameters	Mar'23		Dec'23		Mar'24		YoY Variation	
		O/S	Share%	O/S	Share%	O/S	Share%	Amt.	Var. %
1	Standard	807353	91.26%	906885	93.76%	926982	94.27%	119629	14.8%
2	Gross NPA	77328	8.74%	60371	6.24%	56343	5.73%	-20985	-27.1%
2a	Sub-Standard	12227	1.38%	5384	0.56%	4876	0.50%	-7351	-60.1%
2b	Doubtful	43414	4.91%	42943	4.44%	39551	4.02%	-3863	-8.9%
2c	Loss	21687	2.45%	12044	1.25%	11916	1.21%	-9771	-45.1%
	Global Advances(1+2)	884681	100%	967256	100%	983325	100%	98644	11.2%

Amt ₹ in Crore

## SECTOR WISE SLIPPAGES

■ FY 2022-23 ■ FY 2023-24



## Recovery v/s Slippages

Period	Quarterly					Total of All Qtrs	
	Q4 FY 23	Q1 FY 24	Q2 FY 24	Q3 FY 24	Q4 FY 24	FY 22-23	FY 23-24
Recovery	7439	5417	5533	6387	5193	29095	22530
Total Slippage	3996	2390	1826	1793	2206	20515	8215
Recovery v/s Slippage	1.9x	2.3x	3.0x	3.6x	2.4x	1.4x	2.7x
Slippage Ratio	2.10%	1.19%	0.86%	0.81%	0.98%		

## Net Recovery v/s Net Slippages (FY)

Period	FY 22-23	FY 23-24
Total Recovery	24576	20164
Total Slippage	16029	5826
Recovery v/s Slippage	1.5x	3.5x
Slippage Ratio	2.31%	0.72%

# NPA Classification - Sector Wise

Amt ₹ in Crore

Sl.	Parameters	Mar'23			Dec'23			Mar'24		
		Advances	GNPA	GNPA%	Advances	GNPA	GNPA%	Advances	GNPA	GNPA%
1	Retail Loans	197698	5863	2.97%	214215	5254	2.45%	222574	5060	2.27%
2	Agriculture	142105	26067	18.34%	154129	23265	15.09%	158188	21979	13.89%
3	MSME	130178	24601	18.90%	143983	22154	15.39%	139288	19727	14.16%
4	Corporate & Others	379785	19121	5.03%	418016	8077	1.93%	422341	7953	1.88%
5	Domestic (1+2+3+4)	849766	75651	8.90%	930343	58750	6.31%	942391	54719	5.81%
6	Overseas	34914	1677	4.80%	36913	1621	4.39%	40934	1624	3.97%
7	Global (5+6)	884681	77328	8.74%	967256	60371	6.24%	983325	56343	5.73%

# NPA Classification- Industry Wise

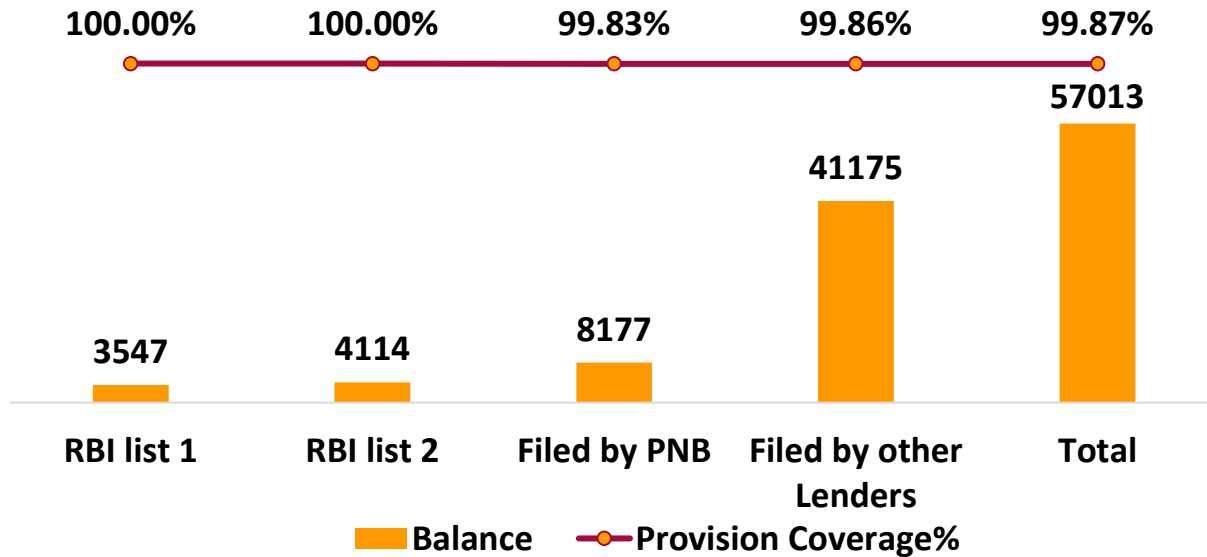
Amt ₹ in Crore

Sl.	Diversified Industry Portfolio	Mar'23			Dec'23			Mar'24		
		O/s	GNPA	GNPA %	O/s	GNPA	GNPA %	O/s	GNPA	GNPA %
1	Infrastructure	91405	3464	3.8%	97570	3346	3.4%	98494	2792	2.8%
	-Energy	40544	510	1.3%	43862	1300	3.0%	42789	1236	2.9%
	-Tele-Communication	8207	14	0.2%	10896	13	0.1%	11420	12	0.1%
	-Roads & Ports	35442	1687	4.8%	37245	1486	4.0%	38163	1069	2.8%
	-Other Infra	7212	1253	17.4%	5567	547	9.8%	6122	475	7.8%
2	Basic Metal & Metal Products	23383	1384	5.9%	25330	1276	5.0%	23737	1184	5.0%
	-Iron & Steel	20225	937	4.6%	22365	832	3.7%	20983	806	3.8%
3	Textiles	11057	1791	16.2%	11309	1689	14.9%	11907	1491	12.5%
4	Food Processing	19148	4332	22.6%	21701	4057	18.7%	22615	3369	14.9%
5	Chemical & Chemical Products	5879	321	5.5%	5980	256	4.3%	6288	282	4.5%
6	All Engineering	6472	804	12.4%	7492	780	10.4%	7360	819	11.1%
7	Construction	3361	1425	42.4%	2427	122	5.0%	2382	93	3.9%
8	Other Industries	56434	13052	23.1%	50813	5171	10.2%	51161	4646	9.1%
	<b>Total</b>	<b>217138</b>	<b>26573</b>	<b>12.2%</b>	<b>222622</b>	<b>16697</b>	<b>7.5%</b>	<b>223944</b>	<b>14676</b>	<b>6.6%</b>

# Exposure to NCLT (Admitted) Accounts

## NCLT

Sl.	Parameters	Accounts	Balance	Provision	PCR%
1	RBI list 1	4	3547	3547	100.00%
2	RBI list 2	9	4114	4114	100.00%
3	Filed by PNB	122	8177	8163	99.83%
4	Filed by Other Lenders	402	41175	41117	99.86%
5	<b>Total</b>	<b>537</b>	<b>57013</b>	<b>56941</b>	<b>99.87%</b>



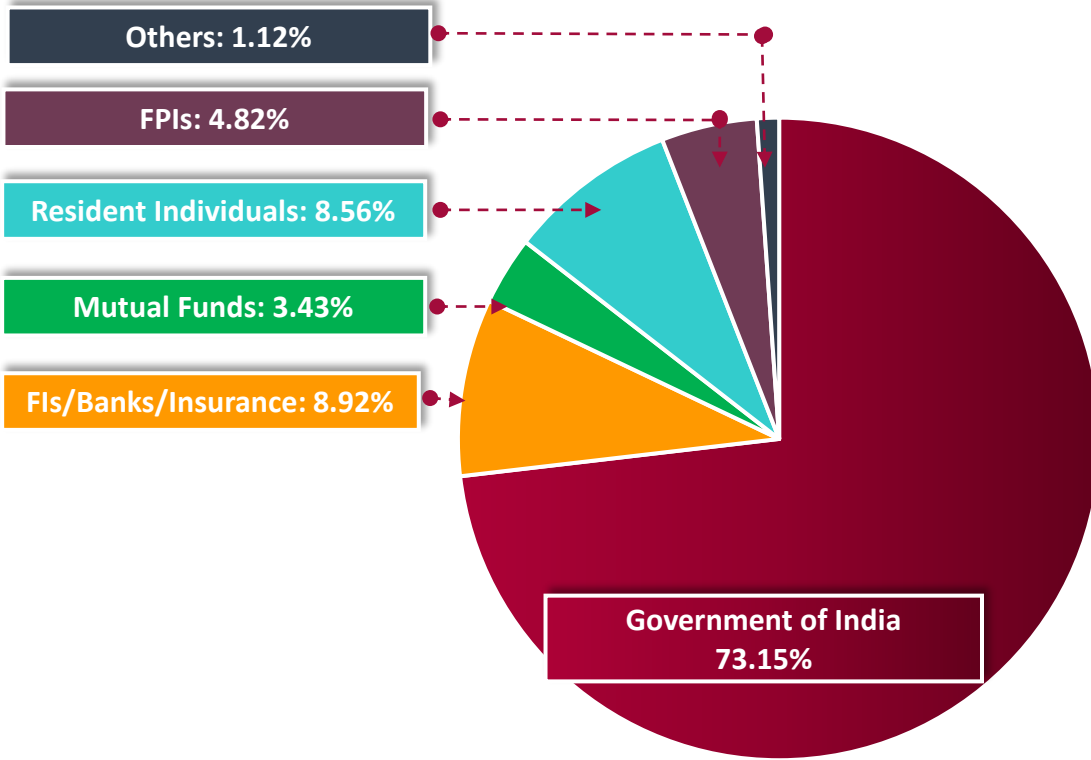
## NARCL

S.No	Position of accounts with PNB	No of Accounts	Balance Outstanding
1	Accounts already resolved	12	3524
2	Bids received from NARCL and in process	7	1707
3	Under process with NARCL - Due Diligence	9	1583
	<b>Total</b>	<b>28</b>	<b>6814</b>

# Share Holding and Ratings

## Shareholding as on 31.03.2024

Total No. of Shares: 1101.10 Crores



## PNB's Rating

Moody's
PNB's Rating- Baa3/P-3/ Stable

Fitch
PNB's Rating- BBB-/F3/Stable

PNB's BOND RATING			
S.N	Rating Agency	Basel III	
		Additional Tier-1 Bonds Rating	Tier-II Bonds Rating
1	CRISIL Ratings	AA+/Stable	AAA/Stable
2	India Ratings	AA+/Stable	AAA/Stable
3	CARE Ratings	AA+/Stable	AAA/Stable
4	ICRA Ratings	AA+/Stable	AAA/Stable

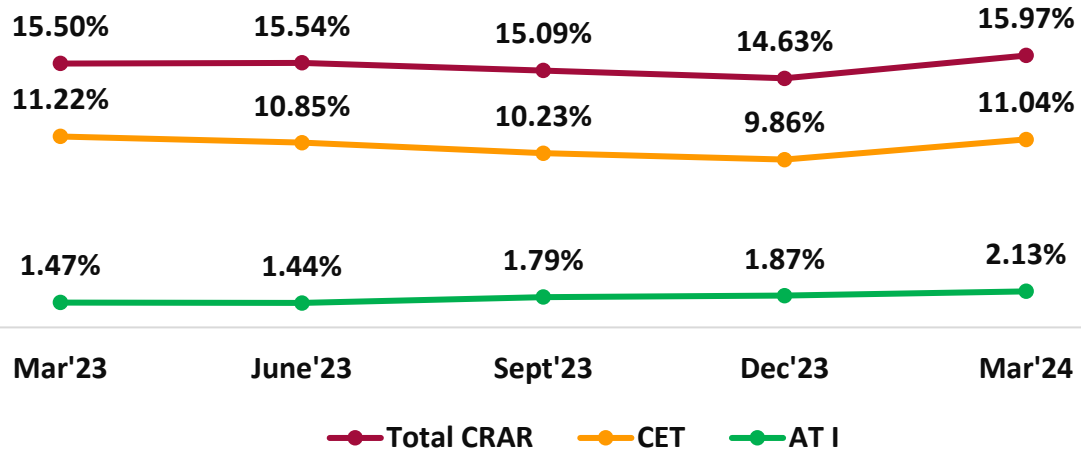
*It is proposed to declare Dividend @75% for FY 2023-24*



## Capital & CRAR

Sl.	Parameters	Mar'23	Dec'23	Mar'24
1	Total Capital (Tier I+II)	102157	107886	117466
	CRAR %	15.50%	14.63%	15.97%
<i>Out of Which,</i>				
2	Tier I	83606	86503	96885
	Tier I %	12.69%	11.73%	13.17%
2a	Common Equity	73928	72685	81187
	CET-I %	11.22%	9.86%	11.04%
2b	Additional Tier I	9678	13819	15698
	AT-I %	1.47%	1.87%	2.13%
3	Tier II	18551	21383	20581
	Tier-II %	2.81%	2.90%	2.80%

### CRAR %



## Risk Weighted Assets

Sl.	Parameters	Mar'23	Dec'23	Mar'24
1	Total RWA	658982	737201	735435
<i>Out of Which,</i>				
a	Credit RWA	551575	615597	613704
b	Market RWA	37187	50551	50677
c	Operational RWA	70220	71054	71054

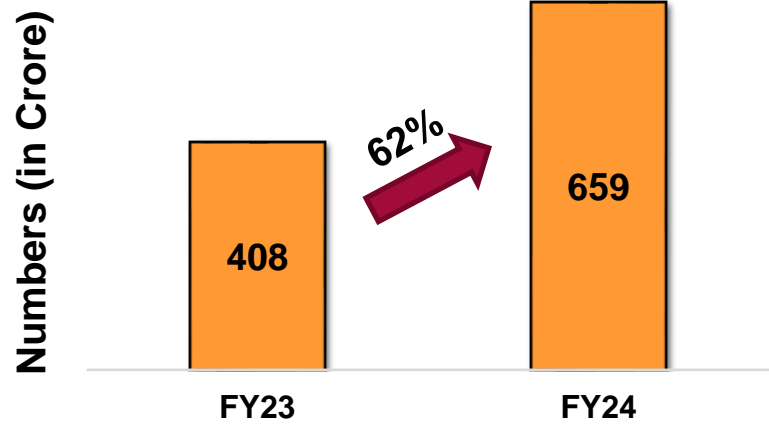
## Capital Raised During FY23-24

Type of Capital	Capital Raising Plan for FY'23-24	Amount Raised
Tier I + Tier II	Rs 12000 Cr	Rs 9102 Cr
<i>Out of Which,</i>		
Tier-I (Raised through AT-I)	Rs 7000 Cr	Rs 6012 Cr
Tier-II	Rs 5000 Cr	Rs 3090 Cr

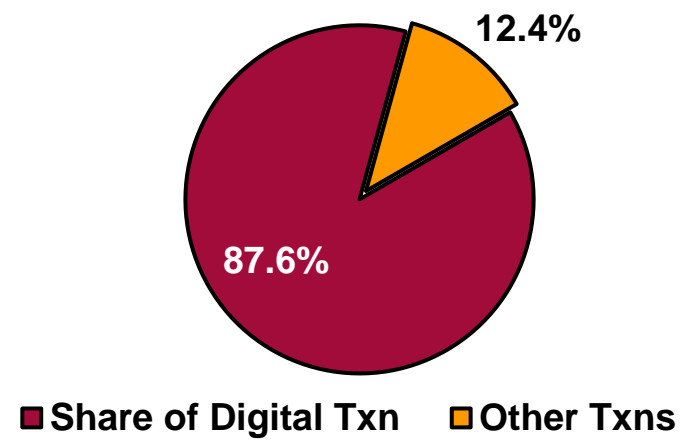
Bank has raised AT 1 bonds of Rs 1859 Crores during Q4 FY'24 @8.47%

# Augmenting Digital Base

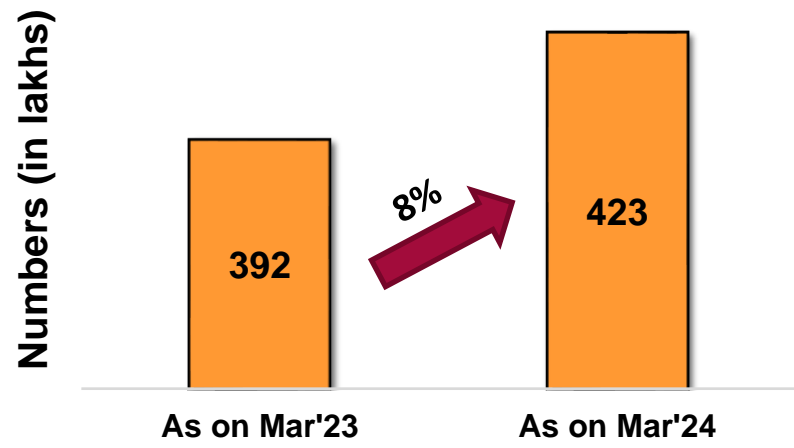
**No. of Digital Transactions**



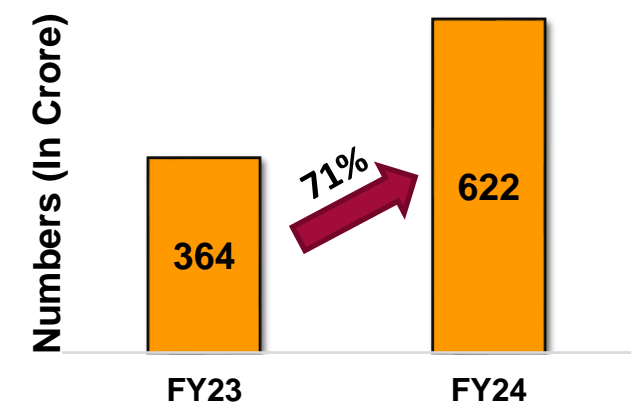
**Share of Digital Transactions –(FY24)**



**Internet Banking Users**



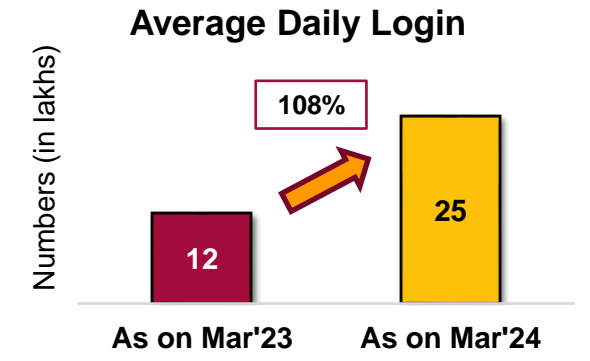
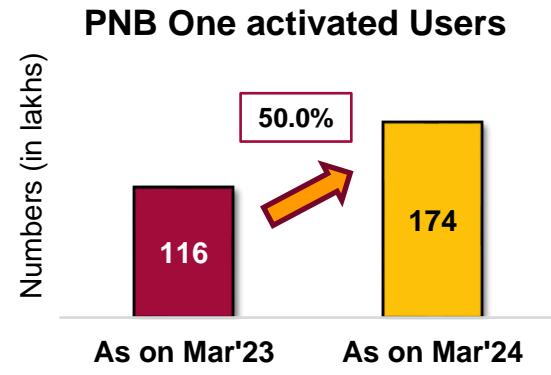
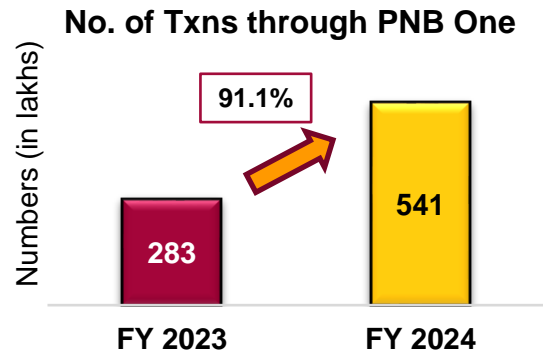
**No. of UPI Transactions**



# Achieving Digital Acceleration Through PNB One



# just one app



## VALUE ADDED SERVICES THROUGH PNB ONE

**जब साथ होंगे 3 यार**

IPO ASBA PNB ONE

तब investment होगा शानदार!

Apply for ASBA via PNB One Mobile App | Earn interest during the ten period | Hassle free allotment | Also available in IBS, CBS & UPI

**IPO Through ASBA**  
 FY 23: 3.66 Lakh  
 FY 24: 13.69 Lakh

Smart Banking ki pehchan, **Cardless Cash Withdrawal** hai aasaan!!

- Login to PNB One
- Select Cardless cash withdrawal
- Select account and enter amount to generate reference no. & TPIN

Available on: [App Store, Play Store]

**Cardless Cash Withdrawal**  
 FY 23: 1.94 Lakh  
 FY 24: 3.97 Lakh

Start small, dream big with **PNB's Recurring Deposit!**

Min. amount - ₹100/month; Max. period upto 120 months

Loan facility available\*

**RD through PNB One**  
 FY 23: 1.17 Lakh  
 FY 24: 3.22 Lakh

Your Debit Card has a new home **Your smartphone!**

Now register on UPI with your **Virtual Debit Card**

Available on: [App Store, Play Store]

**Virtual Debit Card**  
 FY 23: 1.33 Lakh  
 FY 24: 2.88 Lakh

**Sovereign Gold Bond**  
 A Golden touch to your Investments!

Price: ₹6,213 (Online)  
 ₹6,263 (Offline)

- Minimum Investment: 1 gram
- Maximum Investment for trust & similar entities: 20Kg
- Maximum Investment for individual & H.U.F: 4Kg
- Interest Earnings on Initial Investment @2.5% p.a.\*

Subscription opens from February 12-16, 2024

**Sovereign Gold Bond**  
 FY 23: 21,674  
 FY 24: 54,581

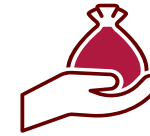
## Retail

- 1 Pre Approved Personal Loan
- 2 Top-Up Pre Approved Personal Loan
- 3 Pre Qualified Credit Card
- 4 Online Credit Card against FD
- 5 Insta EMI Credit Card
- 6 Insta EMI Debit Card
- 7 Virtual Credit Card
- 8 e-OD against FD
- 9 Digital Home Loan
- 10 PNB Swagat (PL - New to Bank Cust)
- 11 Digi Education Loan (Launched in Q4)
- 12 Digital Vehicle Loan (Launched in Q4)



## MSME

- 1 STP e-Mudra
- 2 MSME Easy Renewal
- 3 Pre Approved Business Loan
- 4 STP GST Sahay
- 5 e-GST Express Loan
- 6 e-PM SVANidhi



## Liabilities

- 1 Insta Saving Account
- 2 SB through Tab for Existing Customers
- 3 Current A/c opening through Video-KYC
- 4 Current A/c Opening Through Tab
- 5 Multi currency World Travel Card

## Others

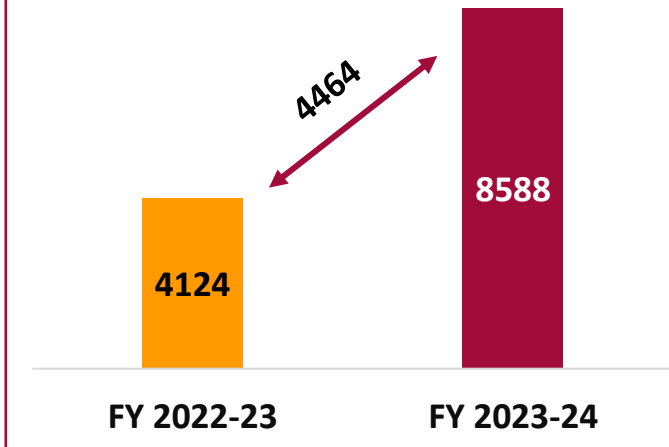
- 1 WhatsApp Banking
- 2 Revamped PNB One
- 3 Cash Management Services - Corporate
- 4 CMS – VAM (Virtual A/c Mgmt)
- 5 CBDC – Central Bank Digital Currency
- 6 e-SWAR- Soundbox for Bharat QR
- 7 Integrated Payment & Collection Services
- 8 CMS Auto Debit Mandate
- 9 Digital Document Execution

## Agri

- 1 Krishi Tatkaal Rin
- 2 Digital renewal of KCC
- 3 Digi Gold Loan



Digital Lending  
Loans Disbursed During the Year  
(in crores)





## RETAIL

- E-Loan Against Securities
- Home Loan Top - Up



## AGRI

- SHG Financing
- E-Negotiable Warehouse Receipt



## MSME

- E-MUDRA for New to Bank customers
- GST Express for New to Bank Customers
- Working capital Renewal upto Rs. 1 Crore



## DEPOSITS

- Savings Account on Mobile
- Digital Term Deposit for New Customers

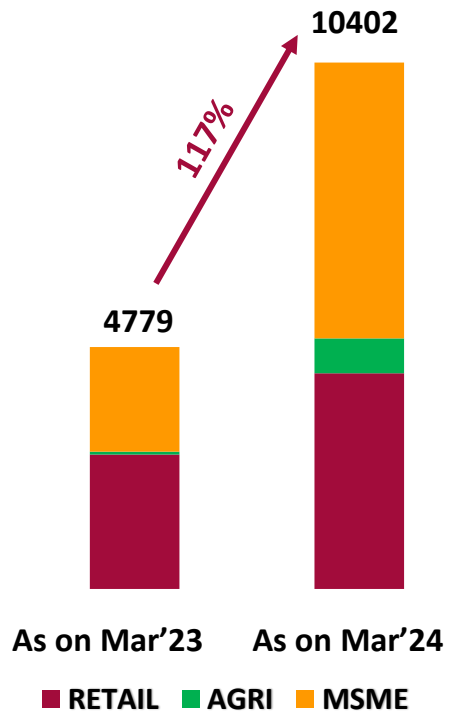


## THIRD PARTY PRODUCTS

- Public Provident Fund
- Online Insurance

# Analytics Driven Decision Making

## Business Augmentation (Amt ₹ in Crore)



18+ Propensity Models for different bank products



Txn based nudges for boosting retail product



Accelerating UPI adoption on PNB One.



Leveraging Unstructured Data



ML Based Cash Retention Limit for ATM/BNA



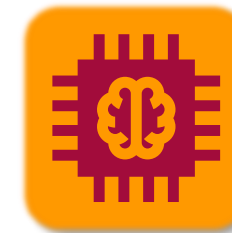
Analytics Based Digital Collection Management System



Capital optimization



ML Based Risk Mitigation



AI/ML platform for model development

## Future Roadmap

Leveraging NLP and Gen-AI to enhance overall customer experience.

Incorporating feedback from digital platforms and customer reviews into product innovation strategies.

Identification of suspicious pattern and potential instances of Fraud using AI.

Accelerating employee learning using Gen AI.

# HR Transformation Project

## UDAAN

Developing the best version of you



- **Digitization** of onboarding process of MT's and Technical officers.
- Enhancing **training efficiency** & effective monitoring of Induction program

### Management Trainee Induction Tool



- Centralized platform for **accessing and analysing** crucial skills and competencies.
- **Targeted and role-based training** to develop skills needed for evolving challenges.

### Talent Management Tool



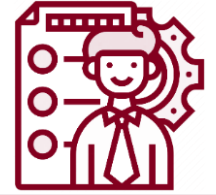
- Digitization of process of Lateral Recruitment to assist with **candidate selection and onboarding** journey.
- Functionality to upload candidature application, shortlist candidate and schedule interviews.

### Recruitment Tool



- For scientific placements of officers increasing **transparency and performance** culture.
- Improved employee **role fitment** leading to increased productivity

### Postings Tool

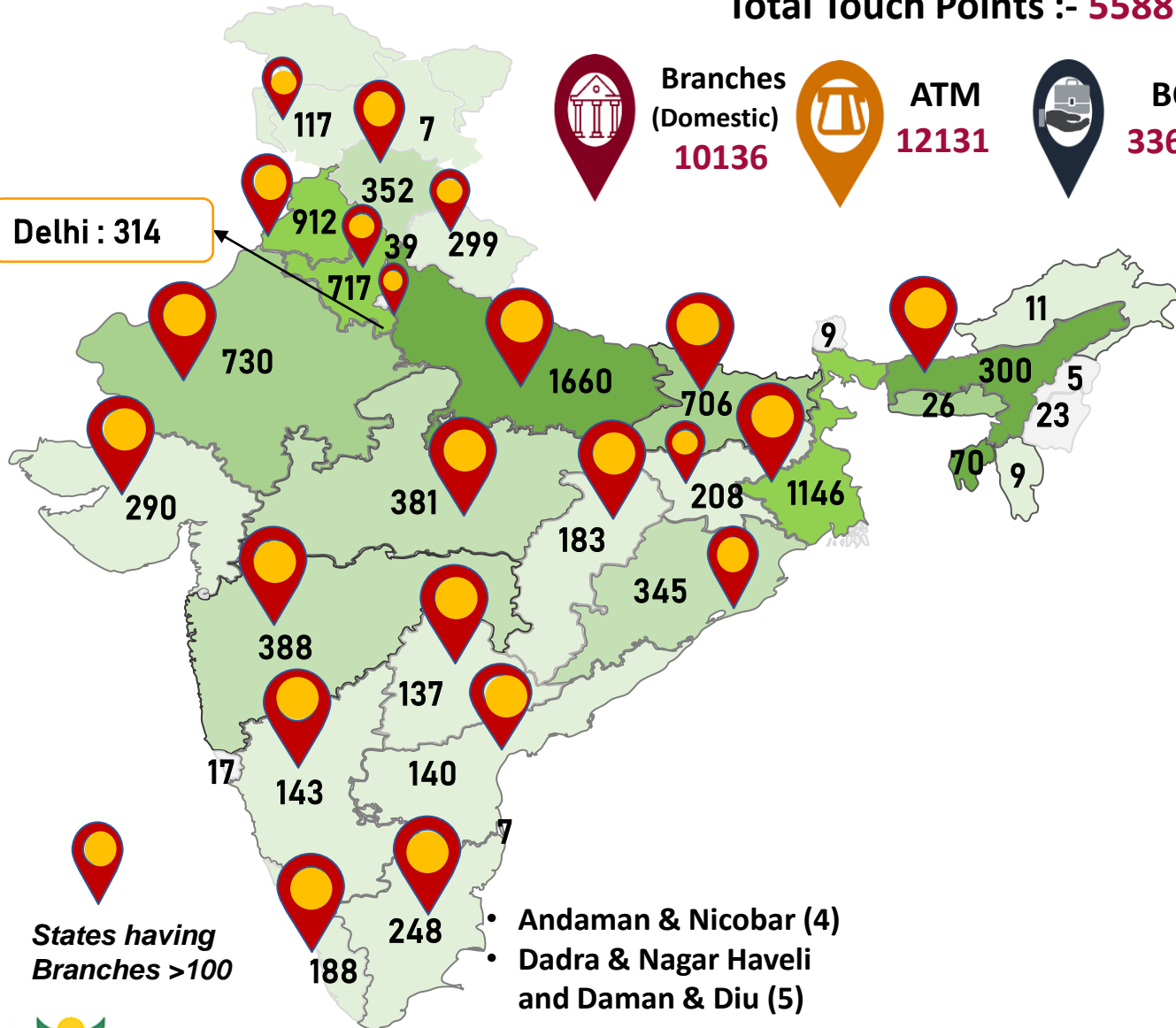


- **More objectivity & transparently** through maximizing measurable KRAs and adopting **cohorting approach**.
- **Appraisal Policy** has been approved by the Board on 28.03.2024.

### Appraisal Tool

As on 31.03.2024

Total Touch Points :- 55881



Branches (Domestic)  
**10136**



ATM  
**12131**



BCs  
**33614**

## International Presence

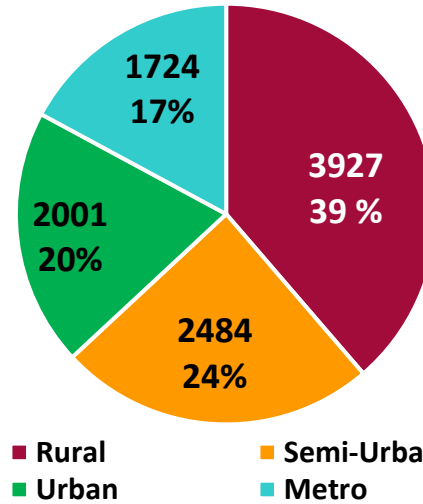
**Branches at:-** Dubai and Gift City, Gandhinagar

**Subsidiaries:-** London(UK) and Bhutan

**Joint Venture:-** Nepal

**Representative Offices:-** Myanmar and Bangladesh

## Population Group Wise Branches



YouTube  
**185000**

YoY ↑: 51.64%



**2215854**

YoY ↑: 18.58%



**136626**

YoY ↑: 19.14%



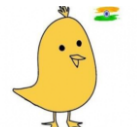
**445310**

YoY ↑: 13.08%



**437305**

YoY ↑: 240.65%



**48200**

YoY ↑: 14.74%



Highlights

Business

Financial

Asset Quality

Share/Capital

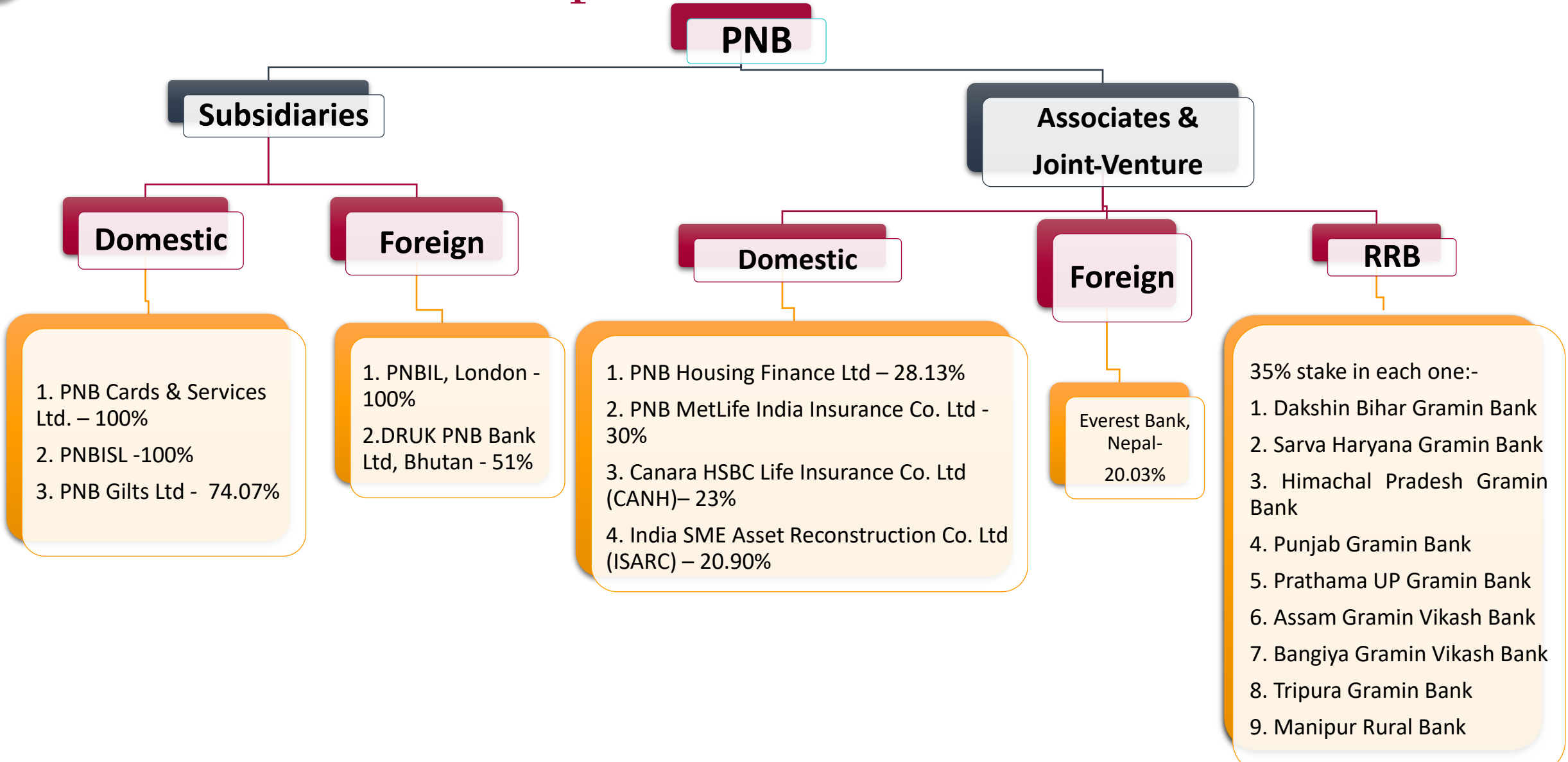
Digitalization /Analytics

HR/Network/GB/RRB

ESG/Award



# Group Structure of the Bank



Name of the entity	Results (3/6/9/12 M)	Total Income	Total Expenses	Gross Profit	Net Profit
PNB Housing Finance Ltd	Mar'24 (12M)	7494	5103	2391	1783
PNB Investment Services Ltd.	Mar'24 (12M)	11.4	5.9	5.5	4.1
PNB Cards & Services Limited	Mar'24 (12M)	22.5	19.5	3.1	2.3
PNB Gilts Ltd.	Mar'24 (12M)	1577	1482	99	69
PNB MetLife India Insurance Co. Ltd	Mar'24 (12M)	14729	14440	289	276
Canara HSBC Life Insurance Co. Ltd	Mar'24 (12M)	8405	8282	124	113
PNB (International) Ltd. (London) (FY : 1 <sup>st</sup> April to 31 <sup>st</sup> March)	Mar'23 (12M)	431	274	157	68
India SME Asset Reconstruction Co. Ltd	Dec'23 (9M)	7.3	2.3	5.0	3.8
Druk PNB Bank Ltd. (Bhutan) (FY : 1 <sup>st</sup> January to 31 <sup>st</sup> December)	Dec'23 (12M)	218	145	73	54
Everest Bank Ltd. (Nepal) (FY : 16 <sup>th</sup> July to 15 <sup>th</sup> July)	July'23 (12M)	1502	1201	301	210

## Performance of RRBs

Consolidated Position	FY'23 Mar'23	FY'24 Mar'24	YOY
Business	204906	223669	9.2%
Loans and advances	74537	82540	10.7%
Deposits	130369	141129	8.3%
Capital Adequacy Ratio	11.73%	12.44%	71 bps
Total Income	11818	13195	11.7%
Operating profit	2527	2658	5.2%
Net profit	(211)	732	-ve to +ve

# Bank's ESG Highlights

## Environmental

- PNB Palaash – Go Green Initiative
- Focus on Digital products
- Climate risk strategy to assess climate related risks and opportunities and how to manage/ avail them.
- EV Charging Stations (5 Nos.) and Cycling stand commissioned at HO Building
- Solar Energy Plant: -
  - 662.5 KWp in Bank's owned buildings
  - 523 KWp under opex model in ATMs
  - 625 KWp is under execution
  - 1497 KWp has been planned
- HO Building is GRIHA 5-Star rated Green Building, installed with occupancy sensors, low flow taps, & dual flush system for saving electricity & water
- Drive for recycling of plastic waste
- Installation of hand dryers in washrooms to reduce consumption of paper napkins



## Social

- 12 FTCs imparted training to 18.28 lakh persons till 31<sup>st</sup> March 2024
- 175 FLCs conducted 8072 seminars & camps and provided training to 2,95,558 persons during FY'23-24.
- 78 RSETIs imparting training to rural population. 60,721 persons were trained during FY'23-24. Of which, 79% of BPL families and 78% are women.
- CSR Policy Initiatives:
  - ✓ Infrastructure support to 2 Delhi Govt. schools on 129th Foundation Day.
  - ✓ "Ek Se Sreshtha" campaign for providing educational infrastructure to schools in Hamirpur district of Shimla.
  - ✓ Support to Maolkekei foundation to help internally displaced people of Manipur.
  - ✓ Infrastructural support to Air Force base Palam.



## Governance

- Well defined policies and SOPs such as:
- Whistle Blower Policy
  - Customer Rights Policy
  - Equal Opportunity Policy
  - Cyber Security Policy
  - Technology driven Customer Grievance Redressal System for Timely & Faster resolution.
  - Compliance Monitoring Tool
  - PNB SAMADHAAN for Grievance redressal of employees.
  - New Enterprises Fraud Risk Management (EFRM) for prevention of unauthorized electronic banking transactions
  - Formation of Sustainability and Resilience Committee (SARC) to facilitate governance of all sustainability related activities



# Awards & Accolades



PNB has secured overall Rank 2 in Ease 6.0, and Rank 1 across Theme 2 (Tech & Data-enabled Capability Build) and Theme 3 (Digital and Analytics Driven Business Improvement)



**EASE 5.0 reforms Index by Indian Banks' Association**  
2<sup>nd</sup> Runners-Up for Top Performance

**International Inclusion Alliance Conference 2024**  
Excellence in Gender Inclusion



**Confederation of Indian MSME**  
"Best MSME Friendly Bank"



**9th Innovative CIOs Awards & Symposium 2024 for 2 projects:**  
1. e-Bank Guarantee  
2. PNB Aarambh by CIO Axis



**Annual Conference of General Managers of PSBs organized by IBA & TU CIBIL**  
Best Data Quality in Commercial Bureau Segment

**CRIF (Centre for Research and International Finance) Highmark**  
Data Excellence Award in Consumer bureau segment





# Performance & Guidance



Parameters	Guidance	Actuals				Guidance
	FY'24	June'23 (Q1 FY24)	Sep'23 (HY1 FY24)	Dec'23 (9M FY24)	Mar'24 (FY 23-24)	FY'25
Deposit Growth % (YoY)	10% - 11%	14.2%	9.7%	9.4%	6.9%	9% -10%
CASA Share %	43% - 44%	41.9%	42.2%	42.5%	41.4%	Around 42%
Credit Growth % (YoY)	12% - 13%	14.6%	13.4 %	12.9%	11.2%	11% - 12%
Gross NPA %	Below 6% <i>(revised from Below 7% in Sep'23)</i>	7.73%	6.96%	6.24%	5.73%	Below 5%
Net NPA %	Below 1% <i>(revised from Below 2% in Sep'23)</i>	1.98%	1.47%	0.96%	0.73%	Below 0.5%
PCR % (incl TWO)	Around 90%	89.8%	91.9%	94.3%	95.4%	More than 95%
Credit Cost	1.50% - 1.75%	1.99%	1.67%	1.56%	1.40%	Below 1.0%
Slippage (Annualized)		1.19%	0.85%	0.75%	0.72%	Below 1.0%
Total Recovery	Rs. 22,000 Crores	Rs.5416 Cr	Rs.10,949 Cr	Rs.17,337 Cr	Rs.22,530 Cr	Rs. 18,000 Cr
ROA		0.34%	0.40%	0.46%	0.54%	Above 0.8%
Operating Profit (YOY)	10% - 12%	10.9%	11.3%	11.1%	10.7%	10% - 12%
Net Interest Income (YOY)	Around 10%	26.0%	22.8%	18.9%	16.2%	Around 10%
NIM %	Around 2.9% - 3.0%	3.08%	3.09%	3.11%	3.09%	2.9% - 3.0%

"This presentation has been prepared by Punjab National Bank (the "Bank"), solely for general information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person. Except for the historical information contained herein, statements in this presentation which contain words or phrases such as "is", "aims", "will", "would", "indicating", "expected to", "guidance", "way forward", "expected", "estimate", "objective", "goal", "strategy", "philosophy", "project" etc. and similar expressions or variations of such expressions may constitute 'forward-looking statements'. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. Although forward looking statements, contained in this presentation are based upon what Bank believes are reasonable assumptions but these risks and uncertainties include, dynamic and complex internal and external environment, including but not limited to market, business, legal risks/changes in law etc., having bearing on bank's ability to successfully implement its strategy, future levels of non-performing loans, its growth and expansion in business, the impact of any acquisitions, the adequacy of its allowance for credit losses, its provisioning policies, technological implementation and changes, the actual growth in demand for banking products and services, investment income, cash flow projections, bank's exposure to market risks as well as other risks. Punjab National Bank undertakes no obligation to update the forward-looking statements to reflect events or circumstances after the date thereof.

Note: "All financial figures in the presentation are from Audited Financials/Limited Reviewed financials and/or upon the forward looking statements based on Management estimates. Any reliance on such financials by anyone shall be at their own risk/responsibility and bank shall not be liable for any loss/gain to anyone in any manner whatsoever."



#JustOneApp

# Thank you

Scan to Download

