



FINANCIAL RESULTS

Q3 & 9M FY'20

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...the name you can BANK upon!!!

Core Strengths of the Bank

125 Years of banking Experience



Key Financial Highlights Q3 FY'20



Domestic Deposit
9.4% YoY Gr



CASA Deposit
10.2% YoY Gr



CASA Share
43.74 %



Gross Credit
₹ 471356 Crore



Retail Loans
13.6% YoY Gr



Housing Loans
20.4% YoY Gr



Operating Profit
21.4% YoY Gr



NNPA
7.18%
YoY: 104bps decline



PCR
75.27%

Content



- Business**
- Profitability**
- Investment**
- Asset Quality**
- Capital & Share Holding**
- Digitalization & Financial Inclusion**
- Awards & Accolades**
- Way Forward**
- Performance of Subsidiaries, JVs & Assoc**



Business Performance

Business Performance As at 31st Dec'19

₹ Crore

Sl.	Parameters	Dec'18	Mar'19	Dec'19	YoY variation	
					Amount	%
1	Domestic Deposits	630646	654536	689694	59048	9.4
	Overseas Deposits	19743	21494	18851	-893	-4.5
	Global Deposits	650389	676030	708544	58155	8.9
2	Gross Domestic Advances	457328	489812	455036	-2291	-0.5
	Gross Overseas Advances	18714	16382	16320	-2394	-12.8
	Gross Global Advances	476042	506194	471356	-4686	-1.0
3	Gross Domestic Business	1087973	1144348	1144730	56756	5.2
	Gross Overseas Business	38457	37876	35170	-3287	-8.5
	Gross Global Business	1126430	1182224	1179900	53470	4.7

Business Performance (Daily Average Basis)

₹ Crore

Sl.	Parameters	Dec'18	Mar'19	Dec'19	YoY Variation	
					Amt.	%
1	Domestic Deposits	594660	601091	639660	45000	7.6
	Overseas Deposits	28622	26053	21446	-7176	-25.1
	Global Deposits	623283	627144	661106	37823	6.1
	CASA Deposits	249353	251311	265120	15767	6.3
	Saving Deposits	221370	223419	236850	15480	7.0
2	Gross Domestic Advances	419989	427101	439641	19652	4.7
	Gross Overseas Advances	29950	27270	17065	-12885	-43.0
	Gross Global Advances	449940	454371	456706	6766	1.5
3	Gross Domestic Business	1014650	1028192	1079301	64651	6.4
	Gross Overseas Business	58573	53323	38511	-20062	-34.3
	Gross Global Business	1073222	1081515	1117812	44590	4.2

Deposit Mix

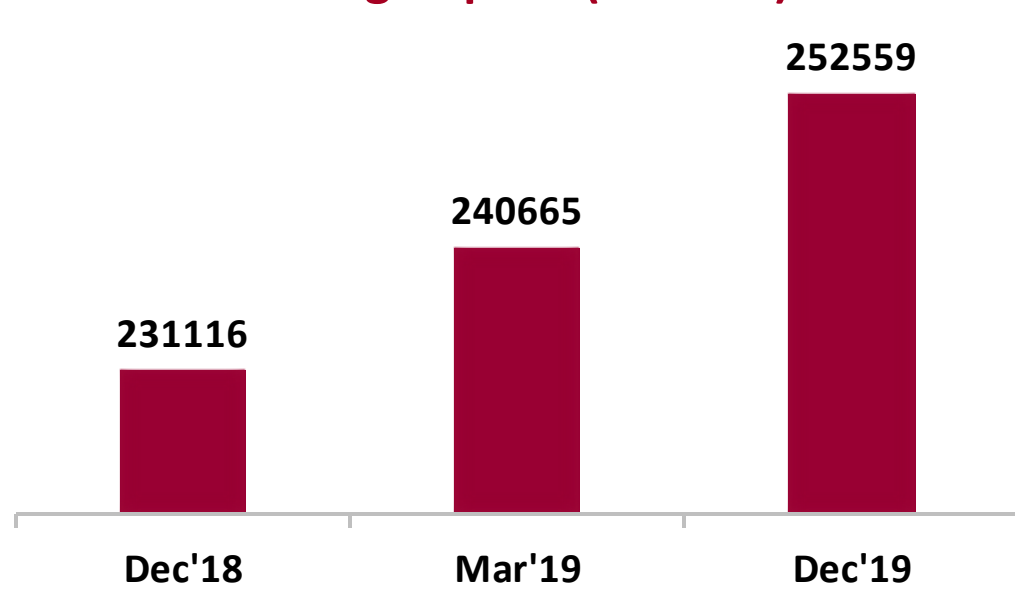
₹ Crore

Sl.	Parameters	Dec'18	Mar'19	Dec'19	YoY variation	
					Amount	%
1	Domestic Deposit	630646	654536	689694	59048	9.4
2	Overseas Deposit	19743	21494	18851	-893	-4.5
3	Global Deposit	650389	676030	708544	58155	8.9
4	CASA Deposit	273856	285040	301735	27878	10.2
5	Current Deposit	42740	44375	49175	6435	15.1
6	Saving Deposit	231116	240665	252559	21443	9.3
	CASA Share Domestic (%)	43.35	43.51	43.74		

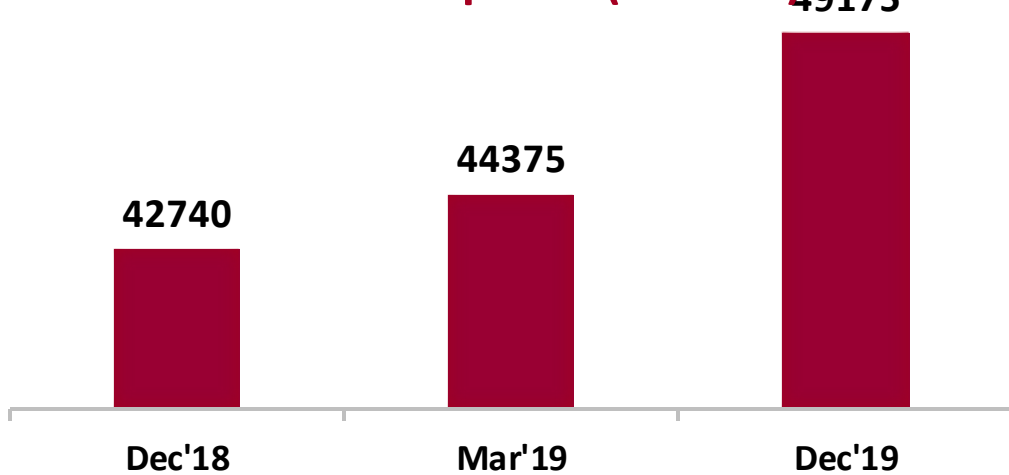
Consistent CASA Share

₹ Crore

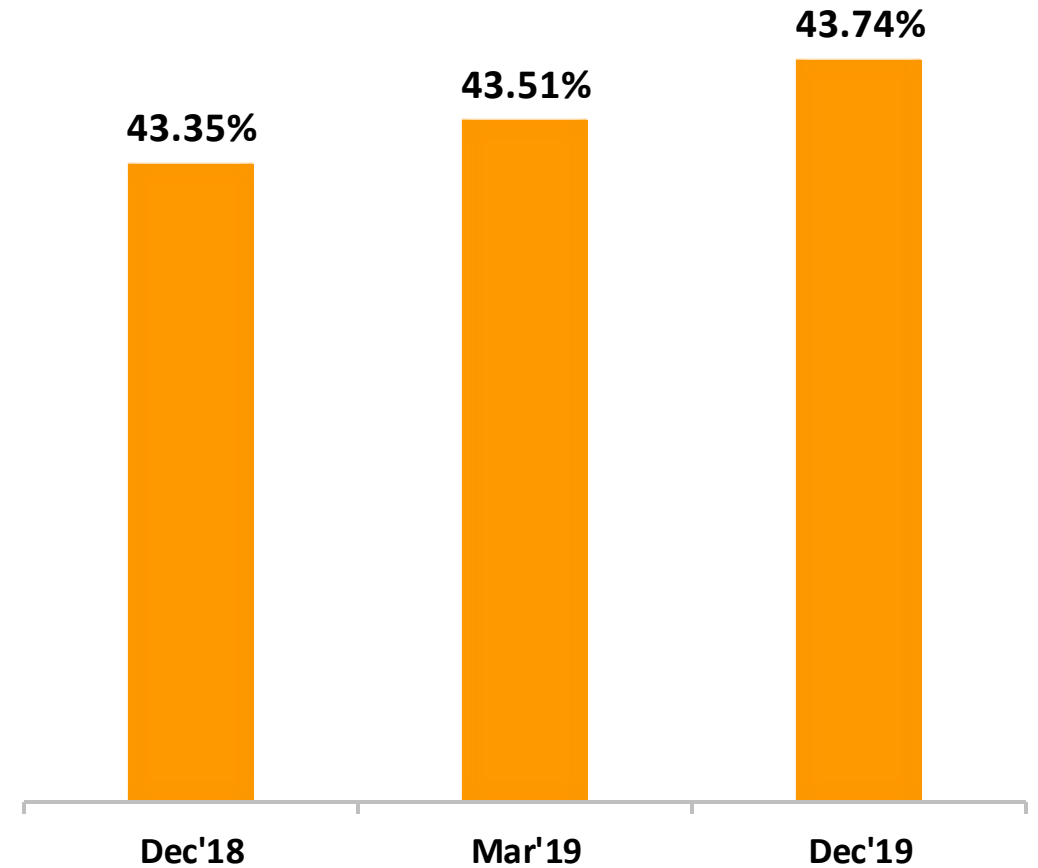
Saving Deposit (₹ Crore)



Current Deposits (₹ Crore)



CASA Share %



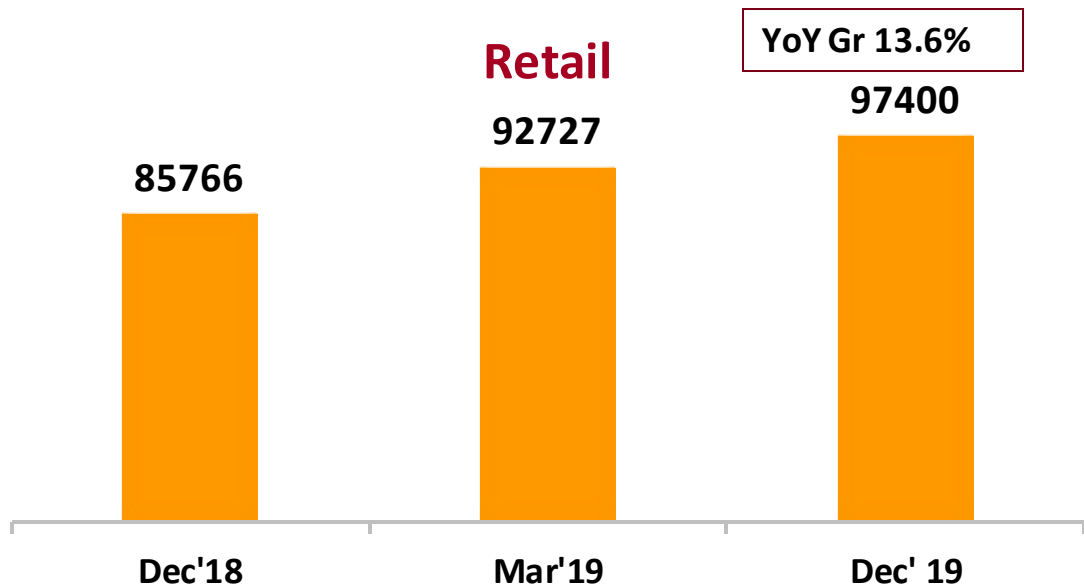
Advances Composition

₹ Crore

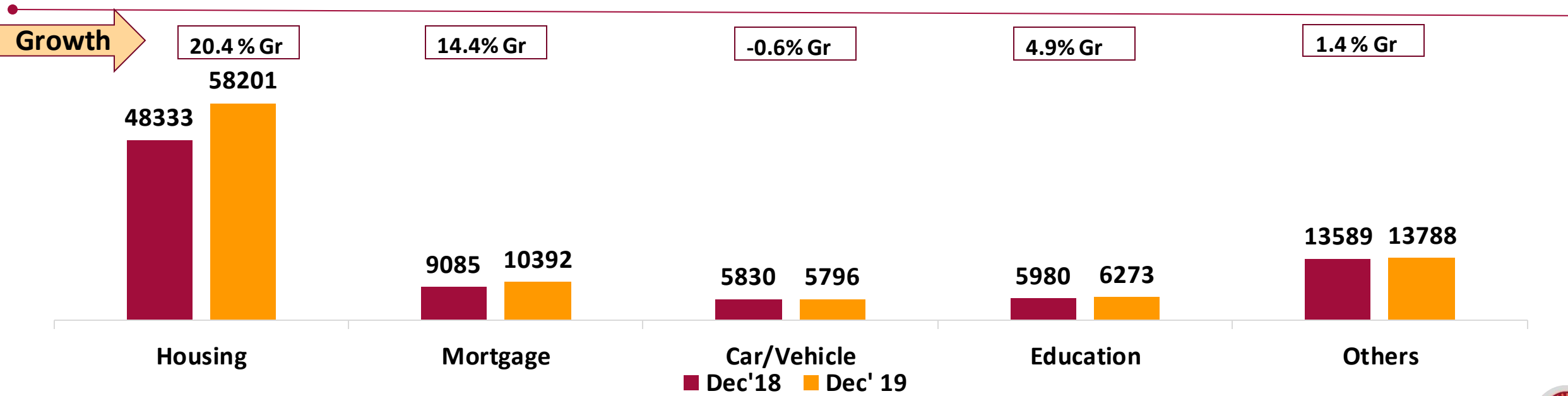
Sl.	Parameters	Dec'18	Mar'19	Dec'19	YoY variation	
					Amount	%
1	Global Gross Advances	476042	506194	471356	-4686	-1.0
2	Overseas Advances	18714	16382	16320	-2394	-12.8
3	Domestic Advances	457328	489812	455036	-2291	-0.5
4	Retail Loans	85766	92727	97400	11634	13.6
5	Agriculture & Allied	77863	81500	79969	2106	2.7
6	MSME	88722	84054	79329	-9393	-10.6
	RAM (4+5+6)	252351	258281	256698	4347	1.7
7	Corporate & Others	204977	231531	198338	-6638	-3.2

Retail Product Performance

₹ Crore



Retail Components	Dec'18	Mar'19	Dec'19	YoY %
Housing	48333	51980	58201	20.4
Mortgage	9085	9440	10392	14.4
Car/Vehicle	5830	5834	5796	-0.6
Education	5980	6004	6273	4.9
Personal	2949	2945	2949	0.0
Others	13589	16523	13788	1.46
Total Retail	85766	92727	97400	13.6



Priority Sector

₹ Crore

Sl.	Parameters	National Goals	Dec'18	Mar'19	Dec'19
1	Priority Sector		176787	178644	179631
	% to ANBC	40%	42.0%	41.9%	41.4%
2	Total Agriculture		77863	81500	79969
	% to ANBC	18%	18.5%	18.4%	18.4%
3	Small and Marginal Farmers		34051	36826	39724
	% to ANBC	8%	8.1%	8.4%	9.2%
4	Weaker Section		46512	49595	50243
	% to ANBC	10%	11.0%	11.3%	11.6%
5	Women Beneficiaries		28192	29813	30361
	% to ANBC	5%	6.7%	6.8%	7.0%
6	Micro Enterprises (PS)		33015	31552	32296
	% to ANBC	7.5%	7.8%	7.7%	7.4%

% Ach. For Mar'19 is on Quarterly Annual Average Basis.



Diversified Industry Portfolio

₹ Crore

Sl.	Parameters	Dec'18	Mar'19	Dec'19		YoY variation	
		O/S	O/S	O/S	% to Total Portfolio	Amount	%
1	Food Processing	10147	10120	10308	6.95	161	1.6
2	Textiles	9463	9289	8500	5.73	-963	-10.2
3	Chemical & Chemical Products	4840	4803	6610	4.45	1770	36.6
4	Cement & Cement Products	1667	1651	948	0.64	-719	-43.1
5	Basic Metal & Metal Products	22986	22240	22050	14.86	-936	-4.1
	-Iron & Steel	20958	20234	20176	13.59	-782	-3.7
6	Paper & paper products	1095	1084	1063	0.72	-32	-2.9
7	Petroleum	1148	7219	3589	2.42	2441	212.7
8	Engineering	4415	4363	3804	2.56	-611	-13.8
9	Vehicles & Vehicle parts	979	1053	1092	0.74	113	11.5
10	Construction	3142	2579	1623	1.09	-1519	-48.3
11	Infrastructure	69673	72754	61996	41.77	-7677	-11.0
	-Power	34799	36884	32052	21.60	-2747	-7.9
	-Tele-Communication	11365	14083	8394	5.66	-2971	-26.1
	- Roads & Ports	15757	16011	16624	11.20	867	5.5
	- Others	7752	5776	4926	3.32	-2826	-36.5
12	Others	21608	30595	26838	18.08	5230	24.2
	Total	151163	167750	148422	100	-2741	-1.8

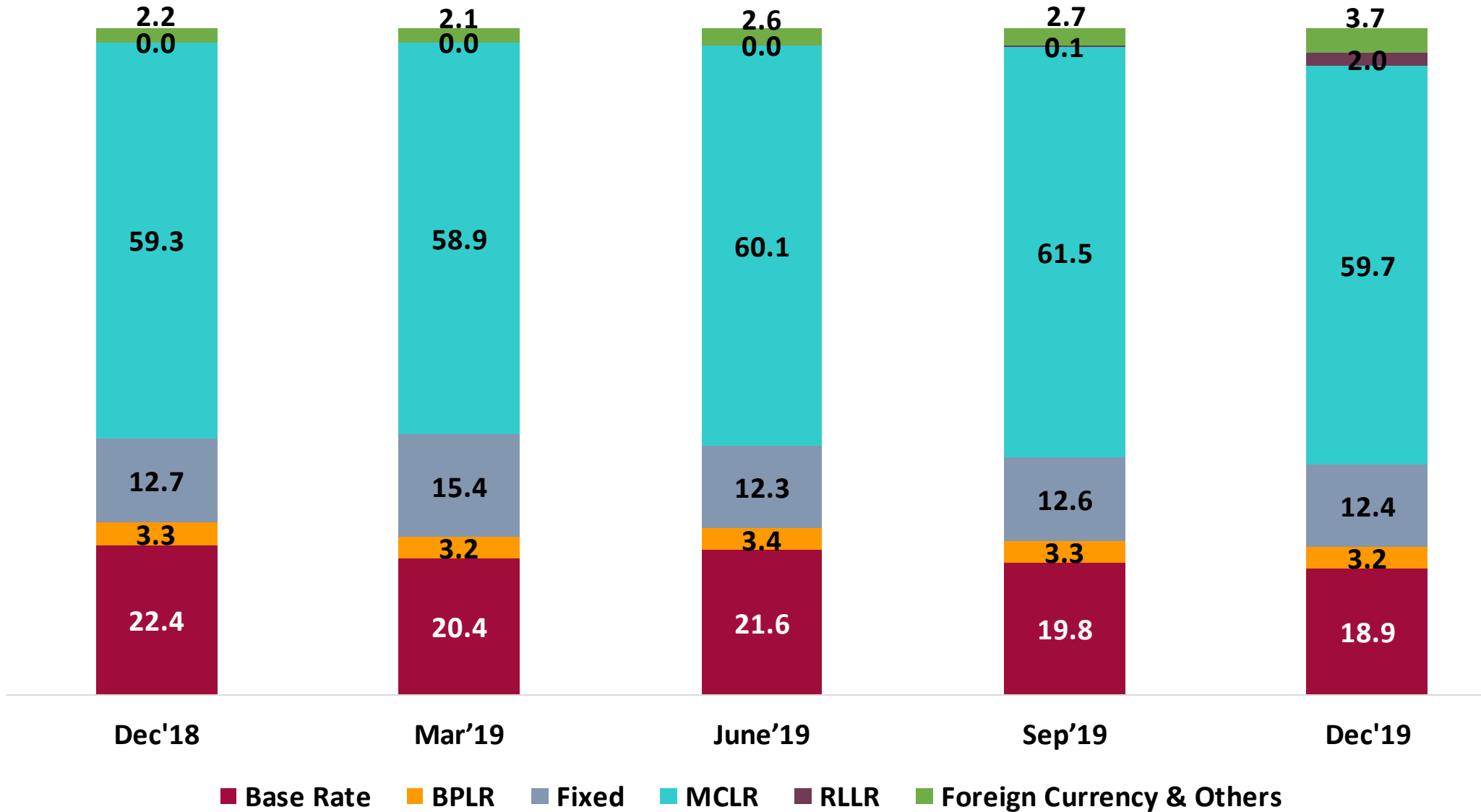
Exposure to Sensitive Sector

₹ Crore

Sl.	Parameters	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19
1	Capital Market	4351	4849	4180	3700	4625
2	Commercial Real Estate	8964	14480	15675	19318	18681
3	NBFC	39744	40771	39858	44577	43026
	<i>of which HFC</i>	9007	15116	14150	14377	17316
4	Aviation	7861	7426	7007	6703	5539

Advances Mix of Benchmark Rate (%)

₹ Crore





Profitability

Total Income

₹ Crore

Sl.	Parameters	Q3' FY19	Q2' FY20	Q3' FY20	YoY Variation		9M FY19	9M FY20	YoY Gr. %
					Amt.	%			
1	Interest Income (2+3+4)	13035	13292	13563	528	4.0	38475	39941	3.8
2	Interest on Advances	8918	8876	8838	-79	-0.9	26275	26595	1.2
3	Interest on Investments	3617	3755	4022	405	11.2	10563	11398	7.9
4	Other Interest Income	500	660	702	202	40.3	1636	1949	19.1
5	Other Income (6+7+8+9)	1819	2265	2405	586	32.2	5488	6745	22.9
	of which								
6	Fee Based Income	1005	1051	980	-25	-2.5	3222	3268	1.4
7	Recovery in Written off a/cs	378	571	1194	816	215.9	1263	2090	65.5
8	Trading Profit	420	519	203	-217	-51.7	841	1224	45.6
9	Others	16	124	28	12	79.4	162	163	0.7
10	Total Income (1+5)	14854	15557	15967	1113	7.5	43963	46686	6.2

Non Interest Income

₹ Crore

Sl.	Parameters	Q3' FY 19	Q2' FY20	Q3' FY 20	YoY Variation		9M FY19	9M FY20	YoY Gr. %
					Amt.	%			
A	Fee Based Income	1005	1051	980	-25	-2.5	3222	3268	1.4
1	Processing Fees	130	110	58	-73	-55.7	510	521	2.2
2	LC/LG Income	153	175	178	25	16.4	506	495	-2.3
3	Income from Ins & MF	62	59	60	-2	-3.9	157	169	8.3
4	Govt. Business	25	38	34	9	37.3	74	93	24.9
5	Exchange Profit	100	124	83	-17	-17.1	407	318	-22.0
6	Misc Fee Income	535	544	567	33	6.1	1568	1672	6.6
B	Trading Profit	420	519	203	-217	-51.7	841	1224	45.6
C	Other Non intt Income	393	695	1222	828	210.4	1425	2253	58.1
	-Income from Dividend	24	105	6	-18	-75.9	132	120	-9.7
	-Realization in write off A/C's	378	571	1194	816	215.9	1263	2090	65.5
	Total Non Interest Income(A+B+C)	1819	2265	2405	586	32.2	5488	6745	22.9

Total Expenses

₹ Crore

Sl.	Parameters	Q3' FY19	Q2' FY20	Q3' FY20	YoY Variation		9M FY19	9M FY20	YoY Gr. %
					Amt.	%			
1	Total Interest Paid (2+3+4)	8745	9028	9208	463	5.3	25519	27181	6.5
2	Intt. Paid on Deposits	8214	8655	8658	443	5.4	23888	25822	8.1
3	Intt. Paid on Borrowings	85	130	191	106	124.6	418	400	-4.3
4	Others	446	243	359	-86	-19.4	1213	959	-21.0
5	Operating Expenses (6+8)	3009	2967	2997	-12	-0.4	8310	8699	4.7
6	Estab. Expenses	1884	1675	1751	-133	-7.0	4973	5108	2.7
	Of Which								
7	Employee Benefits (AS-15)	282	144	207	-75	-26.6	635	553	-12.9
8	Other Operating Expenses	1125	1292	1245	120	10.7	3337	3591	7.6
9	Total Expenses (1+5)	11754	11995	12205	450	3.8	33828	35880	6.1

Operating Profit

₹ Crore

Sl.	Parameters	Q3' FY19	Q2' FY20	Q3' FY20	YoY Variation		9M FY19	9M FY20	YoY Gr. %
					Amt.	%			
1	Interest Income	13035	13292	13563	528	4.0	38475	39941	3.8
2	Interest Expenses	8745	9028	9208	463	5.3	25519	27181	6.5
3	Net Interest Income	4290	4264	4355	65	1.5	12956	12760	-1.5
4	Other Income	1819	2265	2405	586	32.2	5488	6745	22.9
5	Operating Income	6109	6529	6760	651	10.7	18444	19505	5.8
6	Operating Expenses	3009	2967	2997	-12	-0.4	8310	8699	4.7
7	Operating Profit (5-6)	3100	3562	3763	663	21.4	10134	10806	6.6
8	Provisions	2853	3055	4255	1402	49.1	15360	9773	-36.4
9	Net Profit (7-8)	247	507	-492	-739	-	-5226	1033	-

Provisions

₹ Crore

Sl.	Parameters	Q3' FY 19	Q2' FY20	Q3' FY20	YoY Variation	9M FY19	9M FY20
1	NPAs	2566	3253	4445	1880	15281	9846
2	Standard Advances incl. Std. Restructured	9	-438	-209	-218	-15	-368
3	Depreciation on Investment	-490	196	-106	384	1494	38
4	Income Tax	100	126	109	10	-2910	675
5	Others	669	-82	16	-653	1510	-418
B	Total Provision	2853	3055	4255	1402	15360	9773

- Provision requirement of Rs. 2091cr indicated the RBI RAR report, fully provided for.

Profitability Ratios

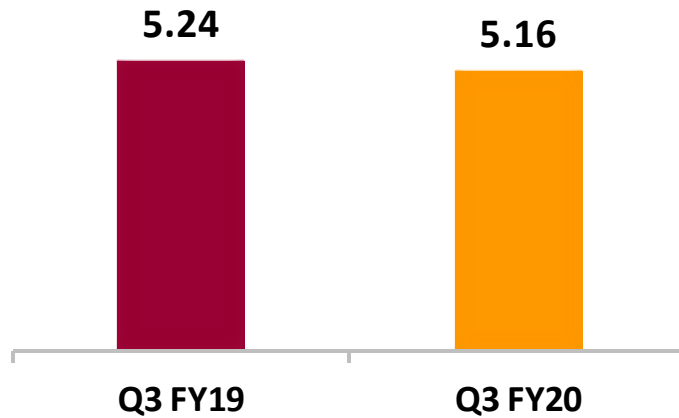
Annualized %

Sl.	Parameters	Q3' FY19	Q2' FY20	Q3' FY20		9M FY19	9M FY20
1	Return on Assets	0.12	0.24	-0.23		-0.88	0.16
2	Return on Net worth	2.40	3.47	-3.38		-16.98	2.37
3	Earnings per share [₹]	2.82	4.41	-2.95		-23.07	2.60
4	Book Value per Share [₹]	64.99	86.31	57.74		64.99	57.74
5	Cost to Income Ratio	49.26	45.44	44.33		45.06	44.60
6	Opt. Profit to AWF	1.56	1.70	1.75		1.71	1.72
7	Opt. Exp. To AWF	1.51	1.42	1.39		1.40	1.38

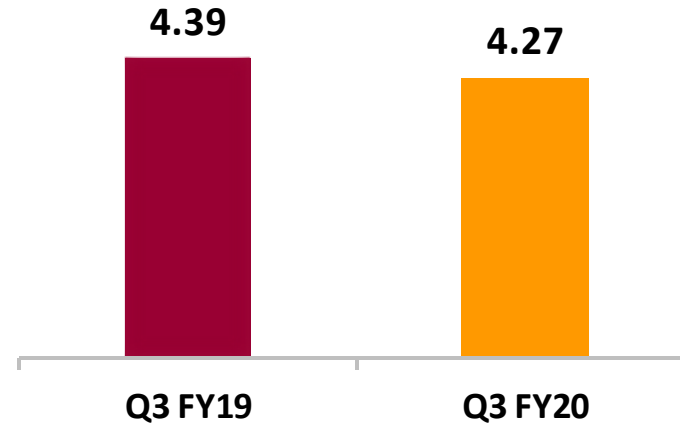
Cost & Yield Ratios (Q3)

Annualized %

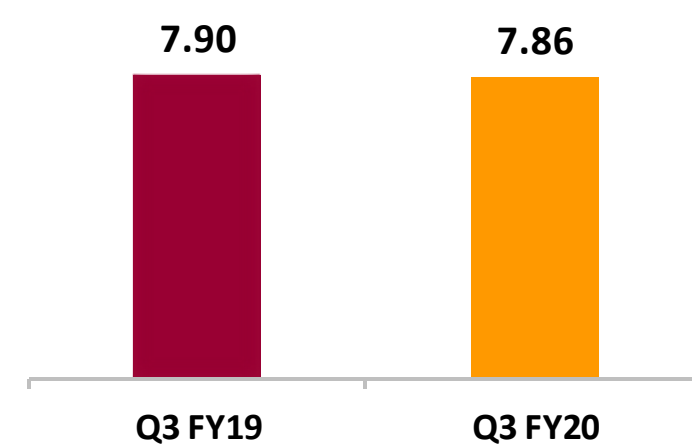
Cost of Deposit



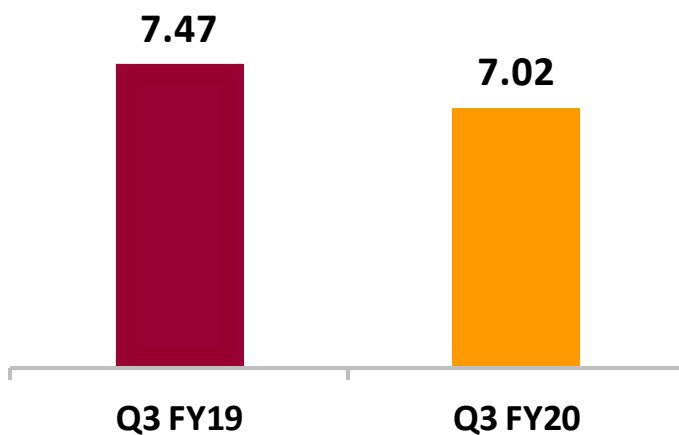
Cost of Funds



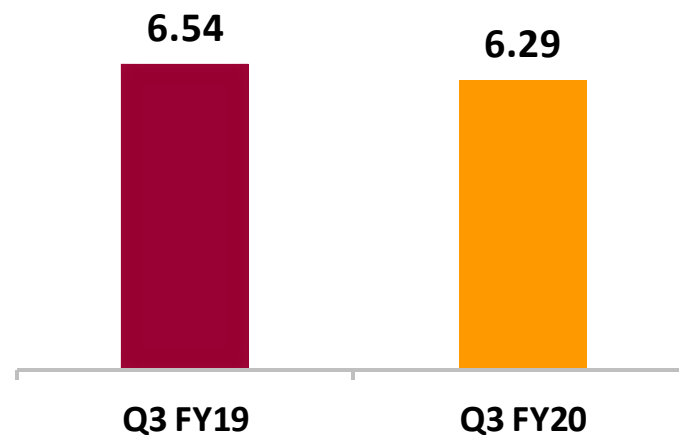
Yield on Advances



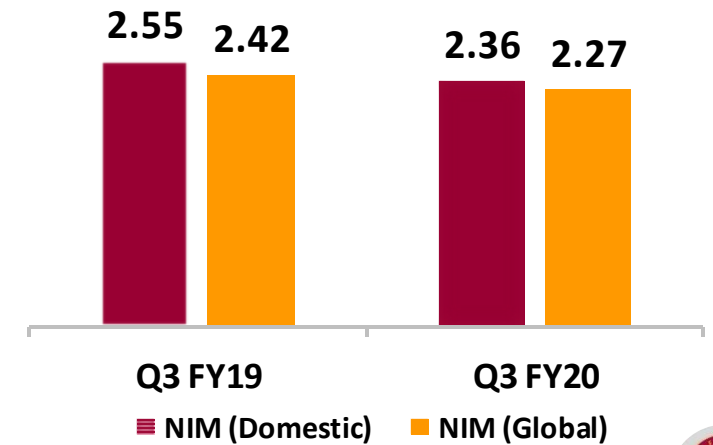
Yield on Investment



Yield on Funds



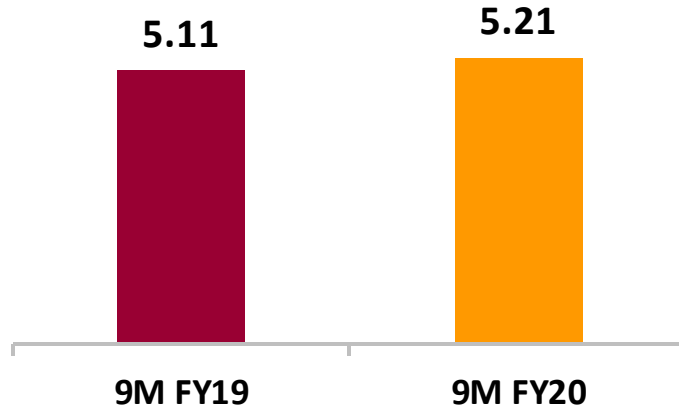
NIM



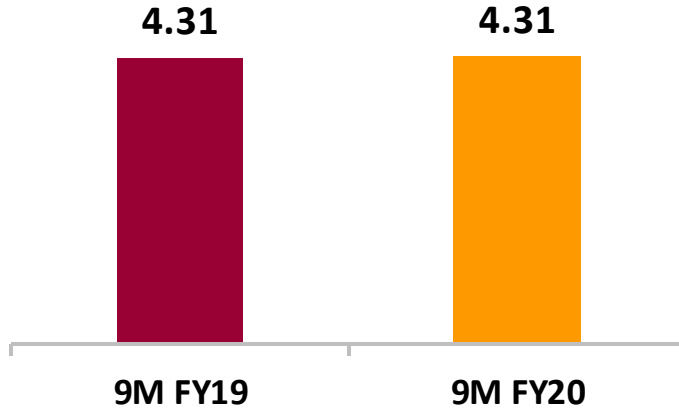
Cost & Yield Ratios (9M)

Annualized %

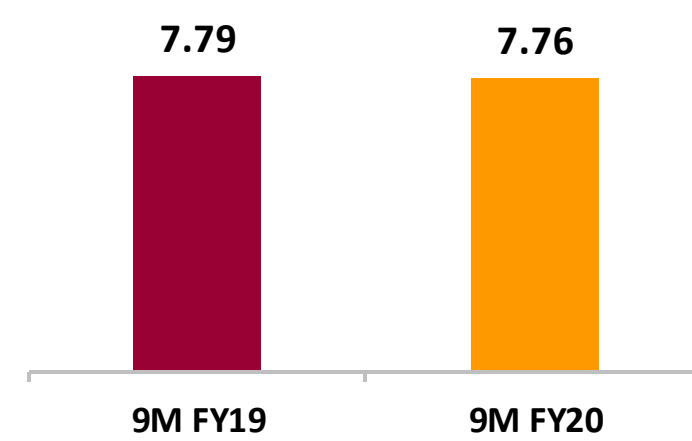
Cost of Deposit



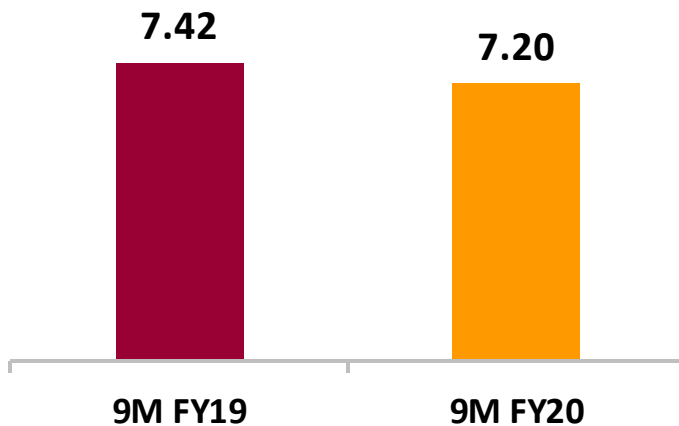
Cost of Funds



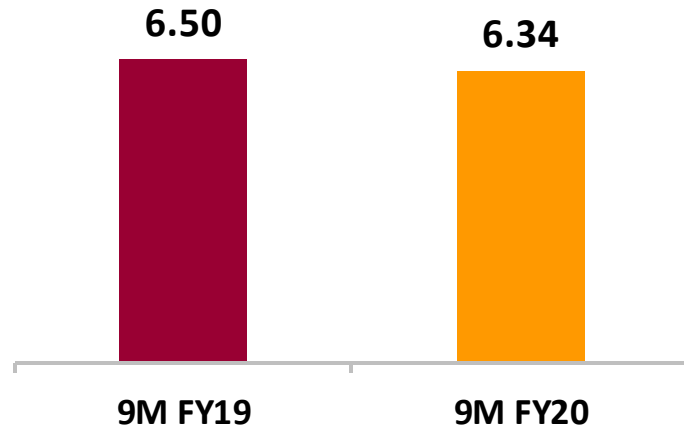
Yield on Advances



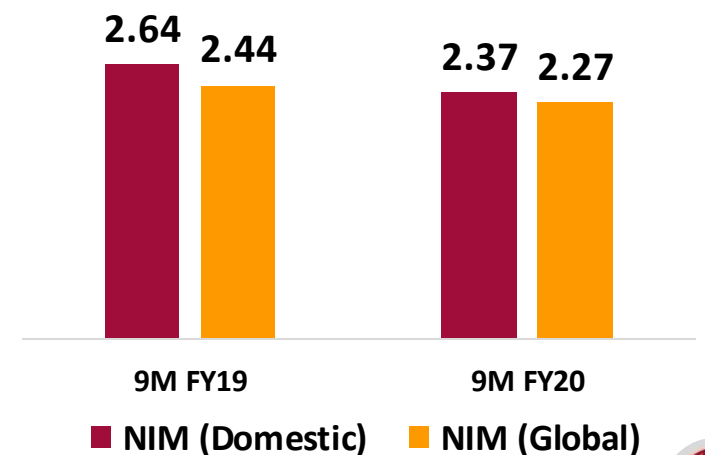
Yield on Investment



Yield on Funds



NIM



■ NIM (Domestic) ■ NIM (Global)



Productivity

₹ in lakhs

Sl.	Parameters	Dec'18	Mar'19	Dec'19
1	Business per Employee	1582	1680	1722
2	Business per Branch	14940	15650	15593
3	Operating Profit per Employee	18.7	17.6	23.6
4	Operating Profit per Branch	177	164	214



Investment

Investment Portfolio

₹ Crore

Sl.	Parameters	Dec'18	Mar'19	Dec'19
1	Domestic Investment	193152	200632	234144
a	SLR	134860	140391	164534
b	Non SLR	58292	60241	69610
	SLR as % to Dom. Investment	69.82	69.97	70.27
I	Held To Maturity (HTM)	129658	135102	160757
II	Available For Sale (AFS)	63355	65280	73304
III	Held For trading (HFT)	139	250	83
2	Duration (AFS+HFT)	3.18	3.42	3.55
3	Modified Duration (AFS+HFT)	3.02	3.26	3.41
4	Net demand & time Liabilities	616422	639565	685448
5	Investment by Overseas Branches	5702	5493	6805
6	Total Gross Investment (1+5)	198854	206125	240949
	SLR HTM to Total SLR (%)	80.96	77.45	72.00
	HTM To Investment (%)	67.12	67.33	68.66

Non SLR Portfolio

₹ Crore

Sl.	Parameters	Dec'18		Mar'19		Dec'19		Y-o-Y Variation	
		O/S	% Share	O/S	% Share	O/S	% Share	Amt	Gr. %
1	PSU Bonds	11411	19.6	11130	18.5	9978	14.3	-1433	-12.6
2	Corporate and Other Bonds & Debentures	17694	30.4	16415	27.2	9419	13.5	-8275	-46.8
3	Special Govt. Sec excl. Recap Bonds	1449	2.5	6801	11.3	1215	1.7	-234	-16.1
4	CG Recap. Bond	13720	23.5	14155	23.5	35719	51.3	21999	160.3
5	Share of PSU/Corporate/Others	6594	11.3	6587	10.9	5989	8.6	-605	-9.2
6	Venture Capital Fund	184	0.3	164	0.3	149	0.2	-35	-19.0
7	Regional Rural Bank	70	0.1	70	0.1	71	0.1	1	1.4
8	Security Receipts	1534	2.6	1526	2.5	1497	2.2	-37	-2.4
9	Subsidiaries JV	2927	5.0	2927	4.9	2927	4.2	0	0.0
10	Other	2710	4.6	468	0.8	2645	3.8	-65	-2.4
	Total Non SLR Investment	58293	100.0	60241	100.0	69609	100.0	11316	19.4



Asset Quality

Asset Quality Classification: Advance

₹ Crore

Sl.	Parameters	Dec'18		Mar'19		Dec'19		YoY Variation	
		O/S	Share%	O/S	Share%	O/S	Share%	Amt.	Gr. %
1	Standard	398308	83.7	427722	84.5	394547	83.7	-3761	-0.9
2	Gross NPA	77733	16.3	78473	15.5	76809	16.3	-924	-1.2
2a	Sub-Standard	19950	4.2	14053	2.8	17979	3.8	-1971	-9.9
2b	Doubtful	45011	9.5	51657	10.2	43123	9.1	-1888	-4.2
2c	Loss	12772	2.7	12763	2.5	15707	3.3	2935	23.0
	Total Advances(1+2)	476042	100	506194	100	471356	100.0	-4686	-1.0

Movement of NPA

₹ Crore

Sl.	Parameters	Dec'18 (Q3FY19)	Mar'19 (Q4FY19)	Sep'19 (Q2FY20)	Dec'19 (Q3FY20)	Dec'18 (9M FY19)	Dec'19 (9M FY20)
1	NPA as at the beginning of Year	81251	77733	77267	79458	86620	78472
2	-Cash Recovery	2967	2518	1891	5043	10736	9220
3	-Up-gradation	1457	1064	1141	1601	2985	1684
4	-Write Off	3081	2981	2896	3403	9273	9058
5	Total Reduction (2+3+4)	7505	6562	5928	10047	22994	19962
6	Fresh Addition	3988	7302	8119	7398	14107	18298
	-Fresh slippages	3324	6710	7462	6783	11122	15933
	-Debits in existing NPA A/cs	664	592	656	615	2985	2365
7	Gross NPAs at end of the period	77733	78473	79458	76809	77733	76809
8	Eligible Deductions incl. Provisions	42058	48435	46799	46290	42058	46290
9	Net NPAs	35675	30038	32659	30519	35675	30519
10	Recovery in written-off A/cs	378	545	571	1194	1263	2090

NPA Ratios

Sl.	Parameters	Dec'18	Mar'19	Sep'19	Dec'19
1	Gross NPA (%)	16.33	15.50	16.76	16.30
2	Net NPA (%)	8.22	6.56	7.65	7.18
3	Provision Coverage Ratio (%)	68.85	74.50	73.58	75.27
4	Provision Coverage Ratio (%) (Exc TWO)	54.11	61.72	58.90	60.27
5	Credit Cost (%)	4.32	5.18	2.13	2.59

Movement of Std. Restructured Advances

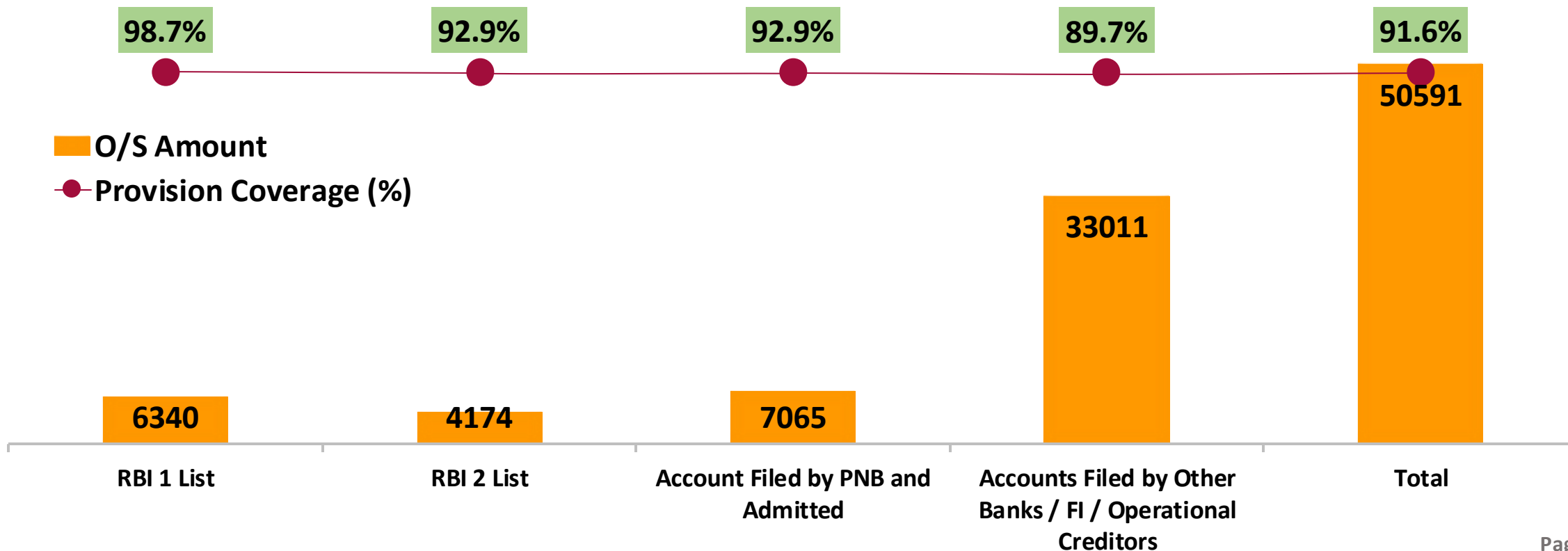
₹ Crore

Sl.	Parameter	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19
A	Opening Balance	5235	5235	2584	2584	2584
B	Total Addition	116	157	78	84	114
1	Fresh Restructuring	6	48	8	14	44
2	Up-gradation	110	110	70	70	70
C	Reduction	2917	2808	135	446	459
1	In eligible	2157	2056	103	103	103
2	Down-gradation to NPA	629	629	28	315	315
3	Exit/Failure	132	123	4	28	41
	Closing Balance (A+B-C)	2434	2584	2527	2222	2239

Exposure to NCLT accounts: 31st Dec 2019

₹ Crore

Sl.	Parameters	Accounts	Balance	Provision	PCR%
1	RBI list 1	5	6340	6260	98.7
2	RBI list 2	12	4174	3880	92.9
3	Filed by other Lenders	224	33011	29611	89.7
4	Filed by PNB	78	7065	6566	92.9
5	Total	316	50591	46317	91.6



NPA classification: Industry wise

₹ Crore

Sl.	Parameters	Dec'18		Mar'19		Dec'19		YoY variation	
		GNPA	GNPA%	GNPA	GNPA%	GNPA	GNPA%	Amount	%
1	Food Processing	2931	28.9	2041	20.2	2090	20.3	-841	-28.7
2	Textiles	1779	18.8	1762	19.0	2555	30.1	776	43.6
3	Chemical & Chemical Products	853	17.6	883	18.4	608	9.2	-245	-28.7
4	Cement & Cement Products	825	49.5	896	54.3	127	13.4	-698	-84.6
5	Basic Metal & Metal Products	11512	50.1	10738	48.3	7631	34.6	-3881	-33.7
	-Iron & Steel	10798	51.5	10027	49.6	6999	34.7	-3799	-35.2
6	Paper & paper products	172	15.7	169	15.6	143	13.4	-29	-16.8
7	Petroleum	364	31.7	354	4.9	342	9.5	-22	-6.1
8	Engineering	1913	43.3	1900	43.5	1864	49.0	-49	-2.6
9	Vehicles & Vehicle parts	423	43.2	421	40.0	427	39.1	4	1.0
10	Construction	1090	34.7	678	26.3	574	35.4	-515	-47.3
11	Infrastructure	18541	26.5	18246	25.1	16590	26.8	-1951	-10.5
	-Power	11494	32.9	11346	30.9	8971	28.0	-2523	-22.0
	-Tele-Communication	4744	41.2	4674	33.2	3672	43.7	-1072	-22.6
	- Roads & Ports	1254	8.0	1204	7.5	3124	18.8	1870	149.1
	- Others	1049	13.5	1022	17.7	823	16.7	-226	-21.5
12	Others	12186	56.4	12626	41.3	12070	45.0	-116	-1.0
	Total	52588	34.7	50714	30.3	45020	30.3	-7568	-14.4

NPA Classification: Sector Wise

₹ Crore

Sl.	Parameters	Dec'18			Mar'19				Dec'19			
		O/S	GNPA	GNPA%	O/S	GNPA	GNPA%	Slippages (Q)	O/S	GNPA	GNPA%	Slippages (Q)
1	Global Gross Advances	476042	77733	16.3	506194	78473	15.5	6710	471356	76809	16.3	6783
2	Overseas Advances (Gross)	18714	2155	11.5	16382	1748	10.7	0	16320	1697	10.4	112
3	Domestic Advances	457328	75578	16.5	489812	76724	15.7	6710	455036	75112	16.5	6671
3a	Retail Loans	85766	3151	3.7	92727	3033	3.3	429	97400	3567	3.7	465
3b	Agriculture & Allied	77863	10635	13.7	81500	12174	14.9	2108	79969	13972	17.5	2167
3c	MSME	88722	18394	20.7	84054	18830	22.4	1878	79329	20366	25.7	1459
3d	Corporate & Others	204977	43399	21.2	231531	42686	18.4	2295	198338	37207	18.8	2580

Retail Sector NPA

₹ Crore

Sl.	Parameters	Dec'18			Mar'19			Dec'19		
		O/S	GNPA	GNPA%	O/S	GNPA	GNPA%	O/S	GNPA	GNPA%
1	Total Retail Credit	85766	3151	3.7	92727	3033	3.3	97400	3567	3.7
	<i>of which</i>									
2	Housing	48333	1808	3.7	51980	1737	3.3	58201	2106	3.6
3	Mortgage	9085	89	1.0	9440	99	1.0	10392	122	1.2
4	Car/Vehicle	5830	391	6.7	5834	372	6.4	5796	411	7.1
5	Education	5980	732	12.2	6004	695	11.6	6273	785	12.5
6	Others	16537	131	0.8	19468	130	0.7	16737	145	0.9

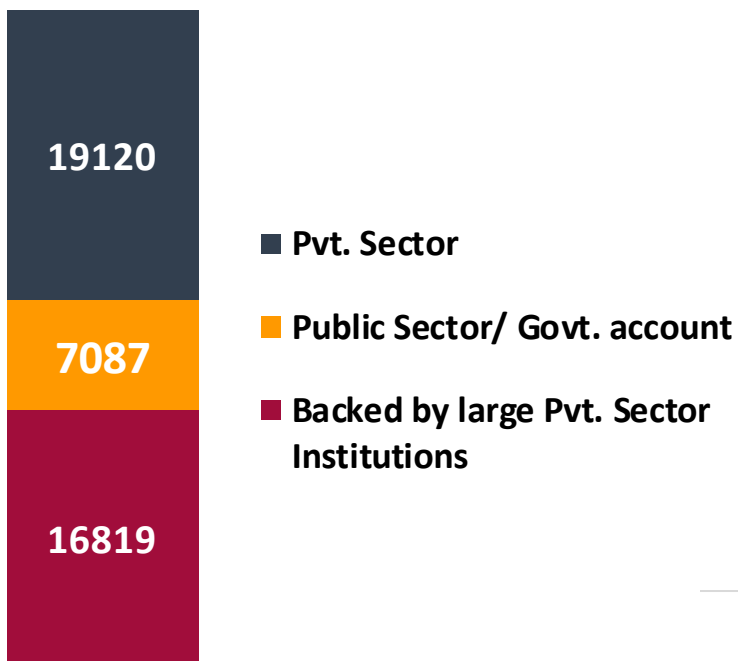
Movement of SMA 2

Parameter	Mar'19	Jun'19	Sep'19	Jan'20
SMA2	14120	24682	21165	15046

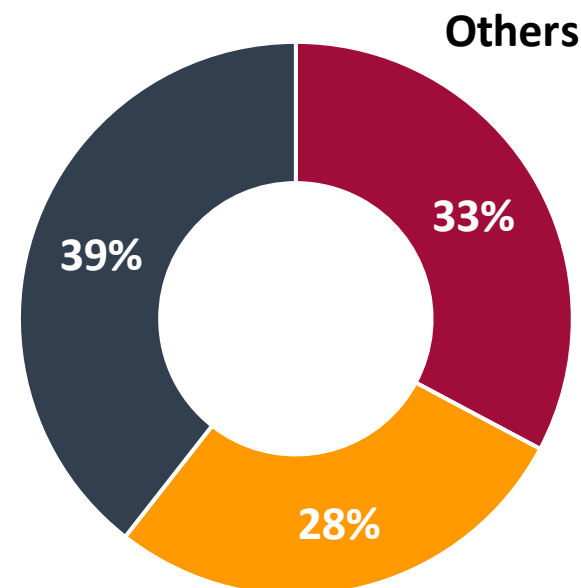
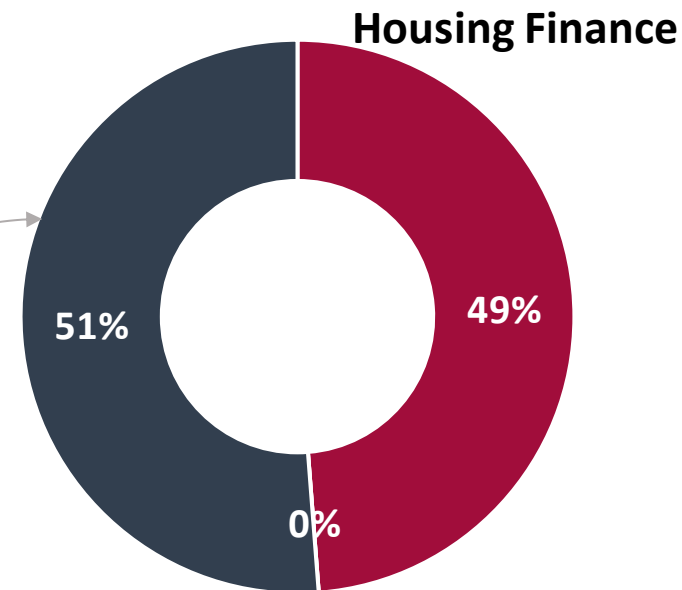
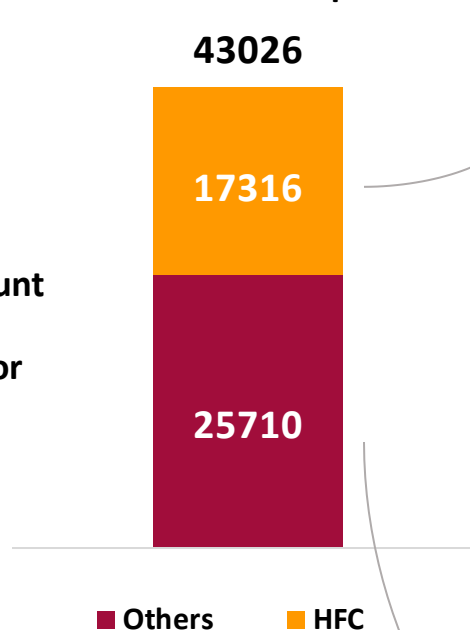
Exposure to NBFC as on Dec'19

₹ Crore

NBFC Portfolio
43026



NBFC Breakup
43026

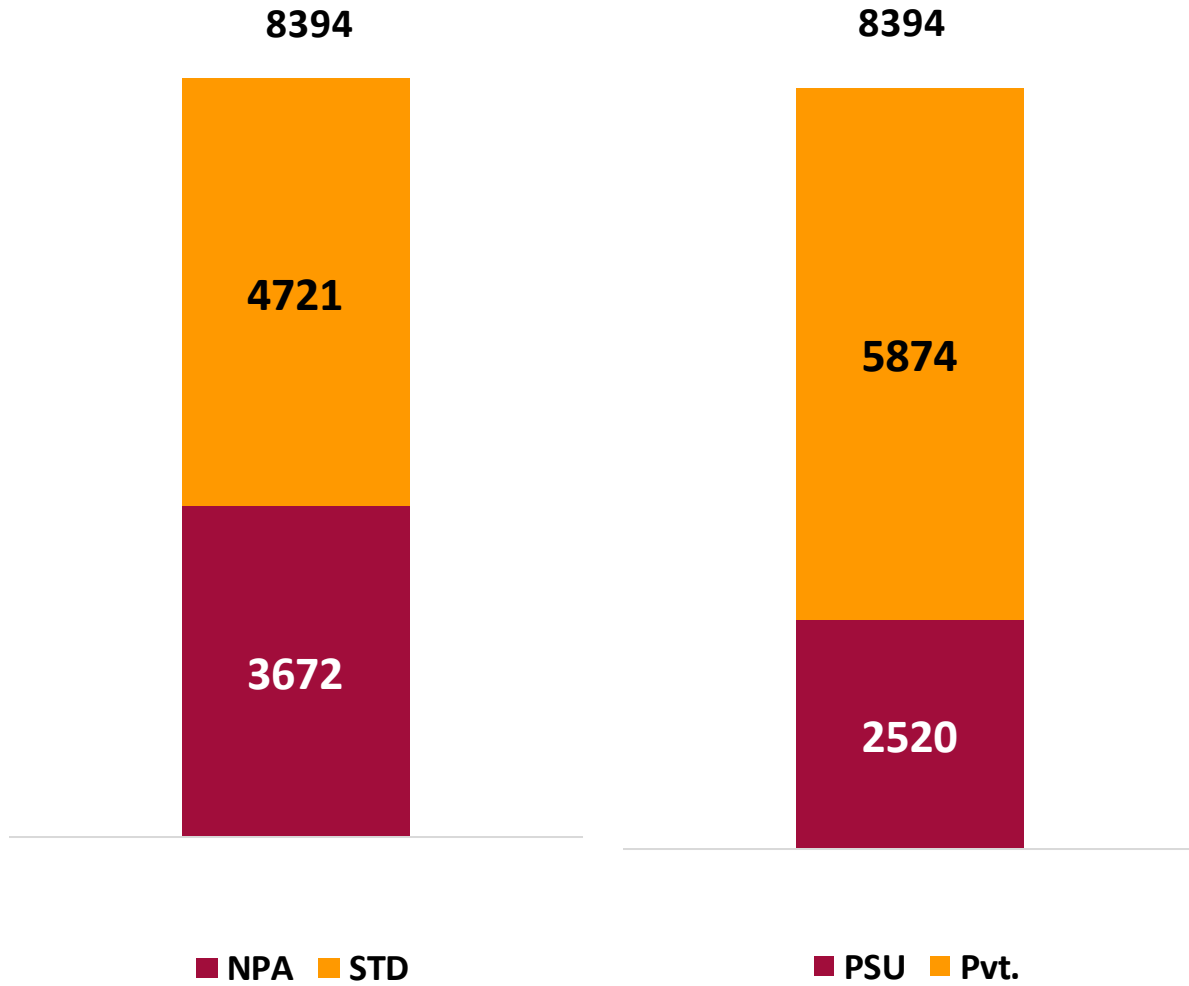


External Rating wise portfolio		
NBFC	O/S	% Share
A	3920	9.1%
AA	15807	36.7%
AAA	21358	49.7%
BBB & below	1941	4.5%
Total	43026	100.0%

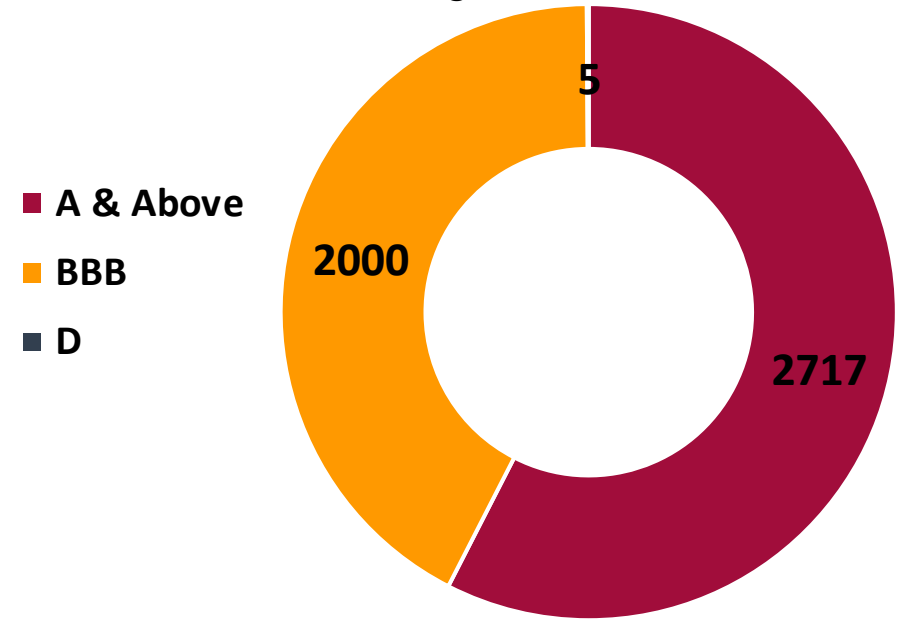
- Backed by large Pvt. Sector Institutions
- Public Sector/ Govt. account
- Pvt. Sector
- Backed by large Pvt. Sector Institutions
- Public Sector/ Govt. account
- Pvt. Sector

Telecom Sector

Telecom Classification

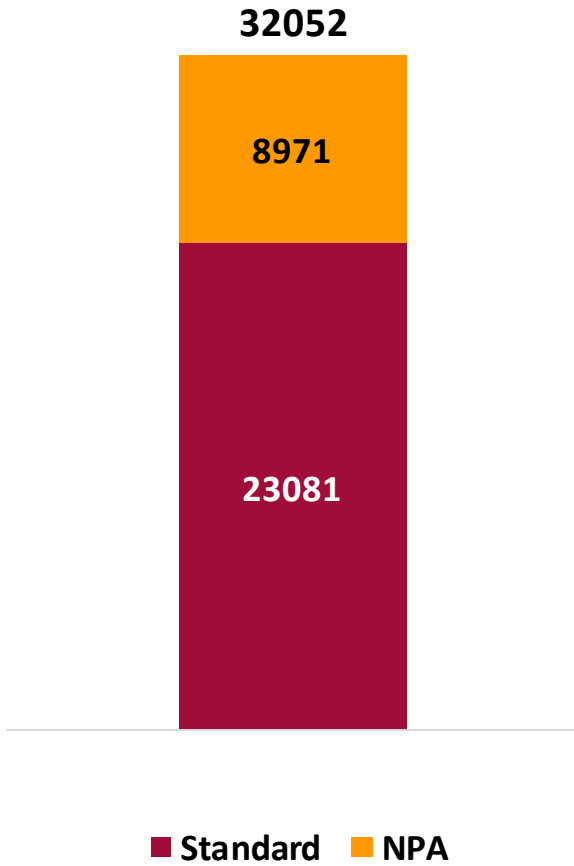


External Rating Std Portfolio

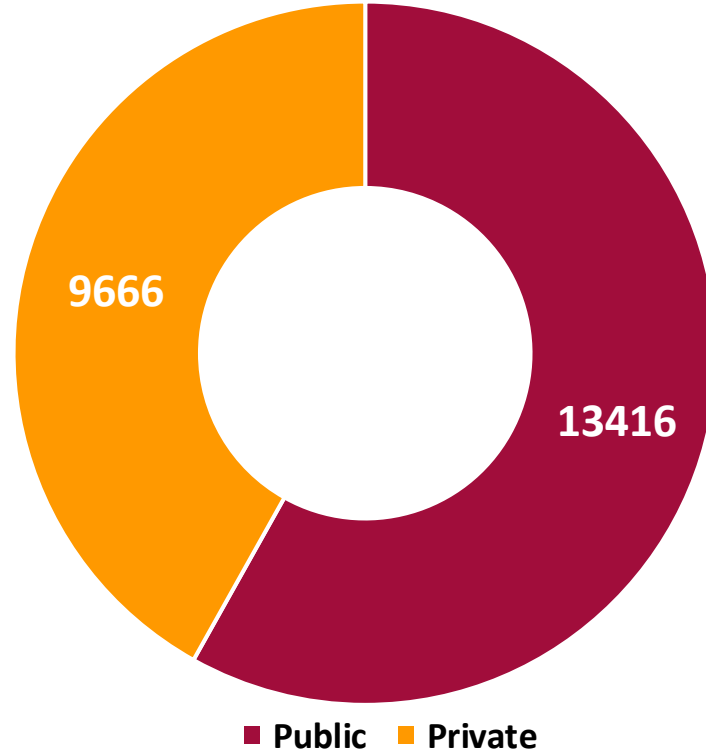


Power Sector

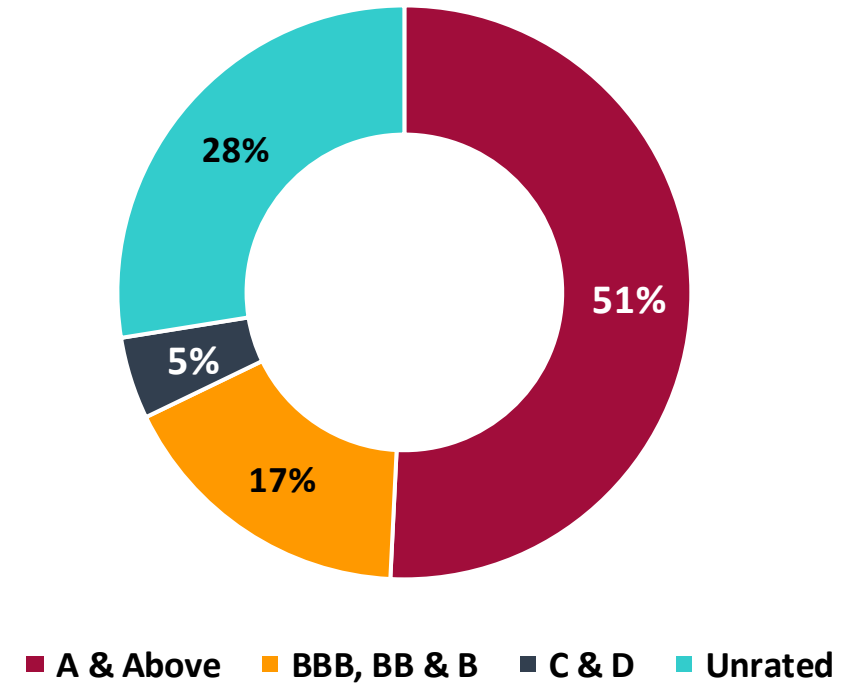
Power Classification



Standard Breakup



External Rating of std pvt



External Rating Outstanding Portfolio

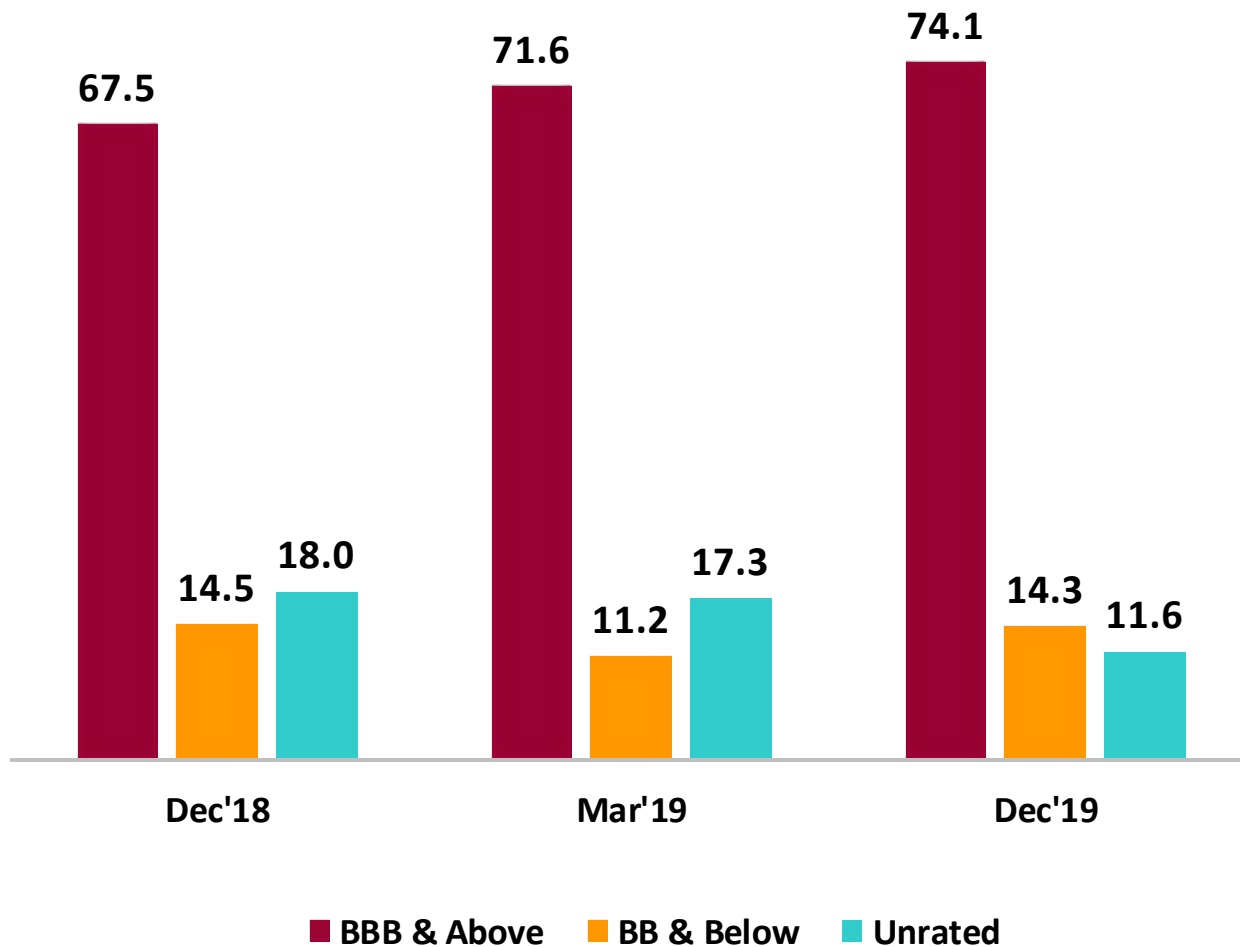
₹ Crore

Sl.	Rating Grade	Dec'18	Mar'19	Dec'19	% Share Dec'19
1	AAA & AAA+	46114	65839	43002	59%
2	AA	26869	36886	39507	
3	A	22368	22393	22688	
4	BBB	21998	24597	26155	15%
5	BB	13944	12713	14770	11%
6	B	5402	4403	5079	
7	C	916	198	171	
8	D	5017	6017	5354	3%
9	Unrated	31229	36176	20590	12%
	Total	173857	209222	177317	100%

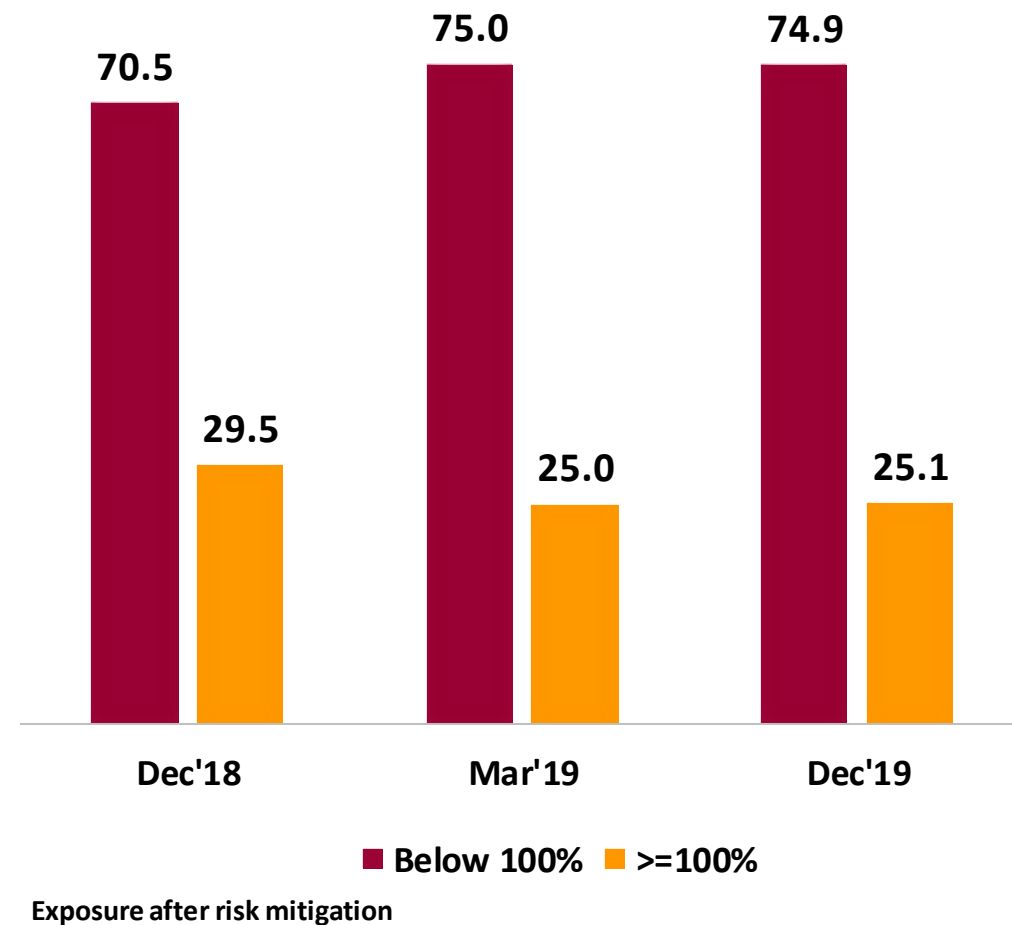
Portfolio: Rating Wise

(in %)

External Rating O/S Standard Portfolio



Risk Weight wise Portfolio





Capital and Shareholdings

Capital Adequacy (Basel III)

₹ Crore

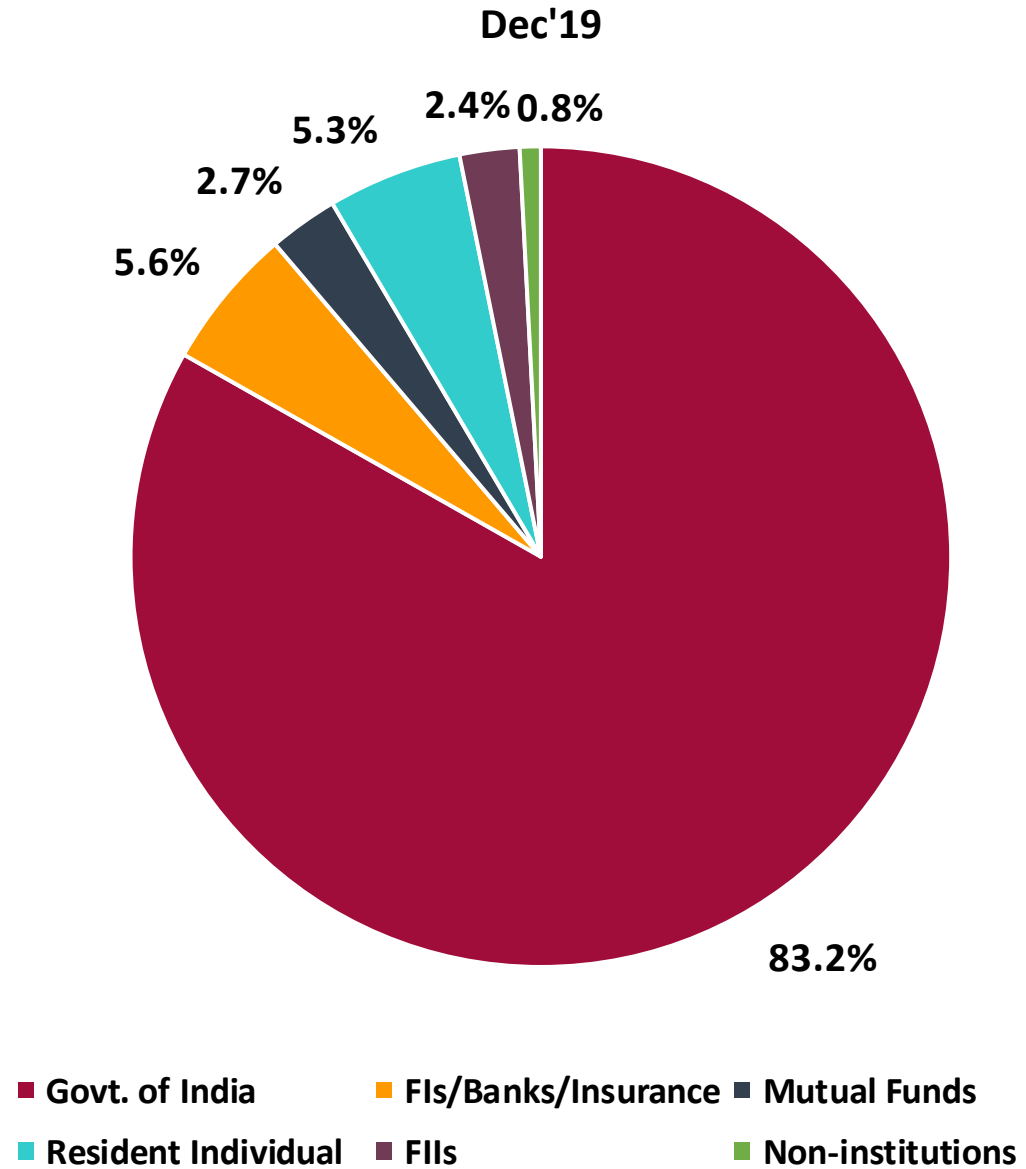
Sl.	Parameters	Dec'18	Mar'19	Dec'19
1	Tier I	33234	30309	48783
	Common Equity	27934	25107	43791
	Additional Tier I	5300	5202	4992
2	Tier II	9144	9057	8994
3	Total (Tier I+II)	42377	39366	57777
4	Risk-weighted Assets	402843	404622	411658
1	Tier I %	8.25	7.49	11.85
	Common Equity %	6.93	6.21	10.64
	Additional Tier I %	1.32	1.29	1.21
2	Tier II %	2.27	2.24	2.18
3	Total (Tier I+II) %	10.52	9.73	14.04

Capital Optimization

₹ Crore

Sl.	Parameters	Dec'18	Mar'19	June'19	Sep'19	Dec'19
1	Credit RWA (Includes NFB RWA)	330114	331929	329591	329747	334769
	<i>Of which</i> Credit RWA (FB)	268458	264271	259531	250141	254057
2	Market RWAs	34419	34382	34019	38296	36867
3	Operational RWAs	38310	38310	40022	40022	40022
4	Total RWAs	402843	404621	403632	408065	411658
5	Global Credit Exposure	576985	602905	568782	584920	580063
6	Credit Exposure (Domestic FB)	493199	528134	492537	498158	500254
7	RWA/Advances	69.82%	67.11%	70.96%	69.76%	70.97%
8	Credit RWA Density (Domestic FB)	54.4%	50.0%	52.7%	50.2%	50.8%
9	Total NFB O/S	64494	56520	55802	54620	63442
10	NFB RWA	22907	21070	22977	23859	23755
11	Leverage Ratio	4.13%	3.72%	3.89%	5.95%	5.73%

Share holding Pattern





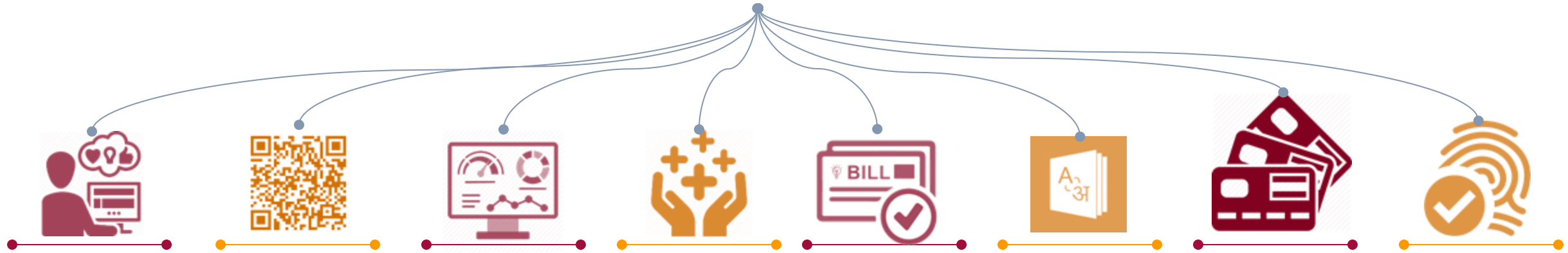
Digitalization & Financial Inclusion

PNB One: 'One for All' 'All for One'

Unified Mobile application with advanced features



pnb one
just one app



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

Expanding Digital Footprints



▲ UPI txns

13.22 Crore
YoY Gr 160%



▲ PoS

Total Installed
83349
YoY:23.37%



▲ PNB E-Rupaya

Digital Solution in
Villages without
internet
connectivity



▲ PIHU

PNB's Instant Help for
yoU
Available on IBS & MBS



▲ Internet Banking

Users Crossed
168.23 Lakh
YoY: 18.4%



▲ Credit Card

Total issued
343875








▲ Bharat/BHIM QR Code

Total Installed
69732

Social Media Presence

Social Media & Followers

Facebook		7.1lakhs
Twitter		1.26lakhs
LinkedIn		43586
Instagram		17600
YouTube		13400

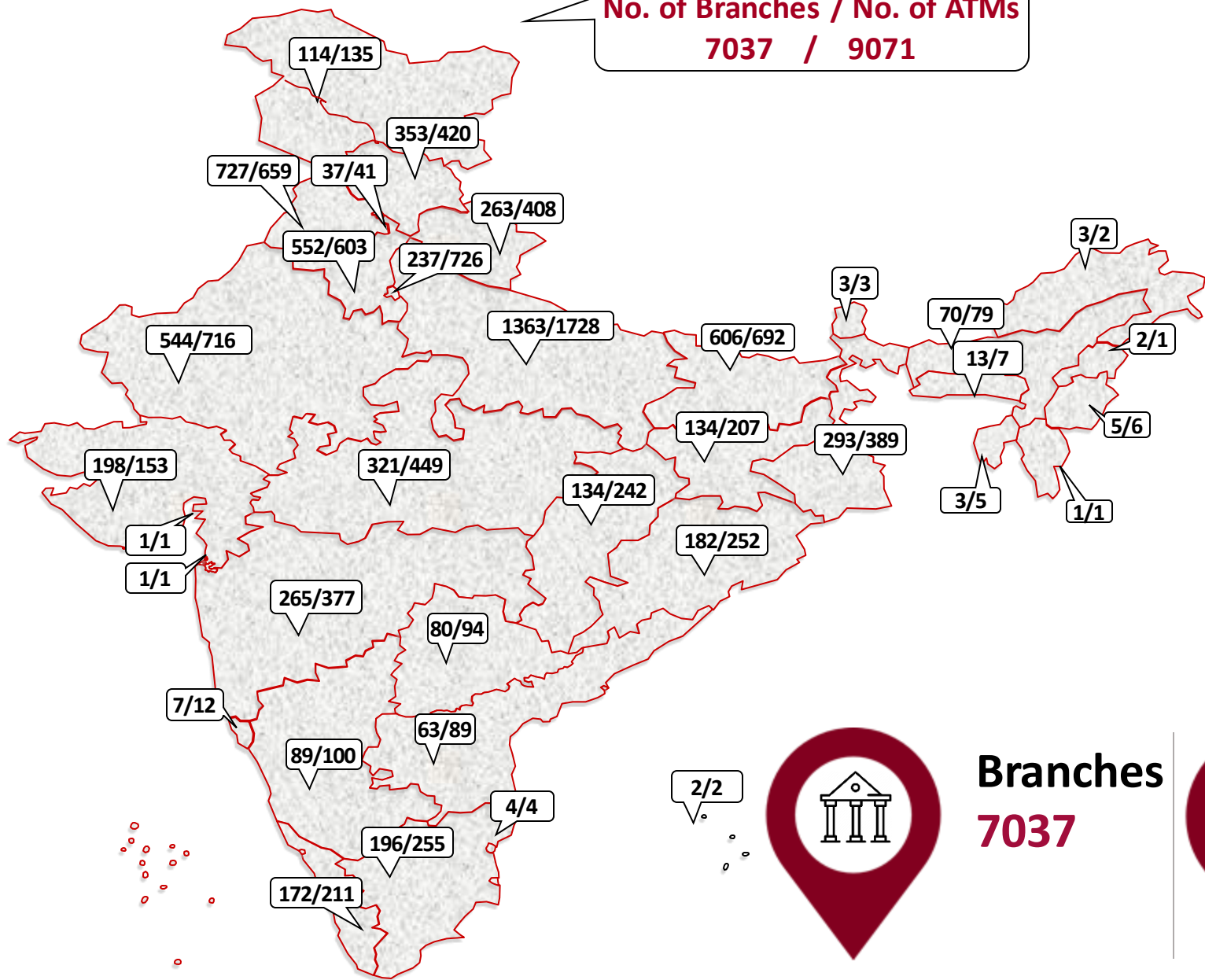
Alternate Delivery Channels

TXNs in lakhs

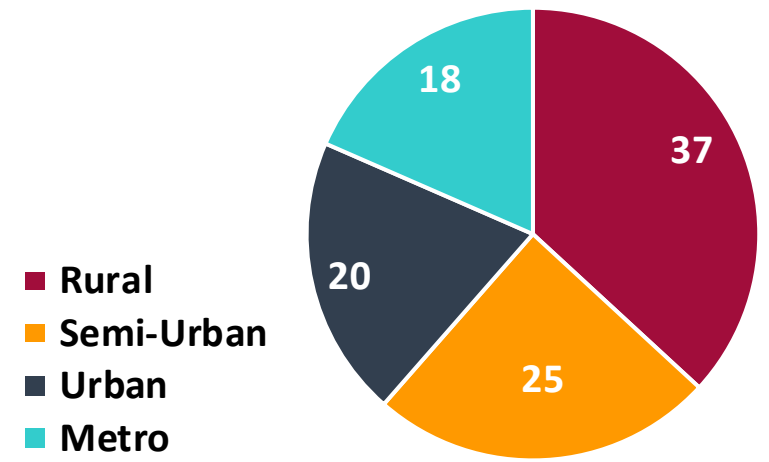
Sl.	Parameters	Q3 FY'19		Q3 FY'20	
		Transaction	% Share to Total Transaction	Transaction	% Share to Total Transaction
1	ATM	945	28.2	951	22.5
2	POS	407	12.1	441	10.4
3	Internet Banking	59	1.8	57	1.4
4	Mobile Banking	8	0.2	11	0.3
5	UPI	553	16.5	1322	31.3
6	IMPS	20	0.6	26	0.6
7	RTGS & NEFT	136	4.1	133	3.2
8	Cash Deposit Kiosk	55	1.6	62	1.5
	Total ADC (1 to 8)	2184	65.1	3003	71.2
9	Branches & Others	1173	34.9	1217	28.8
	Total Transaction	3358	100	4220	100

Pan India Presence

No. of Branches / No. of ATMs
7037 / 9071



Population Group wise Break up of Dom. branches



Branches
7037



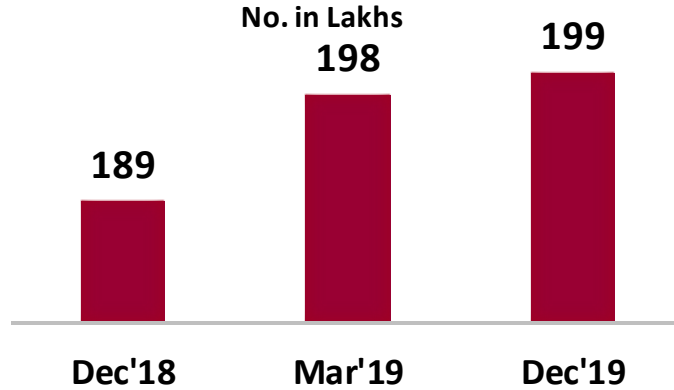
BCs
7661



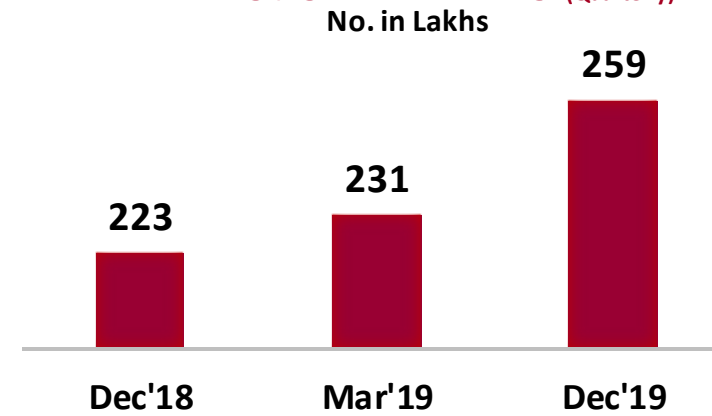
ATM
9071

Financial Inclusion : Profitable Business Proposition

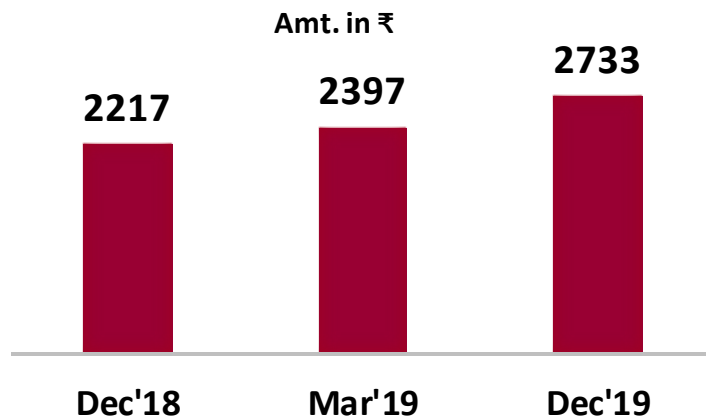
PMJDY Accounts



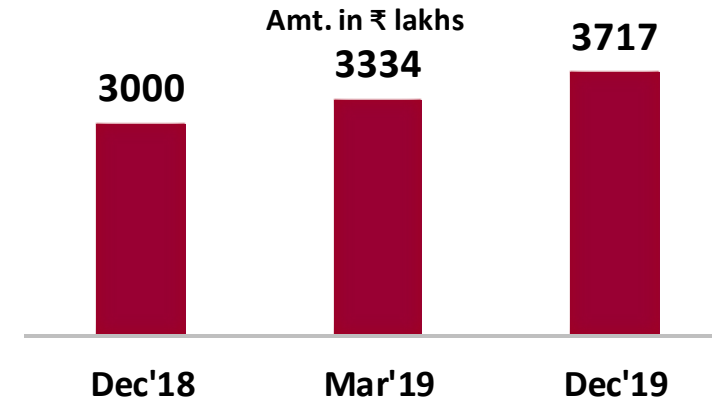
No. of DBT Txns (Quarterly)



PMJDY Avg. Balance



Deposit Mobilized by BCs



Sl.	Jansuraksha Schemes Enrollment Up To	Dec'18	Mar'19	Dec'19
1	Pradhan Mantri Jeevan Jyoti Bima Yojana	14.7	15.7	16.7
2	Pradhan Mantri Suraksha Bima Yojana	67.4	69.6	72.4
3	Atal Pension Yojana	3.7	4.1	4.5

No. in Lac



Awards & Accolades

Awards for Excellence

BFSI Awards 2019- Mobile App and SME Connect by Governance Now

'Digital Payments Award 2018-19' At MeiTY Start Up Summit 2019

'IBA Banking Technology Award'

1. Winner: Most Innovative Project using Technology
2. Runner up: Best use of IT & Data Analytics for business outcome amongst large banks



BFSI Digital Innovation Awards Category - Robotic Process Automation

Best Nodal Bank of the year: M.P. 2018-19 contribution towards rural housing (PMAY-G) by MoRD, GoI

Star Performer Awards by NSDL

1. Best performer in Account Growth Rate- 1st Position
2. Top performer in New Account opened. (Bank Category)

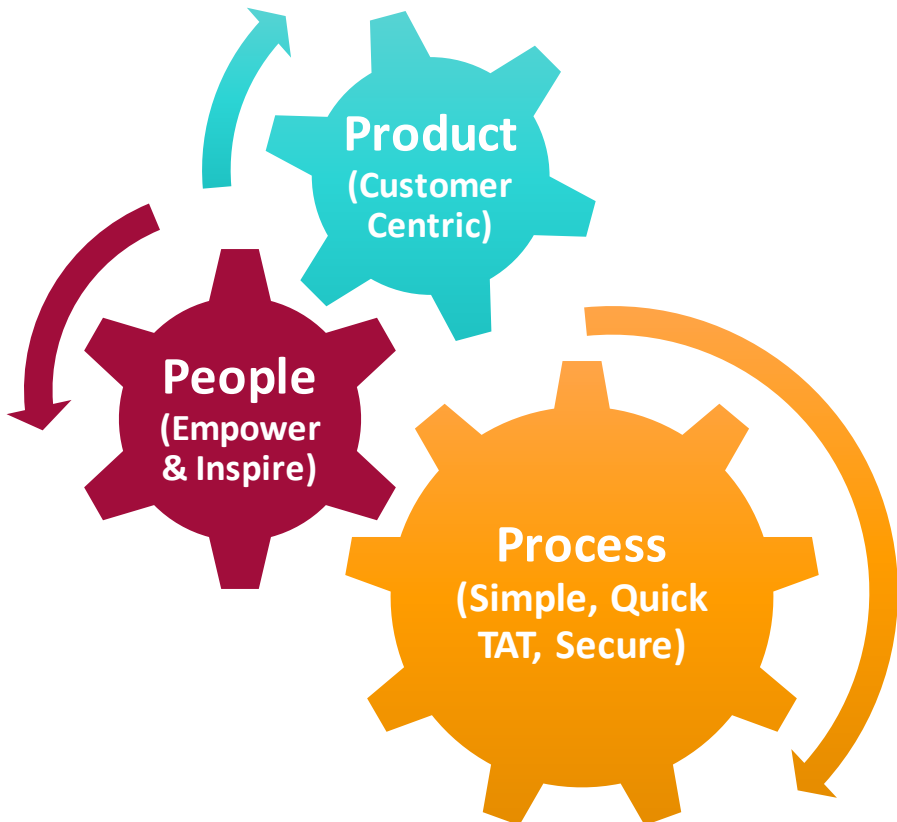


Way Forward

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.



'Lead The Parivartan' Portal – The platform offering opportunity to all PNBians including retired staff to Contribute as ideators.
OVER 9600 IDEAS RECEIVED

Initiatives Undertaken

A vertical flowchart with seven rectangular boxes connected by downward-pointing arrows. The boxes are: 1. Credit process revamping: Agri and MSME hub (orange border); 2. Strengthening of SAMV vertical through automation (black border); 3. Customer Service Index (teal border); 4. Branch ambience improvement (maroon border); 5. Revamping of inland trade finance (green border); 6. Strengthening of Inspection and Audit function (green border); 7. Restructuring the marketing structure (green border).



Date of Announcement of Amalgamation - 29.08.2019

Oriental Bank of commerce and United Bank of India to be amalgamated into PUNJAB NATIONAL BANK



Customer Base of more than 17 Crore



Employee Strength of More than One Lac



More than 11 thousand Branches



Second Largest Bank of Country after State Bank of India



ATM Network of more than 13500



54 Task Force Committees for smooth Implementation & efficient Inter-Bank Coordination

Best of the Products & Processes among three banks and in Industry to be adopted by the Bank

Customers to be provided seamless services over entire network – 14 Services to be available from Day 1 on Cross network.
E & Y engaged as consultant to ensure day 1 readiness and smooth implementation of Amalgamation Process.

Best in Class Service & Facilities through Branches & Processing Centers for efficient and smooth Banking

Focus Area Q4FY20



Asset Quality

Continued focus on NPA Recovery, containing fresh slippage and Optimization of RWA.

Digital delivery of credit: MSME & Retail

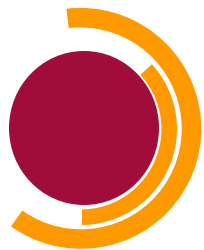
Focus on Automated loan processing systems to reduce TAT, use of contactless loan platforms like PSBloansin59minutes.com, trade platform like TReDS etc

Digitalization

Strengthen Digital capabilities for reducing cost, Enhancing Productivity, best customer service and improving reach.
“PNB One” for better customer experience.

Rationalization of operating expense

Rationalization of operating expenses to improve efficiency and competitive advantage



Performance of Subsidiaries, JVs & Assoc

Performance of Subsidiaries, Joint Venture and Associates

₹ Crore

Name	Country of Incorp	Proportion of Ownership%	Results HY/9M	Total Income	Total Expenses	Gross Profit	Net Profit
Associates							
PNB Housing Finance LTD	India	32.7	Dec-19 (9M)	6538	5399	1138	888
PNB MetLife Finance Ltd	India	30.0	Dec-19 (9M)	4692	4645	47	44
JSC Tengri Bank	Kazakhstan	41.6	Dec-18 (12M - Audited)	353	212	12	4
Joint Ventures							
Everest Bank Ltd	Nepal	20.0	July 19 - Jan-20 (6M)	494	360	135	94
Subsidiaries							
Druk PNB Bank Ltd.	Bhutan	51.0	Dec-18 (12M - Audited)	101	65	36	23
PNB Gilts Ltd.	India	74.1	Sep-19 (6m)	390	261	137	50
PNB Investment Services Ltd.	India	100	Dec-19 (9M)	6	5	1	1
PNB (International) Ltd.	UK	100	Mar-19 (12M - Audited)	323	209	114	58
Associates (RRBs)							
Associated RRBs (Consolidated)		35	Dec'19 (9M)	5296	4961	335	227

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

Disclaimer

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

Thank You!