



# FINANCIAL RESULTS

## Q4 & FY22

### March 2022



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

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# Key Financial Highlights : Q4 March'22



**Operating Profit (Q4)**

**Rs 5265 Cr**

**17.3% YoY Gr**



**NIM (Q4)**

**2.76%**

**(Improved by 7 Bps)**



**Cost to income (Q4)**

**46.02%**

**(Improved by 690 Bps YOY)**



**Gross NPA**

**11.78%**

**(Improved by 234 Bps YOY)**



**Net NPA**

**4.80%**

**(Improved by 93 Bps YOY)**



**PCR**

**81.60%**

**(Improved by 146 Bps YOY)**



**CRAR**

**14.50%**

**(Improved by 18 Bps YOY)**



**Retail Advance**

**6.7% YoY Gr**



**Agriculture**

**9.8% YoY Gr**



**CASA Share**

**47.43%**

**(Improved by 195 Bps YOY)**



**Saving Deposits**

**8.3% YoY Gr**



**Current Deposits**

**8.5% YoY Gr**



# Business Performance (As on 31<sup>st</sup> March 2022)



Amt ₹ in Crore

Sl.	Parameters	Mar'21	Dec'21	Mar'22	Growth %	
					QoQ	YoY
1	<b>Global Gross Business</b>	<b>1845739</b>	<b>1882623</b>	<b>1931322</b>	<b>2.59%</b>	<b>4.64%</b>
	Overseas Gross Business	43266	39882	47060	18.00%	8.77%
	Domestic Gross Business	1802473	1842741	1884263	2.25%	4.54%
2	<b>Global Deposits</b>	<b>1106332</b>	<b>1127317</b>	<b>1146218</b>	<b>1.68%</b>	<b>3.61%</b>
	Overseas Deposits	22997	18948	21169	11.72%	-7.95%
	Domestic Deposits	1083335	1108369	1125049	1.50%	3.85%
	Current Deposits	75546	71564	81974	14.55%	8.51%
	Savings Deposits	417236	434394	451680	3.98%	8.25%
	<b>CASA Deposits</b>	<b>492782</b>	<b>505958</b>	<b>533654</b>	<b>5.47%</b>	<b>8.29%</b>
	CASA Share	45.48%	45.65%	47.43%		
	Total Term Deposits	613549	621359	612564	-1.42%	-0.16%
3	<b>Global Gross Advances</b>	<b>739407</b>	<b>755306</b>	<b>785104</b>	<b>3.95%</b>	<b>6.18%</b>
	Overseas Gross Advances	20269	20934	25890	23.68%	27.73%
	Domestic Gross Advances	719138	734372	759214	3.38%	5.57%
4	<b>CD Ratio</b>	<b>66.83%</b>	<b>67.00%</b>	<b>68.50%</b>		

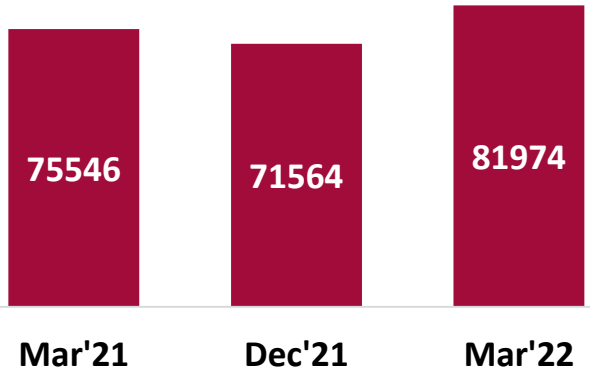


# CASA Performance

Amt ₹ in Crore

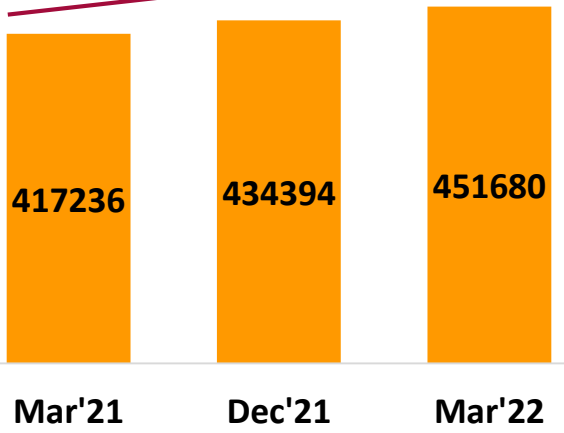
### Current Deposits

YoY Gr.: 8.5%



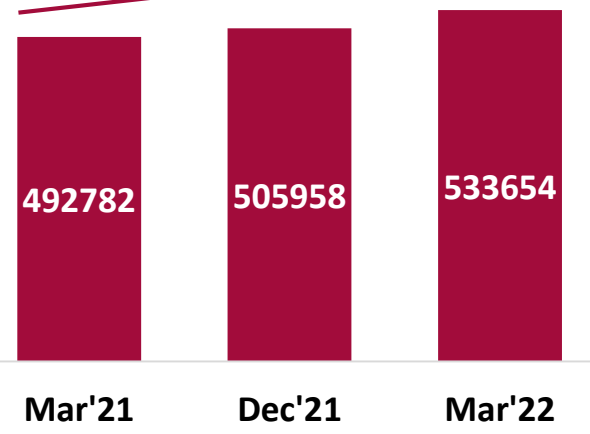
### Savings Deposits

YoY Gr.:8.3%



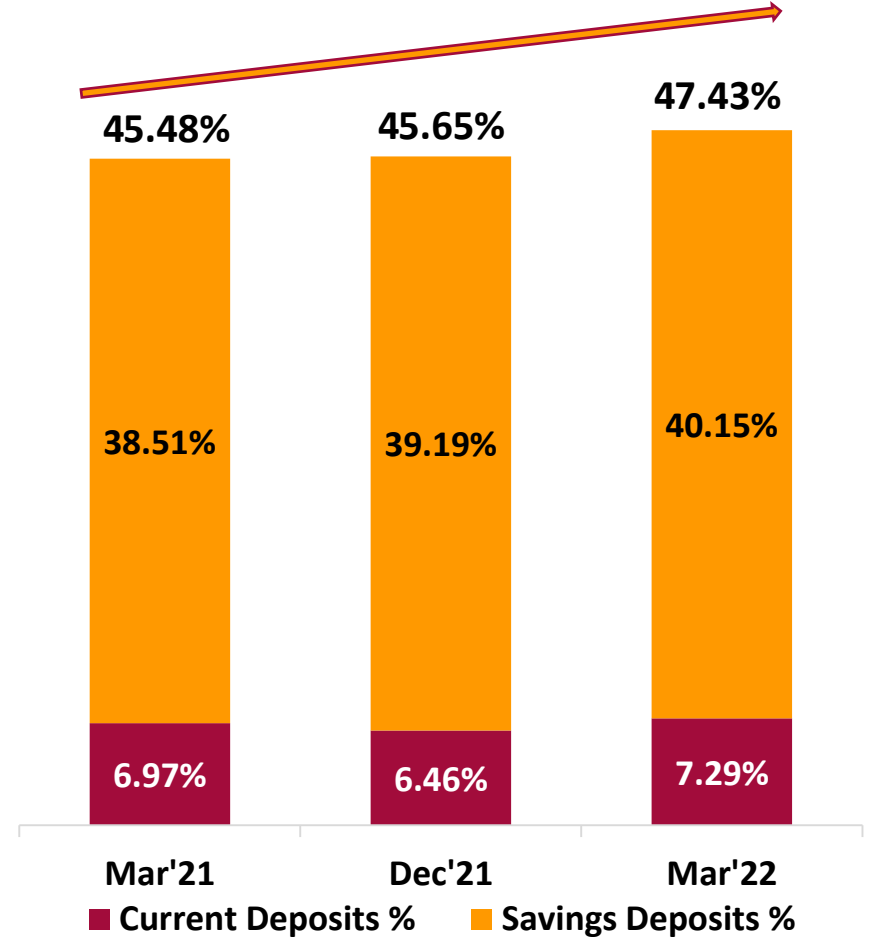
### CASA Deposits

YoY Gr.:8.3%



### CASA Share %

YoY 195 Bps



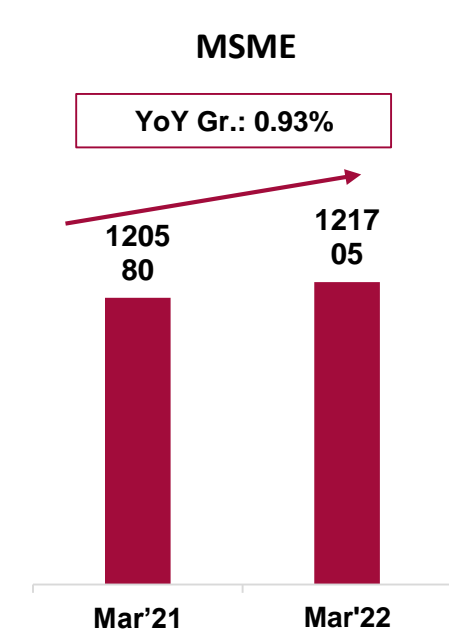
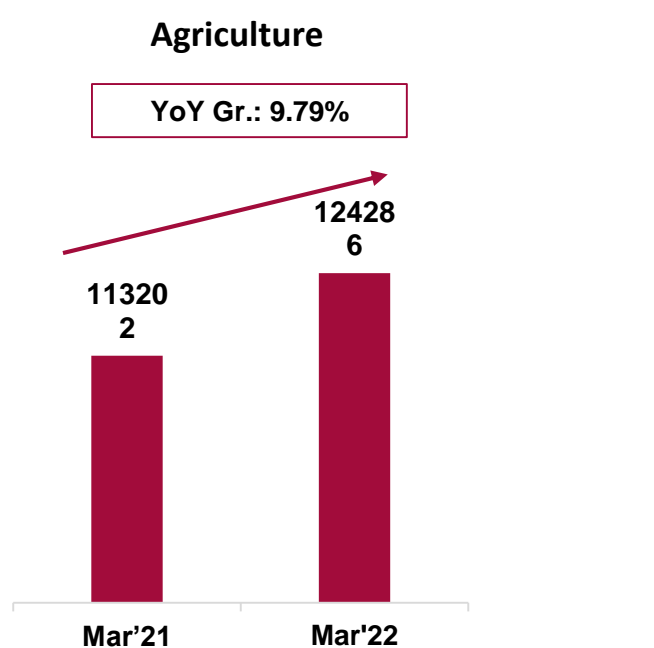
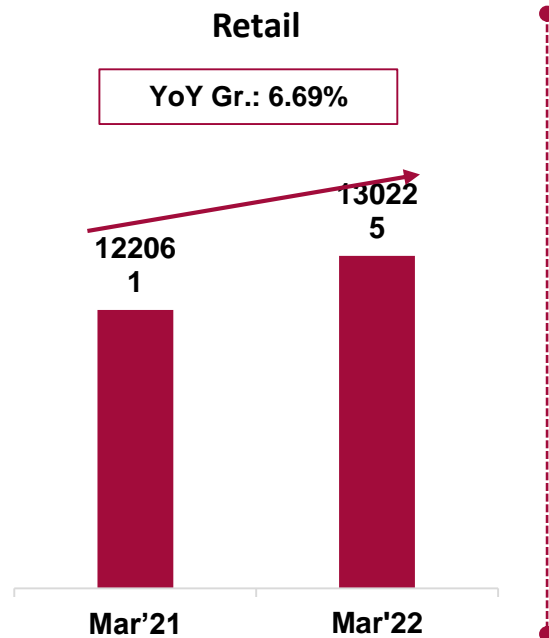
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Business Performance

# Composition of RAM Advances

Amt ₹ in Crore

Particulars	Mar'21	Dec'21	Mar'22	YoY %
Retail Advances	122061	124201	130225	6.69%
Agriculture Advances	113202	136449	124286	9.79%
MSME Advances	120580	123225	121705	0.93%
Corporate & Others	363295	350497	382998	5.42%
<b>Gross Domestic Advances</b>	<b>719138</b>	<b>734372</b>	<b>759214</b>	<b>5.57%</b>



Figures are excluding pool Advances

2

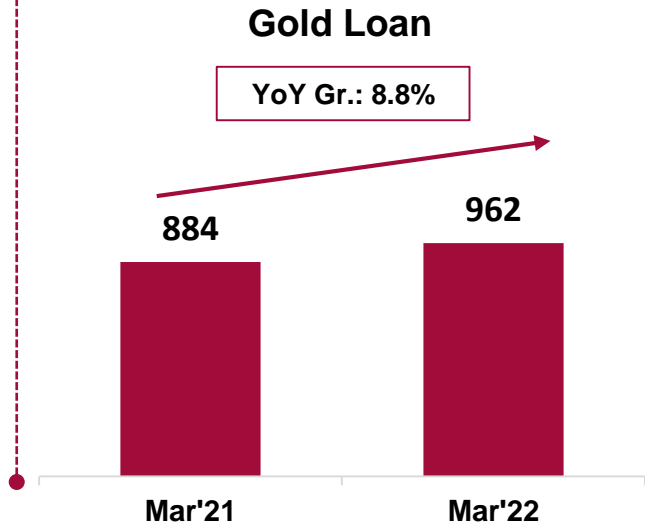
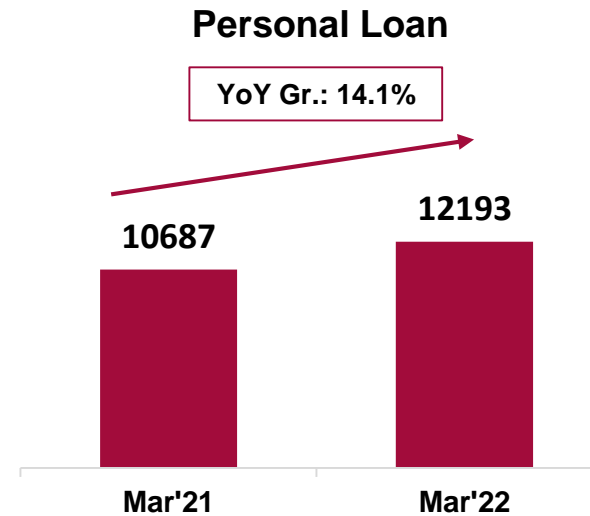
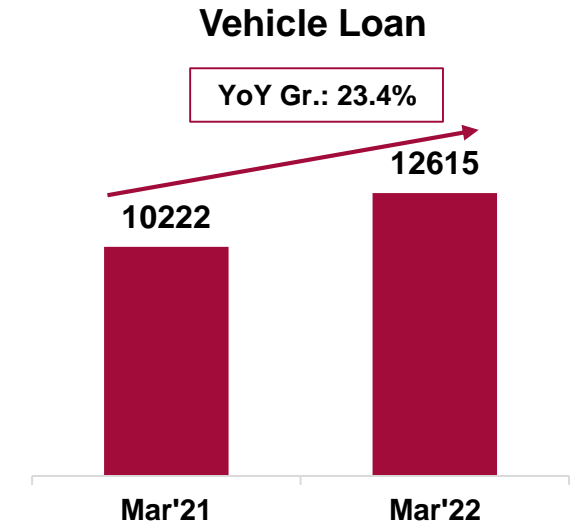
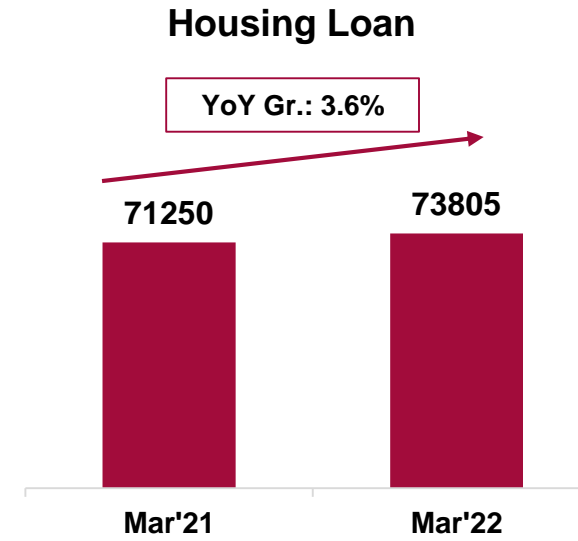
Business Performance

# Composition of Core Retail Advances

Amt ₹ in Crore

Particulars	Mar'21	Dec'21	Mar'22	YoY %
Home Loan	71250	72083	73805	3.6%
Vehicle Loan	10222	11042	12615	23.4%
Personal Loan	10687	11257	12193	14.1%
Gold Loan	884	910	962	8.8%

Figures are excluding pool & IBPC Advances



# Priority Sector Achievement

Sl.	Parameters	Mandated Targets	Mar'21*	Dec'21	Mar'22*
	ANBC		682197	650773	668752
1	Priority Sector		281999	284708	283712
	% to ANBC	40%	41.34%	43.75%	42.42%
2	Agriculture - PS		124174	122749	122708
	% to ANBC	18%	18.20%	18.86%	18.35%
3	Small and Marginal Farmers		57167	66798	65979
	% to ANBC	9%	8.38%	10.26%	9.87%
4	Weaker Section		77505	91014	90002
	% to ANBC	11%	11.36%	13.99%	13.46%
5	Micro Enterprises (PS)		54454	54233	53963
	% to ANBC	7.5%	7.98%	8.33%	8.07%

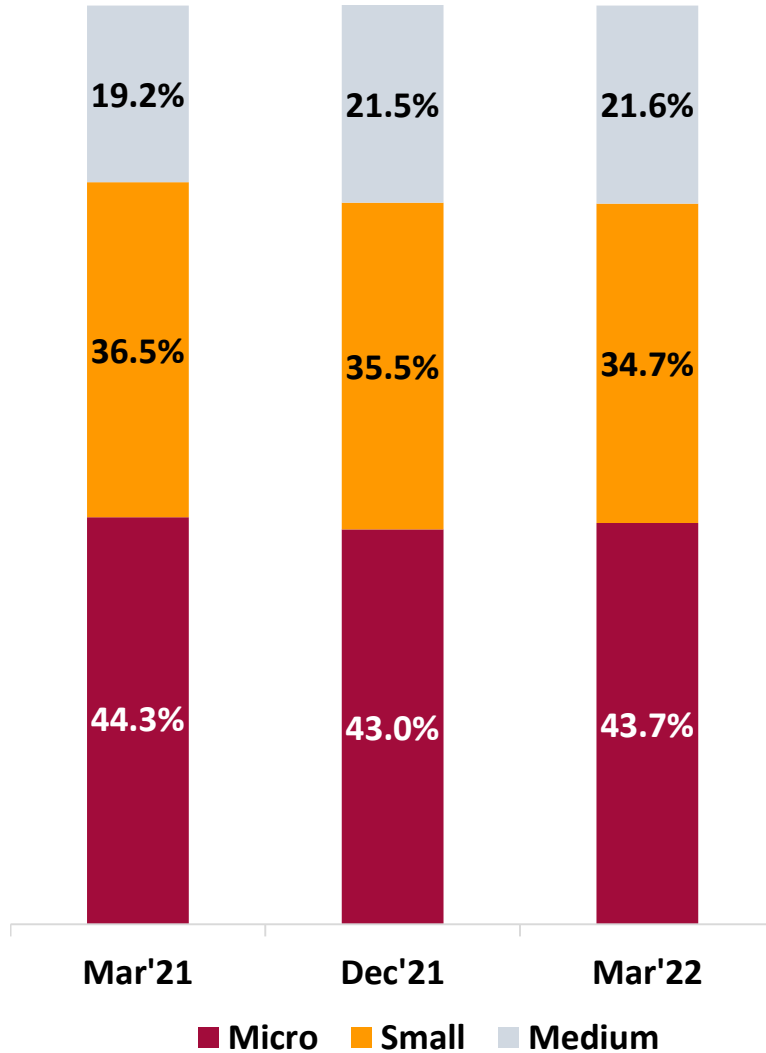
\*Figures for March'21 and March'22 are on Quarterly average basis



# MSME Portfolio Mix

Amt ₹ in Crore

## Segment Mix



## Performance under PMMY

Mudra Loans	FY'21	FY'22
Amount Sanctioned	11187	14754
Amount Disbursed	8928	13241

Bank achieved 108.49% of the Mudra Sanctioned target of Rs 13600 Cr for FY 22



## PM SVANidhi

PM SVANidhi	FY'21	FY'22
Account Sanctioned (No.)	152969	221780
Amount Sanctioned	152	230



सूक्ष्म, लघु एवं मध्यम उद्यम  
MICRO, SMALL & MEDIUM ENTERPRISES

## Performance under GECL Facility

GECL	Mar'22
Amount Sanctioned	20616
Amount Disbursed	17887



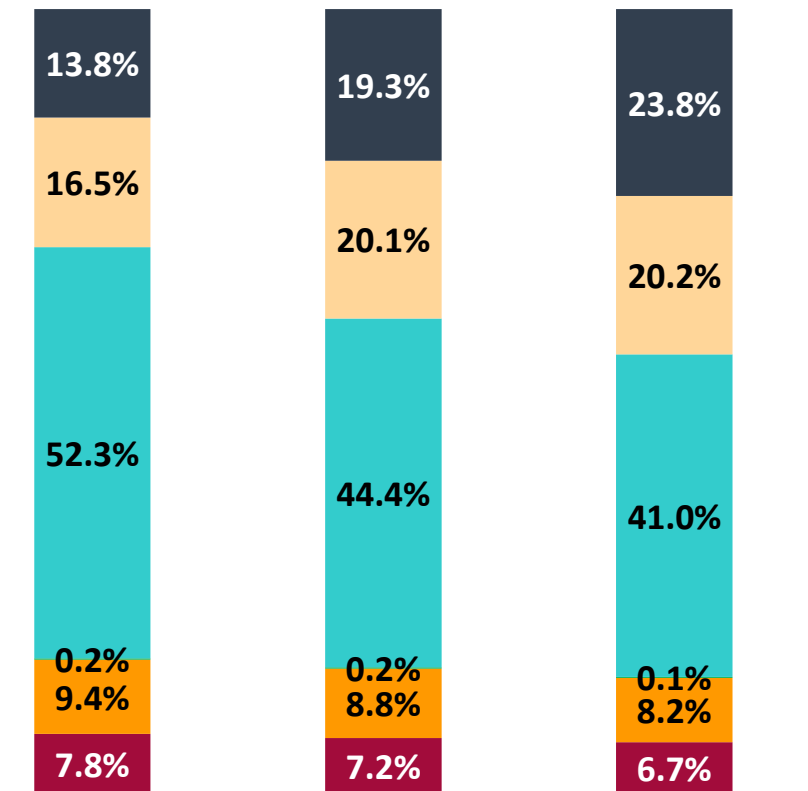
Target	Achievement	% Ach
20196	20427	101.14%

Bank achieved 101.14% of the allocated target

Amt ₹ in Crore

		Portfolio > Rs. 100 Crore					
Sl	Rating Grade	Mar'21		Dec'21		Mar'22	
		Amt.	% Share	Amt.	% Share	Amt.	% Share
1	AAA	91331	46.55%	97903	43.84%	126593	50.89%
2	AA	41909	21.36%	52984	23.73%	53942	21.68%
3	A	24300	12.39%	40606	18.18%	39496	15.88%
4	BBB	19036	9.70%	13782	6.17%	11760	4.73%
<b>Total BBB &amp; Above</b>		<b>176576</b>	<b>90.00%</b>	<b>205275</b>	<b>91.92%</b>	<b>231791</b>	<b>93.18%</b>
5	BB	4824	2.46%	6592	2.95%	7066	2.84%
6	B	2877	1.47%	3707	1.66%	2491	1.00%
7	C	101	0.05%	206	0.09%	0	0.00%
8	D	8827	4.50%	2581	1.16%	1892	0.76%
<b>Total BB &amp; Below</b>		<b>16629</b>	<b>8.48%</b>	<b>13087</b>	<b>5.86%</b>	<b>11450</b>	<b>4.60%</b>
9	Unrated	2998	1.53%	4955	2.22%	5512	2.22%
<b>Total</b>		<b>196203</b>	<b>100.00%</b>	<b>223318</b>	<b>100.00%</b>	<b>248752</b>	<b>100.00%</b>

Advances Mix of Benchmark rate



■ Base Rate   
 ■ Fixed   
 ■ BPLR  
■ MCLR   
 ■ RLLR   
 ■ FC & Others

# Diversified Industry Portfolio & Key Sectors

Sl.	Diversified Industry Portfolio	Mar'21		Mar'22	
		O/s	% to Domestic Advances	O/s	% to Domestic Advances
1	Infrastructure	103329	14.4%	102522	13.5%
	-Energy	40296	5.6%	41679	5.5%
	-Tele-Communication	17774	2.5%	11084	1.5%
	-Roads & Ports	34863	4.8%	38457	5.1%
	-Other Infra	10396	1.4%	11302	1.5%
2	Basic Metal & Metal Products	23402	3.3%	19413	2.6%
	-Iron & Steel	20386	2.8%	15647	2.1%
3	Textiles	13592	1.9%	11643	1.5%
4	Food Processing	18086	2.5%	20375	2.7%
5	Chemical & Chemical Products	10806	1.5%	10515	1.4%
6	Other Industries	53179	7.4%	55911	7.4%
	<b>Total</b>	<b>222394</b>	<b>30.9%</b>	<b>220379</b>	<b>29.0%</b>

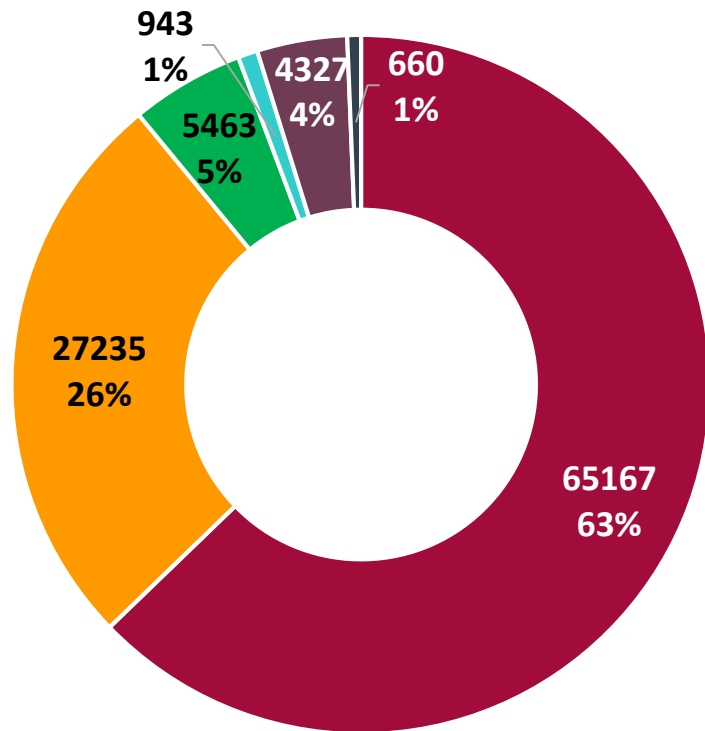
Sl.	Key Sectors	Mar'21	Mar'22
		O/S	O/S
1	Capital Market	987	1057
2	Commercial Real Estate	19681	19474
3	NBFC	87538	103794
4	Tourism, Hotel & Restaurant	1690	2002

# NBFC & Energy Sector

## NBFC Sector

Outstanding as on  
31.03.2022 : ₹ 103794 Cr

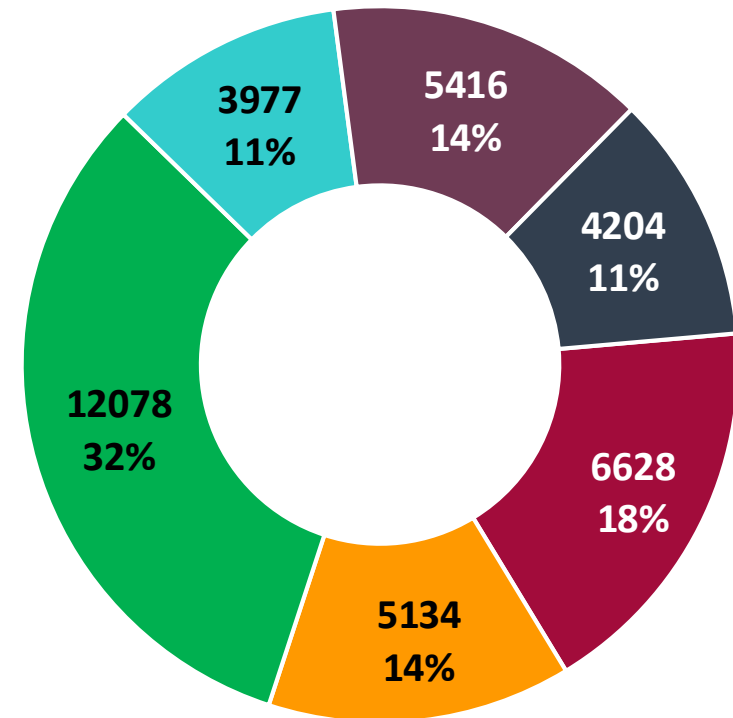
External Rating wise Portfolio



## Energy Sector

External Rating Standard Portfolio  
31.03.2022 : ₹ 37437 Cr

External Rating wise Portfolio



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

Sl.	Parameters	Mar'21	Dec'21	Mar'22
1	Gross Domestic Investment	394889	381957	375006
a	SLR	287556	277385	267071
b	Non SLR	107333	104572	107936
	SLR as % to Dom. Investment	72.82%	72.62%	71.22%
I	Held To Maturity (HTM)	282865	300950	302856
II	Available For Sale (AFS)	112024	80850	72179
III	Held For trading (HFT)	0	157	-29
2	Modified Duration (AFS+HFT)	2.83	2.71	3.29
3	Net demand & time Liabilities	1072191	1095284	1098982
4	Investment by Overseas Branches	5286	4513	4387
5	<b>Total Gross Investment (1+4)</b>	<b>400175</b>	<b>386470</b>	<b>379393</b>
	HTM To Gross Domestic Investment (%)	71.63%	78.79%	80.76%

# Non SLR Investment

Sl.	Parameters	Mar'21		Dec'21		Mar'22	
		O/S	% Share	O/S	% Share	O/S	% Share
1	PSU Bonds	21055	19.6%	19935	19.1%	17528	16.2%
2	Corporate and Other Bonds & Debentures	12407	11.5%	12235	11.7%	16893	15.7%
3	Special Govt. Sec excl. Recap Bonds	1253	1.2%	1253	1.2%	1114	1.0%
4	CG Recap. Bond	55274	51.5%	55274	52.9%	55274	51.2%
5	Share of PSU/Corporate/Others	8718	8.1%	7158	6.9%	6827	6.3%
6	Venture Capital Fund	337	0.3%	360	0.3%	365	0.3%
7	Regional Rural Bank	814	0.8%	814	0.8%	814	0.8%
8	Security Receipts	2050	1.9%	1703	1.6%	1612	1.5%
9	Subsidiaries JV	3205	3.0%	3220	3.1%	3252	3.0%
10	Other	2221	2.1%	2620	2.5%	4257	3.9%
	<b>Total Non SLR Investment</b>	<b>107333</b>	<b>100.00%</b>	<b>104572</b>	<b>100%</b>	<b>107936</b>	<b>100.0%</b>

Sl.	Parameters	Q4 FY21	Q3 FY22	Q4 FY22	YoY Variation		FY21	FY22	YoY Gr. %
					Amt.	%			
1	Interest Income (2+3+4)	18809	19325	18645	-164	-0.9%	80818	74880	-7.3%
2	Interest on Advances	11869	12734	12053	184	1.6%	53351	48498	-9.1%
3	Interest on Investments	6006	5815	5905	-101	-1.7%	24634	23487	-4.7%
4	Other Interest Income	934	776	687	-247	-26.5%	2833	2894	2.2%
5	Other Income (6+7+8+9+10)	2577	2701	2450	-127	-4.9%	11922	12320	3.3%
	<i>of which</i>								
6	Fee Based Income	1551	1420	1532	-19	-1.2%	5765	5875	1.9%
7	Recovery in Written off Accounts	1150	653	879	-271	-23.5%	2498	3441	37.7%
8	Trading Profit	975	614	389	-586	-60.1%	4350	3169	-27.1%
9	Profit/(Loss) on Revaluation of Investment	-1146	11	-377	769	-67.1%	-821	-234	-71.5%
10	Others	47	3	27	-20	-	130	70	-
11	Total Income (1+5)	21386	22026	21095	-291	-1.4%	92741	87200	-6.0%

\* In terms of RBI guidelines, profit/loss on revaluation on investment have been regrouped under other income head.

# Fee Based Income

Amt ₹ in Crore

Sl.	Parameters	Q4	Q3	Q4	YoY Variation		FY21	FY22	YOY
		FY21	FY22	FY22	Amt.	%			Gr %
	<b>Fee Based Income</b>	<b>1551</b>	<b>1420</b>	<b>1532</b>	<b>-19</b>	<b>-1.2%</b>	<b>5765</b>	<b>5875</b>	<b>1.9%</b>
1	Processing Fees	213	130	151	-62	-29.0%	880	931	5.8%
2	LC/BG Income	231	136	163	-68	-29.5%	1019	538	-47.2%
3	Income from Insurance & MF	124	110	132	8	6.2%	373	401	7.4%
4	Govt. Business	63	50	49	-14	-22.2%	184	185	0.6%
5	Exchange Profit	153	196	242	89	58.5%	486	695	43.2%
6	Service Charges	496	492	526	30	6.1%	1530	1945	27.2%
7	Miscellaneous Fee Income	271	306	269	-2	-0.9%	1294	1179	-8.9%

\* Change in accounting policy on revenue recognition in respect of commission on LC and BG on accrual basis instead of realization basis.



# Expenses

Amt ₹ in Crore

Sl.	Parameters	Q4 FY21	Q3 FY22	Q4 FY22	YoY Variation		FY21	FY22	YoY Gr. %
					Amt.	%			
1	<b>Total Interest Paid (2+3+4)</b>	<b>11852</b>	<b>11522</b>	<b>11341</b>	<b>-511</b>	<b>-4.3%</b>	<b>50273</b>	<b>46185</b>	<b>-8.1%</b>
2	Interest Paid on Deposits	11102	10804	10544	-558	-5.0%	47150	43238	-8.3%
3	Interest Paid on Borrowings	163	114	132	-31	-19.0%	882	516	-41.5%
4	Others	587	605	665	78	13.3%	2241	2431	8.5%
5	<b>Operating Expenses (6+7)</b>	<b>5045</b>	<b>5428</b>	<b>4489</b>	<b>-556</b>	<b>-11.0%</b>	<b>20309</b>	<b>20253</b>	<b>-0.3%</b>
6	Establishment Expenses	2700	3311	2158	-542	-20.1%	12176	11841	-2.8%
7	Other Operating Expenses	2346	2117	2331	-15	-0.6%	8133	8412	3.4%
8	<b>Total Expenses (1+5)</b>	<b>16897</b>	<b>16950</b>	<b>15830</b>	<b>-1067</b>	<b>-6.3%</b>	<b>70582</b>	<b>66438</b>	<b>-5.9%</b>

# Profit & Provisions

Sl.	Parameters	Q4 FY21	Q3 FY22	Q4 FY22	YoY Variation		FY21	FY22	YoY Gr. %
					Amt.	%			
1	Net Interest Income	6957	7803	7304	347	5.0%	30546	28694	-6.1%
2	Other Income	2577	2701	2450	-127	-4.9%	11922	12320	3.3%
3	Operating Income (1+2)	9534	10504	9754	220	2.3%	42468	41014	-3.4%
4	Operating Expenses	5045	5428	4489	-556	-11.0%	20309	20253	-0.3%
5	<b>Operating Profit</b>	<b>4489</b>	<b>5076</b>	<b>5265</b>	<b>776</b>	<b>17.3%</b>	<b>22159</b>	<b>20761</b>	<b>-6.3%</b>
6	Provisions other than Tax	3540	3354	4851	1311	37.0%	18680	16445	-12.0%
	<i>Of which</i>								
a	NPAs	5294	3654	4564	-730	-13.8%	17060	14159	-17.0%
b	Standard Advances incl. Standard Restructured	-1526	-120	25	1551	-	1274	1645	29.1%
c	Depreciation on Investment	-667	11	99	766	-	-222	348	-
d	Others	440	-192	164	-276	-62.8%	568	294	-48.2%
7	<b>Profit Before Tax</b>	<b>948</b>	<b>1723</b>	<b>413</b>	<b>-535</b>	<b>-56.4%</b>	<b>3479</b>	<b>4316</b>	<b>24.1%</b>
8	Provision for Income Tax	362	596	212	-150	-41.5%	1458	859	-41.1%
9	<b>Net Profit</b>	<b>586</b>	<b>1127</b>	<b>202</b>	<b>-384</b>	<b>-65.6%</b>	<b>2022</b>	<b>3457</b>	<b>71.0%</b>

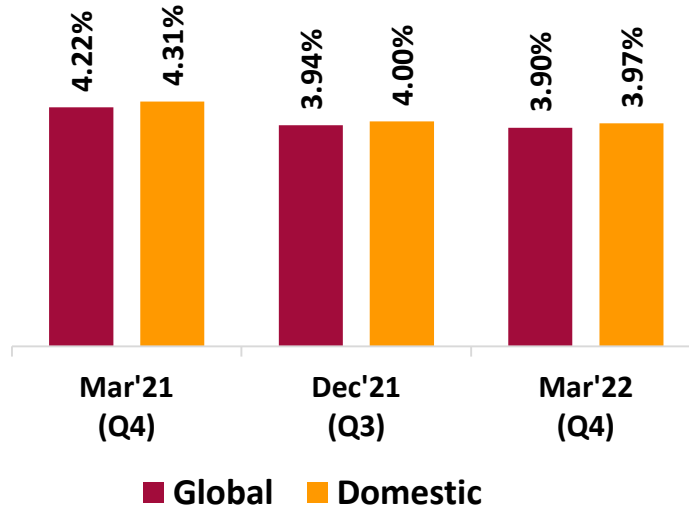
# Profitability Ratios

Annualized %

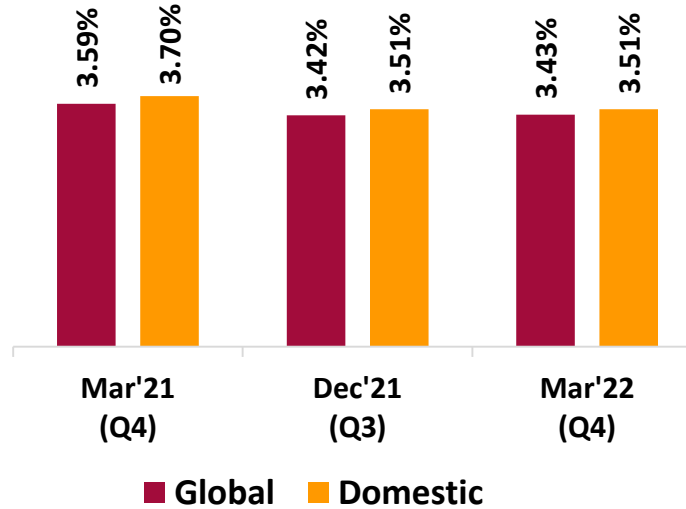
Sl.	Profitability Ratios	Q4 FY21	Q3 FY22	Q4 FY22		FY 21	FY 22
1	Return on Assets [%]	0.18%	0.34%	0.06%		0.15%	0.26%
2	Return on Equity [%]	4.21%	7.34%	1.35%		3.88%	5.96%
3	Earnings per share [₹] (Not annualized)	0.56	1.02	0.18		2.08	3.16
4	Book Value per Share [₹]	79.19	80.96	79.59		79.19	79.59
4a	Book Value per Share-Tangible [₹]	53.07	55.09	54.77		53.07	54.77
5	Cost to Income Ratio [%]	52.92%	51.67%	46.02%		47.82%	49.38%
5a	Staff Cost to Income Ratio [%]	28.32%	31.52%	22.12%		28.67%	28.87%
5b	Other Cost to Income Ratio [%]	24.60%	20.15%	23.90%		19.15%	20.51%
6	Operating Profit to AWF [%]	1.36%	1.51%	1.59%		1.67%	1.55%
7	Operating Expenses To AWF [%]	1.53%	1.61%	1.36%		1.53%	1.51%

# Efficiency Ratios (Quarter)

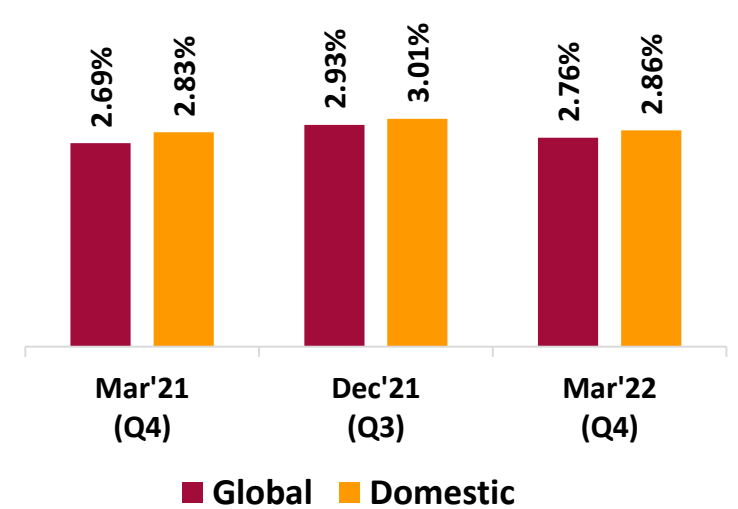
### Cost of Deposits [%]



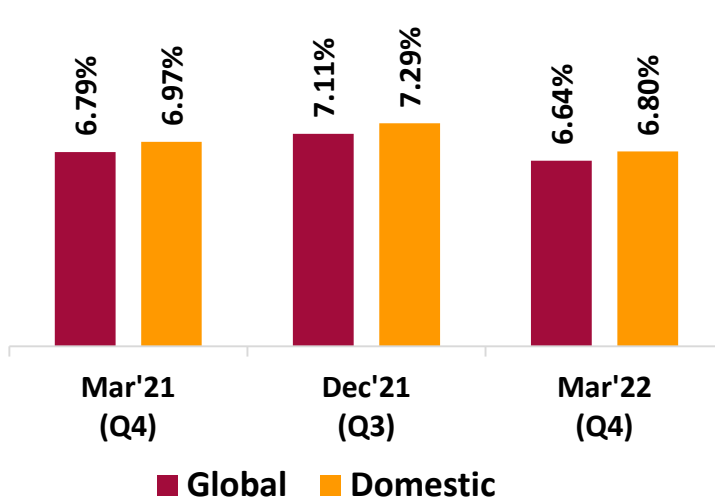
### Cost of Funds [%]



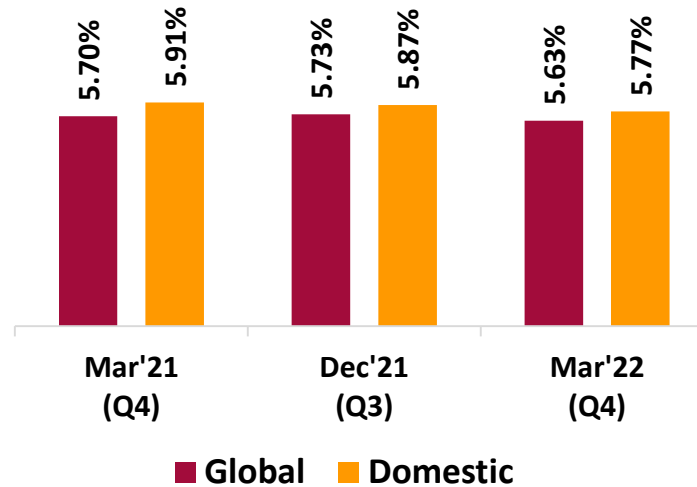
### NIM [%]



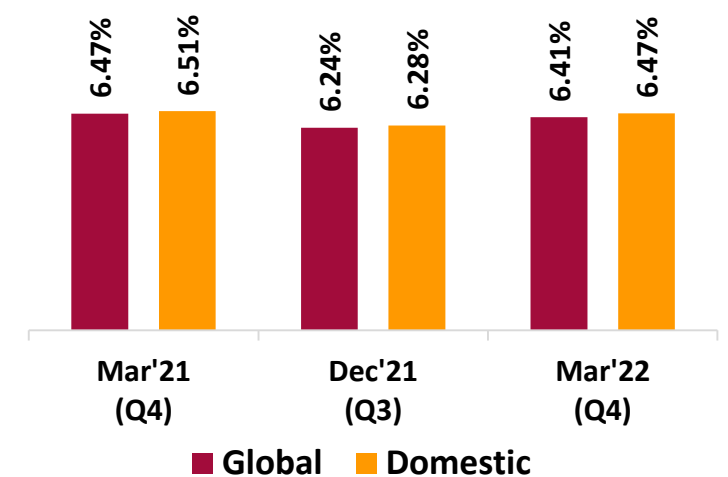
### Yield on Advances [%]



### Yield on Funds [%]

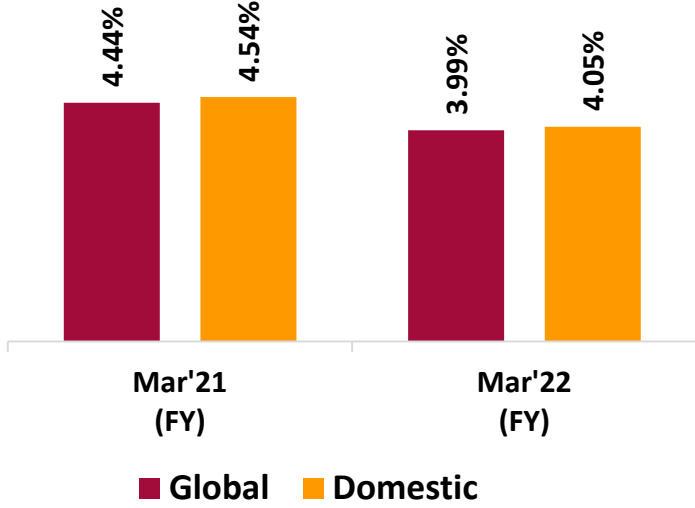


### Yield on Investment [%]

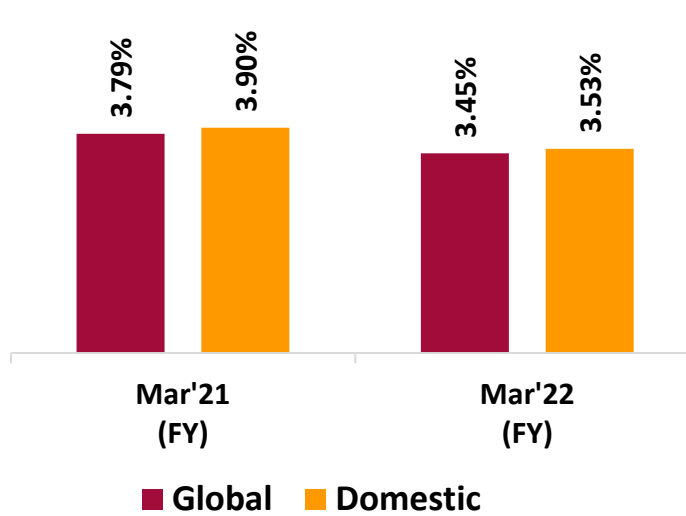


# Efficiency Ratios (FY)

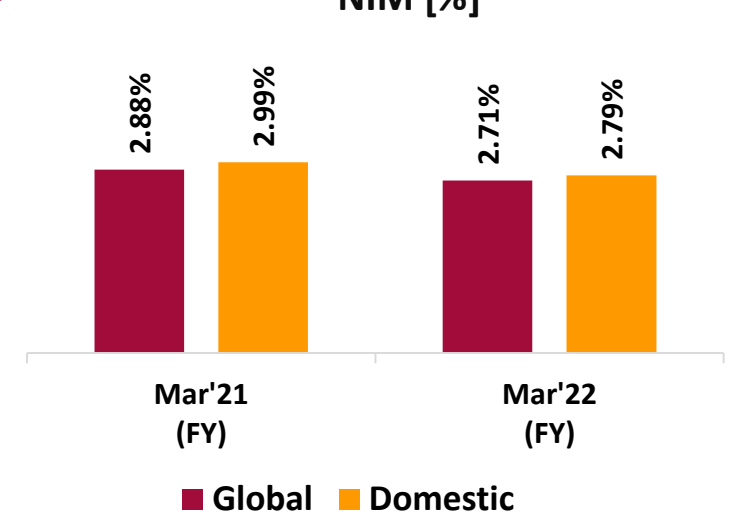
### Cost of Deposits [%]



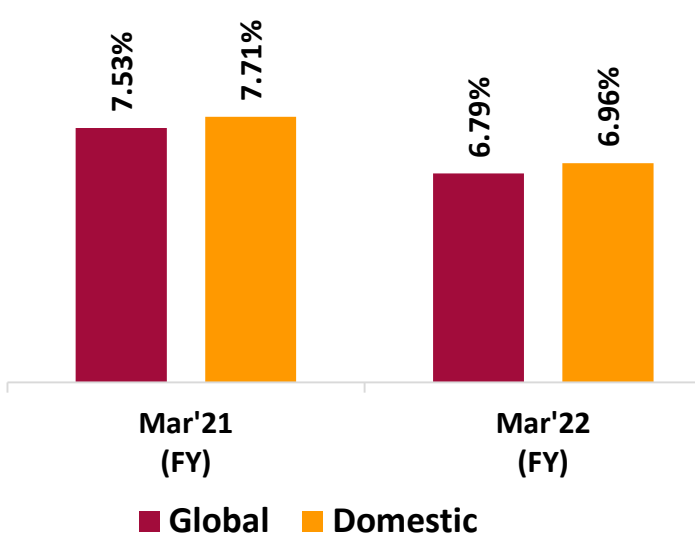
### Cost of Funds [%]



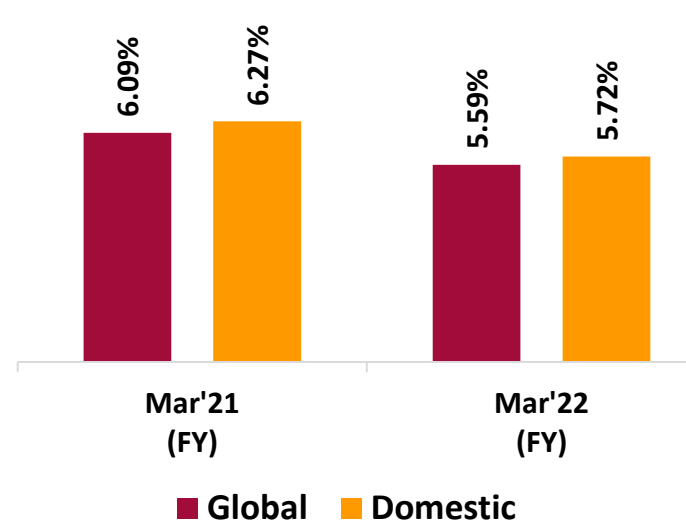
### NIM [%]



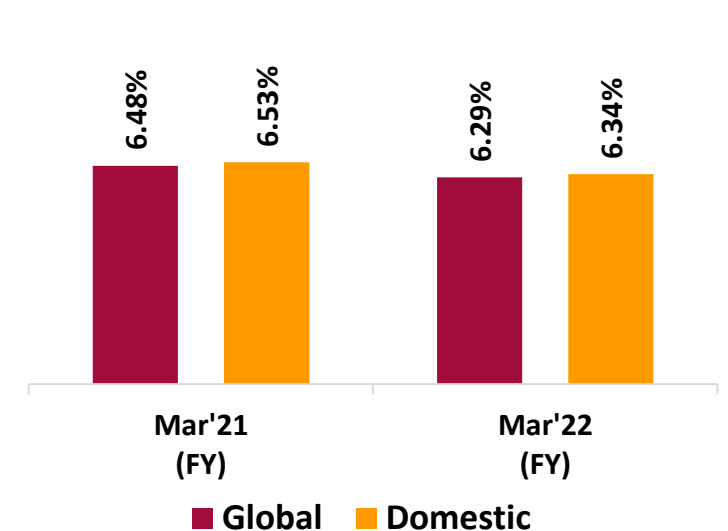
### Yield on Advances [%]



### Yield on Funds [%]



### Yield on Investment [%]

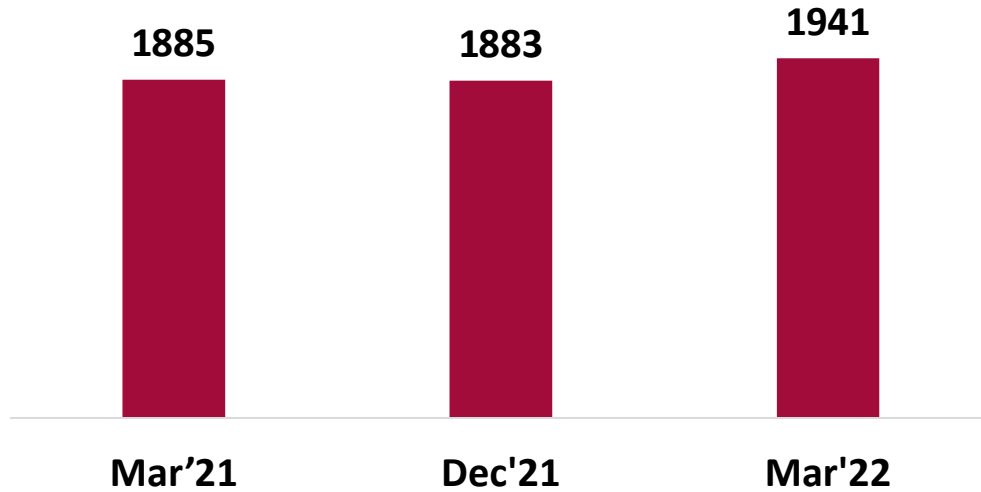




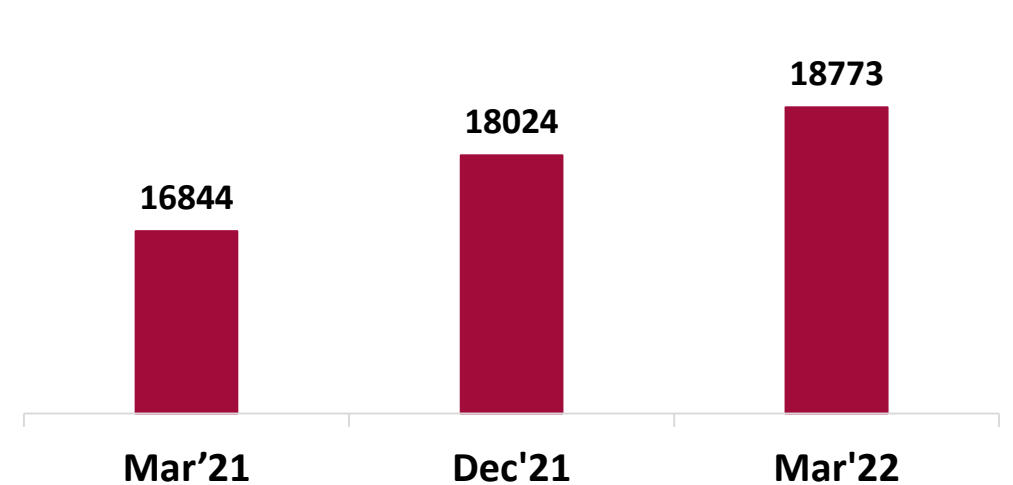
# Productivity Ratios

in ₹ Lakhs

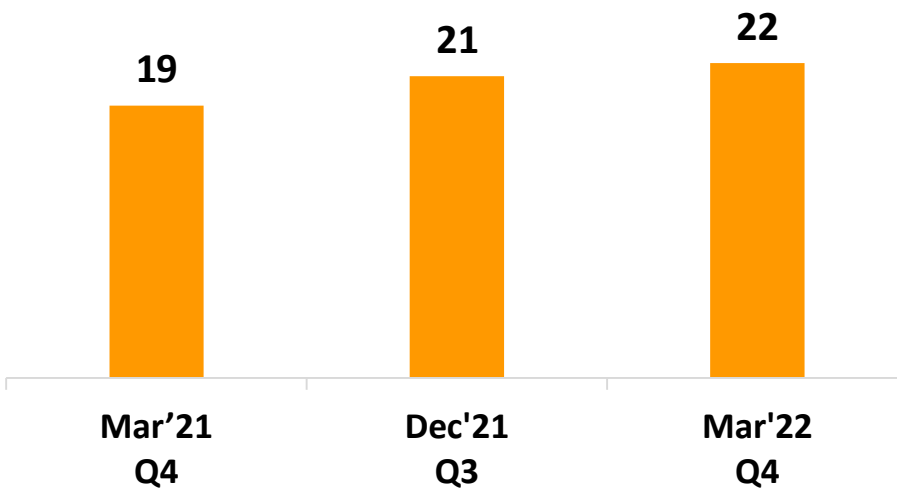
### Business per Employee



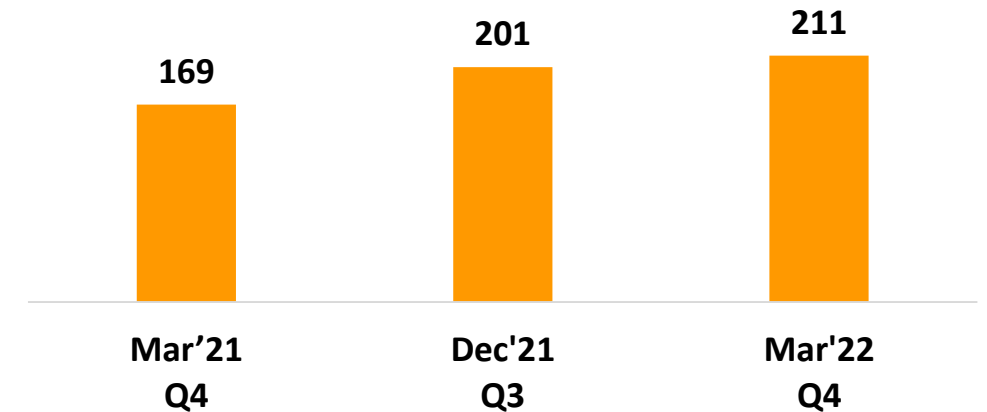
### Business per Branch



### Operating Profit per Employee



### Operating Profit per Branch





# Balance Sheet



Amt ₹ in Crore

Sl.	Parameters	31 <sup>st</sup> Mar'21	31 <sup>st</sup> Dec'21	31 <sup>st</sup> Mar'22
	<b>CAPITAL &amp; LIABILITIES</b>			
1	Capital	2096	2202	2202
2	Reserves and Surplus	88842	94815	93285
3	Deposits	1106332	1127317	1146219
4	Borrowings	42840	54257	45681
5	Other Liabilities and Provisions	20523	26259	27418
	<b>Total Liabilities</b>	<b>1260633</b>	<b>1304849</b>	<b>1314805</b>
	<b>ASSETS</b>			
1	Cash and Balances with RBI	43959	55393	56636
2	Balances with Banks	67391	93252	76011
3	Investments	392983	379762	372168
4	Loans & Advances	674230	692807	728186
5	Fixed Assets	11021	10700	10673
6	Other Assets	71049	72935	71131
	<b>Total Assets</b>	<b>1260633</b>	<b>1304849</b>	<b>1314805</b>

# One Time Restructuring of Advances

As per RBI's guidelines dated Aug 6, 2020 Position as on 31.03.2022

Sl.	Loan and aggregate exposure category	Restructuring Implemented		Provisions Made
		No. of accounts	Amount involved	Amt
1	Personal loans	5318	701	70
2	Other Exposures*	329	4368	490
3	Total (1+2)	5647	5069	560
4	MSME loans	4879	568	28
	Grand Total (3+4)	10526	5637	588

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

As per RBI's guidelines dated May 5, 2021 , Position as on 31.03.2022

Sl.	Loan and aggregate exposure category	Restructuring Implemented		Provisions Made
		No. of accounts	Amount involved	Amt
1	Individual Borrowers	70915	5370	546
2	Small Business	3242	930	94
3	Total (1+2)	74157	6300	640
4	MSME loans	88364	5267	527
	Grand Total (3+4)	162521	11567	1167





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



Amt ₹ in Crore

CATEGORY	Mar-21		Dec-21		Mar'22	
	SMA2	% of Advances	SMA2	% of Advances	SMA2	% of Advances
AGRI	1243	1.10%	404	0.30%	5	0.00%
MSME	4023	3.19%	1715	1.35%	77	0.06%
RETAIL	285	0.21%	161	0.12%	27	0.02%
RAM TOTAL	5551	1.48%	2280	0.57%	109	0.03%
CORPORATE & OTHER	8157	2.37%	814	0.24%	11	0.00%
TOTAL	13708	1.91%	3094	0.42%	120	0.02%

# Improving Asset Quality - Movement of NPA

Amt ₹ in Crore

Sl.	Parameters	Quarterly Performance			Annual Performance	
		Q4 FY 21	Q3 FY'22	Q4 FY'22	FY 21	FY 22
1	NPA as at the beginning of Year/Quarter	94479	100291	97259	105165	104423
2	Cash Recovery	4690	2009	3045	8593	9467
3	Up-gradation	1032	1995	1724	2363	5253
4	<i>Cash Recovery &amp; Up-gradation (2+3)</i>	<i>5722</i>	<i>4004</i>	<i>4769</i>	<i>10956</i>	<i>14720</i>
5	Write Off	8463	3435	10548	17535	21999
6	Total Reduction (4+5)	14185	7439	15317	28491	36719
7	Fresh Addition	24129	4407	10506	27749	24744
7.1	-Fresh slippages	23185	3431	9575	25001	21612
7.2	-Debits in existing NPA A/cs	944	976	931	2748	3132
8	Gross NPAs at end of the period	104423	97259	92448	104423	92448
9	Eligible Deductions incl. Provisions	65848	63380	57539	65848	57539
10	Net NPAs	38576	33879	34909	38576	34909
11	Recovery in TWO & RI	1277	1202	1555	2849	6321
12	Total Recovery (4+11)	6999	5206	6324	13805	21041

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

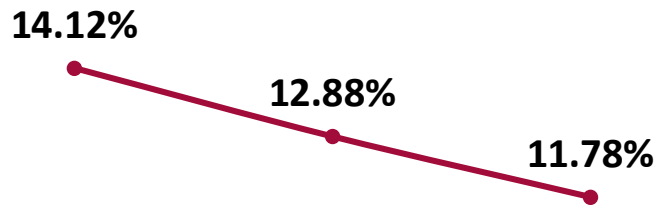


# Improving Asset Quality - Ratios

Amt ₹ in Crore



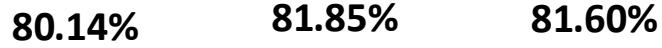
## GNPA Ratios



Mar'21 Dec'21 Mar'22

—●— Gross NPA%

## Provision Coverage Ratio



Mar'21 Dec'21 Mar'22

—●— PCR%- (Incl. TWO)

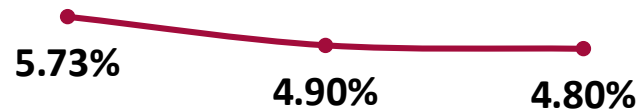
## Credit Cost



Mar'21 (FY) Mar'22 (FY)

—●— Credit Cost

## NNPA Ratios



Mar'21 Dec'21 Mar'22

—●— Net NPA%

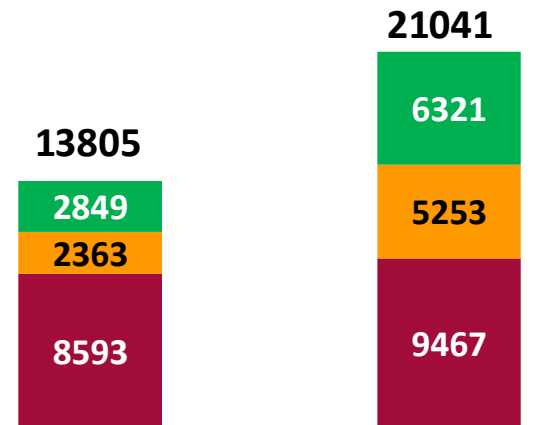
## Slippages (Fresh Addition) Ratio



Mar'21 (FY) Mar'22 (FY)

—●— Slippages Ratio

## Total Recovery incl Upgradation & Recovery in TWO & RI (FY)



Mar'21 (FY) Mar'22 (FY)

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

4

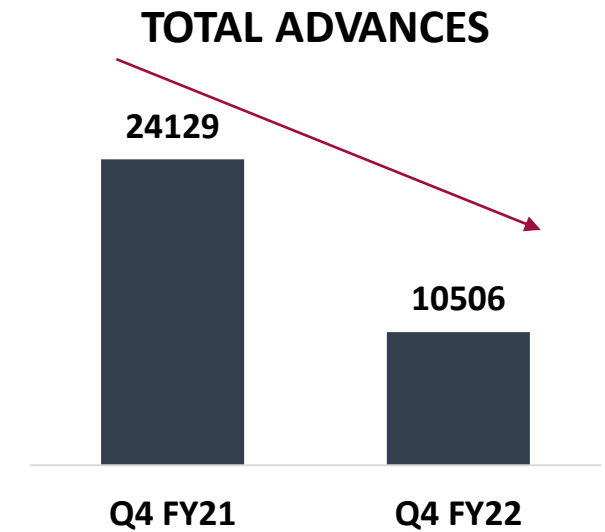
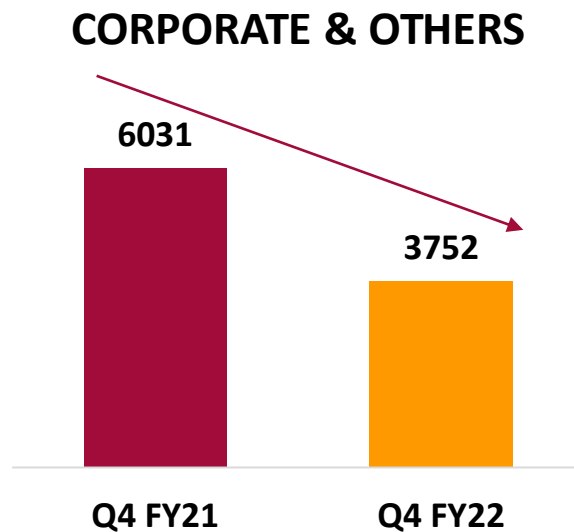
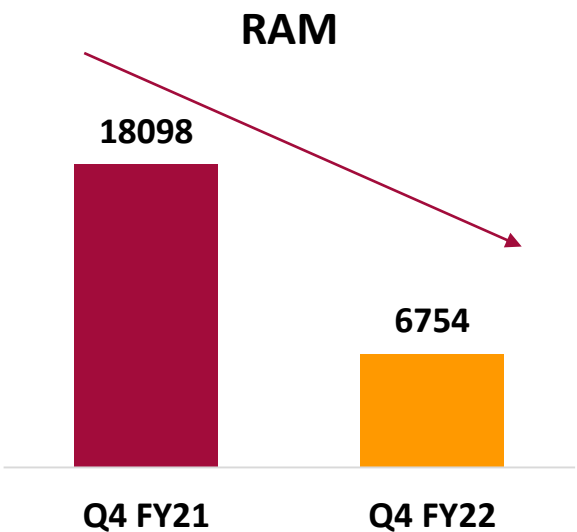
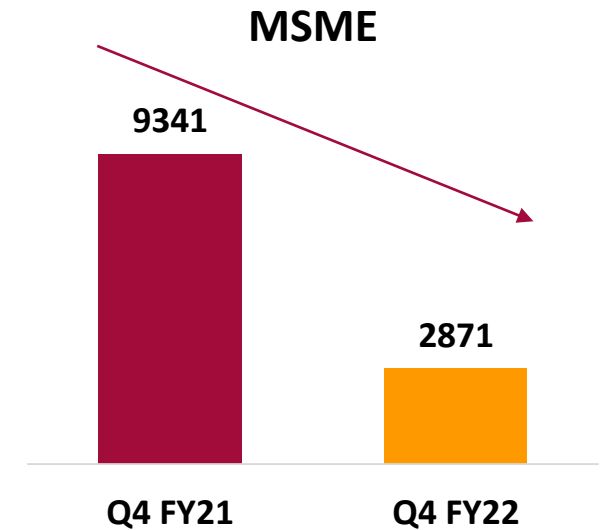
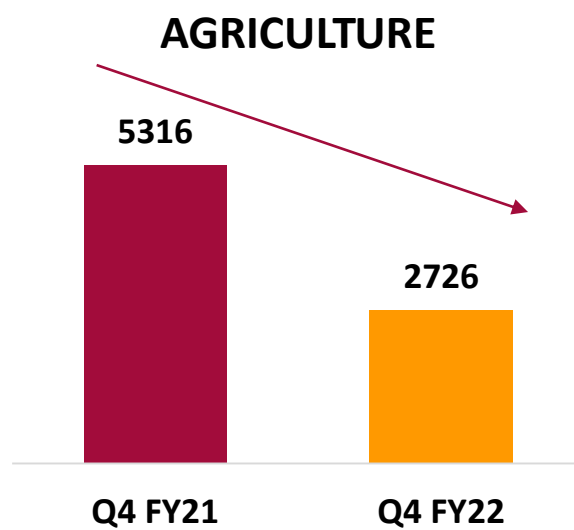
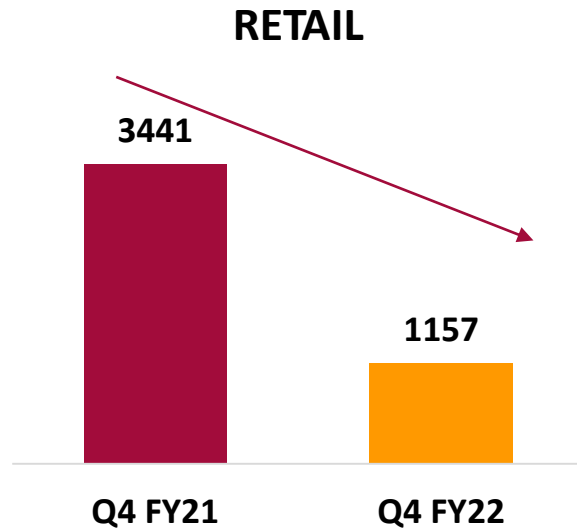
Asset Quality



# Improving Asset Quality – Slippage (Fresh Addition)



Amt ₹ in Crore



# NPA Classification : Sector Wise

Amt ₹ in Crore

Sl.	Parameters	Mar'21			Mar'22		
		Advances	GNPA	GNPA%	Advances	GNPA	GNPA%
1	<b>Retail Loans</b>	<b>135814</b>	<b>7167</b>	<b>5.28%</b>	<b>139594</b>	<b>6955</b>	<b>4.98%</b>
	<i>Out of Which,</i>						
1a	<b>Housing</b>	<b>85325</b>	<b>3766</b>	<b>4.41%</b>	<b>84179</b>	<b>3877</b>	<b>4.61%</b>
1b	<b>Car/Vehicle</b>	<b>10253</b>	<b>575</b>	<b>5.61%</b>	<b>13865</b>	<b>575</b>	<b>4.15%</b>
1c	<b>Personal Loan</b>	<b>10687</b>	<b>245</b>	<b>2.29%</b>	<b>12193</b>	<b>284</b>	<b>2.33%</b>
2	<b>Agriculture (PS+NPS)</b>	<b>113202</b>	<b>22201</b>	<b>19.61%</b>	<b>124286</b>	<b>25572</b>	<b>20.58%</b>
3	<b>MSME</b>	<b>125966</b>	<b>26845</b>	<b>21.31%</b>	<b>125032</b>	<b>26520</b>	<b>21.21%</b>
4	<b>Corporate &amp; Others</b>	<b>344156</b>	<b>46184</b>	<b>13.42%</b>	<b>370302</b>	<b>31536</b>	<b>8.52%</b>
5	<b>Domestic (1+2+3+4)</b>	<b>719138</b>	<b>102411</b>	<b>14.24%</b>	<b>759214</b>	<b>90583</b>	<b>11.93%</b>
6	<b>Overseas</b>	<b>20269</b>	<b>2013</b>	<b>9.93%</b>	<b>25890</b>	<b>1865</b>	<b>7.20%</b>
7	<b>Global (5+6)</b>	<b>739407</b>	<b>104423</b>	<b>14.12%</b>	<b>785104</b>	<b>92448</b>	<b>11.78%</b>

# NPA Classification: Industry Wise

Amt ₹ in Crore

Sl.	Diversified Industry Portfolio	Mar'21		Mar'22	
		GNPA	GNPA %	GNPA	GNPA %
1	Infrastructure	14956	14.5%	9538	9.3%
	-Energy	4975	12.3%	4123	9.9%
	-Tele-Communication	3927	22.1%	17	0.2%
	-Roads & Ports	4225	12.1%	4072	10.6%
	-Other Infra	1829	17.6%	1326	11.7%
2	Basic Metal & Metal Products	2971	12.7%	2056	10.6%
	-Iron & Steel	1782	8.7%	1176	7.5%
3	Textiles	3044	22.4%	1933	16.6%
4	Food Processing	5045	27.9%	5297	26.0%
5	Chemical & Chemical Products	1134	10.5%	445	4.2%
6	Other Industries	20464	38.5%	16951	30.3%
	<b>Total</b>	<b>47614</b>	<b>21.4%</b>	<b>36220</b>	<b>16.4%</b>

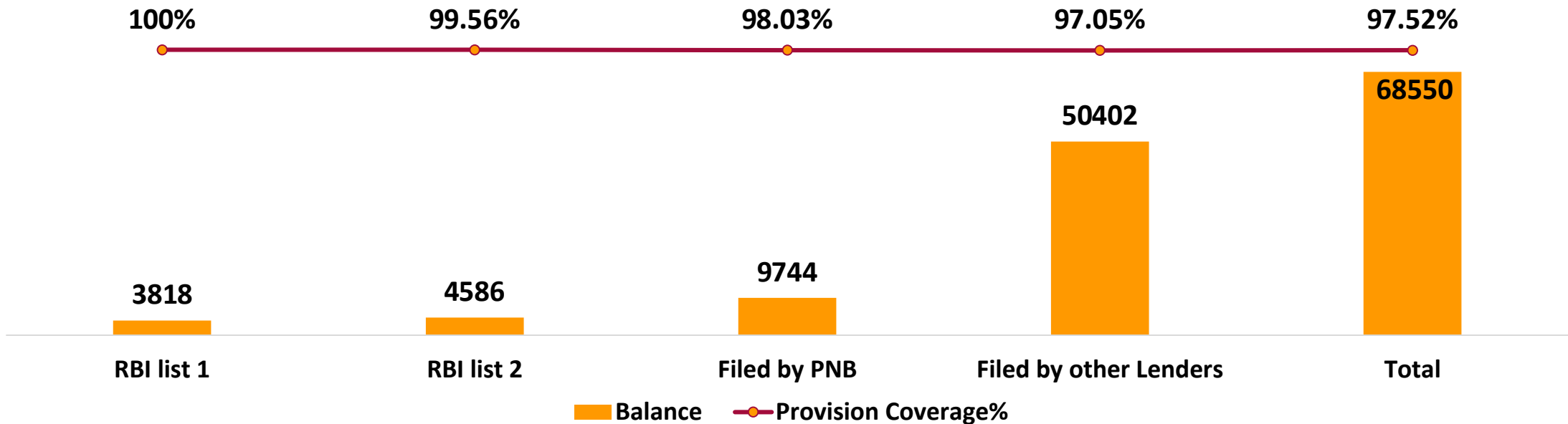
# Asset Classification: Global Advances

Sl.	Parameters	Mar'21		Dec'21		Mar'22		YoY Variation	
		O/S	Share%	O/S	Share%	O/S	Share%	Amt.	Var. %
1	Standard	634984	85.88%	658047	87.12%	692656	88.22%	57672	9.1%
2	Gross NPA	104423	14.12%	97259	12.88%	92448	11.78%	-11975	-11.5%
2a	Sub-Standard	22980	3.11%	18831	2.49%	16402	2.09%	-6578	-28.6%
2b	Doubtful	60328	8.16%	57606	7.63%	59009	7.52%	-1319	-2.2%
2c	Loss	21116	2.86%	20822	2.76%	17037	2.17%	-4079	-19.3%
	<b>Total Advances(1+2)</b>	<b>739407</b>	<b>100%</b>	<b>755306</b>	<b>100%</b>	<b>785104</b>	<b>100.00%</b>	<b>45697</b>	<b>6.2%</b>

# Exposure to NCLT accounts

As on 31.03.2022

Sl.	Parameters	Accounts	Balance	Provision	PCR%
1	RBI list 1	4	3818	3818	100.00%
2	RBI list 2	10	4586	4566	99.56%
3	Filed by PNB	135	9744	9552	98.03%
4	Filed by Others	398	50402	48916	97.05%
5	<b>Total</b>	<b>547</b>	<b>68550</b>	<b>66852</b>	<b>97.52%</b>

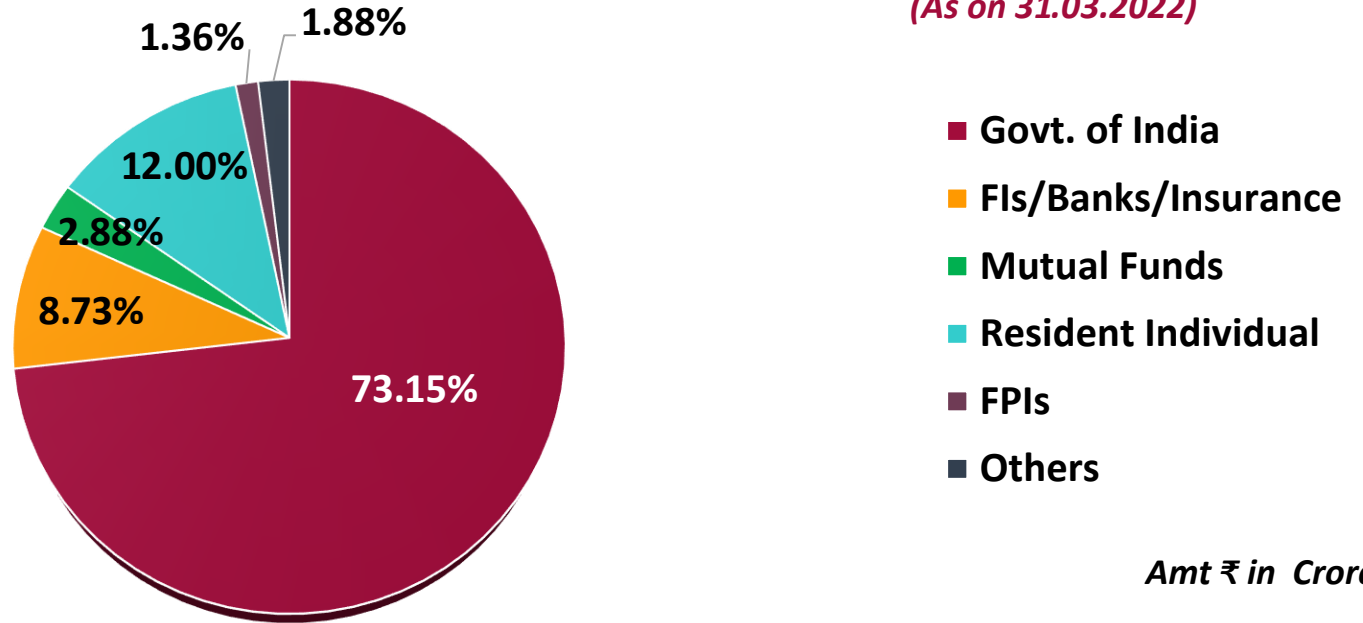




# Share Holding and Capital Raised

(As on 31.03.2022)

Total No. of Shares: 1101.10 Crores



Amt ₹ in Crore

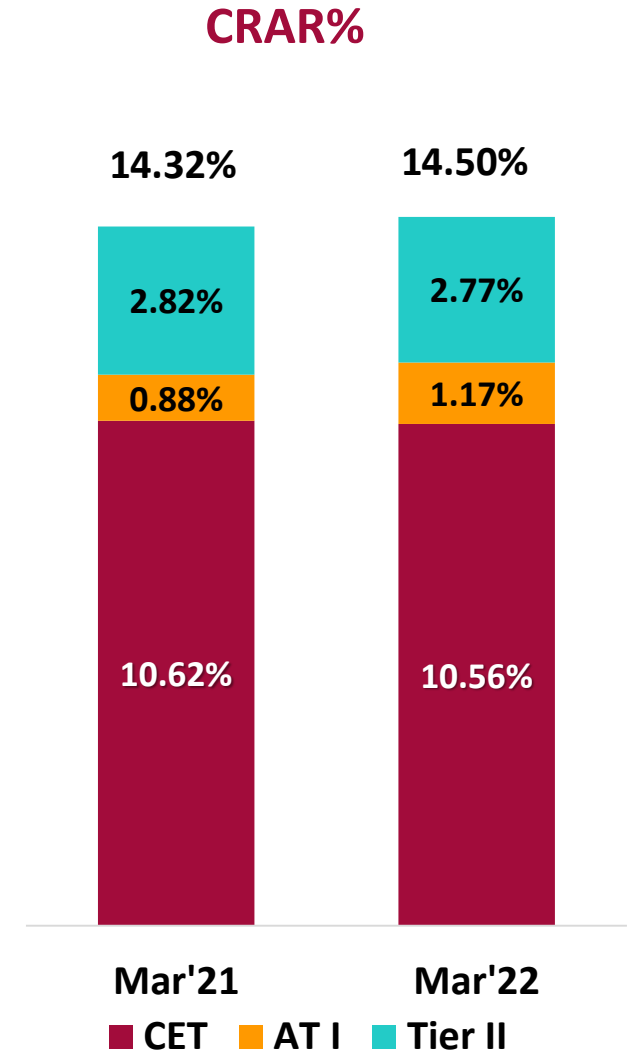
Tier	Capital Raised	FY21	FY22
Tier-I (CET 1)	Equity through QIP	3788	1800
Tier-I (AT -1)	Basel III Compliant AT-1 Bonds	495	3971
Tier-II	Non convertible fully paid up bonds	3994	1919
	<b>Total Capital Raised</b>	<b>8277</b>	<b>7690</b>

## Capital plan for FY 22-23

Board has approved raising of capital aggregating upto Rs 12000 Crore in one or more tranches by way of Basel III compliant AT 1 Bonds upto Rs 5500 Crore & Tier 2 Bonds upto Rs 6500 Crore.

# Capital Adequacy

Sl.	Parameters	Mar'21	Dec'21	Mar'22
1	Tier I	69713	73505	70458
	Common Equity	64351	66077	63430
	Additional Tier I	5362	7428	7028
2	Tier II	17145	16196	16653
3	<b>Total (Tier I+II)</b>	<b>86858</b>	<b>89701</b>	<b>87111</b>
4	Risk-weighted Assets	606585	601461	600821
1	Tier I %	11.50%	12.22%	11.73%
	Common Equity %	10.62%	10.99%	10.56%
	Additional Tier I %	0.88%	1.23%	1.17%
2	Tier II %	2.82%	2.69%	2.77%
3	<b>Total (Tier I+II) %</b>	<b>14.32%</b>	<b>14.91%</b>	<b>14.50%</b>



# Capital Optimization

Sl.	Parameters	Mar'21	Dec'21	Mar'22	YoY Variation %
1	Credit RWA	490310	485634	488969	-0.3%
2	<i>Of which</i> Credit RWA (Domestic FB)	366545	358394	364113	-0.7%
3	Market RWAs	50722	46199	42225	-16.8%
4	Operational RWAs	65553	69628	69628	6.2%
5	<b>Total RWAs</b>	606585	601461	600821	-1.0%
6	Global Credit Exposure	905762	919906	966764	6.7%
7	Credit Exposure (Domestic FB)	807704	823389	856475	6.0%
8	Credit RWA Density (2/6)	46%	44%	43%	
9	Total NFB O/S	66631	70022	70420	5.7%
10	NFB RWA	28315	27657	28213	-0.4%
11	<b>Leverage Ratio</b>	<b>4.37</b>	<b>4.52</b>	<b>4.27</b>	

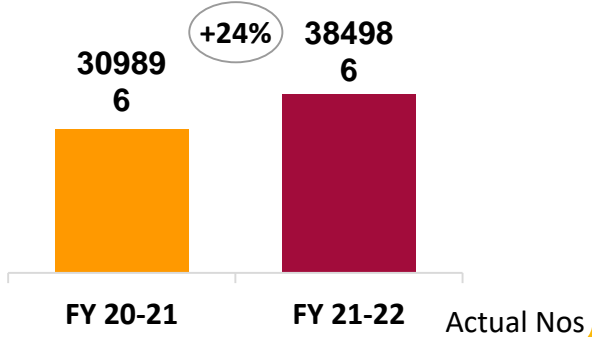
Sl.	Concentration Risk	Mar'21	Dec'21	Mar'22
1	Exposure to Top 20 Borrowers as % of Total Exposure	15.23%	16.20%	15.68%
2	Exposure to Top 10 Groups as % of Total Exposure	12.93%	12.08%	12.31%

# Digital Growth (Users + Transactions)

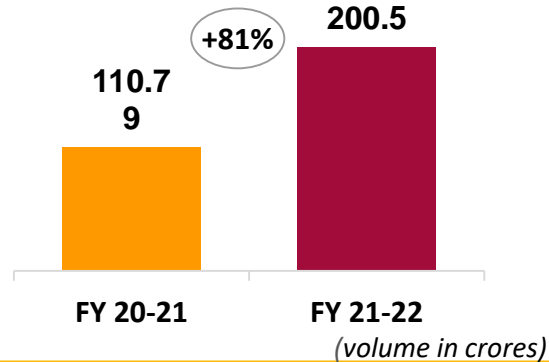
Significant uptick in mobile banking user base and transactions



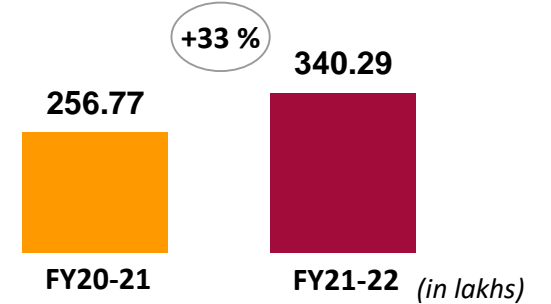
24% YoY Growth in FD/RD opened through IBS/MBS



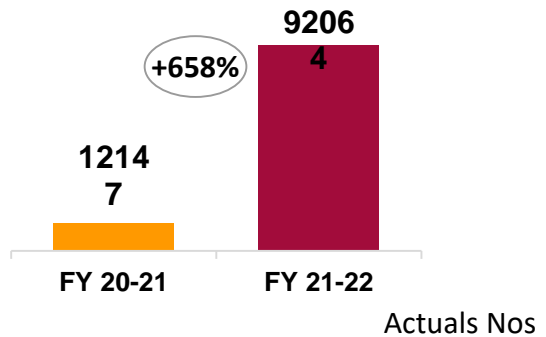
81% YoY Growth in UPI Transactions



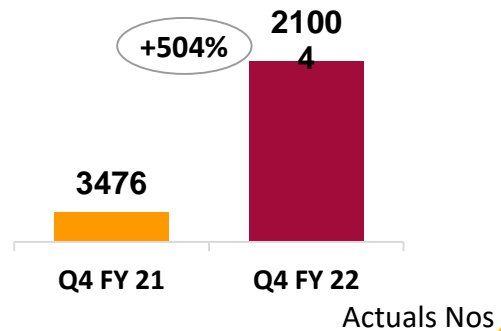
33% YoY Growth in IBS Users



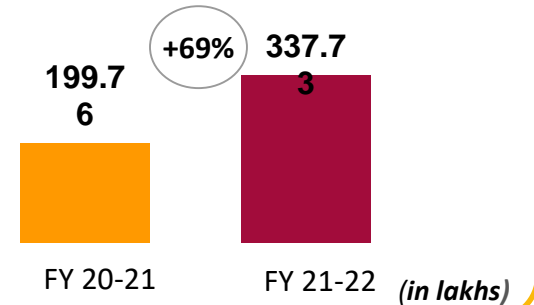
658% YoY Growth in Lead Generation Through IBS/MBS



504% YoY Growth in Bharat Bill Pay through PNB One



69% YoY Growth in MBS Users



# Best-in-class Digital Banking

## Digital Banking Performance Snapshot

**7.61 Cr**  
Debit Cards  
Issued

**71.33%**

Debit Card  
Penetration of eligible  
base

**9**

Tie ups with  
merchants and e-com  
for card offers

**1**



### Digital Payments and Transactions

Digital-first : for our increasing digitally-savvy customer base

**2**



### Digital Delivery

Strengthening our digital product and service delivery channels

**3**



### Digital Sourcing

Strengthening our digital lead sourcing channel

**4**



### Digital Product Offerings

Augmenting our product suite with digital products and services

**5**



### Digital Partnerships

Building partnerships to ensure market leadership in key digital product and service segments

**6**



### New Digital Initiatives

Several new developments to further strengthen digital capabilities

**69%**  
Digital Transactions  
(Q4 FY 21-22)

**247 Cr +**

Digitally Transactions  
done in FY 21-22

**↓ 9%**

Branch Transactions  
reduced from 32%  
to 21% from  
FY 21 to FY 22

**3.40 Cr**  
Internet Banking  
User Base

**69%**

Growth in MBS Users  
in FY22 over FY21

**4.3**

Google Play Store  
Rating of PNB One  
app

# Digital Delivery & Digital Sourcing

PNB One as center-piece for bank's transactions by re-imagining it as true "Super App"



## A wide range of features ...

- Cardless Cash Withdrawal
- Virtual Debit Card
- ASBA through PNB One
- Voice Assistant facility in PNB One
- Pay To Contact
- EMI collection through BBPS (Bharat Bill Pay System)

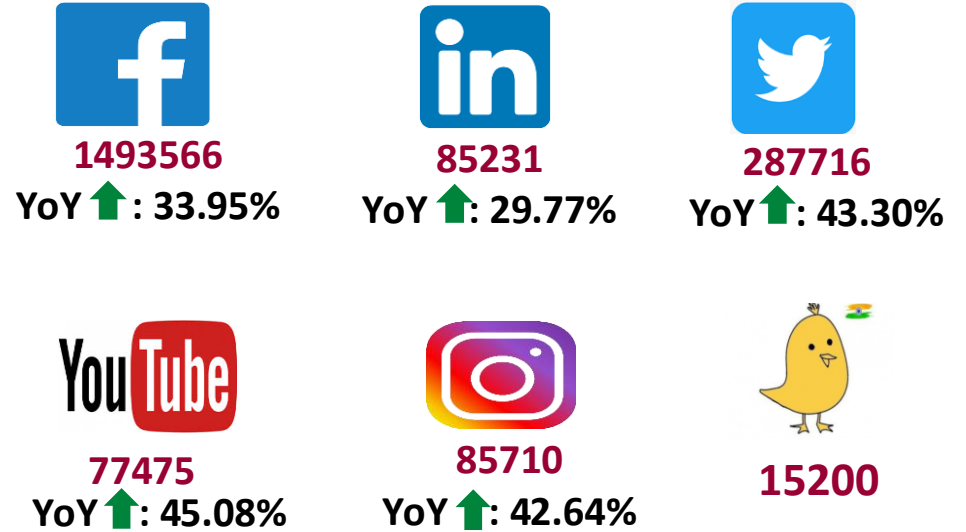
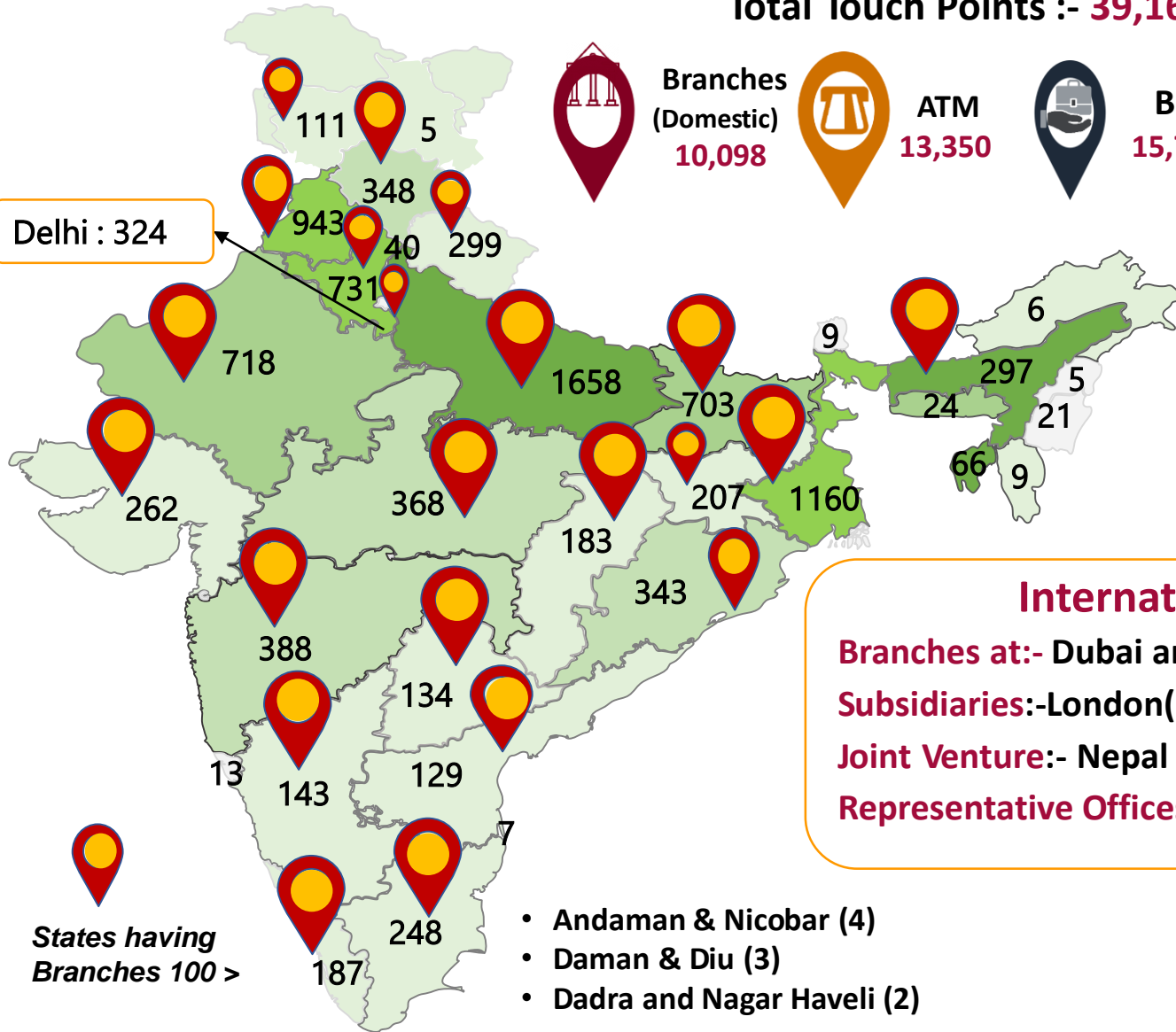
## Futuristic Initiatives ...

- E-Market Places
- Wealth Management products
- Loyalty Rewards
- Spend Analyser
- Pre approved personal Loans
- Analytical based personalized offers
- Financial Calculators

# Distribution Network & Social Presence

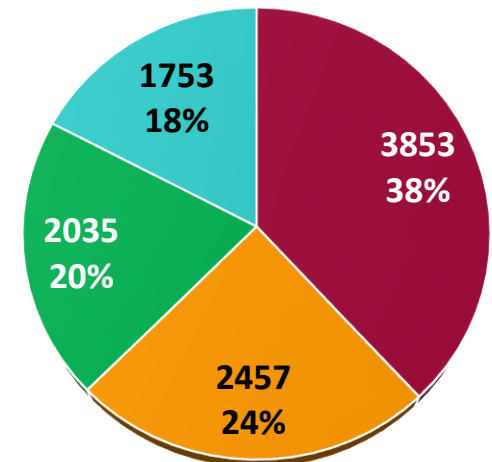
As on 31.03.2022

Total Touch Points :- 39,167



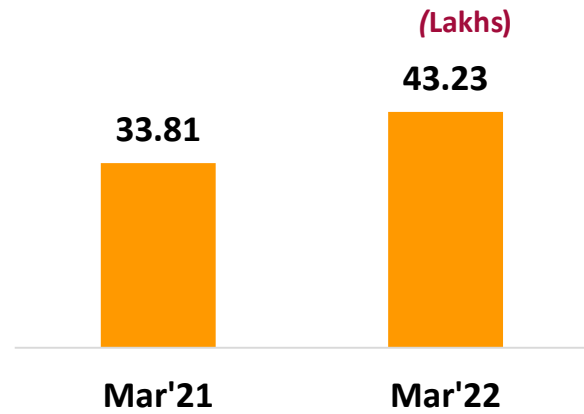
**International Presence**  
**Branches at:-** Dubai and Gift City, Ahmedabad  
**Subsidiaries:-** London(UK) and Bhutan  
**Joint Venture:-** Nepal  
**Representative Offices:-** Myanmar and Bangladesh

### Population Group wise

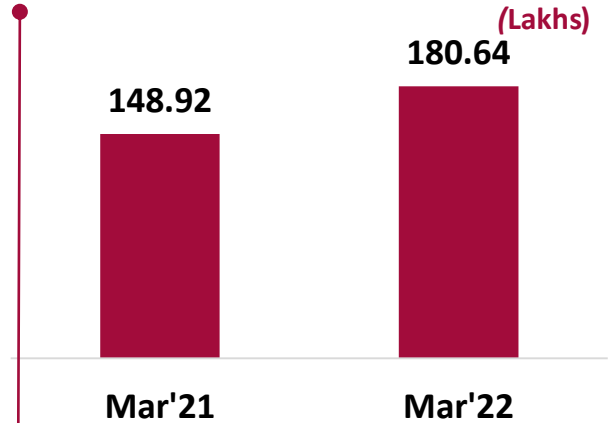


# Driving Financial Inclusion

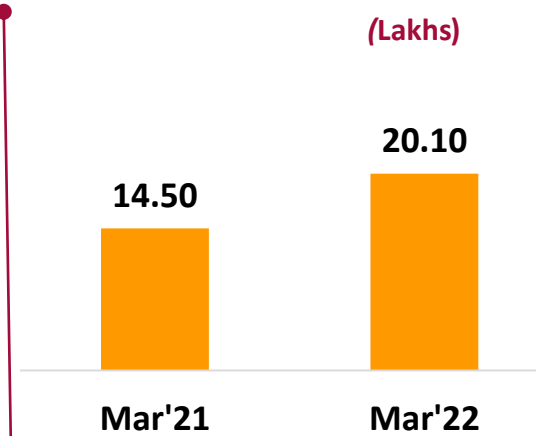
**Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY)**



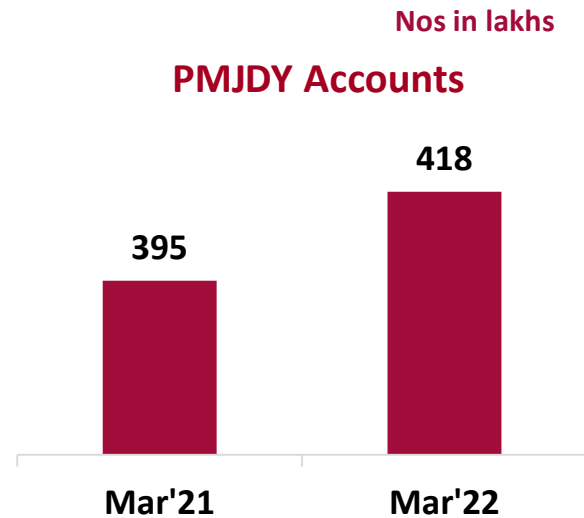
**Pradhan Mantri Suraksha Bima Yojna (PMSBY)**



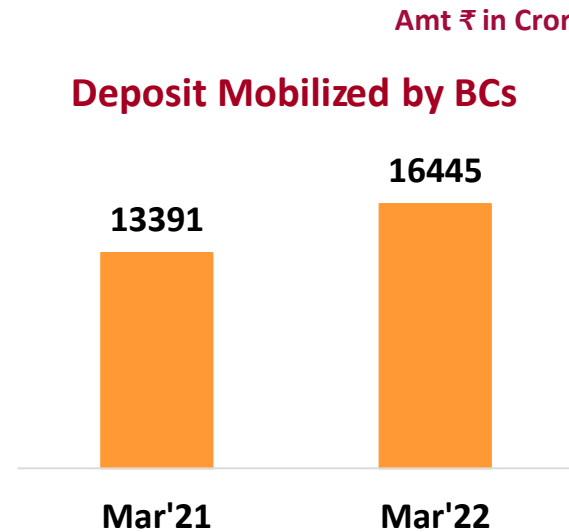
**Atal Pension Yojna (APY)**



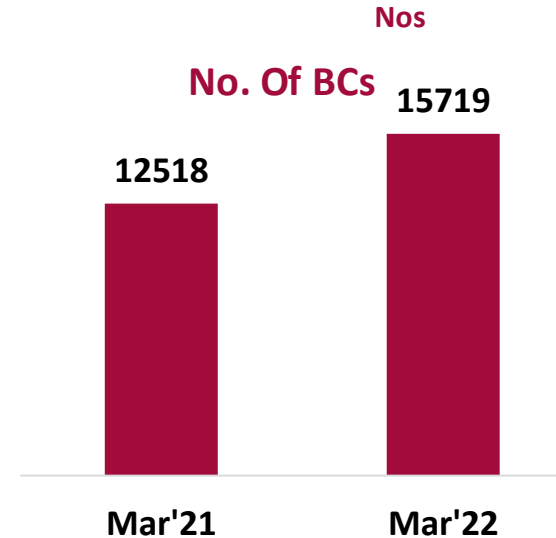
**PMJDY Accounts**  
Nos in lakhs



**Deposit Mobilized by BCs**  
Amt ₹ in Crore



**No. Of BCs**  
Nos



- **SLBC- 6**
- **LDMO- 111**
- **Rural Self Employment Training Institute (Rseti)- 76**
- **Financial Literacy Centre- 175**
- **Farmer Training Centre – 12**
- **Villages adopted for holistic development - 295**



# Group Structure of the Bank

**PNB**

**Subsidiaries**

**Associates & Joint Venture**

**Domestic**

**Foreign**

**Domestic**

**Foreign**

**RRB**

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

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

- 1. PNB Housing Finance Ltd - 32.57%
- 2. PNB MetLife India Insurance Co. Ltd - 30%
- 3. Canara HSBC OBC Life Insurance Co. Ltd (CHOICe)– 23%
- 4. India SME Asset Reconstruction Co. Ltd (ISARC) – 20.90%

Everest Bank,  
Nepal-  
20.03%

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	Mar'22 (12M)	6201	5117	1084	836
PNB Investment Services Ltd.	Mar'22 (12M)	12	6	6	5
PNB Cards & Services Limited	Mar'22 (12M)	3.23	3.05	0.18	0.13
PNB Gilts Ltd.	Mar'22 (12M)	991	788	203	166
PNB MetLife India Insurance Co. Ltd	Dec'21 (9M)	7098	7174	-76	-76
Canara HSBC OBC Life Insurance Co. Ltd	Mar'22 (12M)	6686	6676	10	10
PNB (International) Ltd. (FY : 1 <sup>st</sup> April to 31 <sup>st</sup> March)	Mar'21 (12M)	177	150	27	-75
India SME Asset Reconstruction Co. Ltd	Dec'21 (9M)	4	13	-9	-9
Druk PNB Bank Ltd. (FY : 1 <sup>st</sup> January to 31 <sup>st</sup> December)	Dec'21 (12M)	147	124	37	23
Everest Bank Ltd. (FY : 16 <sup>th</sup> July to 15 <sup>th</sup> July)	July'21 (12M)	817	658	159	111

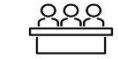
## Performance of RRBs

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

# Bank's ESG Highlights



## Environmental



Bank has an ESG Framework in place. Board Level sub-committee steers the ESG initiatives in the Bank.



**PNB Green Car Loan** to purchase of new electronic car for personal use



**PNB Green Ride:** Loan is to assist transport operators of e-rickshaws



Bank restricts extending finance for setting up of new units consuming / producing the Ozone Depleting Substances (ODS).



Scheme for financing setting Up of Bio-Gas Units, Solar Power Project Financing, solar panel , etc.



Implemented Green practices such as digitization, re-use of e-waste etc. to conserve resources.



## Social



2,830 specially-abled employees. 255 employees were trained



47.52% women employees received safety & skill up-gradation training

24% permanent women employees



**PNB Ladli:** Bank distributed Rs.184.34 Lakh to 10,126 girls under this scheme upto Mar'22



During FY'22 Bank provided training to 41,718 persons including 32948 women and spent Rs.2754 Lakh under RSETIs



Rs. 2.95 crores was allocated under PNB Vikas yojana for 295 adopted villages during FY'22



Bank FTCs have imparted training to 64266 farmers including 17688 women farmers during the FY'22



Bank spent Rs 476 lakh to educate farmers during the FY'22 .



## Governance



Bank is committed to strong Corporate Governance practices based on transparency, professionalism and accountability



Shareholder Directors are appointed as per the process defined in the "The Banking Companies Act, 1970"



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



Increased focus on risk and the supporting governance framework



Prompt redressal of Investor grievances enhancing stakeholder confidence



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



**PNB 360** – a comprehensive dashboard to monitor business performance



**Collection of Loan EMI through BBPS** - repaying loan EMI through Bharat Bill Pay System



**Trade Finance Redefined Portal** - facilitates customers to initiate forex trade transaction online



**Digitalization of Recovery Process** – optimization of TAT by bringing all recovery function on one platform



**ASBA on PNB ONE** - facilitate investors for subscribing to IPO 24\*7



**Insta Personal Loan to Pensioners** – services extended to pensioners drawing pension from the bank



**Card-less Cash Withdrawal** - allows cash withdrawal facility from PNB ATMs without debit card



**PNB Virtual Debit Card** - eliminates need of carrying physical Debit Card



**PNB ECOLENS** – a monthly bulletin covering economic and banking indicators for informed decision making

# Awards & Accolades



Most Significant Lender Supporting SC Entrepreneurs' by Ministry of Social Justice & Empowerment



Best MSME Bank (PSU) in 8th MSME Excellence Awards for FY'21 by ASSOCHAM



Jointly with M/s Infosys won the "Global Banking & Finance Awards 2021" in the category "Initiative Core Amalgamation" for FY'21 by Global Finance Review Company



Best Data Quality Improvement Award on Commercial Bureau for FY'21 amongst Public sector Banks by TransUnion

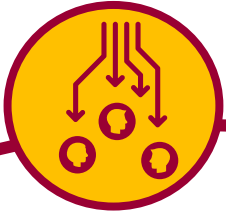


Award of excellence in campaign APY LEADERSHIP CAPITAL launched by PFRDA

*Secured 1<sup>st</sup> position amongst peer banks under Agriculture Infrastructure Fund (AIF) campaign launched by Ministry of Agriculture and Farmers Welfare.*

# Way Forward.....

**Customer Centricity with *Strong Value Proposition***



**Improving Market share by boosting growth**



**Building *Digital Capabilities* by using new-age technologies**



**Holistic *HR transformation* by upskilling Human Capital**



**Implementing *strong Collection & recovery* measures to *improve Asset Quality*.**



**Sustained *profitability and robust capital position***



**Scale-up *Partnerships* in high- potential *Ecosystems***

***Continuous targeted efforts to improve Brand Value and reinforce positioning as "the name you can Bank upon"***

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*"To be a globally trusted banking partner through customer-centric innovations, empowering employees and enriching lives of all stakeholders"*



*"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"*

# Thank You!