

FINANCIAL RESULTS

Q4 & FY 2020-21

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

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Amalgamation of Oriental Bank of Commerce and United Bank of India came into effect on 1st April 2020. Accordingly, the combined financials as on 31st March 2020 have been arrived at by aggregation of audited numbers of three Banks.

Core Strengths of the Bank

126 Years of Banking Experience & Resilience

Focus on Digitalization and Expanding Digital Footprints

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

Adequately Capitalized **CRAR % : 14.32%**

Strong Distribution Network
PAN India Presence
**10769 Domestic & 2 International
Branches, 13781 ATMs & 12518 BCs**



**Amalgamation of OBC and UBI
into PNB w.e.f. 1st April 2020**
Strong Synergies under Realization

**Strong and Granular Low Cost
Deposit Base**
Domestic CASA Ratio: 45.5%

Improving Operating Efficiency
Across Key Financial & Productivity Metrics

Technology Driven Credit Underwriting
**PNB Lending Solution – for Uniform and Efficient
Credit Underwriting**

Key Financial Highlights - March'21



Domestic CASA Share
45.5%



Savings Deposit
12.0% YoY Gr



Retail Term Deposit
19.5% YoY Gr



Core Retail Loans
9.5% YoY Gr



Agriculture PS Loans
6.3% YoY Gr



MSME Loans
7.5% YoY Gr



CRAR
14.32%



Operating Profit
28.4% YoY Gr (FY)



Net Interest Income
17% YoY Gr (FY)



Global NIM %
2.88% (FY)



Cost-Income Ratio
46.91% (FY)



Net Profit
FY21 : ₹ 2022 Cr
Q4FY21 : ₹ 586 Cr

Amalgamation Completed & Revamped Organization Structure

PNB Lens : Technology Driven Credit Underwriting/Delivery & Monitoring Structure to improve Efficiency & TAT

Integration of all Branches Of eOBC And eUNI with PNB & CBS Upgradation from Finacle 7 To Finacle 10 completed in record time.

Integration of all major applications/systems and networking successfully completed.

Synergies realised in areas such as IT, Reduction in Recruitment, ATM/Branch Rationalization (Around 300 branches), etc.

Revamped Organization Structure - Verticalised Credit Delivery Model & Specialised Centres to garner Business

Verticalized Credit Delivery Model:

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

Risk Management Cells set up at 24 Zonal Offices to look after Risk Assessment Functions

SASTRA Vertical:

Specialised Vertical for focussed Recovery and Resolution in NPA Accounts at all offices across the field.

57 Customer Acquisition Centres set up to focus on liabilities business from Corporates, Institutions, HNIs, etc.

21 Government Business Vertical Centers set up to focus on garnering Government Business.

19 Centralised Back Offices set up for smooth Opening of Savings and Current Accounts.



Business Performance (As on 31st March 2021) Amt ₹ in Crore



Sl.	Parameters	Mar'20	Dec'20	Mar'21	Growth %	
					QoQ	YoY
1	Global Gross Business	1834290	1809587	1845739	2.00%	0.62%
	Overseas Gross Business	38122	51765	43266	-16.42%	13.49%
	Domestic Gross Business	1796168	1757823	1802473	2.54%	0.35%
2	Global Deposits	1071569	1082156	1106332	2.23%	3.24%
	Overseas Deposits	17353	29312	22997	-21.54%	32.52%
	Domestic Deposits	1054216	1052844	1083335	2.90%	2.76%
	Current Deposits	70296	70864	75546	6.61%	7.47%
	Savings Deposits	372676	399418	417236	4.46%	11.96%
	CASA Deposits	442971	470282	492782	4.78%	11.24%
	Total Term Deposits	628598	611873	613549	0.27%	-2.39%
	- Bulk Deposits (DRI, Interbank & CD)	50870	20751	21252	2.41%	-58.22%
	- Retail Term Deposits (<2 Cr.)	423224	494209	505975	2.38%	19.55%
3	Global Gross Advances	762721	727432	739407	1.65%	-3.06%
	Overseas Gross Advances	20769	22453	20269	-9.73%	-2.41%
	Domestic Gross Advances	741952	704979	719138	2.02%	-3.07%



Business Performance (Daily Average)

Amt ₹ in Crore



Sl.	Parameters	Mar'20 (FY)	Dec'20 (9M)	Mar'21 (FY)	Growth %
					YoY
1	Global Gross Business	1715331	1761052	1769523	3.16%
	Overseas Gross Business	37950	47696	47953	26.36%
	Domestic Gross Business	1677381	1713356	1721570	2.63%
2	Global Deposits	1023663	1055096	1061116	3.66%
	Overseas Deposits	20785	27739	27476	32.19%
	Domestic Deposits	1002878	1027357	1033641	3.07%
	Current Deposits	49633	54648	56276	13.38%
	Savings Deposits	352018	384670	390103	10.82%
	CASA Deposits	401651	439318	446380	11.14%
3	Global Gross Advances	691668	705956	708406	2.42%
	Overseas Gross Advances	17165	19957	20477	19.29%
	Domestic Gross Advances	674503	685999	687929	1.99%

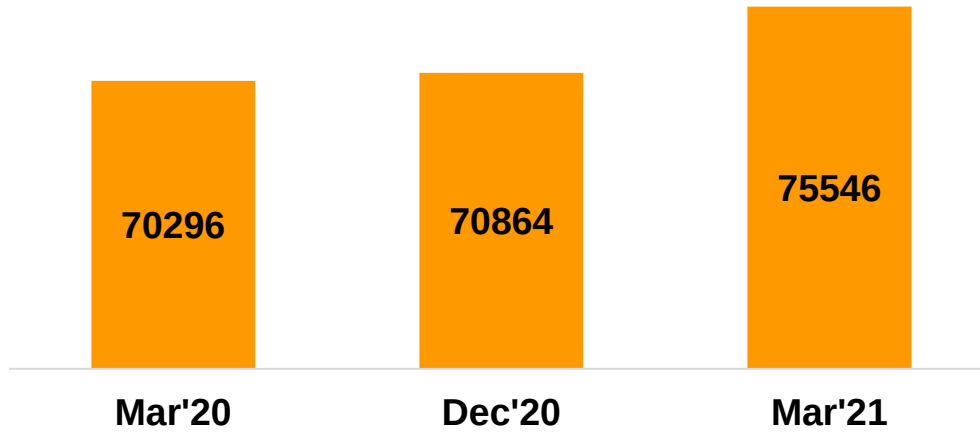


CASA Performance

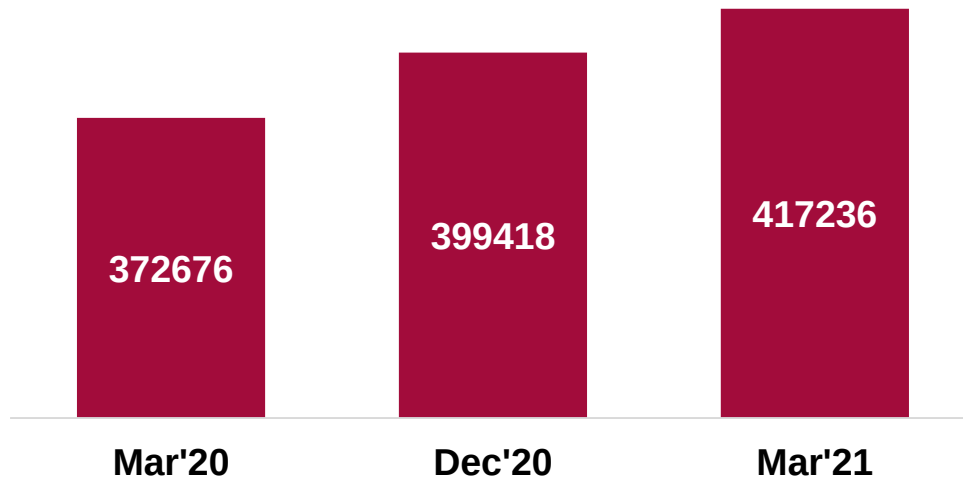
Amt ₹ in Crore



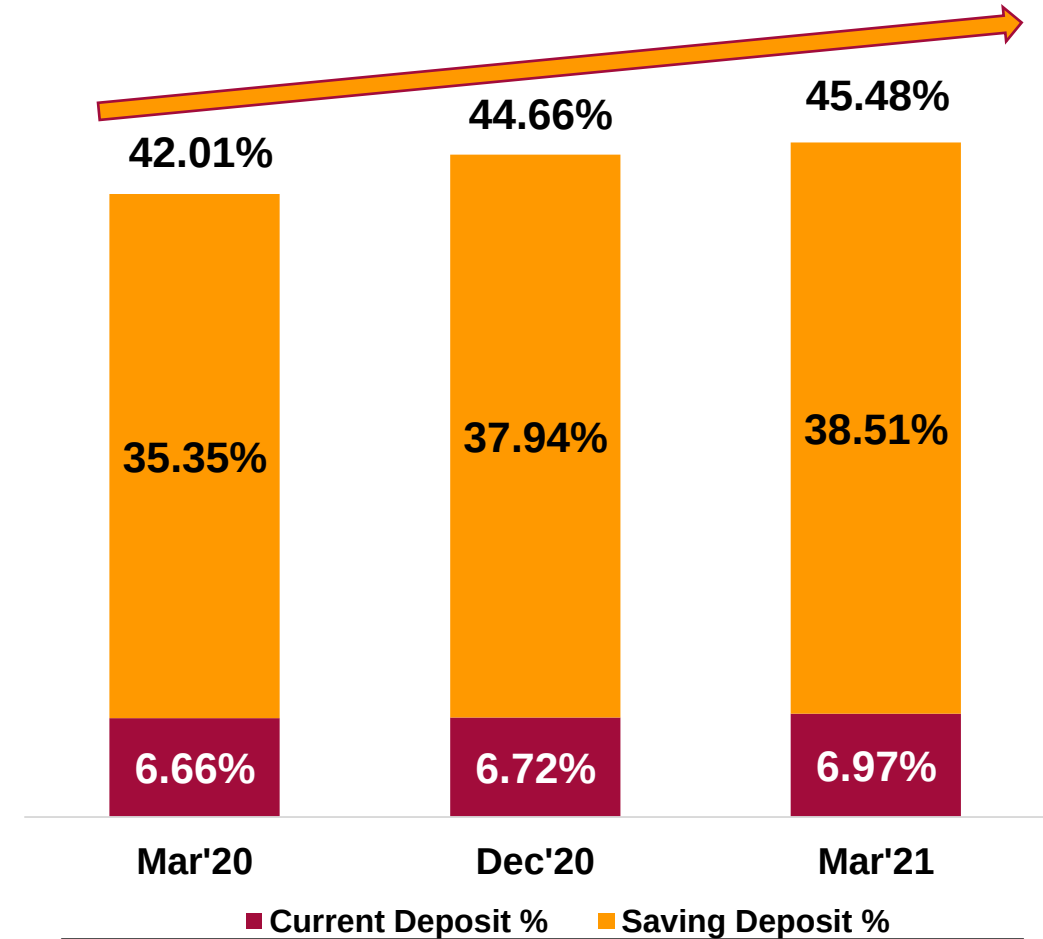
Current Deposit



Savings Deposit



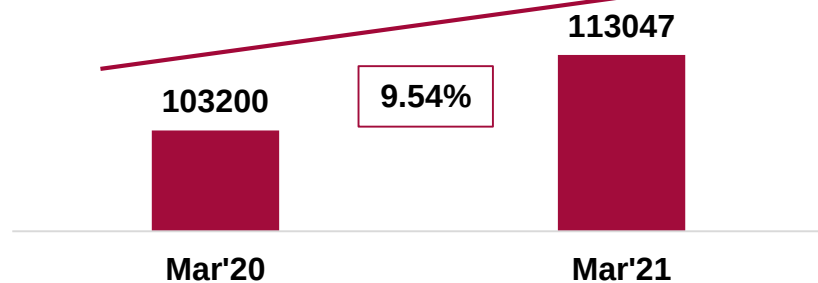
Domestic CASA Share %



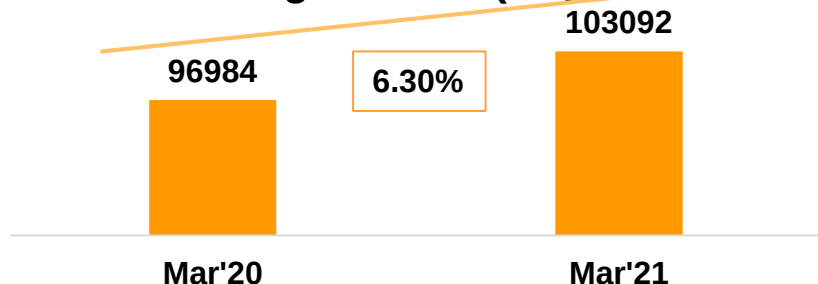
60 Lakh new Deposits Customers have been added during FY'21

Composition of Advances

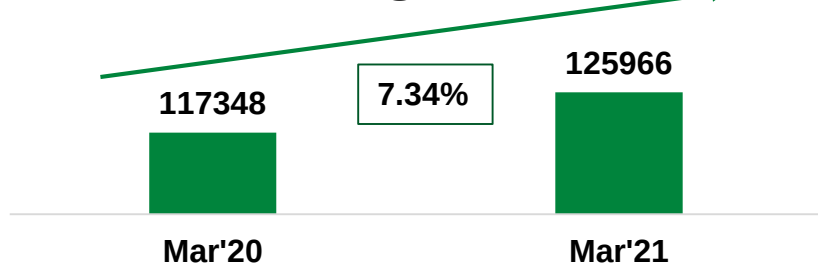
Core Retail



Agriculture (PS)

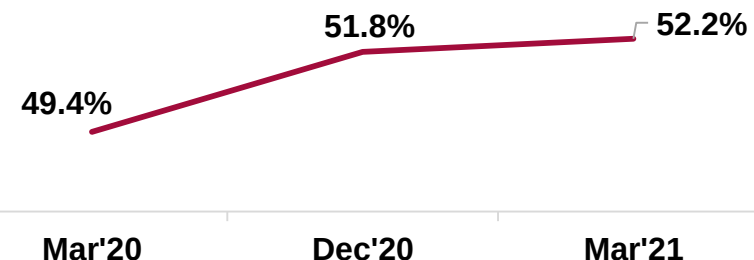


MSME



Sl.	Parameters	Mar'20	Dec'20	Mar'21	% Variation	
					QoQ	YoY
	Domestic Advances	741952	704979	719138	2.02%	-3.07%
	Out of which					
1	Retail Loans	132016	130157	136137	4.59%	3.12%
1a	Out of (1), Core Retail Loan	103200	109716	113047	3.04%	9.54%
2	Agriculture	116837	110493	113202	2.45%	-3.11%
2a	Out of (2), Agriculture (PS)	96984	96446	103092	6.89%	6.30%
3	MSME	117348	124643	125966	1.06%	7.34%
4	RAM Advances (1+2+3)	366201	365293	375305	2.74%	2.49%
5	RAM Share to Domestic Advances(%)	49.4%	51.8%	52.2%		
6	Corporate & Others	375751	339686	343833	1.22%	-8.49%

RAM Share (%) to Domestic Advances





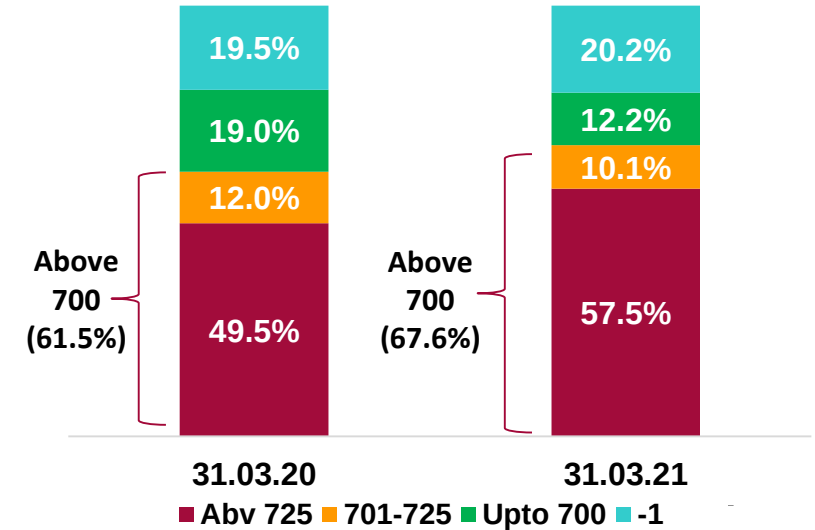
Priority Sector Achievement

Sl.	Parameters	Mandated Targets	Mar'20	Dec'20	Mar'21
	ANBC		675616	669799	682197
1	Priority Sector		286290	284122	298140
	% to ANBC	40%	40.99%	42.42%	41.34%
2	Agriculture - PS (Incl RIDF, IBPC & PSLC)		114705	124549	132185
	% to ANBC	18%	16.80%	18.59%	18.20%
3	Small and Marginal Farmers		58672	53623	57392
	% to ANBC	8%	8.54%	8.01%	8.38%
4	Weaker Section		76273	73933	82086
	% to ANBC	10%	11.21%	11.04%	11.36%
5	Micro Enterprises (PS)		53929	52509	56136
	% to ANBC	7.5%	7.94%	7.84%	7.98%

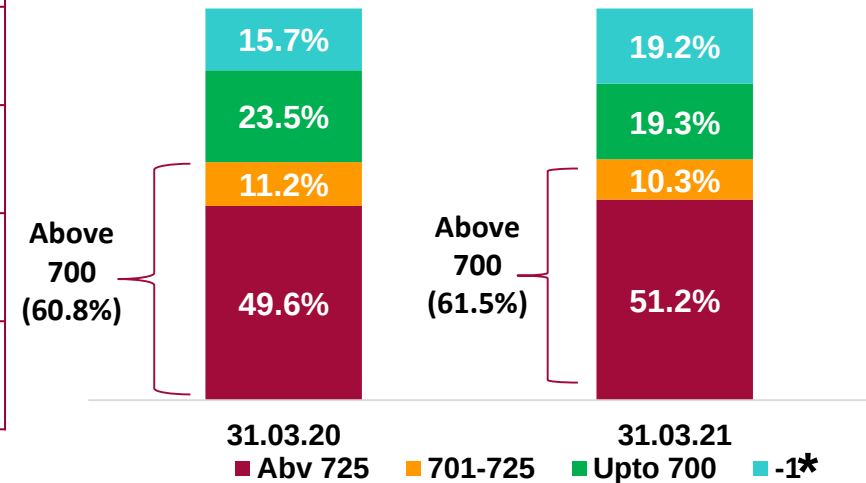
Composition of Retail Advances

Sl	Retail Components	Mar'20	Dec'20	Mar'21	QoQ%	YoY%
1	Housing Loan	69824	70160	71414	1.79%	2.28%
2	Vehicle/Car Loan	8650	9427	10278	9.03%	18.82%
3	Education Loan	7747	7633	7556	-1.01%	-2.47%
4	Mortgage Loan	8261	12017	12213	1.63%	47.84%
5	Personal Loan	7910	9690	10702	10.44%	35.30%
6	Gold Loan	808	789	884	12.04%	9.41%
7	Core Retail Credit (1 to 6)	103200	109716	113047	3.04%	9.54%
8	Other Retail Loans	28816	20441	23090	12.96%	-19.87%
9	Total Retail Credit (7+8)	132016	130157	136137	4.59%	3.12%

Rating profile of new Retail loans sanctioned



Rating profile of Retail Advances



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

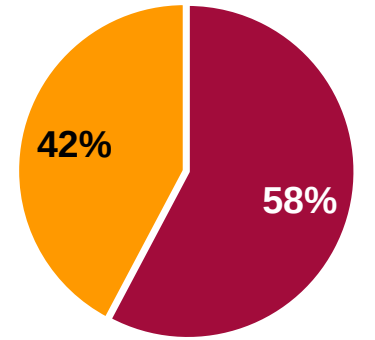
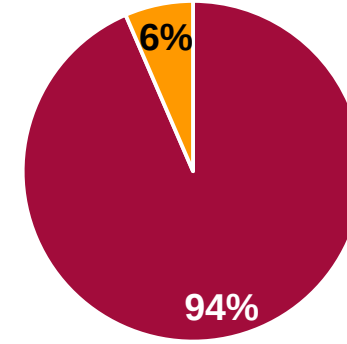
MSME Portfolio Mix

Book by Loan Size

Segment Mix

As on Mar'21

As on Mar'21



■ Secured ■ Unsecured ■ Short Term ■ Long Term

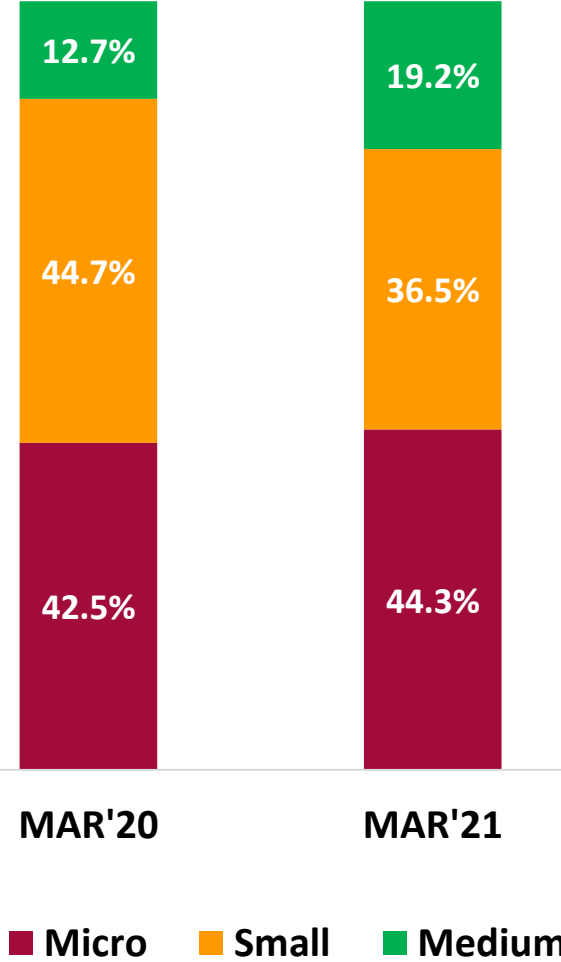
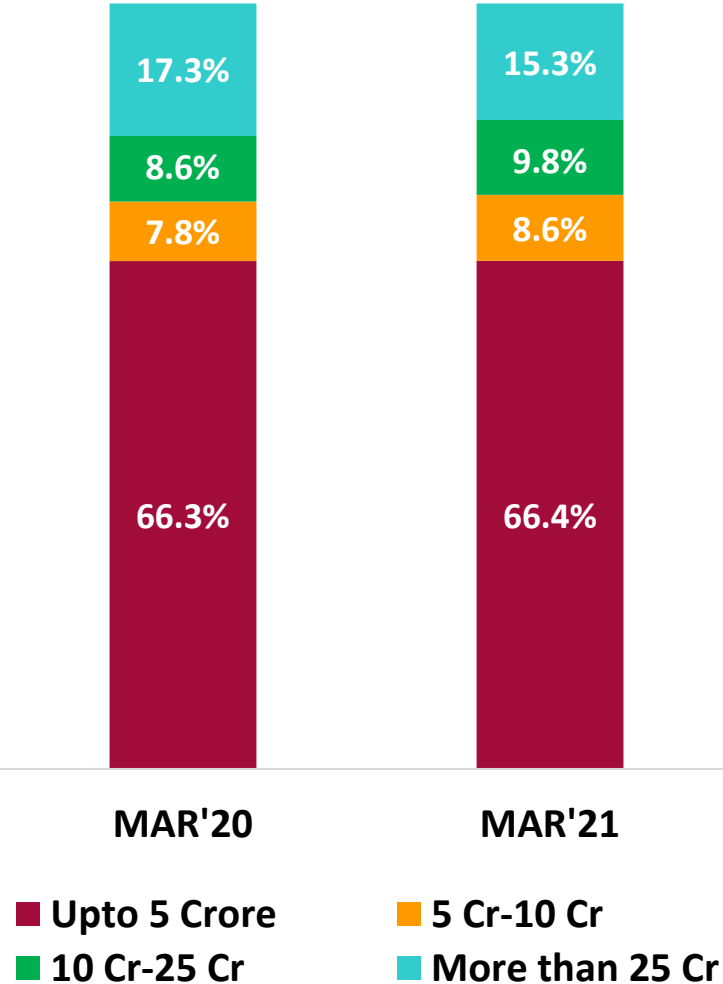
Performance under PMMY

Mudra Loans	FY'20	FY'21
Amount Sanctioned	10910	11187
Amount Disbursed	9571	8928



PM SVANidhi

No of Loans Sanctioned - 152969
Total Amount Sanctioned - Rs 152 Crore

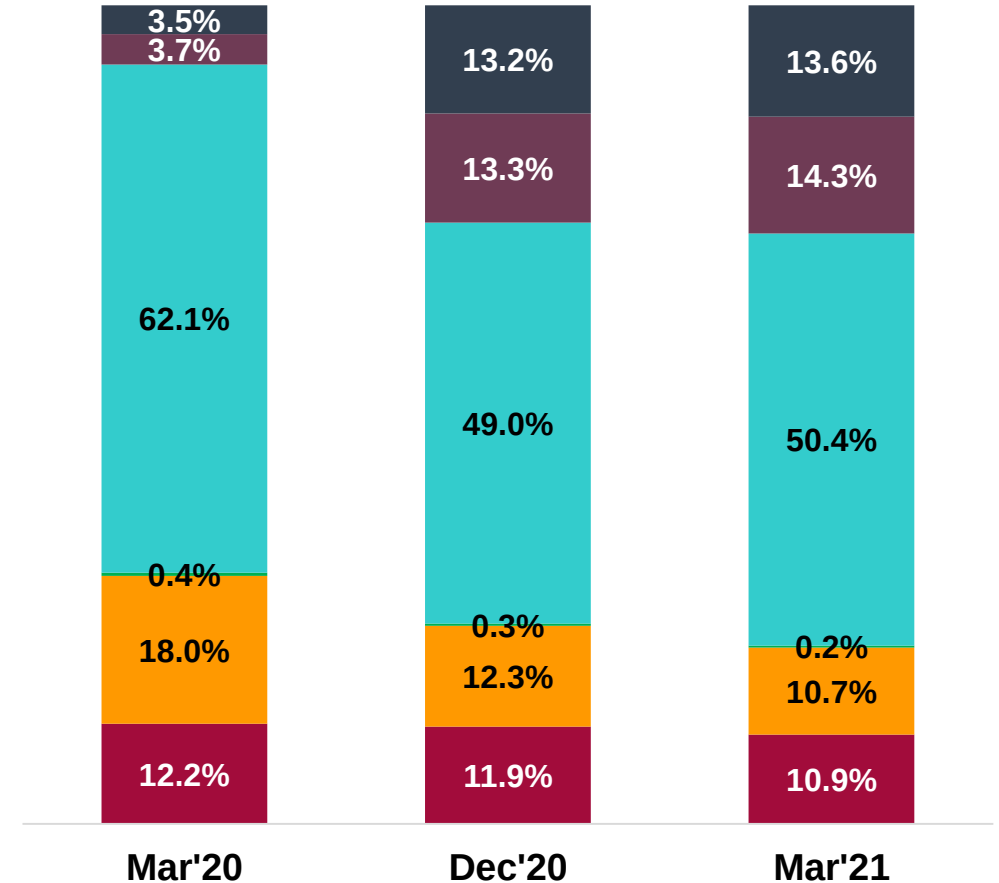


External Rating O/S (Standard) & Adv on Benchmark Rates

Amt ₹ in Crore

Sl	Rating Grade	O/s Above Rs. 100 Crore	
		Mar'21	
		Amt.	% Share
1	AAA	91331	46.55%
2	AA	41909	21.36%
3	A	24300	12.39%
4	BBB	19036	9.70%
	Total BBB & Above	176576	90.00%
5	BB	4824	2.46%
6	B	2877	1.47%
7	C	101	0.05%
8	D	8827	4.50%
	Total BB & Below	16629	8.48%
9	Unrated	2998	1.53%
	Total	196203	100.00%

Advances Mix of Benchmark rate



■ Base Rate ■ Fixed ■ BPLR ■ MCLR ■ RLLR ■ Foreign Currency & Others



Diversified Industry Portfolio & Key Sectors

Amt ₹ in Crore



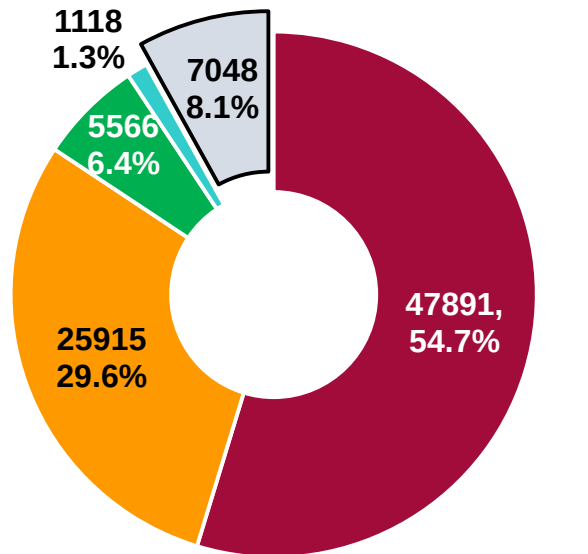
Sl.	Diversified Industry Portfolio	Mar'20	Mar'21	
		O/S	O/S	% to Total Industry Adv.
1	Infrastructure	99611	108586	47.7%
	-Energy	44661	46194	20.3%
	-Tele-Communication	17180	18977	8.3%
	-Roads & Ports	29677	37226	16.4%
	-Other Infra	8093	6188	2.7%
2	Basic Metal & Metal Products	35866	23402	10.3%
	-Iron & Steel	32951	23179	10.2%
3	Textiles	15214	13592	6.0%
4	Food Processing	19681	18086	7.9%
5	Chemical & Chemical Products	20466	10806	4.7%
6	Other Industries	43314	53179	23.4%
	Total	234152	227651	100.0%

Sl.	Key Sectors	Mar'20	Mar'21	Growth%
				YoY
1	Capital Market	1314	987	-24.89%
2	Commercial Real Estate	20405	19681	-3.55%
3	NBFC	92096	87538	-4.95%
4	Aviation	4908	6353	29.44%
5	Tourism, Hotel & Restaurant	1486	1690	13.73%

NBFC Sector

O/s (Funded) as on
31-03-2021 : ₹ 87538 Cr

External Rating wise Portfolio



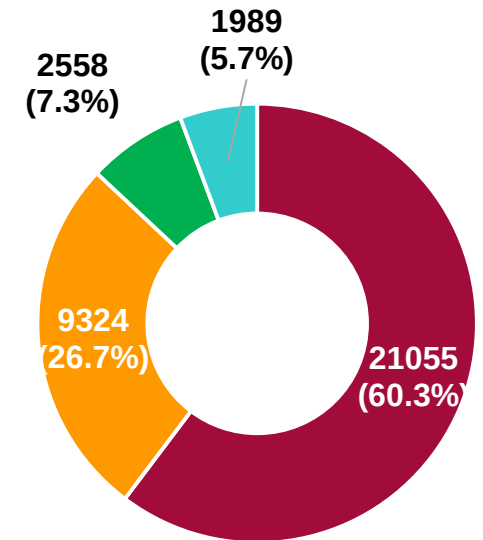
■ Private Sector ■ HFC ■ Others
■ Public Sector

■ AAA ■ AA ■ A ■ BBB ■ BB & below

Energy Sector

O/s (Funded) as on
31-03-2021 : ₹ 46194 Cr

External Rating Std Portfolio Rs. 34926 Crore



■ Private Sector ■ Public Sector

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

Covid-19 Support

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	6,654	773	10%	77
2	Other Exposures*	218	565	10%	57
3	Total (1+2)	6,872	1,338	10%	134
4	MSME loans	20,913	1,277	5%	64
	Grand Total (3+4)	27,785	2,615		198

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

Guaranteed Emergency Credit Line

No of Loans Sanctioned - 417256

Total Amount Sanctioned – Rs 12961 Crore





Investment Portfolio

Sl.	Parameters	Mar'20	Dec'20	Mar'21	YoY Variation	
					Amt.	%
1	Domestic Investment	371167	394874	394889	23722	6.39%
a	SLR	253109	285483	287556	34447	13.61%
b	Non SLR	118058	109391	107333	-10725	-9.08%
	SLR as % to Dom. Investment	68.19%	72.30%	72.82%		
I	Held To Maturity (HTM)	250951	273912	282865	31914	12.72%
II	Available For Sale (AFS)	120211	120675	112024	-8187	-6.81%
III	Held For trading (HFT)	5	287	0	-5	-100%
2	Modified Duration (AFS+HFT)	3.22	2.80	2.94		
3	Net demand & time Liabilities	1080263	1058233	1072191	-8072	-0.75%
4	Investment by Overseas Branches	7084	6167	5286	-1798	-25.4%
5	Total Gross Investment (1+4)	378251	401041	400175	21924	5.80%
	SLR HTM to Total SLR (%)	74.28%	72.36%	75.08%		
	HTM To Gross Investment (%)	66.35%	68.30%	70.69%		



Non SLR Investment

Sl.	Parameters	Mar'20		Dec'20		Mar'21		Y-o-Y Variation	
		O/S	% Share	O/S	% Share	O/S	% Share	Amt	Gr. %
1	PSU Bonds	15898	13.5%	21271	19.4%	21055	19.6%	5157	32.44%
2	Corporate and Other Bonds & Debentures	14937	12.7%	12590	11.5%	12407	11.5%	-2530	-16.94%
3	Special Govt. Sec excl. Recap Bonds	1217	1.0%	1394	1.3%	1253	1.2%	36	2.96%
4	CG Recap. Bond	55274	46.8%	55274	50.5%	55274	51.5%	0	0.00%
5	Share of PSU/Corporate/Others	9014	7.6%	7972	7.3%	8718	8.1%	-296	-3.28%
6	Venture Capital Fund	338	0.3%	356	0.3%	337	0.3%	-1	-0.30%
7	Regional Rural Bank	599	0.5%	728	0.7%	814	0.8%	215	35.89%
8	Security Receipts	2453	2.1%	2091	1.9%	2050	1.9%	-403	-16.43%
9	Subsidiaries JV	3217	2.7%	3205	2.9%	3205	3.0%	-12	-0.37%
10	Other	15111	12.8%	4511	4.1%	2221	2.1%	-12890	-85.30%
	Total Non SLR Investment	118058	100.0%	109391	100.0%	107333	100.00%	-10725	-9.08%



Income

Sl.	Parameters	Quarterly Performance					Annual Performance			
		Q4 FY20	Q3 FY21	Q4 FY21	YoY Variation		FY20	FY21	YoY Variation	
					Amt.	%			Amt.	%
1	Interest Income (2+3+4)	21028	20325	18790	-2239	-10.6%	82649	80750	-1899	-2.3%
2	Interest on Advances	14047	13553	11869*	-2178	-15.5%	54993	53351*	-1641	-3.0%
3	Interest on Investments	6105	6176	5987	-118	-1.9%	24259	24566	307	1.3%
4	Other Interest Income	877	597	934	57	6.5%	3397	2833	-564	-16.6%
5	Other Income (6+7+8+9)	4035	2974	3742	-292	-7.2%	15068	12812	-2256	-15.0%
	of which									
6	Fee Based Income	1717	1320	1551	-167	-9.7%	6585	5765	-820	-12.4%
7	Recovery in Written off Accounts	1452	336	1150	-304	-20.9%	4333	2498	-1837	-42.4%
8	Trading Profit	831	1243	975	144	17.3%	3928	4350	422	10.7%
9	Others	35	75	67	34	102.8%	222	199	-22	-9.8%
10	Total Income (1+5)	25063	23299	22532	-2531	-10.1%	97717	93562	-4155	-4.3%

* Interest on Advances reduced Rs. 328 Crore towards refund/adjustment of interest on interest In terms of RBI Circular dated 17.04.2021 on "Asset Classification and Income Recognition following the expiry of Covid 19 Regulatory Package".



Expenses

Sl.	Parameters	Quarterly Performance					Annual Performance			
		Q4 FY20	Q3 FY21	Q4 FY21	YoY Variation		FY20	FY21	YoY Variation	
					Amt.	%			Amt.	%
1	Total Interest Paid (2+3+4)	14218	12012	11852	-2366	-16.6%	56609	50273	-6337	-11.2%
2	Interest Paid on Deposits	13364	11251	11102	-2262	-16.9%	53747	47150	-6597	-12.3%
3	Interest Paid on Borrowings	292	170	163	-129	-44.3%	787	882	95	12.1%
4	Others	562	591	587	25	4.5%	2075	2241	166	8.0%
5	Operating Expenses (6+7)	9089	4896	5045	-4044	-44.5%	23213	20309	-2905	-12.5%
6	Establishment Expenses	6866	2928	2700	-4166	-60.7%	15167	12176	-2992	-19.7%
	<i>Of Which</i>									
	Employee Benefits (AS-15)	4307	251	16	-4291	-99.63%	5671	1273	-4398	-77.55%
7	Other Operating Expenses	2223	1968	2346	122	5.5%	8046	8133	87	1.1%
8	Total Expenses (1+5)	23307	16908	16897	-6410	-27.5%	79823	70582	-9241	-11.6%

Profit & Provisions

Sl.	Parameters	Quarterly Performance					Annual Performance			
		Q4	Q3	Q4	YoY Variation		FY20	FY21	YoY Variation	
		FY20	FY21	FY21	Amt.	%			Amt.	%
1	Net Interest Income	6810	8313	6938	128	1.9%	26039	30477	4438	17.0%
2	Other Income	4035	2974	3742	-293	-7.3%	15068	12812	-2256	-15.0%
3	Operating Income (1+2)	10845	11287	10680	-165	-1.5%	41107	43289	2182	5.3%
4	Operating Expenses	9089	4896	5045	-4044	-44.5%	23213	20309	-2904	-12.5%
5	Operating Profit	1755	6391	5634	3879	221.0%	17894	22980	5086	28.4%
6	Provisions other than Tax	12312	5433	4686	-7626	-61.9%	25750	19501	-6249	-24.3%
	Of which									
a	NPAs	9698	3118	5294	-4404	-45.4%	24190	17060	-7130	-29.5%
b	Standard Advances incl. Standard Restructured	733	2039	-1526	-	-	522	1274	752	144.1%
c	Depreciation on Investment	-208	296	478	-	-	-477	599	-	-
d	Others	2089	-20	440	-1649	-78.9%	1515	568	-947	-62.5%
7	Profit Before Tax	-10557	958	948			-7856	3480		
8	Provision for Income Tax	-430	452	362	-	-	455	1458	1003	220.4%
9	Net Profit	-10127	506	586	-	-	-8311	2022	-	-

Profitability Ratios

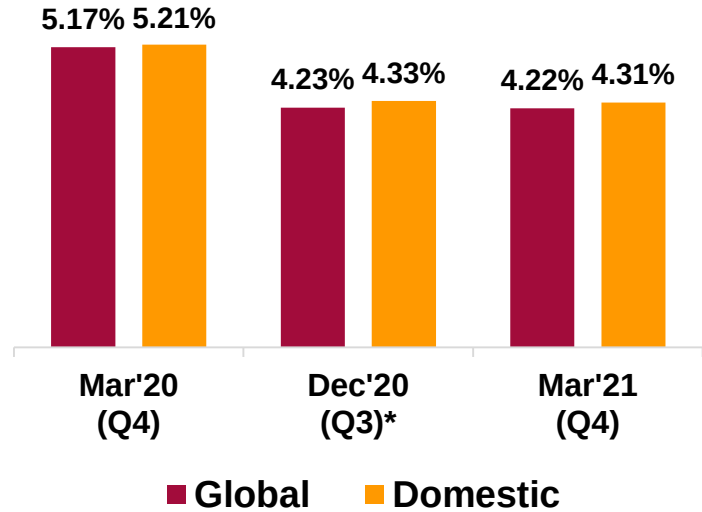
Annualized %

Sl.	Profitability Ratios	Q4' FY20	Q3' FY21	Q4' FY21		FY20	FY21
1	Return on Assets [%]	-3.04%	0.15%	0.18%		-0.65%	0.15%
2	Return on Equity [%]	-74.16%	3.75%	4.21%		-18.65%	3.88%
3	Earnings per share [₹] (Not annualized)	-	0.53	0.56		-	2.08
4a	Book Value per Share [₹]	-	79.77	79.19		-	79.19
4b	Book Value per Share-Tangible [₹]	-	53.38	53.07		-	53.07
5	Cost to Income Ratio [%]	83.81%	43.38%	47.24%		56.47%	46.91%
5a	Staff Cost to Income Ratio [%]	63.31%	25.94%	25.28%		36.90%	28.13%
5b	Other Cost to Income Ratio [%]	20.50%	17.44%	21.96%		19.57%	18.79%
6	Operating Profit to AWF [%]	0.53%	1.92%	1.71%		1.40%	1.73%
7	Operating Expenses To AWF [%]	2.73%	1.47%	1.53%		1.81%	1.53%

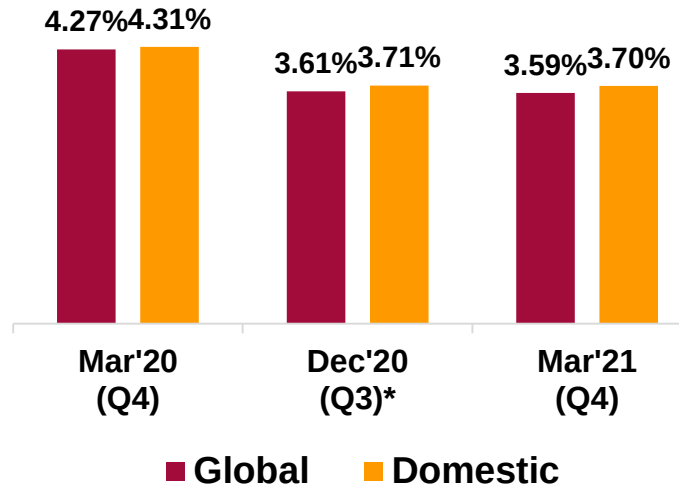
Efficiency Ratios (Quarter)

(Annualised)

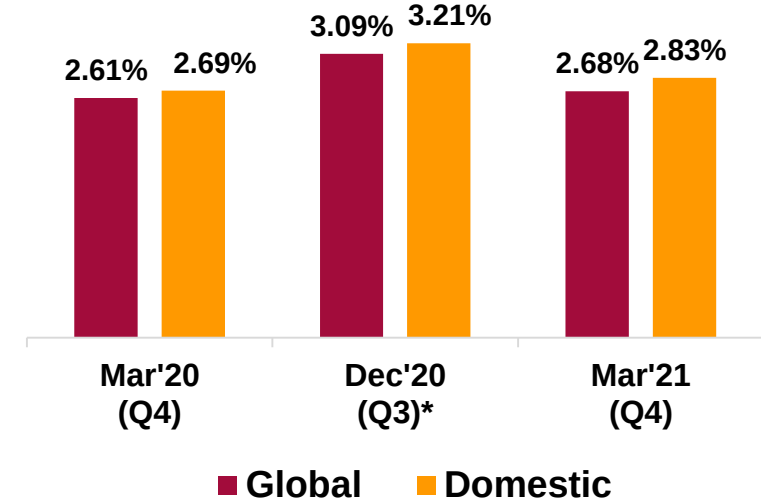
Cost of Deposits [%]



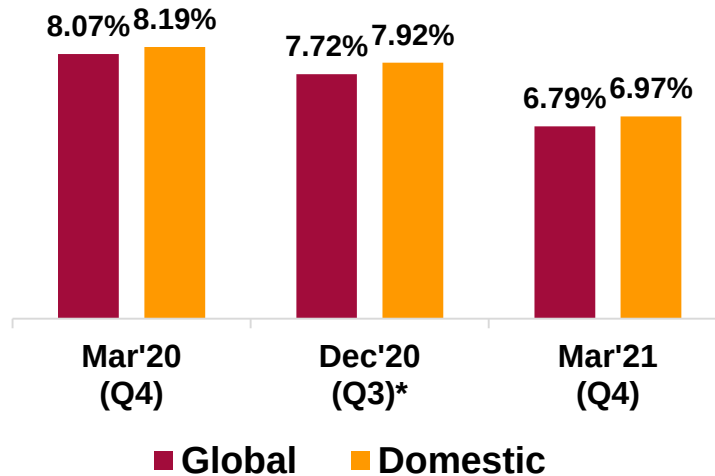
Cost of Funds [%]



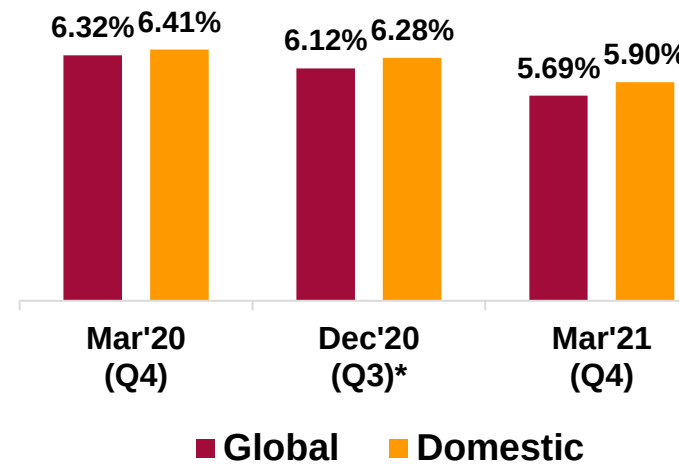
NIM [%]



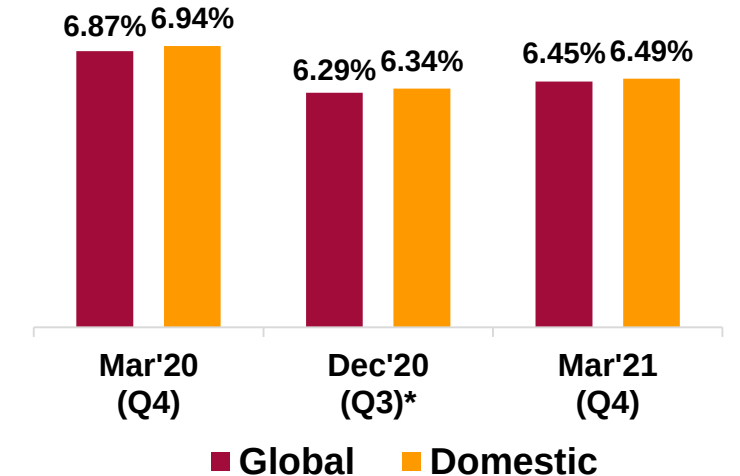
Yield on Advances [%]



Yield on Funds [%]

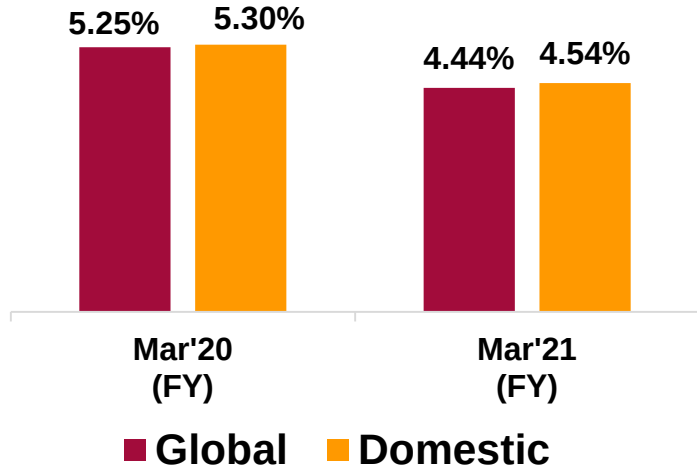


Yield on Investment [%]

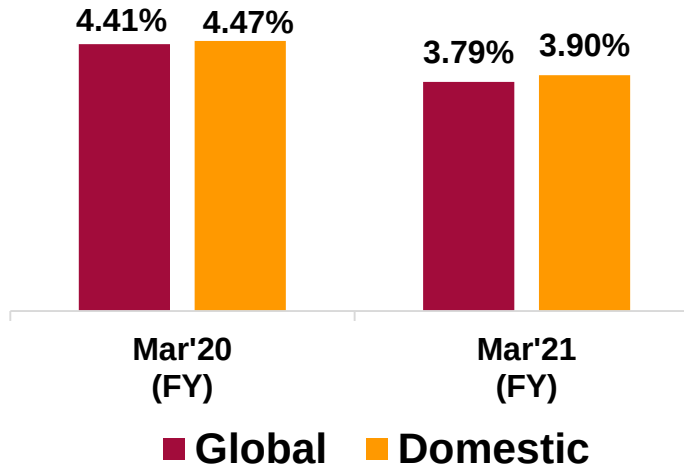


Efficiency Ratios (FY)

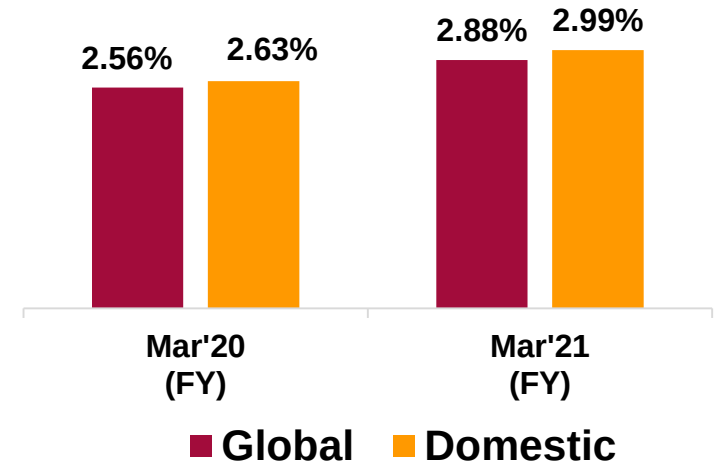
Cost of Deposits [%]



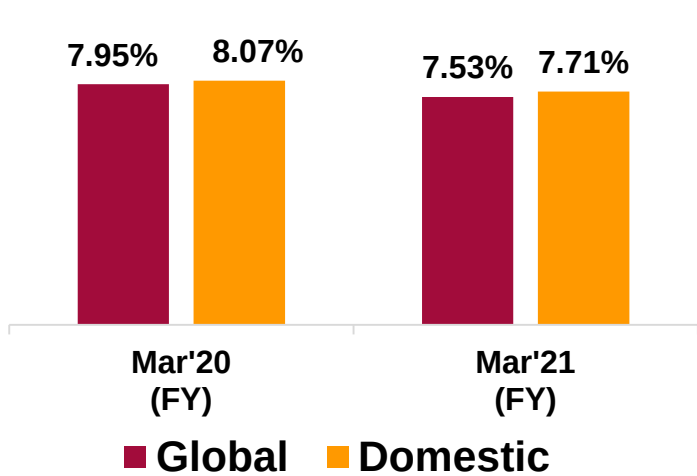
Cost of Funds [%]



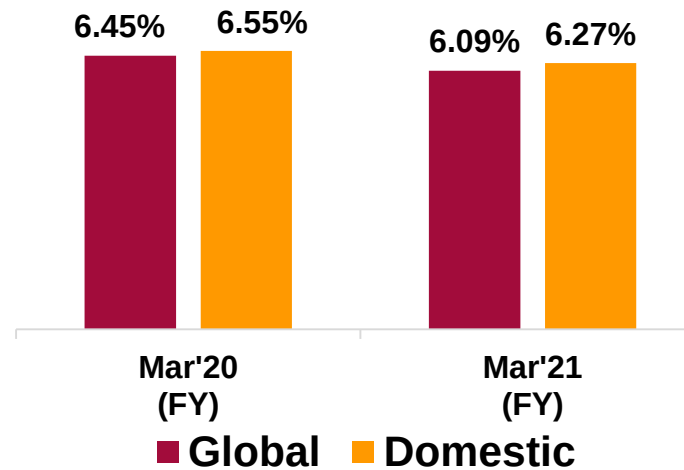
NIM [%]



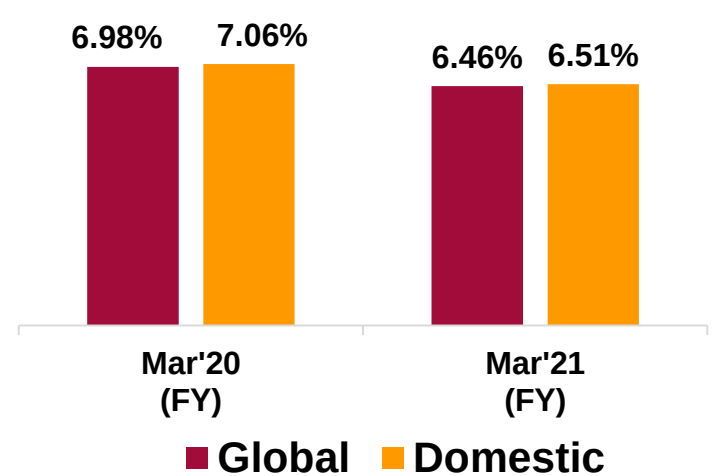
Yield on Advances [%]



Yield on Funds [%]



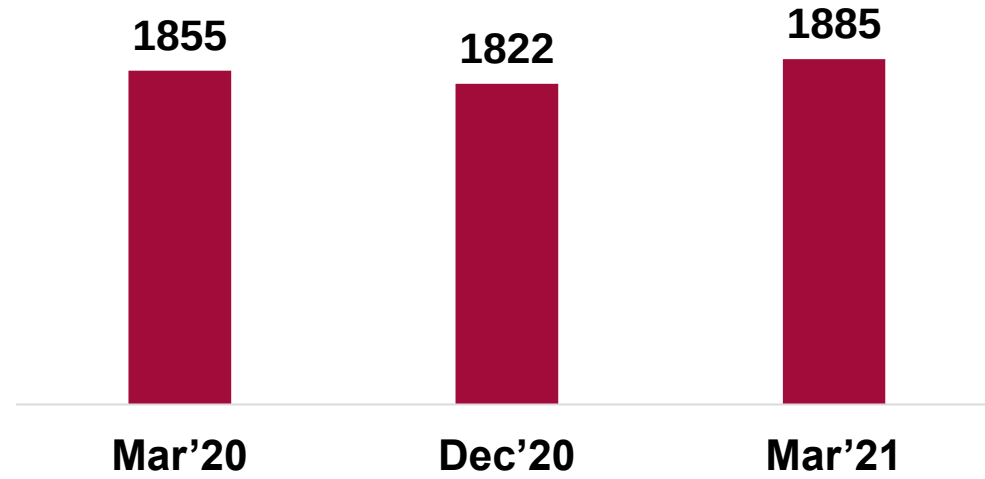
Yield on Investment [%]



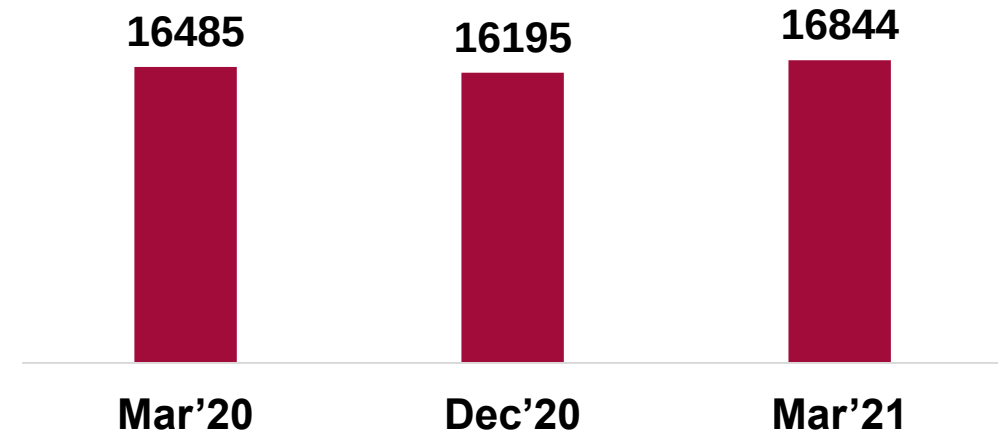
Productivity Ratios

in ₹ Lakhs

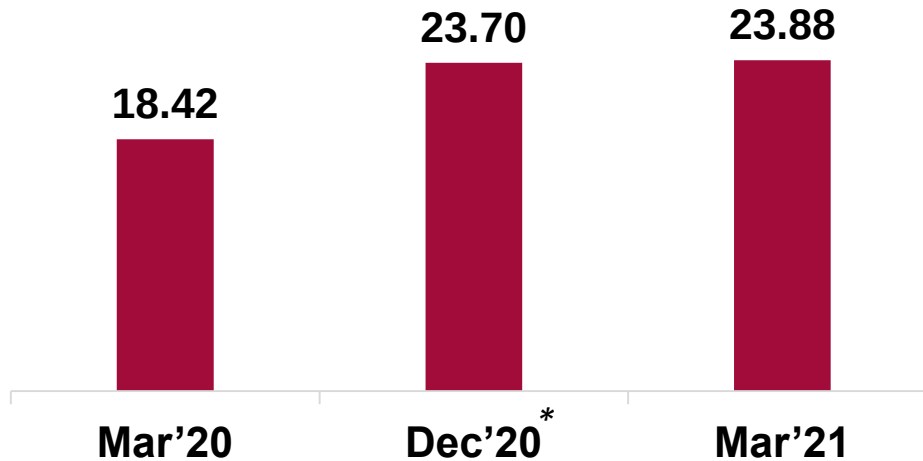
Business per Employee



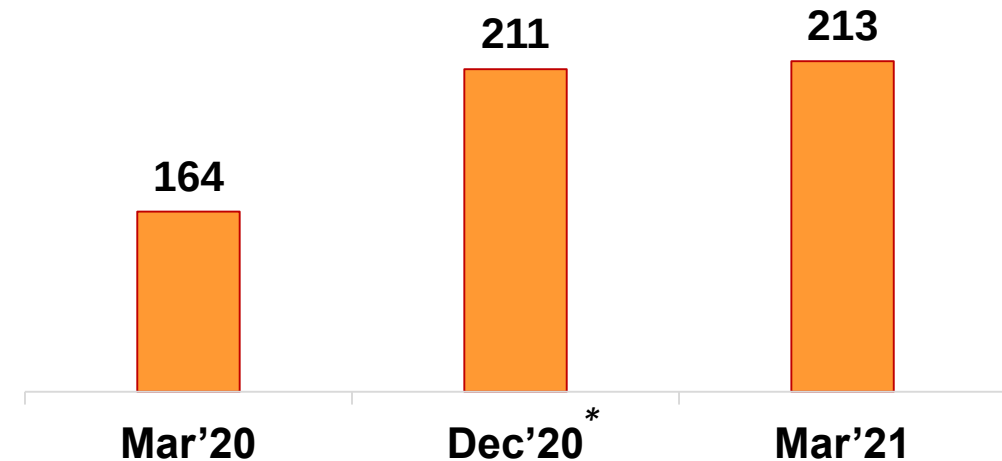
Business per Branch



Operating Profit per Employee



Operating Profit per Branch



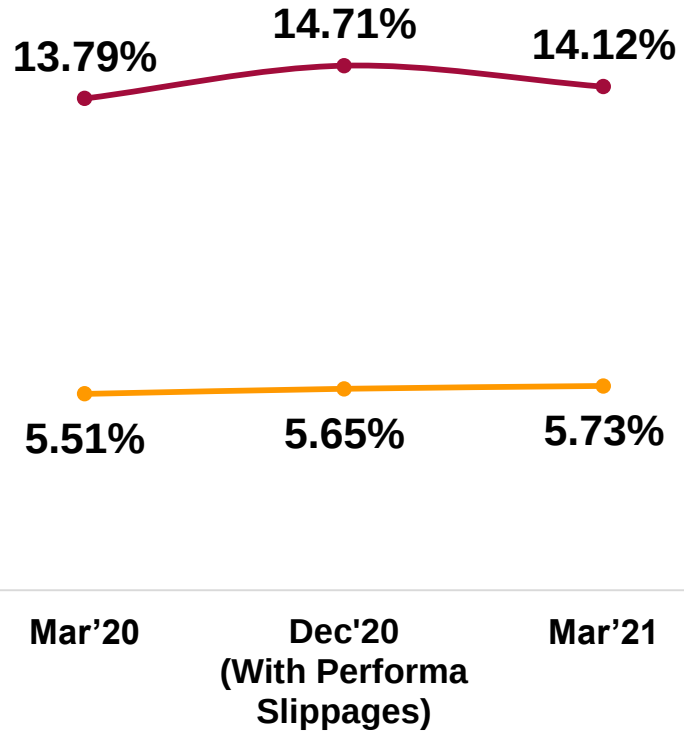
(*Cumulative Annualised)

Balance Sheet (Liabilities & Assets)

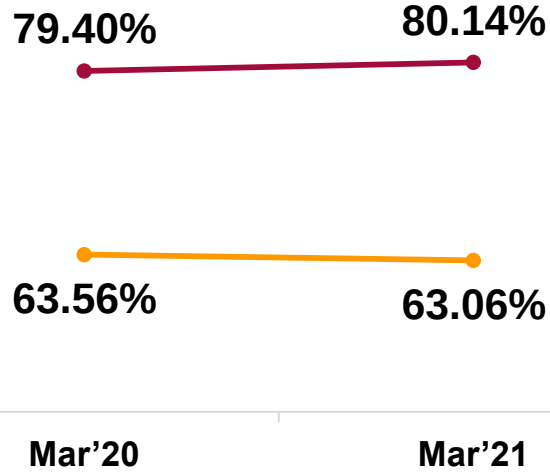
Sl.	Parameters	1 st Apr'20	31 st Dec'20	31 st Mar'21
	CAPITAL & LIABILITIES			
1	Capital	1882	2096	2096
2	Reserves and Surplus	83286	89136	88842
3	Deposits	1071563	1082156	1106332
4	Borrowings	66512	52596	42840
5	Other Liabilities and Provisions	28147	28950	20523
	Total Liabilities	1251390	1254934	1260633
	ASSETS			
1	Cash and Balances with RBI	53683	71796	43959
2	Balances with Banks	52021	44608	67391
3	Investments	371706	394338	392983
4	Loans & Advances	696849	660486	674230
5	Fixed Assets	11101	10799	11021
6	Other Assets	66031	72907	71049
	Total Assets	1251390	1254934	1260633

Asset Quality Ratios

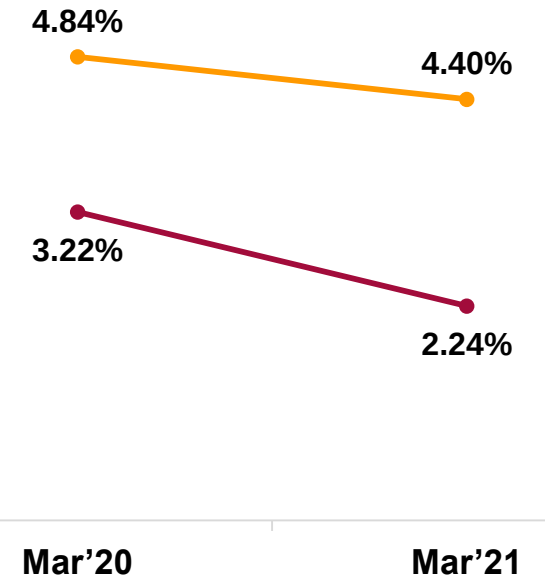
NPA Ratios



Provision Coverage Ratio



Credit Costs & Slippage Ratio



● Gross NPA% ● Net NPA%

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

● Slippages Ratio ● Credit Cost

Movement of NPA

Sl.	Parameters	Q4 FY'20	Q3 FY'21	Q4 FY'21	FY20	FY21
1	NPA as at the beginning of Year/Quarter	109900	96314	94479	112243	105165
2	-Cash Recovery	4066	2558	5967	14289	11442
3	-Up-gradation	1311	453	1032	2709	2363
4a	-Consequential Write Off	2269	816	2156	3211	3675
4b	-Technical Write Off	4182	-843	5072	17794	12202
5	Total Reduction (2+3+4)	11828	2984	14228	38002	29682
6	Fresh Addition	7093	1150	24172	30924	28940
	-Fresh slippages	5923	70	23185	28408	25001
	-Debits in existing NPA A/cs	1170	1079	987	2516	3939
7	Gross NPAs at end of the period	105165	94479	104423	105165	104423
8	Eligible Deductions incl. Provisions	66846	67881	65848	66846	65848
9	Net NPAs	38320	26598	38576	38320	38576
10	Recovery in written-off A/cs	1452	336	1150	4333	2498



Asset Classification: Global Advances

Amt ₹ in Crore



Sl.	Parameters	Mar'20		Dec'20		Mar'21		YoY Variation	
		O/S	Share%	O/S	Share%	O/S	Share%	Amt.	Var. %
1	Standard	657556	86.21%	632952	87.01%	634984	85.88%	-22572	-3.43%
2	Gross NPA	105165	13.79%	94480	12.99%	104423	14.12%	-742	-0.71%
2a	Sub-Standard	18932	2.48%	4220	0.58%	22980	3.11%	4048	21.38%
2b	Doubtful	70705	9.27%	68075	9.36%	60328	8.16%	-10377	-14.68%
2c	Loss	15528	2.04%	22185	3.05%	21116	2.86%	5588	35.99%
	Total Advances(1+2)	762721	100%	727432	100%	739407	100%	-23314	-3.06%

NPA Classification: Sector Wise

Amt ₹ in Crore 

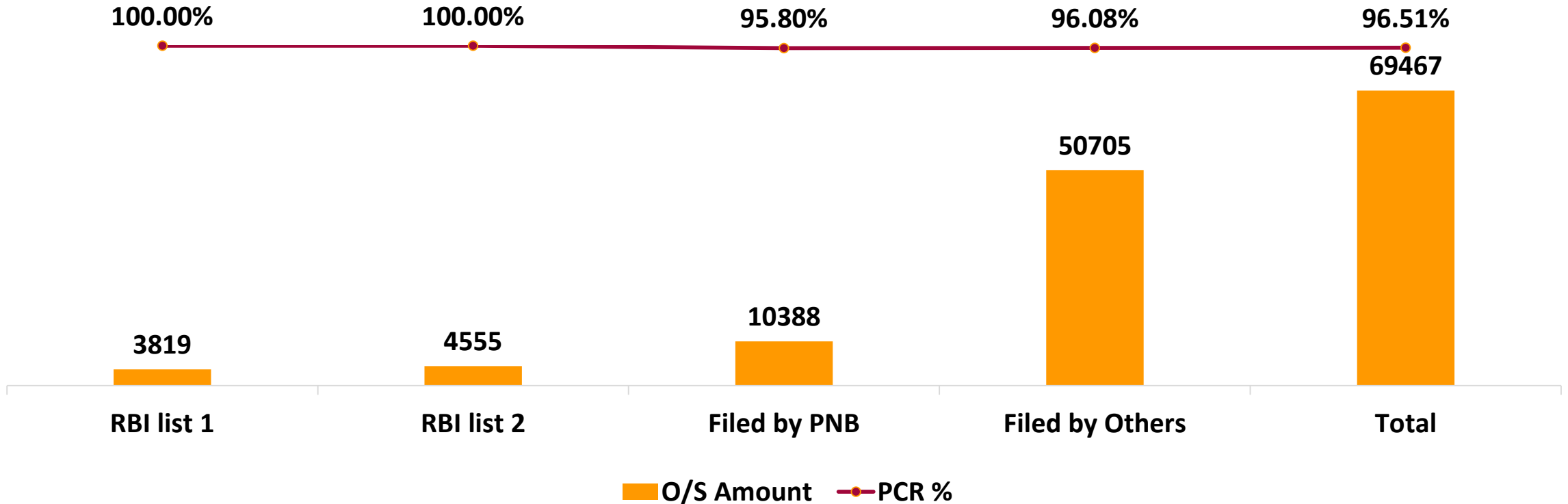


Sl.	Parameters	Mar'20		Dec'20		Mar'21	
		GNPA	GNPA%	GNPA	GNPA%	GNPA	GNPA%
1	Retail Loans	4474	3.39%	3850	2.96%	7167	5.26%
	<i>Out of Which,</i>						
1a	Housing	2383	2.85%	2232	2.69%	3767	4.41%
1b	Car/Vehicle	479	5.54%	464	4.90%	575	5.58%
1c	Education	878	11.33%	804	10.53%	968	12.81%
2	Agriculture (PS+NPS)	18281	15.65%	17342	15.70%	18100	15.99%
3	MSME	19748	16.83%	18609	14.93%	25527	20.26%
4	Corporate & Others	60984	16.23%	52274	15.39%	51617	15.01%
5	Domestic NPA (1+2+3+4)	103487	13.95%	92076	13.06%	102411	14.24%
6	Overseas NPA	1678	8.08%	2403	10.70%	2013	9.96%
7	Global NPA (5+6)	105165	13.79%	94479	12.99%	104423	14.12%

Exposure to NCLT accounts: 31st Mar. 2021

Amt ₹ in Crore

Sl.	Parameters	Accounts	Balance	Provision	PCR%
1	RBI list 1	4	3819	3819	100.0%
2	RBI list 2	9	4555	4555	100.0%
3	Filed by PNB	135	10388	9952	95.80%
4	Filed by Others	364	50705	48719	96.08%
5	Total	512	69467	67045	96.51%



Standard Restructured Advances & MSME Restructuring

Sl	Movement of Std. Restructured Advances	Mar'20	Dec'20	Mar'21
A	Opening Balance	4914	2236	2236
B	Total Addition	1058	644	794
1	Fresh Restructuring	771	617	773
2	Up-gradation	287	27	21
C	Reduction	3736	613	658
1	In eligible	504	15	16
2	Down-gradation to NPA	1514	0	19
3	Exit/Failure	1718	598	623
	Closing Balance (A+B-C)	2236	2267	2372

Amt ₹ in Crore

Sl.	Sector wise Std. Restructured	Mar'21
A	Agriculture & Allied	1414
B	MSME	173
C	Corporate & Others	785
	Total	2372

One Time Restructuring of advances - MSME		
No. of Accounts	Amount	Provision
60101	3274	164

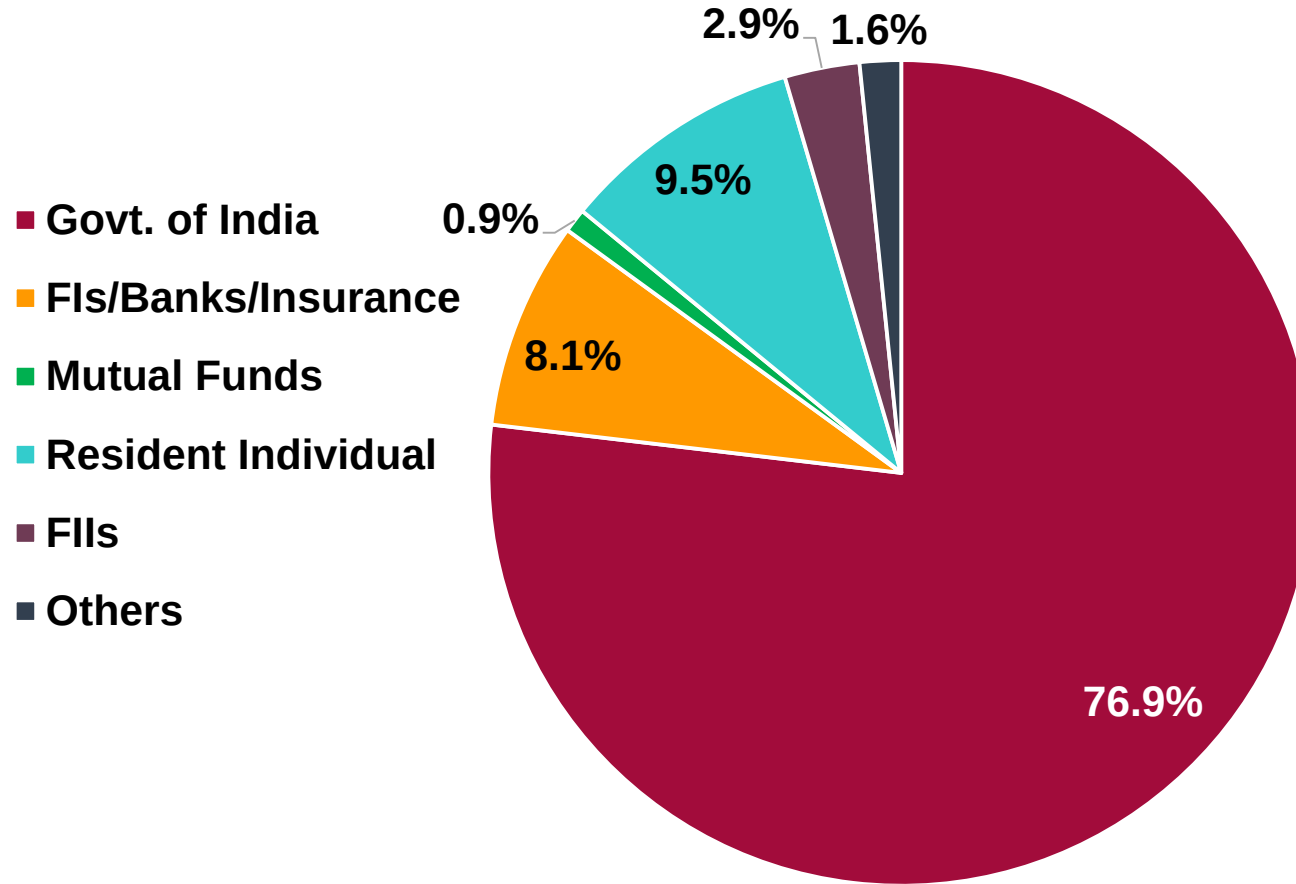
Position of SMA Accounts

Amt ₹ in Crore

As on	Gross Global Advances	SMA2	SMA 2 as a % of Gross Global Advances
Mar'20	762721	15078	1.98%
Mar'21	739407	33007	4.46%

Sector Wise Position – as on 31.03.2021

CATEGORY	Advances	SMA 2	SMA 2 as a % of Advances	Out of Total SMA 2 SMA 2 >5 Crore
Agriculture	113202	4735	4.18%	1243
MSME	126098	10961	8.69%	4023
Retail	136137	9088	6.68%	285
Corporate & Others	343771	8223	2.39%	8157



Capital Raised during FY 21

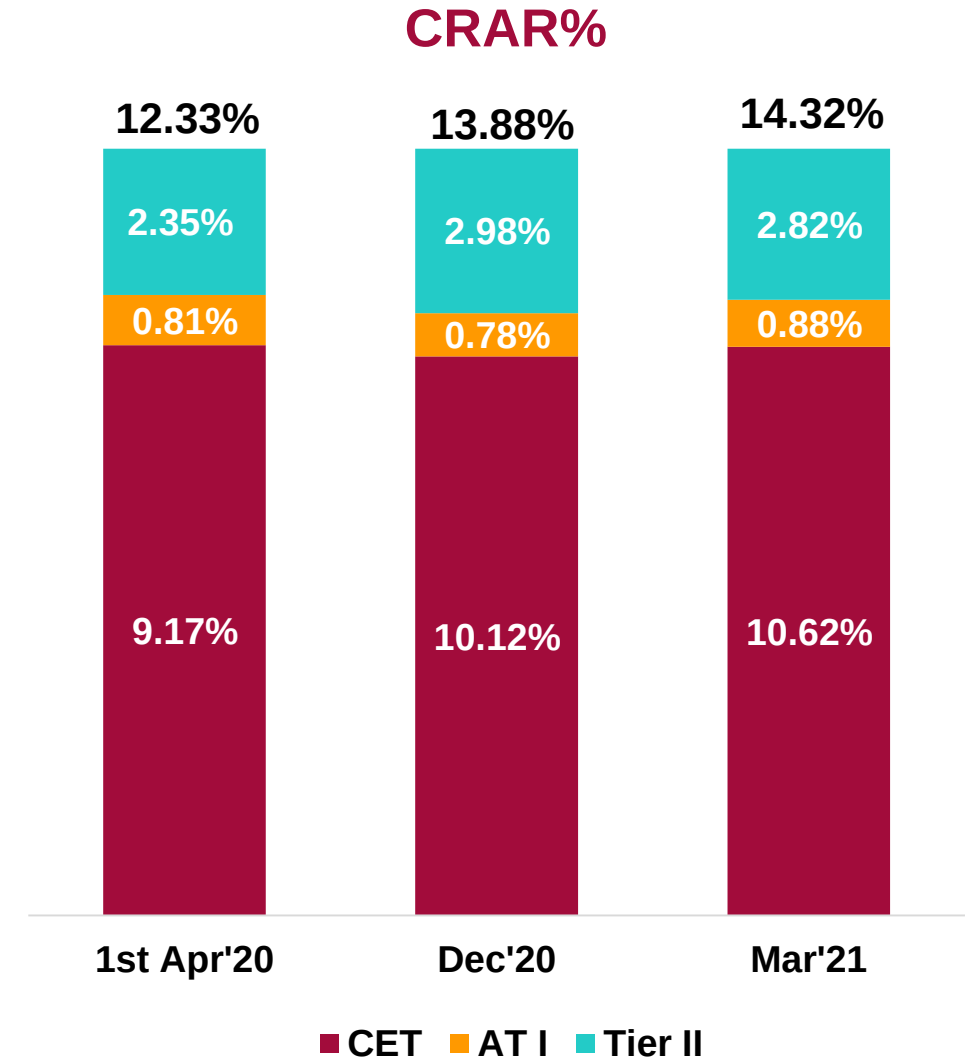
Tier	Particulars	Amount	Raised during FY21
Tier – I	Equity (Through QIP)	3788	Q3
	AT-1	495	Q4
	TOTAL (Tier – I)	4283	
Tier – II	Non-Convertible Fully Paid up Bonds	994	Q2
		3000	Q3
	TOTAL (Tier – II)	3994	
GRAND TOTAL (Tier – I + Tier – II)		8277	

Raised Rs 1800 Crores through QIP During Q1 FY'22 & reduced Gol shareholding to 73.15%.

Capital Adequacy

Sl.	Parameters	1 st Apr'20	Dec'20	Mar'21
1	Tier I	62467	68827	69713
	Common Equity	57419	63886	64351
	Additional Tier I	5048	4941	5362
2	Tier II	14707	18809	17145
3	Total (Tier I+II)	77174	87636	86858
4	Risk-weighted Assets	626278	631488	606585
1	Tier I %	9.97%	10.90%	11.50%
	Common Equity %	9.17%	10.12%	10.62%
	Additional Tier I %	0.81%	0.78%	0.88%
2	Tier II %	2.35%	2.98%	2.82%
3	Total (Tier I+II) %	12.32%	13.88%	14.32%

*Raised Rs 1800 Crores through QIP in May'21 - Increase of around **30 bps** in CET-1/CRAR.*



Capital Optimization

Amt ₹ in Crore

Sl.	Parameters	Mar'20	Dec'20	Mar'21	YoY Variation
1	Credit RWA	501427	511256	490310	-2.22%
	<i>Of which</i> Credit RWA (Domestic FB)	401439	383440	366545	-8.69%
2	Market RWAs	54954	54679	50722	-7.70%
3	Operational RWAs	63187	65553	65553	3.74%
4	Total RWAs	619568	631488	606585	-2.10%
5	Global Credit Exposure	886285	882806	905762	2.20%
6	Credit Exposure (Domestic FB)	789190	787453	807704	2.35%
7	RWA/Advances	70%	72%	67%	
8	Credit RWA Density (Domestic FB)	50%	49%	46%	
9	Total NFB O/S	76218	66329	66631	-12.58%
10	NFB RWA	30904	29168	28315	-8.38%
11	Leverage Ratio	4.06 #	4.32	4.37	

As at 01.04.2020

Sl.	Concentration Risk	Mar'20	Dec'20	Mar'21
1	Exposure to Top 20 Borrowers as % of Total Exposure	17.36%	16.29%	15.23%
2	Exposure to Top 10 Groups as % of Total Exposure	12.41%	13.03%	12.93%

Distribution Network & Social Media Presence



**Branches
(Domestic)**
10769



ATM
13781



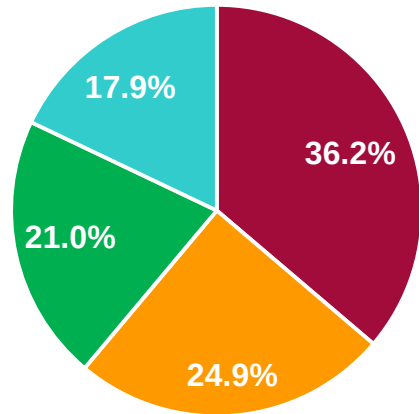
BCs
12518

International Branches: 1. Hong Kong 2. Dubai

Branch Presence Across India

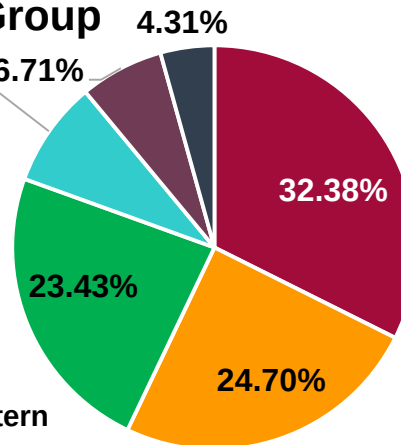
Population Group wise

- Rural
- Semi-Urban
- Urban
- Metro



Regional Group

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



1254867
YoY ↑ : 25.81%



71994
YoY ↑ : 33.94%



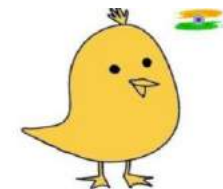
222105
YoY ↑ : 38.52%



55485
YoY ↑ : 135.08%

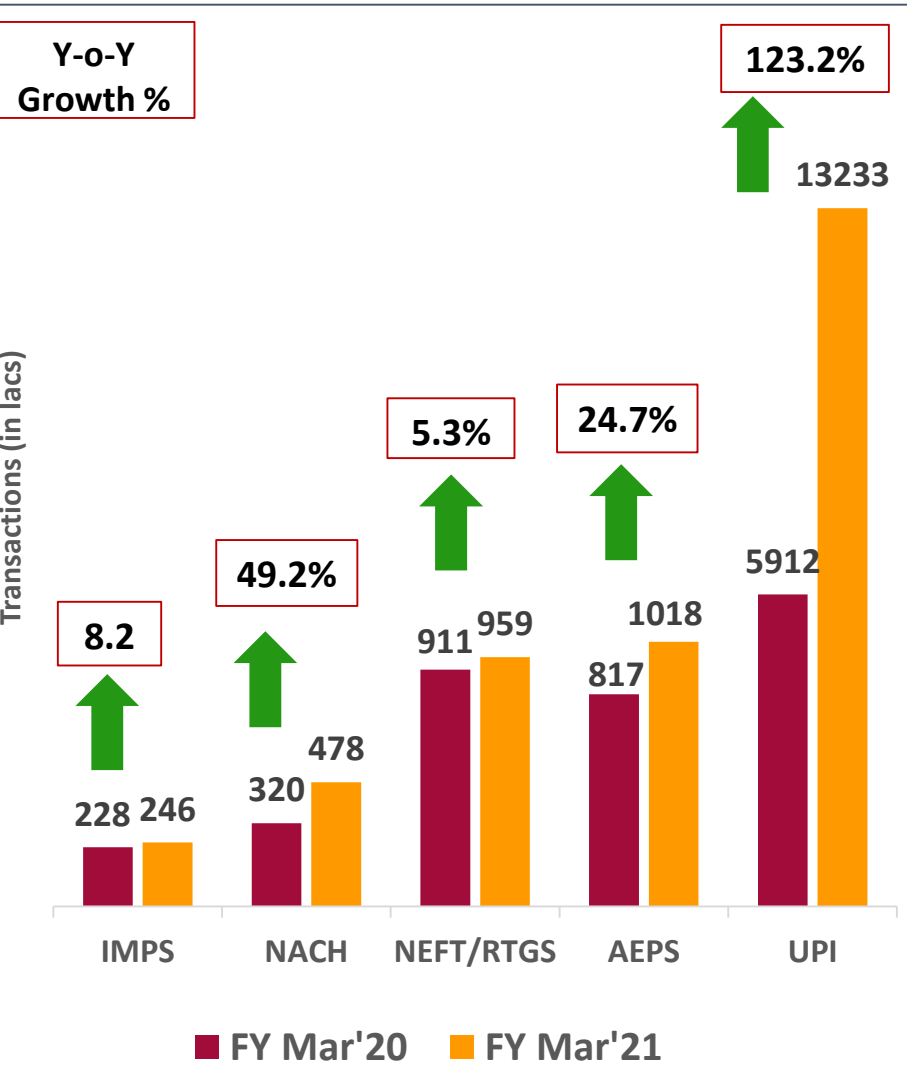
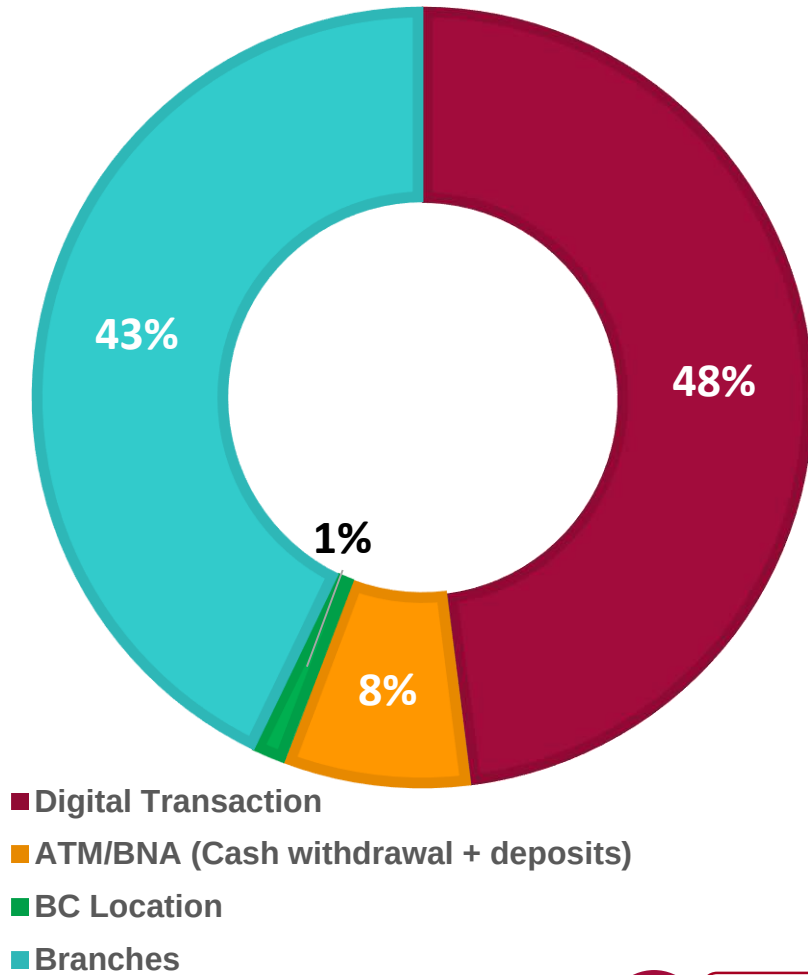


62489
YoY ↑ : 87.57%



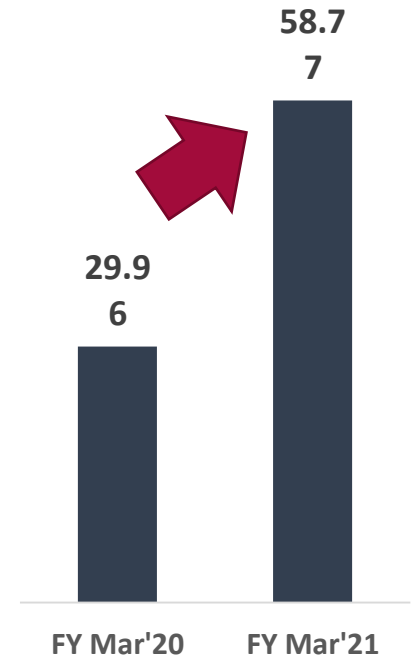
4155

Share of Total Transactions (Amt)



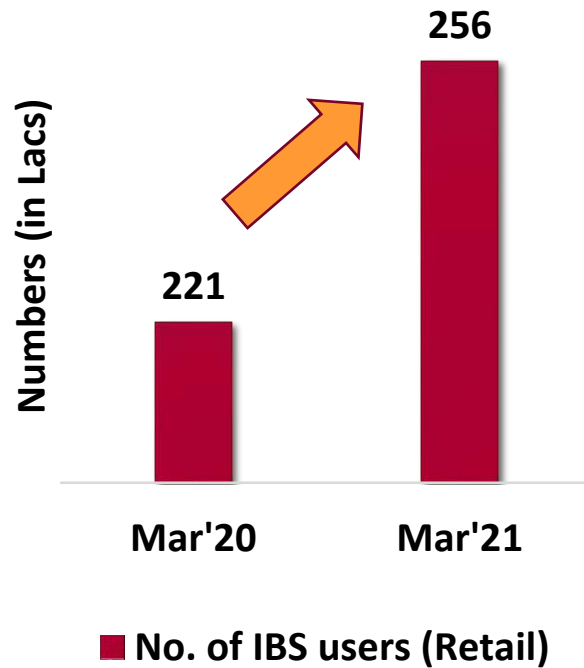
Sharp Increase in UPI Transactions during the Year

% Share - UPI Txn From Digital Txn

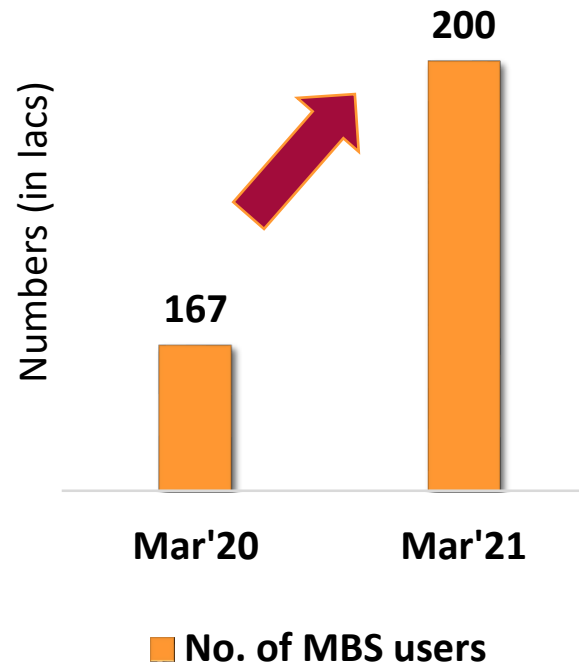


Augmenting Digital Base

15.84% YoY Growth in Internet Banking Users



19.76% YoY Growth in PNB One (M-Bank) Users



Introduction of Online Savings Account with Video KYC Solution



348451 Term Deposit A/cs Opened Through PNB One App & Internet Banking in FY 21

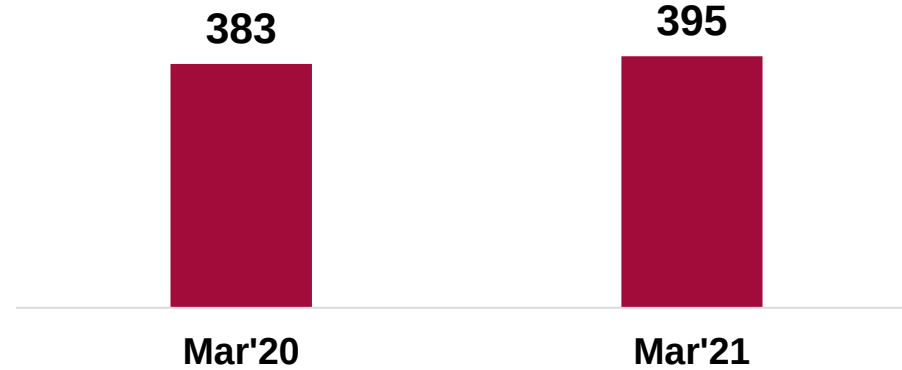
56.81 Crore Txns amounting to Rs. 12682 Crore Remitted Through UPI

7.5 Lakh Txn in PPF and SSA Accounts – More than Rs. 247 Crore Deposited

Financial Inclusion : Profitable Business Proposition

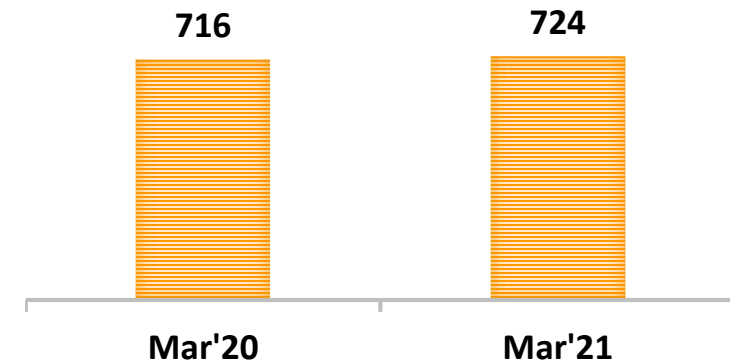
PMJDY Accounts

No. in Lakhs



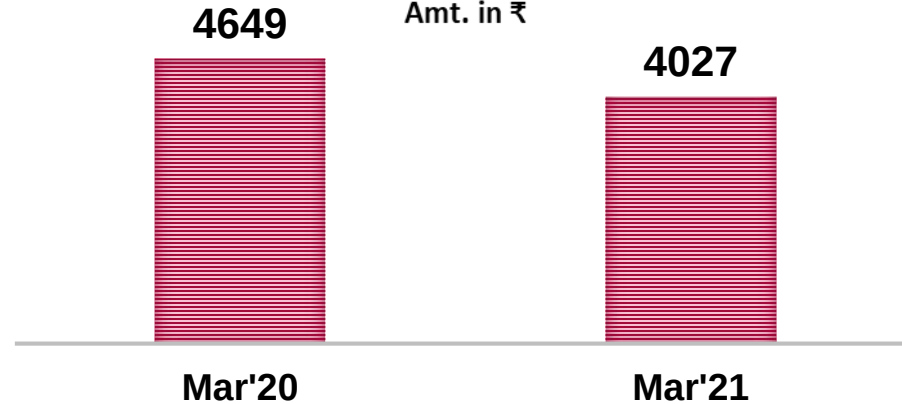
No. of DBT Txns

No. in Lakhs



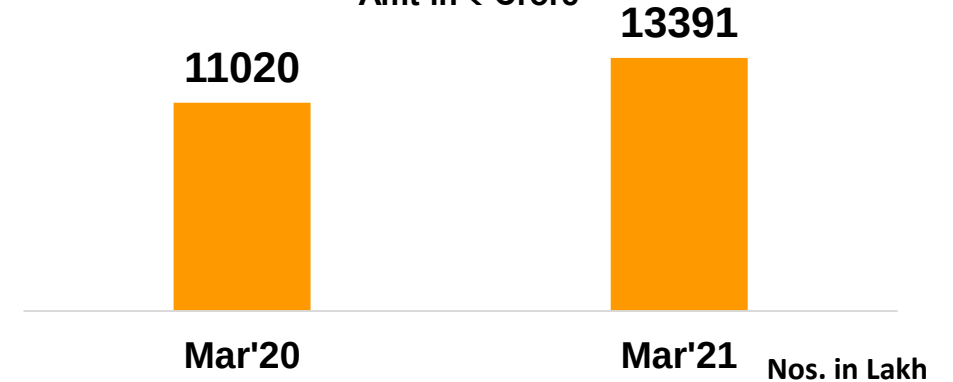
PMJDY Avg. Balance

Amt. in ₹



Deposit Mobilized by BC's

Amt in ₹ Crore



Sl.	Jansuraksha Schemes Enrollment Up To	Mar'20	Mar'21
1	Pradhan Mantri Jeevan Jyoti Bima Yojana	21.0	23.5
2	Pradhan Mantri Suraksha Bima Yojana	106.0	115.8
3	Atal Pension Yojana	11.4	14.5

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	32.64%	Mar'21 (12M)	7624	6417	1207	930
Subsidiaries	PNB Investment Services Ltd.	India	100.00%	Dec'20 (9M)	6	5	1	0.5
Subsidiaries	PNB Gilts Ltd.	India	74.07%	Dec'20 (9M)	960	334	626	468
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%	Mar'21 (12M)	5722	5620	102	95
Subsidiaries	PNB (International) Ltd. (FY : 1 st April to 31 st March)	UK	100.00%	Mar'21 (12M)	177	149	28	-73
Associates	India SME Asset Reconstruction Co. Ltd	India	20.90%	Dec'20 (9M)	10	7	3	1
Subsidiaries	Druk PNB Bank Ltd. (FY : 1 st January to 31 st December)	Bhutan	51.00%	Dec'20 (12M)	123	95	28	16
Joint Venture	Everest Bank Ltd. (FY : 16 th July to 15 th July)	Nepal	20.03%	April'21 (9M)	605	471	134	94

Amt ₹ in Crore

Consolidated Position	Q4 FY20	Q3 FY21	Q4 FY21	FY20	FY21
Total Income	2675	2689	3053	10118	11352
Total Expenses	3578	2354	2816	10473	10486
Operating profit	280	690	776	1648	3063
Net Profit	-807	201	123	-472	550
Capital adequacy ratio	9.41%	10.57%	9.93%	9.41%	9.93%

Parameter	Q4 FY20	Q3 FY21	Q4 FY21
Business	161918	167708	175224
Loans and advances	57445	58946	62778
Deposits	104472	108762	112446

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

Assocham

Runner Up under Digital service
under PSB Merged Category

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

**"Indian Society for Training &
Development Award for Innovative
Training Practices- "2nd 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"

72nd SKOCH Gold Awards 2021-
For Outstanding performance in GECL
scheme

Initiatives – Enhancing Customer Experience



End to End Digital Lending through **Pre- Approved Personal** Loans through usage of **Data Analytics**



PNB ONE and IBS are now available in nine **Regional Languages**.



Enhanced facilities in PNB ONE- Facility for subscription and contribution of NPS, OTP as second factor authorization in transactions in PNB ONE.



PNB@EASE Outlet – opened at Delhi on pilot basis – conceptualized as Multi-functional open outlet in places of higher foot-fall. Transaction initiated and authorised by customers themselves.



Cardless Cash withdrawal through ATM using TPIN provided through Internet Banking/ PNB ONE



A Wholly owned subsidiary namely **PNB Cards and Services** incorporated for non financial support in Credit Card Business



PM Swanidhi- Loans upto Rs. 10,000 provided to street vendors with API integration along SIDBI portal.

Way Forward

Technology Driven Delivery of Services at Doorstep

Enhance **Digital Lending** with end - to - end digital journey for all schemes.

Leverage **Digital Canvas** for greater outreach, improved productivity and quality service

Sustained profitability and robust capital position



Effective Asset Quality Management and treat Recovery as a **Profit Centre**

Cleaner Loan Book with Transfer of bad loans to **National Asset Reconstruction Company Ltd.**

Expanding our reach in high potential areas by opening around 300 Branches

Unlocking Value by **Disinvestment** of Stake in Associates

Thank You!