FINANCIAL RESULTS

Q2 & HY1 FY'21

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Pursuant to the Gazette Notification no. CG-DL-E04032020-216535 dated March 4, 2020 issued by the Government of India, the scheme of amalgamation of Oriental bank of Commerce(OBC), United Bank of India (UNI) and Punjab National Bank (PNB) was approved and OBC and UBI were amalgamated with PNB with effect from April 1, 2020 (the "Amalgamation"). Accordingly, the financial, operational and related information of PNB as of and for the quarter and half year ended September 30, 2020 included herein represents the merged entity, i.e. it includes the operations of the erstwhile OBC and UNI. Accordingly, the historical financial and other information of PNB prior to the Amalgamation are not comparable to those subsequent to the Amalgamation.

For purposes of this presentation, the financial and other information prior to the Amalgamation, i.e. as of and for the quarter and half year ended September 30, 2019 and as of and for the year ended March 31, 2020 have been presented on a combined basis, i.e., as an aggregation of the respective financial and other information for eOBC,eUNI and PNB (the "Combined Information"), solely to illustrate the impact of the Amalgamation on a proforma basis. The Combined Information is for illustration purposes only and investors are cautioned against relying on such Combined Information in connection with any investment decision.

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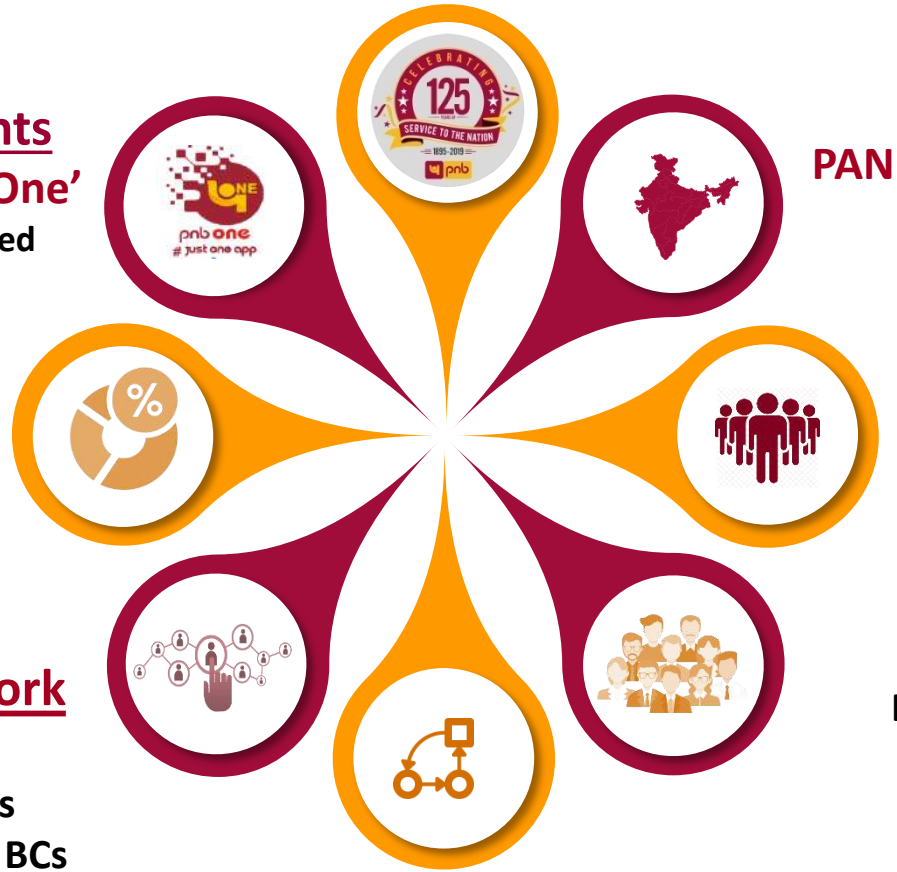
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Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.

Core Strengths of the Bank

More than 125 Years of banking Experience



Expanding Digital Footprints

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

Unified Mobile application with advanced features

PAN India Presence with dedicated workforce of 1 Lakh+

High CASA share of 44.1%

Trust of 18+ Crore Customers

Strong Distribution Network

37566 Touch Points:

10930 Domestic & 2 Overseas Branches, 13878 ATMs & 12756 BCs

High Productivity & Efficiency

Business Per Employee of Rs. 18.95 Crore

Business Per Branch of Rs. 163.43 Crore

Established Market Position

7.05% market share in deposits

6.52% market share in advances

Key Financial Highlights Q2 FY'21

Savings Deposit
9.05% YoY Gr

CASA Share
44.10%

RAM Advances
5.73% YoY Gr

Housing Loans
9.77% YoY Gr

CRAR – BASEL III
12.84%

Operating Profit
7.12% YoY Gr

Global NIM %
3.21%

Net NPA %
4.75%

PCR %
83.00%

Content



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Business Performance (Actual)

Amt ₹ in Crore

Sl.	Parameters	Sep'19	Mar'20	Jun'20	Sep'20	YoY variation	
						Amount	%
1	Total Domestic Deposits	1032584	1054216	1044290	1041681	9097	0.88%
	Total Overseas Deposits	22705	17353	30627	28066	5361	23.61%
	Total Global Deposits	1055289	1071569	1074917	1069747	14458	1.37%
	Current Deposits	69088	70296	66571	66593	-2495	-3.61%
	Saving Deposits	360284	372676	387245	392884	32600	9.05%
	CASA Deposits	429373	442971	453816	459477	30105	7.01%
	Total Term Deposits	625916	628598	621101	610270	-15647	-2.50%
2	Gross Domestic Advances	693758	740838	702171	697341	3583	0.52%
	Gross Overseas Advances	18955	21883	19524	19583	628	3.31%
	Gross Global Advances	712713	762721	721695	716924	4211	0.59%
3	Gross Domestic Business	1726342	1795054	1746461	1739022	12680	0.73%
	Gross Overseas Business	41659	39237	50151	47648	5989	14.38%
	Gross Global Business	1768001	1834290	1796612	1786670	18669	1.06%

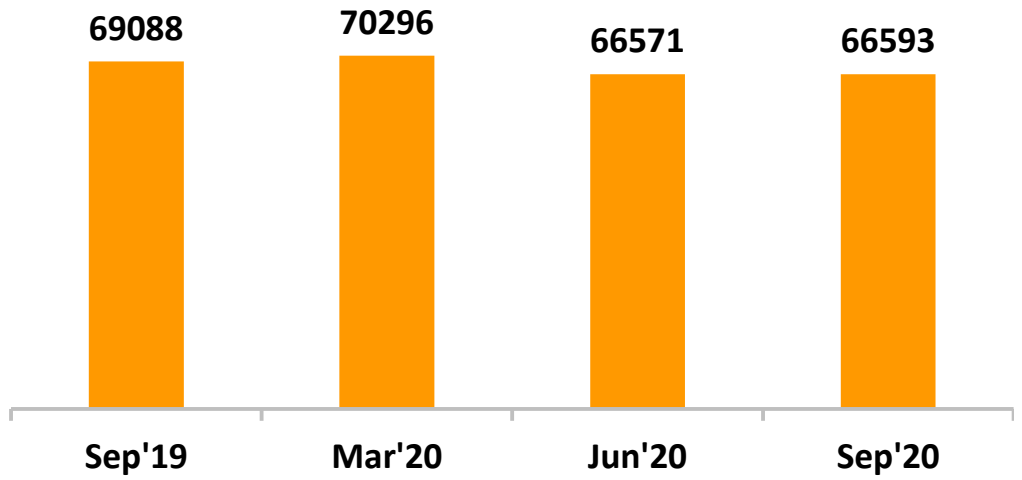
Business Performance (Daily Average)

Amt ₹ in Crore

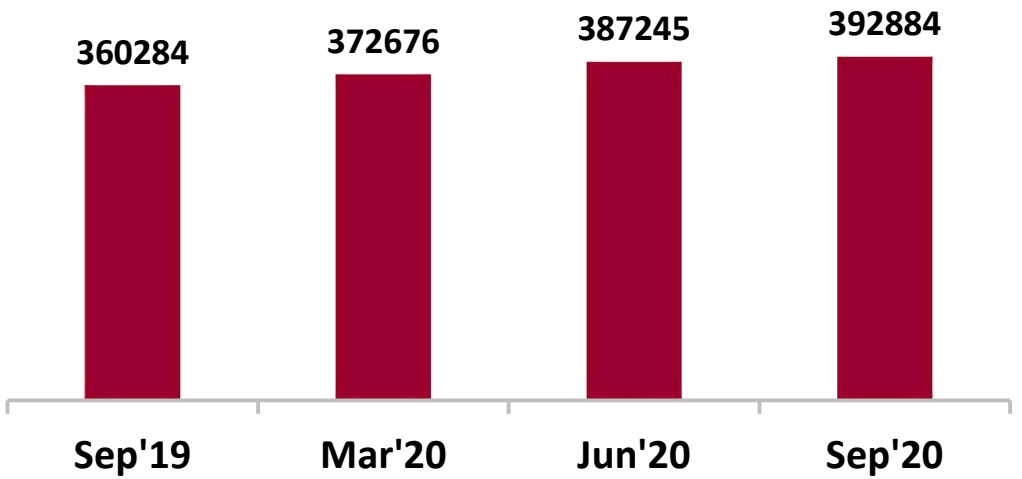
Sl.	Parameters	Sep'19 (HY1)	Mar'20 (FY)	Jun'20 (Q1)	Sep'20 (HY1)	YoY Variation	
						Amt.	%
1	Total Domestic Deposits	992367	1002878	1034105	1028045	35678	3.60%
	Total Overseas Deposits	22278	20785	25153	27174	4896	21.98%
	Total Global Deposits	1014645	1023663	1059258	1055219	40574	4.00%
	Current Deposits	49143	49633	54097	53769	4626	9.41%
	Saving Deposits	345603	352018	380893	382853	37250	10.78%
	CASA Deposits	394746	401651	434989	436622	41876	10.61%
	Total Term Deposits	619899	622012	624269	618597	-1302	-0.21%
2	Gross Domestic Advances	675434	674503	708049	691089	15655	2.32%
	Gross Overseas Advances	17262	17165	20413	19429	2167	12.55%
	Gross Global Advances	692696	691668	728461	710518	17822	2.57%
3	Gross Domestic Business	1667801	1677381	1742154	1719134	51333	3.08%
	Gross Overseas Business	39540	37950	45566	46603	7063	17.86%
	Gross Global Business	1707341	1715331	1787720	1765737	58396	3.42%

CASA Performance

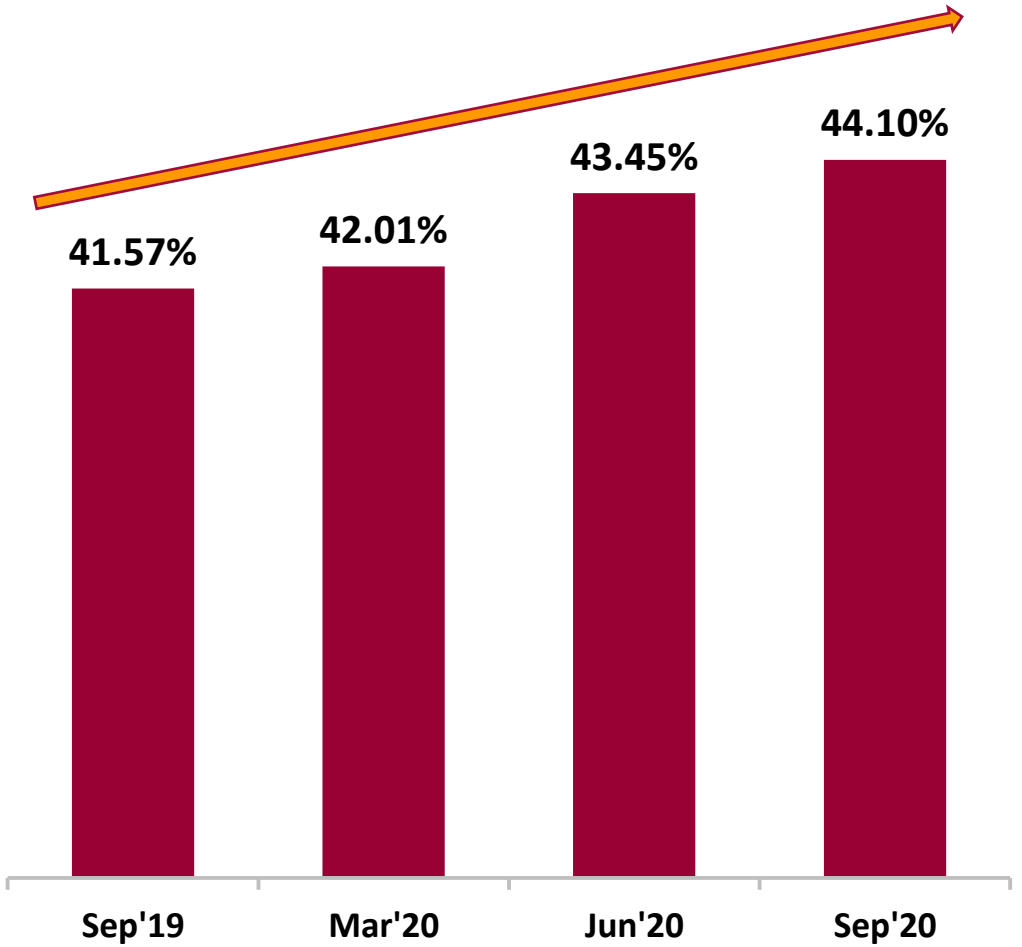
Current Deposit (₹ Crore)



Savings Deposit (₹ Crore)



Domestic CASA Share %



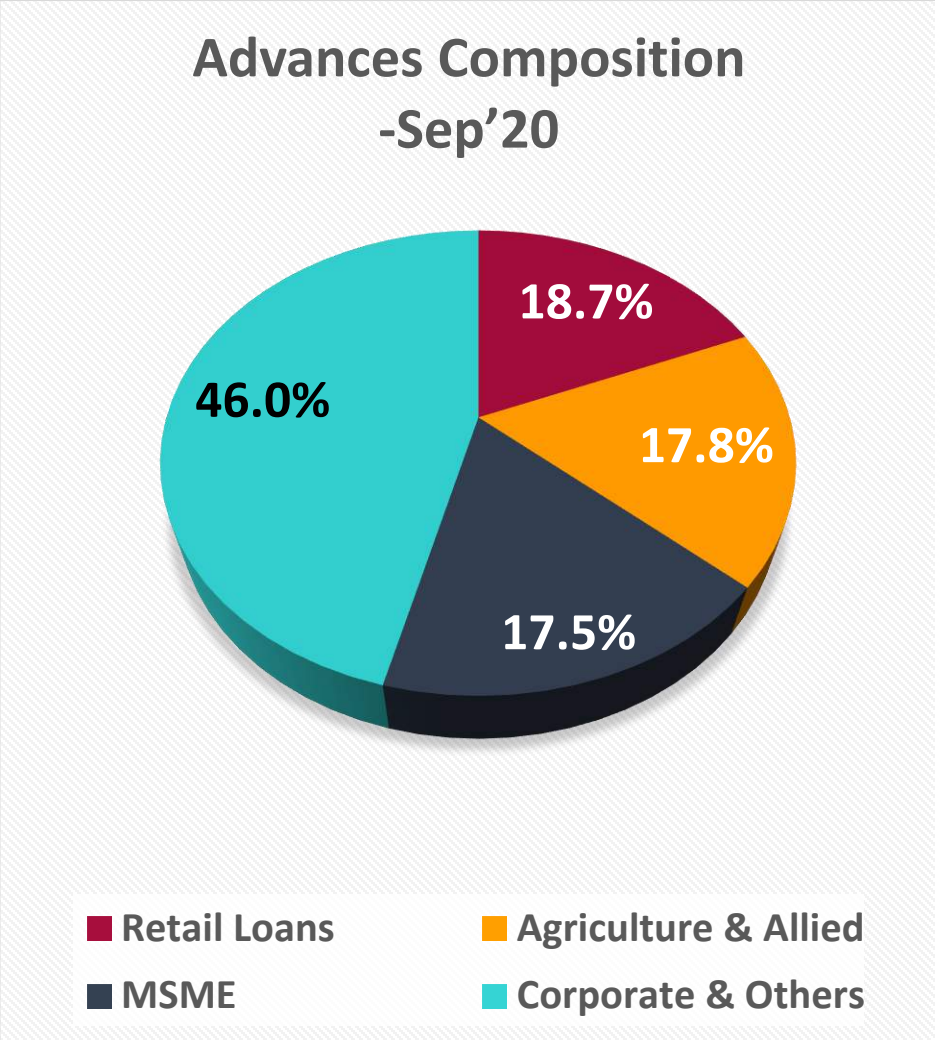
Balance Sheet (Liabilities & Assets)

Amt ₹ in Crore

Sl.	Parameters	1st Apr 2020	30th Jun'20	30th Sep'20
	CAPITAL & LIABILITIES			
1	Capital	1882	1882	1882
2	Reserves and Surplus	83286	84407	85075
3	Deposits	1071563	1074917	1069747
4	Borrowings	66512	44471	45731
5	Other Liabilities and Provisions	28147	26723	24691
	Total	**1251390**	**1232401**	**1227126**
	ASSETS			
1	Cash and Balances with RBI	53683	36174	68593
2	Balances with Banks	52021	71722	35205
3	Investments	371706	389754	391754
4	Loans & Advances	696849	656197	652663
5	Fixed Assets	11101	10987	10853
6	Other Assets	66031	67567	68058
	Total	**1251390**	**1232401**	**1227126**

Total Advances Composition

Amt ₹ in Crore



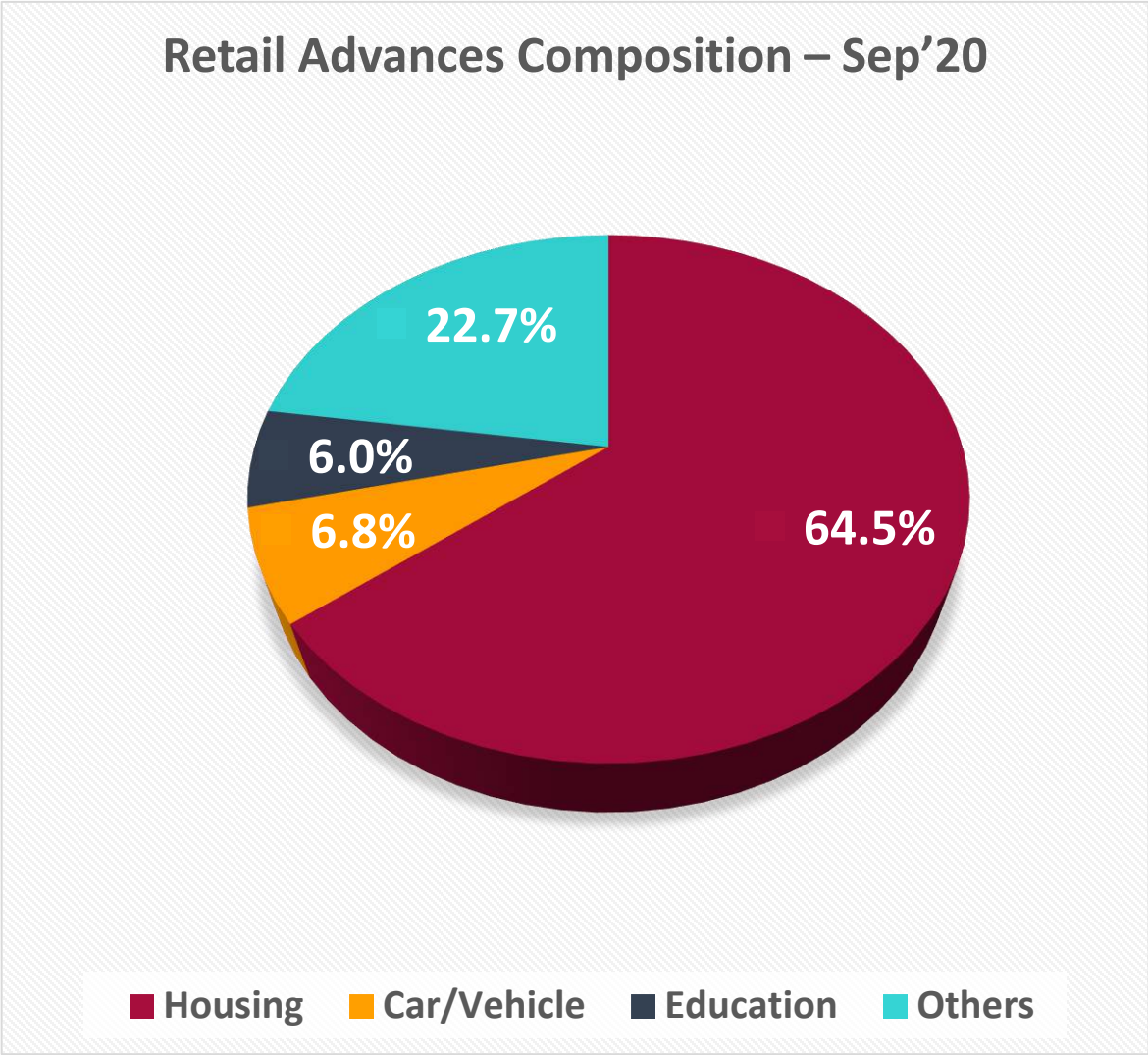
Sl.	Parameters	Sep'19	Mar'20	Jun'20	Sep'20	YoY %
1	Retail Loans	125328	132016	129910	130158	3.85%
	Of which					
	Regulatory Retail *(below Rs 5.00 Crore)*	98592	105989	104534	107834	9.37%
	Others	26736	26027	25377	22324	-16.50%
2	Agriculture & Allied	110641	116837	126219	124350	12.39%
3	MSME	120101	117348	117692	121969	1.56%
	RAM (1+2+3)	356071	366201	373821	376477	5.73%
	RAM as % to total Dom advances	*51.3%*	*49.4%*	*53.2%*	*54.0%*	
4	Corporate & Others	337688	374637	328350	320864	-4.98%
	Gross Domestic Advances	693758	740838	702171	697341	0.52%

Regulatory Bifurcation of Advances

Amt ₹ in Crore

Sl.	Parameters	Sep'19	Mar'20	Jun'20	Sep'20	YoY Variation	
						Amt.	%
1	Regulatory Retail (< Rs 5 Crore)	264880	269307	263307	265625	745	0.28%
2	Corporate/Wholesale Total	428878	471530	438864	431716	2838	0.66%
2a	Corporate/Wholesale (> Rs 250 Crore)	291783	338434	308253	302266	10482	3.59%
2b	Corporate/Wholesale (> Rs 50 Crore & < Rs 250 Crore)	70866	74991	70021	67129	-3737	-5.27%
2c	Corporate/Wholesale (> Rs 10 Crore & < Rs 50 Crore)	50230	42621	44339	44819	-5411	-10.77%
2d	Corporate/Wholesale (> Rs 5 Crore & < Rs 10 Crore)	15999	15483	16251	17503	1504	9.40%
3	Gross Domestic Advances (1+2)	693758	740838	702171	697341	3583	0.52%

Retail Advances Composition

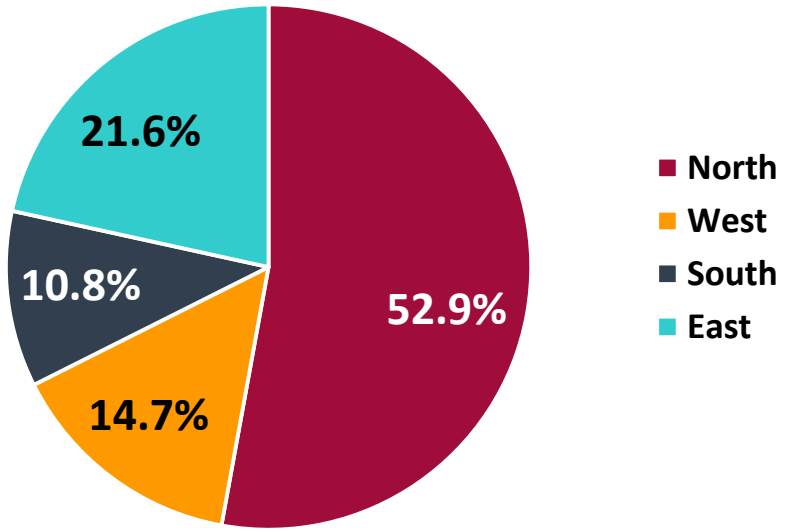


Amt ₹ in Crore

Retail Components	Sep'19	Mar'20	Jun'20	Sep'20	YoY %
Housing	76456	83617	81773	83929	9.77%
Car/Vehicle	8335	8650	8601	8905	6.84%
Education	7693	7747	7689	7802	1.42%
Other Retail *(Incl. Mortgage & Personal Loans)*	32845	32002	31848	29522	-10.12%
Total Retail	125328	132016	129910	130158	3.85%

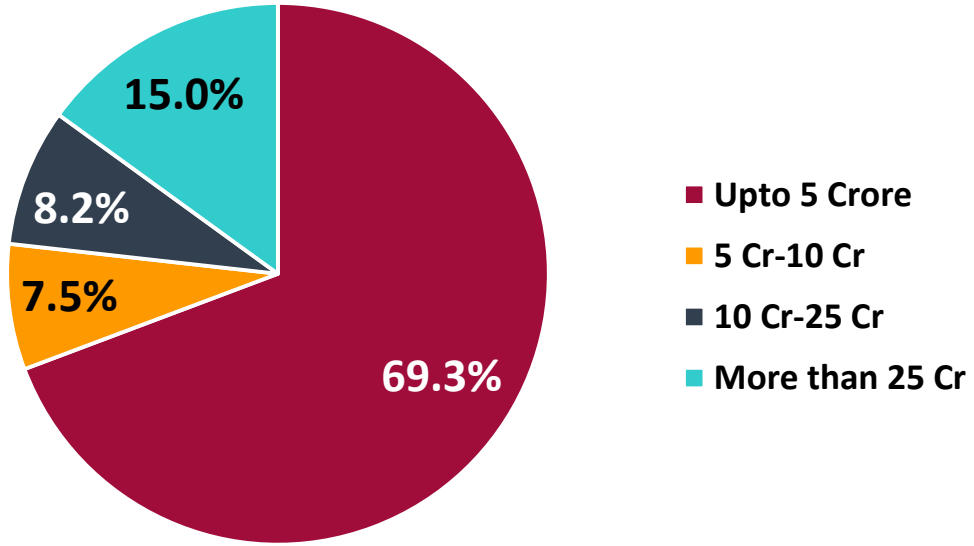
MSME Portfolio Mix

Geographical Mix



Bank has maximum exposure in Northern States

Book by Loan Size



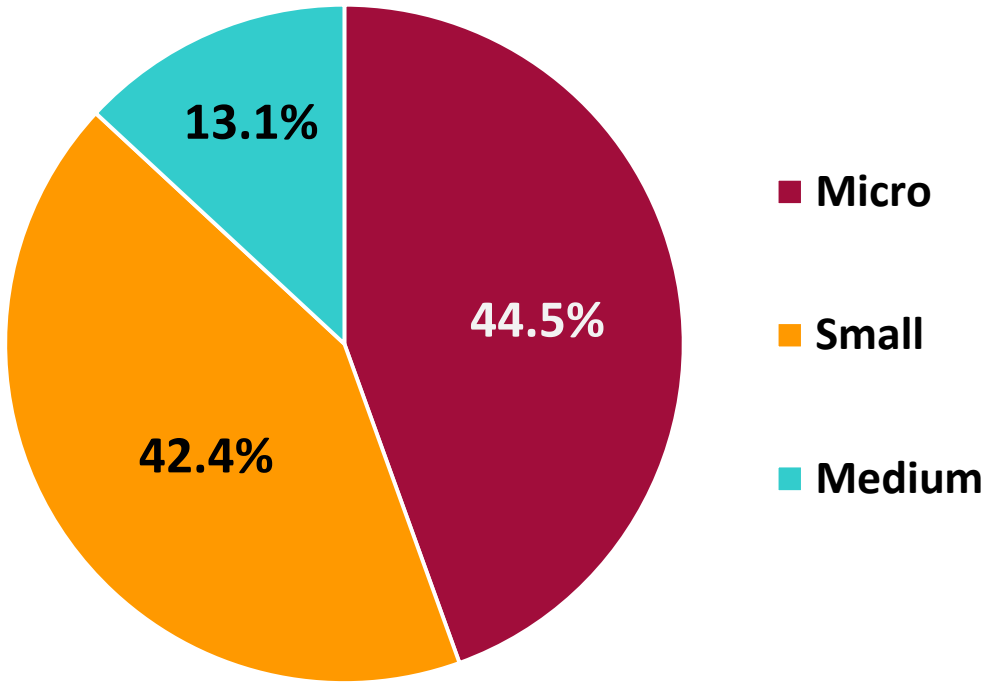
Bank's Maximum exposure is in smaller valued accounts

MSME Portfolio	Sep'19	Jun'20	Sep'20
Secured	90%	97%	95%
Unsecured	10%	3%	5%

MSME Portfolio	Sep'19	Jun'20	Sep'20
Short Term	66%	72%	63%
Long Term	34%	28%	37%

MSME Portfolio Mix

Segment Mix



Bank has maximum exposure in Micro & Small Sector

Amt ₹ in Crore

Mudra Loans	HY20	HY21
Amount Sanctioned	5436	3932
Amount Disbursed	3083	2581
Disbursement % to Sanctions	56.71%	65.61%

Stand Up India			
Since Inception		HY21	
No. of A/Cs	Amt. Sanctioned	No. of A/Cs	Amt. Sanctioned
21298	3893	3858	926

Priority Sector Advances

Amt ₹ in Crore

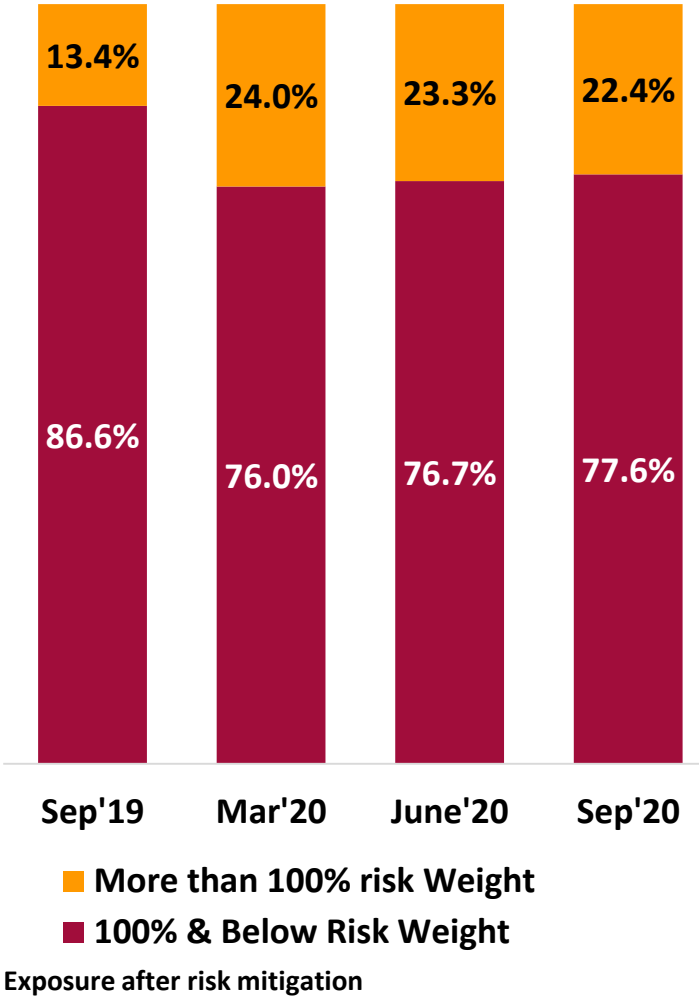
Sl.	Parameters	National Goals	Sep'19	Mar'20	Jun'20	Sep'20	YoY Variation	
							Amt.	%
	ANBC		657432	675616	672161	669192	11760	1.8%
1	Priority Sector		274799	286691	270558	278384	3585	1.3%
	% to ANBC	40%	41.80%	42.43%	40.25%	41.60%		
2	Agriculture (PS)		114567	115300	118527	121102	6535	5.7%
	% to ANBC	18%	17.43%	17.07%	17.63%	18.10%		
3	Small and Marginal Farmers		58449	59110	56943	56806	-1643	-2.8%
	% to ANBC	8%	8.89%	8.75%	8.47%	8.49%		
4	Weaker Section		76757	76755	73981	73705	-3052	-4.0%
	% to ANBC	10%	11.68%	11.36%	11.01%	11.01%		
5	Micro Enterprises (PS)		55932	55741	53545	55768	-164	-0.3%
	% to ANBC	7.5%	8.51%	8.25%	7.97%	8.33%		

External Rating Outstanding (Standard) Portfolio

Amt ₹ in Crore

Sl	Rating Grade	Sep'19	% Share	Mar'20	% Share	Jun'20	% Share	Sep'20	% Share
1	AAA & Above	68920	22.7%	102671	31.6%	70050	25.4%	68236	26.3%
2	AA	62850	20.7%	67682	20.8%	56606	20.5%	46963	18.1%
3	A	49198	16.2%	43348	13.3%	32153	11.7%	30692	11.8%
4	BBB	35659	11.7%	38674	11.9%	37829	13.7%	38387	14.8%
	Total BBB & Above	216627	71.3%	252375	77.6%	196638	71.4%	184277	71.1%
5	BB	25902	8.5%	24034	7.4%	22206	8.1%	21397	8.3%
6	B	7022	2.3%	10398	3.2%	10467	3.8%	8488	3.3%
7	C	649	0.2%	601	0.2%	174	0.1%	1021	0.4%
8	D	19630	6.5%	10936	3.4%	7487	2.7%	6229	2.4%
	Total BB & Below	53203	17.5%	45969	14.1%	40334	14.6%	37134	14.3%
9	Unrated	33865	11.2%	26941	8.3%	38607	14.0%	37719	14.6%
	Total	303695		325285		275579		259131	100.0%

Risk Weight wise Portfolio



Exposure after risk mitigation

Diversified Industry Portfolio

Amt ₹ in Crore

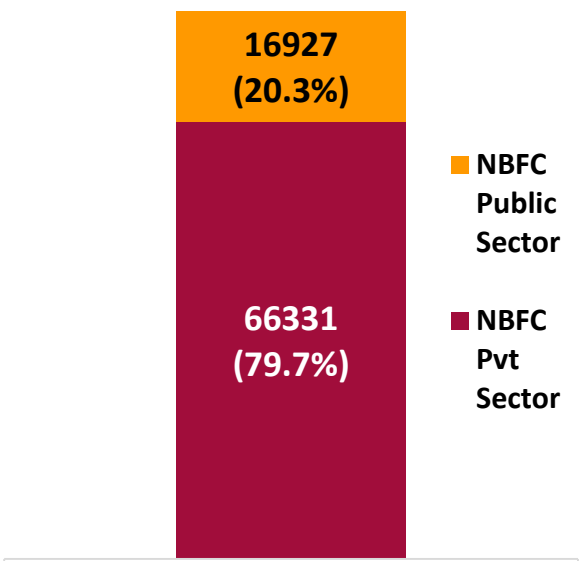
Sl.	Parameters	Sep'19	Mar'20	Jun'20	Sep'20		YoY variation %
		O/S	O/S	O/S	O/S	% to Total Portfolio	
1	Food Processing	11073	19681	11895	10115	4.8%	-8.7%
2	Textiles	14887	15214	13199	12739	6.1%	-14.4%
3	Chemical & Chemical Products	9560	20466	8079	9918	4.7%	3.7%
4	Cement & Cement Products	1728	1546	1800	1645	0.8%	-4.8%
5	Basic Metal & Metal Products	33367	35866	34146	32543	15.6%	-2.5%
	-Iron & Steel	30601	32951	31539	29762	14.2%	-2.7%
6	Paper & paper products	1800	1085	1712	1830	0.9%	1.7%
7	Petroleum	2855	4611	4924	2797	1.3%	-2.0%
8	Engineering	8003	7497	7787	7431	3.6%	-7.1%
9	Vehicles & Vehicle parts	2655	1790	2185	2250	1.1%	-15.3%
10	Construction	3629	2955	2791	2776	1.3%	-23.5%
11	Infrastructure	95460	99611	89659	96870	46.3%	1.5%
	-Energy	47306	44661	43709	44670	21.4%	-5.6%
	-Tele-Communication	16225	17180	17555	16753	8.0%	3.3%
	-Roads & Ports	25805	29677	23143	28328	13.5%	9.8%
	-Other Infra	6123	8093	5252	7120	3.4%	16.3%
12	Other Industries	29896	23830	27136	28309	13.5%	-5.3%
	Total	214913	234152	205314	209223	100%	-2.6%

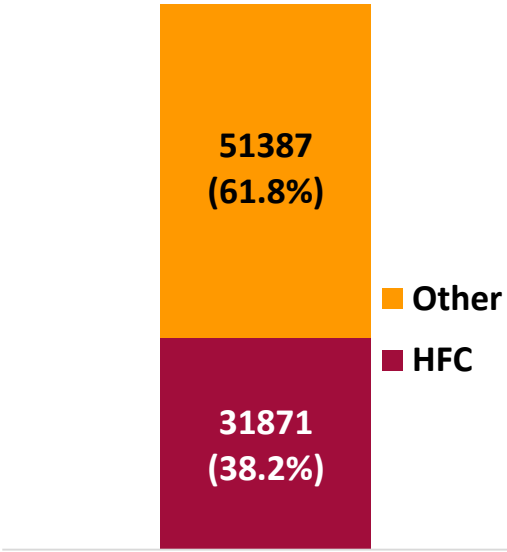
NBFC Sector

Amt ₹ in Crore

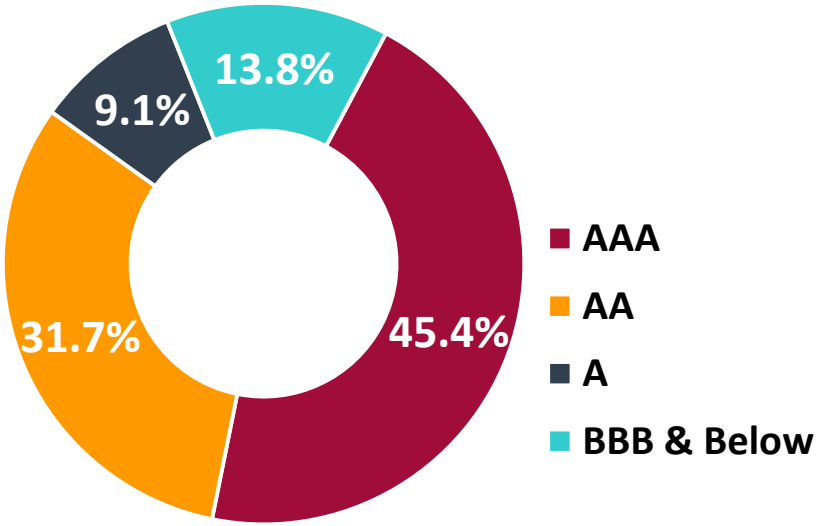
NBFC Break Up					
NBFC	Public Sector		Private Sector		Total
	Amt	Share	Amt	Share	
HFC	0	0.00%	31871	100.0%	31871
% to Total NBFC	0.0%		48.0%		38.2%
Other	16927	32.9%	34460	67.1%	51387
% to Total NBFC	100.0%		52.0%		61.8%
Total NBFC	16927	20.3%	66331	79.7%	83258

External Rating wise portfolio		
NBFC	O/S	% Share
AAA	37834	45.4%
AA	26392	31.7%
A	7571	9.1%
BBB & Below	11461	13.8%
Total	83258	100.0%





External Rating wise Portfolio

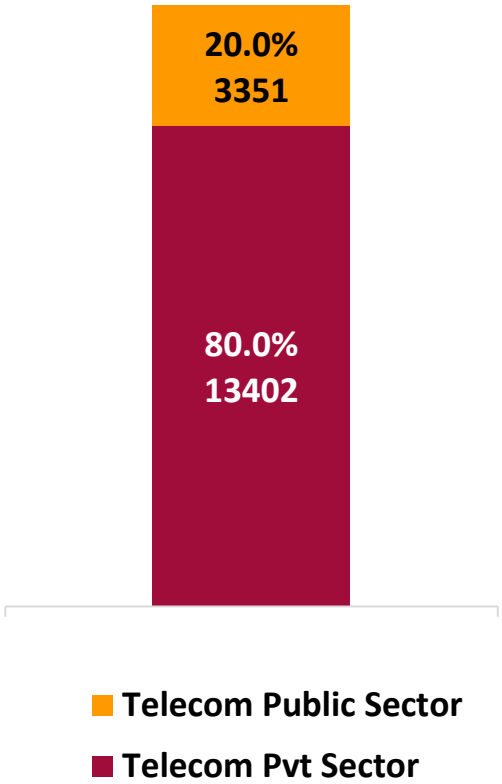


Telecom Sector & Energy Sector

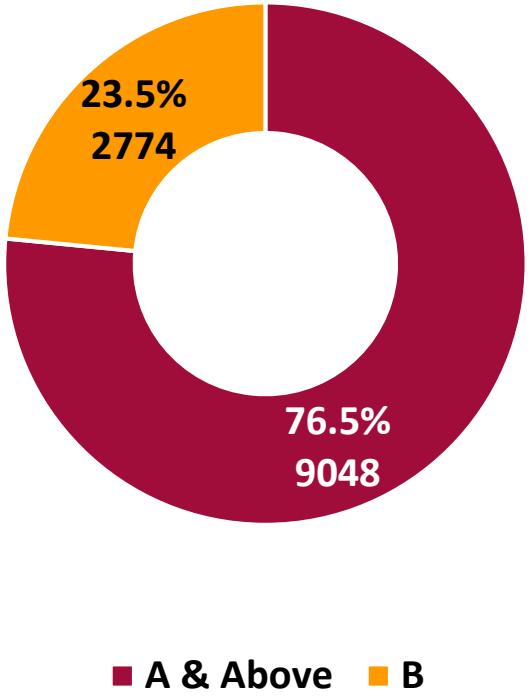
Amt ₹ in Crore

Telecom Sector

O/s (Funded) as on 30-09-2020 : ₹ 16753 Cr

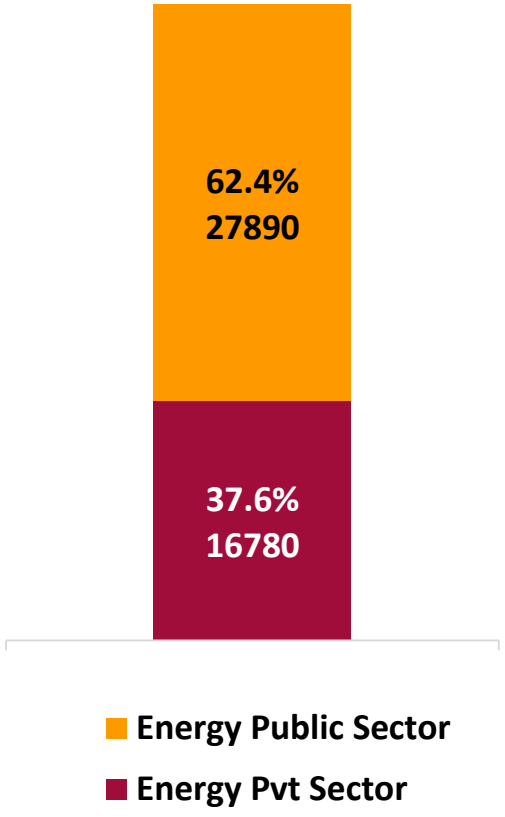


External Rating Std Portfolio Rs. 11822 Crore

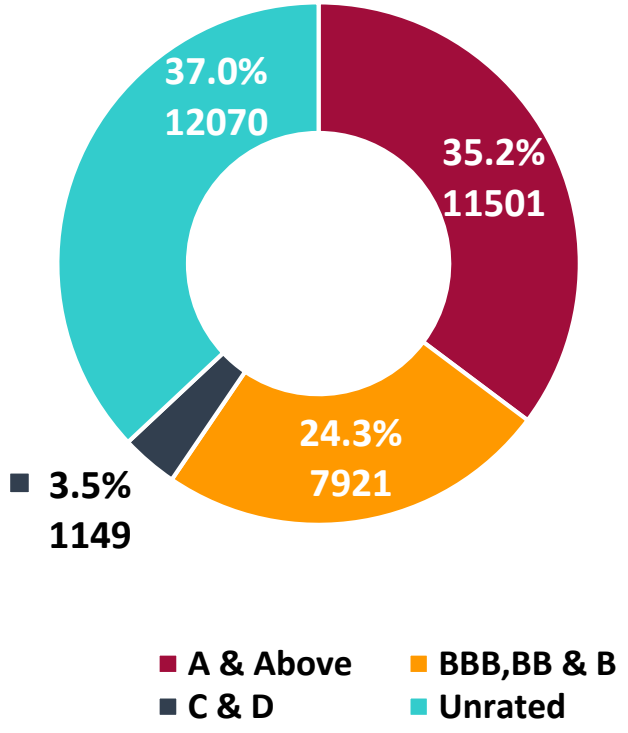


Energy Sector

O/s (Funded) as on 30-09-2020 : ₹ 44670 Cr



External Rating Std Portfolio Rs. 32641 Crore



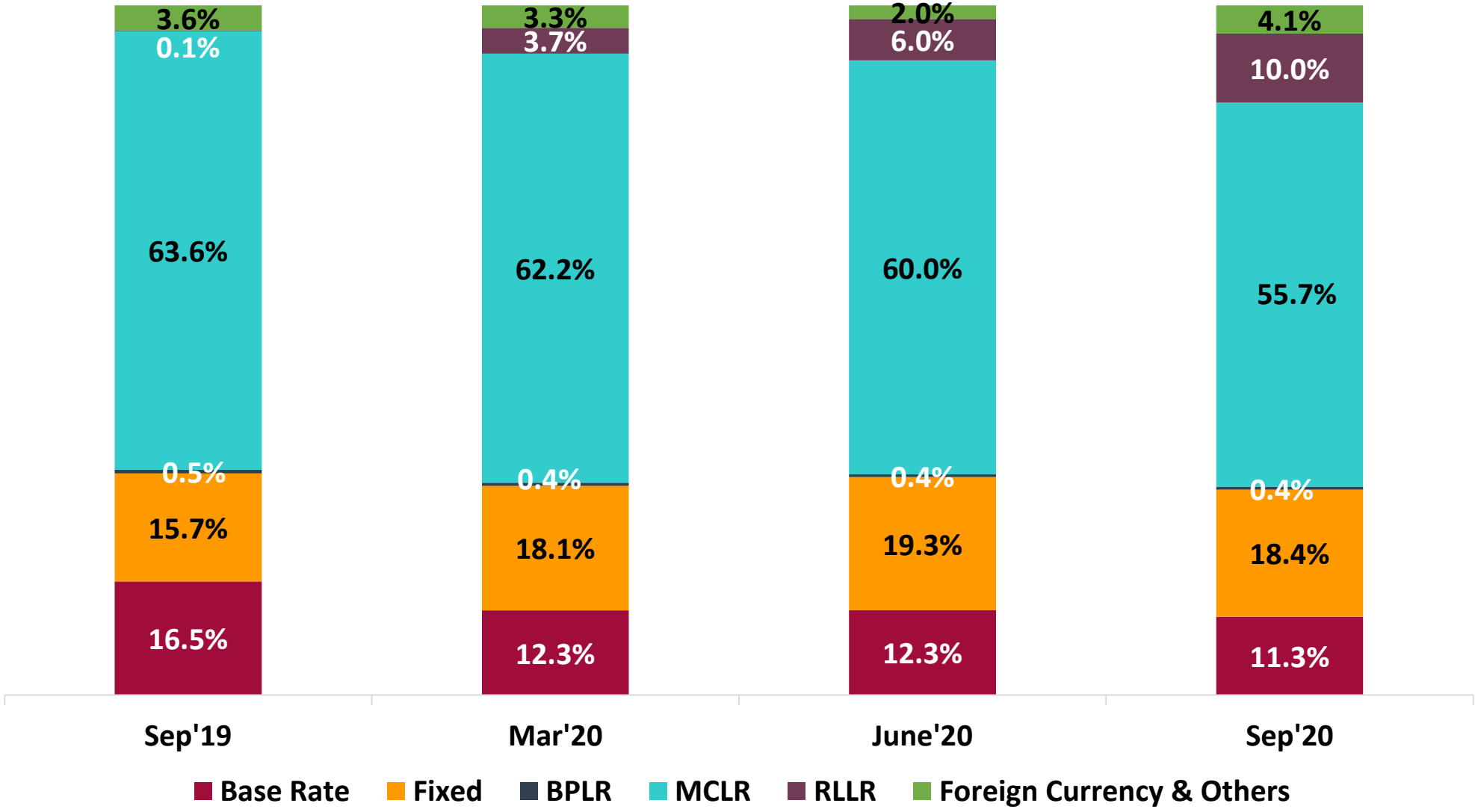
Key Sectors & Concentration Risk

Amt ₹ in Crore

Sl.	Key Sectors	Jun'20	Sep'20
1	Capital Market	2194	678
2	Commercial Real Estate	20606	21650
3	NBFC	81165	83258
	of which HFC	33691	31871
4	Aviation	4333	5394
5	Tourism, Hotel & Restaurant (LRF Basis)	941	969

Sl.	Concentration Risk	Mar'20	Jun'20	Sep'20
1	Exposure to Top 20 Borrowers as % of Total Exposure	17.36%	17.16%	15.38%
2	Exposure to Top 10 Groups as % of Total Exposure	12.41%	12.96%	12.13%

Advances Mix of Benchmark Rate (%)



Investment Portfolio

Amt ₹ in Crore

Sl.	Parameters	Sep'19	Mar'20	Jun'20	Sep'20	YoY Variation	
						Amt.	%
1	Domestic Investment	375678	371167	388529	391208	15530	4.13%
a	SLR	248627	253109	274206	280928	32301	12.99%
b	Non SLR	127051	118058	114323	110280	-16771	-13.20%
	SLR as % to Dom. Investment	66.18%	68.19%	70.57%	71.81%		
I	Held To Maturity (HTM)	246297	250951	259465	270408	24111	9.79%
II	Available For Sale (AFS)	128369	120211	127997	120555	-7814	-6.09%
III	Held For trading (HFT)	1013	5	1067	245	-768	-75.81%
2	Duration (AFS+HFT)	3.28	3.35	3.17	2.92		
3	Modified Duration (AFS+HFT)	3.14	3.22	3.06	2.83		
4	Net demand & time Liabilities	1039536	1080263	1055284	1045232	5696	0.55%
5	Investment by Overseas Branches	6794	7084	7059	6951	157	2.31%
6	Total Gross Investment (1+5)	382472	378251	395588	398159	15687	4.10%
	SLR HTM to Total SLR (%)	73.87%	74.28%	69.51%	71.37%		
	HTM To Gross Investment (%)	64.40%	66.35%	65.59%	67.91%		

Non SLR Investment

Amt ₹ in Crore

Sl.	Parameters	Sep'19		Mar'20		Jun'20		Sep'20		Y-o-Y Variation	
		O/S	% Share	O/S	% Share	O/S	% Share	O/S	% Share	Amt	Gr. %
1	PSU Bonds	29700	13.5%	15898	13.5%	20164	17.6%	20297	18.4%	-9403	-31.66%
2	Corporate and Other Bonds & Debentures	8575	12.7%	14937	12.7%	12331	10.8%	12158	11.0%	3583	41.78%
3	Special Govt. Sec excl. Recap Bonds	1232	1.0%	1217	1.0%	1394	1.2%	1394	1.3%	162	13.15%
4	CG Recap. Bond	55274	46.8%	55274	46.8%	55274	48.4%	55274	50.1%	0	0.00%
5	Share of PSU/Corporate/Others	9176	7.6%	9014	7.6%	8935	7.8%	9126	8.3%	-50	-0.55%
6	Venture Capital Fund	346	0.3%	338	0.3%	336	0.3%	339	0.3%	-7	-2.15%
7	Regional Rural Bank	501	0.5%	599	0.5%	599	0.5%	728	0.7%	227	45.26%
8	Security Receipts	2525	2.1%	2453	2.1%	2439	2.1%	2399	2.2%	-126	-4.98%
9	Subsidiaries JV	3166	2.7%	3217	2.7%	3196	2.8%	3217	2.9%	51	1.61%
10	Other	16556	12.8%	15111	12.8%	9656	8.5%	5349	4.9%	-11207	-67.69%
	Total Non SLR Investment	127051	100.0%	118058	100.0%	114323	100%	110280	100.0%	-16771	-13.20%

TLTRO 1.0 / TLRTO 2.0 / Partial Credit Guarantee

Amt ₹ in Crore

TLTRO 1.0 book value	AAA	Grand Total
Corporate	1085	1085
NBFC	1634	1634

TLTRO 2.0 book (NBFC)	Grand Total
MFI	100
Below Rs 500 Cr.	80
Rs 500 – Rs 5000 Cr.	250
Above Rs 5000 Cr.	572
Total	1002

EPCGS	Grand Total
NBFC	1715

Income

Amt ₹ in Crore

Sl.	Parameters	Q2' FY20	Q1' FY21	Q2' FY21	YoY Variation		HY20	HY21	YoY Gr. %
					Amt.	%			
1	Interest Income (2+3+4)	20609	20605	20946	336	1.63%	40990	41551	1.37%
2	Interest on Advances	13787	13919	14011	225	1.63%	27459	27930	1.72%
3	Interest on Investments	5987	6060	6259	272	4.54%	11921	12319	3.33%
4	Other Interest Income	836	626	676	-160	-19.13%	1610	1302	-19.12%
5	Other Income (6+7+8+9)	3663	3688	2493	-1171	-31.95%	7082	6181	-12.73%
	of which								
6	Fee Based Income	1596	1653	1350	-247	-15.46%	3366	3003	-10.78%
7	Recovery in Written off Accounts	788	719	294	-494	-62.74%	1380	1013	-26.63%
8	Trading Profit	1138	1308	800	-338	-29.71%	2182	2108	-3.40%
9	Others	140	8	49	-91	-65.04%	154	57	-63.06%
10	Total Income (1+5)	24273	24293	23439	-834	-3.44%	48073	47731	-0.71%

Fee Based Income

Amt ₹ in Crore

Sl.	Parameters	Q2' FY20	Q1' FY21	Q2' FY21	YoY Variation		HY20	HY21	YoY Gr. %
					Amt.	%			
	Fee Based Income	1596	1653	1350	-247	-15.46%	3366	3003	-10.78%
1	Processing Fees	331	520	2	-330	-99.51%	903	522	-42.21%
2	LC/LG Income	247	229	270	23	9.42%	450	499	10.71%
3	Income from Insurance & MF	91	69	67	-25	-26.84%	160	136	-14.78%
4	Govt. Business	43	31	49	6	12.92%	79	80	0.72%
5	Exchange Profit	202	152	168	-34	-16.76%	392	320	-18.33%
6	Miscellaneous Fee Income	682	651	796	115	16.82%	1383	1447	4.68%

Expenses

Amt ₹ in Crore

Sl.	Parameters	Q2' FY20	Q1' FY21	Q2' FY21	YoY Variation		HY20	HY21	YoY Gr. %
					Amt.	%			
1	**Total Interest Paid (2+3+4)**	**14117**	**13856**	**12553**	**-1564**	**-11.1%**	**28257**	**26409**	**-6.5%**
2	Interest Paid on Deposits	13541	13030	11767	-1774	-13.1%	27014	24797	-8.2%
3	Interest Paid on Borrowings	149	296	253	104	69.8%	285	549	92.3%
4	Others	427	530	533	106	24.8%	959	1063	10.9%
5	**Operating Expenses (6+7)**	**4818**	**5156**	**5211**	**393**	**8.2%**	**9367**	**10367**	**10.7%**
6	Establishment Expenses	2746	3307	3241	495	18.0%	5556	6548	17.9%
	Of Which								
	Employee Benefits (AS-15)	438	750	256	-182	-41.6%	767	1006	31.2%
7	Other Operating Expenses	2071	1849	1970	-101	-4.9%	3811	3819	0.2%
8	**Total Expenses (1+5)**	**18935**	**19013**	**17763**	**-1172**	**-6.2%**	**37625**	**36776**	**-2.3%**

Profit & Provisions

Amt ₹ in Crore

Sl.	Parameters	Q2' FY20	Q1' FY21	Q2' FY21	YoY Variation		HY20	HY21	YoY Gr. %
					Amt.	%			
1	Net Interest Income	6492	6748	8393	1901	29.3%	12733	15142	18.9%
2	Other Income	3663	3688	2493	-1171	-31.9%	7082	6181	-12.7%
3	Operating Income (1+2)	10155	10436	10886	730	7.2%	19815	21322	7.6%
4	Operating Expenses	4818	5156	5211	353	8.2%	9367	10367	10.7%
5	Operating Profit	5298	5280	5675	377	6.3%	10448	10955	4.9%
6	Provisions	4541	4972	5054	513	10.3%	8481	10026	18.2%
	Of which								
a	NPAs	4883	4836	3811	-1072	-22.0%	8310	8648	4.1%
b	Standard Advances incl. Standard Restructured	-486	520	241	726	-149.6%	-254	761	-
c	Depreciation on Investment	94	-745	570	475	506.4%	-14	-175	-
d	Income Tax	212	286	358	146	68.9%	721	644	-10.8%
e	Others	-162	74	74	600	-160.2%	-282	149	-
7	Net Profit	757	308	621	-136	-18.0%	1967	929	-52.7%

Profitability & Productivity Ratios

Annualized %

Sl.	Profitability Ratios	Q2' FY20	Q1' FY21	Q2' FY21		HY'20	HY'21
1	Return on Assets [%]	0.24%	0.09%	0.19%		0.32%	0.14%
2	Staff Cost to Income Ratio [%]	27.44%	31.69%	29.77%		28.04%	30.71%
3	Other Cost to Income Ratio [%]	20.39%	17.72%	18.10%		19.23%	17.91%
4	Cost to Income Ratio [%]	47.45%	49.41%	47.87%		47.27%	48.62%
5	Opt. Profit to AWF [%]	1.71%	1.59%	1.72%		1.67%	1.65%
6	Opt. Exp. To AWF [%]	1.57%	1.55%	1.58%		1.49%	1.57%
7	Earnings per share [₹] (Not Annualized)	-	0.33	0.66		-	0.99
8	Book Value per Share [₹]	-	53.18	54.34		-	54.34

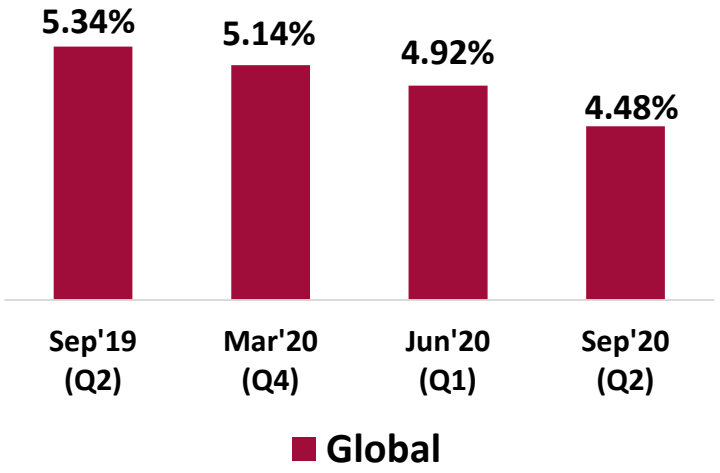
in ₹ Lakhs

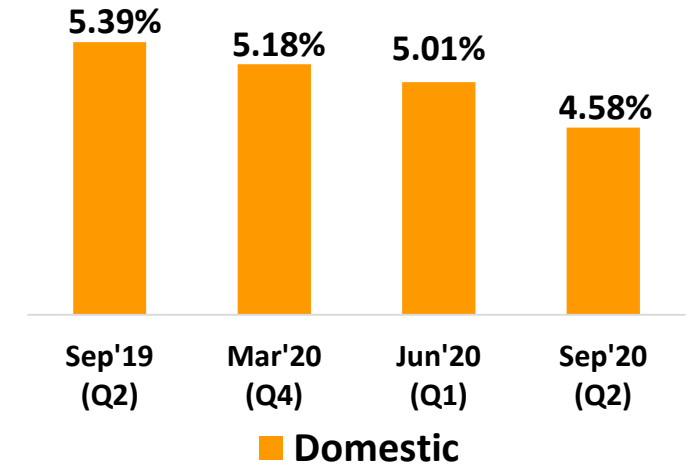
Sl.	Productivity Ratios	Sep'19	Mar'20	Jun'20	Sep'20
1	Business per Employee	1771	1888	1873	1895
2	Business per Branch	16167	16781	16434	16343
3	Operating Profit per Employee *(Cumulative Annualised)*	20.94	18.42	22.01	23.24
4	Operating Profit per Branch *(Cumulative Annualised)*	191	164	193	200

Efficiency Ratios (Quarter)

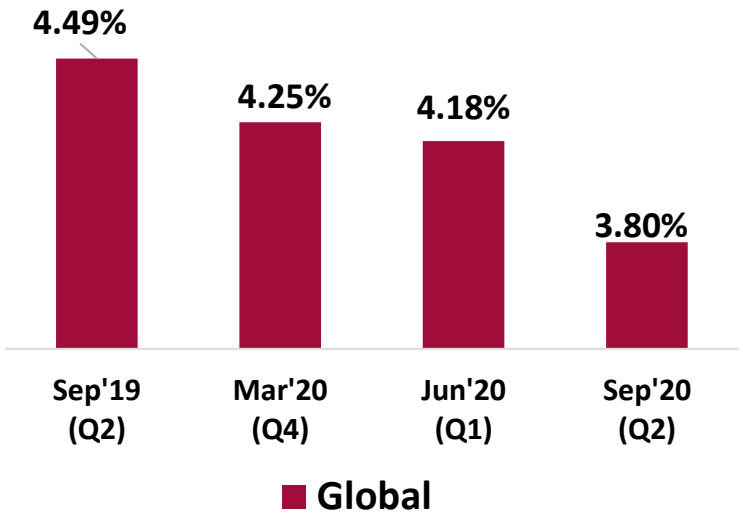
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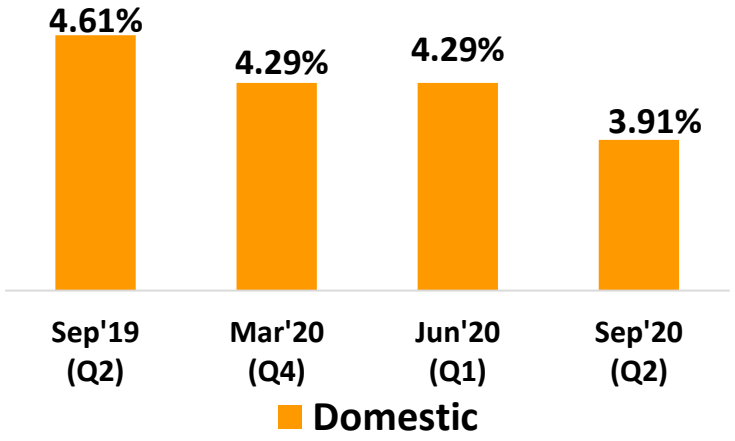
Cost of Deposits [%]



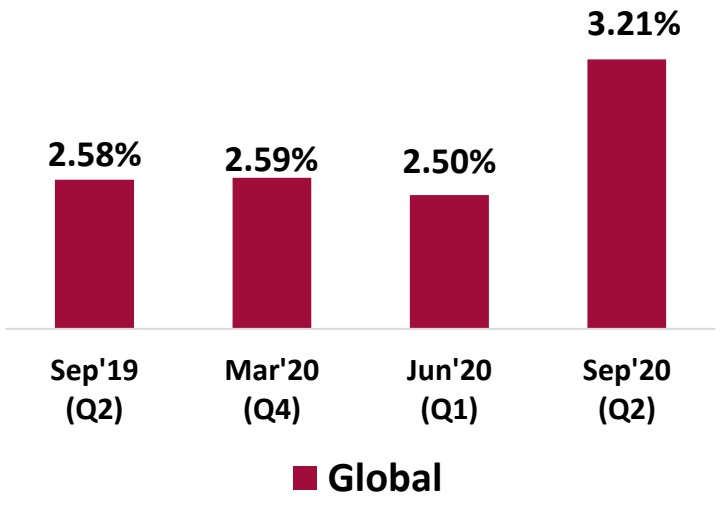


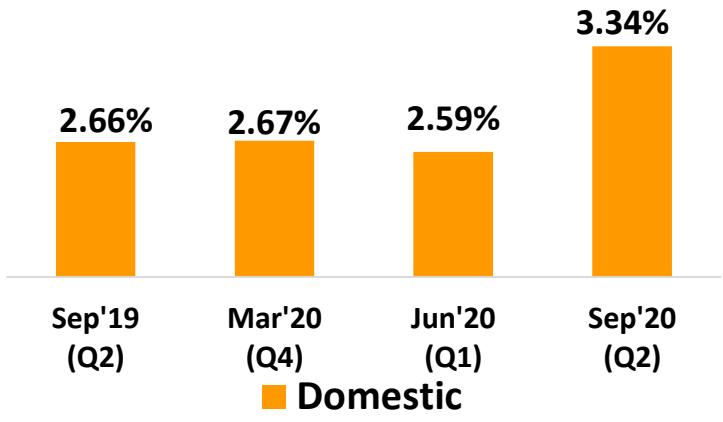
Cost of Funds [%]





NIM [%]

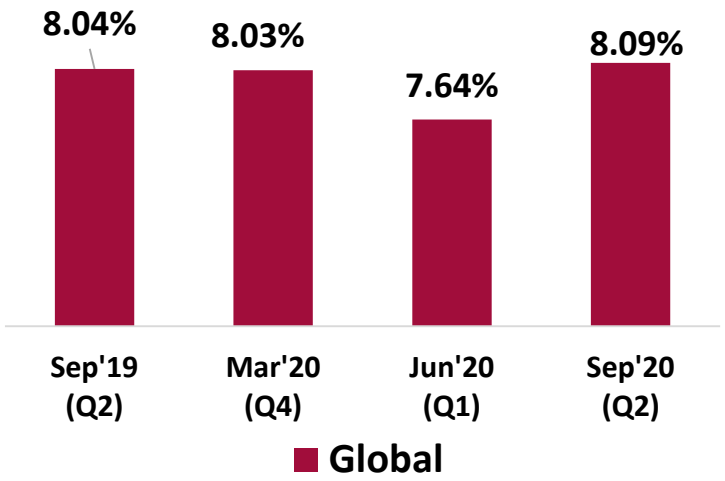


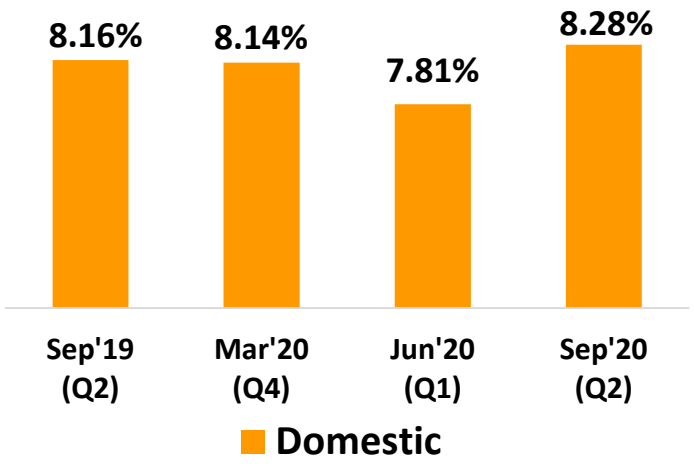


Efficiency Ratios (Quarter)

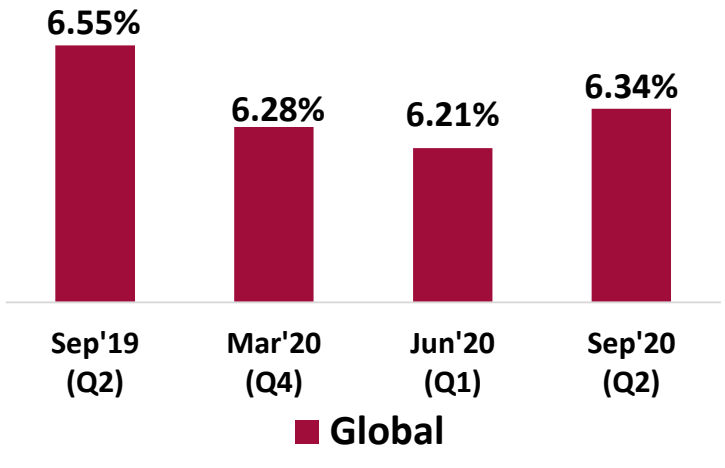
Annualized %

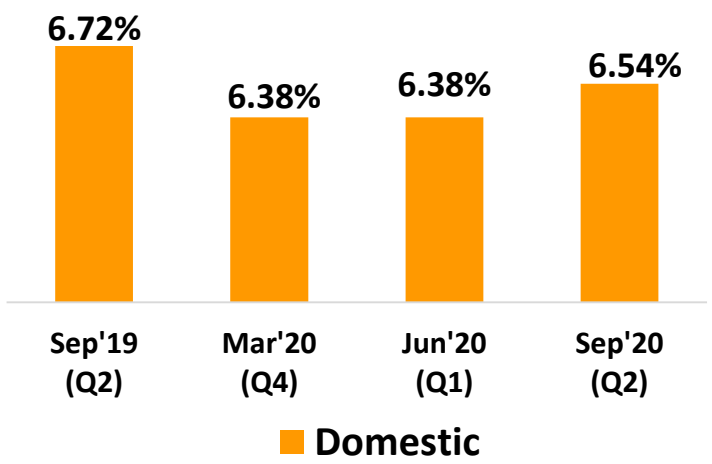
Yield on Advances [%]



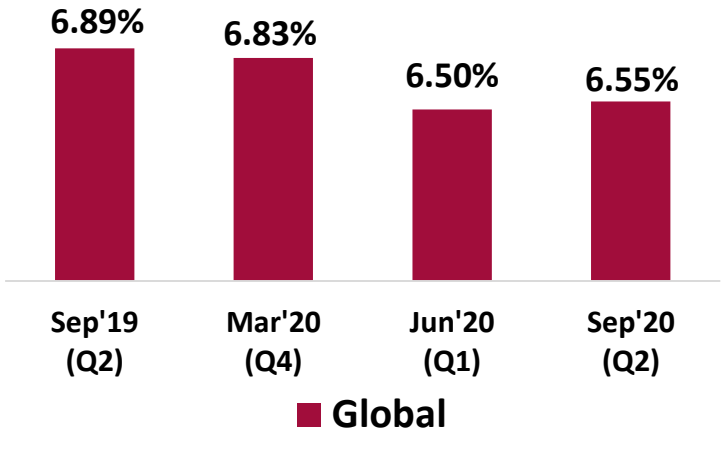


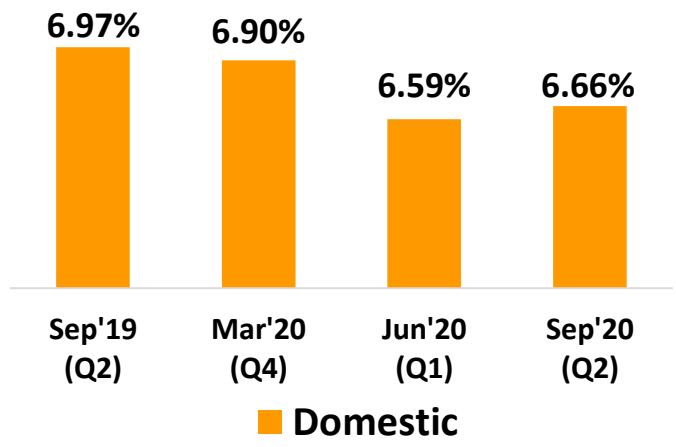
Yield on Funds [%]





Yield on Investment [%]

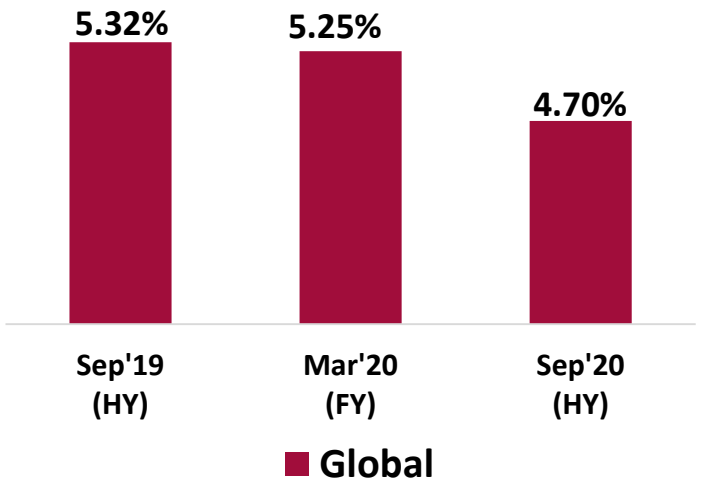


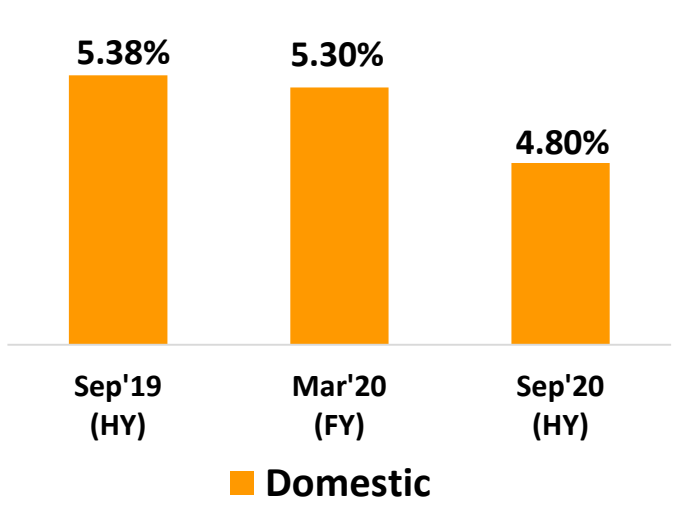


Efficiency Ratios (Half Year)

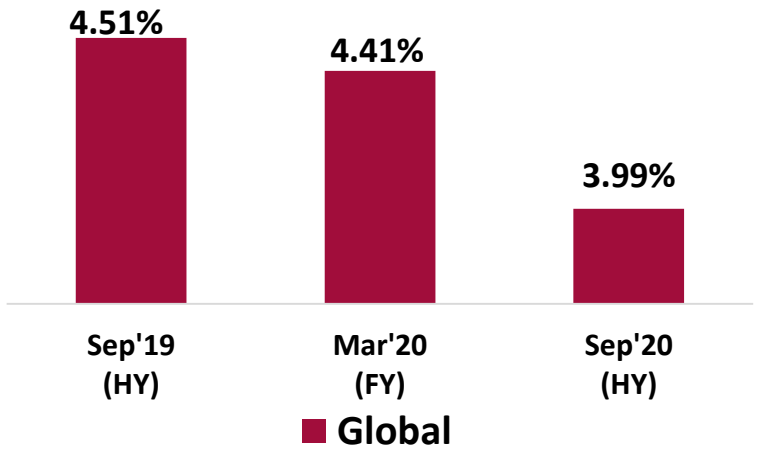
Annualized %

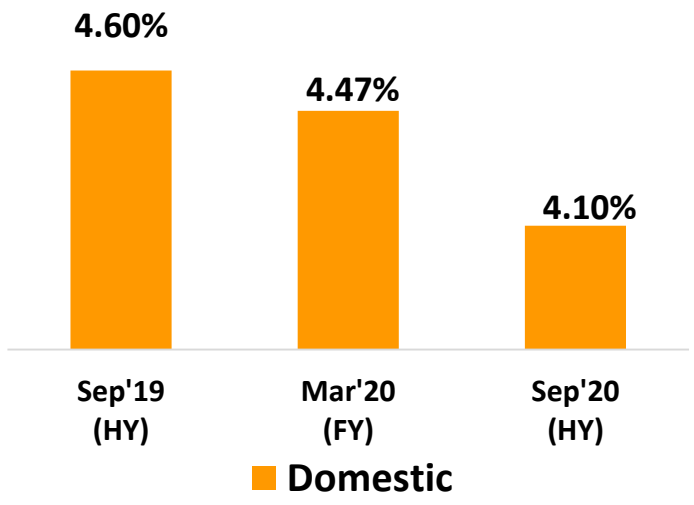
Cost of Deposits [%]



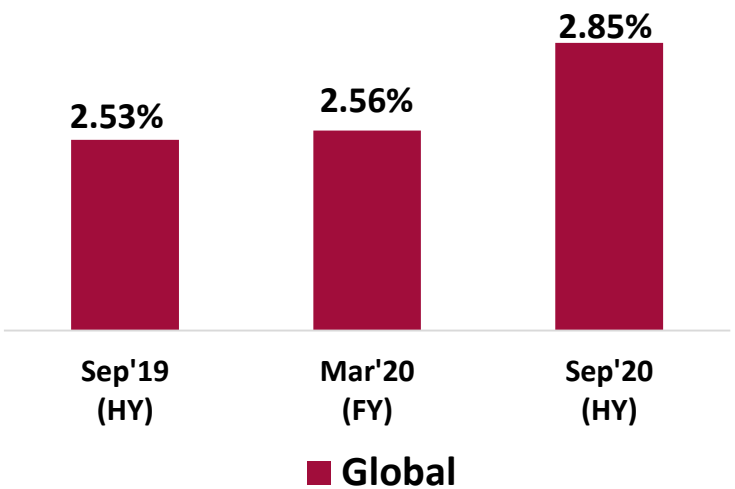


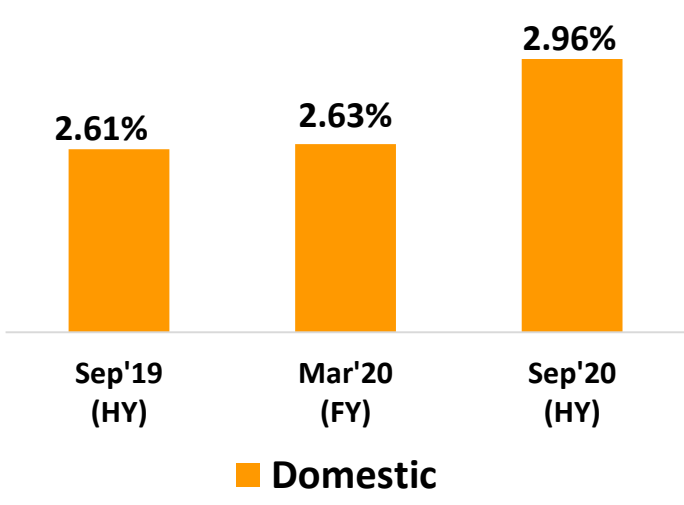
Cost of Funds [%]





NIM [%]

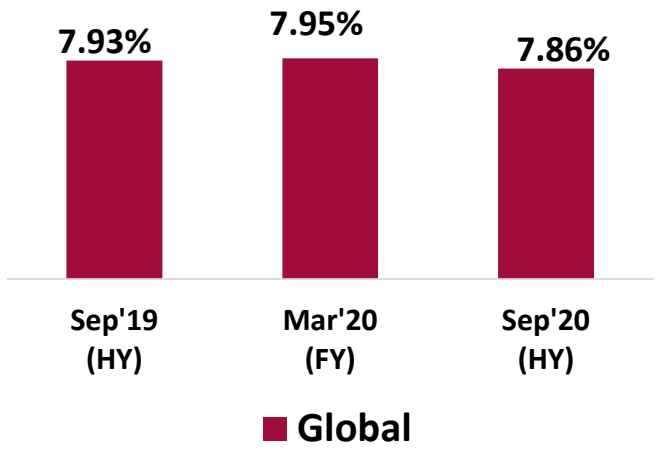


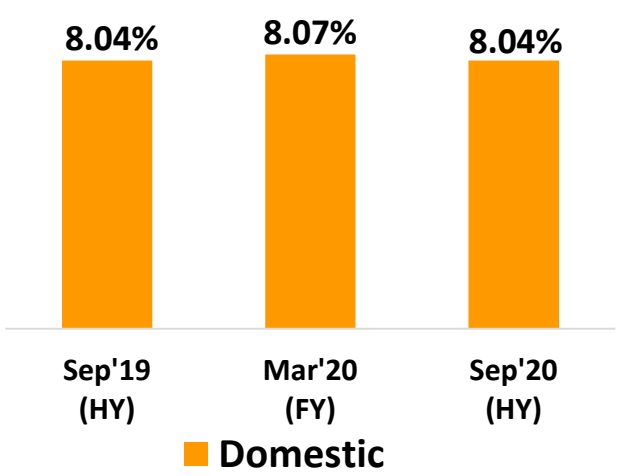


Efficiency Ratios (Half Year)

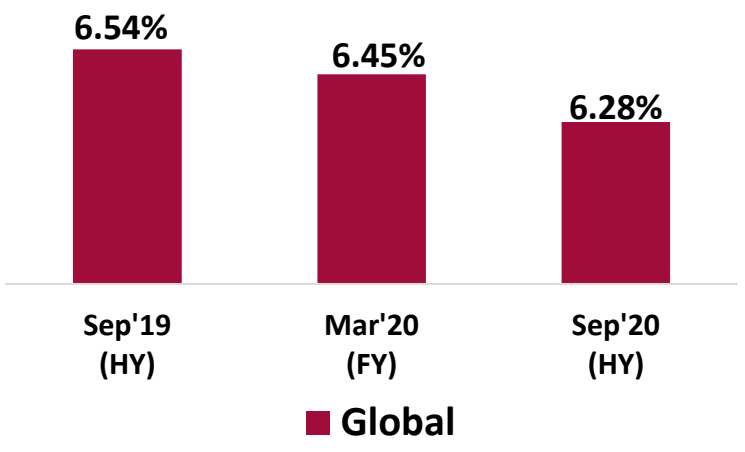
Annualized %

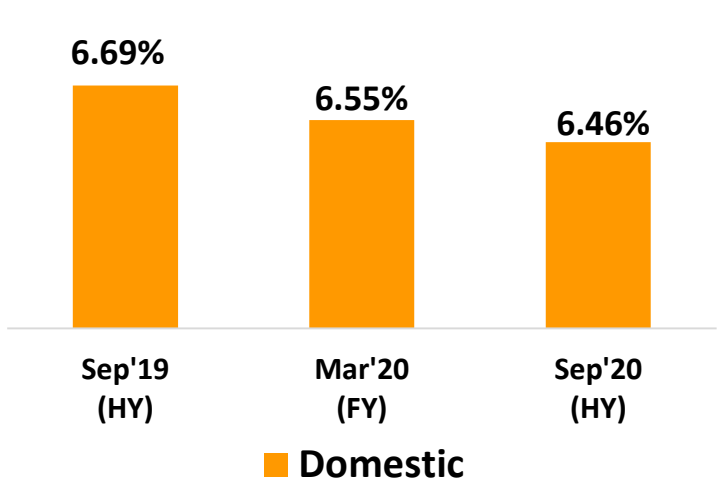
Yield on Advances [%]



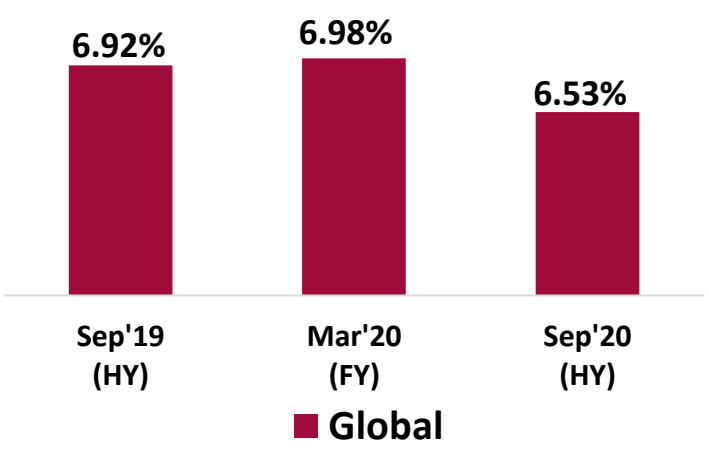


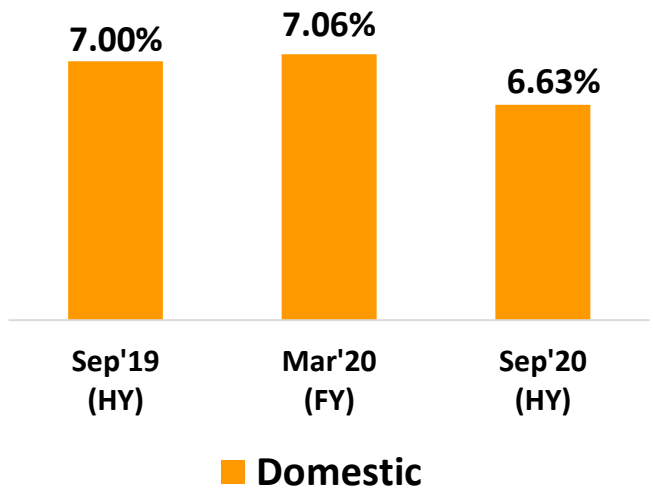
Yield on Funds [%]





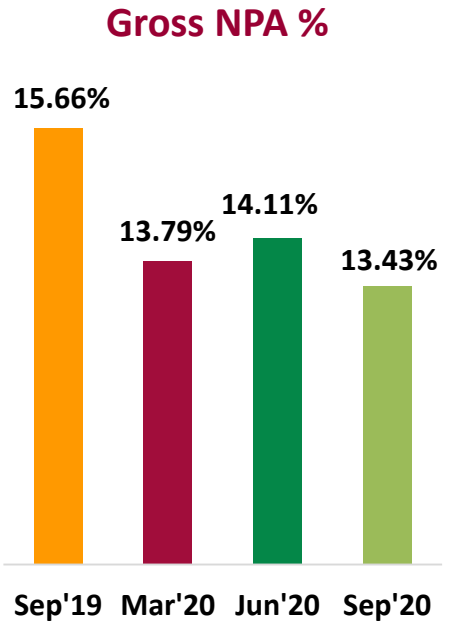
Yield on Investment [%]

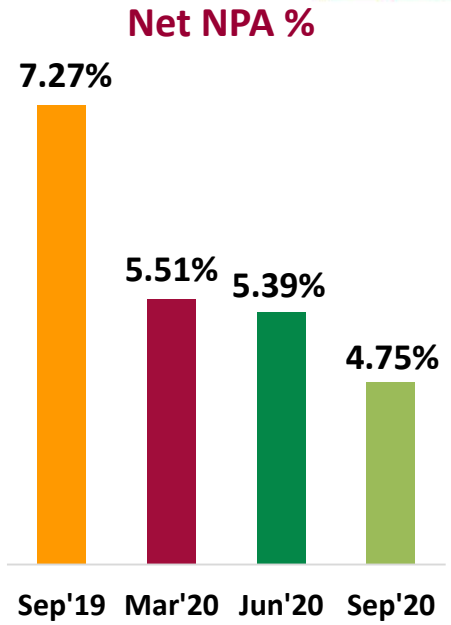


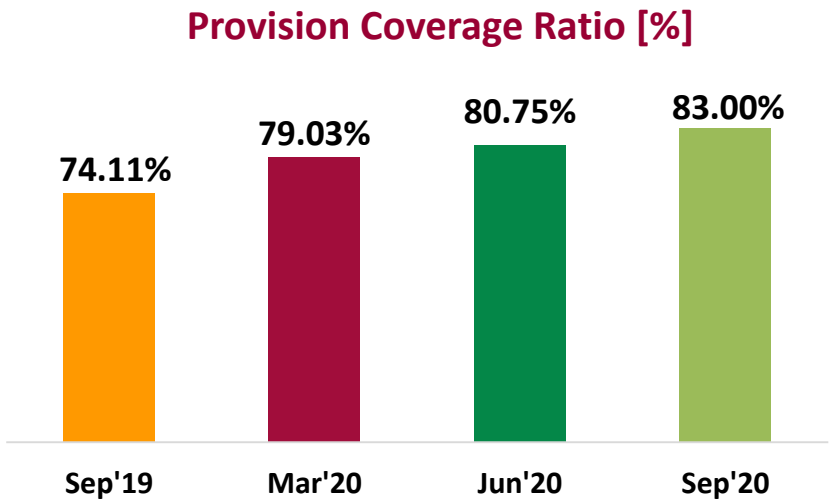


NPA Ratios

Sl.	Parameters	Sep'19	Mar'20	Jun'20	Sep'20
1	Gross NPA (%)	15.66%	13.79%	14.11%	13.43%
2	Net NPA (%)	7.27%	5.51%	5.39%	4.75%
3	Provision Coverage Ratio (%)	74.11%	79.03%	80.75%	83.00%
4	Provision Coverage Ratio (%) (Exc TWO)	57.78%	63.57%	65.34%	67.90%
5	Slippage Ratio (%)	4.70%	4.84%	1.51%	0.72%
6	Credit Cost (%)	2.21%	3.22%	2.50%	2.27%







Movement of NPA

Amt ₹ in Crore

Sl.	Parameters	Sep'19 (HY)	FY20	Jun'20 (Q1)	Sep'20 (Q2)	Sep'20 (HY)
1	NPA as at the beginning of Year/Quarter	112243	112243	105165	101849	105165
2	-Cash Recovery	6036	14289	1069	2281	3218
3	-Up-gradation	2256	2709	603	971	1342
4	-Write Off	9510	21005	4120	4555	8675
5	Total Reduction (2+3+4)	17801	38002	5792	7807	13235
6	Fresh Addition	17142	30924	2476	2271	4384
	-Fresh slippages	14995	27562	1917	703	2363
	-Debits in existing NPA A/cs	2148	3362	558	1568	2021
7	Gross NPAs at end of the period	111584	105165	101849	96314	96314
8	Eligible Deductions incl. Provisions	64469	66846	66546	65394	65394
9	Net NPAs	47115	38320	35303	30920	30920
10	Recovery in written-off A/cs	1379	4334	719	294	1013

Asset Classification: Global Advances

Amt ₹ in Crore

Sl.	Parameters	Sep'19		Mar'20		Jun'20		Sep'20		YoY Variation	
		O/S	Share%	O/S	Share%	O/S	Share%	O/S	Share%	Amt.	Var. %
1	Standard	601129	84.3%	657556	86.2%	619846	85.9%	620610	86.6%	19481	3.24%
2	Gross NPA	111584	15.7%	105165	13.8%	101849	14.1%	96314	13.4%	-15270	-13.68%
2a	Sub-Standard	22124	3.1%	18932	2.5%	15366	2.1%	9067	1.3%	-13057	-59.02%
2b	Doubtful	74371	10.4%	70705	9.3%	70619	9.8%	67518	9.4%	-6853	-9.21%
2c	Loss	15088	2.1%	15528	2.0%	15864	2.2%	19729	2.8%	4641	30.76%
	Total Advances(1+2)	712713	100%	762721	100.0%	721695	100.0%	716924	100.0%	4211	0.59%

NPA Classification: Sector Wise

Amt ₹ in Crore

Sl.	Parameters	Sep'19		Mar'20		Jun'20			Sep'20		
		GNPA	GNPA%	GNPA	GNPA%	GNPA	GNPA%	Slippages (Q)	GNPA	GNPA%	Slippages (Q)
1	Retail Loans	4527	3.6%	4474	3.4%	4458	3.4%	107	4407	3.4%	41
2	Agriculture & Allied (PS+NPS)	15737	14.2%	18281	15.6%	19132	15.2%	121	17410	14.0%	102
3	MSME	18725	14.9%	19748	16.8%	17389	14.8%	472	19445	15.9%	451
4	Corporate & Others	70994	21.0%	60984	16.3%	58328	17.8%	441	52616	16.4%	109
	Domestic Advances	109983	16.0%	103487	14.0%	99307	14.1%	1141	93878	13.5%	703
	Overseas Advances	1601	8.4%	1678	7.7%	2542	13.0%	776	2436	12.4%	0
	Global Gross Advances	111584	15.8%	105165	13.8%	101849	14.1%	1917	96314	13.4%	703

Sl.	Parameters	Sep'19		Mar'20		Jun'20		Sep'20	
		GNPA	GNPA%	GNPA	GNPA%	GNPA	GNPA%	GNPA	GNPA%
1	Total Retail Credit	4527	3.6%	4474	3.4%	4458	3.4%	4407	3.4%
	of which								
2	Housing	2443	3.2%	2383	2.8%	2354	2.9%	2278	2.7%
3	Car/Vehicle	501	6.0%	479	5.5%	472	5.5%	475	5.3%
4	Education	895	11.6%	878	11.3%	889	11.6%	853	10.9%
5	Others	688	2.1%	734	2.3%	744	2.3%	801	2.7%

NPA classification: Industry wise

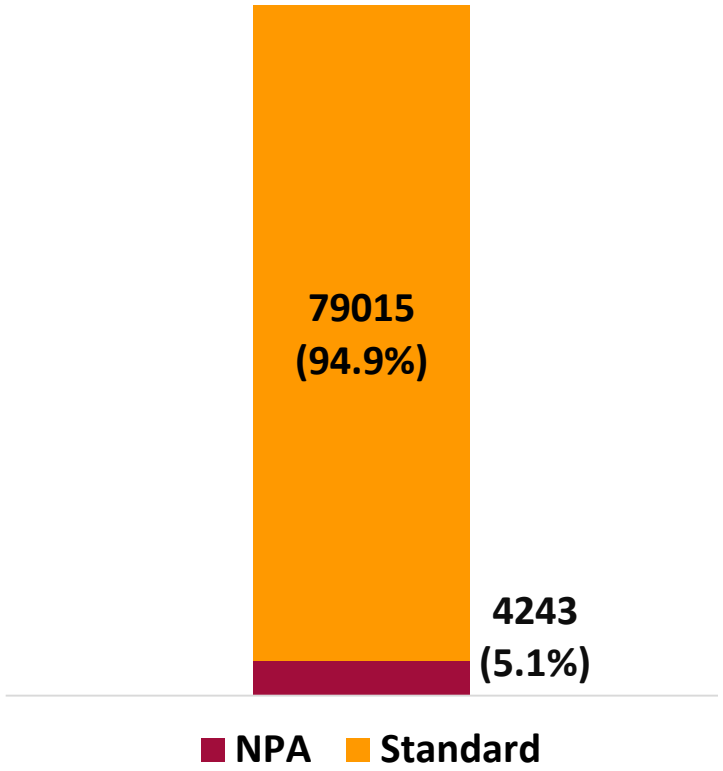
Amt ₹ in Crore

Sl.	Parameters	Mar'20		Jun'20		Sep'20	
		GNPA	GNPA%	GNPA	GNPA%	GNPA	GNPA%
1	Food Processing	4158	21.1%	2812	23.6%	2775	27.4%
2	Textiles	3397	22.3%	3211	24.3%	2830	22.2%
3	Chemical & Chemical Products	1188	5.8%	1132	14.0%	1170	11.8%
4	Cement & Cement Products	307	19.9%	1031	57.3%	46	2.8%
5	Basic Metal & Metal Products	11195	31.2%	10986	32.2%	10264	31.5%
	-Iron & Steel	10283	31.2%	10129	32.1%	9415	31.6%
6	Paper & paper products	150	13.8%	133	7.8%	129	7.1%
7	Petroleum	369	8.0%	383	7.8%	23	0.8%
8	Engineering	2861	38.2%	2795	35.9%	2890	38.9%
9	Vehicles & Vehicle parts	1044	58.3%	1013	46.4%	999	44.4%
10	Construction	1167	39.5%	1223	43.8%	1149	41.4%
11	Infrastructure	23192	23.3%	22576	25.2%	22558	23.3%
	-Energy	12598	28.2%	12468	28.5%	12028	26.9%
	-Tele-Communication	3682	21.4%	4910	28.0%	4903	29.3%
	-Roads & Ports	5997	20.2%	4457	19.3%	5135	18.1%
	-Others	915	11.3%	741	14.1%	492	6.91%
12	Other Industries	13037	54.7%	9224	34.0%	5768	20.38%
	Total	62065	26.5%	56519	27.5%	50601	24.19%

NPA in Key Sectors

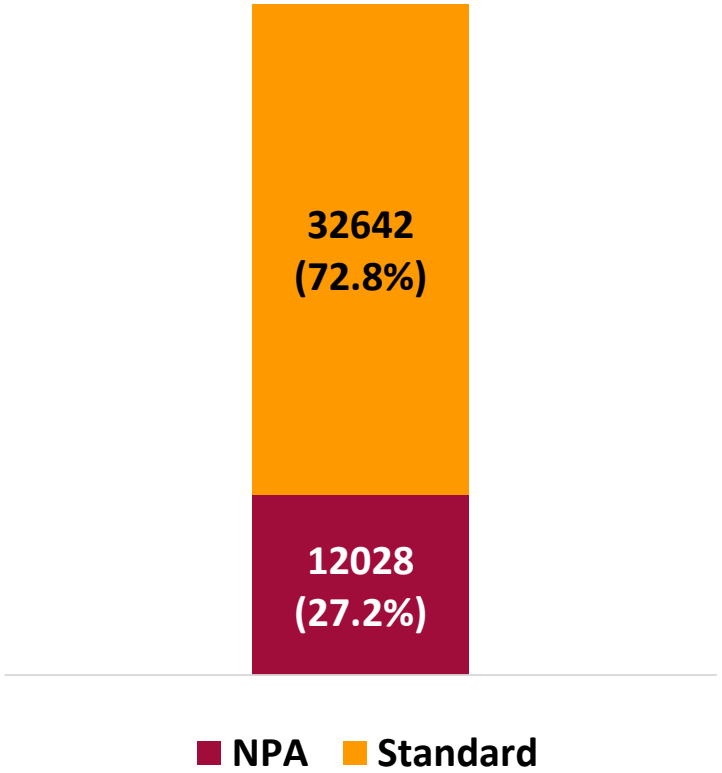
NBFC

Total O/s (Funded) : Rs 83258 Cr



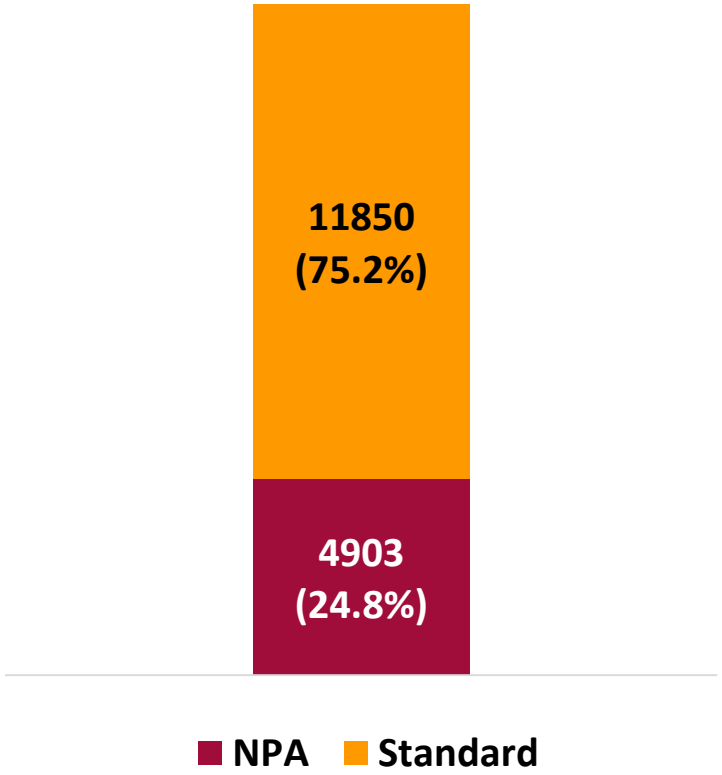
Energy

Total O/s (Funded) : Rs 44670 Cr



Telecom

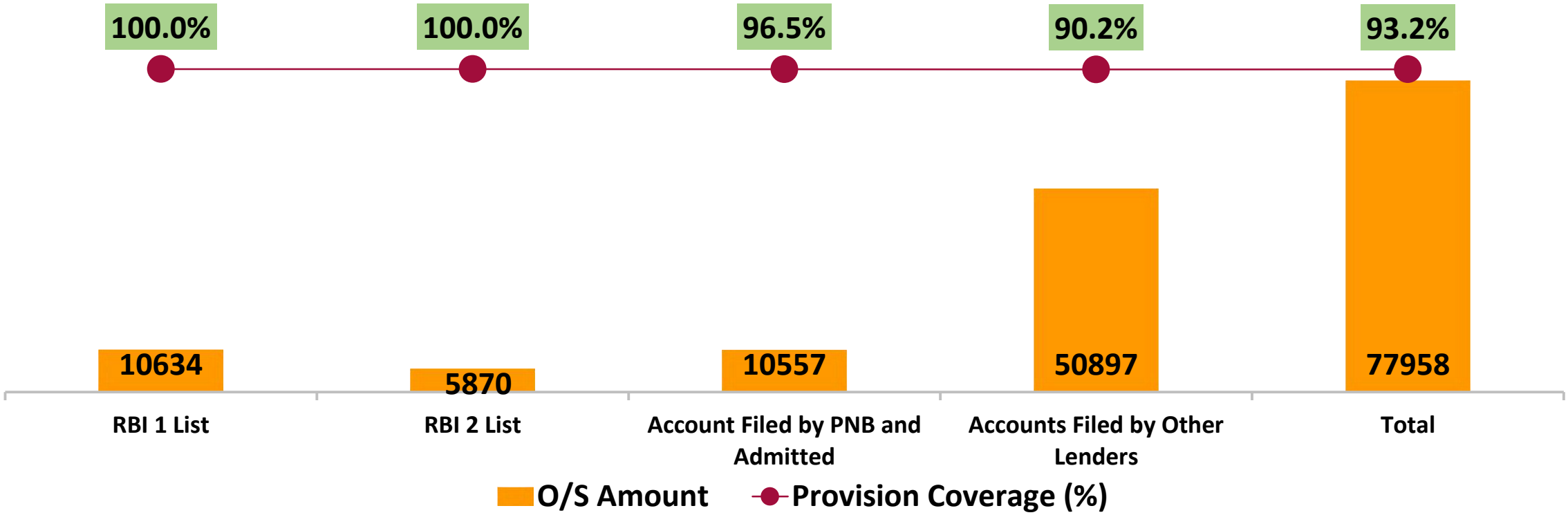
Total O/s (Funded): Rs 16753 Cr



Exposure to NCLT accounts: 30th Sep. 2020

Amt ₹ in Crore

Sl.	Parameters	Accounts	Balance	Provision	PCR%
1	RBI list 1	5	10,634	10,634	100.0%
2	RBI list 2	12	5,870	5,870	100.0%
3	Filed by PNB	134	10,557	10,191	96.5%
4	Filed by other Lenders	356	50,897	45,927	90.2%
5	Total	507	77,958	72,622	93.2%



Standard Restructured Advances

Amt ₹ in Crore

Sl	Movement of Std. Restructured Advances	Mar'20	Jun'20 (Q)	Sep'20 (HY)
A	Opening Balance	4914	2236	2236
B	Total Addition	1058	70	115
1	Fresh Restructuring	771	53	89
2	Up-gradation	287	17	26
C	Reduction	3736	8	12
1	In eligible	504	5	6
2	Down-gradation to NPA	1514	1	0
3	Exit/Failure	1718	2	6
	Closing Balance (A+B-C)	2236	2298	2339

Sl.	Sector wise Std. Restructured	Mar'20	Jun'20	Sep'20
A	Retail Loans	0	0	0
B	Agriculture & Allied	2067	2112	2151
C	MSME	160	177	179
D	Corporate & Others	9	9	9
	Total	2236	2298	2339

One Time Restructuring of advances - MSME		
No. of Accounts	Amount	Provisions
48378	2713	135

Position of SMA 2

Amt ₹ in Crore

Parameter	Mar'20	Jun'20	Sep'20
SMA2	15078	10641	19137
SMA2 as % to Dom. Advances	2.04%	1.51%	2.73%
Retail	2797	993	3371
MSME	3141	3130	6668
Agriculture	4261	4595	6010
Corporate & Others	4879	1923	3088

All Accounts under MSME are eligible for One – Time Restructuring. Out of the other sector SMA – 2 accounts, there are no. of accounts which are eligible for RBI One – Time Restructuring under Retail and Corporate Category.

Covid-19 Moratorium

Amt ₹ in Crore

Covid-19 Provision Working as on 30.09.2020- Accounts where Asset Classification Benefit Given on 31.03.2020				
SN	**Particulars**	**No. of Accts**	**O/s 31.03.20**	**O/s 30.09.20**
1	Accounts where Covid-19 Benefit given as on 31.03.2020	184183	7559	
2	*Less:*			
a)	Accounts Closed as on 30.09.2020	4844	116	
b)	Accounts in Credit/Zero Bal. as on 30.09.2020	3318	32	
c)	Accounts which are NPA as on 30.09.2020	2713	429	
3	Net Accounts where Covid-19 Benefit given as on 30.09.2020	173308	6982	6921
4	Less: Accounts which are SMA2 or Better out of 3, as on 30.09.2020	35126		968
5	Net Accounts on which Provision to be made	138182		5953
6	10% Provision on 5 above			595
7	Additional Provision as a matter of Prudence (Explained in Next Slide)			400
8	Total Provision as on 30.09.2020			995

Covid-19 Moratorium

Hon'ble Supreme Court of India vide interim Order dated 03.09.2020 directed that accounts which were not declared as NPA till 31.08.2020 shall not be declared as NPA till further orders. However, as a measure of prudence the following provision is being made which includes sub-standard provision and also income reversal as per IRAC guidelines.

Amt ₹ in Crore

SN	Particulars	Amount
1	Expected Slippage out of SMA-2 as on 29.02.2020	3400
2	Expected Interest reversal in the above	85
3	Expected Net NPA Slippage (1-2)	3315
4	Expected Provision on the above Net NPA Slippage @15% of 3 above	495
5	Total Likely Impact on profitability (2 + 4)	580
6	General Provision already held by Bank against expected slippages (As a matter of prudence in June 2020)	400
7	Balance provision made	180

Covid-19 Moratorium

Position as On 30.09.2020

Amt ₹ in Crore

Sl.	Parameters	No of Accounts			O/S Amount		
		Total No of Accs	Moratorium availed Accs	% of availed Accs to total Accs	Total O/S Amount	Availed Amount	% of availed Amount to total Amount
1	Agriculture	40,39,330	3,12,066	7.73%	1,06,876	25,437	23.80%
2	Retail	17,38,419	8,84,440	50.88%	1,25,748	74,252	59.05%
3	MSME	15,44,057	6,65,228	43.08%	1,02,558	64,338	62.73%
4	Corporate & Others	4,54,044	15,907	3.50%	2,78,981	75,005	26.89%
5	Total	77,75,850	18,77,641	24.15%	6,14,163	2,39,032	38.92%

Covid-19 Support

One Time Restructuring of Advances
As per RBI's guidelines dated Aug 6, 2020

Amt ₹ in Crore

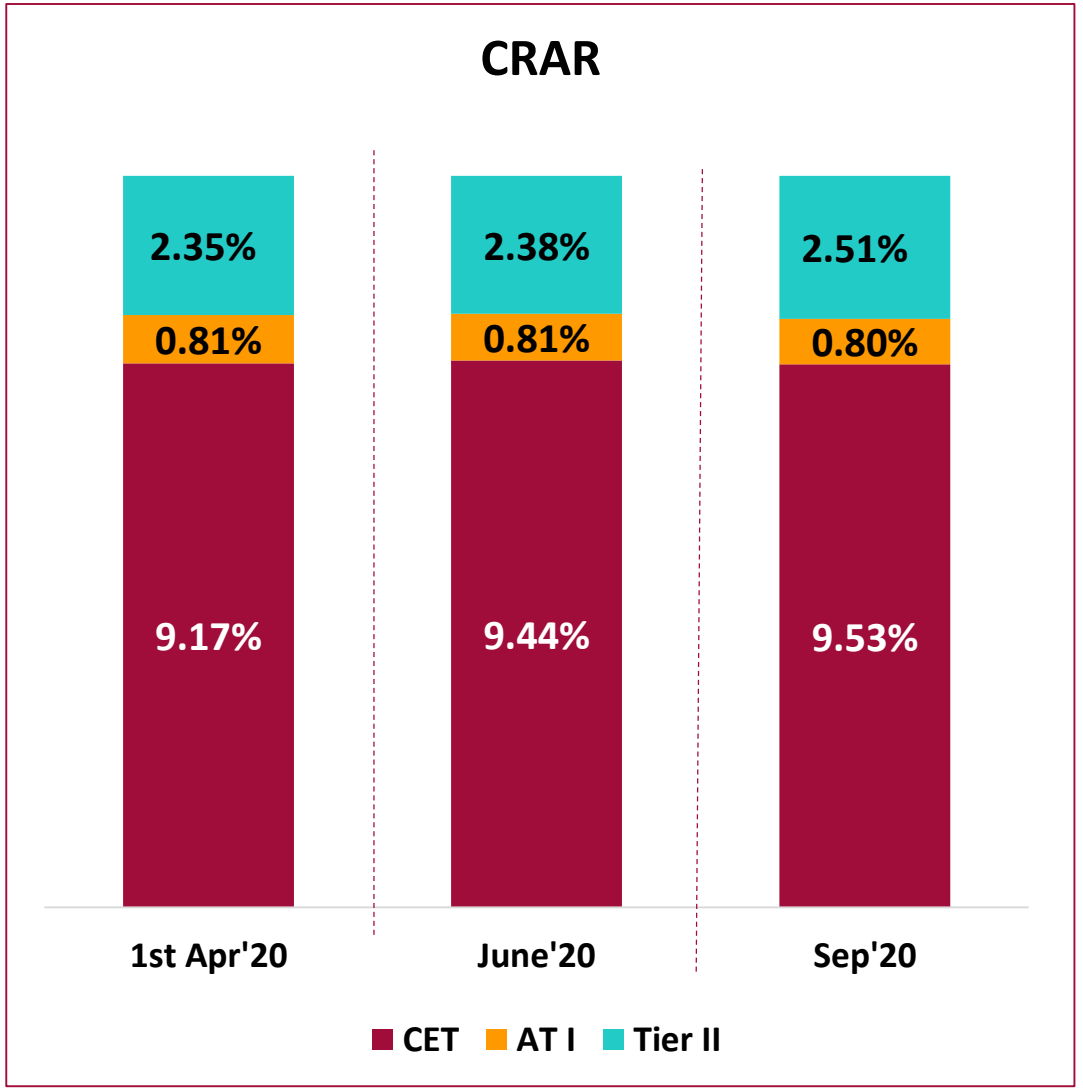
SN	Loan and aggregate exposure category	Eligible for restructuring as on 01.03.2020		Cumulative restructuring implemented	
		No. of accounts	Amount involved	No. of accounts	Amount involved
1	Personal loans	10,82,391	72,801	4	0.17
2	MSME loans	9,35,578	79,962	366	41.19
3	Other Exposures	934	89,628	0	0
	TOTAL	20,18,903	2,42,391	370	41.36

Sl.	Scheme	No of Accs	Amount
1	Emergency Credit Line Guarantee Scheme	416810	10957
2	PMSVANidhi	50065	

Capital Adequacy (Basel III)

Amt ₹ in Crore

Sl.	Parameters	1st Apr'20	June'20	Sep'20
1	Tier I	62467	63745	64107
	Common Equity	57419	58697	59166
	Additional Tier I	5048	5048	4941
2	Tier II	14707	14781	15625
3	Total (Tier I+II)	77174	78526	79732
4	Risk-weighted Assets	626278	621981	620755
1	Tier I %	9.97%	10.25%	10.33%
	Common Equity %	9.17%	9.44%	9.53%
	Additional Tier I %	0.81%	0.81%	0.80%
2	Tier II %	2.35%	2.38%	2.51%
3	Total (Tier I+II) %	12.32%	12.63%	12.84%

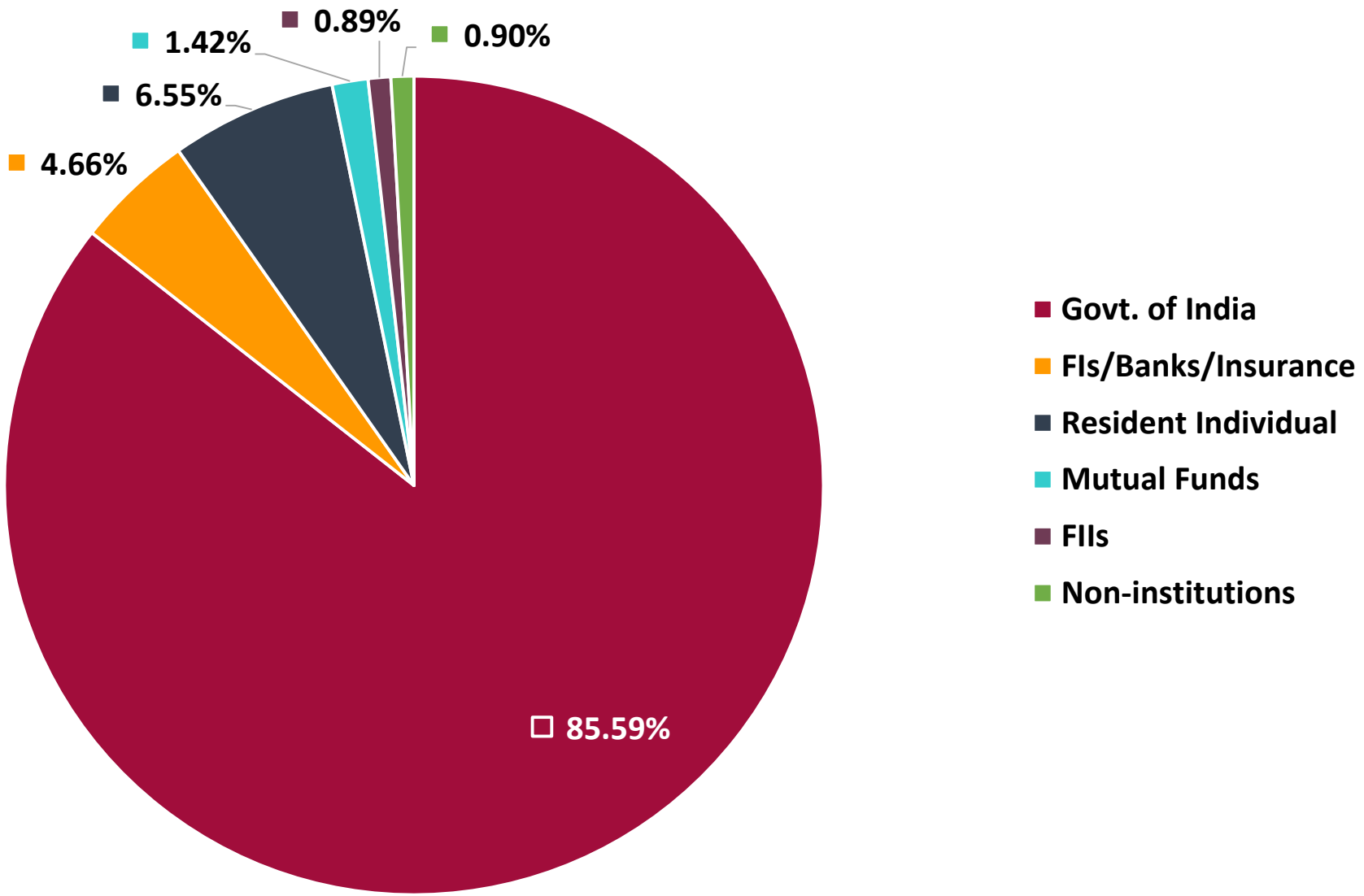


Capital Optimization

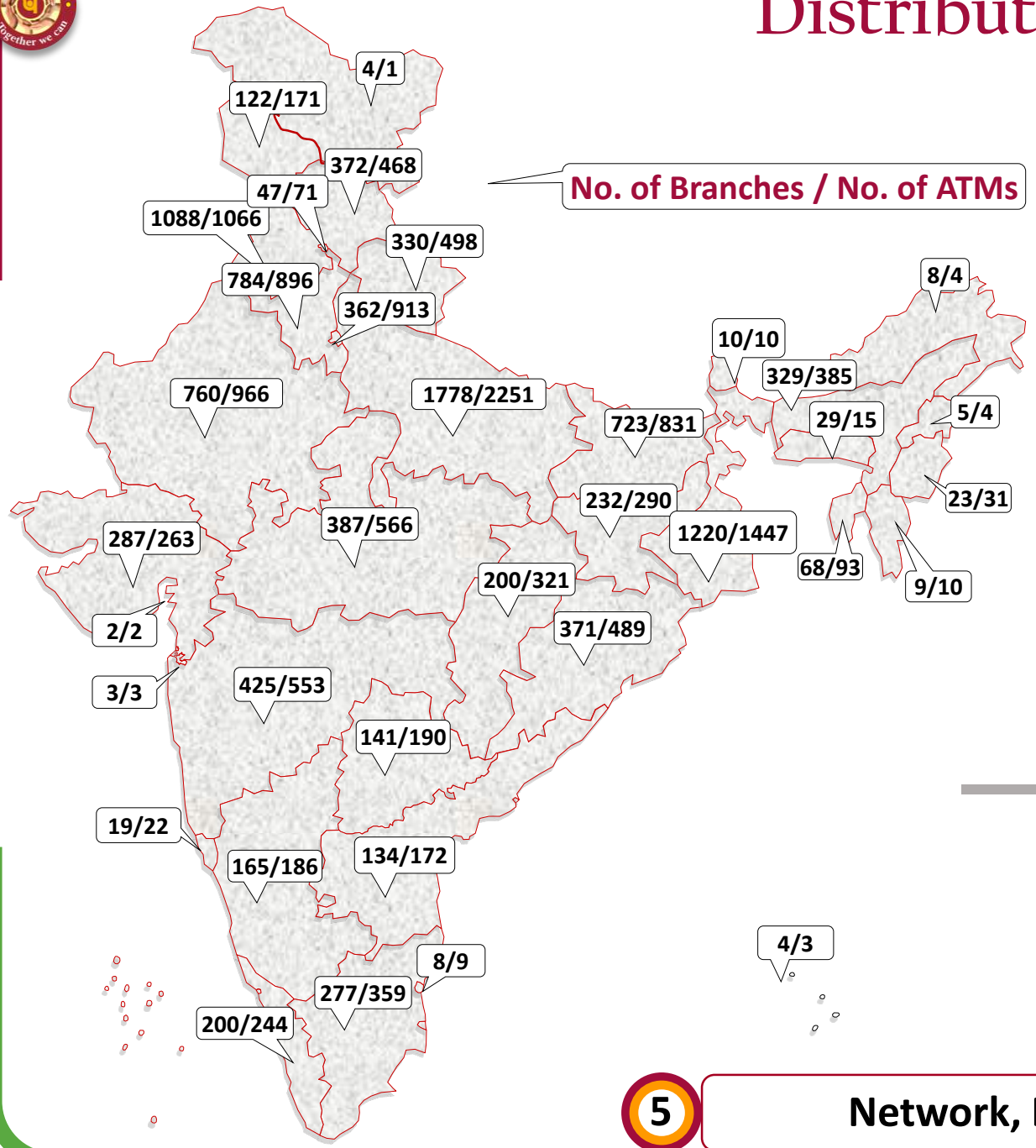
Amt ₹ in Crore

Sl.	Parameters	Mar'20	Jun'20	Sep'20
1	Credit RWA	501427	497376	499014
	Of which Credit RWA (FB)	401439	374105	370138
2	Market RWAs	54954	59052	56188
3	Operational RWAs	63187	65553	65553
4	Total RWAs	619568	621981	620755
5	Global Credit Exposure	886285	842843	865432
6	Credit Exposure (Domestic FB)	789190	769441	767683
7	RWA/Advances	70%	74%	71%
8	Credit RWA Density (Domestic FB)	50%	49%	48%
9	Total NFB O/S	76218	73401	70752
10	NFB RWA	30904	31896	30754
11	Leverage Ratio	4.97	4.95	4.98

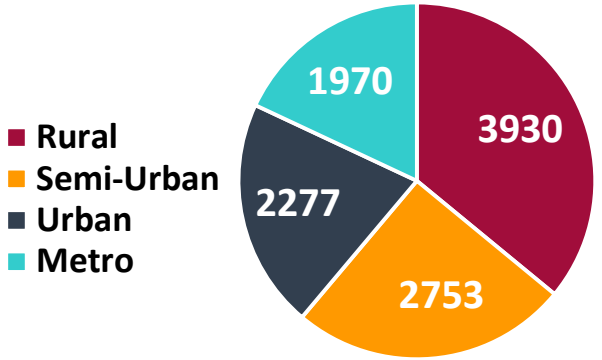
Share holding Pattern – 30th Sept'2020



Distribution Network



Population Group wise Break up of Dom. branches



Branches (Domestic) 10930

ATM 13878

BCs 12756

Overseas Branches



1. Hong Kong
2. Dubai

Social Media Presence



9,22,631



62,565



1,61,200



37,213



43,174

Expanding Digital Footprints – 30th Sept'2020



PIHU

PNB's Instant Help for yoU

Available on IBS & MBS

UPI txns

42.05 Crore

YoY Gr 72%





Internet Banking

Users Crossed 236.32 Lakh



PoS

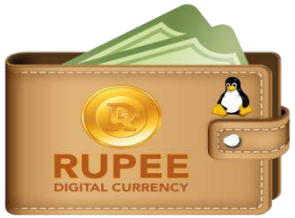
Total Installed 91929

YoY:17.05%



Credit Card

Total issued 360889



PNB E-Rupaya

Digital Solution in Villages without internet connectivity



Bharat/BHIM QR Code

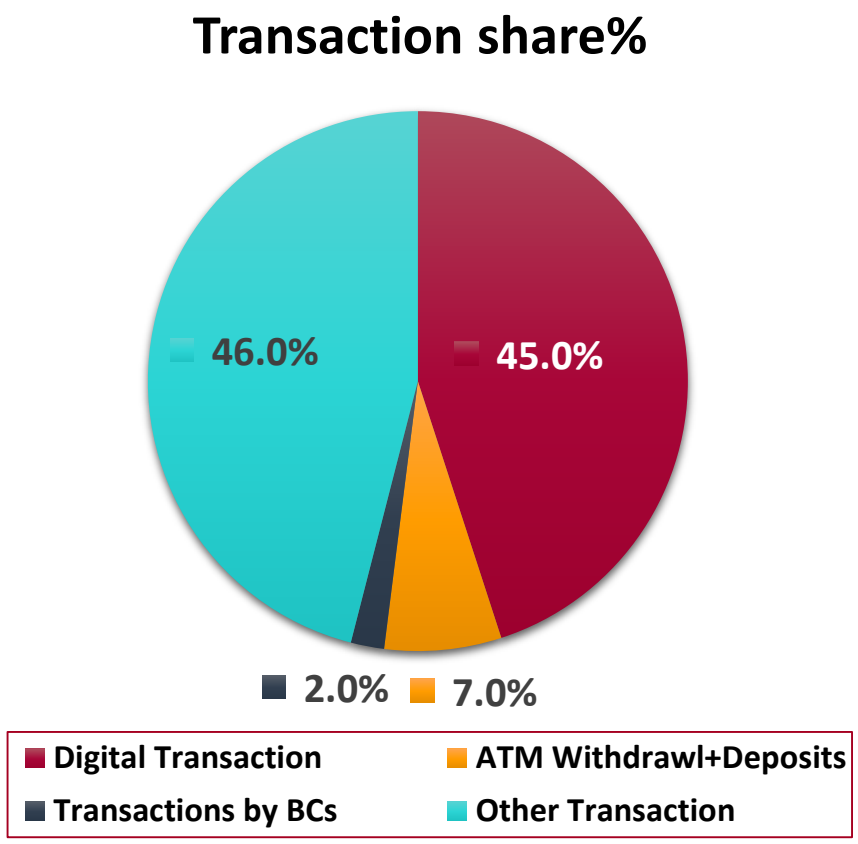
Total Installed 219125

YoY Gr: 187%

Digital Transactions

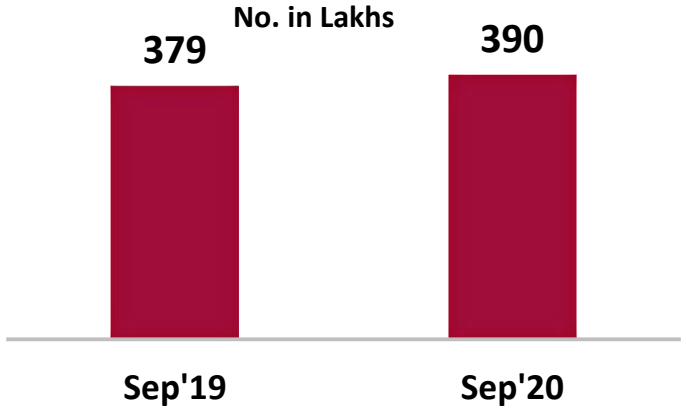
Sl.	Digital Transactions	Q2 FY'20		Q2 FY'21	
		Txn (in lakhs)	% Share to Total Digital Txn	Txn (in lakhs)	% Share to Total Digital Txn
1	Internet Banking	57	1.0%	81	1.3%
2	Mobile Banking	310	5.6%	427	6.9%
3	AEPS	484	8.7%	358	5.7%
4	Debit Card	398	7.1%	460	7.4%
5	UPI	1837	32.9%	2368	38.0%
6	IMPS	50	0.9%	66	1.1%
7	NACH	196	3.5%	68	1.1%
8	Credit Card	12	0.2%	14	0.2%
9	NEFT/RTGS	210	3.8%	254	4.1%
10	Others (BHIM Aadhar, USSD, Etc.)	2027	36.3%	2136	34.3%

54 % of financial transactions are through ADC in Q2 FY21

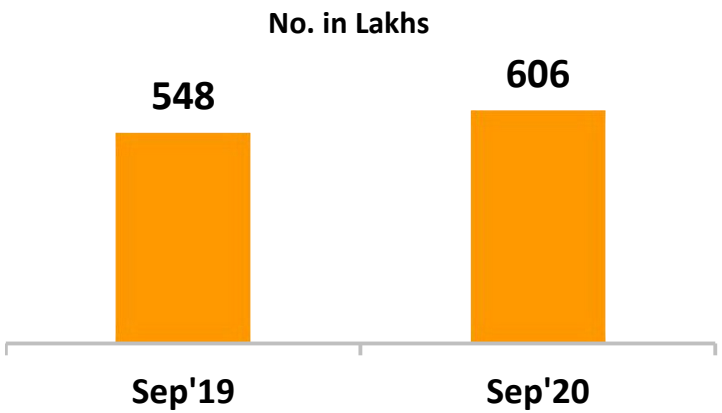


Financial Inclusion : Profitable Business Proposition

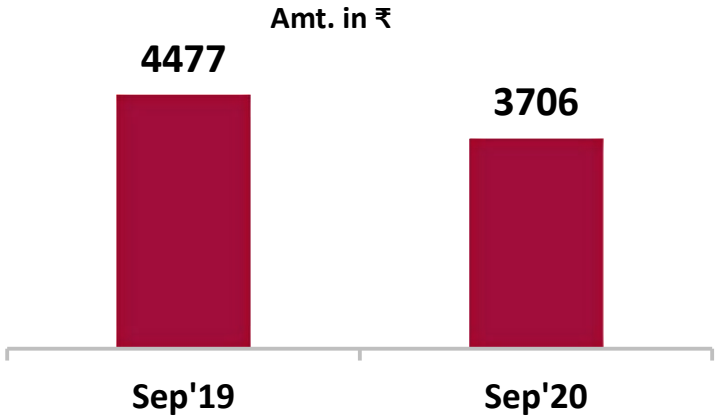
PMJDY Accounts



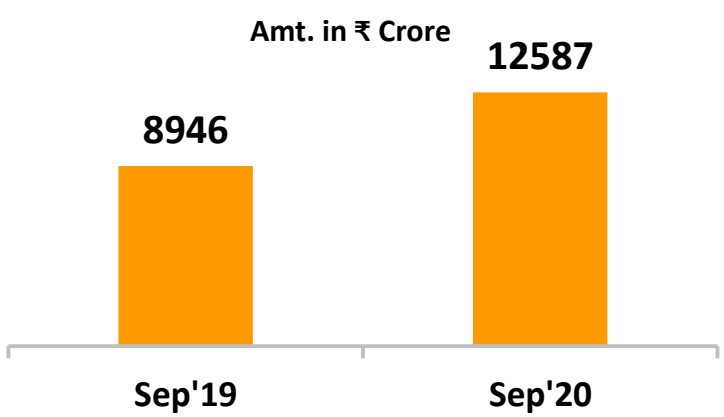
No. of DBT Txns (Half - Yearly)



PMJDY Avg. Balance



Deposit Mobilized by BCs



Nos. in Lakh

Sl.	Jansuraksha Schemes Enrollment Up To	Sep'19	Jun'20	Sep'20
1	Pradhan Mantri Jeevan Jyoti Bima Yojana	31.1	31.3	31.9
2	Pradhan Mantri Suraksha Bima Yojana	142.6	143.5	144.9
3	Atal Pension Yojana	11.5	11.4	12.4

Performance of Subsidiaries, Joint Venture and Associates

Amt ₹ in 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 MetLife India Insurance Co. Ltd	India	30.00%	June'20 (3M)	1672	1630	42	38
Associates	PNB Housing Finance LTD	India	32.65%	Sept'20 (6M)	3894	3169	725	570
Subsidiaries	PNB (International) Ltd.	UK	100.00%	June'20 (3M)	69	62	7	2
Subsidiaries	PNB Gilts Ltd.	India	74.07%	June'20 (3M)	492	111	381	284
Subsidiaries	PNB Investment Services Ltd.	India	100.00%	June'20 (3M)	2	2	0	0
Subsidiaries	Druk PNB Bank Ltd. *(FY : 1st Jan to 31st Dec)*	Bhutan	51.00%	Dec'19 (12M)	120	81	39	20
JV	Everest Bank Ltd. *(FY : 16th July to 15th July)*	Nepal	20.03%	Apr'20 (9M)	248	173	75	53
Associate	Canara HSBC OBC Life Insurance Co. Ltd	India	23.00%	Sept'20 (6M)	2435	2414	21	21
Associate	India SME Asset Reconstruction Co. Ltd	India	20.90%	June'20 (3M)	2	1	1	1
Associates	JSC Tengri Bank *(FY : 1st Jan to 31st Dec)*	Kazakhstan	41.64%	License Revoked				

PNB MetLife India Insurance Co. Ltd.

Amt ₹ in Crore

Parameter	Q1 FY20	Q4 FY20	Q1 FY21
Total Income	1313	1141	1672
Total Expenses	1286	1094	1630
Gross Profit	29	47	42
Net Profit	27	47	38
Solvency Ratio	201%	189%	204%

PNB Housing Finance Ltd.

Amt ₹ in Crore

Parameter	Q2 FY20	Q1 FY21	Q2 FY21		HY FY20	HY FY21
Loans and advances	74353	68009	66951		74353	66951
Deposits	17179	16203	16600		17179	16600
Capital adequacy ratio	15.67%	18.05%	18.66%		15.67%	18.66%
Total Income	2230	1872	2022		4463	3894
Total Expenses	1804	1543	1626		3623	3169
Gross Profit	425	329	396		840	725
Net Profit	367	257	313		651	570

PNB (International) Ltd.

Amt ₹ in Crore

Parameter	Q1 FY20	Q4 FY20	Q1 FY21
Loans and advances	6330	6399	6394
Deposits	4555	5124	5217
Capital adequacy ratio	31.45%	29.95%	29.02%
Total Income	78	355	69
Total Expenses	55	227	62
Gross Profit	23	128	7
Net Profit	14	21	2

PNB Gilts Ltd.

Amt ₹ in Crore

Parameter	Q1 FY 19-20 (Apr-Jun'19)	Q4 FY20 (Jan-Mar'20)	Q1 FY 20-21 (Apr-Jun'20)
Total Income	194	276	492
Total Expenses	126	144	111
Gross Profit	68	132	381
Net Profit	45	99	284
Capital Adequacy Ratio %	36.33%	32.66%	26.47%

PNB Investment Services Ltd.

pnb investment services ltd.

(A wholly owned subsidiary of Punjab National Bank)

Amt ₹ in Crore

Parameter	Q1 FY 19-20 (Apr-Jun'19)	Q4 FY20 (Jan-Mar'20)	Q1 FY 20-21 (Apr-Jun'20)
Total Income	1.30	1.31	1.82
Total Expenses	1.71	1.89	1.62
Net Interest Income	0.70	0.72	0.67
Gross Profit	-0.41	-0.48	0.20
Net Profit	-0.41	-0.48	0.10

Druk PNB Bank Ltd.

Amt ₹ in Crore

Parameter	Q1 FY19 (Jan-Mar'19)	Q4 FY19 (Oct-Dec'19)	FY'19 (Jan-Dec)	Q1 FY'20 (Jan-Mar'20)	Q2 FY20 (April-Jun'20)
Loans and advances	914	1091	1091	1123	1168
Deposits	1227	1438	1438	1412	1566
Capital Adequacy Ratio (%)	16.19%	14.98%	15.59%	12.51%	15.90%
Total Income	29	32	120	33	17
Total Expenses	16	22	81	21	23
Gross Profit	13	10	39	12	-6
Net Profit	1	15	20	19	-6

Everest Bank Ltd

एभरेष्ट बैंक लिमिटेड
EVEREST BANK LIMITED
(A joint-Venture with punjab national bank, India)

Parameter	FY'2019 (July'18-July'19)	Q3'2019 (Jan-April'19)	Q4'2019 (April-July'19)	Q3'2020 (Jan'20-April'20)	Q4'2020 (April'20-July'20)	FY'2020 (July'19-July'20)
Loans and advances	6987	6747	6987	7417	7420	7420
Deposits	8136	7817	8136	8863	9046	9046
Capital Adequacy Ratio (%)	13.74%	13.38%	13.74%	12.63%	12.95%	12.95%
Total Income	903	225	246	248	228	970
Total Expenses	631	155	172	173	197	730
Gross Profit	272	70	74	75	31	240
Net Profit	191	49	52	53	21	169

Canara HSBC OBC Life Insurance Co. Ltd

Amt ₹ in Crore

Parameter	Q2 FY 19-20 (July-Sept'19)	Q1 FY 20-21 (Apr-Jun'20)	Q2 FY 20-21 (July-Sept'20)	HY FY 19-20 (Apr-Sept'19)	HY FY 20-21 (Apr-Sept'20)
Total Income	1,095	1,041	1,395	2,065	2,435
Total Expenses	1,084	1,037	1,378	2,007	2,414
Gross Profit	11	4	17	58	21
Net Profit	11	4	17	58	21
Solvency Ratio	382%	349%	312%	382%	312%

India SME Asset Reconstruction Co. Ltd

Amt ₹ in Crore

Parameter	FY20 (12M)	Q1 FY21
Loans and advances	6	2
Deposits	74	74
Total Income	10	2
Total Expenses	17	1
Gross Profit	-7	1
Net Profit	-8	1

Performance of RRBs

Amt ₹ in Crore

Consolidated Position	Q2 FY20	Q1 FY21	Q2 FY21		HY FY20	HY FY21
Loans and advances	54567	54535	57708		54567	57708
Deposits	98573	106947	107870		98573	107870
Capital adequacy ratio	10.21%	10.11%	10.24%		10.21%	10.24%
Total Income	4413	2971	5556		4413	5556
Total Expenses	3724	2435	4729		3724	4729
Operating profit	993	535	1482		993	1482
Net Profit	227	325	-17		227	-17

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

Initiatives – Enhancing Customer Experience

- Digital Apnayen Campaign – Launched on 15th August 2020, More than 8 Lakh Customers On-boarded on Digital Channels
- Rs. 40 Lakh Donated to PM – CARES Fund on behalf of customers for Digital On-Boarding since Launch on 15th August 2020
- Facility of Overdraft against FD in PNB One Mobile App
- Facility of Insta-Demat through Internet Banking
- Gram Sampark Abhiyan – Launched on 02nd October 2020, 1.67 Lakh customers contacted in around 5000 camps with increased Credit sanctions, digital on-boarding and Enrolment for Social Security

PNB Achievement Under EASE 2.0









Guidance for FY2021

- **Deposit Growth** is expected to be in the range of 4-6%
- **Advances Growth** is expected to be around 4-6%
- The **share of CASA** is expected to be more than 45%
- Expected **NIM (Global)** is around 2.75%
- **Credit Cost** is expected in the range of 2.0% to 2.5%
- **CRAR** is expected to be more than 12.5%

Way Forward

- Comprehensive and holistic approach to be a **'Leader in Rural & Agri Banking'** and **'Preferred Banker for MSME'**.
- Transform Branch as a **Sales & Service Centre** to grow in under-penetrated markets and deepen the relationship with customers.
- **Collaborative Approach** & tie-ups across the Strategic Thrust areas for focused growth and enhance operational efficiency.
- **Strengthening Credit Portfolio** for effective asset quality management, sustained profitability and robust capital position.
- **'Recovery as a Profit Centre'** - enhanced collection efficiency and expeditious recovery mechanism.
- **Leverage Digital Canvas** for heightened productivity and quality service assurance.
- Realizing **Cost & Revenue Synergies** from amalgamation.

Thank You!