



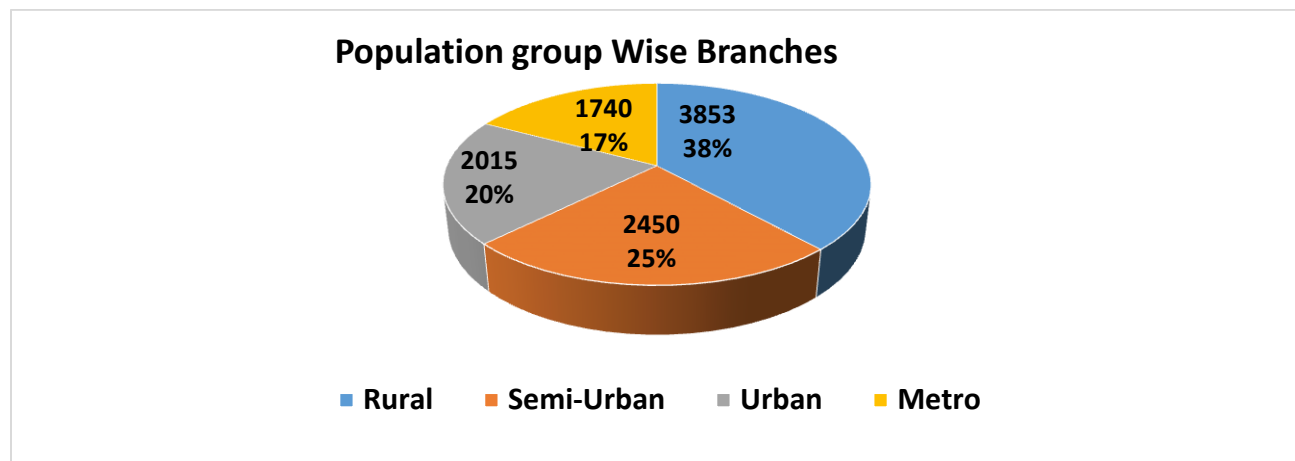
PROFILE OF PUNJAB NATIONAL BANK

(Based on June'22 Results)

Punjab National Bank (PNB), India's first Swadeshi Bank, commenced its operations on April 12, 1895 from Lahore, with an authorized capital of ₹ 2 Lakh and working capital of ₹ 20,000. The Bank was established by the spirit of nationalism and was the first bank purely managed by Indians with Indian Capital. During the long history of the Bank, 9 banks have been merged/ amalgamated with PNB.

DOMESTIC BRANCH NETWORK

As at the end of June'2022, Bank has total 42,134 delivery channels with a network of 10,058 domestic branches, 2 International branches, 13,219 ATMs & 18,857 Business Correspondents. The population wise breakup is given as under:



INTERNATIONAL FORAYS

As on June'2022, Bank is having 2 International branches in Gift City, Ahmedabad and Dubai. The Bank has two overseas subsidiaries viz. PNB International Ltd. London and Druk PNB Bank Ltd. Bhutan and one joint Venture Bank in Nepal under the name Everest Bank Ltd. Nepal. Bank has its representative offices in Myanmar and Bangladesh.

BUSINESS PERFORMANCE

PNB is the second largest Public Sector Bank (PSB) in the country with Global Gross Business at ₹ 19, 36,923 Crore. The Bank continues to maintain its forte in low cost CASA deposits with a share of 46.34%. Bank's focus has been on qualitative business growth, recovery and arresting fresh slippages.

The Business figures of the Bank as on June '2022 is given as under:

(₹ Crore)

Sl.	Parameters	June'21	Mar'22	June'22	YoY variation	
					Amt.	%
1	Domestic Deposits	1078937	1125049	1114706	35769	3.32
2	Global Deposits	1097649	1146218	1136747	39098	3.56
3	Gross Domestic Advances	708082	759214	769526	61444	8.68
4	Gross Global Advances	726036	785104	800177	74141	10.21
5	Gross Domestic Business	1787019	1884263	1884232	97213	5.44
6	Gross Overseas Business	36666	47059	52691	16025	43.71
7	Gross Global Business	1823685	1931322	1936923	113238	6.21
8	CASA Deposits	487136	533654	516590	29454	6.05
9	Current Deposits	67611	81974	69332	1721	2.55
10	Saving Deposits	419525	451680	447258	27733	6.61
11	CASA Share Domestic (%)	45.15%	47.43%	46.34%		

PROFITABILITY

Total Income of the Bank for Q1FY'23 was at ₹ 21294 Crore. Operating Income of the Bank for Q1FY'23 was at ₹ 10080 Crore. Total Interest Income of the Bank for Q1FY'23 was at ₹ 18757 Crore. Net Interest income grew by 4.27% in Q1FY'23 to ₹ 7543 Crore from ₹ 7234 Crore. Total Expenditure of the Bank for Q1FY'23 declined by 3.05% to ₹ 15915 Crore. Total interest Paid registered decline of 4.10% on YoY basis to ₹ 11214 Crore in Q1 FY'23 from ₹ 11694 Crore in Q1 FY'22.

CAPITAL ADEQUACY RATIO

CRAR improved to 14.82% in June'22 from 14.50% as at March'22. Tier-I is 12.10 % (CET-1 was at 10.94%, AT1 was at 1.16%) and Tier-II CRAR is 2.72 % as at June'22.

ASSET QUALITY

Management has been stressing on improving the asset quality and has been making considerable progress in the matter. Gross Non-Performing Assets (GNPA) were at ₹ 90,167 Crore as on June'22 as against ₹ 1,04,076 Crore as on June'21 declined by 13.36% on YoY basis and 2.46% on Q-o-Q basis.

Net Non-Performing Assets (NNPA) were at ₹31,744 Crore as on June'22 as against ₹ 38,581 Crore in as on June'21 declined by 17.72% YoY and 9.06% on Q-o-Q basis.

Provision Coverage Ratio excluding TWO improved by 186 bps to 64.79% in June'22. Slippage ratio declined by 192 bps to 3.75% in June'22.

PRIORITY SECTOR LENDING

- PNB has constantly been achieving National Goals and Targets allocated under flagship schemes of the nation for upliftment and employment of targeted groups.
- Priority Sector Advances exceeded the National Goal of 40% and was at 41.85% of ANBC.
- Agriculture advances exceeded the National Goal of 18% and was at 18.16% of ANBC.
- Credit to Small and Marginal farmers exceeded the National Goal achievement of 9.5% and is at 9.78% of ANBC.
- Credit to Weaker Sections exceeded the National Goal achievement of 11.5% and is at 13.42% of ANBC.
- Credit to Micro Enterprises exceeded the National Goal achievement of 7.5% and is at 7.81% of ANBC.

ENHANCING DIGITALISATION

Digital Banking Initiatives: Bank has focused on creation of digital canvas for customers by allowing all tools for customers like debit card, PNB One, BHIM UPI etc.

- Internet Banking Services (IBS) users increased to 347 Lakh (32.44% YoY) as at June'22
- Mobile Banking Services (MBS) users increased to 347 Lakh (38.24% YoY) as at June'22 from 251 Lakh in June'21.
- UPI transactions increased by 106% to 74.97 Crore as at June'22.

FINANCIAL INCLUSION

The Bank has been a pioneer in taking initiatives in the area of Financial Inclusion. Under PMJDY, 429 Lakh accounts were opened. As on 30.06.2022, progress under the social security schemes is as under:-

- **Pradhan Mantri Suraksha Bima Yojana [PMSBY]:** 187.03 lakh customers enrolled under PMSBY.
- **Pradhan Mantri Jeevan Jyoti Bima Yojana [PMJJBY]:** 45.36 lakh customers enrolled under PMJJBY.
- **Atal Pension Yojana [APY]:** 21.74 lakh customers enrolled under APY.

NEW INITIATIVES UNDERTAKEN

- PNB is the 2nd PSU Bank to go live on Account Aggregator System. ⚡ Pre-approved personal loans in just 60 seconds through 4 clicks and 1 OTP.
- 1st Public Sector Bank enabling digital loan repayment through BBPS.
- PNB is the 2nd Public Sector Bank to go live for Account Aggregator (AA).

- Pre-approved Personal Loan through PNB One and PNB Website
 - Loan in 4 Clicks & Single OTP
 - Loan in just 60 Seconds
- Pre-approved e-Mudra loans through PNB Website
- Tablet-based Account opening
- Pre-approved e-Mudra loan through PNB Website.
- Bank has set up 8 Digital Banking Unit.
- Pensioner Life Certificate through Video KYC.
- Introduction of schedule call facility in Video calling.

AWARDS AND RECOGNITIONS

- 13th Annual Retail Banker International Trailblazer Awards under the category “Best Core Banking System Initiative.”
- 13th Annual Retail Banker International Trailblazer Awards- “Highly Recommended” under the category “Most Innovative Branch Offerings”
- National MSME Awards 2022 (Third prize) for contribution towards the promotion and development of the MSME sector
- Recognized by PFRDA for performance under National Pension System (NPS) in Quarterly Award Recognition Programme for Q4FY’22.

SOCIAL MEDIA PRESENCE

Bank believes in a thriving communication with its customers and in this context understands the importance of Social media as an effective tool. Punjab National Bank is having a **Facebook** following of 15, 65,278, **Twitter** following of 3,05,550, **LinkedIn** following of 93,164, **Instagram** following of 90,637 and **YouTube** subscribers of 84,530.
