



ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ



punjab national bank

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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 - 400 001
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Date: 22.11.2020

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 November 23, 2020 to 01st December, 2020.


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

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

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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November 2020

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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, and as of and for the three and six months ended September 30, 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 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

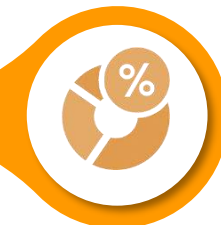
More than 125 Years
of Banking Experience & Resilience

Focus on Digitization and Expanding Digital Footprint
PNB One: 'One for All' 'All for One'



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

Experienced Management & Distinguished Board of Directors



Strong & Granular Low Cost Deposit Base
CASA Ratio[#] : 44.1%

Strong Distribution Network
Pan India Presence
10,930 Branches in India
13,878 ATMs



Improving Operating Efficiency
Across Key Financial & Productivity Metrics

Established Market Position[§]
7.05% market share in Aggregate deposits
6.52% market share in Non-food credit

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, 2nd Largest[#] Public Sector Bank as per Total Business* & 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 senior officials from all three Banks to address concerns of Employees & Customers

Technology

- Website & Mobile App of all three Banks were harmonized with a common landing page
- Provided Finacle Mobile Teller (FMT) to undertake transactions across all 3 Banks. 14 Interoperable services were operationalized on 1st April. These would act as a bridge until integration of CBS
- Harmonization of NEFT/RTGS/IMPS/UPI cooling off periods

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

INR 17,86,670 Cr
Global Business

2.85%¹
Global NIM

44.1%
CASA Ratio

INR 7,16,924 Cr
Global Advances

9.8% Y-o-Y
Growth²
Housing Loans

48.62%¹
Cost to Income

INR 10,69,747 Cr
Global Deposits

18.9% Y-o-Y
Growth³
Net Interest
Income

INR 10,955 Cr¹
Operating Profit

INR 4,59,477 Cr
CASA Deposits

83.0%
Provision
Coverage Ratio

INR 929 Cr¹
PAT

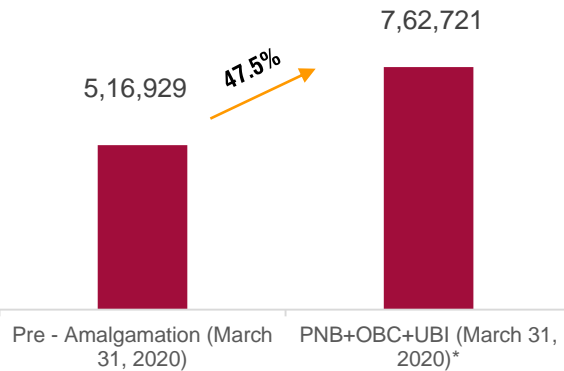
54.0%
RAM % to total
Domestic
Advances

Over 1 Lakh
Employees

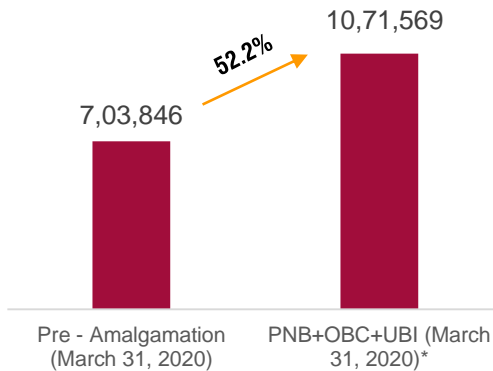
12.84%
CRAR

Post Amalgamation – 2nd Largest Public Sector Bank#

Gross Advances (INR Cr)



Total Deposits (in INR Cr)

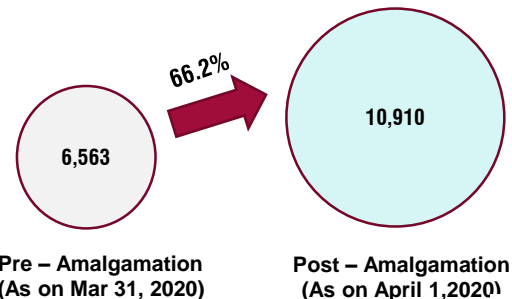


Market Leader Amongst Public Sector Banks

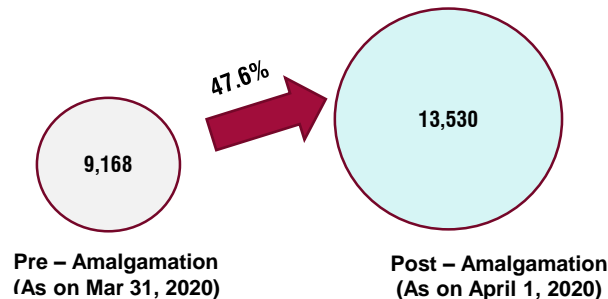


Significant Increase in Physical Scale Of Operations

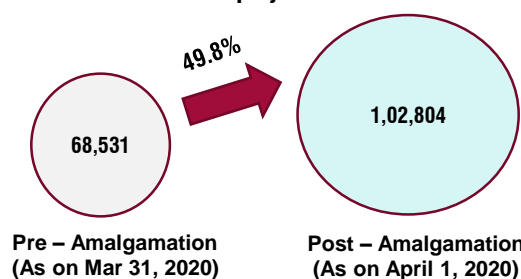
Branches



ATMs



Employees



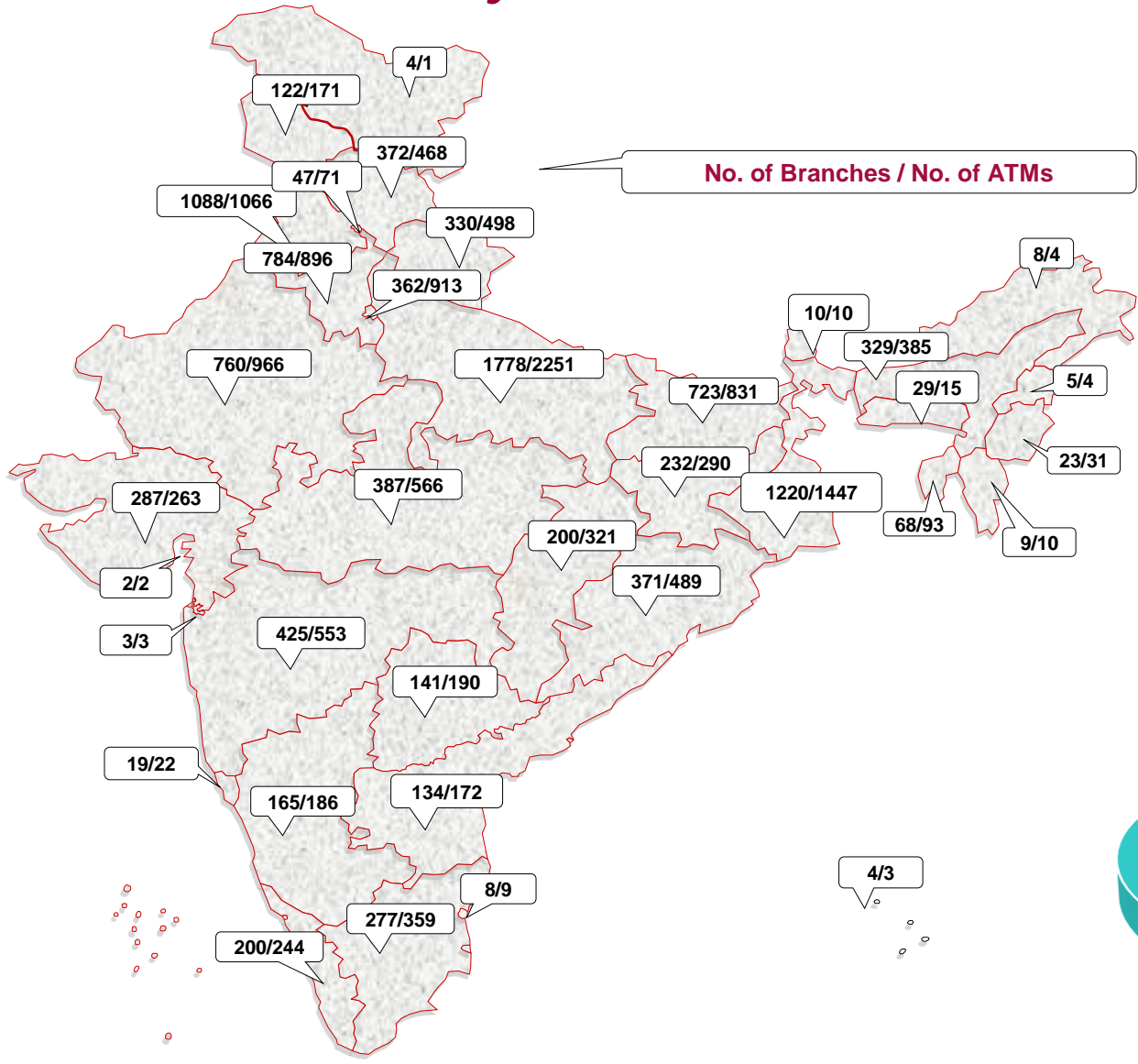
Key Synergies Due to Amalgamation

- ✓ Premises Divesture (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

*Based on Proforma Financial Statements- Combined Information. Refer to the disclaimer and annexure for further information; Pre-Amalgamation Data is of Standalone PNB #By Total Business & Total Deposits; Source : As per published H1FY21 Financials of Public Sector Banks

PUNJAB NATIONAL BANK

Nationwide Physical Presence



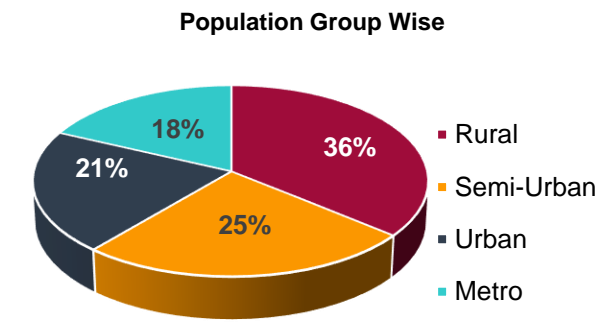
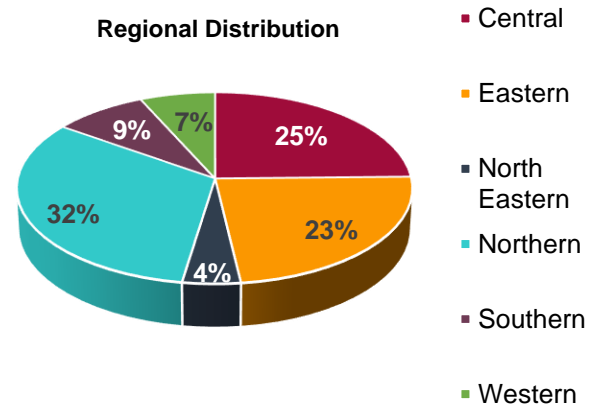
International Branches in Hong Kong & Dubai

10,930
Domestic
Branches

13,878
ATMs

12,756
Business
Correspondents

Branch Presence Across India

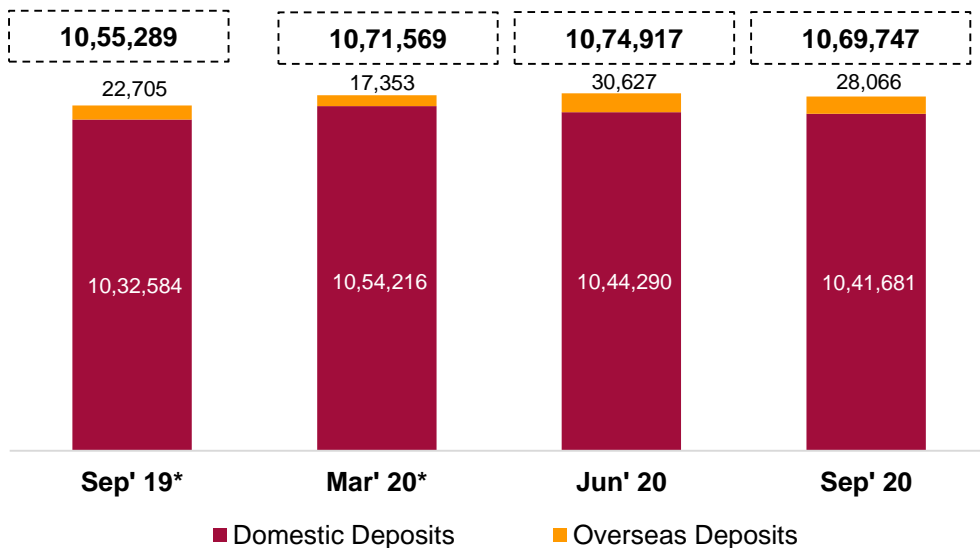


PUNJAB NATIONAL BANK

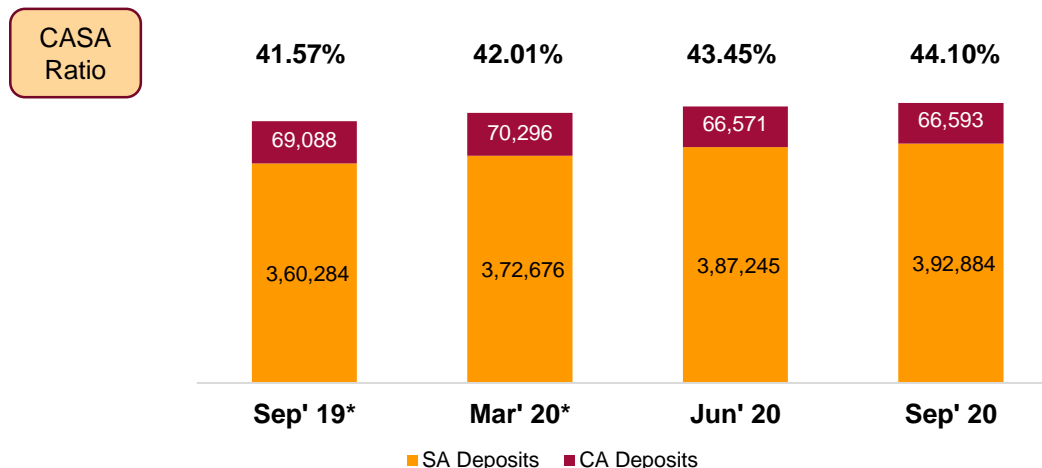
Strong & Granular Deposit Base

(All Fig. in INR Cr)

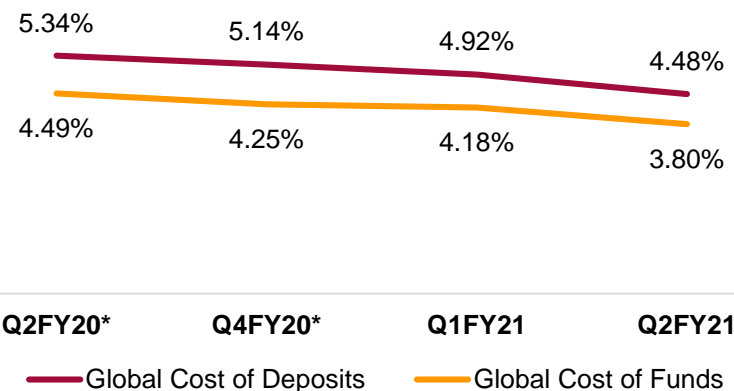
Total Global Deposits



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



Consistent reduction in cost of funding

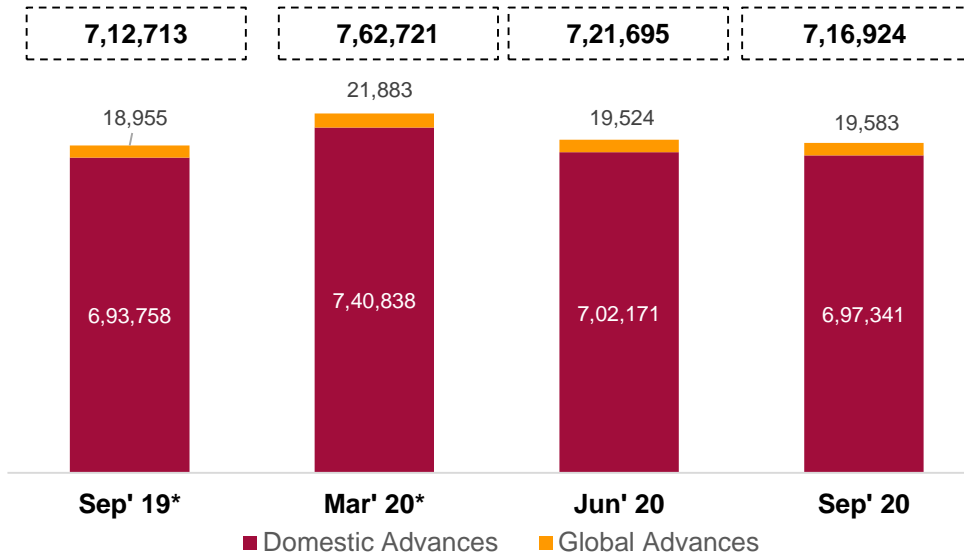


Key Initiatives For Liability Generation & Cross Sell

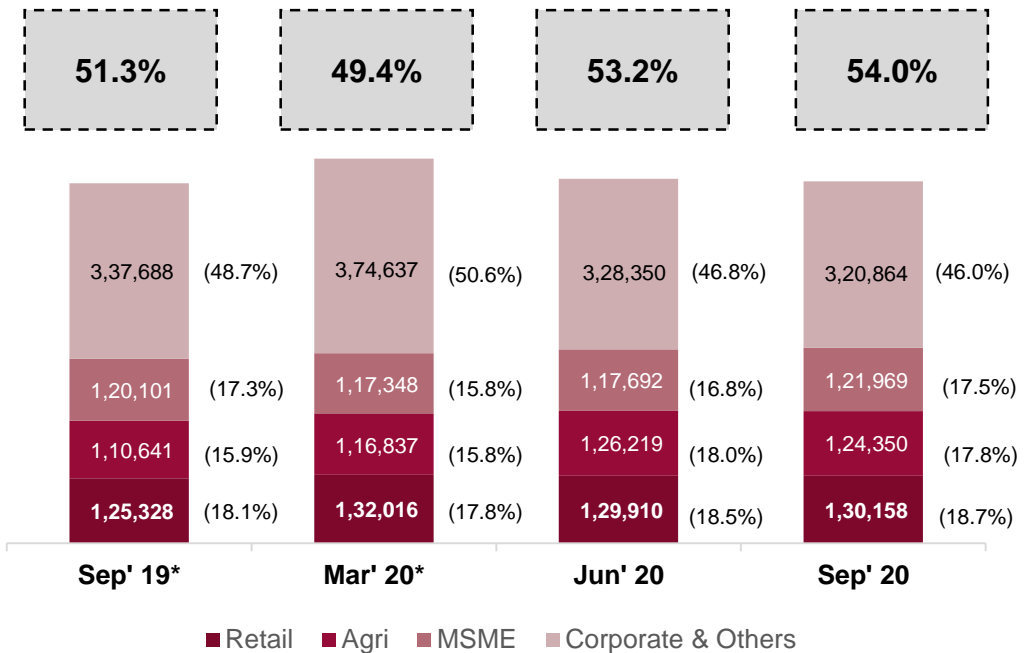
- ✓ In order to focus and have penetrative approach to the market, PNB has functionalized 57 Customer Acquisition Centers (CACs) and 21 Government Business Verticals (GBV) for specifically targeting bulk business from institutions, corporates and government bodies
- ✓ For smoothening of account opening 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
- ✓ 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.
- ✓ New COVID 19 products viz. ArogyaSanjeevani, Corona Kavach and Corona Rakshak have been launched
- ✓ 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 on Sep 30, 2020; Increased focus on branch activation for Life Insurance Business

(All Fig. in INR Cr)

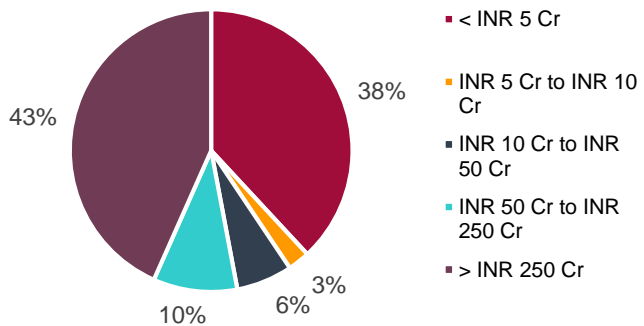
Total Global Advances



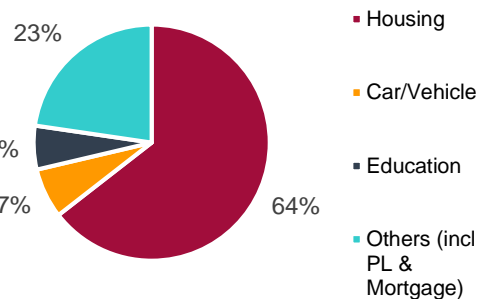
RAM (As % of Domestic Advances)



Highly Granular Book - As on Sep 30, 2020



Majority of Retail Book consists of secured products As of Sep 30, 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-origination 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	Sep'19*	Sep'20		YoY variation %
		O/S	O/S	% to Total Portfolio	
1	Infrastructure	95,460	96,870	46.3%	1.5%
	-Energy	47,306	44,670	21.4%	-5.6%
	-Tele-Communication	16,225	16,753	8.0%	3.3%
	-Roads & Ports	25,805	28,328	13.5%	9.8%
	-Other Infra	6,123	7,120	3.4%	16.3%
2	Basic Metal & Metal Products	33,367	32,543	15.6%	-2.5%
	-Iron & Steel	30,601	29,762	14.2%	-2.7%
3	Textiles	14,887	12,739	6.1%	-14.4%
4	Food Processing	11,073	10,115	4.8%	-8.7%
5	Chemical & Chemical Products	9,560	9,918	4.7%	3.7%
6	Engineering	8,003	7,431	3.6%	-7.2%
7	Other Industries	42,563	39,607	18.9%	-6.9%
	Total	2,14,913	2,09,223	100.0%	-2.7%

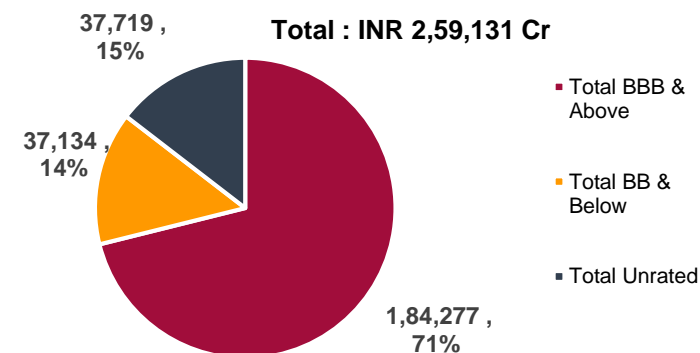
Advances in Key Identified Sectors

Sl.	Key Sectors	Jun'20	Sep'20
1	Capital Market	2,194	678
2	Commercial Real Estate	20,606	21,650
3	NBFC	81,165	83,258
	of which HFC	33,691	31,871
4	Aviation	4,333	5,394
5	Tourism, Hotel & Restaurant (LRF Basis)	941	969

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

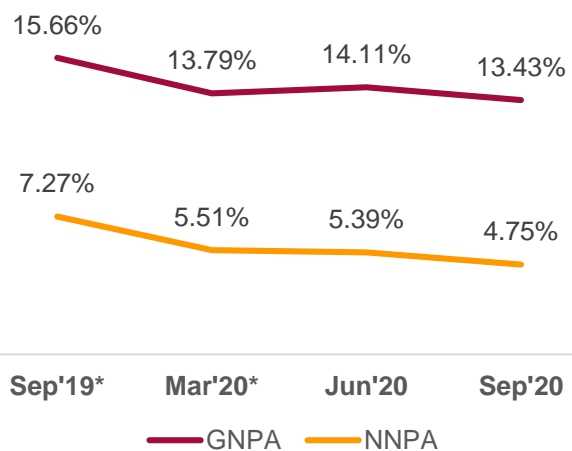
Type of Vertical/ Office	Definition
Extra Large Corporate Branches/ Large Corporate Branches (ELCB/LCB)	Complete Branch, specifically designed to handle Corporate Credit Accounts above Rs. 50 Crore (ELCBs to handle above Rs. 500 Crore).
Mid Corporate Centers (MCC)	Processing Centers for Credit, handling 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 70% of Book# is Rated BBB and Above
External Rating of Outstanding Portfolio – Standard (As of Sep 30, 2020)

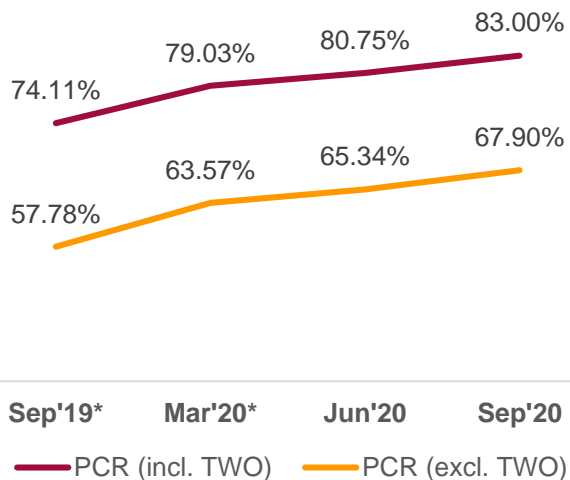


Improving Asset Quality.....(1/2)

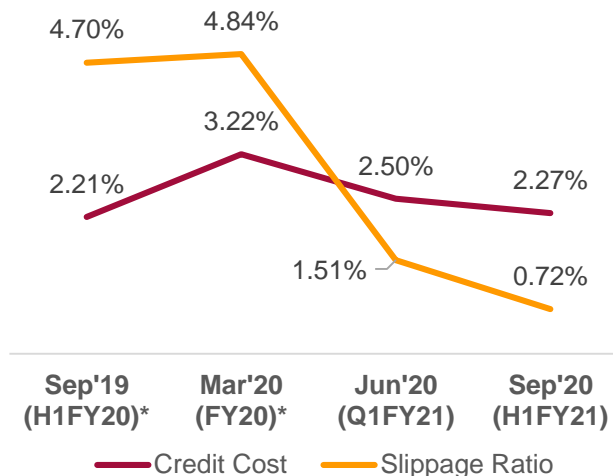
NPA Ratios – Consistent Reduction



PCR – Substantial Write-down Completed



Reduction in Credit Costs & Slippage Ratio



NPA Classification : By Segment

Sl.	Parameters (All figures in INR Cr)	Sep'19*		Mar' 20*		Sep'20	
		GNPA	GNPA%	GNPA	GNPA%	GNPA	GNPA%
1	Retail Loans	4,527	3.6%	4,474	3.4%	4,407	3.4%
2	Agriculture & Allied (PS+NPS)	15,737	14.2%	18,281	15.6%	17,410	14.0%
3	MSME	18,725	15.6%	19,748	16.8%	19,445	15.9%
4	Corporate & Others	70,994	21.0%	60,984	16.3%	52,616	16.4%
	Domestic Advances	1,09,983	15.9%	1,03,487	14.0%	93,878	13.5%
	Overseas Advances	1,601	8.4%	1,678	7.7%	2,436	12.4%
	Global Gross Advances	1,11,584	15.7%	1,05,165	13.8%	96,314	13.4%

NPA Classification : Retail

Sl.	Parameters (All figures in INR Cr)	Sep'19*		Mar' 20*		Sep'20	
		GNPA	GNPA%	GNPA	GNPA%	GNPA	GNPA%
1	Total Retail Credit	4,527	3.6%	4,474	3.4%	4,407	3.4%
	<i>of which</i>						
2	Housing	2,443	3.2%	2,383	2.8%	2,278	2.7%
3	Car/Vehicle	501	6.0%	479	5.5%	475	5.3%
4	Education	895	11.6%	878	11.3%	853	10.9%
5	Others	688	2.1%	734	2.3%	800	2.7%



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

(All Fig. in INR Cr)

Movement Of NPA – Trending Downwards

Sl.	Parameters	H1FY20*	FY20*	H1FY21
1	NPA as at the beginning of Year/Quarter	1,12,243	1,12,243	1,05,165
2	-Cash Recovery	6,036	14,289	3,218
3	-Up-gradation	2,256	2,709	1,342
4	-Write Off	9,510	21,005	8,675
5	Total Reduction (2+3+4)	17,801	38,002	13,235
6	Fresh Addition	17,142	30,924	4,384
	-Fresh slippages	14,995	28,408	2,363
	-Debits in existing NPA A/cs	2,148	2,516	2,021
7	Gross NPAs at end of the period	1,11,584	1,05,165	96,314
8	Eligible Deductions incl. Provisions	64,469	66,846	65,394
9	Net NPAs	47,115	38,320	30,920
10	Recovery in written-off A/cs	1,379	4,334	1,013

NCLT Accounts – Well Provisioned For (As of Sep 30, 2020)

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 others	356	50,897	45,927	90.2%
5	Total	507	77,958	72,622	93.2%

Position of SMA2

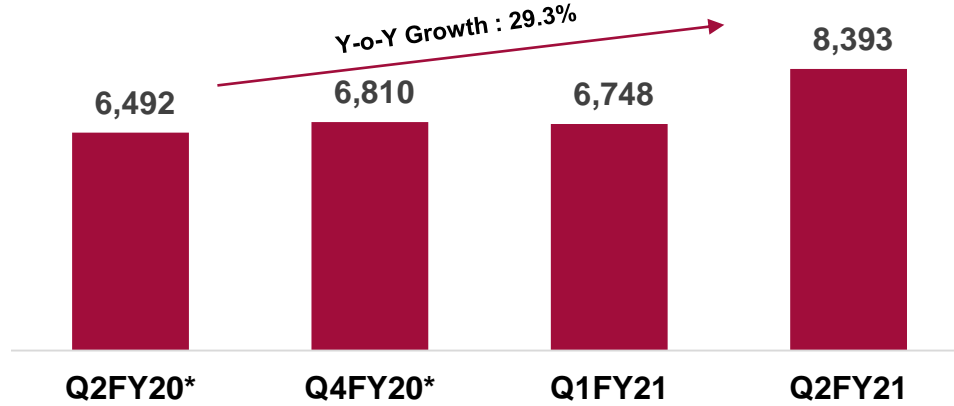
Parameter	Mar'20*	Jun'20	Sep'20
SMA2	14,943	10,641	19,137
SMA2 as % to Dom. Advances	2.02%	1.52%	2.74%
Retail	2,804	993	3,371
MSME	3,068	3,130	6,668
Agriculture	4,192	4,595	6,010
Corporate & Others	4,879	1,923	3,088

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

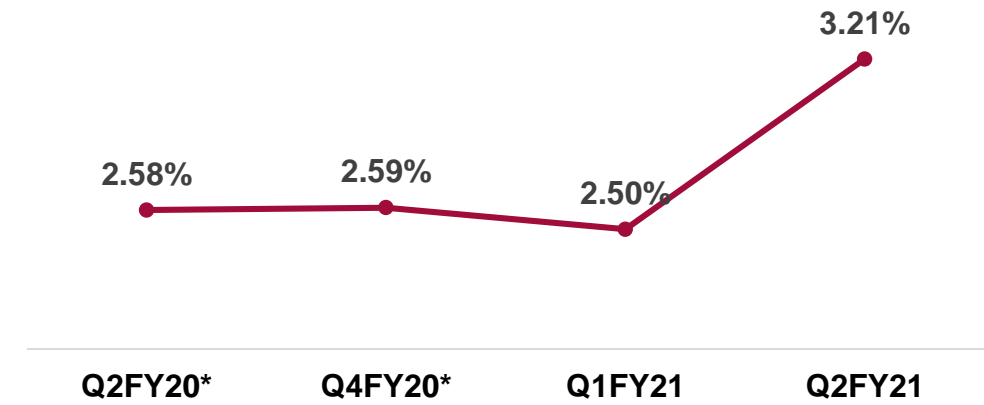
(All Fig. in INR Cr)

Net Interest Income

Y-o-Y Growth : 29.3%

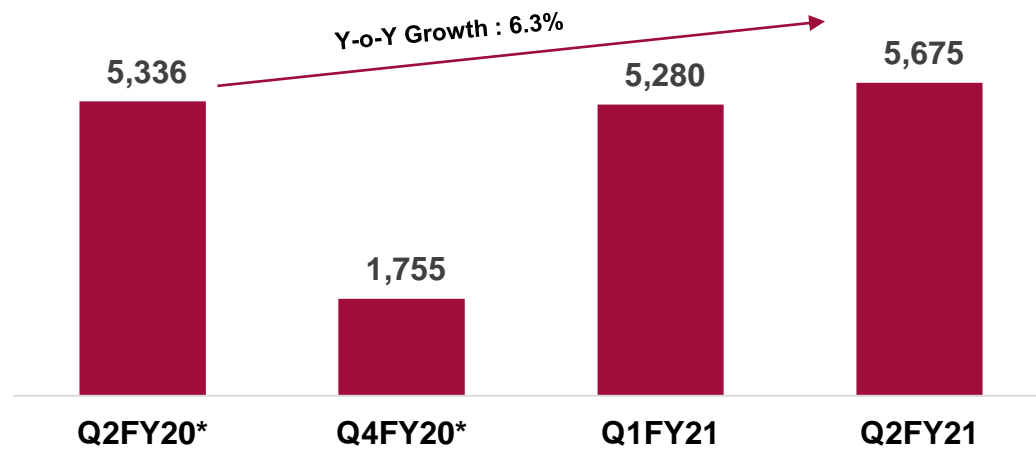


Strong Expansion in Global NIM

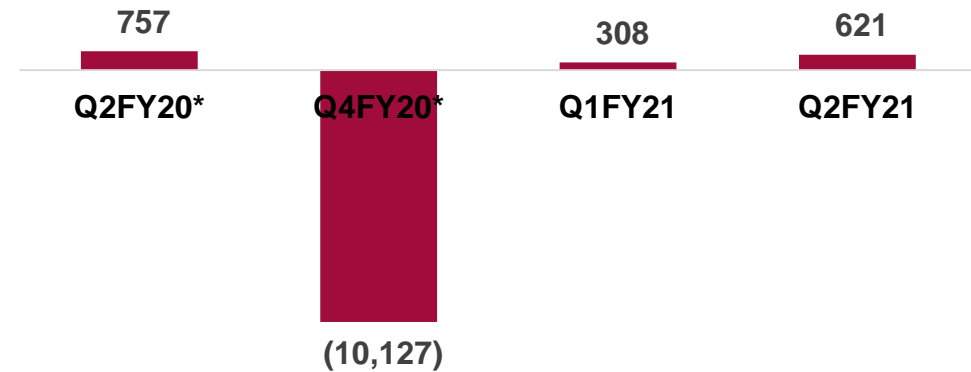


Operating Profit

Y-o-Y Growth : 6.3%



PAT

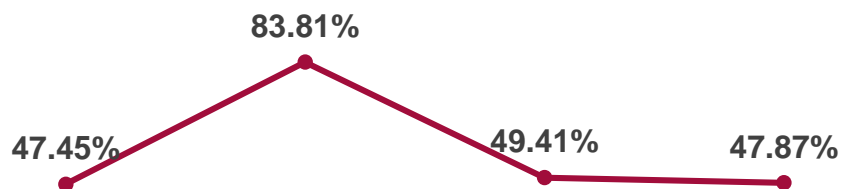




Financial & Operating Metrics.....(2/2)

(All Fig. in INR Cr)

Cost To Income



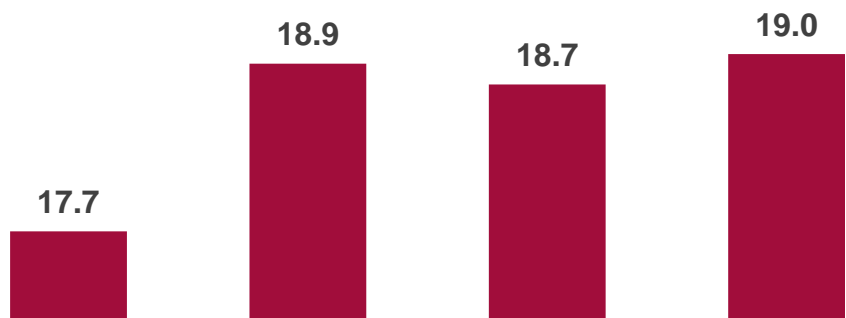
Q2FY20* Q4FY20* Q1FY21 Q2FY21

Global Yield on Advances



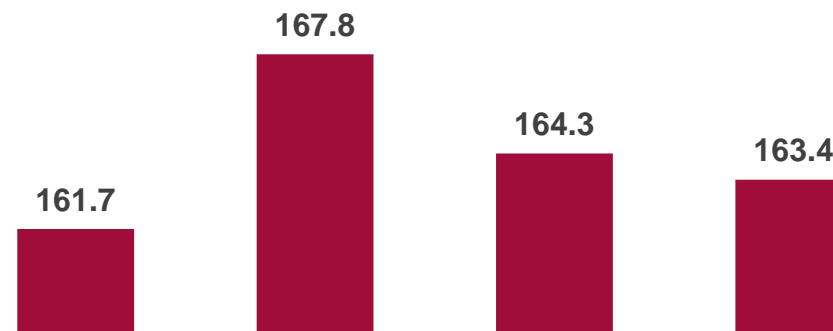
Q2FY20* Q4FY20* Q1FY21 Q2FY21

Business Per Employee



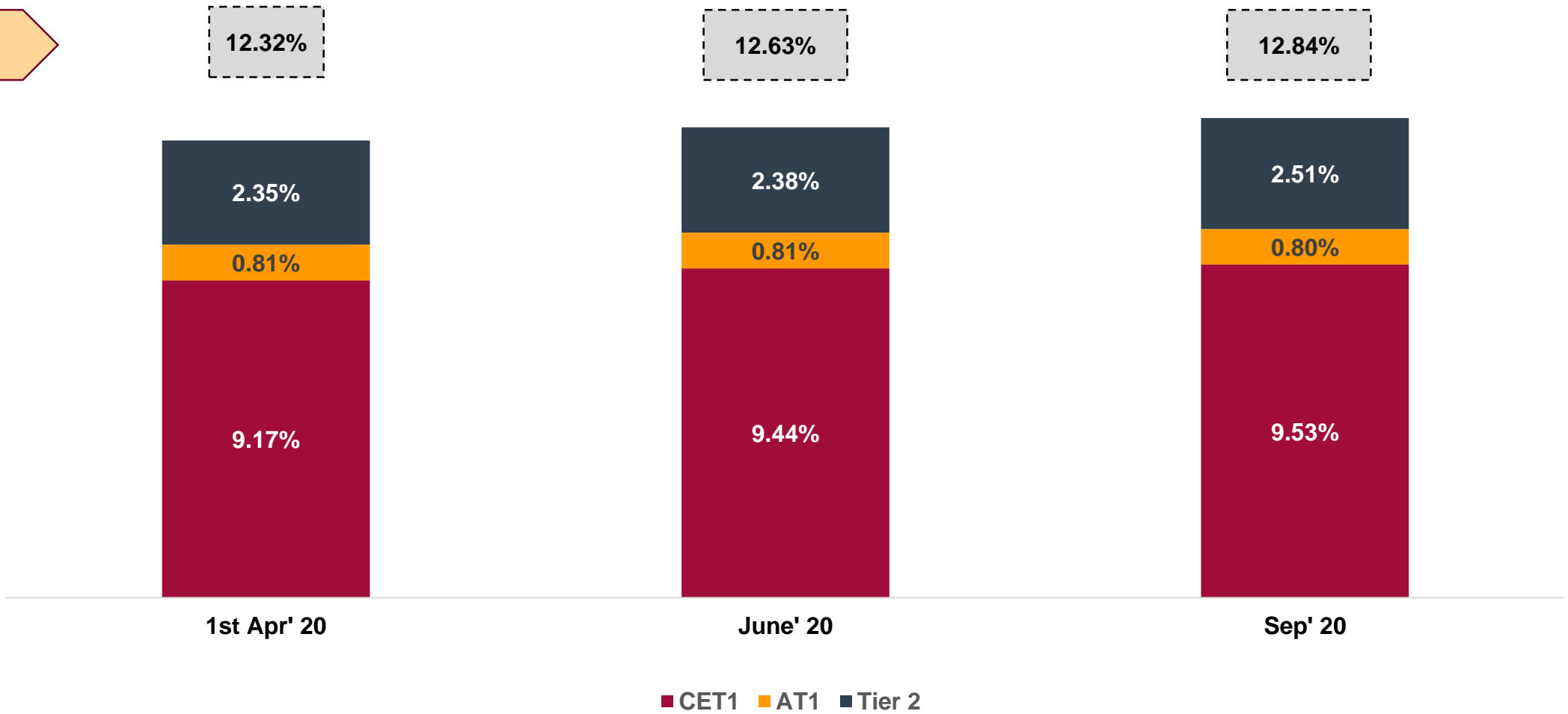
Sep-19* Mar-20* Jun-20 Sep-20

Business Per Branch



Sep' 19* Mar' 20* Jun' 20 Sep' 20

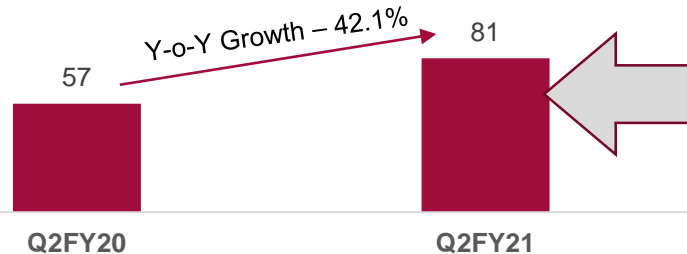
CRAR



Building Digitization & Data Analytics Capabilities

Strong Growth In Digital Transactions

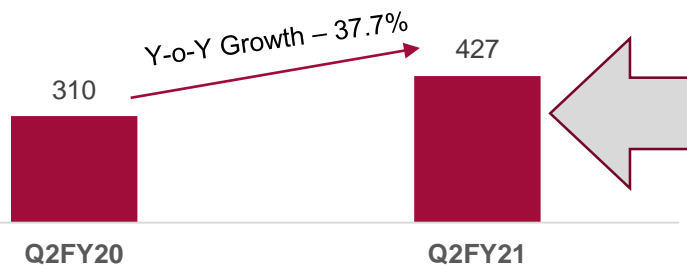
Internet Banking Txns (in Lakhs)



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 Samridhi Account
- ✓ Debit Card On/Off
- ✓ Available in multiple languages
- ✓ **PNB Verify** – alternate mode to OTP for authentication

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

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**

As on Sep 30,2020

Over 2.36 Cr
Internet Banking Users

Over 87.8 Lakh
Mobile Banking Users

Over 3.6 Lakh
Credit Cards Outstanding

Over 4.2 Cr
Debit Cards Outstanding

Over 90,000
PoS Installed

Over 2.1 Lakh
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**

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 facing financial stress and 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.

PUNJAB NATIONAL BANK

Covid – 19 Moratorium Details

Moratorium Data Across Segments (As on 30th Sep 2020)

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 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	1,84,183	7,559	
2	Less:			
a)	Accounts Closed as on 30.09.2020	4,844	116	
b)	Accounts in Credit/Zero Bal. as on 30.09.2020	3,318	32	
c)	Accounts which are NPA as on 30.09.2020	2,713	429	
3	Net Accounts where Covid-19 Benefit given as on 30.09.2020	1,73,308	6,982	6,921
4	Less: Accounts which are SMA2 or Better out of 3, as on 30.09.2020	35,126		968
5	Net Accounts on which Provision to be made	1,38,182		5,953
6	10% Provision on 5 above			595
7	Additional Provision as a matter of Prudence			400
8	Total Provision as on 30.09.2020			995

PUNJAB NATIONAL BANK

Awards & Recognition



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



BFSI Digital Innovation Award – Robotic Process Automation



Indo-American Chamber of Commerce – 5th Business Leadership Awards – Adjudged Bank of the Year 2019



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



Ministry of Rural Development, Govt. Of India – Best State Nodal Bank 2018-19



Ranked 3rd Among All Public Sector Banks in India - Forbes Magazine Annual Ranking of World's largest Public Companies



Governance Now BFSI Award 2019 – Mobile App & SME Connect



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

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 by 37% in March' 20 over March'19 Baseline Score (i.e. 79 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%	32.65%	23.00%	74.07%	30.00%	100.00%	20.90%	
PNB International Ltd. (UK) : Subsidiary	DRUK PNB Bank Ltd. (Bhutan) : Subsidiary	Everest Bank Ltd. (Nepal) : JV	PNB Housing Finance Ltd. (India): Associate	Canara HSBC OBC Life Insurance Co. Ltd. (India): Associate	PNB Gilts Ltd. (India): Subsidiary	PNB MetLife India Insurance Co. Ltd (India); Associate	PNB Investment Services Ltd. (India): Subsidiary	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 95 branches and 123 ATMs 	<ul style="list-style-type: none"> HFC registered with National Housing Bank 	<ul style="list-style-type: none"> Domestic life Insurance Provider – stake post OBC amalgamation 	<ul style="list-style-type: none"> Primary Dealer in primary and secondary market for Government Securities 	<ul style="list-style-type: none"> Domestic life insurance provider 	<ul style="list-style-type: none"> Merchant Banking services 	<ul style="list-style-type: none"> Asset Reconstruction Company 	
<p>Q1FY21</p> <ul style="list-style-type: none"> Loans & Advances – INR 6,394 Cr Net Profit – INR 2 Cr 	<p>Q2FY20 – (April to June '20)</p> <ul style="list-style-type: none"> Loans & Advances – INR 1,168 Cr Net Profit – INR (6) Cr 	<p>FY 20 – (July '19 to July '20)</p> <ul style="list-style-type: none"> Loans & Advances – INR 7,420 Cr Net Profit – INR 169 Cr 	<p>H1FY21</p> <ul style="list-style-type: none"> Loans & Advances – INR 66,951 Cr Net Profit – INR 570 Cr M.Cap (as on 30th Sep 2020) – INR 5,688 Cr 	<p>H1FY21</p> <ul style="list-style-type: none"> Net Profit – INR 21 Cr Solvency Ratio – 312 % 	<p>Q1FY21</p> <ul style="list-style-type: none"> Revenue – INR 492 Cr Net Profit – INR 284 Cr M.Cap (as on 30th Sep 2020) – INR 718 Cr 	<p>Q1FY21</p> <ul style="list-style-type: none"> Net Profit – INR 38 Cr Solvency Ratio – 204 % 	<p>Q1FY21</p> <ul style="list-style-type: none"> Revenue – INR 1.8 Cr Net Profit – INR 0.1 Cr 	<p>Q1FY21</p> <ul style="list-style-type: none"> Loans & Advances – INR 2 Cr Net Profit – INR 1 Cr 	



ANNEXURE



Key Financials



For the Quarter Ending (INR Cr)	Sep' 19*	Mar'20*	Jun'20	Sep'20
Profit and Loss Account				
Income				
Interest Earned	20,609	21,028	20,605	20,946
Other Income	3,663	4,035	3,688	2,493
Total	24,272	25,063	24,293	23,439
Expenditure				
Interest Expended	14,117	14,218	13,856	12,553
Operating Expenses	4,818	9,090	5,156	5,211
Provisions & Contingencies	4,580	11,882	4,972	5,054
Net Profit	757	-10,127	308	621
Balance Sheet				
Capital	1,455	1,882	1,882	1,882
Reserves and Surplus	79,151	83,923	84,406	85,075
Share Application , Pending Allotment	16,091	-	-	-
Deposits	10,55,289	10,71,569	10,74,917	10,69,747
Borrowings	47,803	66,627	44,471	45,731
Other Liabilities and Provisions	22,031	28,102	26,723	24,691
Total Liabilities	12,21,820	12,52,103	12,32,401	12,27,126
Cash and Balances with RBI	55,572	53,683	36,174	68,593
Balances with Banks	65,401	52,027	71,722	35,205
Investments	3,76,370	3,71,974	3,89,754	3,91,754
Net Loans & Advances	6,49,038	6,97,310	6,56,197	6,52,663
Fixed Assets	11,113	11,101	10,987	10,853
Other Assets	64,326	66,008	67,567	68,058
Total Assets	12,21,820	12,52,103	12,32,401	12,27,126

Key Financials - Combined Information

	As of September 30, 2019				As of March 31, 2020			
	PNB	OBC	UBI	Proforma Amalgamated	PNB	OBC	UBI	Proforma Amalgamated
(₹ crore, except percentages)								
Total Deposits)	6,95,782	2,25,203	1,34,304	10,55,289	7,03,846	2,30,108	1,37,615	10,71,569
Domestic Deposits	6,73,078	2,25,203	1,34,304	10,32,584	6,86,493	2,30,108	1,37,615	10,54,216
Overseas Deposits	22,705	-	-	22,705	17,353	-	-	17,353
CASA Ratio (%)	43.51%	30.22%	50.92%	41.57%	44.05%	30.61%	50.92%	42.01%
SA Deposits	2,47,125	53,834	59,325	3,60,284	2,56,760	56,168	59,747	3,72,676
CA Deposits	45,815	14,211	9,062	69,088	45,714	14,260	10,321	70,295
Total Advances	4,74,085	1,64,207	74,421	7,12,713	5,16,929	1,71,626	74,166	7,62,721
Domestic Advances	4,55,130	1,64,207	74,421	6,93,758	4,95,045	1,71,626	74,166	7,40,838
Overseas Advances	18,955	-	-	18,955	21,883	-	-	21,883
RAM (as % of domestic advances)	51.21%	51.87%	50.80%	51.32%	48.51%	49.95%	54.37%	49.43%
GNPA (%)	16.76%	12.53%	15.51%	15.66%	14.21%	12.67%	13.40%	13.79%
NNPA (%)	7.65%	5.94%	7.88%	7.27%	5.78%	5.01%	4.73%	5.51%
PCR (including technical write-off) (%)	73.58%	77.13%	74.89%	74.11%	77.79%	80.50%	86.07%	79.03%
PCR (excluding technical write-off) (%)	58.90%	55.91%	52.11%	57.78%	62.96%	63.64%	67.88%	63.57%
Credit Cost (%)	2.13%	2.23%	2.72%	2.21%	2.86%	2.88%	6.53%	3.22%
Slippage Ratio (%)	6.03%	3.74%	4.76%	4.70%	4.85%	4.08%	6.64%	4.84%



Key Financials - Combined Information

	Q2FY20				Q4FY20			
	PNB	OBC	UBI	Proforma Amalgamated	PNB	OBC	UBI	Proforma Amalgamated
	(₹ crore, except percentages)							
Net Interest Income	4,264	1,456	773	6,492	4,678	1,466	666	6,810
Net Interest Margins (%)	2.29%	2.62%	2.91%	2.58%	2.40%	2.64%	2.43%	2.59%
Cost to Income (%)	45.44%	48.42%	55.55%	47.45%	45.44%	120.03%	217.12%	83.81%
Yield on Advances (%)	7.82%	8.58%	8.23%	8.04%	7.98%	8.14%	8.03%	8.03%
Business per Employee (₹ crore)	18.07	18.1	15.39	17.71	19.34	19.11	16.29	18.88
Business per Branch (₹ crore)	178.09	164	104.57	161.67	185.92	169.51	106.16	167.81
Global Cost of Deposits (%)	5.25%	5.86%	4.89%	5.34%	5.02%	5.52%	5.10%	5.14%
Global Cost of Funds (%)	4.31%	4.85%	4.40%	4.49%	4.06%	4.76%	4.45%	4.25%
Movement in NPA								
NPA at the beginning of the year/ quarter	78,473	21,717	12,053	1,12,243	78,473	21,717	12,053	1,12,243
Cash Recovery	4,696	1,095	245	6,036	10,782	2,471	1,037	14,290
Upgradation	1,553	149	554	2,256	1,598	265	846	2,709
Write-off	5,654	2,692	1,163	9,510	13,365	3,351	4,289	21,005
Total Reduction	11,904	3,936	1,962	17,801	25,745	6,086	6,171	38,002
Fresh Addition	12,889	2,801	1,453	17,142	20,751	6,120	4,053	30,924
Fresh Slippages	10,742	2,801	1,453	14,995	18,235	6,120	4,053	28,408
Debits in existing NPA accounts	2,148	-	-	2,148	2,516	-	-	2,516
Gross NPAs at the end of the period	79,458	20,582	11,544	1,11,584	73,479	21,751	9,935	1,05,165
Eligible Deductions including Provisions	46,799	11,507	6,163	64,469	46,260	13,842	6,744	66,846
Net NPAs	32,659	9,075	5,381	47,115	27,219	7,909	3,191	38,319
Recovery in written-off accounts	896	290	193	1,379	3,095	702	537	4,334



Key Financials - Combined Information

RAM Details	As of September 30, 2019				As of March 31, 2020			
	PNB	OBC	UBI	Proforma Amalgamated	PNB	OBC	UBI	Proforma Amalgamated
(₹ crore)								
Retail Loans	78,629	33,222	13,478	1,25,328	83,479	33,419	15,118	1,32,016
Agriculture and Allied	80,408	19,047	11,186	1,10,641	86,121	19,315	11,401	1,16,837
MSME	74,056	32,904	13,141	1,20,101	70,541	33,002	13,805	1,17,348
Corporate and Others	2,22,037	79,034	36,616	3,37,688	2,54,904	85,891	33,842	3,74,637
Total- Domestic	4,55,130	1,64,207	74,421	6,93,758	4,95,045	1,71,627	74,166	7,40,838
Specific Sectoral Outstanding								
Infrastructure	65,578	18,458	11,424	95,460	71,963	15,207	12,441	99,611
Energy	31,069	7,432	8,805	47,306	32,072	5,599	6,990	44,661
Telecommunication	14,622	1,575	28	16,225	13,231	1,629	2,320	17,180
Roads & Ports	17,274	6,513	2,018	25,805	21,727	5,350	2,600	29,677
Other Infrastructure	2,612	2,938	573	6,123	4,934	2,629	531	8,094
Basic Metal & Metal Products	25,147	6,470	1,750	33,367	25,650	8,689	1,527	35,866
Iron & Steel	23,195	5,888	1,518	30,601	23,734	7,924	1,293	32,951
Textiles	8,316	5,017	1,554	14,887	7,801	6,577	836	15,214
Food Processing	9,076	1,762	235	11,073	10,293	7,227	2,161	19,681
Chemical & Chemical Products	6,596	2,014	950	9,560	17,522	2,058	886	20,466
Engineering	3,890	2,248	1,865	8,003	3,940	2,914	643	7,497
Other Industries	22,382	9,989	10,192	42,563	16,834	15,133	3,850	35,817
Total	1,40,985	45,958	27,970	2,14,913	1,54,003	57,805	22,344	2,34,152

Figures on Standalone Basis *Based on Proforma Financial Statements- Combined Information. Refer to the disclaimer for further information

Key Financials - Combined Information

NPA Classification – By Segment	As of September 30, 2019								As of March 31, 2020							
	PNB		OBC		UBI		Proforma Amalgamated		PNB		OBC		UBI		Proforma Amalgamated	
	Amount (₹ crore)	GNPA (%)	Amount (₹ crore)	GNPA (%)	Amount (₹ crore)	GNPA (%)	Amount (₹ crore)	GNPA (%)	Amount (₹ crore)	GNPA (%)	Amount (₹ crore)	GNPA (%)	Amount (₹ crore)	GNPA (%)	Amount (₹ crore)	GNPA (%)
Retail Loans	3,719	4.70%	525	1.60%	283	2.10%	4,527	3.61%	3,474	4.20%	634	1.90%	366	2.42%	4,474	3.40%
Agriculture and Allied (PS+NPS)	12,055	15.00%	2,751	14.40%	932	8.30%	15,737	14.20%	13,464	15.63%	3,462	17.92%	1,354	11.90%	18,281	15.60%
MSME	13,914	18.80%	3,161	9.60%	1,650	12.60%	18,725	15.60%	14,595	20.69%	3,375	10.23%	1,778	12.90%	19,748	16.80%
Corporate and Others	48,170	21.70%	14,145	17.90%	8,679	23.70%	70,994	21.00%	40,267	15.80%	14,280	16.60%	6,437	19.00%	60,984	16.30%
Domestic Advances	77,857	17.10%	20,582	12.50%	11,544	15.50%	1,09,983	15.90%	71,800	14.50%	21,751	12.70%	9,935	13.40%	1,03,487	14.00%
Overseas Advances	1,601	8.45%	-	0.00%	-	0.00%	1,601	8.45%	1,678	7.67%	-	0.00%	-	0.00%	1,678	7.67%
Global Gross Advances	79,458	16.76%	20,582	12.50%	11,544	15.50%	1,11,584	15.66%	73,478	14.21%	21,751	12.67%	9,935	13.40%	1,05,164	13.79%
NPA Classification - Retail																
Total Retail Credit	3,719	4.70%	525	1.60%	283	2.10%	4,527	3.60%	3,474	4.20%	634	1.90%	366	2.40%	4,474	3.40%
<i>of which</i>																
Housing	1,939	4.50%	318	1.40%	186	1.80%	2,443	3.20%	1,843	3.60%	311	1.50%	229	2.00%	2,383	2.80%
Car/ Vehicle	423	7.80%	42	2.10%	36	3.70%	501	6.00%	396	7.20%	41	1.90%	42	4.10%	479	5.50%
Education	788	13.60%	69	4.50%	38	10.60%	895	11.60%	776	13.30%	65	4.20%	37	11.00%	878	11.30%
Others	569	2.40%	96	1.40%	23	1.20%	688	2.10%	459	2.20%	217	2.50%	58	2.50%	734	2.30%



Key Financials - Combined Information

Position of SMA2	As of September 30, 2019				As of March 31, 2020			
	PNB	OBC	UBI	Proforma Amalgamated	PNB	OBC	UBI	Proforma Amalgamated
(₹ crore)								
SMA2	9,609	1,527	3,943	15,079	9,609	1,527	3,806	14,943
SMA2 as % to domestic advances	1.94%	0.94%	5.31%	2.73%	1.94%	0.94%	5.13%	2.02%
Retail	1,639	76	1,084	2,797	1,628	85	1,092	2,804
MSME	1,658	121	1,361	3,140	1,658	121	1,288	3,068
Agriculture	1,483	1,321	1,458	4,262	1,483	1,314	1,395	4,192
Corporate and others	4,829	9	40	4,879	4,840	7	31	4,878

Thank You!