पंजाब नैशनल बैंक ...भरोसे का प्रतीक !
punjab national bank ...the name you can BANK upon !

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PRESS RELEASE

Financial Results For Q-4 of FY 2019-20

Journey Towards…Synergies…Strengths…Size…

Bank's Gross Global Business reached Rs. 12,20,775 Crore

Key Highlights for Q4 FY'20

- Domestic Deposits increased by 4.9% on Y-o-Y basis to Rs. 6,86,493 Crore as at the end of March'20.
- Domestic Advances increased by 1.1% on Y-o-Y basis to Rs. 4,95,045 Crore as at the end of March'20.
- Domestic Business increased by 3.2% on Y-o-Y basis to Rs. 11,81,538 Crore as on March'20 from Rs. 11,44,348 Crore as on March'19.
- CRAR as per Basel III improved to 14.14% in March'20 from 9.73% in March'19.
- CASA Deposits grew by 6.1% on Y-o-Y basis to Rs. 302475 Crore in March'20. Domestic CASA Share improved by 54 bps on Y-o-Y basis to 44.05% in March'20.
- Retail Credit grew by 6.1% on Y-o-Y basis to Rs. 83,479 Crore in March'20. Housing loan grew by 14.2% on Y-o-Y basis to Rs. 51,267 Crore in March'20.
- Operating Profit grew by 37.40% on Y-o-Y basis to Rs. 3932 Crore in Q4 FY'20.
- Net Profit for the year is at Rs. 336 Crore as on March'20 against Net Loss of Rs. 9975 Crore as on March'19 .
- Non Interest Income grew by 33.9% on Y-o-Y basis to Rs. 2529 Crore in Q4 FY'20.
- NNPA ratio at 5.78% is down 78 bps on Y-o-Y basis from 6.56% in March'19.
- Provision Coverage Ratio (PCR) improved significantly by 124 bps on Y-o-Y basis from 61.72% as on March'19 to 62.96% as on March'20.

Business Performance in Key Parameters (as on 31.03.2020)

- Global Business of the Bank grew by 3.3% on Y-o-Y basis to Rs. 12,20,775 Crore from Rs. 11,82,224 Crore during last year corresponding period.
- Global Deposit of the Bank grew by 4.1% on Y-o-Y basis to Rs. 7,03,846 Crore.
- Gross Global Credit grew by 2.1% on Y-o-Y basis to Rs. 5,16,929 Crore.
- Domestic CASA deposit grew by 6.1% on Y-o-Y basis to Rs. 3,02,475 Crore.
- Retail Credit grew by 6.1% on Y-o-Y basis to Rs. 83,479 Crore.

Asset Quality

- Gross Non Performing Assets (GNPA) is at 14.21% as on March'20 as against 15.50% in March'19.
- Net Non Performing Assets (NNPA) reduced to 5.78% as on March'20 down from 7.18% as on December'19 and 6.56% as on March'19.
- Provision Coverage Ratio (PCR) improved to 62.96% as on March'20 from 61.72% as on March'19.

Capital Adequacy

- CRAR as on March 31, 2020 improved to 14.14% from 9.73% as on March 31, 2019. Out of which Tier-I CRAR is 11.90% and Tier-II CRAR is 2.24% as on March'20.

Digitalization

- Percentage share of transactions through Digital Channels increased to 73 % in March'20.
- Internet Banking User Base increased YoY by 13.5%.
- PNBOne (Mobile Application) User Base increased YoY by 224%.

Priority Sector

- Priority sector and Agricultural Credit is Rs. 1,82,344 Crore & Rs. 79,707 Crore, respectively, as on March'20.
- Credit to Small and Marginal farmers is Rs. 40,512 Crore as on March'20. National Goal achievement is 8.9% of ANBC, exceeding the target of 8.0%.
- Credit to Weaker Sections is at Rs. 50,850 Crore as on March'20. National Goal achievement is 11.30% of ANBC, exceeding the target of 10.0%.
- Credit to Women Beneficiaries is Rs. 30,580 Crore as on March'20. The Bank has achieved National Goal at 6.8% of ANBC as against the target of 5%.

Financial Inclusion

❖Amount mobilized under Pradhan Mantri Jan Dhan Yojana stood at Rs. 5,779.91 Crore as on Mar'20.

❖Enrollment under PMJJBY, PMSBY & APY:-

(Nos. in Lakh)

JANSURAKSHA SCHEME ENROLLMENT UP TO	MARCH'19	MARCH'20
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	15.7	17.5
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	69.6	74.0
Atal Pension Yojana (APY)	4.1	5.1

Network

❖The bank has a network of 6563 branches (1045 Metro, 1197 Urban, 1735 Semi-Urban & 2586 Rural) and 9168 ATMs.

New Initiatives Undertaken For Customer's Convenience

❖Thumb work Technologies

- WALNUT: Expense Manager which also facilitates fund transfer via PNB UPI services.
- UPI handle: pnbpay

❖Oracle: Chatbot Solution

- PIHU integrated with PNB Net Banking and PNB ONE to resolve customer queries.

❖India Innovation (KITE)

- PNB KITE: Co branded Prepaid Card with two flavours i.e. Corporate Card and Gift Card

❖NSCSPL (E Rupaya)

- Closed Group Card setup for small transactions. It can work in offline mode.

Amalgamation of Oriental Bank of Commerce and United Bank of India into Punjab National Bank

- Amalgamation of Oriental Bank of Commerce and United Bank of India into Punjab National Bank has become effective from April 1, 2020.
- It has led to augmented Capacity, Capability and Reach
  - Wider geographical presence with a combined distribution network of **10910 branches** & **13530 ATMs** in India.
  - Customer base of **17 Crore+** customers with Deposits of **Rs.10.71 Lakh Crore** and advances of **Rs. 7.62 Lakh Crore**.
  - Positioned as the **second largest Public Sector Bank** in the country.
  - Realization of operational, revenue and cost synergies.
- Roll out of verticalized Organization Structure to improve operational efficiency and provide steady growth momentum
  - Departmental Verticals at Head Office have been re-organized, and number of Zonal Offices & Circle Offices have been increased to 24 and 161, respectively.
  - **Business** and **Control functions** have been **segregated** to have focussed approach for business development and improve customer service.
  - **4-tier credit delivery model** with **23 LCB/ELCBs** for accounts of Rs.50 Crore & above, **116 MCC** for accounts from Rs.1 Crore to upto Rs.50 Crore, **135 PNB Loan Point (RAM/iRAM**) for Retail, Agriculture & MSME Credit above Rs.10 Lakh to upto Rs.1 Crore and **General Banking Branches** for accounts upto Rs.10 Lakh.
  - **50 Customer Acquisition Centres** for focussing on liability business from Corporates, Institutions, HNIs, NRIs including Wealth Management and Retail Business
  - Separate **Recovery & Resolution Vertical** formed for focused recovery action.
  - **24 Zonal Risk Management Cells** operationalised to strengthen Risk Culture
  - Organization Structure shall go live on **01.07.2020** for PNB 2.0.

Social Media Presence of the Bank: (No. of Followers)

- Facebook : 9.2 Lakh (https://www.facebook.com/pnbindia/)
- Twitter: 1,50,572 (https://twitter.com/pnbindia)
- LinkedIn: 52,093 ((https://in.linkedin.com/company/pnbindia)
- Instagram : 32,243 (https://www.instagram.com/pnbindia/)
- Youtube : 22,100 (https://www.youtube.com/pnbindia)

New Delhi
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