

# FINANCIAL RESULTS

## Q3 & 9M FY'23

### December 2022

30<sup>th</sup> January 2023

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1

***Key Highlights***

2

***Business Performance***

3

***Financial Performance***

4

***Asset Quality***

5

***Shareholding & Capital***

6

***Digitalization***

7

***Network, FI,  
Group Business & RRBs***

8

***ESG & Awards***



# Key Highlights : December'22

## Profitability

 **₹ 629 Cr**  
**53.04% QoQ** ▲  
**Net Profit**

 **₹ 5716 Cr**  
**12.61% YoY** ▲  
**Operating Profit**

 **3.16%**  
**23 bps YoY** ▲  
**Global NIM**

 **₹ 9179 Cr**  
**17.63% YoY** ▲  
**Net Interest Income**

## Asset Quality

 **9.76%**  
**312 bps YoY** ▼  
**GNPA %**

 **3.30%**  
**160 bps YoY** ▼  
**NNPA %**

 **85.17%**  
**332 bps YoY** ▲  
**PCR (Inc.Two) %**

 **68.46%**  
**329 bps YoY** ▲  
**PCR (Excl. Two) %**

## Advances & Deposits

 **₹ 856757Cr**  
**13.43% YoY** ▲  
**Gross Advances**

 **₹ 130421Cr**  
**13.54% YoY** ▲  
**Core Retail Advances**

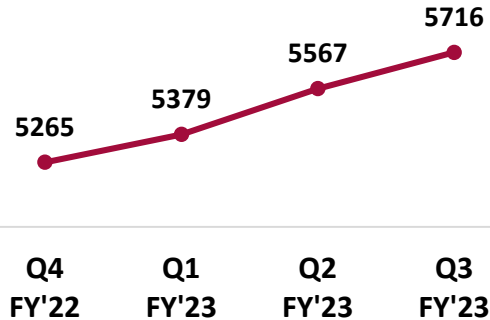
 **₹ 78684 Cr**  
**9.16% YoY** ▲  
**Housing Loan**

 **₹ 1210359 Cr**  
**7.37% YoY** ▲  
**Global Deposits**

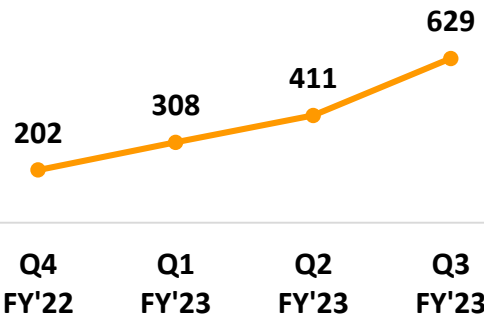
# Continuously improving – Consecutive 4 Quarters

Amt ₹ in Crore

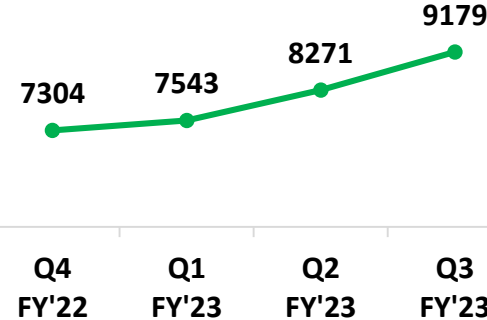
## Operating Profit



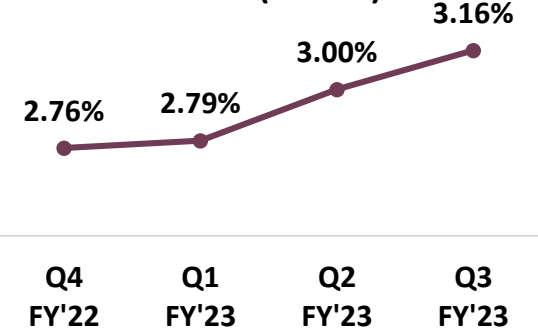
## Net Profit



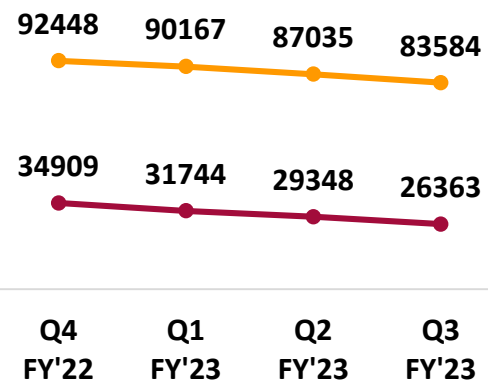
## Net Interest Income



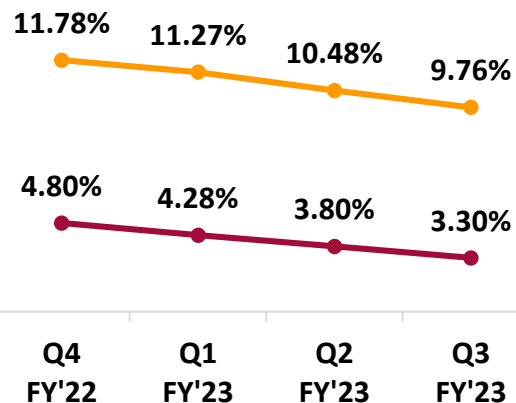
## NIM% (Global)



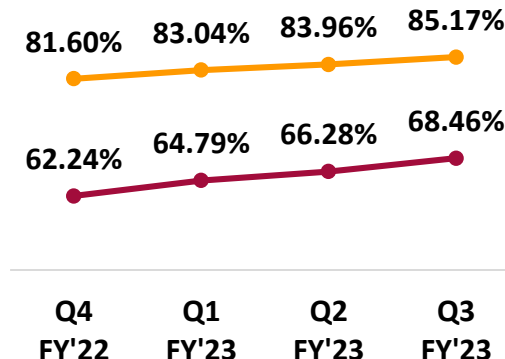
## GNPA Amt NNPA Amt



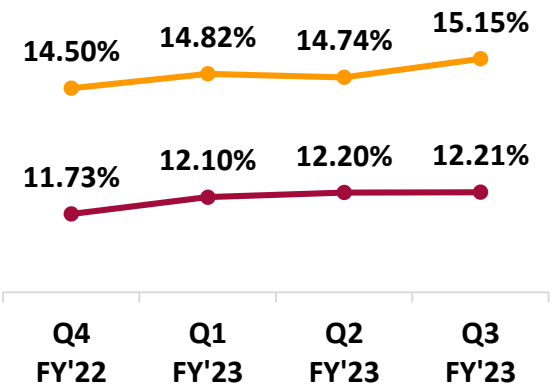
## GNPA% NNPA%



## PCR% Incl TWO PCR% excl TWO



## CRAR% Tier 1%



Highlights

Business

Financial

Asset  
Quality

Share/  
Capital

Digitalization

Network/FI/GB/RRB

ESG/  
Award

Amt ₹ in Crore

| Sl. | Parameters              | Dec'21  | Mar'22  | Sep'22  | Dec'22  | Growth % |         |
|-----|-------------------------|---------|---------|---------|---------|----------|---------|
|     |                         |         |         |         |         | QoQ      | YoY     |
| 1   | Global Gross Business   | 1882623 | 1931322 | 2023713 | 2067116 | 2.14%    | 9.80%   |
|     | Overseas Gross Business | 39882   | 47059   | 59002   | 64639   | 9.55%    | 62.08%  |
|     | Domestic Gross Business | 1842741 | 1884263 | 1964711 | 2002477 | 1.92%    | 8.67%   |
| 2   | Global Deposits         | 1127317 | 1146218 | 1193501 | 1210359 | 1.41%    | 7.37%   |
|     | Overseas Deposits       | 18948   | 21169   | 25629   | 28998   | 13.14%   | 53.04%  |
|     | Domestic Deposits       | 1108369 | 1125049 | 1167872 | 1181361 | 1.16%    | 6.59%   |
|     | Current Deposits        | 71564   | 81974   | 72741   | 64589   | -11.21%  | -9.75%  |
|     | Savings Deposits        | 434394  | 451680  | 451707  | 451945  | 0.05%    | 4.04%   |
|     | CASA Deposits           | 505958  | 533654  | 524448  | 516534  | -1.51%   | 2.09%   |
|     | CASA Share %            | 45.65%  | 47.43%  | 44.91%  | 43.72%  |          |         |
|     | Total Term Deposits     | 621359  | 612564  | 669053  | 693825  | 3.70%    | 11.66%  |
| 3   | Global Gross Advances   | 755306  | 785104  | 830212  | 856757  | 3.20%    | 13.43%  |
|     | Overseas Gross Advances | 20934   | 25890   | 33373   | 35642   | 6.80%    | 70.26%  |
|     | Domestic Gross Advances | 734372  | 759214  | 796839  | 821115  | 3.05%    | 11.81%  |
| 4   | CD Ratio %              | 67.00%  | 68.50%  | 69.56%  | 70.79%  | 123 bps  | 379 bps |

Highlights

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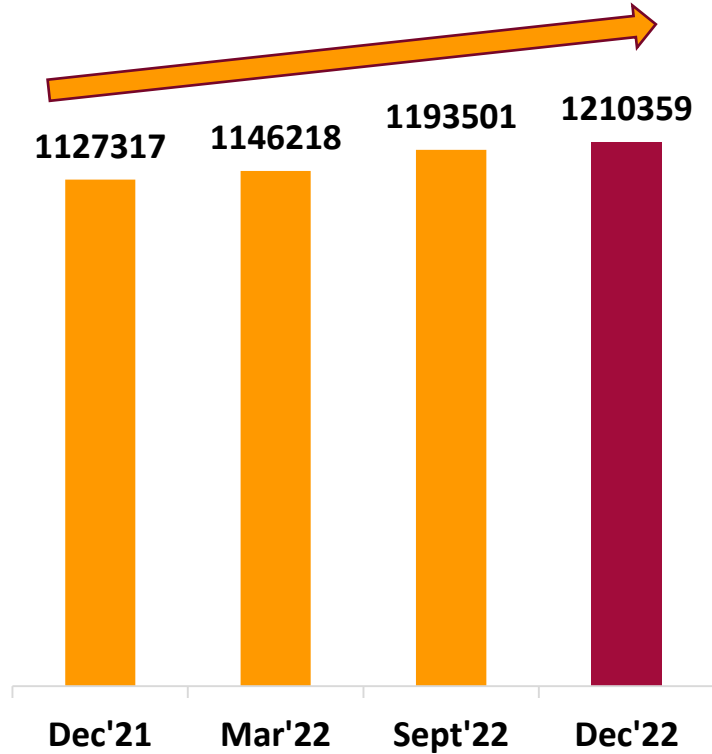
Network/FI/GB/RRB

ESG/  
Award

# Deposits

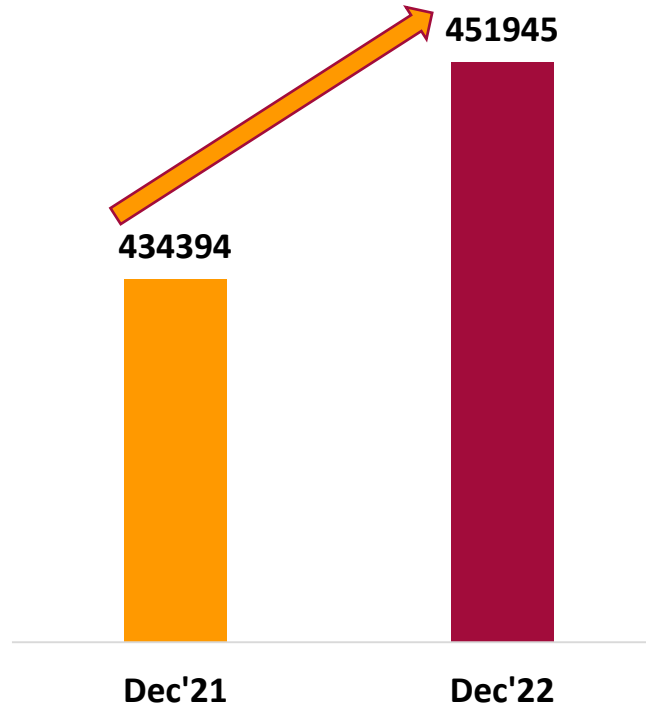
## Global Deposits

YoY Gr.:7.37%



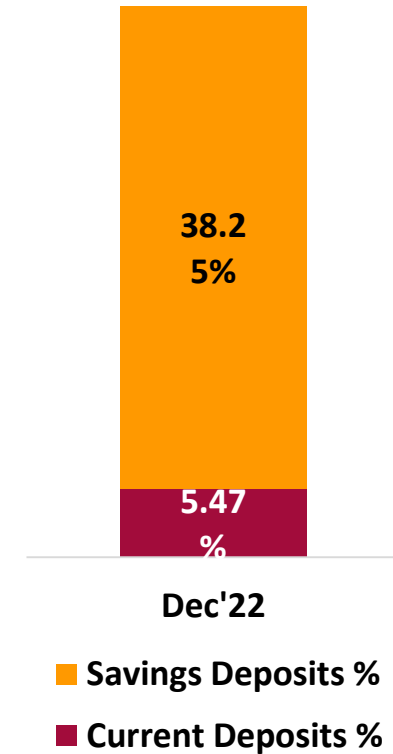
## Saving Deposits

YoY Gr.:4.04%



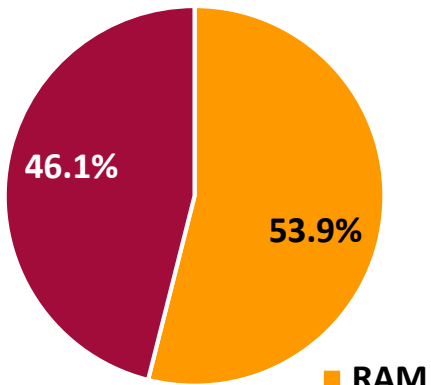
## Domestic CASA Share

43.72%



| Parameters                     | Dec'21 | Mar'22 | Sept'22 | Dec'22 | Growth % |        |
|--------------------------------|--------|--------|---------|--------|----------|--------|
|                                |        |        |         |        | QoQ      | YoY    |
| <b>Gross Domestic Advances</b> | 734372 | 759214 | 796839  | 821115 | 3.05%    | 11.81% |
| <i>Out of which</i>            |        |        |         |        |          |        |
| Retail                         | 134885 | 139594 | 155409  | 179984 | 15.81%   | 33.44% |
| Agriculture                    | 136449 | 124286 | 140303  | 138201 | -1.50%   | 1.28%  |
| MSME                           | 126969 | 125032 | 130218  | 124728 | -4.22%   | -1.76% |
| <b>RAM</b>                     | 398303 | 388912 | 425930  | 442913 | 3.99%    | 11.20% |
| Corporate & Others             | 336069 | 370302 | 370909  | 378202 | 1.97%    | 12.54% |

## Composition %

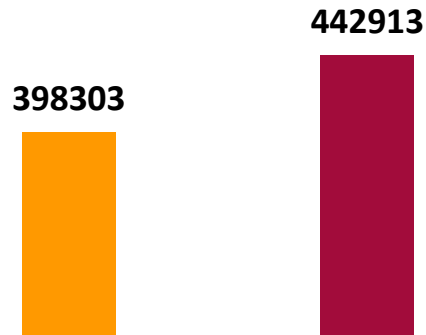


RAM

CORP & OTHERS

## RAM

YoY Gr.: 11.20%

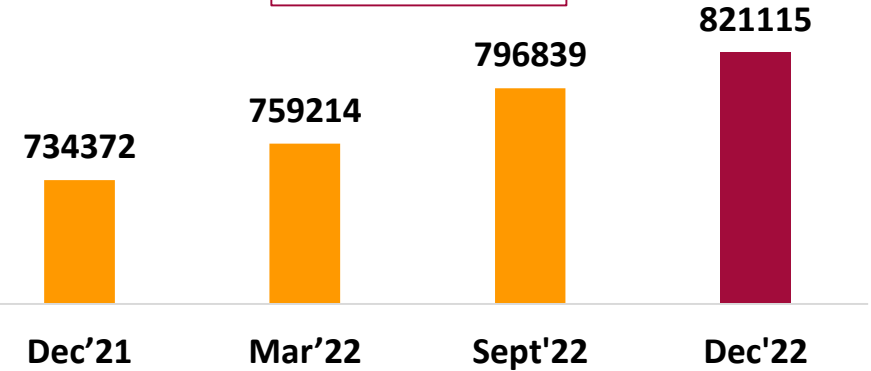


Dec'21

Dec'22

## Gross Domestic Advances

YoY Gr.: 11.81%



## Priority Sector Achievement

| Sl. | Parameters                                | Mandated Targets | Dec'22# |
|-----|-------------------------------------------|------------------|---------|
| 1   | Priority Sector % to ANBC                 | 40.00%           | 41.35%  |
| 2   | Agriculture – PS % to ANBC                | 18.00%           | 18.00%  |
| 3   | Small and Marginal Farmers(SMF) % to ANBC | 9.50%            | 9.62%   |
| 4   | Weaker Section % to ANBC                  | 11.50%           | 13.33%  |
| 5   | Micro Enterprises (PS) % to ANBC          | 7.50%            | 7.80%   |

Bank has achieved mandated priority sector targets as on Dec'22

# On Quarterly Avg. Basis

Highlights

Business

Financial

Asset  
Quality

Share/  
Capital

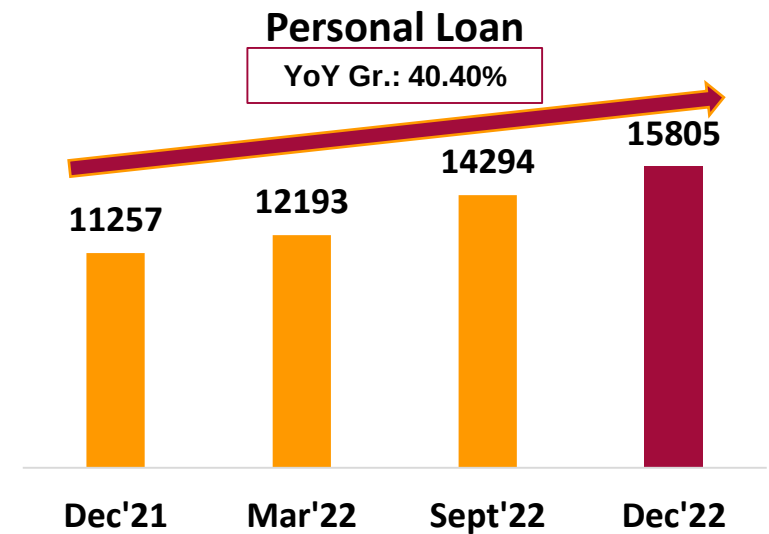
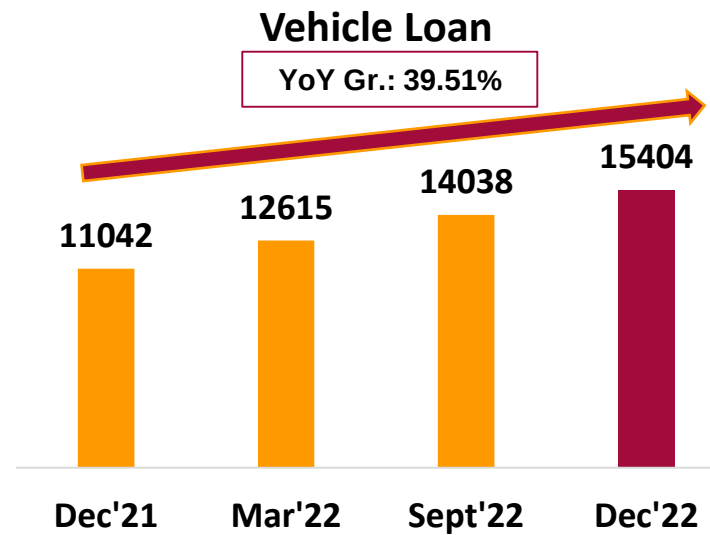
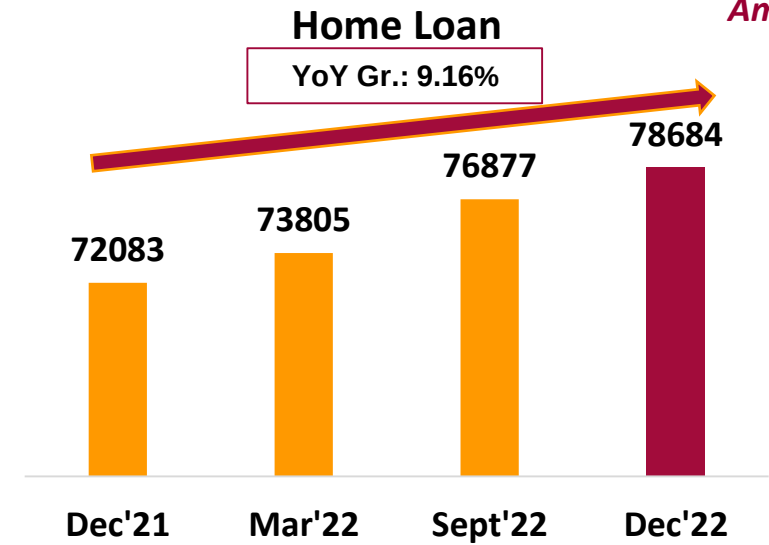
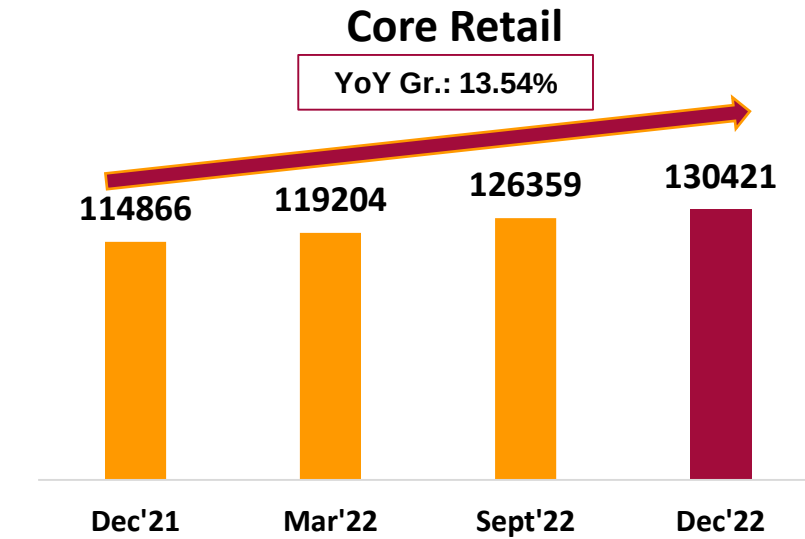
Digitalization

Network/FI/GB/RRB

ESG/  
Award

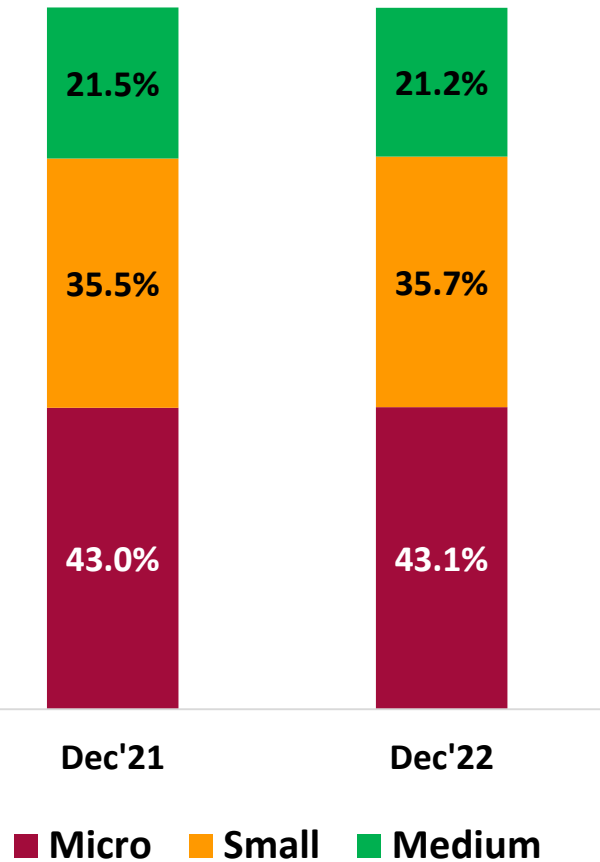
# Core Retail Advances

Amt ₹ in Crore



# MSME Portfolio Mix

## MSME Segment Mix Total:- Rs 124728 Crores



## Performance under GECL Facility Amt ₹ in Crore

| GECL              | Upto Dec'21 | Upto Dec'22 |
|-------------------|-------------|-------------|
| Amount Sanctioned | 19114       | 21617       |
| Amount Disbursed  | 16337       | 18929       |

**GECL Outstanding as on 31.12.22- Rs 11912 Crores**



## Performance under PMMY

| Mudra Loans       | 9M FY22 | 9M FY23 |
|-------------------|---------|---------|
| Amount Sanctioned | 9887    | 14468   |
| Amount Disbursed  | 8846    | 14296   |



| PM SVANidhi              | Upto Dec'21 | Upto Dec'22 |
|--------------------------|-------------|-------------|
| Account Sanctioned (No.) | 219246      | 303831      |
| Amount Sanctioned        | 203         | 323         |



## Stand Up India Position-Q3 FY'23

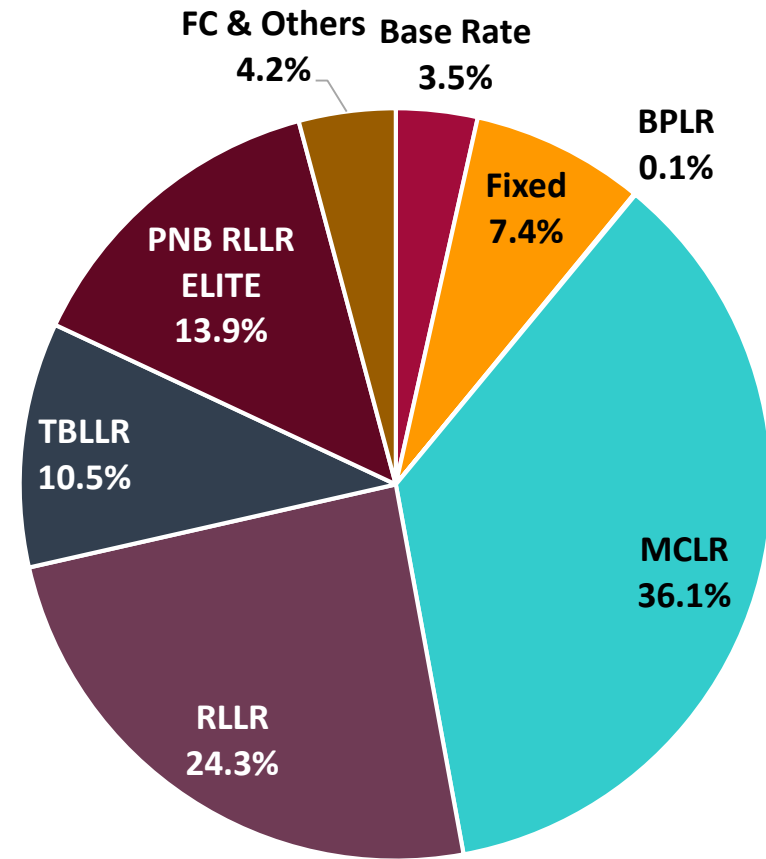
| Target | Achievement | % Ach |
|--------|-------------|-------|
| 20098  | 20673       | 103%  |

Amt ₹ in Crore

| Portfolio > Rs. 100 Crore |              |        |         |        |         |
|---------------------------|--------------|--------|---------|--------|---------|
| Sl                        | Rating Grade | Mar'22 |         | Dec'22 |         |
|                           |              | Amt.   | % Share | Amt.   | % Share |
| 1                         | AAA          | 130939 | 46.92%  | 142616 | 45.26%  |
| 2                         | AA           | 61238  | 21.94%  | 81662  | 25.92%  |
| 3                         | A            | 44508  | 15.95%  | 47527  | 15.08%  |
| 4                         | BBB          | 17796  | 6.38%   | 20591  | 6.53%   |
| Total BBB & Above         |              | 254481 | 91.19%  | 292396 | 92.79%  |
| 5                         | BB           | 8422   | 3.02%   | 5428   | 1.72%   |
| 6                         | B            | 2601   | 0.93%   | 2230   | 0.71%   |
| 7                         | C            | 278    | 0.10%   | 836    | 0.27%   |
| 8                         | D            | 2273   | 0.81%   | 994    | 0.32%   |
| Total BB & Below          |              | 13574  | 4.86%   | 9488   | 3.01%   |
| 9                         | Unrated      | 11007  | 3.94%   | 13219  | 4.20%   |
| Total                     |              | 279062 | 100%    | 315103 | 100%    |

Excluding Govt guarantee accounts

Advances Mix of Benchmark rate



As on Dec'22



# Diversified Industry Portfolio & Key Sectors



Amt ₹ in Crore

| Sl. | Diversified Industry Portfolio | March'22      |                        | Sept'22       |                        | Dec'22        |                        |
|-----|--------------------------------|---------------|------------------------|---------------|------------------------|---------------|------------------------|
|     |                                | O/s           | % to Domestic Advances | O/s           | % to Domestic Advances | O/s           | % to Domestic Advances |
| 1   | Infrastructure                 | 102522        | 13.5%                  | 103133        | 12.9%                  | 91831         | 11.2%                  |
|     | -Energy                        | 41679         | 5.5%                   | 45365         | 5.7%                   | 38814         | 4.7%                   |
|     | -Tele-Communication            | 11084         | 1.5%                   | 10187         | 1.3%                   | 9259          | 1.1%                   |
|     | -Roads & Ports                 | 38457         | 5.1%                   | 40257         | 5.1%                   | 36497         | 4.4%                   |
|     | -Other Infra                   | 11302         | 1.5%                   | 7324          | 0.9%                   | 7261          | 0.9%                   |
| 2   | Basic Metal & Metal Products   | 19413         | 2.6%                   | 23602         | 3.0%                   | 23138         | 2.8%                   |
|     | -Iron & Steel                  | 15647         | 2.1%                   | 20356         | 2.6%                   | 19973         | 2.4%                   |
| 3   | Textiles                       | 11643         | 1.5%                   | 10642         | 1.3%                   | 10312         | 1.3%                   |
| 4   | Food Processing                | 20375         | 2.7%                   | 18794         | 2.4%                   | 18472         | 2.2%                   |
| 5   | Chemical & Chemical Products   | 10515         | 1.4%                   | 7077          | 0.9%                   | 5712          | 0.7%                   |
| 6   | Other Industries               | 55911         | 7.4%                   | 59159         | 7.4%                   | 65607         | 8.0%                   |
|     | <b>Total</b>                   | <b>220379</b> | <b>29.0%</b>           | <b>222407</b> | <b>27.9%</b>           | <b>215072</b> | <b>26.2%</b>           |

| Sl. | Key Sectors               | March'22 | Sept'22 | Dec'22 |
|-----|---------------------------|----------|---------|--------|
|     |                           | O/s      | O/s     | O/s    |
| 1   | NBFC                      | 103794   | 118166  | 127832 |
|     | <i>Out of which,</i>      |          |         |        |
|     | Housing Finance Companies | 37025    | 42685   | 46958  |
| 2   | Commercial Real Estate    | 19474    | 18812   | 17017  |
| 3   | Capital Market            | 1057     | 521     | 702    |

Highlights

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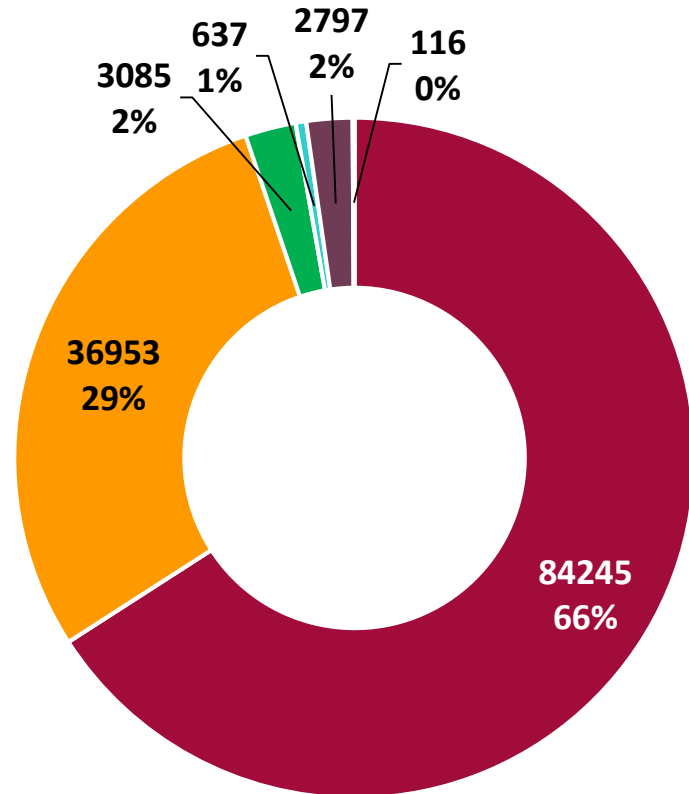
Network/FI/GB/RRB

ESG/  
Award

## NBFC Sector

Outstanding as on  
31.12.2022 : ₹ 127832 Cr

### External Rating wise Portfolio

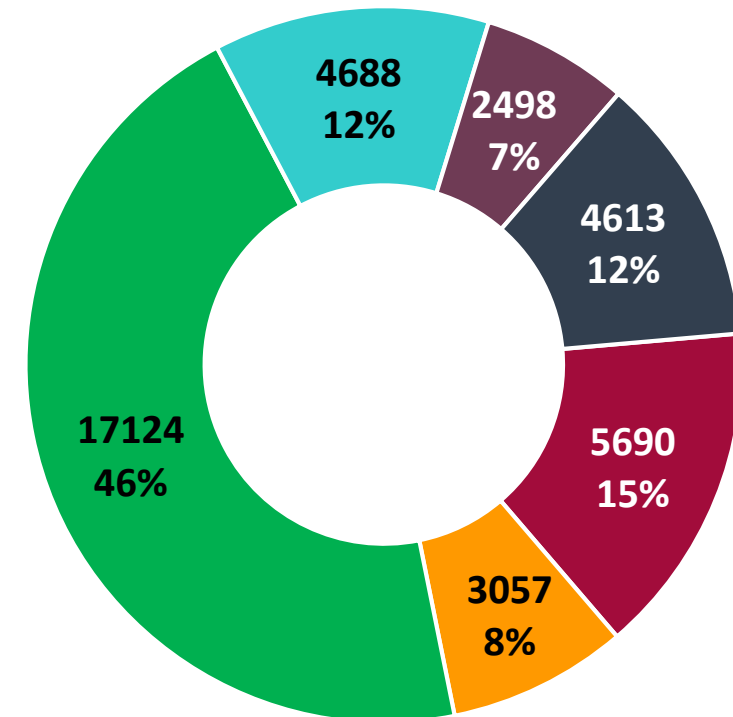


■ AAA ■ AA ■ A ■ BBB ■ BB & below ■ Unrated

## Energy Sector

External Rating Standard Portfolio  
31.12.2022 : ₹ 37670 Cr

### External Rating wise Portfolio



# Investment Portfolio

Amt ₹ in Crore

| Sl. | Parameters                           | Dec'21  | Mar'22  | Sept'22 | Dec'22  | YoY Variation |         |
|-----|--------------------------------------|---------|---------|---------|---------|---------------|---------|
|     |                                      |         |         |         |         | Amt.          | %       |
| 1   | Gross Domestic Investment            | 381957  | 375006  | 397962  | 395674  | 13717         | 3.59%   |
| a   | SLR                                  | 277385  | 267071  | 293179  | 292638  | 15253         | 5.50%   |
|     | SLR as % to Dom. Investment          | 72.6%   | 71.22%  | 73.67%  | 73.96%  |               |         |
| b   | Non SLR                              | 104572  | 107936  | 104783  | 103036  | -1536         | -1.47%  |
|     |                                      |         |         |         |         |               |         |
| I   | Held To Maturity (HTM)               | 300950  | 302856  | 306623  | 313334  | 12384         | 4.11%   |
| II  | Available For Sale (AFS)             | 80850   | 72179   | 89340   | 81793   | 943           | 1.17%   |
| III | Held For trading (HFT)               | 157     | -29     | 1999    | 547     |               |         |
| 2   | Modified Duration (AFS+HFT)          | 2.71    | 3.29    | 3.17    | 2.73    |               |         |
| 3   | Net demand & time Liabilities        | 1095284 | 1098982 | 1120129 | 1152439 | 57155         | 5.22%   |
| 4   | Investment by Overseas Branches      | 4513    | 4387    | 5266    | 3798    | -715          | -15.84% |
| 5   | Total Gross Investment (1+4)         | 386470  | 379393  | 403228  | 399472  | 13002         | 3.36%   |
|     |                                      |         |         |         |         |               |         |
|     | HTM To Gross Domestic Investment (%) | 78.79%  | 80.76%  | 77.05%  | 79.19%  |               |         |

Highlights

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# Non SLR Investment

Amt ₹ in Crore

| Sl. | Parameters                             | Dec'21        |             | Sep'22        |             | Dec'22        |             | Y-o-Y Variation |               |
|-----|----------------------------------------|---------------|-------------|---------------|-------------|---------------|-------------|-----------------|---------------|
|     |                                        | O/S           | % Share     | O/S           | % Share     | O/S           | % Share     | Amt             | Gr. %         |
| 1   | PSU Bonds                              | 19935         | 19.06%      | 16373         | 15.63%      | 15873         | 15.41%      | -4062           | -20.38%       |
| 2   | Corporate and Other Bonds & Debentures | 12235         | 11.70%      | 15857         | 15.13%      | 15826         | 15.36%      | 3591            | 29.35%        |
| 3   | Special Govt. Sec excl. Recap Bonds    | 1253          | 1.20%       | 1114          | 1.06%       | 1058          | 1.03%       | -195            | -15.56%       |
| 4   | CG Recap. Bond                         | 55274         | 52.86%      | 55274         | 52.75%      | 55274         | 53.65%      | -               | -             |
| 5   | Share of PSU/Corporate/Others          | 7158          | 6.85%       | 6423          | 6.13%       | 6034          | 5.86%       | -1124           | -15.70%       |
| 6   | Venture Capital Fund                   | 360           | 0.34%       | 379           | 0.36%       | 390           | 0.38%       | 30              | 8.33%         |
| 7   | Regional Rural Bank                    | 814           | 0.78%       | 1073          | 1.02%       | 1073          | 1.04%       | 259             | 31.82%        |
| 8   | Security Receipts                      | 1703          | 1.63%       | 1446          | 1.38%       | 1421          | 1.38%       | -282            | -16.56%       |
| 9   | Subsidiaries JV                        | 3220          | 3.08%       | 3352          | 3.20%       | 3389          | 3.29%       | 169             | 5.25%         |
| 10  | Other                                  | 2620          | 2.51%       | 3492          | 3.33%       | 2698          | 2.62%       | 78              | 2.98%         |
|     | <b>Total Non SLR Investment</b>        | <b>104572</b> | <b>100%</b> | <b>104783</b> | <b>100%</b> | <b>103036</b> | <b>100%</b> | <b>-1536</b>    | <b>-1.47%</b> |

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# Balance Sheet-Liabilities & Assets

Amt ₹ in Crore

| Sl. | Parameters                       | Dec'21         | Mar'22         | Sep'22         | Dec'22         |
|-----|----------------------------------|----------------|----------------|----------------|----------------|
|     | <b>CAPITAL &amp; LIABILITIES</b> |                |                |                |                |
| 1   | Capital                          | 2202           | 2202           | 2202           | 2202           |
| 2   | Reserves and Surplus             | 94815          | 93285          | 96554          | 97213          |
| 3   | Deposits                         | 1127317        | 1146219        | 1193501        | 1210359        |
| 4   | Borrowings                       | 54257          | 45681          | 58660          | 65470          |
| 5   | Other Liabilities and Provisions | 26258          | 27418          | 25341          | 26553          |
|     | <b>Total Liabilities</b>         | <b>1304849</b> | <b>1314805</b> | <b>1376258</b> | <b>1401797</b> |
|     |                                  |                |                |                |                |
|     | <b>ASSETS</b>                    |                |                |                |                |
| 1   | Cash and Balances with RBI       | 103893         | 85736          | 73518          | 85257          |
| 2   | Balances with Banks              | 44752          | 46911          | 49513          | 42531          |
| 3   | Investments                      | 379762         | 372168         | 393925         | 390035         |
| 4   | Loans & Advances                 | 692807         | 728186         | 773403         | 800412         |
| 5   | Fixed Assets                     | 10700          | 10673          | 12208          | 12171          |
| 6   | Other Assets                     | 72935          | 71131          | 73691          | 71391          |
|     | <b>Total Assets</b>              | <b>1304849</b> | <b>1314805</b> | <b>1376258</b> | <b>1401797</b> |

# Income

Amt ₹ in Crore

| Sl. | Parameters                                 | Q3<br>FY22 | Q2<br>FY23 | Q3<br>FY23 | QoQ Variation |        | YoY Variation |        | 9M22  | 9M23  | YoY Gr. % |
|-----|--------------------------------------------|------------|------------|------------|---------------|--------|---------------|--------|-------|-------|-----------|
|     |                                            |            |            |            | Amt.          | %      | Amt.          | %      |       |       |           |
| 1   | Interest Income (2+3+4)                    | 19325      | 20154      | 22384      | 2230          | 11.1%  | 3059          | 15.8%  | 56234 | 61295 | 9.0%      |
| 2   | Interest on Advances                       | 12734      | 13550      | 14868      | 1318          | 9.7%   | 2134          | 16.8%  | 36445 | 40676 | 11.6%     |
| 3   | Interest on Investments                    | 5815       | 6111       | 6542       | 431           | 7.1%   | 727           | 12.5%  | 17582 | 18573 | 5.6%      |
| 4   | Other Interest Income                      | 776        | 494        | 975        | 481           | 97.3%  | 199           | 25.6%  | 2207  | 2047  | -7.2%     |
| 5   | Other Income (6+7+8+9)                     | 2701       | 2847       | 3338       | 491           | 17.2%  | 637           | 23.6%  | 9870  | 8722  | -11.6%    |
|     | of which                                   |            |            |            |               |        |               |        |       |       |           |
| 6   | Fee Based Income                           | 1224       | 1307       | 1331       | 24            | 1.9%   | 107           | 8.8%   | 3890  | 4389  | 12.8%     |
| 7   | Recovery in Written off Accounts           | 653        | 1100       | 1868       | 768           | 69.8%  | 1215          | 186.0% | 2561  | 4293  | 67.6%     |
| 8   | Treasury income                            | 821        | 102        | 131        | 29            | 28.8%  | -690          | -84.0% | 3376  | -299  | -108.9%   |
|     | of which                                   |            |            |            |               |        |               |        |       |       |           |
| 8.1 | Profit on Sales on Investments             | 614        | 160        | 110        | -50           | -31.1% | -504          | -82.0% | 2780  | 843   | -69.7%    |
| 8.2 | Profit on Exchange Transaction             | 196        | 100        | 238        | 138           | 137.9% | 42            | 21.4%  | 453   | 642   | 41.7%     |
| 8.3 | Profit/(Loss) on Revaluation of Investment | 11         | -158       | -217       | -59           | -      | -228          | -      | 143   | -1784 | -         |
| 9   | Others                                     | 3          | 339        | 8          | -331          | -      | 5             | -      | 43    | 340   | -         |
| 10  | Total Income (1+5)                         | 22026      | 23001      | 25722      | 2721          | 11.8%  | 3696          | 16.8%  | 66104 | 70018 | 5.9%      |

# Fee Based Income

Amt ₹ in Crore

| Sl. | Parameters                                      | Q3   | Q2   | Q3   | QoQ Variation |        | YoY Variation |        | 9M   | 9M   | YoY Gr. % |
|-----|-------------------------------------------------|------|------|------|---------------|--------|---------------|--------|------|------|-----------|
|     |                                                 | FY22 | FY23 | FY23 | Amt.          | %      | Amt.          | %      | FY22 | FY23 |           |
|     | Fee Based Income                                | 1224 | 1307 | 1331 | 24            | 1.9%   | 107           | 8.8%   | 3890 | 4389 | 12.8%     |
| 1   | Service Charges<br>(Bills, Remittance, ATM etc) | 667  | 702  | 736  | 35            | 4.9%   | 70            | 10.5%  | 1889 | 2244 | 18.7%     |
| 2   | Non Fund Based Income                           | 136  | 124  | 140  | 16            | 12.7%  | 4             | 2.6%   | 376  | 374  | -0.6%     |
| 3   | Processing Fees                                 | 130  | 166  | 114  | -53           | -31.6% | -16           | -12.4% | 779  | 810  | 4.0%      |
| 4   | Income from Insurance & MF                      | 110  | 108  | 114  | 6             | 5.4%   | 4             | 3.4%   | 269  | 294  | 9.2%      |
| 5   | Govt. Business                                  | 50   | 64   | 46   | -18           | -28.1% | -4            | -8.7%  | 136  | 149  | 9.3%      |
| 6   | Locker Rent                                     | 35   | 51   | 45   | -6            | -10.9% | 10            | 28.5%  | 160  | 203  | 26.5%     |
| 7   | Miscellaneous Fee Income                        | 96   | 93   | 137  | 44            | 47.8%  | 41            | 42.3%  | 280  | 316  | 12.8%     |

# Expenses

Amt ₹ in Crore

| Sl. | Parameters                  | Q3<br>FY22 | Q2<br>FY23 | Q3<br>FY23 | QoQ Variation |        | YoY Variation |        | 9M22  | 9M23  | YoY Gr. % |
|-----|-----------------------------|------------|------------|------------|---------------|--------|---------------|--------|-------|-------|-----------|
|     |                             |            |            |            | Amt.          | %      | Amt.          | %      |       |       |           |
| 1   | Total Interest Paid (2+3+4) | 11522      | 11883      | 13205      | 1322          | 11.1%  | 1683          | 14.6%  | 34844 | 36303 | 4.2%      |
| 2   | Interest Paid on Deposits   | 10804      | 11022      | 12113      | 1091          | 9.9%   | 1309          | 12.1%  | 32693 | 33562 | 2.7%      |
| 3   | Interest Paid on Borrowings | 114        | 209        | 406        | 197           | 94.4%  | 292           | 256.4% | 384   | 792   | 106.3%    |
| 4   | Others                      | 605        | 652        | 686        | 34            | 5.2%   | 81            | 13.4%  | 1766  | 1949  | 10.3%     |
| 5   | Operating Expenses (6+7)    | 5428       | 5551       | 6801       | 1250          | 22.5%  | 1373          | 25.3%  | 15763 | 17053 | 8.2%      |
| 6   | Establishment Expenses      | 3311       | 3233       | 4460       | 1227          | 38.0%  | 1149          | 34.7%  | 9683  | 10239 | 5.7%      |
|     | Of which                    |            |            |            |               |        |               |        |       |       |           |
|     | Employee Benefit (AS-15)    | 499        | 467        | 1330       | 863           | 184.8% | 831           | 166.5% | 1548  | 1635  | 5.6%      |
| 7   | Other Operating Expenses    | 2117       | 2318       | 2341       | 23            | 1.0%   | 224           | 10.6%  | 6080  | 6813  | 12.1%     |
| 8   | Total Expenses (1+5)        | 16950      | 17434      | 20006      | 2572          | 14.8%  | 3056          | 18.0%  | 50607 | 53355 | 5.4%      |

# Profit & Provisions

Amt ₹ in Crore

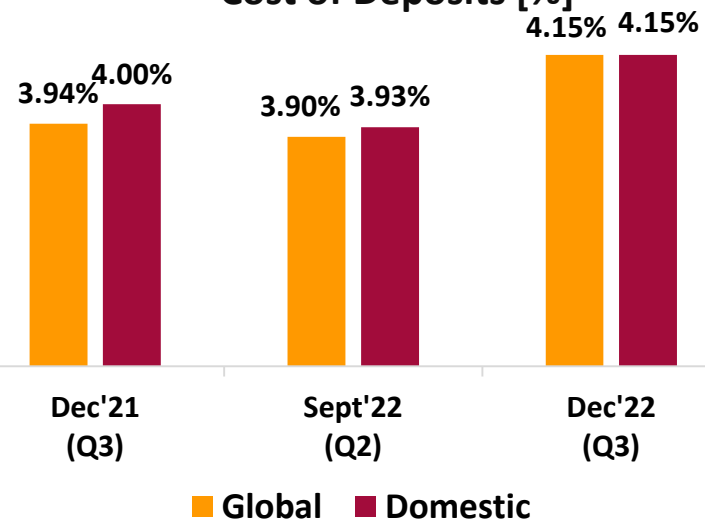
| Sl. | Parameters                                     | Q3<br>FY22 | Q2<br>FY23 | Q3<br>FY23 | QoQ Variation |         | YoY Variation |          | 9M22  | 9M23  | YoY Gr. % |
|-----|------------------------------------------------|------------|------------|------------|---------------|---------|---------------|----------|-------|-------|-----------|
|     |                                                |            |            |            | Amt.          | %       | Amt.          | %        |       |       |           |
| 1   | Net Interest Income                            | 7803       | 8271       | 9179       | 908           | 11.0%   | 1376          | 17.6%    | 21390 | 24993 | 16.8%     |
| 2   | Other Income                                   | 2701       | 2847       | 3338       | 491           | 17.2%   | 637           | 23.6%    | 9870  | 8722  | -11.6%    |
| 3   | Operating Income (1+2)                         | 10504      | 11118      | 12517      | 1399          | 12.6%   | 2013          | 19.2%    | 31260 | 33715 | 7.9%      |
| 4   | Operating Expenses                             | 5428       | 5551       | 6801       | 1250          | 22.5%   | 1373          | 25.3%    | 15763 | 17053 | 8.2%      |
| 5   | Operating Profit                               | 5076       | 5567       | 5716       | 149           | 2.7%    | 640           | 12.6%    | 15497 | 16662 | 7.5%      |
| 6   | Provisions other than Tax                      | 3354       | 4906       | 4713       | -193          | -3.9%   | 1359          | 40.5%    | 11594 | 14410 | 24.3%     |
|     | Of which                                       |            |            |            |               |         |               |          |       |       |           |
| a   | NPAs                                           | 3654       | 3556       | 3908       | 352           | 9.9%    | 254           | 7.0%     | 9595  | 12278 | 28.0%     |
| b   | Standard Assets incl.<br>Standard Restructured | -120       | 694        | 469        | -225          | -32.4%  | 589           | -490.8%  | 1620  | 885   | -45.4%    |
| c   | Depreciation on Investment<br>(NPI)            | 11         | 430        | -136       | -566          | -131.6% | -147          | -1336.1% | 249   | 443   | 78.0%     |
| d   | Others                                         | -192       | 226        | 472        | 246           | 109.0%  | 664           | -346.0%  | 130   | 803   | 517.9%    |
| 7   | Profit Before Tax                              | 1723       | 661        | 1003       | 342           | 51.7%   | -720          | -41.8%   | 3903  | 2252  | -42.3%    |
| 8   | Provision for Income Tax                       | 596        | 250        | 374        | 124           | 49.5%   | -222          | -37.3%   | 648   | 904   | 39.5%     |
| 9   | Net Profit                                     | 1127       | 411        | 629        | 218           | 53.0%   | -498          | -44.2%   | 3255  | 1349  | -58.6%    |

# Profitability Ratios

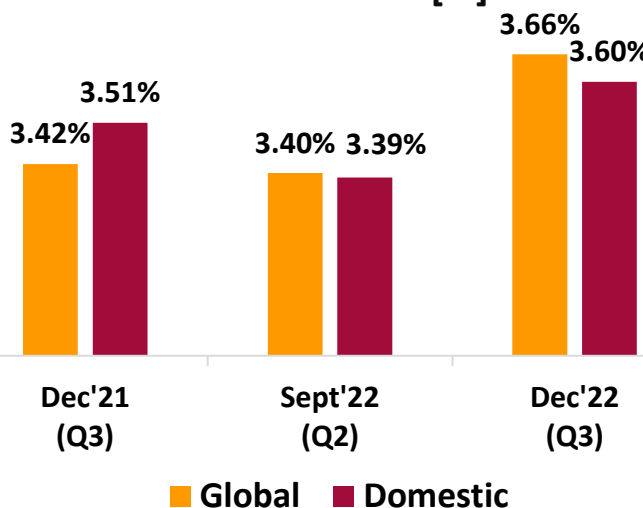
| Sl. | Profitability Ratios                    | Q3<br>FY22 | Q2<br>FY23 | Q3<br>FY23 | 9M22   | FY 22  | 9M23   |
|-----|-----------------------------------------|------------|------------|------------|--------|--------|--------|
| 1   | Return on Assets [%]                    | 0.34%      | 0.12%      | 0.17%      | 0.32%  | 0.26%  | 0.13%  |
| 2   | Return on Equity [%]                    | 7.34%      | 2.56%      | 3.85%      | 7.43%  | 5.96%  | 2.85%  |
| 3   | Earnings per share [₹] (Not annualized) | 1.02       | 0.37       | 0.57       | 2.98   | 3.16   | 1.22   |
| 4   | Book Value per Share [₹]                | 80.96      | 81.32      | 81.93      | 80.96  | 79.59  | 81.93  |
| 5   | Book Value per Share-Tangible [₹]       | 55.09      | 58.39      | 59.36      | 55.09  | 54.77  | 59.36  |
| 6   | Cost to Income Ratio [%]                | 51.67%     | 49.93%     | 54.34%     | 50.43% | 49.38% | 50.58% |
| 6a  | Staff Cost to Income Ratio [%]          | 31.52%     | 29.07%     | 35.63%     | 30.98% | 28.87% | 30.37% |
| 6b  | Other Cost to Income Ratio [%]          | 20.15%     | 20.85%     | 18.70%     | 19.45% | 20.51% | 20.21% |
| 7   | Operating Profit to AWF [%]             | 1.51%      | 1.59%      | 1.59%      | 1.54%  | 1.55%  | 1.60%  |
| 8   | Operating Expenses To AWF [%]           | 1.61%      | 1.59%      | 1.89%      | 1.56%  | 1.51%  | 1.64%  |

# Efficiency Ratios (Quarter) (Annualized)

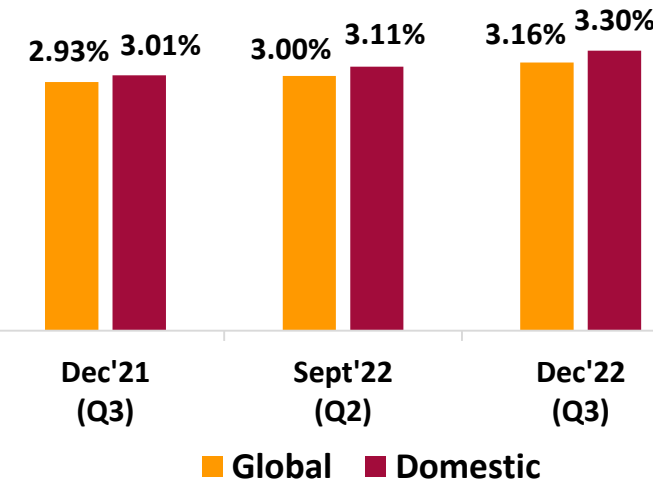
## Cost of Deposits [%]



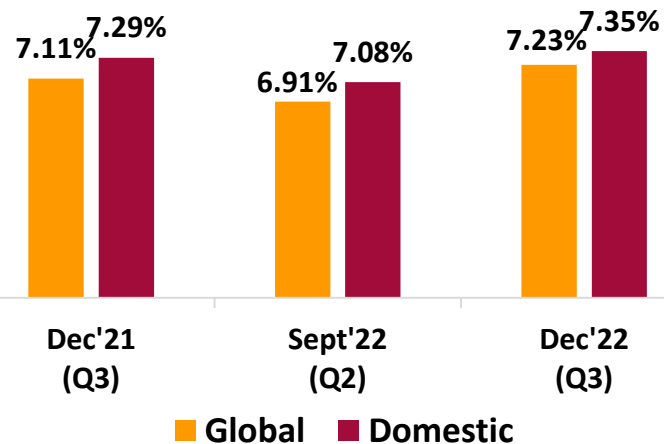
## Cost of Funds [%]



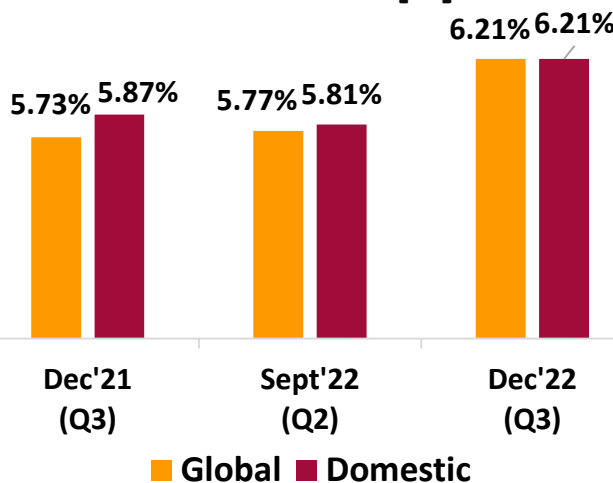
## NIM [%]



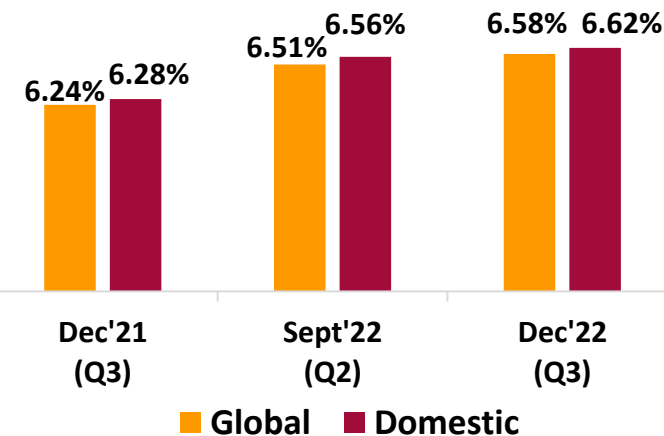
## Yield on Advances [%]



## Yield on Funds [%]

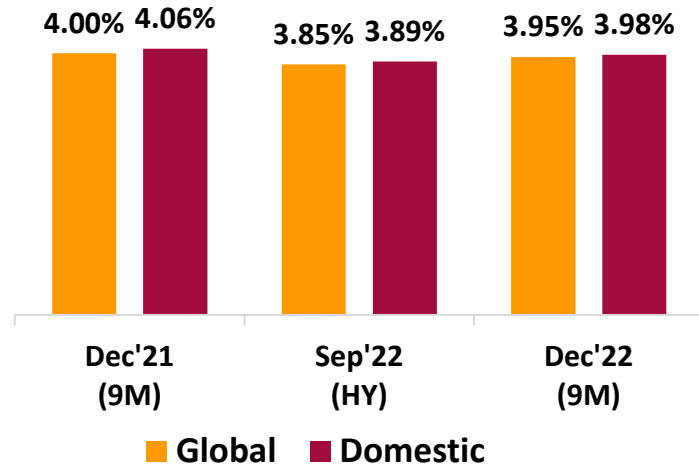


## Yield on Investment [%]

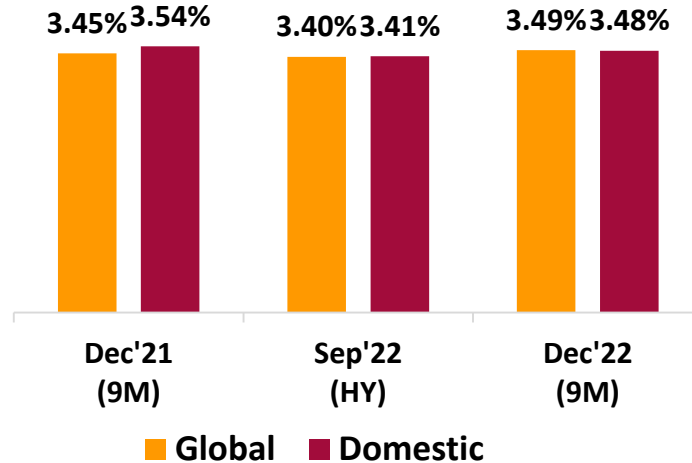


# Efficiency Ratios (9M) *(Annualized)*

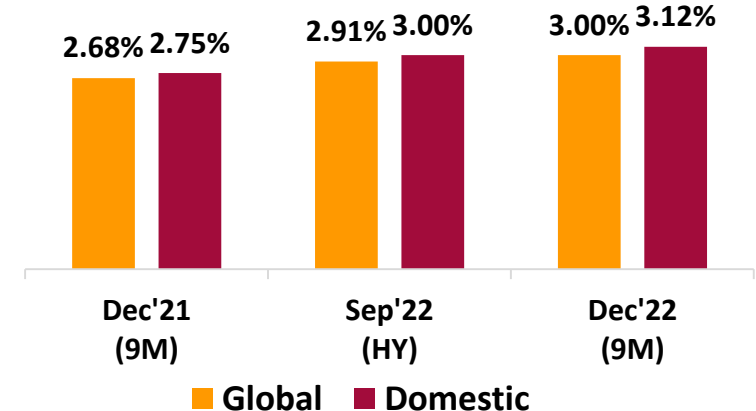
## Cost of Deposits [%]



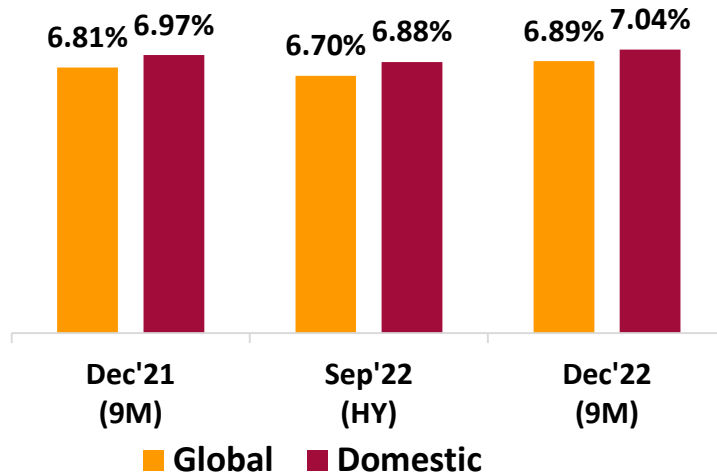
## Cost of Funds [%]



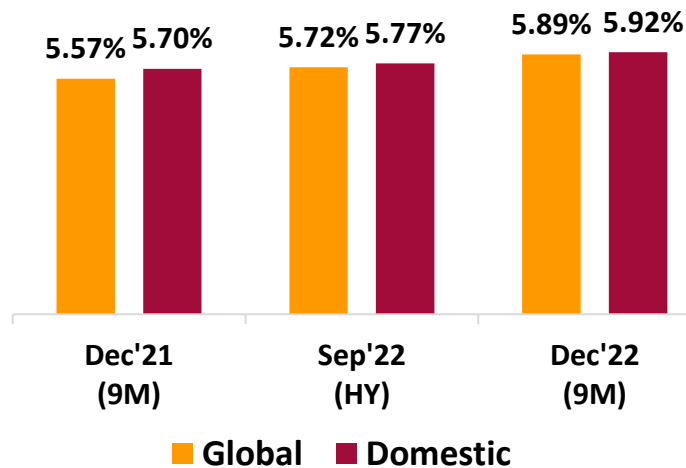
## NIM [%]



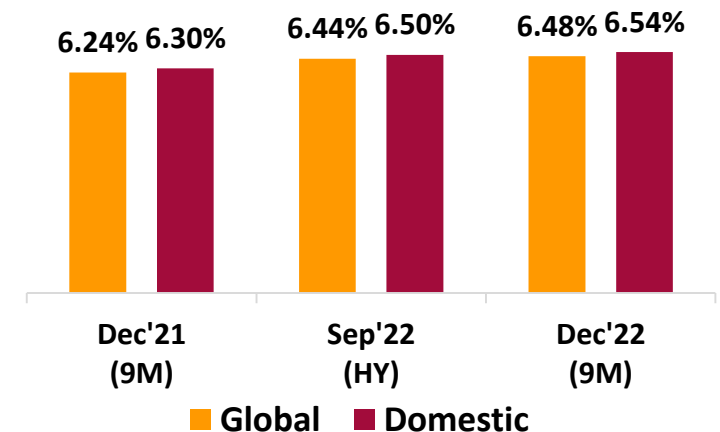
## Yield on Advances [%]



## Yield on Funds [%]



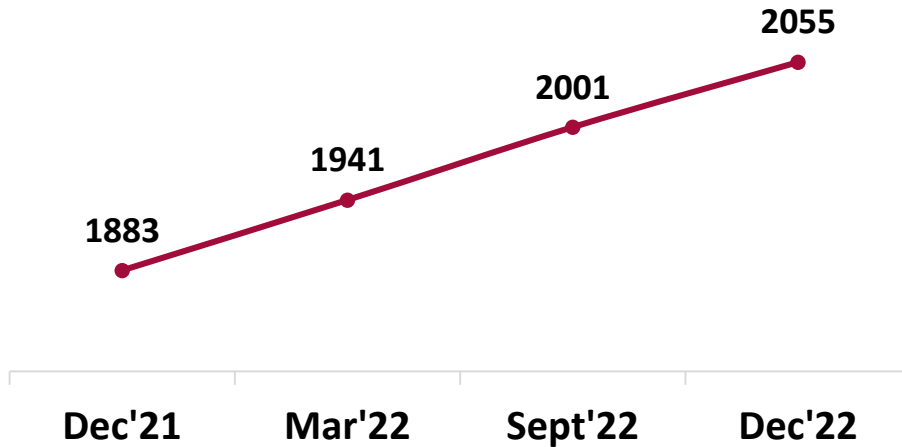
## Yield on Investment [%]



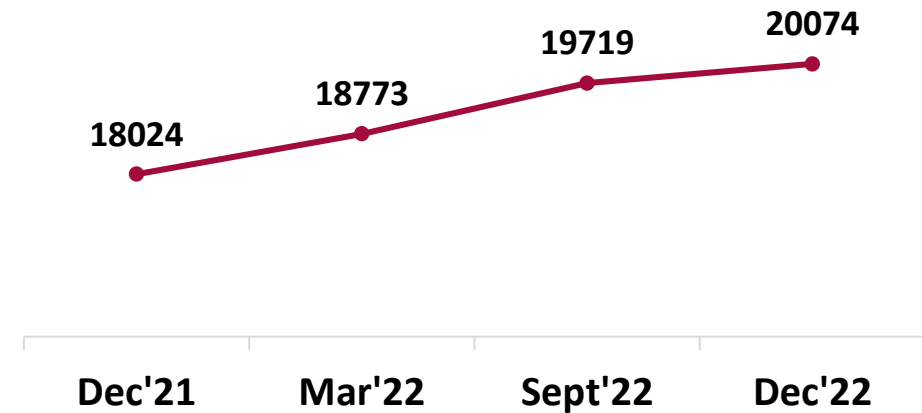
# Productivity Ratios (Annualized)

Amt in ₹ Lakhs

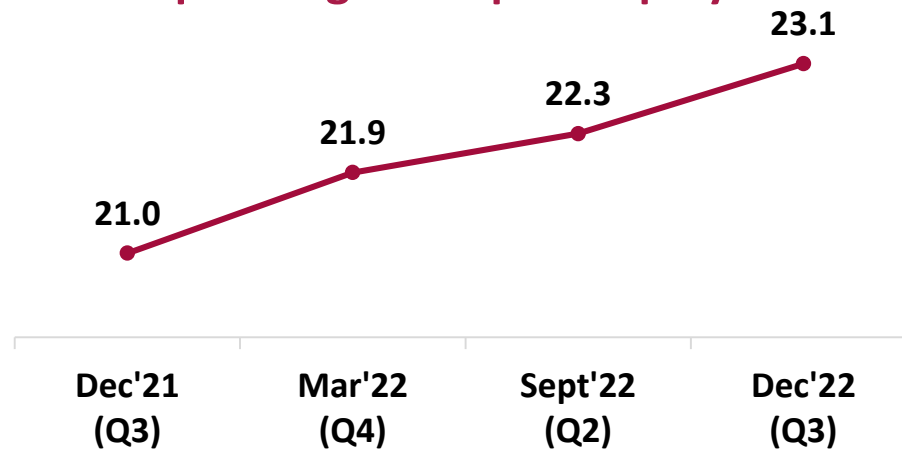
## Business per Employee



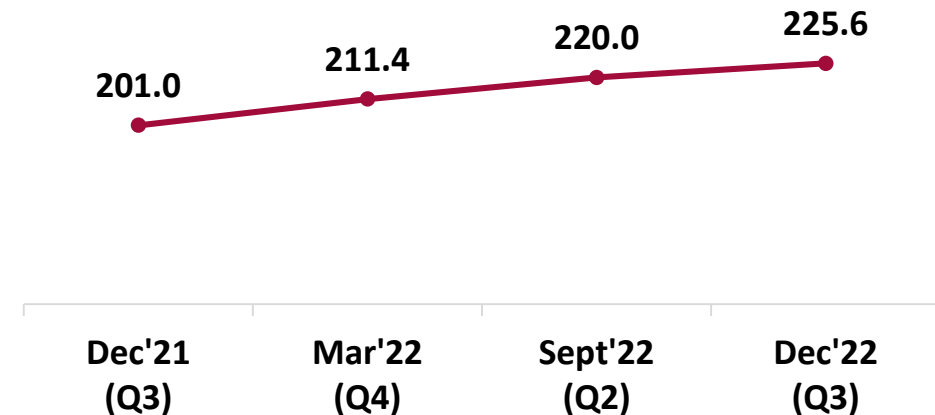
## Business per Branch



## Operating Profit per Employee



## Operating Profit per Branch



# One Time Restructuring (OTR 1 & 2)

Amt ₹ in Crore

## OTR 1

As per RBI's guidelines dated  
Aug 06,2020

| Sl. | Loan and aggregate exposure category | Position as on 31.12.22 under OTR 1 |                 |
|-----|--------------------------------------|-------------------------------------|-----------------|
|     |                                      | No. of accounts                     | Amount involved |
| 1   | Personal loans                       | 4273                                | 609             |
| 2   | Other Exposures*                     | 252                                 | 2303            |
| 3   | Total (1+2)                          | 4525                                | 2912            |
| 4   | MSME loans                           | 2195                                | 351             |
|     | Grand Total (3+4)                    | 6720                                | 3263            |

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

## OTR 2

As per RBI's guidelines dated  
May 05,2021

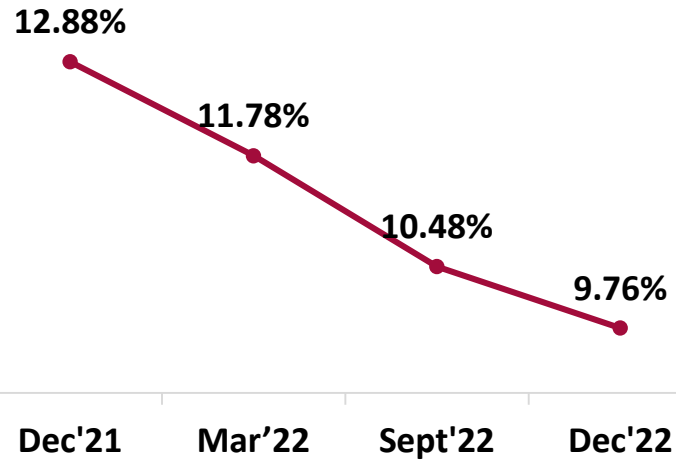
| Sl. | Loan and aggregate exposure category | Position as on 31.12.22 under OTR 2 |                 |
|-----|--------------------------------------|-------------------------------------|-----------------|
|     |                                      | No. of accounts                     | Amount involved |
| 1   | Individual Borrowers                 | 59248                               | 4931            |
| 2   | Small Business                       | 2628                                | 780             |
| 3   | Total (1+2)                          | 61876                               | 5711            |
| 4   | MSME loans                           | 51246                               | 3351            |
|     | Grand Total (3+4)                    | 113122                              | 9062            |

## Improving Asset Quality –SMA 2 Accounts ( > Rs.5.00 Crore)

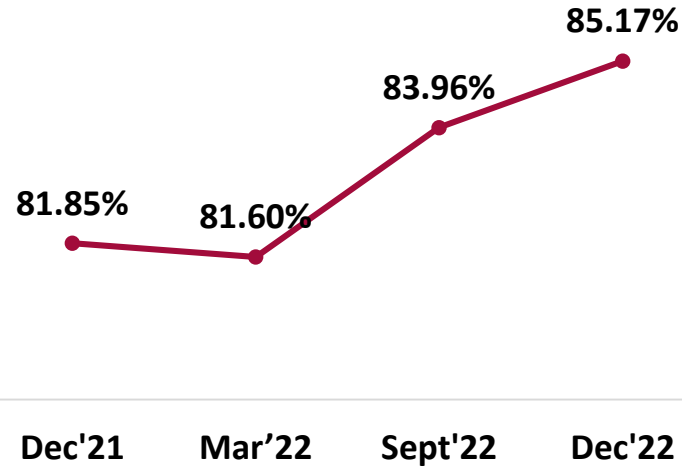
| CATEGORY          | Dec'21 |                        | Sept'22 |                        | Dec'22 |                        |
|-------------------|--------|------------------------|---------|------------------------|--------|------------------------|
|                   | SMA2   | % of Domestic Advances | SMA2    | % of Domestic Advances | SMA2   | % of Domestic Advances |
| RETAIL            | 161    | 0.12%                  | 82      | 0.01%                  | 46     | 0.01%                  |
| AGRICULTURE       | 404    | 0.30%                  | 332     | 0.04%                  | 260    | 0.03%                  |
| MSME              | 1715   | 1.35%                  | 1277    | 0.16%                  | 1107   | 0.13%                  |
| RAM TOTAL         | 2280   | 0.57%                  | 1691    | 0.21%                  | 1413   | 0.17%                  |
| CORPORATE & OTHER | 814    | 0.24%                  | 379     | 0.05%                  | 326    | 0.04%                  |
| TOTAL             | 3094   | 0.42%                  | 2070    | 0.26%                  | 1739   | 0.21%                  |

# Improving Asset Quality

## Gross NPA%

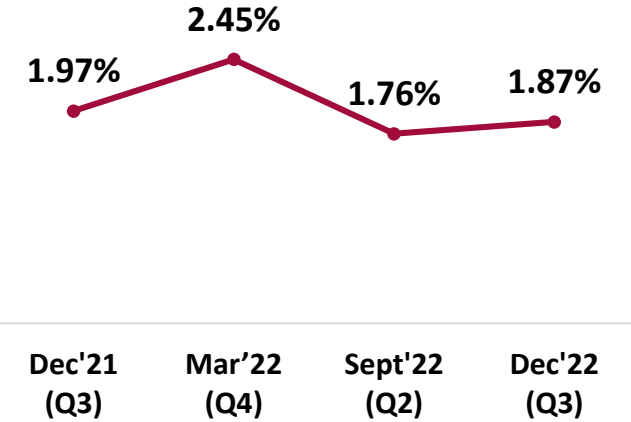


## PCR%- (Incl. TWO)

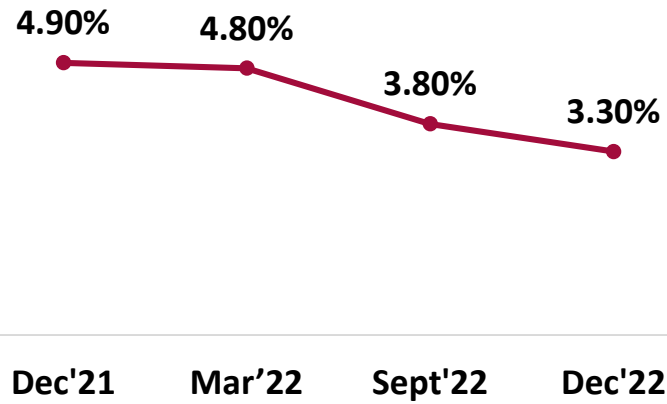


## Credit Cost

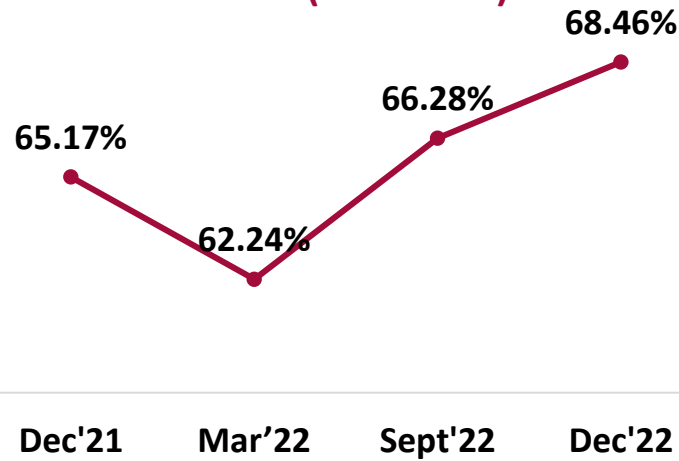
(Annualized)



## Net NPA%

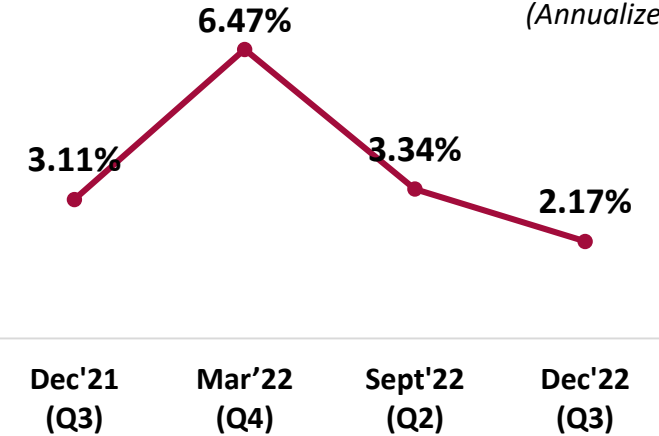


## PCR%- (Excl. TWO)



## Slippages(Fresh Addition) Ratio

(Annualized)



# Movement of NPA

Amt ₹ in Crore

| Sl. | Parameters                              | Q3 FY'22 | 9M FY'22 | Q2 FY'23 | Q3 FY'23 | 9M FY'23 |
|-----|-----------------------------------------|----------|----------|----------|----------|----------|
| 1   | NPA as at the beginning of Year/Quarter | 100291   | 104423   | 90167    | 87035    | 92448    |
| 2   | -Cash Recovery                          | 2009     | 7826     | 3989     | 1820     | 7956     |
| 3   | -Up-gradation                           | 1995     | 5798     | 2508     | 1328     | 4399     |
| 4   | Cash Recovery & Up-gradation (2+3)      | 4004     | 13624    | 6497     | 3148     | 12355    |
| 5   | Write Off                               | 3435     | 11174    | 2614     | 4375     | 10488    |
| 6   | Total Reduction (4+5)                   | 7439     | 24798    | 9112     | 7523     | 22843    |
| 7   | Fresh Addition (8+9)                    | 4407     | 17633    | 5979     | 4072     | 13979    |
| 8   | -Fresh slippages                        | 3431     | 14857    | 5301     | 3865     | 12380    |
| 9   | -Debits in existing NPA A/cs            | 976      | 2777     | 678      | 206      | 1599     |
| 10  | Gross NPAs at end of the period         | 97259    | 97259    | 87035    | 83584    | 83584    |
| 11  | Eligible Deductions incl. Provisions    | 63380    | 63380    | 57687    | 57221    | 57221    |
| 12  | Net NPAs at end of the period           | 33879    | 33879    | 29348    | 26363    | 26363    |
| 13  | Recovery in TWO & RI*                   | 1202     | 3969     | 2068     | 2887     | 6724     |
| 14  | Total Recovery (4+13)                   | 5206     | 17593    | 8565     | 6035     | 19079    |

\*Recovery in TWO & RI has been re-aligned.

Highlights

Business

Financial

Asset  
Quality

Share/  
Capital

Digitalization

Network/FI/GB/RRB

ESG/  
Award

# NPA Classification - Sector Wise

Amt ₹ in Crore

| Sl. | Parameters           | Dec '21  |       |        | Sept'22  |       |        | Dec '22  |       |        |
|-----|----------------------|----------|-------|--------|----------|-------|--------|----------|-------|--------|
|     |                      | Advances | GNPA  | GNPA%  | Advances | GNPA  | GNPA%  | Advances | GNPA  | GNPA%  |
| 1   | Retail Loans         | 134885   | 6586  | 4.88%  | 155409   | 6118  | 3.94%  | 179984   | 6088  | 3.38%  |
|     | <i>Out of which</i>  |          |       |        |          |       |        |          |       |        |
|     | <i>Housing</i>       | 83483    | 3618  | 4.35%  | 84568    | 3422  | 4.05%  | 88098    | 3348  | 3.80%  |
|     | <i>Car/Vehicle</i>   | 11542    | 559   | 4.84%  | 24038    | 574   | 2.39%  | 34577    | 563   | 1.63%  |
|     | <i>Personal Loan</i> | 11257    | 265   | 2.35%  | 14294    | 241   | 1.69%  | 17600    | 236   | 1.34%  |
| 2   | Agriculture          | 136449   | 23718 | 17.38% | 140303   | 27019 | 19.26% | 138201   | 26644 | 19.28% |
| 3   | MSME                 | 126969   | 26910 | 21.19% | 130218   | 25231 | 19.38% | 124728   | 24996 | 20.04% |
| 4   | Corporate & Others   | 336069   | 38235 | 11.38% | 370909   | 26910 | 7.26%  | 378202   | 24142 | 6.38%  |
| 5   | Domestic (1+2+3+4)   | 734372   | 95449 | 13.00% | 796839   | 85278 | 10.70% | 821115   | 81870 | 9.97%  |
| 6   | Overseas             | 20934    | 1810  | 8.65%  | 33373    | 1757  | 5.26%  | 35642    | 1714  | 4.81%  |
| 7   | Global (5+6)         | 755306   | 97259 | 12.88% | 830212   | 87035 | 10.48% | 856757   | 83584 | 9.76%  |

# NPA Classification- Industry Wise

Amt ₹ in Crore

| Sl. | Diversified Industry Portfolio | Dec '21       |              |              | Sept'22       |              |              | Dec '22       |              |              |
|-----|--------------------------------|---------------|--------------|--------------|---------------|--------------|--------------|---------------|--------------|--------------|
|     |                                | O/s           | GNPA         | GNPA %       | O/s           | GNPA         | GNPA %       | O/s           | GNPA         | GNPA %       |
| 1   | Infrastructure                 | 105156        | 12413        | 11.8%        | 103133        | 7654         | 7.4%         | 91831         | 5333         | 5.8%         |
|     | -Energy                        | 40446         | 3712         | 9.2%         | 45365         | 3273         | 7.2%         | 38814         | 1144         | 2.9%         |
|     | -Tele-Communication            | 14961         | 3377         | 22.6%        | 10187         | 14           | 0.1%         | 9259          | 14           | 0.2%         |
|     | -Roads & Ports                 | 37434         | 4039         | 10.8%        | 40257         | 3358         | 8.3%         | 36497         | 3029         | 8.3%         |
|     | -Other Infra                   | 12315         | 1285         | 10.4%        | 7324          | 1009         | 13.8%        | 7261          | 1145         | 15.8%        |
| 2   | Basic Metal & Metal Products   | 20947         | 2163         | 10.3%        | 23602         | 1529         | 6.5%         | 23138         | 1394         | 6.0%         |
|     | -Iron & Steel                  | 16944         | 1141         | 6.7%         | 20356         | 1060         | 5.2%         | 19973         | 945          | 4.7%         |
| 3   | Textiles                       | 13046         | 2988         | 22.9%        | 10642         | 1959         | 18.4%        | 10312         | 1893         | 18.4%        |
| 4   | Food Processing                | 20591         | 5243         | 25.5%        | 18794         | 4686         | 24.9%        | 18472         | 4384         | 23.7%        |
| 5   | Chemical & Chemical Products   | 10723         | 539          | 5.0%         | 7077          | 353          | 5.0%         | 5712          | 312          | 5.5%         |
| 6   | Other Industries               | 54925         | 17744        | 32.3%        | 59159         | 15424        | 26.1%        | 65607         | 15486        | 23.6%        |
|     | <b>Total</b>                   | <b>225388</b> | <b>41090</b> | <b>18.2%</b> | <b>222407</b> | <b>31605</b> | <b>14.2%</b> | <b>215072</b> | <b>28803</b> | <b>13.4%</b> |

Highlights

Business

Financial

Asset  
Quality

Share/  
Capital

Digitalization

Network/FI/GB/RRB

ESG/  
Award

# Asset Classification- Global Advances

Amt ₹ in Crore

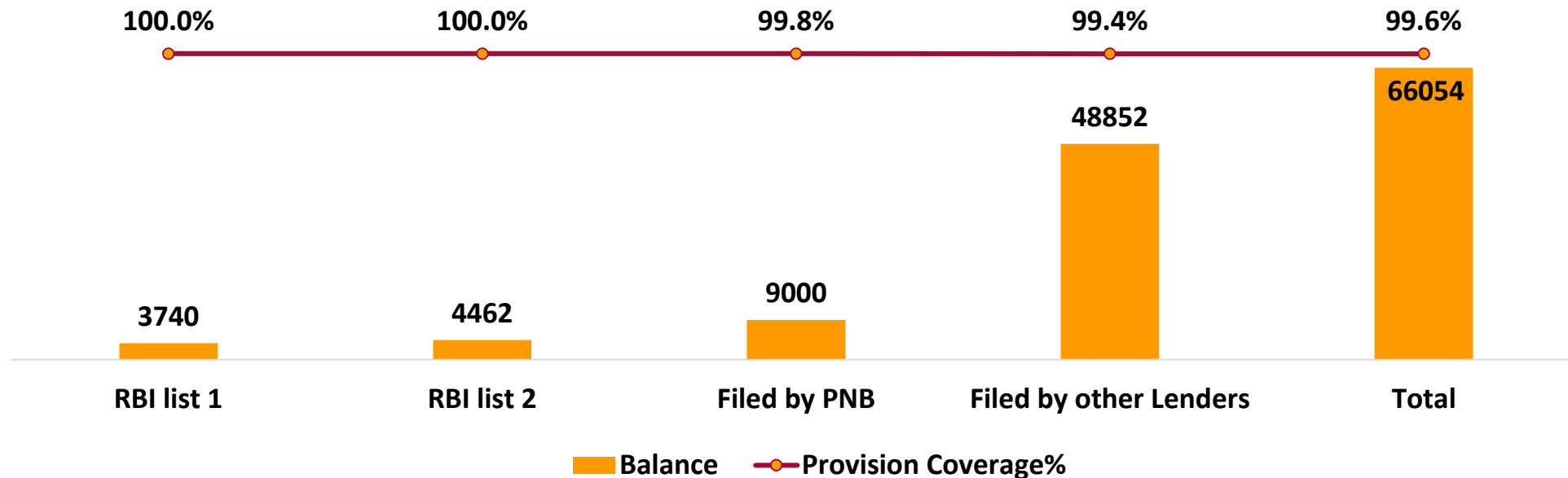
| Sl. | Parameters           | Dec'21 |        | Sept'22 |        | Dec'22 |        | YoY Variation |         |
|-----|----------------------|--------|--------|---------|--------|--------|--------|---------------|---------|
|     |                      | O/S    | Share% | O/S     | Share% | O/S    | Share% | Amt.          | Var. %  |
| 1   | Standard             | 658047 | 87.12% | 743177  | 89.52% | 773173 | 90.24% | 115126        | 17.50%  |
| 2   | Gross NPA            | 97259  | 12.88% | 87035   | 10.48% | 83584  | 9.76%  | -13675        | -14.06% |
| 2a  | Sub-Standard         | 18831  | 2.49%  | 14165   | 1.71%  | 14229  | 1.66%  | -4602         | -24.44% |
| 2b  | Doubtful             | 57606  | 7.63%  | 50647   | 6.10%  | 46914  | 5.48%  | -10692        | -18.56% |
| 2c  | Loss                 | 20822  | 2.76%  | 22222   | 2.68%  | 22440  | 2.62%  | 1618          | 7.77%   |
|     | Global Advances(1+2) | 755306 | 100%   | 830212  | 100%   | 856757 | 100%   | 101451        | 13.43%  |

# Exposure to NCLT accounts

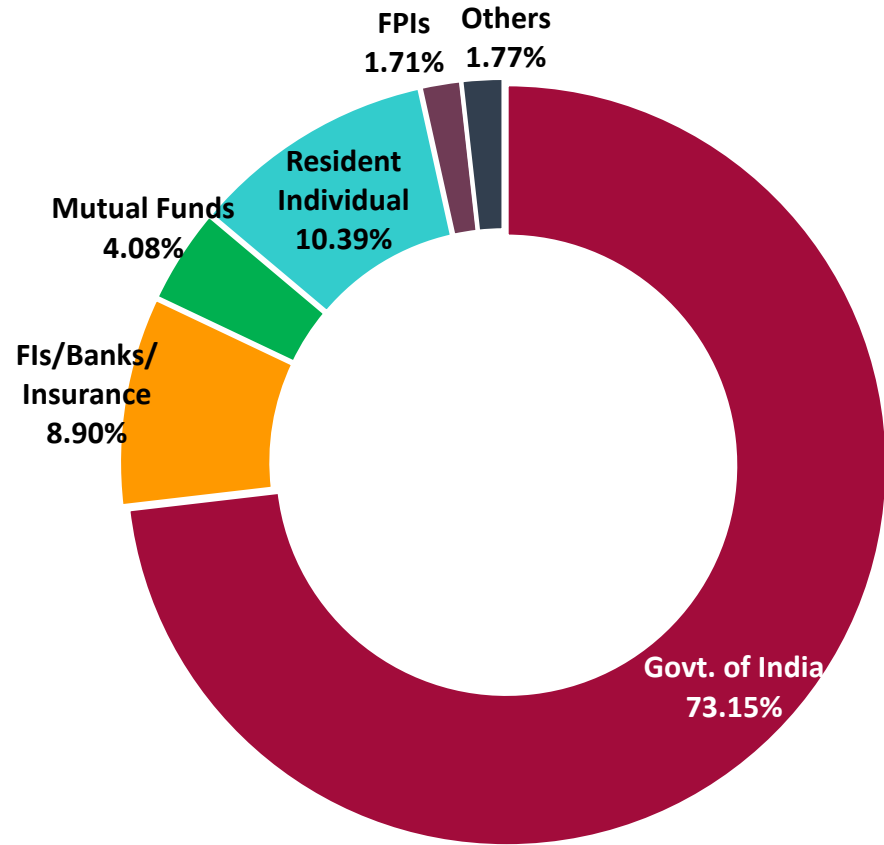
As on 31.12.2022

Amt ₹ in Crore

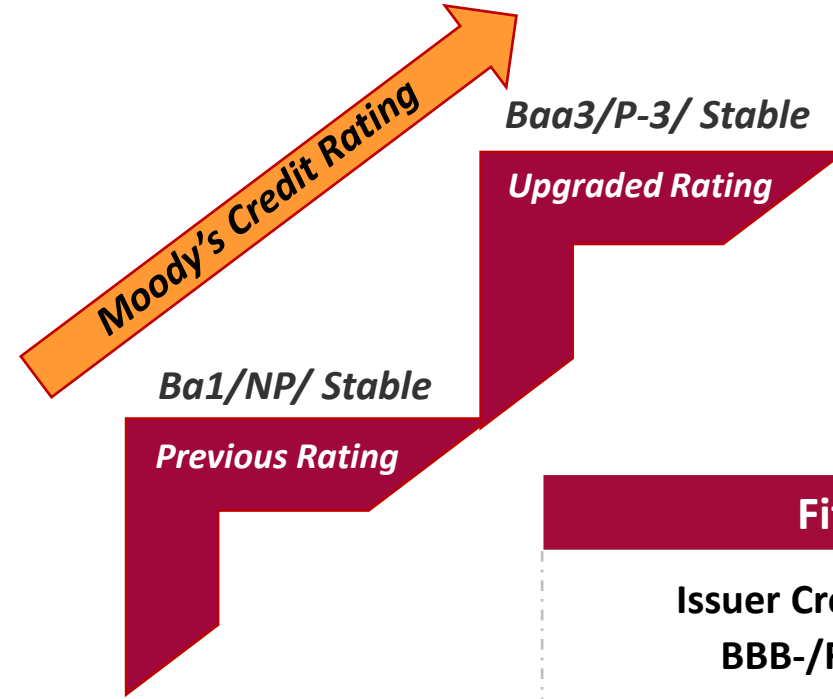
| Sl. | Parameters      | Accounts   | Balance      | Provision    | PCR%         |
|-----|-----------------|------------|--------------|--------------|--------------|
| 1   | RBI list 1      | 04         | 3740         | 3740         | 100.0%       |
| 2   | RBI list 2      | 09         | 4462         | 4462         | 100.0%       |
| 3   | Filed by PNB    | 131        | 9000         | 8987         | 99.8%        |
| 4   | Filed by Others | 415        | 48852        | 48575        | 99.4%        |
| 5   | <b>Total</b>    | <b>559</b> | <b>66054</b> | <b>65763</b> | <b>99.6%</b> |



Total No. of Shares: 1101.10 Crores



(Shareholding as on 31.12.2022)



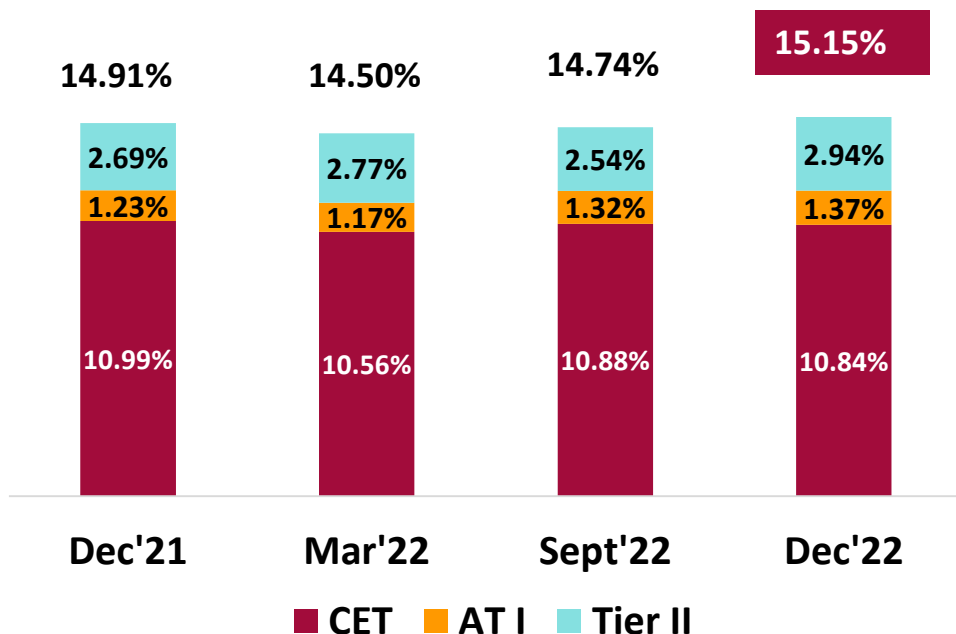
| Fitch                                   |
|-----------------------------------------|
| Issuer Credit Rating-<br>BBB-/F3/Stable |

| S.N | Rating Agency  | Basel III                      |                      |
|-----|----------------|--------------------------------|----------------------|
|     |                | Additional Tier-1 Bonds Rating | Tier-II Bonds Rating |
| 1   | CRISIL Ratings | AA/Stable                      | AA+/Stable           |
| 2   | India Ratings  | AA+/Stable                     | AAA/Stable           |
| 3   | CARE Ratings   | AA/Stable                      | AA+/Stable           |
| 4   | ICRA Ratings   | AA/Stable                      | AA+/Stable           |

# Capital Adequacy

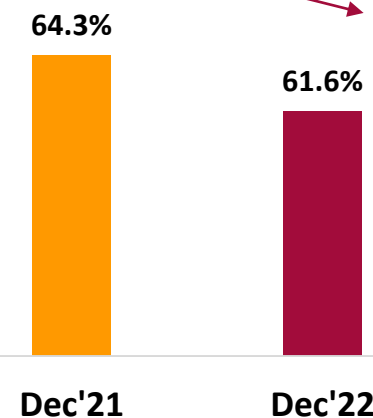
Amt ₹ in Crore

CRAR %



| Parameters      | Dec'21 | Dec'22 | YoY%   |
|-----------------|--------|--------|--------|
| Credit RWA      | 485634 | 527908 | 8.7%   |
| Market RWA      | 46199  | 37972  | -17.8% |
| Operational RWA | 69628  | 70220  | 0.9%   |
| Total RWA       | 601461 | 636099 | 5.8%   |
| Global Advances | 755306 | 856757 | 13.4%  |

Credit RWA/Gross Advances



| Sl. | Parameters        | Dec'21 | Mar'22 | Sept'22 | Dec'22 |
|-----|-------------------|--------|--------|---------|--------|
| 1   | Tier I            | 73505  | 70458  | 76036   | 77700  |
| 1a  | Common Equity     | 66077  | 63430  | 67831   | 68983  |
| 1b  | Additional Tier I | 7428   | 7028   | 8205    | 8717   |
| 2   | Tier II           | 16196  | 16653  | 15823   | 18685  |
| 3   | Total (Tier I+II) | 89701  | 87111  | 91859   | 96385  |

| Capital Raised in FY22-23 |                             |                              |
|---------------------------|-----------------------------|------------------------------|
| Type of Bonds             | Board Approved Capital Plan | Capital raised till 31.12.22 |
| Additional Tier-I Bonds   | 5500                        | 3240                         |
| Tier-II Bonds             | 6500                        | 4000                         |
| Total amounts of Bonds    | 12000                       | 7240                         |

Highlights

Business

Financial

Asset  
Quality

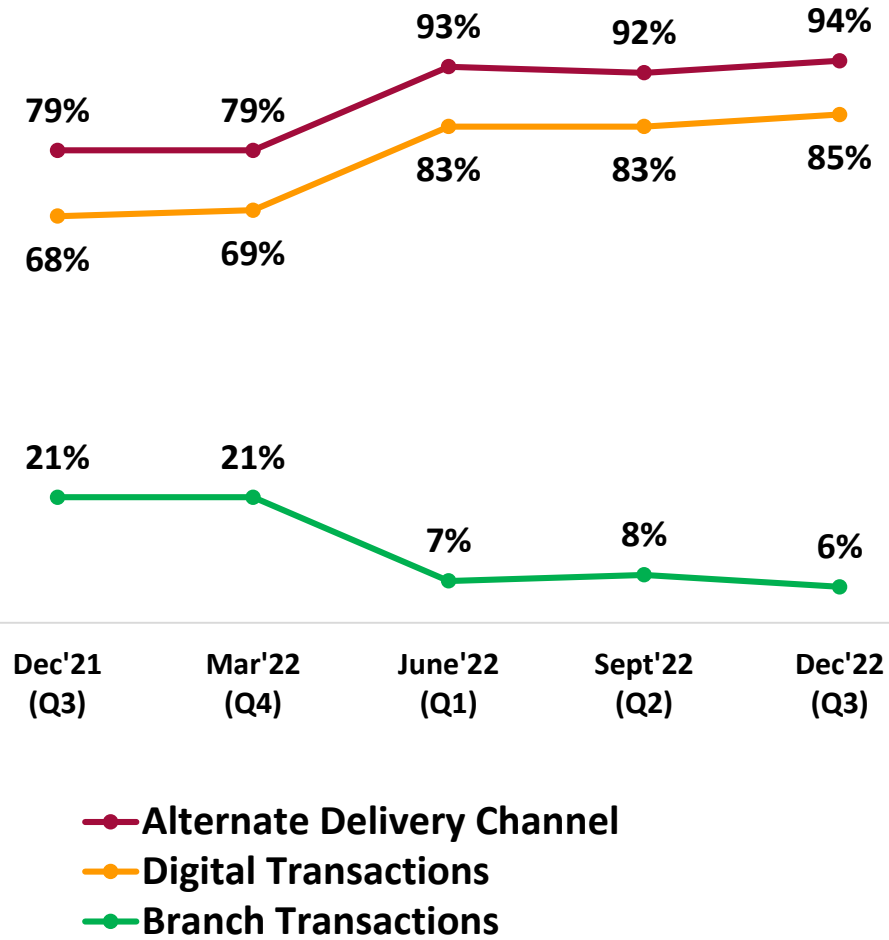
Share/  
Capital

Digitalization

Network/FI/GB/RRB

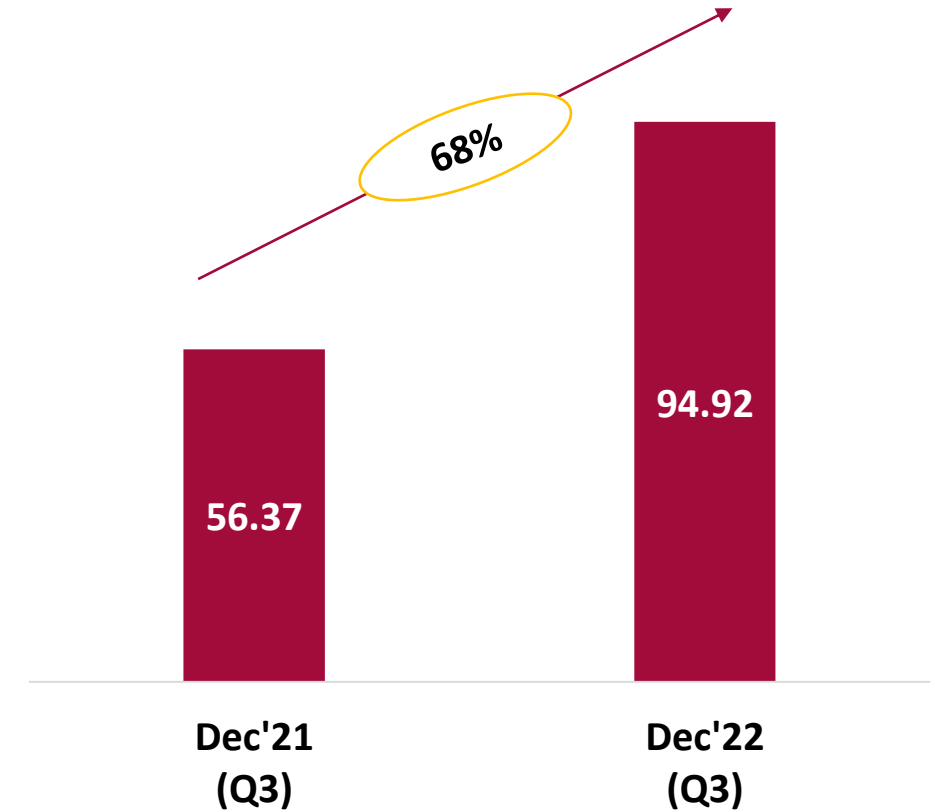
ESG/  
Award

## % Digital Transactions

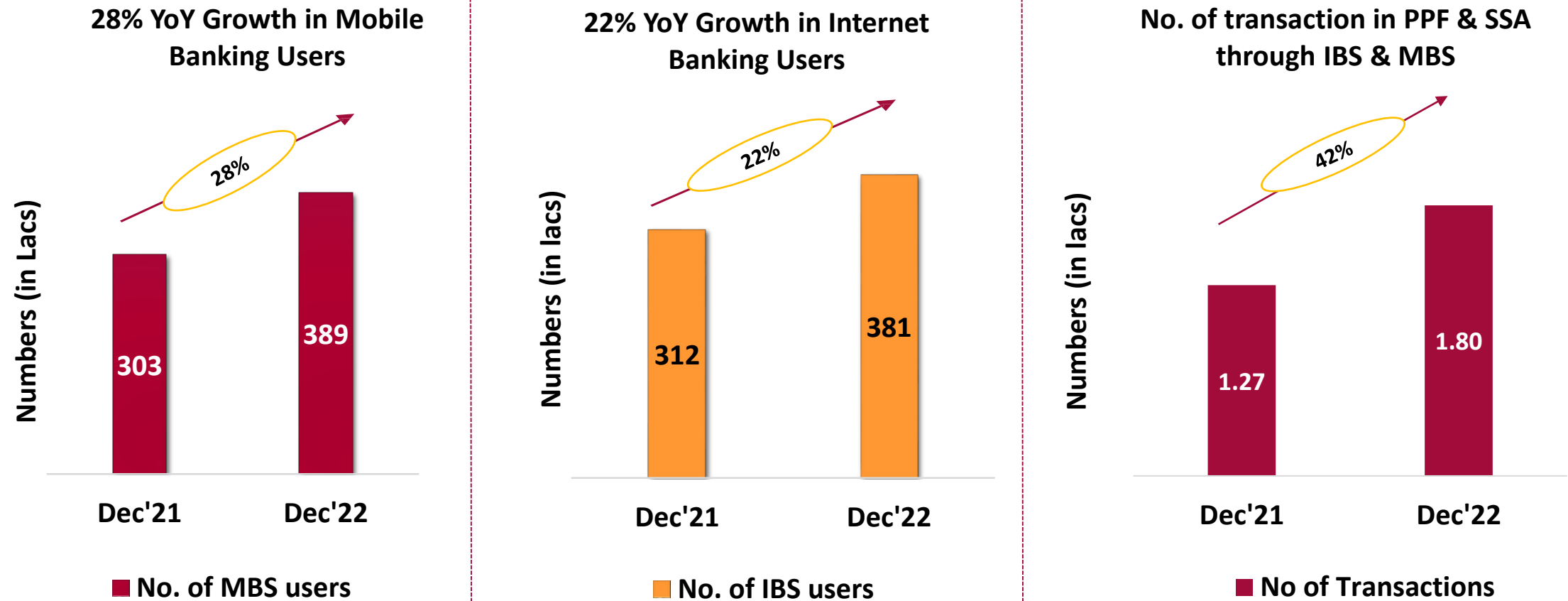


## Sharp Increase in UPI Transactions

No. of Transactions (In Crore)



## Augmenting Digital Base



# Revamped PNB One App

**SAFETY RING** in PNB One & Internet Banking enables a customer to set limit on maximum withdrawal of funds



Consistent User interface patterns

**Quick IMPS fund transfer** without adding beneficiary



OTP Waiver upto Rs. 5000/- in **SCAN** and **PAY** in PNB One.

**Replacement of Transaction Password with 4 digit TPIN**



**Add/Update Nominee** functionality in IBS/MBS

**Registration for PNB One using Aadhaar + OTP**



**Display of KYC Details-** KYC Status, KYC Date, CKYC Number and KYC Due Date

# Digital Initiatives



## Launch of revamped PAPL journey



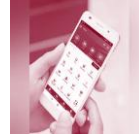
Digital Journey on the basis of :  
TRV (Total relationship Value),  
QAB (Quarterly Average  
Balance) & Top up Digital  
Personal Loan to existing  
HL/VL/PL Borrowers



## Integrated payments and collection services



- ✓ iPaCS for corporate and institutional customers.



## Unified Dispute and Issue Resolution (UDIR)



- ✓ Enhancing complaint handling & resolution process for all UPI users



## KCC - Digital Renewal upto Rs.1.60 lakh



- ✓ Through SMS/Missed Call/ Outbound Interactive Voice Response (OIVR) & Digital Channels



## Launch of e-OTS



- ✓ End to end straight through product for OTS



## Pre-Qualified Credit Card facility for salaried account customers



## Credit card against FDR.



## e-OD against offline FD



## Launch of Banking Services through Whatsapp

# Digital Banking- Way Forward

- ❑ Digitalization of Current and Saving account opening journeys for driving quality CASA acquisition.
- ❑ Pre-Approved Housing Loan
- ❑ Online OD against FD to Agriculture Customer
- ❑ Digital lending against GST through PNB GST Express Loan.
- ❑ Digitally Kisan Total Rin upto Rs.50000/-.

- ❑ Tie-up with e-Commerce market place i.e Flipkart, Amazon etc. to finance under Buy Now Pay later option, offers etc.
- ❑ Tie-ups/Partnerships with Four Housing Loan Aggregators for Housing Loan Leads/Fulfilment Model.
- ❑ Implementation of Metaverse Technology in Bank.

- ❑ Interoperable cardless cash withdrawal (ICCW) at ATM's using UPI
- ❑ Mobile Banking facility for Corporate Customer
- ❑ Implementation of feature phone & voice based payment in UPI (UPI123)

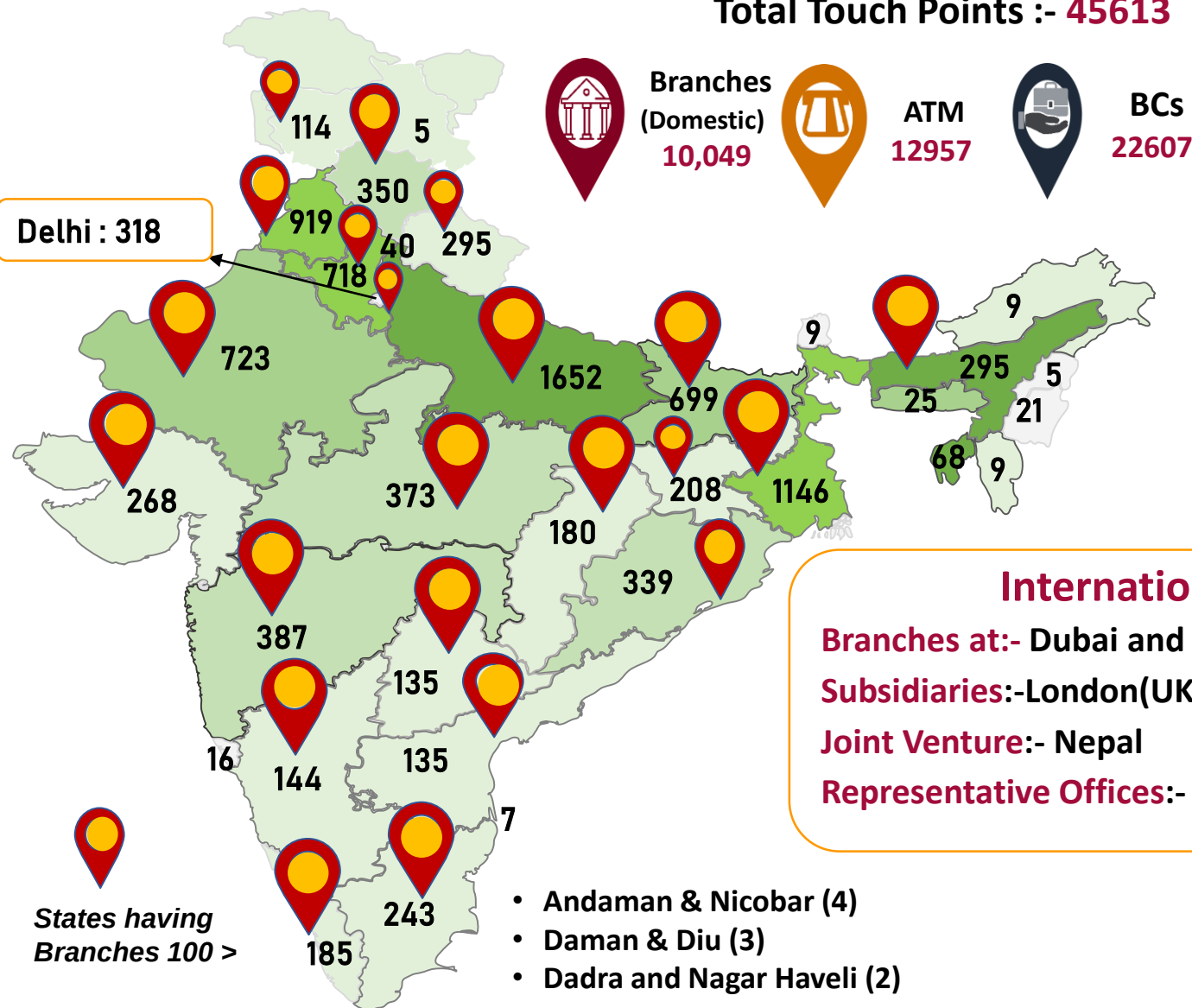
End to End Digitalization of Customer Journeys

Partnerships Led Growth

Upcoming Digital Initiatives of the Bank

# Distribution Network & Social Presence

Total Touch Points :- 45613



17,11,000  
YoY ↑: 20.43%



1,07,249  
YoY ↑: 34.80%



3,59,099  
YoY ↑: 34.05%



1,06,000  
YoY ↑: 51.65%



1,14,878  
YoY ↑: 57.91%



40,100  
YoY ↑: 223.39%

## International Business

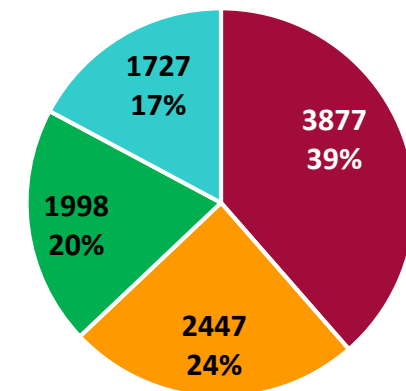
**Branches at:-** Dubai and Gift City, Ahmedabad

**Subsidiaries:-** London(UK) and Bhutan

**Joint Venture:-** Nepal

**Representative Offices:-** Myanmar and Bangladesh

## Population group Wise Branches

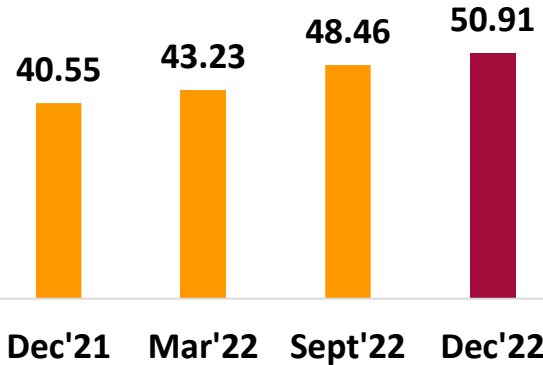


■ Rural ■ Semi-Urban ■ Urban ■ Metro

# Driving Financial Inclusion

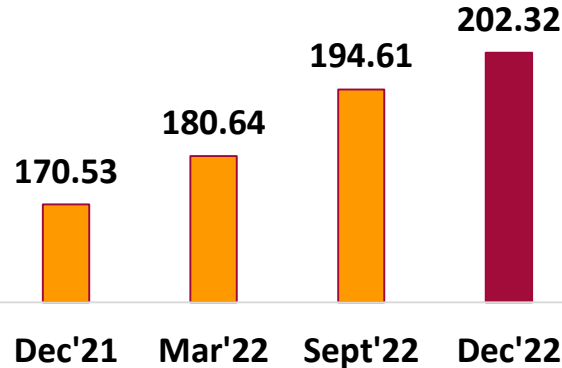
**Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)**

Nos in lakhs



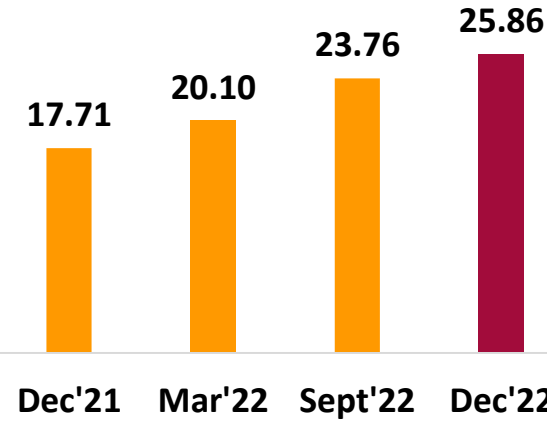
**Pradhan Mantri Suraksha Bima Yojana (PMSBY)**

Nos in lakhs



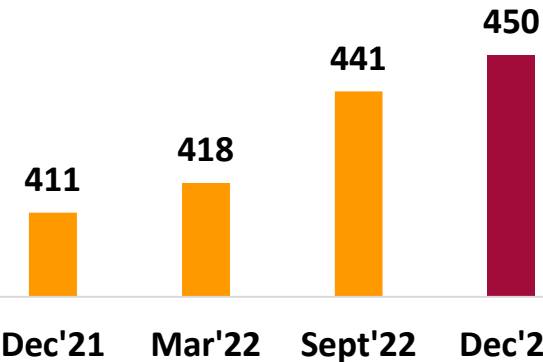
**Atal Pension Yojana**

Nos in lakhs



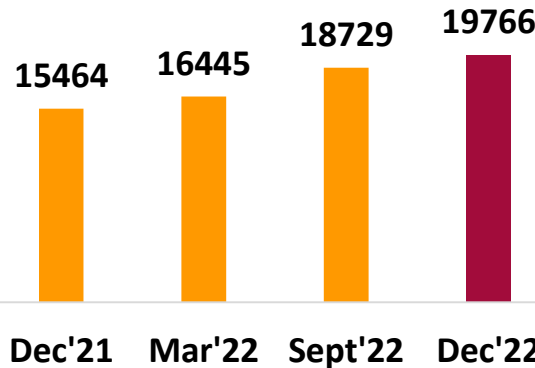
**PMJDY Accounts**

Nos in lakhs



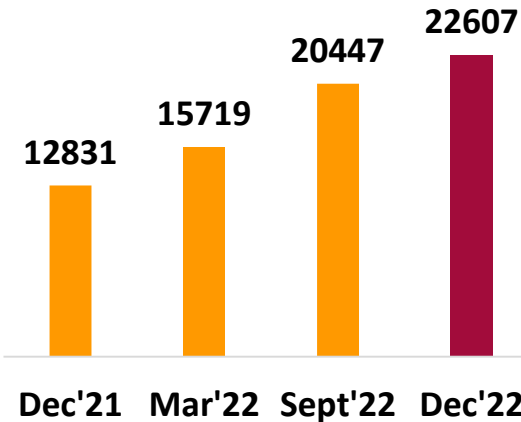
**Deposits Mobilized by BCs**

Amt ₹ in Crore



**No. of BCs**

Nos



- SLBC- 6
- LDMO- 112
- Rural Self Employment Training Institute (Rseti)- 76
- Rural Development centre- 2
- Financial Literacy Centre- 175
- Farmer Training Centre – 12
- Villages adopted for holistic development - 305

# Group Structure of the Bank

**PNB**

**Subsidiaries**

**Domestic**

1. PNB Cards & Services Ltd. – 100%
2. PNBISL -100%
3. PNB Gilts Ltd - 74.07%

**Foreign**

1. PNBIL, London - 100%
2. DRUK PNB Bank Ltd, Bhutan - 51%

**Associates & Joint-Venture**

**Domestic**

1. PNB Housing Finance Ltd - 32.53%
2. PNB MetLife India Insurance Co. Ltd - 30%
3. Canara HSBC Life Insurance Co. Ltd (CHOICE)– 23%
4. India SME Asset Reconstruction Co. Ltd (ISARC) – 20.90%

**Foreign**

Everest Bank,  
Nepal-  
20.03%

**RRB**

35% stake in each one:-

1. Dakshin Bihar Gramin Bank
2. Sarva Haryana Gramin Bank
3. Himachal Pradesh Gramin Bank
4. Punjab Gramin Bank
5. Prathama UP Gramin Bank
6. Assam Gramin Vikash Bank
7. Bangiya Gramin Vikash Bank
8. Tripura Gramin Bank
9. Manipur Rural Bank

**Highlights**

**Business**

**Financial**

**Asset  
Quality**

**Share/  
Capital**

**Digitalization**

**Network/FI/GB/RRB**

**ESG/  
Award**

Amt ₹ in Crore

## Performance of Subsidiaries, Associates & Joint Venture

| Name of the entity                                                                          | Results<br>(3/6/9/12 M) | Total<br>Income | Total<br>Expenses | Gross<br>Profit | Net<br>Profit |
|---------------------------------------------------------------------------------------------|-------------------------|-----------------|-------------------|-----------------|---------------|
| PNB Housing Finance Ltd                                                                     | Dec'22 (9M)             | 4892            | 3874              | 1018            | 767           |
| PNB Investment Services Ltd.                                                                | Dec'22 (9M)             | 6.04            | 3.75              | 2.29            | 1.71          |
| PNB Cards & Services Limited                                                                | Dec'22 (9M)             | 4.36            | 3.10              | 1.26            | 1.07          |
| PNB Gilts Ltd.                                                                              | Dec'22 (9M)             | 921             | 1023              | -103            | -91           |
| PNB MetLife India Insurance Co. Ltd                                                         | Dec'22 (9M)             | 7244            | 7141              | 103             | 94            |
| Canara HSBC Life Insurance Co. Ltd                                                          | Dec'22 (9M)             | 5656            | 5584              | 72              | 62            |
| PNB (International) Ltd. (London)<br>(FY : 1 <sup>st</sup> April to 31 <sup>st</sup> March) | Mar'22 (12M)            | 321             | 228               | 93              | 60            |
| India SME Asset Reconstruction Co. Ltd                                                      | Sept'22 (6M)            | 4.93            | 1.67              | 3.26            | 1.96          |
| Druk PNB Bank Ltd. (Bhutan)<br>(FY : 1 <sup>st</sup> January to 31 <sup>st</sup> December)  | Dec'21 (12M)            | 147             | 124               | 37              | 23            |
| Everest Bank Ltd. (Nepal)<br>(FY : 16 <sup>th</sup> July to 15 <sup>th</sup> July)          | July'22 (12M)           | 1085            | 863               | 222             | 155           |

## Performance of RRBs

| Consolidated<br>Position  | Dec'21/<br>9M FY'22 | Dec'22/<br>9M FY'23 |
|---------------------------|---------------------|---------------------|
| Business                  | 179710              | 193241              |
| Loans and<br>advances     | 63052               | 69350               |
| Deposits                  | 116658              | 123891              |
| Capital<br>Adequacy Ratio | 9.71                | 12.02               |
| Operating profit          | 1526                | 2128                |

# Bank's ESG Highlights



## Environmental



Sustainable financing for Renewable energy and Electric vehicle.



₹9500 Cr+ loans (Outstanding) to renewable energy sector



Sanctioned around ₹ 28 Cr under PM Kusum scheme to add solar capacity.



Sanctioned under Green financing of Retail segment is ₹ 200 Cr.



Assessing the "Environmental" aspects while loan origination via Internal Rating Models



Installed 300 KW roof top solar power plants across various office buildings



Procurement of BEE star-rated energy efficient electrical & electronic equipment's.



Energy Efficient Measures adopted by bank & PNB Head Office Dwarka rated 5 Star By GRIHA Council.



## Social



24% Women employees in total workforce.



175 FLCs conducted seminars programs and provided training to 249400 persons during 9MFY'23



76+ RSETIs imparting training to rural population. 38068 candidates trained during 9M FY23.



Under CSR policy, bank had taken various initiatives for disadvantaged and social strata of the society.



## Governance



Fair, transparent & accountable Corporate Governance structure.



Proper customer grievances redressal mechanism in place for Timely & Faster resolution of Grievances.



Portal and Compliance Monitoring Tool.



Full, fair, accurate, sensible, timely and meaningful disclosures in the periodic reports.



HR Transformation.



Succession Planning.



Counselling and Grievance redressal of employees.



New Enterprises Fraud Risk Management (EFRM) for prevention of unauthorized electronic banking transactions.

# Awards & Accolades



1

At the **18<sup>th</sup> Annual Banking Expo and Awards 2022**, PNB was felicitated with

- ❖ Runner-up award for Best Fintech Collaboration
- ❖ A special award for Best AI & ML Bank

2



PNB bagged **Wondrous warrior Award** in Winning Wednesday campaign for the month of November 2022.



3

PNB was felicitated with **“Award of Excellence”** launched by PFRDA for APY enrolment.



**“PNB becomes the First Public Sector Bank to launch Credit Card Against Fixed Deposits digitally”**

Highlights

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Note: "All financial figures in the presentation are from Audited Financials/Limited Reviewed financials and/or upon the forward looking statements based on Management estimates. Any reliance on such financials by anyone shall be at their own risk/responsibility and bank shall not be liable for any loss/gain to anyone in any manner whatsoever."

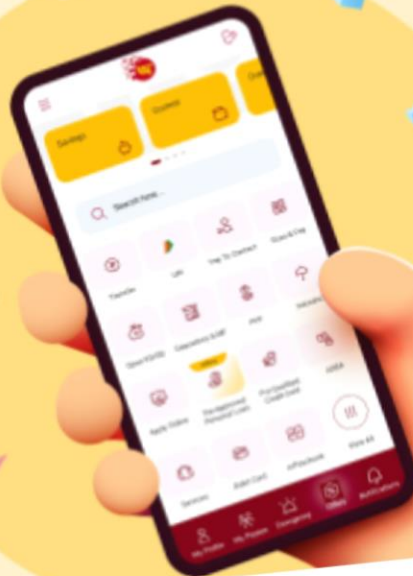


To improve is to change,  
to be perfect is to change often

## Revamped PNB One App



Update your current  
version or scan the code  
to download now



*Thank  
You*