

FINANCIAL RESULTS

Q3 & 9M FY'23

December 2022

30th January 2023

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Pre-Approved Personal Loan
Avail upto 0.25% concession in ROI

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- Paperless Process
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Authorized Call centre executives may reach out to offer assistance

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POCC ke saath raho tension free!

PNB Pre-Qualified Credit Card
Readily available for you via
PNB One Mobile App

- No branch visit
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- No Documentation
- Instant issuance

Scan the code to apply now for Credit Card

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

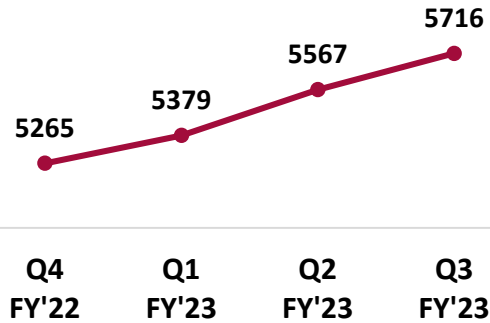
 **₹ 78684 Cr**
9.16% YoY ▲
Housing Loan

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

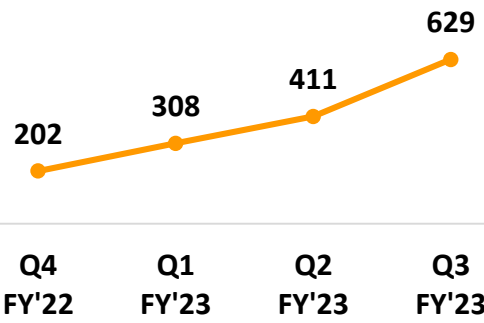
Continuously improving – Consecutive 4 Quarters

Amt ₹ in Crore

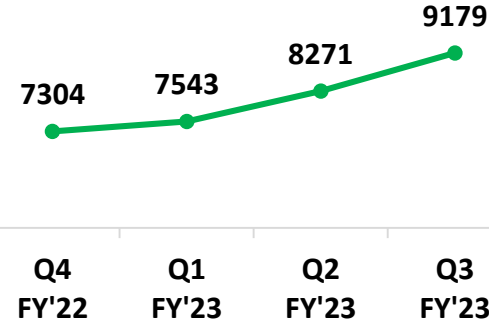
Operating Profit



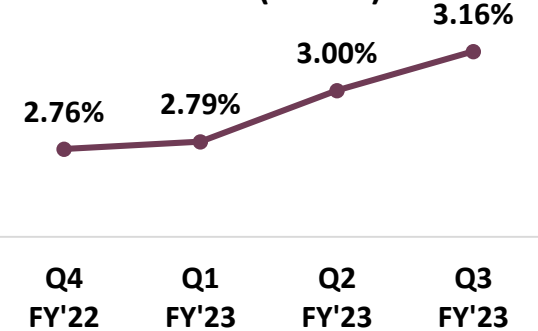
Net Profit



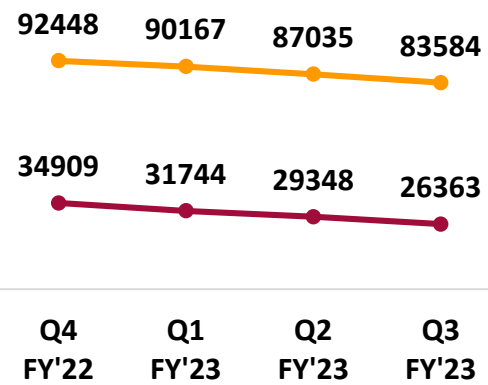
Net Interest Income



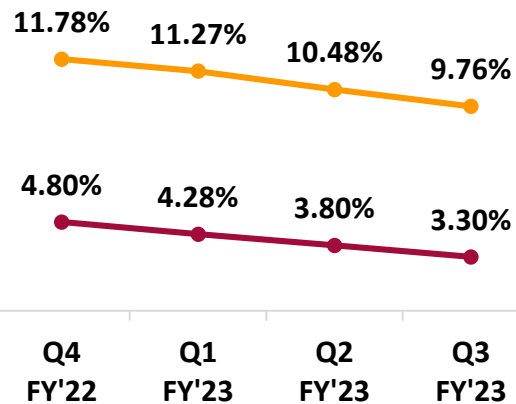
NIM% (Global)



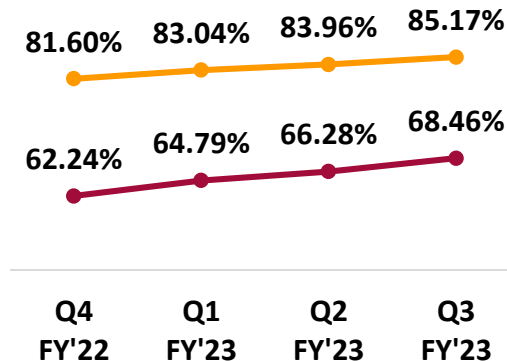
GNPA Amt NNPA Amt



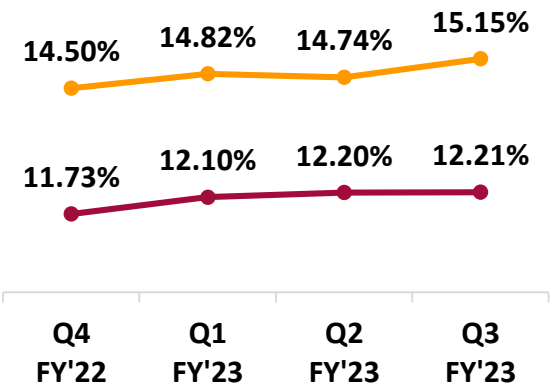
GNPA% NNPA%



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

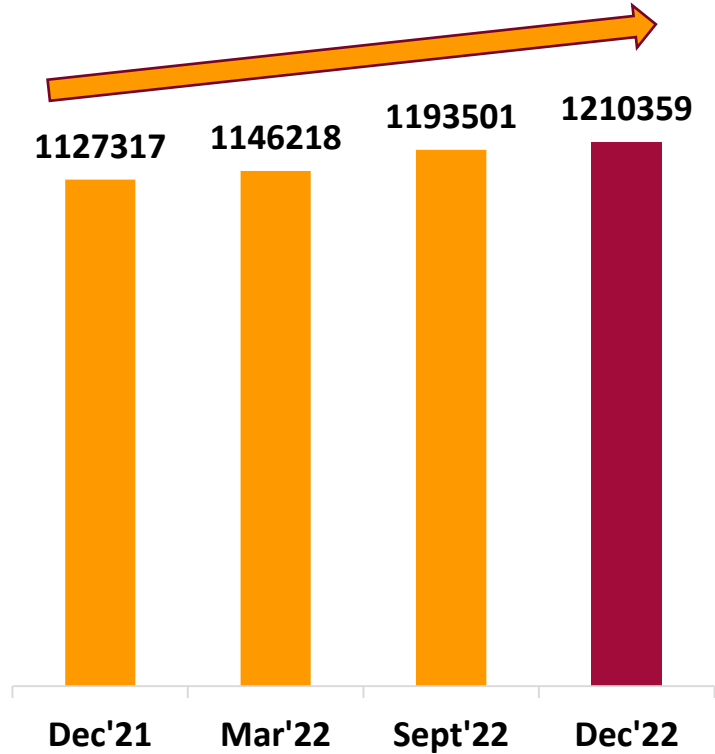
Sl.	Parameters	Dec'21	Mar'22	Sep'22	Dec'22	Growth %	
						QoQ	YoY
1	Global Gross Business	1882623	1931322	2023713	2067116	2.14%	9.80%
	Overseas Gross Business	39882	47059	59002	64639	9.55%	62.08%
	Domestic Gross Business	1842741	1884263	1964711	2002477	1.92%	8.67%
2	Global Deposits	1127317	1146218	1193501	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

Deposits

Amt ₹ in Crore

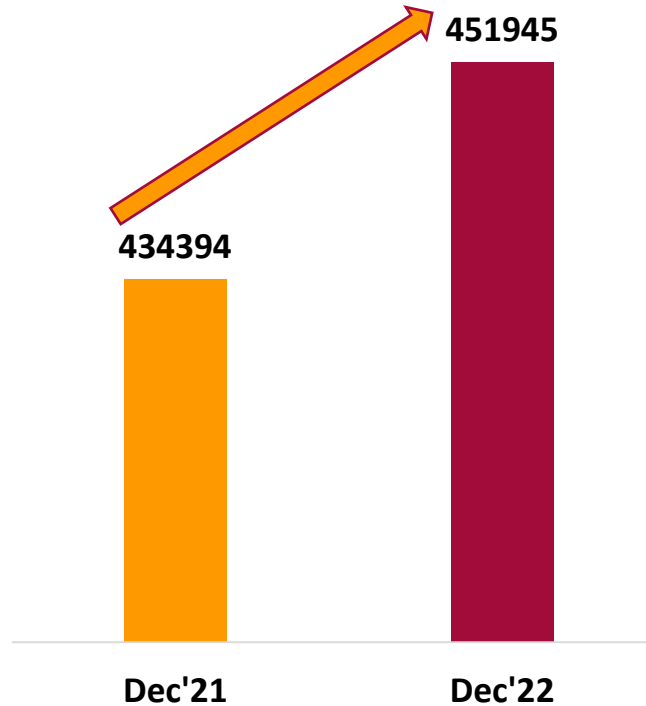
Global Deposits

YoY Gr.:7.37%



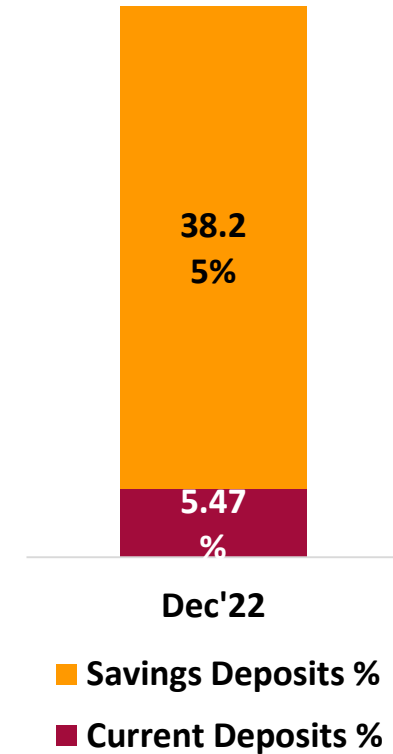
Saving Deposits

YoY Gr.:4.04%



Domestic CASA Share

43.72%



Highlights

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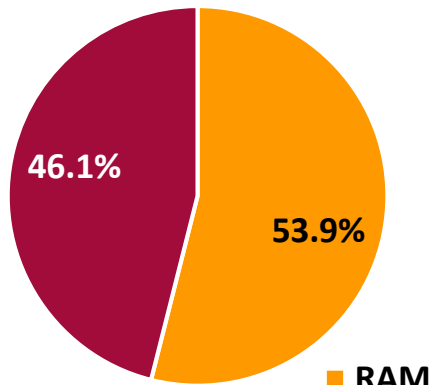
Digitalization

Network/FI/GB/RRB

ESG/
Award

Parameters	Dec'21	Mar'22	Sept'22	Dec'22	Growth %	
					QoQ	YoY
Gross Domestic Advances	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%
RAM	398303	388912	425930	442913	3.99%	11.20%
Corporate & Others	336069	370302	370909	378202	1.97%	12.54%

Composition %

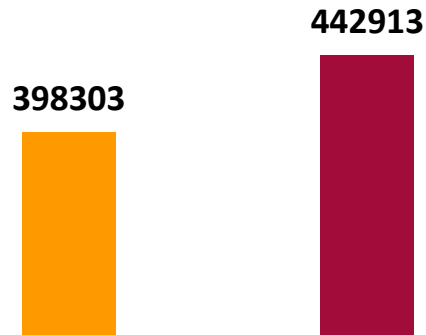


RAM

CORP & OTHERS

RAM

YoY Gr.: 11.20%

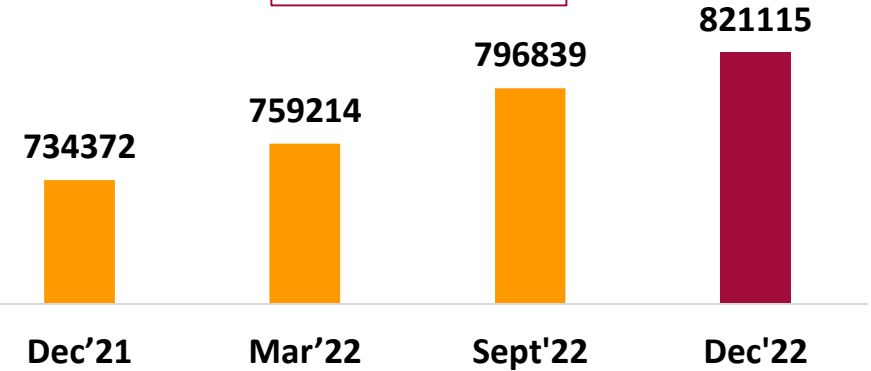


Dec'21

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

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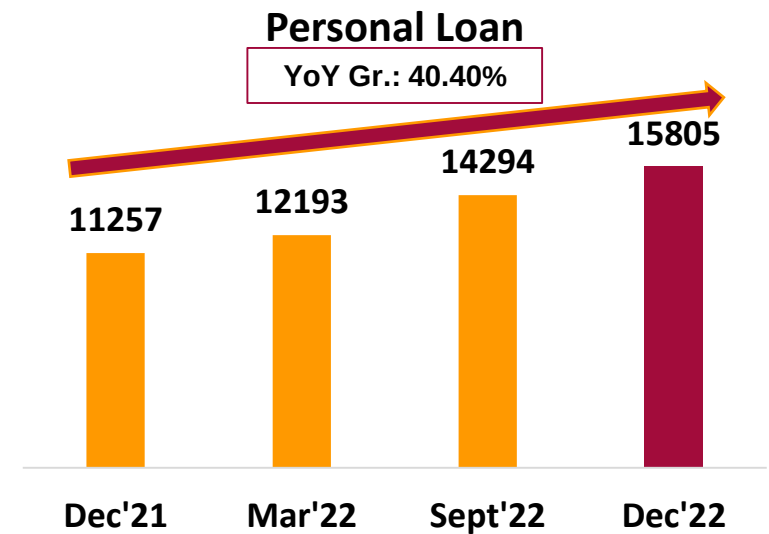
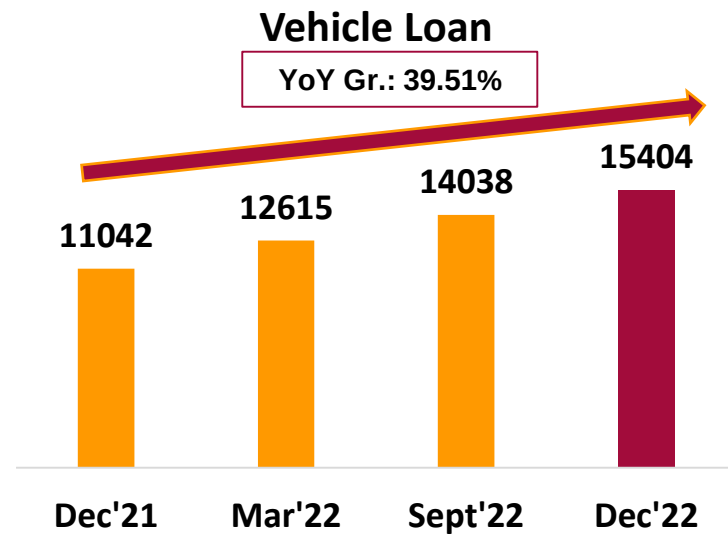
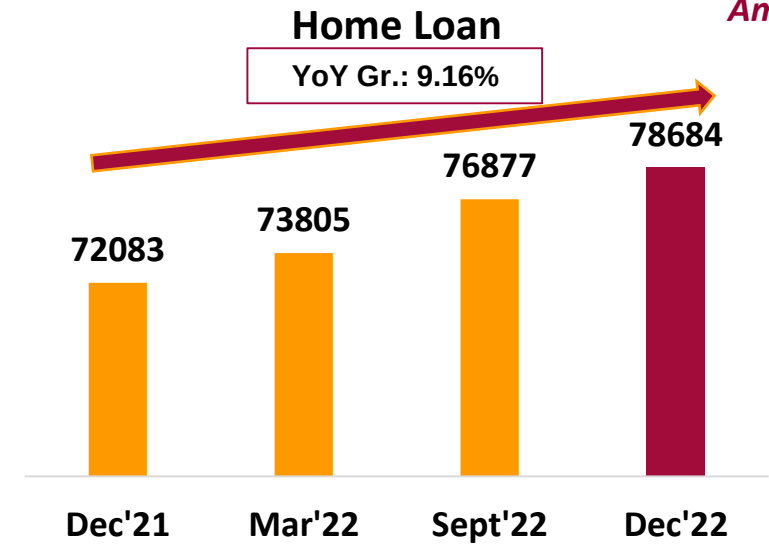
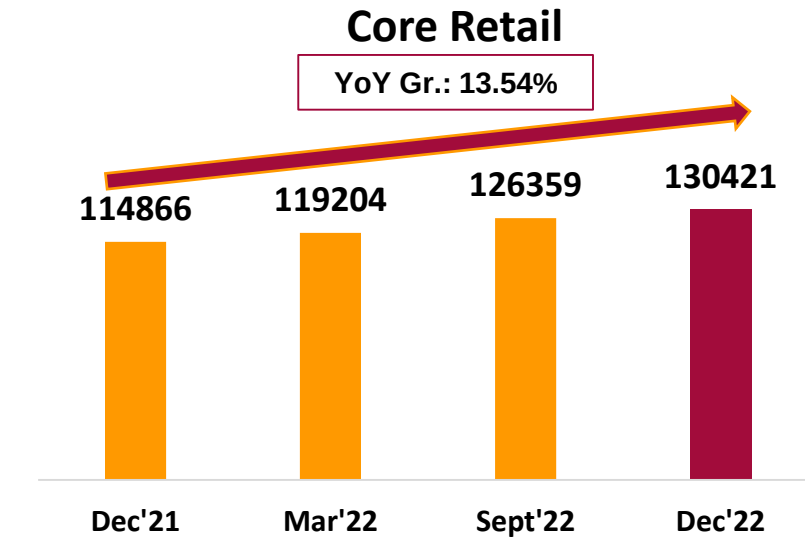
Digitalization

Network/FI/GB/RRB

ESG/
Award

Core Retail Advances

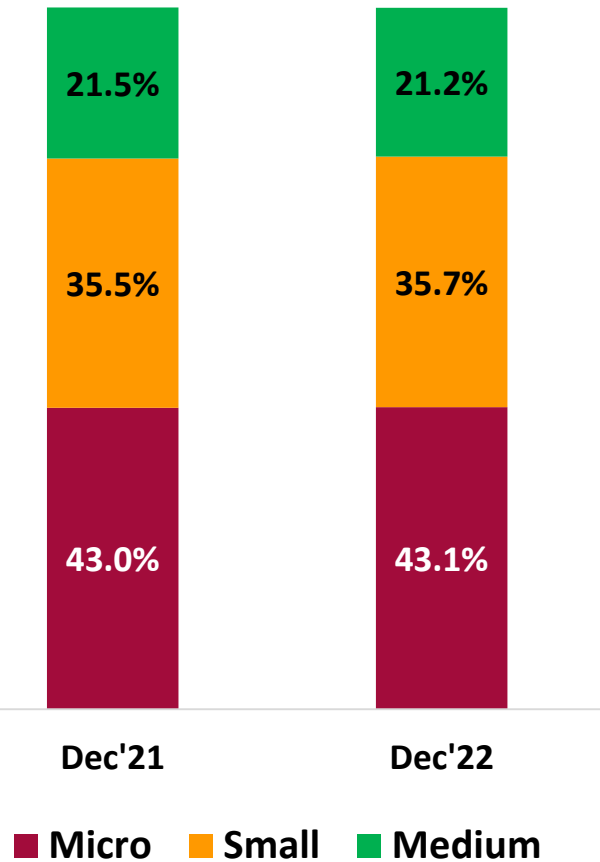
Amt ₹ in Crore



MSME Portfolio Mix

Amt ₹ in Crore

MSME Segment Mix Total:- Rs 124728 Crores



Performance under GECL Facility

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

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%

Highlights

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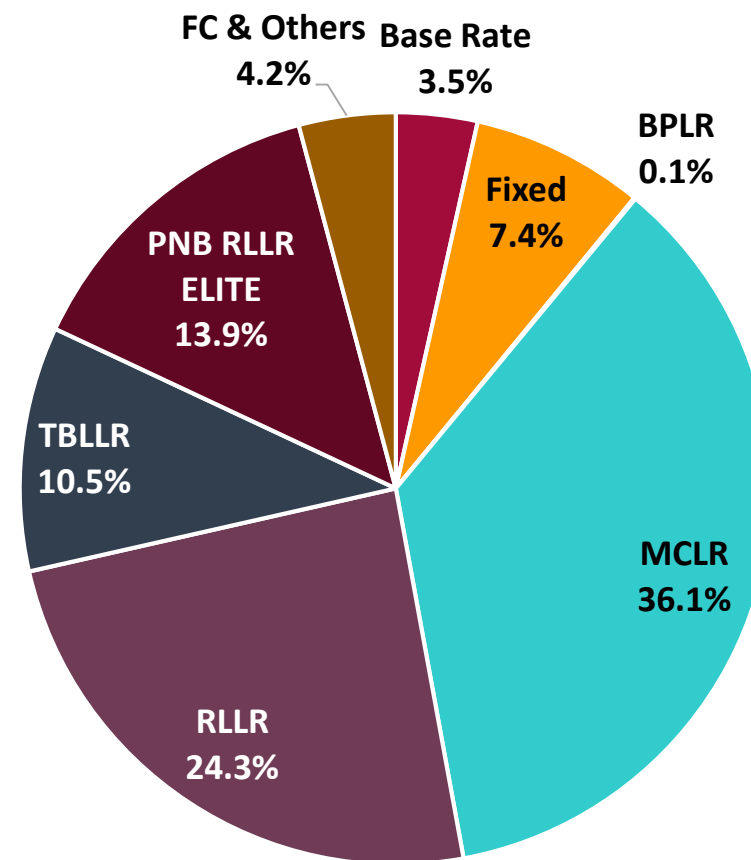
ESG/
Award

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%
	Total	220379	29.0%	222407	27.9%	215072	26.2%

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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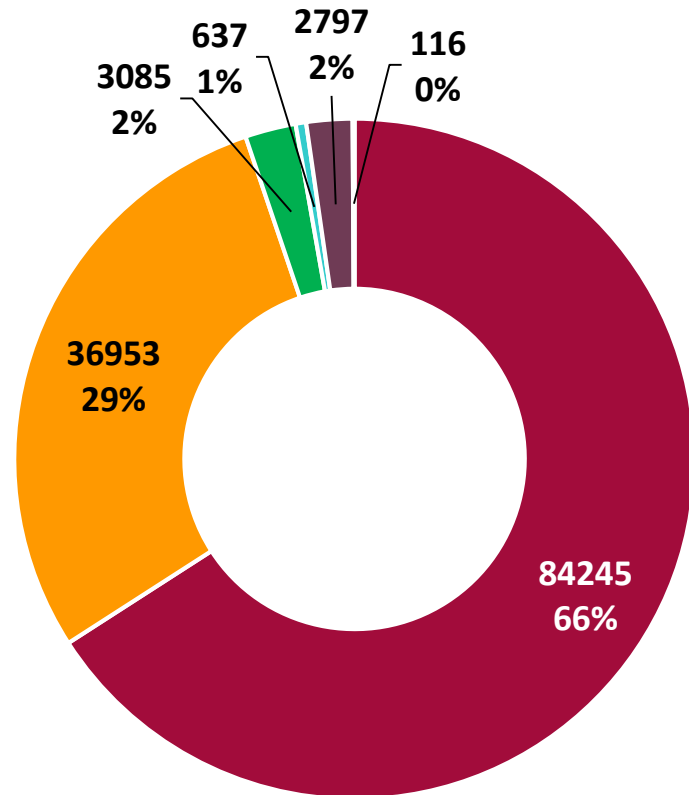
Network/FI/GB/RRB

ESG/
Award

NBFC Sector

Outstanding as on
31.12.2022 : ₹ 127832 Cr

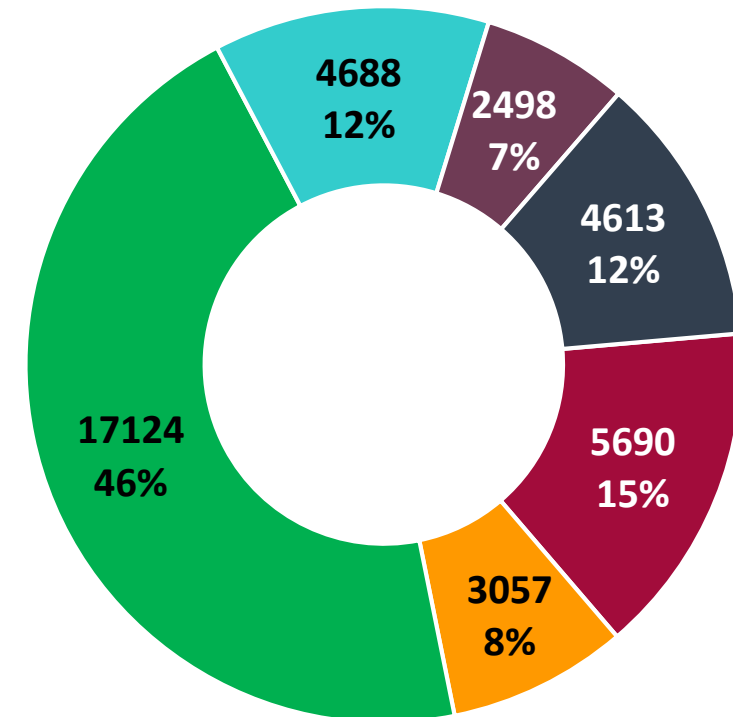
External Rating wise Portfolio



Energy Sector

External Rating Standard Portfolio
31.12.2022 : ₹ 37670 Cr

External Rating wise Portfolio



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

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%
	Total Non SLR Investment	104572	100%	104783	100%	103036	100%	-1536	-1.47%

Balance Sheet-Liabilities & Assets

Amt ₹ in Crore

Sl.	Parameters	Dec'21	Mar'22	Sep'22	Dec'22
	CAPITAL & LIABILITIES				
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
	Total Liabilities	1304849	1314805	1376258	1401797
	ASSETS				
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
	Total Assets	1304849	1314805	1376258	1401797

Income

Amt ₹ in Crore

Sl.	Parameters	Q3 FY22	Q2 FY23	Q3 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 (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 FY22	Q2 FY23	Q3 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

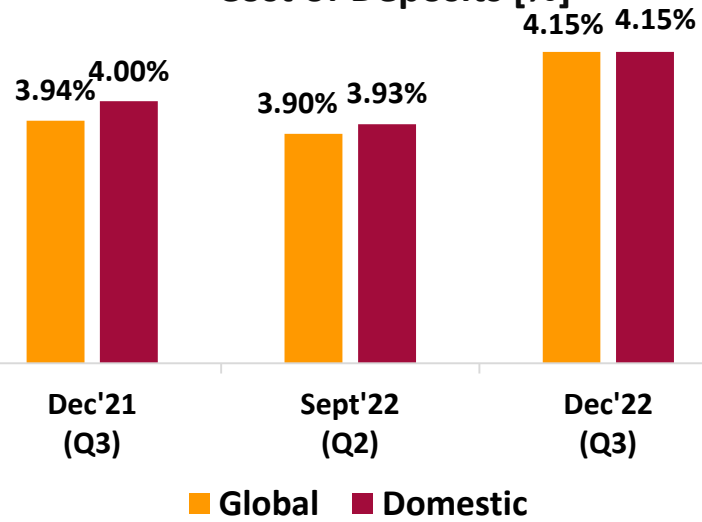
Sl.	Parameters	Q3 FY22	Q2 FY23	Q3 FY23	QoQ Variation		YoY Variation		9M22	9M23	YoY Gr. %
					Amt.	%	Amt.	%			
1	Net Interest Income	7803	8271	9179	908	11.0%	1376	17.6%	21390	24993	16.8%
2	Other Income	2701	2847	3338	491	17.2%	637	23.6%	9870	8722	-11.6%
3	Operating Income (1+2)	10504	11118	12517	1399	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%
	<i>Of which</i>										
a	NPAs	3654	3556	3908	352	9.9%	254	7.0%	9595	12278	28.0%
b	Standard Assets incl. Standard Restructured	-120	694	469	-225	-32.4%	589	-490.8%	1620	885	-45.4%
c	Depreciation on Investment (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

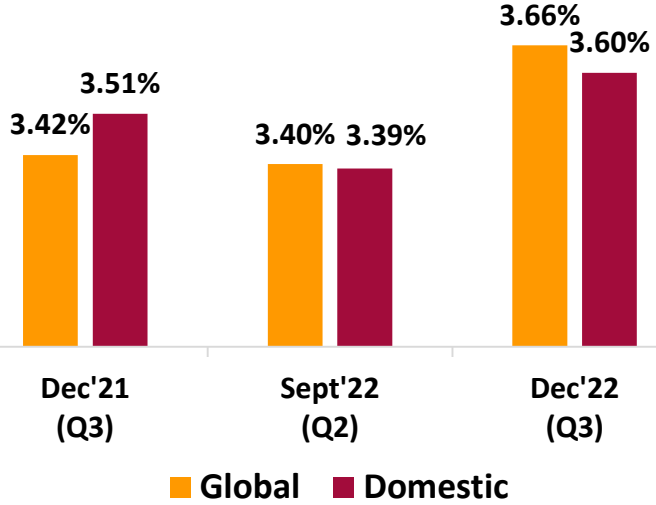
Sl.	Profitability Ratios	Q3 FY22	Q2 FY23	Q3 FY23	9M22	FY 22	9M23
1	Return on Assets [%]	0.34%	0.12%	0.17%	0.32%	0.26%	0.13%
2	Return on Equity [%]	7.34%	2.56%	3.85%	7.43%	5.96%	2.85%
3	Earnings per share [₹] (Not annualized)	1.02	0.37	0.57	2.98	3.16	1.22
4	Book Value per Share [₹]	80.96	81.32	81.93	80.96	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)

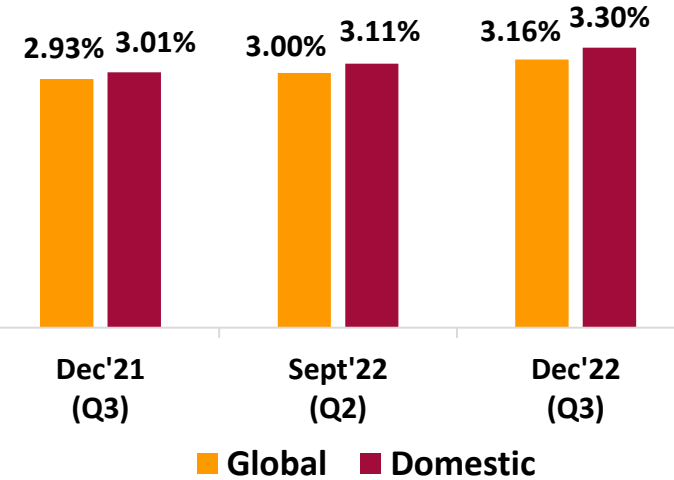
Cost of Deposits [%]



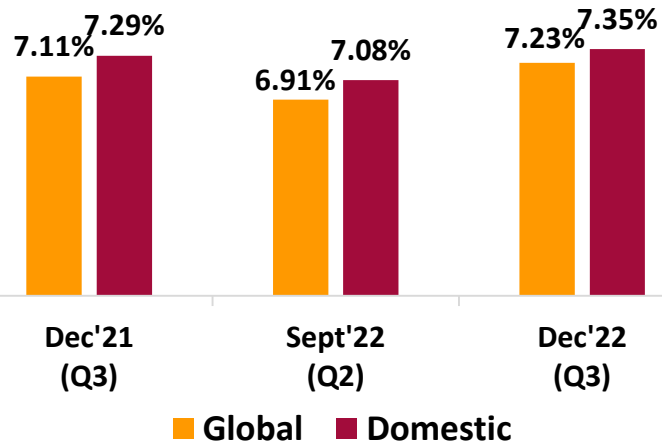
Cost of Funds [%]



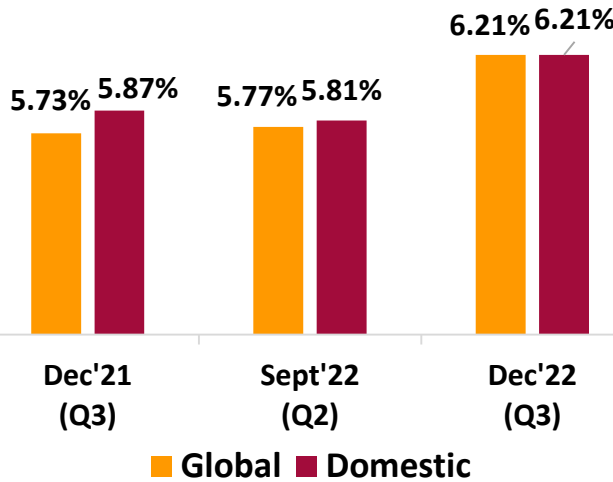
NIM [%]



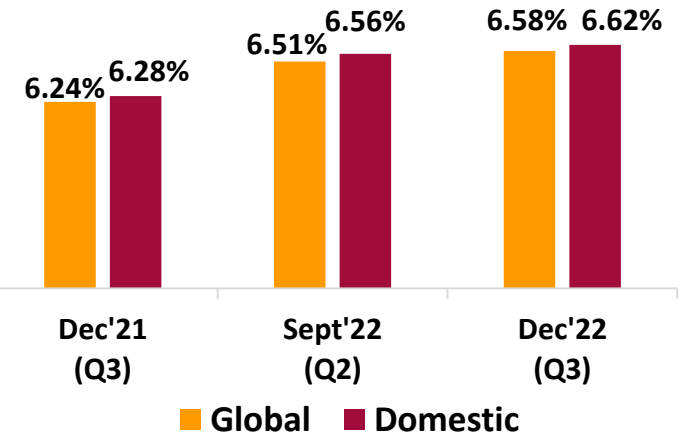
Yield on Advances [%]



Yield on Funds [%]

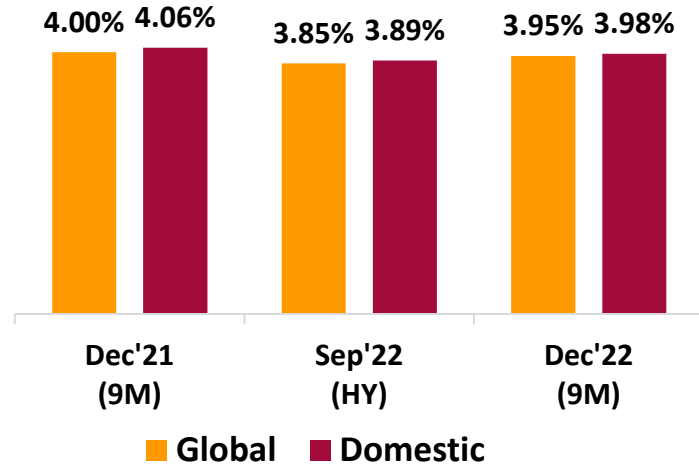


Yield on Investment [%]

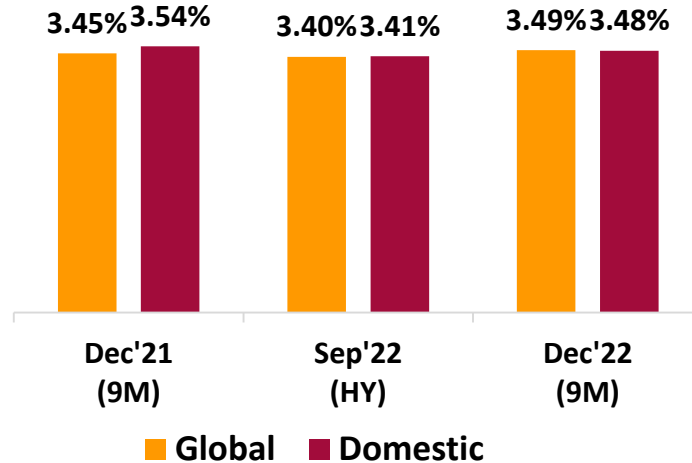


Efficiency Ratios (9M) *(Annualized)*

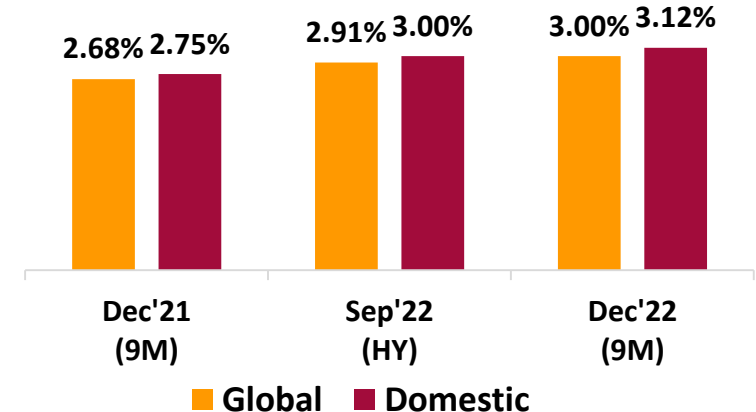
Cost of Deposits [%]



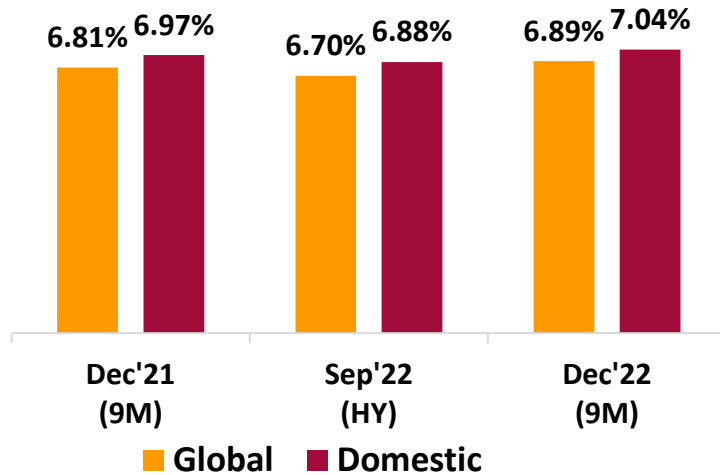
Cost of Funds [%]



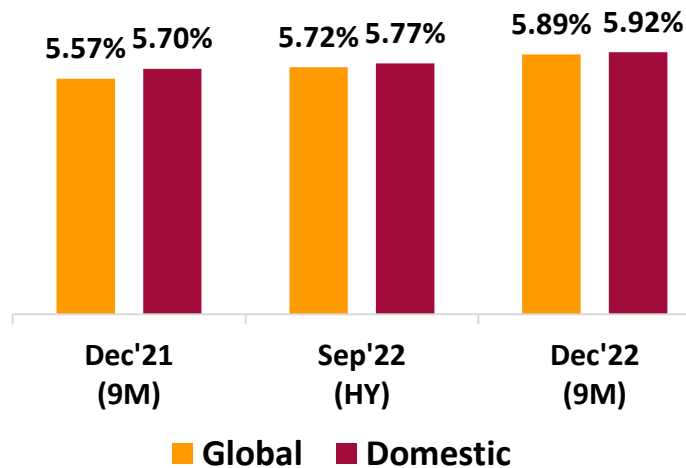
NIM [%]



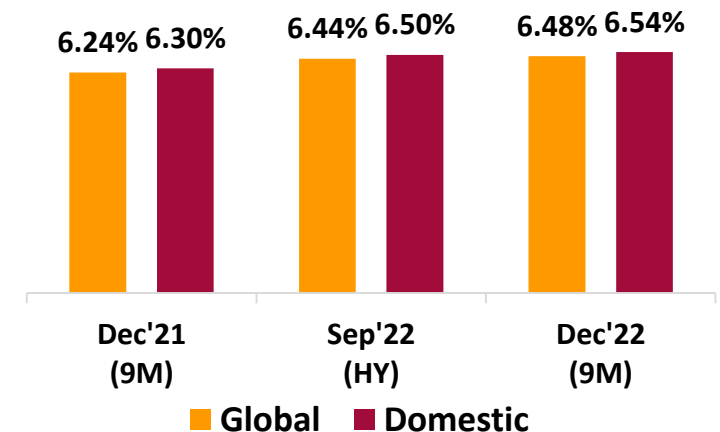
Yield on Advances [%]



Yield on Funds [%]



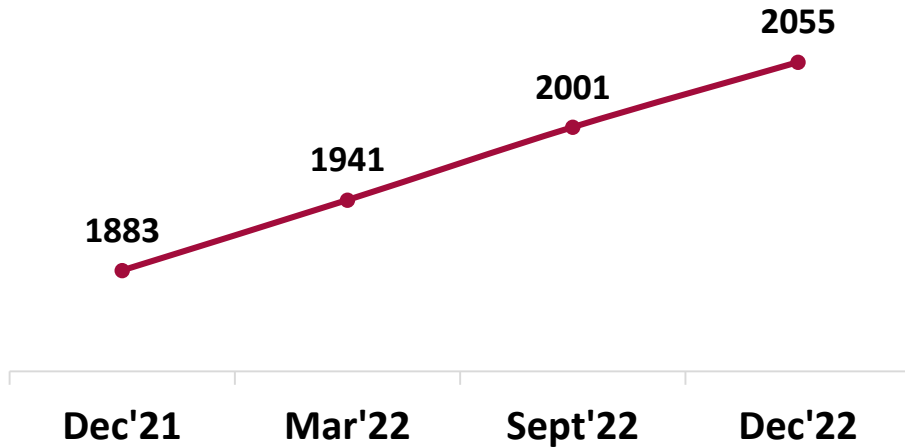
Yield on Investment [%]



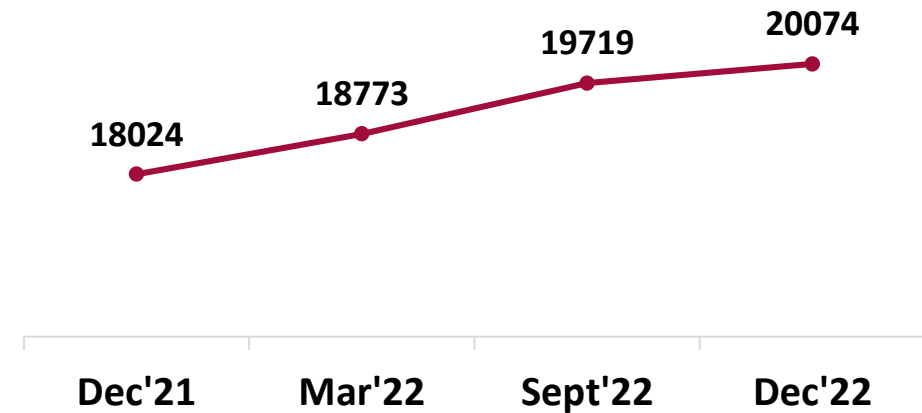
Productivity Ratios (Annualized)

Amt in ₹ Lakhs

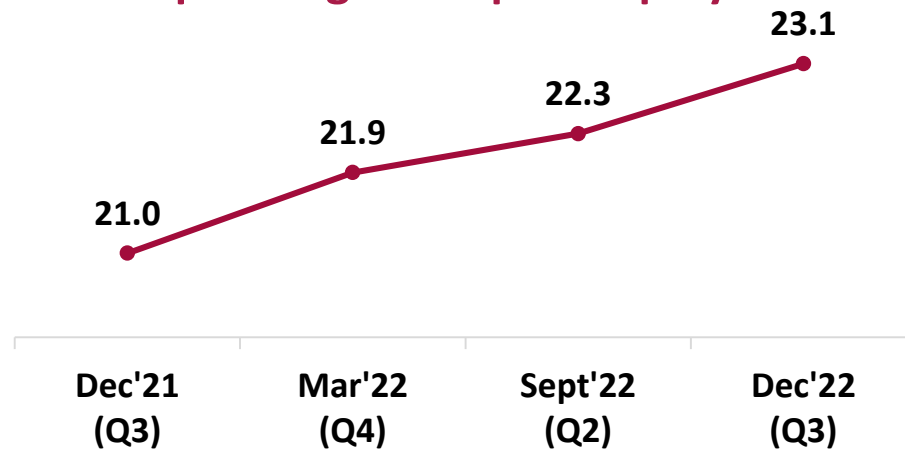
Business per Employee



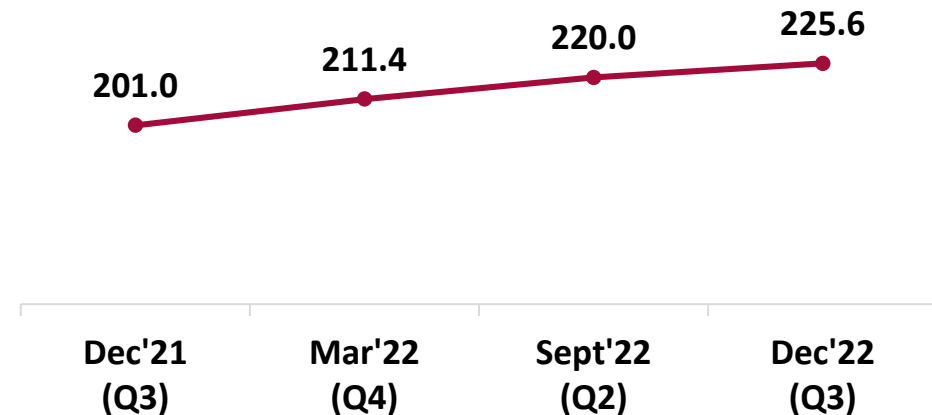
Business per Branch



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

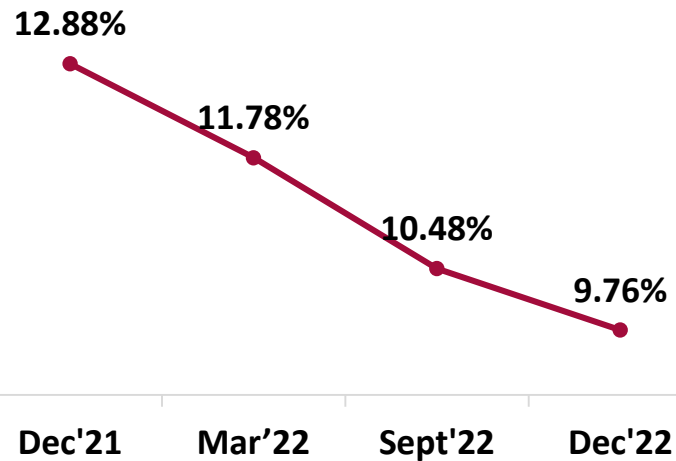
Sl.	Loan and aggregate exposure category	Position as on 31.12.22 under OTR 2	
		No. of accounts	Amount involved
1	Individual Borrowers	59248	4931
2	Small Business	2628	780
3	Total (1+2)	61876	5711
4	MSME loans	51246	3351
	Grand Total (3+4)	113122	9062

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

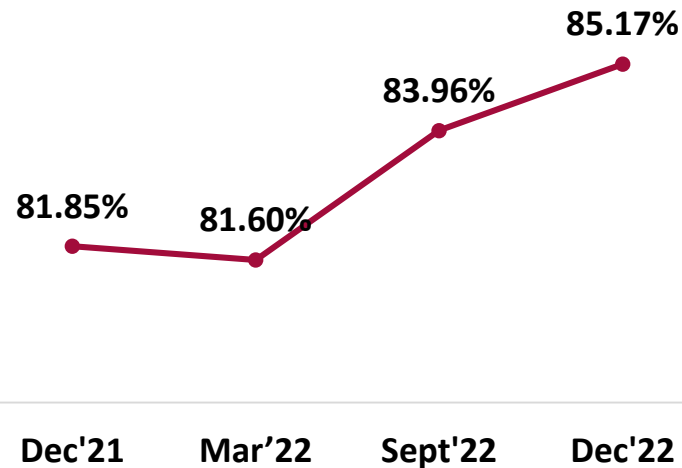
CATEGORY	Dec'21		Sept'22		Dec'22	
	SMA2	% of Domestic Advances	SMA2	% of Domestic Advances	SMA2	% of Domestic Advances
RETAIL	161	0.12%	82	0.01%	46	0.01%
AGRICULTURE	404	0.30%	332	0.04%	260	0.03%
MSME	1715	1.35%	1277	0.16%	1107	0.13%
RAM TOTAL	2280	0.57%	1691	0.21%	1413	0.17%
CORPORATE & OTHER	814	0.24%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

Improving Asset Quality

Gross NPA%

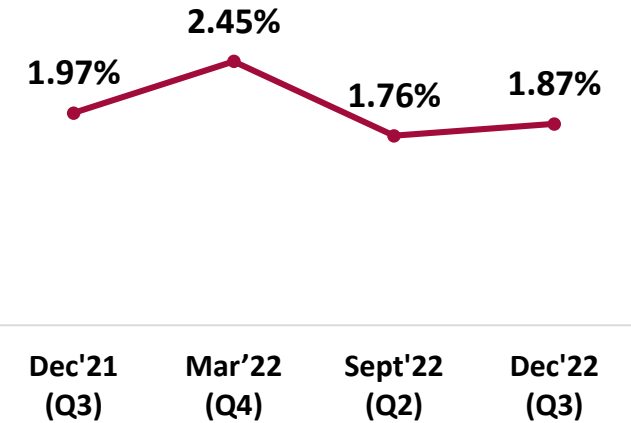


PCR%- (Incl. TWO)

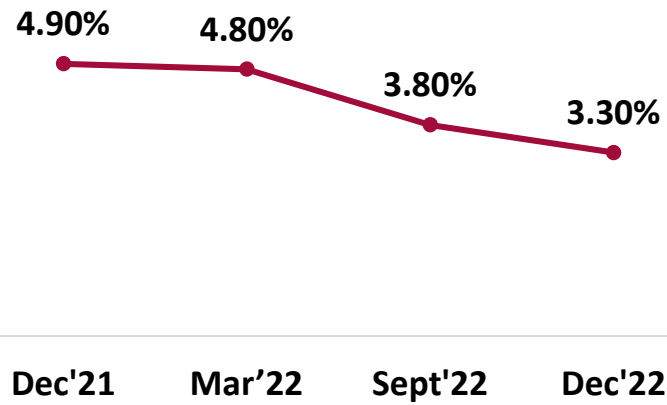


Credit Cost

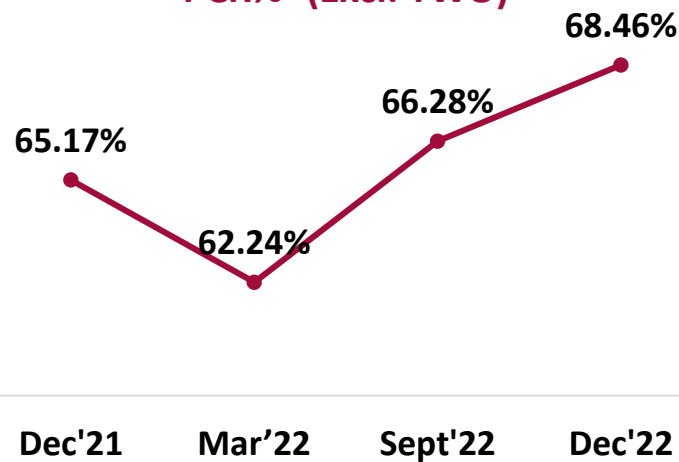
(Annualized)



Net NPA%

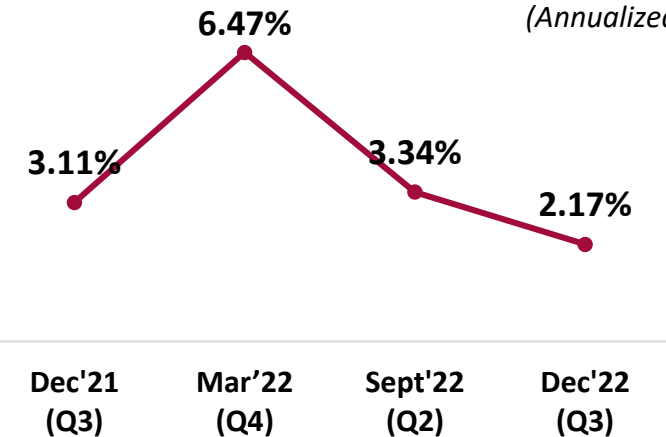


PCR%- (Excl. TWO)



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%
	Total	225388	41090	18.2%	222407	31605	14.2%	215072	28803	13.4%

Asset Classification- Global Advances

Amt ₹ in Crore

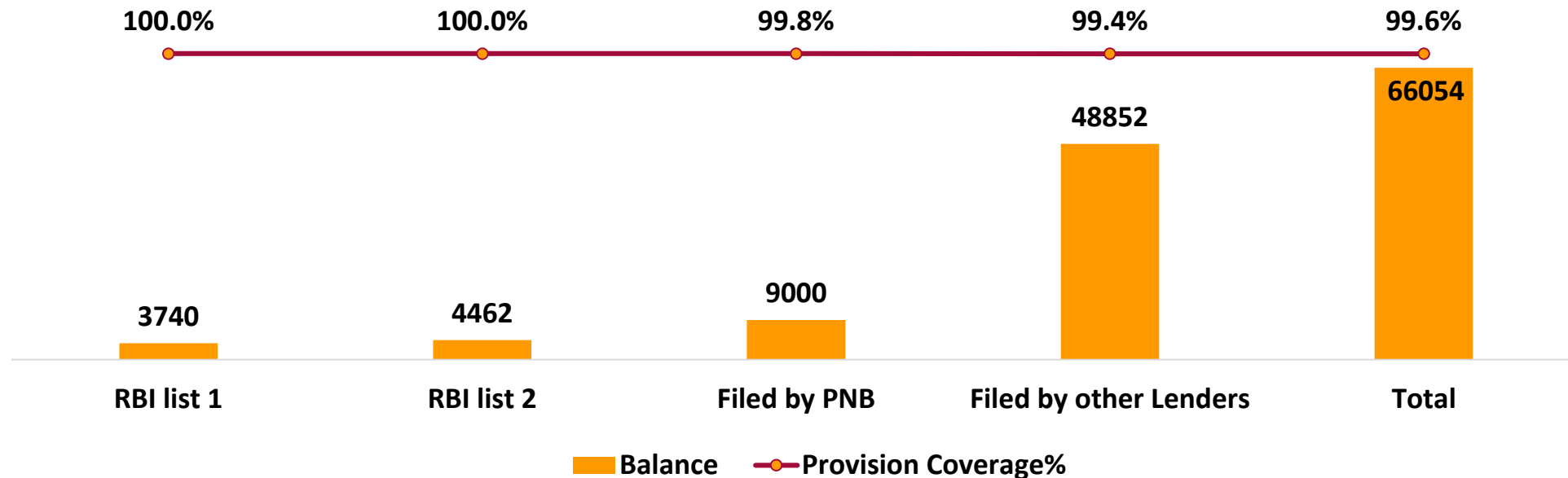
Sl.	Parameters	Dec'21		Sept'22		Dec'22		YoY Variation	
		O/S	Share%	O/S	Share%	O/S	Share%	Amt.	Var. %
1	Standard	658047	87.12%	743177	89.52%	773173	90.24%	115126	17.50%
2	Gross NPA	97259	12.88%	87035	10.48%	83584	9.76%	-13675	-14.06%
2a	Sub-Standard	18831	2.49%	14165	1.71%	14229	1.66%	-4602	-24.44%
2b	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

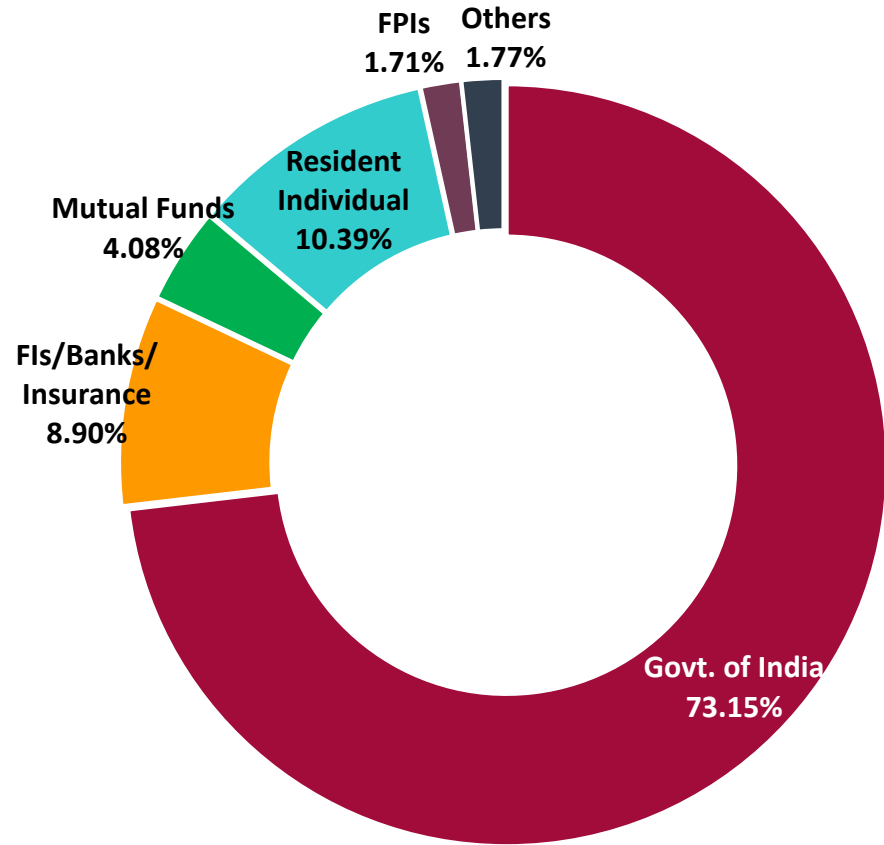
As on 31.12.2022

Amt ₹ in Crore

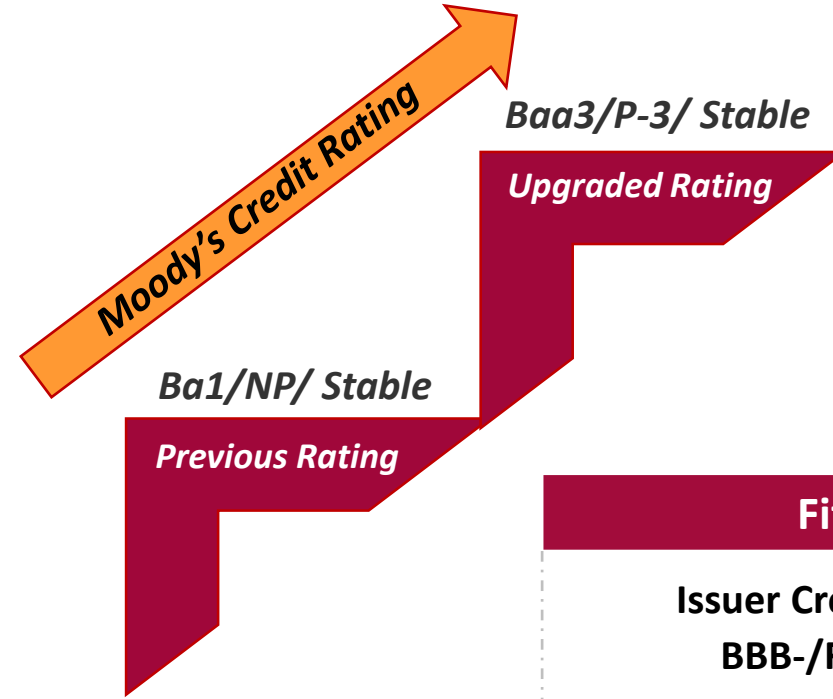
Sl.	Parameters	Accounts	Balance	Provision	PCR%
1	RBI list 1	04	3740	3740	100.0%
2	RBI list 2	09	4462	4462	100.0%
3	Filed by PNB	131	9000	8987	99.8%
4	Filed by Others	415	48852	48575	99.4%
5	Total	559	66054	65763	99.6%



Total No. of Shares: 1101.10 Crores



(Shareholding as on 31.12.2022)

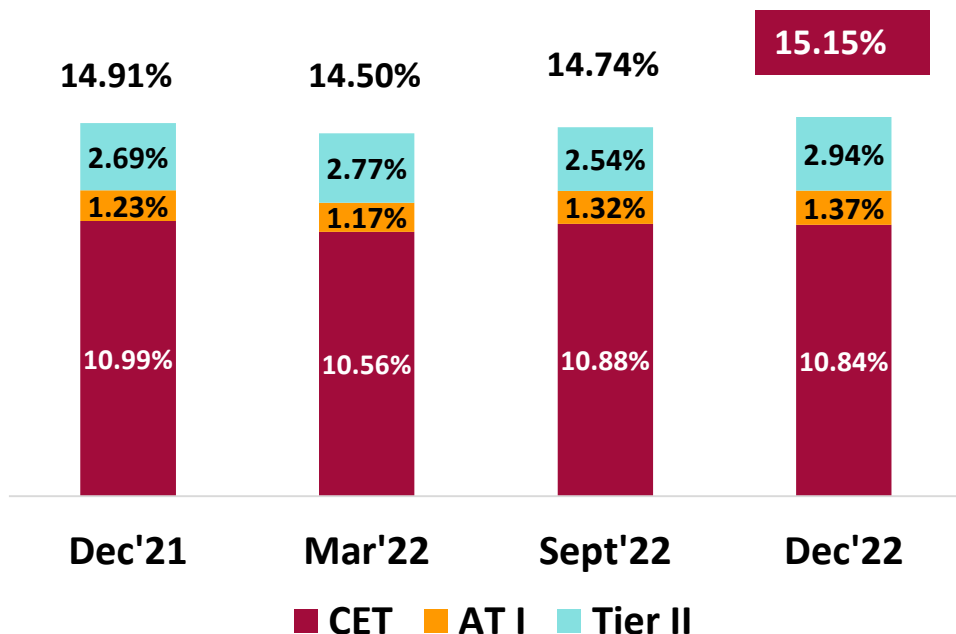


S.N	Rating Agency	Basel III	
		Additional Tier-1 Bonds Rating	Tier-II Bonds Rating
1	CRISIL Ratings	AA/Stable	AA+/Stable
2	India Ratings	AA+/Stable	AAA/Stable
3	CARE Ratings	AA/Stable	AA+/Stable
4	ICRA Ratings	AA/Stable	AA+/Stable

Capital Adequacy

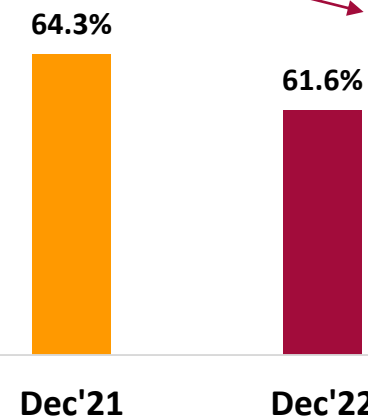
Amt ₹ in Crore

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

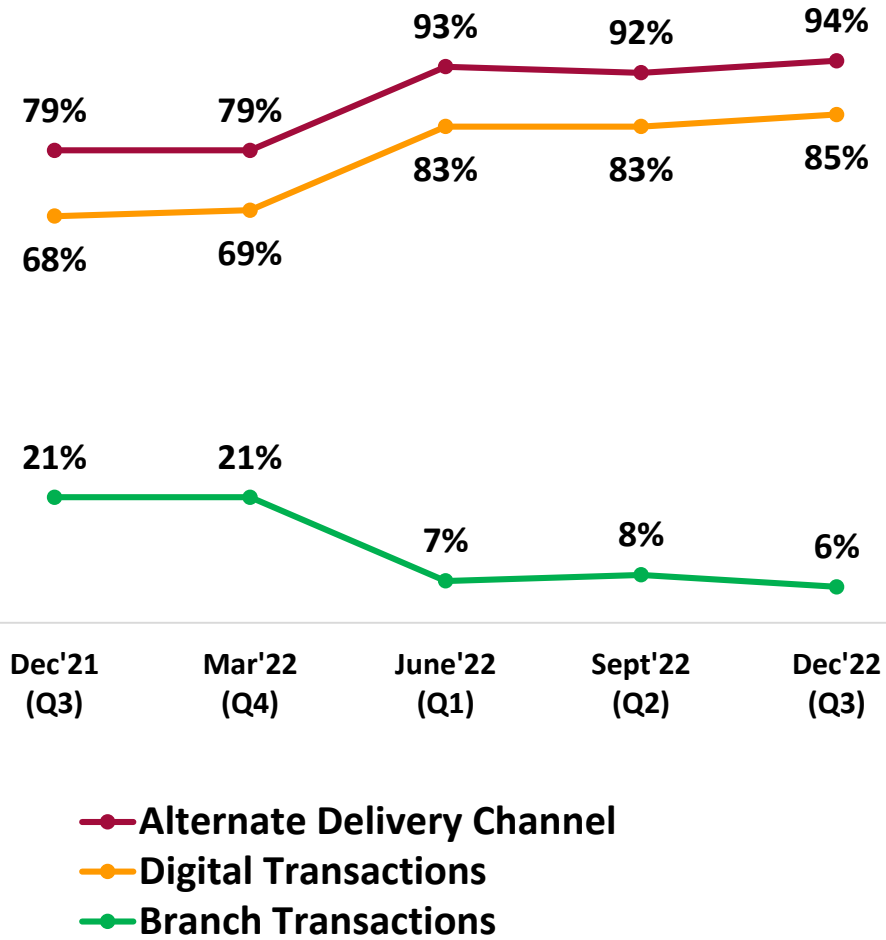
Share/
Capital

Digitalization

Network/FI/GB/RRB

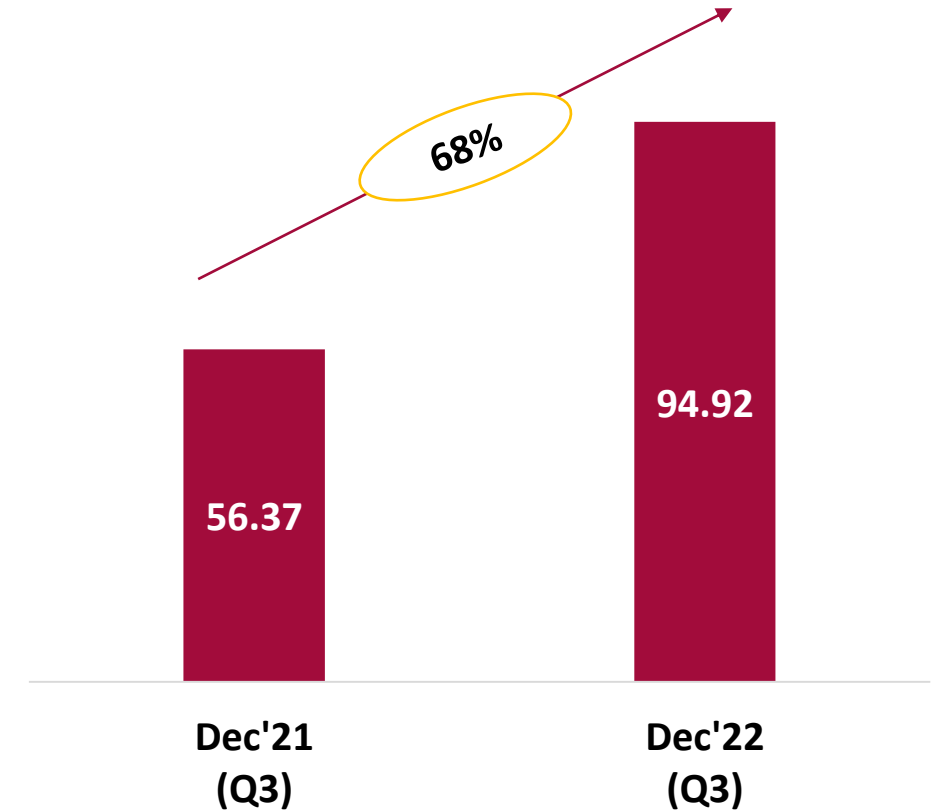
ESG/
Award

% Digital Transactions

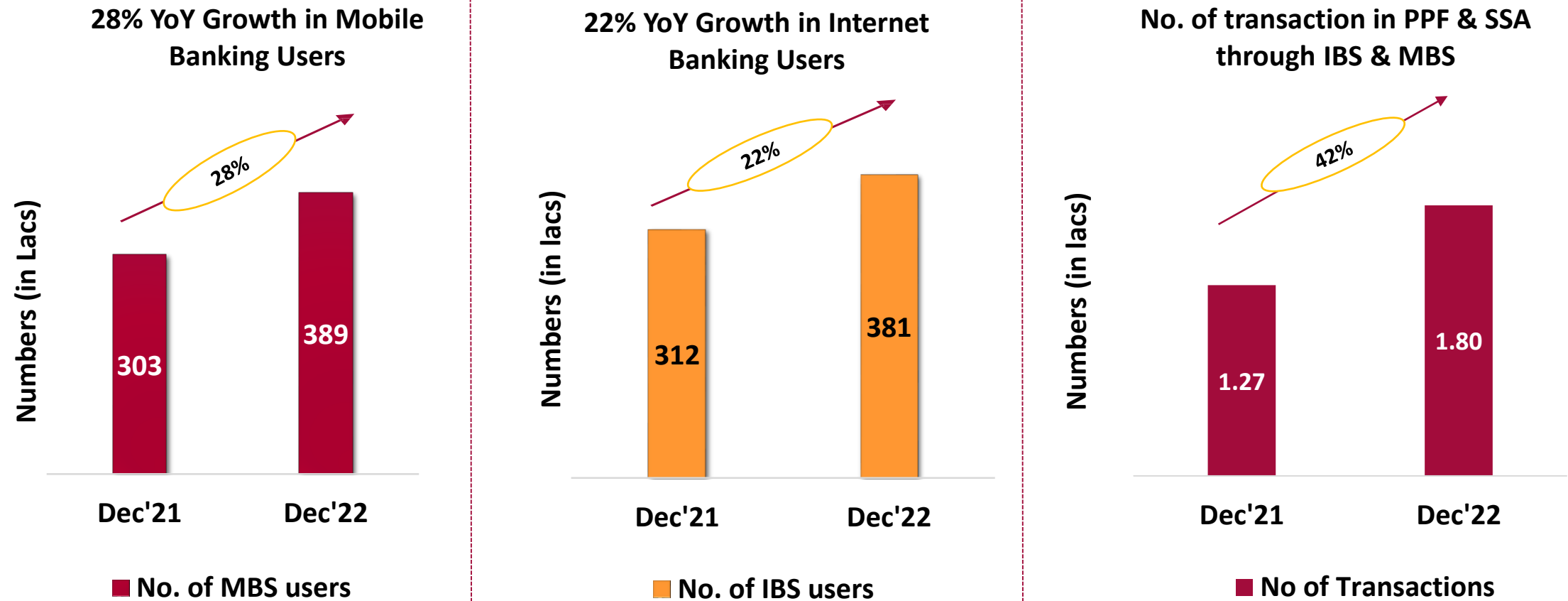


Sharp Increase in UPI Transactions

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)

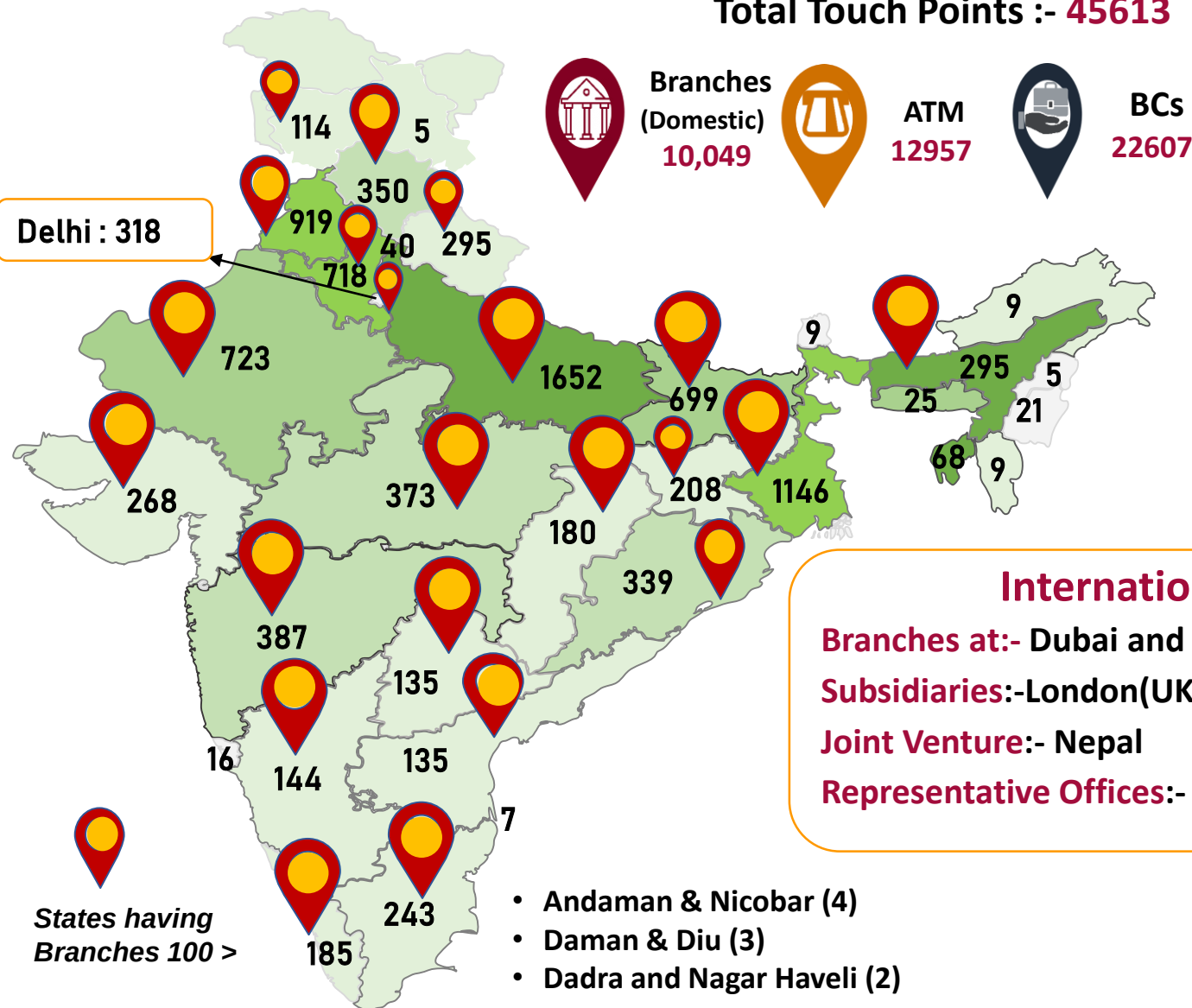
End to End Digitalization of Customer Journeys

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%



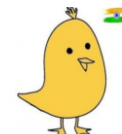
3,59,099
YoY ↑: 34.05%



1,06,000
YoY ↑: 51.65%



1,14,878
YoY ↑: 57.91%



40,100
YoY ↑: 223.39%

International Business

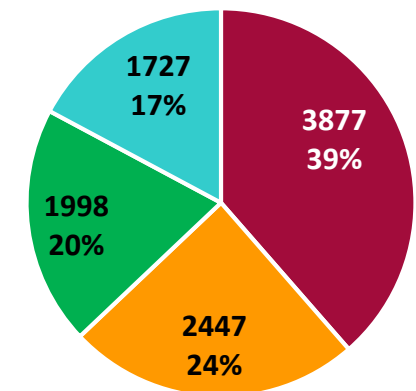
Branches at:- Dubai and Gift City, Ahmedabad

Subsidiaries:- London(UK) and Bhutan

Joint Venture:- Nepal

Representative Offices:- Myanmar and Bangladesh

Population group Wise Branches

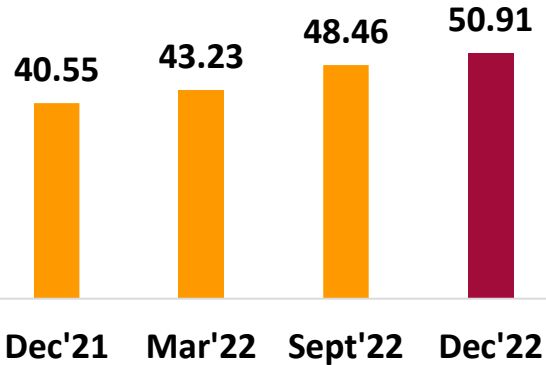


■ Rural ■ Semi-Urban ■ Urban ■ Metro

Driving Financial Inclusion

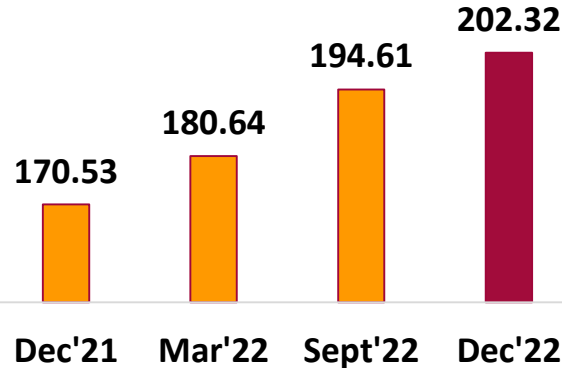
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

Nos in lakhs



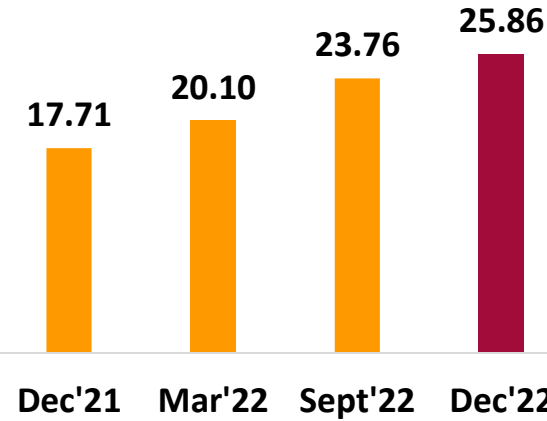
Pradhan Mantri Suraksha Bima Yojana (PMSBY)

Nos in lakhs



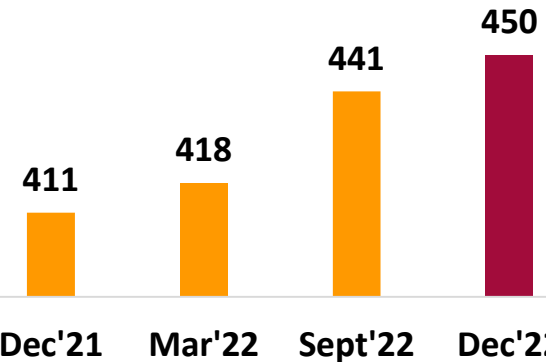
Atal Pension Yojana

Nos in lakhs



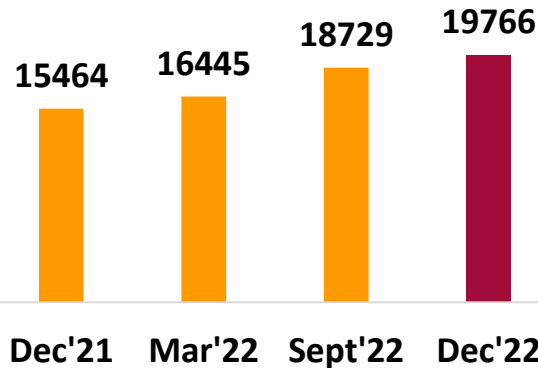
PMJDY Accounts

Nos in lakhs



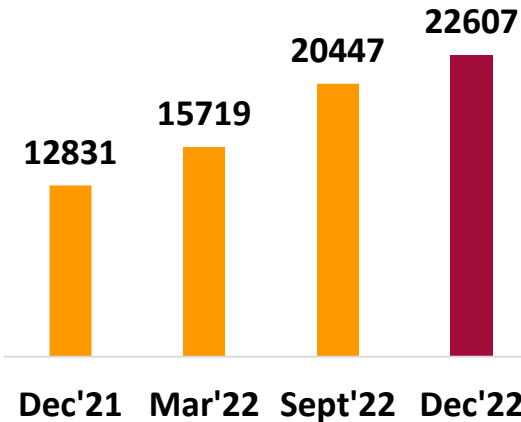
Deposits Mobilized by BCs

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

Amt ₹ in Crore

Performance of Subsidiaries, Associates & Joint Venture

Name of the entity	Results (3/6/9/12 M)	Total Income	Total Expenses	Gross Profit	Net 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) (FY : 1 st April to 31 st 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) (FY : 1 st January to 31 st December)	Dec'21 (12M)	147	124	37	23
Everest Bank Ltd. (Nepal) (FY : 16 th July to 15 th July)	July'22 (12M)	1085	863	222	155

Performance of RRBs

Consolidated Position	Dec'21/ 9M FY'22	Dec'22/ 9M FY'23
Business	179710	193241
Loans and advances	63052	69350
Deposits	116658	123891
Capital 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 **18th 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”

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