



# FINANCIAL RESULTS

## Q3 & 9M FY'19

### *The Rebound*

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# **BANK HAS BOUNCED BACK**



**NET PROFIT ₹ 247 CRORE**



# The Rebound....

- Gross recovery of ₹ 16608 Cr in 9M



- Resilient Bank
- 100% Provision for one-off event

- RWAs reduced by ₹ 89000 Cr. YoY

- 33 Lacs+ SF A/c's added in 9M FY19

- Retail Credit Growth 15%

- Trust: Above 90 % Subscription of ESPS



# The Rebound....

## RECOVERY IN NPA ACCOUNTS

1. Created Stressed Asset Management Vertical (SAMV).
2. Portals for SARFAESI, OTS and DRT for better monitoring and expediting the process.
3. Recognition and reward of “Recovery Champions”

## CONSISTENT CREDIT GROWTH

1. Achieved 6.7% growth in Domestic Credit on a base of 20.7% growth in Dec.'17.

## REDUCTION IN RWA

1. 84% of fresh sanction to A and above rated a/cs.
2. Domestic credit RWA density reduced by 1100 bps YoY



# The Rebound....

**STRENGTHENED THE  
PROCEDURE AND  
CONTROL**

1. Mission Parivartan: Think-tank to provide directional and policy inputs for PPP i.e. People, Products and Processes.
2. Risk Management and Audit Procedure being strengthened.
3. Centralized Loan Processing Centres (CLPCs) for efficient credit delivery and monitoring.

**TRUST AND SUPPORT**

1. Customer base continues to grow stronger
2. Strong CASA base continues to hover around 43% to drive Bank's bottom-line
3. 90% subscription by employees under ESPS

**RATIONALISING  
OPERATIONS -DOMESTIC  
& OVERSEAS**

1. Rationalized 65 Domestic branches by way of merger or relocation.
2. Overseas Representative Offices closed : 3
3. Merger of one overseas branch in Hongkong



# Highlights

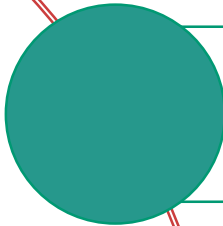


# Key Financial Highlights

Net profit of ₹ 247 crore



# Deposits



**Domestic Deposits increased by ₹ 42619 crore YoY to reach ₹ 6.31 lakh crore**



**CASA share at 43.42% improved by 40 bps over Sep'18**



**Increase of more than ₹ 8000 crore in Saving Deposits over Mar'18**



**More than 33 lac new accounts added in Saving Deposits during 9M FY19**

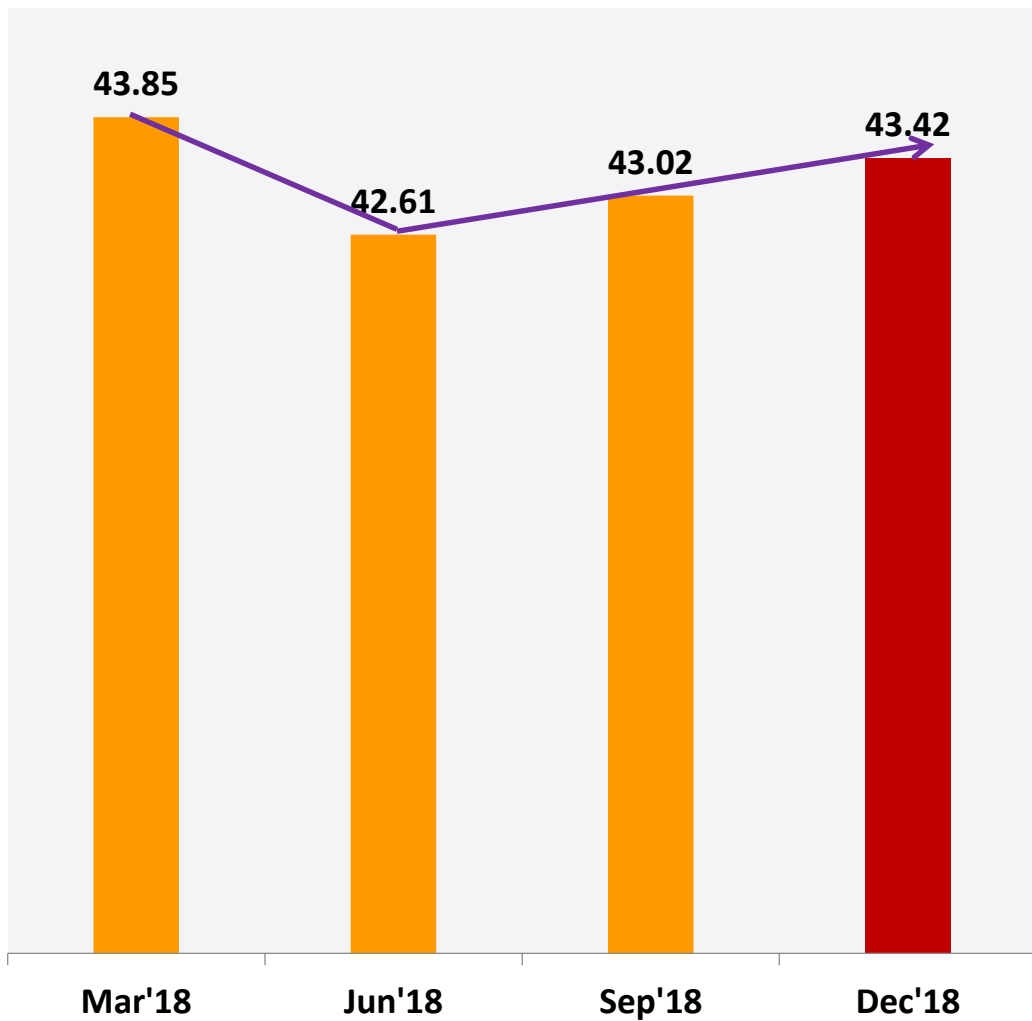




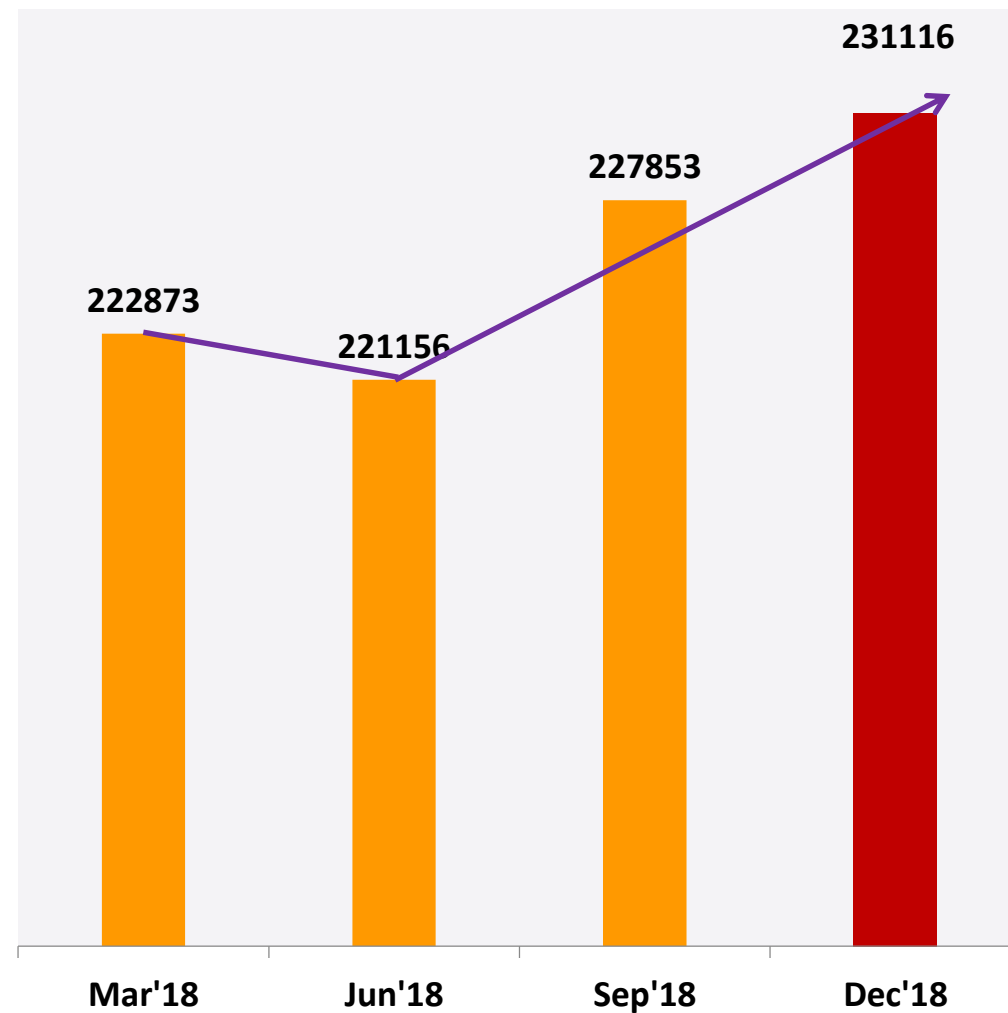


# Improving CASA

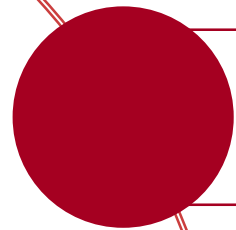
CASA Share %



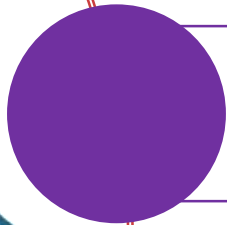
Saving Deposit (₹ crore)



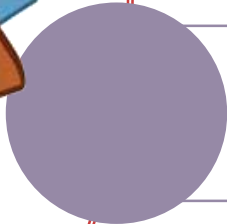
# Credit



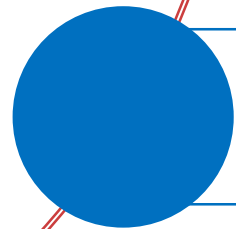
**Retail loans growth of 15.0% YoY**



**Medium enterprise growth 28.0%**



**Share of Small Ticket Advances 54.4% as on Dec'18**



**Achieved national goals under Priority Sector with 41.95%, Total Agriculture Advance with 18.47% & Small & Marginal Farmers with 8.08% of ANBC**



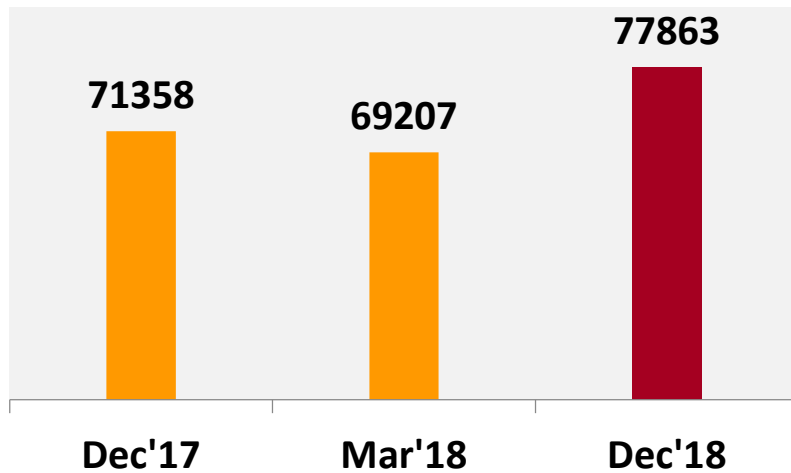


# Small Ticket Advances – Classification

₹ crore

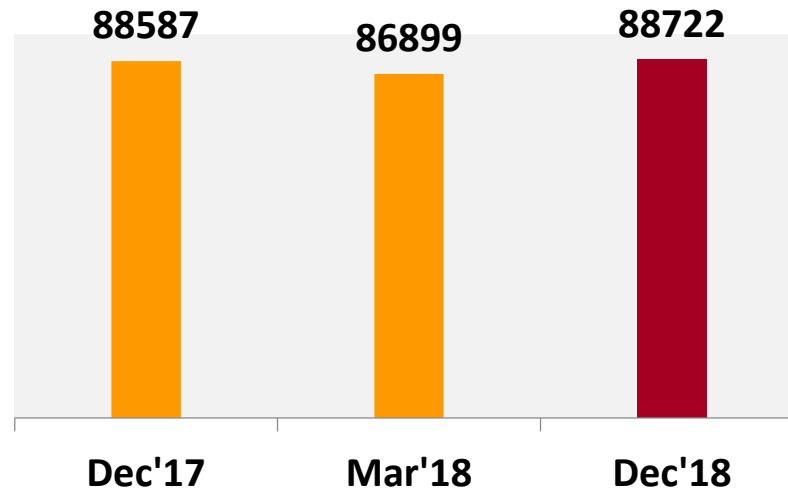
## Agriculture

YoY :9.1%



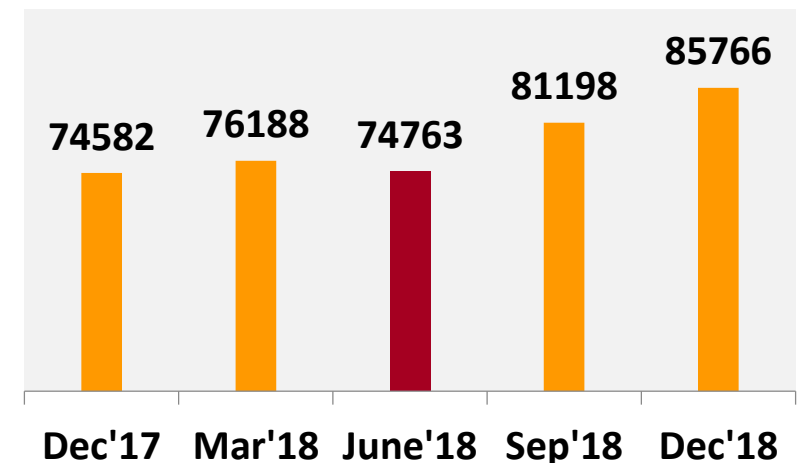
## MSME

YoY : 0.2%



## Retail

YoY : 15.0%



### Performance under National Goals

Parameter	National Goals %	Dec'18	
		Ach. %	O/S
Priority Sector*	40	41.95	176787
Total Agriculture Adv.*	18	18.47	77863
Small & Marginal Farmers*	8	8.08	34051

\* %age of ANBC

### Composition of Retail Advances

Components	Dec'17	Dec'18	% Share	YoY %
Housing	40489	48333	56.4	19.4
Education	5483	5980	7.0	9.1
Pensioners	2388	2627	3.1	10.0
Others	26222	28826	33.6	9.9
<b>Total Retail</b>	<b>74582</b>	<b>85766</b>	<b>100.0</b>	<b>15.0</b>

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# Initiatives under Retail Advances

**Online loan application portal revamped to provide in-principle sanctions**

**Developed in-house Centralized Loan Application Processing System covering all retail loans to reduce TAT**

**Customer friendly modification of retail advances schemes**

**Strengthened Retail Asset Processing Centers**

**Leveraging Social media for publicity**

# Initiatives under Agricultural advances

Online mode for generation of business through R-SETI (Rural Self Employment Training Institute) /FTC (Farmer Training Centre).

Online loan application facility and Lending Automation Processing System (LAPS) to increase business and reduce TAT



20 Specialized Agriculture Finance Branches (SAFBs) and 16 Specialized Agriculture Focus Cells (SAFCs).

Opening and operations in SHG accounts under dual authentication facility at BC Locations.

Promoting SHG Bank Linkage particularly in NLRM intensified 250 districts.



# Initiatives in MSME

**Co-origination Model with NBFCs** being explored.

**MSME Relationship Officers** for top 20 MSME accounts in all the 87 MSME Specialized branches.

**Online portal for in principal sanction of small loans upto Rs 1 lakh to MSEs** being launched.



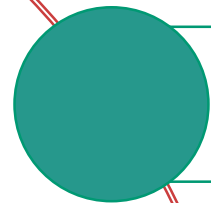
**E-TReDS scheme** for on line discounting of trade receivables.

Introduced a scheme for **financing of GST input Credit**.

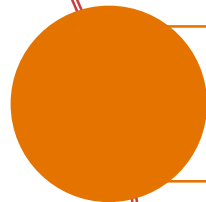
**2<sup>nd</sup> highest in-principle Sanctions of MSME customers** through [www.psbloansin59minutes.com](http://www.psbloansin59minutes.com) portal .



# Improving Asset quality: Reduction in NPA

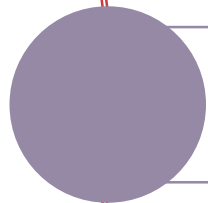


**Consistent reduction in NPA**



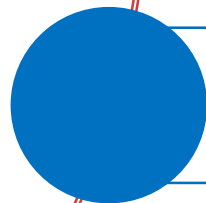
**NNPA declined by ₹ 13009 crore over Mar'18**

***Net NPA ratio reduced by 302 bps***

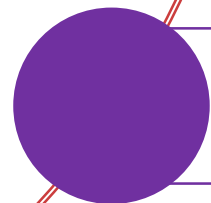


**GNPA declined by ₹ 8886 crore over Mar'18**

***GNPA ratio reduced by 205 bps***



**Overall stressed assets reduced by 265 bps over Mar'18**



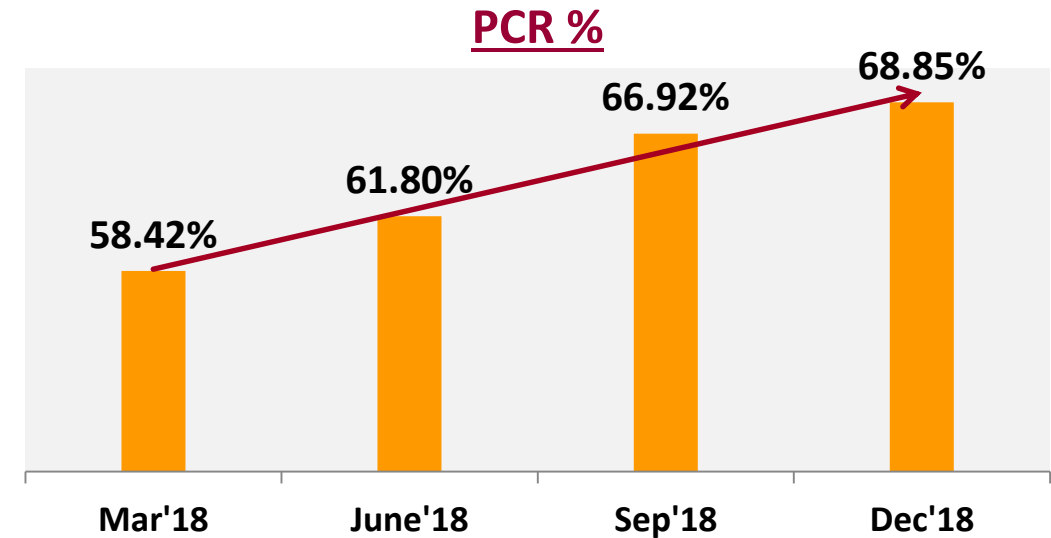
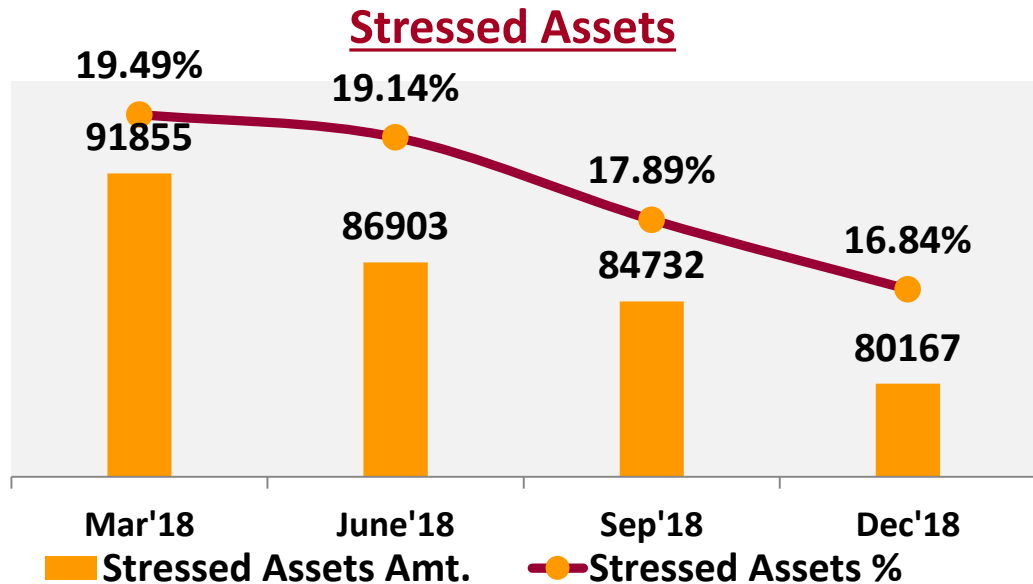
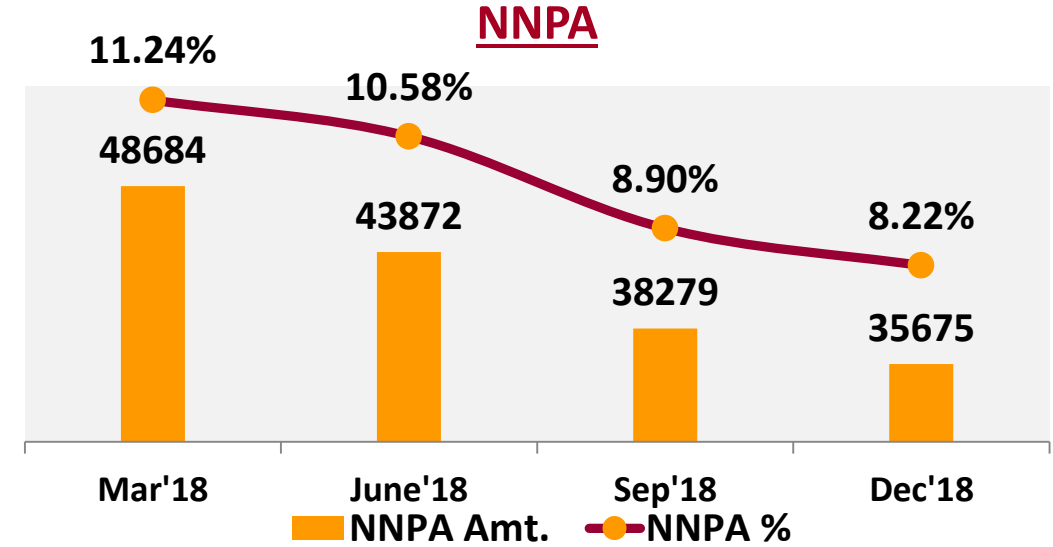
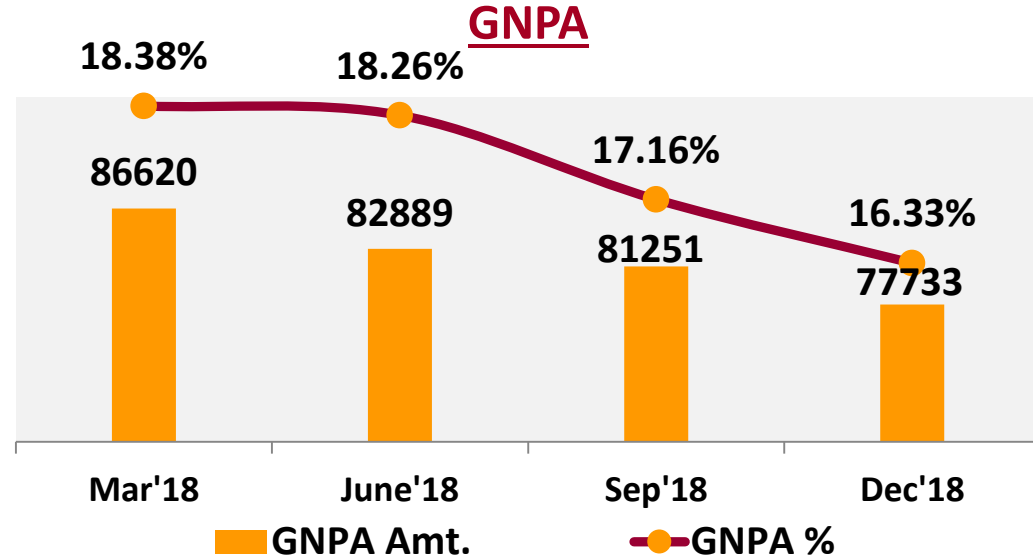
**Provision Coverage Ratio improved by 1043 bps over Mar'18 to 68.85%.**

**Provision coverage under NCLT accounts stands at 75.1%.**



# Consistent Improvement in Asset Quality

₹ crore



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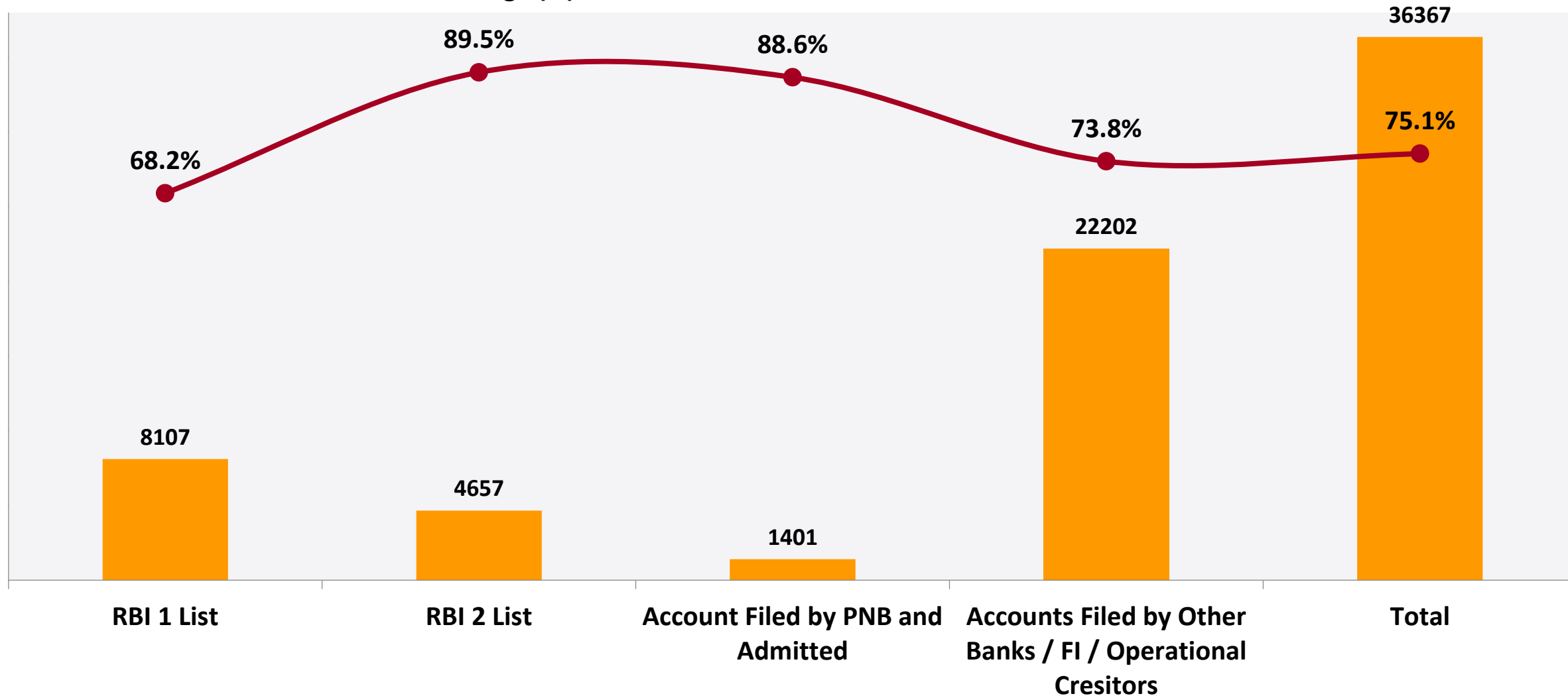




# Exposure to NCLT accounts

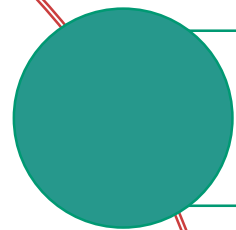
₹ crore

■ O/S Amount    ● Provision Coverage (%)

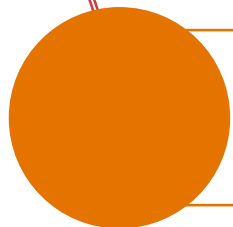




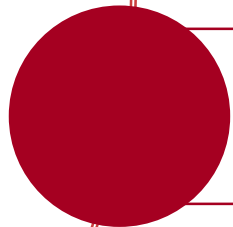
# Improving Credit quality: Risk Rating



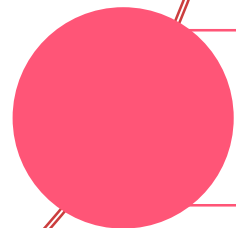
**Reduction in RWA density**



**Domestic Credit exposure increased by ₹ 15,308 crore over Dec'17, while Domestic credit RWA declined by ₹ 51,199 crore**



**RWA density has declined by 11% over Dec'17 to reach 52.2%.**



**Fresh Sanctions with external rating A and above increased by 5.7% on YoY basis to reach 84.0%.**

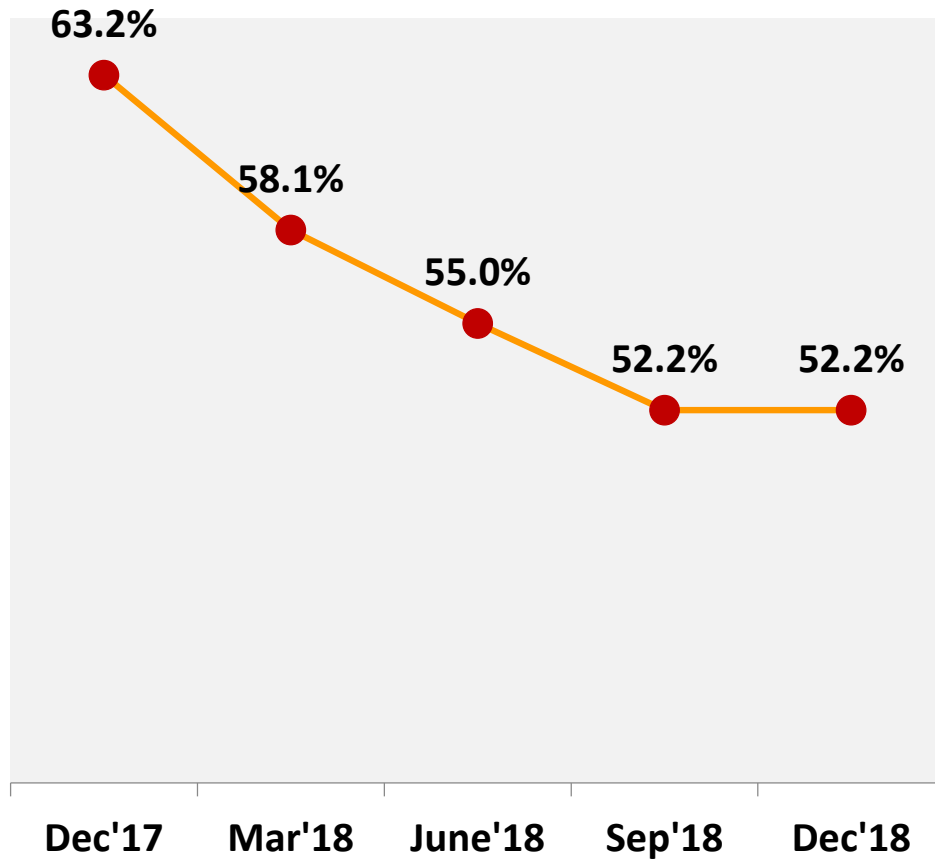


# Capital Optimization and Conservation

₹ crore

## Credit RWA Density: Domestic

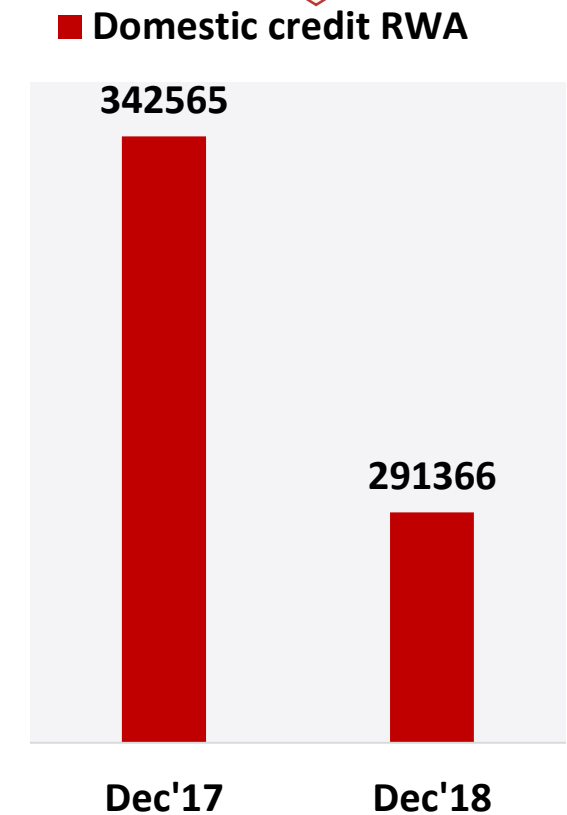
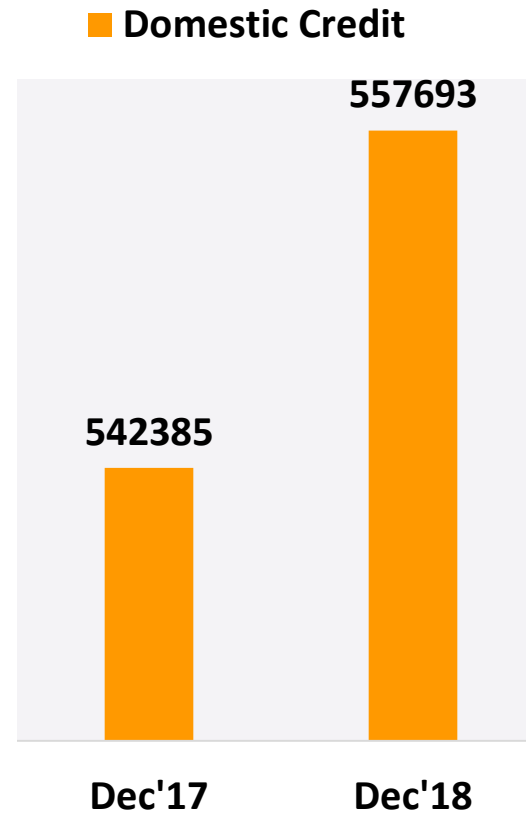
**Decrease in Domestic Credit RWA density by 1100 bps**



## RWAs vis-a-vis Advances

**Increase in Gross Domestic credit Exposure by ₹ 15,308 crore (YoY)**

**Decrease in domestic credit exposure RWA by ₹ 51,199 crore (YoY)**

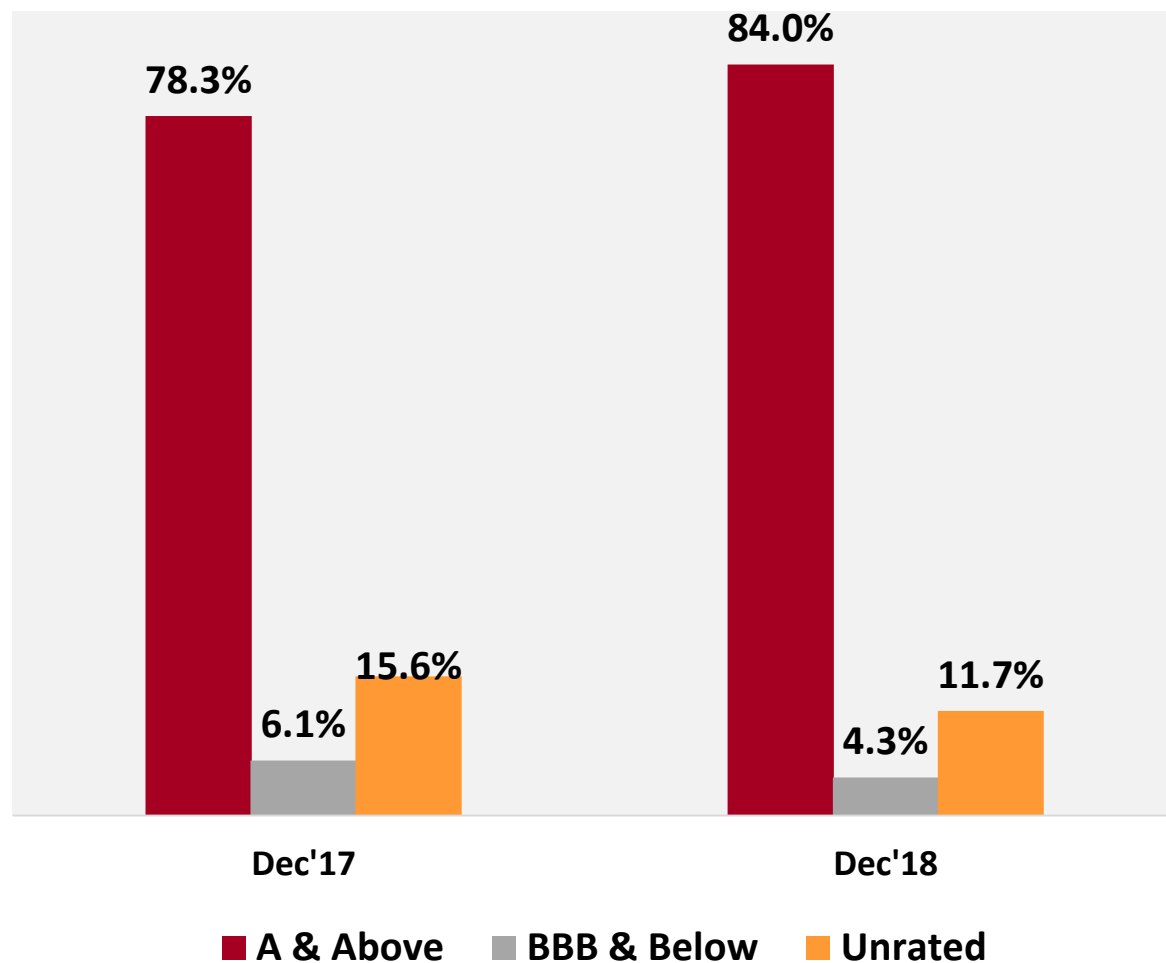


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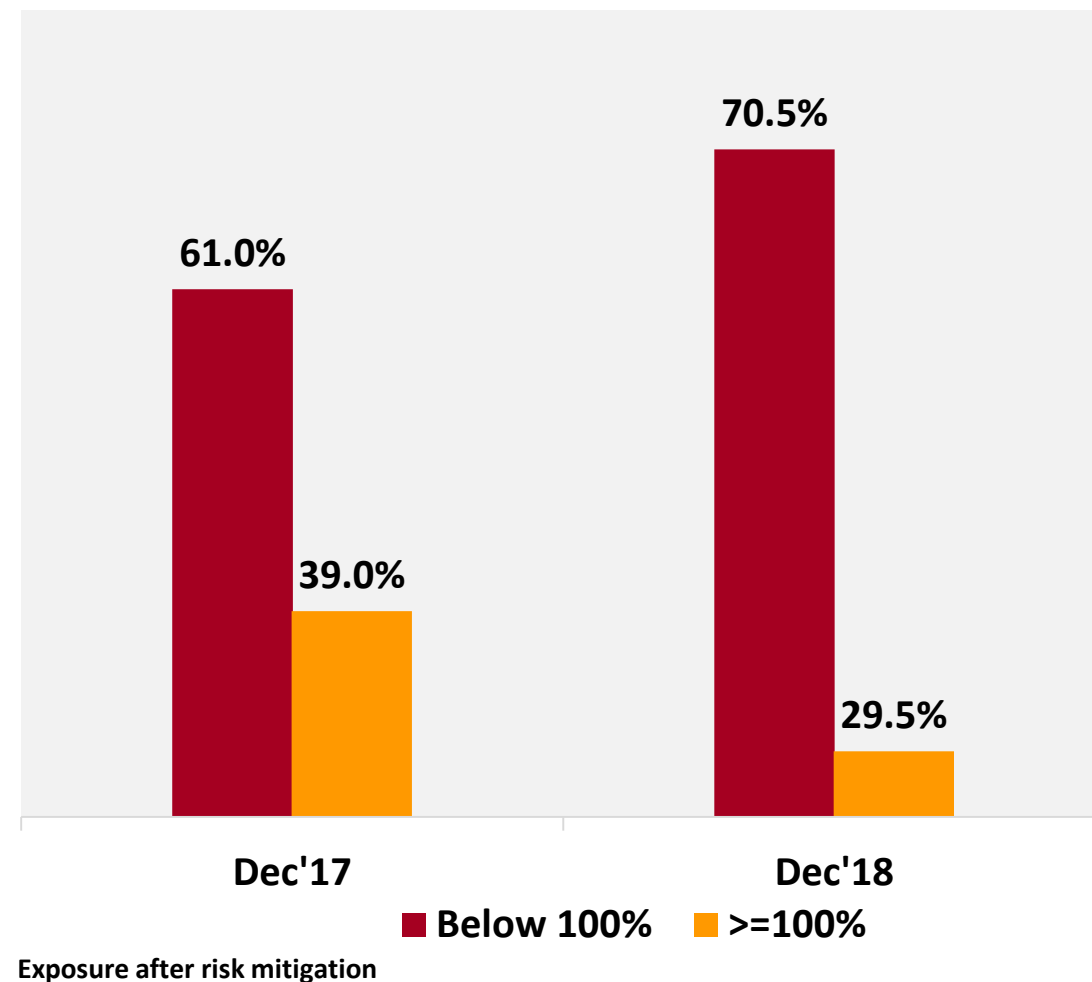


# Increasing High Rated Portfolio

### External Rating of Fresh Sanctions



### Risk Weight wise Portfolio





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# Business Performance (Terminal Level)

₹ crore

Sl.	Parameters	Dec'17	Mar'18	Dec'18	YoY Variation	
					Amt.	%
1	Gross Global Business	1122950	1113523	1126431	3481	0.3
1a	Gross Domestic Business	1017782	1030681	1089286	71505	7.0
1b	Overseas Business (In ₹ crore )	105168	82842	37144	-68024	-64.7
	Overseas Business (In USD Mio)	16465	12711	5323	-11141	-67.7
2	Global Deposit	647998	642226	650389	2391	0.4
3	Gross Global Advances	474952	471297	476042	1090	0.2
4	Gross Domestic Advances	429755	430294	458641	28886	6.7
5	Overseas Advances	45197	41003	17401	-27796	-61.5
6	Net Global Advances	452110	433735	434399	-17711	-3.9
7	CD Ratio [%]	69.77	67.54	66.79		



# Business Performance: Deposits

₹ crore

Sl.	Parameters	Dec'17	Mar'18	Dec'18	YoY Variation	
					Amt.	%
1	Global Deposit	647998	642226	650389	2391	0.4
2	Domestic Deposit	588027	600387	630646	42619	7.2
3	Overseas Deposit	59971	41839	19743	-40228	-67.1
4	CASA Deposit	267685	263247	273856	6171	2.3
5	Current Deposit	43853	40374	42740	-1113	-2.5
6	Saving Deposit	223832	222873	231116	7284	3.3
	CASA Share Domestic (%)	45.52	43.85	43.42		



# Business Performance (Daily Average Basis)

₹ crore

Sl.	Parameters	Dec'17 (9M)	Mar'18 (FY)	Dec'18 (9M)	YoY Variation	
					Amt.	%
1	Gross Global Business	1025268	1038992	1073222	47954	4.7
1a	Gross Domestic Business	928042	941051	1014650	86608	9.3
1b	Gross Overseas Business	97226	97941	58573	-38654	-39.8
2	Domestic Deposit	557328	560721	594660	37332	6.7
3	Domestic Gross Advances	370714	380327	419989	49275	13.3
4	Domestic Net Advances	360922	357695	380801	19879	5.5
5	CASA Deposits	239341	241559	249353	10011	4.2
5a	Saving Deposits	210677	212606	221370	10694	5.1





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# Profit

₹ crore

Sl.	Parameters	Q3' FY 18	Q2' FY 19	Q3' FY 19	YoY Variation		9M FY18	9M FY19	YoY Gr. %
					Amt.	Gr. %			
1	Interest Income	12175	12326	13035	860	7.1	36611	38475	5.1
2	Interest Expenses	8187	8352	8745	558	6.8	24752	25519	3.1
3	NII (Spread) (1-2)	3989	3974	4290	301	7.6	11859	12956	9.3
4	Other Income	3082 #	1710	1819	-1263	-41.0	7320 #	5488	-25.0
5	Operating Expenses	2826	2844	3009	184	6.5	8437	8310	-1.5
5A	Other Op. Expenses	1084	1182	1125	41	3.8	3168	3337	5.3
5B	Staff Expenses	1742	1662	1884	143	8.2	5269	4973	-5.6
6	Operating Profit (3+4-5)	4245 #	2839	3100	-1145	-27.0	10742 #	10134	-5.7
7	Provisions	4015	7372	2853	-1162	-28.9	9607	15360	59.9
8	Net Profit (6-7)	230	-4532	247	16	7.1	1134	-5226	-560.8

# Including sale of PNB HFL of Rs 1231 cr.

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# Interest Income & Expenditure

₹ crore

Sl.	Parameters	Q3' FY 18	Q2' FY 19	Q3' FY 19	YoY Variation		9M FY18	9M FY19	YoY Gr. %
					Amt.	Gr. %			
1	Interest Income (2+3+4)	12175	12326	13035	860	7.1	36611	38475	5.1
2	Interest on Advances	8219	8149	8918	698	8.5	24422	26275	7.6
3	Interest on Investments	3546	3542	3617	71	2.0	10477	10563	0.8
4	Other Interest Income	410	636	500	91	22.1	1712	1636	-4.4
5	Total Interest Paid (6+7+8)	8187	8352	8745	558	6.8	24752	25519	3.1
6	Intt. Paid on Deposits	7623	7891	8214	592	7.8	22884	23888	4.4
7	Intt. Paid on Borrowings	48	178	85	37	76.4	301	418	39.0
8	Others	516	283	446	-70	-13.6	1568	1213	-22.6
9	Net Interest Income	3989	3974	4290	301	7.6	11859	12956	9.3



# Provisions

₹ crore

Sl.	Parameters	Q3' FY 18	Q2' FY 19	Q3' FY 19	YoY Variation		9M FY18	9M FY19	YoY Gr. %
					Amt.	Gr. %			
1	Provision towards NPAs	2996	7733	2566	-431	-14.4	8250	15281	85.2
2	Standard Advances incl. Std. Restructured	159	0	9	-150	-	-404	-15	-
3	Depreciation on Investment	1075	1267	-490	-1566	-	1401	1494	6.6
4	Income Tax	-452	-2386	100	551	-	91	-2910	-
5	Others	235	758	669	434	184.3	269	1510	461.7
6	<b>Total Provision</b>	<b>4015</b>	<b>7372</b>	<b>2853</b>	<b>-1162</b>	<b>-28.9</b>	<b>9607</b>	<b>15360</b>	<b>59.9</b>



# Fee Based Income

₹ crore

Sl.	Parameters	Q3' FY 18	Q2' FY 19	Q3' FY 19	YoY Variation		9M FY18	9M FY19	YoY Gr. %
					Amt.	Gr. %			
1	Processing Fees	99	60	130	31.1	31.4	608	510	-16.1
2	LC/LG Income	192	174	153	-38.9	-20.3	607	506	-16.6
3	Income from Ins & MF	50	53	62	12.4	24.9	128	157	22.5
4	Govt. Business	17	26	25	7.7	44.0	68	74	9.0
5	Misc Fee Income	504	539	535	30.3	6.0	1374	1568	14.1
6	Exchange Profit	204	153	100	-103.2	-50.7	545	407	-25.2
	<b>Fee Based Income</b>	<b>1066</b>	<b>1006</b>	<b>1005</b>	<b>-60.7</b>	<b>-5.7</b>	<b>3330</b>	<b>3222</b>	<b>-3.2</b>



# Cost & Yield Ratios

Annualized %

Sl.	Parameters	Dec'17 (9M)	Mar'18 (FY)	Dec'18 (9M)
1	Cost of Deposit	5.00	4.96	5.11
2	Cost of Fund	4.36	4.31	4.31
3	Yield on Advances	7.84	7.49	7.79
4	Yield on Investment	7.37	7.35	7.42
5	Yield on Fund	6.45	6.26	6.50
6	Domestic Net Interest Margin	2.59	2.42	2.64



# Profitability Ratios

Annualized %

Sl.	Parameters	Q3' FY 18	Q2' FY 19	Q3' FY 19	9M FY 18	9M FY 19
1	Return on Assets	0.12	Negative	0.12	0.20	Negative
2	Return on Net worth	2.03	Negative	2.40	3.34	Negative
3	Opt. Profit to AWF	2.21	1.43	1.56	1.89	1.71
4	Cost to Income Ratio	39.96	50.04	49.26	43.99	45.06
5	Opt. Exp. To AWF	1.47	1.43	1.51	1.49	1.40
6	Book Value per Share [₹]	186.7	113.0	107.9	186.7	107.9
7	Earnings per share [₹]	4.21	Negative	2.82	7.04	Negative



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# Treasury Portfolio

₹ crore

Sl.	Parameters	Dec'17	Mar'18	Dec'18
1	Domestic Investment	204365	197328	193152
	SLR	152556	145271	134860
	Non SLR	51809	52057	58292
	Held To Maturity	120158	119439	129658
	Available For Sale	83969	77839	63355
	Held For trading	238	50	139
2	Investment by Overseas Branches	5461	6081	5702
3	Global Investment	209826	203409	198848



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# Improving Asset Quality

₹ crore

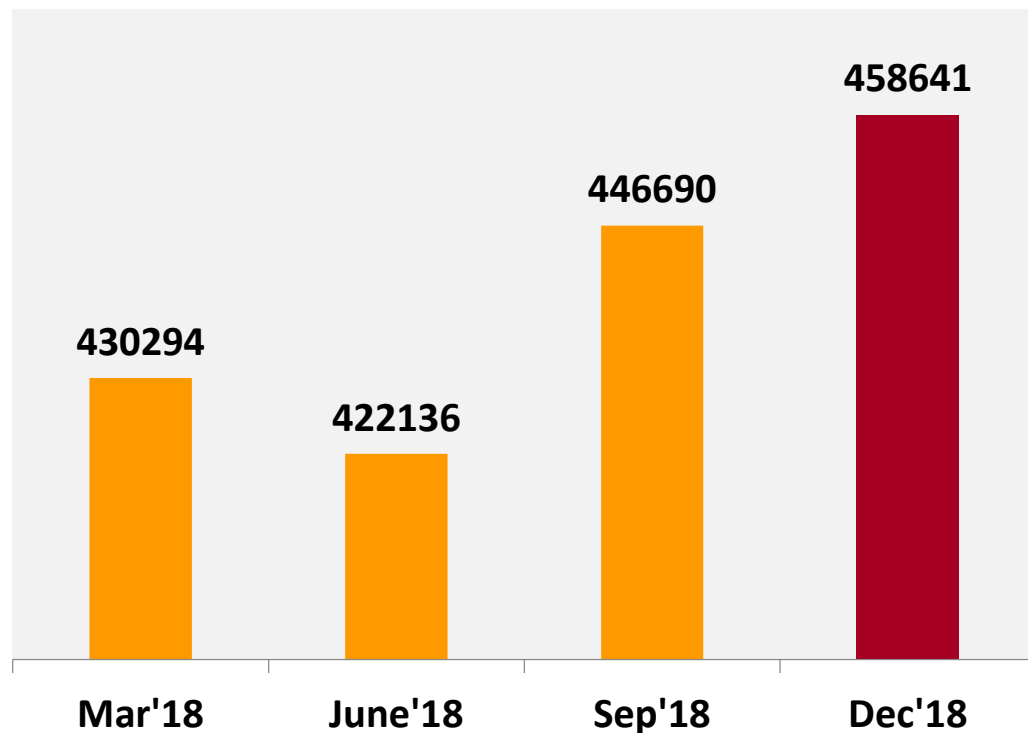
Sl.	Parameters	Dec'17	Mar'18	Dec'18	Q1FY19	Q2FY19	Q3FY19
1	NPA as at the beginning of Year	55370	55370	86620	86620	82889	81251
2	-Cash Recovery	3720	4443	10736	5519	2321	2967
3	-Up-gradation	1286	1174	2985	2926	1418	1457
4	-Write Off	6128	7407	9273	2648	3543	3082
5	Total Reduction (2+3+4)	11134	13025	22994	11094	7282	7505
6	Fresh Addition	13283	44274	14107	7363	5644	3988
	-Fresh slippages	11204	40672	11122	5250	4476	3324
	-Debits in existing NPA A/cs	2079	3602	2985	2113	1167	664
7	Gross NPAs at end of the period	57519	86620	77733	82889	81251	77733
8	Eligible Deductions incl. Provisions	23444	37936	42058	39016	42972	42058
9	Net NPAs	34076	48684	35675	43872	38279	35675
10	Recovery in written-off debt A/Cs	822	981	1263	508	377	378
11	Gross NPA (%)	12.11	18.38	16.33	18.26	17.16	16.33
12	Net NPA (%)	7.55	11.24	8.22	10.58	8.90	8.22
13	Provision Coverage Ratio (%)	60.78	58.42	68.85	61.80	66.92	68.85

₹ 16608 crore

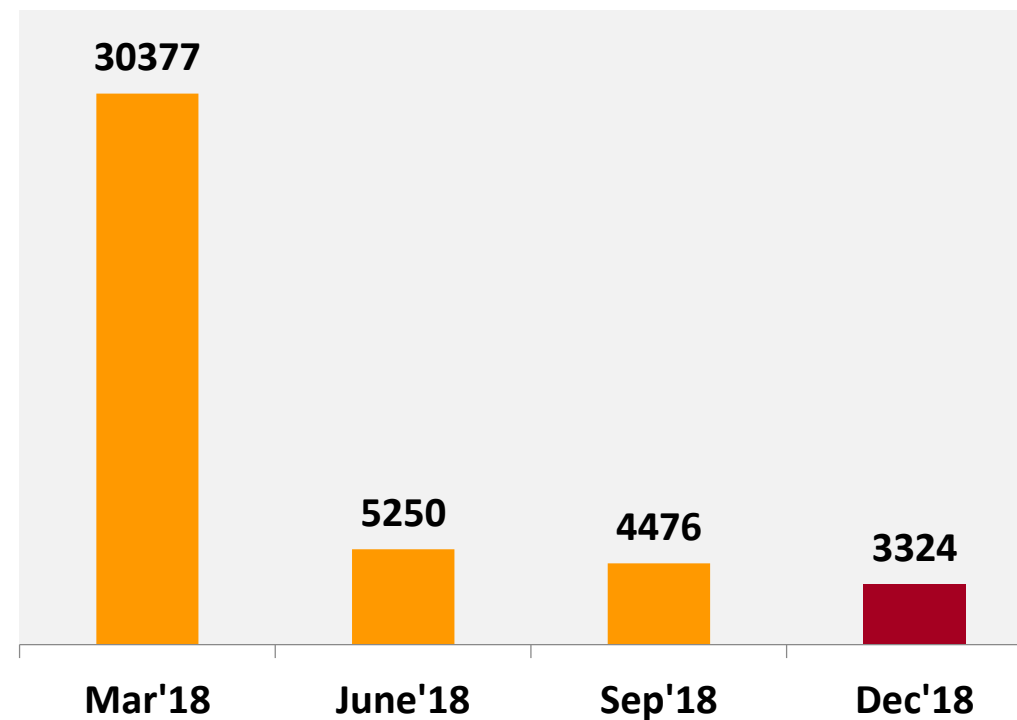


# Credit Growth and Slippages

## Gross Domestic Advances



## Quarterly Fresh Slippages





# Content

- 1 Business
- 2 Profitability
- 3 Treasury Operations
- 4 Asset Quality
- 5 Capital & Share Holding**
- 6 Digitalization & Financial Inclusion
- 7 Way Forward



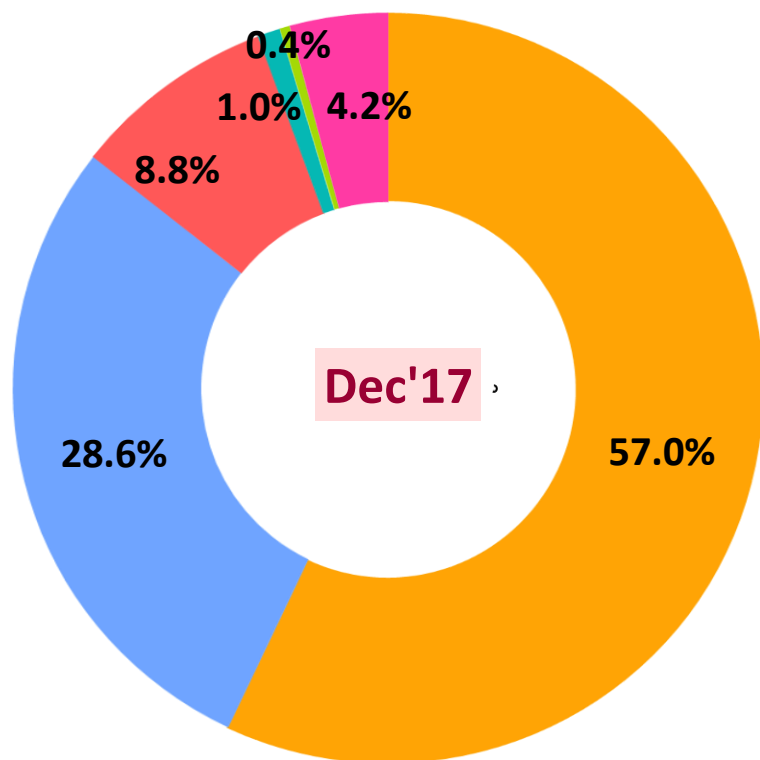
# Capital Adequacy (Basel III)

₹ crore

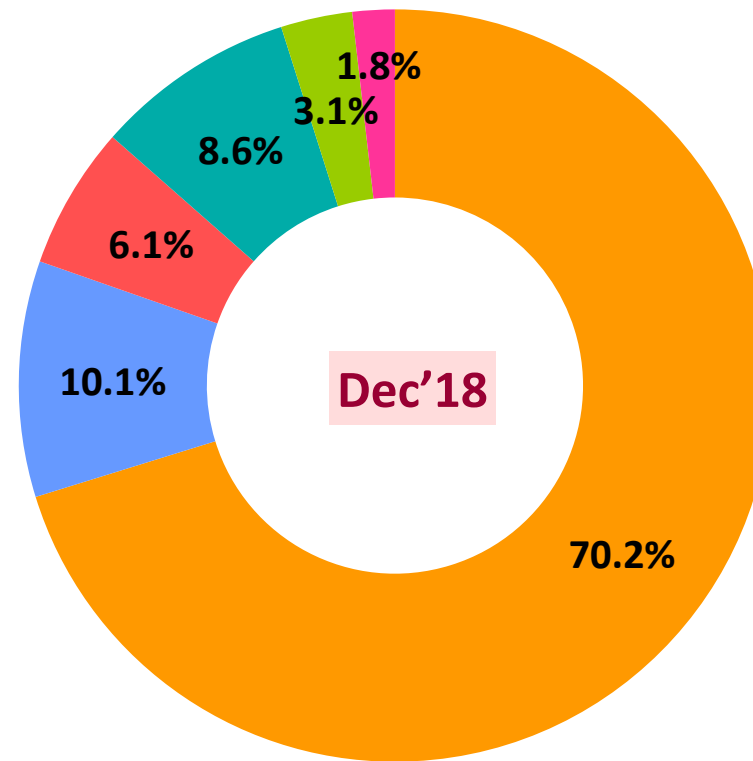
Sl.	Parameters	Dec'17	Mar'18	Dec'18
1	Tier I	45058	32267	33234
	Common Equity	39616	26971	27934
	Additional Tier I	5442	5296	5300
2	Tier II	11954	9413	9144
3	<b>Total (Tier I+II)</b>	<b>57012</b>	<b>41680</b>	<b>42377</b>
4	Risk-weighted Assets	492407	453070	402843
1	Tier I %	9.15	7.12	8.25
	Common Equity %	8.05	5.95	6.93
	Additional Tier I %	1.11	1.17	1.32
2	Tier II %	2.43	2.08	2.27
3	<b>Total (Tier I+II) %</b>	<b>11.58</b>	<b>9.20</b>	<b>10.52</b>



# Share holding Pattern



Govt. of India  
Mutual Funds  
FIIs



FIIs/Banks/Insurance  
Resident Individual  
Non-institutions

Successful mobilization under ESPS with **90%** subscription by staff, raised ₹ 649 crore



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# PNB One: The all in one app for Digital Banking

Unified Mobile application with advanced features under the name “PNB ONE” has been launched on 15.12.2018 for both Android and IOS users.

Interactive Interface



Scan and Pay through QR Code



Simplified Dashboard to manage key Banking Activities



Value Added Services with Complaint Service Management



Pay Bills/Recharge



Available in English and Hindi



Manage Debit and Credit Card



Bio-metric authentication for greater Security



....the name you can BANK upon

# PNB – The Digital Partner at Kumbh Mela

PNB eRupaya, Made in India solution



- No dependency on internet
- Low Transaction Time
- Convenient, Simple & Easy to use
- At Kumbh provided
  - ✓ Devices to 1000 shopkeepers
  - ✓ Stalls for distribution of cards
  - ✓ 20 mobile ATMs

....the name you can BANK upon

# Expanding Digital Footprints



**▲ UPI txns**  
581 lakh txns in Q3.  
315% gr YoY



**▲ Debit Card**  
Users Crossed  
4.03 Crores  
YoY: 16%



**▲ Internet Banking**  
Users Crossed  
142.09 Lacs  
YoY: 15.53%



**▲ Mobile Banking**  
Users Crossed  
148.52 Lacs  
YoY: 29.90%



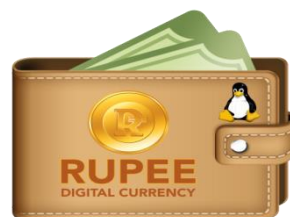
**▲ BHIM**  
Users Crossed  
22.90Lacs



**▲ Credit Card**  
Total issued  
331069  
YoY:19.9%



**▲ PoS**  
Total Installed  
56746  
YoY:46.10%



**▲ PNB E-Rupaya**  
Digital Solution in  
Villages without  
internet  
connectivity



**▲ Bharat QR Code**  
Total Installed  
38,280

**Bank is on 2<sup>nd</sup> position in No. of O/S Debit cards in the industry\***  
**Bank is on 2<sup>nd</sup> position in No. of O/S Credit cards among all PSBs\***  
**YoY increase in Number of ATM transaction is more than 46%**

# Awards for Excellence



## Aadhar Excellence Award-

2nd Best PSB for Aadhar Generation and Seeding



## NSDL Star Performer Awards -2018

1<sup>st</sup> position in Demat account growth rate & Top Performer in New Accounts opened (Banks category)



## Rajbhasha Kirti Purashkar

1<sup>st</sup> position in K shetra



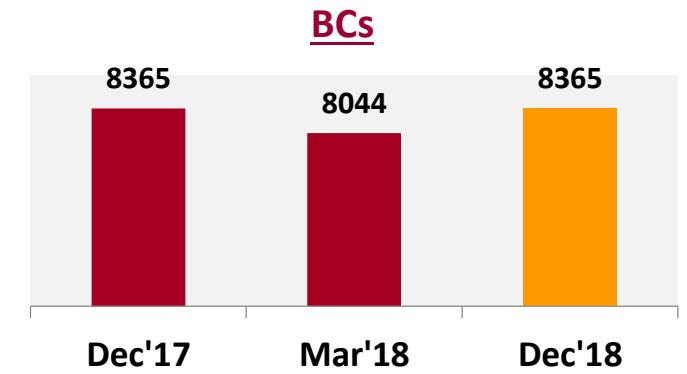
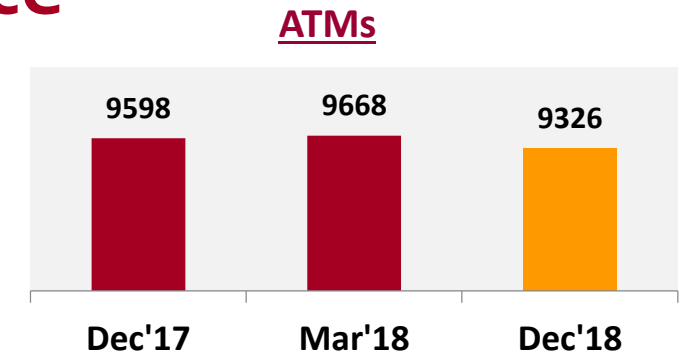
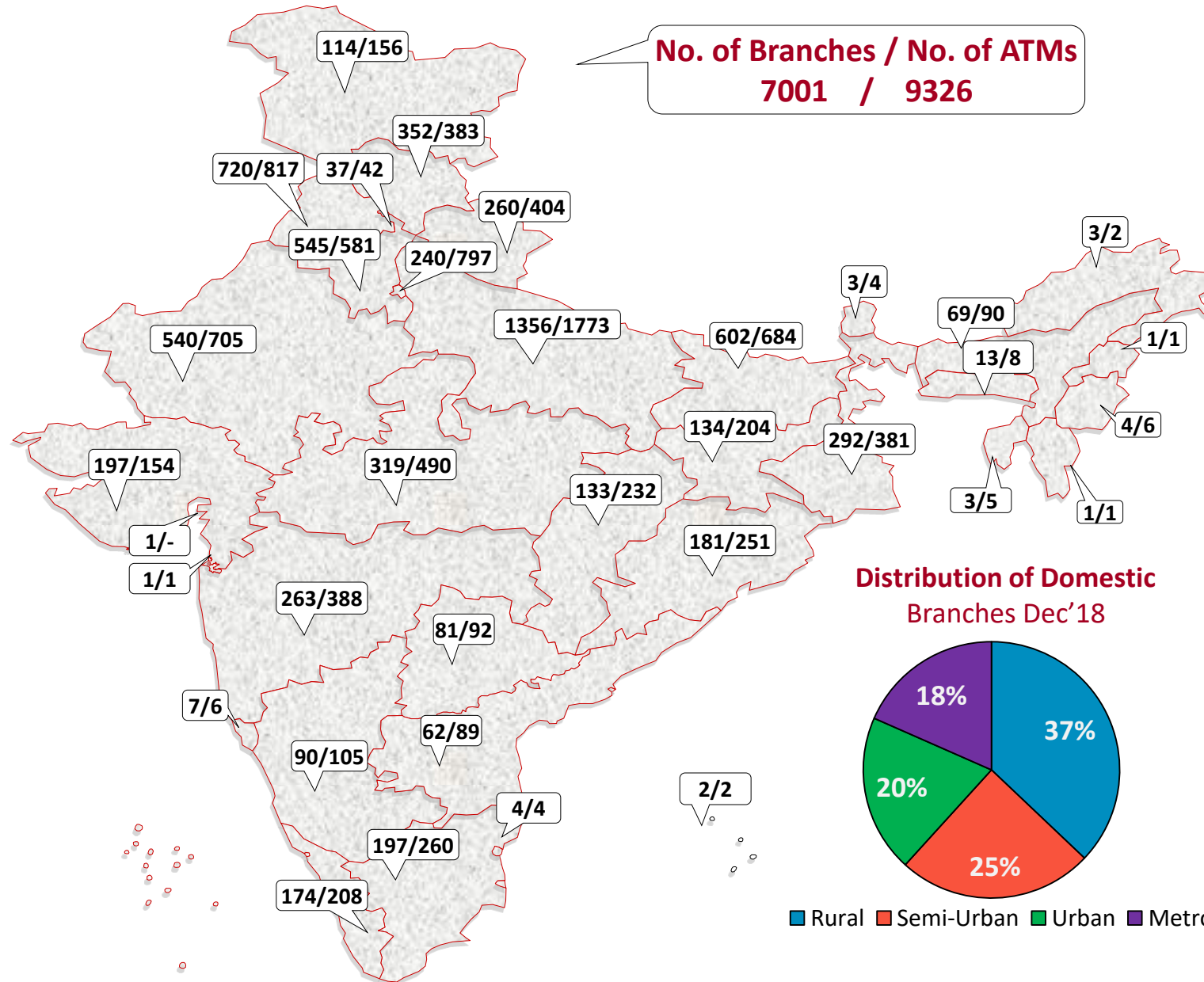
## Skoch Order of Merit Awards

1. M-Touch
2. ATM Switch Migration
3. Finacle X Upgrade
4. PIM

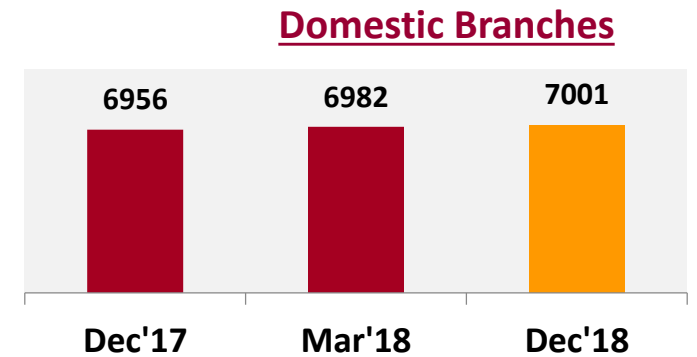
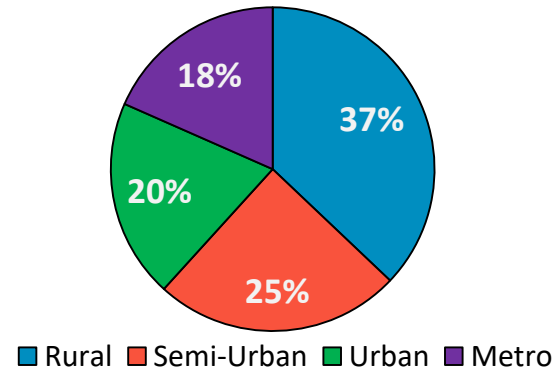
**Bank set up a Hockey academy in 2002 for Junior Players and in 2004 for Senior Players. Recently the Senior team has won 29<sup>th</sup> Lal Bahadur Shashtri Hockey Tournament**



# Dominant Pan India Presence



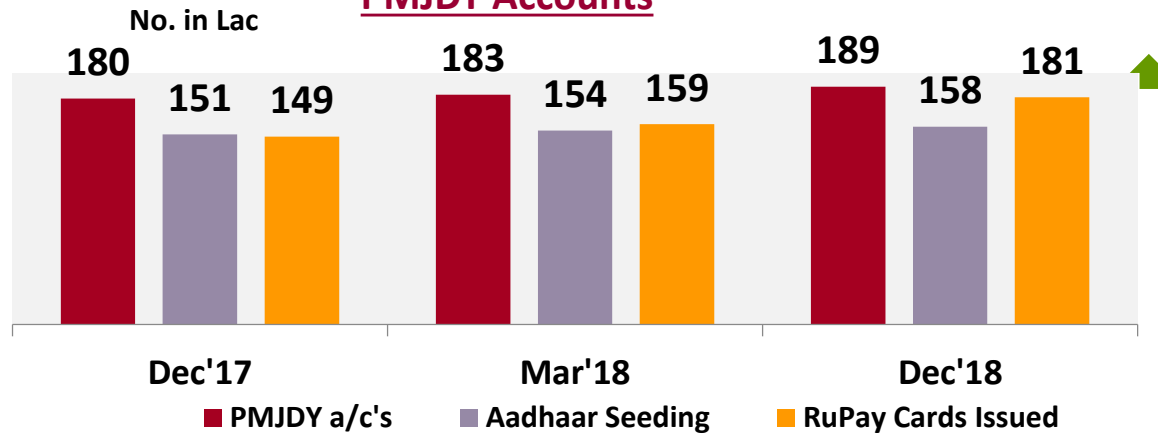
**Distribution of Domestic Branches Dec'18**



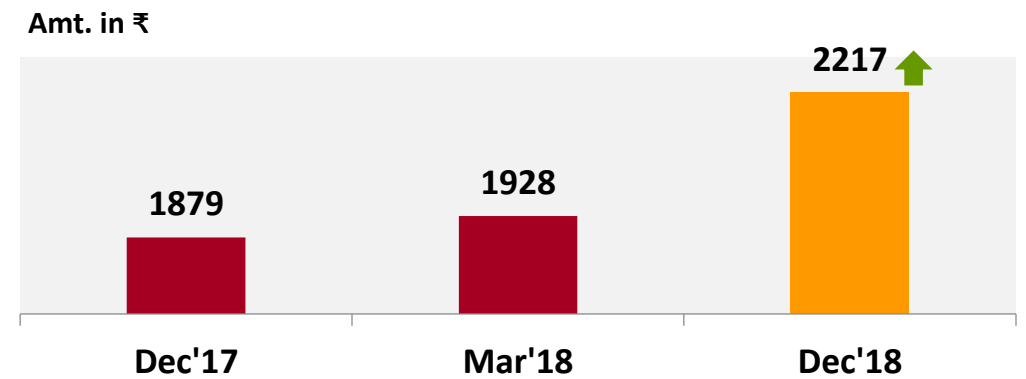


# Financial Inclusion

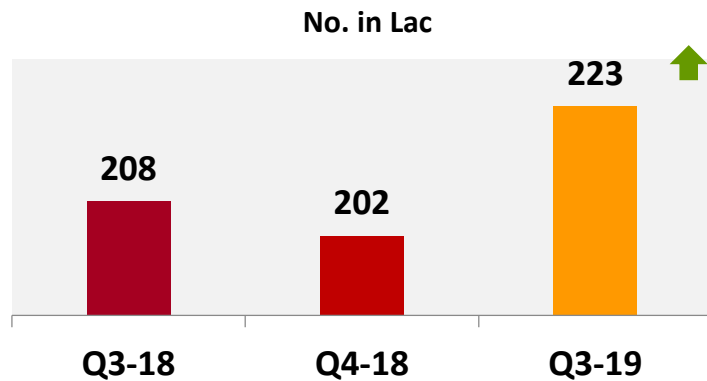
**PMJDY Accounts**



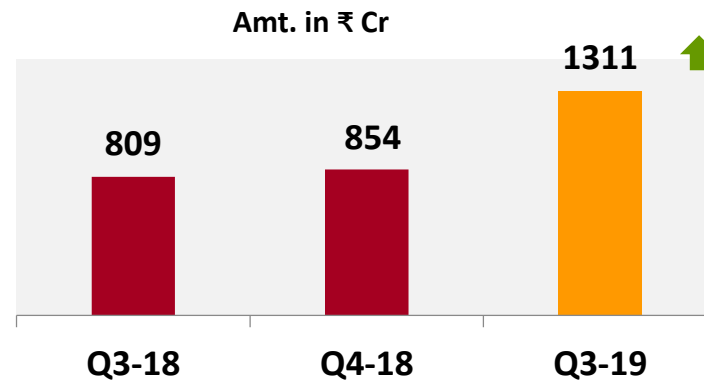
**PMJDY Avg. Balance**



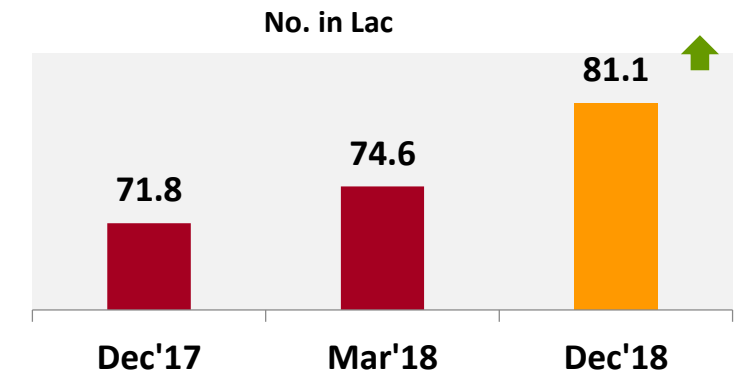
**No. of DBT Txns**



**DBT Amount**



**A/c's opened thru eKYC**



Sl.	Jansuraksha Schemes Enrollment Up To	No. in Lac		
		Dec'17	Mar'18	Dec'18
1	Pradhan Mantri Jeevan Jyoti Bima Yojana	13.5	13.9	14.7
2	Pradhan Mantri Suraksha Bima Yojana	65.0	65.5	67.4
3	Atal Pension Yojana	2.8	3.1	3.7

....the name you can BANK upon

# CSR & Corporate Business Strategy

CSR is at the core of PNB's Corporate Business Strategy and the Bank makes following commitments:



**Schemes for empowerment & upliftment : PNB Ladli, PNB Vikas, PNB Ujala, Mahila Kaushal Vikas Yojna , PNB Kisan Balak Shiksha protsahan Yojana**

## Some CSR Activities during the quarter



**Contributed to "KERALA CHIEF MINISTER'S RELIEF FUND" for flood affected victims**

**Financial assistance for infrastructure to Schools for water purifiers, water coolers etc.**

**Clothes & Woolens to Safai Sevaks and under privileged**

**Sewing machines to women beneficiaries**



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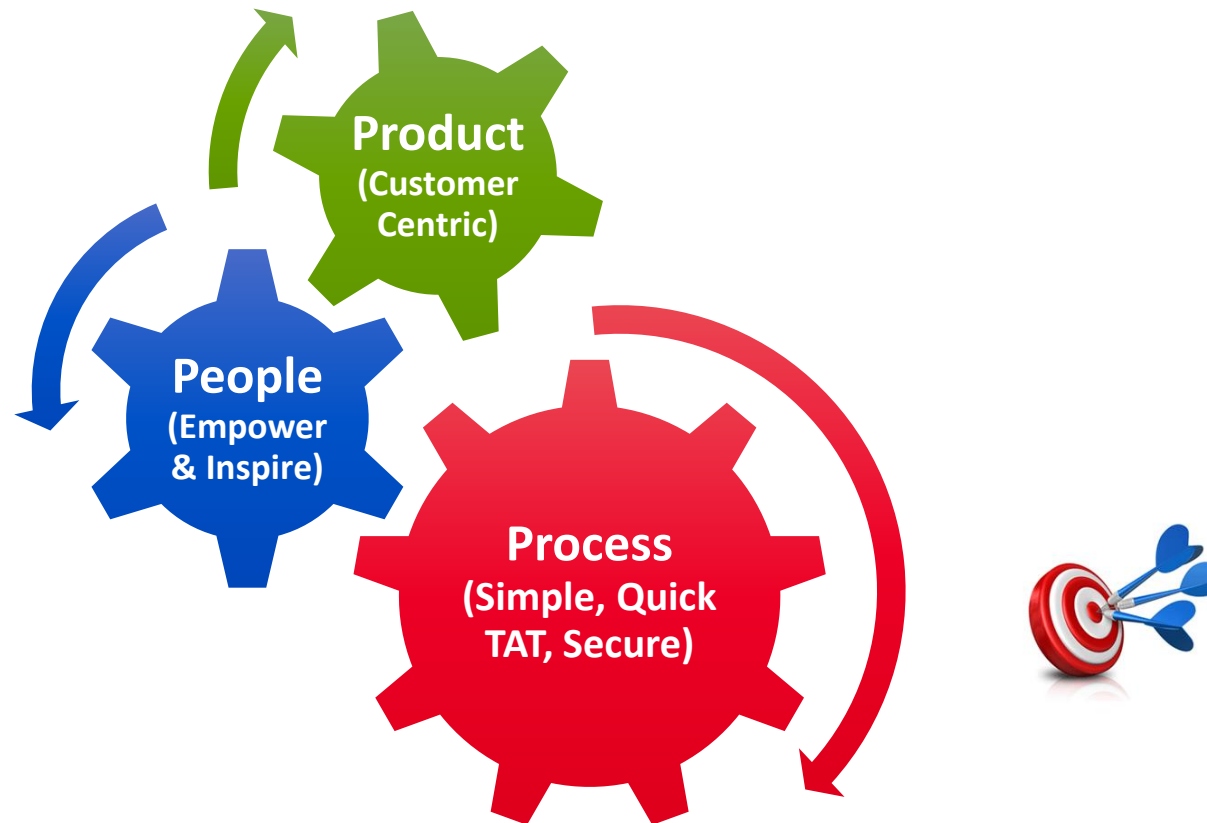




# Mission Parivartan

## Think-tank to provide Directional and Policy Inputs

Aligns Bank's activities relating to **3 Ps i.e., PEOPLE, PROCESSES & PRODUCTS** more with the business strategy & vision.



Implemented CLPC Model

Undertaking digitalization of Trade Finance Centres

Revamped Marketing Structure to be Customer Centric

Strengthening Inspection and Audit System

Branch Rationalisation

**'LEAD THE PARIVARTAN' PORTAL – THE PLATFORM OFFERING OPPORTUNITY TO ALL PNBIANS TO CONTRIBUTE AS IDEATORS. OVER 5000 IDEAS RECEIVED**

# Way Forward...

**DATA Analytics Centre to leverage Big Data and Artificial Intelligence.**

**Algorithm based decision making in MSME loans.**

**Digitalization of credit processing as well as monitoring system.**

**Hub and Spoke model in Agriculture Finance.**

**Differentiated deposit products for growth in retail deposits.**

**Robust Marketing Structure.**

**Rationalization of branches by leveraging synergies in the network**

**Pioneering initiative: Completion of all promotion processes by 31<sup>st</sup> March.**





# Focus for the FY19



RECOVERY IN NPA ACCOUNTS



CAPITAL CONSERVATION AND  
OPTIMISATION OF RWAS



RATIONALISING OPERATIONS



SALE OF NON CORE ASSETS



LEVERAGING TECHNOLOGY FOR BUSINESS  
GROWTH AND ENHANCED CUSTOMER  
EXPERIENCE



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Thank  
You