

FINANCIAL RESULTS

Q1 FY23

June 2022



...the name you can BANK upon!!!

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Key Financial Highlights :June'22

Business

Gross Advances



10.21% YOY

Rs 800177 Cr



Retail Advances



10.77% YOY

Rs 146321 Cr



CASA Share%



46.34%

119 bps YoY



Saving Deposits



6.61% YOY

Rs 447258 Cr



Profitability

Fee Based Income



25.68% YOY

Rs 2055 Cr



Net Interest Income



4.27% YOY

Rs 7543 Cr



Global NIM %



2.79%

5 bps YOY



CD Ratio



70.39%

425 bps YOY



Asset Quality

GNPA %



11.27%

51 bps QoQ



NNPA %



4.28%

52 bps QoQ



PCR % (incl TWO)



83.04%

144 bps QoQ



CRAR %



14.82%

32 bps QOQ





Business Performance

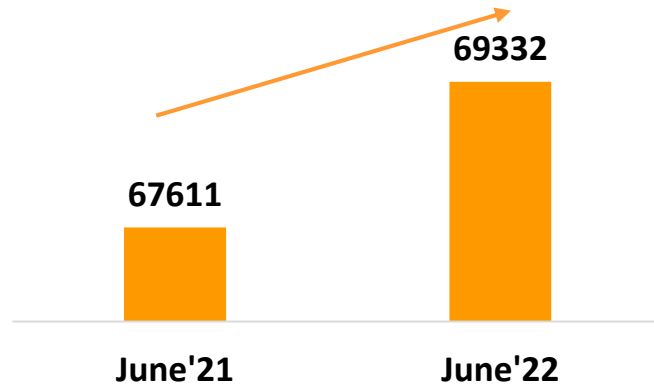


Amt ₹ in Crore

Sl.	Parameters	Jun'21	Mar'22	Jun'22	Growth %	
					QoQ	YoY
1	Global Gross Business	1823685	1931322	1936923	0.29%	6.21%
	Overseas Gross Business	36666	47059	52691	11.97%	43.71%
	Domestic Gross Business	1787019	1884263	1884232	0.00%	5.44%
2	Global Deposits	1097649	1146218	1136747	-0.83%	3.56%
	Overseas Deposits	18712	21169	22040	4.12%	17.79%
	Domestic Deposits	1078937	1125049	1114706	-0.92%	3.32%
	Current Deposits	67611	81974	69332	-15.42%	2.55%
	Savings Deposits	419525	451680	447258	-0.98%	6.61%
	CASA Deposits	487136	533654	516590	-3.20%	6.05%
	CASA Share %	45.15%	47.43%	46.34%		
	Total Term Deposits	610513	612564	620157	1.24%	1.58%
3	Global Gross Advances	726036	785104	800177	1.92%	10.21%
	Overseas Gross Advances	17954	25890	30651	18.39%	70.72%
	Domestic Gross Advances	708082	759214	769526	1.36%	8.68%
4	CD Ratio %	66.14%	68.50%	70.39%	190 bps	425 bps

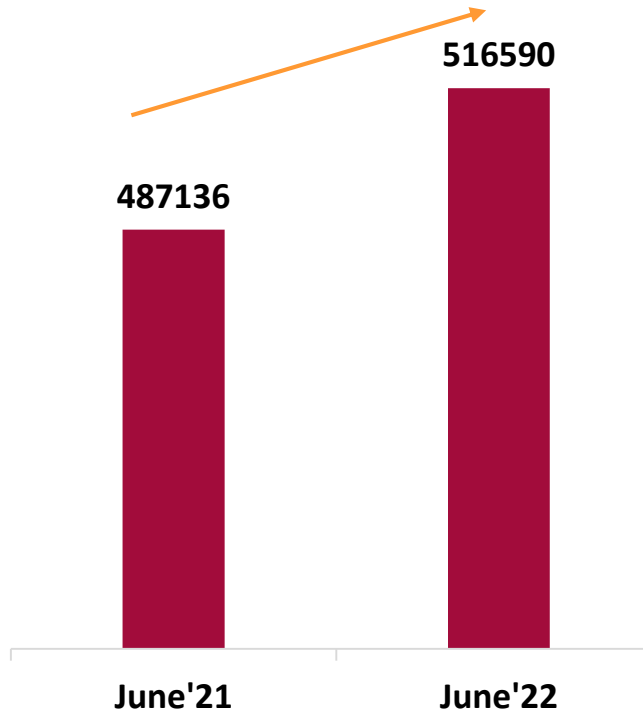
Current Deposits

YoY Gr.: 2.55%



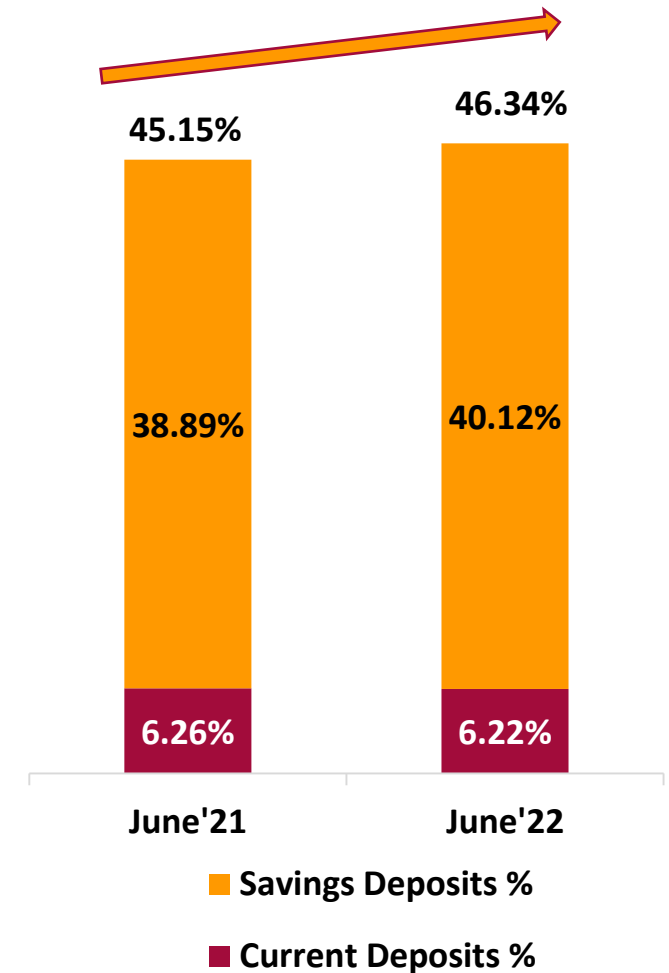
CASA Deposits

YoY Gr.: 6.05%



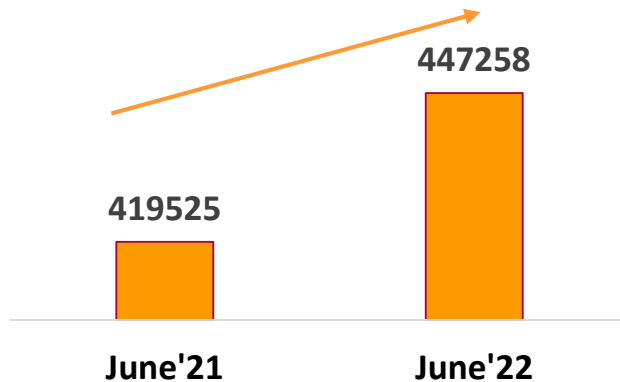
Domestic CASA Share %

▲ 119 bps



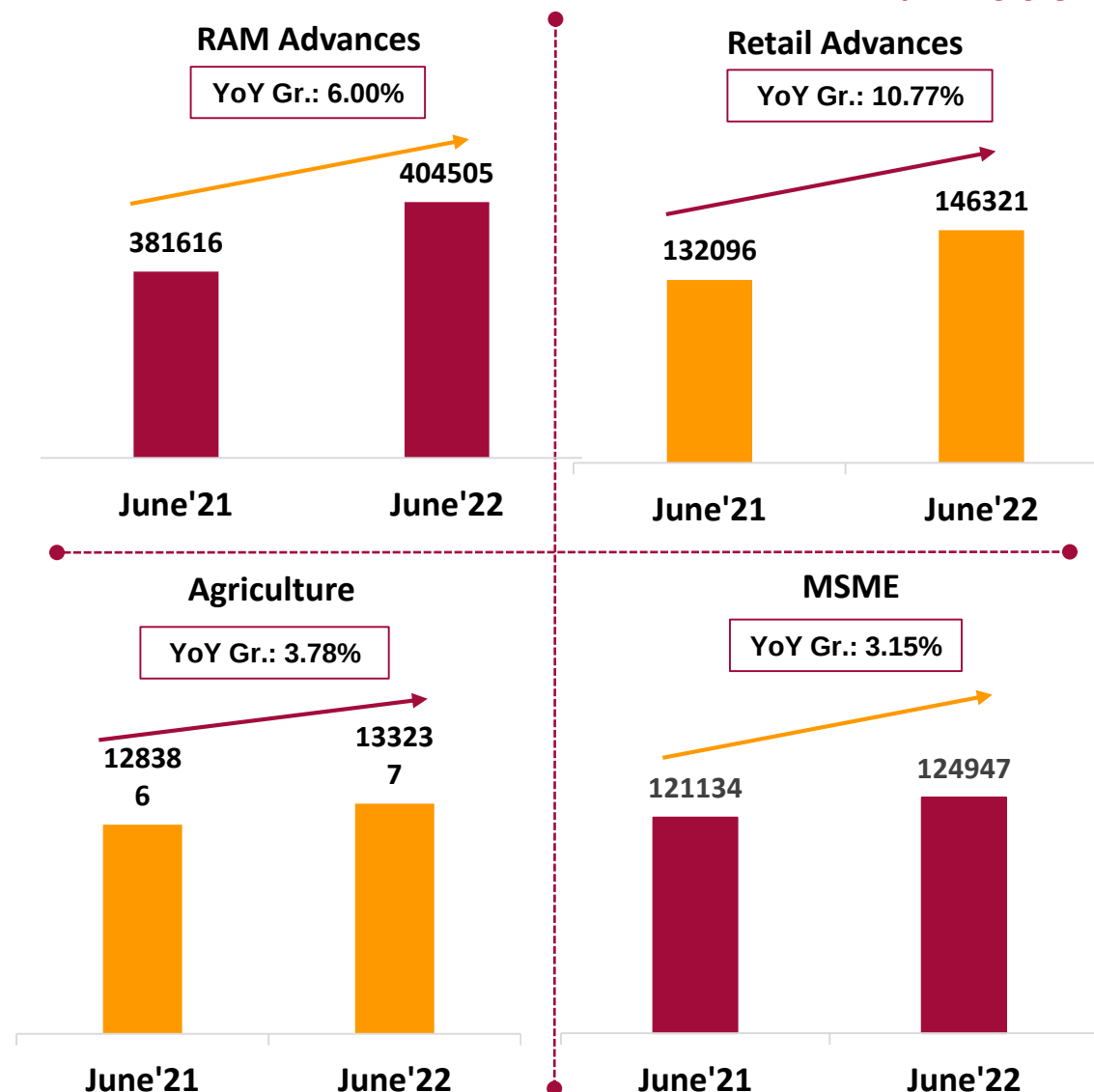
Savings Deposits

YoY Gr.: 6.61%



Amt ₹ in Crore

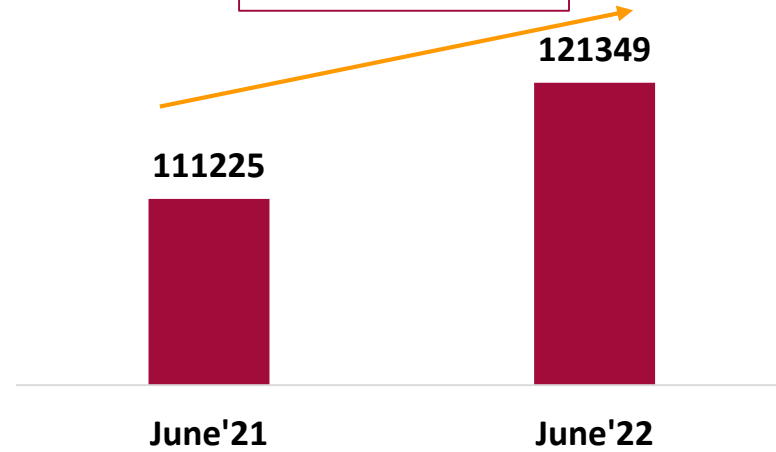
Parameters	June'21	Mar'22	June'22	Growth %	
				QoQ	YoY
Gross Domestic Advances	708082	759214	769526	1.36%	8.68%
<i>Out of which</i>					
Retail	132096	139594	146321	4.82%	10.77%
Agriculture	128386	124286	133237	7.20%	3.78%
MSME	121134	125032	124947	-0.07%	3.15%
RAM	381616	388912	404505	4.01%	6.00%
<i>RAM as % to total Dom advances</i>	<i>53.9%</i>	<i>51.2%</i>	<i>52.6%</i>		
Corporate & Others	326466	370302	365021	-1.43%	11.81%



Core Retail Schemes

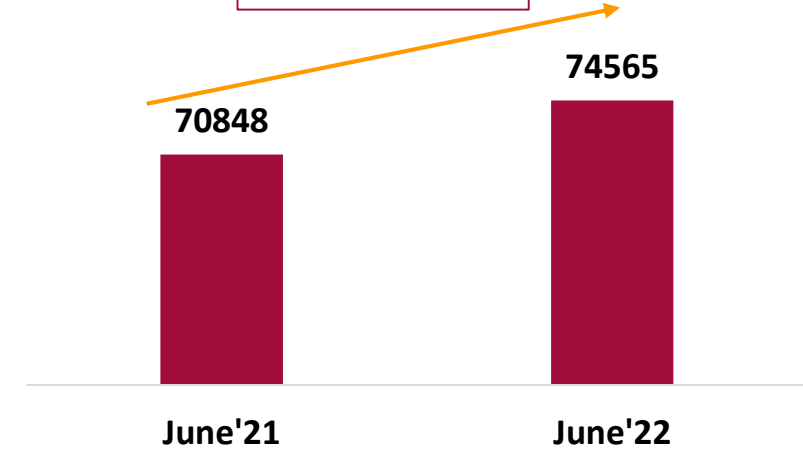
Core Retail Credit

YoY Gr.: 9.10%



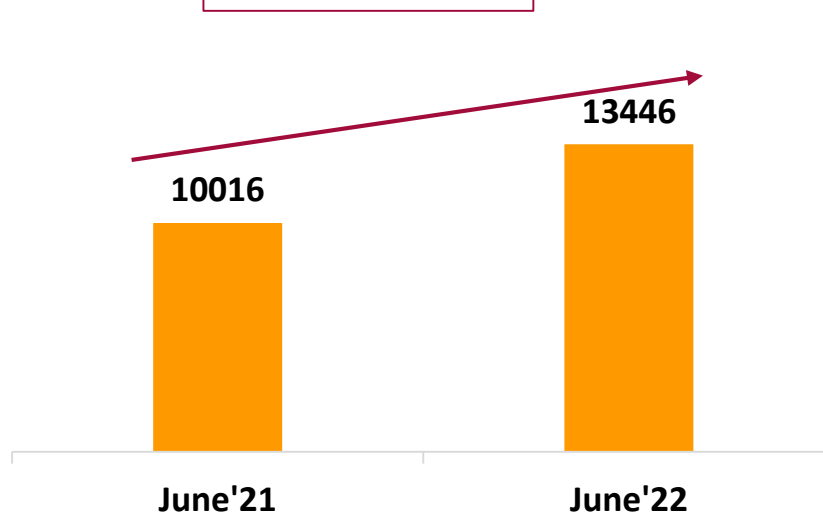
Home Loan

YoY Gr.: 5.25%



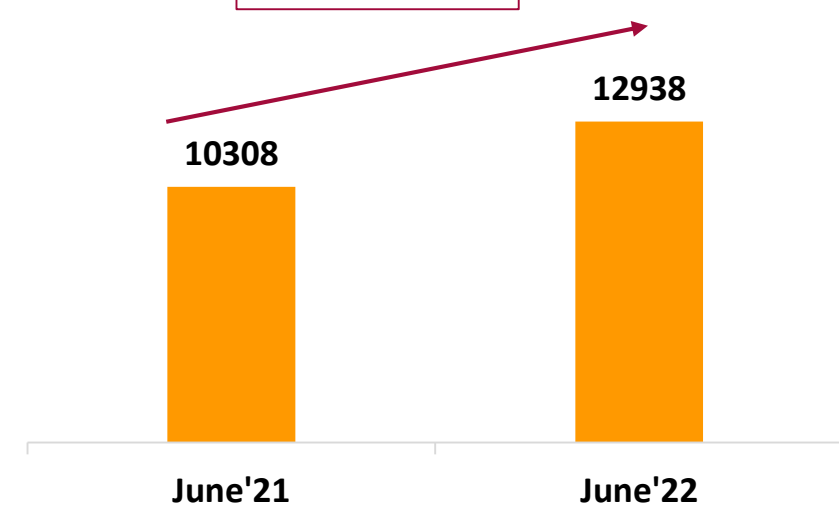
Vehicle Loan

YoY Gr.: 34.25%



Personal Loan

YoY Gr.: 25.52%





Priority Sector Achievement

Amt ₹ in Crore

Sl.	Parameters	Mandated Targets	Jun'21	Mar'22*	Jun'22
	ANBC		674350	668752	660200
1	Priority Sector		283935	283712	276273
	% to ANBC	40%	42.10%	42.42%	41.85%
2	Agriculture - PS		120658	122708	119887
	% to ANBC	18%	17.89%	18.35%	18.16%
3	Small and Marginal Farmers(SMF)		61900	65979	64578
	% to ANBC	9.5%*	9.18%	9.87%	9.78%
4	Weaker Section		85050	90002	88574
	% to ANBC	11.5%*	12.61%	13.46%	13.42%
5	Micro Enterprises (PS)		53501	53963	51539
	% to ANBC	7.5%	7.93%	8.07%	7.81%

* Targets under SMF and Weaker section have been increased from 9% to 9.5% and 11% to 11.5% for F.Y 2022-23



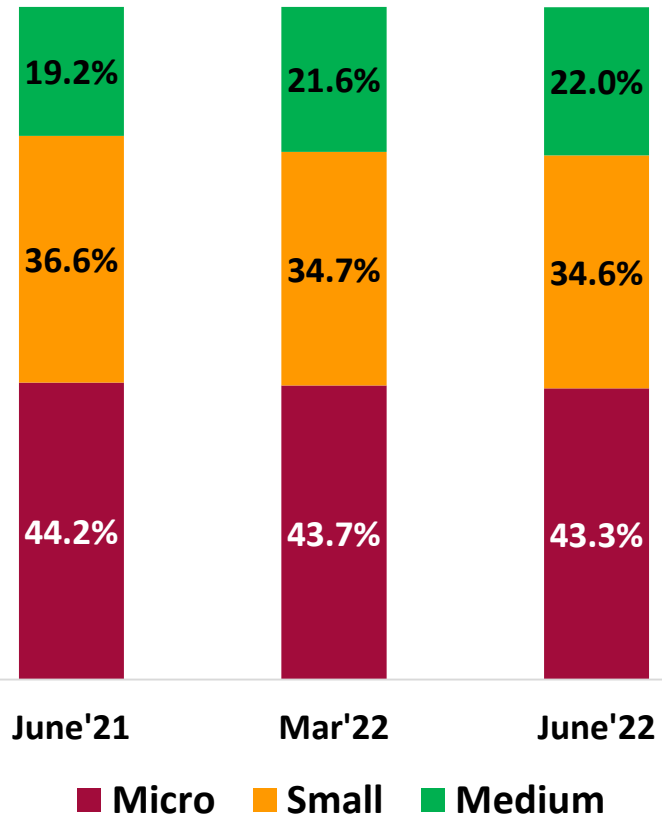
Business Performance

*Figures for March'22 are on Quarterly average basis

MSME Portfolio Mix

Amt ₹ in Crore

Segment Mix



Performance under GECL Facility

GECL	Jun'22
Amount Sanctioned	20918
Amount Disbursed	18458



Performance under PMMY

Mudra Loans	Q1FY22	Q1FY23
Amount Sanctioned	2179	4324
Amount Disbursed	2046	3935



PM SVANidhi

PM SVANidhi	Q1FY22	Q1FY23
Account Sanctioned (No.)	4183	17937
Amount Sanctioned	4.18	27.09



Position as on 30.06.22

Target	Achievement	% Ach
(since inception no of a/cs)		
20116	20528	102.05%

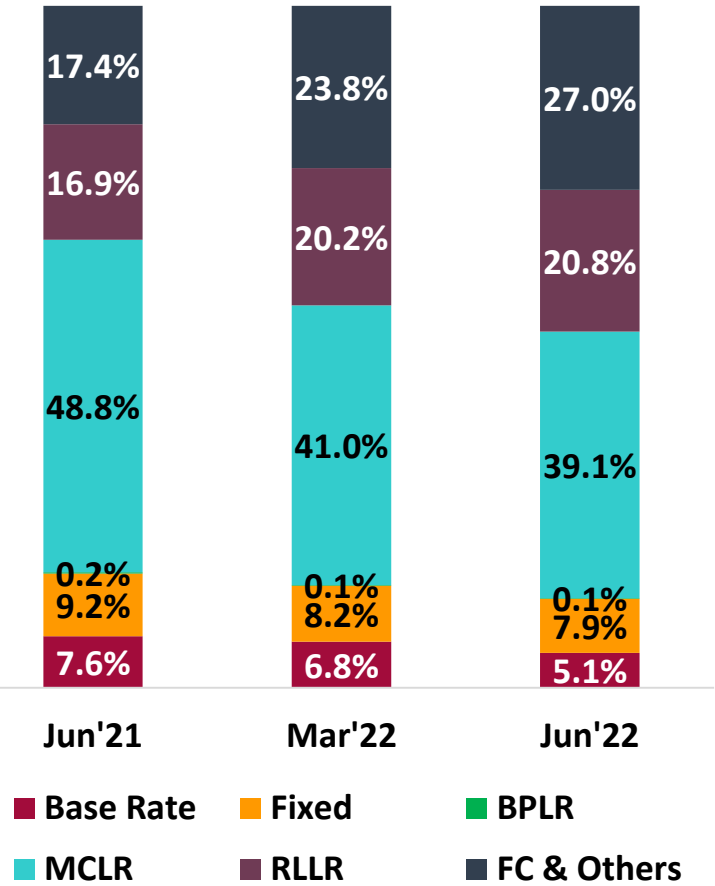
Bank achieved 102.05% of the allocated target

External Rating (Std FB) Portfolio & Adv. on Benchmark Rates

Amt ₹ in Crore

Sl	Rating Grade	Portfolio > Rs. 100 Crore			
		Mar'22		June'22	
		Amt.	% Share	Amt.	% Share
1	AAA	130939	46.92%	137912	47.89%
2	AA	61238	21.94%	66670	23.15%
3	A	44508	15.95%	45259	15.71%
4	BBB	17796	6.38%	17626	6.12%
Total BBB & Above		254481	91.19%	267467	92.87%
5	BB	8422	3.02%	6489	2.25%
6	B	2601	0.93%	2327	0.81%
7	C	278	0.10%	276	0.10%
8	D	2273	0.81%	1491	0.52%
Total BB & Below		13574	4.86%	10583	3.67%
9	Unrated	11007	3.94%	9952	3.46%
Total		279062	100.00%	288001	100.00%

Advances Mix of Benchmark rate



Diversified Industry Portfolio & Key Sectors

Sl.	Diversified Industry Portfolio	June'21		March'22		June'22	
		O/s	% to Domestic Advances	O/s	% to Domestic Advances	O/s	% to Domestic Advances
1	Infrastructure	99782	14.1%	102522	13.5%	103183	13.4%
	-Energy	40752	5.8%	41679	5.5%	44792	5.8%
	-Tele-Communication	17540	2.5%	11084	1.5%	10660	1.4%
	-Roads & Ports	35550	5.0%	38457	5.1%	39886	5.2%
	-Other Infra	5940	0.8%	11302	1.5%	7845	1.0%
2	Basic Metal & Metal Products	21057	3.0%	19413	2.6%	21287	2.8%
	-Iron & Steel	18059	2.6%	15647	2.1%	17935	2.3%
3	Textiles	12817	1.8%	11643	1.5%	11014	1.4%
4	Food Processing	19166	2.7%	20375	2.7%	18961	2.5%
5	Chemical & Chemical Products	9009	1.3%	10515	1.4%	7972	1.0%
6	Other Industries	55840	7.9%	55911	7.4%	54439	7.1%
	Total	217671	30.7%	220379	29.0%	216856	28.2%

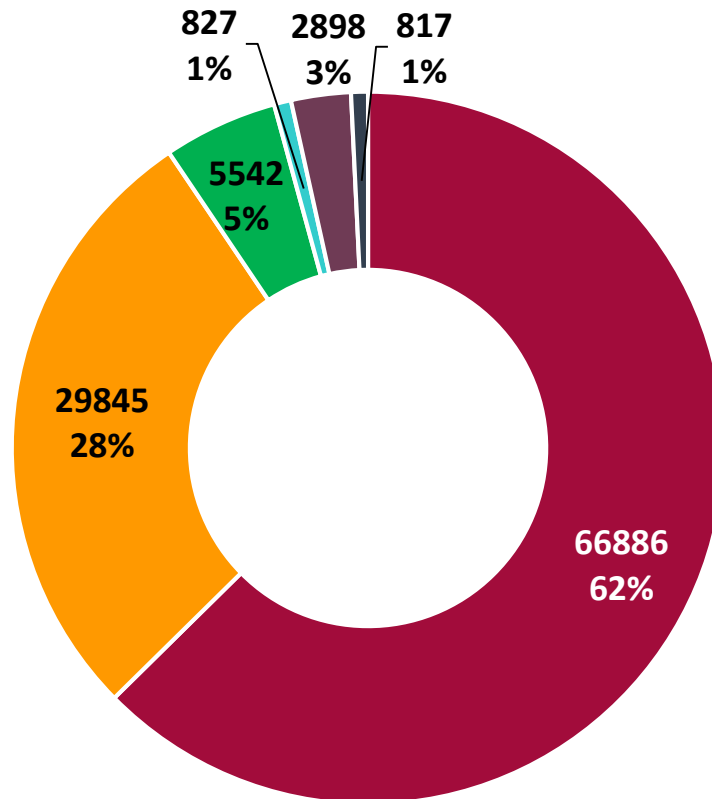
Sl.	Key Sectors	June'21	March'22	June'22	Growth%
		O/S	O/S	O/S	YoY
1	NBFC	83601	103794	106814	27.8%
2	Commercial Real Estate	18338	19474	19604	6.9%
3	Tourism, Hotel & Restaurant	1671	2002	2082	24.6%
4	Capital Market	803	1057	292	-63.6%

NBFC & Energy Sector

NBFC Sector

Outstanding as on
30.06.2022 : ₹ 106814 Cr

External Rating wise Portfolio

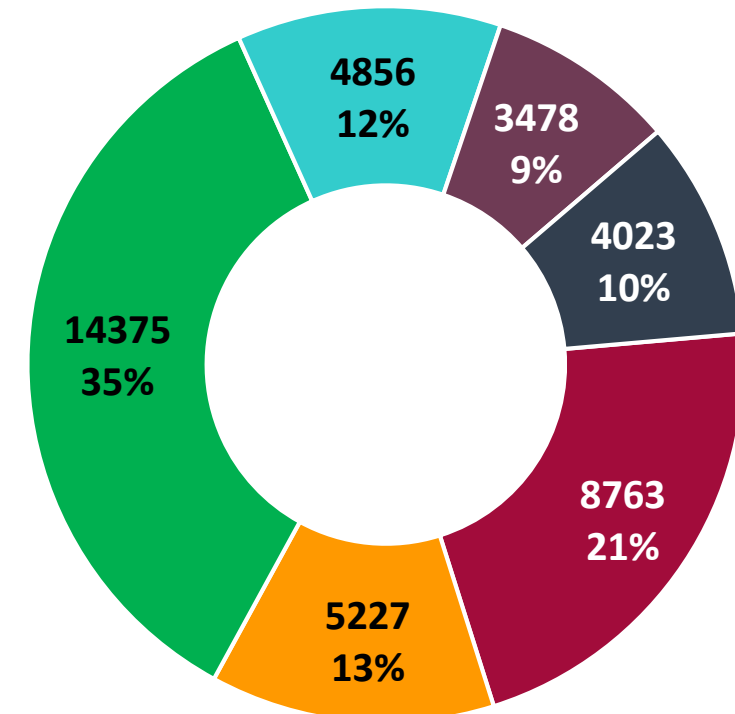


■ AAA ■ AA ■ A ■ BBB ■ BB & below ■ Unrated

Energy Sector

External Rating Standard Portfolio
30.06.2022 : ₹ 40722 Cr

External Rating wise Portfolio



Investment Portfolio

Sl.	Parameters	June'21	Mar'22	June'22
1	Gross Domestic Investment	383167	375006	380974
a	SLR	277509	267071	274791
	SLR as % to Dom. Investment	72.43%	71.22%	72.13%
b	Non SLR	105658	107936	106183
I	Held To Maturity (HTM)	288337	302856	300988
II	Available For Sale (AFS)	94830	72179	79909
III	Held For trading (HFT)	0	-29	77
2	Modified Duration (AFS+HFT)	2.39	3.29	2.14
3	Net demand & time Liabilities	1086823	1098982	1101111
4	Investment by Overseas Branches	5571	4387	5250
5	Total Gross Investment (1+4)	388738	379393	386224
	HTM To Gross Domestic Investment (%)	75.25%	80.76%	79.00%

Non SLR Investment

Amt ₹ in Crore

Sl.	Parameters	June'21		Mar'22		June'22	
		O/S	% Share	O/S	% Share	O/S	% Share
1	PSU Bonds	20666	19.6%	17528	16.2%	16891	15.9%
2	Corporate and Other Bonds & Debentures	11908	11.3%	16893	15.7%	15499	14.6%
3	Share of PSU/Corporate/Others	8459	8.0%	6827	6.3%	6595	6.2%
4	Subsidiaries JV	3220	3.1%	3252	3.0%	3252	3.1%
5	Security Receipts	2018	1.9%	1612	1.5%	1533	1.4%
6	Special Govt. Sec excl. Recap Bonds	1253	1.2%	1114	1.0%	1114	1.0%
7	Regional Rural Bank	814	0.8%	814	0.8%	1073	1.0%
8	Venture Capital Fund	356	0.3%	365	0.3%	364	0.3%
9	Central Government Recapitalization Bond	55274	52.3%	55274	51.2%	55274	52.1%
10	Other Non SLR	1690	1.6%	4257	3.9%	4588	4.3%
	Total Non SLR Investment	105658	100.0%	107936	100.0%	106183	100.0%

Sl.	Parameters	Q1 FY22	Q4 FY22	Q1 FY23	QoQ Variation		YoY Variation	
					Amt.	%	Amt.	%
1	Interest Income (2+3+4)	18929	18645	18757	112	0.60%	-172	-0.91%
2	Interest on Advances	12322	12053	12258	205	1.70%	-64	-0.52%
3	Interest on Investments	5972	5905	5920	15	0.25%	-52	-0.88%
4	Other Interest Income	635	687	579	-108	-15.71%	-56	-8.81%
5	Other Income (6+7+8+9+10)	3887	2450	2537	87	3.55%	-1350	-34.73%
	of which							
6	Fee Based Income	1635	1532	2055	523	34.13%	420	25.68%
7	Recovery in Written off Accounts	833	879	1325	446	50.78%	492	59.10%
8	Trading Profit	1118	389	573	184	47.23%	-545	-48.77%
9	Profit/Loss on Revaluation of Investment	301	-377	-1409	-	-	-	-
10	Others	1	27	-7	-	-	-	-
11	Total Income (1+5)	22816	21095	21294	199	0.94%	-1522	-6.67%

Fee Based Income

Amt ₹ in Crore

Sl.	Parameters	Q1 FY22	Q4 FY22	Q1 FY23	QoQ Variation		YoY Variation	
					Amt.	%	Amt.	%
	Fee Based Income	1635	1532	2055	523	34.13%	420	25.68%
1	Processing Fees	573	151	530	379	251.03%	-43	-7.49%
2	LC/BG Income	104	163	111	-52	-32.10%	7	6.42%
3	Income from Insurance & MF	64	132	72	-60	-45.30%	8	12.81%
4	Govt. Business	35	49	39	-10	-19.68%	4	12.45%
5	Exchange Profit	131	242	304	62	25.74%	173	132.28%
6	Service Charges	449	526	560	34	6.47%	111	24.72%
7	Miscellaneous Fee Income	279	269	438	169	62.93%	159	57.09%

Expenses

Amt ₹ in Crore

Sl.	Parameters	Q1 FY22	Q4 FY22	Q1 FY23	QoQ Variation		YoY Variation	
					Amt.	%	Amt.	%
1	Total Interest Paid (2+3+4)	11694	11341	11214	-127	-1.12%	-480	-4.10%
2	Interest Paid on Deposits	10977	10544	10427	-117	-1.11%	-550	-5.01%
3	Interest Paid on Borrowings	127	132	178	46	34.48%	51	39.77%
4	Others Interest Paid	591	665	610	-55	-8.25%	19	3.24%
5	Operating Expenses (6+7)	4722	4489	4701	212	4.71%	-21	-0.45%
6	Establishment Expenses	2956	2158	2547	389	18.01%	-409	-13.84%
7	Other Operating Expenses	1766	2331	2154	-177	-7.59%	388	21.95%
8	Total Expenses (1+5)	16416	15830	15915	85	0.54%	-501	-3.05%

Profit & Provisions

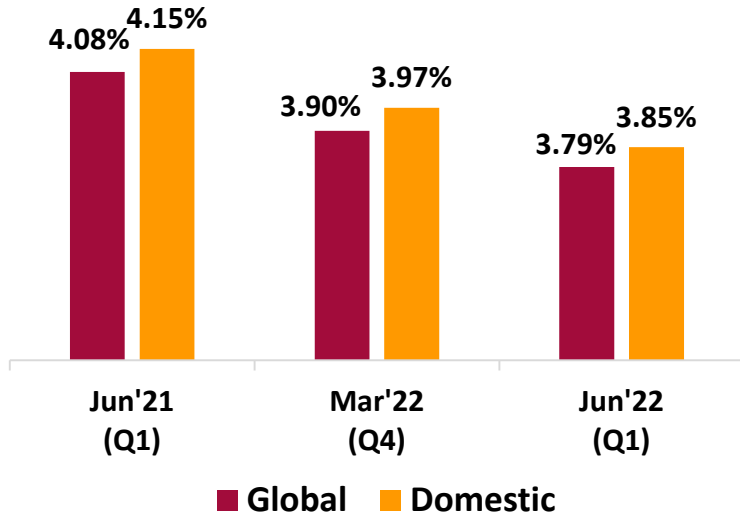
Amt ₹ in Crore

Sl.	Parameters	Q1 FY22	Q4 FY22	Q1 FY23	QoQ Variation		YoY Variation	
					Amt.	%	Amt.	%
1	Net Interest Income	7234	7304	7543	239	3.27%	309	4.27%
2	Other Income	3887	2450	2537	87	3.55%	-1350	-34.73%
3	Operating Income (1+2)	11122	9754	10080	326	3.34%	-1042	-9.37%
4	Operating Expenses	4722	4489	4701	212	4.71%	-21	-0.45%
5	Operating Profit	6400	5265	5379	114	2.17%	-1021	-15.95%
6	Provisions other than Tax	4980	4851	4790	-61	-1.26%	-190	-3.82%
	<i>Of which</i>							
a	NPAs	3248	4564	4814	250	5.48%	1566	48.21%
b	Standard Advances incl. Standard Restructured	1193	25	-278	-303	-	-1471	-
c	Depreciation on Investment	530	99	149	50	50.51%	-381	-71.89%
d	Other provisions	9	164	105	-59	-35.98%	96	-
7	Profit Before Tax	1420	413	589	176	42.62%	-831	-58.52%
8	Provision for Income Tax	397	212	281	69	32.55%	-116	-29.22%
9	Net Profit	1023	202	308	106	52.48%	-715	-69.89%

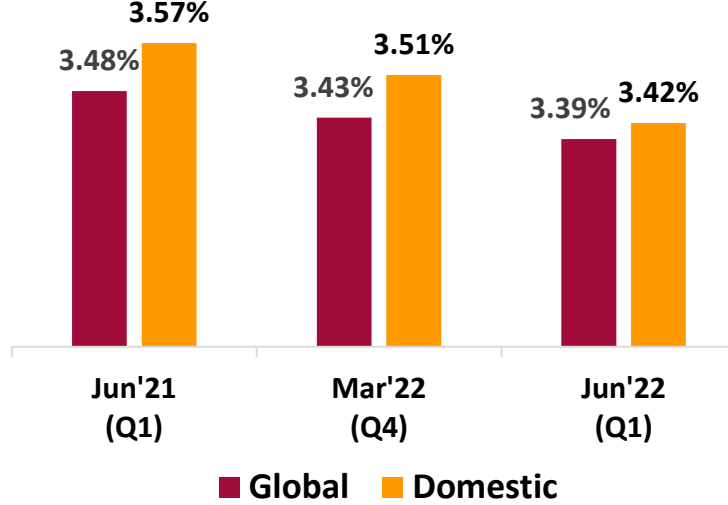
Sl.	Profitability Ratios	Q1 FY22	Q4 FY22	Q1 FY23
1	Return on Assets [%]	0.30%	0.06%	0.09%
2	Return on Equity [%]	7.13%	1.35%	2.01%
3	Earnings per share [₹] (Not annualized)	0.95	0.18	0.28
4	Book Value per Share [₹]	78.49	79.59	80.32
4a	Book Value per Share-Tangible [₹]	54.01	54.77	57.16
5	Cost to Income Ratio [%]	42.46%	46.02%	46.63%
5a	Staff Cost to Income Ratio [%]	26.58%	22.12%	25.27%
5b	Other Cost to Income Ratio [%]	15.88%	23.90%	21.37%
6	Operating Profit to AWF [%]	1.90%	1.59%	1.63%
7	Operating Expenses To AWF [%]	1.40%	1.36%	1.42%

Efficiency Ratios (Quarter)

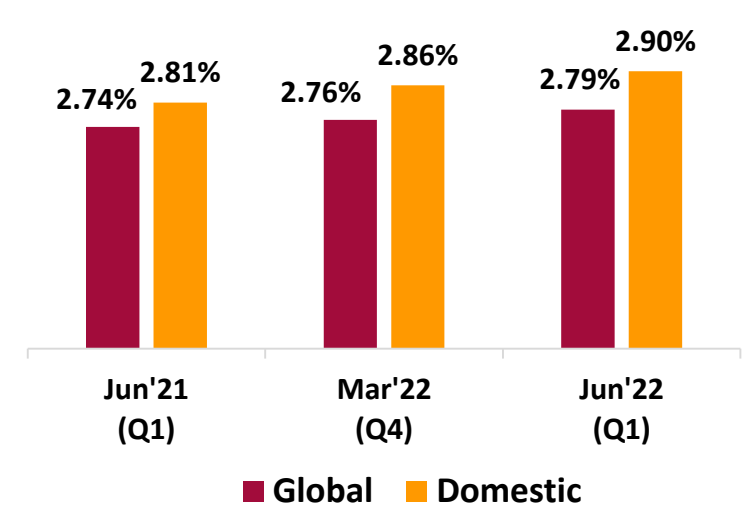
Cost of Deposits [%]



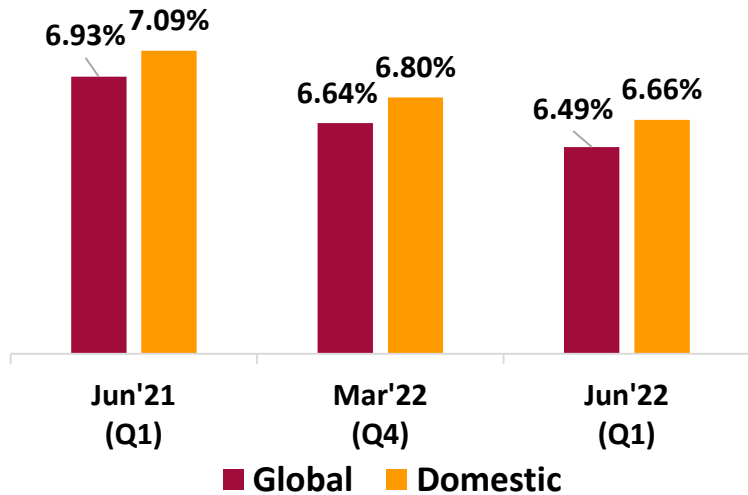
Cost of Funds [%]



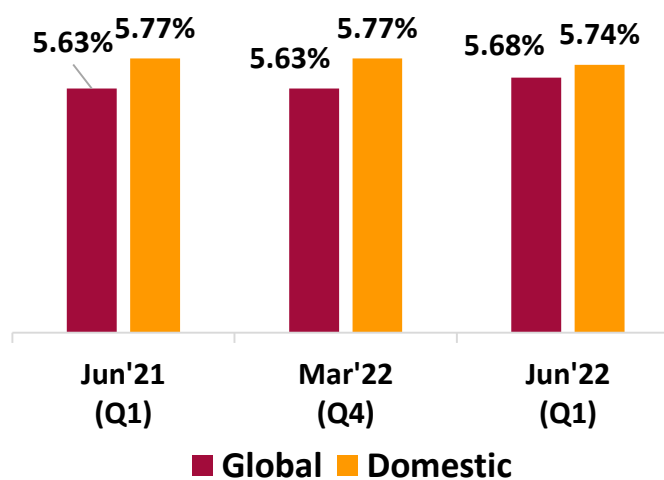
NIM [%] (Annualized)



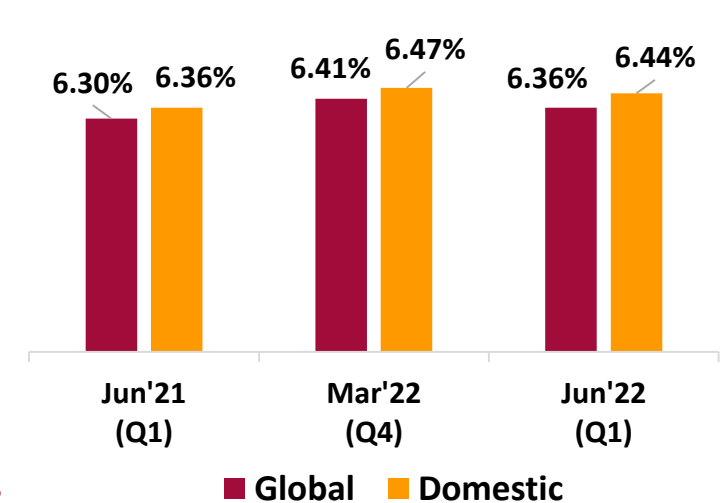
Yield on Advances [%]



Yield on Funds [%]



Yield on Investment [%]

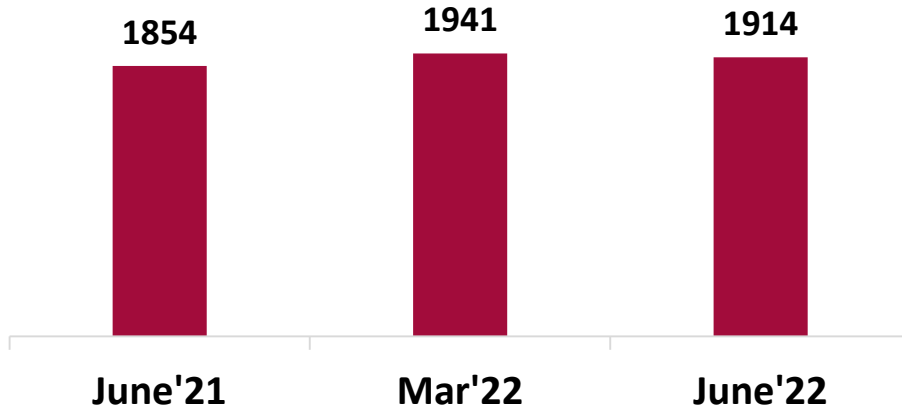


Productivity Ratios

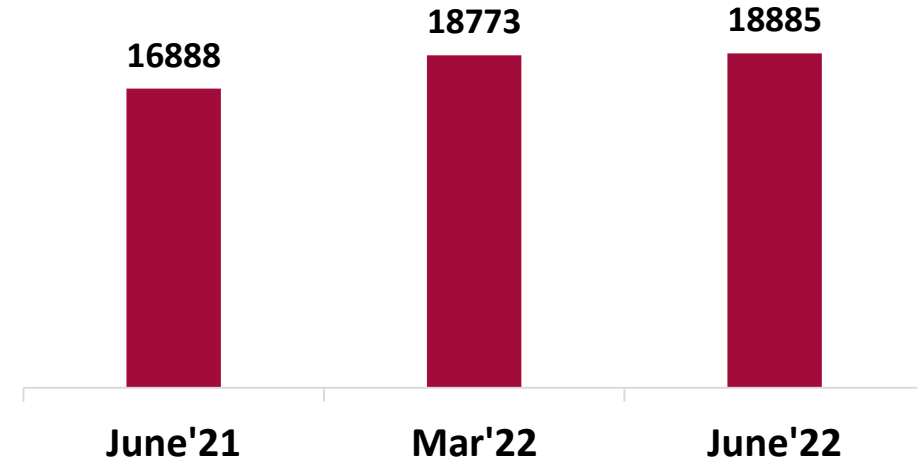
(Annualized)

in ₹ Lakhs

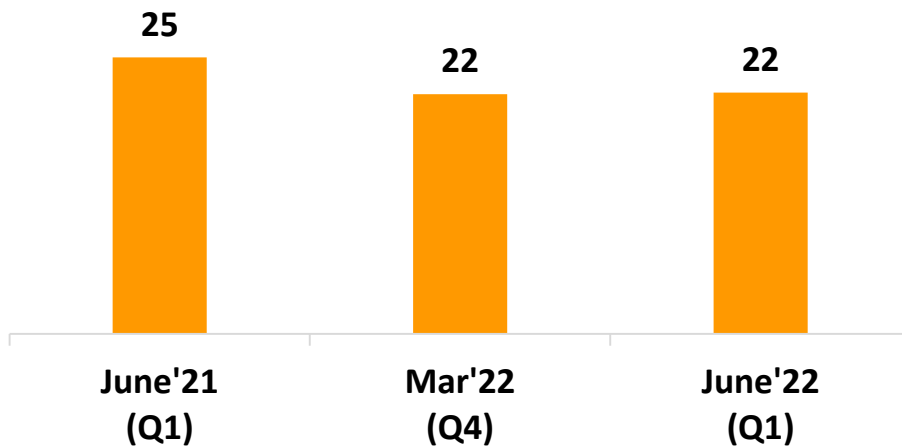
Business per Employee



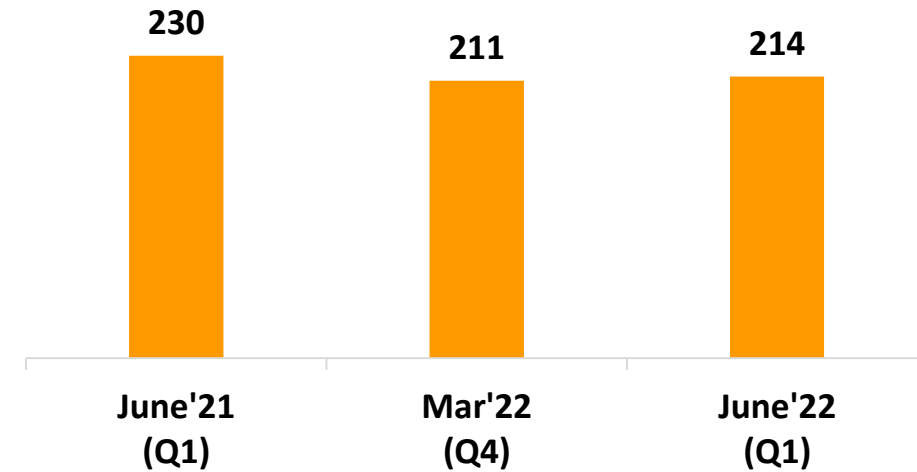
Business per Branch



Operating Profit per Employee



Operating Profit per Branch



Balance Sheet-Liabilities & Assets

Amt ₹ in Crore

Sl.	Parameters	30 th Jun'21	31 st Mar'22	30 th Jun'22
	CAPITAL & LIABILITIES			
1	Capital	2202	2202	2202
2	Reserves and Surplus	92173	93285	95282
3	Deposits	1097649	1146219	1136747
4	Borrowings	35647	45681	63524
5	Other Liabilities and Provisions	20861	27418	23321
	Total Liabilities	1248532	1314805	1321076
	ASSETS			
1	Cash and Balances with RBI	90499	85736	65233
2	Balances with Banks	31160	46911	49378
3	Investments	381862	372168	378383
4	Loans & Advances	661289	728186	742643
5	Fixed Assets	10887	10673	11771
6	Other Assets	72835	71131	73668
	Total Assets	1248532	1314805	1321076

One Time Restructuring (OTR 1 & 2)

OTR 1

As per RBI's guidelines dated
Aug 06,2020

Sl.	Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 30.06.22	
		No. of account	Amount involved	No. of accounts	Amount involved
1	Personal loans	6257	744	4899	671
2	Other Exposures*	360	4652	289	2689
3	Total (1+2)	6617	5396	5188	3360
4	MSME loans	11335	856	4007	506
	Grand Total (3+4)	17952	6253	9195	3866

OTR 2

As per RBI's guidelines dated
May 05,2021

Sl.	Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 30.06.22	
		No. of accounts	Amount involved	No. of accounts	Amount involved
1	Individual Borrowers	77719	5575	65482	5159
2	Small Business	3749	1026	2959	890
3	Total (1+2)	81468	6601	68441	6049
4	MSME loans	115118	6047	76501	4783
	Grand Total (3+4)	214538	12648	144942	10832

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

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

CATEGORY	June'21		June'22	
	SMA2	% of Domestic Advances	SMA2	% of Domestic Advances
AGRICULTURE	868	0.68%	267	0.20%
MSME	2679	2.21%	1215	0.97%
RETAIL	348	0.26%	97	0.07%
RAM TOTAL	3895	1.02%	1579	0.39%
CORPORATE & OTHER	8629	2.64%	448	0.12%
TOTAL	12524	1.77%	2027	0.26%

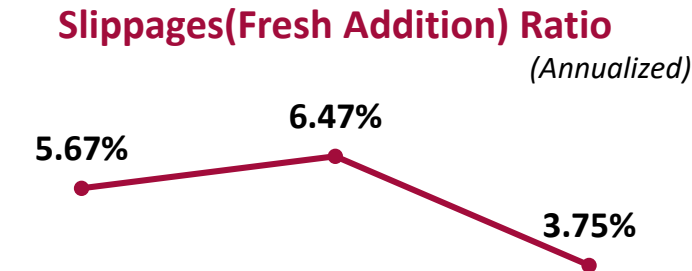
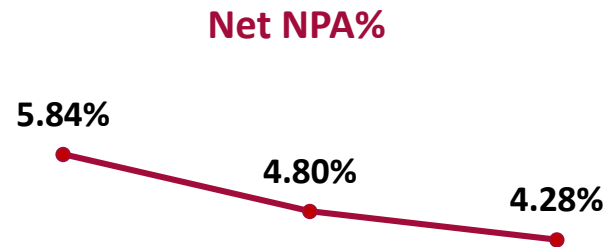
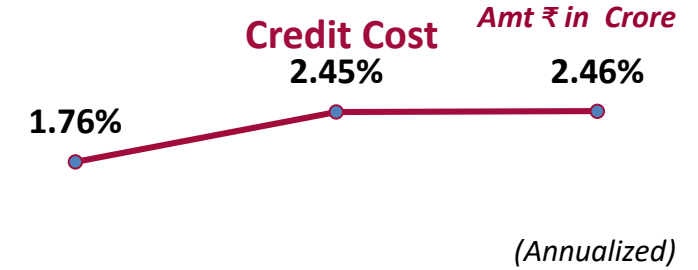
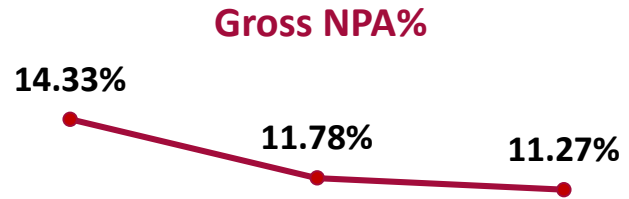
Improving Asset Quality - Movement of NPA

Amt ₹ in Crore

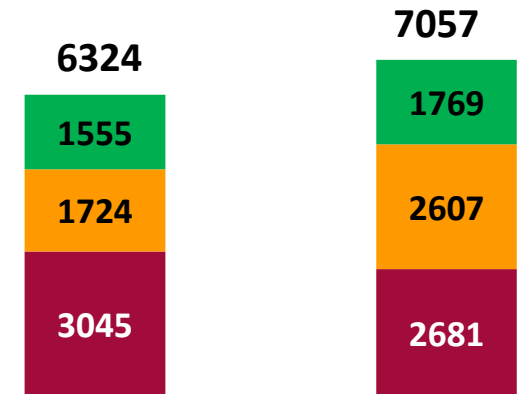
Sl.	Parameters	Quarterly Performance		
		Q1 FY'22	Q4 FY'22	Q1 FY'23
1	NPA as at the beginning of Year/Quarter	104423	97259	92448
2	Cash Recovery	2758	3045	2681
3	Up-gradation	4316	1724	2607
4	Cash Recovery & Up-gradation (2+3)	7074	4769	5288
5	Write Off	2247	10548	3461
6	Total Reduction (4+5)	9320	15317	8749
7	Fresh Addition	8972	10506	6468
7.1	-Fresh slippages	8241	9575	5890
7.2	-Debits in existing NPA A/cs	731	931	578
8	Gross NPAs at end of the period	104076	92448	90167
9	Eligible Deductions incl. Provisions	65495	57539	58423
10	Net NPAs at end of the period	38581	34909	31744
11	Recovery in TWO & RI*	1196	1555	1769
12	Total Recovery (4+11)	8270	6324	7057

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

Improving Asset Quality - Ratios



Total Recovery incl Upgradation & Recovery in TWO & RI

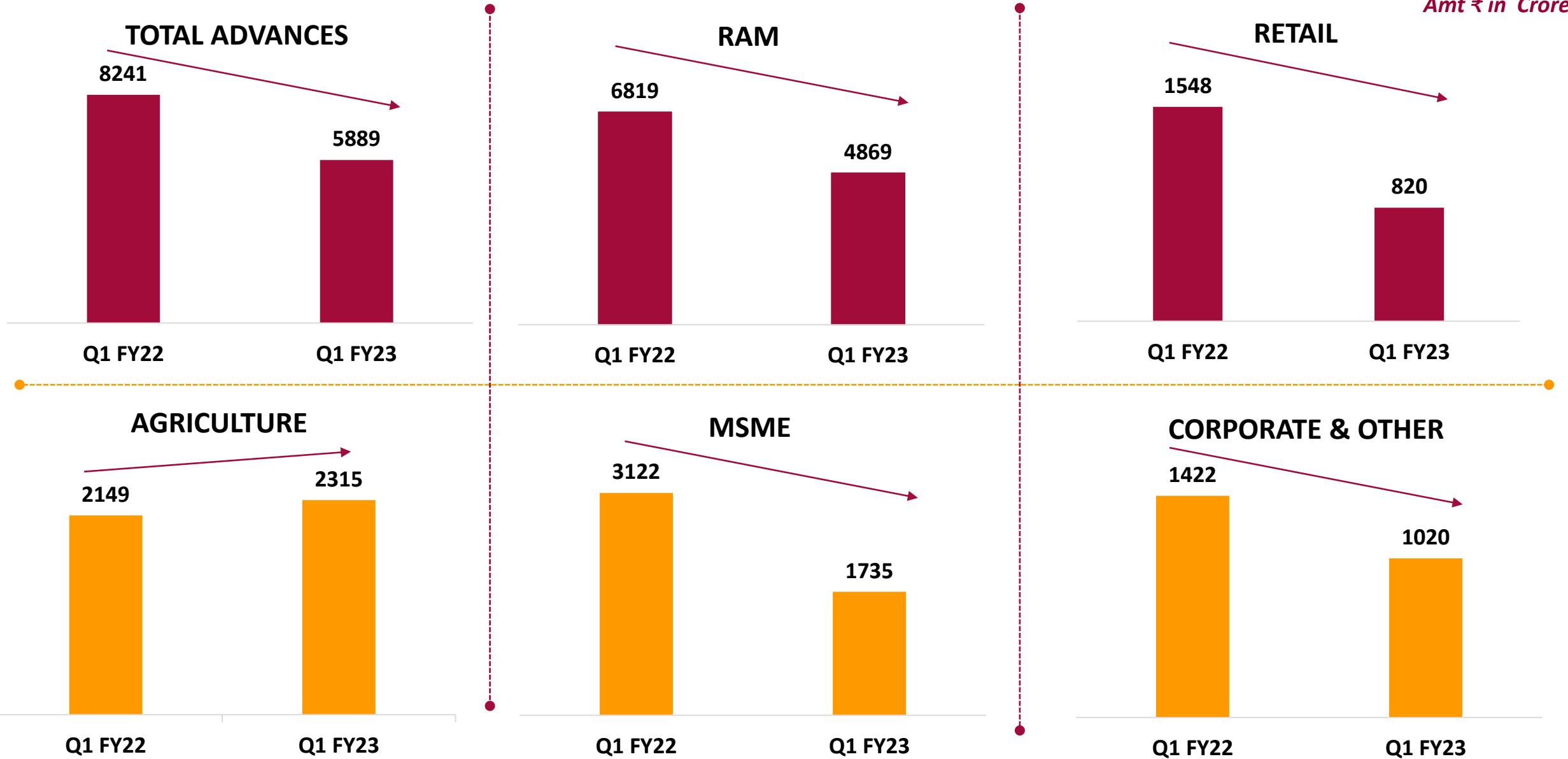


Mar'22 (Q4) June'22 (Q1)

- Recovery in TWO & RI
- Up Gradation
- Cash Recovery

Asset Quality – Slippage (Fresh Addition)

Amt ₹ in Crore



NPA Classification - Sector Wise

Sl.	Parameters	June'21			Mar'22			June'22		
		Advances	GNPA	GNPA%	Advances	GNPA	GNPA%	Advances	GNPA	GNPA%
1	Retail Loans	132096	7833	5.93%	139594	6955	4.98%	146321	6383	4.36%
	<i>Out of Which,</i>									
1a	Housing	83813	4391	5.24%	84179	3877	4.61%	84624	3546	4.19%
1b	Car/Vehicle	10035	601	5.99%	13865	575	4.15%	19447	575	2.96%
1c	Personal Loan	10308	284	2.76%	12193	284	2.33%	12938	255	1.97%
2	Agriculture (PS+NPS)	128386	23384	18.21%	124286	25572	20.58%	133237	25952	19.48%
3	MSME	121134	28145	23.23%	125032	26520	21.21%	124947	26226	20.99%
4	Corporate & Others	326466	42730	13.09%	370302	31536	8.52%	365021	29899	8.19%
5	Domestic (1+2+3+4)	708082	102092	14.42%	759214	90583	11.93%	769526	88460	11.49%
6	Overseas	17954	1984	11.05%	25890	1865	7.20%	30651	1707	5.57%
7	Global (5+6)	726036	104076	14.33%	785104	92448	11.78%	800177	90167	11.27%

NPA Classification- Industry Wise

Amt ₹ in Crore

Sl.	Diversified Industry Portfolio	June'21			Mar'22			June'22		
		O/s	GNPA	GNPA %	O/s	GNPA	GNPA %	O/s	GNPA	GNPA %
1	Infrastructure	99782	13768	13.80%	102522	9538	9.30%	103183	8950	8.67%
	-Energy	40752	4537	11.13%	41679	4123	9.89%	44792	4070	9.09%
	-Tele-Communication	17540	3381	19.28%	11084	17	0.15%	10660	17	0.16%
	-Roads & Ports	35550	4088	11.50%	38457	4072	10.59%	39886	3724	9.34%
	-Other Infra	5940	1762	29.66%	11302	1326	11.73%	7845	1139	14.52%
2	Basic Metal & Metal Products	21057	2914	13.84%	19413	2056	10.59%	21287	1786	8.39%
	-Iron & Steel	18059	1672	9.26%	15647	1176	7.52%	17935	1238	6.90%
3	Textiles	12817	3360	26.22%	11643	1933	16.60%	11014	1921	17.44%
4	Food Processing	19166	5190	27.08%	20375	5297	26.00%	18961	4736	24.98%
5	Chemical & Chemical Products	9009	1127	12.51%	10515	445	4.23%	7972	441	5.53%
6	Other Industries	55840	20127	36.04%	55911	16951	30.32%	54439	16641	30.57%
	Total	217671	46486	21.36%	220379	36220	16.44%	216856	34475	15.90%

Asset Classification- Global Advances

Amt ₹ in Crore

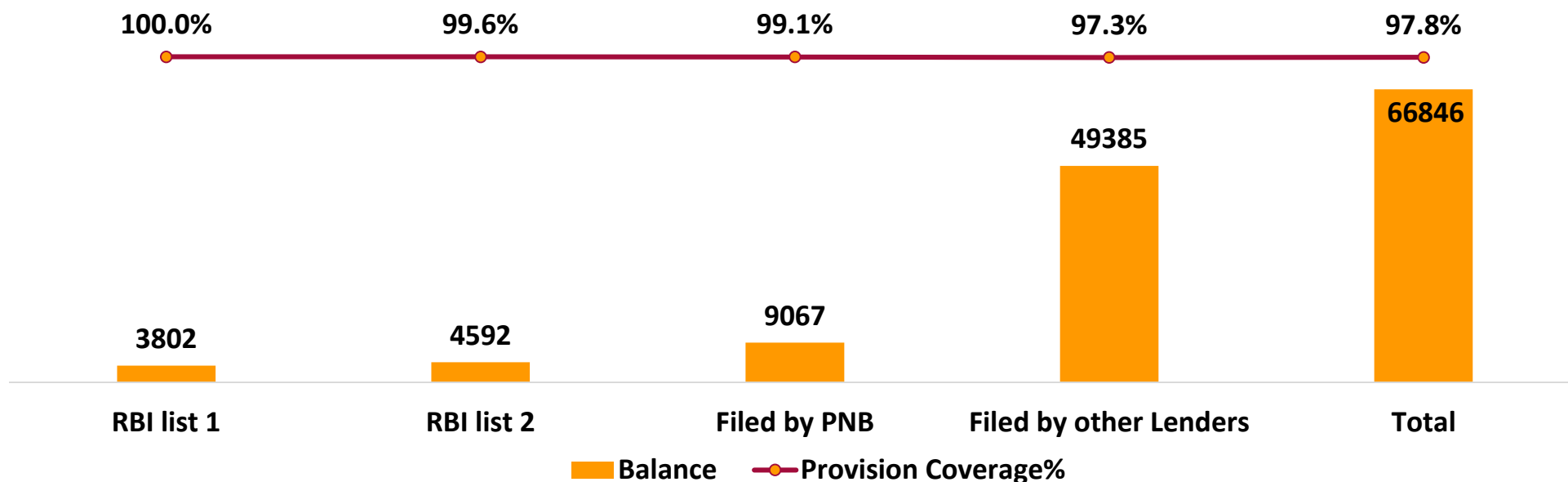
Sl.	Parameters	June'21		Mar'22		June'22		YoY Variation	
		O/S	Share%	O/S	Share%	O/S	Share%	Amt.	Var. %
1	Standard	621960	85.67%	692656	88.22%	710010	88.73%	88050	14.16%
2	Gross NPA	104076	14.33%	92448	11.78%	90167	11.27%	-13909	-13.36%
2a	Sub-Standard	24792	3.41%	16402	2.09%	14516	1.81%	-10276	-41.45%
2b	Doubtful	57985	7.99%	59009	7.52%	59382	7.42%	1397	2.41%
2c	Loss	21299	2.93%	17037	2.17%	16269	2.03%	-5030	-23.62%
	Global Advances(1+2)	726036	100.0%	785104	100.00%	800177	100.00%	74141	10.21%

Exposure to NCLT accounts

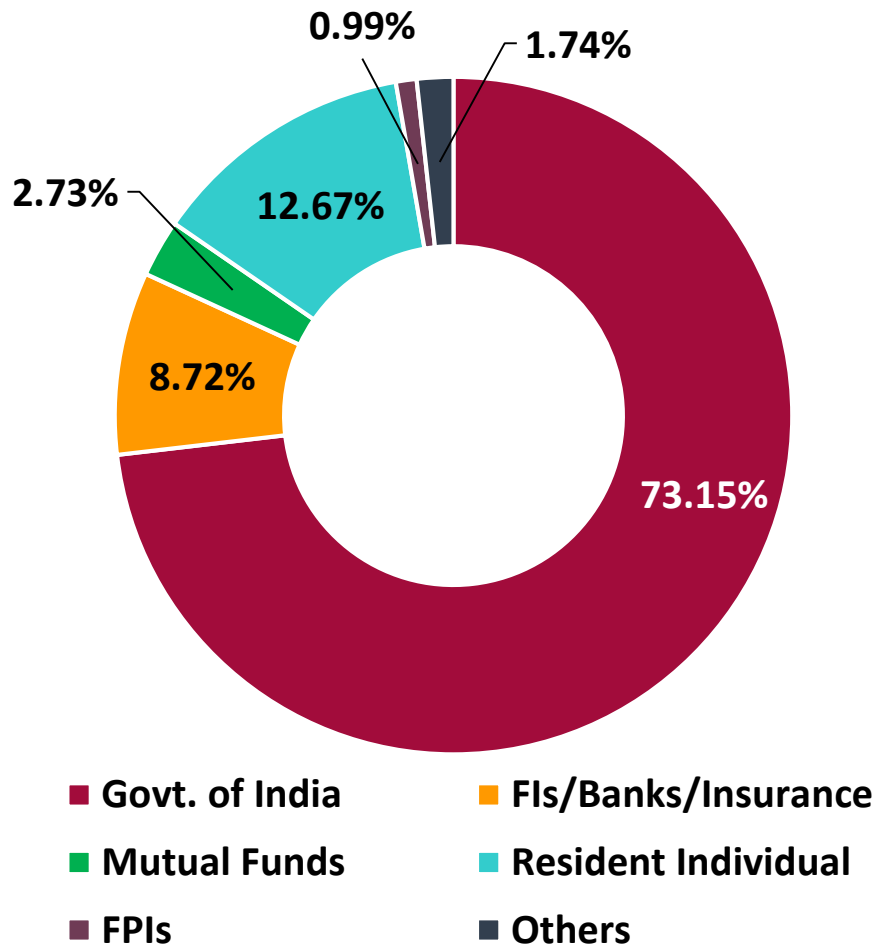
As on 30.06.2022

Amt ₹ in Crore

Sl.	Parameters	Accounts	Balance	Provision	PCR%
1	RBI list 1	04	3802	3802	100.0%
2	RBI list 2	10	4592	4572	99.6%
3	Filed by PNB	145	9067	8982	99.1%
4	Filed by Others	402	49385	48028	97.3%
5	Total	561	66846	65384	97.8%



Total No. of Shares: 1101.10 Crores



Moody's

**Issuer Credit Rating-
Ba1/NP/ Stable**

Fitch

**Issuer Credit Rating-
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	Brickwork Ratings	AA/Stable	AA+/Stable
4	CARE Ratings	AA/Stable	AA+/Stable
5	ICRA Ratings	AA/Stable	AA+/Stable

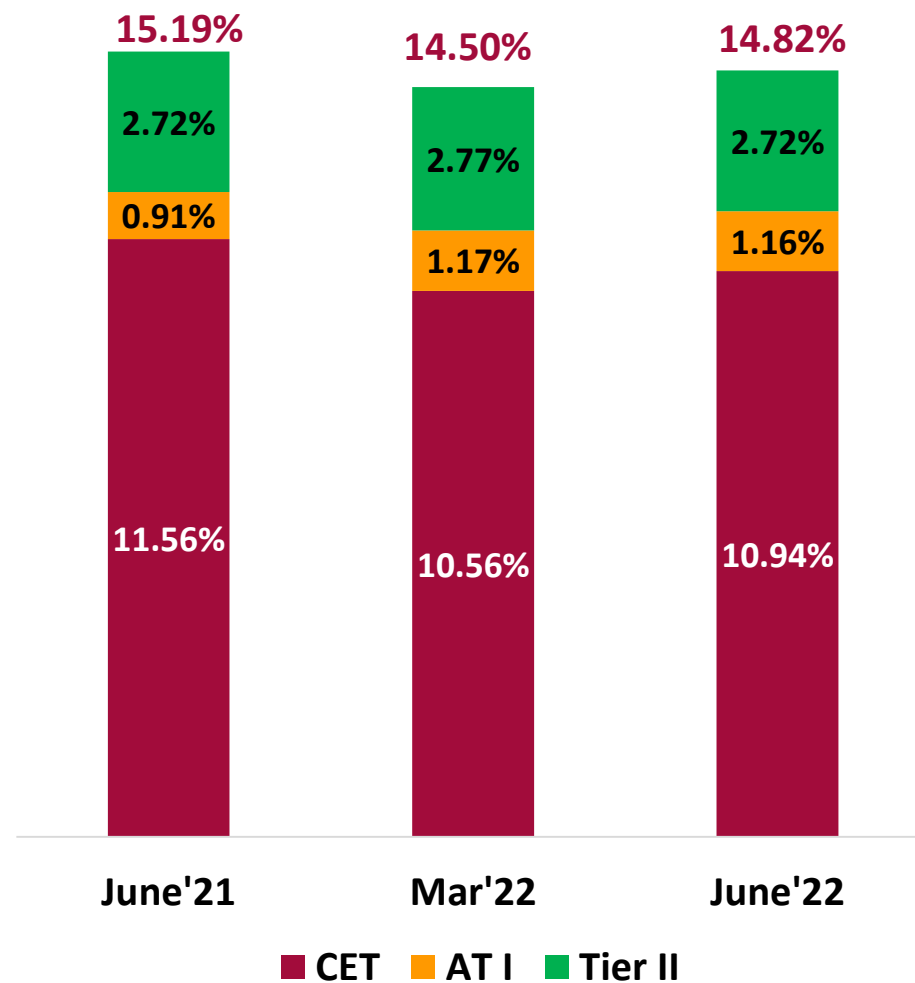
(Shareholding as on 30.06.2022)

Capital Adequacy

Amt ₹ in Crore

Sl.	Parameters	June'21	Mar'22	June'22
1	Tier I	73330	70458	73522
1a	Common Equity	67955	63430	66484
1b	Additional Tier I	5376	7028	7037
2	Tier II	15970	16653	16544
3	Total (Tier I+II)	89300	87111	90066
4	Risk-weighted Assets	587813	600821	607608
5	Tier I %	12.47%	11.73%	12.10%
5a	Common Equity %	11.56%	10.56%	10.94%
5b	Additional Tier I %	0.91%	1.17%	1.16%
6	Tier II %	2.72%	2.77%	2.72%
7	Total (Tier I+II) %	15.19%	14.50%	14.82%

CRAR %



Capital Optimization & Raising plan

Amt ₹ in Crore

Capital Optimization

Sl.	Parameters	Jun'21	Mar'22	Jun'22
1	Credit RWA	474391	488969	499064
2	Market RWAs	43795	42225	38325
3	Operational RWAs	69628	69628	70220
4	Total RWAs	587813	600821	607608
5	Total RWA/Total Assets	47.1%	45.7%	46.0%

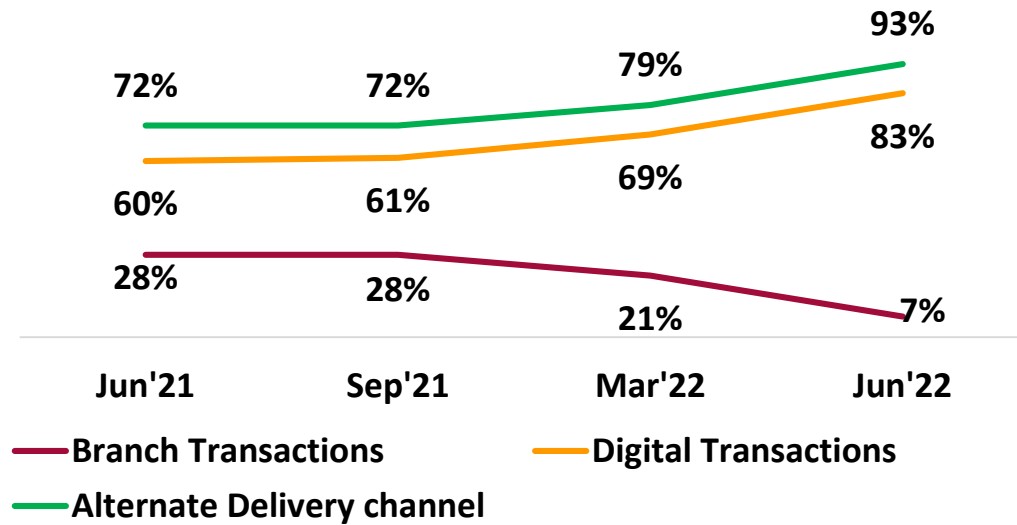
Capital Raising Plan

Sl.	Particulars	Plan for FY 2022-23
1	Additional Tier I Bonds	5500
2	Tier II Bonds	6500
3	Total Capital to be raised	12000

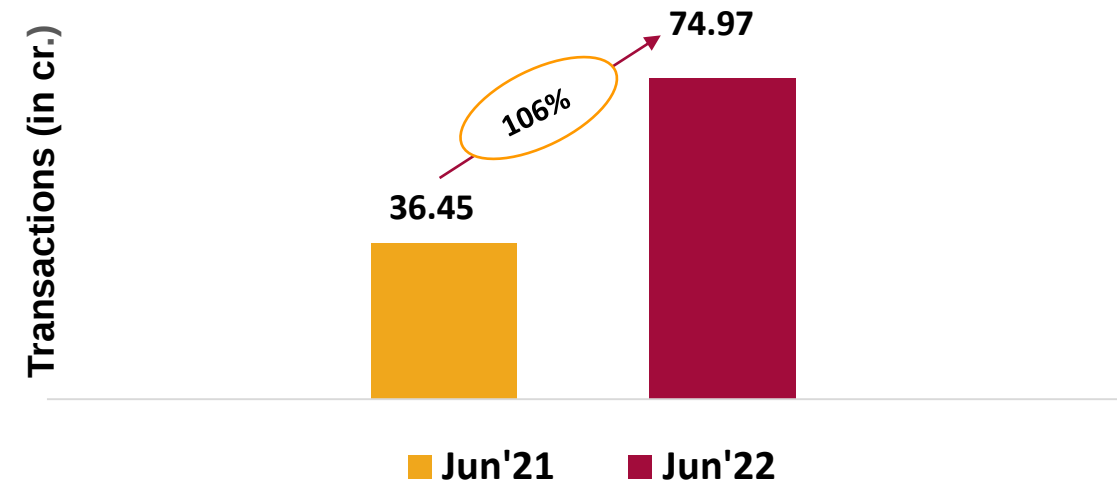
Basel compliant AT 1 Bonds of Rs 2000 Crore were raised on 06.07.2022

Parameters	Jun'21	Mar'22	Jun'22
Leverage Ratio	4.64	4.27	4.56

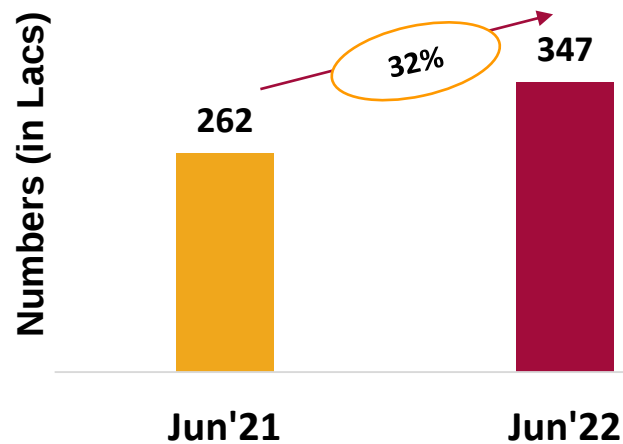
% Digital Transactions



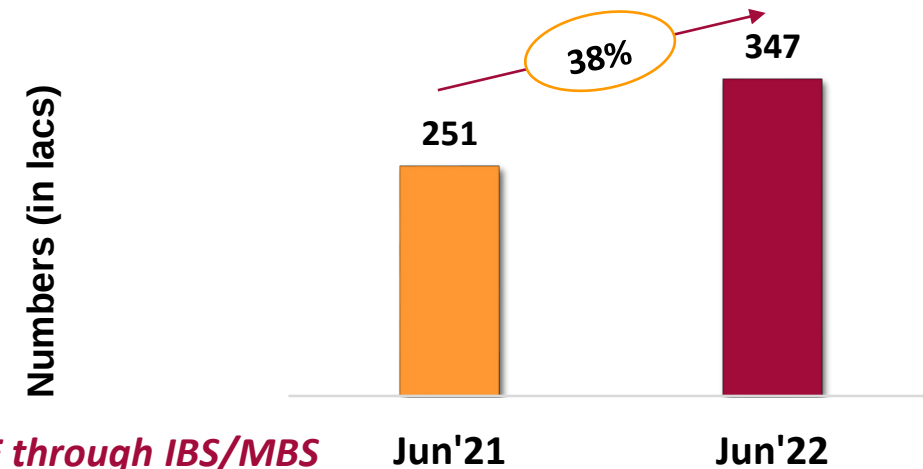
106% YoY Growth in UPI Transactions



32% YoY Growth in Internet Banking Users



38% YoY Growth in M-Bank Users



1.43 Lakh Txn in PPF through IBS/MBS

Digitalization- New Initiatives



Joined Account Aggregator ecosystem.

2nd Public Sector Bank to Go live for AA.

2nd



Pre-approved Personal Loan through PNB One and PNB Website

- ✓ **Loan in 4 Clicks & Single OTP**
- ✓ **Loan in just 60 Seconds**



1st Public Sector Bank enabling digital loan repayment through BBPS.

1st



Pre-approved e-Mudra loans through PNB Website



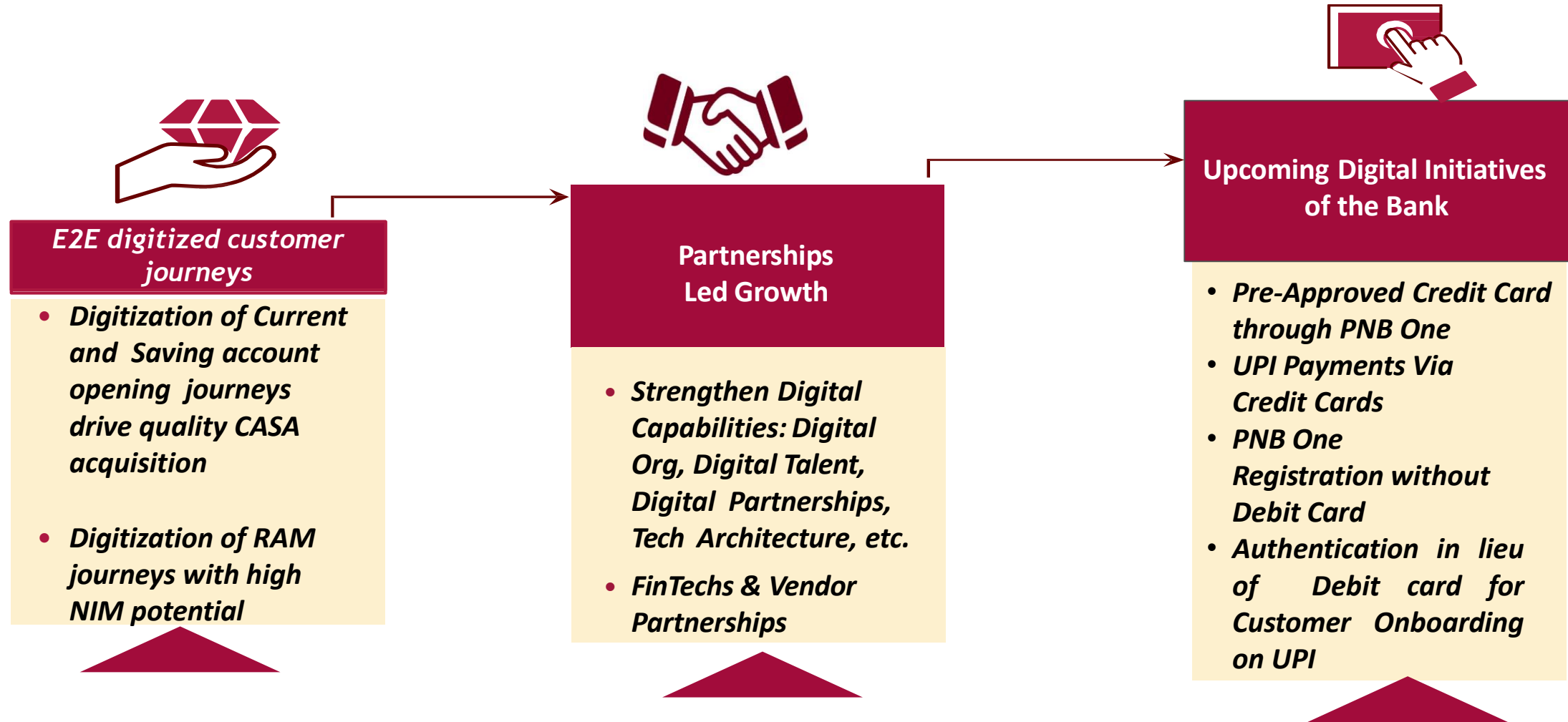
Setting up of 8 Digital Banking Unit

For delivering banking products and services digitally



Tablet-based Account opening

Digitalization- Way Forward

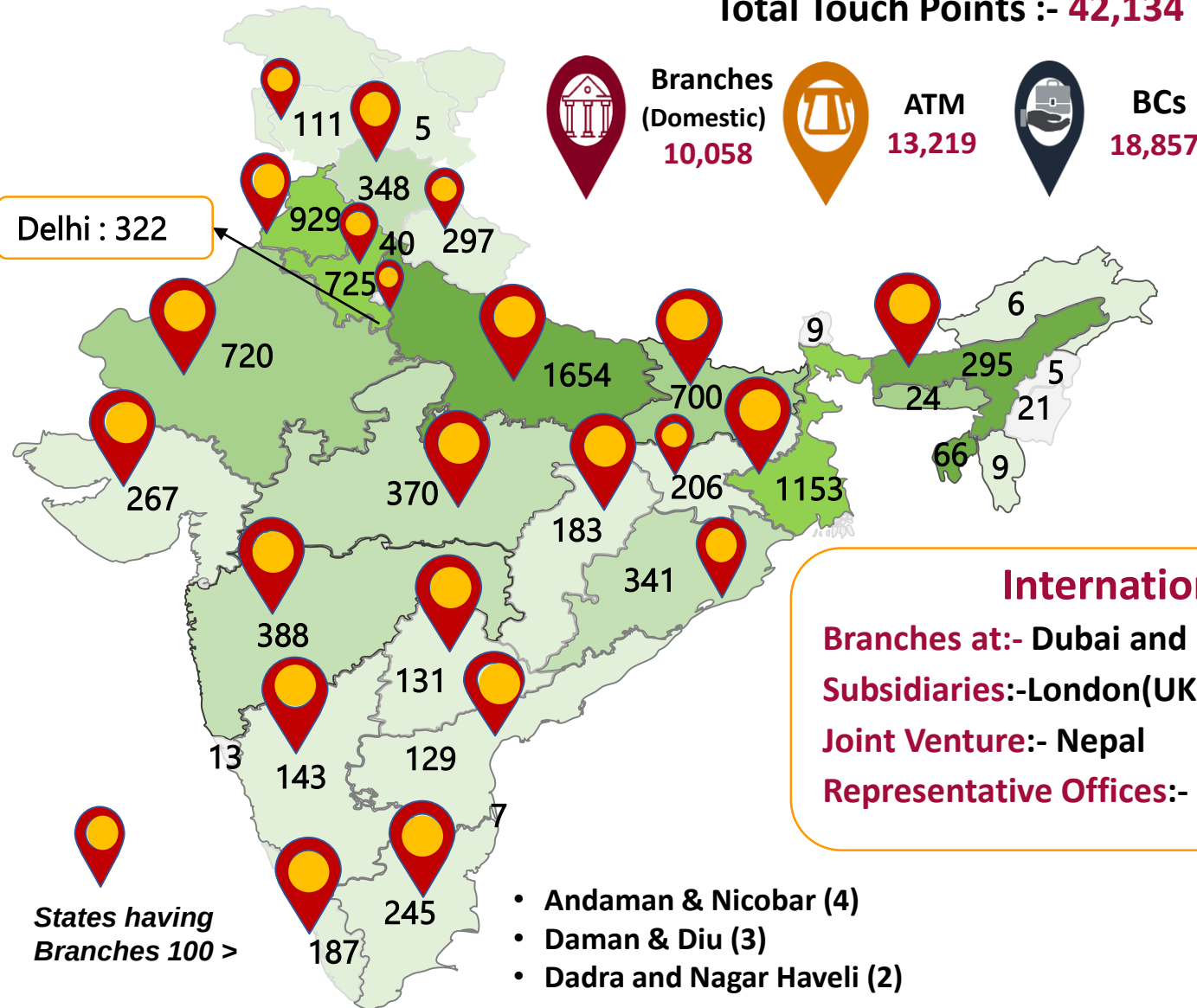


PNB Path towards Digitalisation

Distribution Network & Social Presence

As on 30.06.2022

Total Touch Points :- 42,134



1565278

YoY ↑ : 22.8%



93164

YoY ↑ : 27.7%



305550

YoY ↑ : 34.2%



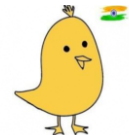
84530

YoY ↑ : 47.8%



90637

YoY ↑ : 42.6%



17204

YoY ↑ : 290.0%

International Business

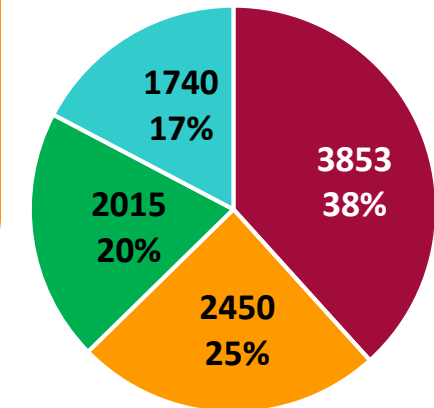
Branches at:- Dubai and Gift City, Ahmedabad

Subsidiaries:- London(UK) and Bhutan

Joint Venture:- Nepal

Representative Offices:- Myanmar and Bangladesh

Population group Wise Branches

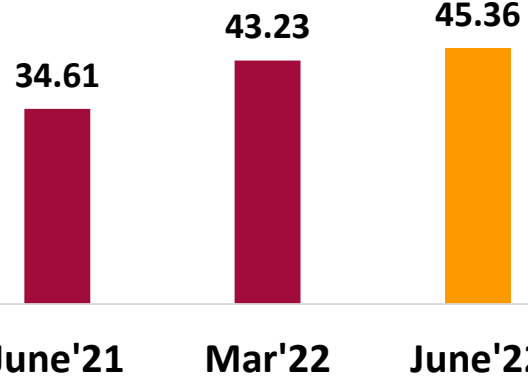


■ Rural ■ Semi-Urban ■ Urban ■ Metro

Driving Financial Inclusion

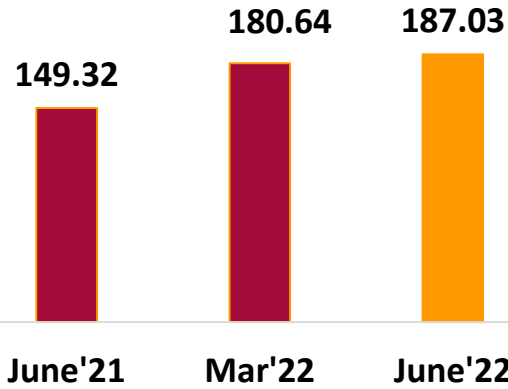
**Pradhan Mantri Jeevan Jyoti
Bima Yojana (PMJJBY)**

Nos in lakhs



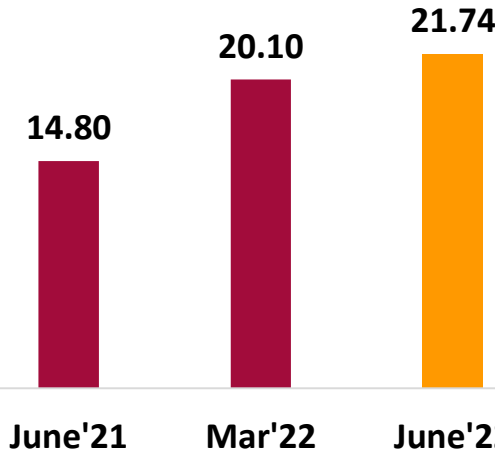
**Pradhan Mantri Suraksha
Bima Yojana (PMSBY)**

Nos in lakhs



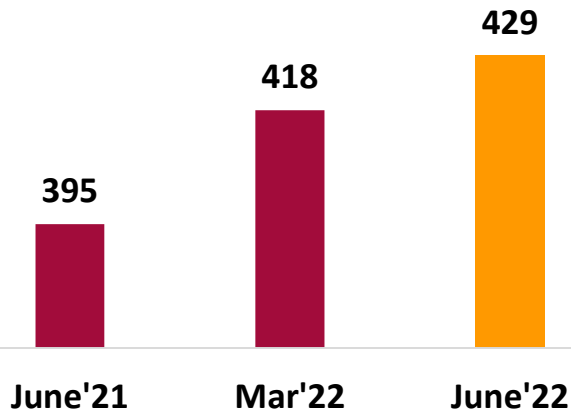
Atal Pension Yojana

Nos in lakhs



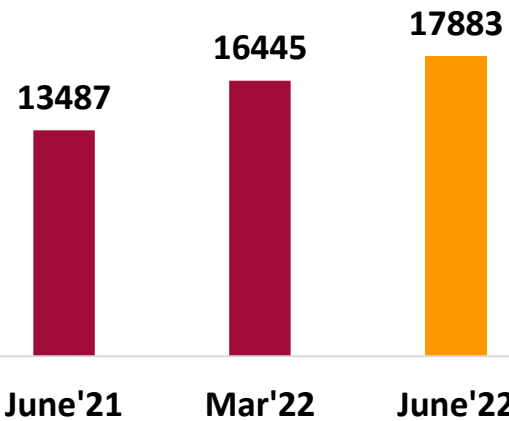
PMJDY Accounts

Nos in lakhs



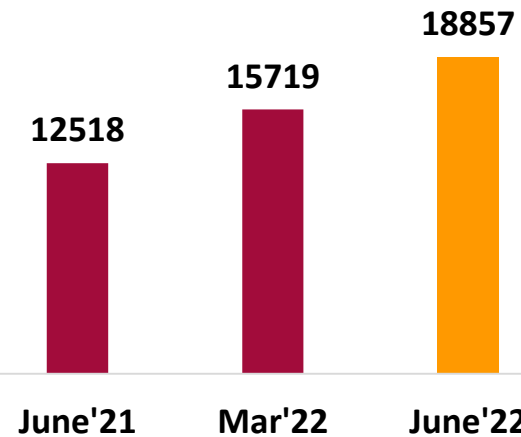
Deposits Mobilized by BCs

Amt ₹ in Crore



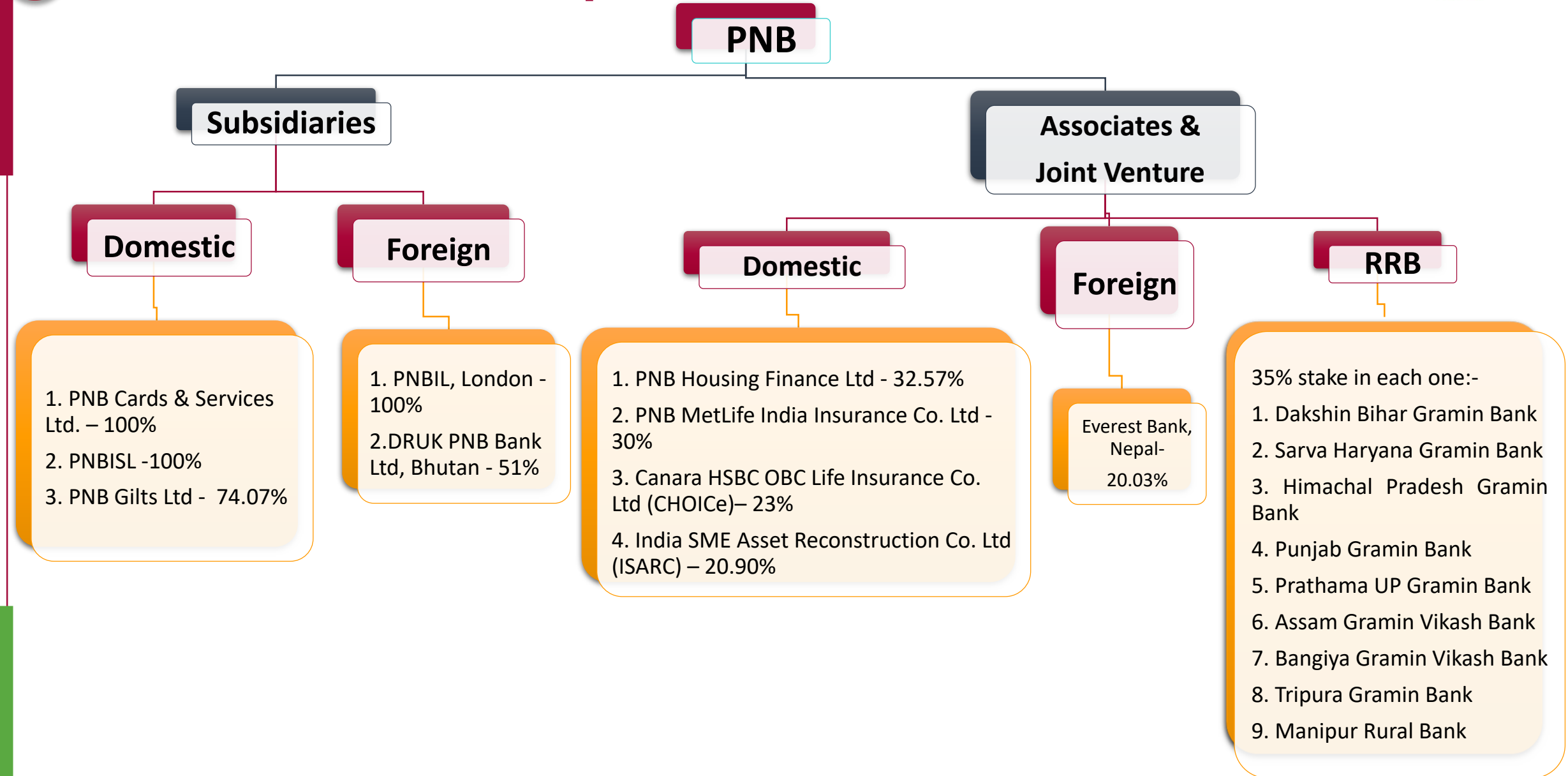
No. of BCs

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 - 295

Group Structure of the Bank



Performance of Subsidiaries, Associates, Joint Venture & RRB

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	Mar'22 (12M)	6201	5117	1084	836
PNB Investment Services Ltd.	June'22 (3M)	1.6	1	0.6	0.4
PNB Cards & Services Limited	June'22 (3M)	1.7	1	0.8	0.7
PNB Gilts Ltd.	June'22 (3M)	283	399	-115	-89
PNB MetLife India Insurance Co. Ltd	Mar'22 (12M)	10136	10207	-71	-71
Canara HSBC OBC Life Insurance Co. Ltd	June'22 (3M)	1310	1302	8	8
PNB (International) Ltd. (FY : 1 st April to 31 st March)	Mar'22 (12M)	321	228	93	60
India SME Asset Reconstruction Co. Ltd	Mar'22 (12M)	15	12	3	3
Druk PNB Bank Ltd. (FY : 1 st January to 31 st December)	Dec'21 (12M)	147	124	37	23
Everest Bank Ltd. (FY : 16 th July to 15 th July)	July'21 (12M)	817	658	159	111

Performance of RRBs

Consolidated Position	FY 2021	FY 2022
Business	175191	188493
Loans and advances	62750	66834
Deposits	112440	121659
Capital Adequacy Ratio	9.88%	12.84%
Operating profit	2870	2198
Net Profit	481	184

➤ ESG Framework in place

➤ High level Sub-committees to oversee ESG initiatives

Environment

1

Launched various schemes focusing on **environment sustainability** such as

1



PNB Green Car Loan

2



SAUR SWAROJGAR YOJNA (PNB-MSSY) (Uttarakhand)



3

PNB SATAT Scheme

2

Installed approximately **300 KW roof top solar power plants** in office buildings and more solar plants are proposed in Bank's upcoming buildings also.

3

Procurement of energy efficient electrical & electronic equipment's which consume **50% less energy**.

4

Energy Efficient Measures such as **LED light Fixtures, Occupancy Sensors, Maintenances of AC temperatures** etc. have been adopted . Future projects, gas based generator also being considered.

5

- Sanctioned around **₹ 90 Cr+ loans** under **PNB Green Car Loan** scheme as on 30.06.2022
- Sanctioned **₹ 23.62 Cr loans** under **PM-KUSUM (Pradhan Mantri- Kisan Urja Suraksha evam Utthaan Mahabhiyan) Scheme** as on 30.06.2022
- Sanctioned **₹ 1000 Cr + loans** in renewable energy sector as on 30.06.2022

Social



1 **24%** Women employees in total workforce participation .



2 **76+** (RSETIs) are imparting training to rural population and their families. Total no. of trained candidate since inception are 5,04,005 out of which 3,25,052 are women and 2,13,910 are from BPL.



3 175 FLCs of bank has conducted seminars programs on Financial education ,prevention counselling and customer right which has provided training to 80,101 person during Q1 FY'23



4 **"Giving Back to Society"** is our prime motive of the banks ,Some CSR initiatives undertaken during Q1 FY'23 are

- Contribution to Govt. of Uttrakhand
- Contribution to 2 Delhi schools on the occasion of Bank's 128th Foundation Day
- Contribution towards construction of recreation hall for medical services in Tamil Nadu.

Governance



1 Committed to **strong Corporate Governance** practices and constituted various sub committee to oversee.



2 Governance structure for strengthening risk and compliance culture is based on **three lines of defense**



3 The Bank shall continue to initiate policies, which are customer centric and which promote **financial prudence**

Awards & Accolades



1st

“Best Core Banking System Initiative”

13th Annual Retail Banker International Trailblazer Awards

“Most Innovative Branch Offering”

13th Annual Retail Banker International Trailblazer Awards

“National MSME Awards 2022” (3rd Prize)

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 Q4 FY'22

Disclaimer

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Just 60 Sec**

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आज़ादी का
अमृत महोत्सव

Thank You



"To offer quality financial services by leveraging technology to create value for customers and other stakeholders, opportunities for employees and thus, contributing to the economic growth of nation"