



# FINANCIAL RESULTS

Q4 & FULL YEAR 2018-19

## ANALYST PRESENTATION



## BEST PSB

under

## EASE BANKING REFORMS INDEX

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*PNB, a 125 years old institution has adapted to become one of the leading financial entities in the country. Over this long journey, Bank has successfully surmounted varied challenges and emerged stronger every time. The inherent strengths of the bank are...*

## 125 Years of banking Experience



*Forbes Media ranked PNB at #2 among PSB in ranking based on Consumer endorsement on general satisfaction, Key attributes such as Trust, Fees, Digital service and financial advice.*

## Pre Partition...

**1894**

*"Saga of Excellence".  
PNB started Operations on 12th April, 1895 at Ganpatrai Road, Anarkali Bazar, Lahore.*

**1895**

*An Auditor was appointed long before it became statutory. It laid down the loaning powers of the Board and the managers and type of securities acceptable.*

**1904**

*PNB advertised for Probationers*

**1944**

*First of its kind 'Teller' system introduced at Nila Gumbad branch.*

**1947**

*'Symbol of Trust' Moved from Lahore to Delhi and kept trust of displaced account holders by repaying deposits on the basis of whatever evidence they could produce.*

**1993**

*First ever merger between two Nationalized banks Merger of New Bank of India.*

**2001**

*First Bank to adopt ISO Quality Management norms widely. & A Preventive Monitoring System {PMS} for monitoring the conduct of accounts and to trigger early warning signals was implemented*

**2002**

*First Bank to implement bilingual Total Branch Automation.*

**2003**

*Developed an in-house software program "Techniques for Risk Assessment of Credit for which the Bank obtained Copyright Registration from GoI*

**2007**

*First PSB to Launched RTGS -online through its Internet Banking*

**2009**

*First nationalized Bank to implement an Enterprise-wide Data Warehouse to integrate Data.*

**2010**

*First bank to have the largest Finacle CBS setup having Real Application Cluster*

**2011**

*First bank to get approval for migration to "The Standardized Approach" under Operational Risk on parallel run basis.*

**2012**

*First Bank to introduce Online Risk Based Internal Audit system {e-RBIA}*

**2018**

*First PSB to conclude entire promotion process by 31<sup>st</sup> March*

**2019**

*Adjudged best PSB in First ever PSB reforms Index-EASE Award 2019.*



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- 2 Business Segment Performance
- 3 Asset Quality
- 4 Financials
- 5 Capital Optimization
- 6 Digitalization & Financial Inclusion
- 7 Awards & Accolades
- 8 Way Forward



## Highlights



**Financial Year 2018-19**

₹ 1,00,000 CRORE

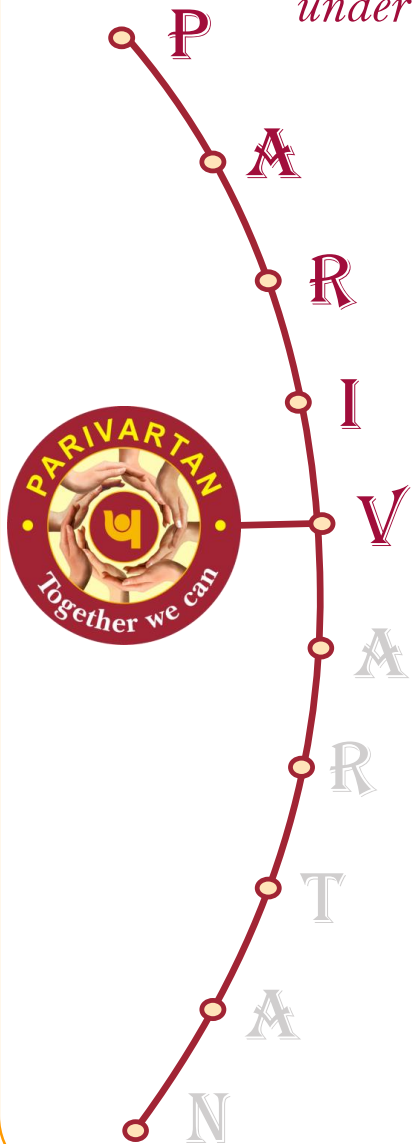
*increase in*

DOMESTIC BUSINESS

during the Financial year 2018-19



*A transformational exercise for Business Excellence with greater Efficiency, Productivity and Profitability was undertaken under MISSION PARIVARTAN, where each alphabet defined the focus area of Bank*



## **P: Profit**

- Growth in operating profit 26% YoY.
- Growth in Core operating profit 69% YoY.

## **A: Asset Quality**

- 88% fresh sanctions rated A and above
- Credit RWAs density at 48.7%; reduced from 64.9% in Mar'17.

## **R: Recovery**

- Gross Recovery of ~₹ 20000 cr in FY'19 compared to ₹ 9666 of Gross Recovery in FY18.
- GNPA reduced to 15.50% from 18.38%, NNPA reduced to 6.56% from 11.24%.

## **I: Increase Credit**

- Healthy growth of 14% in Gross Domestic Credit.
- Gross domestic credit increased by ~₹ 60681 cr. in the year.

## **V: Vigilant**

- Strengthened Procedures and Controls: Created CLPC, SAMV, CBOTF
- Integrated softwares, System based Checking and Monitoring implemented.



## **A:** Alternate Delivery Channels

- One for all, all for one: PNB One
- 60% Digital transaction shifted to ADC in saving account.

## **R:** Retail Business

- Retail loans : 21% YoY growth.
- Innovative differentiated liability products i.e. Sugam Plus Scheme:111, 222, 333, 444 & 555

## **T:** Turn around Time

- Technology and Digital initiatives; online Lead generation
- Monitoring of TAT at each level

## **A:** Ambience

- Digital HUT: set up new generation Branch.
- Improvement: Ambience of branches and ATMs.

## **N:** New Relationships:

- Over 45 lakh new customers added during year
- 32 lakh new Saving customers added in year



**₹ 11.45 Lakh cr.**

**Gross Domestic Business**

YoY: 11.1%



**43.51%**

**CASA Share**



**~₹ 17700 cr.**

**Mobilized in Saving Deposits  
during the year**



**₹ 7.74 Lakh cr.**

**Assets Size**



**2.59%**

**Dom. Net Interest Margin  
increase by 17 bps YoY**



**37.1%**

**Growth in Net Interest  
Income in Q4**



**74.5%**

**Provision Coverage Ratio**



**₹ 48448 cr.**

**Decline in  
RWAs YoY**





## Gross Domestic Business

Bank added ₹ 1 lakh crore to the Domestic Business with YoY growth of 11.1%

## Gross Global Business

Business crossed 11.8 Lakh Cr.

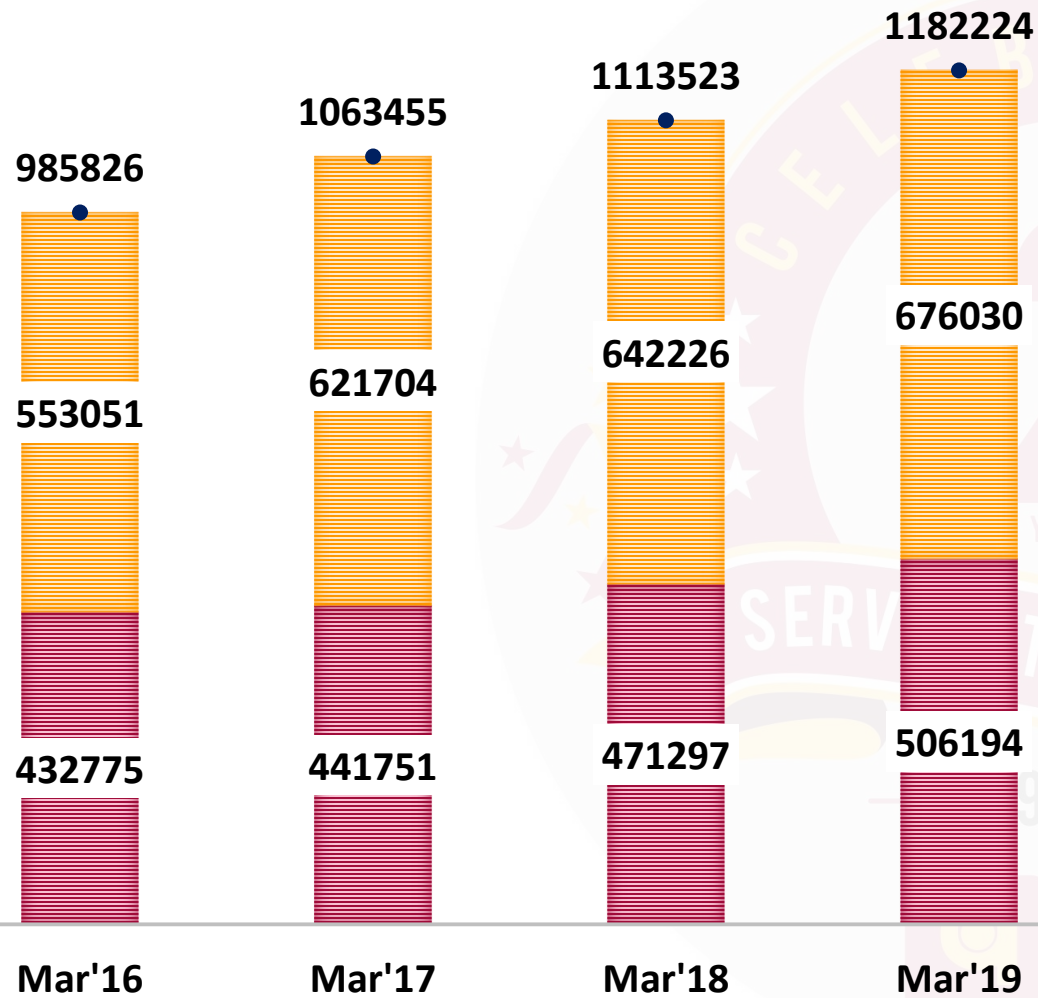
## CD Ratio:

At 67.79%, improved by 99 bps over Dec'18

## Customer base

Added more than 45 Lakh customers during the year to reach 11.5 crore.

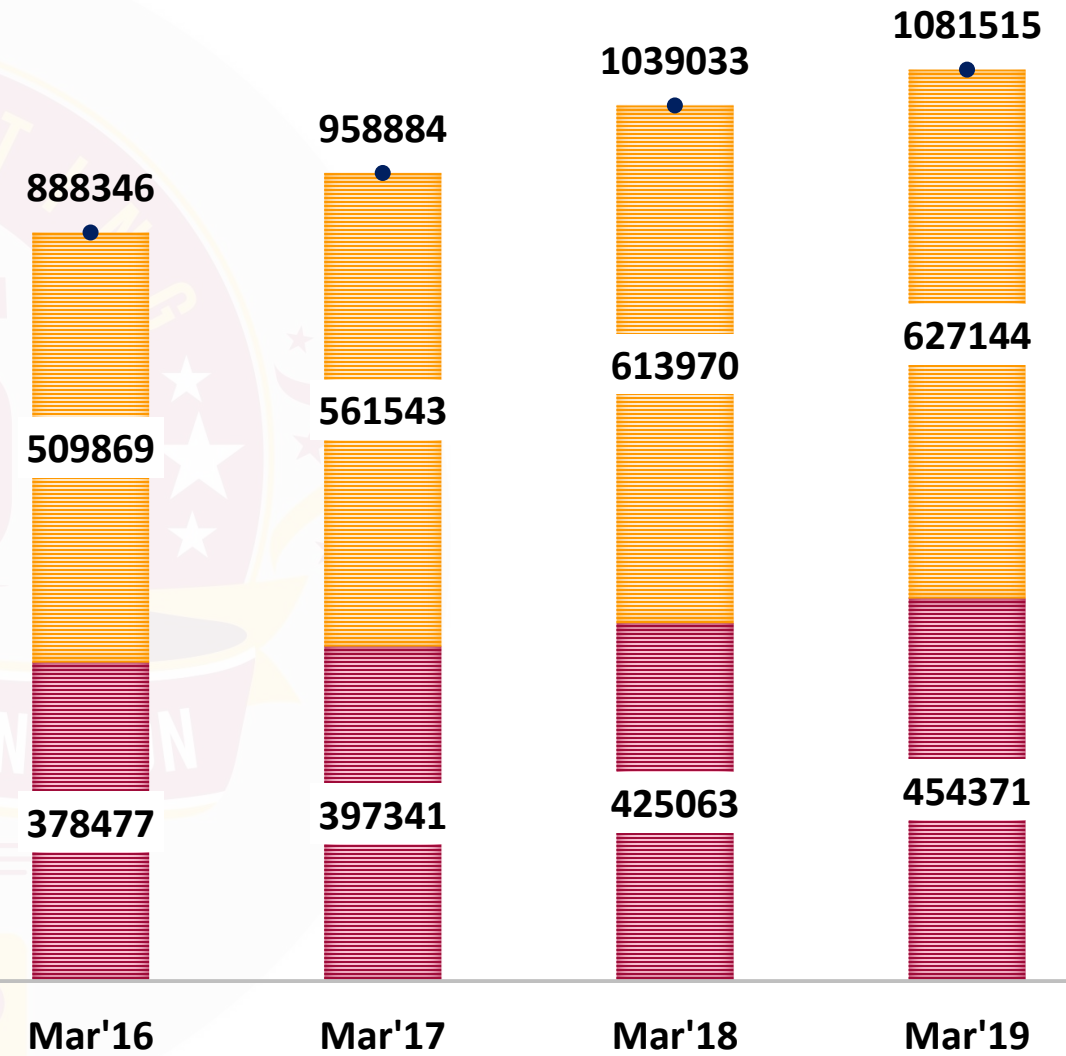
## GROSS BUSINESS



■ Advances ■ Deposits ● Business

## AVERAGE GROSS BUSINESS

₹ Crore



■ Advances ■ Deposits ● Average Gross Business



## Domestic Deposits

Increased by ₹ 54149 cr YoY growth : 9.0%

## CASA share

at 43.51% improved by 16 bps over Dec'18

## Saving Deposits

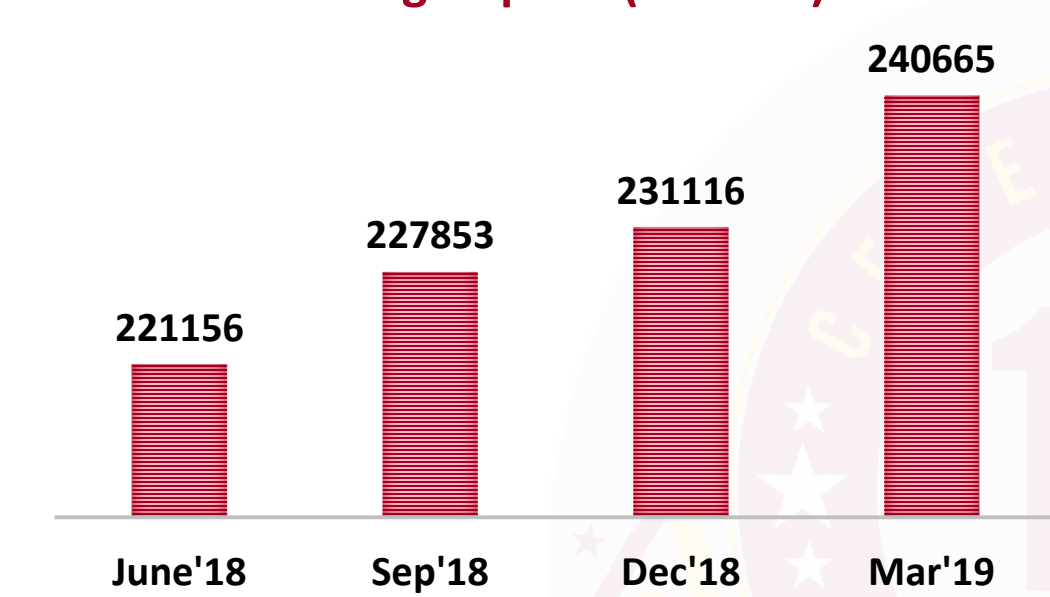
Increase of more than ₹ 17700 crore in Saving Deposits in the year with 8.0% YoY growth.

## Current Deposits:

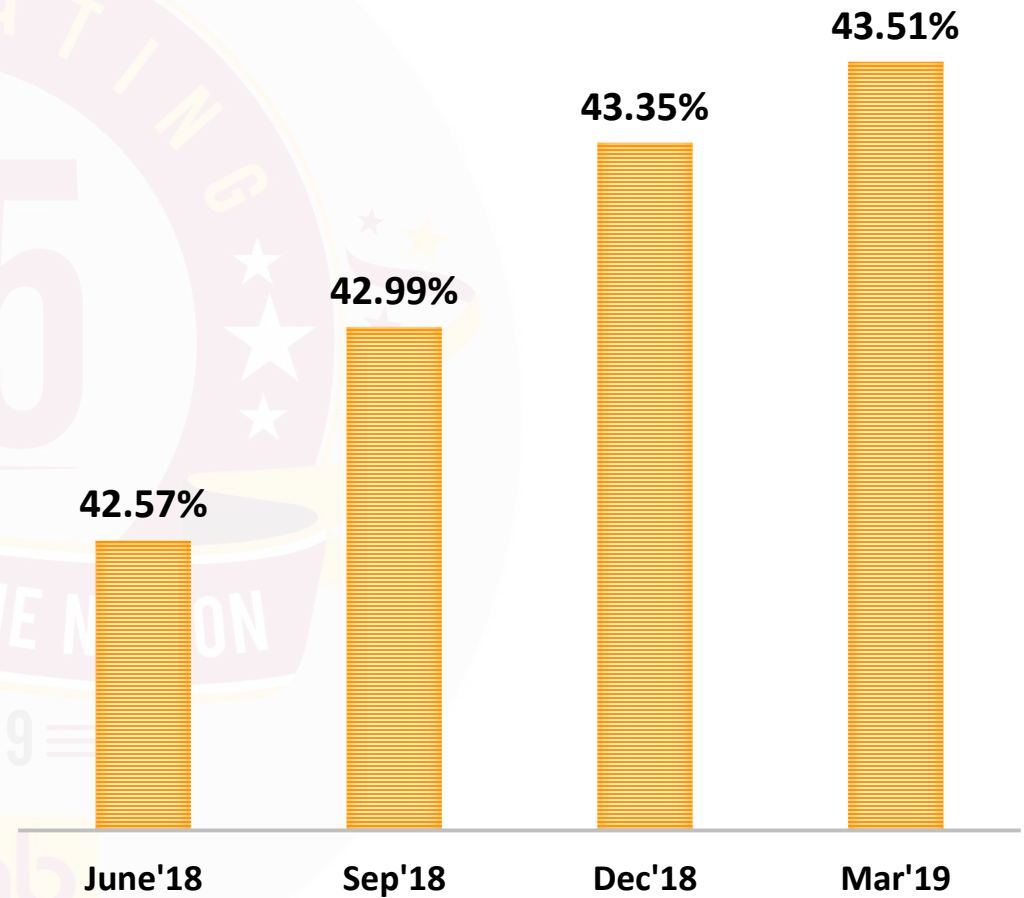
YoY growth 9.9%.

## Saving Deposit (₹ Crore)

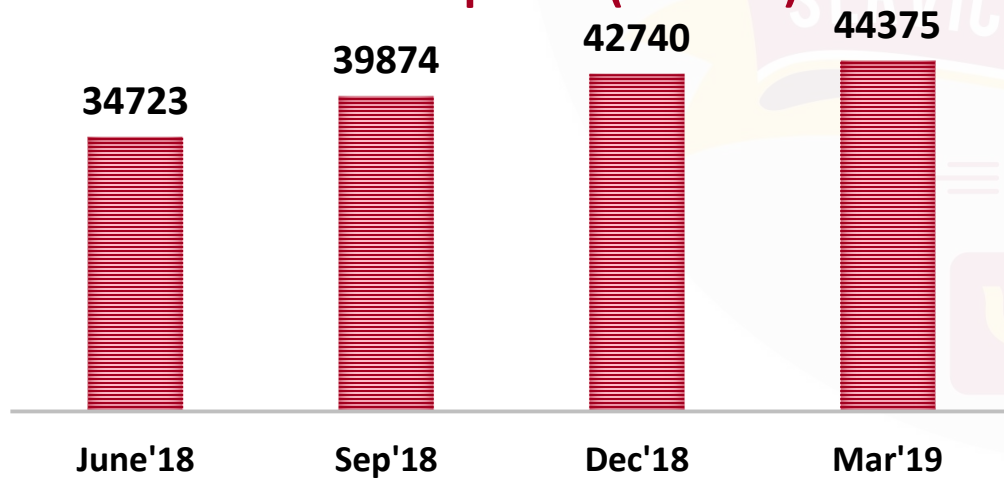
₹ Crore



## CASA Share %



## Current Deposits (₹ Crore)





## Domestic Credit

Growth of 14.1% YoY. System's credit growth : 13.2%

## Retail Credit

Retail credit growth of 21.7% YoY

## Agriculture Credit:

Growth of 17.8% YoY

## Increase high rated portfolio

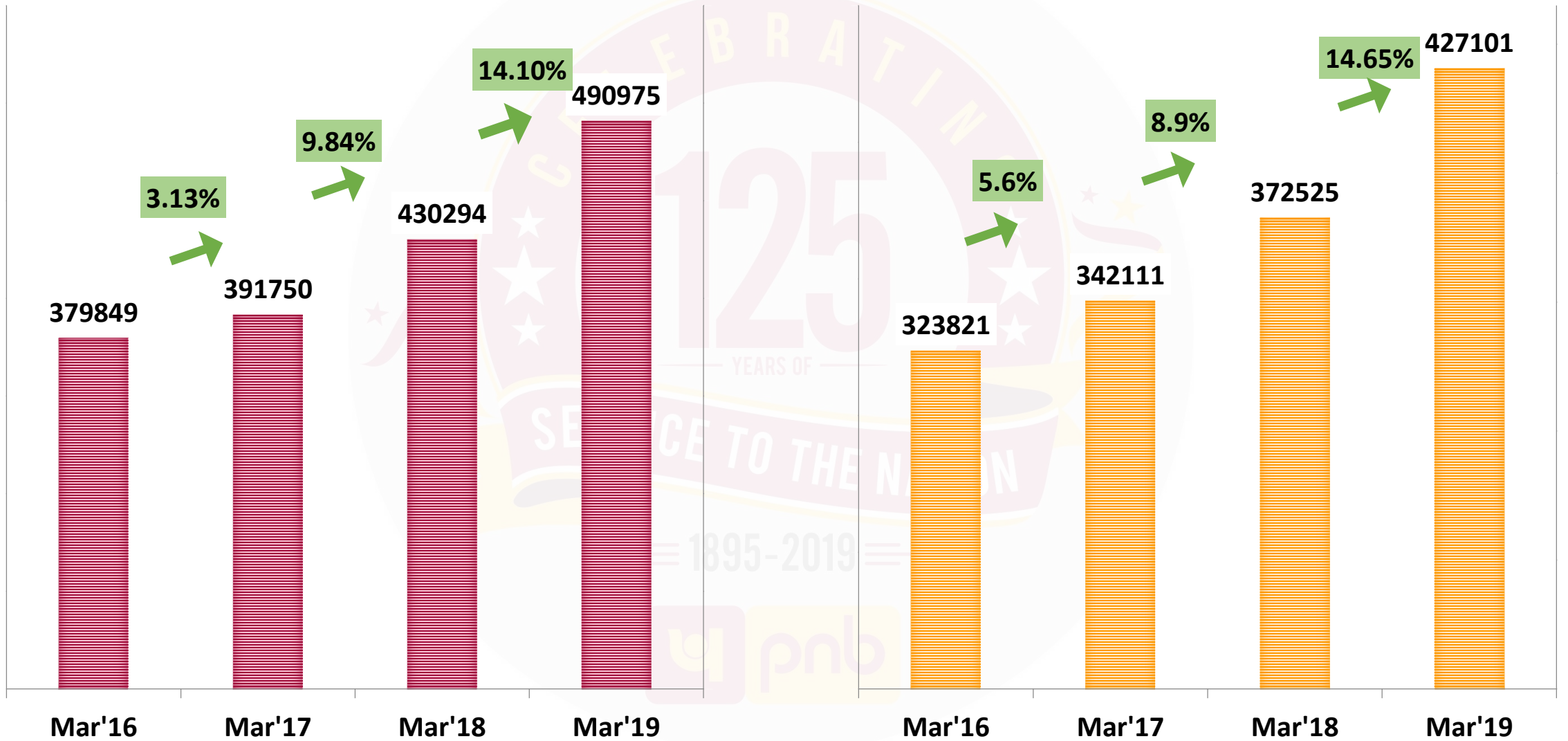
A and Above rated fresh sanctions accounts increased to 88%.



# Increasing Domestic Credit

₹ Crore

■ Gross Domestic Advances    ■ YoY Growth %    ■ Average Gross Domestic Advances    ■ YoY Growth %

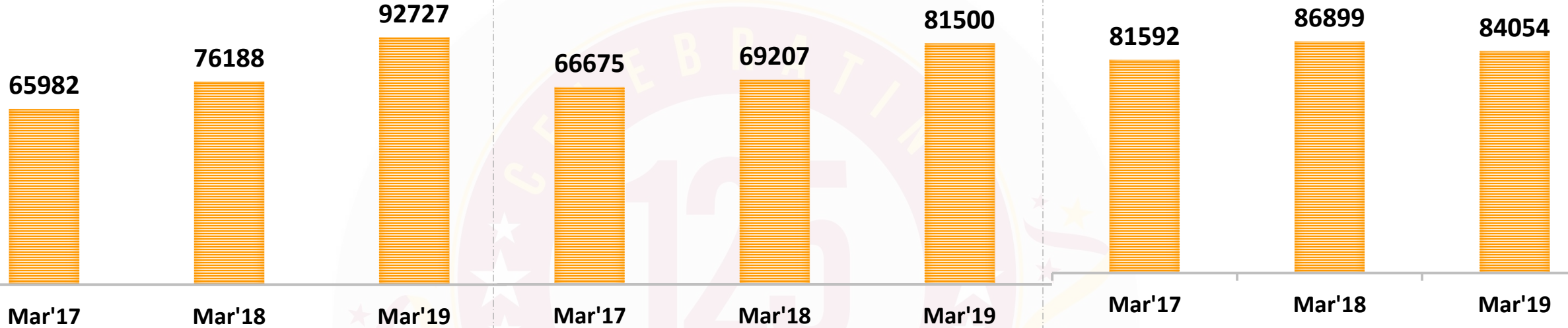


₹ Crore

## Retail

## Agriculture

## MSME



### Composition of Retail Advances

Components	Mar'18	Mar'19	YoY %
Total Retail	76188	92727	21.7
Housing	41458	51980	25.4

### Performance under National Goals

Parameter	National Goals %	Mar'19	
		Ach. %	O/S
Priority Sector*	40	41.9	178644
Total Agriculture Adv.*	18	18.4	81500
Small & Marginal Farmers*	8	8.4	36826

\* %age of ANBC

1

## Retail

Developed in house **Centralized Loan Appraisal & Processing System (CLAPS)** covering all Retail Loans.

### New Schemes:

**PNB Doctors Delight:** A personal Loan Scheme for Doctors.

**PNB Sugam Plus and PNB Uttam:** 111, 222, 333, 444 & 555 a limited period fixed deposit scheme offering preferential rate of interest.

2

## Agriculture

Online mode for generation of business through R-SETI/FTC is being promoted.

Portal/Mobile APP for Agriculture Officers launched for smooth coordination.

LAPS (Lending Automation Processing System) for objective assessment of agriculture proposals.

3

## MSME

Contactless loan: PNB along with SIDBI & 4 other PSBs invested in the [psbloansin59minutes](https://psbloansin59minutes.com) platform to provide contactless loan to MSME borrowers.

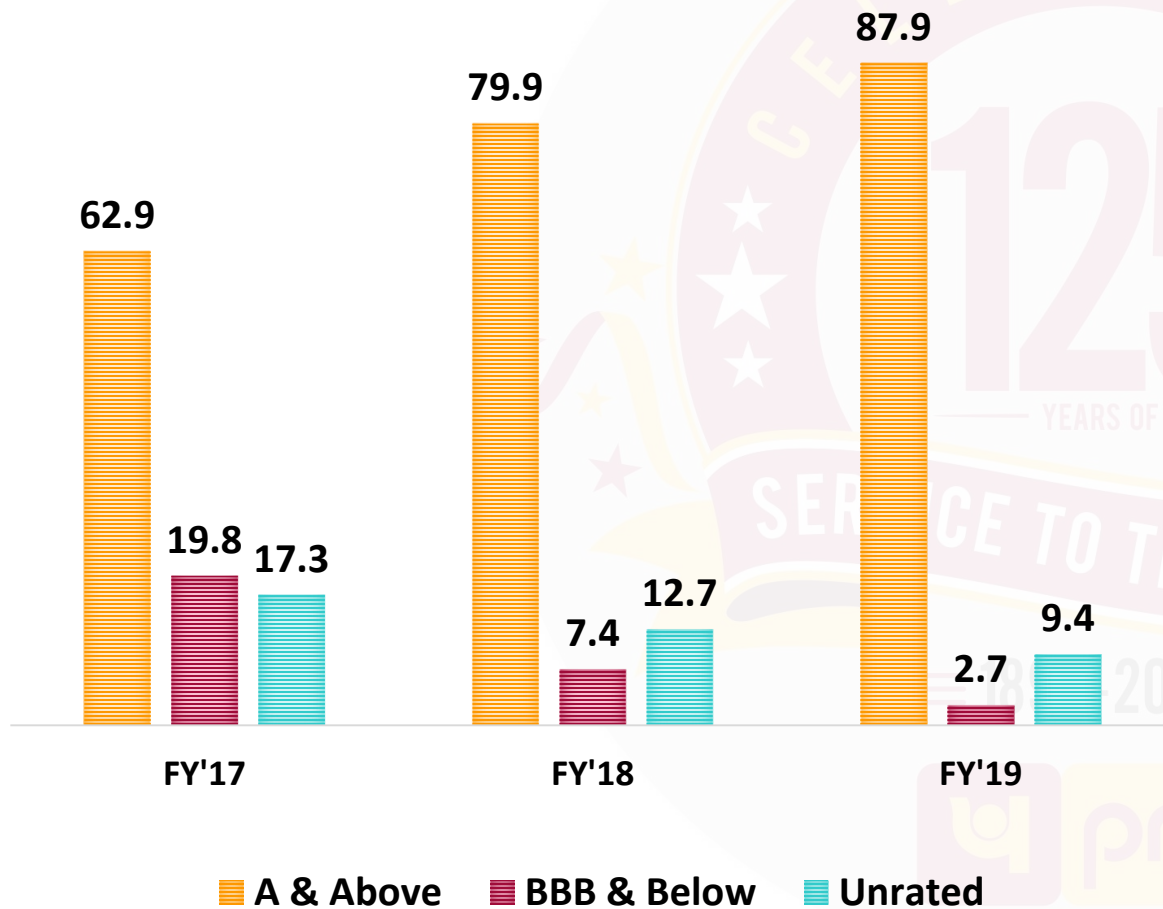
Credit Proposal Tracking System : MSME Applicants can e-track the status of their applications at Bank's corporate website ([www.pnbindia.in](http://www.pnbindia.in)).

Bank has launched **e-TReDS** scheme for online discounting of trade receivable of MSME RMCs

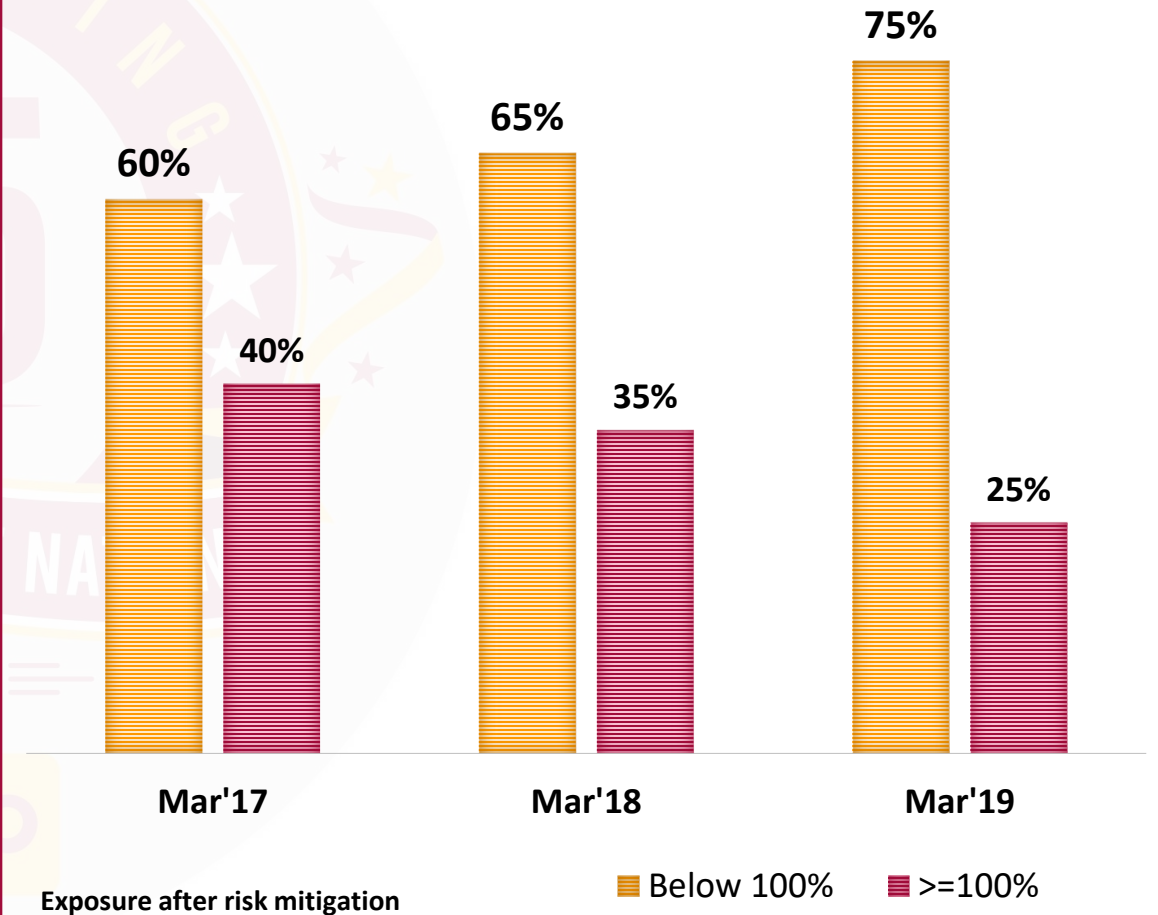
Developed a portal for in principal approval for the loans upto Rs 1lakh which will be available on bank's website

# Increasing High Rated Portfolio

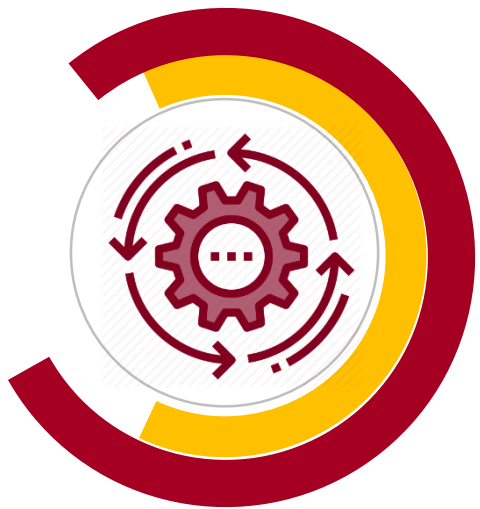
## External Rating of Fresh Sanctions (%)



## Risk Weight wise Portfolio



Exposure after risk mitigation



## Recovery

Gross Recovery of more than ₹ 20,000 crore in FY19 against ₹ 9,666 in FY18

## NNPA

NNPA ratio declined to 6.56% in Mar'19 from 11.24 in Mar'18

## GNPA

GNPA ratio declined to 15.50% in Mar'19 from 18.38% in Mar'18

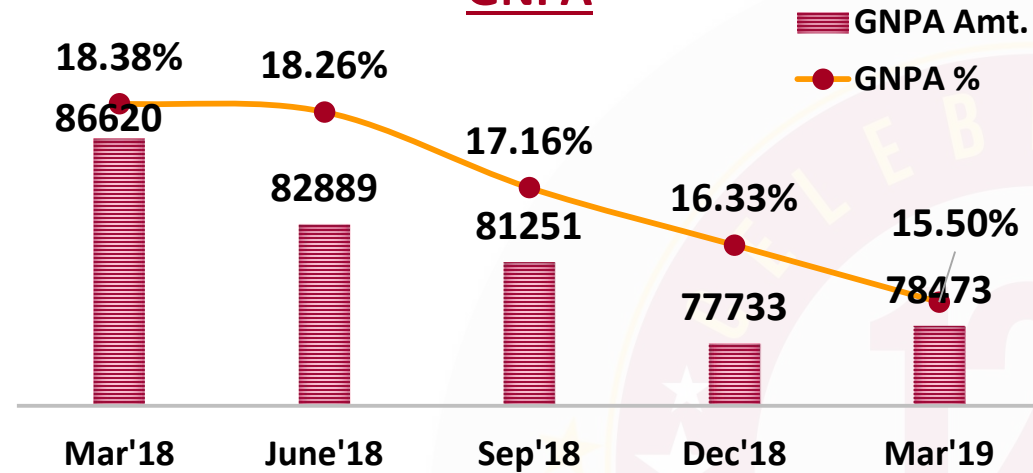
## Provision Coverage Ratio

PCR improved to 74.50% in Mar'19 from 58.42% in Mar'18.  
PCR under NCLT : 85.2%.

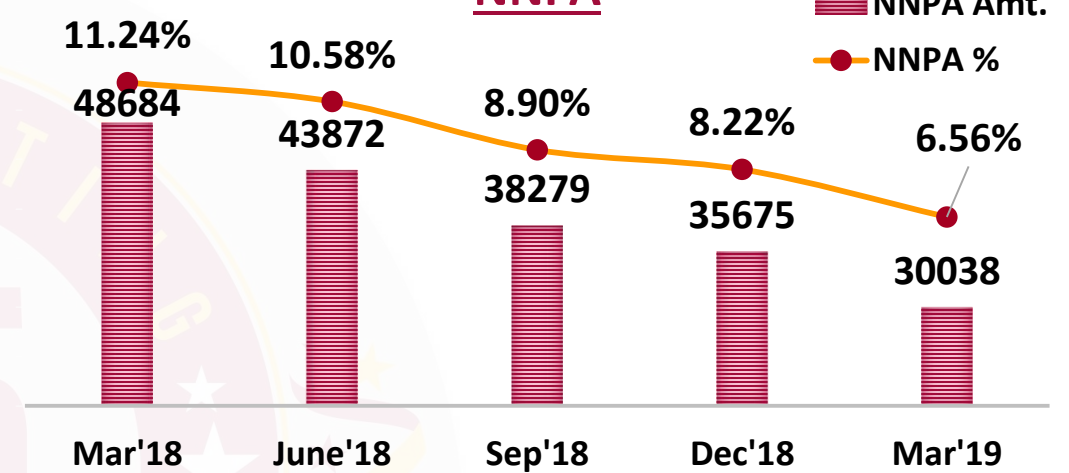
# Consistent Improvement in Asset Quality

₹ Crore

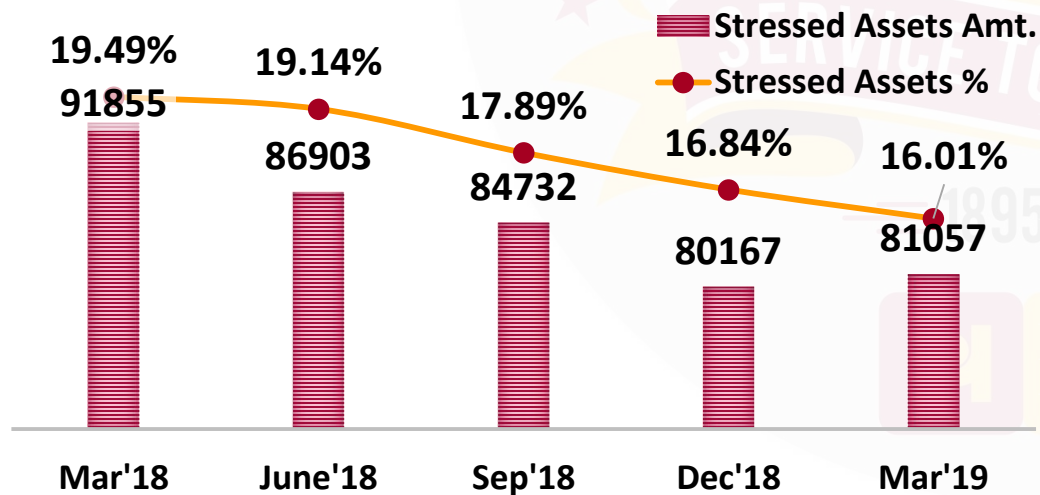
## GNPA



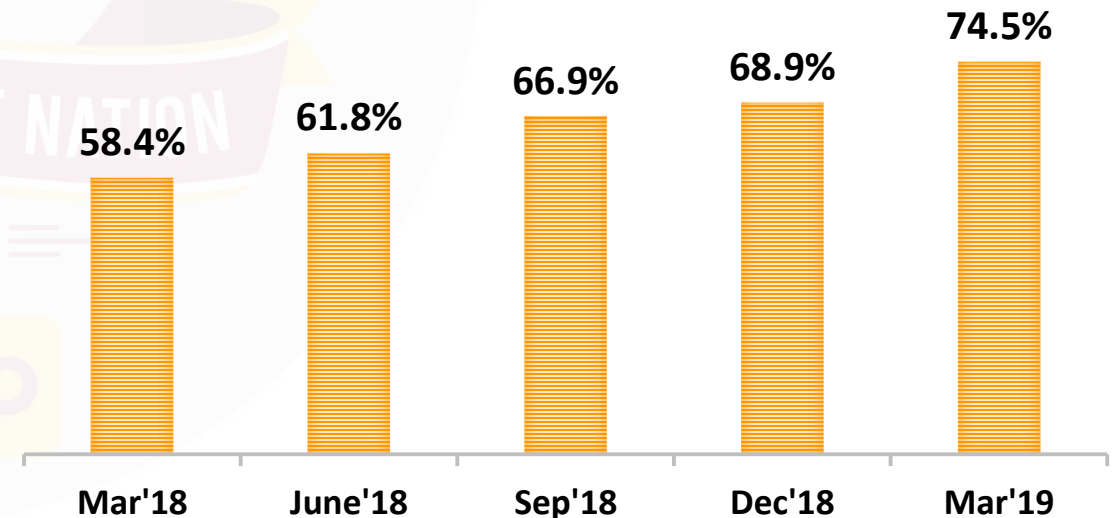
## NNPA



## STRESSED ASSETS



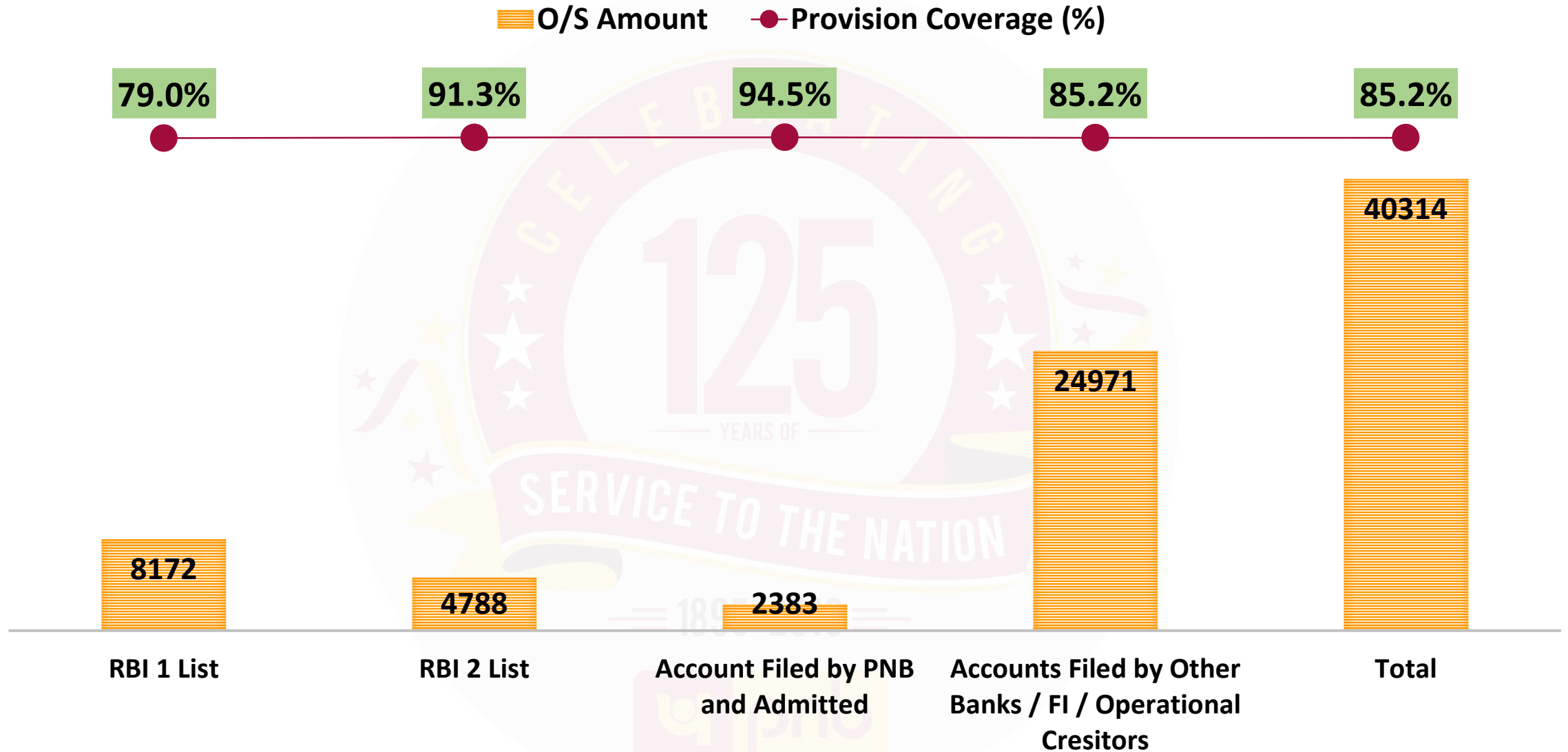
## PCR %





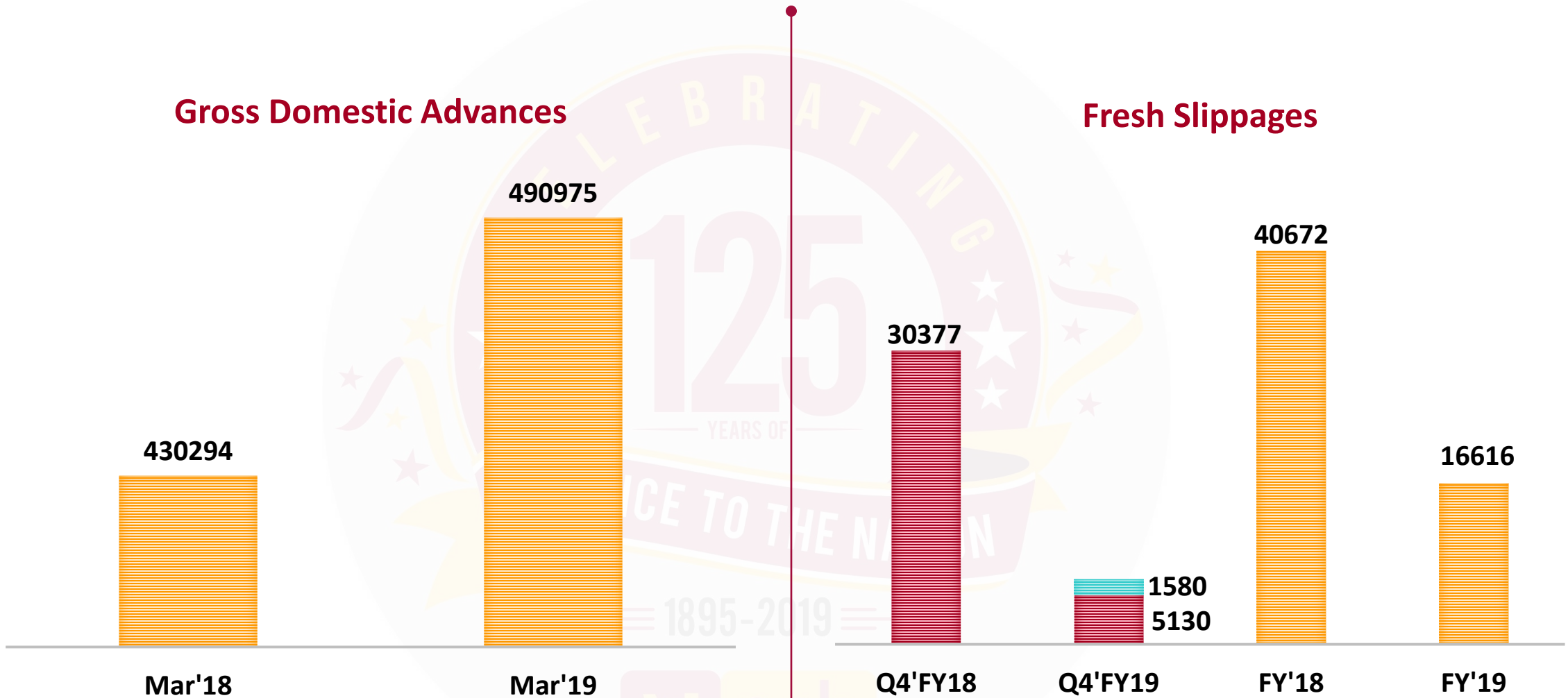
# Exposure to NCLT accounts

₹ Crore



## Gross Domestic Advances

## Fresh Slippages





## RWAs

Reduction in RWA by ₹ 48448 crore YoY

## Domestic Credit

Domestic Credit exposure increased by ₹ 51788 crore

Domestic credit RWA declined by ₹ 24782 crore

## RWA density

RWA density has improved to 48.72% in Mar'19 from 64.88% Mar'17.

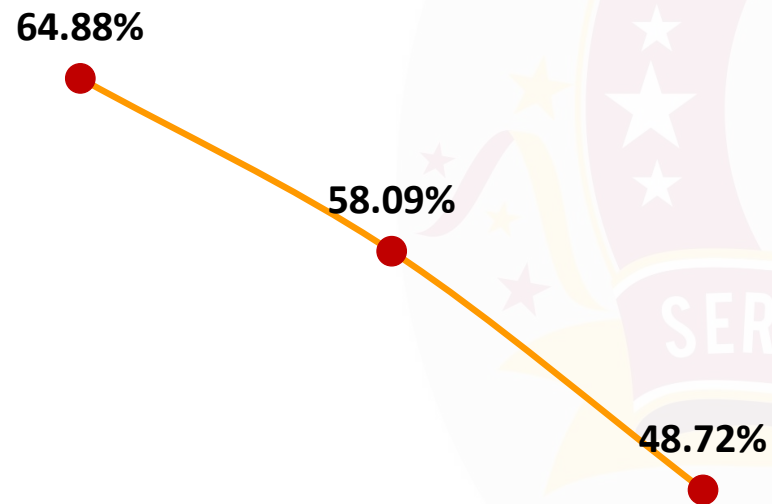
## Rating

Fresh Sanctions with external rating A and above increased by 8% on YoY basis to reach 87.9%.

₹ Crore

## Credit RWA Density: Domestic

**Decrease in Domestic Credit RWA density by 1616 bps over Mar'17**

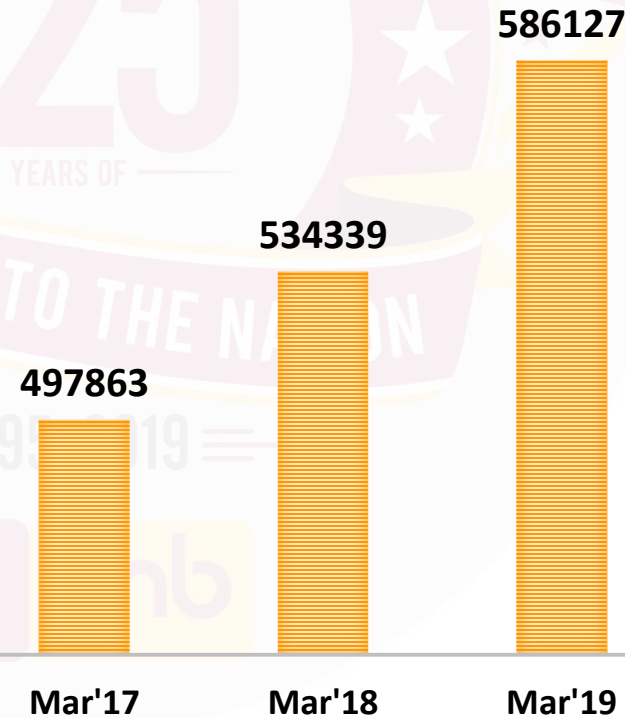


## RWAs vis-a-vis Advances

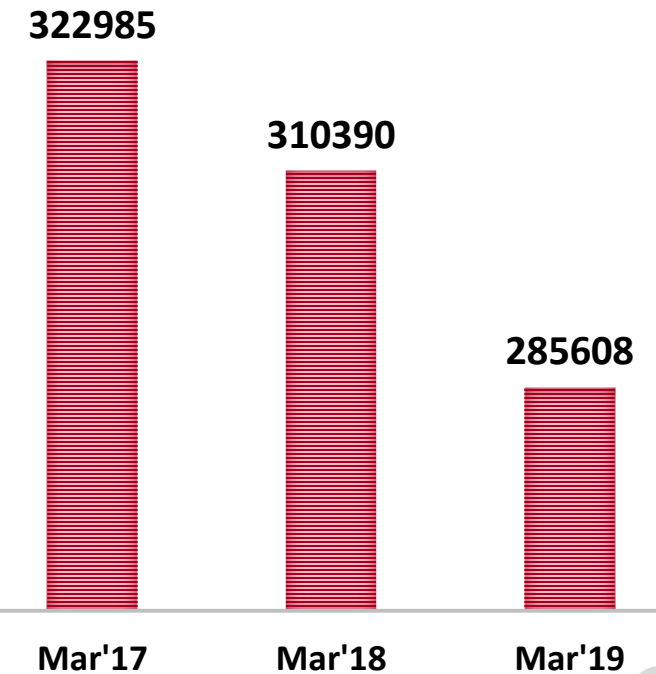
**Increase in Gross Domestic credit Exposure by ₹ 51788 crore (YoY)**

**Decrease in domestic credit RWA by ₹24782 crore (YoY)**

### Domestic Credit



### Domestic Credit RWA





## Business Segment Performance

₹ Crore

Sl.	Parameters	Mar'17	Mar'18	Mar'19	YoY Growth %	
					Last Year	This Year
1	Gross Domestic Advances	391750	430294	490975	9.8	14.1
	Overseas Advances	50001	41003	15220	-18.0	-62.9
	Gross Global Advances	441751	471297	506194	6.7	7.4
	Net Advances	419493	433735	458249	3.4	5.7
2	Domestic Deposits	565573	600387	654536	6.2	9.0
	Overseas Deposits	56131	41839	21494	-25.5	-48.6
	Global Deposits (1+2)	621704	642226	676030	3.3	5.3
	CD Ratio	67.47%	67.54%	67.79%		
3	Gross Domestic Business	957323	1030681	1145511	7.7	11.1
	Overseas Business	106132	82842	36714	-21.9	-55.7
	Gross Global Business	1063455	1113523	1182224	4.7	6.2



₹ Crore

Sl.	Parameters	Mar'17	Mar'18	Mar'19	YoY Variation	
					Amt.	%
1	Gross Domestic Advances	342111	372525	427101	54577	14.7
	Gross Overseas Advances	55230	52538	27270	-25268	-48.1
	Gross Global Advances	397341	425063	454371	29308	6.9
2	Domestic Deposits	506313	561391	601091	39699	7.1
	Overseas Deposits	55230	52538	26053	-26485	-50.4
	Global Deposits (1+2)	561543	613929	627144	13215	2.2
	CD Ratio	67.1%	65.5%	66.1%		
3	Gross Domestic Business	848424	933916	1028192	94276	10.1
	Gross Overseas Business	110460	105075	53323	-51753	-49.3
	Gross Global Business	958884	1038992	1081515	42523	4.1
	Saving Deposits	185805	212606	223419	10814	5.1

Sl.	Parameters	Mar'17	Mar'18	Mar'19	YoY Growth %	
					Last Year	This Year
1	Domestic Deposit	565573	600387	654536	6.2	9.0
2	Overseas Deposit	56131	41839	21494	-25.5	-48.6
3	Global Deposit	621704	642226	676030	3.3	5.3
4	CASA Deposit	260016	263247	285040	1.2	8.3
5	Current Deposit	45853	40374	44375	-11.9	9.9
6	Saving Deposit	214163	222873	240665	4.1	8.0
	CASA Share Domestic (%)	45.94	43.80	43.51		



## Profitability

Sl.	Parameters	Q4' FY 18	Q4' FY 19	YoY Variation			FY18	FY19	YoY Gr. %
				Amt.	Gr. %				
1	Interest Income (2+3+4)	11385	12836	1451	12.7		47996	51310	6.9
2	Interest on Advances	7411	8811	1401	18.9		31833	35086	10.2
3	Interest on Investments	3470	3543	72	2.1		13947	14106	1.1
4	Other Interest Income	504	482	-22	-4.4		2216	2118	-4.4
5	Total Interest Paid (6+7+8)	8321	8635	314	3.8		33073	34154	3.3
6	Intt. Paid on Deposits	7572	8330	758	10.0		30456	32218	5.8
7	Intt. Paid on Borrowings	253	135	-118	-46.6		553	552	-0.1
8	Others	497	170	-326	-65.7		2065	1384	-33.0
9	Net Interest Income	3063	4200	1137	37.1		14922	17156	15.0

Sl.	Parameters	Q4' FY 18	Q4' FY 19	YoY Variation		FY18	FY19	YoY Gr. %
				Amt.	Gr. %			
1	Interest Income	11385	12836	1451	12.7	47996	51310	6.9
2	Interest Expenses	8321	8635	314	3.8	33073	34154	3.3
3	NII (Spread) (1-2)	3063	4200	1137	37.1	14922	17156	15.0
4	Other Income	1561	1889	328	21.0	8881	7377	-16.9
5	Operating Income (3+4)	4624	6090	1465	31.7	23803	24534	3.1
6	Operating Expenses	5072	3229	-1843	-36.3	13509	11538	-14.6
6a	Employee Benefits (AS-15)	2326	508	-1818	-78.2	3512	1143	-67.4
7	Operating Profit (5-6)	-447	2861	3309	-	10294	12995	26.2

₹ Crore

Sl.	Parameters	Q4' FY 18	Q4' FY 19	YoY Variation		FY' 18	FY'19	YoY Gr. %
				Amt.	Gr. %			
1	Operating Profit	-447	2861	3309	-	10294	12995	26.2
2	Trading Profit	216	252	35	16.4	3257	1093	-66.4
3	Core Operating Profit (1-2)	-664	2609	3273	-	7038	11903	69.1



₹ Crore

Sl.	Parameters	Q4' FY 18	Q4' FY 19	YoY Variation		FY18	FY19	YoY Gr. %
				Amt.	Gr. %			
<b>A</b>	<b>Operating Profit</b>	<b>-447</b>	<b>2861</b>	<b>3309</b>	<b>-</b>	<b>10294</b>	<b>12995</b>	<b>26.2</b>
1	Provision towards NPAs	16203	9154	-7049	-43.5	24453	24435	-0.1
2	Standard Advances incl. Std. Restructured	-1793	223	2016	-	-2197	208	-
3	Depreciation on Investment	626	147	-479	-76.5	2027	1641	-19.1
4	Income Tax	-7384	-2460	4923	-	-7292	-5370	-
5	Others	5318	548	-4770	-89.7	5587	2058	-63.2
<b>B</b>	<b>Total Provision</b>	<b>12970</b>	<b>7611</b>	<b>-5359</b>	<b>-41.3</b>	<b>22577</b>	<b>22971*</b>	<b>1.7</b>
<b>C</b>	<b>Net Profit</b>	<b>-13417</b>	<b>-4750</b>	<b>8667</b>	<b>-</b>	<b>-12283</b>	<b>-9975</b>	<b>-</b>

\*Includes provisions of ₹ 7167 crore for one off event

Sl.	Parameters	Q4' FY 18	Q4' FY 19		FY 18	FY 19
1	Cost of Deposit *	5.09	5.28		5.25	5.24
2	Cost of Fund	4.17	4.24		4.31	4.29
3	Yield on Advances*	6.95	7.73		8.11	8.03
4	Yield on Investment	7.27	7.40		7.35	7.39
5	Yield on Fund	5.70	6.30		6.26	6.44
6	Net Interest Margin*	1.90	2.44		2.42	2.59

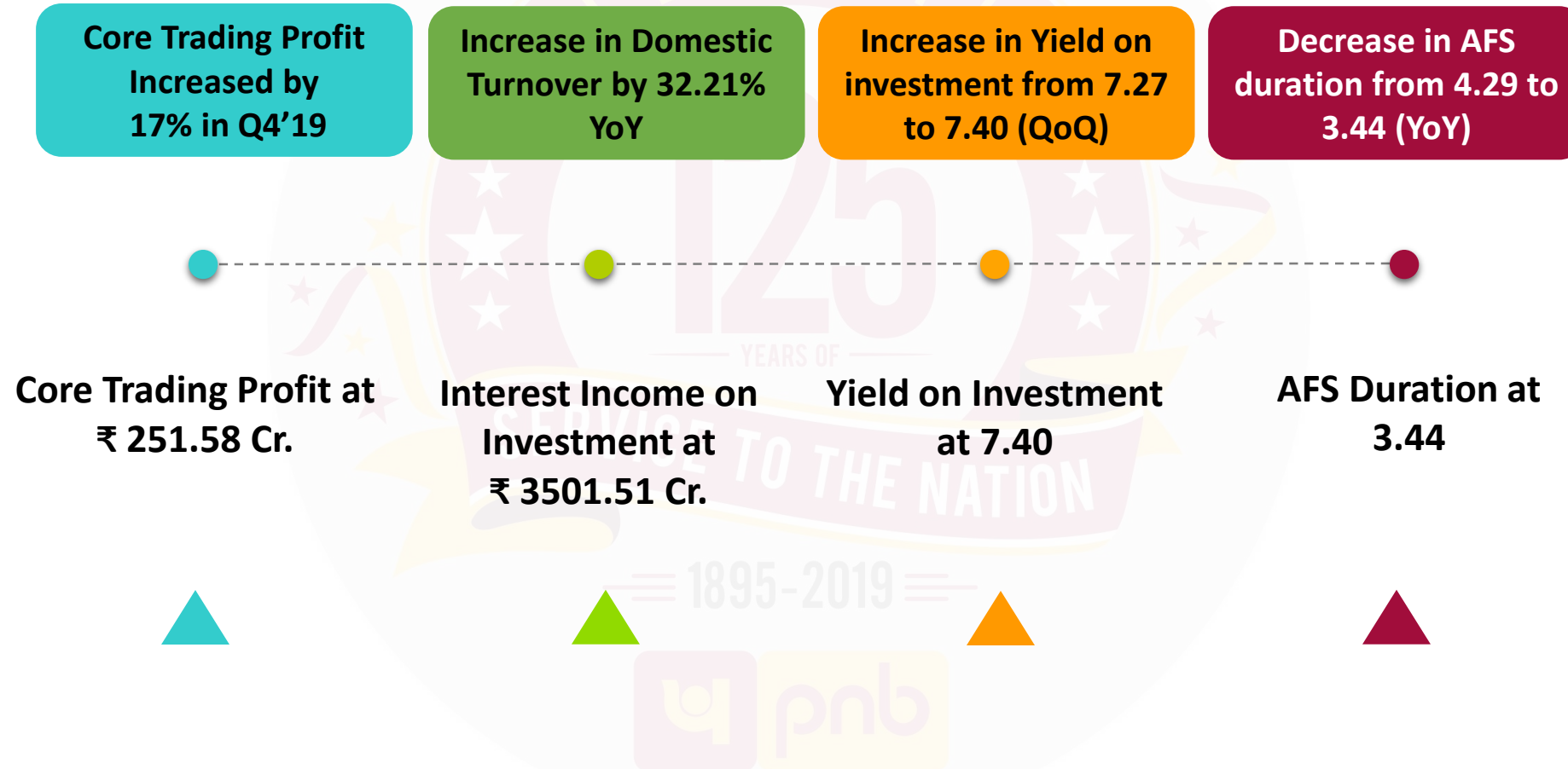
\*Domestic

Sl.	Parameters	Q4' FY 18	Q4' FY 19	YoY Change		FY 18	FY 19	YoY Change
1	Opt. Profit to AWF	Negative	1.40	1.63		1.34	1.63	0.29
2	Opt. Exp. To AWF	2.54	1.58	-0.96		1.76	1.45	-0.31
3	Cost to Income Ratio*	61.50	49.07	-12.43		43.81	45.74	-1.59
4	Book Value per Share [₹]	135.4	87.9	-45.95		135.4	87.5	-45.95
5	Return on Assets	Negative	Negative	-		Negative	Negative	-
6	Return on Net worth	Negative	Negative	-		Negative	Negative	-
7	Earnings per share [₹]	Negative	Negative	-		Negative	Negative	-

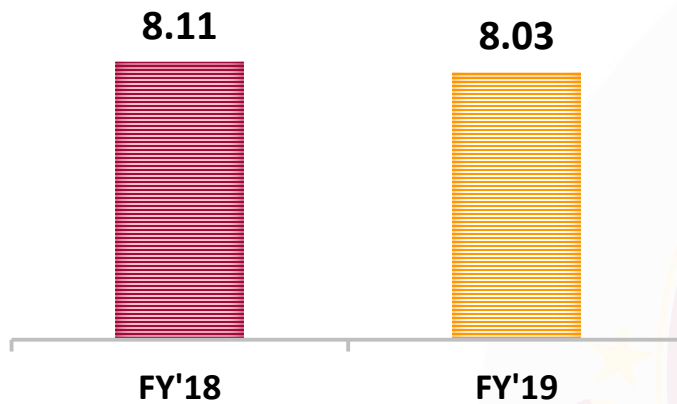
\* Excluding 'Recovery in Written-off accounts' and 'provisions made under AS-15'.

Sl.	Parameters	Mar'17	Mar'18	Mar'19
1	Domestic Investment	183297	197328	200632
	SLR	144417	145271	140391
	Non SLR	38880	52057	60241
	Held To Maturity	116117	119439	135102
	Available For Sale	65606	77839	65280
	Held For trading	1574	50	250
2	Investment by Overseas Branches	4841	6081	5493
3	Global Investment	188138	203409	206125

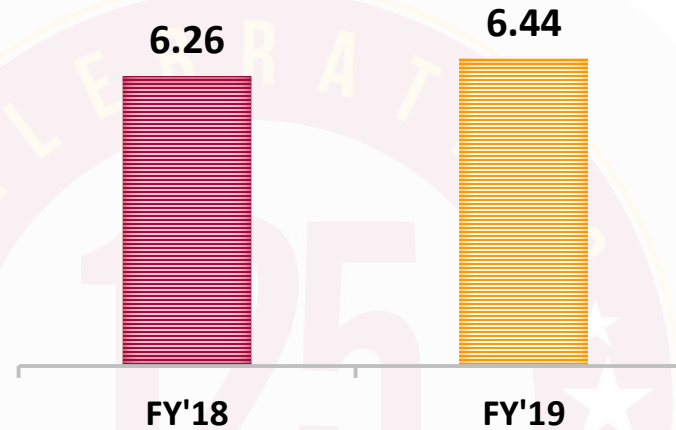
# Treasury Highlights



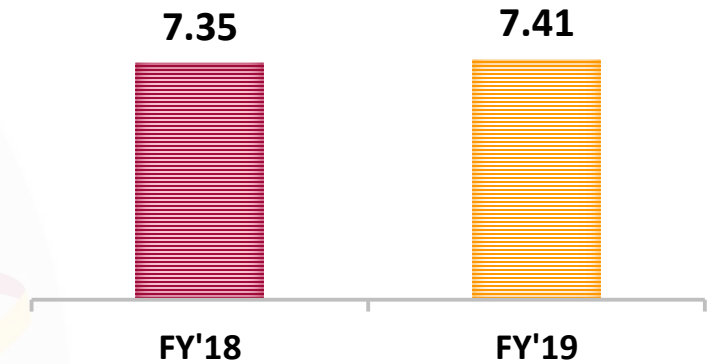
## Yield on advances\*



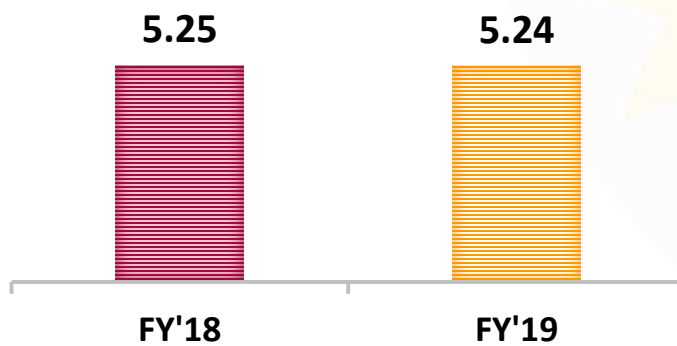
## Yield on Funds



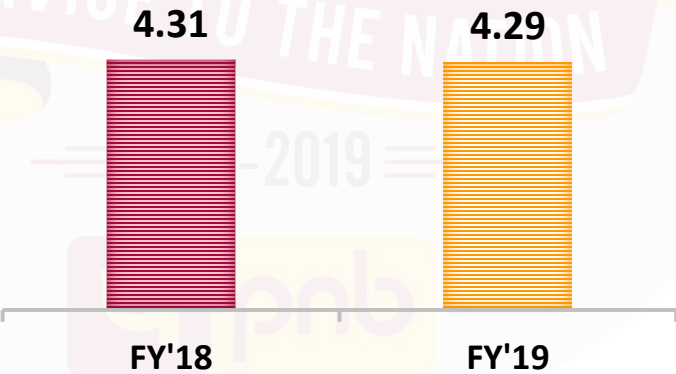
## Yield on Investment



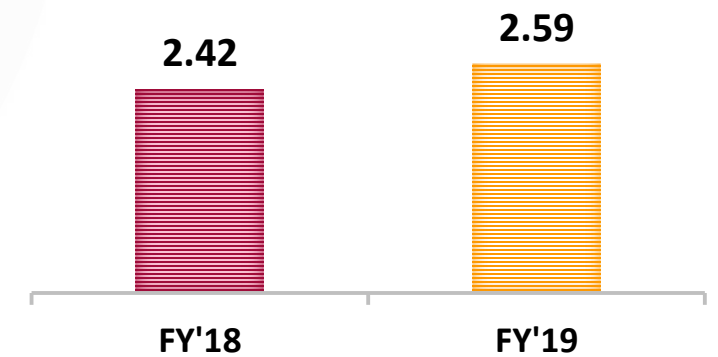
## Cost of Deposit\*



## Cost of Funds

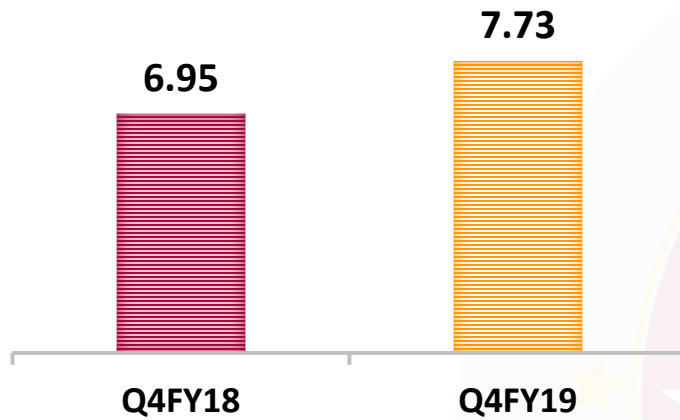


## NIM\*

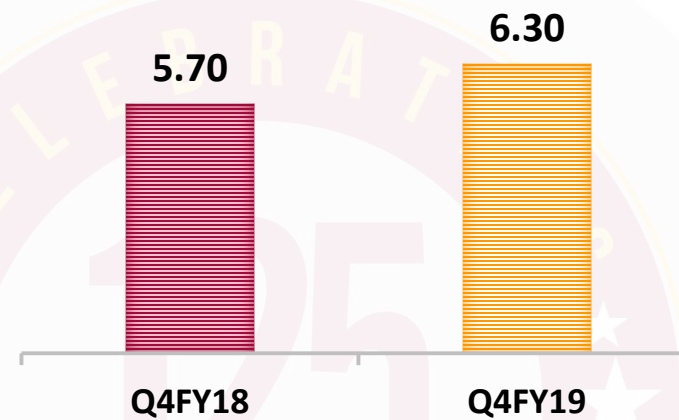


\* Domestic

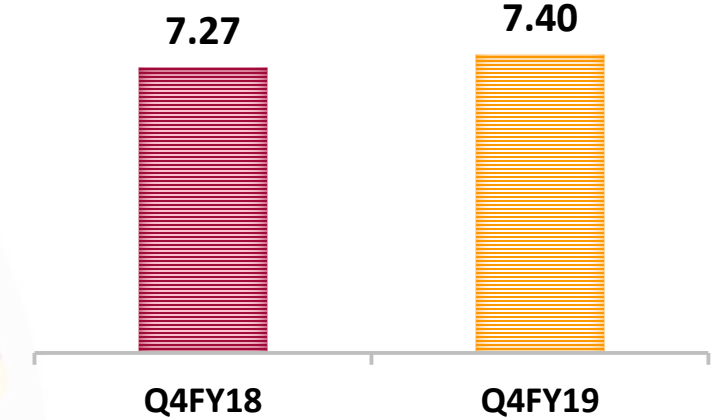
## Yield on Advances\*



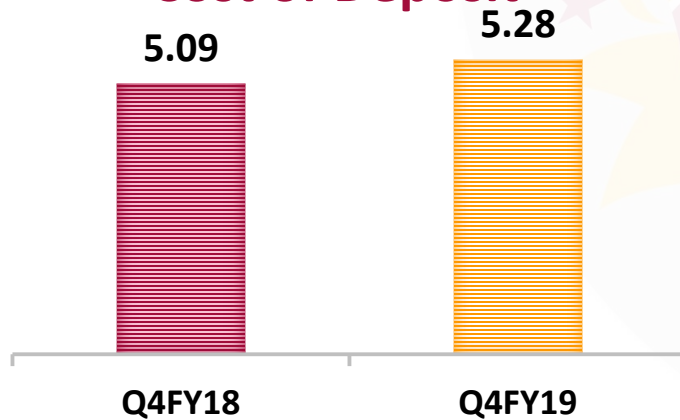
## Yield on Funds



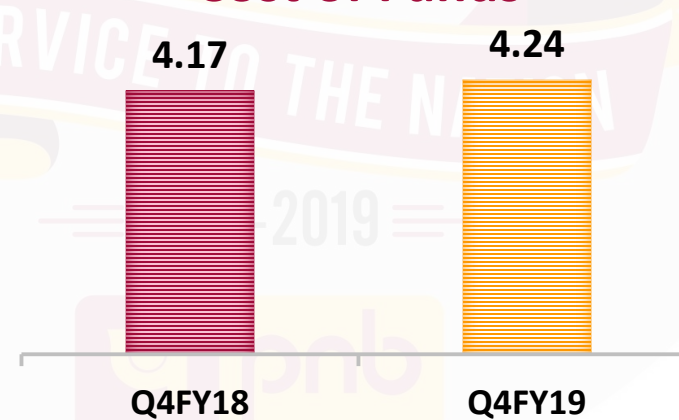
## Yield on Investment



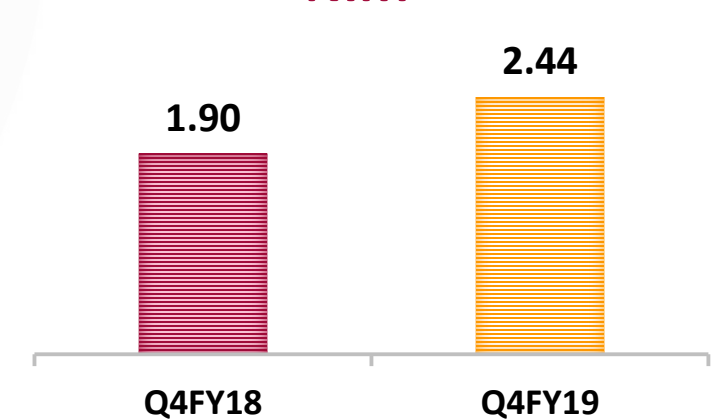
## Cost of Deposit\*



## Cost of Funds



## NIM\*



\* Domestic





## Asset Quality

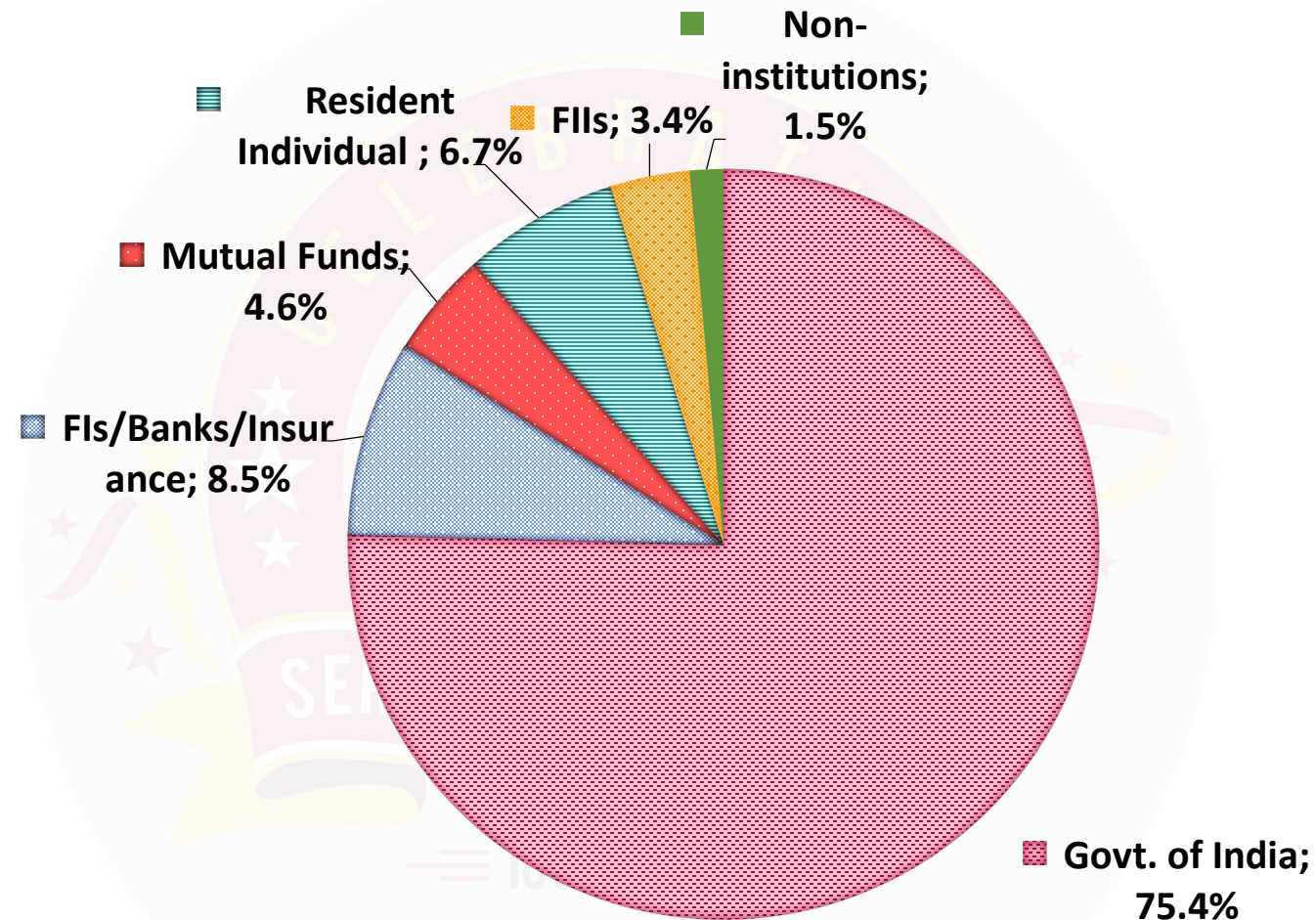
Sl.	Parameters	Mar'18	Mar'19		Q1FY19	Q2FY19	Q3FY19	Q4FY19
1	NPA as at the beginning of Year	55370	86620		86620	82889	81251	77733
2	-Cash Recovery	4443	12165		5519	2321	2967	2518
3	-Up-gradation	1174	3633		2926	1418	1457	1064
4	-Write Off	7407	12253		2648	3543	3082	2981
5	Total Reduction (2+3+4)	13025	28051		11094	7282	7505	6562
6	Fresh Addition	44274	19904		7363	5644	3988	7302
	-Fresh slippages	40672	16616		5250	4476	3324	6710
	-Debits in existing NPA A/cs	3602	3288		2113	1167	664	592
7	Gross NPAs at end of the period	86620	78473		82889	81251	77733	78473
8	Eligible Deductions incl. Provisions	37936	48435		39016	42972	42058	48435
9	Net NPAs	48684	30038		43872	38279	35675	30038
10	Recovery in written-off debt A/Cs	981	1808		508	377	378	545
11	Gross NPA (%)	18.38	15.50		18.26	17.16	16.33	15.50
12	Net NPA (%)	11.24	6.56		10.58	8.90	8.22	6.56
13	Provision Coverage Ratio (%)	58.42	74.50		61.80	66.92	68.85	74.50

Rs. 20189 Crore



## Capital and Shareholding

Sl.	Parameters	Mar'18	Mar'19
1	Tier I	32267	30309
	Common Equity	26971	25107
	Additional Tier I	5296	5202
2	Tier II	9413	9057
3	<b>Total (Tier I+II)</b>	<b>41680</b>	<b>39366</b>
4	Risk-weighted Assets	453070	404622
1	Tier I %	7.12	7.49
	Common Equity %	5.95	6.21
	Additional Tier I %	1.17	1.29
2	Tier II %	2.08	2.24
3	<b>Total (Tier I+II) %</b>	<b>9.20</b>	<b>9.73</b>



Successful mobilization under ESPS with **90%** subscription by staff, raised ₹ 649 crore



## Digitalization & Financial Inclusion



## Internet Banking and Mobile Banking

22% increase in Internet Banking users and mobile Banking User



## Debit Card and UPI Transaction

Debit Card base of 7.4 crore, Increase by 433% over Mar'18



## Credit Card

2<sup>nd</sup> PSB in terms of No. of O/S Credit Card with the base of 3.3 lakh.



## PMJDY Account Avg. Balance:

Average balance in ₹ 2397 in PMJDY accounts, increased by 24% on YoY



Unified Mobile application with advanced features





## ▲ UPI txns

**14.92 Crore**  
YoY: 433%



## ▲ Debit Card Base

**Users Crossed**  
**7.42 Crores**  
YoY: 16%



## ▲ Internet Banking

**Users Crossed**  
**153.99 Lacs**  
YoY: 22.0%



## ▲ Mobile Banking

**Users Crossed**  
**125.26 Lacs**  
YoY: 21.9%



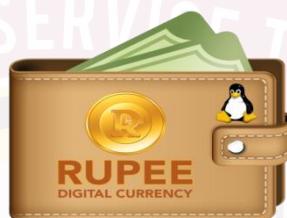
## ▲ Credit Card

**Total issued**  
**334113**



## ▲ PoS

**Total Installed**  
**71370**  
YoY: 25.77%



## ▲ PNB E-Rupaya

**Digital Solution in**  
**Villages without**  
**internet**  
**connectivity**



## ▲ Bharat QR Code

**Total Installed**  
**38,569**

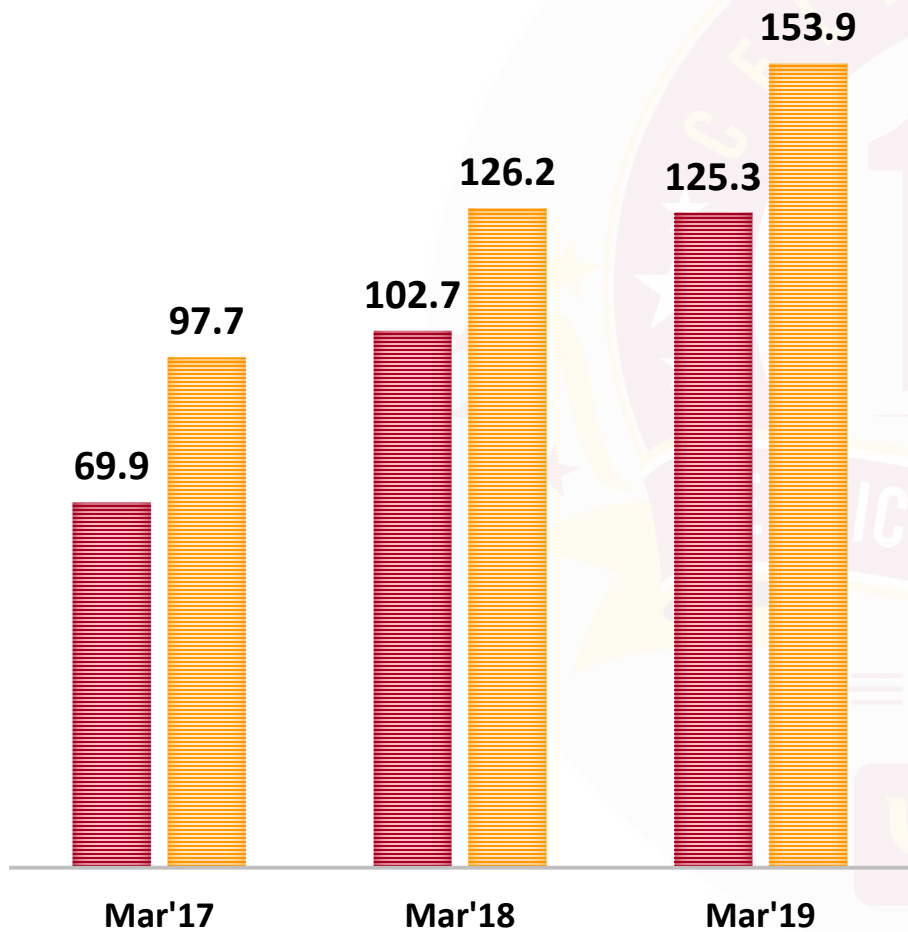
**1<sup>st</sup> in No. of Debit cards issued and 2<sup>nd</sup> position in Credit cards issued among all Nationalized Banks\***

\*As per latest report(Mar'19) of RBI

# Rapidly increasing Digital Transaction

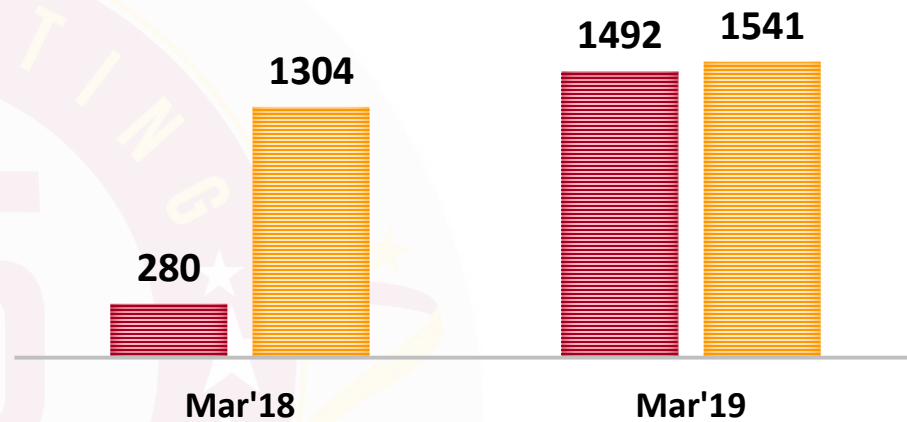
## IBS & MBS Users (in Lac)

■ Mobile Banking users  
■ Internet Banking users

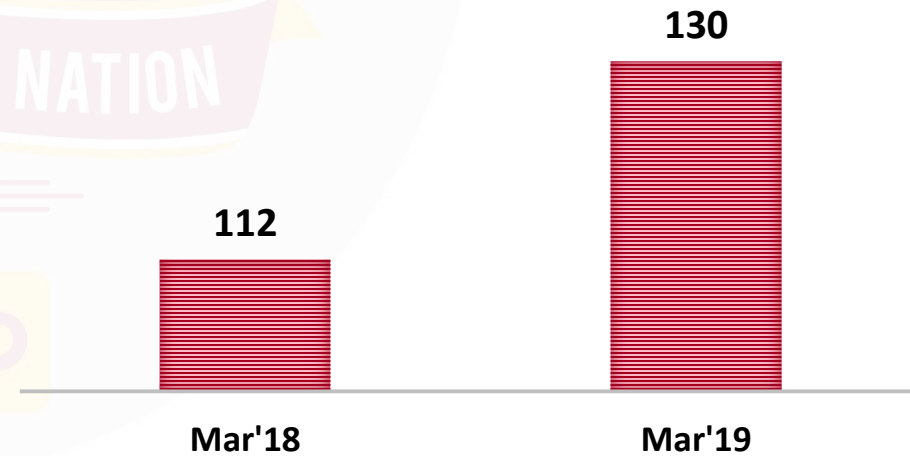


## Transactions (in Lac)

■ UPI Transactions ■ Debit Card Transactions

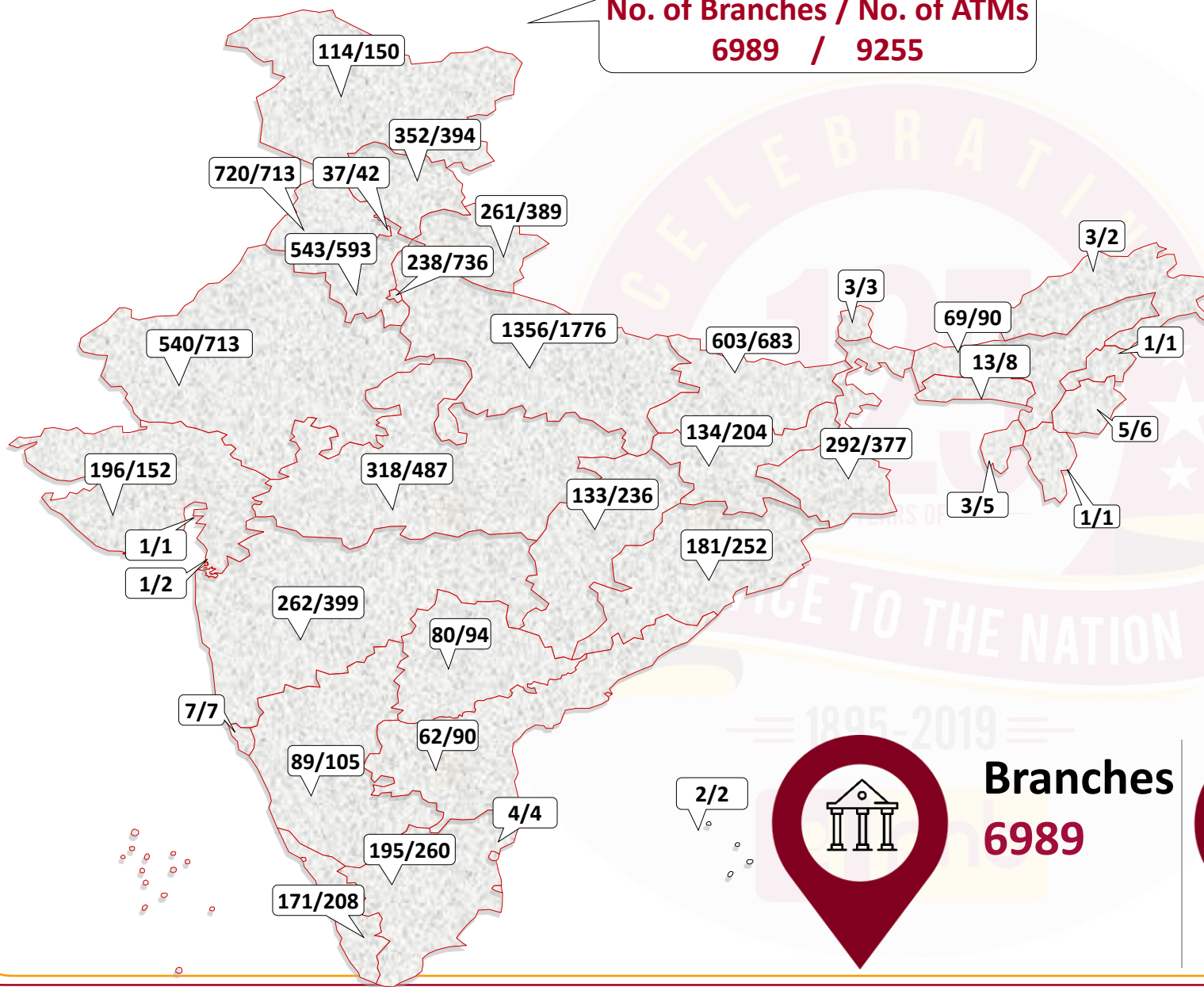


## ATM Daily Average Hits

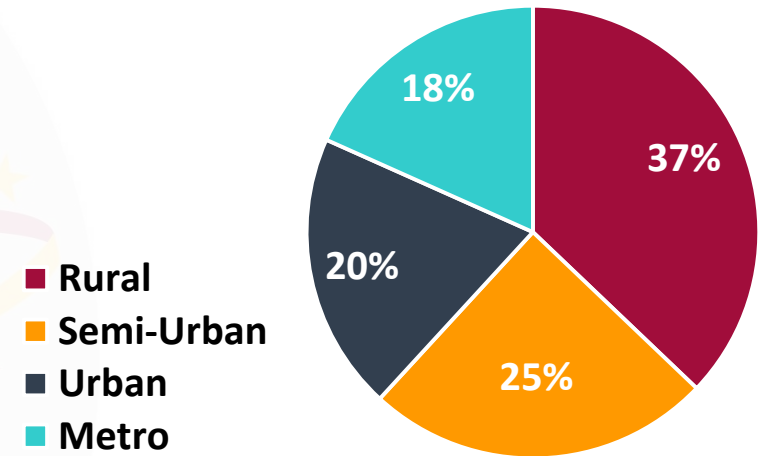


# Dominant Pan India Presence

**No. of Branches / No. of ATMs**  
6989 / 9255



**Population Group wise Break up of Dom. branches**



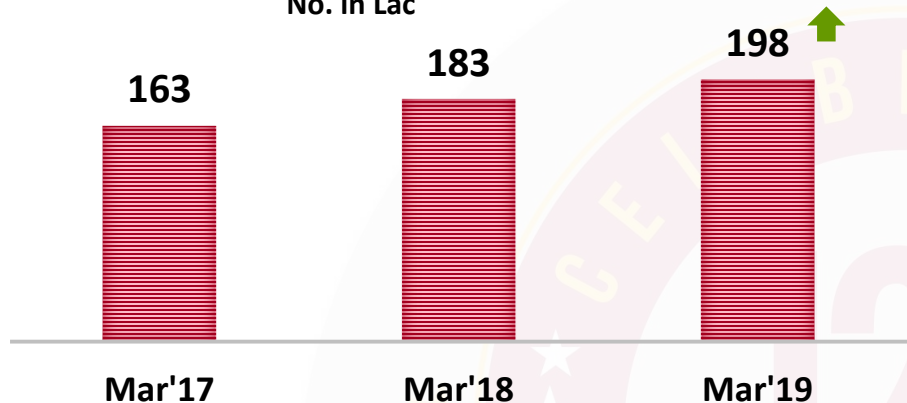
**Branches**  
6989

**BCs**  
8143

**ATM**  
9255

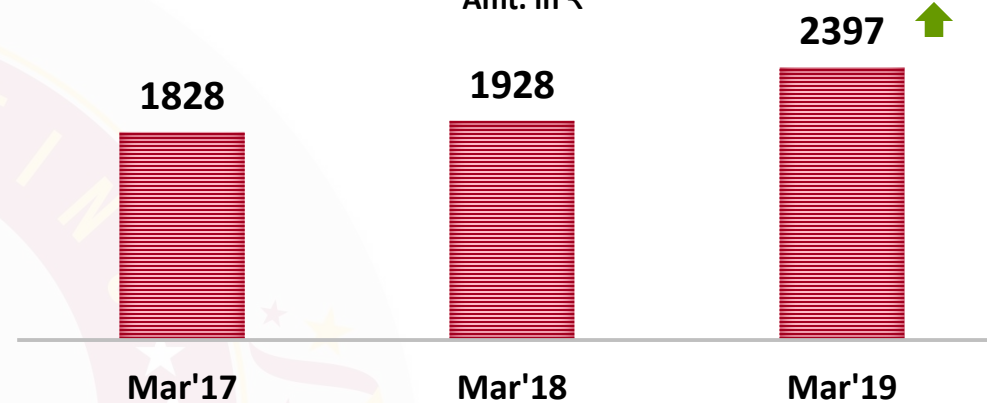
## PMJDY Accounts

No. in Lac



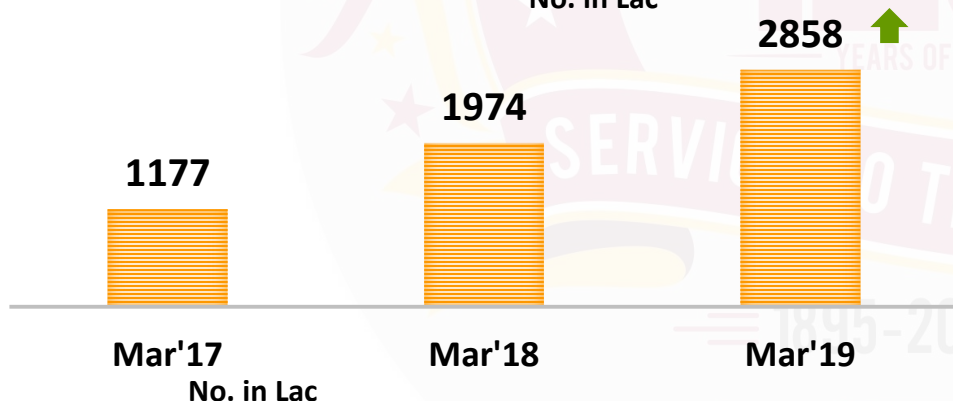
## PMJDY Avg. Balance

Amt. in ₹



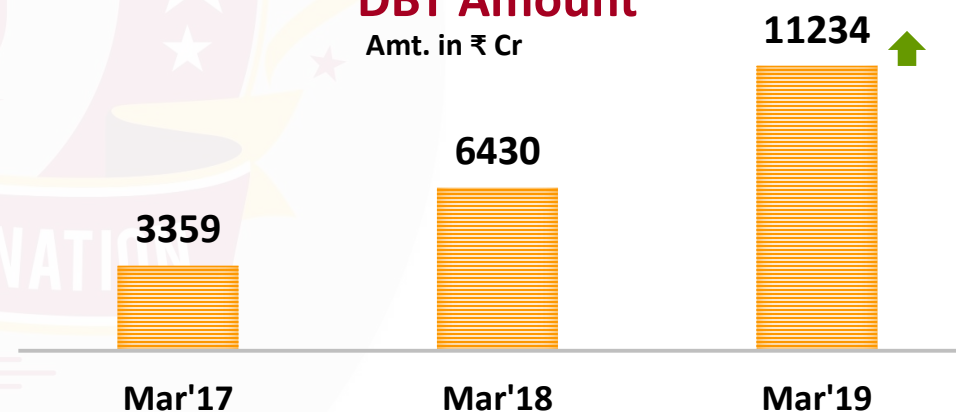
## No. of DBT Txns

No. in Lac



## DBT Amount

Amt. in ₹ Cr



Sl.	Jansuraksha Schemes Enrollment Up To	Mar'18	Mar'19
1	Pradhan Mantri Jeevan Jyoti Bima Yojana	13.9	15.7
2	Pradhan Mantri Suraksha Bima Yojana	65.5	69.6
3	Atal Pension Yojana	3.1	4.1



CSR is at the core of PNB's Corporate Business Strategy and the Bank makes following commitments:



Adjudged Best Bank for Corporate Social Responsibility by **Asia Money**

## Initiatives in CSR Activities

- ❖ **Farmers Training Centers (FTCs):** Bank has established 12 Farmers Training Centers. The FTCs are providing free of cost training on agriculture & allied activities .FTCs have imparted training to 14,19,292 persons by conducting 46185 training programs.
- ❖ **Rural Self Employment Training Institutes (RSETIs):** There are 55 (RSETIs) ( under aegis of MoRD) and 2 Rural Development Centre ( PNB initiatives) are operating in India.
- ❖ **Financial Literacy Centers:** Bank has Operationalized 105 Financial Literacy Centers. Total number of enquiries made during the year is 330684. Total 12188 seminars/ programmes/ Camps conducted during the year.
- ❖ **Schemes for empowerment & upliftment :** PNB Ladli, PNB Vikas, PNB Ujala, Mahila Kaushal Vikas Yojna , PNB Kisan Balak Shiksha protsahan Yojana

**Completion of Promotion process from Scale I to Scale VII and declaration of Result by 31.03.2019**

- **A step towards objectivity & transparency, a New system for performance Management introduced for officers in the Bank enabling Greater clarity of roles and expectations and clear identification of contribution of an individual and team towards growth of Business units of the organization**

**Capacity of 2.10 Lakh Training Man Days per annum with focus on Functional , Managerial & Behavioral aspects along with training in form of foreign exposure for outstanding performers in various field.**

**Profiling talent to enhance performance by way of Optimum placement of officers through informed decisions on the basis of extensive HR analytic exercises considering employee's skills, educational background, competency level, functional areas & experience**





## Awards & Accolades



- Of Total 6 themes excelled in
1. **Credit Off-take: Winner**
  2. **Customers Responsiveness : Winner**
  3. **Responsible Banking' : Winner**
  4. **Deepening FI & Digitization. : Runner up**

**PNB maintains Numero Uno position in Mar'19 also**



## Rajbhasha Kirti Purashkar

Received from Hon. Vice President  
Sh. M. Venkaiah Naidu  
1<sup>st</sup> position in K shetra



## IBA Banking Technology Awards 2019-

"Most Customer Centric Bank using Technology" : Runner Up



## Top Rankers Excellence Award For Entrepreneurial Path-breaker



**Business Today**  
Best bank in Financial Inclusion

**Asia Money**  
Best Bank for Corporate Social Responsibility

**Express Group for the BFSI Digital Innovation Award 2019** in the Enterprise Mobility Category

**NSDL Star Performer Awards 2018**  
Top performer in Account growth Rate and New accounts opened



**CISO Security Excellence Awards 2019**  
Winner in Annual dynamic 'Champion CISO' category

**UIDAI, GoI Adhar Excellence Award**  
2nd Best Public Sector Bank for Total Aadhar Generation and Update

**SKOCH Order-of-Merit 2018 Awards:**  
M Touch, Privileged Identity and Access Management, Finacle 10.x Version Migration, ATM Switch - FIS Switch (IST Version 7.7), Email Security and RSA Security Analytics

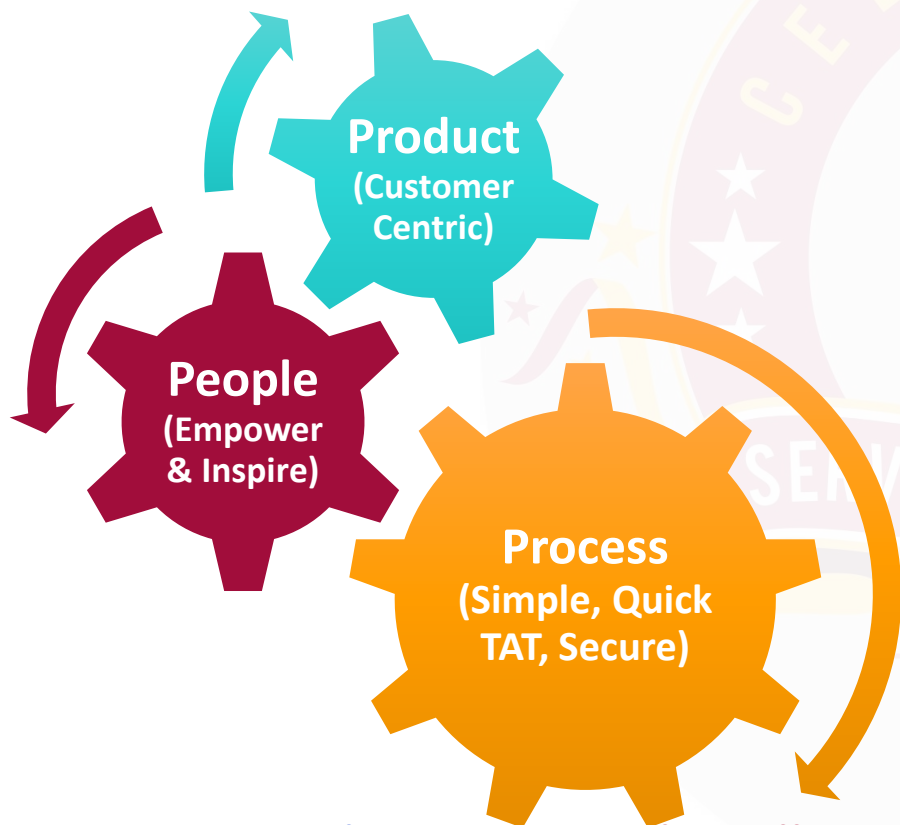
**ASSOCHAM Social Banking Excellence Awards 2018**  
Second Runner Up under Priority Sector for Large Class



## Way Forward

## Think-tank to provide Directional and Policy Inputs

*Aligns Bank's activities relating to 3 Ps i.e., **PEOPLE**, **PROCESSES & PRODUCTS** more with the business strategy & vision.*



**'Lead The Parivartan' Portal** – The platform offering opportunity to all PNBians to Contribute as ideators.  
**OVER 6000 IDEAS RECEIVED**

## Initiatives Undertaken

**Centralized Loan Processing Centers : 18 CLPC opened**



**Revamping of Marketing Structure : Product Centric to Customer Centric**



**Branch Rationalization Streamlining our Footprints**



**Stressed Asset Management Vertical for Effective Monitoring, Recovery and Resolutions**



**End to End Digitalization of Trade Finance Operations**

*Bank has set up an in-house Data Analytics Centre over its large Enterprise wide Data warehouse, to realize valuable business and optimize business modules.*

## Focus of Analytics

To use Bank's data for better customer service

Cross Selling and Up-selling of Financial and Investment Products

Digital Channel Optimization

Cost Optimization for Transaction and Customer's Profitability

Improvement of products and services



## Progress in Data Analytics:

Interest Income generated through conversion of Loan leads during FY 2018-19

Next Best Offer to Customers

Revamping Scoring Models- Housing Loan and Car Loan

Sentiments Analysis- To improve customer services

Customer Retention- HNI Customer, Activation of Dormant accounts, Predictive Analysis on churning of MSME accounts

## Further focus areas of Analytics:

Growth Share Matrix : Asset and Liability products

Cluster Analytics : Next Best action marketing to target groups

Delinquency Forecasting: Retail Loan

Win Back Modeling



**Revamping Credit Processing with PAN India Roll Out of CLPCs.**

**Leveraging DATA Analytics and Artificial Intelligence for Business Growth and profitability.**

**Algorithm based decision making in MSME loans.**

**Digitalization of credit processing as well as monitoring system.**

**Hub and Spoke model in Agriculture Finance.**

**Development of Centralized Agriculture Loan Processing System**

**Rationalization of branches by leveraging synergies in the network.**





RECOVERY IN NPA ACCOUNTS



CAPITAL CONSERVATION AND  
OPTIMISATION OF RWAS



RATIONALISING OPERATIONS



SALE OF NON CORE ASSETS



LEVERAGING TECHNOLOGY FOR BUSINESS  
GROWTH AND ENHANCED CUSTOMER EXPERIENCE

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# Thank You!

