



# 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

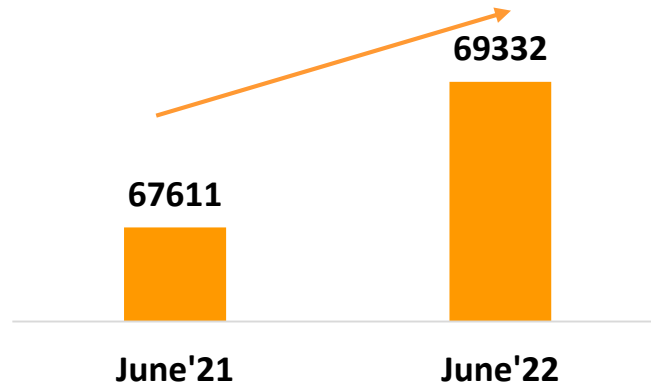


Sl.	Parameters	Jun'21	Mar'22	Jun'22	Growth %	
					QoQ	YoY
1	<b>Global Gross Business</b>	1823685	1931322	1936923	0.29%	6.21%
	Overseas Gross Business	36666	47059	52691	11.97%	43.71%
	Domestic Gross Business	1787019	1884263	1884232	0.00%	5.44%
2	<b>Global Deposits</b>	1097649	1146218	1136747	-0.83%	3.56%
	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%
	<b>CASA Deposits</b>	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	<b>Global Gross Advances</b>	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	<b>CD Ratio %</b>	66.14%	68.50%	70.39%	190 bps	425 bps

# CASA Performance

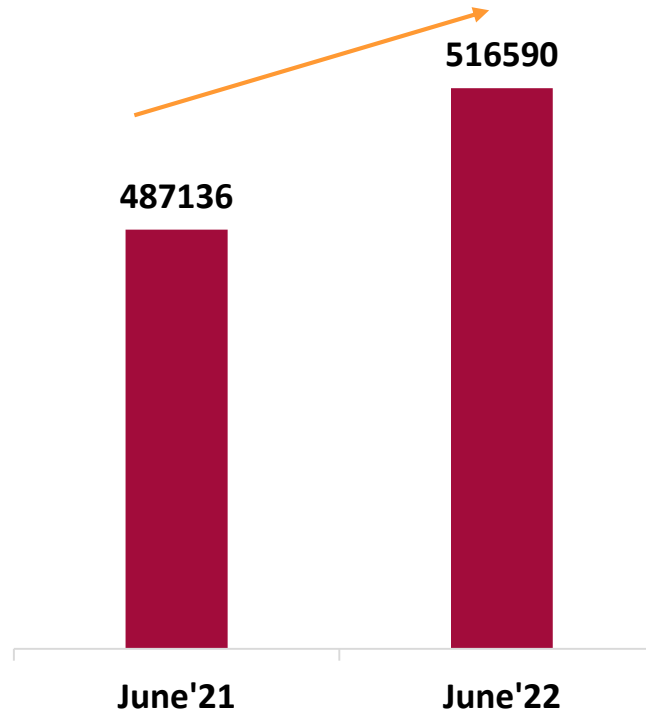
## Current Deposits

YoY Gr.: 2.55%



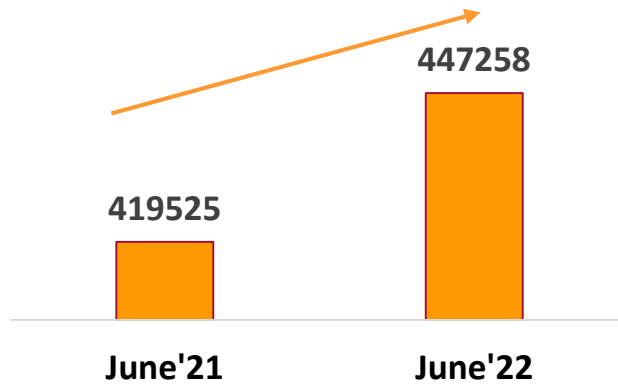
## CASA Deposits

YoY Gr.: 6.05%



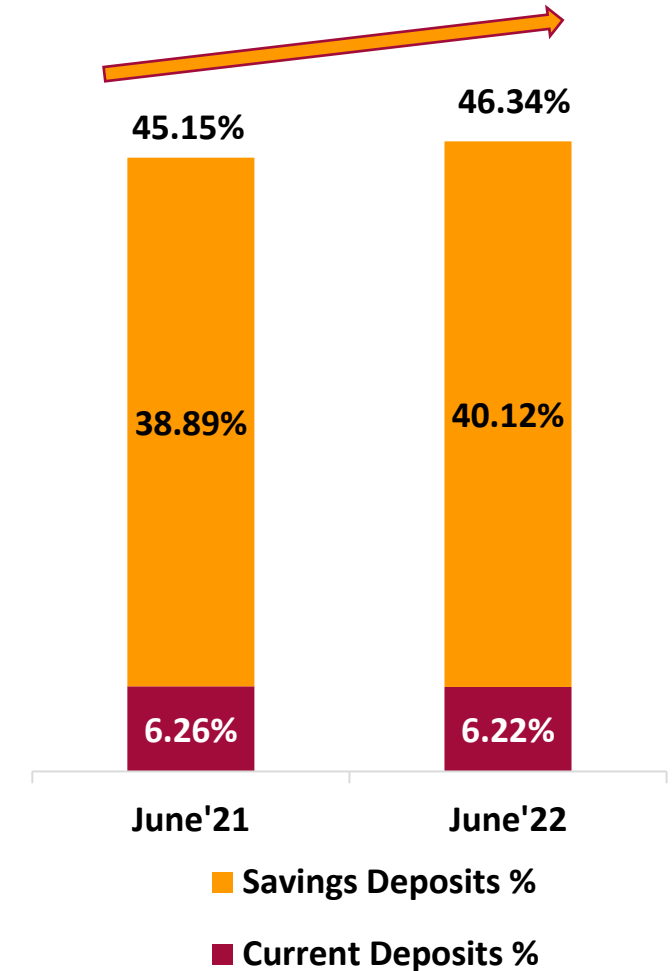
## Savings Deposits

YoY Gr.: 6.61%



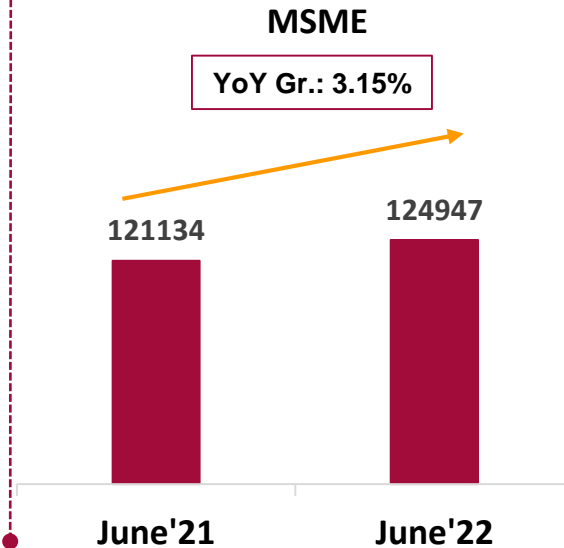
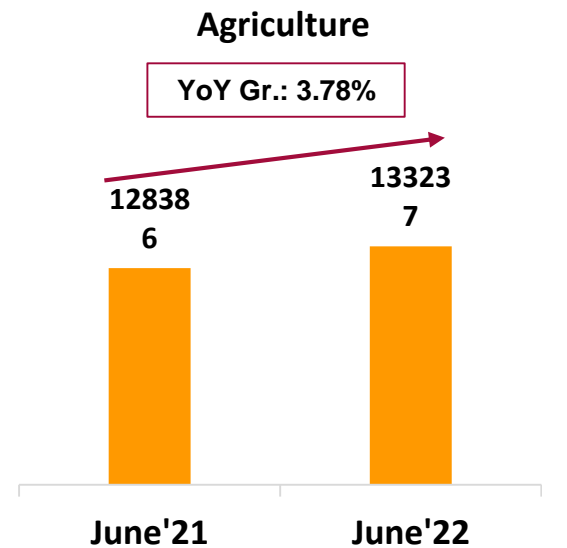
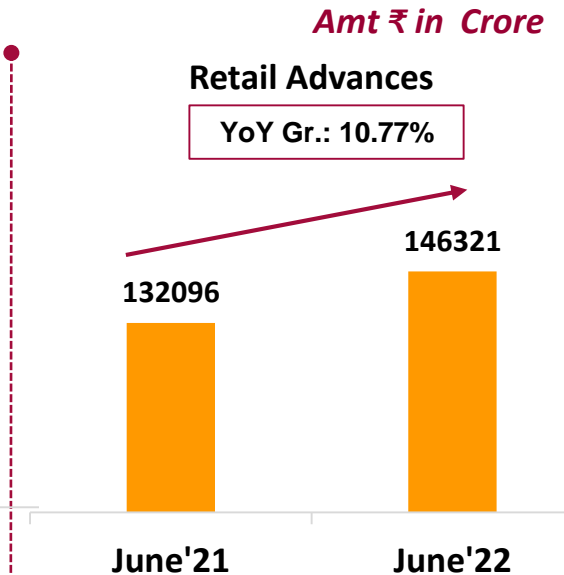
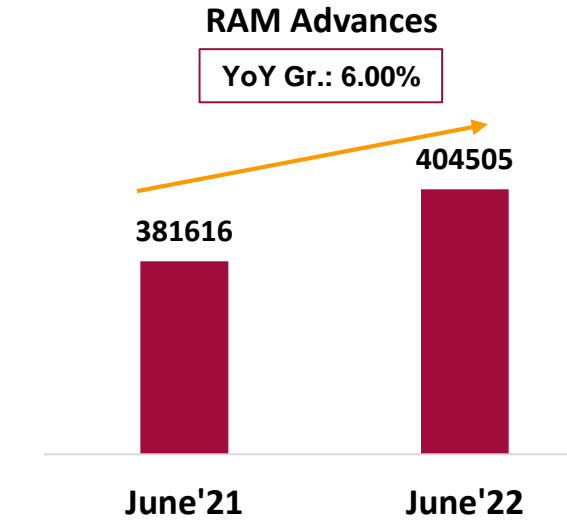
## Domestic CASA Share %

▲ 119 bps



# Advances

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





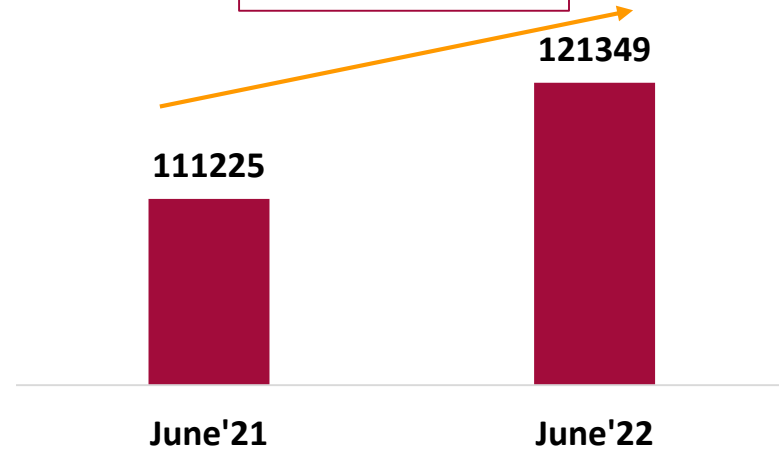
# Core Retail Schemes



Amt ₹ in Crore

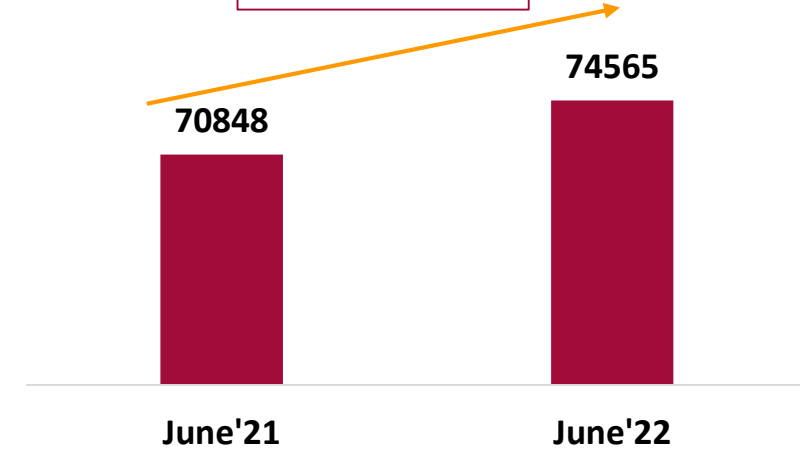
## Core Retail Credit

YoY Gr.: 9.10%



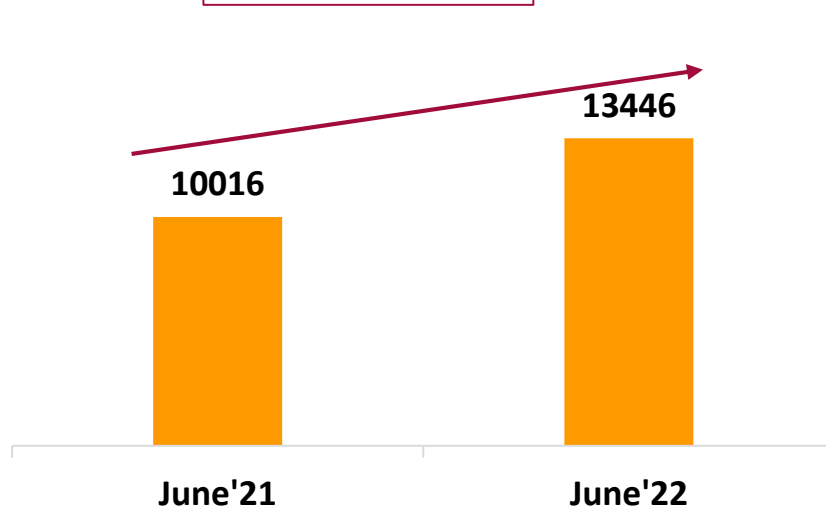
## Home Loan

YoY Gr.: 5.25%



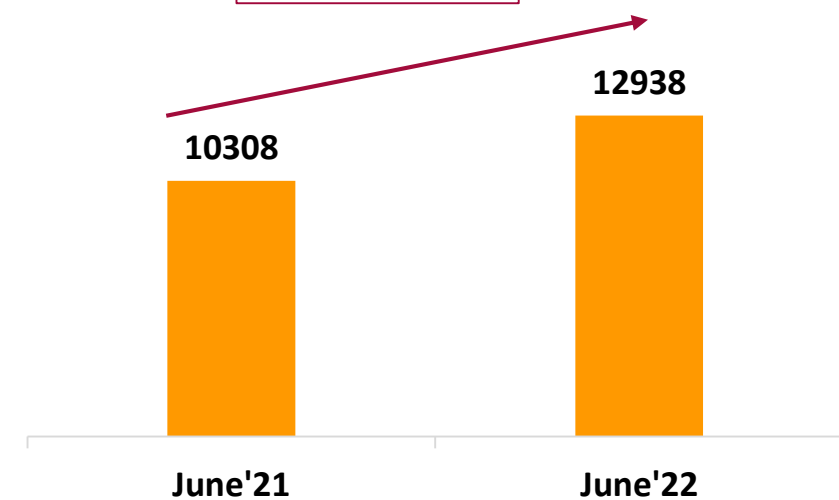
## Vehicle Loan

YoY Gr.: 34.25%



## Personal Loan

YoY Gr.: 25.52%



Excluding Pool, IBPC & LAD



Business Performance



# Priority Sector Achievement



Amt ₹ in Crore

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

\* 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

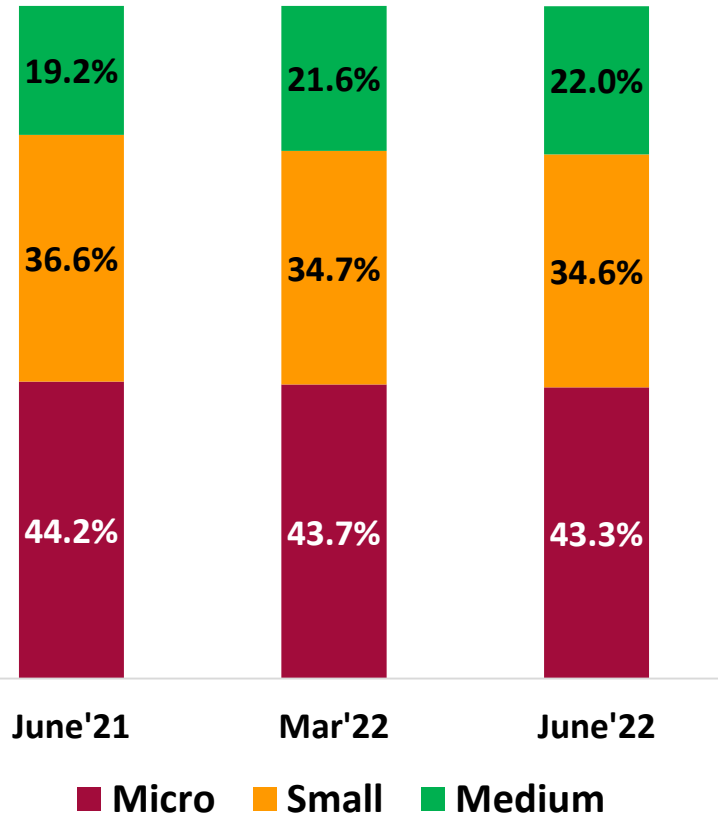
\*Figures for March'22 are on Quarterly average basis



# 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

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



## Position as on 30.06.22

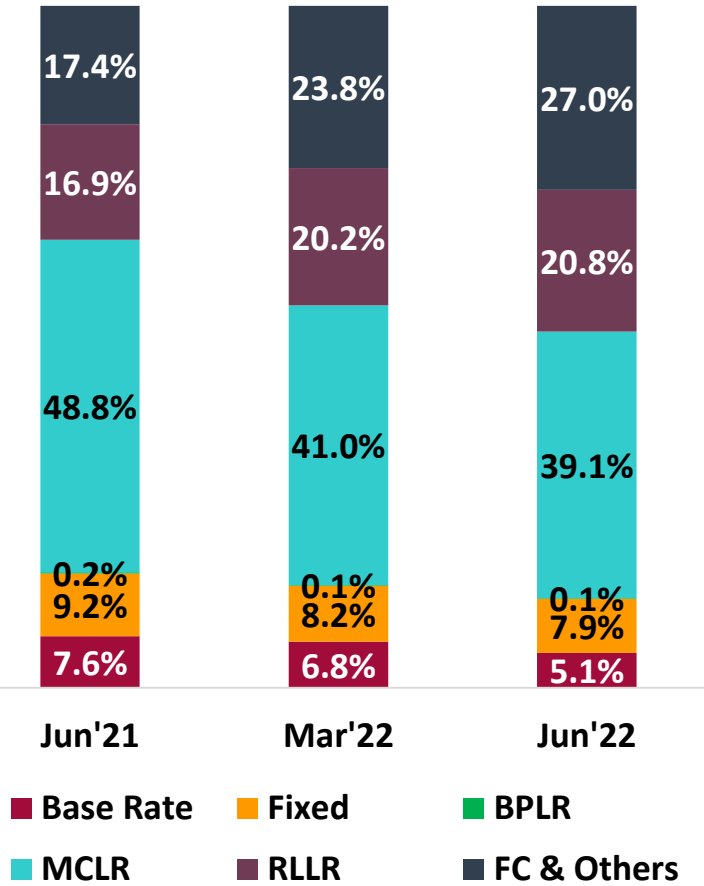
Target	Achievement	% Ach
(since inception no of a/cs)		
20116	20528	102.05%

Bank achieved 102.05% of the allocated target

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%
<b>Total BBB &amp; Above</b>		<b>254481</b>	<b>91.19%</b>	<b>267467</b>	<b>92.87%</b>
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%
<b>Total BB &amp; Below</b>		<b>13574</b>	<b>4.86%</b>	<b>10583</b>	<b>3.67%</b>
9	Unrated	11007	3.94%	9952	3.46%
<b>Total</b>		<b>279062</b>	<b>100.00%</b>	<b>288001</b>	<b>100.00%</b>

Advances Mix of Benchmark rate



# Diversified Industry Portfolio & Key Sectors

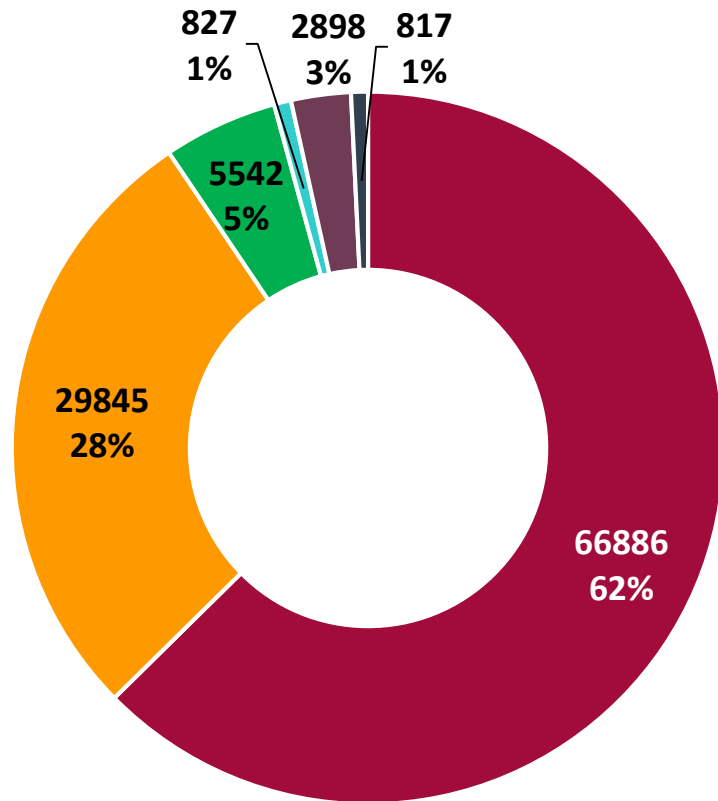
Sl.	Diversified Industry Portfolio	June'21		March'22		June'22	
		O/s	% to Domestic Advances	O/s	% to Domestic Advances	O/s	% to Domestic Advances
1	Infrastructure	99782	14.1%	102522	13.5%	103183	13.4%
	-Energy	40752	5.8%	41679	5.5%	44792	5.8%
	-Tele-Communication	17540	2.5%	11084	1.5%	10660	1.4%
	-Roads & 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%
	<b>Total</b>	<b>217671</b>	<b>30.7%</b>	<b>220379</b>	<b>29.0%</b>	<b>216856</b>	<b>28.2%</b>

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 Sector

Outstanding as on  
30.06.2022 : ₹ 106814 Cr

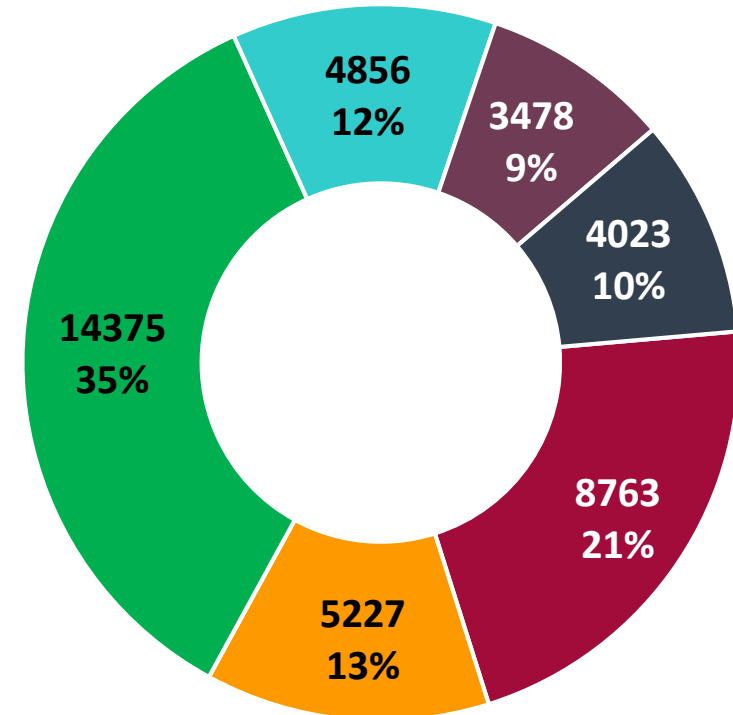
### External Rating wise Portfolio



## Energy Sector

External Rating Standard Portfolio  
30.06.2022 : ₹ 40722 Cr

### External Rating wise Portfolio



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



# Investment Portfolio



Amt ₹ in Crore

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%

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%
	<b>Total Non SLR Investment</b>	<b>105658</b>	<b>100.0%</b>	<b>107936</b>	<b>100.0%</b>	<b>106183</b>	<b>100.0%</b>

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%
	<i>of which</i>							
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

Sl.	Parameters	Q1 FY22	Q4 FY22	Q1 FY23	QoQ Variation		YoY Variation	
					Amt.	%	Amt.	%
	<b>Fee Based Income</b>	<b>1635</b>	<b>1532</b>	<b>2055</b>	<b>523</b>	<b>34.13%</b>	<b>420</b>	<b>25.68%</b>
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%



Amt ₹ in Crore

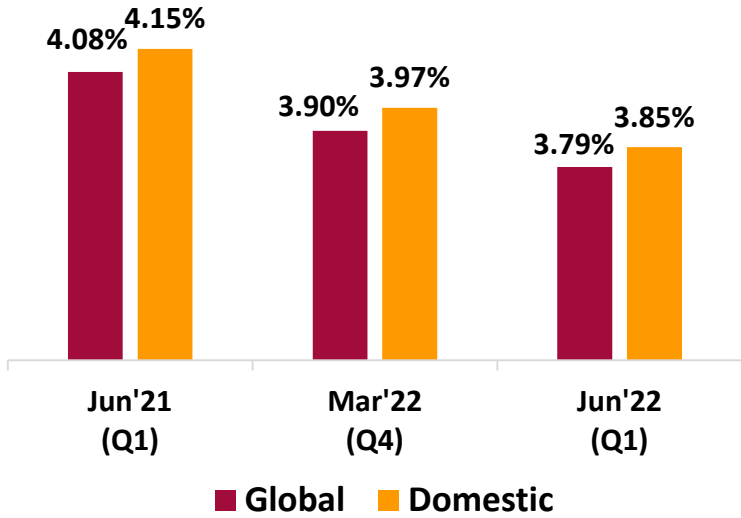
Sl.	Parameters	Q1 FY22	Q4 FY22	Q1 FY23	QoQ Variation		YoY Variation	
					Amt.	%	Amt.	%
1	Total Interest Paid (2+3+4)	11694	11341	11214	-127	-1.12%	-480	-4.10%
2	Interest Paid on Deposits	10977	10544	10427	-117	-1.11%	-550	-5.01%
3	Interest Paid on Borrowings	127	132	178	46	34.48%	51	39.77%
4	Others 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%

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%

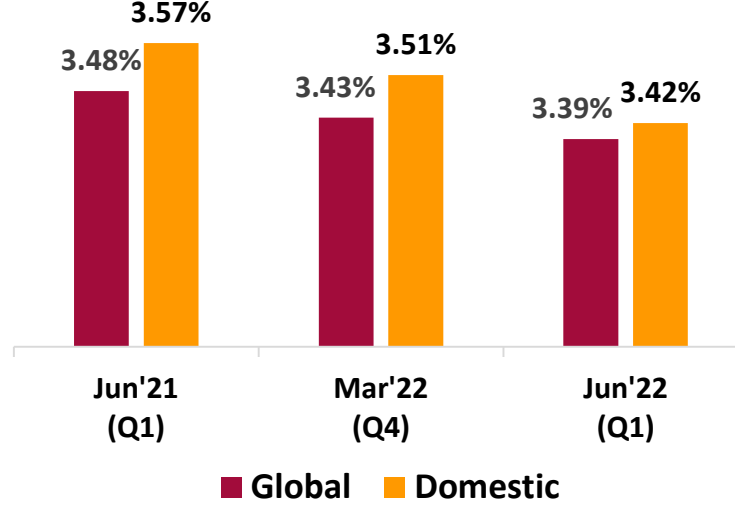
Sl.	Profitability Ratios	Q1 FY22	Q4 FY22	Q1 FY23
1	Return on Assets [%]	0.30%	0.06%	0.09%
2	Return on Equity [%]	7.13%	1.35%	2.01%
3	Earnings per share [₹] (Not annualized)	0.95	0.18	0.28
4	Book Value per Share [₹]	78.49	79.59	80.32
4a	Book Value per Share-Tangible [₹]	54.01	54.77	57.16
5	Cost to Income 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)

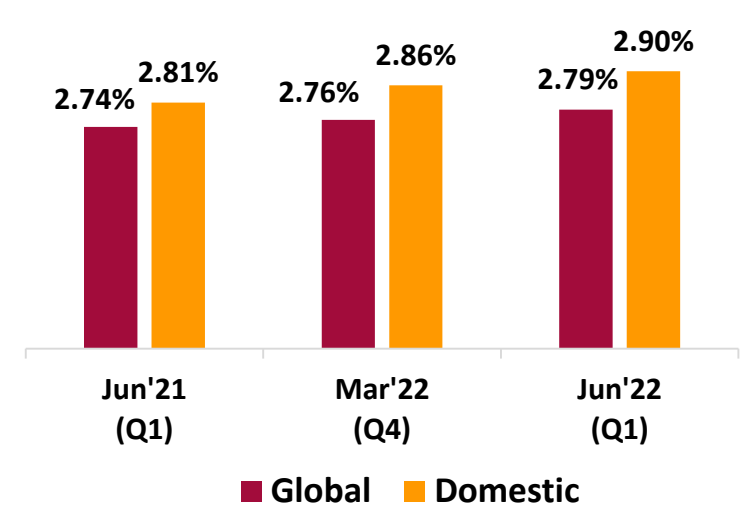
### Cost of Deposits [%]



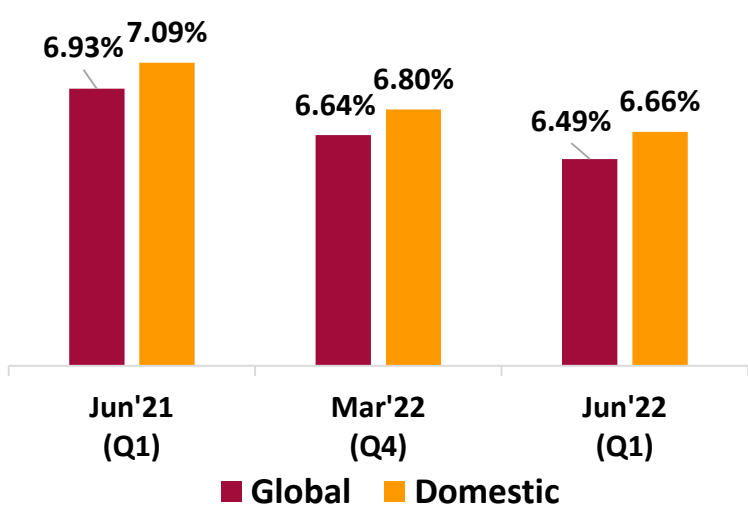
### Cost of Funds [%]



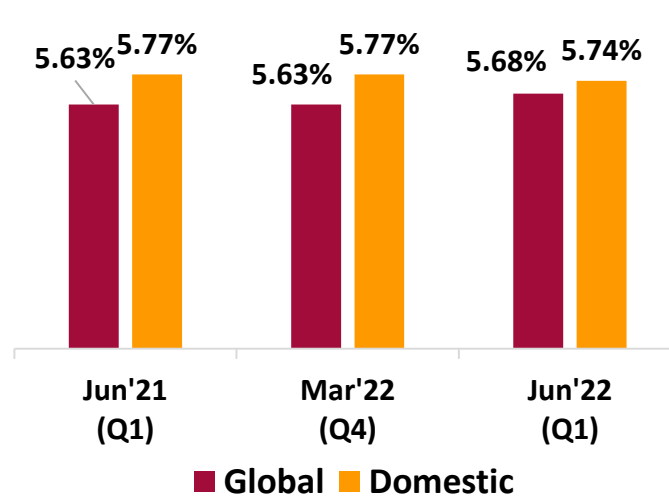
### NIM [%] (Annualized)



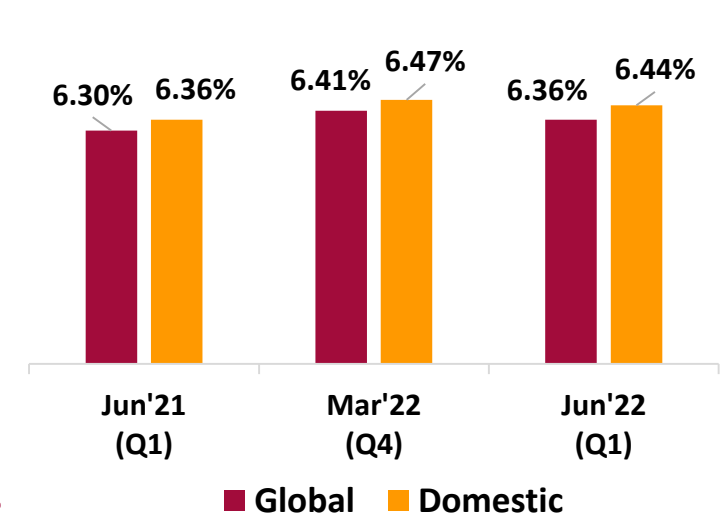
### Yield on Advances [%]



### Yield on Funds [%]



### Yield on Investment [%]





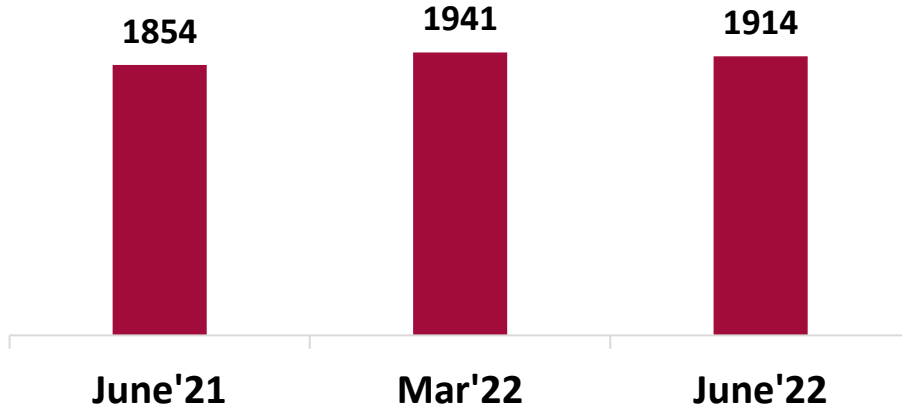
# Productivity Ratios

(Annualized)

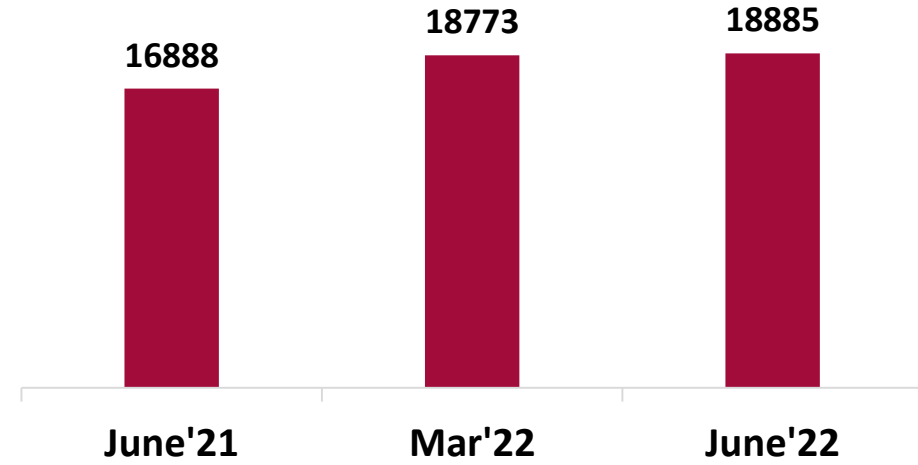


in ₹ Lakhs

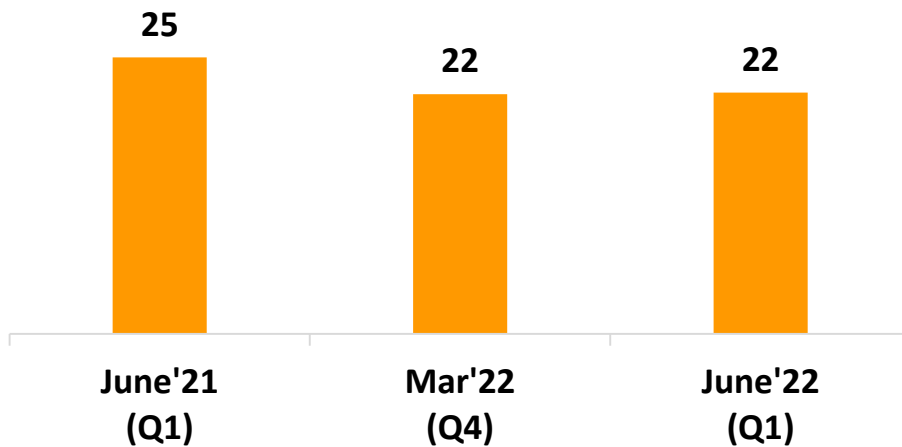
## Business per Employee



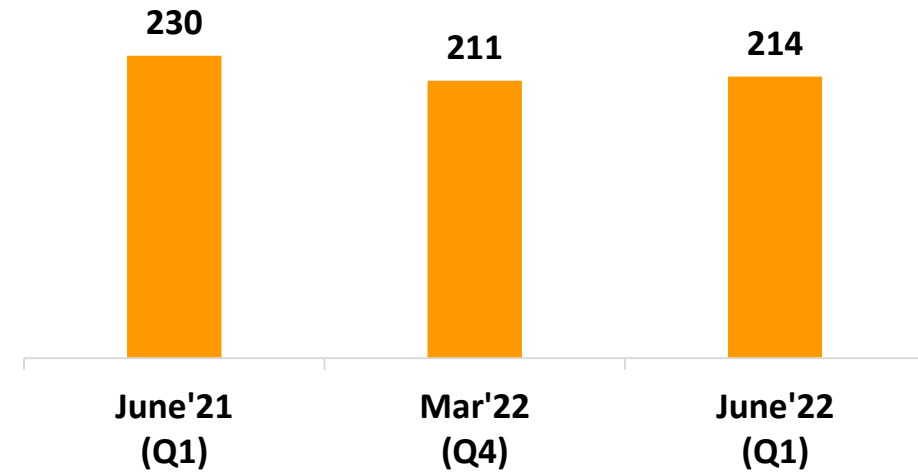
## Business per Branch



## Operating Profit per Employee



## Operating Profit per Branch



3

Financial Performance



# Balance Sheet-Liabilities & Assets



Amt ₹ in Crore

Sl.	Parameters	30 <sup>th</sup> Jun'21	31 <sup>st</sup> Mar'22	30 <sup>th</sup> Jun'22
	<b>CAPITAL &amp; LIABILITIES</b>			
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
	<b>Total Liabilities</b>	<b>1248532</b>	<b>1314805</b>	<b>1321076</b>
	<b>ASSETS</b>			
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
	<b>Total Assets</b>	<b>1248532</b>	<b>1314805</b>	<b>1321076</b>

# 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%
<b>RAM TOTAL</b>	<b>3895</b>	<b>1.02%</b>	<b>1579</b>	<b>0.39%</b>
CORPORATE & OTHER	8629	2.64%	448	0.12%
<b>TOTAL</b>	<b>12524</b>	<b>1.77%</b>	<b>2027</b>	<b>0.26%</b>





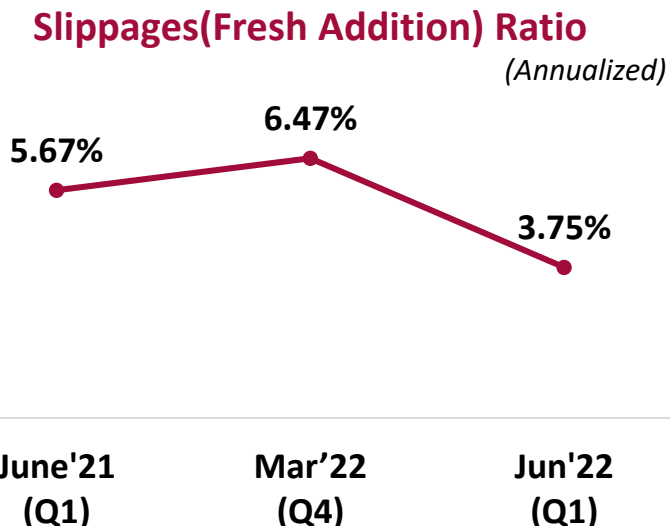
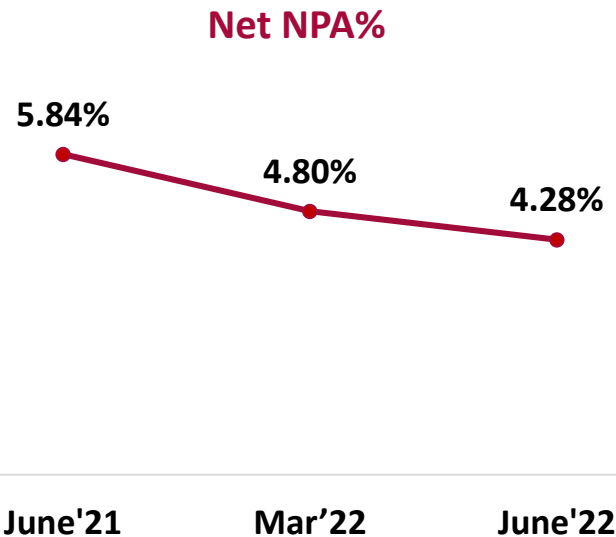
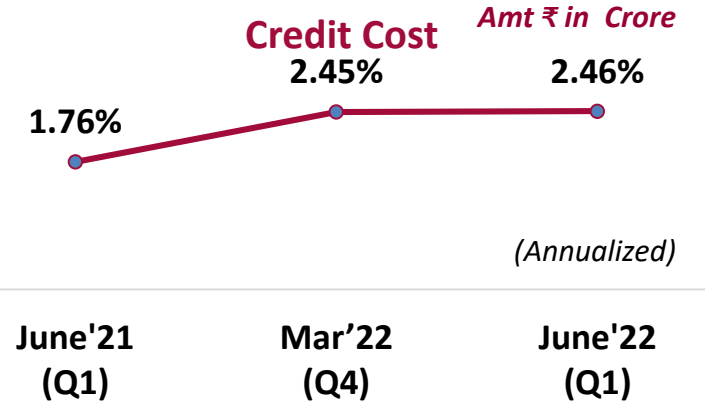
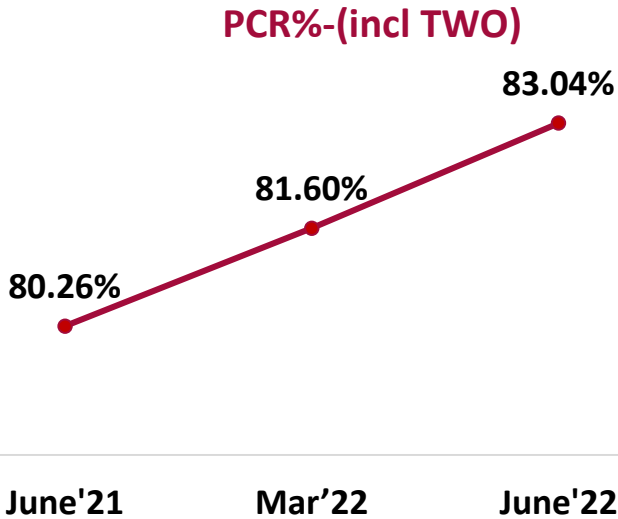
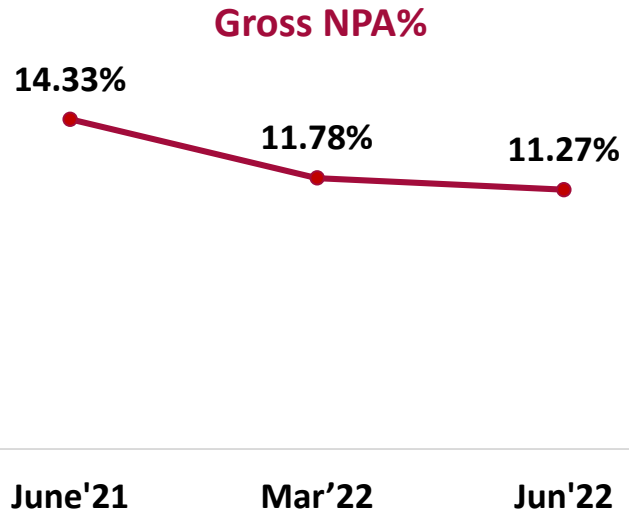
# Improving Asset Quality - Movement of NPA

Amt ₹ in Crore

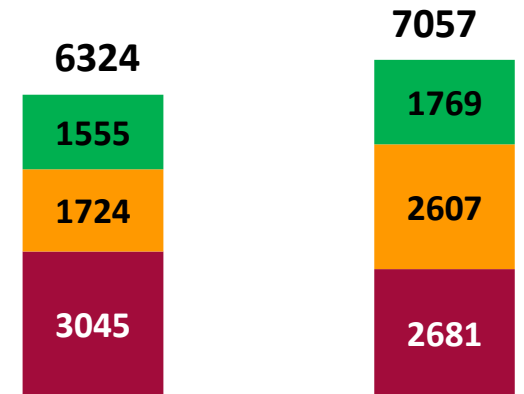
Sl.	Parameters	Quarterly Performance		
		Q1 FY'22	Q4 FY'22	Q1 FY'23
1	NPA as at the beginning of Year/Quarter	104423	97259	92448
2	Cash Recovery	2758	3045	2681
3	Up-gradation	4316	1724	2607
4	Cash Recovery & Up-gradation (2+3)	7074	4769	5288
5	Write Off	2247	10548	3461
6	<b>Total Reduction (4+5)</b>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

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

# Improving Asset Quality - Ratios



### Total Recovery incl Upgradation & Recovery in TWO & RI



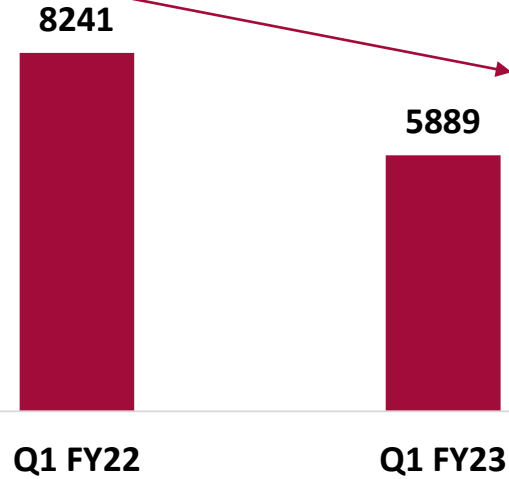
Mar'22 (Q4)      June'22 (Q1)

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

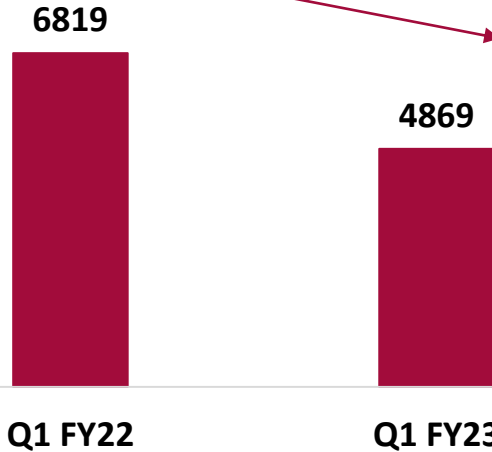
# Asset Quality – Slippage (Fresh Addition)

Amt ₹ in Crore

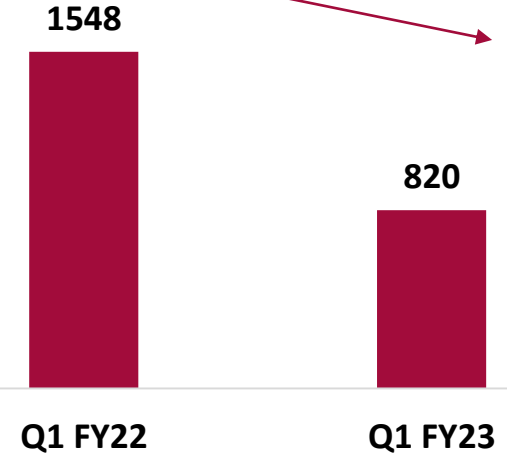
## TOTAL ADVANCES



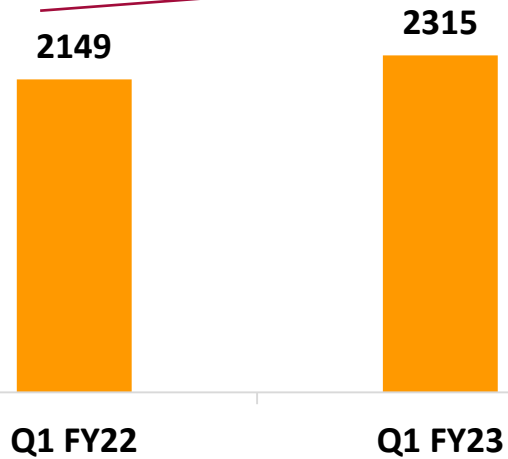
## RAM



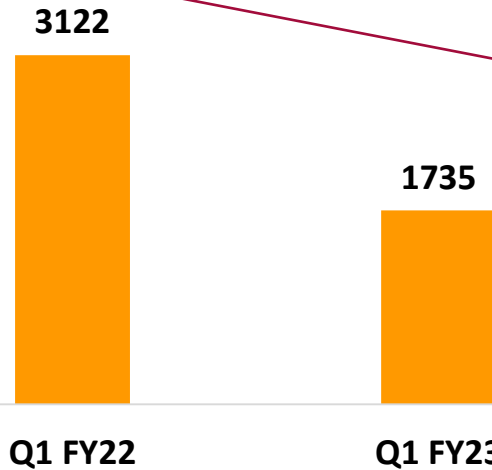
## RETAIL



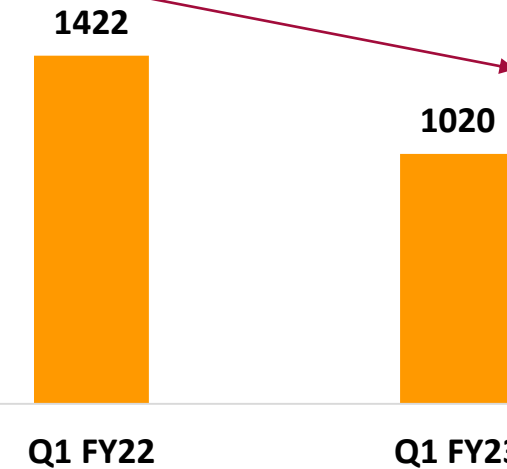
## AGRICULTURE



## MSME



## CORPORATE & OTHER



# NPA Classification - Sector Wise

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

# 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%
	<b>Total</b>	<b>217671</b>	<b>46486</b>	<b>21.36%</b>	<b>220379</b>	<b>36220</b>	<b>16.44%</b>	<b>216856</b>	<b>34475</b>	<b>15.90%</b>



# Asset Classification- Global Advances



Amt ₹ in Crore

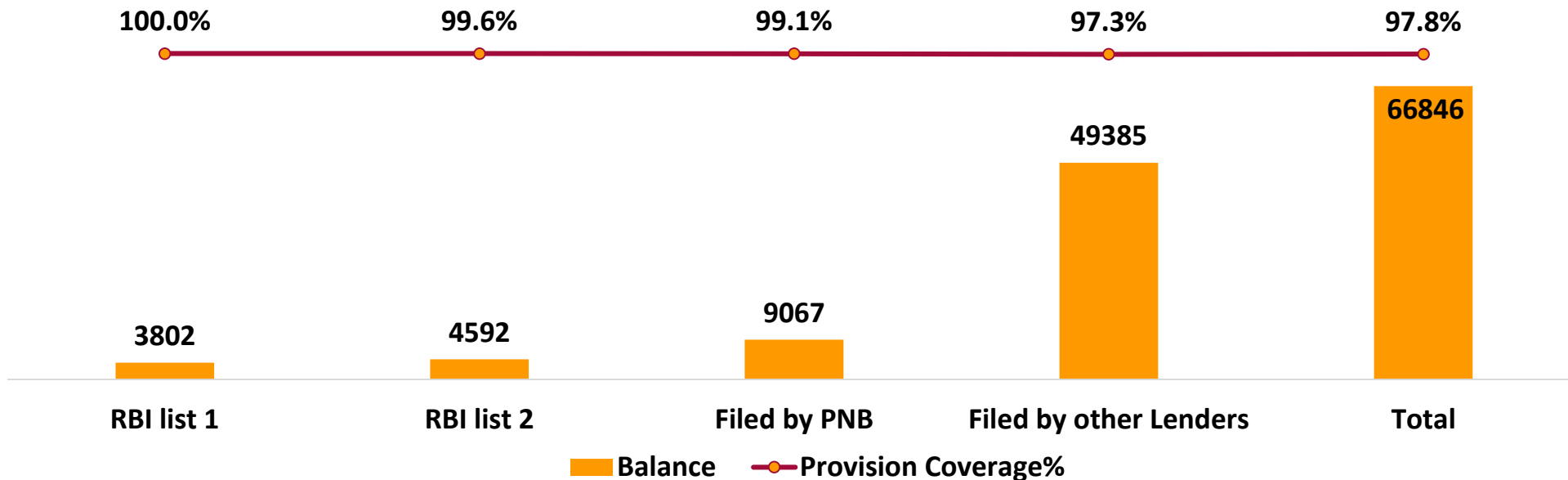
Sl.	Parameters	June'21		Mar'22		June'22		YoY Variation	
		O/S	Share%	O/S	Share%	O/S	Share%	Amt.	Var. %
1	Standard	621960	85.67%	692656	88.22%	710010	88.73%	88050	14.16%
2	Gross NPA	104076	14.33%	92448	11.78%	90167	11.27%	-13909	-13.36%
2a	Sub-Standard	24792	3.41%	16402	2.09%	14516	1.81%	-10276	-41.45%
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%
	<b>Global Advances(1+2)</b>	<b>726036</b>	<b>100.0%</b>	<b>785104</b>	<b>100.00%</b>	<b>800177</b>	<b>100.00%</b>	<b>74141</b>	<b>10.21%</b>

# Exposure to NCLT accounts

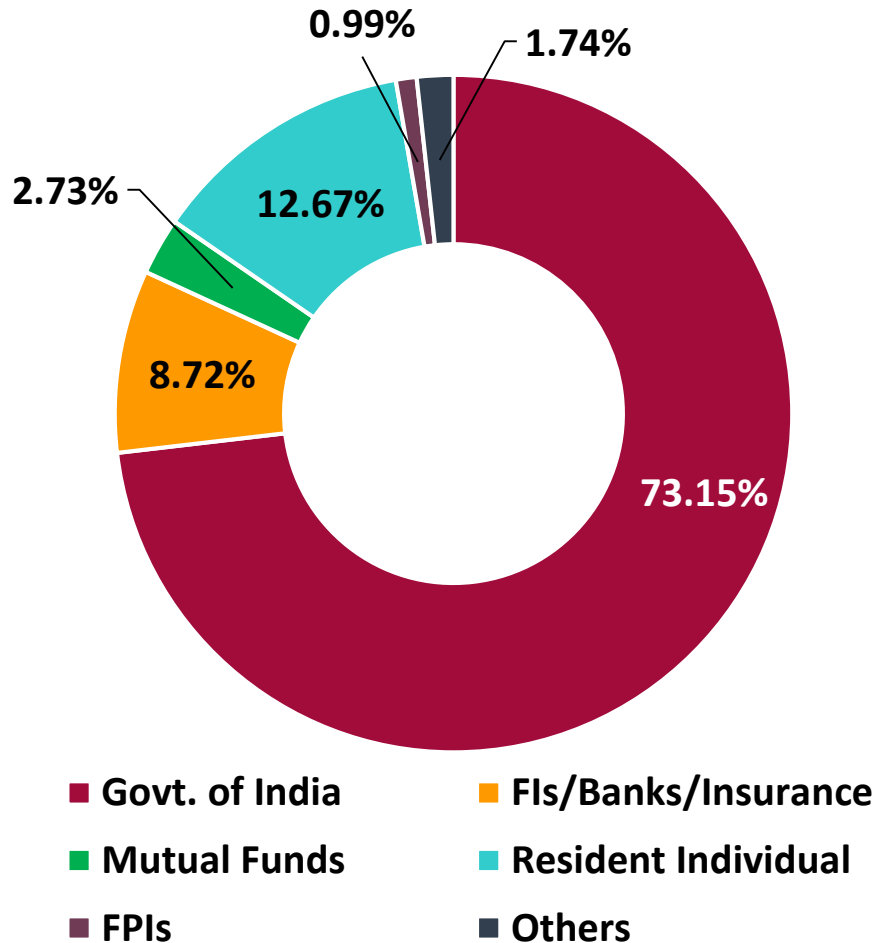
As on 30.06.2022

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	<b>Total</b>	<b>561</b>	<b>66846</b>	<b>65384</b>	<b>97.8%</b>



Total No. of Shares: 1101.10 Crores



## Moody's

Issuer Credit Rating-  
Ba1/NP/ Stable

## Fitch

Issuer Credit Rating-  
BBB-/F3/Stable

## Basel III

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)

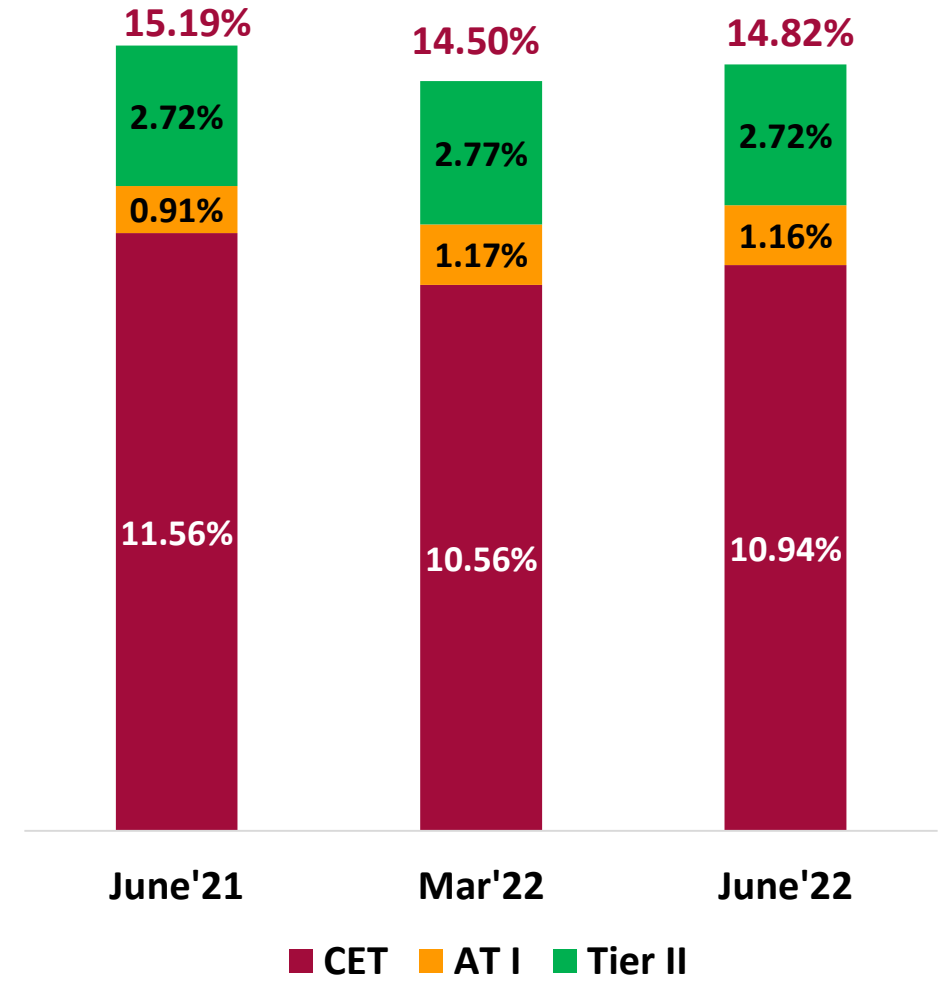


# Capital Adequacy

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	<b>Total (Tier I+II)</b>	<b>89300</b>	<b>87111</b>	<b>90066</b>
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	<b>Total (Tier I+II) %</b>	<b>15.19%</b>	<b>14.50%</b>	<b>14.82%</b>

## CRAR %



# Capital Optimization & Raising plan

## 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	<b>Total RWAs</b>	<b>587813</b>	<b>600821</b>	<b>607608</b>
5	<b>Total RWA/Total Assets</b>	<b>47.1%</b>	<b>45.7%</b>	<b>46.0%</b>

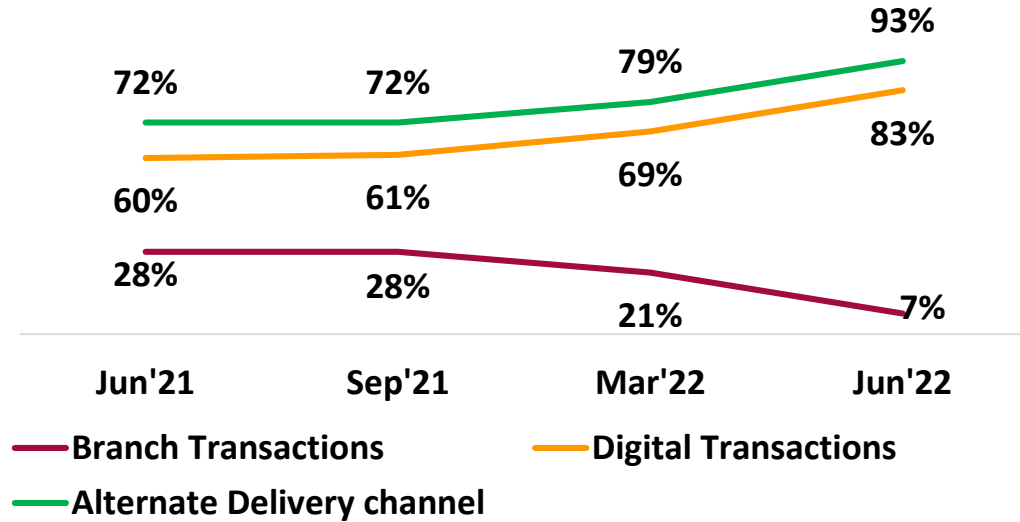
## Capital Raising Plan

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

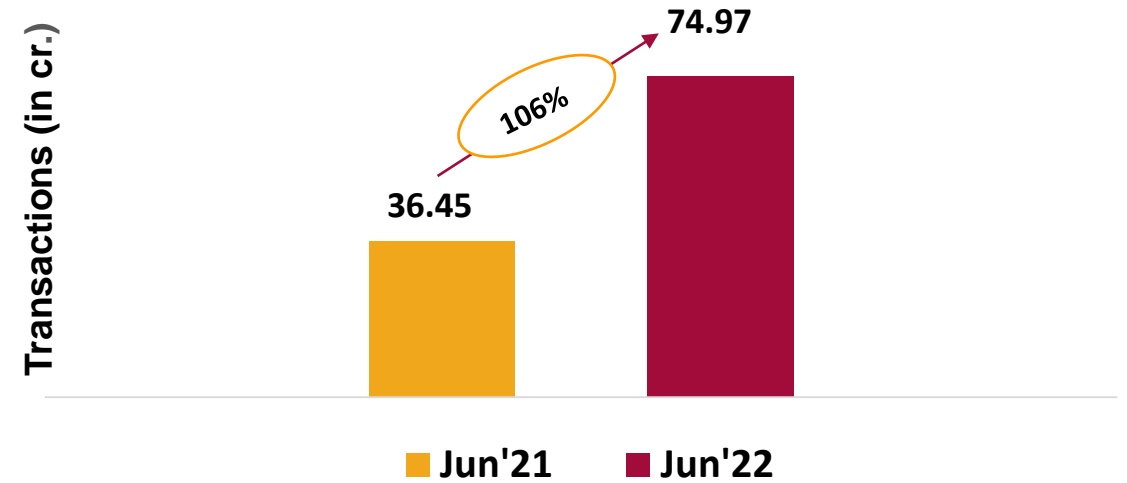
*Basel compliant AT 1 Bonds of Rs 2000 Crore were raised on 06.07.2022*

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

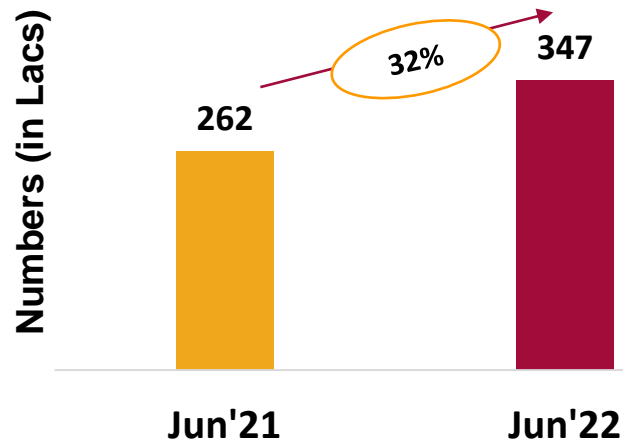
## % Digital Transactions



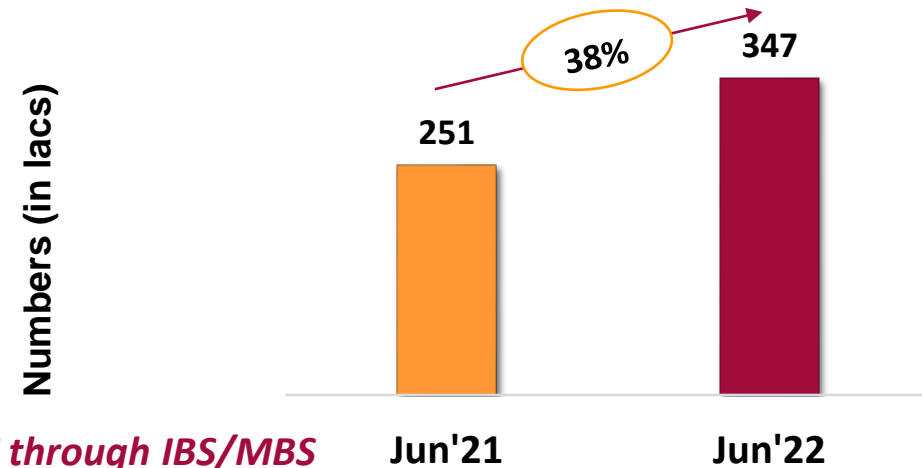
## 106% YoY Growth in UPI Transactions



## 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.**

**2<sup>nd</sup> Public Sector Bank to Go live for AA.**

**2<sup>nd</sup>**



**Pre-approved Personal Loan through PNB One and PNB Website**

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



**1<sup>st</sup> Public Sector Bank enabling digital loan repayment through BBPS.**

**1<sup>st</sup>**



**Pre-approved e-Mudra loans through PNB Website**



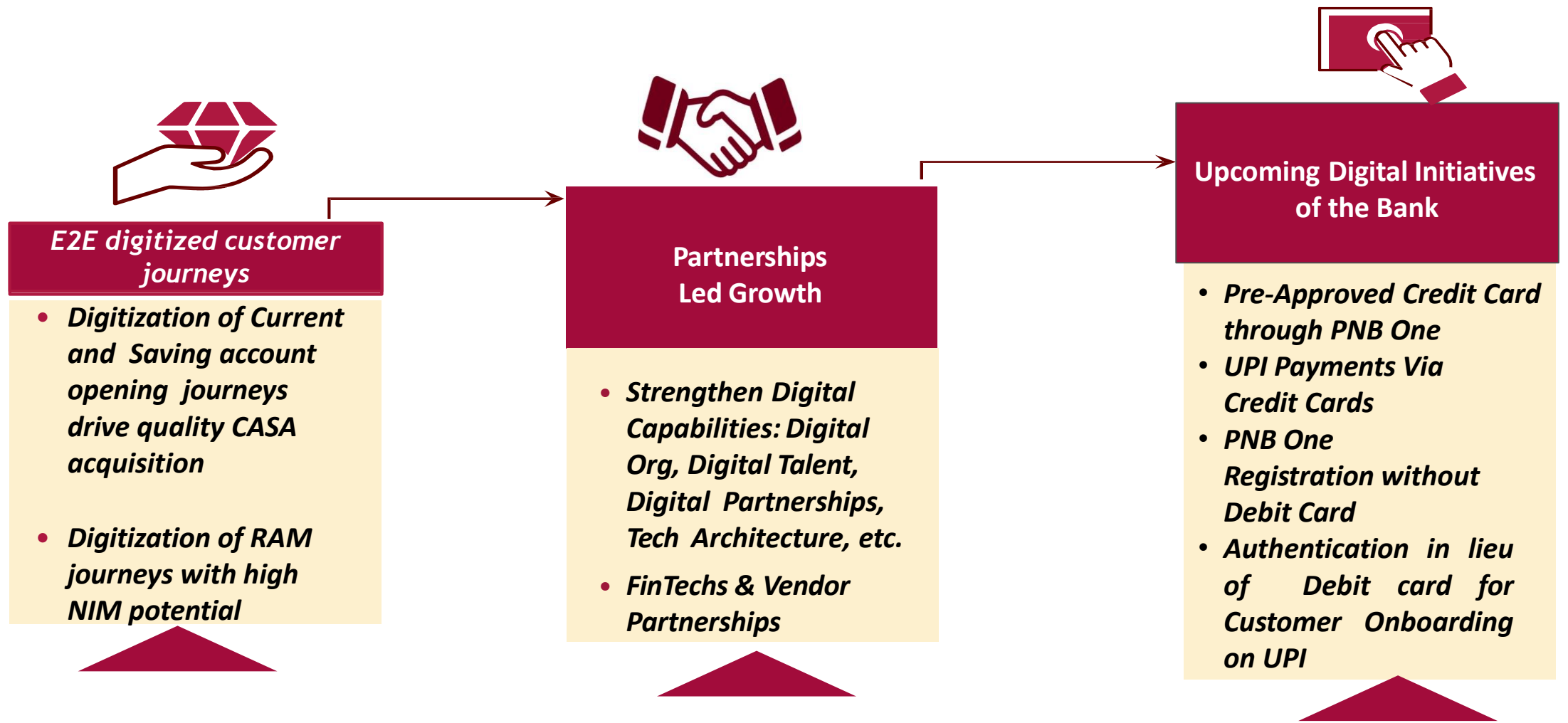
**Setting up of 8 Digital Banking Unit**

**For delivering banking products and services digitally**



**Tablet-based Account opening**

# Digitalization- Way Forward



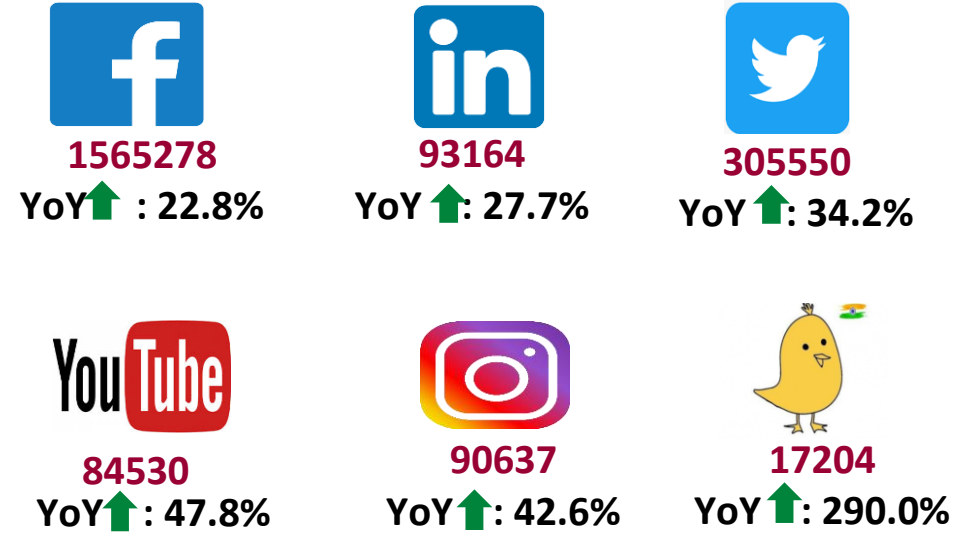
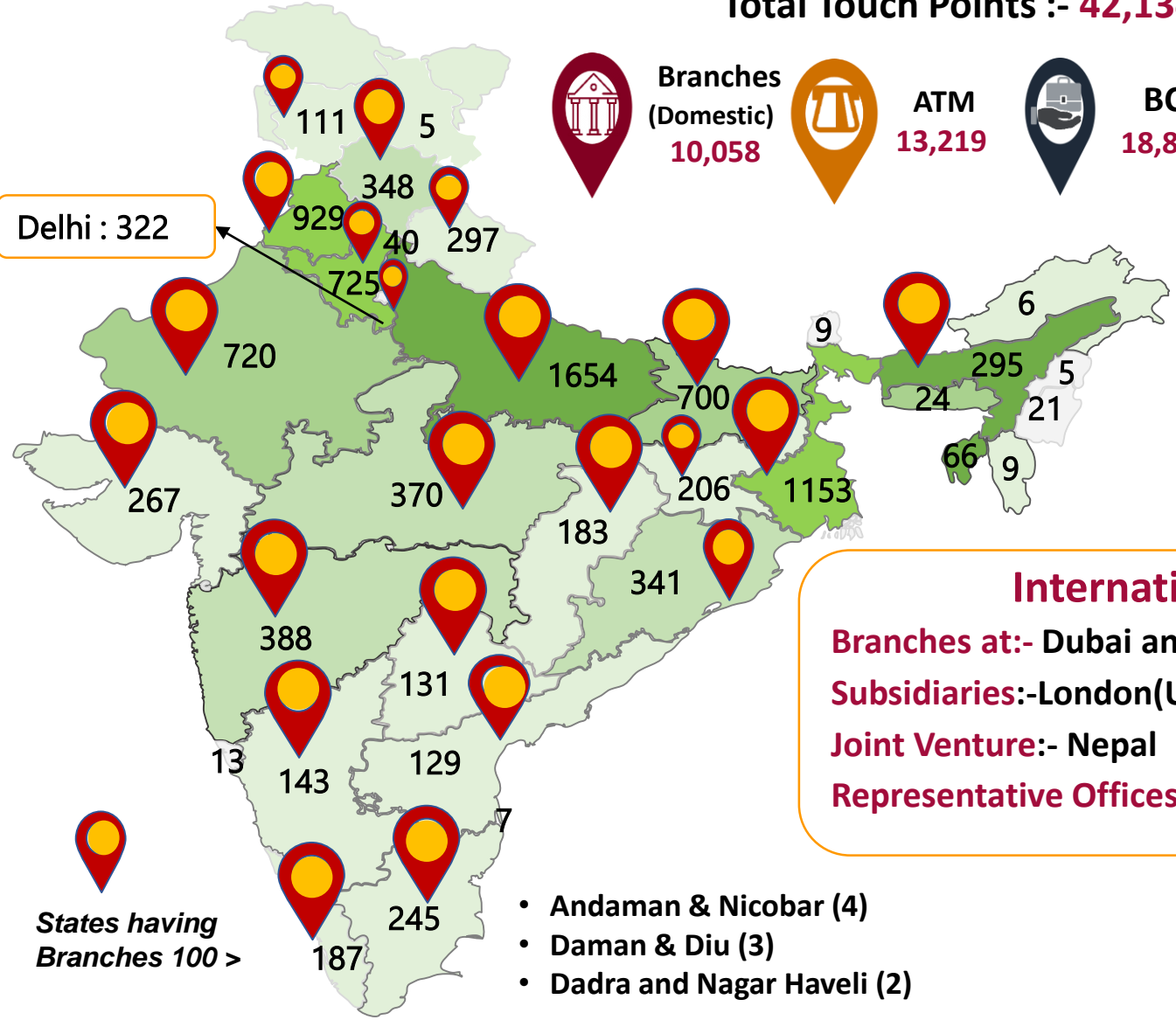
PNB Path towards Digitalisation



# Distribution Network & Social Presence

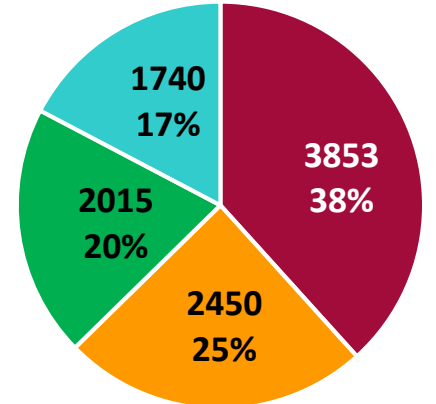
As on 30.06.2022

Total Touch Points :- 42,134



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

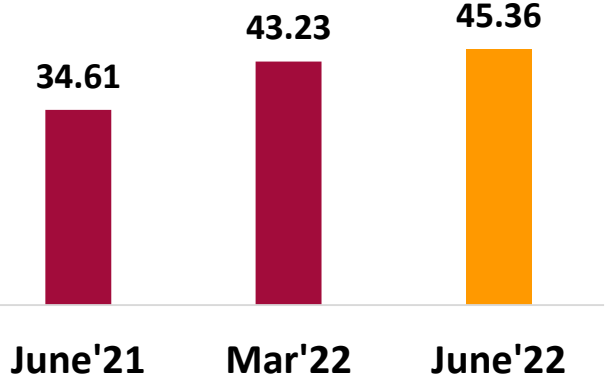
Population group Wise Branches



■ Rural ■ Semi-Urban ■ Urban ■ Metro

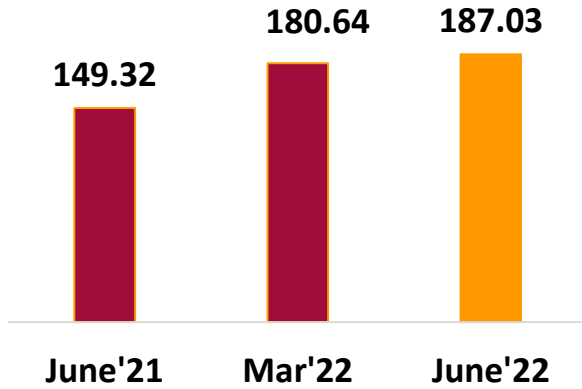
Nos in lakhs

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



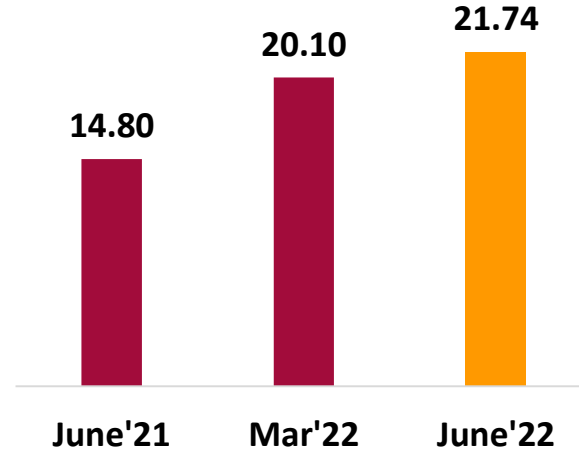
Nos in lakhs

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



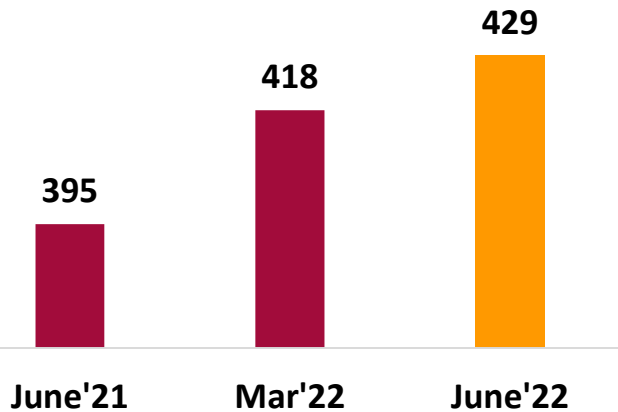
Nos in lakhs

**Atal Pension Yojana**



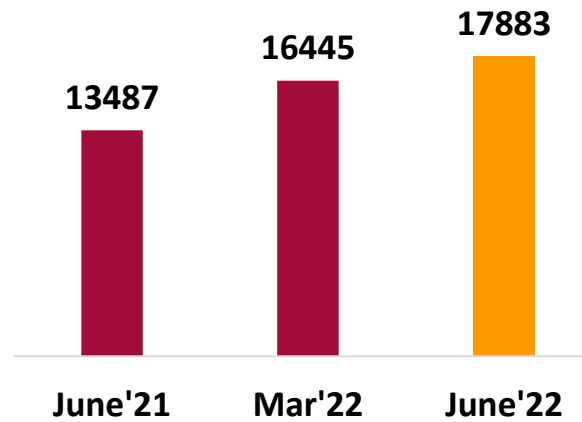
Nos in lakhs

**PMJDY Accounts**

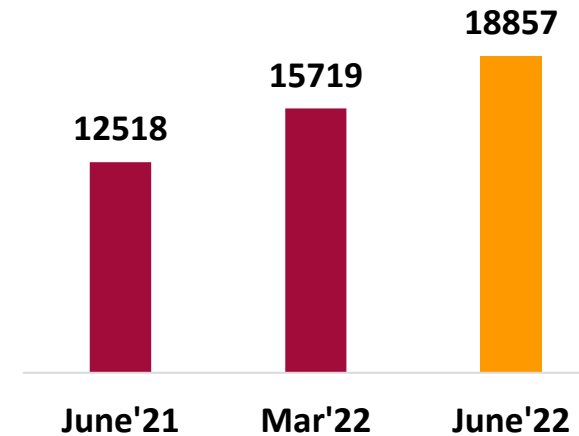


Amt ₹ in Crore

**Deposits Mobilized by BCs**



No. of BCs



- **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

**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.	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 <sup>st</sup> April to 31 <sup>st</sup> 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 <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

## ESG Framework in place

## High level Sub-committees to oversee ESG initiatives

### Environment

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



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 Utrkhand
- 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



1<sup>st</sup>

**“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” (3<sup>rd</sup> 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**

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Just 60 Sec**

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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"*