FINANCIAL RESULTS

Q2 & HY1 FY22

September 2021

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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'

Synergy realization through rationalization of Branches and ATM

Rationalization of 690 Branches &
697 ATMs

Adequately Capitalized

CRAR % : 15.20%

Strong and Granular Low Cost Deposit Base

Domestic CASA Ratio: 45.42%

Strong Distribution Network

PAN India Presence

Total Delivery Channels: 36514
10528-Domestic & 2 International Branches, 13506 ATMs & 12478 BCs

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 : Q2 FY22 ended September'21

Domestic CASA Share
45.4%

Savings Deposit
8.6% YoY Gr

Retail Term Deposit
7.6% YoY Gr

(Retail TD + CASA) Share
91.3%

Retail Credit
6.7% YoY Gr

RAM Share to domestic Advances
54.7%

Total Recovery (Incl Up-gradation)-Q2
₹ 9126 Crore

CRAR
15.20%

Net Profit (Q2)
1105 Cr
78.0 % YoY Gr

Business Performance (As on 30th Sep 2021)

Amt ₹ in Crore

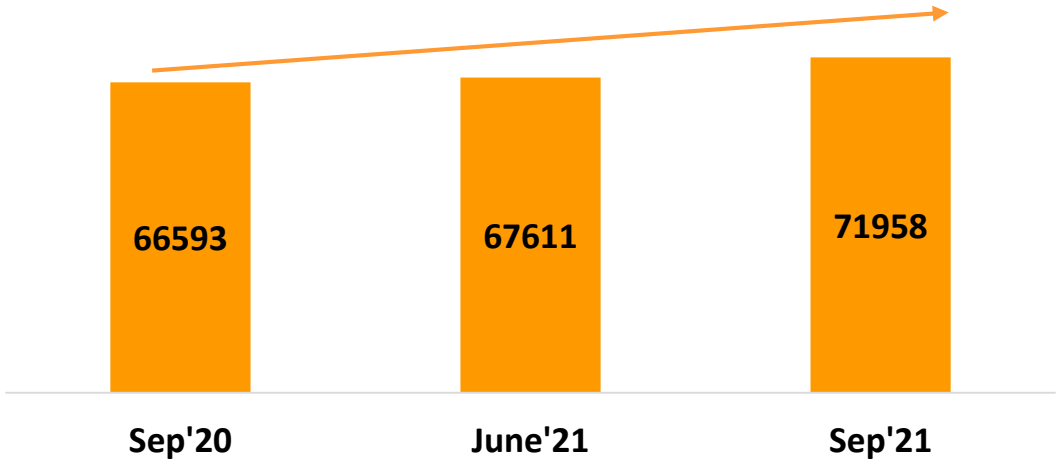
Sl.	Parameters	Sep'20	June'21	Sep'21	Growth % YoY
1	Global Gross Business	1786671	1823685	1851097	3.61%
	Overseas Gross Business	47648	36666	37181	-21.97%
	Domestic Gross Business	1739023	1787019	1813916	4.31%
2	Global Deposits	1069747	1097649	1115373	4.27%
	Overseas Deposits	28066	18712	17256	-38.52%
	Domestic Deposits	1041681	1078937	1098117	5.42%
	Current Deposits	66593	67611	71958	8.06%
	Savings Deposits	392884	419525	426799	8.63%
	CASA Deposits	459477	487136	498757	8.55%
	Total Term Deposits	610270	610513	616616	1.04%
	- Retail Term Deposits (<2 Cr.)	483316	513837	520026	7.60%
	Retail Term Deposits + CASA Deposits	942793	1000973	1018783	8.06%
3	Global Gross Advances	716924	726036	735724	2.62%
	Overseas Gross Advances	19582	17954	19925	1.75%
	Domestic Gross Advances	697342	708082	715799	2.65%

CASA Performance

Amt ₹ in Crore

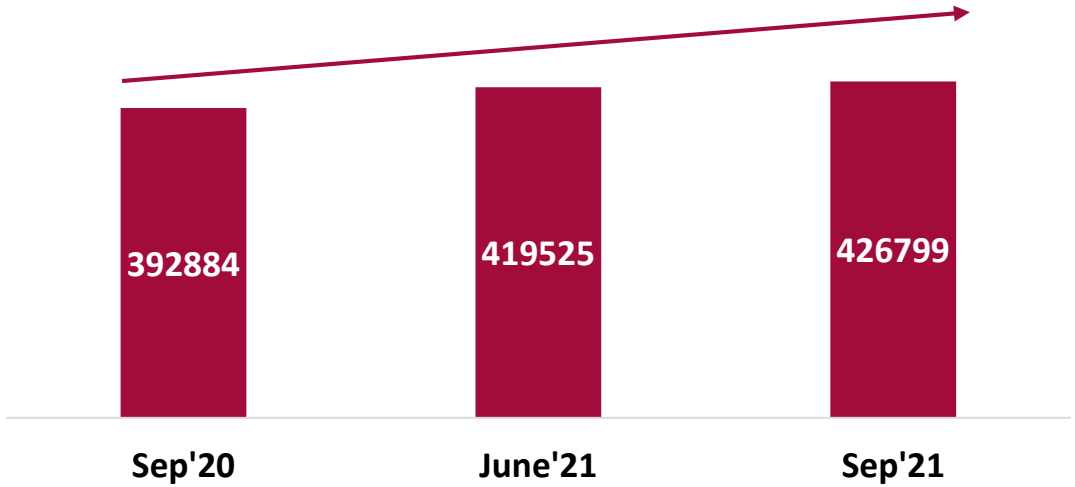
Current Deposits

YoY Gr.: 8.06%

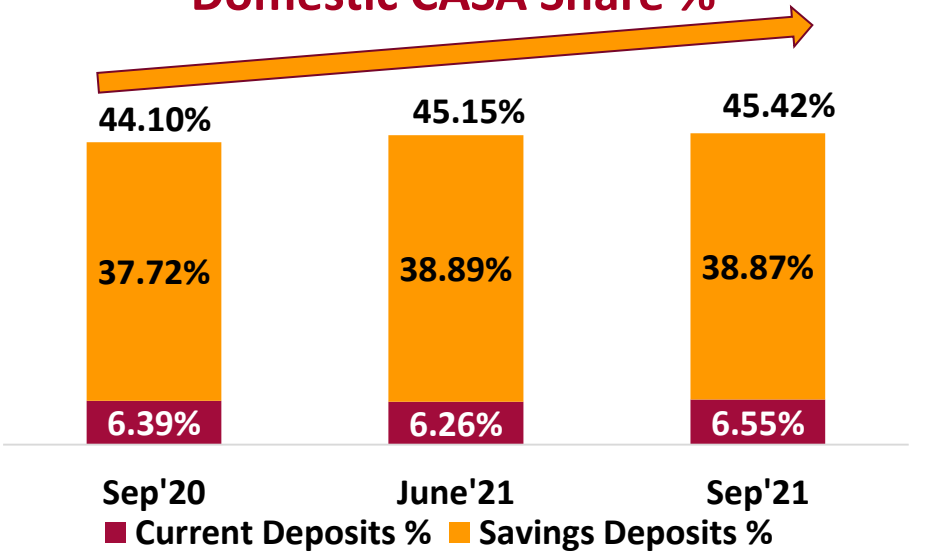


Savings Deposits

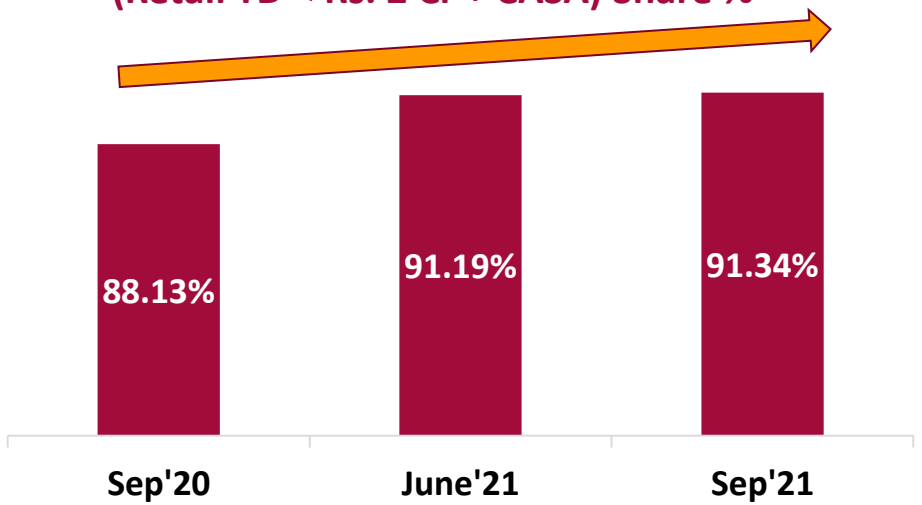
YoY Gr.:8.63%



Domestic CASA Share %

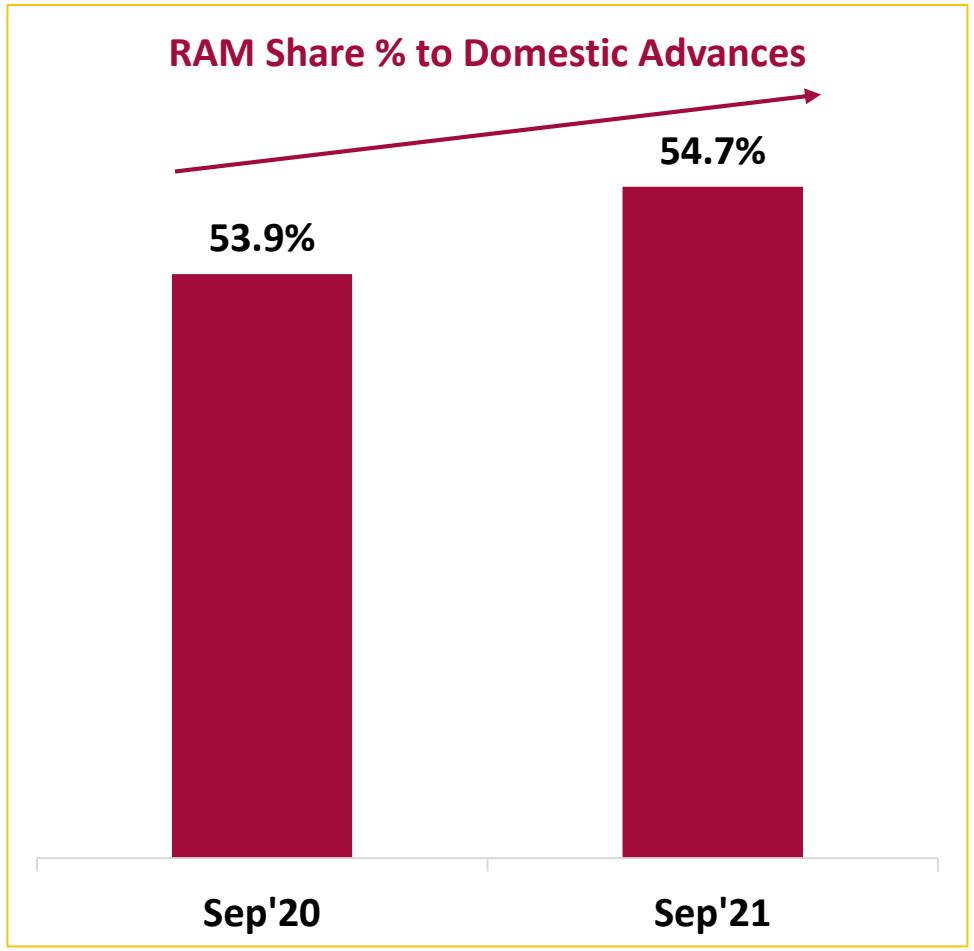


(Retail TD < Rs. 2 Cr + CASA) Share %



Composition of Advances

Amt ₹ in Crore



Sl.	Parameters	Sep'20	June'21	Sep'21	% Variation YoY
	Domestic Advances	697342	708082	715799	2.65%
	Out of which				
1	Retail	113285	119555	120875	6.70%
2	Retail Pool	16463	12541	12015	-27.02%
3	Agriculture	124350	128386	133867	7.65%
3a	*Out of (3),* ***Agriculture (PS)***	94796	98253	100466	5.98%
4	MSME	121969	121134	124528	2.10%
5	RAM Advances (1+2+3+4)	376067	381616	391285	4.05%
6	***RAM Share to Domestic Advances(%)***	***53.9%***	***53.9%***	***54.7%***	
7	Corporate & Others	321275	326466	324514	1.01%

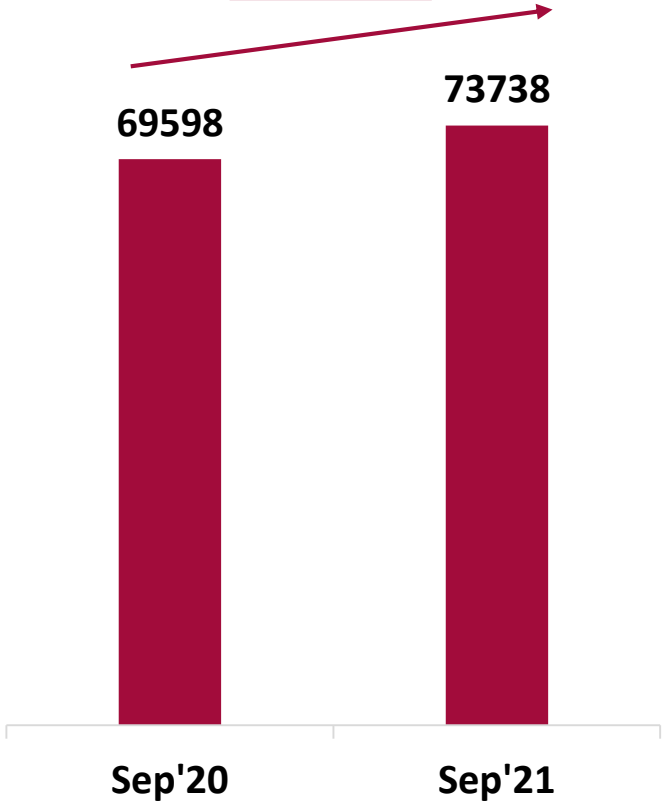
Retail Pool figures have reduced by Rs 4448 Crore on YoY basis & no fresh pool is being purchased.

Components of Retail Advances excl Pool

Amt ₹ in Crore

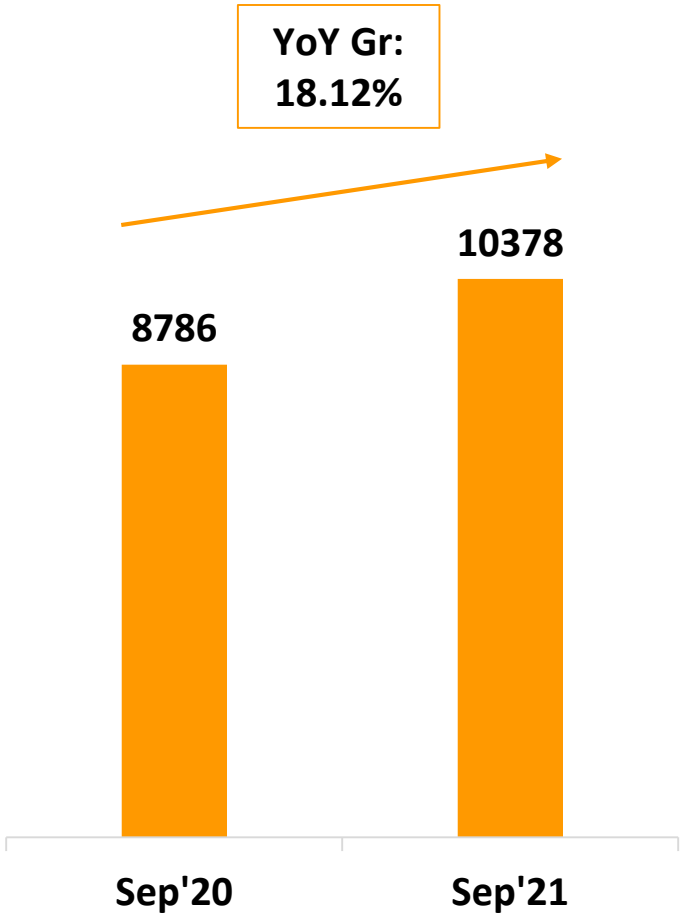
Housing Loan

YoY Gr: 5.95%



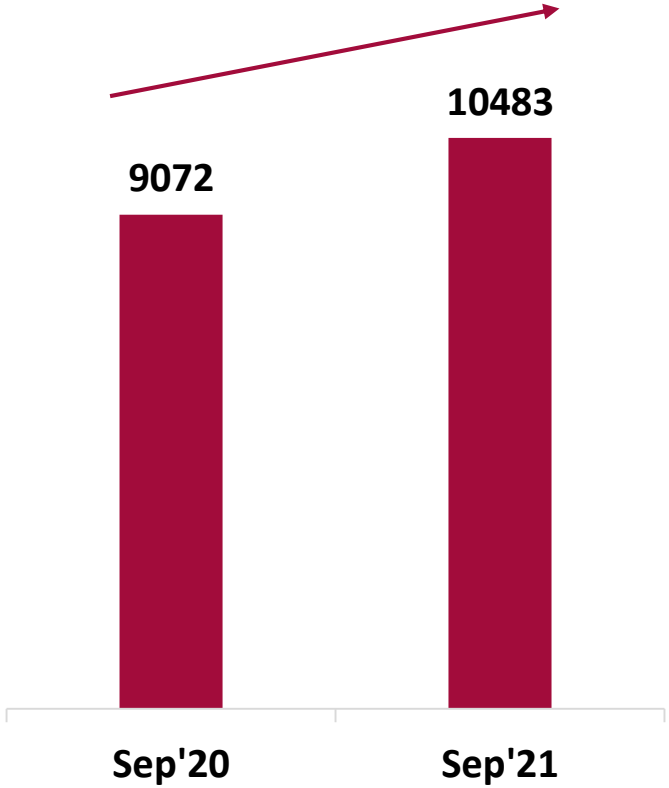
Vehicle/Car Loan

YoY Gr: 18.12%



Personal Loan

YoY Gr: 15.55%



Priority Sector Achievement

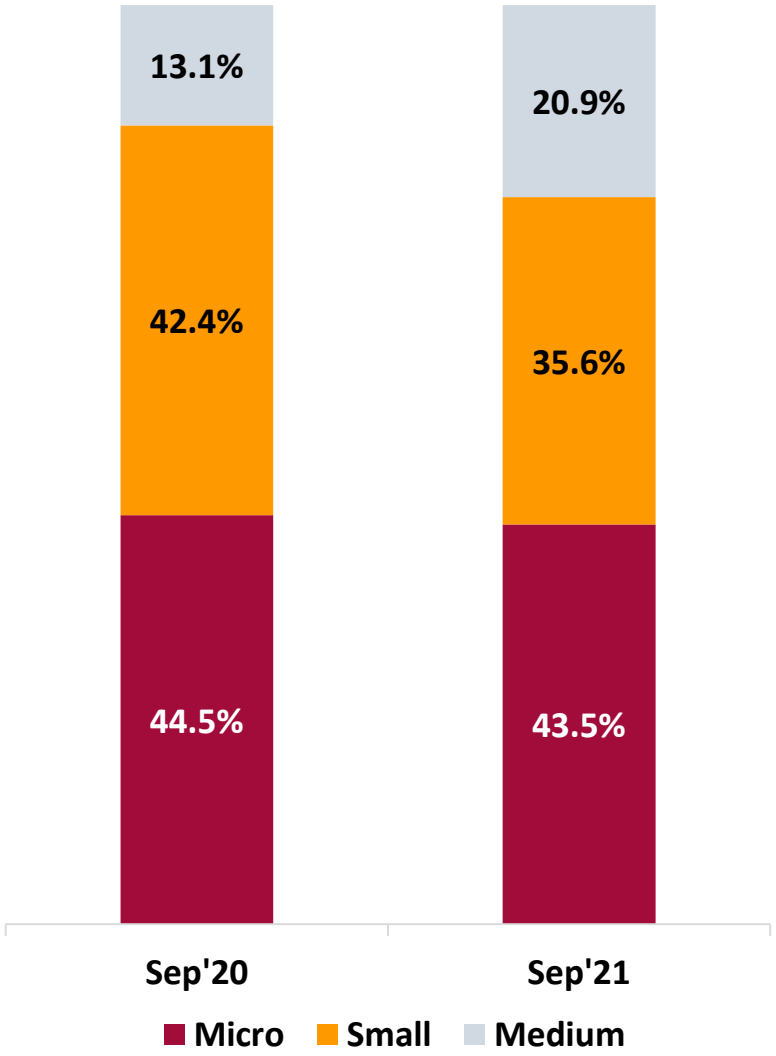
Amt ₹ in Crore

Sl.	Parameters	Mandated Targets	Sept'20	June'21	Sept'21
	ANBC		669192	674350	647811
1	Priority Sector		278384	283935	282671
	% to ANBC	40%	41.60%	42.10%	43.63%
2	Agriculture - PS (Incl RIDF, IBPC & PSLC)		121102	120658	123415
	% to ANBC	18%	18.10%	17.89%	19.05%
3	Small and Marginal Farmers		56806	61900	67174
	% to ANBC	9%	8.49%	9.17%	10.37%
4	Weaker Section		73705	85050	91152
	% to ANBC	11%	11.01%	12.61%	14.07%
5	Micro Enterprises (PS)		55768	53501	53841
	% to ANBC	7.5%	8.33%	7.93%	8.31%

MSME Portfolio Mix

Amt ₹ in Crore

Segment Mix



Performance under PMMY

Mudra Loans	HY21	HY22
Amount Sanctioned	3932	5967
Amount Disbursed	2581	5436

PM SVANidhi

Upto 30.09.2021

No of Loans Sanctioned - 200071

Total Amount Sanctioned - Rs 200 Crore

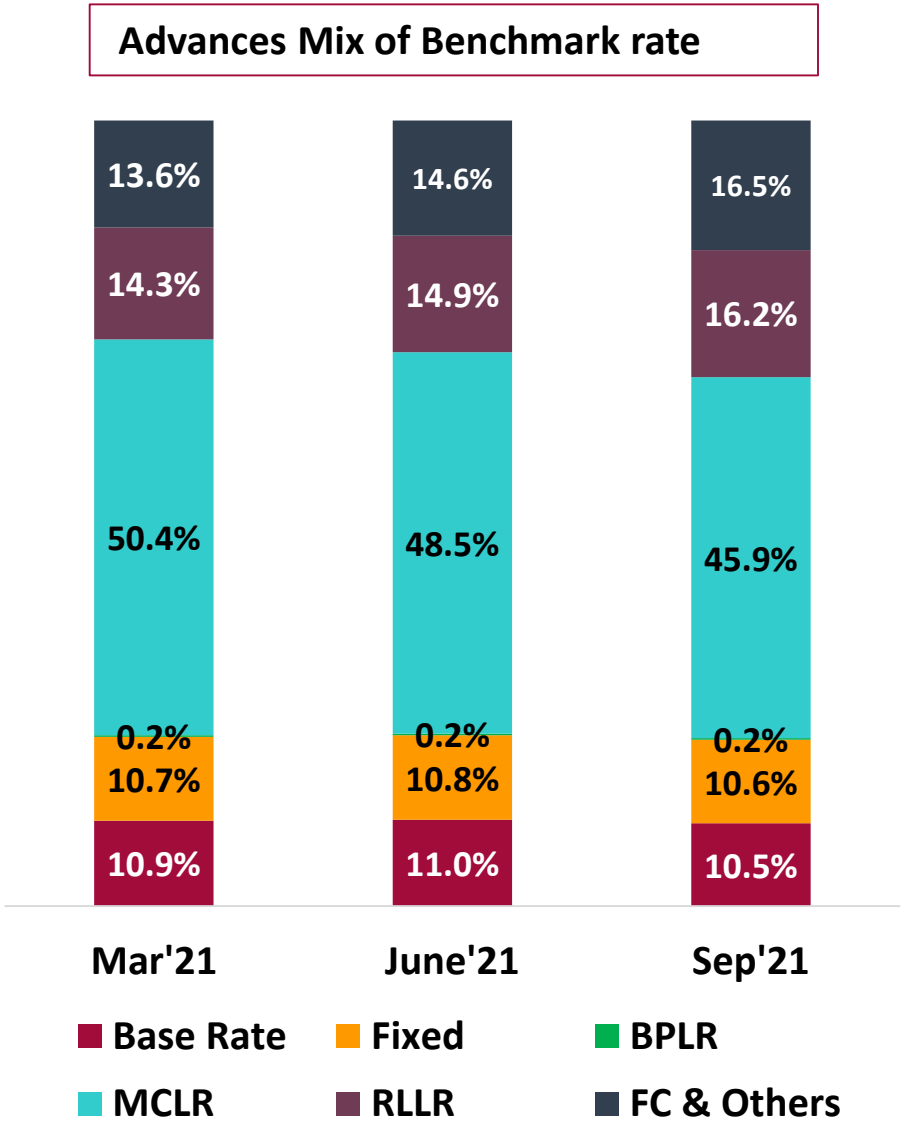
Performance under GECL Facility

GECL	As on Sep'21
Amount Sanctioned	14185
Amount Disbursed	12661

External Rating (Standard FB) Portfolio & Advances on Benchmark Rates

Amt ₹ in Crore

Sl	Rating Grade	Portfolio > Rs. 100 Crore	
		Sep'21	
		Amt.	% Share
1	AAA	89702	47.13%
2	AA	44424	23.34%
3	A	27477	14.44%
4	BBB	10089	5.30%
	Total BBB & Above	171692	90.21%
5	BB	3129	1.64%
6	B	3894	2.05%
7	C	0	0.00%
8	D	2150	1.13%
	Total BB & Below	9173	4.82%
9	Unrated	9451	4.97%
	Total	190316	100%



Diversified Industry Portfolio & Key Sectors

Amt ₹ in Crore

Sl.	Diversified Industry Portfolio (Excl. TWO)	June'21		Sep'21	
		O/s	% of Total Industry	O/s	% of Total Industry
1	Infrastructure	99782	45.8%	106148	48.0%
	-Energy	40752	18.7%	40848	18.5%
	-Tele-Communication	17540	8.1%	15661	7.1%
	-Roads & Ports	35550	16.3%	37457	16.9%
	-Other Infra	5940	2.7%	12182	5.5%
2	Basic Metal & Metal Products	21057	9.7%	21729	9.8%
	-Iron & Steel	18059	8.3%	18473	8.4%
3	Textiles	12817	5.9%	12293	5.6%
4	Food Processing	19166	8.8%	18644	8.4%
5	Chemical & Chemical Products	9009	4.1%	8970	4.1%
6	Other Industries	55840	25.7%	53391	24.1%
	Total	217671	100.0%	221175	100.0%

Sl.	Key Sectors	June'21	Sep'21
		O/S	O/S
1	Capital Market	803	605
2	Commercial Real Estate	18338	20304
3	NBFC	83601	89663
4	Aviation	6177	6462
5	Tourism, Hotel & Restaurant	1671	1791

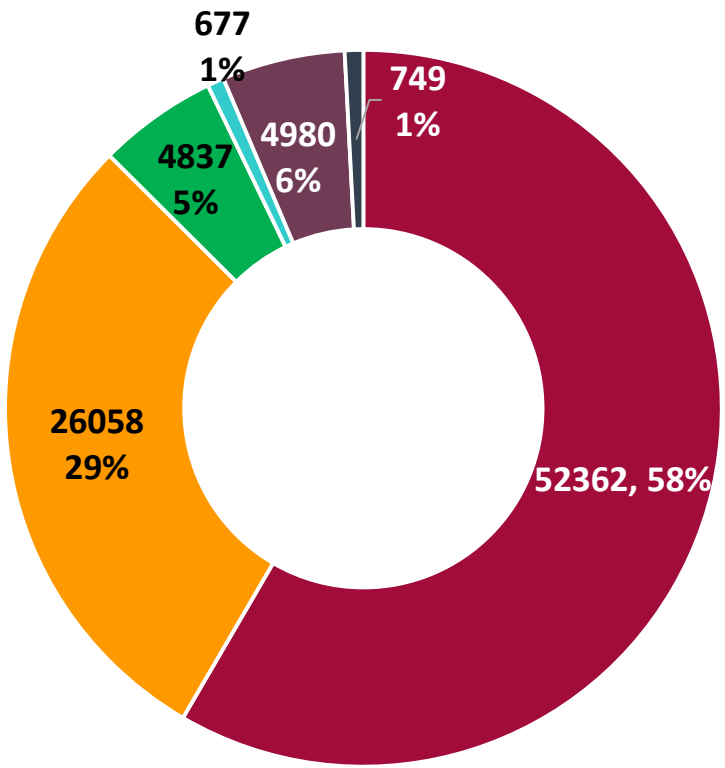
NBFC & Energy Sector

Amt ₹ in Crore

NBFC Sector

O/s (Funded) as on 30.09.2021 : ₹ 89663 Cr

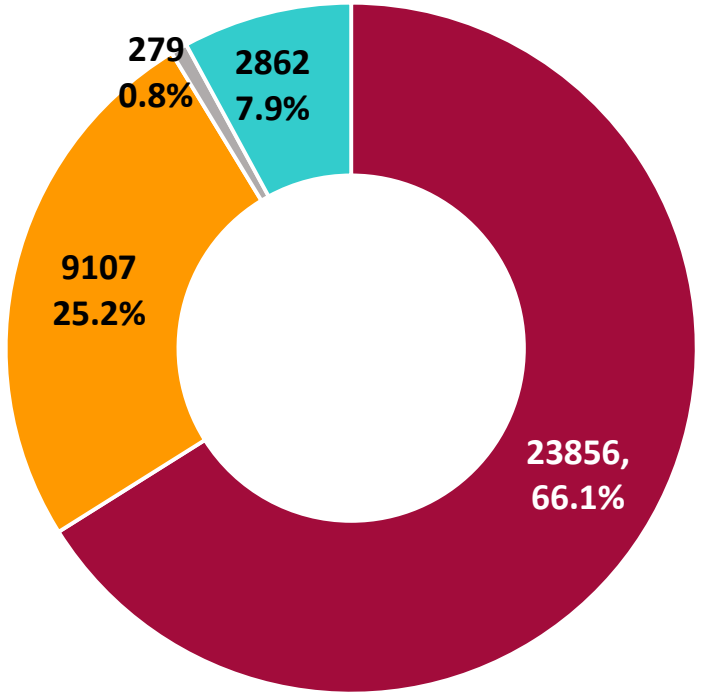
External Rating wise Portfolio



Energy Sector

External Rating Std. Portfolio 30.09.2021 : ₹ 36103 Cr

External Rating wise Std. Portfolio



One Time Restructuring of Advances

Amt ₹ in Crore

As per RBI's guidelines dated Aug 6, 2020 Position as on 30.09.2021

Sl.	Loan and aggregate exposure category	Restructuring Implemented		Provisions Made
		No. of accounts	Amount involved	Amt
1	Personal loans	5909	751	75
2	Other Exposures*	366	5468	629
3	Total (1+2)	6275	6219	704
4	MSME loans	13070	1035	52
	Grand Total (3+4)	19345	7254	756

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

As per RBI's guidelines dated May 5, 2021 , Position as on 30.09.2021

Sl.	Loan and aggregate exposure category	Restructuring Implemented		Provisions Made
		No. of accounts	Amount involved	Amt
1	Individual Borrowers	72945	4886	498
2	Small Business	3328	793	79
3	Total (1+2)	76273	5679	577
4	MSME loans	98853	4565	456
	Grand Total (3+4)	175126	10244	1033

Investment Portfolio

Amt ₹ in Crore

Sl.	Parameters	Sep'20	June'21	Sep'21	YoY Variation	
					Amt.	%
1	Gross Domestic Investment	391208	383167	365905	-25303	-6.47%
a	SLR	280928	277509	259623	-21305	-7.58%
b	Non SLR	110280	105658	106282	-3998	-3.63%
	SLR as % to Dom. Investment	71.81	72.43	70.95		
I	Held To Maturity (HTM)	270408	288337	293256	22848	8.45%
II	Available For Sale (AFS)	120555	94830	72640	-47914	-39.74%
III	Held For trading (HFT)	245	0.00	8	-237	-96.73%
2	Modified Duration (AFS+HFT)	2.83	2.39	2.38		
3	Net demand & time Liabilities	1045232	1086823	1086202	40970	3.92%
4	Investment by Overseas Branches	6951	5571	4163	-2788	-1.40%
5	Total Gross Investment (1+4)	398159	388738	370068	-28091	-1.07%
	HTM To Gross Domestic Investment (%)	69.12%	75.25%	80.15%		

Non SLR Investment

Amt ₹ in Crore

Sl.	Parameters	Sep'20		June'21		Sep'21		Y-o-Y Variation	
		O/S	% Share	O/S	% Share	O/S	% Share	Amt	Gr. %
1	PSU Bonds	20297	18.40%	20666	19.56%	20418	19.21%	121	0.60%
2	Corporate and Other Bonds & Debentures	12158	11.02%	11908	11.27%	12775	12.02%	617	5.07%
3	Special Govt. Sec excl. Recap Bonds	1394	1.26%	1253	1.19%	1253	1.18%	-141	-10.11%
4	CG Recap. Bond	55274	50.12%	55274	52.31%	55274	52.01%	0	0.00%
5	Share of PSU/Corporate/Others	9126	8.28%	8459	8.01%	8222	7.74%	-904	-9.91%
6	Venture Capital Fund	339	0.31%	356	0.34%	361	0.34%	23	6.80%
7	Regional Rural Bank	728	0.66%	814	0.77%	814	0.77%	86	11.81%
8	Security Receipts	2399	2.18%	2018	1.91%	1993	1.88%	-406	-16.92%
9	Subsidiaries JV	3217	2.92%	3220	3.05%	3220	3.03%	3	0.09%
10	Other	5349	4.85%	1690	1.60%	1952	1.84%	-3397	-63.51%
	Total Non SLR Investment	110280	100%	105658	100%	106282	100%	-3998	-3.63%

Income

Amt ₹ in Crore

Sl.	Parameters	Q2 FY21	Q1 FY22	Q2 FY22	YoY Variation		HY21	HY22	YoY Gr. %
					Amt.	%			
1	Interest Income (2+3+4)	21008	18929	17980	-3027	-14.4%	41652	36909	-11.4%
2	Interest on Advances	14011	12322	11389	-2622	-18.7%	27930	23711	-15.1%
3	Interest on Investments	6320	5972	5796	-525	-8.3%	12420	11767	-5.3%
4	Other Interest Income	676	635	795	119	17.7%	1302	1431	9.9%
5	Other Income (6+7+8+9+10)	2272	3887	3282	1010	44.4%	6661	7169	7.6%
	of which								
6	Fee Based Income	1291	1635	1288	-3	-0.2%	2895	2923	1.0%
7	Recovery in Written off Accounts	294	833	1076	782	266.4%	1013	1909	88.5%
8	Trading Profit	808	1118	1049	241	29.9%	2132	2167	1.6%
9	Profit/(Loss) on Revaluation of Investment*	-159	301	-169	-10	-	581	132	-
10	Others	39	1	38	-1	-2.0%	40	39	-3.7%
11	Total Income (1+5)	23280	22816	21262	-2017	-8.7%	48313	44078	-8.8%

** In terms of RBI guidelines, depreciation on performing investment have been regrouped under other income head.*

Fee Based Income

Amt ₹ in Crore

Sl.	Parameters	Q2 FY21	Q1 FY22	Q2 FY22	YoY Variation		HY21	HY22	YoY Gr. %
					Amt.	%			
	Fee Based Income	**1291**	**1635**	**1288**	**-3**	**-0.2%**	**2895**	**2923**	**0.98%**
1	Processing Fees	1	573	77	75	-	522	650	24.56%
2	LC/BG Income	270	104	136	-134	-49.8%	499	240	-51.97%
3	Income from Insurance & MF	67	64	95	28	42.5%	136	159	16.74%
4	Govt. Business	49	35	51	2	4.8%	80	86	7.99%
5	Exchange Profit	108	131	126	18	16.5%	211	257	21.70%
6	Miscellaneous Fee Income	796	728	804	8	0.9%	1447	1532	5.81%

Expenses

Amt ₹ in Crore

Sl.	Parameters	Q2 FY21	Q1 FY22	Q2 FY22	YoY Variation		HY21	HY22	YoY Gr. %
					Amt.	%			
1	Total Interest Paid (2+3+4)	12553	11694	11628	-925	-7.4%	26409	23322	-11.7%
2	Interest Paid on Deposits	11767	10977	10913	-853	-7.3%	24797	21890	-11.7%
3	Interest Paid on Borrowings	253	127	143	-110	-43.4%	549	270	-50.8%
4	Others	533	591	571	38	7.2%	1063	1162	9.3%
5	Operating Expenses (6+7)	5211	4722	5614	403	7.7%	10367	10336	-0.3%
6	Establishment Expenses	3241	2956	3417	175	5.4%	6548	6372	-2.7%
7	Other Operating Expenses	1970	1766	2197	227	11.5%	3819	3963	3.8%
8	Total Expenses (1+5)	17764	16416	17241	-522	-2.9%	36776	33658	-8.5%

Profit & Provisions

Amt ₹ in Crore

Sl.	Parameters	Q2 FY21	Q1 FY22	Q2 FY22	YoY Variation		HY21	HY22	YoY Gr. %
					Amt.	%			
1	Net Interest Income	8455	7234	6353	-2102	-24.9%	15243	13587	-10.9%
2	Other Income	2272	3887	3282	1010	44.4%	6661	7169	7.6%
3	Operating Income (1+2)	10727	11122	9635	-1092	-10.2%	21904	20756	-5.2%
4	Operating Expenses	5211	4722	5614	403	7.7%	10367	10336	-0.3%
5	Operating Profit	5516	6400	4021	-1495	-27.1%	11536	10421	-9.7%
6	Provisions other than Tax	4537	4980	3261	-1276	-28.1%	9963	8240	-17.3%
	Of which								
a	NPAs	3811	3248	2693	-1118	-29.3%	8648	5941	-31.3%
b	Standard Advances incl. Standard Restructured	241	1193	547	306	127.3%	761	1740	128.7%
c	Depreciation on Investment	411	530	-292	-703	-171.1%	406	238	-41.5%
d	Others	74	9	313	239	320.9%	149	322	116.6%
7	Profit Before Tax	979	1420	760	-219	-22.4%	1573	2180	38.6%
8	Provision for Income Tax	358	397	-345	-703	-196.5%	644	52	-92.0%
9	Net Profit	621	1023	1105	484	78.0%	929	2129	129.1%

Profitability Ratios

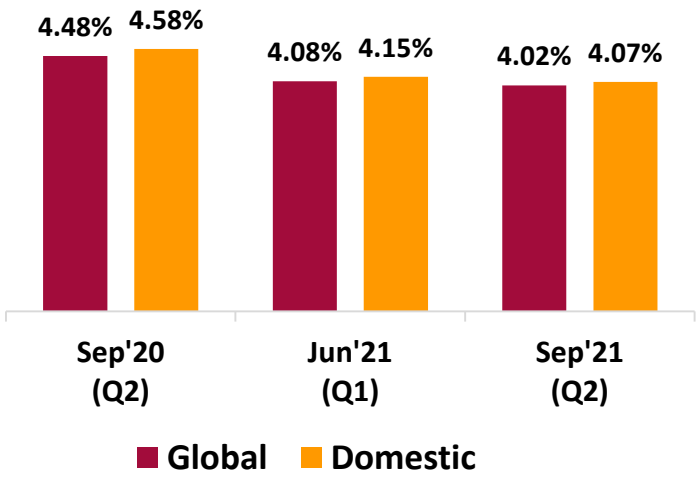
Annualized %

Sl.	Profitability Ratios	Q2 FY21	Q1 FY22	Q2 FY22		HY21	HY22
1	Return on Assets [%]	0.19%	0.30%	0.33%		0.14%	0.32%
2	Return on Equity [%]	4.86%	7.13%	7.27%		3.71%	7.27%
3	Earnings per share [₹] (Not annualized)	0.66	0.95	1.00		0.99	1.00
4a	Book Value per Share [₹]	84.22	78.49	79.72		84.22	79.72
4b	Book Value per Share-Tangible [₹]	54.40	54.01	55.54		54.34	55.54
5	Cost to Income Ratio [%]	47.87%	42.46%	58.27%		48.62%	49.79%
5a	Staff Cost to Income Ratio [%]	29.77%	26.58%	35.47%		30.71%	30.70%
5b	Other Cost to Income Ratio [%]	18.10%	15.88%	22.80%		17.91%	19.09%
6	Operating Profit to AWF [%]	1.72%	1.90%	1.20%		1.65%	1.55%
7	Operating Expenses To AWF [%]	1.58%	1.40%	1.67%		1.57%	1.54%

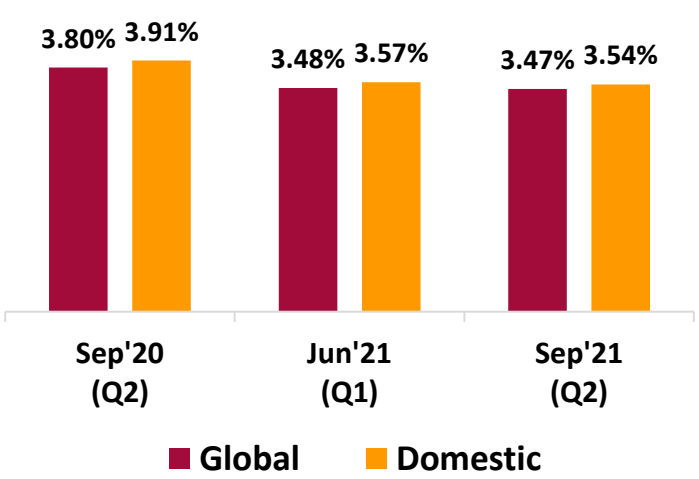
Efficiency Ratios (Quarter)

(Annualized)

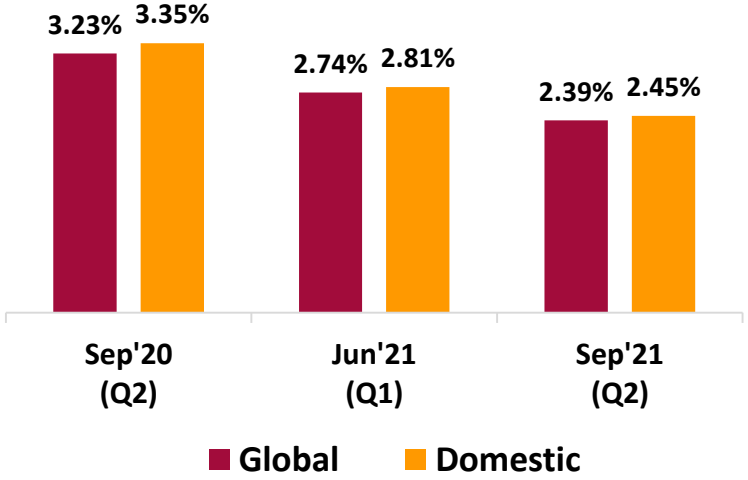
Cost of Deposits [%]



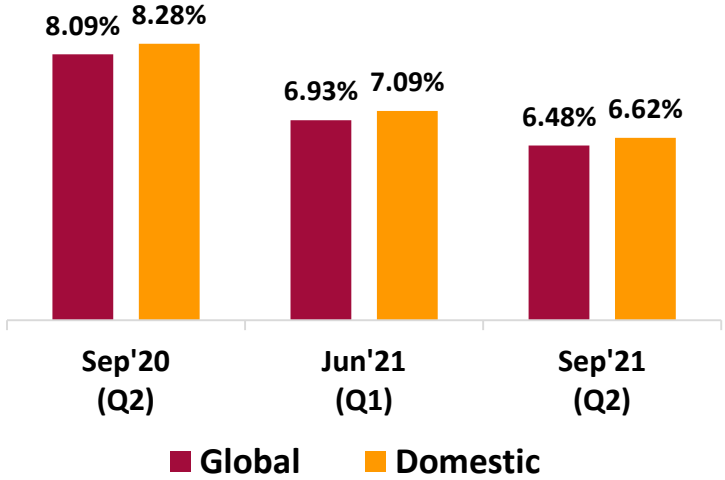
Cost of Funds [%]



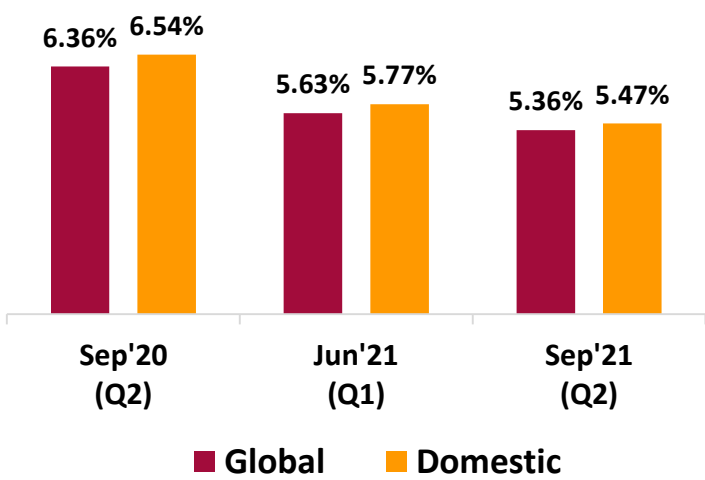
NIM [%]



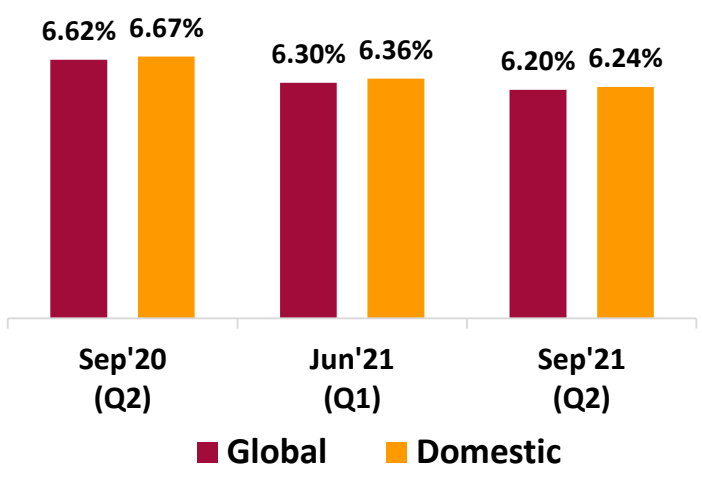
Yield on Advances [%]



Yield on Funds [%]



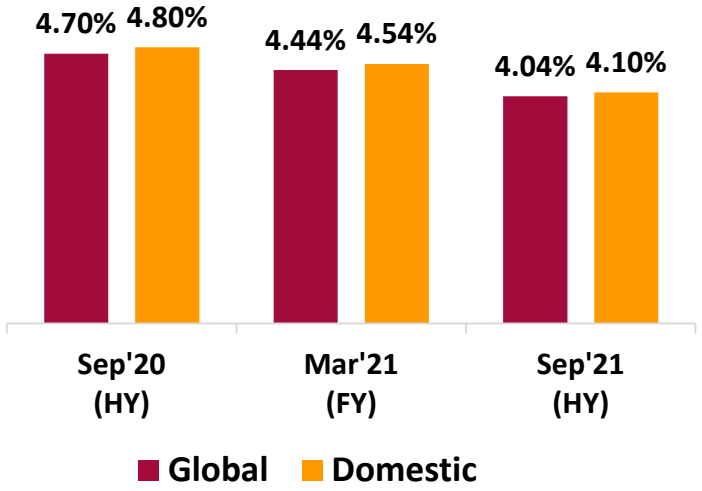
Yield on Investment [%]



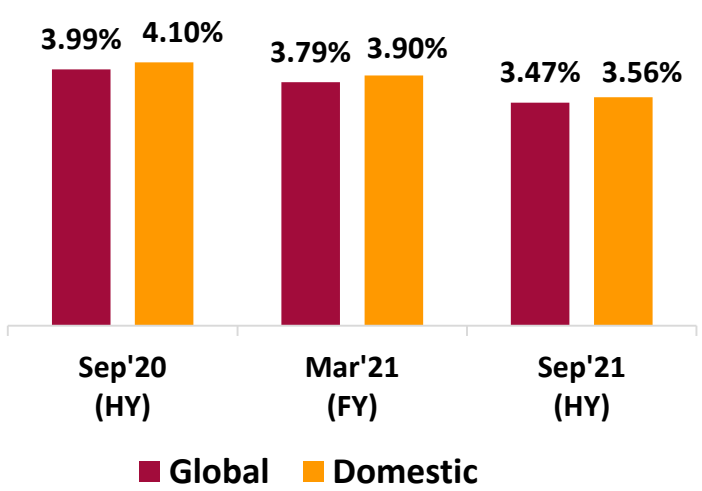
Efficiency Ratios (HY)

(Annualized)

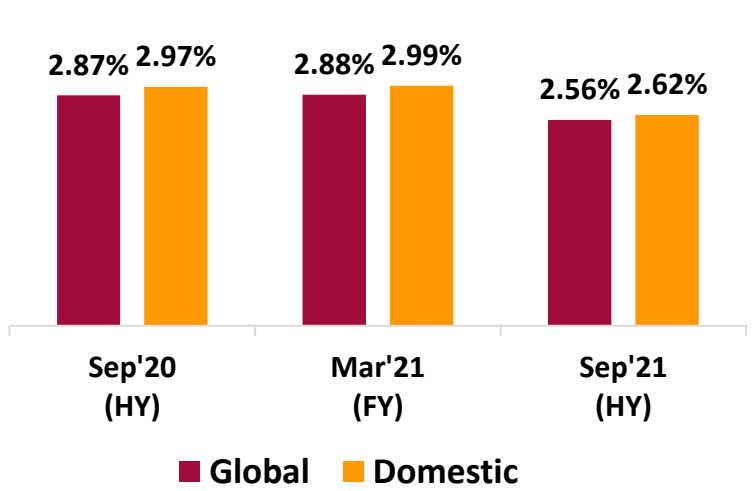
Cost of Deposits [%]



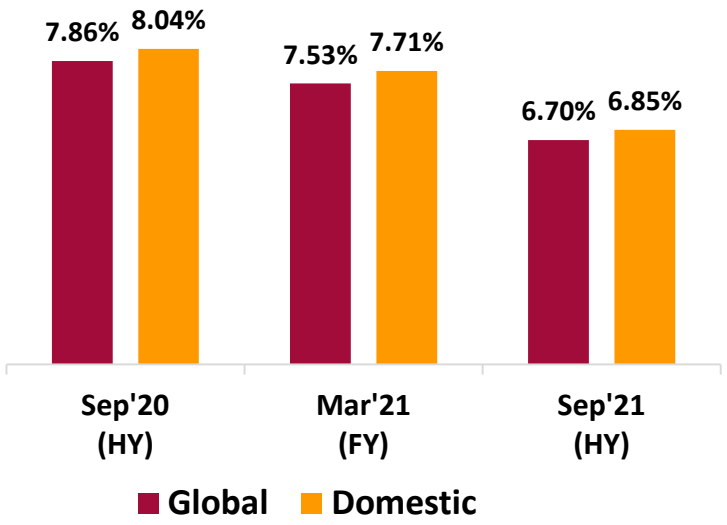
Cost of Funds [%]



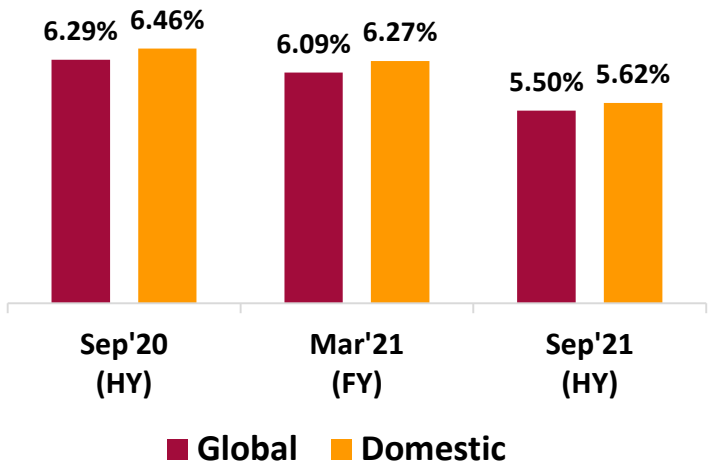
NIM [%]



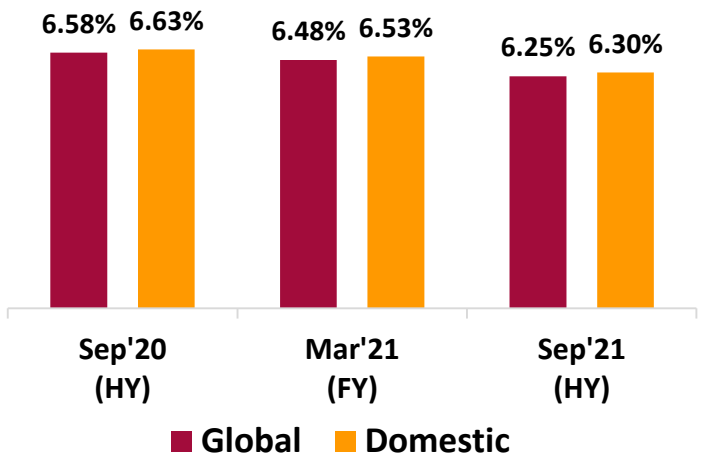
Yield on Advances [%]



Yield on Funds [%]



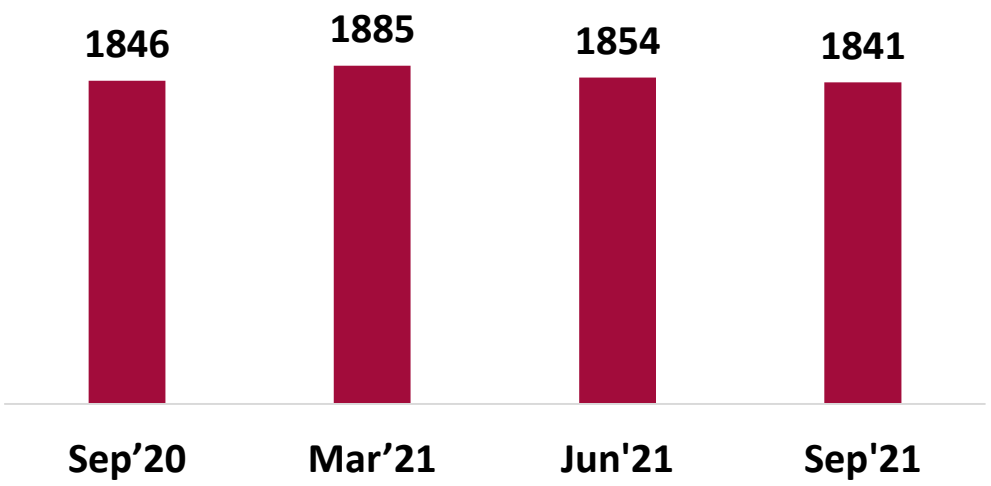
Yield on Investment [%]



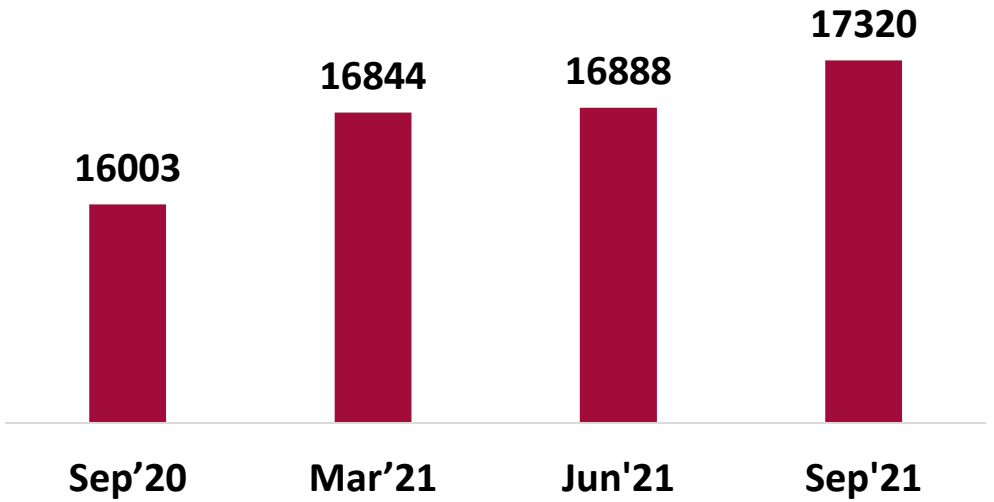
Productivity Ratios

in ₹ Lakhs

Business per Employee

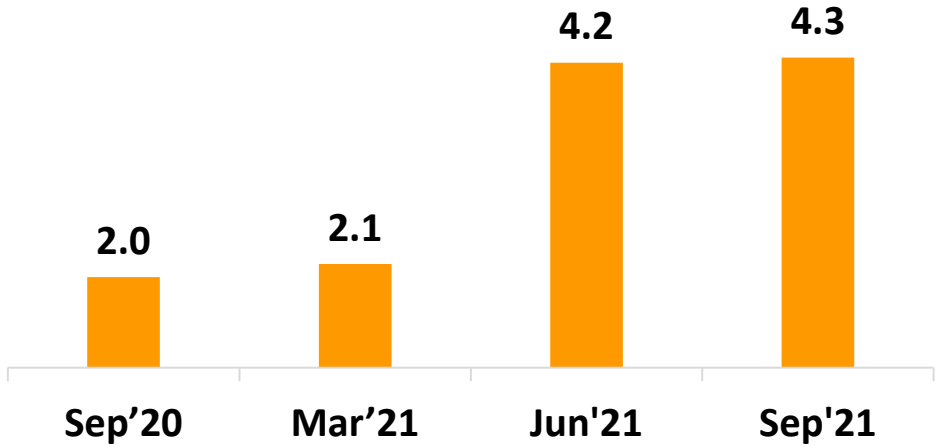


Business per Branch



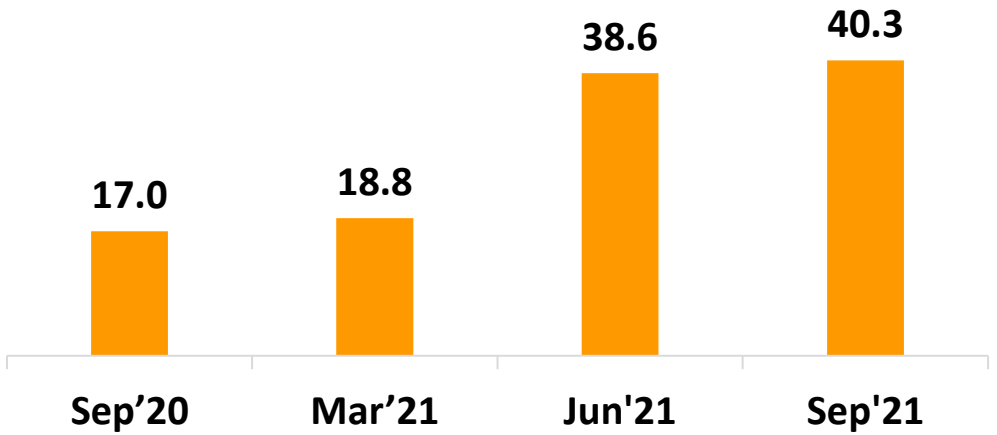
Net Profit per Employee

Cumulative Annualized



Net Profit per Branch

Cumulative Annualized



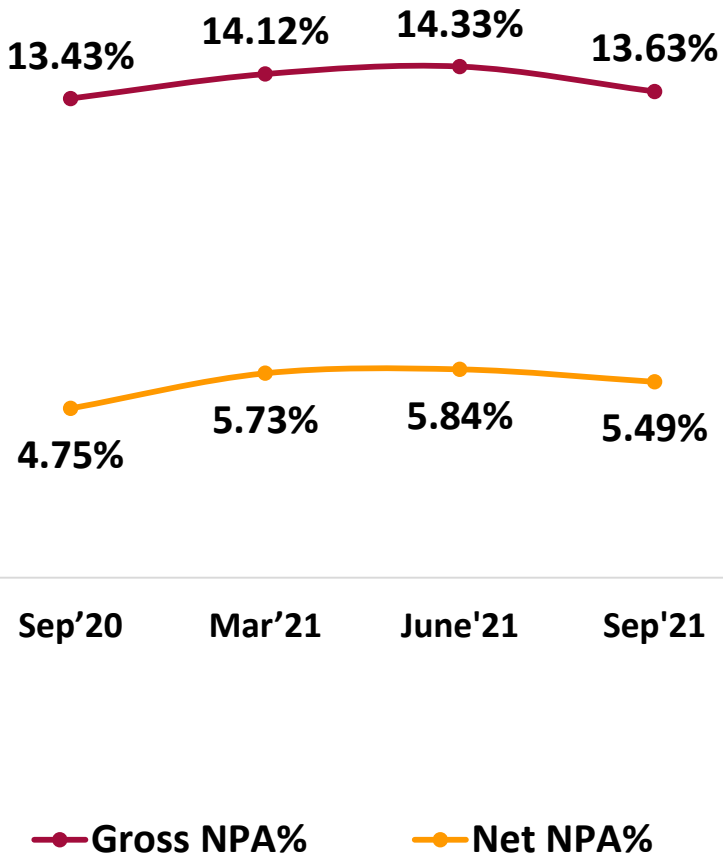
Balance Sheet

Amt ₹ in Crore

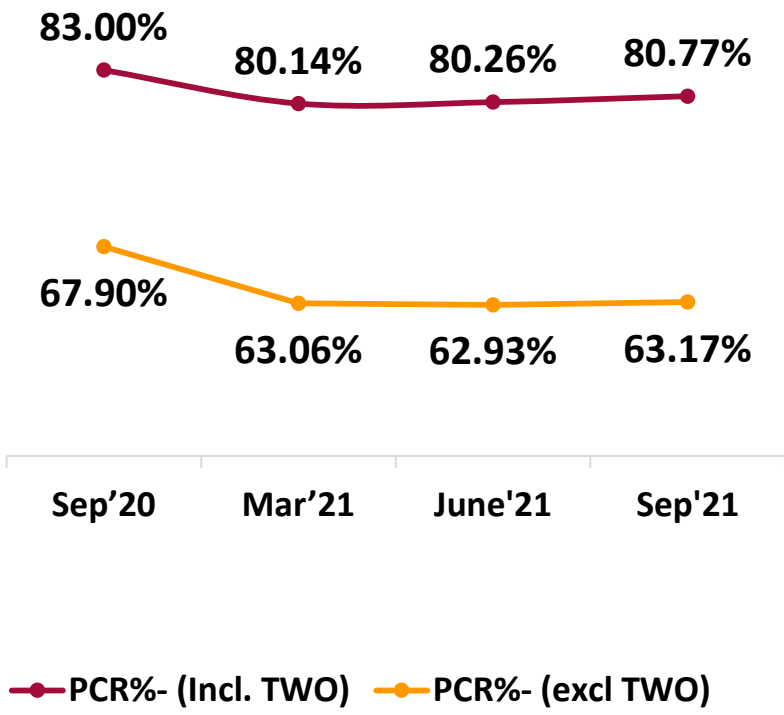
Sl.	Parameters	30th Sep'20	30th June'21	30th Sep'21
	CAPITAL & LIABILITIES			
1	Capital	1882	2202	2202
2	Reserves and Surplus	85075	92173	93498
3	Deposits	1069747	1097649	1115373
4	Borrowings	45731	35647	33623
5	Other Liabilities and Provisions	24691	20861	21212
	Total Liabilities	**1227126**	**1248532**	**1265907**
	ASSETS			
1	Cash and Balances with RBI	68593	47030	51298
2	Balances with Banks	35205	74629	95887
3	Investments	391754	381862	363626
4	Loans & Advances	652663	661289	673226
5	Fixed Assets	10853	10887	10827
6	Other Assets	68058	72835	71044
	Total Assets	**1227126**	**1248532**	**1265907**

Asset Quality Ratios

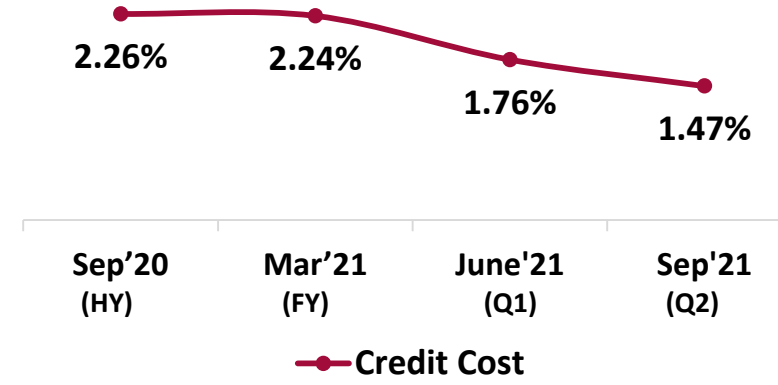
NPA Ratios



Provision Coverage Ratio

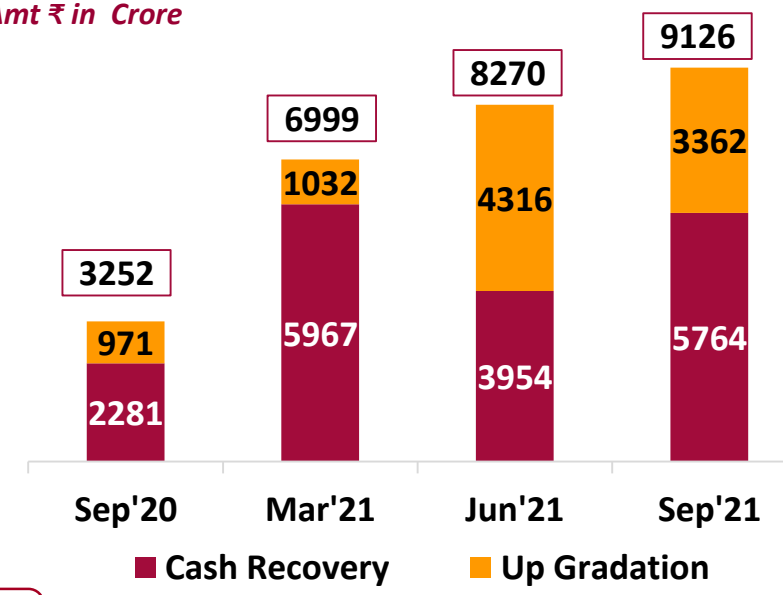


Credit Cost



Total Recovery incl Upgradation (Qtr)

Amt ₹ in Crore



Movement of NPA

Amt ₹ in Crore

Sl.	Parameters	Q2 FY'21	HY'21	Q4 FY'21	FY 21	Q1 FY'22	Q2 FY'22	HY'22
1	NPA as at the beginning of Year/Quarter	101849	105165	94479	105165	104423	104076	104423
2	Cash Recovery	2281	3218	5967	11442	3954	5764	9167
	Out of (2) Recovery in written-off A/cs	788	1013	1150	2498	998	1122	2120
3	Up-gradation	971	1342	1032	2363	4316	3362	5441
	Cash Recovery & Up-gradation	3252	4560	6999	13805	8270	9126	14608
4	Write Off	4555	8675	7228	15877	2247	3736	5982
5	Total Reduction (2+3+4)	7807	13235	14228	29682	10516	12862	20590
6	Fresh Addition	2271	4384	24172	28940	10168	9077	16458
	-Fresh slippages	703	2363	23185	25001	8241	7620	13299
	-Debits in existing NPA A/cs	1568	2021	987	3939	1927	1457	3159
7	Gross NPAs at end of the period	96314	96314	104423	104423	104076	100291	100291
8	Eligible Deductions incl. Provisions	65394	65394	65848	65848	65495	63357	63357
9	Net NPAs	30920	30920	38576	38576	38581	36934	36934

Asset Classification: Global Advances

Amt ₹ in Crore

Sl.	Parameters	Sep'20		June'21		Sep'21		YoY Variation	
		O/S	Share%	O/S	Share%	O/S	Share%	Amt.	Var. %
1	Standard	620610	86.57%	621960	85.67%	635434	86.37%	14824	2.4%
2	Gross NPA	96314	13.43%	104076	14.33%	100291	13.63%	3977	4.1%
2a	Sub-Standard	9067	1.26%	24792	3.41%	24949	3.39%	15882	175.2%
2b	Doubtful	67518	9.42%	57985	7.99%	54448	7.40%	-13070	-19.4%
2c	Loss	19729	2.75%	21299	2.93%	20894	2.84%	1165	5.9%
	Total Advances(1+2)	716924	100%	726036	100%	735724	100%	18800	2.6%

NPA Classification & Fresh Slippage: Sector Wise

Amt ₹ in Crore

Sl.	Parameters	Sep'20		Mar'21		June'21		Sep'21	
		GNPA	GNPA%	GNPA	GNPA%	GNPA	GNPA%	GNPA	GNPA%
1	Retail Loans	3997	3.08%	7167	5.28%	7833	5.93%	6880	5.18%
	Out of Which,								
1a	*Housing*	2127	2.54%	3766	4.41%	4391	5.24%	3817	4.57%
1b	*Car/Vehicle*	420	4.74%	575	5.61%	601	5.99%	559	5.16%
1c	*Personal Loan*	153	1.69%	245	2.30%	284	2.75%	264	2.52%
2	Agriculture (PS+NPS)	17410	14.00%	22201	19.61%	23384	18.21%	23658	17.67%
3	MSME	19445	15.94%	26859	21.32%	28145	23.23%	26971	21.66%
4	Corporate & Others	53026	16.60%	46183	13.42%	42730	13.09%	40974	12.63%
5	Domestic NPA (1+2+3+4)	93878	13.46%	102410	14.24%	102092	14.42%	98484	13.76%
6	Overseas NPA	2436	12.44%	2013	9.93%	1984	11.05%	1807	9.07%
7	Global NPA (5+6)	96314	13.43%	104423	14.12%	104076	14.33%	100291	13.63%

SECTOR WISE SLIPPAGE		
SECTOR	Fresh Slippage	
	Q1	Q2
RETAIL	1548	650
AGRI	2149	1384
MSME	3122	1555
OTHER	1422	4031
TOTAL	8241	7620

NPA Classification: Industry Wise

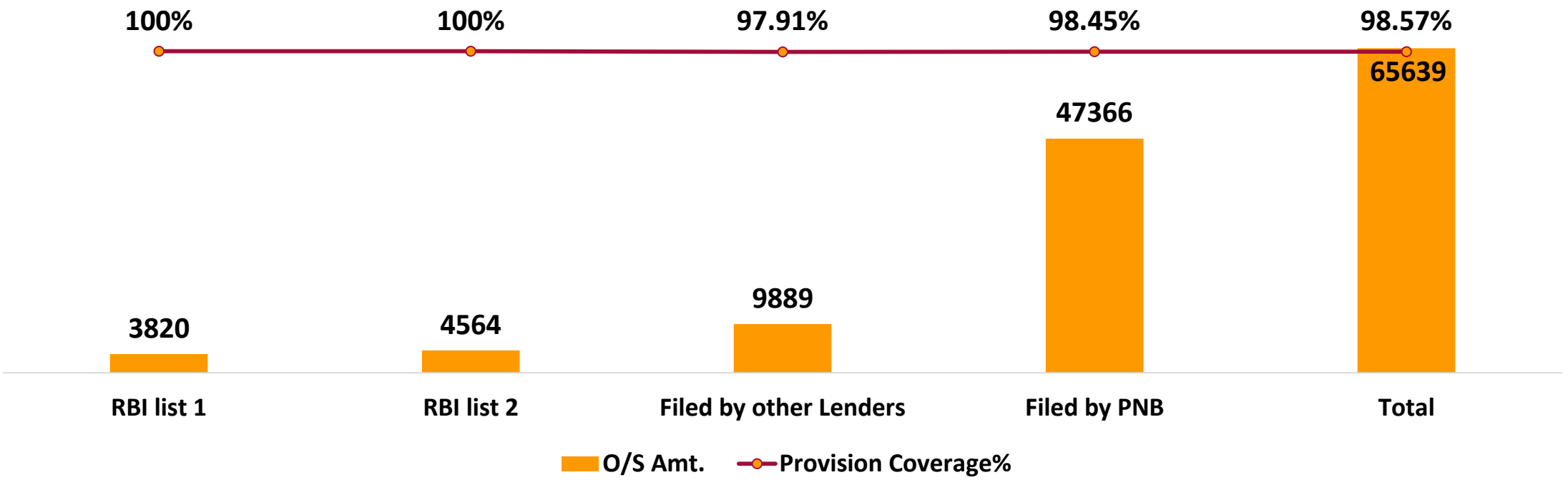
Amt ₹ in Crore

Sl.	Diversified Industry Portfolio (Excl. TWO)	June'21		Sep'21	
		GNPA	% of Total Industry	GNPA	% of Total Industry
1	Infrastructure	13768	13.8%	13707	12.9%
	-Energy	4537	11.1%	4472	10.9%
	-Tele-Communication	3381	19.3%	3376	21.6%
	-Roads & Ports	4088	11.5%	4449	11.9%
	-Other Infra	1762	29.7%	1410	11.6%
2	Basic Metal & Metal Products	2914	13.8%	2727	12.6%
	-Iron & Steel	1672	9.3%	1418	7.7%
3	Textiles	3360	26.2%	3443	28.0%
4	Food Processing	5190	27.1%	5172	27.7%
5	Chemical & Chemical Products	1127	12.5%	540	6.0%
6	Other Industries	20127	36.0%	17681	33.1%
	Total	46486	21.4%	43270	19.6%

Exposure to NCLT accounts: 30th Sep 2021

Amt ₹ in Crore

Sl.	Parameters	Accounts	Balance	Provision	PCR%
1	RBI list 1	4	3820	3820	100%
2	RBI list 2	9	4564	4564	100%
3	Filed by PNB	135	9889	9682	97.91%
4	Filed by Others	368	47366	46632	98.45%
5	Total	516	65639	64699	98.57%



Standard Restructured Advances

Amt ₹ in Crore

Sl	Movement of Std. Restructured Advances	Sep'20 (HY)	Mar'21 (FY)	June'21 (Qtr)	Sep'21 (HY)
A	Opening Balance	2236	2236	2372	2372
B	Total Addition	115	794	33	1199
1	Fresh Restructuring	89	773	33	1198
2	Up-gradation	26	21	0	1
C	Reduction	12	658	49	149
1	In eligible	6	16	36	36
2	Down-gradation to NPA	0	19	9	111
3	Exit/Failure	6	623	4	2
	Closing Balance (A+B-C)	2239	2372	2356	3422

Sl.	Sector wise Std. Restructured	Sep' 21
A	Agriculture & Allied	2295
B	MSME	61
C	Corporate & Others	1066
	Total	3422

Position of SMA Accounts
(> Rs. 5 Crore)

Amt ₹ in Crore

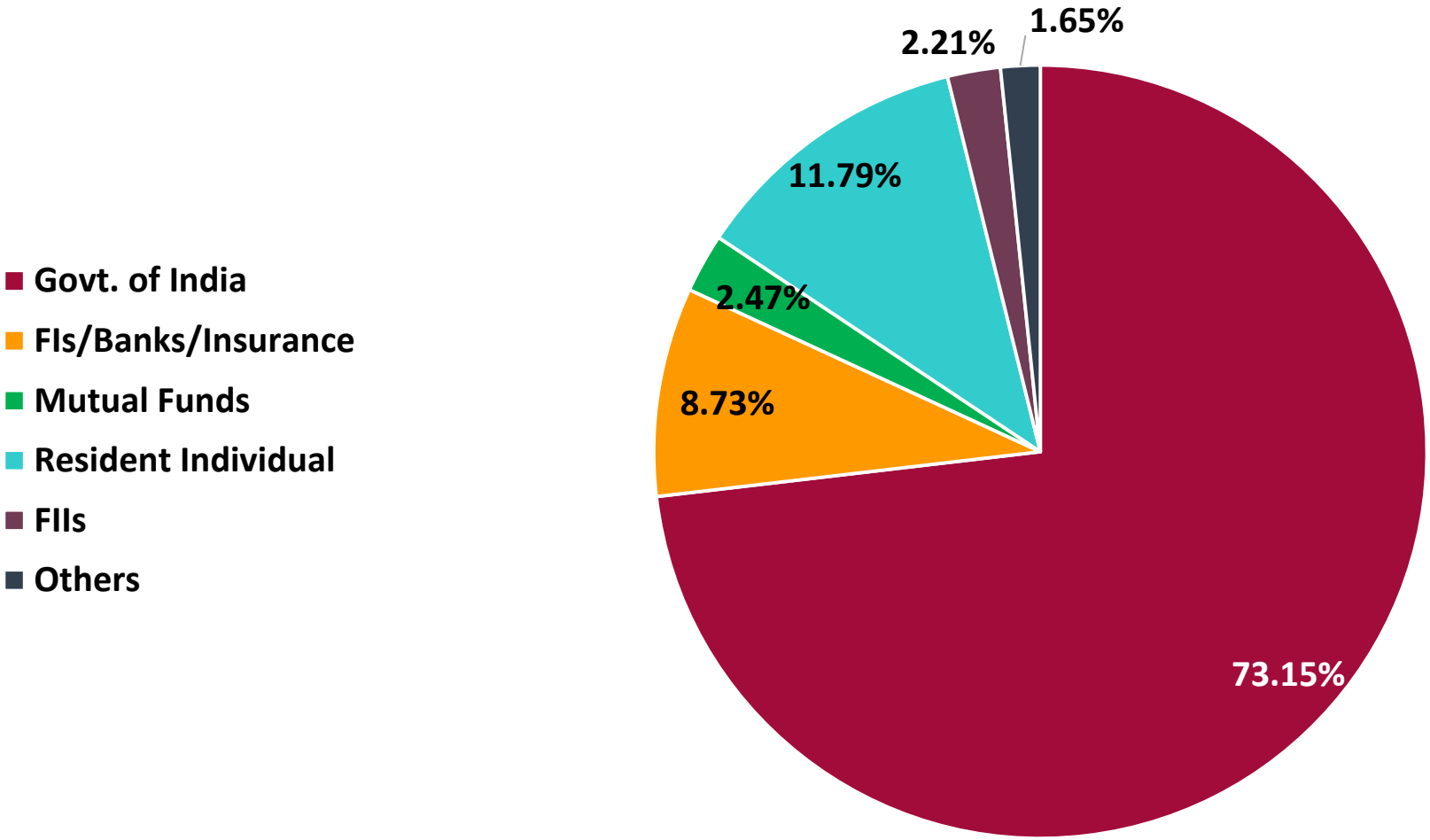
As on	Gross Global Advances	SMA 2	SMA 2 as a % of Gross Global Advances
Mar'21	739407	13708	1.85%
June'21	726036	12524	1.72%
Sep'21	735724	9654	1.31%

Sector Wise Position – as on 30.09.2021

CATEGORY	Domestic Advances	SMA 2	SMA 2 as a % of Advances
Agriculture	133867	798	0.60%
MSME	124528	2533	2.03%
Retail	132890	239	0.18%
Corporate & Others	324514	6084	1.87%
Total Domestic Advances	715799	9654	1.35%

Share holding Pattern : 30th September 2021

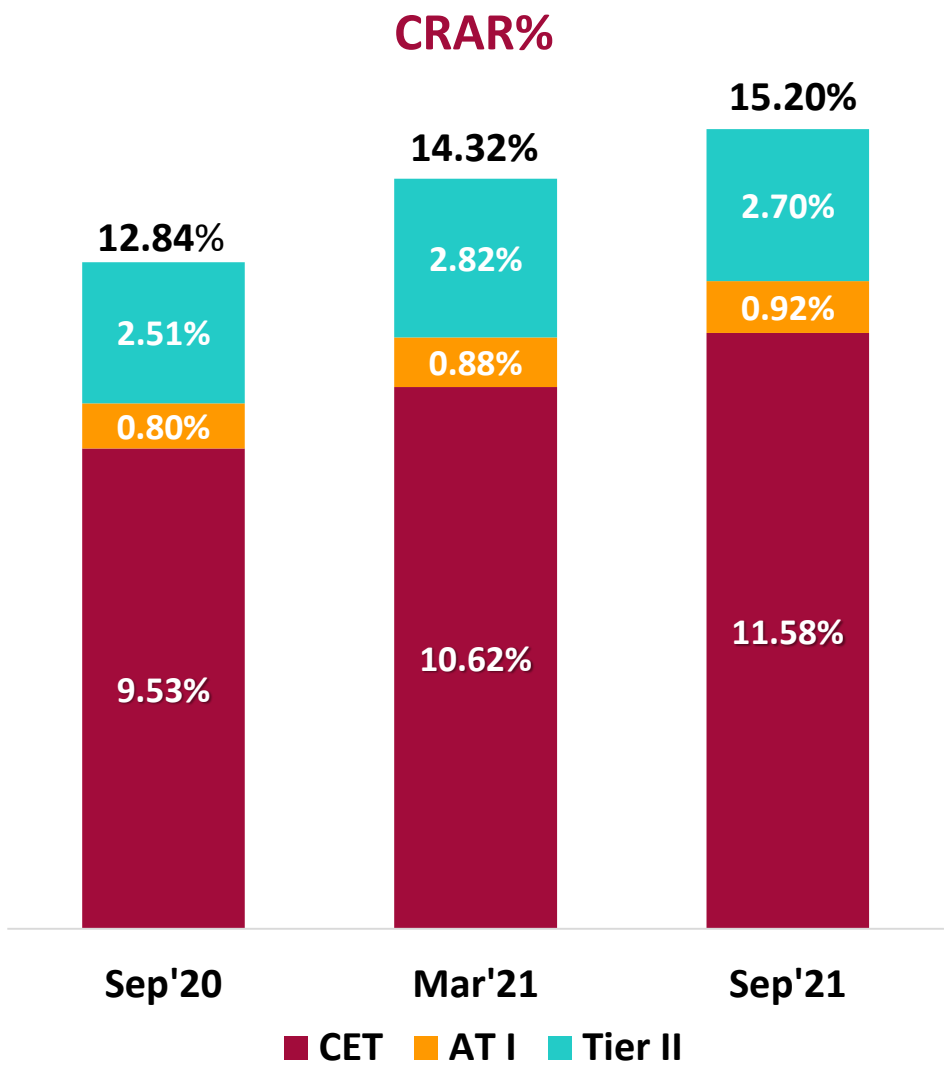
Amt ₹ in Crore



Capital Adequacy

Amt ₹ in Crore

Sl.	Parameters	Sep'20	Mar'21	June'21	Sep'21
1	Tier I	64107	69713	73330	73915
	Common Equity	59166	64351	67955	68503
	Additional Tier I	4941	5362	5376	5412
2	Tier II	15625	17145	15970	15941
3	Total (Tier I+II)	79732	86858	89300	89856
4	Risk-weighted Assets	620755	606585	587813	591217
1	Tier I %	10.33%	11.50%	12.47%	12.50%
	Common Equity %	9.53%	10.62%	11.56%	11.58%
	Additional Tier I %	0.80%	0.88%	0.91%	0.92%
2	Tier II %	2.51%	2.82%	2.72%	2.70%
3	Total (Tier I+II) %	12.84%	14.32%	15.19%	15.20%



Capital Optimization

Amt ₹ in Crore

Sl.	Parameters	Sep'20	Mar'21	June'21	Sep'21	YoY Variation
1	Credit RWA	499014	490310	474391	476363	-4.5%
	Of which Credit RWA (Domestic FB)	370138	366545	354699	352620	-4.7%
2	Market RWAs	56188	50722	43795	45227	-19.5%
3	Operational RWAs	65553	65553	69628	69628	6.2%
4	Total RWAs	620755	606585	587813	591217	-4.8%
5	Global Credit Exposure	865432	905762	889481	909281	5.1%
6	Credit Exposure (Domestic FB)	767683	807704	797766	807504	5.2%
7	RWA/Advances	71%	67%	66%	65%	
8	Credit RWA Density (Domestic FB)	48%	46%	44%	44%	
9	Total NFB O/S	70752	66631	64730	66570	-5.9%
10	NFB RWA	30754	28315	26875	26019	-15.4%
11	Leverage Ratio	4.11	4.37	4.64	4.59	

Sl.	Concentration Risk	Sep'20	June'21	Sept'21
1	Exposure to Top 20 Borrowers as % of Total Exposure	15.38%	15.31%	16.59%
2	Exposure to Top 10 Groups as % of Total Exposure	12.13%	11.72%	11.91%

Distribution Network & Social Media Presence

Branches (Domestic) 10528

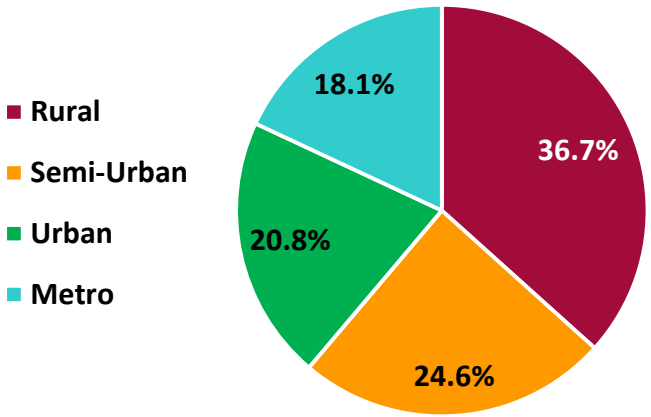
ATM 13506

BCs 12478

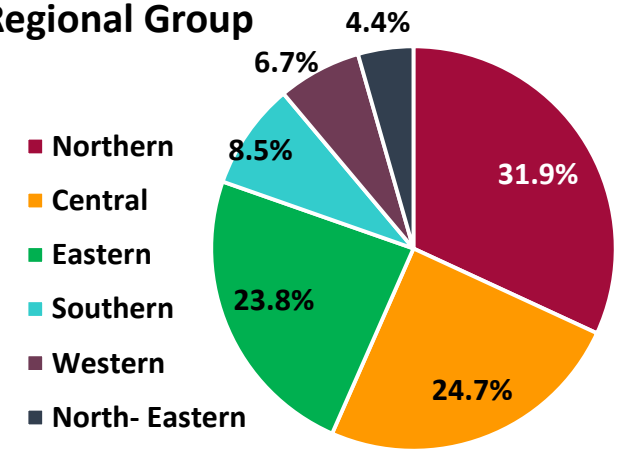
International Branches: 1. Hong Kong 2.Dubai

Branch Presence Across India

Population Group wise



Regional Group



1371899
YoY ↑ : 48.69%

77069
YoY ↑: 23.18%

253500
YoY ↑: 57.26%

65600
YoY ↑ : 76.28 %

68400
YoY ↑ : 58.43%

7000

Digital Initiatives

Instant Saving Account opening through STP

Introduction of Virtual Debit Cards

Co- Discounting Partnership with Ecommerce Players

SAMPARK Campaign launched for PNB ONE & Debit Card Penetration

Digital e-Mudra (Shishu Loans)

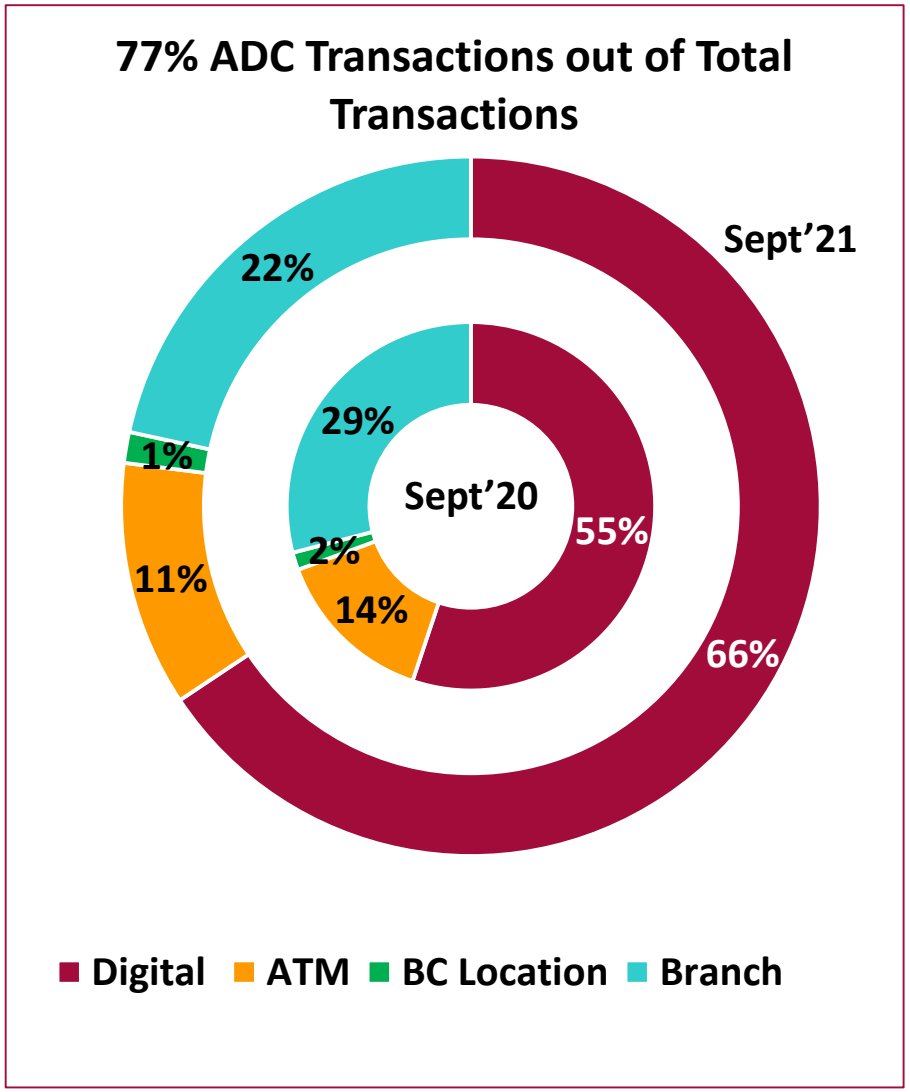
Improved service assurance across digital channels

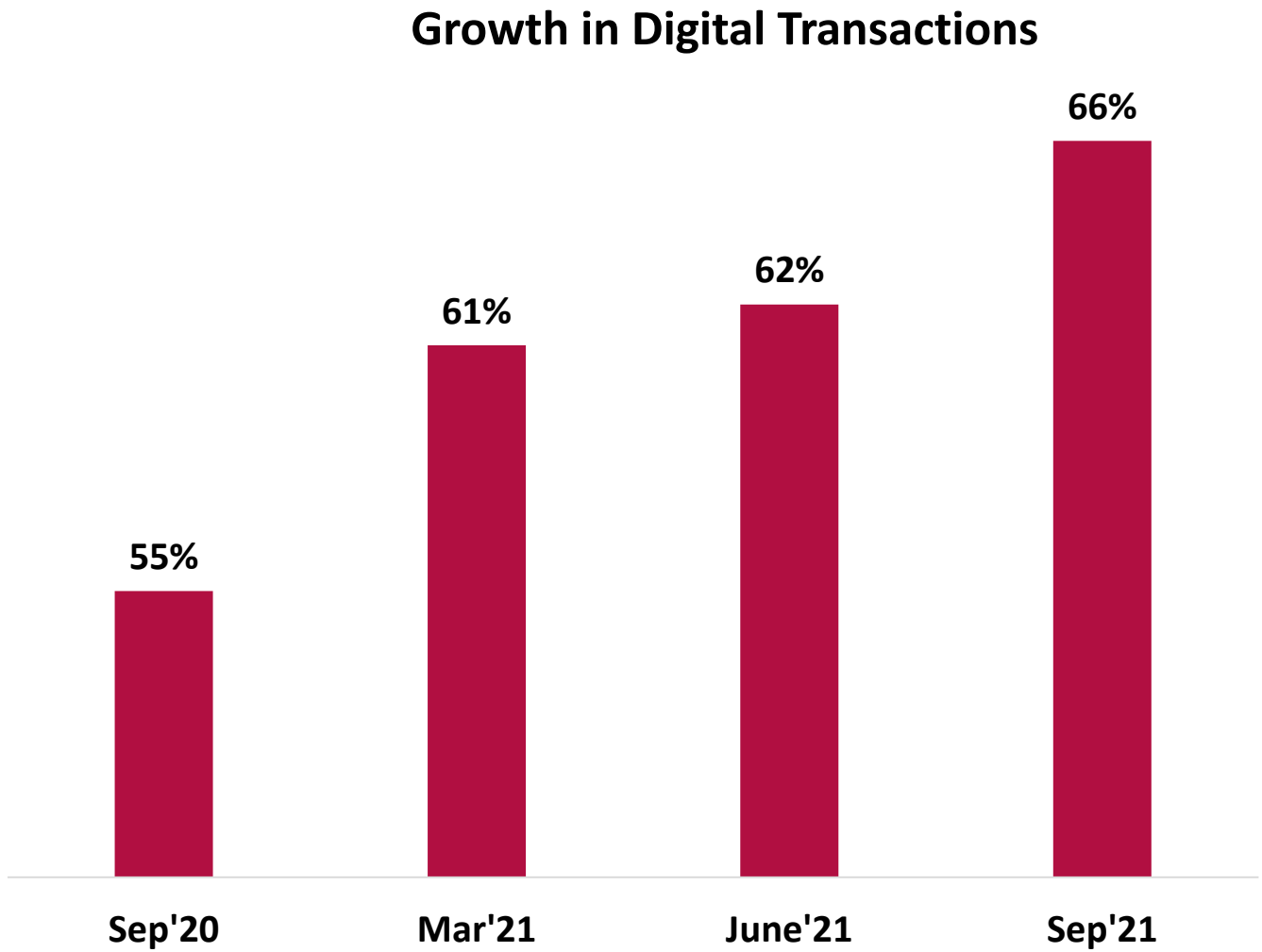
Partnership with Loan Marketplaces for Sourcing of Leads

Launched Pre-approved Personal Loan



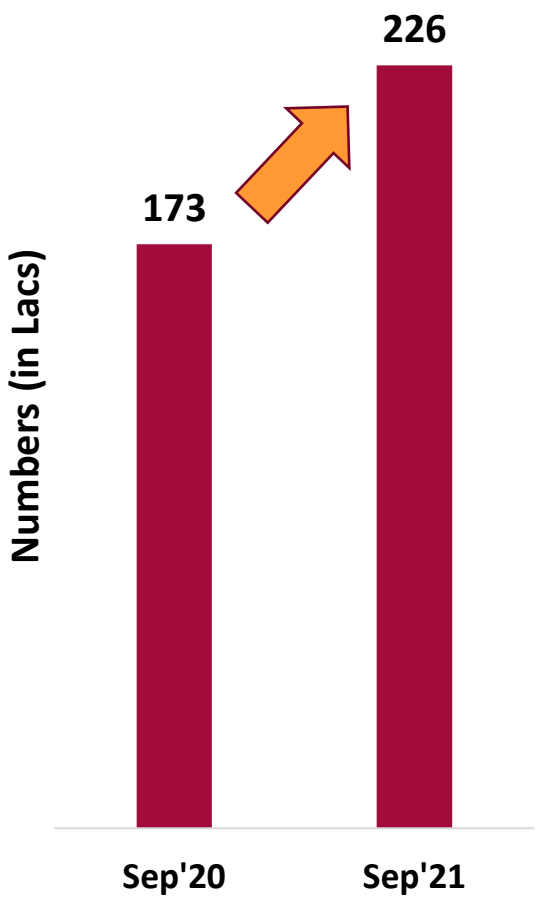
Digital Transactions



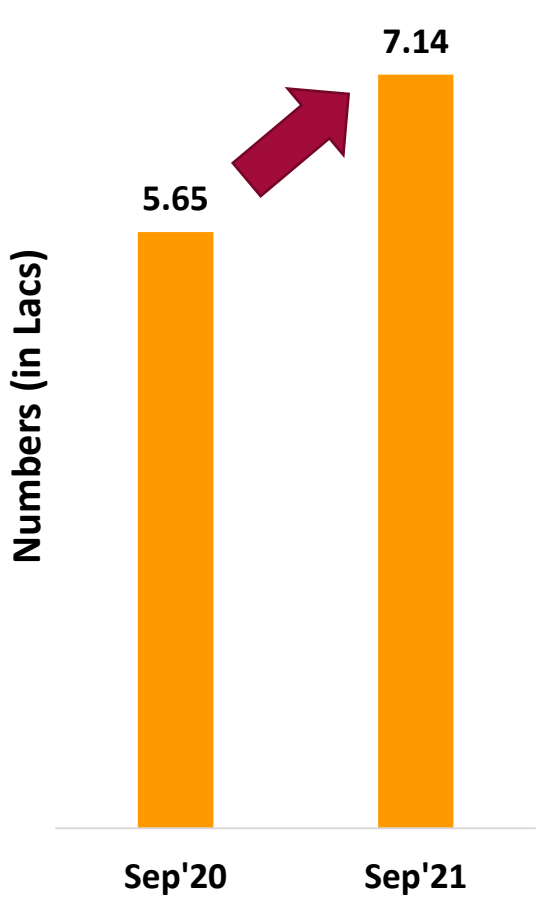


Augmenting Digital Base

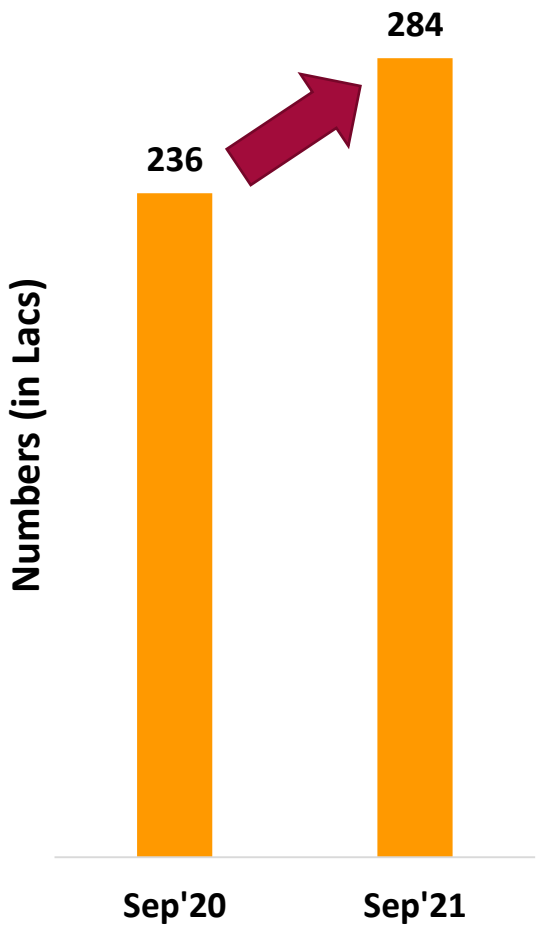
30% YoY Growth No. of PNB One (M-Bank) Users



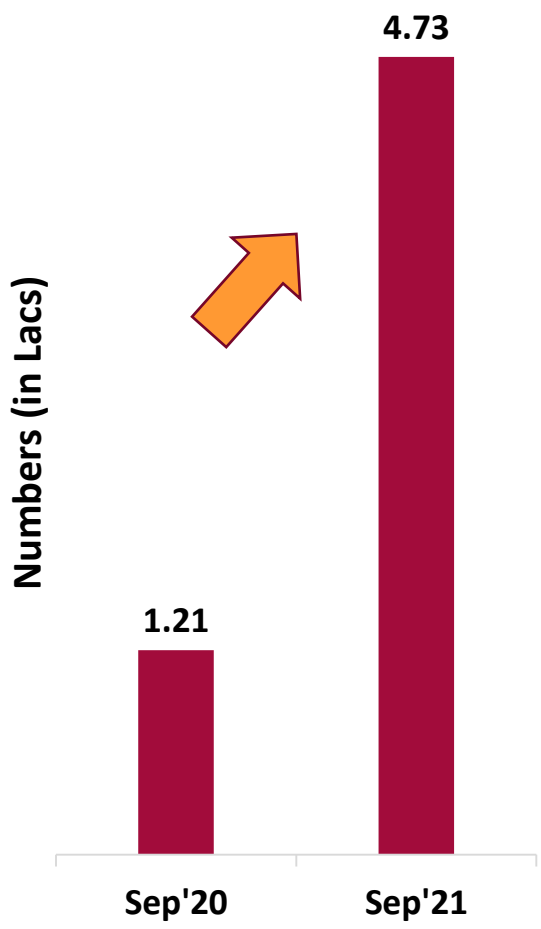
26% YoY Growth in MBS Transactions



20% YoY Growth in Internet Banking Users

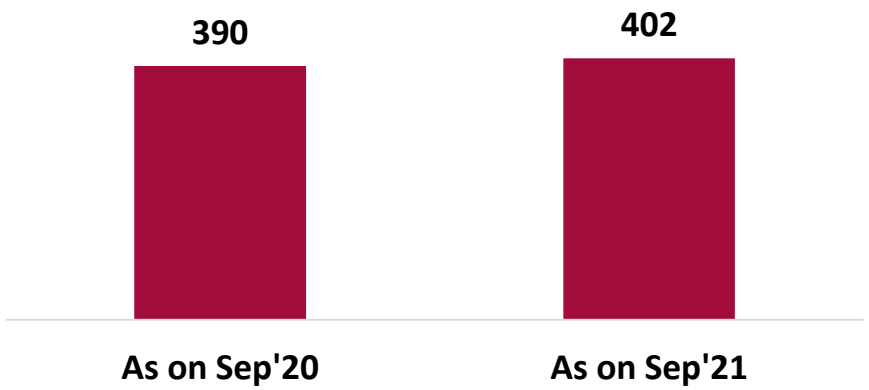


290% YoY Growth in No of Bharat QR Code

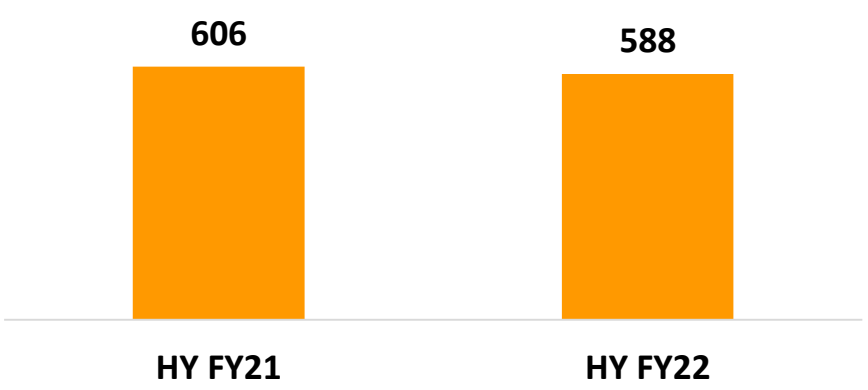


Financial Inclusion : Profitable Business Proposition

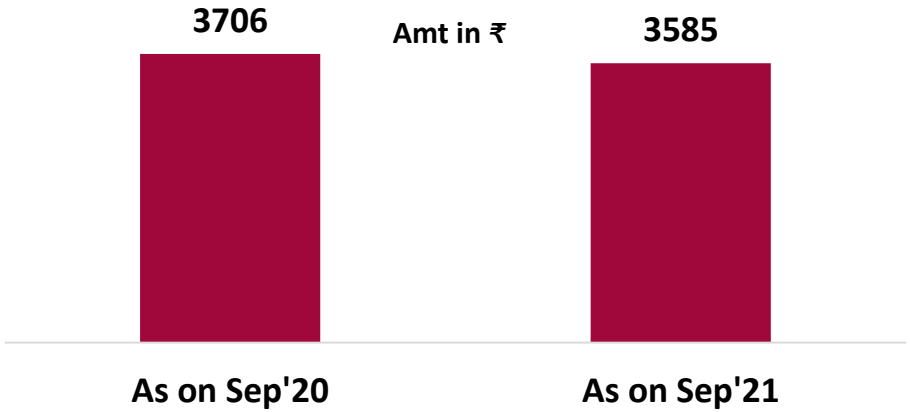
PMJDY Accounts



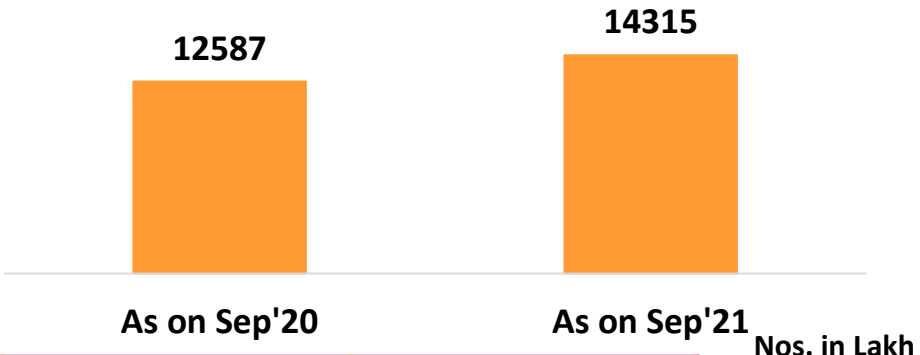
Txns done by BCs



PMJDY Avg. Balance



Deposit Mobilized by BCs



Nos. in Lakh

Sl.	Jansuraksha Schemes Enrollment Up To	June'21	Sep'21
1	Pradhan Mantri Jeevan Jyoti Bima Yojana	22.0	24.5
2	Pradhan Mantri Suraksha Bima Yojana	108.1	117.3
3	Atal Pension Yojana	14.8	15.9

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%	June'21 (3M)	1693	1378	315	243
Subsidiaries	PNB Investment Services Ltd.	India	100.00%	June'21 (3M)	4	2	2	2
Subsidiaries	PNB Cards & Services Limited	India	100.00%	June'21 (3M)	0.11	0.52	-0.41	-0.30
Subsidiaries	PNB Gilts Ltd.	India	74.07%	June'21 (3M)	215	165	50	40
Associates	PNB MetLife India Insurance Co. Ltd	India	30.00%	June'21 (3M)	1920	2065	-145	-145
Associates	Canara HSBC OBC Life Insurance Co. Ltd	India	23.00%	Sept'21 (6M)	2966	3105	-139	-139
Subsidiaries	PNB (International) Ltd. *(FY : 1st April to 31st March)*	UK	100.00%	Mar'21 (12M)	177	150	27	-75
Associates	India SME Asset Reconstruction Co. Ltd	India	20.90%	June'21 (3M)	2	5	-3	-3
Subsidiaries	Druk PNB Bank Ltd. *(FY : 1st January to 31st December)*	Bhutan	51.00%	Dec'20 (12M)	123	95	28	6
Joint Venture	Everest Bank Ltd. *(FY : 16th July to 15th July)*	Nepal	20.03%	April'21 (9M)	605	471	134	94

Performance of RRBs

Amt ₹ in Crore

Consolidated Position	Mar'20	Mar'21	June'21
Business	161918	175191	174903
Loans and advances	57445	62750	61718
Deposits	104472	112440	113184
Capital adequacy ratio	9.41%	9.95%	10.17%

Consolidated Position	FY 2020	FY 2021	Q1 FY22
Operating profit	1648	2870	964
Net Profit	-472	481	340

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

EASE 3.0 AWARDS

- Runner up under Theme 3 Institutionalizing Prudent Banking
- Amongst Top 3 Banks in Improvement from March baseline
- Runner up under Theme 4 Governance and Outcome Centric HR

The Asian Banker Financial Technology Innovation Award 2021

"Best Core-banking Technology Implementation."



Rajbhasha Kirti Award for the year 2020-21

NABARD'S "SPECIAL COMMEMORATIVE AWARD" for Overall Performance in the Field of Agriculture Credit, Micro Finance, Financial Inclusion and Technology Adoption.

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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!