



# FINANCIAL RESULTS

## Q1 FY 2021-22

### JUNE 2021



# Content

Slide No

1	Key Highlights	3-4
2	Business Performance	5-16
3	Financial Performance	17-24
4	Asset Quality	25-32
5	Share Holding & Capital	33-35
6	Network, Digitalization & FI	36-43
7	Group Business & RRBs	44-45
8	Awards & Way Forward	46-47



# Core Strengths

126 Years of Banking  
Experience & Resilience

Focus on Digitalization and Expanding  
Digital Footprints

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

Adequately Capitalized

CRAR % : 15.19%

Strong Distribution Network

PAN India Presence

Total Delivery Channels: 36851  
10641 Domestic & 2 International  
Branches, 13690 ATMs & 12518 BCs



Synergy realization through  
rationalization of Branches and ATM

Rationalization of 503 Branches &  
388 ATMs

Strong and Granular Low Cost  
Deposit Base

Domestic CASA Ratio: 45.15%

Improving Operating Efficiency

Across Key Financial & Productivity Metrics

Technology Driven Credit Underwriting

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

# Key Financial Highlights - June'21



**Domestic CASA Share**  
**45.15%**



**Savings Deposit**  
**8.3% YoY Gr**



**Retail Term Deposit**  
**10.7% YoY Gr**



**(Retail TD + CASA) Share**  
**91.2%**



**RAM Share to domestic  
Advances**  
**53.9%**



**Total Recovery  
(Incl Up-gradation)**  
**₹ 8270 Crore**



**CRAR**  
**15.19%**



**Global NIM %**  
**2.73%**



**Cost-Income Ratio**  
**43.64%**



**Net Interest Income**  
**6.6% YoY Gr**



**Operating Profit**  
**15.5% YoY Gr**



**Net Profit**  
**232.1 % YoY Gr**



# Business Performance (As on 30<sup>th</sup> June 2021) Amt ₹ in Crore

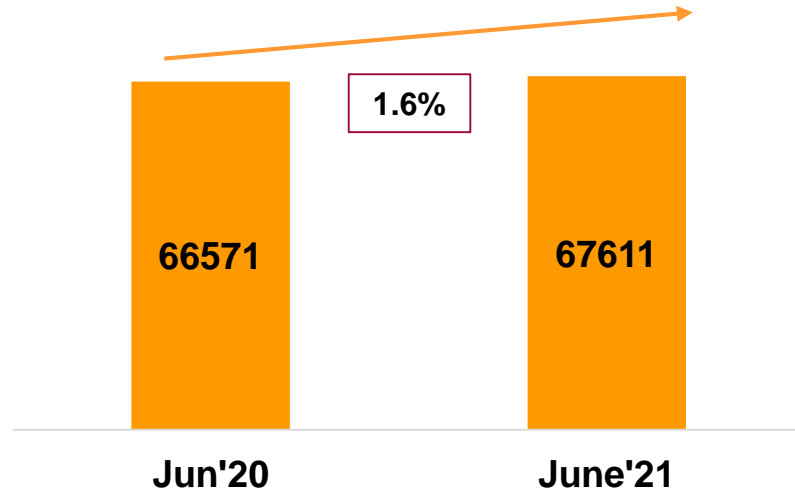
Sl.	Parameters	June'20	Mar'21	June'21	Growth %
					YoY
1	<b>Global Gross Business</b>	1796612	1845739	1823685	1.51%
	Overseas Gross Business	50151	43266	36666	-26.89%
	Domestic Gross Business	1746461	1802473	1787019	2.32%
2	<b>Global Deposits</b>	1074917	1106332	1097649	2.11%
	Overseas Deposits	30627	22997	18712	-38.90%
	Domestic Deposits	1044290	1083335	1078937	3.32%
	Current Deposits	66571	75546	67611	1.56%
	Savings Deposits	387245	417236	419525	8.34%
	<b>CASA Deposits</b>	453816	492782	487136	7.34%
	Total Term Deposits	621101	613549	610513	-1.70%
	- Bulk Deposits (DRI, Interbank & CD)	24176	21252	19233	-20.45%
	- Retail Term Deposits (<2 Cr.)	464063	505975	513837	10.73%
	<b>Retail Term Deposits + CASA Deposits</b>	917879	998758	1000973	9.05%
3	<b>Global Gross Advances</b>	721695	739407	726036	0.60%
	Overseas Gross Advances	19524	20269	17954	-8.04%
	Domestic Gross Advances	702171	719138	708082	0.84%



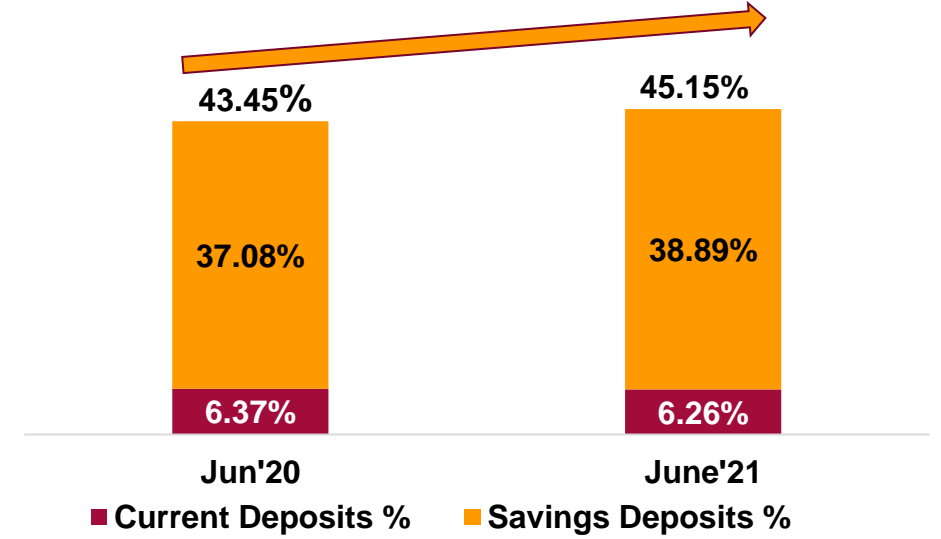
# CASA Performance

Amt ₹ in Crore

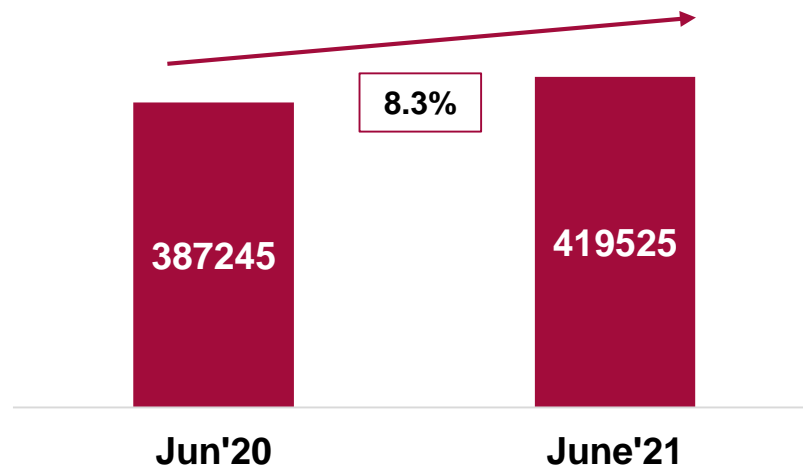
## Current Deposits



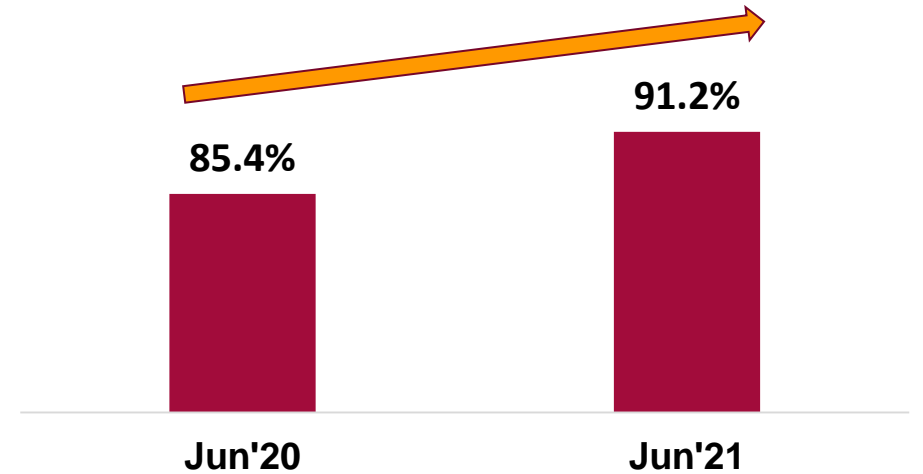
## Domestic CASA Share %



## Savings Deposits

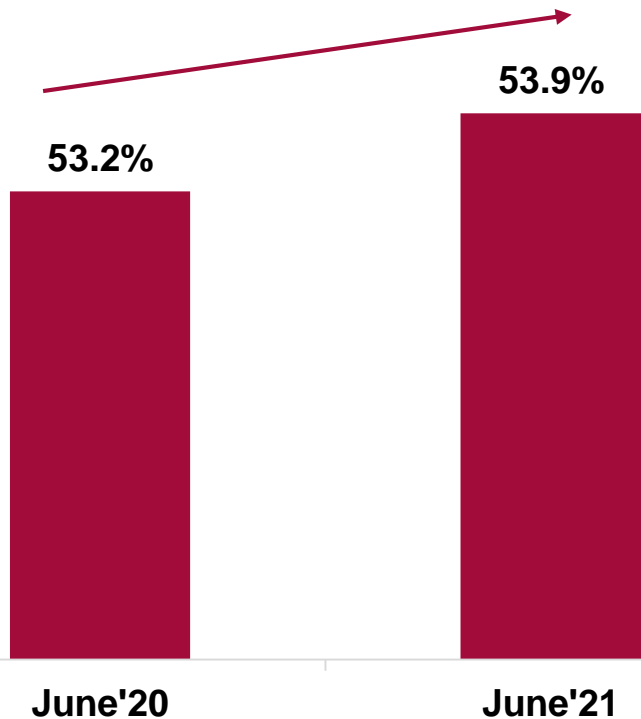


## (Retail TD < Rs. 2 Cr + CASA) Share %



# Composition of Advances

RAM Share % to Domestic Advances



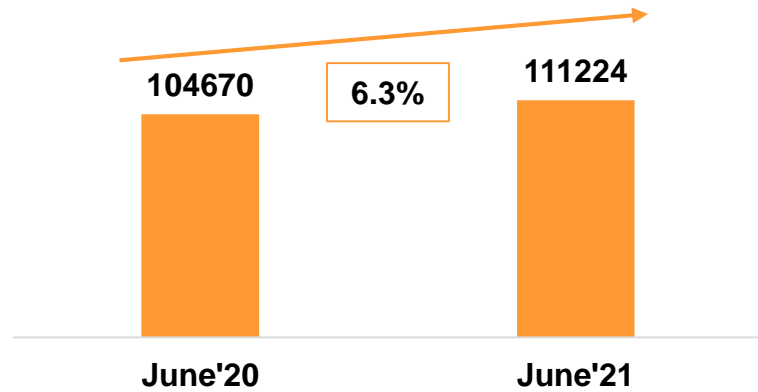
Sl.	Parameters	June'20	Mar'21	June'21	% Variation
					YoY
	<b>Domestic Advances</b>	<b>702171</b>	<b>719138</b>	<b>708082</b>	<b>0.84%</b>
	<b>Out of which</b>				
<b>1</b>	<b>Retail Loans</b>	<b>129910</b>	<b>135814</b>	<b>132096</b>	<b>1.68%</b>
<b>1a</b>	<i>Out of (1), Core Retail Loan</i>	<b>104670</b>	<b>112759</b>	<b>111224</b>	<b>6.26%</b>
<b>2</b>	<b>Agriculture</b>	<b>126219</b>	<b>113202</b>	<b>128386</b>	<b>1.72%</b>
<b>2a</b>	<i>Out of (2), Agriculture (PS)</i>	<b>94854</b>	<b>103092</b>	<b>98253</b>	<b>3.58%</b>
<b>3</b>	<b>MSME</b>	<b>117692</b>	<b>125966</b>	<b>121134</b>	<b>2.92%</b>
<b>4</b>	<b>RAM Advances (1+2+3)</b>	<b>373821</b>	<b>374982</b>	<b>381616</b>	<b>2.09%</b>
<b>5</b>	<b>RAM Share to Domestic Advances(%)</b>	<b>53.2%</b>	<b>52.1%</b>	<b>53.9%</b>	-
<b>6</b>	<b>Corporate &amp; Others</b>	<b>328350</b>	<b>344156</b>	<b>326466</b>	<b>-0.57%</b>



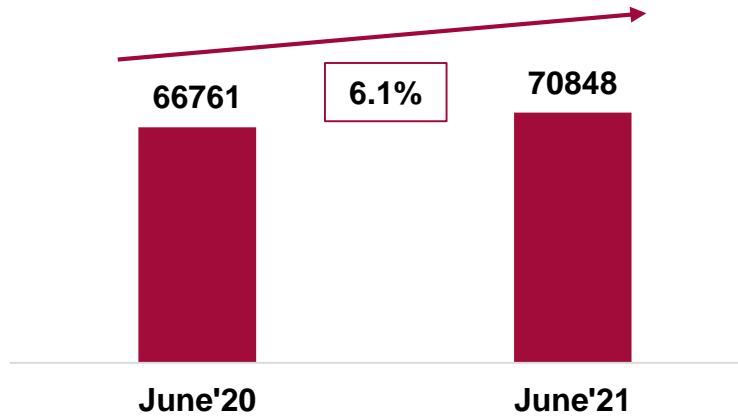
# Composition of Core Retail Advances

Amt ₹ in Crore

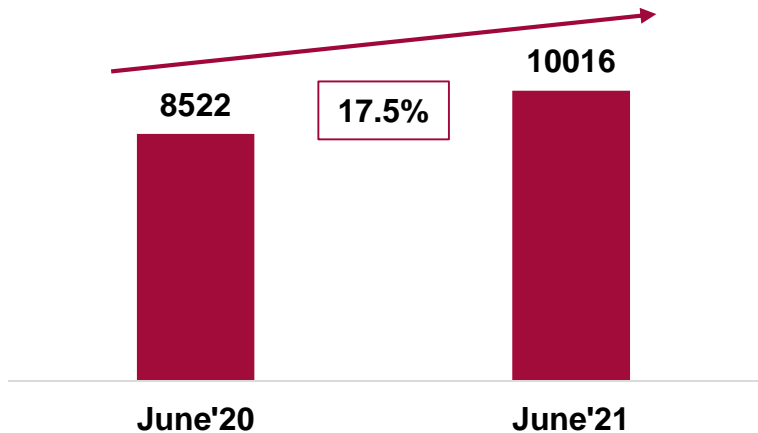
## Core Retail Loan



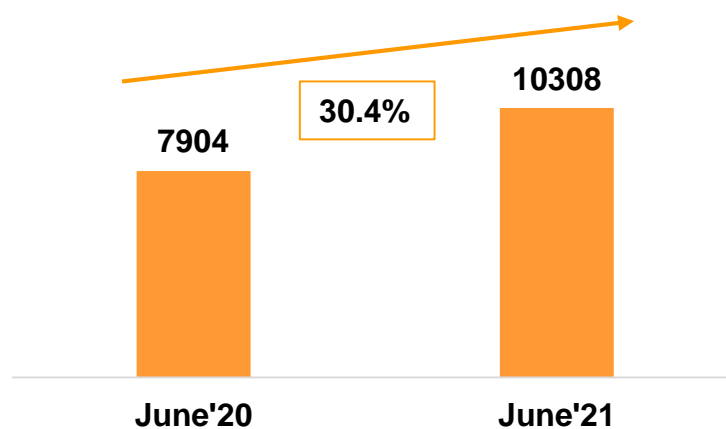
## Housing Loan



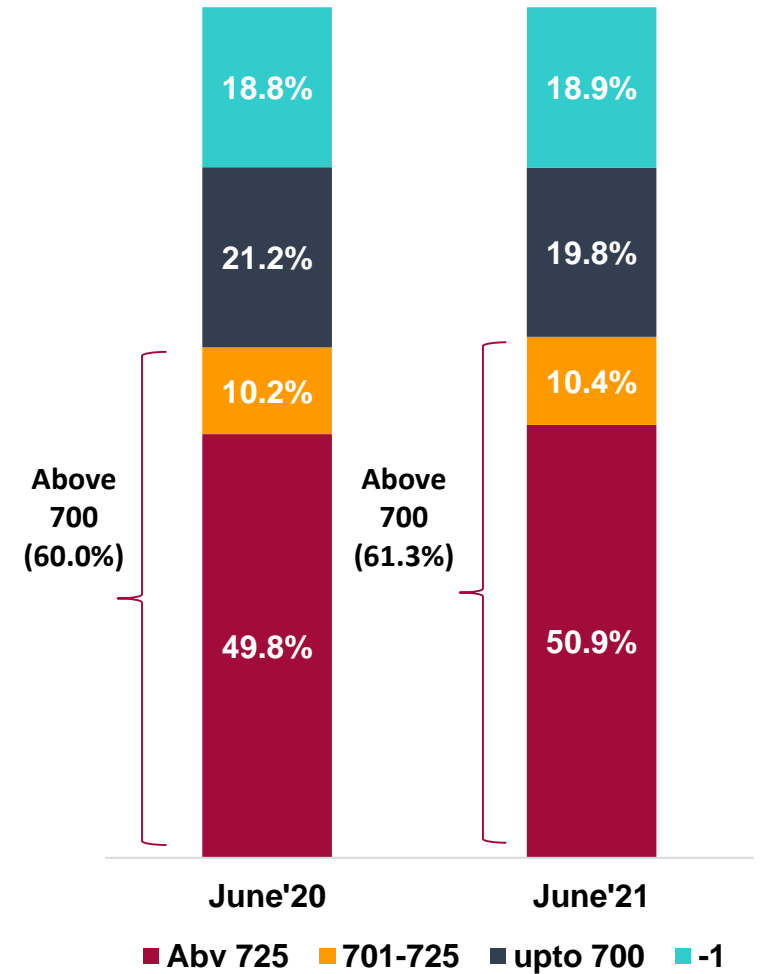
## Vehicle/Car Loan



## Personal Loan



## Rating profile of Retail Advances



Risk Profiling based on Cibil Scores.  
\* "-1" Denotes No Credit History.





# Priority Sector Achievement

Amt ₹ in Crore

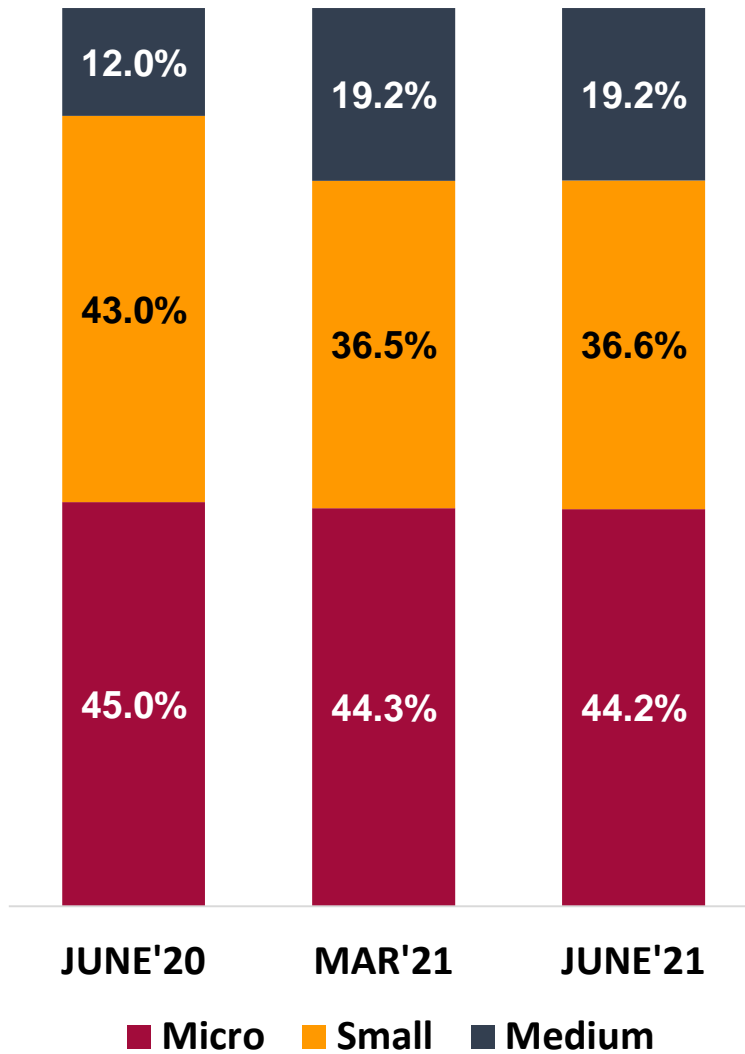
Sl.	Parameters	Mandated Targets	June'20	Mar'21*	June'21
	<b>ANBC</b>		<b>672161</b>	<b>682197</b>	<b>674350</b>
<b>1</b>	<b>Priority Sector</b>		<b>270558</b>	<b>298140</b>	<b>283935</b>
	<i>% to ANBC</i>	<b>40%</b>	<b>40.25%</b>	<b>41.34%</b>	<b>42.10%</b>
<b>2</b>	<b>Agriculture - PS (Incl RIDF, IBPC &amp; PSLC)</b>		<b>118527</b>	<b>132185</b>	<b>120658</b>
	<i>% to ANBC</i>	<b>18%</b>	<b>17.63%</b>	<b>18.20%</b>	<b>17.89%</b>
<b>3</b>	<b>Small and Marginal Farmers</b>		<b>56943</b>	<b>57392</b>	<b>61900</b>
	<i>% to ANBC</i>	<b>9%</b>	<b>8.47%</b>	<b>8.38%</b>	<b>9.17%</b>
<b>4</b>	<b>Weaker Section</b>		<b>73981</b>	<b>82086</b>	<b>85050</b>
	<i>% to ANBC</i>	<b>11%</b>	<b>11.01%</b>	<b>11.36%</b>	<b>12.61%</b>
<b>5</b>	<b>Micro Enterprises (PS)</b>		<b>53545</b>	<b>56136</b>	<b>53501</b>
	<i>% to ANBC</i>	<b>7.5%</b>	<b>7.97%</b>	<b>7.98%</b>	<b>7.93%</b>

\*Achievement is on absolute basis;  
% to ANBC is on Quarterly average basis.



**Business Performance**

## Segment Mix



## Performance under PMMY

Mudra Loans	JUNE'20	JUNE'21
Amount Sanctioned	2362	2179
Amount Disbursed	1283	2046



## PM SVANidhi

**Upto 30.06.2021**

**No of Loans Sanctioned - 174460**

**Total Amount Sanctioned - Rs 174 Crore**

## Performance under GECL Facility

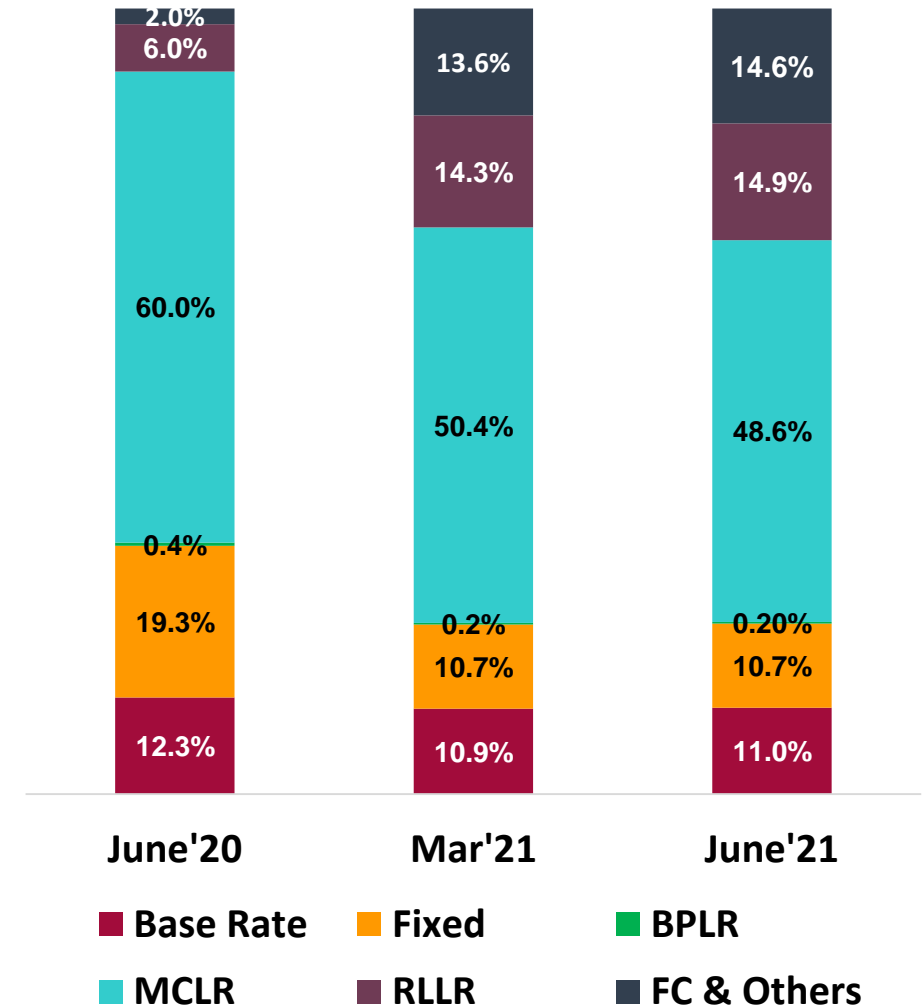


GECL	As on June'21
Amount Sanctioned	13512
Amount Disbursed	12008

Amt ₹ in Crore

Sl	Rating Grade	Portfolio > Rs. 100 Crore	
		June'21	
		Amt.	% Share
1	AAA	85399	44.0%
2	AA	39500	20.3%
3	A	28687	14.8%
4	BBB	18233	9.4%
	<b>Total BBB &amp; Above</b>	<b>171819</b>	<b>88.5%</b>
5	BB	6064	3.1%
6	B	3599	1.9%
7	C	87	0.0%
8	D	7243	3.7%
	<b>Total BB &amp; Below</b>	<b>16993</b>	<b>8.7%</b>
9	Unrated	5476	2.8%
	<b>Total</b>	<b>194287</b>	<b>100.0%</b>

Advances Mix of Benchmark rate





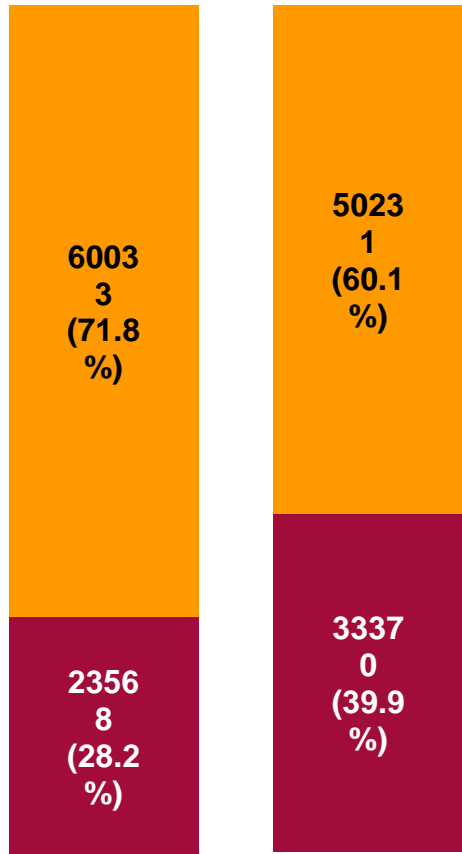
# Diversified Industry Portfolio & Key Sectors

Amt ₹ in Crore

Sl.	Diversified Industry Portfolio (Excl. TWO)	June'20	Mar'21	June'21	
		O/S	O/S	O/S	% to Total Industry Adv.
1	Infrastructure	89659	103329	99782	45.8%
	-Energy	43709	40296	40752	18.7%
	-Tele-Communication	17555	17774	17540	8.1%
	-Roads & Ports	23143	34863	35550	16.3%
	-Other Infra	5252	10396	5940	2.7%
2	Basic Metal & Metal Products	34146	23402	21057	9.7%
	-Iron & Steel	31539	20386	18059	8.3%
3	Textiles	13199	13592	12817	5.9%
4	Food Processing	11895	18086	19166	8.8%
5	Chemical & Chemical Products	8079	10806	9009	4.1%
6	Other Industries	48336	53179	55840	25.7%
	<b>Total</b>	<b>205314</b>	<b>222394</b>	<b>217671</b>	<b>100.0%</b>

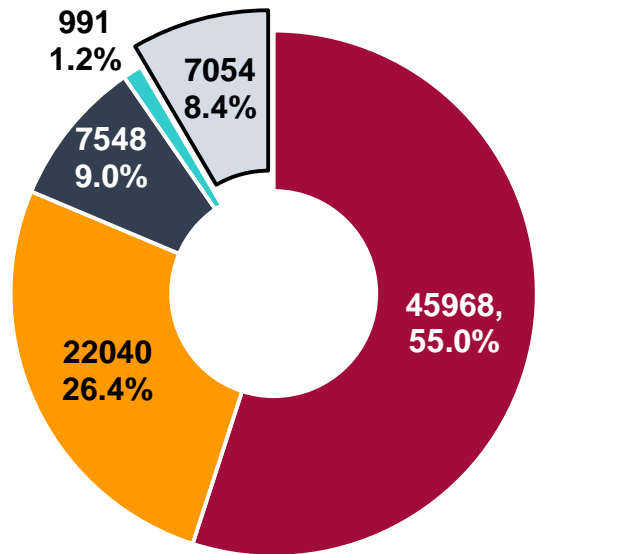
Sl.	Key Sectors	June'20	Mar'21	June'21	Growth%
					YoY
1	Capital Market	2194	987	803	-63.4%
2	Commercial Real Estate	19748	19681	18338	-7.13%
3	NBFC	81165	87538	83601	3.0%
4	Aviation	4333	6353	6177	42.6%
5	Tourism, Hotel & Restaurant	1501	1690	1671	11.3%

## NBFC Sector



O/s (Funded) as on  
30-06-2021 : ₹ 83601 Cr

### External Rating wise Portfolio



■ Pvt Sector  
■ Public Sector

■ HFC ■ Others

■ AAA ■ AA ■ A ■ BBB ■ BB & below

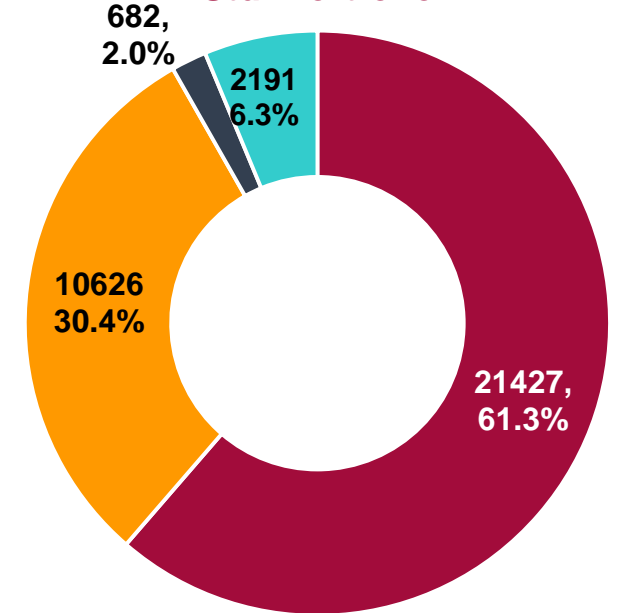
## Energy Sector

O/s (Funded) as on  
30-06-2021 : ₹ 40752 Cr

External Rating Std. Portfolio  
30-06-2021 : ₹ 34926 Cr



### External Rating wise Std. Portfolio



■ Pvt Sector  
■ Public Sector

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

# One Time Restructuring of Advances

As per RBI's guidelines dated Aug 6, 2020

Amt ₹ in Crore

Sl.	Loan and aggregate exposure category	Restructuring Implemented		Provisions Made	
		No. of accounts	Amount involved	% of Provision	Amt
1	Personal loans	5990	757	10%	76
2	Other Exposures	324	4931	10%	493
3	Total (1+2)	6314	5688	10%	569
4	MSME loans	13955	1099	5%	55
	Grand Total (3+4)	20269	6787	-	624

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

As per RBI's guidelines dated May 5, 2021

Sl.	Loan and aggregate exposure category	Restructuring Implemented		Provisions Made	
		No. of accounts	Amount involved	% of Provision	Amt
1	Individual Borrowers	56523	3396	10%	340
2	Small Business	1530	320	10%	32
3	Total (1+2)	58053	3716	10%	372
4	MSME loans	83852	2886	10%	288
	Grand Total (3+4)	141905	6602	10%	660



# Investment Portfolio

Amt ₹ in Crore

Sl.	Parameters	June'20	Mar'21	June'21	YoY Variation	
					Amt.	%
1	Domestic Investment	388529	394889	383167	-5362	-1.38%
a	SLR	274206	287556	277509	3303	1.20%
b	Non SLR	114323	107333	105658	-8665	-7.58%
	SLR as % to Dom. Investment	70.57%	72.82%	72.43%		
I	Held To Maturity (HTM)	259465	282865	288337	28872	11.13%
II	Available For Sale (AFS)	127997	112024	94830	-33167	-25.91%
III	Held For trading (HFT)	1067	0	0	-	-
2	Modified Duration (AFS+HFT)	3.06	2.94	2.39		
3	Net demand & time Liabilities	1055284	1072191	1086823	31539	2.99%
4	Investment by Overseas Branches	7059	5286	5571	-1488	-21.08%
5	<b>Total Gross Investment (1+4)</b>	<b>395588</b>	<b>400175</b>	<b>388738</b>	<b>-6850</b>	<b>-1.73%</b>
	HTM To Gross Investment (%)	65.59%	70.69%	74.17%		



# Non SLR Investment

Amt ₹ in Crore

Sl.	Parameters	June'20		Mar'21		June'21		Y-o-Y Variation	
		O/S	% Share	O/S	% Share	O/S	% Share	Amt	Gr. %
1	PSU Bonds	20164	17.6%	21055	19.6%	20666	19.6%	502	2.49%
2	Corporate and Other Bonds & Debentures	12331	10.8%	12407	11.5%	11908	11.3%	-423	-3.43%
3	Special Govt. Sec excl. Recap Bonds	1394	1.2%	1253	1.2%	1253	1.2%	-141	-10.11%
4	CG Recap. Bond	55274	48.4%	55274	51.5%	55274	52.3%	0	0.00%
5	Share of PSU/Corporate/Others	8935	7.8%	8718	8.1%	8459	8.0%	-476	-5.33%
6	Venture Capital Fund	336	0.3%	337	0.3%	356	0.3%	20	5.95%
7	Regional Rural Bank	599	0.5%	814	0.8%	814	0.8%	215	35.89%
8	Security Receipts	2439	2.1%	2050	1.9%	2018	1.9%	-421	-17.26%
9	Subsidiaries JV	3196	2.8%	3205	3.0%	3220	3.1%	24	0.75%
10	Other	9656	8.5%	2221	2.1%	1690	1.6%	-7966	-82.50%
	<b>Total Non SLR Investment</b>	<b>114323</b>	<b>100%</b>	<b>107333</b>	<b>100.00%</b>	<b>105658</b>	<b>100.0%</b>	<b>-8665</b>	<b>-7.58%</b>



Sl.	Parameters	Q1 FY21	Q4 FY21	Q1 FY22	YoY Variation	
					Amt.	%
1	<b>Interest Income (2+3+4)</b>	20638	18790	18921	-1717	-8.3%
2	Interest on Advances	13919	11869	12322	-1597	-11.5%
3	Interest on Investments	6093	5987	5964	-129	-2.1%
4	Other Interest Income	626	934	635	9	1.5%
5	<b>Other Income (6+7+8+9)</b>	3655	3742	3594	-61	-1.7%
	<i>of which</i>					
6	Fee Based Income	1604	1551	1635	31	1.9%
7	Recovery in Written off Accounts	719	1150	833	114	15.9%
8	Trading Profit	1324	975	1118	-206	-15.6%
9	Others	8	67	8	-	-
10	<b>Total Income (1+5)</b>	24293	22532	22515	-1778	-7.3%

Amt ₹ in Crore

Sl.	Parameters	Q1 FY21	Q4 FY21	Q1 FY22	YoY Variation	
					Amt.	%
	<b>Fee Based Income</b>	<b>1604</b>	<b>1551</b>	<b>1635</b>	<b>31</b>	<b>1.9%</b>
1	Processing Fees	520	213	573	53	10.2%
2	LC/BG Income	229	231	104	-125	-54.6%
3	Income from Insurance & MF	69	124	64	-5	-7.2%
4	Govt. Business	31	63	35	4	12.9%
5	Exchange Profit	103	153	131	28	27.2%
6	Miscellaneous Fee Income	652	767	728	76	11.7%

Sl.	Parameters	Q1 FY21	Q4 FY21	Q1 FY22	YoY Variation	
					Amt.	%
1	<b>Total Interest Paid (2+3+4)</b>	<b>13856</b>	<b>11852</b>	<b>11694</b>	<b>-2162</b>	<b>-15.6%</b>
2	Interest Paid on Deposits	13030	11102	10977	-2053	-15.8%
3	Interest Paid on Borrowings	296	163	127	-169	-57.0%
4	Others	530	587	591	61	11.5%
5	<b>Operating Expenses (6+7)</b>	<b>5156</b>	<b>5045</b>	<b>4722</b>	<b>-434</b>	<b>-8.4%</b>
6	Establishment Expenses	3307	2700	2956	-351	-10.6%
	<i>Of Which</i>					
	Employee Benefits (AS-15)	750	16	545	-205	-27.3%
7	Other Operating Expenses	1849	2346	1766	-83	-4.5%
8	<b>Total Expenses (1+5)</b>	<b>19013</b>	<b>16897</b>	<b>16416</b>	<b>-2597</b>	<b>-13.7%</b>

Sl.	Parameters	Q1 FY21	Q4 FY21	Q1 FY22	YoY Variation	
					Amt.	%
1	Net Interest Income	6781	6938	7227	446	6.6%
2	Other Income	3655	3742	3594	-61	-1.7%
3	Operating Income (1+2)	10436	10680	10821	385	3.7%
4	Operating Expenses	5156	5045	4722	-434	-8.4%
5	<b>Operating Profit</b>	<b>5280</b>	<b>5634</b>	<b>6099</b>	<b>819</b>	<b>15.5%</b>
6	Provisions other than Tax	4686	4686	4679	-7	-0.1%
	<i>Of which</i>					
a	NPAs	4836	5294	3248	-1588	-32.8%
b	Standard Advances incl. Standard Restructured	520	-1526	1193	673	129.4%
c	Depreciation on Investment	-745	478	229	974	-
d	Others	74	440	9	-65	-87.8%
7	<b>Profit Before Tax</b>	<b>594</b>	<b>948</b>	<b>1420</b>	<b>826</b>	<b>139.1%</b>
8	Provision for Income Tax	286	362	397	111	38.8%
9	<b>Net Profit</b>	<b>308</b>	<b>586</b>	<b>1023</b>	<b>715</b>	<b>232.1%</b>



# Profitability Ratios

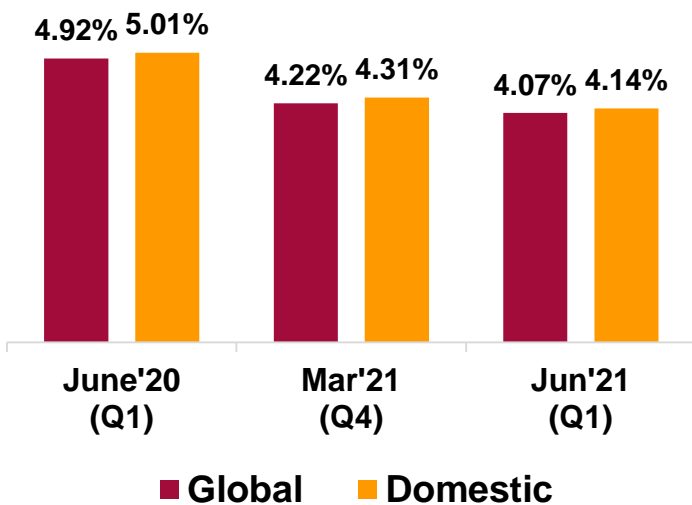
Annualized %



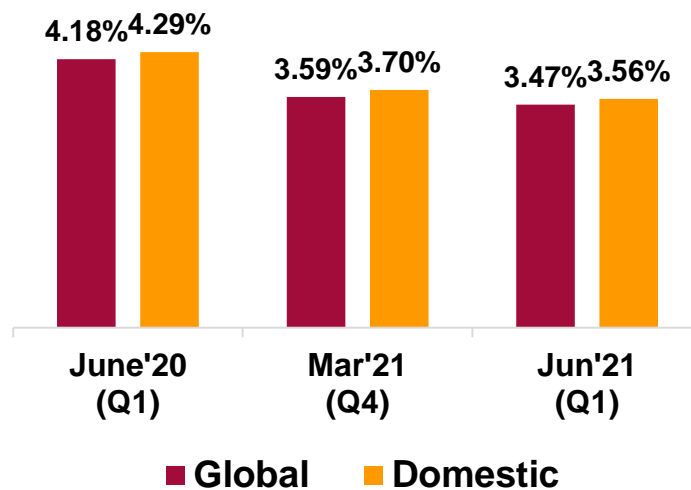
Sl.	Profitability Ratios	Q1' FY21	Q4' FY21	Q1' FY22
1	Return on Assets [%]	0.09%	0.18%	0.30%
2	Return on Equity [%]	2.50%	4.21%	7.13%
3	Earnings per share [₹] (Not annualized)	0.33	0.56	0.95
4a	Book Value per Share [₹]	83.46	79.19	78.49
4b	Book Value per Share-Tangible [₹]	53.24	53.07	54.01
5	Cost to Income Ratio [%]	49.41%	47.24%	43.64%
5a	Staff Cost to Income Ratio [%]	31.69%	25.28%	27.32%
5b	Other Cost to Income Ratio [%]	17.72%	21.96%	16.32%
6	Operating Profit to AWF [%]	1.59%	1.71%	1.81%
7	Operating Expenses To AWF [%]	1.55%	1.53%	1.40%

# Efficiency Ratios (Quarter)

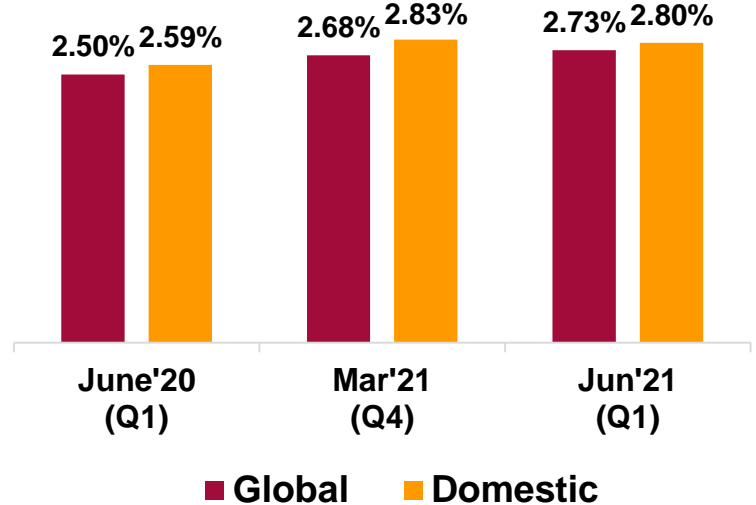
### Cost of Deposits [%]



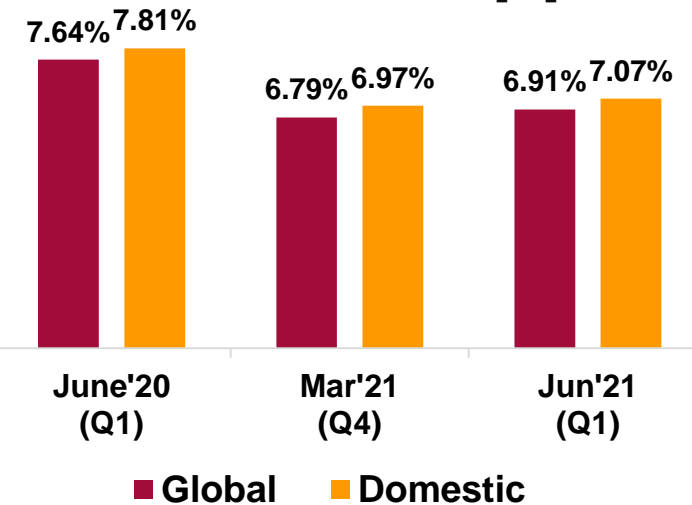
### Cost of Funds [%]



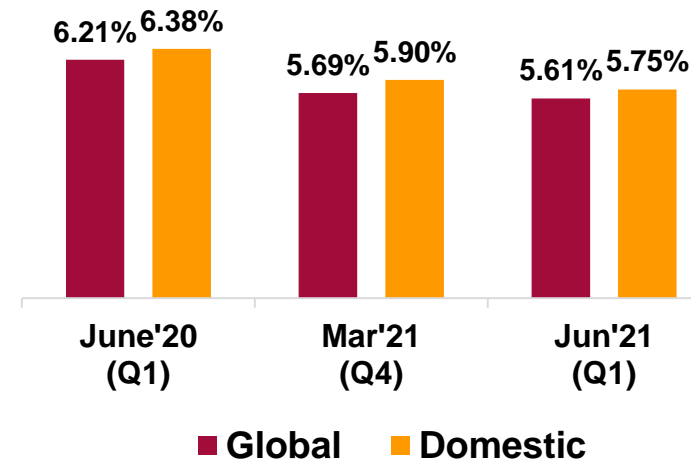
### NIM [%]



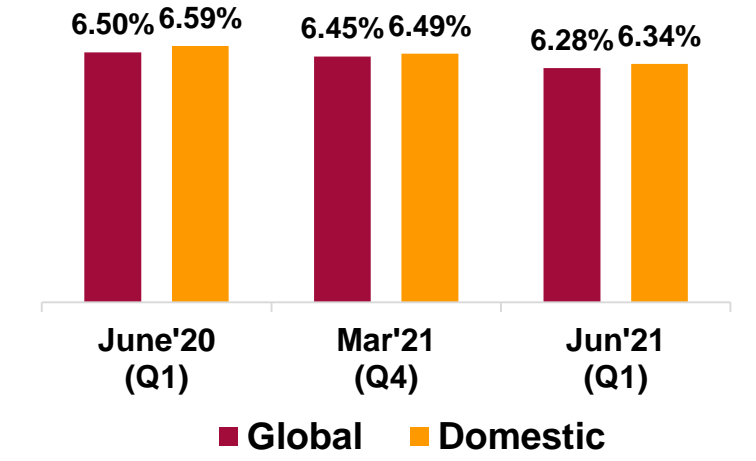
### Yield on Advances [%]



### Yield on Funds [%]



### Yield on Investment [%]



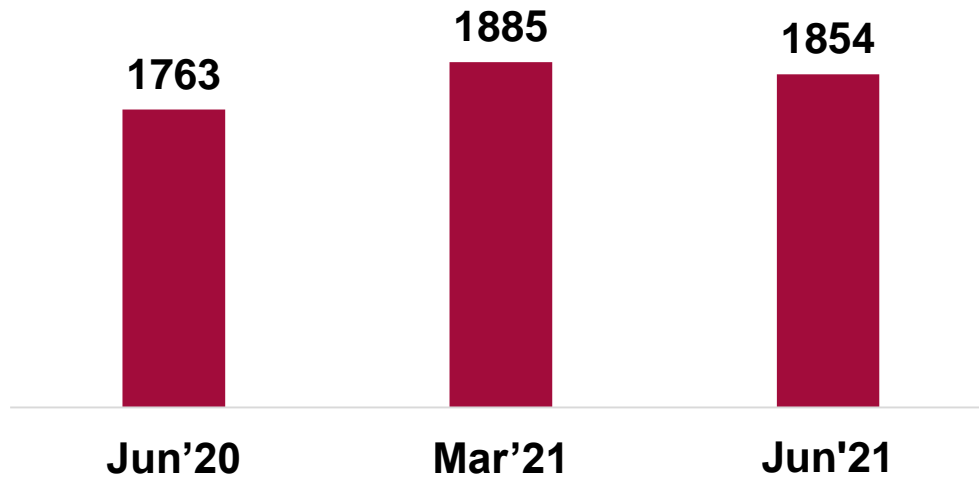


# Productivity Ratios

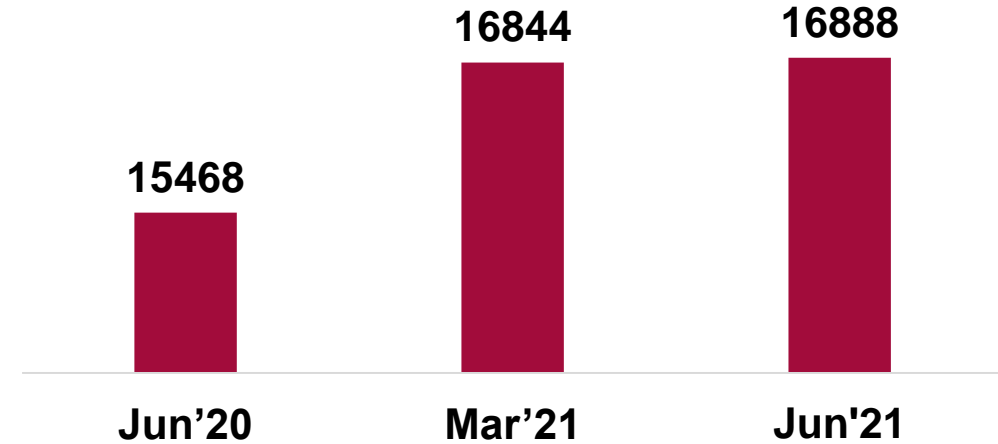


in ₹ Lakhs

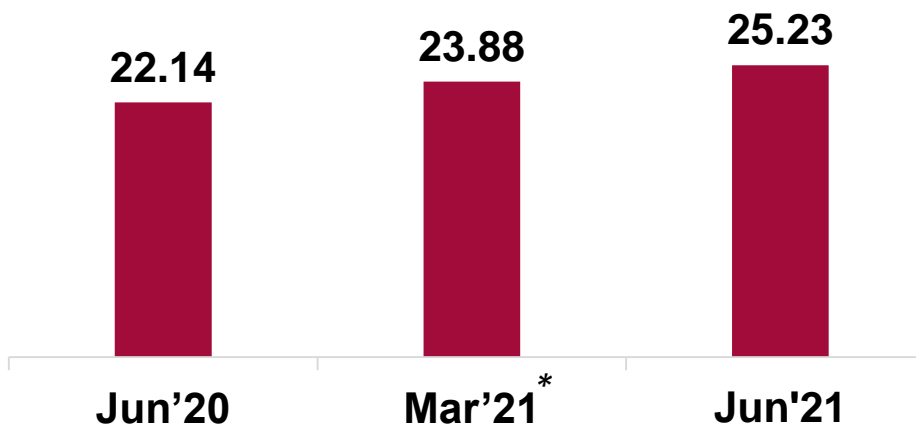
## Business per Employee



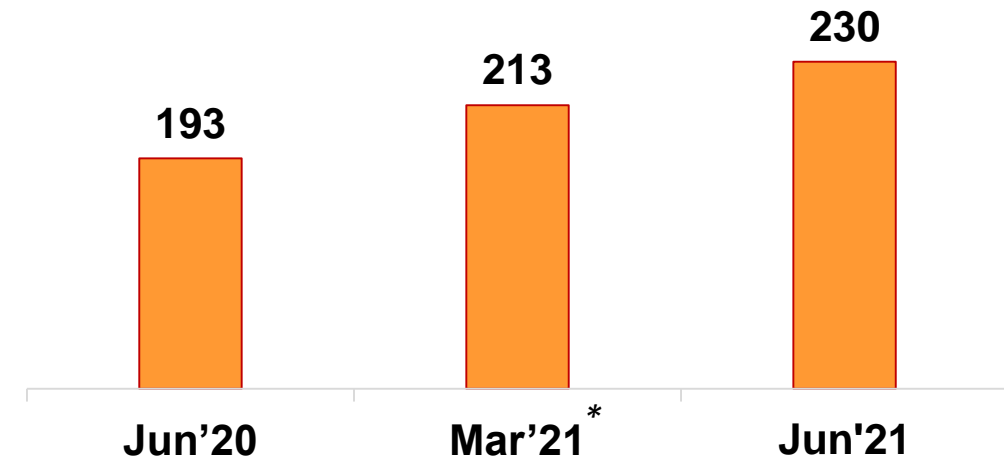
## Business per Branch



## Operating Profit per Employee



## Operating Profit per Branch



(\*Cumulative Annualised)

3

Financial Performance

# Balance Sheet

Sl.	Parameters	30 <sup>th</sup> June'20	31 <sup>th</sup> March'21	30 <sup>th</sup> June'21
	<b>CAPITAL &amp; LIABILITIES</b>			
1	Capital	1882	2096	2202
2	Reserves and Surplus	84407	88842	92173
3	Deposits	1074917	1106332	1097649
4	Borrowings	44471	42840	35647
5	Other Liabilities and Provisions	26723	20523	20861
	<b>Total Liabilities</b>	<b>1232401</b>	<b>1260633</b>	<b>1248532</b>
	<b>ASSETS</b>			
1	Cash and Balances with RBI	36174	43959	47030
2	Balances with Banks	71722	67391	74629
3	Investments	389754	392983	381862
4	Loans & Advances	656197	674230	661289
5	Fixed Assets	10987	11021	10887
6	Other Assets	67567	71049	72835
	<b>Total Assets</b>	<b>1232401</b>	<b>1260633</b>	<b>1248532</b>



# Asset Quality Ratios

## NPA Ratios

14.11%      14.12%      14.33%

5.39%      5.73%      5.84%

June'20      Mar'21      June'21

● Gross NPA%      ● Net NPA%

## Provision Coverage Ratio

80.75%      80.14%      80.26%

65.34%      63.06%      62.93%

June'20      Mar'21      June'21

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

## Credit Cost

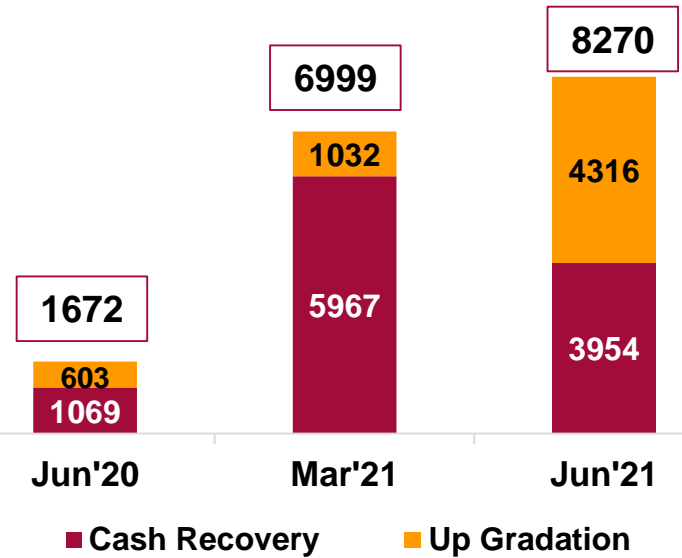
2.54%      2.24%      1.76%

June'20      Mar'21 (FY)      June'21

● Credit Cost

## Total Recovery incl Upgradation (Qtr)

Amt ₹ in Crore



Sl.	Parameters	Q1 FY'21	Q4 FY'21	FY 21	Q1 FY'22
1	NPA as at the beginning of Year/Quarter	105165	94479	105165	104423
2	Cash Recovery	1069	5967	11442	3954
3	Up-gradation	603	1032	2363	4316
	<i>Cash Recovery &amp; Up-gradation</i>	<i>1672</i>	<i>6999</i>	<i>13805</i>	<i>8270</i>
4	a) Consequential Write Off	4120	2156	3675	676
	b) Technical Write Off		5072	12202	1571
5	Total Reduction (2+3+4)	5792	14228	29682	10516
6	Fresh Addition	2476	24172	28940	10168
	-Fresh slippages	1917	23185	25001	8241
	-Debits in existing NPA A/cs	558	987	3939	1927
7	Gross NPAs at end of the period	101849	104423	104423	104076
8	Eligible Deductions incl. Provisions	66546	65848	65848	65495
9	Net NPAs	35303	38576	38576	38581
10	Recovery in written-off A/cs	719	1150	2498	833



# Asset Classification: Global Advances

Amt ₹ in Crore

Sl.	Parameters	June'20		Mar'21		June'21		YoY Variation	
		O/S	Share%	O/S	Share%	O/S	Share%	Amt.	Var. %
1	Standard	619846	85.89%	634984	85.88%	621960	85.67%	2114	0.34%
2	Gross NPA	101849	14.11%	104423	14.12%	104076	14.33%	2227	2.19%
2a	Sub-Standard	15366	2.13%	22980	3.11%	24792	3.41%	9426	61.34%
2b	Doubtful	70619	9.79%	60328	8.16%	57985	7.99%	-12634	-17.89%
2c	Loss	15864	2.20%	21116	2.86%	21299	2.93%	5435	34.26%
	<b>Total Advances(1+2)</b>	<b>721695</b>	<b>100%</b>	<b>739407</b>	<b>100%</b>	<b>726036</b>	<b>100.0%</b>	<b>4341</b>	<b>0.60%</b>



# NPA Classification: Sector Wise

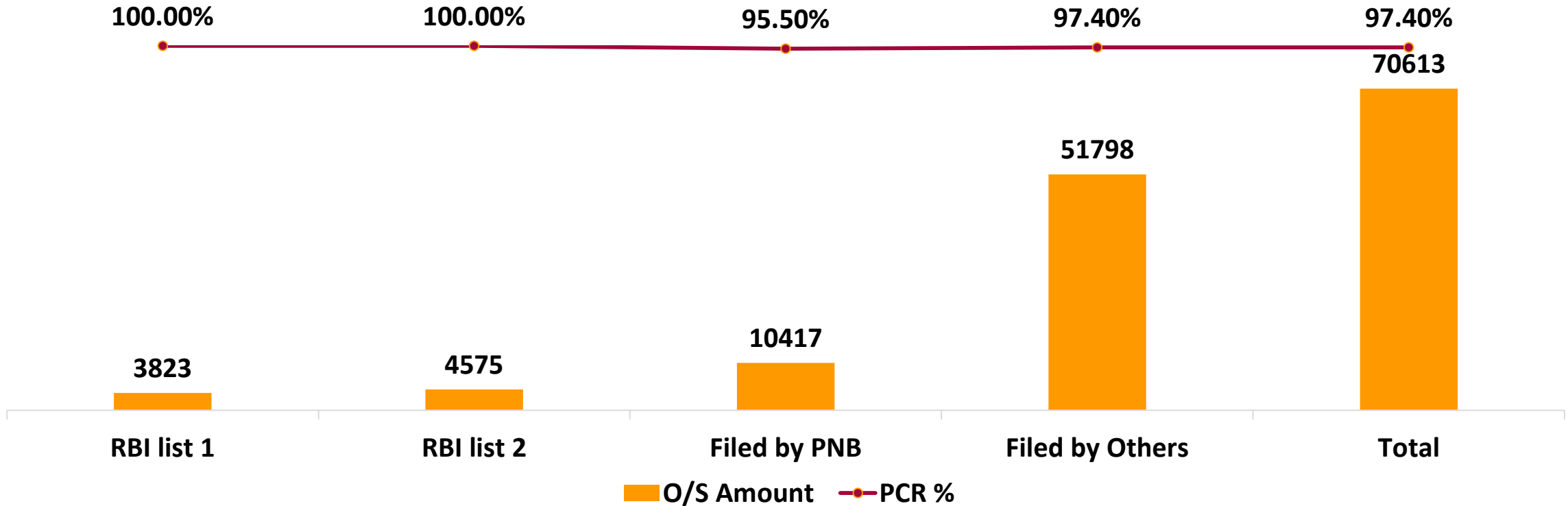
Amt ₹ in Crore

Sl.	Parameters	June'20		Mar'21		June'21	
		GNPA	GNPA%	GNPA	GNPA%	GNPA	GNPA%
1	<b>Retail Loans</b>	<b>4458</b>	<b>3.43%</b>	<b>7167</b>	<b>5.26%</b>	<b>7833</b>	<b>5.92%</b>
	<i>Out of Which,</i>						
1a	<b>Housing</b>	<b>2354</b>	<b>2.88%</b>	<b>3767</b>	<b>4.41%</b>	<b>4391</b>	<b>5.24%</b>
1b	<b>Car/Vehicle</b>	<b>472</b>	<b>5.49%</b>	<b>575</b>	<b>5.58%</b>	<b>601</b>	<b>5.99%</b>
1c	<b>Personal Loan</b>	<b>142</b>	<b>1.83%</b>	<b>260</b>	<b>2.49%</b>	<b>284</b>	<b>2.76%</b>
2	<b>Agriculture (PS+NPS)</b>	<b>19132</b>	<b>15.20%</b>	<b>22201</b>	<b>19.62%</b>	<b>23384</b>	<b>18.21%</b>
3	<b>MSME</b>	<b>17389</b>	<b>14.80%</b>	<b>26859</b>	<b>21.32%</b>	<b>28145</b>	<b>23.23%</b>
4	<b>Corporate &amp; Others</b>	<b>58328</b>	<b>17.80%</b>	<b>46184</b>	<b>13.42%</b>	<b>42730</b>	<b>13.09%</b>
5	<b>Domestic NPA (1+2+3+4)</b>	<b>99307</b>	<b>14.10%</b>	<b>102411</b>	<b>14.24%</b>	<b>102092</b>	<b>14.42%</b>
6	<b>Overseas NPA</b>	<b>2542</b>	<b>13.00%</b>	<b>2013</b>	<b>9.96%</b>	<b>1984</b>	<b>11.05%</b>
7	<b>Global NPA (5+6)</b>	<b>101849</b>	<b>14.11%</b>	<b>104423</b>	<b>14.12%</b>	<b>104076</b>	<b>14.33%</b>

# Exposure to NCLT accounts: 30<sup>th</sup> June 2021

Amt ₹ in Crore

Sl.	Parameters	Accounts	Balance	Provision	PCR%
1	RBI list 1	4	3823	3823	100.0%
2	RBI list 2	9	4575	4575	100.0%
3	Filed by PNB	138	10417	9948	95.5%
4	Filed by Others	369	51798	50457	97.4%
5	<b>Total</b>	<b>520</b>	<b>70613</b>	<b>68803</b>	<b>97.4%</b>



# Standard Restructured Advances

Amt ₹ in Crore

Sl	Movement of Std. Restructured Advances	June'20 (Qtr)	Mar'21 (FY)	June'21 (Qtr)
A	Opening Balance	2236	2236	2372
B	Total Addition	70	794	33
1	Fresh Restructuring	53	773	33
2	Up-gradation	17	21	0
C	Reduction	8	658	49
1	In eligible	5	16	36
2	Down-gradation to NPA	1	19	9
3	Exit/Failure	2	623	4
	<b>Closing Balance (A+B-C)</b>	<b>2298</b>	<b>2372</b>	<b>2356</b>

Sl.	Sector wise Std. Restructured	June' 21
A	Agriculture & Allied	1388
B	MSME	160
C	Corporate & Others	808
	<b>Total</b>	<b>2356</b>

# Position of SMA Accounts ( > Rs. 5 Crore)

Amt ₹ in Crore

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

## Sector Wise Position – as on 30.06.2021

CATEGORY	Domestic Advances	SMA 2	SMA 2 as a % of Advances
Agriculture	128386	868	0.68%
MSME	121134	2679	2.21%
Retail	132096	348	0.26%
Corporate & Others	326466	8629	2.64%
<b>Total Domestic Advances</b>	<b>708082</b>	<b>12524</b>	<b>1.77%</b>

## **Verticalized Credit Delivery Model**

- **Large Corporate Branches (Loans above Rs. 50 Crore)**
- **Mid Corporate Centres (Loans upto Rs. 50 Crore)**
- **PNB Loan Points (RAM Loans upto Rs. 1 Crore)**

## **PNB Lens – The Lending Solution**

- **Technology Driven Credit Underwriting Model**
- **Uniformity in Process Across the Bank**
- **Rolled out for Retail, Agri and MSME (Upto Rs. 25 Crore)**

## **Continuous Follow Up for Collections**

- **Dedicated Credit Monitoring Vertical**
- **Use of SMSes and Out-Bound Call Centres to Follow up with Customers**
- **Mobile app for field Functionaries to Monitor SMAs**

## **Strong Recovery Measures**

- **Sustained Recovery Efforts**
- **Special OTS Scheme**
- **Online Portal for monitoring of NPA Accounts**
- **Mega e- Auctions**

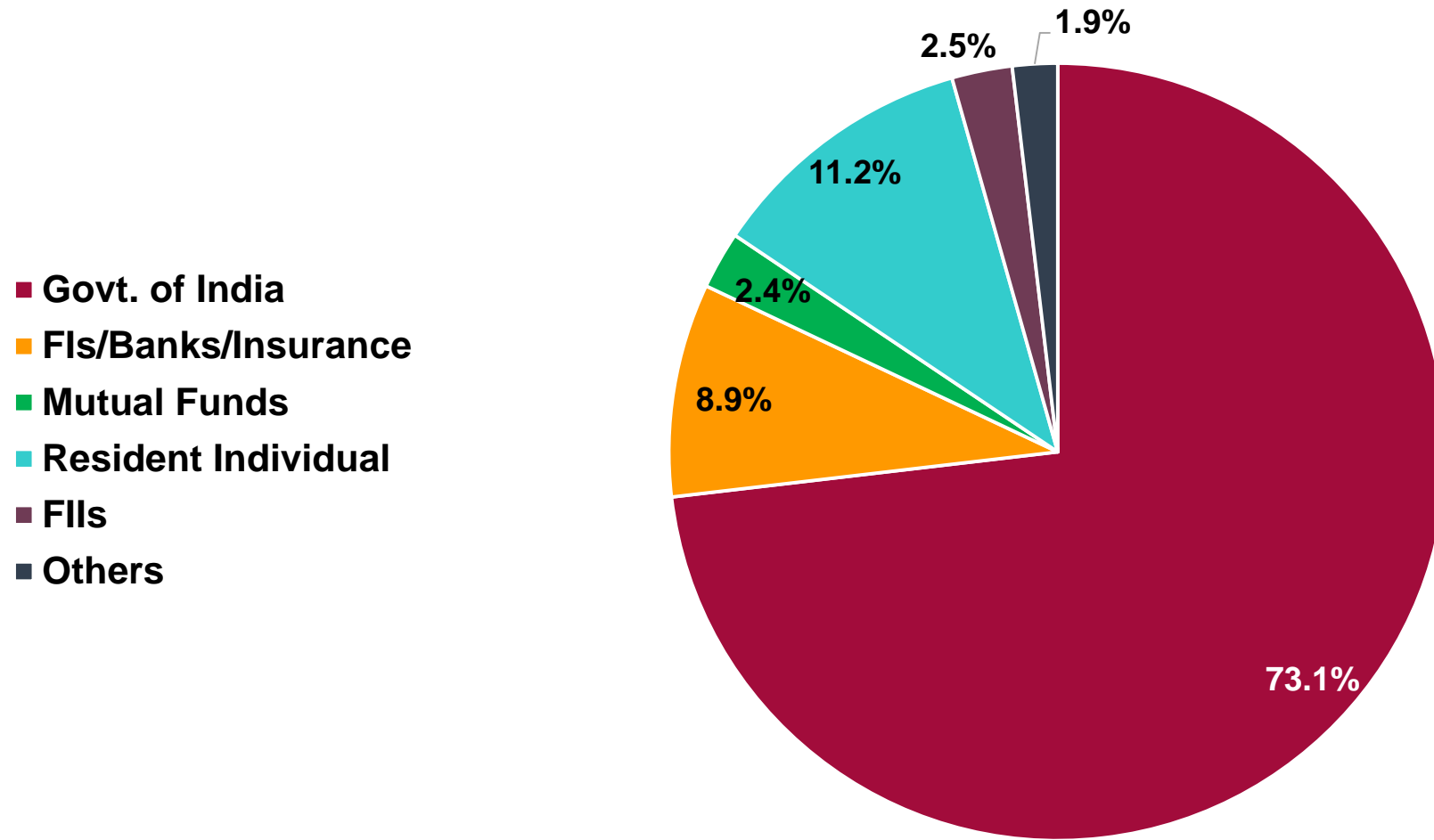




# Share holding Pattern – 30<sup>th</sup> June 2021

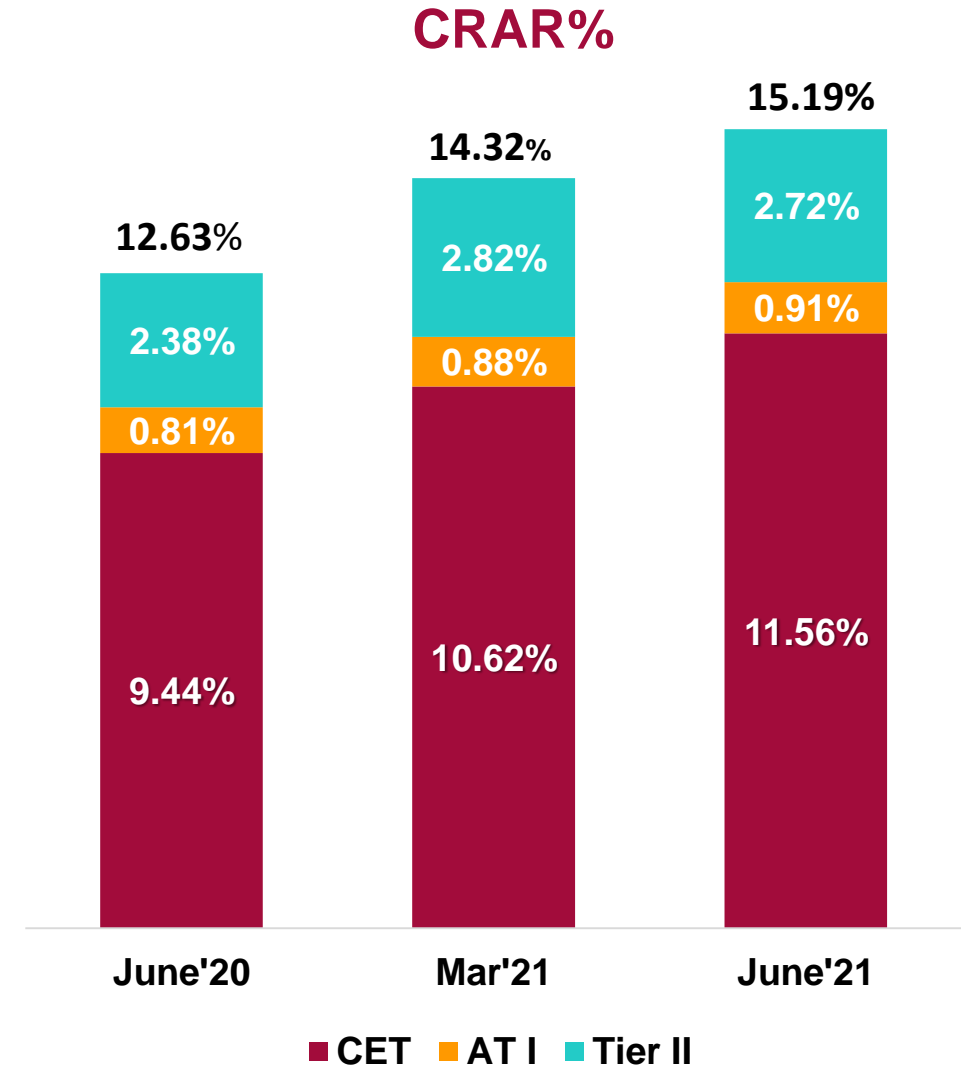


Amt ₹ in Crore



***Raised Rs 1800 Crore under Tier I Equity through Qualified Institutional Placement during Q1 FY'22***

Sl.	Parameters	June'20	Mar'21	June'21
1	Tier I	63745	69713	73330
	Common Equity	58697	64351	67955
	Additional Tier I	5048	5362	5376
2	Tier II	14781	17145	15970
3	<b>Total (Tier I+II)</b>	<b>78526</b>	<b>86858</b>	<b>89300</b>
4	Risk-weighted Assets	621981	606585	587813
1	Tier I %	10.25%	11.50%	12.47%
	Common Equity %	9.44%	10.62%	11.56%
	Additional Tier I %	0.81%	0.88%	0.91%
2	Tier II %	2.38%	2.82%	2.72%
3	<b>Total (Tier I+II) %</b>	<b>12.63%</b>	<b>14.32%</b>	<b>15.19%</b>



Sl.	Parameters	June'20	Mar'21	June'21	YoY Variation
1	Credit RWA	497376	490310	474391	-4.62%
	<i>Of which</i> Credit RWA (Domestic FB)	374105	366545	354699	-5.19%
2	Market RWAs	59052	50722	43795	-25.84%
3	Operational RWAs	65553	65553	69628	6.22%
4	<b>Total RWAs</b>	<b>621981</b>	<b>606585</b>	<b>587813</b>	<b>-5.49%</b>
5	Global Credit Exposure	842843	905762	889481	5.53%
6	Credit Exposure (Domestic FB)	769441	807704	797766	3.68%
7	RWA/Advances	74%	67%	66%	
8	Credit RWA Density (Domestic FB)	49%	46%	44%	
9	Total NFB O/S	73401	66631	64730	-11.81%
10	NFB RWA	31896	28315	26875	-15.74%
11	<b>Leverage Ratio</b>	<b>4.12</b>	<b>4.37</b>	<b>4.64</b>	

Sl.	Concentration Risk	June'20	Mar'21	June'21
1	Exposure to Top 20 Borrowers as % of Total Exposure	17.16%	15.23%	15.31%
2	Exposure to Top 10 Groups as % of Total Exposure	12.96%	12.93%	11.72%



**Branches  
(Domestic)**  
**10641**



**ATM**  
**13690**



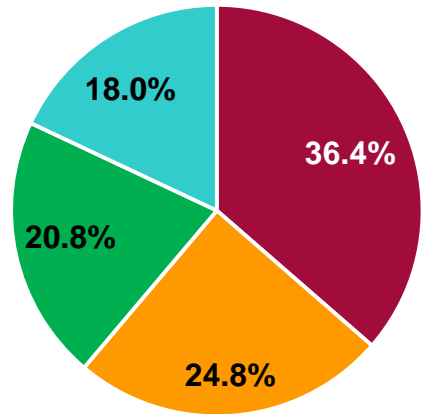
**BCs**  
**12518**

**International Branches: 1. Hong Kong 2. Dubai**

## Branch Presence Across India

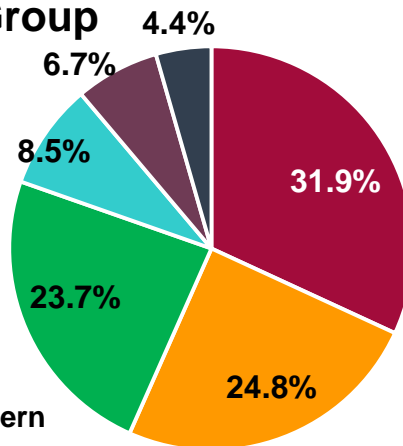
Population Group wise

- Rural
- Semi-Urban
- Urban
- Metro



Regional Group

- Northern
- Central
- Eastern
- Southern
- Western
- North- Eastern



**1298074**  
YoY ↑ : 41.72%



**74082**  
YoY ↑ : 30.32%



**233107**  
YoY ↑ : 52.26%



**59500**  
YoY ↑ : 141.16 %

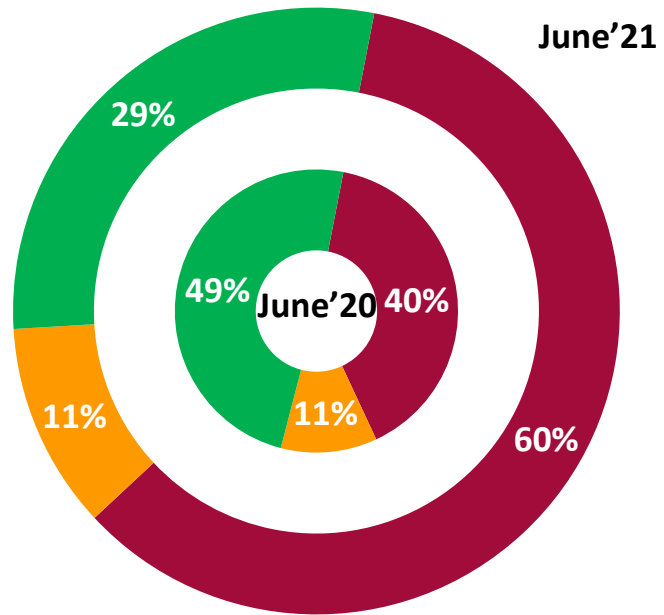


**64768**  
YoY ↑ : 88.99%



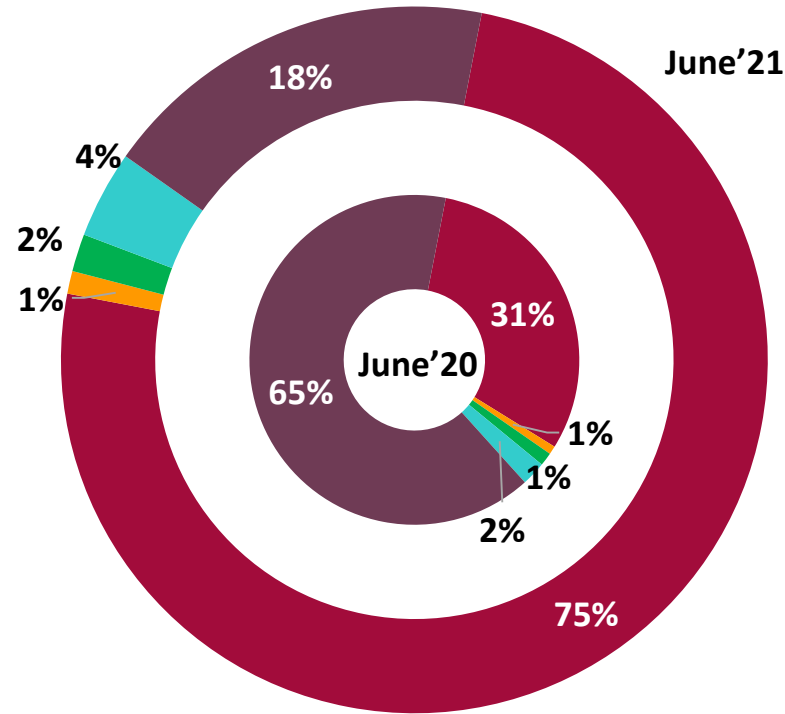
**5007**

## 71% ADC Transactions out of Total Transactions



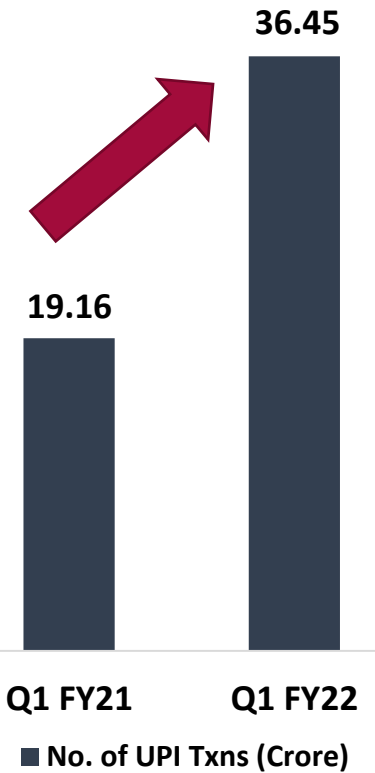
■ Digital Transactions    ■ ATM + BNA  
■ Branches + BC

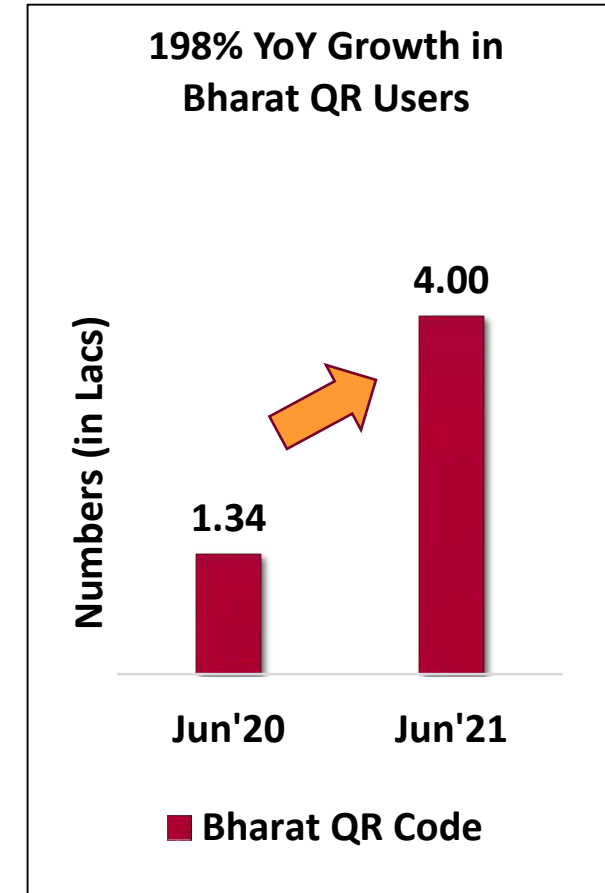
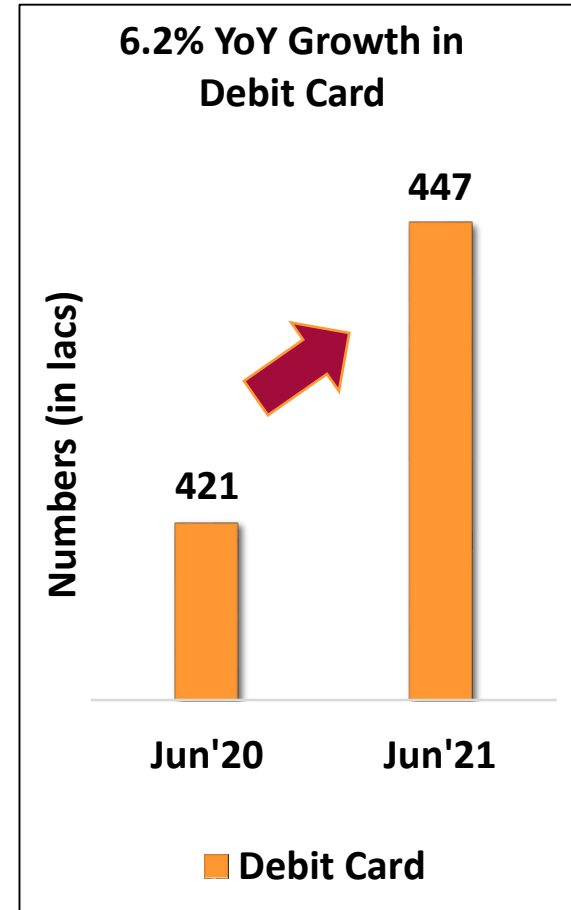
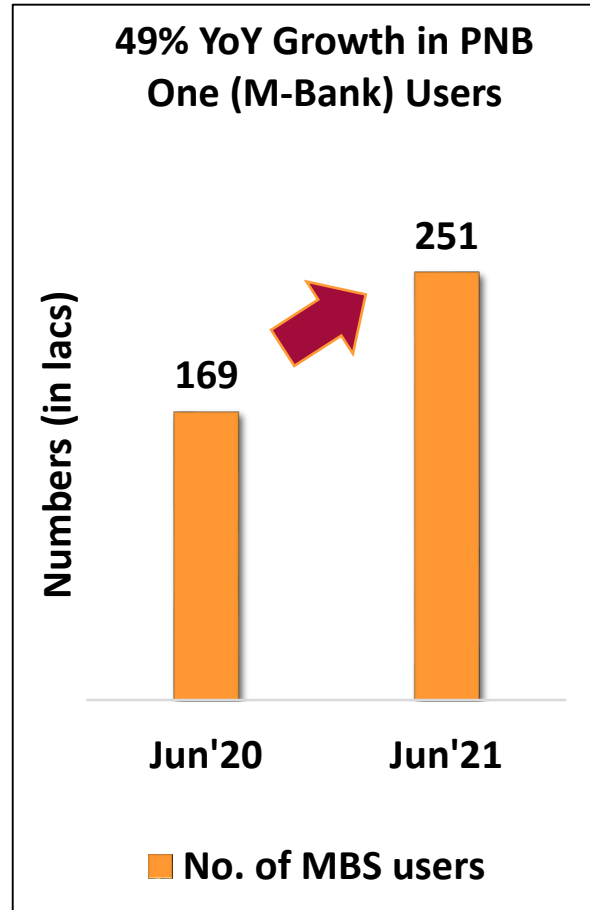
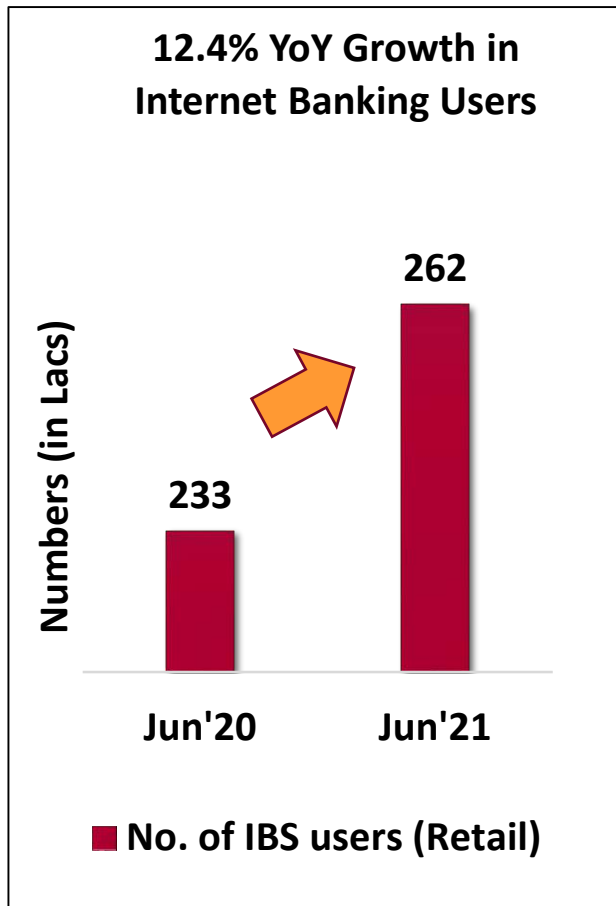
## Share of Digital Transactions



■ UPI    ■ IMPS    ■ IB+MB    ■ NEFT    ■ Others

## 90% YOY Increase in UPI Transactions





# Credit Card Business

9% Y-o-Y increase in Credit Card Issuance

27% Y-o-Y increase in No. of Transactions through Credit Cards

65% Y-o-Y increase in Volume of Transactions through Credit Cards

## Launch of New Credit Cards

PNB Signature



PNB Millennial



Corporate Credit Card



# Recent Digital Initiatives



## Internet Banking

- ✓ Change Home Branch.
- ✓ Change account variant (for current account customers)
- ✓ View Senior Citizen Scheme (SCSS)
- ✓ Password resetting for NRI customers without debit card



## Mobile Banking

- ✓ Insta-Demat Account opening.
- ✓ Link of opening online account through video KYC



## Others

- ✓ Bharat bill pay system (BBPS Post log-in) & Positive Pay System in both IBS and MBS.





**New Delhi- Central Secretariat Metro Station**



**Conceptualized on “Banking on the go” and “Do-it-yourself @ PNB”**



**Self-operated machines/kiosks to facilitate banking operations**



**Solan (HP)**



**Chandigarh**



GO PAPERLESS.

**An open walk through model – enables customers to use paperless and digitally-enabled services**



**Being set up at prominent public places having high foot falls**

# Fintech Initiatives

## *Indian Banks' Blockchain Infrastructure Company (IBBIC)*

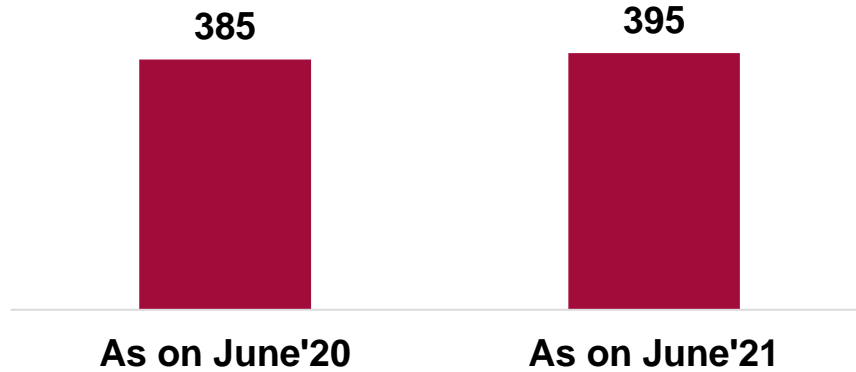


**IBBIC is a joint initiative of 18 Scheduled Commercial Banks of India & PNB has subscribed equity share constituting 5.55% of the issued and paid-up capital of IBBIC.**

**IBBIC shall design, build, implement and commercialize Distributed Ledger Technology (DLT) solutions for the financial services sector with initial focus on Trade Finance**

## PMJDY Accounts

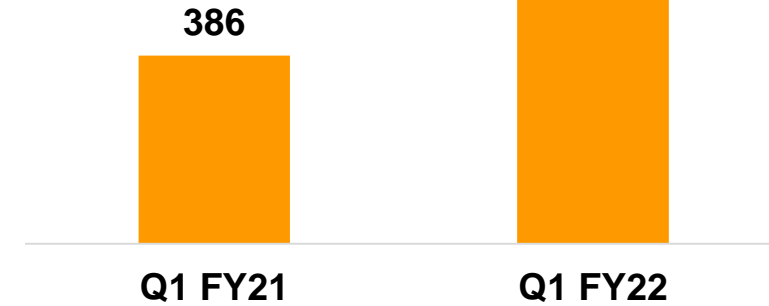
No. in Lakhs



## Txns done by BCs

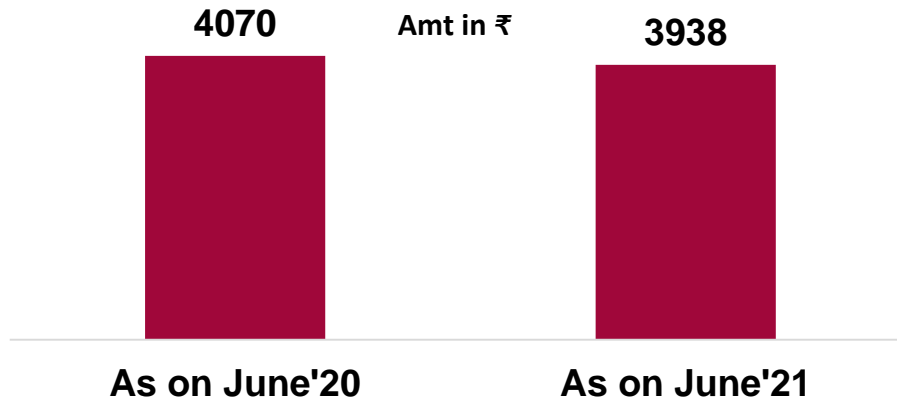
No. in Lakhs

536



## PMJDY Avg. Balance

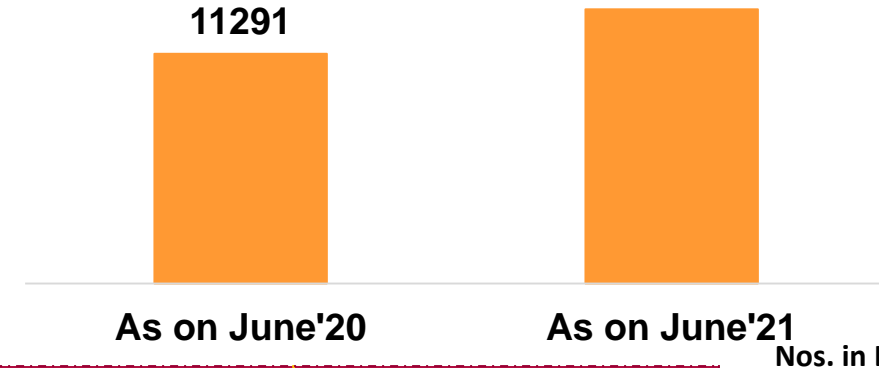
Amt in ₹



## Deposit Mobilized by BCs

Amt ₹ in Crore

13487



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

Nos. in Lakh



# Performance of Subsidiaries, Joint Venture and Associates



(Amount in INR Crore)

Type	Name of the entity	Country of Incorporation	Proportion of Ownership%	Results (3/6/9/12 M)	Total Income	Total Expenses	Gross Profit	Net Profit
Associates	PNB Housing Finance Ltd	India	32.59%	Mar'21 (12M)	7624	6417	1207	930
Subsidiaries	PNB Investment Services Ltd.	India	100.00%	Mar'21 (12M)	8	6	2	1
Subsidiaries	PNB Gilts Ltd.	India	74.07%	Mar'21 (12M)	1052	438	614	454
Associates	PNB MetLife India Insurance Co. Ltd	India	30.00%	Mar'21 (12M)	9558	9445	113	101
Associates	Canara HSBC OBC Life Insurance Co. Ltd	India	23.00%	June'21 (3M)	1423	1502	-79	-79
Subsidiaries	PNB (International) Ltd. (FY : 1 <sup>st</sup> April to 31 <sup>st</sup> March)	UK	100.00%	Mar'21 (12M)	177	150	27	-75
Associates	India SME Asset Reconstruction Co. Ltd	India	20.90%	Mar'21 (12M)	11	10	1	0
Subsidiaries	Druk PNB Bank Ltd. (FY : 1 <sup>st</sup> January to 31 <sup>st</sup> December)	Bhutan	51.00%	Dec'20 (12M)	123	95	28	6
Joint Venture	Everest Bank Ltd. (FY : 16 <sup>th</sup> July to 15 <sup>th</sup> July)	Nepal	20.03%	April'21 (9M)	605	471	134	94

*Amt ₹ in Crore*

Consolidated Position	FY 2020	FY 2021
<b>Total Income</b>	<b>10118</b>	<b>11267</b>
<b>Total Expenses</b>	<b>10473</b>	<b>10551</b>
<b>Operating profit</b>	<b>1648</b>	<b>2870</b>
<b>Net Profit</b>	<b>-472</b>	<b>481</b>
<b>Capital adequacy ratio</b>	<b>9.41%</b>	<b>9.95%</b>
<b>Business</b>	<b>161918</b>	<b>175191</b>
<b>Loans and advances</b>	<b>57445</b>	<b>62750</b>
<b>Deposits</b>	<b>104472</b>	<b>112440</b>

## RRBs:

- 1.DBGB: Dakshin Bihar Gramin Bank, Patna
- 2.SHGB: Sarva Haryana Gramin Bank, Rohtak
- 3.HPGB: Himachal Pradesh Gramin Bank, Mandi
- 4.PGB: Punjab Gramin Bank, Kapurthala

5. PUPGB: Prathama Uttar Pradesh Gramin Bank, Moradabad
6. TGB- Tripura Gramin Bank
7. MRB- Manipur Rural Bank
8. AGVB- Assam Gramin Vikash Bank
9. BGVB- Bangiya Gramin Vikash Bank

# Awards for Excellence

**Special Commemorative Award 2021 by NABARD**  
Best PSU in the fields of Agriculture Credit, Micro Finance, Financial Inclusion and Technology Adoption.

**IBA Banking Technology Awards 2021 - Joint Runner up - Cyber Security Initiatives**

**“Indian Society for Training & Development Award for Innovative Training Practices- “2<sup>nd</sup> Position under Services (BSFI & IT/ITES Category)”**



**Finnoviti Awards 2021- PNB Verify product won the award**

**Finacle Client Innovation Award by Infosys– Runner Up for PNB’s path breaking “Process Innovations”**

**Assocham**  
Runner Up under Digital service under PSB Merged Category

# Way Forward

Focus on **Cost Optimization** through realization of synergies in various segments

Differentiated Customer Experience through **pnb@ease** Outlets

Leveraging **Digital Credit Underwriting** Capabilities for uniform credit processing standards across the Bank



Implementing strong **Recovery Measures** to improve Asset Quality

**Sustained profitability** and robust capital position

**Analytics Driven Approach** for Deepening of Customer Relationship and Pricing

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