

# FINANCIAL RESULTS

## Q1 FY 2021-22

### JUNE 2021



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# Core Strengths

126 Years of Banking  
Experience & Resilience

Focus on Digitalization and Expanding  
Digital Footprints

PNB One Mobile App : 'One for All'  
'All for One'

Adequately Capitalized  
CRAR % : 15.19%

Strong Distribution Network  
**PAN India Presence**  
Total Delivery Channels: 36851  
10641 Domestic & 2 International  
Branches, 13690 ATMs & 12518 BCs



Synergy realization through  
rationalization of Branches and ATM  
Rationalization of 503 Branches &  
388 ATMs

Strong and Granular Low Cost  
Deposit Base  
Domestic CASA Ratio: 45.15%

Improving Operating Efficiency  
Across Key Financial & Productivity Metrics

Technology Driven Credit Underwriting  
PNB LenS (Lending Solution) –  
for Uniform and Efficient Credit Underwriting

# Key Financial Highlights -June'21



**Domestic CASA Share**  
**45.15%**



**Savings Deposit**  
**8.3% YoY Gr**



**Retail Term Deposit**  
**10.7% YoY Gr**



**(Retail TD + CASA) Share**  
**91.2%**



**RAM Share to domestic  
Advances**  
**53.9%**



**Total Recovery  
(Incl Up-gradation)**  
**₹ 8270 Crore**



**CRAR**  
**15.19%**



**Global NIM %**  
**2.73%**



**Cost-Income Ratio**  
**43.64%**



**Net Interest Income**  
**6.6% YoY Gr**



**Operating Profit**  
**15.5% YoY Gr**



**Net Profit**  
**232.1 % YoY Gr**



# Business Performance (As on 30<sup>th</sup> June 2021) Amt ₹ in Crore

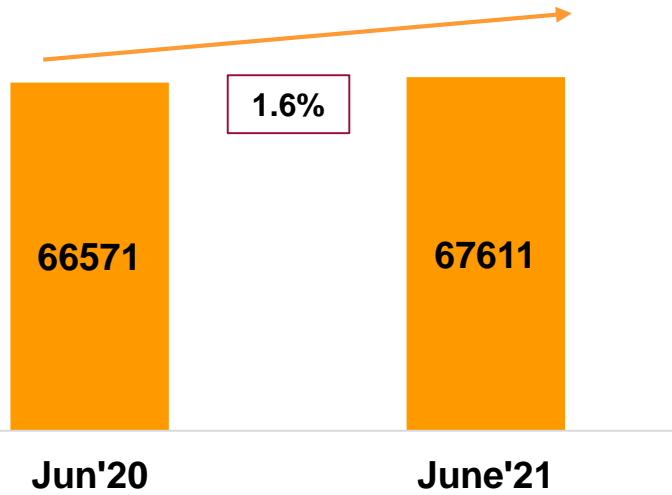
Sl.	Parameters	June'20	Mar'21	June'21	Growth %
					YoY
1	<b>Global Gross Business</b>	1796612	1845739	1823685	1.51%
	Overseas Gross Business	50151	43266	36666	-26.89%
	Domestic Gross Business	1746461	1802473	1787019	2.32%
2	<b>Global Deposits</b>	1074917	1106332	1097649	2.11%
	Overseas Deposits	30627	22997	18712	-38.90%
	Domestic Deposits	1044290	1083335	1078937	3.32%
	Current Deposits	66571	75546	67611	1.56%
	Savings Deposits	387245	417236	419525	8.34%
	<b>CASA Deposits</b>	453816	492782	487136	7.34%
	Total Term Deposits	621101	613549	610513	-1.70%
	- Bulk Deposits (DRI, Interbank & CD)	24176	21252	19233	-20.45%
	- Retail Term Deposits (<2 Cr.)	464063	505975	513837	10.73%
	<b>Retail Term Deposits + CASA Deposits</b>	917879	998758	1000973	9.05%
3	<b>Global Gross Advances</b>	721695	739407	726036	0.60%
	Overseas Gross Advances	19524	20269	17954	-8.04%
	Domestic Gross Advances	702171	719138	708082	0.84%



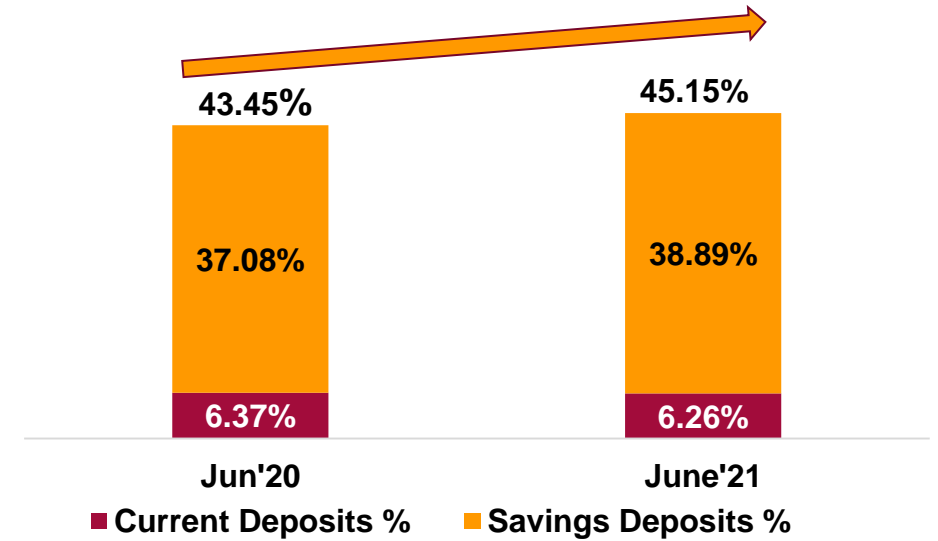
# CASA Performance

Amt ₹ in Crore

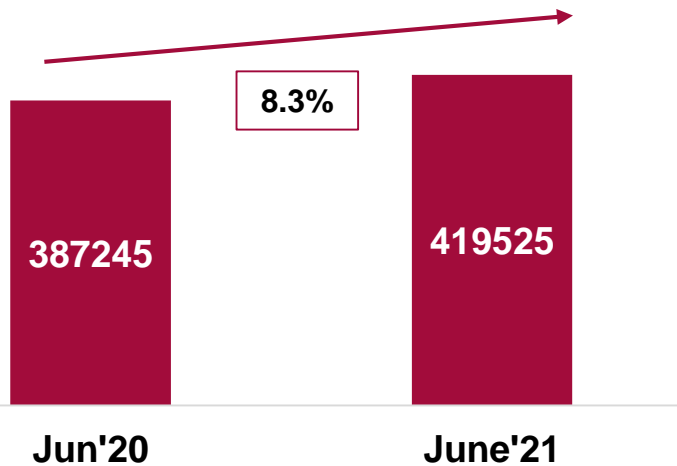
## Current Deposits



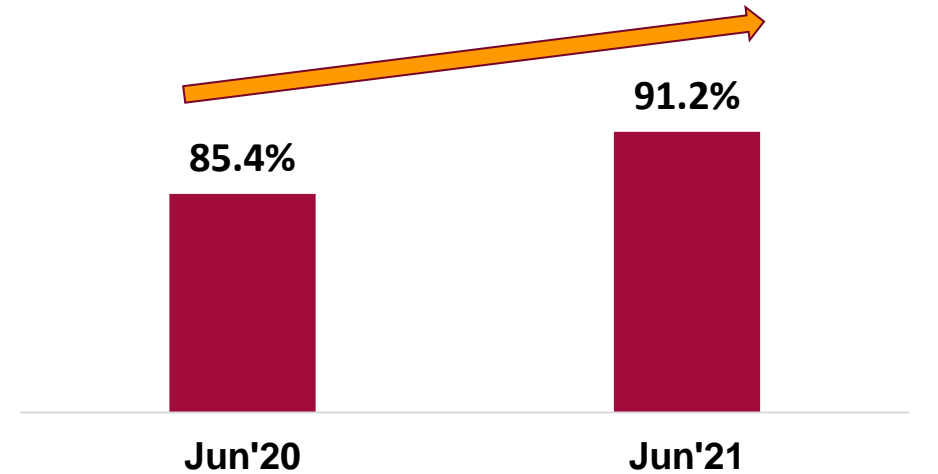
## Domestic CASA Share %



## Savings Deposits

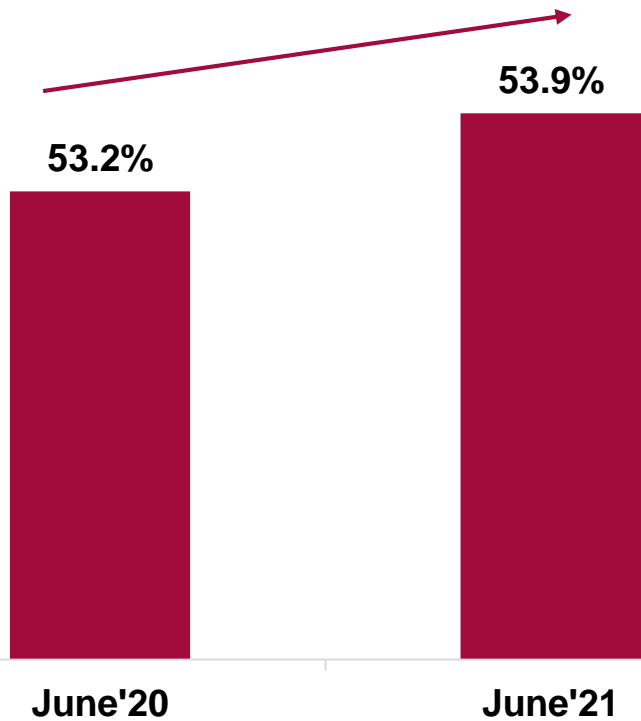


## (Retail TD < Rs. 2 Cr + CASA) Share %



# Composition of Advances

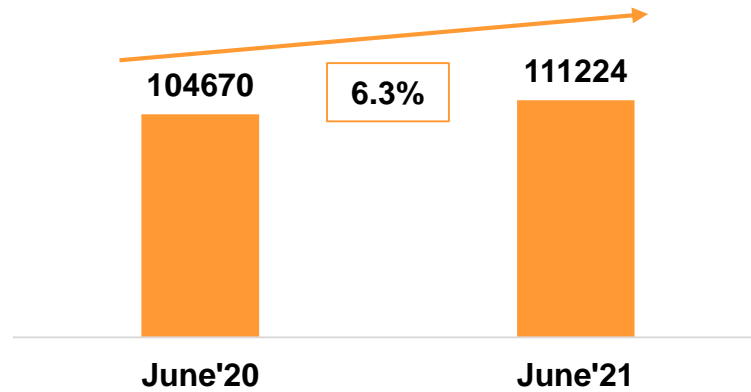
RAM Share % to Domestic Advances



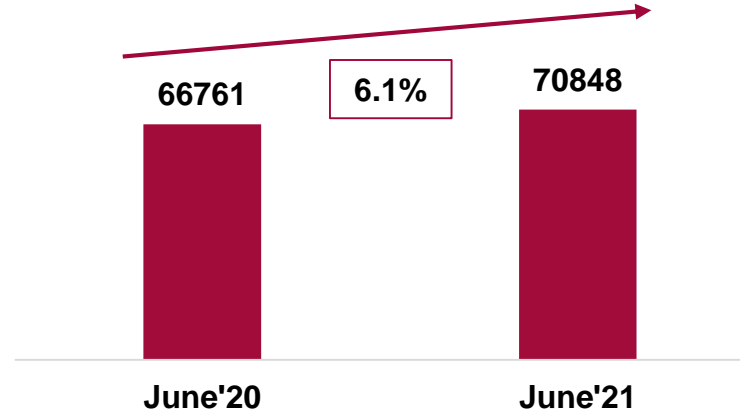
Sl.	Parameters	June'20	Mar'21	June'21	% Variation
					YoY
	<b>Domestic Advances</b>	<b>702171</b>	<b>719138</b>	<b>708082</b>	<b>0.84%</b>
	<b>Out of which</b>				
1	<b>Retail Loans</b>	<b>129910</b>	<b>135814</b>	<b>132096</b>	<b>1.68%</b>
1a	<i>Out of (1), Core Retail Loan</i>	<b>104670</b>	<b>112759</b>	<b>111224</b>	<b>6.26%</b>
2	<b>Agriculture</b>	<b>126219</b>	<b>113202</b>	<b>128386</b>	<b>1.72%</b>
2a	<i>Out of (2), Agriculture (PS)</i>	<b>94854</b>	<b>103092</b>	<b>98253</b>	<b>3.58%</b>
3	<b>MSME</b>	<b>117692</b>	<b>125966</b>	<b>121134</b>	<b>2.92%</b>
4	<b>RAM Advances (1+2+3)</b>	<b>373821</b>	<b>374982</b>	<b>381616</b>	<b>2.09%</b>
5	<b>RAM Share to Domestic Advances(%)</b>	<b>53.2%</b>	<b>52.1%</b>	<b>53.9%</b>	-
6	<b>Corporate &amp; Others</b>	<b>328350</b>	<b>344156</b>	<b>326466</b>	<b>-0.57%</b>

# Composition of Core Retail Advances

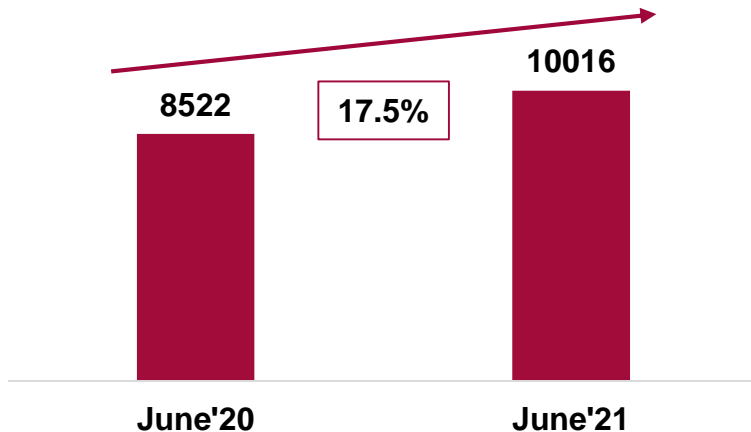
## Core Retail Loan



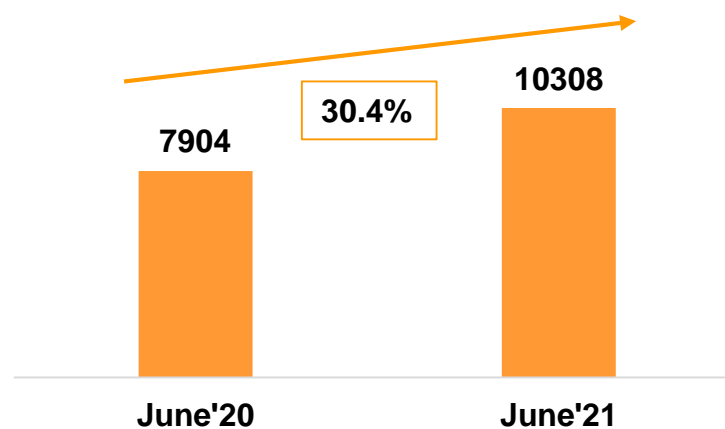
## Housing Loan



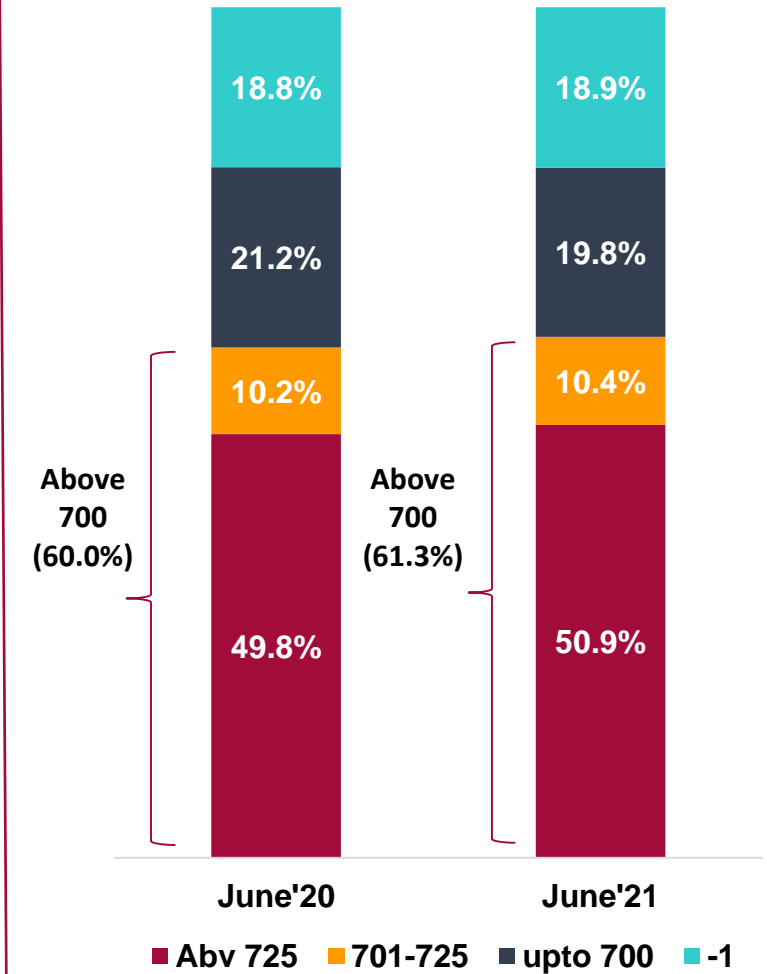
## Vehicle/Car Loan



## Personal Loan



## Rating profile of Retail Advances



Risk Profiling based on Cibil Scores.  
\* "-1" Denotes No Credit History.

# Priority Sector Achievement

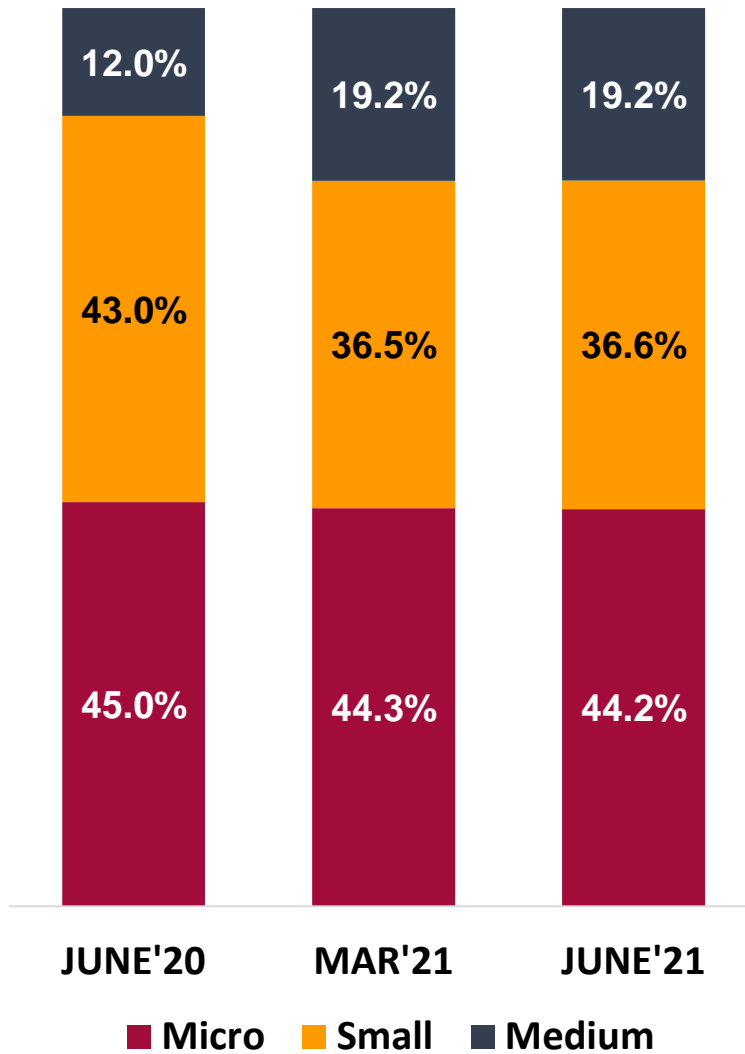
Sl.	Parameters	Mandated Targets	June'20	Mar'21*	June'21
	<b>ANBC</b>		<b>672161</b>	<b>682197</b>	<b>674350</b>
<b>1</b>	<b>Priority Sector</b>		<b>270558</b>	<b>298140</b>	<b>283935</b>
	<b>% to ANBC</b>	<b>40%</b>	<b>40.25%</b>	<b>41.34%</b>	<b>42.10%</b>
<b>2</b>	<b>Agriculture - PS (Incl RIDF, IBPC &amp; PSLC)</b>		<b>118527</b>	<b>132185</b>	<b>120658</b>
	<b>% to ANBC</b>	<b>18%</b>	<b>17.63%</b>	<b>18.20%</b>	<b>17.89%</b>
<b>3</b>	<b>Small and Marginal Farmers</b>		<b>56943</b>	<b>57392</b>	<b>61900</b>
	<b>% to ANBC</b>	<b>9%</b>	<b>8.47%</b>	<b>8.38%</b>	<b>9.17%</b>
<b>4</b>	<b>Weaker Section</b>		<b>73981</b>	<b>82086</b>	<b>85050</b>
	<b>% to ANBC</b>	<b>11%</b>	<b>11.01%</b>	<b>11.36%</b>	<b>12.61%</b>
<b>5</b>	<b>Micro Enterprises (PS)</b>		<b>53545</b>	<b>56136</b>	<b>53501</b>
	<b>% to ANBC</b>	<b>7.5%</b>	<b>7.97%</b>	<b>7.98%</b>	<b>7.93%</b>

\*Achievement is on absolute basis;  
% to ANBC is on Quarterly average basis.



**Business Performance**

## Segment Mix



## Performance under PMMY

Mudra Loans	JUNE'20	JUNE'21
Amount Sanctioned	2362	2179
Amount Disbursed	1283	2046



PM SVANidhi

**Upto 30.06.2021**

**No of Loans Sanctioned - 174460**

**Total Amount Sanctioned - Rs 174 Crore**



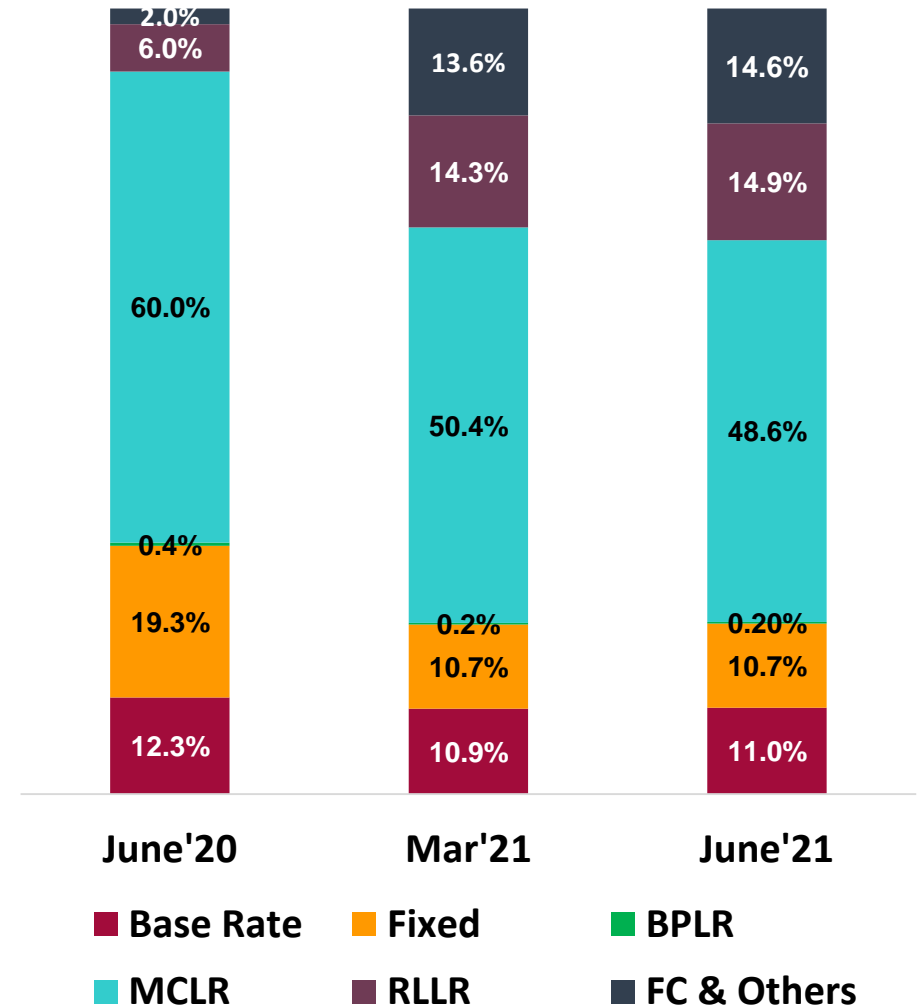
## Performance under GECL Facility

GECL	As on June'21
Amount Sanctioned	13512
Amount Disbursed	12008

Amt ₹ in Crore

Sl	Rating Grade	Portfolio > Rs. 100 Crore	
		June'21	
		Amt.	% Share
1	AAA	85399	44.0%
2	AA	39500	20.3%
3	A	28687	14.8%
4	BBB	18233	9.4%
	<b>Total BBB &amp; Above</b>	<b>171819</b>	<b>88.5%</b>
5	BB	6064	3.1%
6	B	3599	1.9%
7	C	87	0.0%
8	D	7243	3.7%
	<b>Total BB &amp; Below</b>	<b>16993</b>	<b>8.7%</b>
9	Unrated	5476	2.8%
	<b>Total</b>	<b>194287</b>	<b>100.0%</b>

## Advances Mix of Benchmark rate



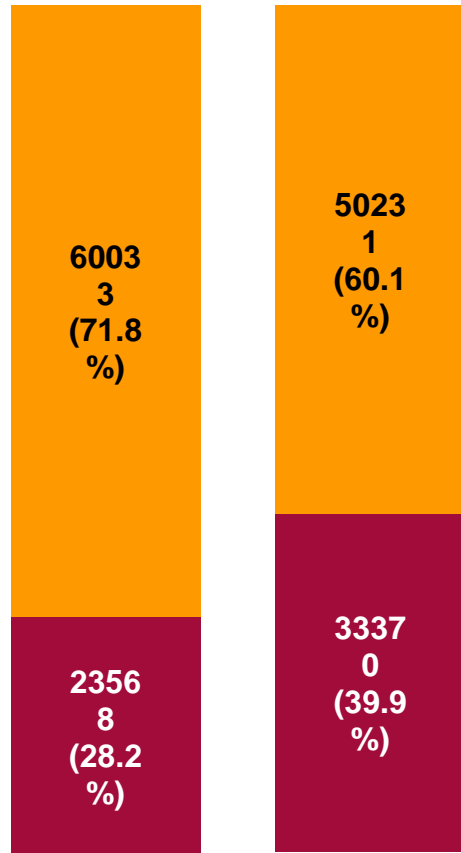
# Diversified Industry Portfolio & Key Sectors

Amt ₹ in Crore

Sl.	Diversified Industry Portfolio (Excl. TWO)	June'20	Mar'21	June'21	
		O/S	O/S	O/S	% to Total Industry Adv.
1	Infrastructure	89659	103329	99782	45.8%
	-Energy	43709	40296	40752	18.7%
	-Tele-Communication	17555	17774	17540	8.1%
	-Roads & Ports	23143	34863	35550	16.3%
	-Other Infra	5252	10396	5940	2.7%
2	Basic Metal & Metal Products	34146	23402	21057	9.7%
	-Iron & Steel	31539	20386	18059	8.3%
3	Textiles	13199	13592	12817	5.9%
4	Food Processing	11895	18086	19166	8.8%
5	Chemical & Chemical Products	8079	10806	9009	4.1%
6	Other Industries	48336	53179	55840	25.7%
	<b>Total</b>	<b>205314</b>	<b>222394</b>	<b>217671</b>	<b>100.0%</b>

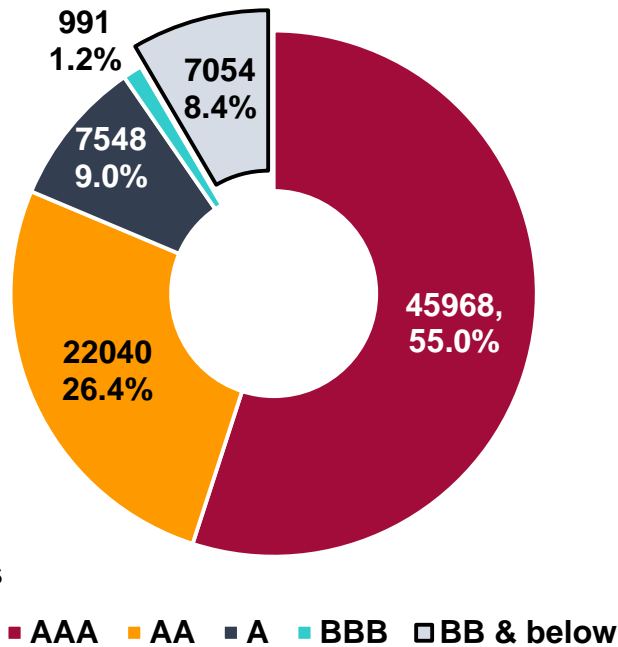
Sl.	Key Sectors	June'20	Mar'21	June'21	Growth%
					YoY
1	Capital Market	2194	987	803	-63.4%
2	Commercial Real Estate	19748	19681	18338	-7.13%
3	NBFC	81165	87538	83601	3.0%
4	Aviation	4333	6353	6177	42.6%
5	Tourism, Hotel & Restaurant	1501	1690	1671	11.3%

## NBFC Sector



O/s (Funded) as on  
30-06-2021 : ₹ 83601 Cr

### External Rating wise Portfolio



■ Pvt Sector  
■ Public Sector

■ HFC ■ Others

■ AAA ■ AA ■ A ■ BBB ■ BB & below

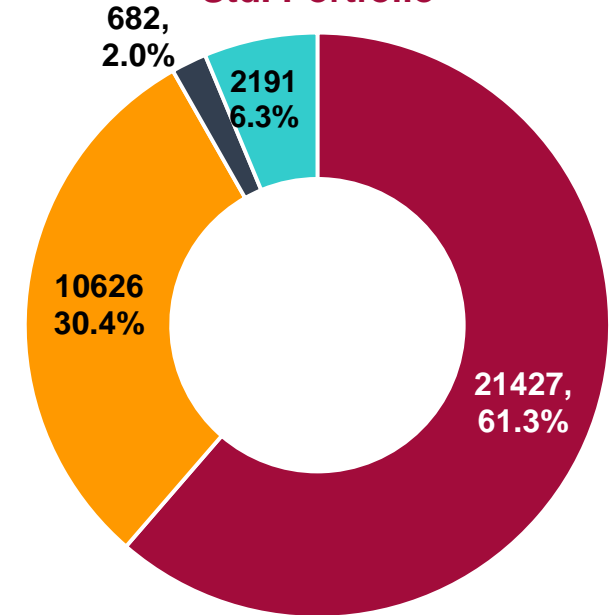
## Energy Sector

O/s (Funded) as on  
30-06-2021 : ₹ 40752 Cr

External Rating Std. Portfolio  
30-06-2021 : ₹ 34926 Cr



### External Rating wise Std. Portfolio



■ A & Above ■ BBB, BB & B ■ C & D ■ Unrated

■ Pvt Sector  
■ Public Sector

# One Time Restructuring of Advances

As per RBI's guidelines dated Aug 6, 2020

Amt ₹ in Crore

Sl.	Loan and aggregate exposure category	Restructuring Implemented		Provisions Made	
		No. of accounts	Amount involved	% of Provision	Amt
1	Personal loans	5990	757	10%	76
2	Other Exposures	324	4931	10%	493
3	Total (1+2)	6314	5688	10%	569
4	MSME loans	13955	1099	5%	55
	Grand Total (3+4)	20269	6787	-	624

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

As per RBI's guidelines dated May 5, 2021

Sl.	Loan and aggregate exposure category	Restructuring Implemented		Provisions Made	
		No. of accounts	Amount involved	% of Provision	Amt
1	Individual Borrowers	56523	3396	10%	340
2	Small Business	1530	320	10%	32
3	Total (1+2)	58053	3716	10%	372
4	MSME loans	83852	2886	10%	288
	Grand Total (3+4)	141905	6602	10%	660



# Investment Portfolio

Amt ₹ in Crore 

Sl.	Parameters	June'20	Mar'21	June'21	YoY Variation	
					Amt.	%
1	Domestic Investment	388529	394889	383167	-5362	-1.38%
a	SLR	274206	287556	277509	3303	1.20%
b	Non SLR	114323	107333	105658	-8665	-7.58%
	SLR as % to Dom. Investment	70.57%	72.82%	72.43%		
I	Held To Maturity (HTM)	259465	282865	288337	28872	11.13%
II	Available For Sale (AFS)	127997	112024	94830	-33167	-25.91%
III	Held For trading (HFT)	1067	0	0	-	-
2	Modified Duration (AFS+HFT)	3.06	2.94	2.39		
3	Net demand & time Liabilities	1055284	1072191	1086823	31539	2.99%
4	Investment by Overseas Branches	7059	5286	5571	-1488	-21.08%
5	<b>Total Gross Investment (1+4)</b>	<b>395588</b>	<b>400175</b>	<b>388738</b>	<b>-6850</b>	<b>-1.73%</b>
	HTM To Gross Investment (%)	65.59%	70.69%	74.17%		



# Non SLR Investment

Amt ₹ in Crore

Sl.	Parameters	June'20		Mar'21		June'21		Y-o-Y Variation	
		O/S	% Share	O/S	% Share	O/S	% Share	Amt	Gr. %
1	PSU Bonds	20164	17.6%	21055	19.6%	20666	19.6%	502	2.49%
2	Corporate and Other Bonds & Debentures	12331	10.8%	12407	11.5%	11908	11.3%	-423	-3.43%
3	Special Govt. Sec excl. Recap Bonds	1394	1.2%	1253	1.2%	1253	1.2%	-141	-10.11%
4	CG Recap. Bond	55274	48.4%	55274	51.5%	55274	52.3%	0	0.00%
5	Share of PSU/Corporate/Others	8935	7.8%	8718	8.1%	8459	8.0%	-476	-5.33%
6	Venture Capital Fund	336	0.3%	337	0.3%	356	0.3%	20	5.95%
7	Regional Rural Bank	599	0.5%	814	0.8%	814	0.8%	215	35.89%
8	Security Receipts	2439	2.1%	2050	1.9%	2018	1.9%	-421	-17.26%
9	Subsidiaries JV	3196	2.8%	3205	3.0%	3220	3.1%	24	0.75%
10	Other	9656	8.5%	2221	2.1%	1690	1.6%	-7966	-82.50%
	<b>Total Non SLR Investment</b>	<b>114323</b>	<b>100%</b>	<b>107333</b>	<b>100.00%</b>	<b>105658</b>	<b>100.0%</b>	<b>-8665</b>	<b>-7.58%</b>

Sl.	Parameters	Q1 FY21	Q4 FY21	Q1 FY22	YoY Variation	
					Amt.	%
1	Interest Income (2+3+4)	20638	18790	18921	-1717	-8.3%
2	Interest on Advances	13919	11869	12322	-1597	-11.5%
3	Interest on Investments	6093	5987	5964	-129	-2.1%
4	Other Interest Income	626	934	635	9	1.5%
5	Other Income (6+7+8+9)	3655	3742	3594	-61	-1.7%
	<i>of which</i>					
6	Fee Based Income	1604	1551	1635	31	1.9%
7	Recovery in Written off Accounts	719	1150	833	114	15.9%
8	Trading Profit	1324	975	1118	-206	-15.6%
9	Others	8	67	8	-	-
10	Total Income (1+5)	24293	22532	22515	-1778	-7.3%

# Fee Based Income

Amt ₹ in Crore

Sl.	Parameters	Q1 FY21	Q4 FY21	Q1 FY22	YoY Variation	
					Amt.	%
	Fee Based Income	1604	1551	1635	31	1.9%
1	Processing Fees	520	213	573	53	10.2%
2	LC/BG Income	229	231	104	-125	-54.6%
3	Income from Insurance & MF	69	124	64	-5	-7.2%
4	Govt. Business	31	63	35	4	12.9%
5	Exchange Profit	103	153	131	28	27.2%
6	Miscellaneous Fee Income	652	767	728	76	11.7%

# Expenses

Sl.	Parameters	Q1 FY21	Q4 FY21	Q1 FY22	YoY Variation	
					Amt.	%
1	Total Interest Paid (2+3+4)	13856	11852	11694	-2162	-15.6%
2	Interest Paid on Deposits	13030	11102	10977	-2053	-15.8%
3	Interest Paid on Borrowings	296	163	127	-169	-57.0%
4	Others	530	587	591	61	11.5%
5	Operating Expenses (6+7)	5156	5045	4722	-434	-8.4%
6	Establishment Expenses	3307	2700	2956	-351	-10.6%
	<i>Of Which</i>					
	Employee Benefits (AS-15)	750	16	545	-205	-27.3%
7	Other Operating Expenses	1849	2346	1766	-83	-4.5%
8	Total Expenses (1+5)	19013	16897	16416	-2597	-13.7%

# Profit & Provisions

Amt ₹ in Crore 


Sl.	Parameters	Q1 FY21	Q4 FY21	Q1 FY22	YoY Variation	
					Amt.	%
1	Net Interest Income	6781	6938	7227	446	6.6%
2	Other Income	3655	3742	3594	-61	-1.7%
3	Operating Income (1+2)	10436	10680	10821	385	3.7%
4	Operating Expenses	5156	5045	4722	-434	-8.4%
5	<b>Operating Profit</b>	<b>5280</b>	<b>5634</b>	<b>6099</b>	<b>819</b>	<b>15.5%</b>
6	Provisions other than Tax	4686	4686	4679	-7	-0.1%
	<i>Of which</i>					
a	NPAs	4836	5294	3248	-1588	-32.8%
b	Standard Advances incl. Standard Restructured	520	-1526	1193	673	129.4%
c	Depreciation on Investment	-745	478	229	974	-
d	Others	74	440	9	-65	-87.8%
7	<b>Profit Before Tax</b>	<b>594</b>	<b>948</b>	<b>1420</b>	<b>826</b>	<b>139.1%</b>
8	Provision for Income Tax	286	362	397	111	38.8%
9	<b>Net Profit</b>	<b>308</b>	<b>586</b>	<b>1023</b>	<b>715</b>	<b>232.1%</b>

# Profitability Ratios

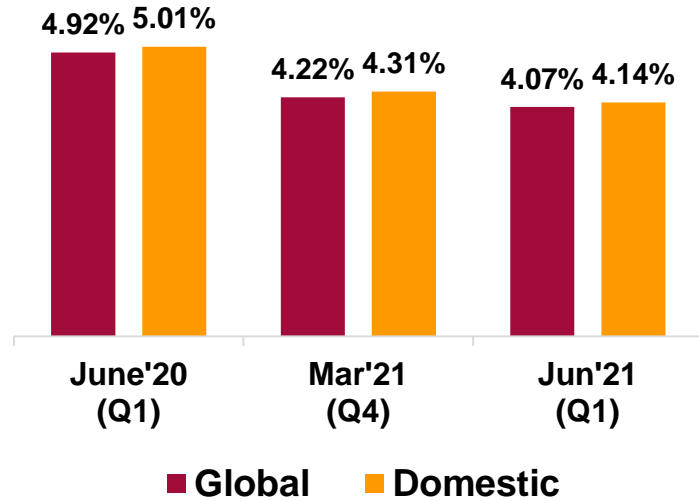
Annualized %

Sl.	Profitability Ratios	Q1' FY21	Q4' FY21	Q1' FY22
1	Return on Assets [%]	0.09%	0.18%	0.30%
2	Return on Equity [%]	2.50%	4.21%	7.13%
3	Earnings per share [₹] (Not annualized)	0.33	0.56	0.95
4a	Book Value per Share [₹]	83.46	79.19	78.49
4b	Book Value per Share-Tangible [₹]	53.24	53.07	54.01
5	Cost to Income Ratio [%]	49.41%	47.24%	43.64%
5a	Staff Cost to Income Ratio [%]	31.69%	25.28%	27.32%
5b	Other Cost to Income Ratio [%]	17.72%	21.96%	16.32%
6	Operating Profit to AWF [%]	1.59%	1.71%	1.81%
7	Operating Expenses To AWF [%]	1.55%	1.53%	1.40%

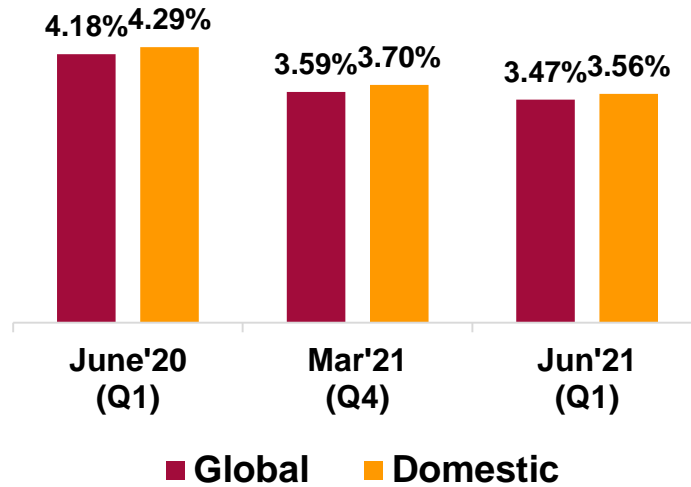
# Efficiency Ratios (Quarter)

(Annualised) 

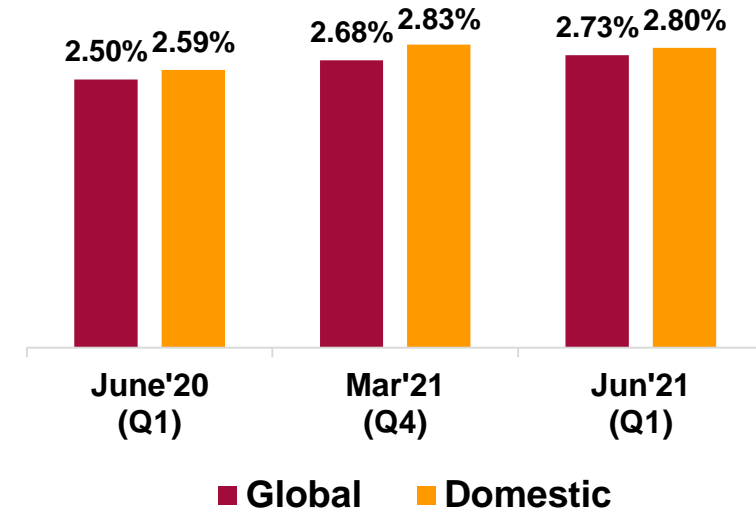
## Cost of Deposits [%]



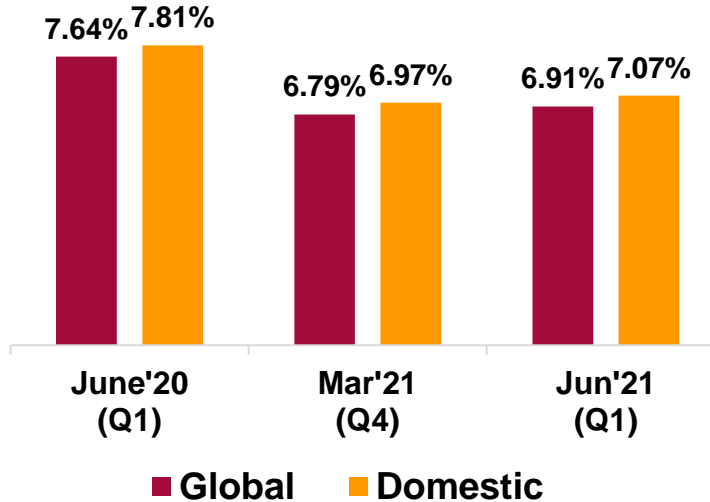
## Cost of Funds [%]



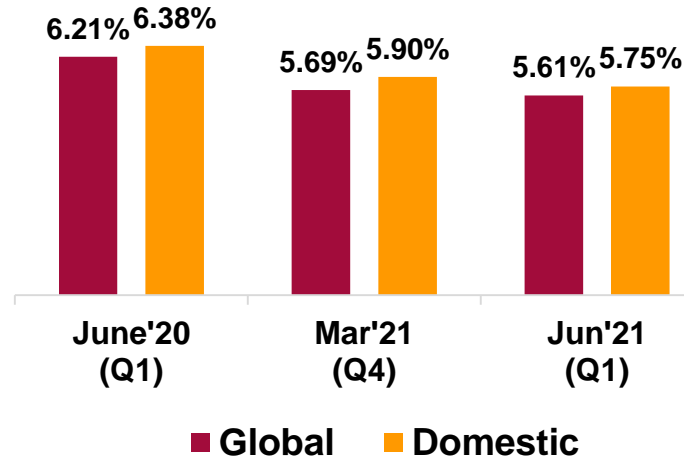
## NIM [%]



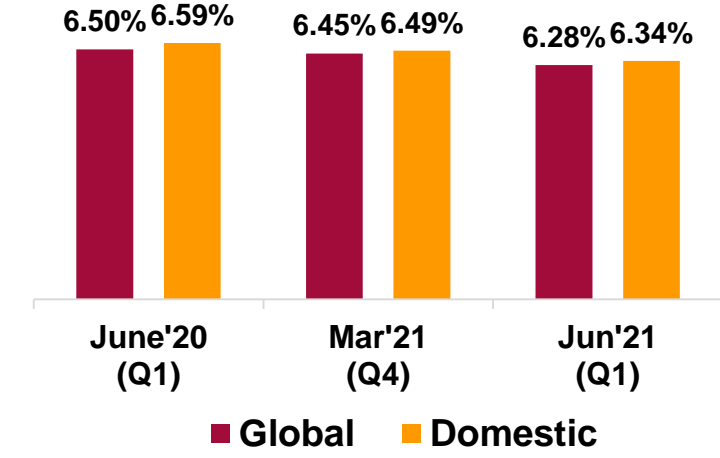
## Yield on Advances [%]



## Yield on Funds [%]



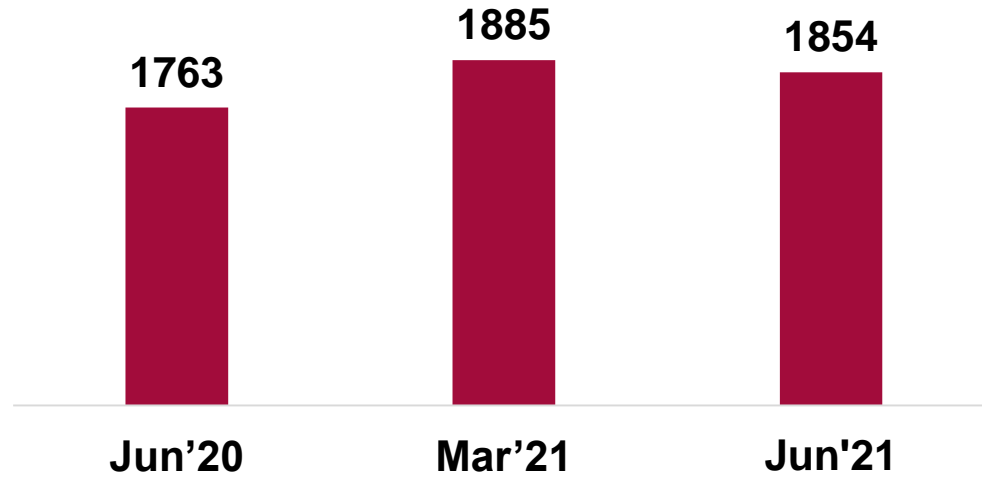
## Yield on Investment [%]



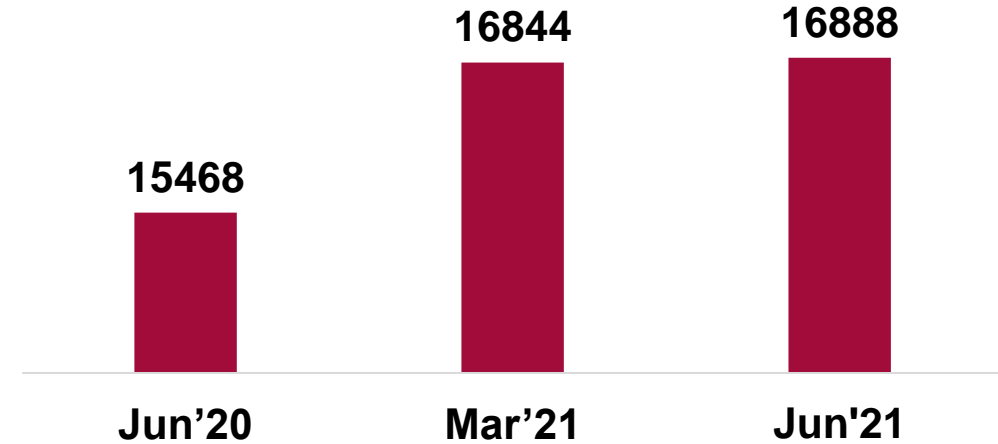
# Productivity Ratios

in ₹ Lakhs

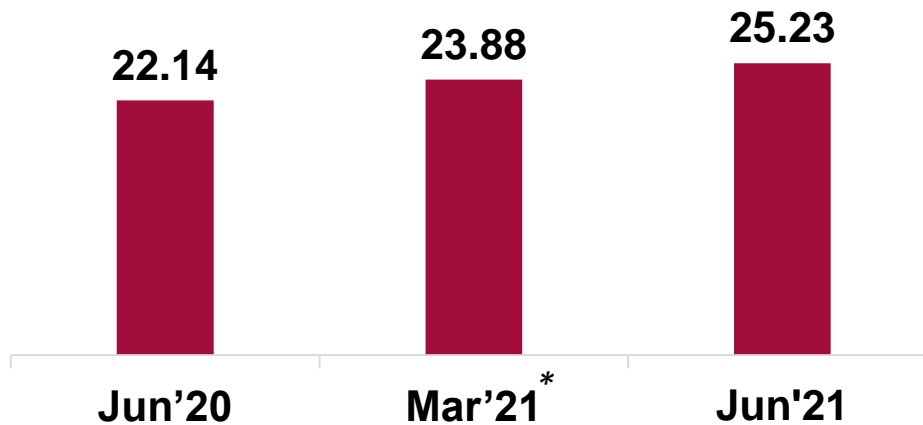
## Business per Employee



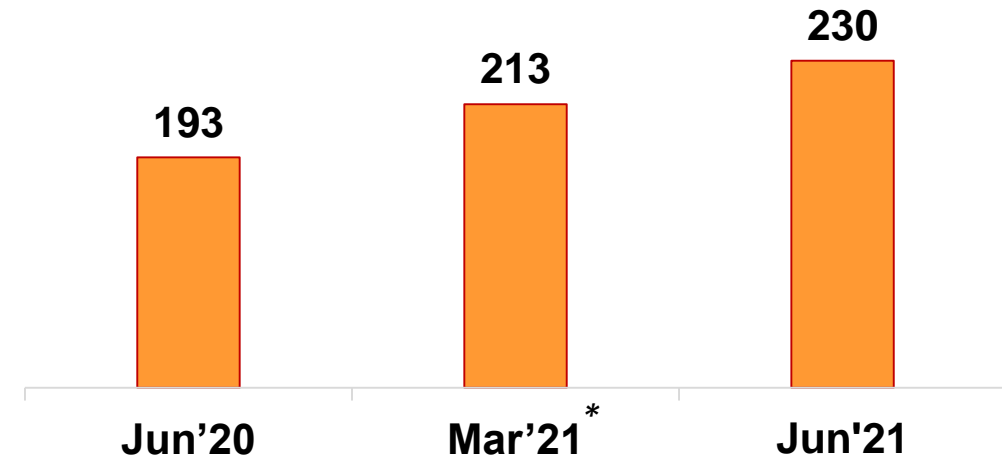
## Business per Branch



## Operating Profit per Employee



## Operating Profit per Branch



(\*Cumulative Annualised)

# Balance Sheet

Sl.	Parameters	30 <sup>th</sup> June'20	31 <sup>th</sup> March'21	30 <sup>th</sup> June'21
	<b>CAPITAL &amp; LIABILITIES</b>			
1	Capital	1882	2096	2202
2	Reserves and Surplus	84407	88842	92173
3	Deposits	1074917	1106332	1097649
4	Borrowings	44471	42840	35647
5	Other Liabilities and Provisions	26723	20523	20861
	<b>Total Liabilities</b>	<b>1232401</b>	<b>1260633</b>	<b>1248532</b>
	<b>ASSETS</b>			
1	Cash and Balances with RBI	36174	43959	47030
2	Balances with Banks	71722	67391	74629
3	Investments	389754	392983	381862
4	Loans & Advances	656197	674230	661289
5	Fixed Assets	10987	11021	10887
6	Other Assets	67567	71049	72835
	<b>Total Assets</b>	<b>1232401</b>	<b>1260633</b>	<b>1248532</b>

# Asset Quality Ratios

## NPA Ratios

14.11%      14.12%      14.33%

5.39%      5.73%      5.84%

June'20      Mar'21      June'21

— Gross NPA%      — Net NPA%

## Provision Coverage Ratio

80.75%      80.14%      80.26%

65.34%      63.06%      62.93%

June'20      Mar'21      June'21

— PCR%- (Incl. TWO)      — PCR%- (excl TWO)

## Credit Cost

2.54%      2.24%      1.76%

June'20      Mar'21 (FY)      June'21

— Credit Cost

## Total Recovery incl Upgradation (Qtr)

Amt ₹ in Crore

1672

603

1069

Jun'20

6999

1032

5967

Mar'21

8270

4316

3954

Jun'21

■ Cash Recovery

■ Up Gradation

# Movement of NPA

Amt ₹ in Crore 

Sl.	Parameters	Q1 FY'21	Q4 FY'21	FY 21	Q1 FY'22
1	NPA as at the beginning of Year/Quarter	105165	94479	105165	104423
2	Cash Recovery	1069	5967	11442	3954
3	Up-gradation	603	1032	2363	4316
	<i>Cash Recovery &amp; Up-gradation</i>	<i>1672</i>	<i>6999</i>	<i>13805</i>	<i>8270</i>
4	a) Consequential Write Off	4120	2156	3675	676
	b) Technical Write Off		5072	12202	1571
5	Total Reduction (2+3+4)	5792	14228	29682	10516
6	Fresh Addition	2476	24172	28940	10168
	-Fresh slippages	1917	23185	25001	8241
	-Debits in existing NPA A/cs	558	987	3939	1927
7	Gross NPAs at end of the period	101849	104423	104423	104076
8	Eligible Deductions incl. Provisions	66546	65848	65848	65495
9	Net NPAs	35303	38576	38576	38581
10	Recovery in written-off A/cs	719	1150	2498	833



# Asset Classification: Global Advances

Amt ₹ in Crore 

Sl.	Parameters	June'20		Mar'21		June'21		YoY Variation	
		O/S	Share%	O/S	Share%	O/S	Share%	Amt.	Var. %
1	Standard	619846	85.89%	634984	85.88%	621960	85.67%	2114	0.34%
2	Gross NPA	101849	14.11%	104423	14.12%	104076	14.33%	2227	2.19%
2a	Sub-Standard	15366	2.13%	22980	3.11%	24792	3.41%	9426	61.34%
2b	Doubtful	70619	9.79%	60328	8.16%	57985	7.99%	-12634	-17.89%
2c	Loss	15864	2.20%	21116	2.86%	21299	2.93%	5435	34.26%
	Total Advances(1+2)	721695	100%	739407	100%	726036	100.0%	4341	0.60%

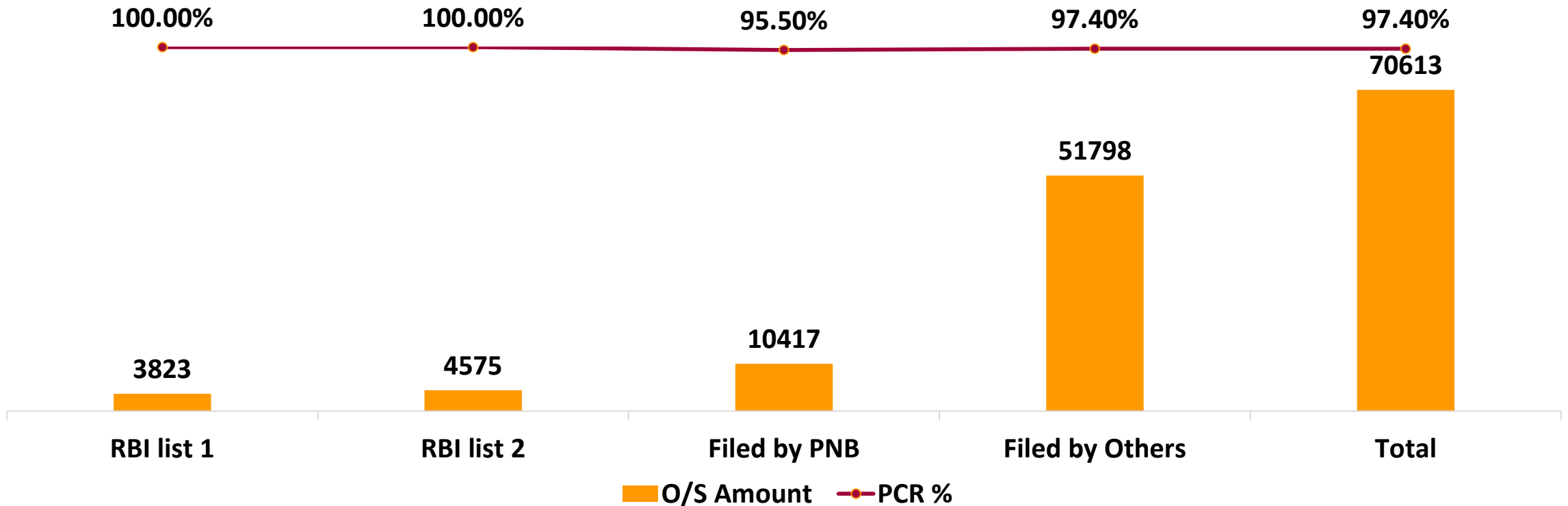
# NPA Classification: Sector Wise

Sl.	Parameters	June'20		Mar'21		June'21	
		GNPA	GNPA%	GNPA	GNPA%	GNPA	GNPA%
1	Retail Loans	4458	3.43%	7167	5.26%	7833	5.92%
	<i>Out of Which,</i>						
1a	Housing	2354	2.88%	3767	4.41%	4391	5.24%
1b	Car/Vehicle	472	5.49%	575	5.58%	601	5.99%
1c	Personal Loan	142	1.83%	260	2.49%	284	2.76%
2	Agriculture (PS+NPS)	19132	15.20%	22201	19.62%	23384	18.21%
3	MSME	17389	14.80%	26859	21.32%	28145	23.23%
4	Corporate & Others	58328	17.80%	46184	13.42%	42730	13.09%
5	Domestic NPA (1+2+3+4)	99307	14.10%	102411	14.24%	102092	14.42%
6	Overseas NPA	2542	13.00%	2013	9.96%	1984	11.05%
7	Global NPA (5+6)	101849	14.11%	104423	14.12%	104076	14.33%

# Exposure to NCLT accounts: 30<sup>th</sup> June 2021

Amt ₹ in Crore

Sl.	Parameters	Accounts	Balance	Provision	PCR%
1	RBI list 1	4	3823	3823	100.0%
2	RBI list 2	9	4575	4575	100.0%
3	Filed by PNB	138	10417	9948	95.5%
4	Filed by Others	369	51798	50457	97.4%
5	<b>Total</b>	<b>520</b>	<b>70613</b>	<b>68803</b>	<b>97.4%</b>



# Standard Restructured Advances

Amt ₹ in Crore

Sl	Movement of Std. Restructured Advances	June'20 (Qtr)	Mar'21 (FY)	June'21 (Qtr)
A	Opening Balance	2236	2236	2372
B	Total Addition	70	794	33
1	Fresh Restructuring	53	773	33
2	Up-gradation	17	21	0
C	Reduction	8	658	49
1	In eligible	5	16	36
2	Down-gradation to NPA	1	19	9
3	Exit/Failure	2	623	4
	<b>Closing Balance (A+B-C)</b>	<b>2298</b>	<b>2372</b>	<b>2356</b>

Sl.	Sector wise Std. Restructured	June' 21
A	Agriculture & Allied	1388
B	MSME	160
C	Corporate & Others	808
	<b>Total</b>	<b>2356</b>

# Position of SMA Accounts ( > Rs. 5 Crore)

Amt ₹ in Crore

As on	Gross Global Advances	SMA 2	SMA 2 as a % of Gross Global Advances
Mar'21	739407	13708	1.85%
June'21	726036	12524	1.72%

## Sector Wise Position – as on 30.06.2021

CATEGORY	Domestic Advances	SMA 2	SMA 2 as a % of Advances
Agriculture	128386	868	0.68%
MSME	121134	2679	2.21%
Retail	132096	348	0.26%
Corporate & Others	326466	8629	2.64%
Total Domestic Advances	708082	12524	1.77%

## ***Verticalized Credit Delivery Model***

- ***Large Corporate Branches (Loans above Rs. 50 Crore)***
- ***Mid Corporate Centres (Loans upto Rs. 50 Crore)***
- ***PNB Loan Points (RAM Loans upto Rs. 1 Crore)***

## ***PNB Lens – The Lending Solution***

- ***Technology Driven Credit Underwriting Model***
- ***Uniformity in Process Across the Bank***
- ***Rolled out for Retail, Agri and MSME (Upto Rs. 25 Crore)***

## ***Continuous Follow Up for Collections***

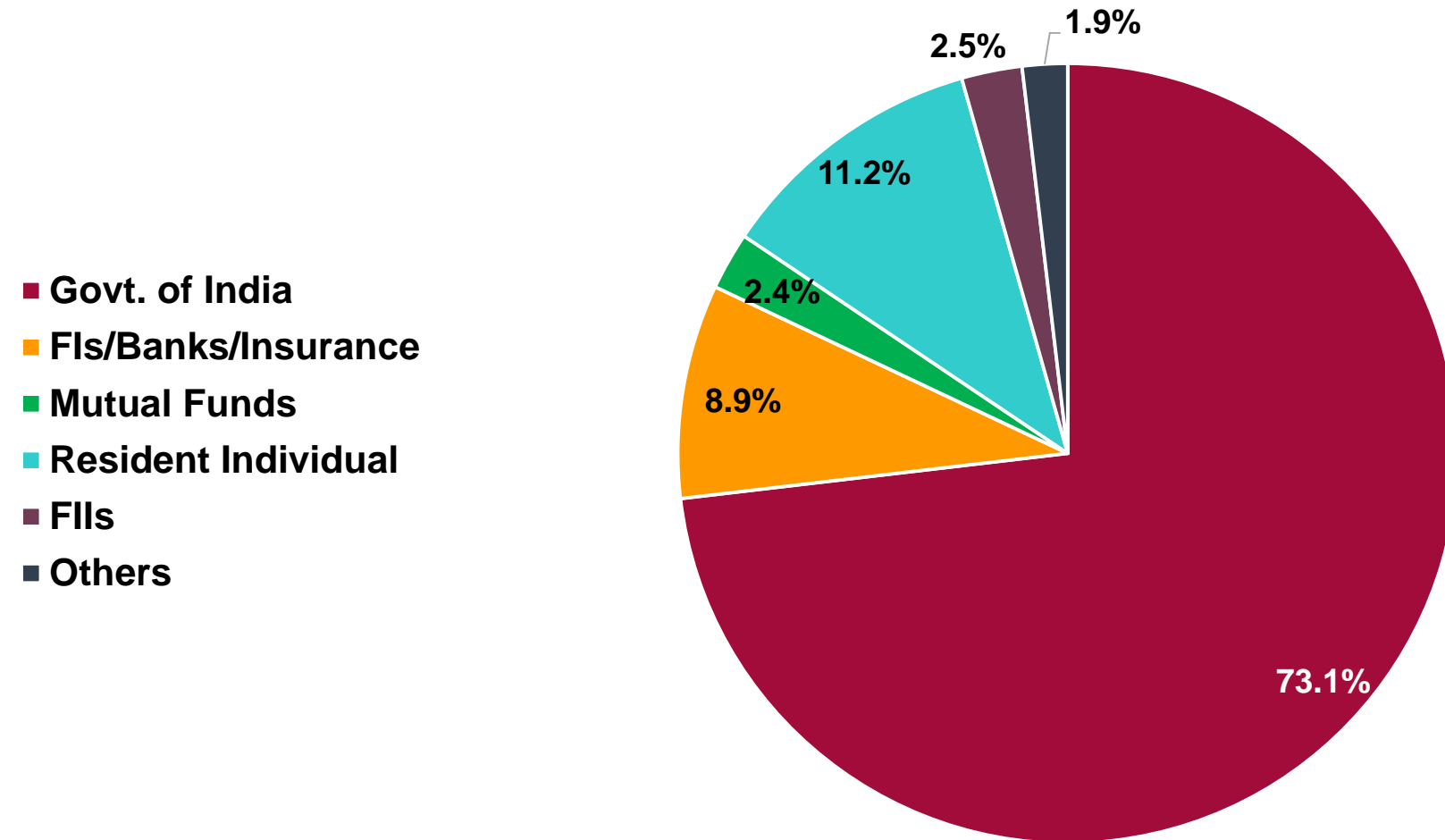
- ***Dedicated Credit Monitoring Vertical***
- ***Use of SMSes and Out-Bound Call Centres to Follow up with Customers***
- ***Mobile app for field Functionaries to Monitor SMAs***

## ***Strong Recovery Measures***

- ***Sustained Recovery Efforts***
- ***Special OTS Scheme***
- ***Online Portal for monitoring of NPA Accounts***
- ***Mega e- Auctions***

# Share holding Pattern – 30<sup>th</sup> June 2021

Amt ₹ in Crore

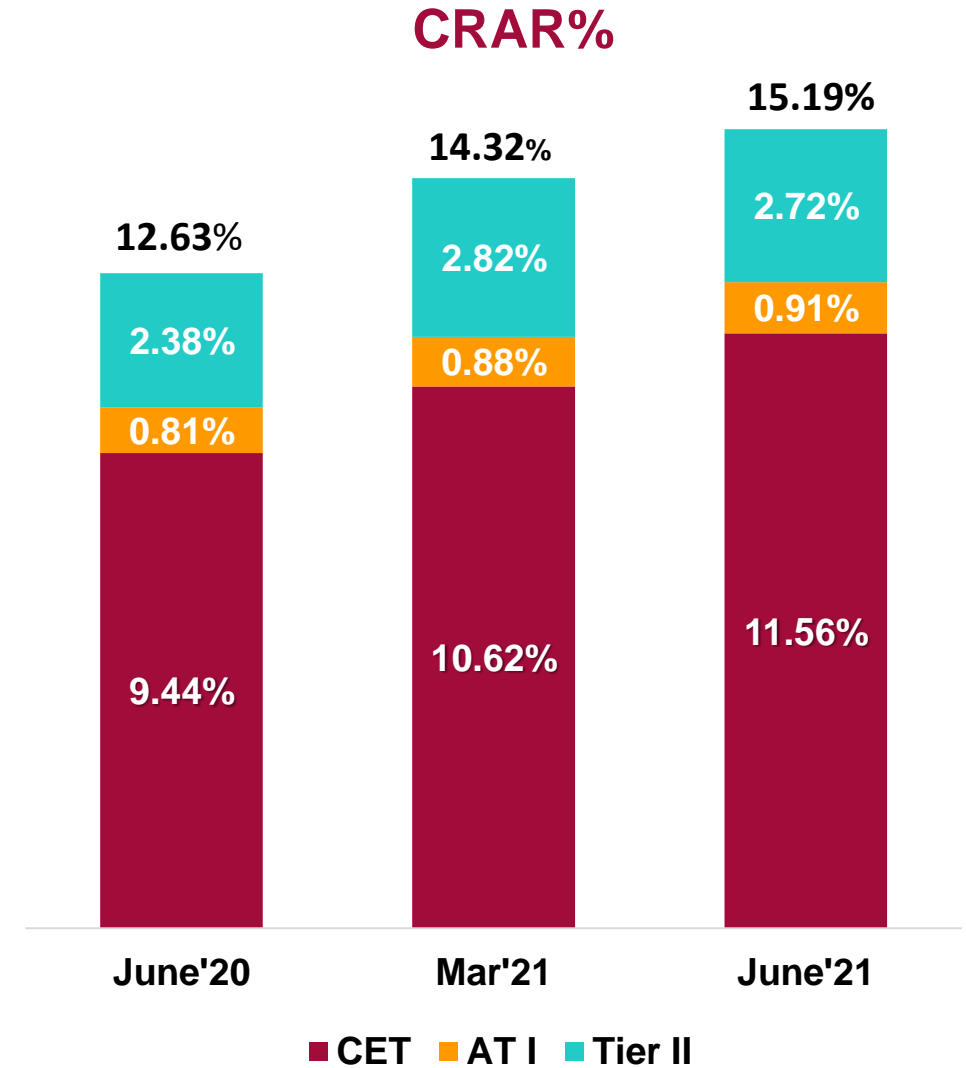


***Raised Rs 1800 Crore under Tier I Equity through Qualified Institutional Placement during Q1 FY'22***

# Capital Adequacy

Amt ₹ in Crore 

Sl.	Parameters	June'20	Mar'21	June'21
1	Tier I	63745	69713	73330
	Common Equity	58697	64351	67955
	Additional Tier I	5048	5362	5376
2	Tier II	14781	17145	15970
3	Total (Tier I+II)	78526	86858	89300
4	Risk-weighted Assets	621981	606585	587813
1	Tier I %	10.25%	11.50%	12.47%
	Common Equity %	9.44%	10.62%	11.56%
	Additional Tier I %	0.81%	0.88%	0.91%
2	Tier II %	2.38%	2.82%	2.72%
3	Total (Tier I+II) %	12.63%	14.32%	15.19%



# Capital Optimization

Amt ₹ in Crore 

Sl.	Parameters	June'20	Mar'21	June'21	YoY Variation
1	Credit RWA	497376	490310	474391	-4.62%
	<i>Of which</i> Credit RWA (Domestic FB)	374105	366545	354699	-5.19%
2	Market RWAs	59052	50722	43795	-25.84%
3	Operational RWAs	65553	65553	69628	6.22%
4	<b>Total RWAs</b>	<b>621981</b>	<b>606585</b>	<b>587813</b>	<b>-5.49%</b>
5	Global Credit Exposure	842843	905762	889481	5.53%
6	Credit Exposure (Domestic FB)	769441	807704	797766	3.68%
7	RWA/Advances	74%	67%	66%	
8	Credit RWA Density (Domestic FB)	49%	46%	44%	
9	Total NFB O/S	73401	66631	64730	-11.81%
10	NFB RWA	31896	28315	26875	-15.74%
11	<b>Leverage Ratio</b>	<b>4.12</b>	<b>4.37</b>	<b>4.64</b>	

Sl.	Concentration Risk	June'20	Mar'21	June'21
1	Exposure to Top 20 Borrowers as % of Total Exposure	17.16%	15.23%	15.31%
2	Exposure to Top 10 Groups as % of Total Exposure	12.96%	12.93%	11.72%



**Branches  
(Domestic)**  
**10641**



**ATM**  
**13690**

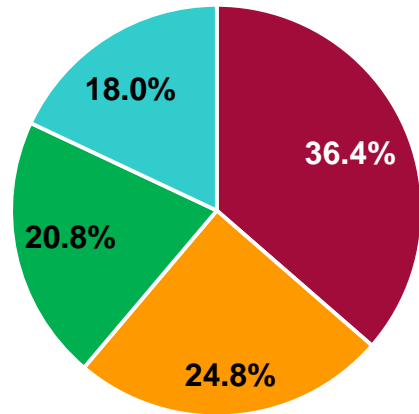


**BCs**  
**12518**

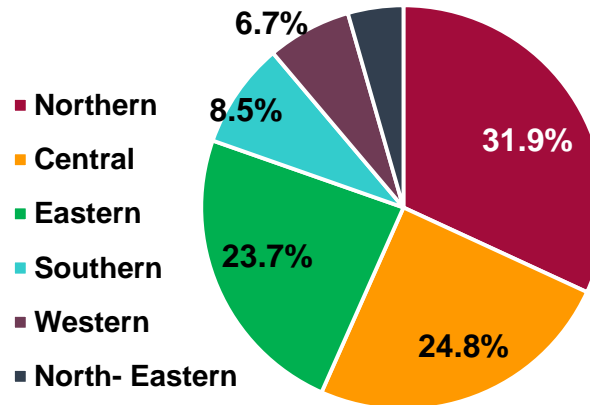
**International Branches: 1. Hong Kong 2. Dubai**

## Branch Presence Across India

### Population Group wise



### Regional Group



**1298074**  
**YoY ↑ : 41.72%**



**74082**  
**YoY ↑ : 30.32%**



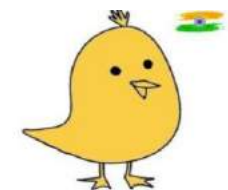
**233107**  
**YoY ↑ : 52.26%**



**59500**  
**YoY ↑ : 141.16 %**

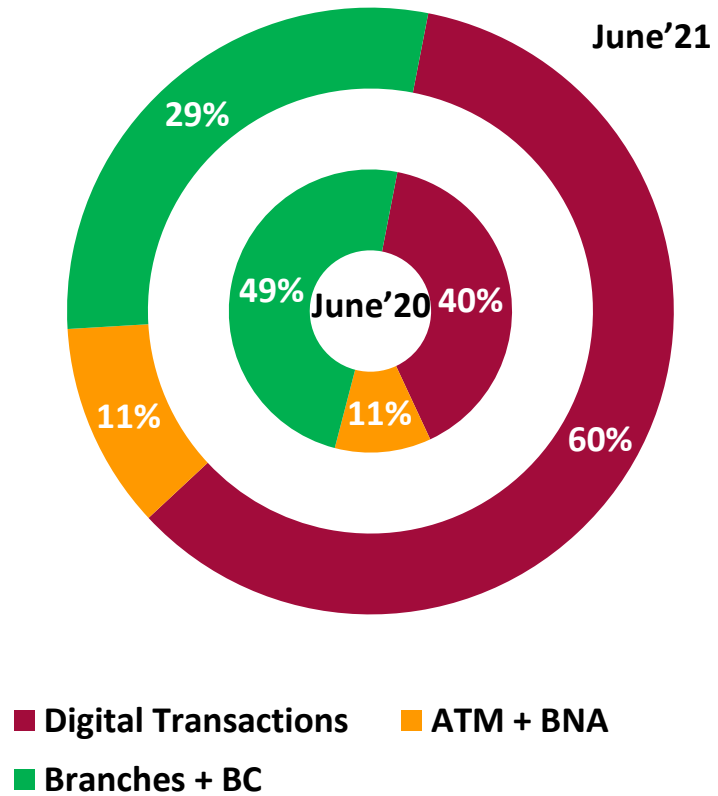


**64768**  
**YoY ↑ : 88.99%**

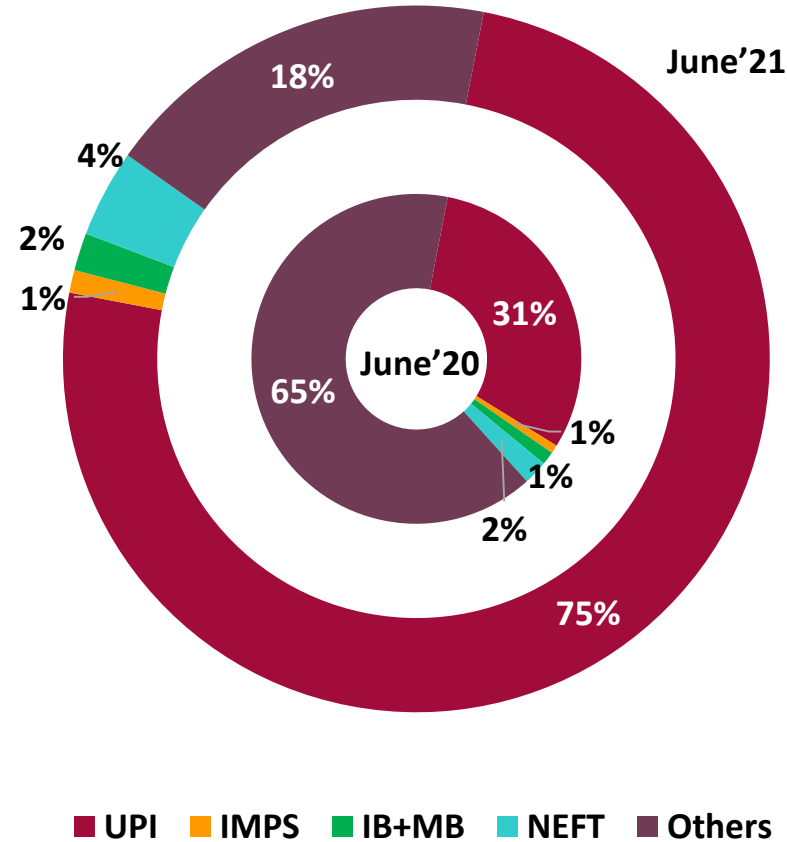


**5007**

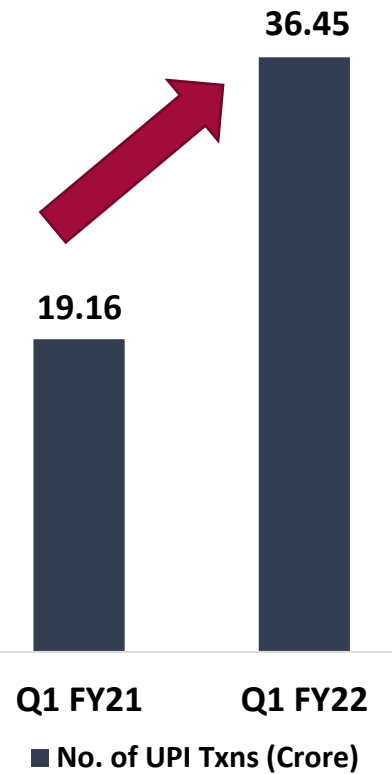
## 71% ADC Transactions out of Total Transactions

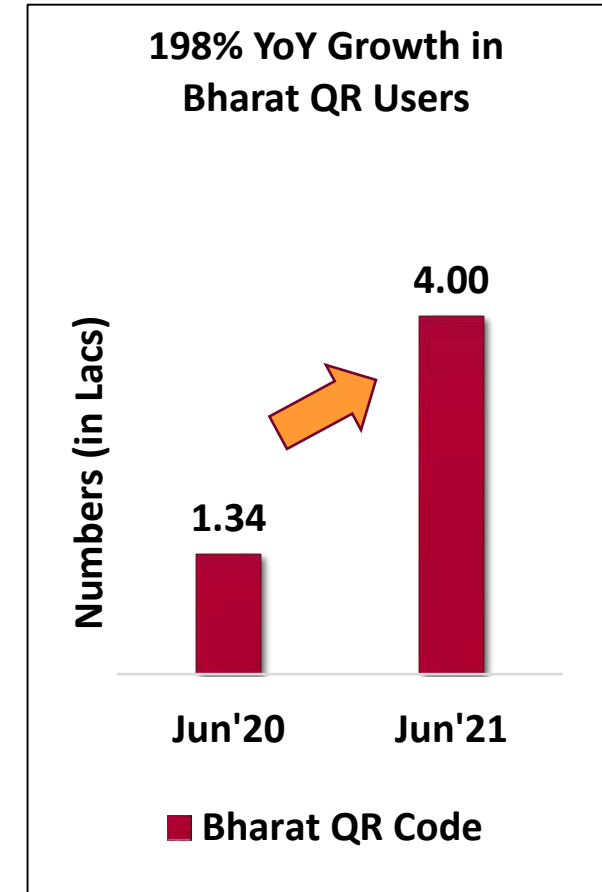
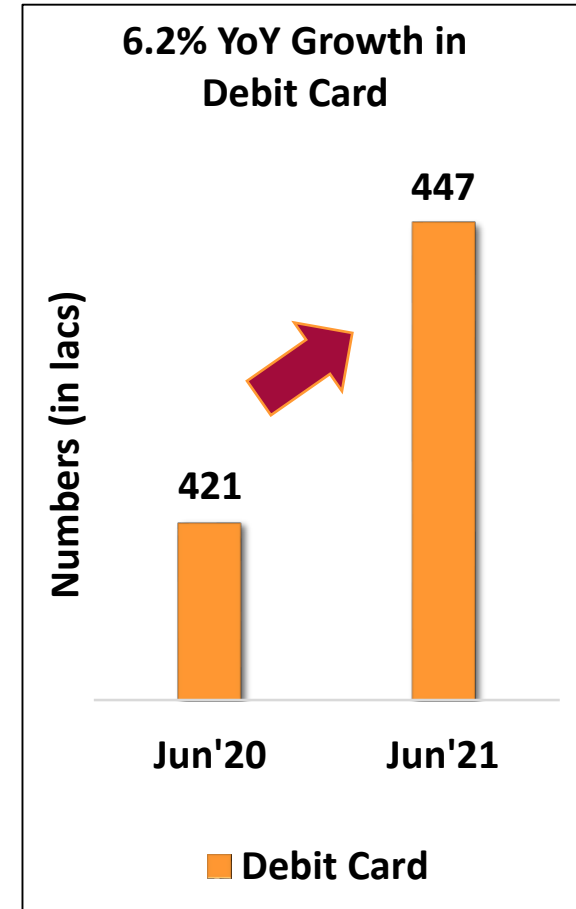
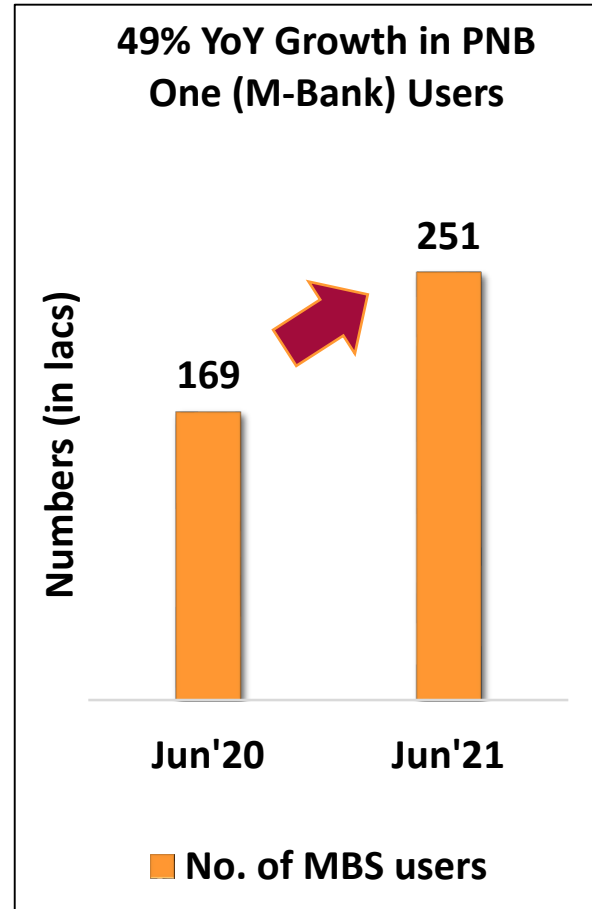
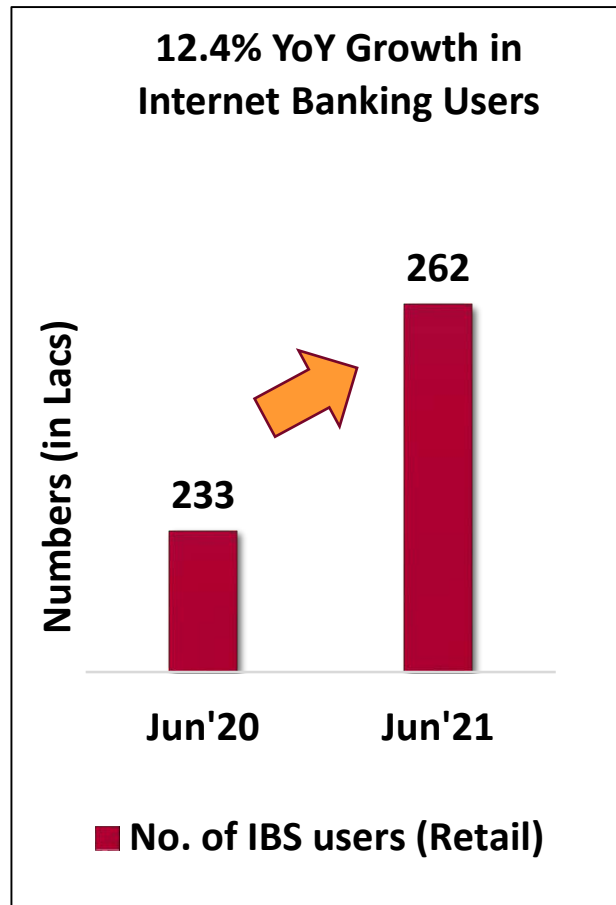


## Share of Digital Transactions



## 90% YOY Increase in UPI Transactions





# Credit Card Business

9% Y-o-Y increase in Credit Card Issuance

27% Y-o-Y increase in No. of Transactions through Credit Cards

65% Y-o-Y increase in Volume of Transactions through Credit Cards

## Launch of New Credit Cards

PNB Signature



PNB Millennial



Corporate Credit Card



# Recent Digital Initiatives



## Internet Banking

- ✓ Change Home Branch.
- ✓ Change account variant (for current account customers)
- ✓ View Senior Citizen Scheme (SCSS)
- ✓ Password resetting for NRI customers without debit card



## Mobile Banking

- ✓ Insta-Demat Account opening.
- ✓ Link of opening online account through video KYC



## Others

- ✓ Bharat bill pay system (BBPS Post log-in) & Positive Pay System in both IBS and MBS.



**New Delhi- Central Secretariat Metro Station**



**Conceptualized on “Banking on the go” and “Do-it-yourself @ PNB”**



**Self-operated machines/kiosks to facilitate banking operations**



**Solan (HP)**



**Chandigarh**



**An open walk through model – enables customers to use paperless and digitally-enabled services**



**Being set up at prominent public places having high foot falls**

# Fintech Initiatives

## *Indian Banks' Blockchain Infrastructure Company (IBBIC)*



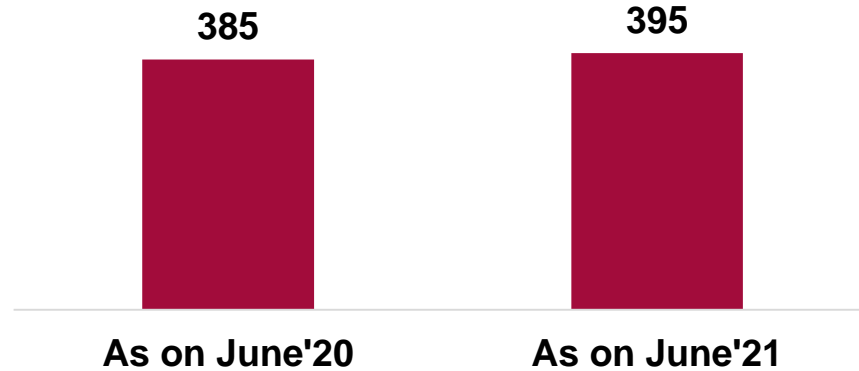
**IBBIC is a joint initiative of 18 Scheduled Commercial Banks of India & PNB has subscribed equity share constituting 5.55% of the issued and paid-up capital of IBBIC.**

**IBBIC shall design, build, implement and commercialize Distributed Ledger Technology (DLT) solutions for the financial services sector with initial focus on Trade Finance**

# Financial Inclusion : Profitable Business Proposition

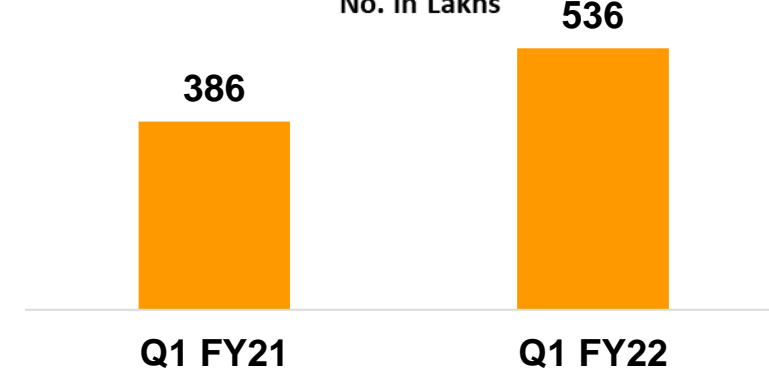
## PMJDY Accounts

No. in Lakhs



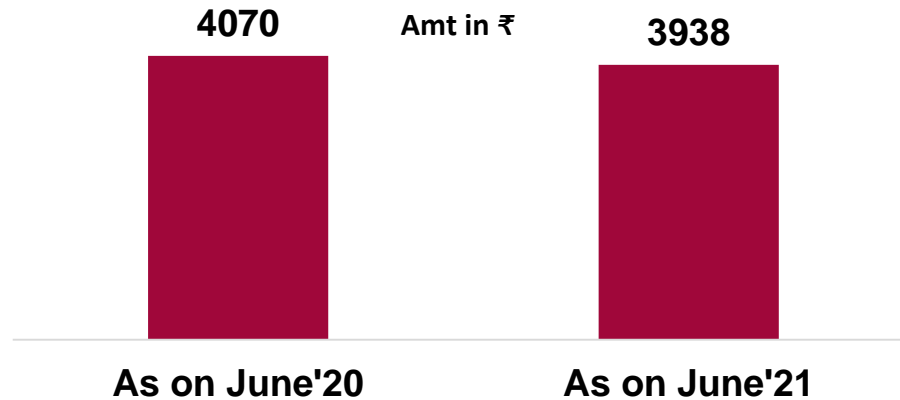
## Txns done by BCs

No. in Lakhs



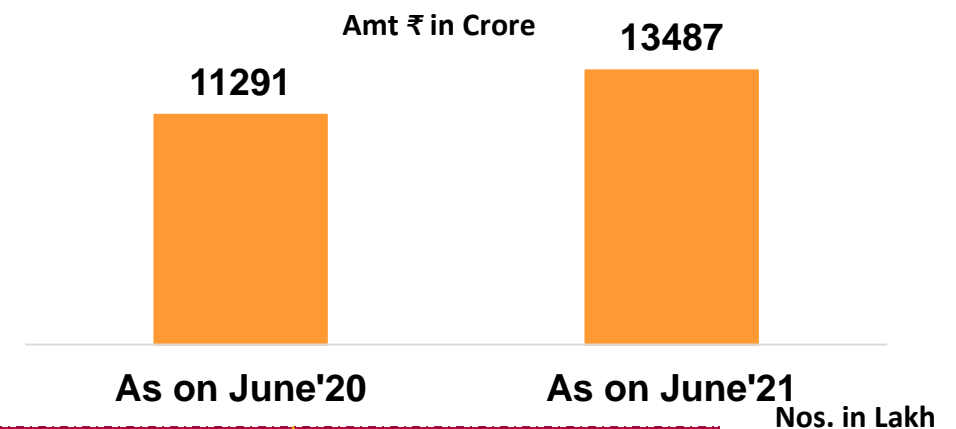
## PMJDY Avg. Balance

Amt in ₹



## Deposit Mobilized by BCs

Amt ₹ in Crore



Sl.	Jansuraksha Schemes Enrollment Up To	June'21
1	Pradhan Mantri Jeevan Jyoti Bima Yojana	22.0
2	Pradhan Mantri Suraksha Bima Yojana	108.1
3	Atal Pension Yojana	14.8

Nos. in Lakh

# Performance of Subsidiaries, Joint Venture and Associates

(Amount in INR Crore)

Type	Name of the entity	Country of Incorporation	Proportion of Ownership%	Results (3/6/9/12 M)	Total Income	Total Expenses	Gross Profit	Net Profit
Associates	PNB Housing Finance Ltd	India	32.59%	Mar'21 (12M)	7624	6417	1207	930
Subsidiaries	PNB Investment Services Ltd.	India	100.00%	Mar'21 (12M)	8	6	2	1
Subsidiaries	PNB Gilts Ltd.	India	74.07%	Mar'21 (12M)	1052	438	614	454
Associates	PNB MetLife India Insurance Co. Ltd	India	30.00%	Mar'21 (12M)	9558	9445	113	101
Associates	Canara HSBC OBC Life Insurance Co. Ltd	India	23.00%	June'21 (3M)	1423	1502	-79	-79
Subsidiaries	PNB (International) Ltd. (FY : 1 <sup>st</sup> April to 31 <sup>st</sup> March)	UK	100.00%	Mar'21 (12M)	177	150	27	-75
Associates	India SME Asset Reconstruction Co. Ltd	India	20.90%	Mar'21 (12M)	11	10	1	0
Subsidiaries	Druk PNB Bank Ltd. (FY : 1 <sup>st</sup> January to 31 <sup>st</sup> December)	Bhutan	51.00%	Dec'20 (12M)	123	95	28	6
Joint Venture	Everest Bank Ltd. (FY : 16 <sup>th</sup> July to 15 <sup>th</sup> July)	Nepal	20.03%	April'21 (9M)	605	471	134	94

*Amt ₹ in Crore*

Consolidated Position	FY 2020	FY 2021
Total Income	10118	11267
Total Expenses	10473	10551
Operating profit	1648	2870
Net Profit	-472	481
Capital adequacy ratio	9.41%	9.95%
Business	161918	175191
Loans and advances	57445	62750
Deposits	104472	112440

## RRBs:

- 1.DBGB: Dakshin Bihar Gramin Bank, Patna
- 2.SHGB: Sarva Haryana Gramin Bank, Rohtak
- 3.HPGB: Himachal Pradesh Gramin Bank, Mandi
- 4.PGB: Punjab Gramin Bank, Kapurthala

5. PUPGB: Prathama Uttar Pradesh Gramin Bank, Moradabad
6. TGB- Tripura Gramin Bank
7. MRB- Manipur Rural Bank
8. AGVB- Assam Gramin Vikash Bank
9. BGVB- Bangiya Gramin Vikash Bank

# Awards for Excellence

## Special Commemorative Award 2021 by NABARD

Best PSU in the fields of Agriculture Credit, Micro Finance, Financial Inclusion and Technology Adoption.

IBA Banking Technology Awards 2021 -  
Joint Runner up - Cyber Security Initiatives

“Indian Society for Training & Development Award for Innovative Training Practices- “2<sup>nd</sup> Position under Services (BSFI & IT/ITES Category)



Finnoviti Awards 2021-  
PNB Verify product won the award

Finacle Client Innovation Award by Infosys- Runner Up for PNB's path breaking “Process Innovations”

Assocham  
Runner Up under Digital service under PSB Merged Category

# Way Forward

Focus on **Cost Optimization**  
through realization of  
synergies in various segments

Differentiated Customer  
Experience through  
**pnb@ease** Outlets

Leveraging **Digital Credit  
Underwriting** Capabilities for  
uniform credit processing  
standards across the Bank



Implementing strong  
**Recovery Measures** to  
improve Asset Quality

**Sustained profitability**  
and robust capital position

**Analytics Driven Approach**  
for Deepening of Customer  
Relationship and Pricing

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Except for the historical information contained herein, statements in this presentation which contain words or phrases such as “is”, “aims”, “will”, “would”, “indicating”, “expected to”, “guidance”, “way forward”, “expected”, “estimate”, “objective”, “goal”, “strategy”, “philosophy”, “project” etc. and similar expressions or variations of such expressions may constitute ‘forward-looking statements’. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. These risks and uncertainties include, **dynamic and complex internal and external environment having bearing on bank’s** ability to successfully implement our strategy, future levels of non-performing loans, our growth and expansion in business, the impact of any acquisitions, the adequacy of our allowance for credit losses, our provisioning policies, technological implementation and changes, the actual growth in demand for banking products and services, investment income, cash flow projections, our exposure to market risks as well as other risks. Punjab National Bank undertakes no obligation to update the forward-looking statements to reflect events or circumstances after the date thereof.

Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.

# Thank You!