



# FINANCIAL RESULTS

## Q2 & HY1 FY23

### September 2022



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

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# Content

Slide No

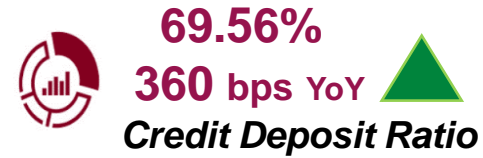
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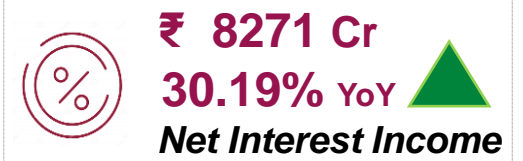
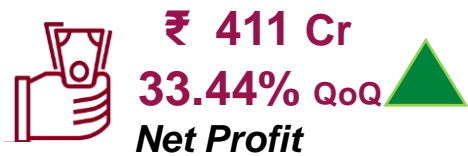
# Key Financial Highlights :September'22

Amt ₹ in Crore

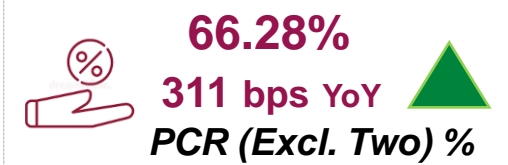
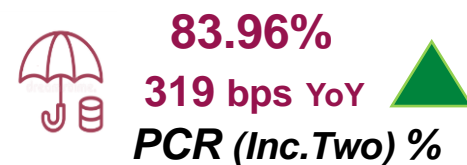
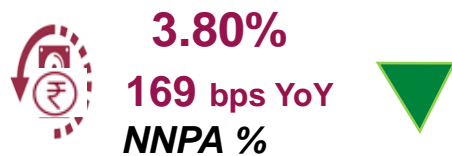
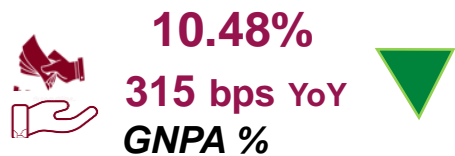
## Business



## Profitability



## Asset Quality



Sl.	Parameters	Sep'21	Mar'22	Jun'22	Sep'22	Growth %	
						QoQ	YoY
1	<b>Global Gross Business</b>	<b>1851097</b>	<b>1931322</b>	<b>1936923</b>	<b>2023713</b>	<b>4.48%</b>	<b>9.33%</b>
	Overseas Gross Business	37181	47059	52691	59002	11.98%	58.69%
	Domestic Gross Business	1813916	1884263	1884232	1964711	4.27%	8.31%
2	<b>Global Deposits</b>	<b>1115373</b>	<b>1146218</b>	<b>1136747</b>	<b>1193501</b>	<b>4.99%</b>	<b>7.00%</b>
	Overseas Deposits	17256	21169	22040	25629	16.29%	48.52%
	Domestic Deposits	1098117	1125049	1114706	1167872	4.77%	6.35%
	Current Deposits	71958	81974	69332	72741	4.92%	1.09%
	Savings Deposits	426799	451680	447258	451707	0.99%	5.84%
	<b>CASA Deposits</b>	<b>498757</b>	<b>533654</b>	<b>516590</b>	<b>524448</b>	<b>1.52%</b>	<b>5.15%</b>
	CASA Share %	45.42%	47.43%	46.34%	44.91%		
	Total Term Deposits	616616	612564	620157	669053	7.88%	8.50%
3	<b>Global Gross Advances</b>	<b>735724</b>	<b>785104</b>	<b>800177</b>	<b>830212</b>	<b>3.75%</b>	<b>12.84%</b>
	Overseas Gross Advances	19925	25890	30651	33373	8.88%	67.49%
	Domestic Gross Advances	715799	759214	769526	796839	3.55%	11.32%
4	<b>CD Ratio %</b>	<b>65.96%</b>	<b>68.50%</b>	<b>70.39%</b>	<b>69.56%</b>	<b>-83 bps</b>	<b>360 bps</b>

# Deposits

Amt ₹ in Crore

## Savings Deposits

YoY Gr.: 5.84%

426799      451707

Sep'21

Sept'22

## Current Deposits

YoY Gr.: 1.09%

71958      72741

Sep'21

Sept'22

## CASA Deposits

YoY Gr.: 5.15%

498757      524448

Sep'21

Sept'22

## Global Deposits

YoY Gr.: 7.00%

1115373      1193501

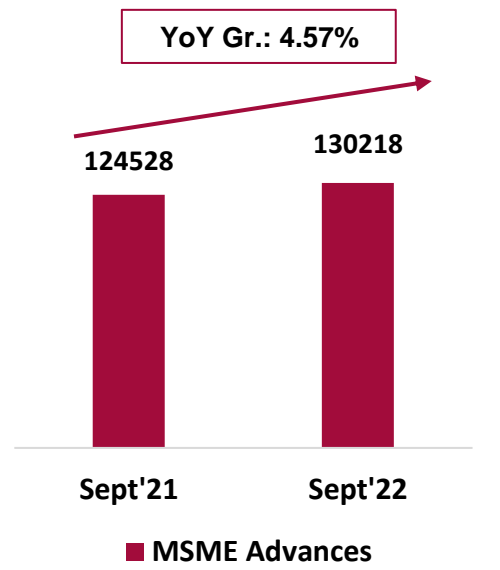
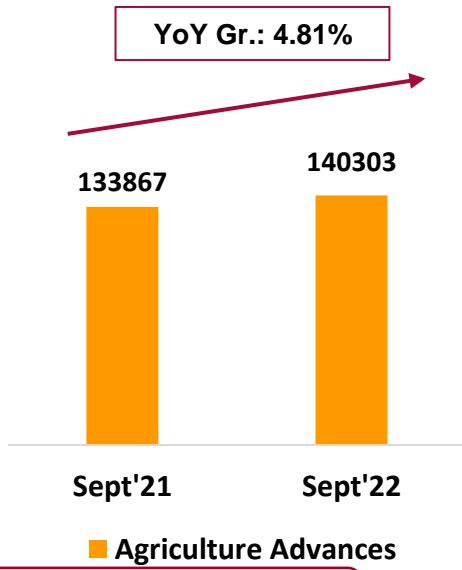
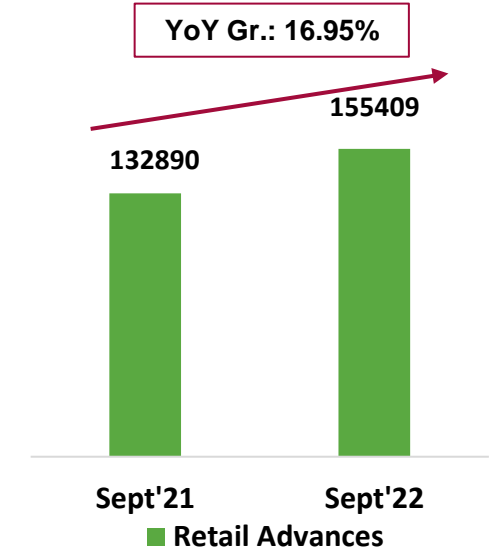
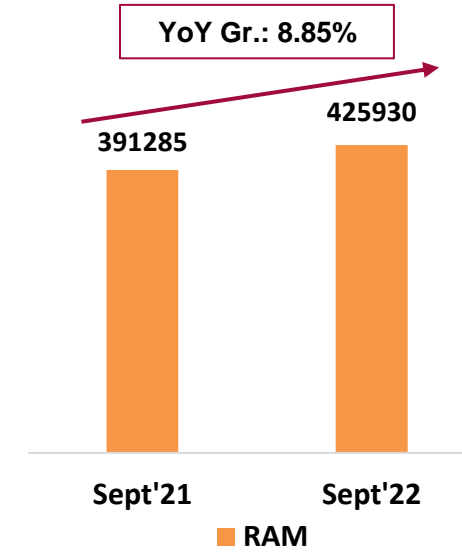
Sep'21

Sept'22

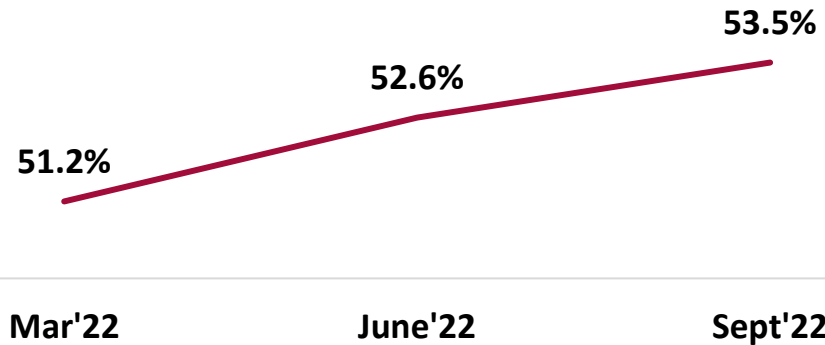
# Advances

Amt ₹ in Crore

Parameters	Sept'21	Mar'22	June'22	Sept'22	Growth %	
					QoQ	YoY
<b>Gross Domestic Advances</b>	<b>715799</b>	<b>759214</b>	<b>769526</b>	<b>796839</b>	<b>3.55%</b>	<b>11.32%</b>
<i>Out of which</i>						
Retail	132890	139594	146321	155409	6.21%	16.95%
Agriculture	133867	124286	133237	140303	5.30%	4.81%
MSME	124528	125032	124947	130218	4.22%	4.57%
<b>RAM</b>	<b>391285</b>	<b>388912</b>	<b>404505</b>	<b>425930</b>	<b>5.30%</b>	<b>8.85%</b>
Corporate & Others	324514	370302	365021	370909	1.61%	14.30%



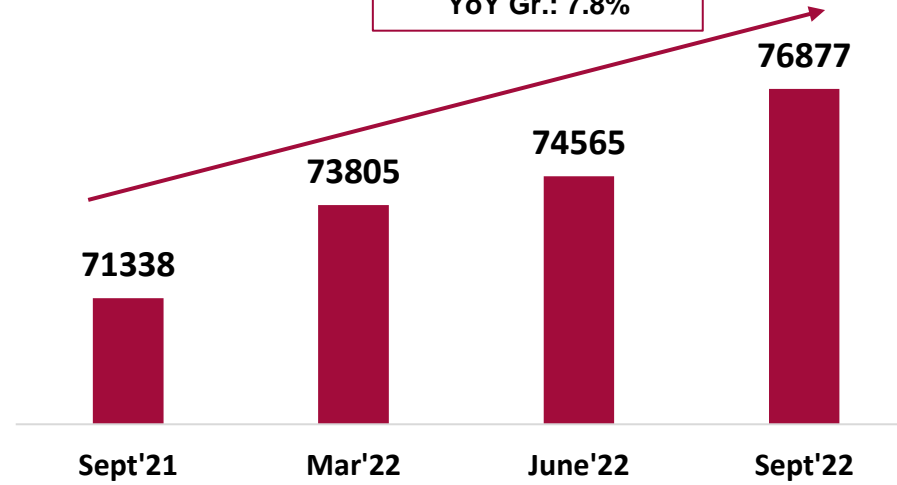
## RAM Share



# Retail Schemes

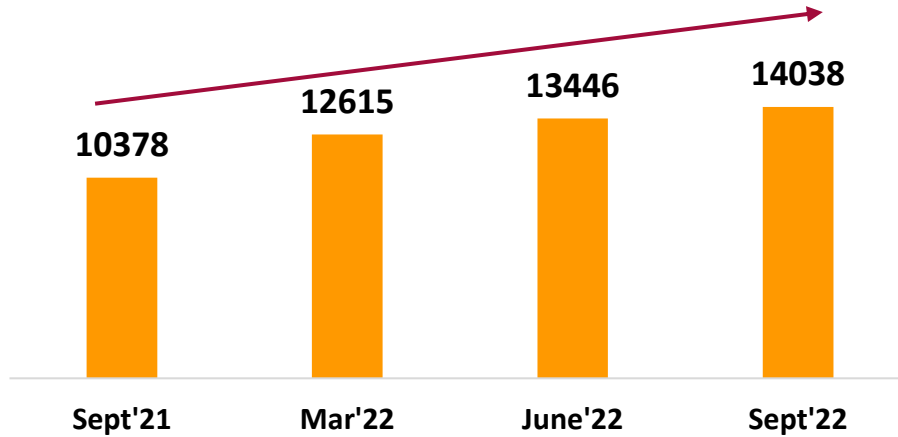
## Home Loan

YoY Gr.: 7.8%



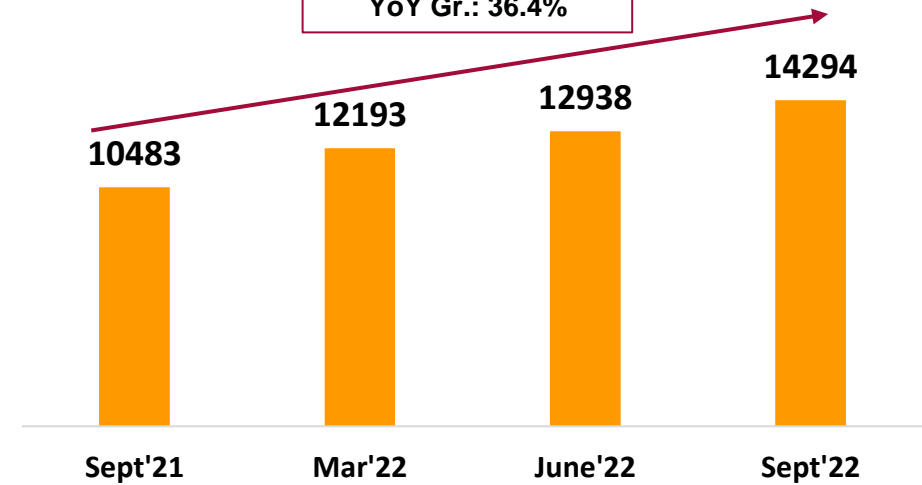
## Vehicle Loan

YoY Gr.: 35.3%



## Personal Loan

YoY Gr.: 36.4%





# Priority Sector Achievement



Amt ₹ in Crore

Sl.	Parameters	Mandated Targets	Sept'21	Mar'22#	Jun'22	Sept'22
	ANBC		647811	668752	660200	648200
1	Priority Sector		282671	283712	276273	282256
	% to ANBC	40%	43.63%	42.42%	41.85%	43.54%
2	Agriculture - PS		123415	122708	119887	123332
	% to ANBC	18%	19.05%	18.35%	18.16%	19.03%
3	Small and Marginal Farmers(SMF)		67174	65979	64578	65865
	% to ANBC	9.5%*	10.37%	9.87%	9.78%	10.16%
4	Weaker Section		91152	90002	88574	91294
	% to ANBC	11.5%*	14.07%	13.46%	13.42%	14.08%
5	Micro Enterprises (PS)		53841	53963	51539	54142
	% to ANBC	7.5%	8.31%	8.07%	7.81%	8.35%

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



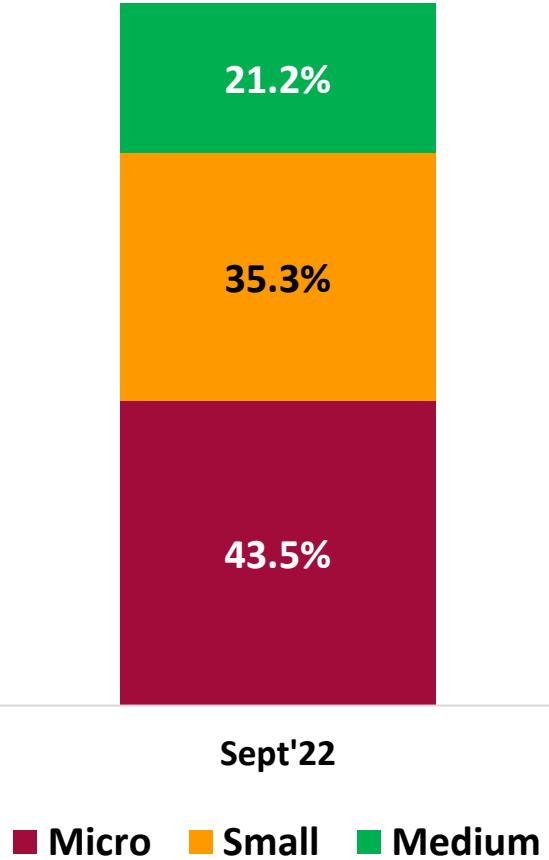
## Business Performance

#Figures for March'22 are on Quarterly average basis



# MSME Portfolio Mix

MSME Segment Mix  
Total:- Rs 130218 Crores



## Performance under GECL Facility

GECL	Upto Sept'21	Upto Sept'22
Amount Sanctioned	14185	21460
Amount Disbursed	12661	18782

GECL Outstanding as on 30.09.22- Rs 12869 Crores



## Performance under PMMY

Mudra Loans	HY1 FY22	HY1 FY23
Amount Sanctioned	5967	9436
Amount Disbursed	5436	9310



PM SVANidhi

PM SVANidhi	Upto Sept'21	Upto Sept'22
Account Sanctioned (No.)	200071	258286
Amount Sanctioned	200	289



## Position-Q2 FY'23

Target	Achievement	% Ach
20104	20645	103%

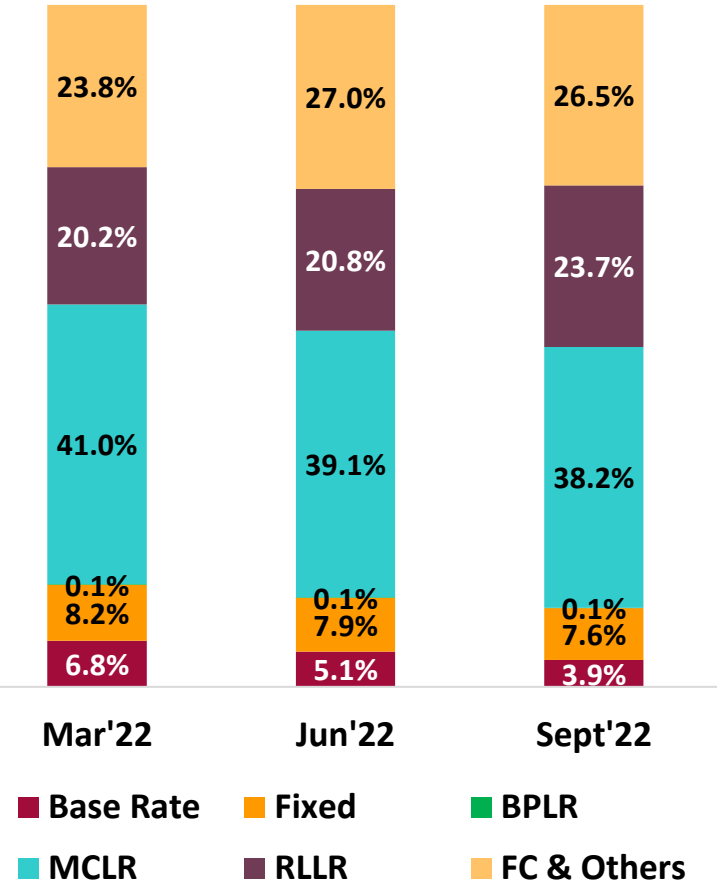
Bank achieved 103% of the allocated target

Amt ₹ in Crore

Portfolio > Rs. 100 Crore							
Sl	Rating Grade	Mar'22		June'22		Sept'22	
		Amt.	% Share	Amt.	% Share	Amt.	% Share
1	AAA	130939	46.92%	137912	47.89%	144263	47.04%
2	AA	61238	21.94%	66670	23.15%	71896	23.44%
3	A	44508	15.95%	45259	15.71%	47342	15.44%
4	BBB	17796	6.38%	17626	6.12%	20789	6.78%
<b>Total BBB &amp; Above</b>		<b>254481</b>	<b>91.19%</b>	<b>267467</b>	<b>92.87%</b>	<b>284290</b>	<b>92.70%</b>
5	BB	8422	3.02%	6489	2.25%	6345	2.07%
6	B	2601	0.93%	2327	0.81%	2215	0.72%
7	C	278	0.10%	276	0.10%	200	0.07%
8	D	2273	0.81%	1491	0.52%	1878	0.61%
<b>Total BB &amp; Below</b>		<b>13574</b>	<b>4.86%</b>	<b>10583</b>	<b>3.67%</b>	<b>10638</b>	<b>3.47%</b>
9	Unrated	11007	3.94%	9952	3.46%	11763	3.84%
<b>Total</b>		<b>279062</b>	<b>100%</b>	<b>288001</b>	<b>100%</b>	<b>306691</b>	<b>100.00%</b>

Excluding Govt guarantee accounts

Advances Mix of Benchmark rate



# Diversified Industry Portfolio & Key Sectors

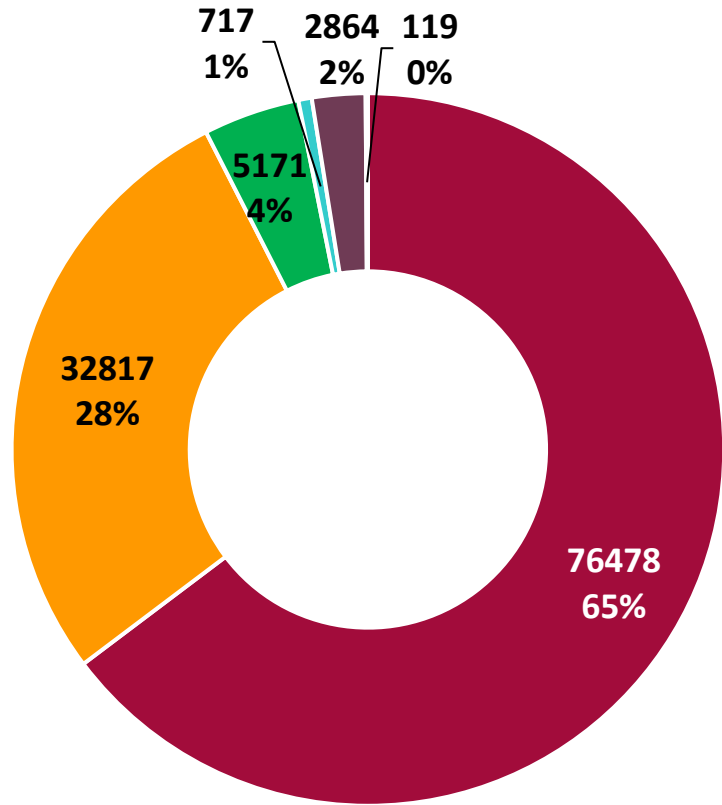
Sl.	Diversified Industry Portfolio	March'22		June'22		Sept'22	
		O/s	% to Domestic Advances	O/s	% to Domestic Advances	O/s	% to Domestic Advances
1	Infrastructure	102522	13.5%	103183	13.4%	103133	12.9%
	-Energy	41679	5.5%	44792	5.8%	45365	5.7%
	-Tele-Communication	11084	1.5%	10660	1.4%	10187	1.3%
	-Roads & Ports	38457	5.1%	39886	5.2%	40257	5.1%
	-Other Infra	11302	1.5%	7845	1.0%	7324	0.9%
2	Basic Metal & Metal Products	19413	2.6%	21287	2.8%	23602	3.0%
	-Iron & Steel	15647	2.1%	17935	2.3%	20356	2.6%
3	Textiles	11643	1.5%	11014	1.4%	10642	1.3%
4	Food Processing	20375	2.7%	18961	2.5%	18794	2.4%
5	Chemical & Chemical Products	10515	1.4%	7972	1.0%	7077	0.9%
6	Other Industries	55911	7.4%	54439	7.1%	59159	7.4%
	<b>Total</b>	<b>220379</b>	<b>29.0%</b>	<b>216856</b>	<b>28.2%</b>	<b>222407</b>	<b>27.9%</b>

Sl.	Key Sectors	March'22	June'22	Sept'22
		O/S	O/S	O/S
1	NBFC	103794	106814	118166
2	Commercial Real Estate	19474	19604	18812
3	Tourism, Hotel & Restaurant	2002	2082	2164
4	Capital Market	1057	292	521

## NBFC SECTOR

Outstanding as on  
30.09.2022 : ₹ 118166 Cr

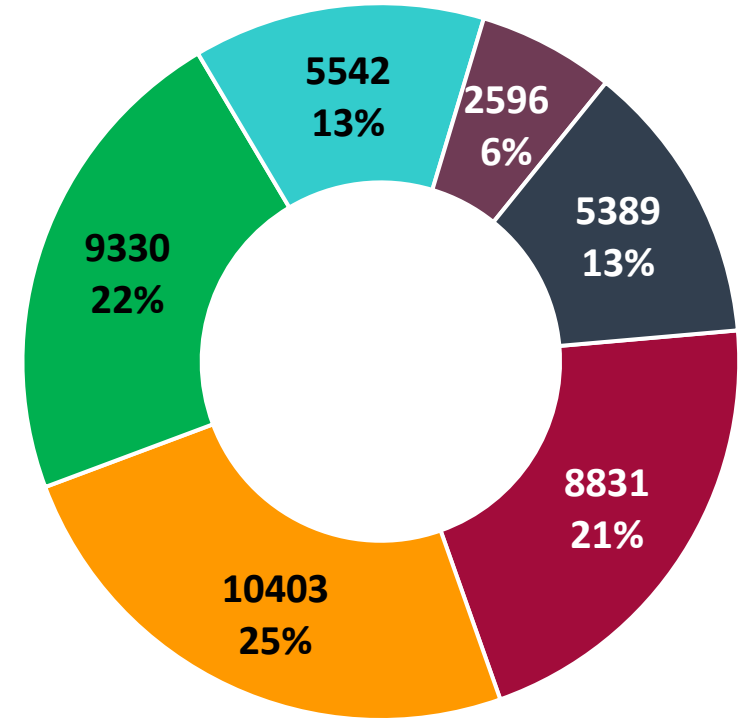
### External Rating wise Portfolio



## ENERGY SECTOR

External Rating Standard Portfolio  
30.09.2022 : ₹ 42091 Cr

### External Rating wise Portfolio



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



# Investment Portfolio



Amt ₹ in Crore

Sl.	Parameters	Sept'21	Mar'22	June'22	Sept'22	YoY Variation	
						Amt.	%
1	<b>Gross Domestic Investment</b>	365905	375006	380974	397962	32057	8.76%
a	SLR	259623	267071	274791	293179	33556	12.92%
	SLR as % to Dom. Investment	70.95%	71.22%	72.13%	73.67%		
b	Non SLR	106282	107936	106183	104783	-1499	-1.41%
I	Held To Maturity (HTM)	293256	302856	300988	306623	13367	4.56%
II	Available For Sale (AFS)	72640	72179	79909	89340	16700	22.99%
III	Held For trading (HFT)	8	-29	77	1999		
2	Modified Duration (AFS+HFT)	2.38	3.29	2.14	3.17		
3	Net demand & time Liabilities	1086202	1098982	1101111	1120129	33927	3.12%
4	Investment by Overseas Branches	4163	4387	5250	5266	1103	26.5%
5	<b>Total Gross Investment (1+4)</b>	<b>370068</b>	<b>379393</b>	<b>386224</b>	<b>403228</b>	<b>33160</b>	<b>9.0%</b>
	HTM To Gross Domestic Investment (%)	80.15%	80.76%	79.00%	77.05%		

# Non SLR Investment

Sl.	Parameters	Sept'21		Mar'22		June'22		Sept'22	
		O/S	% Share	O/S	% Share	O/S	% Share	O/S	% Share
1	PSU Bonds	20418	19.2%	17528	16.2%	16891	15.9%	16373	15.6%
2	Corporate and Other Bonds & Debentures	12775	12.0%	16893	15.7%	15499	14.6%	15857	15.1%
3	Share of PSU/Corporate/Others	8222	7.7%	6827	6.3%	6595	6.2%	6423	6.1%
4	Subsidiaries JV	3220	3.0%	3252	3.0%	3252	3.1%	3352	3.2%
5	Security Receipts	1993	1.9%	1612	1.5%	1533	1.4%	1446	1.4%
6	Special Govt. Sec excl. Recap Bonds	1253	1.2%	1114	1.0%	1114	1.0%	1114	1.1%
7	Regional Rural Bank	814	0.8%	814	0.8%	1073	1.0%	1073	1.0%
8	Venture Capital Fund	361	0.3%	365	0.3%	364	0.3%	379	0.4%
9	Central Government Recapitalization Bond	55274	52.0%	55274	51.2%	55274	52.1%	55274	52.8%
10	Other Non SLR	1952	1.8%	4257	3.9%	4588	4.3%	3492	3.3%
	<b>Total Non SLR Investment</b>	<b>106282</b>	<b>100.0%</b>	<b>107936</b>	<b>100.0%</b>	<b>106183</b>	<b>100.0%</b>	<b>104783</b>	<b>100.0%</b>

# Income

Sl.	Parameters	Q2 FY22	Q1 FY23	Q2 FY23	YoY Variation		HY1 FY22	HY1 FY23	YoY Gr. %
					Amt.	%			
1	<b>Interest Income (2+3+4)</b>	<b>17980</b>	<b>18757</b>	<b>20154</b>	<b>2174</b>	<b>12.1%</b>	<b>36909</b>	<b>38911</b>	<b>5.4%</b>
2	Interest on Advances	11389	12258	13550	2161	19.0%	23711	25808	8.8%
3	Interest on Investments	5796	5920	6111	315	5.4%	11767	12030	2.2%
4	Other Interest Income	795	579	494	-301	-37.9%	1431	1073	-25.0%
5	<b>Non Interest Income (6+7+8+9)</b>	<b>3282</b>	<b>2537</b>	<b>2847</b>	<b>-435</b>	<b>-13.3%</b>	<b>7169</b>	<b>5384</b>	<b>-24.9%</b>
	<i>of which</i>								
6	Fee Based Income	1162	1751	1307	145	12.5%	2666	3058	14.7%
7	Recovery in Written off Accounts	1076	1325	1100	24	2.2%	1909	2425	27.0%
8	Treasury income	1006	-532	102	-905	-89.9%	2556	-431	-116.8%
	<i>of which</i>								
8.1	Profit on Sale of investments	1049	573	160	-889	-84.7%	2167	733	-66.2%
8.2	Profit on Exchange Transaction	126	304	100	-27	-21.0%	257	404	57.3%
8.3	Profit/(Loss) on Revaluation of Investment	-169	-1409	-158	11	-6.3%	132	-1568	
9	Others	38	-7	339	301	791%	39	332	774%
10	<b>Total Income (1+5)</b>	<b>21262</b>	<b>21294</b>	<b>23001</b>	<b>1739</b>	<b>8.2%</b>	<b>44078</b>	<b>44295</b>	<b>0.5%</b>

Sl.	Parameters	Q2 FY22	Q1 FY23	Q2 FY23	YoY Variation		HY1 FY22	HY1 FY23	YoY Gr. %
					Amt.	%			
1	Total Interest Paid (2+3+4)	11627	11214	11883	255	2.2%	23322	23098	-1.0%
2	Interest Paid on Deposits	10913	10427	11022	109	1.0%	21890	21449	-2.0%
3	Interest Paid on Borrowings	143	178	209	66	46.2%	270	386	43.0%
4	Others Interest Paid	571	609	652	82	14.2%	1162	1263	8.7%
5	Operating Expenses (6+7)	5614	4701	5551	-63	-1.1%	10336	10251	-0.8%
6	Establishment Expenses	3417	2547	3233	-184	-5.4%	6372	5779	-9.3%
7	Other Operating Expenses	2197	2154	2318	121	5.5%	3963	4472	12.8%
8	Total Expenses (1+5)	17241	15915	17434	192	1.1%	33658	33349	-0.9%

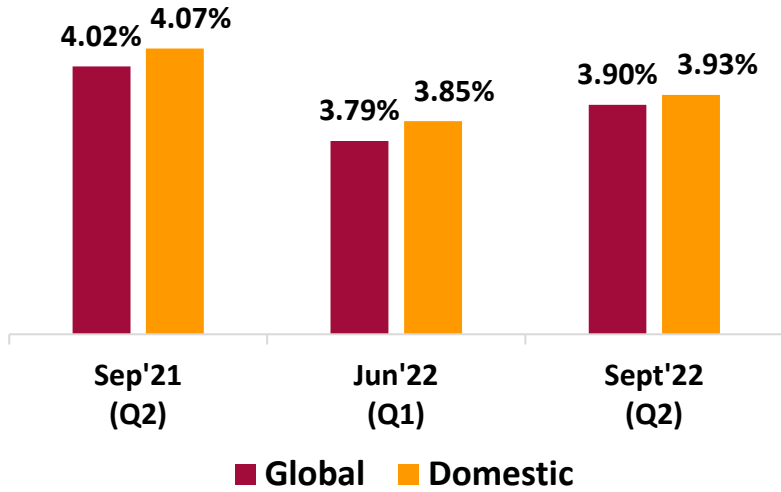


Sl.	Parameters	Q2 FY22	Q1 FY23	Q2 FY23	YoY Variation		HY1 FY22	HY1 FY23	YoY Gr. %
					Amt.	%			
1	Net Interest Income	6353	7543	8271	1918	30.2%	13587	15814	16.4%
2	Other Income	3282	2537	2847	-435	-13.2%	7169	5384	-24.9%
3	Operating Income (1+2)	9635	10080	11118	1483	15.4%	20756	21198	2.1%
4	Operating Expenses	5614	4701	5551	-63	-1.1%	10336	10251	-0.8%
5	Operating Profit	4021	5379	5567	1546	38.5%	10421	10946	5.0%
6	Provisions other than Tax	3261	4790	4906	1646	50.5%	8240	9697	17.7%
	<i>Of which</i>								
a	NPAs	2693	4814	3556	863	32.0%	5941	8370	40.9%
b	Standard Advances incl. Standard Restructured	547	-278	694	147	26.9%	1740	416	-76.1%
c	Provision on NPI	-292	149	430	722	-247.3%	238	579	143.3%
d	Other provisions	313	105	226	-87	-27.8%	322	331	2.8%
7	Profit Before Tax	760	589	661	-99	-13.0%	2180	1250	-42.7%
8	Provision for Income Tax	-345	281	250	595	-172.5%	52	530	919.2%
9	Net Profit	1105	308	411	-694	-62.8%	2129	720	-66.2%

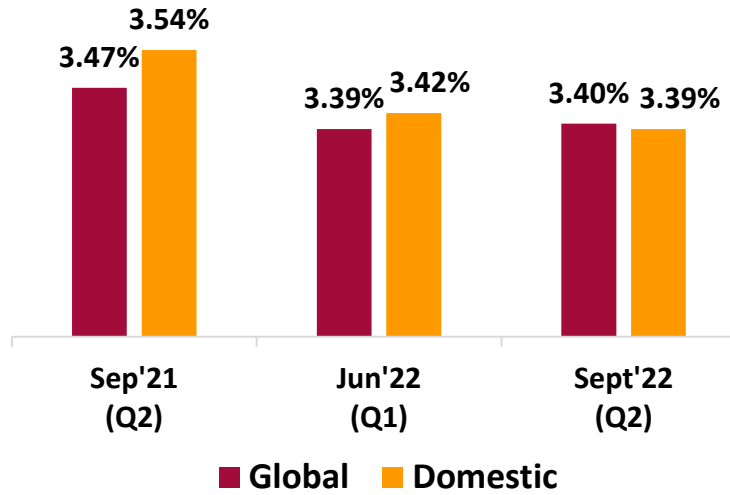
Sl.	Profitability Ratios	Q2 FY22	Q4 FY22	Q1 FY23	Q2 FY23	HY1 FY22	HY1 FY23
1	Return on Assets [%]	0.33%	0.06%	0.09%	0.12%	0.32%	0.11%
2	Return on Equity [%]	7.27%	1.35%	2.01%	2.56%	7.27%	2.30%
3	Earnings per share [₹] (Not annualized)	1.00	0.18	0.28	0.37	1.96	0.65
4a	Book Value per Share [₹]	79.72	79.59	80.32	81.32	79.72	81.32
4b	Book Value per Share-Tangible [₹]	55.54	54.77	57.16	58.39	55.54	58.39
5	Cost to Income Ratio [%]	58.27%	46.02%	46.63%	49.93%	49.79%	48.36%
5a	Staff Cost to Income Ratio [%]	35.47%	22.12%	25.27%	29.07%	30.70%	27.26%
5b	Other Cost to Income Ratio [%]	22.80%	23.90%	21.37%	20.85%	19.09%	21.10%
6	Operating Profit to AWF [%]	1.20%	1.59%	1.63%	1.59%	1.55%	1.61%
7	Operating Expenses To AWF [%]	1.67%	1.36%	1.42%	1.59%	1.54%	1.54%
8	Leverage Ratio	4.59%	4.27%	4.56%	4.55%	4.59%	4.55%

# Efficiency Ratios (Quarter)

### Cost of Deposits [%]

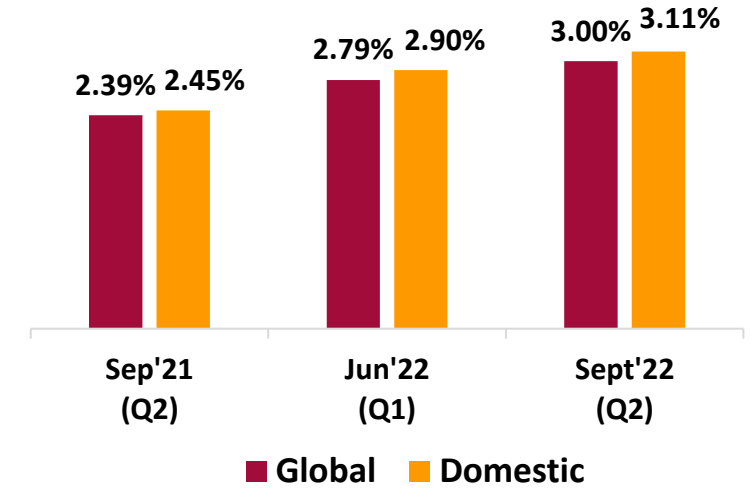


### Cost of Funds [%]

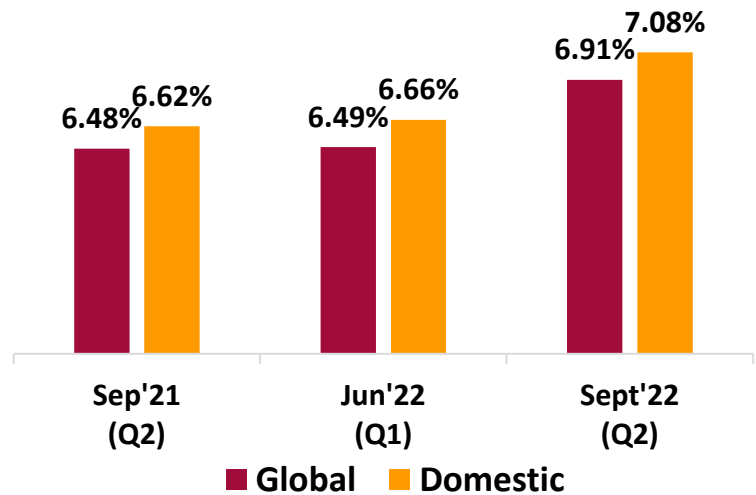


### NIM [%]

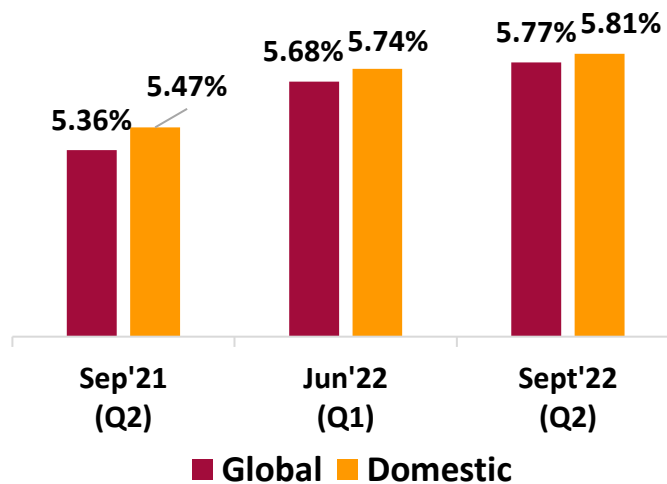
(Annualized)



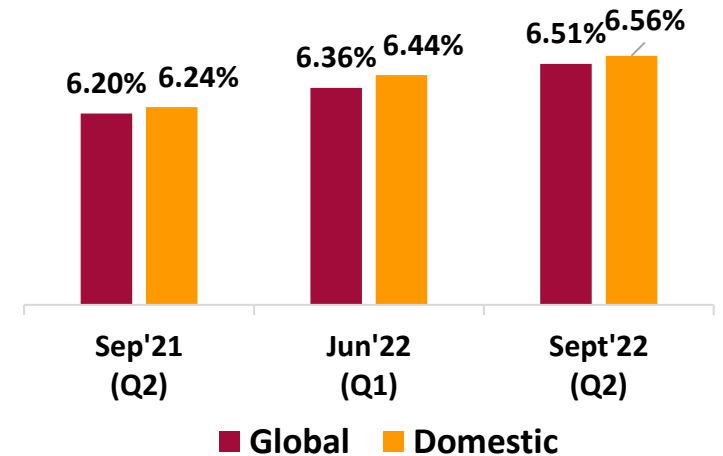
### Yield on Advances [%]



### Yield on Funds [%]

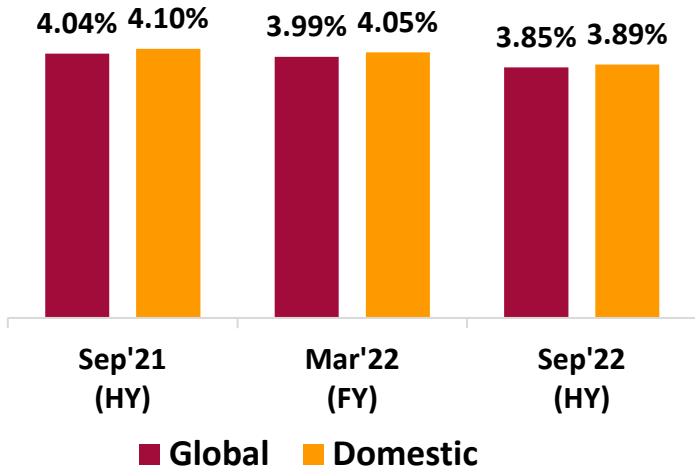


### Yield on Investment [%]

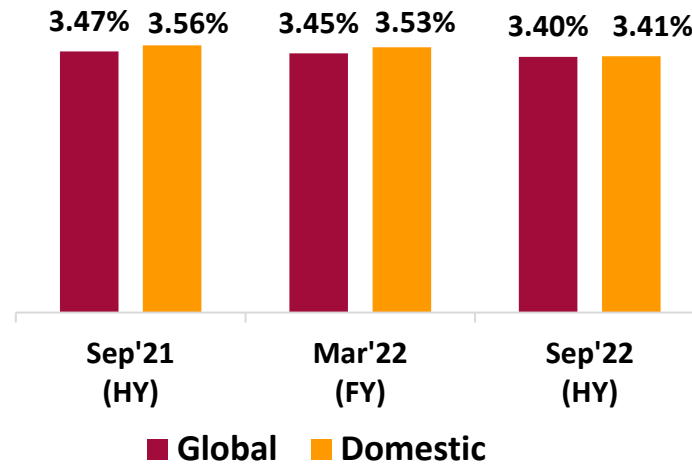


# Efficiency Ratios (HY1)

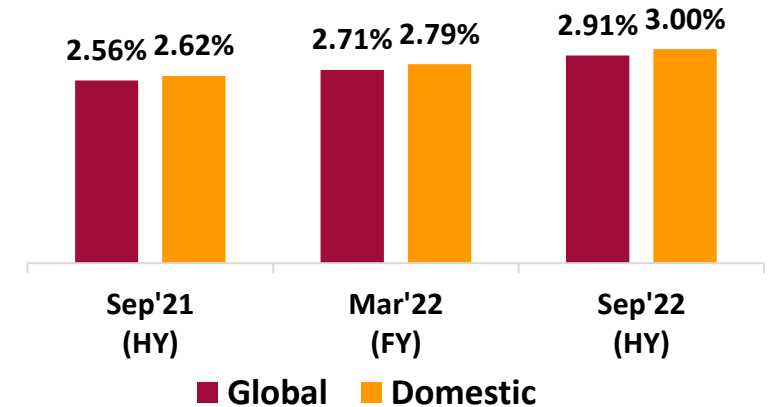
### Cost of Deposits [%]



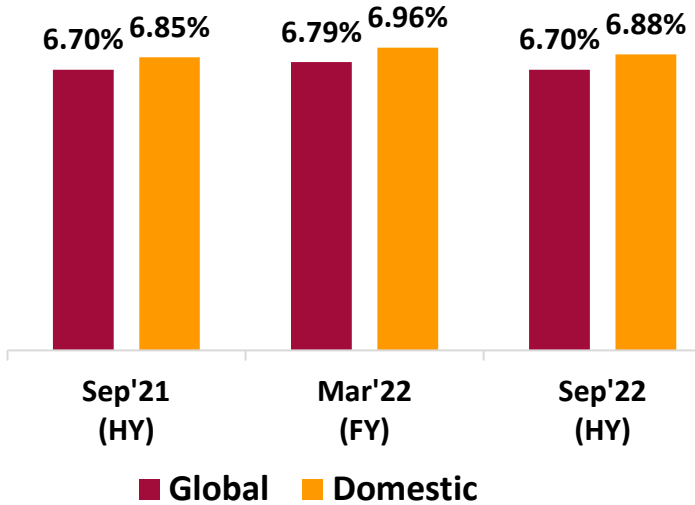
### Cost of Funds [%]



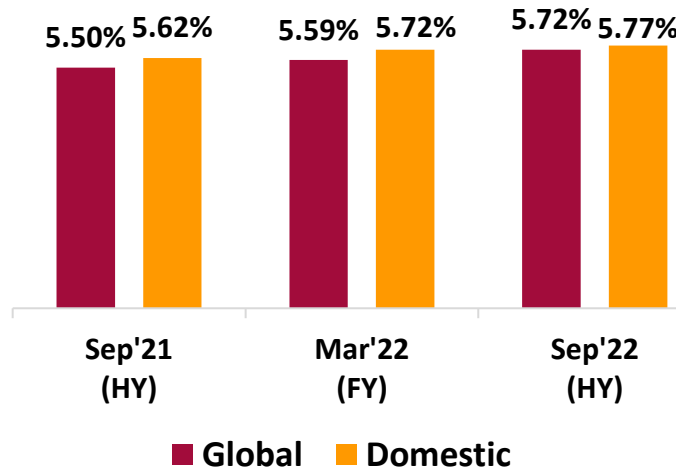
### NIM [%]



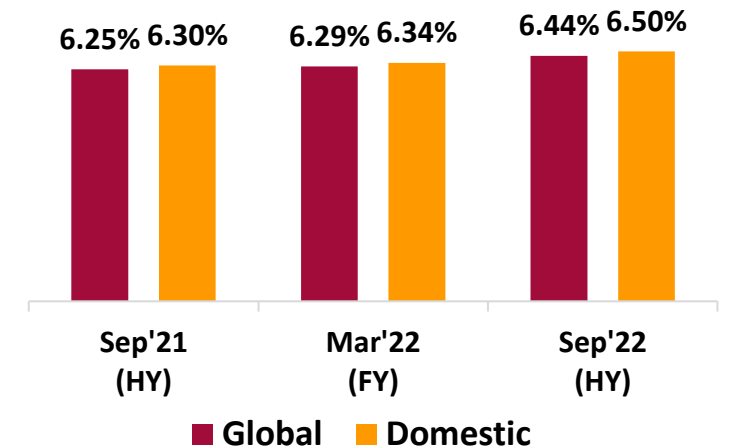
### Yield on Advances [%]



### Yield on Funds [%]



### Yield on Investment [%]





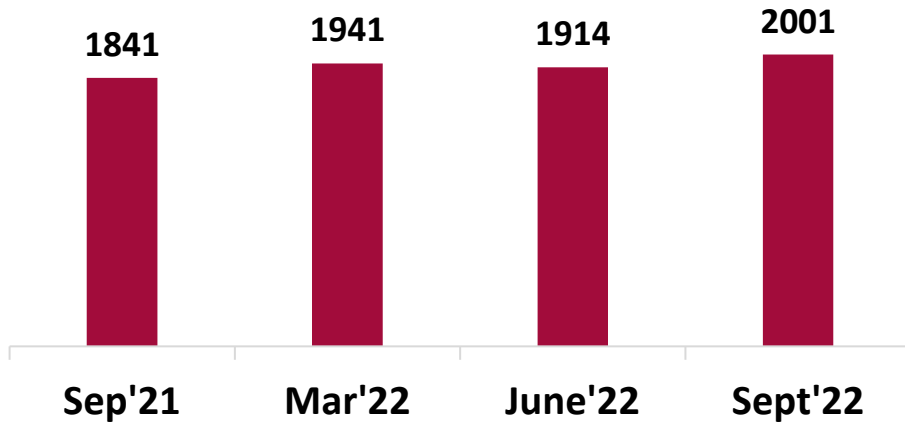
# Productivity Ratios

(Annualized)

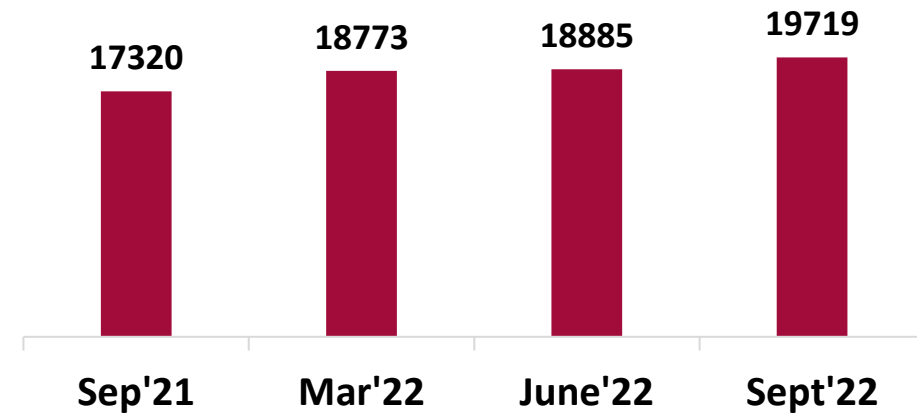


in ₹ Lakhs

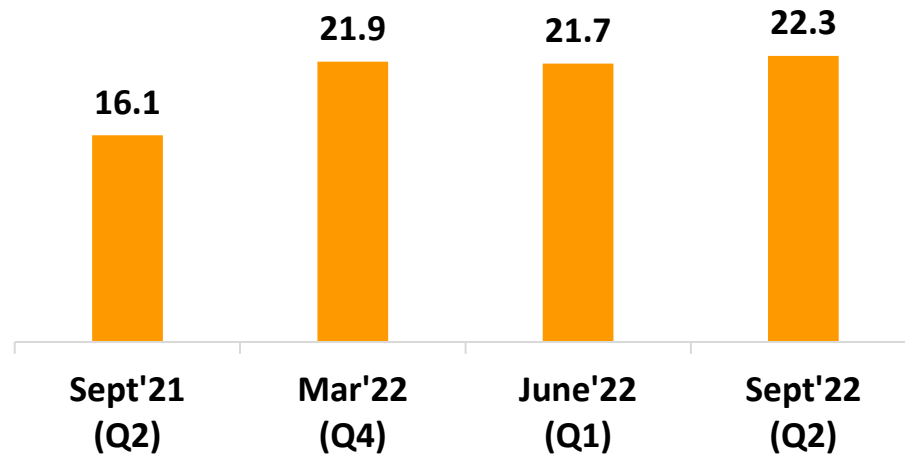
## Business per Employee



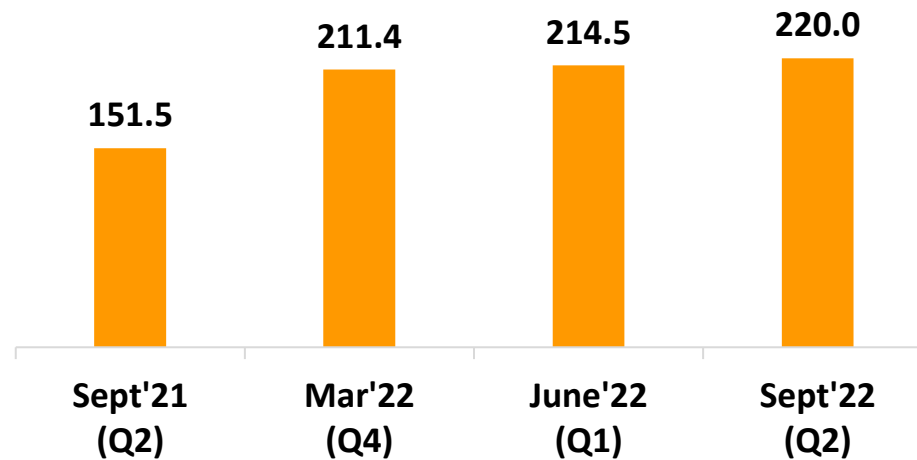
## Business per Branch



## Operating Profit per Employee



## Operating Profit per Branch



# Balance Sheet-Liabilities & Assets

Amt ₹ in Crore

Sl.	Parameters	Sep'21	Mar'22	Jun'22	Sep'22
	<b>CAPITAL &amp; LIABILITIES</b>				
1	Capital	2202	2202	2202	2202
2	Reserves and Surplus	93498	93285	95282	96554
3	Deposits	1115373	1146219	1136747	1193501
4	Borrowings	33623	45681	63524	58660
5	Other Liabilities and Provisions	21212	27418	23321	25341
	<b>Total Liabilities</b>	<b>1265907</b>	<b>1314805</b>	<b>1321076</b>	<b>1376258</b>
	<b>ASSETS</b>				
1	Cash and Balances with RBI	110597	85736	65233	73518
2	Balances with Banks	36588	46911	49378	49513
3	Investments	363626	372168	378383	393925
4	Loans & Advances	673226	728186	742643	773403
5	Fixed Assets	10827	10673	11771	12208
6	Other Assets	71044	71131	73668	73691
	<b>Total Assets</b>	<b>1265907</b>	<b>1314805</b>	<b>1321076</b>	<b>1376258</b>

# One Time Restructuring (OTR 1 & 2)

## OTR 1

As per RBI's guidelines dated  
Aug 06,2020

Sl.	Loan and aggregate exposure category	Position as on 30.09.22 under OTR 1	
		No. of accounts	Amount involved
1	Personal loans	4575	632
2	Other Exposures*	275	2456
3	Total (1+2)	4850	3088
4	MSME loans	3463	479
	Grand Total (3+4)	8313	3567

## OTR 2

As per RBI's guidelines dated  
May 05,2021

Sl.	Loan and aggregate exposure category	Position as on 30.09.22 under OTR 2	
		No. of accounts	Amount involved
1	Individual Borrowers	62954	5076
2	Small Business	2806	851
3	Total (1+2)	65760	5927
4	MSME loans	68108	4446
	Grand Total (3+4)	133868	10373

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

## Improving Asset Quality –SMA 2 Accounts ( > Rs.5.00 Crore)

CATEGORY	Sept'21		June'22		Sept'22	
	SMA2	% of Domestic Advances	SMA2	% of Domestic Advances	SMA2	% of Domestic Advances
RETAIL	239	0.18%	97	0.07%	82	0.01%
AGRICULTURE	798	0.60%	267	0.20%	332	0.04%
MSME	2533	2.03%	1215	0.97%	1277	0.16%
<b>RAM TOTAL</b>	<b>3570</b>	<b>0.91%</b>	<b>1579</b>	<b>0.39%</b>	<b>1691</b>	<b>0.21%</b>
CORPORATE & OTHER	6084	1.87%	448	0.12%	379	0.05%
<b>TOTAL</b>	<b>9654</b>	<b>1.35%</b>	<b>2027</b>	<b>0.26%</b>	<b>2070</b>	<b>0.26%</b>



# Improving Asset Quality - Movement of NPA

Amt ₹ in Crore

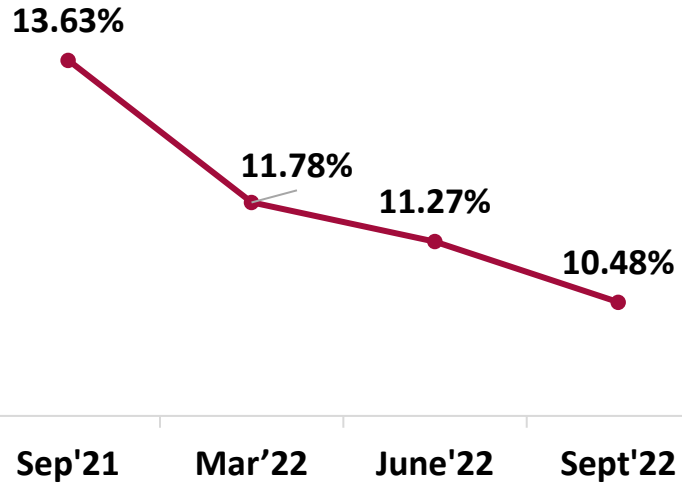
Sl.	Parameters	Q2 FY'22	HY1 FY'22	Q1 FY'23	Q2 FY'23	HY1 FY'23
1	NPA as at the beginning of Year/Quarter	104076	104423	92448	90167	92448
2	Cash Recovery	4404	6400	2681	3989	6478
3	Up-gradation	3362	5441	2607	2508	4085
4	Cash Recovery & Up-gradation (2+3)	7765	11841	5288	6497	10563
5	Write Off	4749	7980	3461	2614	6091
6	<b>Total Reduction (4+5)</b>	<b>12514</b>	<b>19821</b>	<b>8749</b>	<b>9112</b>	<b>16654</b>
7	<b>Fresh Addition</b>	<b>8730</b>	<b>15688</b>	<b>6468</b>	<b>5979</b>	<b>11241</b>
7.1	-Fresh slippages	7620	13299	5890	5301	9606
7.2	-Debits in existing NPA A/cs	1110	2389	578	678	1635
8	<b>Gross NPAs at end of the period</b>	<b>100291</b>	<b>100291</b>	<b>90167</b>	<b>87035</b>	<b>87035</b>
9	Eligible Deductions incl. Provisions	63357	63357	58423	57687	57687
10	<b>Net NPAs at end of the period</b>	<b>36934</b>	<b>36934</b>	<b>31744</b>	<b>29348</b>	<b>29348</b>
11	Recovery in TWO & RI*	1360	2767	1769	2068	3836
12	<b>Total Recovery (4+11)</b>	<b>9126</b>	<b>14608</b>	<b>7057</b>	<b>8565</b>	<b>14399</b>

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

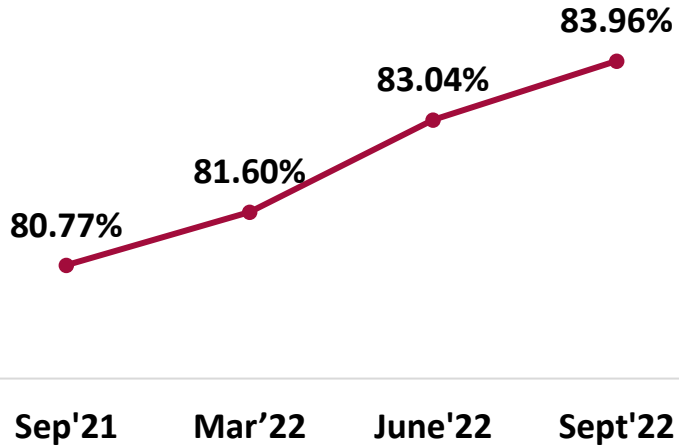


# Improving Asset Quality - Ratios

### Gross NPA%

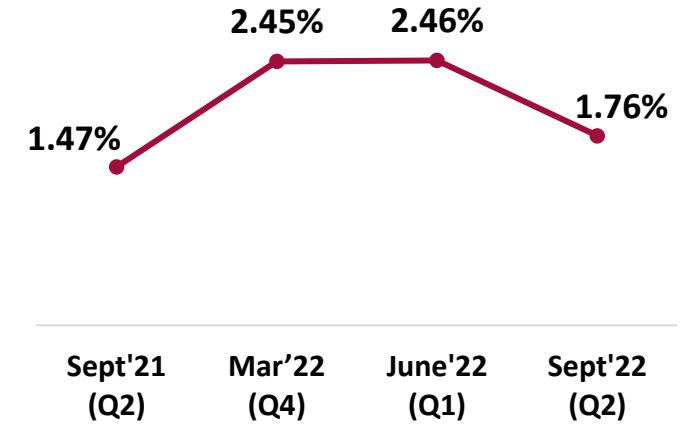


### PCR%- (Incl. TWO)

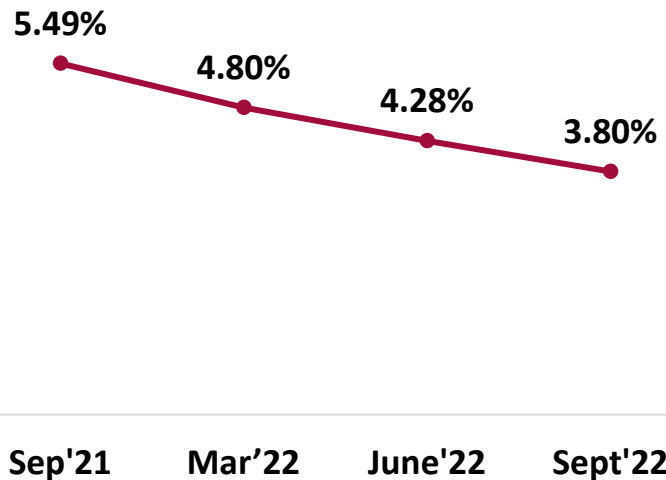


### Credit Cost

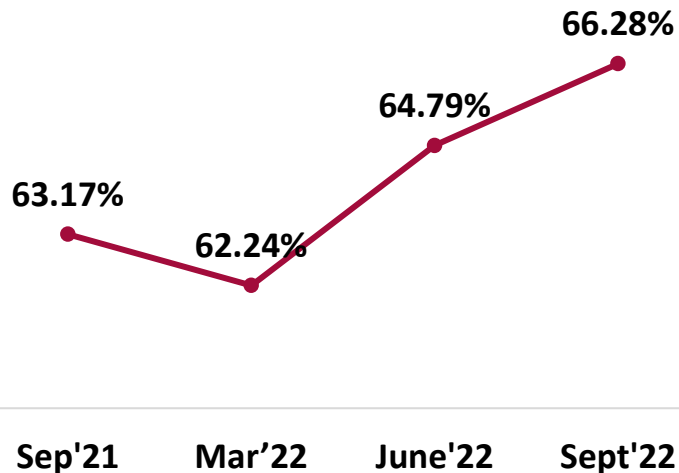
(Annualized)



### Net NPA%

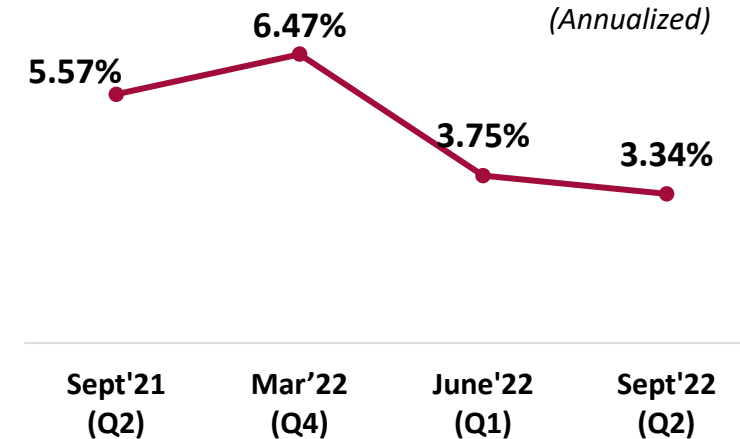


### PCR%- (Excl. TWO)



### Slippages(Fresh Addition) Ratio

(Annualized)



# NPA Classification - Sector Wise

Amt ₹ in Crore

Sl.	Parameters	Sept'21			June'22			Sept'22		
		Advances	GNPA	GNPA%	Advances	GNPA	GNPA%	Advances	GNPA	GNPA%
1	Retail Loans	132890	6880	5.18%	146321	6383	4.36%	155409	6118	3.94%
	<i>Out of Which,</i>									
1a	Housing	83492	3817	4.57%	84624	3546	4.19%	84568	3422	4.05%
1b	Car/Vehicle	10838	559	5.16%	19447	575	2.96%	24038	574	2.39%
1c	Personal Loan	10483	264	2.52%	12938	255	1.97%	14294	241	1.69%
2	Agriculture	133867	23658	17.67%	133237	25952	19.48%	140303	27019	19.26%
3	MSME	124528	26971	21.66%	124947	26226	20.99%	130218	25231	19.38%
4	Corporate & Others	324514	40974	12.63%	365021	29899	8.19%	370909	26910	7.26%
5	Domestic (1+2+3+4)	715799	98484	13.76%	769526	88460	11.49%	796839	85278	10.70%
6	Overseas	19925	1807	9.07%	30651	1707	5.57%	33373	1757	5.26%
7	Global (5+6)	735724	100291	13.63%	800177	90167	11.27%	830212	87035	10.48%

# NPA Classification- Industry Wise

Amt ₹ in Crore

Sl.	Diversified Industry Portfolio	Sept'21			June'22			Sept'22		
		O/s	GNPA	GNPA %	O/s	GNPA	GNPA %	O/s	GNPA	GNPA %
1	Infrastructure	106148	13707	12.9%	103183	8950	8.7%	103133	7654	7.4%
	-Energy	40848	4472	10.9%	44792	4070	9.1%	45365	3273	7.2%
	-Tele-Communication	15661	3376	21.6%	10660	17	0.2%	10187	14	0.1%
	-Roads & Ports	37457	4449	11.9%	39886	3724	9.3%	40257	3358	8.3%
	-Other Infra	12182	1410	11.6%	7845	1139	14.5%	7324	1009	13.8%
2	Basic Metal & Metal Products	21729	2727	12.6%	21287	1786	8.4%	23602	1529	6.5%
	-Iron & Steel	18473	1418	7.7%	17935	1238	6.9%	20356	1060	5.2%
3	Textiles	12293	3443	28.0%	11014	1921	17.4%	10642	1959	18.4%
4	Food Processing	18644	5172	27.7%	18961	4736	25.0%	18794	4686	24.9%
5	Chemical & Chemical Products	8970	540	6.0%	7972	441	5.5%	7077	353	5.0%
6	Other Industries	53391	17681	33.1%	54439	16641	30.6%	59159	15424	26.1%
	<b>Total</b>	<b>221175</b>	<b>43270</b>	<b>19.6%</b>	<b>216856</b>	<b>34475</b>	<b>15.9%</b>	<b>222407</b>	<b>31605</b>	<b>14.2%</b>

# Asset Classification- Global Advances

Amt ₹ in Crore

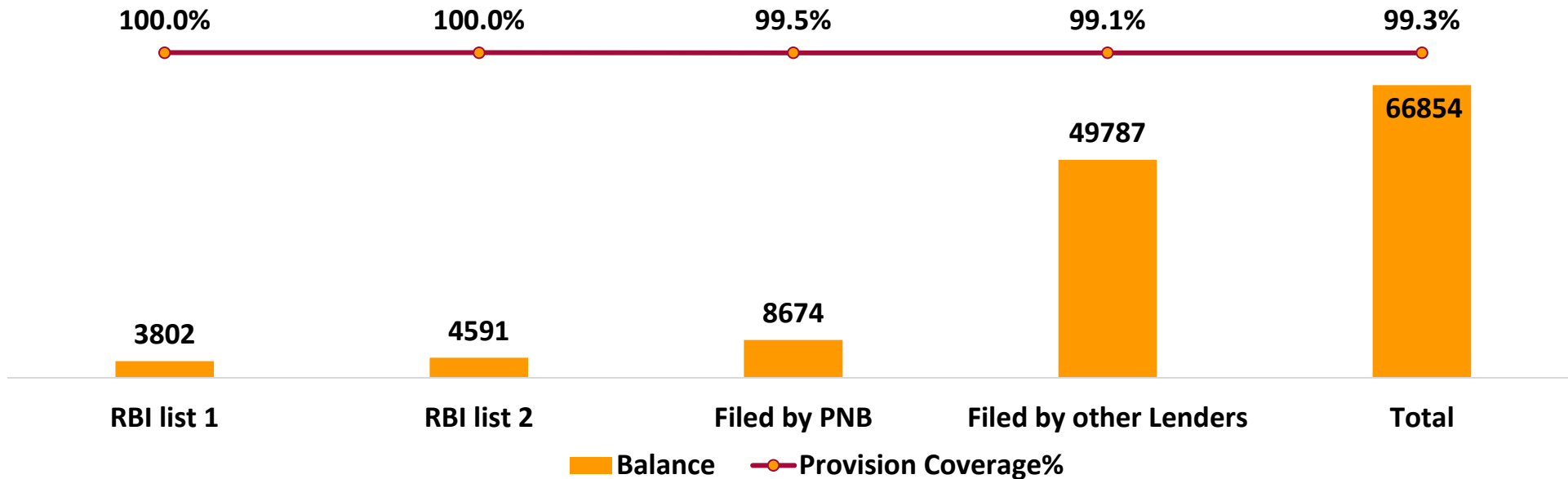
Sl.	Parameters	Sept'21		June'22		Sept'22		YoY Variation	
		O/S	Share%	O/S	Share%	O/S	Share%	Amt.	Var. %
1	Standard	635434	86.37%	710010	88.73%	743177	89.52%	107743	16.96%
2	Gross NPA	100291	13.63%	90167	11.27%	87035	10.48%	-13256	-13.22%
2a	Sub-Standard	24949	3.39%	14516	1.81%	14165	1.71%	-10784	-43.22%
2b	Doubtful	54448	7.40%	59382	7.42%	50647	6.10%	-3801	-6.98%
2c	Loss	20894	2.84%	16269	2.03%	22222	2.68%	1328	6.36%
	<b>Global Advances(1+2)</b>	<b>735724</b>	<b>100%</b>	<b>800177</b>	<b>100%</b>	<b>830212</b>	<b>100%</b>	<b>94488</b>	<b>12.84%</b>

# Exposure to NCLT accounts

As on 30.09.2022

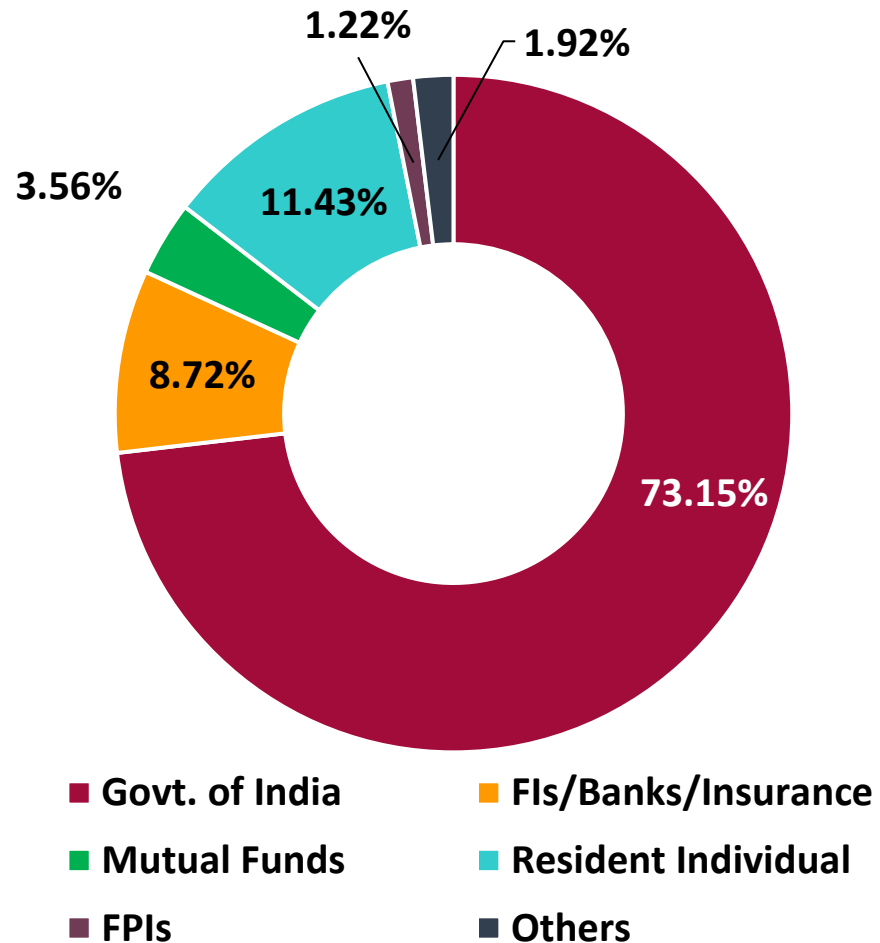
Amt ₹ in Crore

Sl.	Parameters	Accounts	Balance	Provision	PCR%
1	RBI list 1	04	3802	3802	100.0%
2	RBI list 2	10	4591	4591	100.0%
3	Filed by PNB	133	8674	8634	99.5%
4	Filed by Others	420	49787	49361	99.1%
5	<b>Total</b>	<b>567</b>	<b>66854</b>	<b>66388</b>	<b>99.3%</b>



# Share Holding and Ratings

Total No. of Shares: 1101.10 Crores



## Moody's

Issuer Credit Rating-  
Ba1/NP/ Stable

## Fitch

Issuer Credit Rating-  
BBB-/F3/Stable

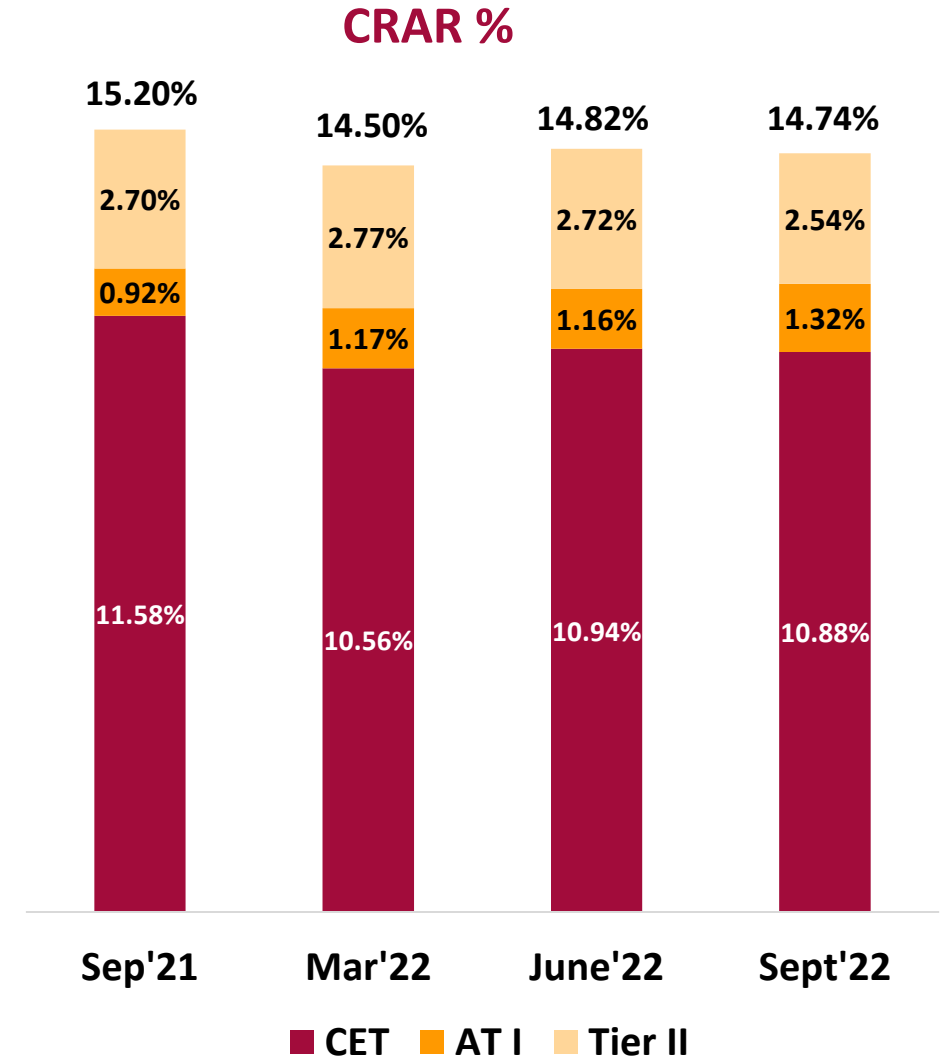
S.N	Rating Agency	Basel III	
		Additional Tier-1 Bonds Rating	Tier-II Bonds Rating
1	CRISIL Ratings	AA/Stable	AA+/Stable
2	India Ratings	AA+/Stable	AAA/Stable
3	CARE Ratings	AA/Stable	AA+/Stable
4	ICRA Ratings	AA/Stable	AA+/Stable

(Shareholding as on 30.09.2022)

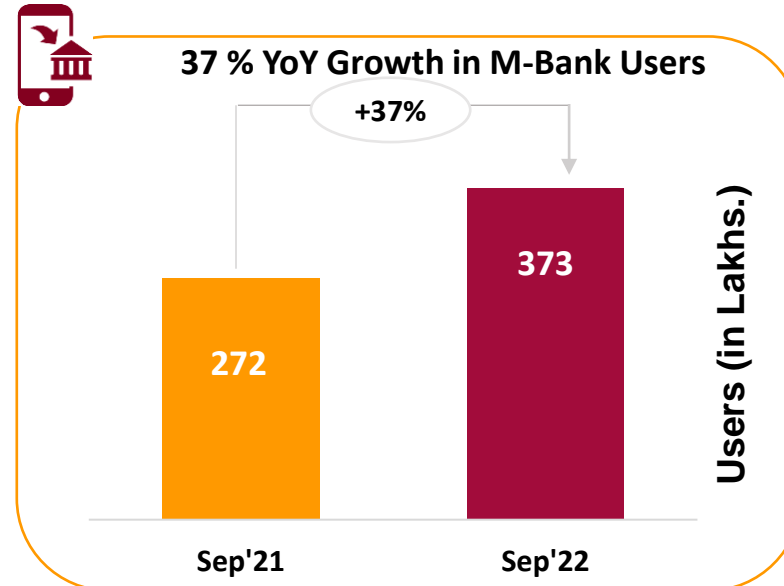
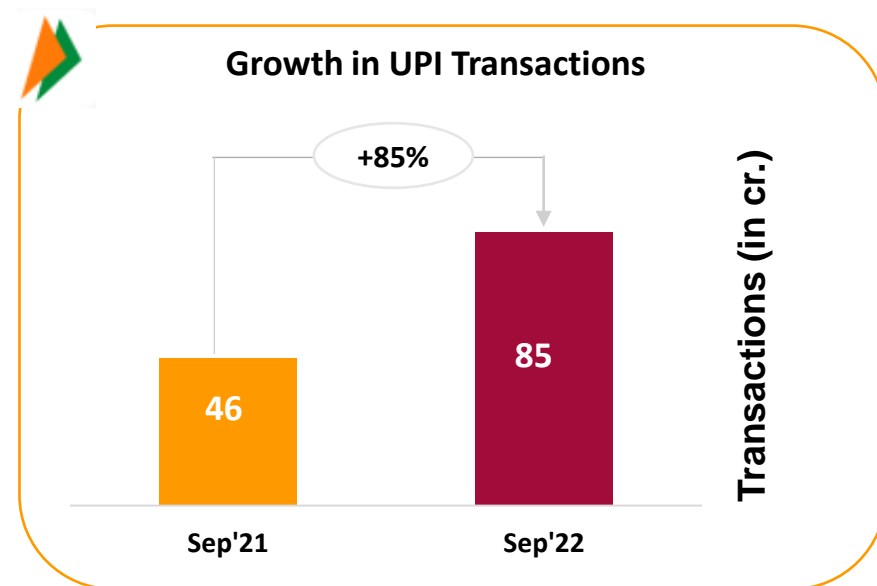
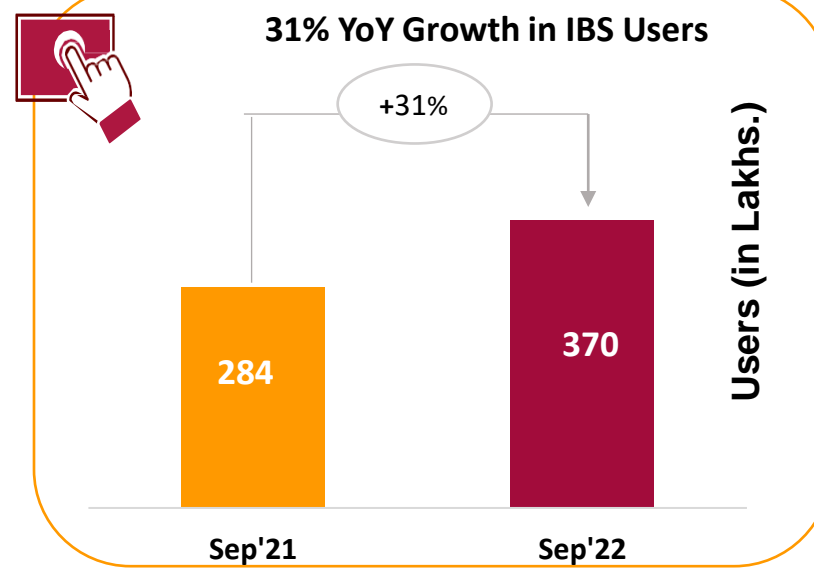
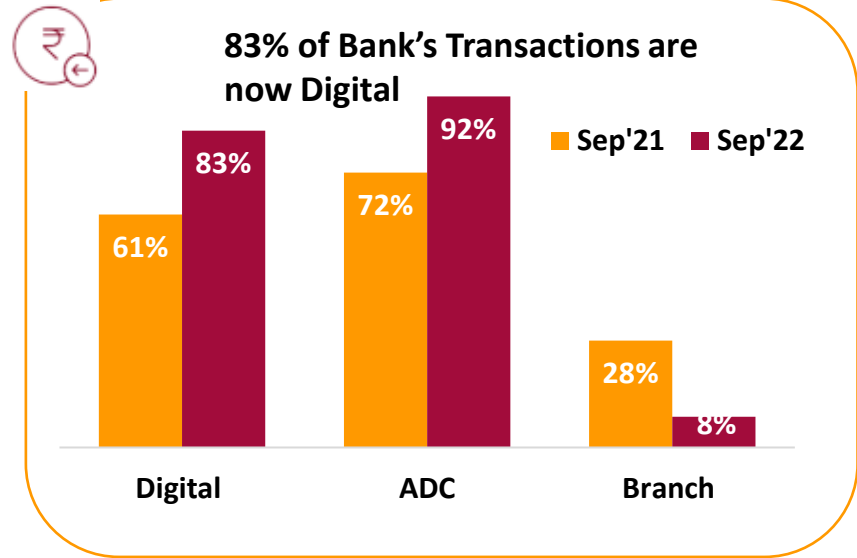
# Capital Adequacy

Amt ₹ in Crore

Sl.	Parameters	Sept'21	Mar'22	June'22	Sept'22
1	Tier I	73915	70458	73522	76036
1a	Common Equity	68503	63430	66484	67831
1b	Additional Tier I	5412	7028	7037	8205
2	Tier II	15941	16653	16544	15823
3	<b>Total (Tier I+II)</b>	<b>89856</b>	<b>87111</b>	<b>90066</b>	<b>91859</b>
4	Risk-weighted Assets	591217	600821	607608	623392
5	Tier I %	12.50%	11.73%	12.10%	12.20%
5a	Common Equity %	11.58%	10.56%	10.94%	10.88%
5b	Additional Tier I %	0.92%	1.17%	1.16%	1.32%
6	Tier II %	2.70%	2.77%	2.72%	2.54%
7	<b>Total (Tier I+II) %</b>	<b>15.20%</b>	<b>14.50%</b>	<b>14.82%</b>	<b>14.74%</b>







# Digital Initiatives

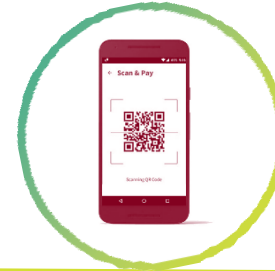
1<sup>st</sup>

✓ UPI Lite- customers can make small payments of up to **Rs 200** using on device "wallet".



✓ Onboarding in UPI Using Aadhaar OTP- Authentication In lieu of Debit Card for Customer On-boarding on UPI.

Launch of **Banking Services** through Whatsapp



PNB One new features Added: **Scan & Pay** and **UPI payment** using **IFSC & A/c No**



**Pre-Qualified Credit Card** facility for salaried account customers

Revamped **PNB ONE** App Launched



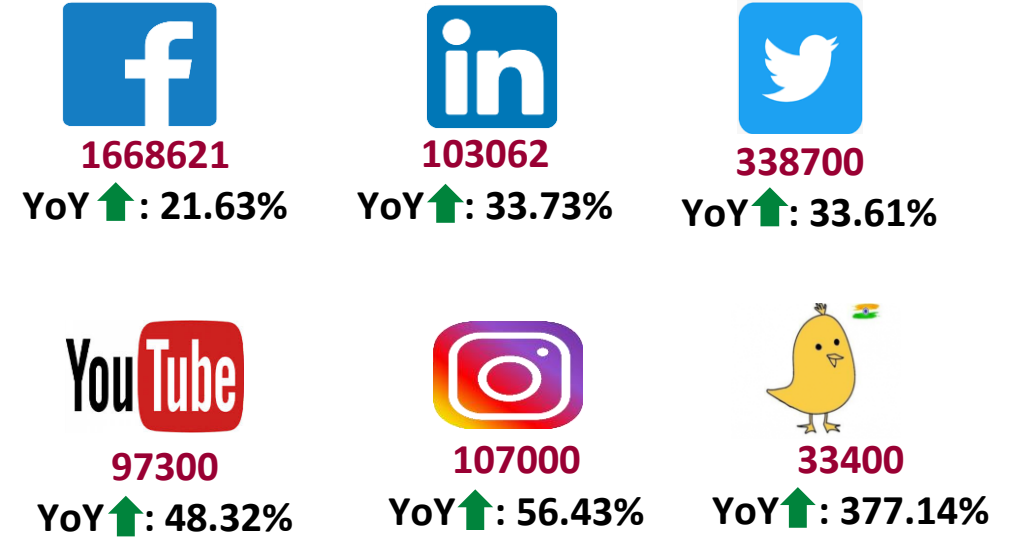
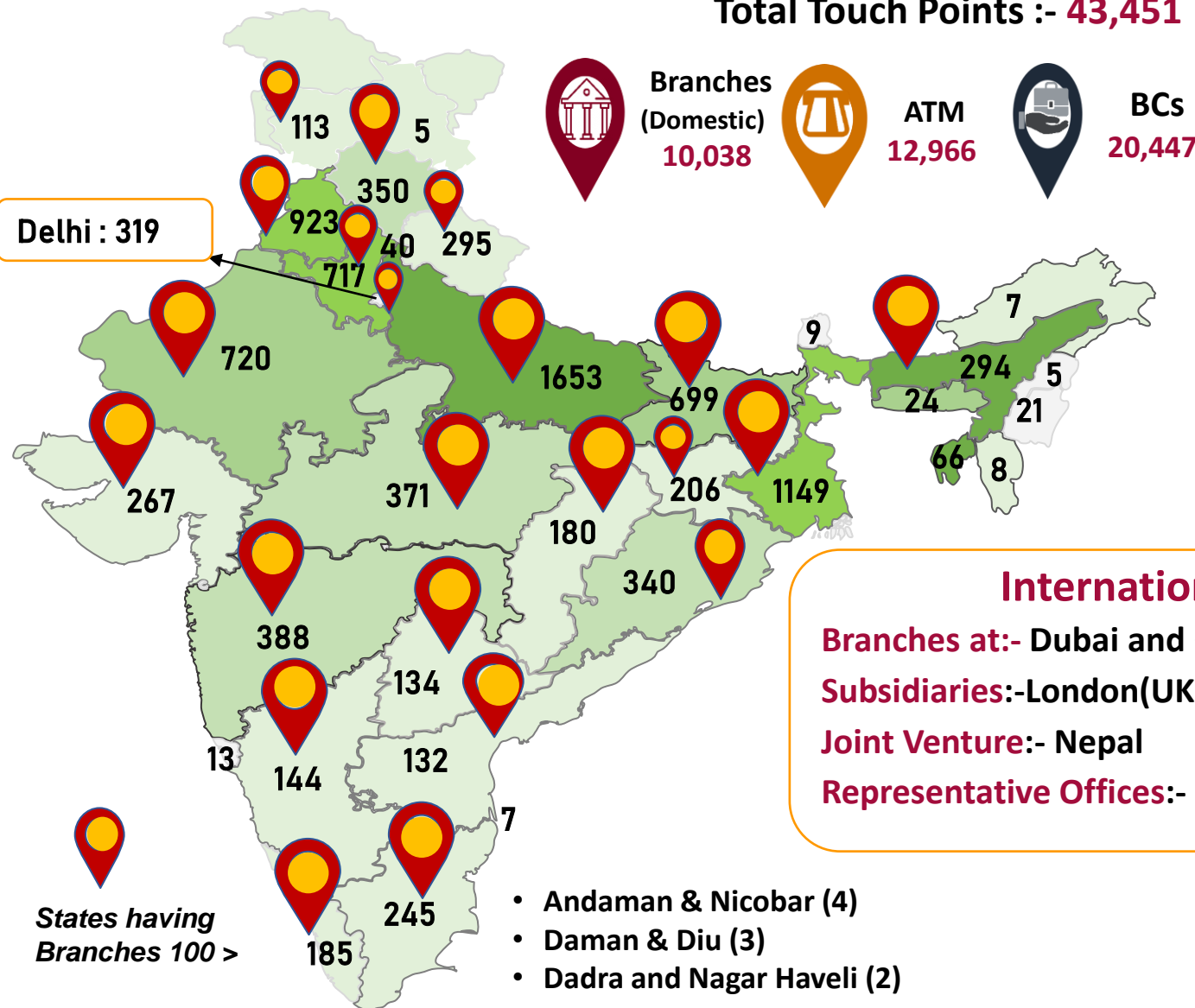
**Self Onboarding Platform** for Online Application of **Credit Card** on 24\*7 basis

**Online Overdraft Facility (e-OD)** against offline **Fixed Deposit (FD)** in PNB One app.



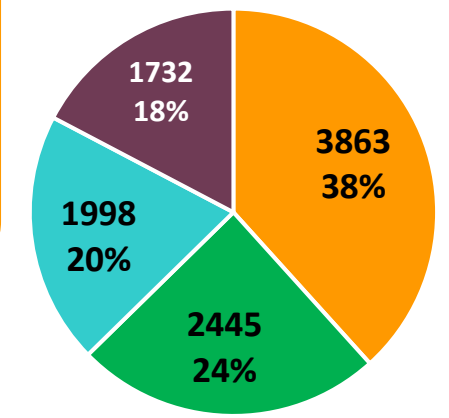
# Distribution Network & Social Presence

**Total Touch Points :- 43,451**



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

**Population group Wise Branches**

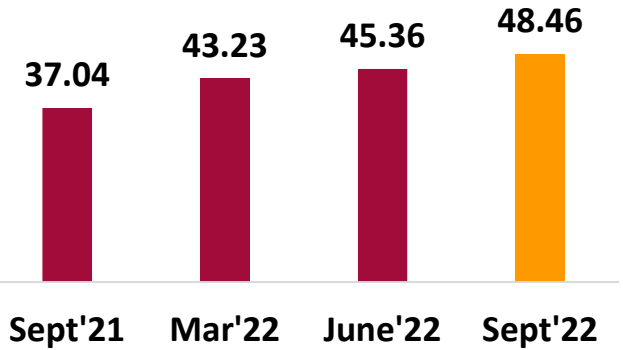


■ Rural ■ Semi-Urban ■ Urban ■ Metro

# Driving Financial Inclusion

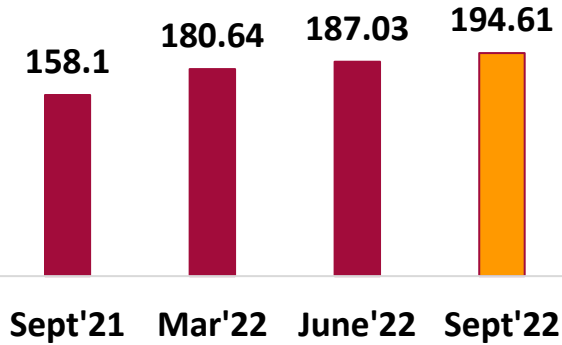
Nos in lakhs

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



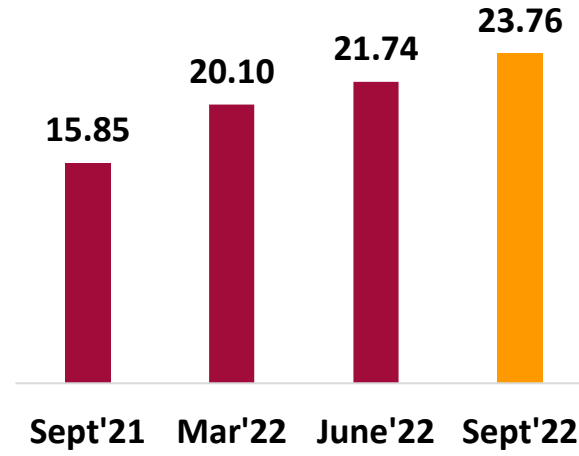
Nos in lakhs

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



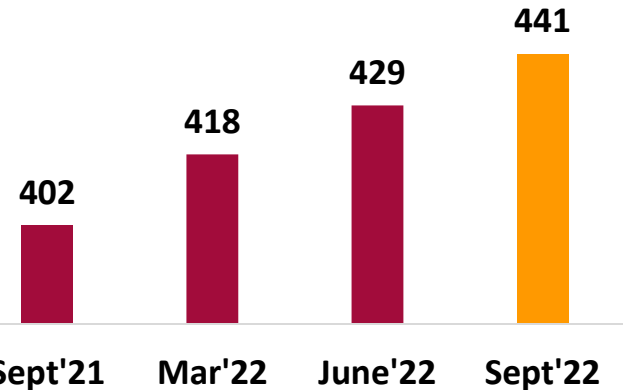
Nos in lakhs

**Atal Pension Yojana**



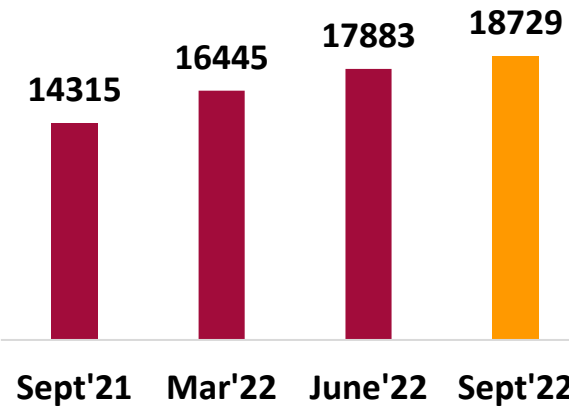
Nos in lakhs

**PMJDY Accounts**



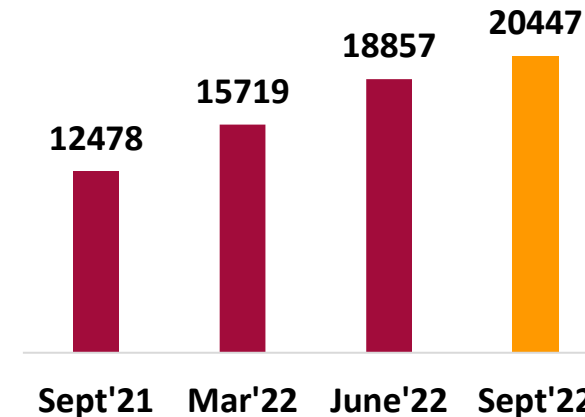
Amt ₹ in Crore

**Deposits Mobilized by BCs**



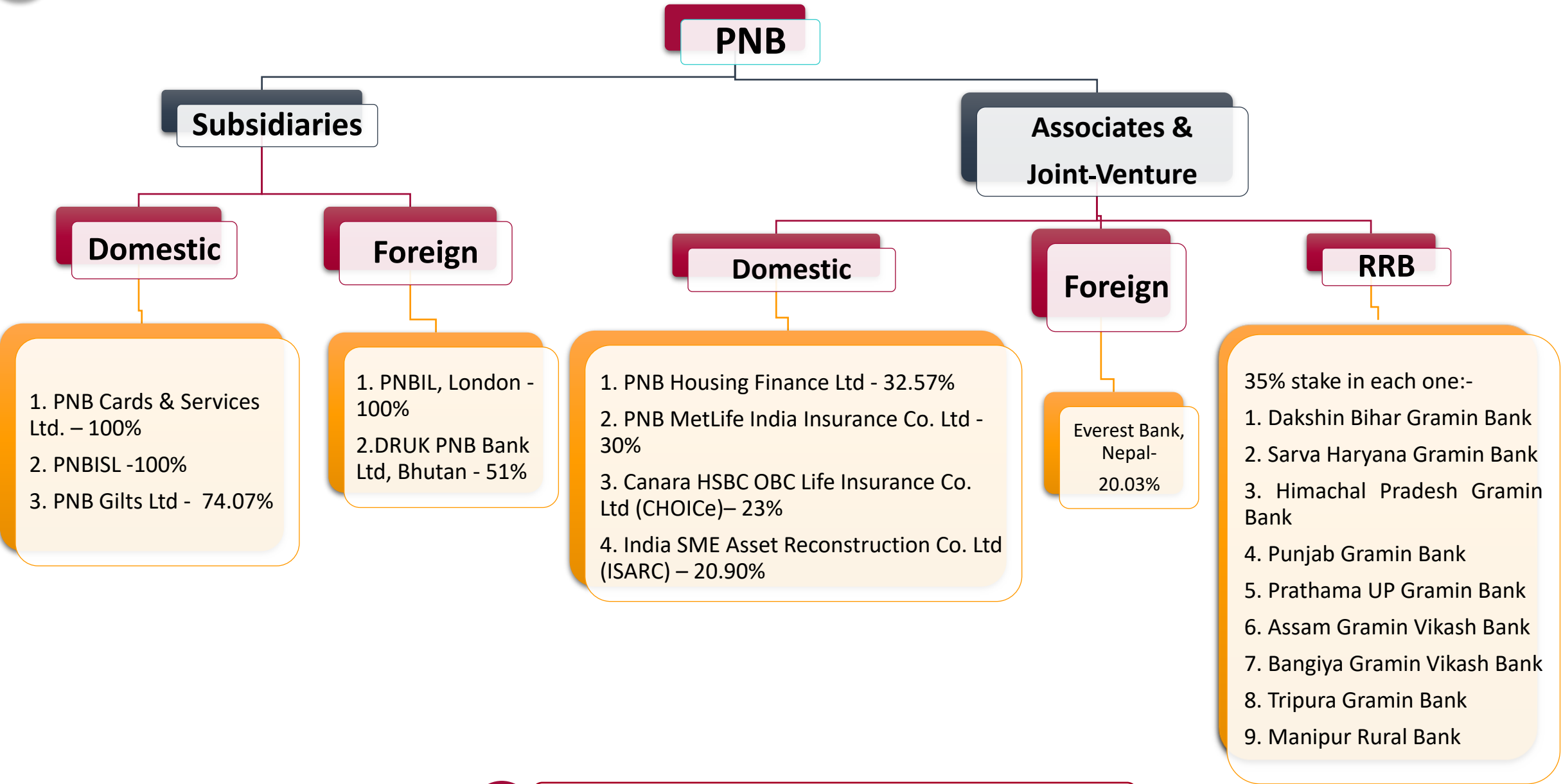
Nos

**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



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	Sept'22 (6M)	3095	2444	652	498
PNB Investment Services Ltd.	Sept'22 (6M)	4.20	2.56	1.64	1.23
PNB Cards & Services Limited	Sept'22 (6M)	2.96	1.92	1.04	0.90
PNB Gilts Ltd.	Sept'22 (6M)	624	738	-114	-97
PNB MetLife India Insurance Co. Ltd	Sept'22 (6M)	4321	4275	46	40
Canara HSBC OBC Life Insurance Co. Ltd	Sept'22 (6M)	2992	2951	42	36
PNB (International) Ltd. (London) (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	Sept'22 (6M)	4.93	1.67	3.26	1.96
Druk PNB Bank Ltd. (Bhutan) (FY : 1 <sup>st</sup> January to 31 <sup>st</sup> December)	Dec'21 (12M)	147	124	37	23
Everest Bank Ltd. (Nepal) (FY : 16 <sup>th</sup> July to 15 <sup>th</sup> July)	July'22 (12M)	1093	866	227	159

## Performance of RRBs

Consolidated Position	HY1 FY'22	HY1 FY'23
Business	176418	189266
Loans and advances	61899	67946
Deposits	114519	121320
Capital Adequacy Ratio	9.81	11.79
Operating profit	848	1655
Net Profit	(158)	(239)

# ESG Initiatives

## Environment



1

### Reduction in Carbon Foot Prints

- Assessing the “**Environmental**” aspects while loan origination via Internal Rating Models
- Investing in **Digital Solutions** and Leverage smart solutions to customers
- Contributed for public awareness programme of Baramati Municipal Council (BMC), Maharashtra on **Swachh Sarvekshan (Clean environment) & Majhi Vasundhara (My Mother Earth)**



2

### Green Financing

- Sanctioned around **₹ 128 Cr+** under **PNB Green Car Loan** scheme and **₹ 1998 Cr+** under **PNB Transport (E-Rickshaw/ Electric Vehicle Loan Scheme)** till date.
- Sanctioned **₹ 1562 Cr + loans** in renewable energy sector during HY1
- Sanctioned **₹ 23.93 Cr** under **PM-KUSUM (Pradhan Mantri- Kisan Urja Suraksha evam Utthaan Mahabhiyan)** Scheme



3

### Green Premises

- Installed **300 KW roof top solar power plants** across various office buildings
- Procurement of **BEE star-rated energy efficient electrical & electronic equipment's**
- Energy Efficient Measures adopted by bank & **PNB Head Office Dwarka** rated **5 Star By GRIHA Council**.



8

## ESG Initiatives & Awards

# ESG Initiatives

## Social



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



**76+** RSETIs are imparting training to rural population. Total no. of candidates trained since inception are 5,19,386



**80%** Women borrowers in total SHG o/s of Rs. 5486 Cr for promoting entrepreneurship development



**175** FLCs conducted seminars programs and provided training to 88,794 persons during Q2 FY'23



### Giving Back to Society



Contribution for an **ambulance** in Thiruvananthapuram Municipal Corporation



Supported selected Delhi schools for **Basic infrastructure**



Contributed under "**Adopt an Aanganwadi**" initiative of Women and child development Deptt., Govt. of Madhya Pradesh.



Contributed for promoting **patient Care** at Govt. Institute of Medical sciences , U.P. Govt. Hospital at Noida.



# ESG Initiatives

## Governance

The Bank has in place a fair, transparent & accountable **Corporate Governance structure** to safeguard the interests of all stakeholders

Guided by Strong Policies

- ✓ Customer Grievance Policy
- ✓ Code of Conduct & Ethics
- ✓ High level Committee to steer the ESG Initiatives of the Bank
- ✓ CSR Policy
- ✓ Strong Corporate Governance practices and constituted various sub committee
- ✓ Whistle Blower Policy



### Key Highlights of Strong Governance in Bank



Proper customer **grievances redressal mechanism** in place.



✓ **Timely & Faster** resolution of Grievances  
 ✓ Launched **Staff Accountability Portal** and **Compliance Monitoring Tool**



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



**HR Transformation**  
 ✓ **Succession Planning**  
 ✓ **Counselling and grievance redressal** of employees









**New Enterprises Fraud Risk Management (EFRM)** for prevention of unauthorized electronic banking transactions



Increased focus on risk and the **supporting governance framework**



## Liability Products

- ✓  **PNB “AROGYA” SAVING SCHEME** (Age Group 18 – upto 60 years) with Health Care Insurance
- ✓  **SB Ellite Scheme for HNI Customers**
- ✓  **Term Deposits scheme for 405 days ,600 days** with attractive interest rates
- ✓  **Integration with CERSAI (CKYC) for paperless KYC**
- ✓  **TAB Banking in all Branches**
- ✓  **New Tie-Ups/MOUs for Rakshak Plus Salary Accounts with Indian Army, Assam Rifles & Indian Air Force**



## Asset Products

- ✓  **Revamped Pre Approved Personal loan & Pensioner Loan**
- ✓  **“Insta (In-Built) Sanction of Car Loan facility to existing MSME/Corporate borrowers”**
- ✓ **Modification in Gold Loan Scheme** for best Interest rates advantages
- ✓  **Introduction of Krishi Swarna Yogana**
- ✓ **Tie-Ups with**
  - **National Small Industries Corporation Ltd for financing MSMEs**
  - **Schwing Stetter India Pvt Ltd for Financing Construction Equipments**

# Awards & Accolades



1st

**PNB BECOMES ONE OF THE FIRST BANKS TO LAUNCH UPI ON RUPAY CREDIT CARDS**



1

**Punjab National Bank wins 2<sup>nd</sup> prize in Rajbhasha Kirti Puraskar” for the FY 2021-22**



**PNB was declared winner under 2 Themes of EASE 4.0 awards:**

2

Tech Enabled Banking- 1<sup>st</sup> Runner Up

3

Governance and HR- 1<sup>st</sup> Runner Up

4

**Under APY, Bank qualified in “Winning Wednesday Campaign” by PFRDA as Warriors of Winning Wednesday July 2022**

8

**ESG Initiatives & Awards**

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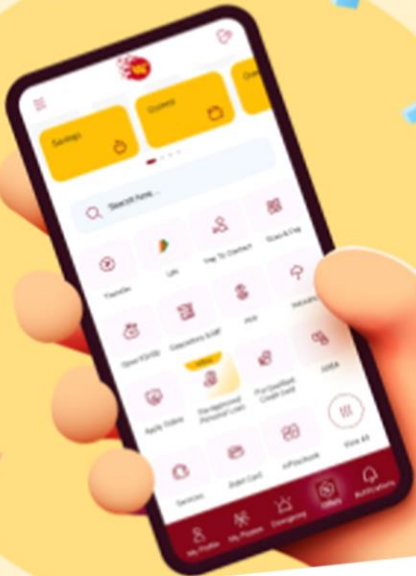
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To improve is to change,  
to be perfect is to change often

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You*