



Scrip Code : PNB The Assistant Vice President National Stock Exchange of India Limited "Exchange Plaza" Bandra – Kurla Complex, Bandra (E) Mumbai – 400 051	Scrip Code : 532461 The Deputy General Manager Bombay Stock Exchange Limited 1st Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400001
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Date: 19.02.2021

Dear Madam/Sir(s),

Sub: Schedule of Non-deal Roadshows / Analyst / Institutional Investor Meet

The Exchange is hereby informed that the Bank will be participating in Non-deal Roadshows and meeting prospective investors from February 19, 2021 [15:00 Hrs (IST) onwards] to February 25, 2021.

Note: The dates of the Roadshow are subject to change/reschedule that may happen due to exigencies on the part of investors/Bank.

A copy of the Investor Presentation is enclosed. The same is also available on the website of the Bank at www.pnbindia.in

The above is submitted in compliance of SEBI LODR Regulations 2015.

Thanking you

Yours faithfully,


(Ekta Pasricha)
Company Secretary





Keeps you ahead, always

Investing in the Bank of future



Corporate Presentation

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pnb india



February 2021

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Disclaimer (2/2)

Pursuant to the Gazette Notification no. CG-DL-E04032020-216535 dated March 4, 2020 issued by the Government of India, the scheme of amalgamation between Oriental Bank of Commerce, United Bank of India, and Punjab National Bank was approved and Oriental Bank of Commerce and United Bank of India were amalgamated with Punjab National Bank with effect from April 1, 2020 (the “Amalgamation”). Accordingly, the financial, operational and related information of Punjab National Bank as of and for the three months ended June 30, 2020, as of and for the three and six months ended September 30, 2020 and as of and for the three and nine months ended December 31, 2020 included herein represents the merged entity, i.e. it includes the operations of the erstwhile Oriental Bank of Commerce and United Bank of India. Accordingly, the historical financial and other information of Punjab National Bank 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 three and nine months ended December 31, 2019, as of and for the three and six months ended September 30, 2019 and as of and for the three months and 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 Oriental Bank of Commerce, United Bank of India, and Punjab National Bank (the “Combined Information”), solely to illustrate the impact of the Amalgamation on a proforma basis. In this presentation, the Combined Information has been identified with “*”. The Combined Information is for illustration purposes only and investors are cautioned against relying on such Combined Information in connection with any investment decision. There can be no assurance that the manner in which such financial and other information was calculated for Oriental Bank of Commerce and United Bank of India prior to the Amalgamation would have been identical to the manner in which such information was calculated for Punjab National Bank.

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PUNJAB NATIONAL BANK

Core Strengths Of The Bank

More than 125 Years
of Banking Experience & Resilience

Focus on Digitization and Expanding Digital Footprint

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

Experienced Management & Distinguished Board of Directors

Strong Distribution Network

Pan India Presence

10,925 Domestic & 2 International Branches, 13,914 ATMs & 12,346 BCs

Amalgamation With OBC and UBI
w.e.f 1st April 2020
2nd Largest* Public Sector Bank in India

Strong & Granular Low Cost Deposit Base
CASA Ratio : 44.66%

Improving Operating Efficiency
Across Key Financial & Productivity Metrics

Established Market Position[§]
7.01% market share in Aggregate deposits
6.43% market share in Non Food Bank credit

PUNJAB NATIONAL BANK

Key Highlights

Brief Overview

- Founded in 1895, headquartered in Delhi, India
- Post Amalgamation with Oriental Bank of Commerce & United Bank of India w.e.f 1st April 2020 and 2nd Largest Public Sector Bank as per Total Business and Total Deposits.

Key Steps Taken
Towards Smooth & Well
Executed Amalgamation

3 Tier Committees formed for smooth implementation of amalgamation & joint decision making

Customer Orientation

- Change in Interest Rate & Service Charges as approved by all 3 Banks were communicated well before time
- "Bank-Saathi" nominated for each branch, circle and zone to provide real-time assistance
- Customer care made operational with modified IVR to provide quick resolution
- Upgraded CGRMS (for handling complaints)

Org Structure/HR Initiatives

- Exercise of Re-org/ forming of new administrative offices carried out
- Creation of verticals to streamline processes and bring specialization to ensure focus on identified growth levers
- Town Hall Meetings conducted across the country attended by MDs/EDs from all three Banks to address concerns of Employees & Customers

Technology

- All Branches of both eOBC and eUNI's upgraded from Finacle 7 to Finacle 10 and integrated ahead of schedule.
- Best fit digital solutions rolled out to all bank customers: ATM Switch, I-Banking (Retail & Corporate), PNB One, IMPS, UPI, PIHU, M-Passbook, Tab Banking.
- Integration of Payment system of NEFT/RTGS, IMPS, UPI, NACH/ECS, BHIM Aadhar etc.

Risk Management & Treasury

- Common NPA identification and requisite provisions for the additional NPA accounts on account of amalgamation
- Treasury of all the three Banks integrated and processes harmonized
- Migration of Software application of Domestic Treasury completed

₹ 18,09,588 Cr
Global Business

2.93%³
Global NIM

44.66%
CASA Ratio

₹ 7,27,432 Cr
Global Advances

6.53% Y-o-Y
Growth²
Housing Loans

46.81%³
Cost to Income

₹ 10,82,156 Cr
Global Deposits

22.41% Y-o-Y
Growth¹
Net Interest
Income

₹ 17,346 Cr³
Operating Profit

₹ 4,70,282 Cr
CASA Deposits

85.16%
Provision
Coverage Ratio

₹ 1,435 Cr³
PAT

Over 1 Lakh
Employees

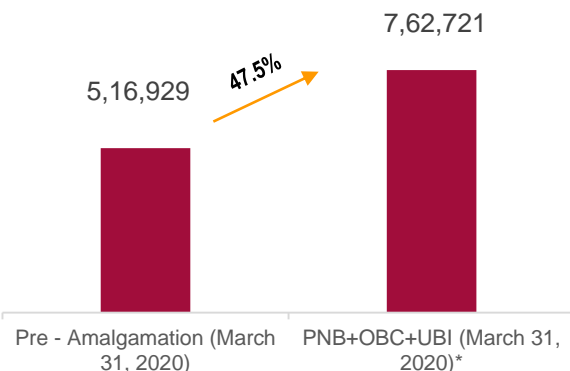
13.88%
CRAR

10.12%
CET1

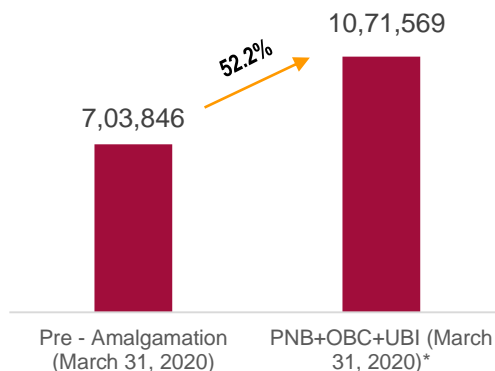
PUNJAB NATIONAL BANK

Post Amalgamation – 2nd Largest Public Sector Bank[#]

Gross Advances (INR Cr)



Total Deposits (in INR Cr)

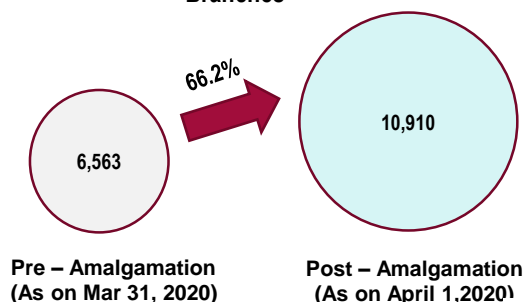


Market Leader Amongst Public Sector Banks

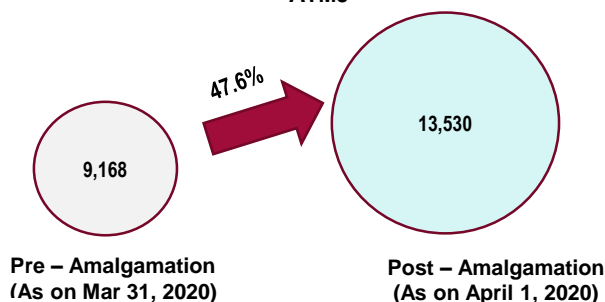


Significant Increase in Physical Scale Of Operations

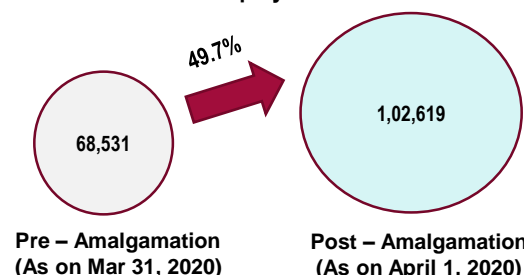
Branches



ATMs



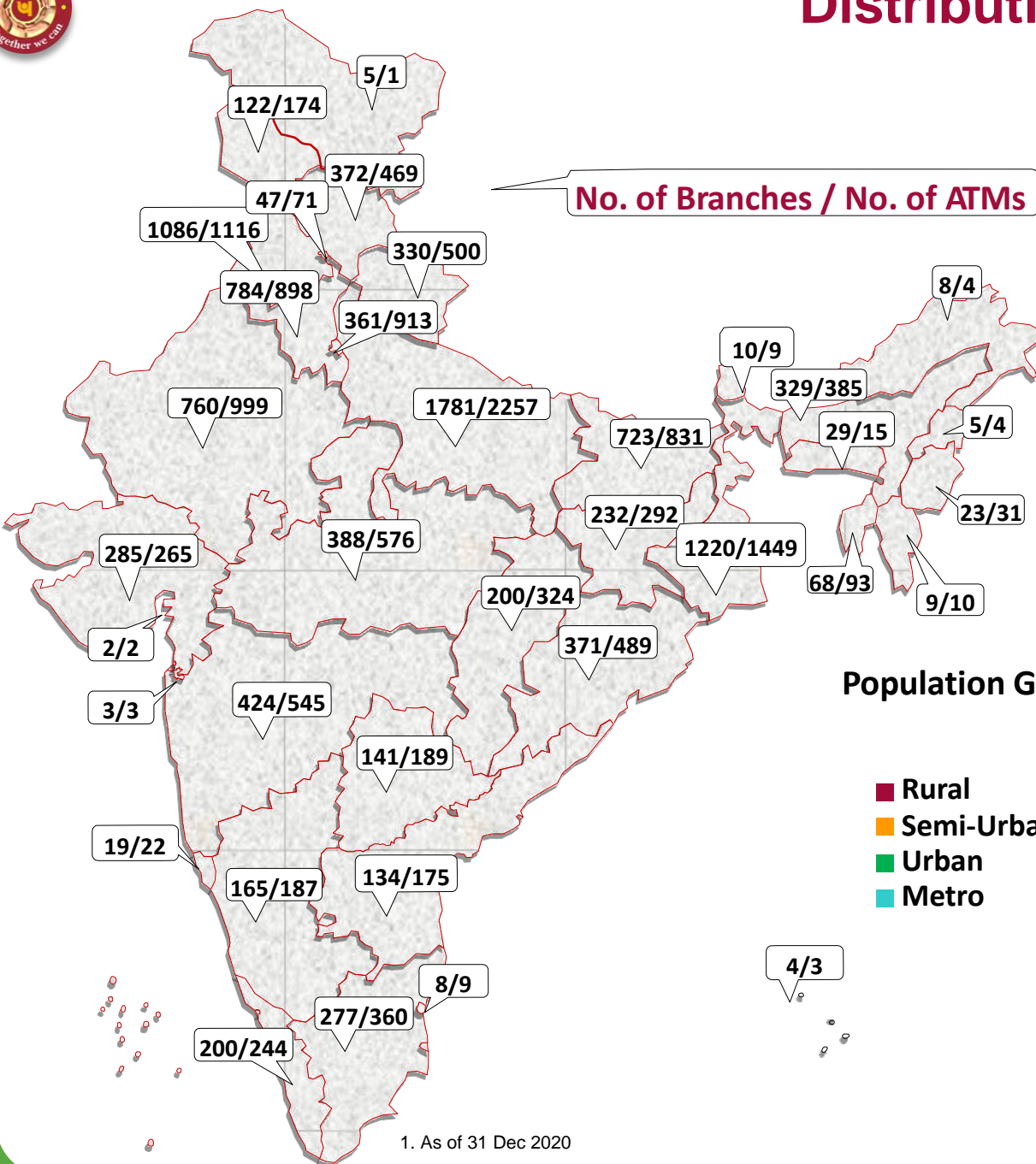
Employees



Key Synergies Due to Amalgamation

- ✓ More than 18 Crore Customers of PNB 2.0 now on same CBS Platform.
- ✓ Premises Divestiture (identified immovable properties to be sold out)
- ✓ Cost Savings from Rationalization of Branches
- ✓ Cost Savings from Rationalization of ATMs
- ✓ Cost Savings from Rationalization of Trade Finance Centers
- ✓ Enhanced revenue from fee based income
- ✓ Savings due to Vendor Cost Optimization

Distribution Network¹



**Branches
(Domestic)
10925**



**ATM
13914**



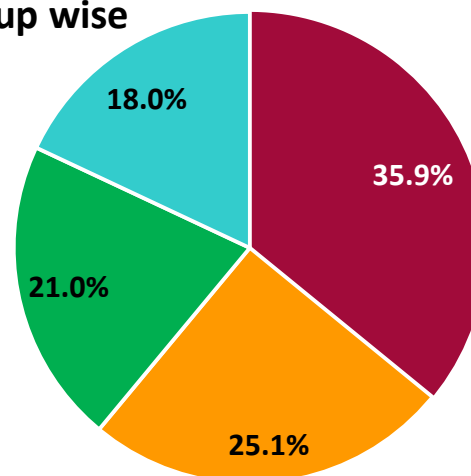
**BCs
12346**

International Branches: 1. Hong Kong 2. Dubai

Branch Presence Across India

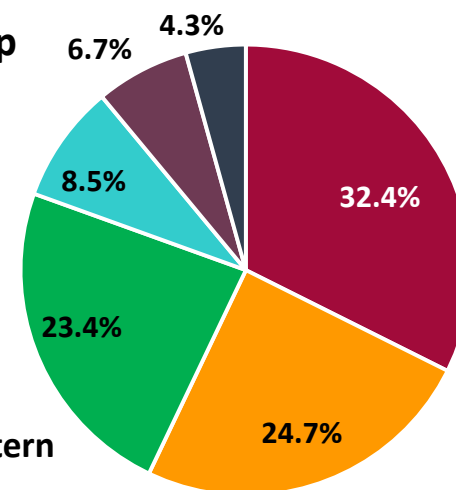
Population Group wise

- Rural
- Semi-Urban
- Urban
- Metro



Regional Group

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



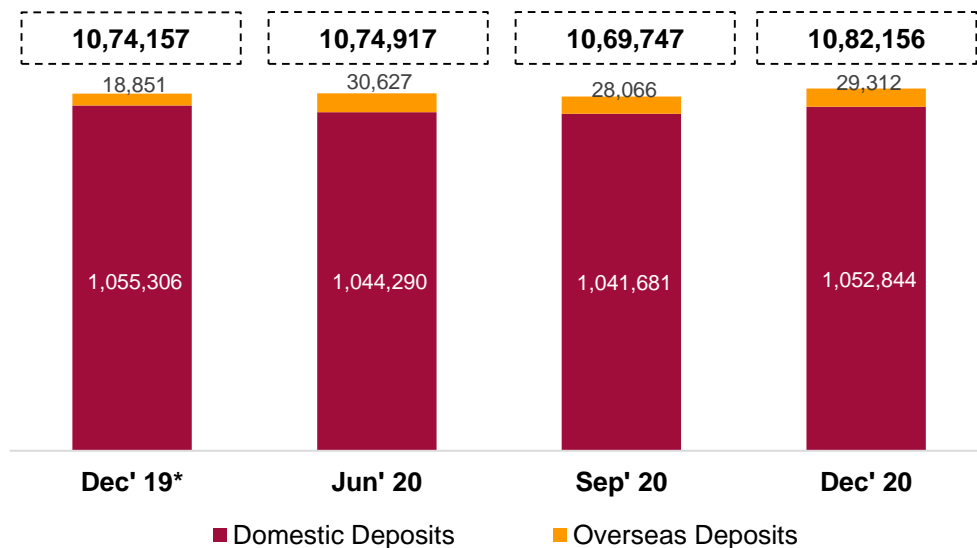
1. As of 31 Dec 2020

PUNJAB NATIONAL BANK

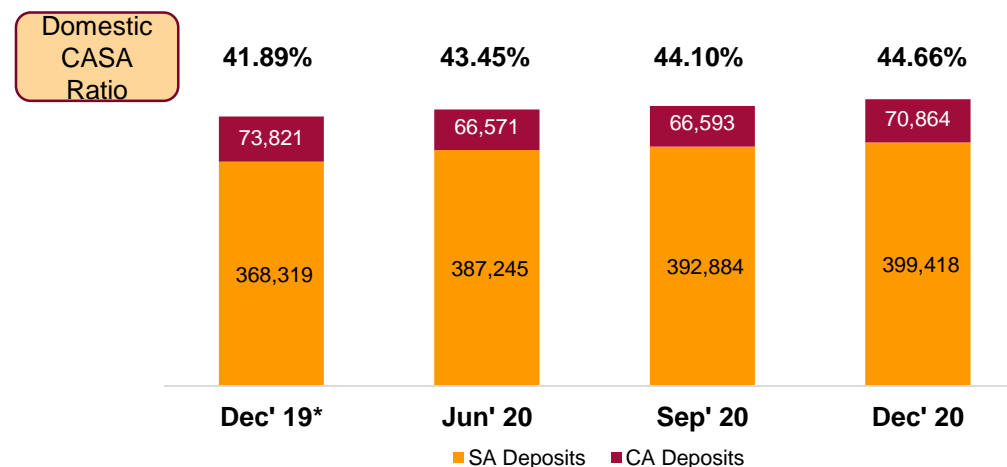
Strong & Granular Deposit Base

(All Fig. in INR Cr)

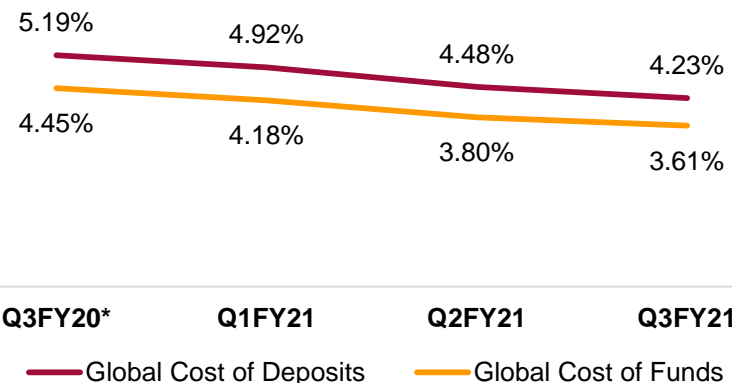
Total Global Deposits



With Consistent Improvement in Domestic CASA Ratio led by strong growth in SA



Consistent reduction in cost of funding



Key Initiatives For Liability Generation & Cross Sell

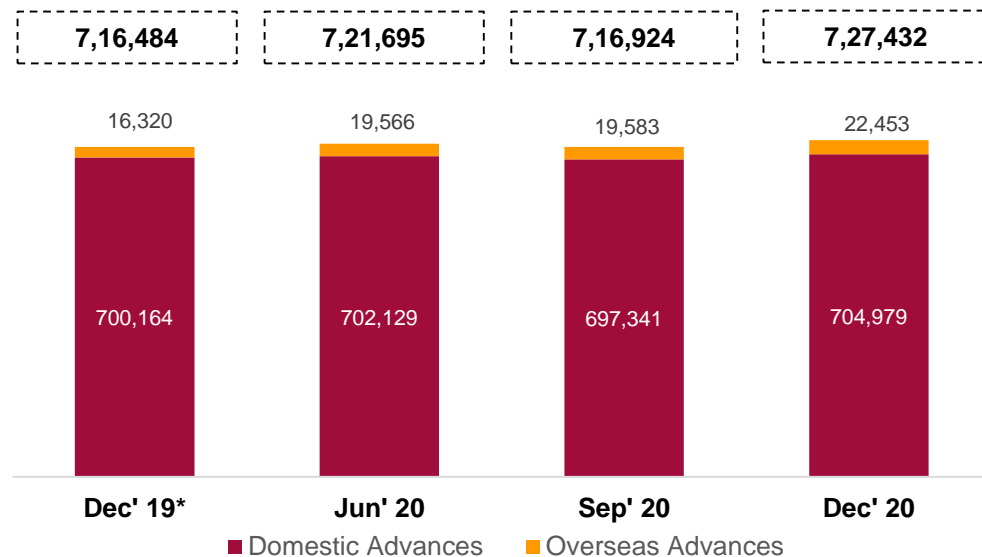
- ✓ In order to focus and have penetrative approach to the market, PNB has functionalized 57 Customer Acquisition Centers (CACs) and 21 Government Business Verticals (GBV) for specifically targeting bulk business from institutions, corporates and government bodies
- ✓ For smoothening of account opening process, Online opening of Savings Account and account opening at Door step of customer through TAB Banking is in place and Bank is in the process of launching Online opening of Savings Account through Video KYC
- ✓ Bank is in the process of launching new Savings and Current account products of different variants for different customer segments including go-to-market approach targeting schools, colleges, corporate etc.
- ✓ With the help of data analytics, the Bank has segmented customer profiles for cross selling of different wealth management products such as Mutual Fund, Life Insurance, Health Insurance etc.
- ✓ To focus HNI and NRI customers, dedicated Relationship managers have been placed at all CACs for cross selling and up selling of Bank/Wealth Management Products.
- ✓ Online Opening of DEMAT Account through Digital mode made available from September 2020
- ✓ A Low Premium Health Insurance Product specifically for Rural Customers has been launched in Oct-20; Increased focus on branch activation for Life Insurance Business

PUNJAB NATIONAL BANK

Diversified Asset Book.....(1/2)

(All Fig. in INR Cr)

Total Global Advances



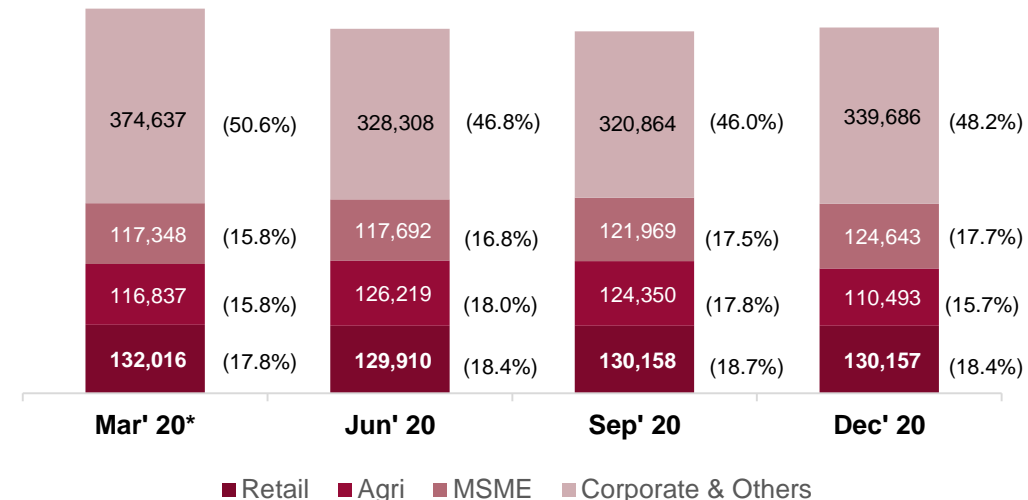
RAM (As % of Domestic Advances)

49.4%

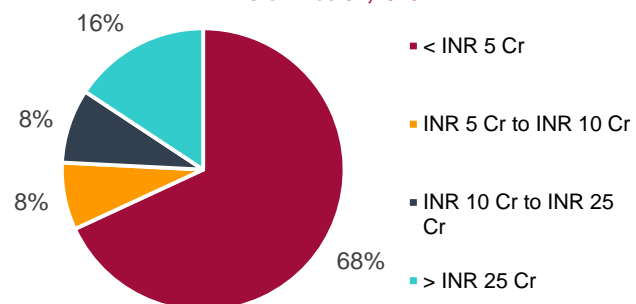
53.2%

54.0%

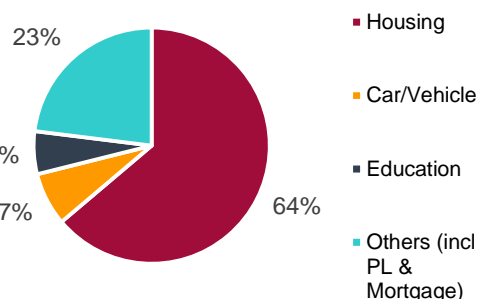
51.8%



MSME: Highly Granular Book on account of more than 60% comprising of smaller ticket size loans (<5 Cr Ticket Size) – As on Dec 31,2020



Majority of Retail Book consists of secured products As of Dec 31,2020



Key Initiatives For Diversification Of Asset Book

Clear focus on re-balancing Corporate Advances & grow MSME, Retail & Agri Businesses

- ✓ Revival of Cluster Based approach for Lending
- ✓ Credit offered on the back of Data Analytics
- ✓ Tie- Ups for Channel Financing
- ✓ Tie-ups with OEMs for CV/CE & Fintech Companies for Micro Loan Financing using their end to end digital solutions
- ✓ Co-lending of loans with NBFCs
- ✓ To accelerate growth of Retail Loans – PNB Festival Bonanza Offer 2020 launched in Sep 2020
- ✓ Launch of dedicated campaigns – “Each One Lead One” & ‘Car Login Day” to increase retail loan growth
- ✓ Digital products will be a key lever for growth in the retail segment

Diversified Asset Book.....(2/2)

(All Fig. in INR Cr)

Diversified Industry Profile – Advances Across Below Industries

Sl.	Parameters	Mar'20*	Dec'20		variation since Mar'20 %
		O/S	O/S	% to Total Portfolio	
1	Infrastructure	99,611	98,608	49.00%	-1.0%
	-Energy	44,661	43,927	21.80%	-1.6%
	-Tele-Communication	17,180	18,145	9.00%	5.6%
	-Roads & Ports	29,677	29,738	14.80%	0.2%
	-Other Infra	8,093	6,797	3.40%	-16.0%
2	Basic Metal & Metal Products	35,866	29,379	14.60%	-18.1%
	-Iron & Steel	32,951	26,636	13.20%	-19.2%
3	Textiles	15,214	12,636	6.30%	-16.9%
4	Food Processing	19,681	8,304	4.10%	-57.8%
5	Chemical & Chemical Products	20,466	9,543	4.70%	-53.4%
6	Other Industries	43,314	42,688	21.20%	-1.4%
	Total	234,152	201,158	100.0%	-14.1%

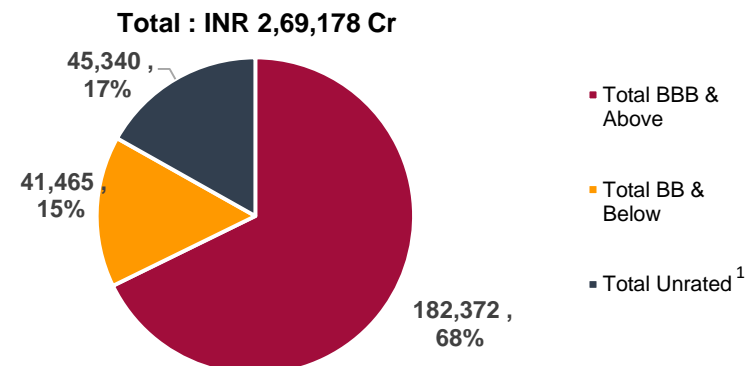
Advances in Key Identified Sectors

Sl.	Key Sectors	Sep'20	Dec'20
1	Capital Market	678	1,153
2	Commercial Real Estate	18,558	18,506
3	NBFC	83,258	87,072
	of which HFC	31,871	32,955
4	Aviation	5,394	5,403
5	Tourism, Hotel & Restaurant	1,556	1,521

Verticalized Credit Delivery Model under new Organizational Structure
Credit Underwriting Model has been revamped to improve efficiency and TAT

Type of Vertical/ Office	Definition
Extra Large Corporate Branches/ Large Corporate Branches (ELCB/LCB)	Complete Branch, specifically designed to handle Corporate Credit Accounts above Rs. 50 Crore (ELCBs to handle above Rs. 500 Crore).
Mid Corporate Centers (MCC)	Processing Centers for Credit, handling Pre-Sanction Appraisal and Post Sanction Monitoring of Corporate, Agriculture & MSME Accounts above Rs. 1 Crore.
PNB Loan Point (RAM/iRAM)	Processing Centers for Credit, handling Pre-Sanction Appraisal of Retail, Corporate & MSME Accounts above Rs. 10 Lakh and Core Agriculture above Rs. 3 Lakh
Zonal Risk Management Centres (ZRMCs)	Established 24 ZRMCs mapped with each Zone for specialized risk management functions.

More than 65% of Corporate Book# is Rated BBB and Above
External Rating of Outstanding Portfolio – Standard (As of Dec 31, 2020)

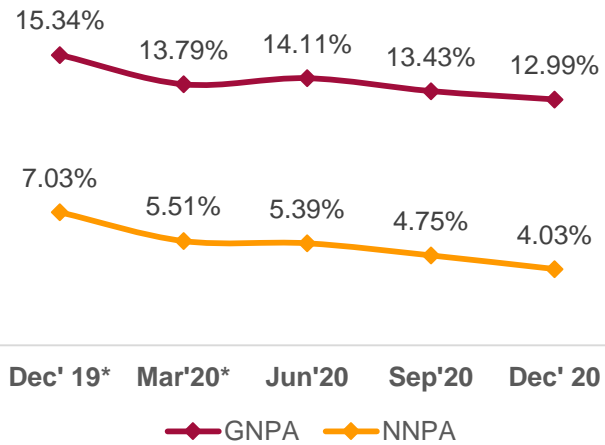


Figures on Standalone Basis *Based on Proforma Financial Statements- Combined Information. Please refer to the disclaimer and annexure for further information #As per RBI regulations for ratings

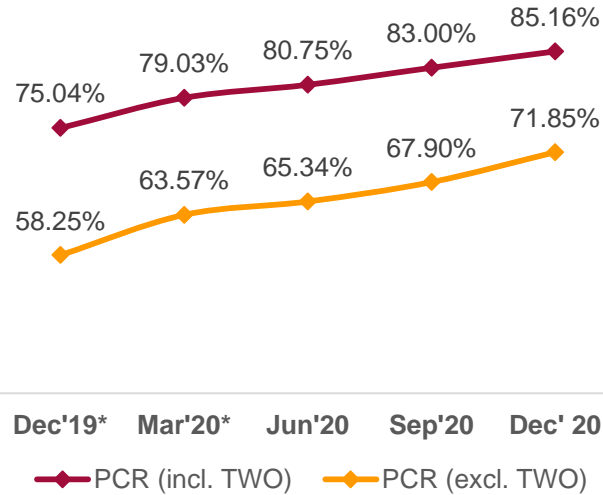
1. The unrated figure of INR 45340 cr included Central/States Govt. Guaranteed account of INR 9582 cr (21.1%) and INR 18980 cr (41.9%) portfolio having exposure upto INR 25 cr exempted from ERR as per Bank's policy.

Improving Asset Quality.....(1/2)

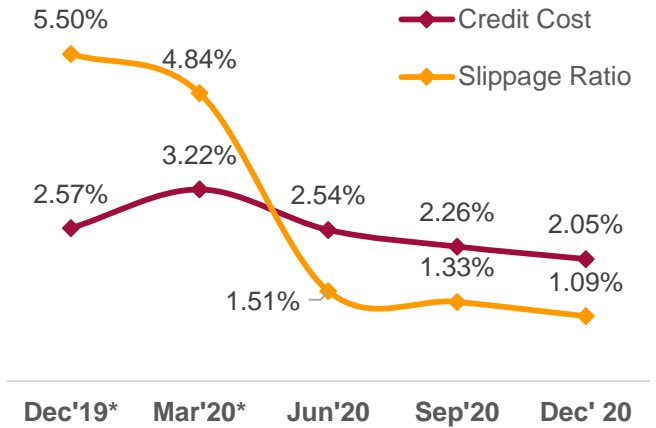
NPA Ratios – Consistent Reduction



PCR – Substantial Write-down Completed



Reduction in Credit Costs & Slippage Ratio



NPA Classification : By Segment

Sl.c	Parameters (figures in Cr)	Mar'20		Sep'20		Dec'20	
		GNPA	GNPA%	GNPA	GNPA%	GNPA	GNPA%
1	Retail Loans	4,474	3.39%	4,407	3.39%	3850	2.96%
2	Agriculture & Allied (PS+NPS)	18,281	15.65%	17,410	14.00%	17342	15.70%
3	MSME	19,748	16.83%	19,445	15.94%	18609	14.95%
4	Corporate & Others	60,984	16.65%	55,052	14.62%	52274	15.38%
5	Domestic Advances	103,487	13.95%	93,878	13.46%	92076	13.06%
6	Overseas Advances	1,678	8.08%	2,436	12.44%	2403	10.70%
7	Global Gross Adv	105,165	13.79%	96,314	13.43%	94479	12.99%

NPA Classification : Retail

Sl.	Parameters (figures in Cr)	Mar'20		Sep'20		Dec'20	
		GNPA	GNPA%	GNPA	GNPA%	GNPA	GNPA%
1	Total Retail Credit	4474	3.39%	4407	3.39%	3850	2.96%
	of which						
2	Housing	2383	2.85%	2278	2.71%	2232	2.69%
3	Car/Vehicle	479	5.54%	475	5.34%	464	4.89%
4	Education	878	2.74%	853	2.89%	804	2.68%
5	Others	734	2.29%	800	2.71%	351	1.17%



Improving Asset Quality.....(2/2)

(All Fig. in INR Cr)

Movement Of NPA – Trending Downwards

Sl.	Parameters	Dec'19* (9M)	FY20	Sep'20 (HY)	Dec'20 (Q3)	Dec'20 (9M)
1	NPA as at the beginning of Year/Quarter	112243	112243	105165	96314	105165
2	-Cash Recovery	11582	14289	3218	2558	5682
3	-Up-gradation	2605	2709	1342	453	1734
4a	-Consequential Write Off	2680	3210	702	816	1518
4b	-Technical Write Off	11874	17794	7973	-843	7131
5	Total Reduction (2+3+4)	28741	38002	13235	2984	16065
6	Fresh Addition	26398	30924	4384	1150	5379
	-Fresh slippages	24034	27562	2363	70	2326
	-Debits in existing NPA A/cs	2364	3362	2021	1080	3053
7	Gross NPAs at end of the period	109900	105165	96314	94479	94479
8	Eligible Deductions incl. Provisions	64022	66845	65394	67881	67881
9	Net NPAs	45878	38320	30920	26598	26598
10	Recovery in written-off A/cs	3075	4334	1013	336	1348

NCLT Accounts – Well Provisioned For (As of Dec 31, 2020)

Sl.	Parameters	Accounts	Balance	Provision	PCR%
1	RBI list 1	5	10611	10611	100%
2	RBI list 2	10	4876	4876	100%
3	Filed by PNB	129	10523	10212	97.0%
4	Filed by other Lenders	359	51266	48070	93.8%
5	Total	503	77276	73769	95.5%

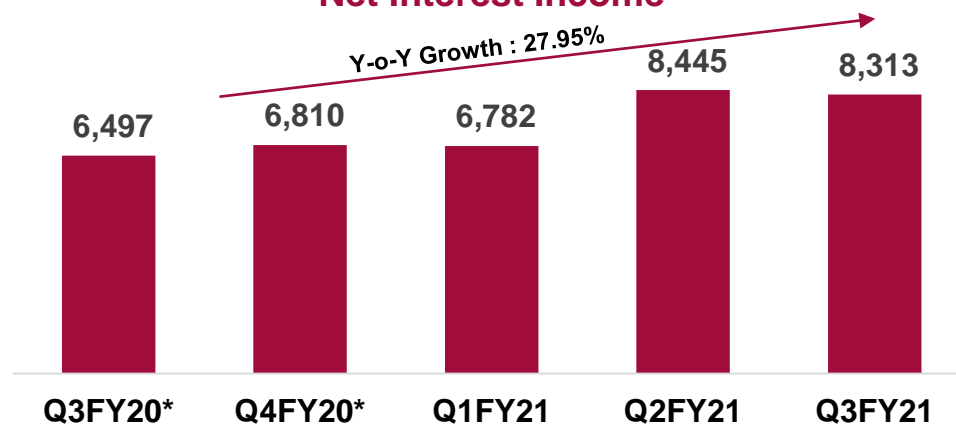
PUNJAB NATIONAL BANK

Financial & Operating Metrics.....(1/2)

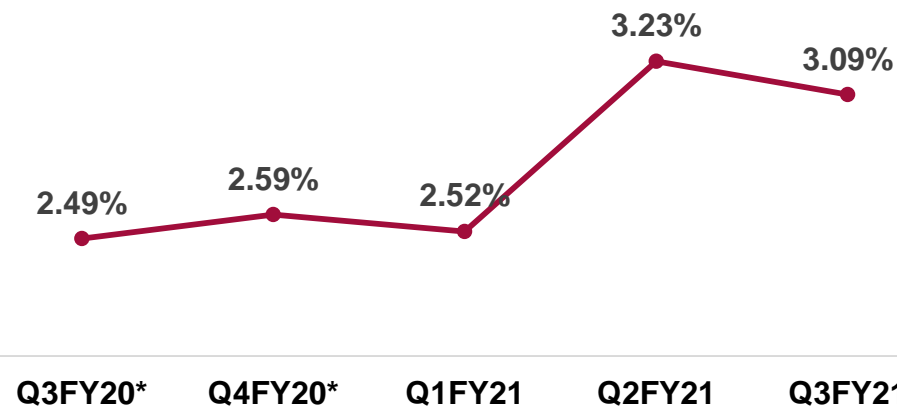
(All Fig. in INR Cr)

Net Interest Income

Y-o-Y Growth : 27.95%

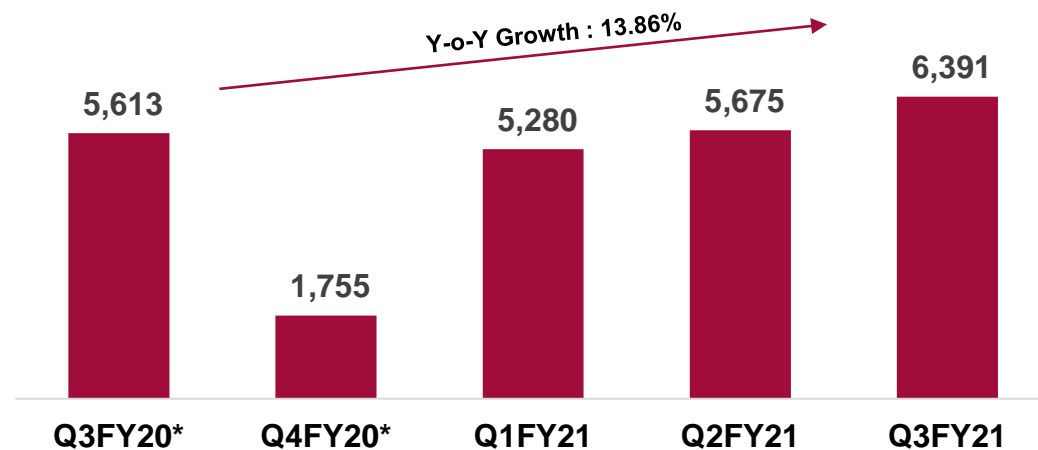


Strong Expansion in Global NIM

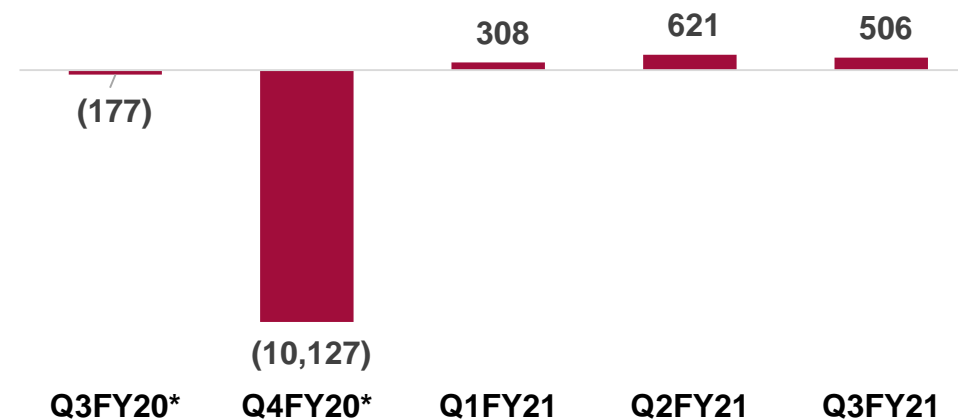


Operating Profit

Y-o-Y Growth : 13.86%



PAT

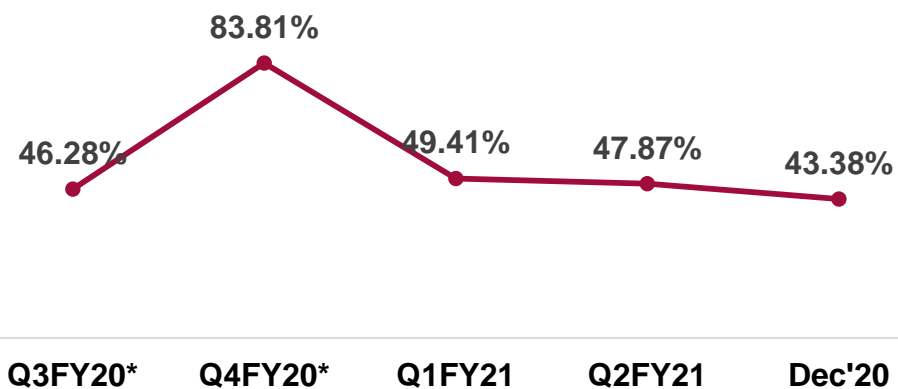




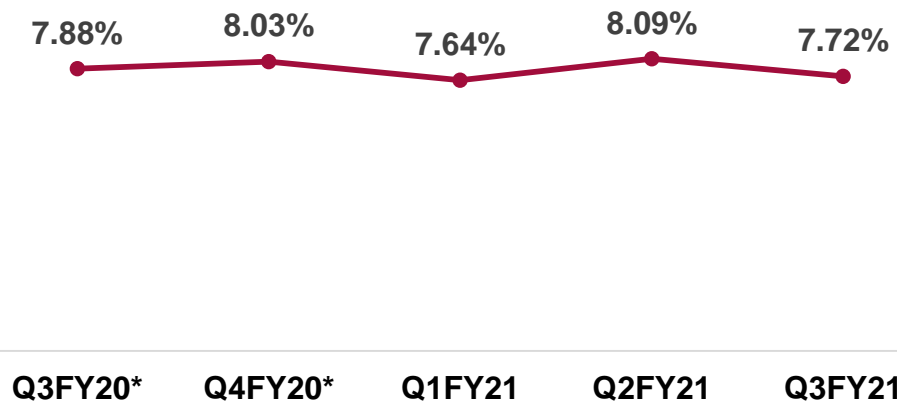
Financial & Operating Metrics.....(2/2)

(All Fig. in INR Cr)

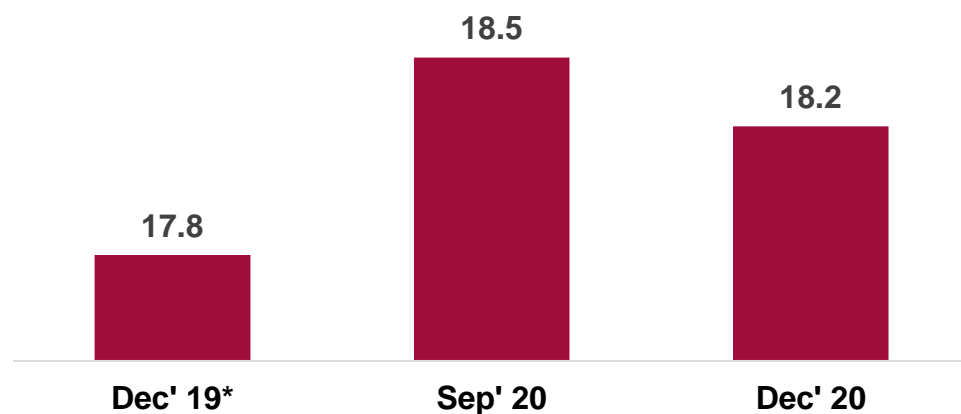
Cost To Income



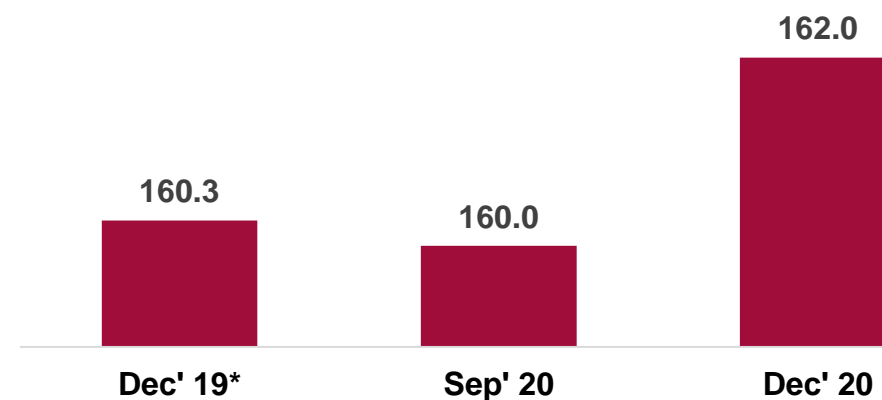
Global Yield on Advances



Business Per Employee



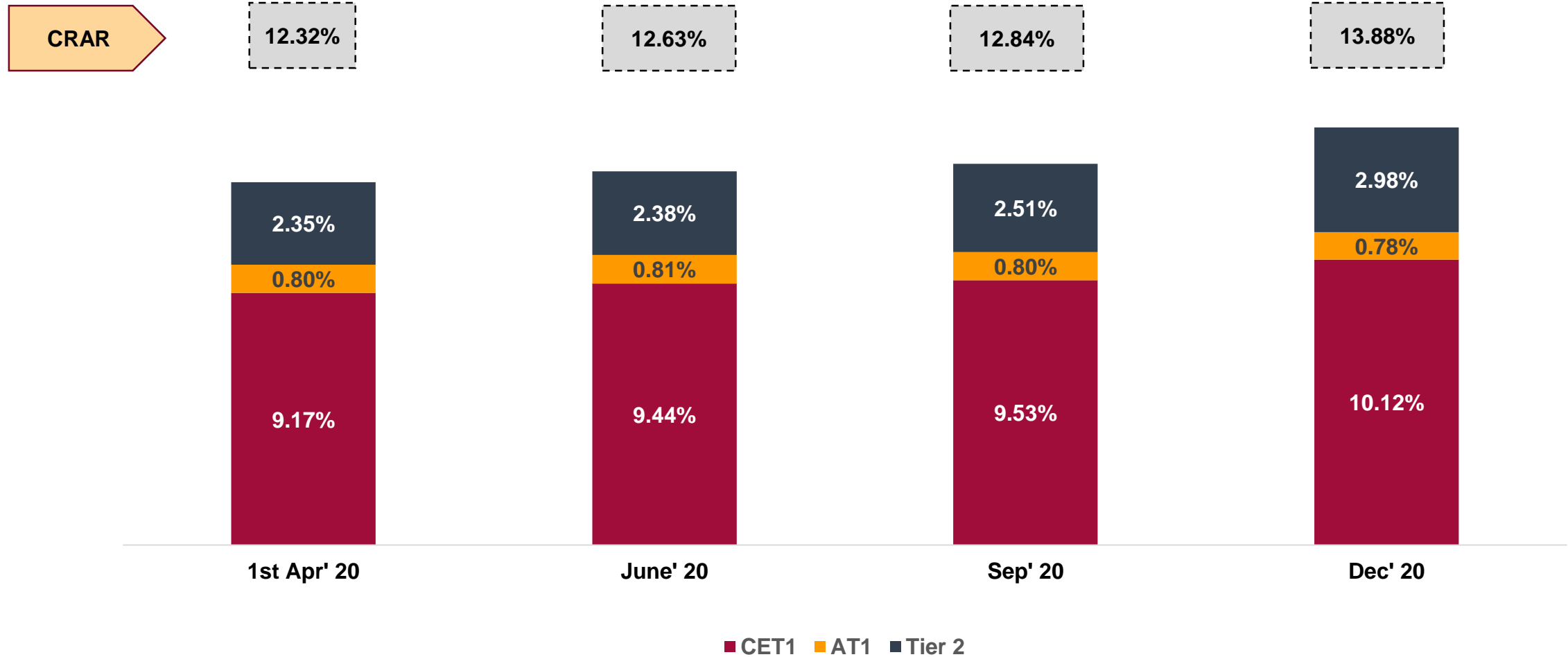
Business Per Branch





PUNJAB NATIONAL BANK

Capital Adequacy

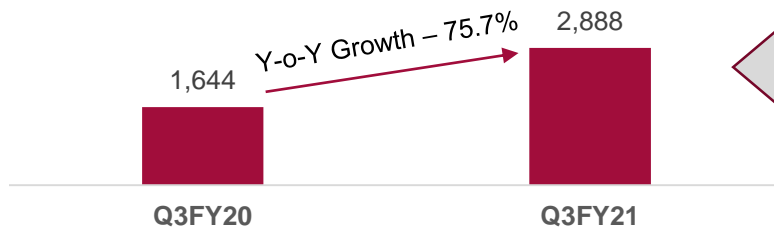


PUNJAB NATIONAL BANK

Building Digitization & Data Analytics Capabilities

Digital Transactions

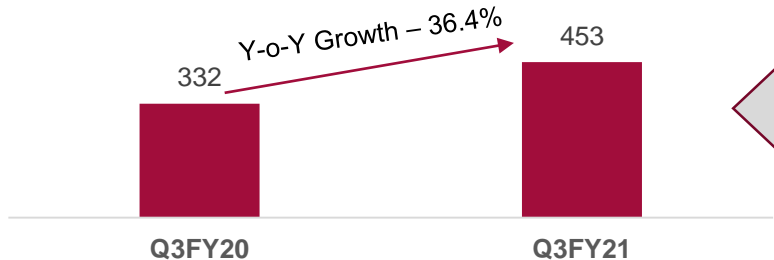
UPI Txns (in Lakhs)



Key Functionalities introduced

- ✓ Enhancing controls – SMS to customers
- ✓ Debit Card – On/Off
- ✓ FD/RD – auto renew to auto close
- ✓ Submission of 15G/15H
- ✓ Display of AMB/AQB
- ✓ Introduction of account statement for 3 years
- ✓ Processing of ASBA applications
- ✓ Instant Opening of Demat Account

Mobile Banking Txns (in Lakhs)



Key Functionalities introduced through PNB One

- ✓ Creation of e-FD, e-RD
- ✓ Availing OD Against FD
- ✓ View Interest Certificate of Loans & Deposits
- ✓ RTGS
- ✓ Pay to contacts
- ✓ Pay to Sukanya Samriddhi Account
- ✓ Debit Card On/Off
- ✓ Available in multiple languages
- ✓ **PNB Verify** – alternate mode to OTP for authentication

Augment Data Analytics Capabilities

- ✓ Focus on harnessing the power of data to drive decision making & operating excellence while providing personalized experience to each customer
- ✓ Bank has a large database and is using advanced Enterprise Data Warehouse Technology to enable data mining
- ✓ A Centre of Excellence (COE) has been set up using emerging technologies like Machine Learning & Artificial Intelligence. The team is working with multiple business lines across the Bank to identify and realize new cross-sell opportunities.
- ✓ **PNB was awarded the “Runner Up” with IBA Award for “ Best use of Data Analytics for Business Outcome” in Large Bank category for the FY 19-20**

Key Digital Initiatives



PNB One
Unified Mobile App To Manage All Key Banking Activities



PNB E-Rupaya
Leveraging technology to provide banking to villages without Internet Connectivity



PIHU
PNB's Instant Customer Assistant

As on Dec 31, 2020

Users Crossed 250 Lakh Internet Banking Users

Over 96 Lakh Mobile Banking Users

Total issued 363873 Credit Cards

Total issued 434 Lakhs Debit Cards

Over 109266 PoS Installed

453859 Bharat/BHIM QR Code Installed

The Bank launched the 'DIGITAL APNAYEN' campaign on Independence Day to encourage customers to increasingly use its digital assets

Since its launch, **more than 8 Lakh customers have been onboarded by the Bank on its digital platforms**

PUNJAB NATIONAL BANK

Growth Strategy

Identified Focus Areas

- To be a preferred Banker for Agriculture Industries and Services Sector with special focus in rural and semi urban areas
- Leverage Digital Canvas for heightened productivity and quality service assurance.
- Improve Operating Efficiency along with Return Ratios- RoA & RoE while focusing on realizing synergies from the Amalgamation

Credit Growth

- Grow Retail Advances with a focus on Home, Auto & Personal Loans
- Re-balance Corporate Advances & Reduce Concentration Risk
- Leverage Digital Channels for Sourcing Business

Liability & Cross Sell

- Strong Focus on continuing to increase Current Account & Savings Account Balances
- Grow in underpenetrated markets by strategic partnerships
- Data mining of existing customer base to increase analytics based cross-sell
- Transform branch as a sales & service center
- Re-imagine financial inclusion as a business rather than a cost

Digital Banking

- Leverage digital as a channel to grow CASA & advances
- Migration of customers to New Age Channels
- Move transactions away from branches to contactless banking
- Continue to establish Analytics as a Centre of Excellence
- Training Strategy to be aligned to develop competencies in specialized domains

Asset Quality & Risk Management

- 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

Experienced Management Backed By A Strong Board



Shri CH S.S. Mallikarjuna Rao

Managing Director & CEO

- ✓ Shri CH. S. S. Mallikarjuna Rao is a banker with over 35 years of experience
- ✓ Prior to assuming the position of MD & CEO, Punjab National Bank, he was MD & CEO of Allahabad Bank for one year & prior to that he was an Executive Director in Syndicate Bank.
- ✓ During the course of his career, he has gained vast exposure in Credit, Information Technology, Recovery, Treasury, Risk Management, Digital Banking, Retail Banking and Marketing & Publicity
- ✓ Presently, Shri Rao is also the Deputy Chairman at Indian Banks' Association (IBA)



Shri Sanjay Kumar

Executive Director

- ✓ Shri Sanjay Kumar assumed charge as Executive Director of the Punjab National Bank on April 01, 2020. Before taking up this assignment, he was Executive Director in erstwhile United Bank of India
- ✓ In a career spanning over 35 years, he has experience in Treasury, Corporate Accounts, Credit, Recovery, Credit Monitoring and Branch Banking



Shri Vijay Dube

Executive Director

- ✓ Shri Vijay Dube has assumed charge as Executive Director of Punjab National Bank (PNB) w.e.f. 01 April, 2020. Prior to this, he was Executive Director in erstwhile Oriental Bank of Commerce (OBC)
- ✓ Shri Dube has more than 35 years of widespread experience across Banks/ FI(s) namely OBC, Vijaya Bank, PNB, State Bank of Mysore, IFCL and Oriental Insurance Company Limited, in various leadership roles



Shri Agyey Kumar Azad

Executive Director

- ✓ Shri A K Azad has assumed charge as Executive Director of Punjab National Bank on 22.01.2019.
- ✓ During his career of more than three decades in Bank of India, he has headed various Branches, Departments, Zones across India including stint at Bank of India, New York Branch and CEO of Bank of India, Kenya.

Covid – 19 : Key Steps Taken

COVID19 Pandemic hit entire world as well as our country and due to ensuing lockdown and restrictions on trade, travel and movements, all business activities were greatly hampered and most businesses came under financial stress. **Govt. and RBI announced many relief measures for persons/businesses facing financial stress including moratorium on loan repayment was announced by Govt. of India for 3 months, later extended by another 3 months.*** Some of the initiatives taken by PNB during this period are as under:

- Created awareness amongst borrowers about the relief measures being provided by our Bank, through SMSes and tele-calling from Bank's dedicated call centres,
- Moratorium on loan repayment permitted by our Bank to all eligible borrowers without waiting for any formal request or application from them,
- After moratorium period, all eligible Term Loan accounts were rescheduled so that borrowers do not face hardship in paying the dues accumulated during the 6 Months moratorium period,
- The accumulated interest in CC/OD accounts was converted into separate FITL accounts, giving relief to the borrowers to repay the same
- One-time restructuring (OTR) exercise has been undertaken to restructure all eligible accounts which are under stress due to COVID19 pandemic
- In line with Govt. instructions[#] that borrowers shall not be made to pay compound interest during the moratorium period, compound interest charged has been refunded automatically to the borrowers of eligible categories, whose limit and outstanding was upto Rs.2 crore from the Banking system, without waiting for any formal request from them.

Covid – 19 Moratorium Details

One Time Restructuring of Advances

As per RBI's guidelines dated Aug 6, 2020 (As on 31st Dec 2020)

Sl.	Parameters	No of Accounts			O/S Amount		
		Cumulative restructuring Invocation	Cumulative restructuring implemented	% of implemented Accs to total invocation	Cumulative restructuring Invocation	Cumulative restructuring implemented	% of implemented Accs to total invocation
1	Personal loans	24,396	2,327	10%	2,027	176	9%
2	Other Exposures*	1,314	164	12%	9,003	62	1%
3	MSME loans **	14,033	14,033	100%	968*	968	100%
4	Grand Total	39,743	16,524	42%	11,998	1,206	10%

Covid-19 Provision Working as on 31.12.2020- Accounts where Asset Classification Benefit Given on 31.03.2020

SN	Particulars	No. of Accts	O/s 31.03.20	O/s 31.12.20
1	Accounts where Covid-19 Benefit given as on 31.03.2020	184183	7559	
2	Less:			
a)	Accounts Closed as on 31.12.2020	7501	210	
b)	Accounts in Credit/Zero Bal. as on 31.12.2020	4025	43	
c)	Accounts which are NPA as on 31.12.2020	2417	408	
3	Net Accounts where Covid-19 Benefit given as on 31.12.2020	170240	6898	6807
4	Less: Accounts which are SMA2 or Better out of 3, as on 31.12.2020	48847		2347
5	Net Accounts on which Provision to be made	121393		4460
6	10% Provision on 5 above			446
7	Additional Provision as a matter of Prudence			2,520
8	Provision for OTR done under Covid-19 related stress			75
9	Total Provision as on 31.12.2020			3,041

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

**For MSME application/invocation is reckoned same, as invocation is not required in MSME Segment.

PUNJAB NATIONAL BANK

Awards & Recognition



**IBA Banking Technology Awards
2020 - Winner of The Most
Innovative Project Using
Technology – PNBOne**



**Asia Money Banking Awards 2020
- Best Bank in terms of CSR
Activities**



**IBA Banking Technology Awards
2020 - Runner Up in Best Use of
Data and Analytics for Business
Outcome in Large Bank Category**



**ET-BFSI Excellence Awards 2020-
Most Innovative Public Sector Bank
of the Year**



**DSCI Excellence Award 2020 under
the Category "Security Leader of
the Year Banking"**

**Progress under EASE 2.0 for
FY 19-20**

- PNB has secured overall 4th position out of 19 participating PSBs.
- PNB has improved its score in March' 20 over March'19 Baseline Score (i.e. 79 in March'20 from 58 as at March'19).
- PNB has also achieved 3rd position in below mentioned 3 themes out of 6:
 - Responsible Banking
 - Governance and HR
 - Deepening Financial Inclusion and Digitalization.
- Key Areas of Strength - IT Based EWS System, Digital Channels, HR Practices, Quantified Risk Scoring Matrix, Non-NCLT Cash Recovery Rate, OTS case with on-schedule repayment

Intrinsic Value in Subsidiaries, Associates & JVs



International			Domestic					
100.00%	51.00%	20.03%	100.00%	74.07%	32.65%	30.00%	23.00%	20.90%
PNB International Ltd. (UK) : Subsidiary	DRUK PNB Bank Ltd. (Bhutan) : Subsidiary	Everest Bank Ltd. (Nepal) : Joint Venture	PNB Investment Services Ltd. (India): Subsidiary	PNB Gilts Ltd. (India): Subsidiary	PNB Housing Finance Ltd. (India): Associate	PNB MetLife India Insurance Co. Ltd (India); Associate	Canara HSBC OBC Life Insurance Co. Ltd. (India): Associate	India SME Asset Reconstruction Co. Ltd. : Associate
<ul style="list-style-type: none">■ Banking solutions in the UK through 7 branches	<ul style="list-style-type: none">■ Bank in Bhutan, banking operations through 8 branches and 30 ATMs	<ul style="list-style-type: none">■ Banking solutions in Nepal through 98 branches and 130 ATMs	<ul style="list-style-type: none">■ Merchant Banking Services, Corporate Advisory Services and Trustee Services.	<ul style="list-style-type: none">■ Primary Dealer in primary and secondary market for Government Securities	<ul style="list-style-type: none">■ HFC registered with National Housing Bank	<ul style="list-style-type: none">■ Domestic Life Insurance Provider	<ul style="list-style-type: none">■ Domestic Life Insurance Provider – stake post OBC amalgamation	<ul style="list-style-type: none">■ Asset Reconstruction Company (ARC)
9M FY21 <ul style="list-style-type: none">■ Loans & Advances – INR 6,835 Cr■ Net Profit – INR 1 Cr	9M FY20 – (Jan'20 to Sep '20) <ul style="list-style-type: none">■ Loans & Advances – INR 1,176 Cr■ Net Profit – INR 11 Cr	6M FY21 – (16 July'20 to 15 Jan'21) <ul style="list-style-type: none">■ Loans & Advances – INR 7489 Cr■ Net Profit – INR 60 Cr	6M FY21 <ul style="list-style-type: none">■ Total Income – INR 3 Cr■ Net Profit – INR 0.11 Cr	9M FY21 <ul style="list-style-type: none">■ Total Income – INR 960 Cr■ Net Profit – INR 468 Cr■ M.Cap (as on 31st Dec 2020) – INR 792 Cr	9M FY21 <ul style="list-style-type: none">■ Loans & Advances – INR 64,584 Cr■ Net Profit – INR 803 Cr■ M.Cap (as on 31st Dec 2020) – INR 6,129 Cr	9M FY21 <ul style="list-style-type: none">■ Net Profit – INR 45 Cr■ Solvency Ratio – 194 %	9M FY21 <ul style="list-style-type: none">■ Net Profit – INR 31 Cr■ Solvency Ratio – 289 %	6M FY21 <ul style="list-style-type: none">■ Loans & Advances – INR 3 Cr■ Net Profit – INR 2 Cr

ANNEXURE

PUNJAB NATIONAL BANK

Key Financials

For the Period Ending (INR Cr)	Q3 FY20	Q2 FY21	Q3 FY21	9M FY20	9M FY21
Profit and Loss Account					
Income					
Interest Earned	20,630	20,998	20,325	61,621	61,960
Other Income	3,951	2,441	2,974	11,034	9,070
Total	24,581	23,439	23,299	72,655	71,030
Expenditure					
Interest Expended	14,133	12,553	12,012	42,391	38,421
Operating Expenses	4,835	5,211	4,896	14,124	15,263
Provisions & Contingencies	5,790	5,054	5,885	14,323	15,911
Net Profit	-177	621	506	1,816	1,435
Balance Sheet					
Capital	1,882	1,882	2,096	1,882	2,096
Reserves and Surplus	94,880	85,075	89,136	94,880	89,136
Share Application , Pending Allotment		-			
Deposits	1,074,157	10,69,747	1,082,156	1,074,157	1,082,156
Borrowings	46,830	45,731	52,596	46,830	52,596
Other Liabilities and Provisions	22,568	24,691	28,950	22,568	28,950
Total Liabilities	1,240,317	12,27,126	1,254,934	1,240,317	1,254,934
Cash and Balances with RBI	49,333	68,593	71,796	49,333	71,796
Balances with Banks	87,875	35,205	44,608	87,875	44,608
Investments	370,924	3,91,754	394,338	370,924	394,338
Net Loans & Advances	653,057	6,52,663	660,486	653,057	660,486
Fixed Assets	10,991	10,853	10,799	10,991	10,799
Other Assets	68,137	68,058	72,907	68,137	72,907
Total Assets	1,240,317	12,27,126	1,254,934	1,240,317	1,254,934

Thank You!