

# FINANCIAL RESULTS

## Q1 FY'24

## June'2023

## 26<sup>th</sup> July 2023

Streamline your business growth with  
**PNB Pre-Approved Business Loan!**

Contract

For Select Current A/c Holders

- Amount: above ₹1 lakh to ₹10 lakhs
- Instant disbursement
- No branch visit
- Paperless process
- No prepayment penalty

PNB logo, G20 logo, and QR code are also present.

Fuel your passion for travel  
with **PNB World Travel Card**

- Available in USD, GBP and EURO
- Use across all merchant outlets & ATMs accepting Mastercard worldwide
- Top-up facility at all authorized branches of PNB
- Insurance benefits
- Non-PNB customers can also apply

PNB logo, G20 logo, and PNB World Travel Card image are also present.

1

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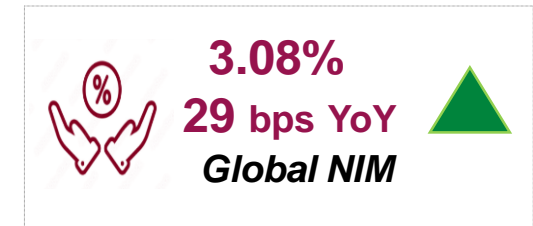
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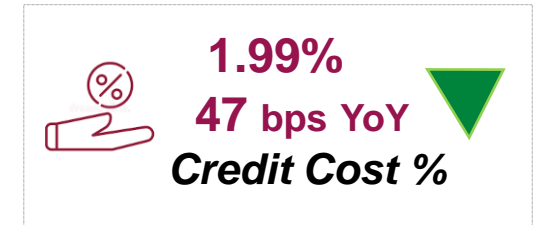
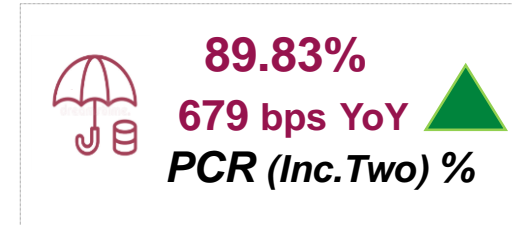
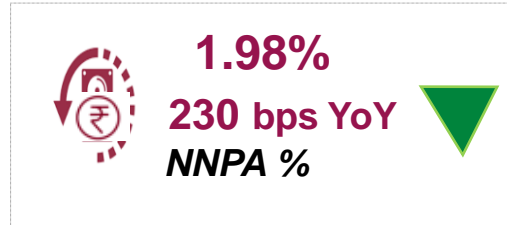
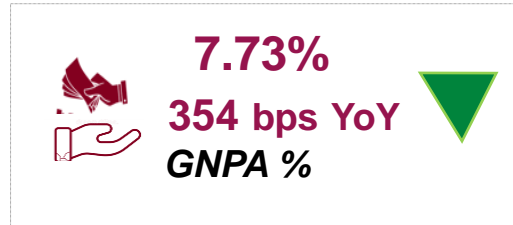


# Key Highlights : Q1 FY'24

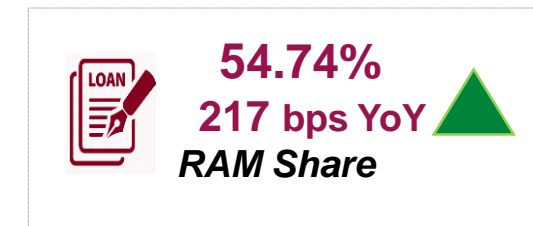
## Profitability



## Asset Quality



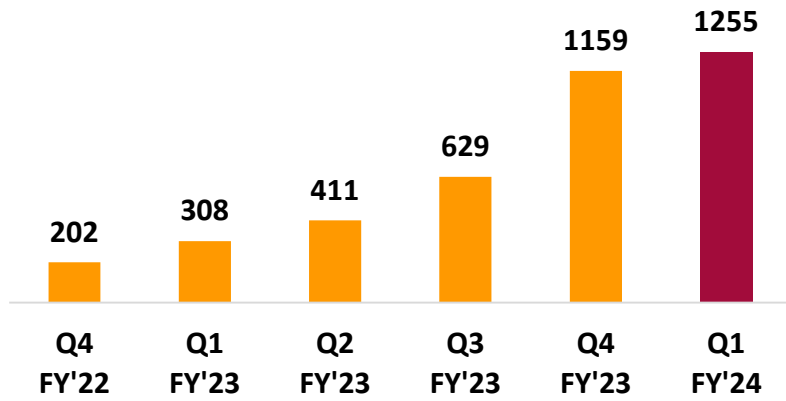
## Business



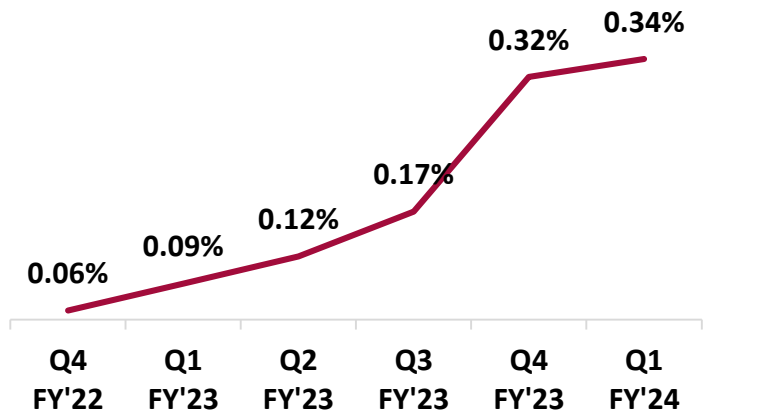
# Increasing Profitability & Capital

Amt ₹ in Crore

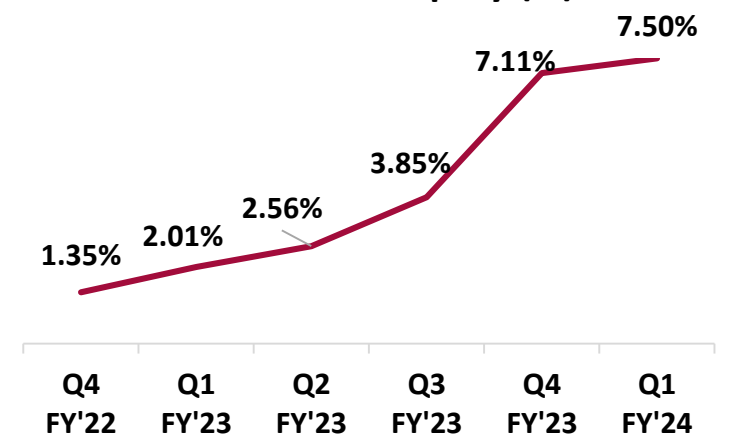
### Net Profit



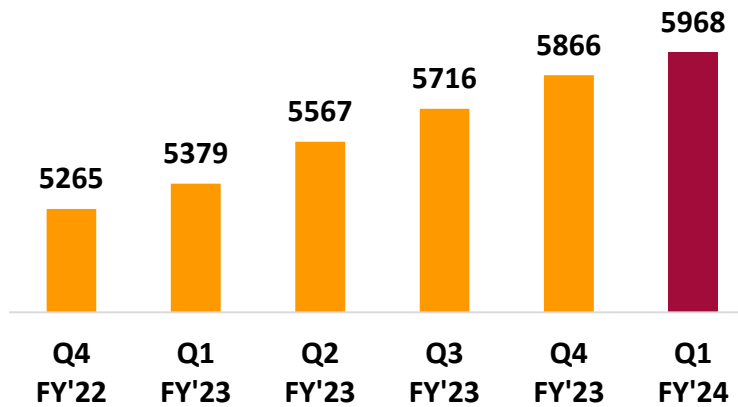
### Return on Assets (%) (Annualized)



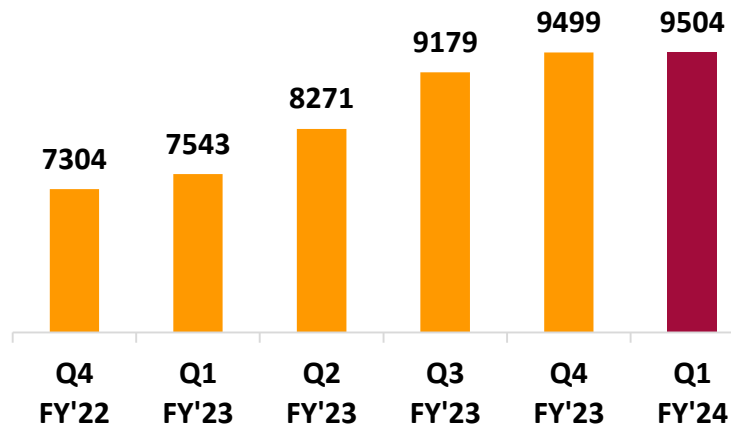
### Return on Equity (%) (Annualized)



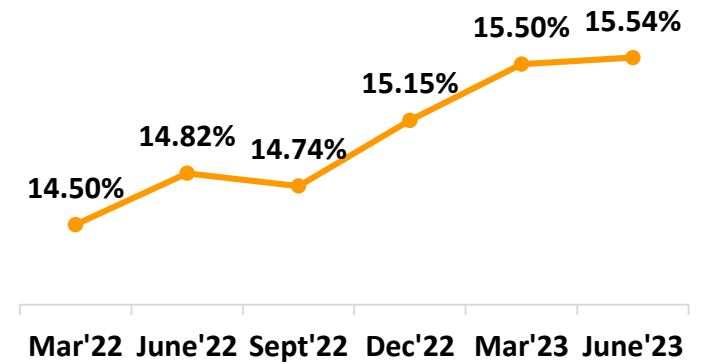
### Operating Profit



### Net Interest Income



### CRAR%



Highlights

Business

Financial

Asset Quality

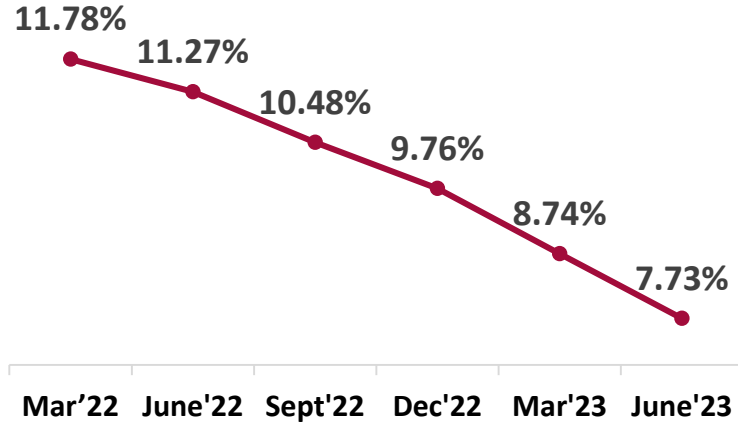
Share/Capital

Digitalization

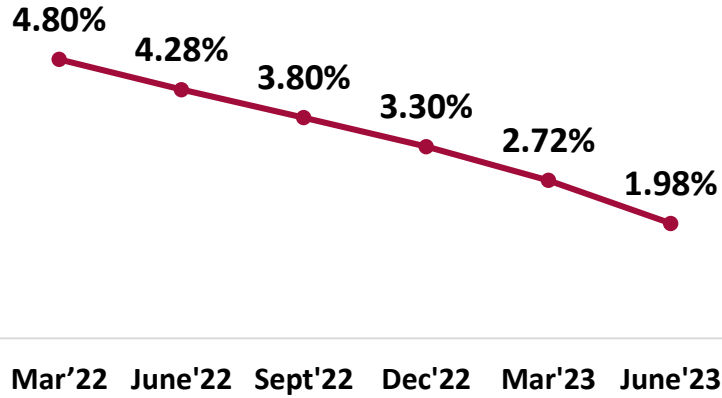
HR/Network/GB/RRB

ESG/Award

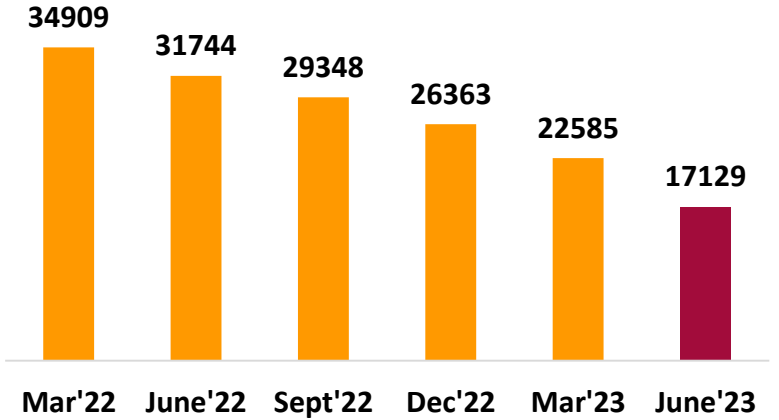
### Gross NPA%



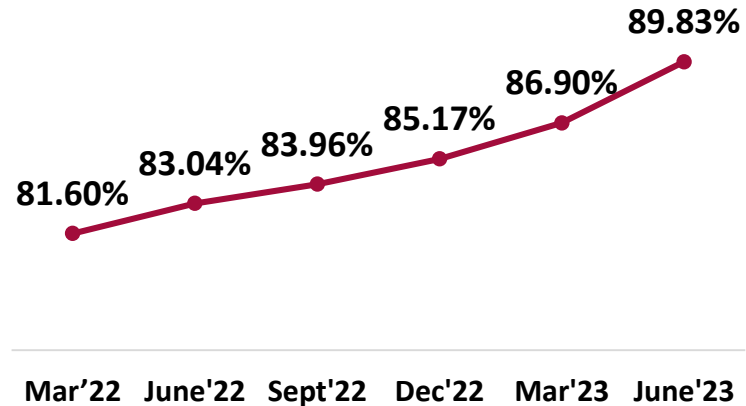
### Net NPA%



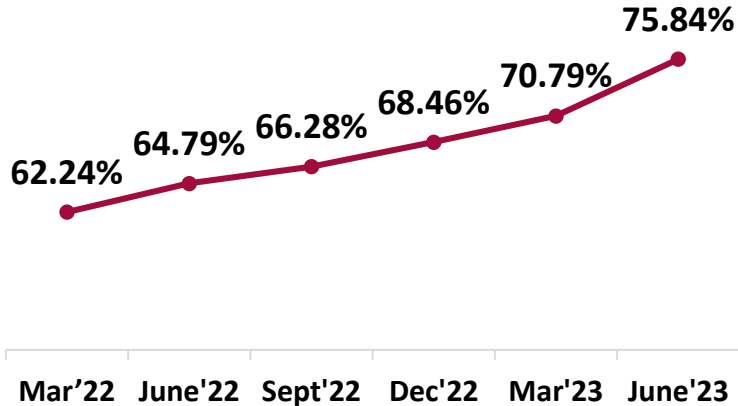
### Net NPA Amount



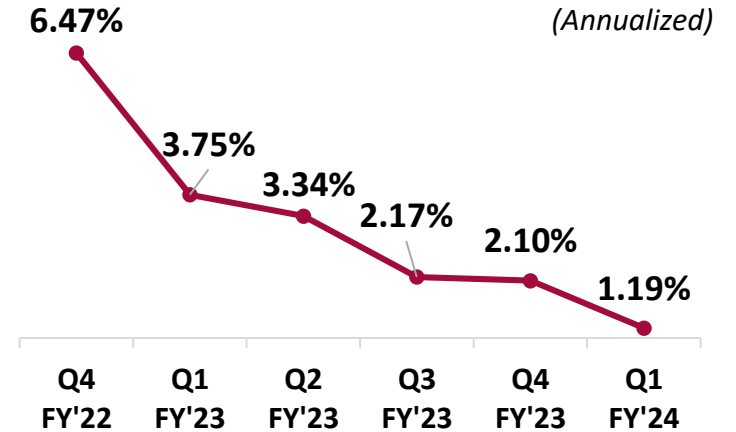
### PCR%- (Incl. TWO)



### PCR%- (Excl. TWO)



### Slippages(Fresh Addition) Ratio





# Continuous Business Growth



Amt in Rs. Crore

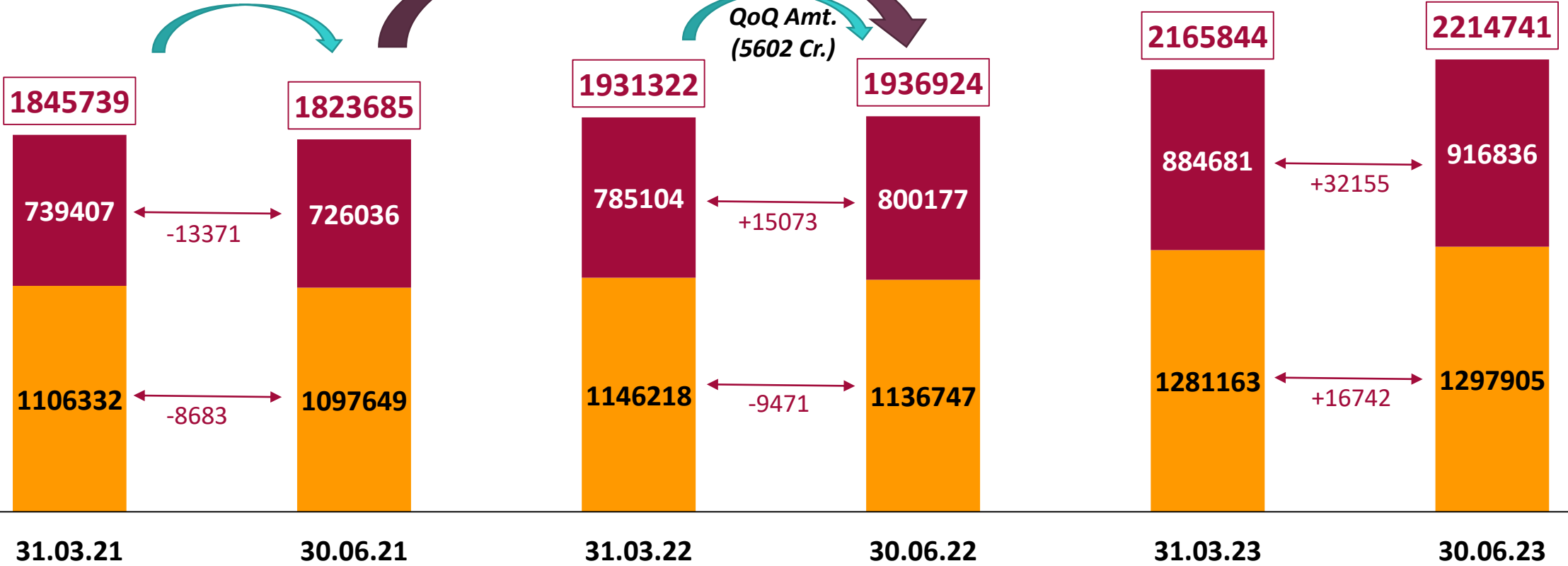
YoY Amt. (277817 Cr.)  
YoY% : 14.3%

YoY Amt. (113239 Cr.)  
YoY% : 6.2%

QoQ Amt.  
(-22054 Cr.)

QoQ Amt.  
(5602 Cr.)

QoQ Amt.  
(48897 Cr.)



■ GLOBAL DEPOSITS / वैश्विक जमाराशि

■ GROSS GLOBAL CREDIT /सकल वैश्विक ऋण

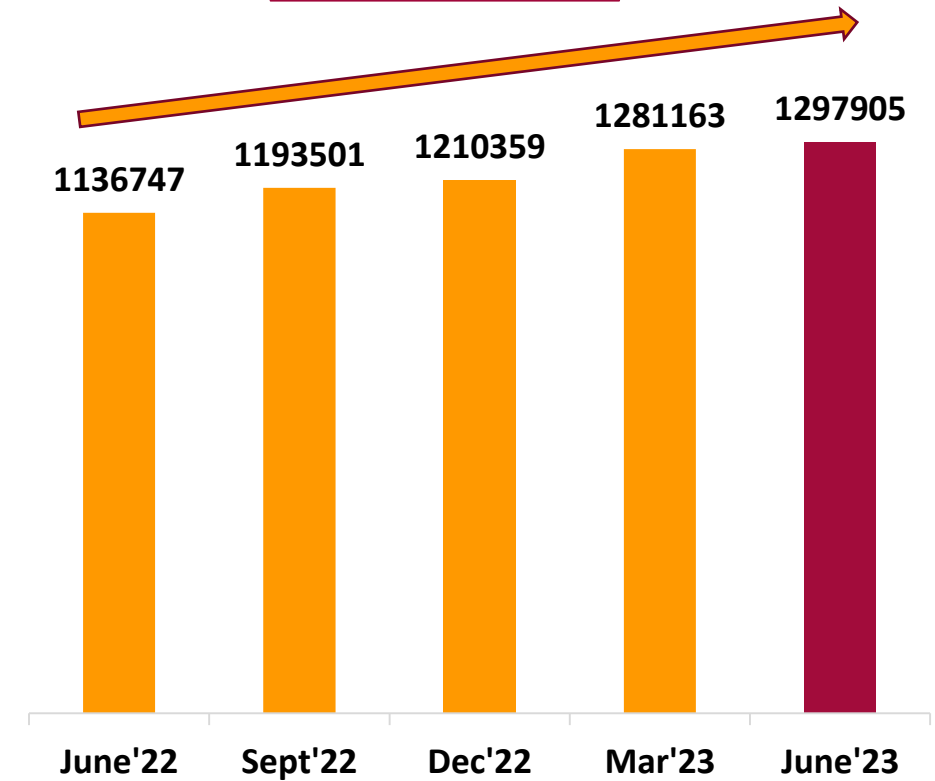


Amt ₹ in Crore

Sl.	Parameters	June'22	Mar'23	June'23	Growth %	
					QoQ	YoY
1	Global Deposits	1136747	1281163	1297905	1.31%	14.18%
2	Overseas Deposits	22040	29455	30903	4.92%	40.21%
3	Domestic Deposits	1114706	1251708	1267002	1.22%	13.66%
4	Current Deposits	69332	74028	66838	-9.71%	-3.60%
5	Savings Deposits	447258	463987	464004	0.00%	3.74%
6	CASA Deposits (4+5)	516590	538015	530842	-1.33%	2.76%
7	CASA Share to Domestic Deposit %	46.34%	42.98%	41.90%		
8	Total Term Deposits	620157	743148	767063	3.22%	23.69%

## Global Deposits

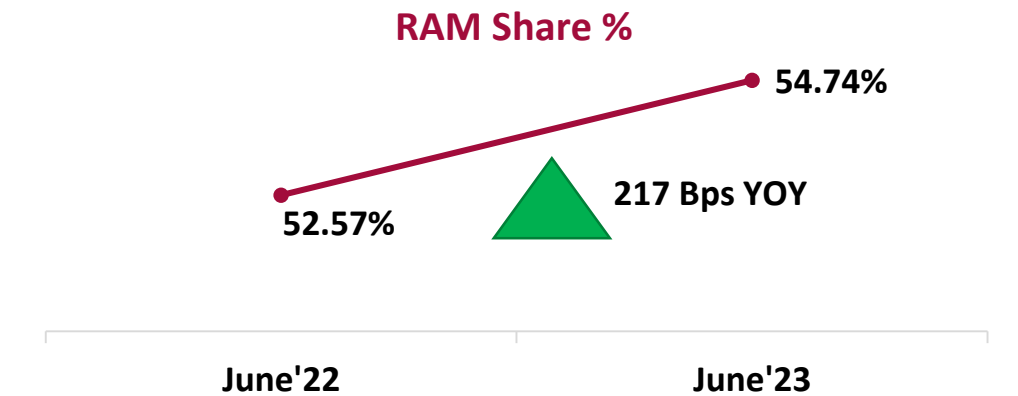
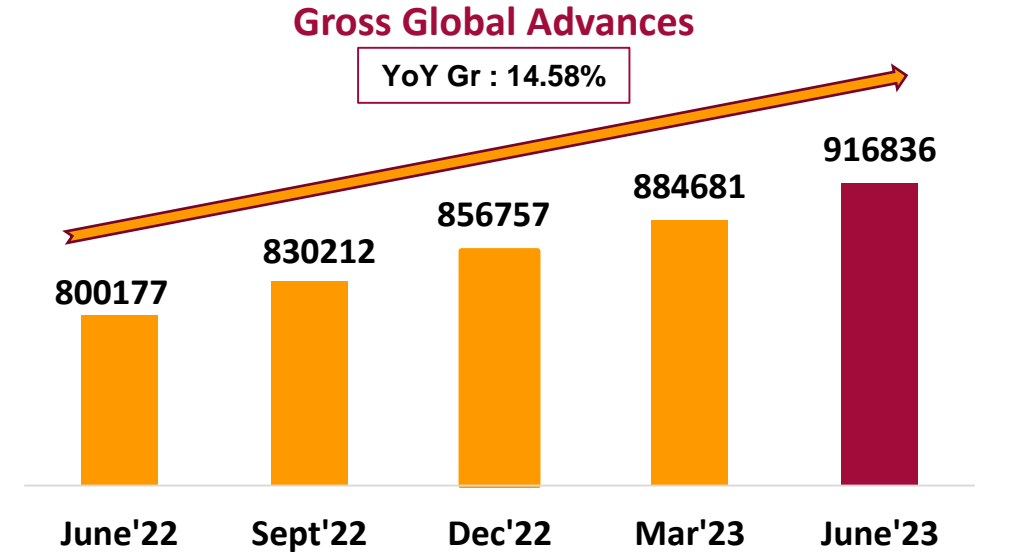
YoY Gr : 14.18%



# Advances Performance

Amt ₹ in Crore

	Parameters	June'22	Mar'23	June'23	Growth %	
					QoQ	YoY
1	Gross Global Advances (2+3)	800177	884681	916836	3.63%	14.58%
2	Gross Overseas Advances	30651	34914	34438	-1.36%	12.36%
3	Gross Domestic Advances	769526	849766	882398	3.84%	14.67%
	<i>Out of which</i>					
4	Retail	146321	197698	205058	3.72%	40.14%
5	Agriculture	133237	142105	145572	2.44%	9.26%
6	MSME	124947	130178	132398	1.71%	5.96%
7	RAM (4+5+6)	404505	469981	483028	2.78%	19.41%
8	RAM Share %	52.57%	55.31%	54.74%		
9	Corporate & Others	365021	379785	399370	5.16%	9.41%

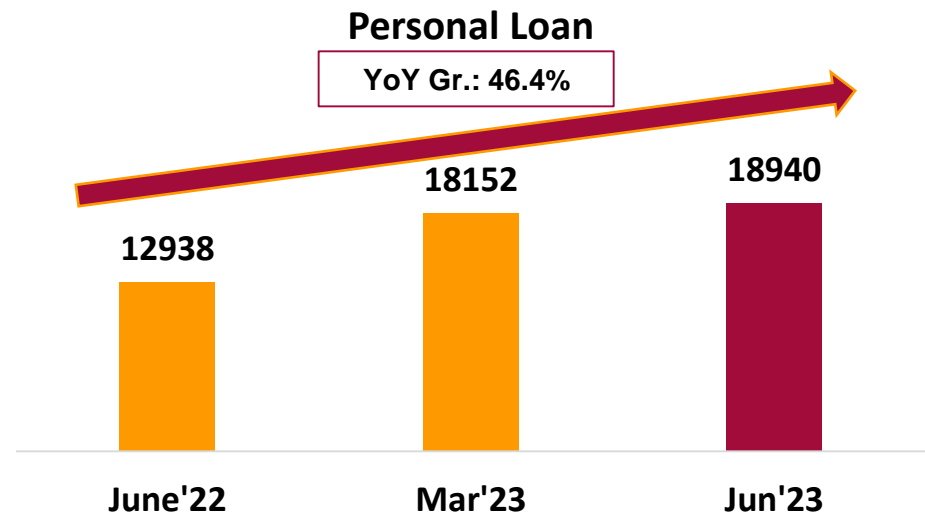
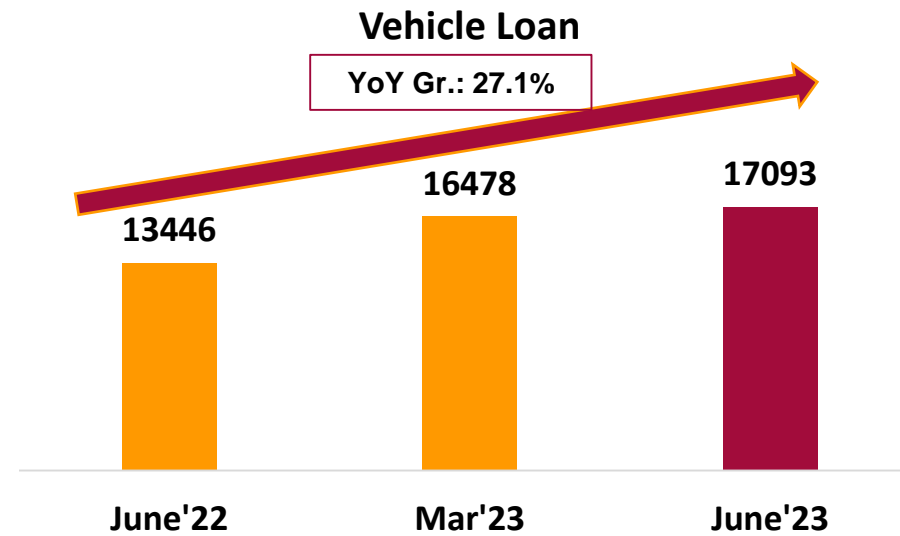
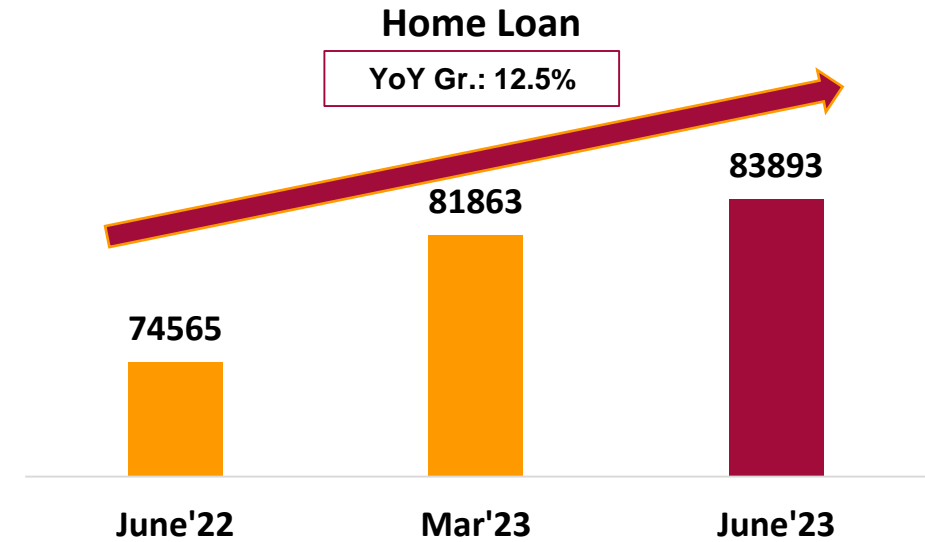
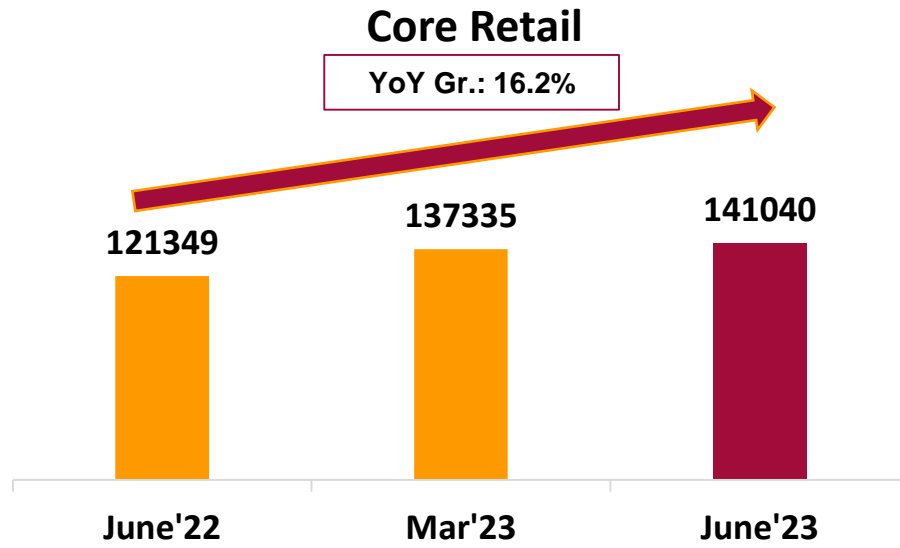






# Core Retail Advances

Amt ₹ in Crore



# Priority Sector Achievement



**TOTAL PRIORITY SECTOR ADVANCES**  
@42.52% of ANBC against norm of 40%



**AGRICULTURE (PS) ADVANCES**  
@18.12% of ANBC against norm of 18%



**WEAKER SECTION**  
@13.52% of ANBC against norm of 12.00%



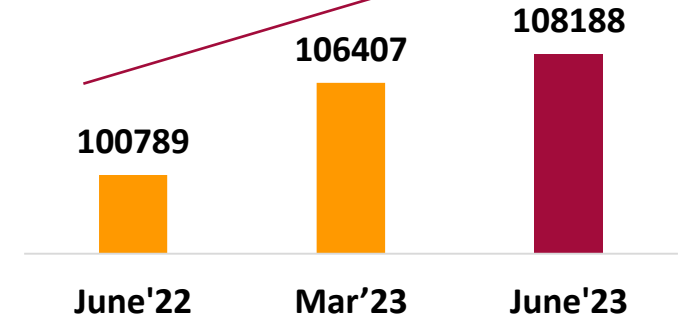
**MICRO ENTERPRISES**  
@8.16% of ANBC against norm of 7.50%

**MANDATED  
NORMS v/s  
ACHIEVEMENT**

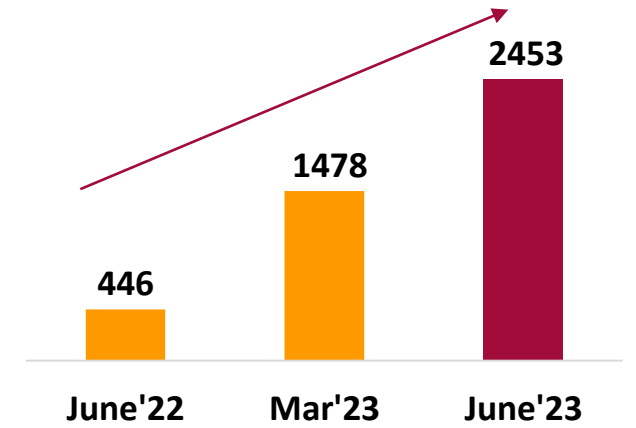
Amt ₹ in Crore

## Agriculture PS

YoY Gr.: 7.3%



## Agriculture Gold Loan



# MSME Portfolio Mix

Amt ₹ in Crore

**MSME Segment Mix  
Total as on June'23 :-  
Rs 132398 Crores**



**PM SVANidhi**  
Position- as on 30.06.23

Application Sanctioned	Disbursed out of Sanctioned
383035	351540



**Performance under PMMY**

Mudra Loans	Q1FY23	Q1FY24
Amount Sanctioned	4324	5062
Amount Disbursed	3935	5019



**Stand Up India Position- as on 30.06.23**

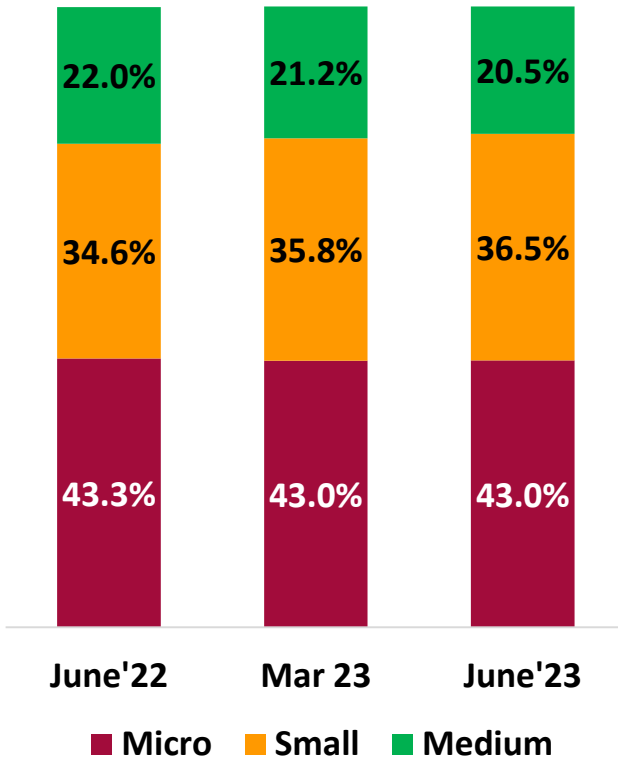
Target	Achievement	% Ach
20160	20767	103%



**Performance under GECL Facility**

GECL	Upto June'22	Upto June'23
Amount Sanctioned	20918	21935
Amount Disbursed	18458	19274

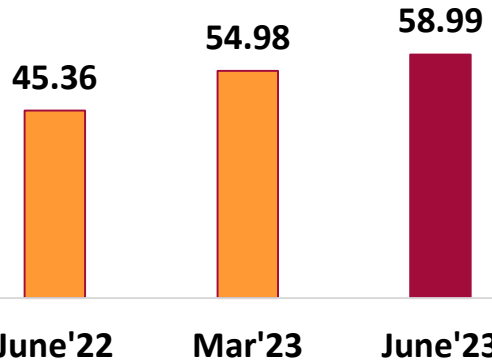
**GECL Outstanding as on 30.06.23- Rs 10053 Crores**



# Driving Financial Inclusion

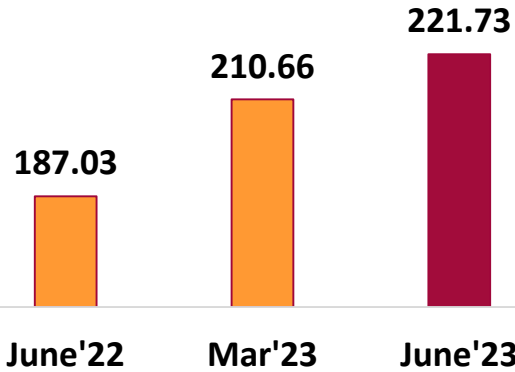
**Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)**

Nos in lakhs



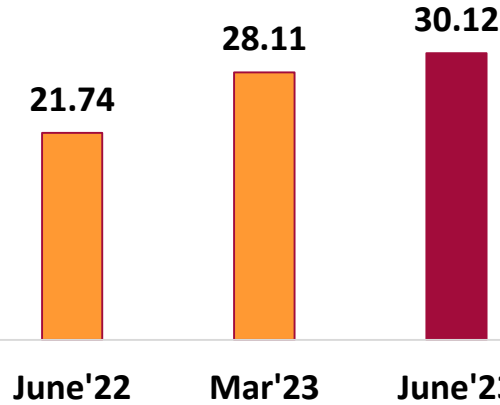
**Pradhan Mantri Suraksha Bima Yojana (PMSBY)**

Nos in lakhs



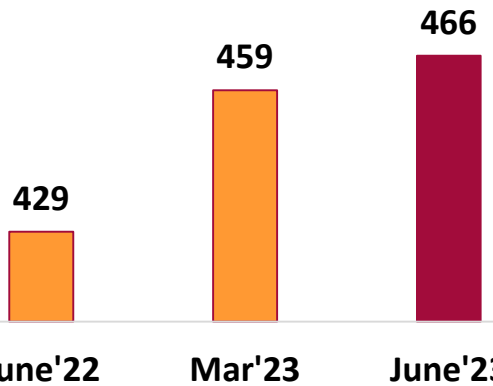
**Atal Pension Yojana**

Nos in lakhs



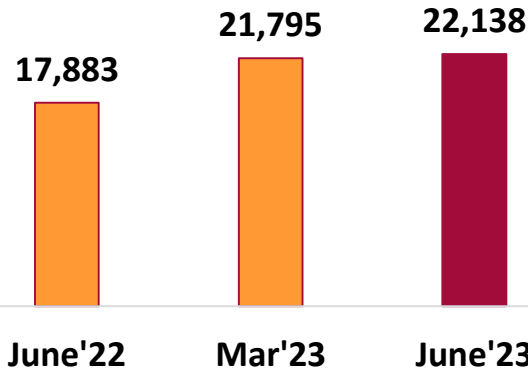
**PMJDY Accounts**

Nos in lakhs



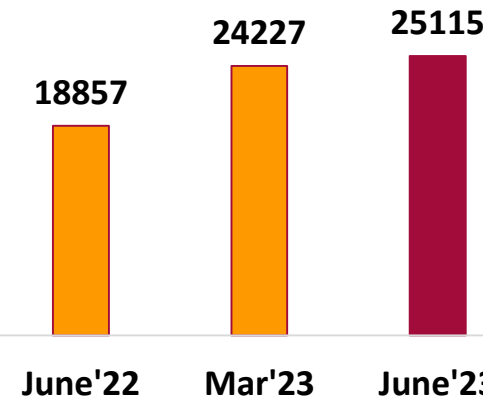
**Deposits Mobilized by BCs**

Amt ₹ in Crore



**No. of BCs**

Nos

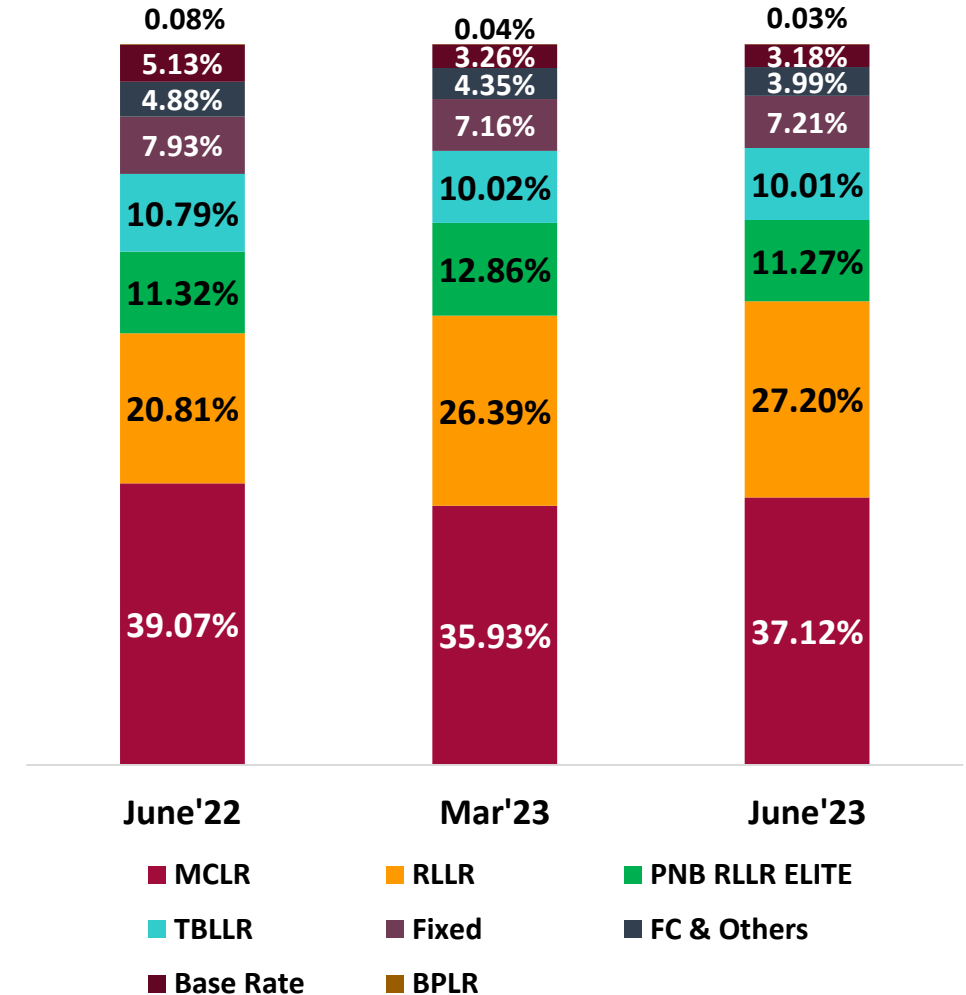


- **SLBC- 6**
- **LDMO- 112**
- **Rural Self Employment Training Institute (Rseti)- 76**
- **Rural Development Centre- 2**
- **Financial Literacy Centre- 175**
- **Farmer Training Centre – 12**
- **Villages adopted for holistic development - 305**

Amt ₹ in Crore

Portfolio > Rs. 100 Crore							
Sl	Rating Grade	June'22		Mar'23		June'23	
		Amt.	% Share	Amt.	% Share	Amt.	% Share
1	AAA	137912	37.83%	142094	35.77%	152365	35.38%
2	AA	72740	19.95%	88410	22.26%	95036	22.07%
3	A	57687	15.83%	53057	13.36%	66148	15.36%
4	BBB	24136	6.62%	26807	6.75%	23260	5.40%
<b>Total BBB &amp; Above</b>		<b>292475</b>	<b>80.24%</b>	<b>310369</b>	<b>78.13%</b>	<b>336809</b>	<b>78.20%</b>
5	BB	7426	2.04%	5854	1.47%	5980	1.39%
6	B	2327	0.64%	1980	0.50%	2106	0.49%
7	C	276	0.08%	1251	0.31%	1077	0.25%
8	D	1491	0.41%	962	0.24%	950	0.22%
<b>Total BB &amp; Below</b>		<b>11520</b>	<b>3.16%</b>	<b>10047</b>	<b>2.53%</b>	<b>10114</b>	<b>2.35%</b>
9	Unrated	60528	16.60%	76836	19.34%	83763	19.45%
Out of unrated portfolio Govt guaranteed/direct claim by Central/State govt		50641	83.69% of unrated	62085	80.80% of unrated	66458	79.34% of unrated
<b>Total</b>		<b>364522</b>	<b>100%</b>	<b>397251</b>	<b>100%</b>	<b>430685</b>	<b>100%</b>

Advances Mix of Benchmark rate



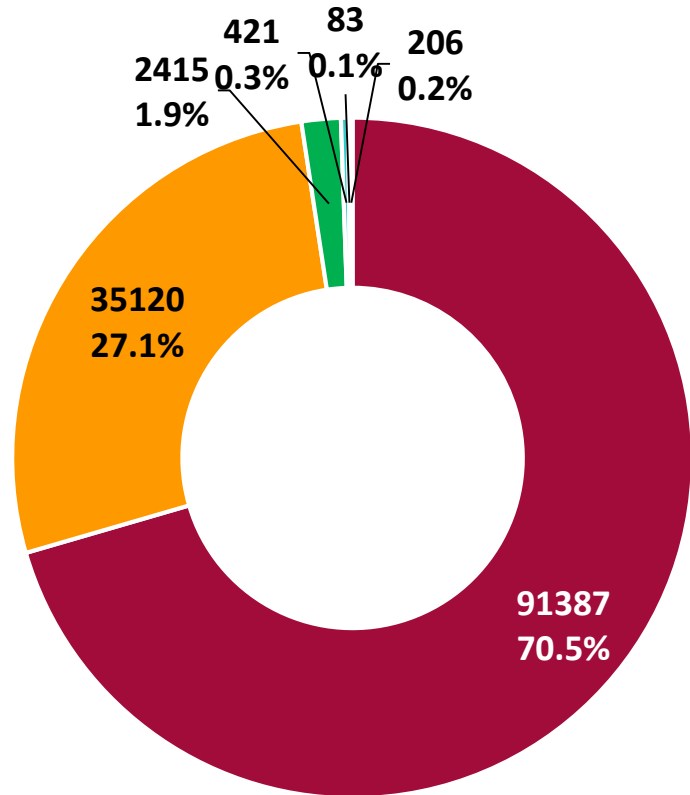
Sl.	Diversified Industry Portfolio	June'22		Mar'23		June'23	
		O/s	% to Domestic Advances	O/s	% to Domestic Advances	O/s	% to Domestic Advances
1	Infrastructure	103183	13.4%	91405	10.8%	89619	10.2%
	-Energy	44792	5.8%	40544	4.8%	40223	4.6%
	-Tele-Communication	10660	1.4%	8207	1.0%	7625	0.9%
	-Roads & Ports	39886	5.2%	35442	4.2%	35613	4.0%
	-Other Infra	7845	1.0%	7212	0.8%	6158	0.7%
2	Basic Metal & Metal Products	21287	2.8%	23383	2.8%	20456	2.3%
	-Iron & Steel	17935	2.3%	20225	2.4%	17298	2.0%
3	Textiles	11014	1.4%	11057	1.3%	10739	1.2%
4	Food Processing	18961	2.5%	19148	2.3%	19350	2.2%
5	Chemical & Chemical Products	7972	1.0%	5879	0.7%	5716	0.6%
6	Other Industries	54439	7.1%	66264	7.8%	67180	7.6%
	<b>Total</b>	<b>216856</b>	<b>28.2%</b>	<b>217138</b>	<b>25.6%</b>	<b>213060</b>	<b>24.1%</b>

Sl.	Key Sectors	June'22	Mar'23	June'23
		O/S	O/S	O/S
1	NBFC	106814	135606	129632
	<i>Out of which,</i>			
	Housing Finance Companies	39435	47645	45751
2	Commercial Real Estate	19604	14980	17625
3	Capital Market	292	401	220

## NBFC Sector

Outstanding as on  
30.06.2023 : ₹ 129632 Cr

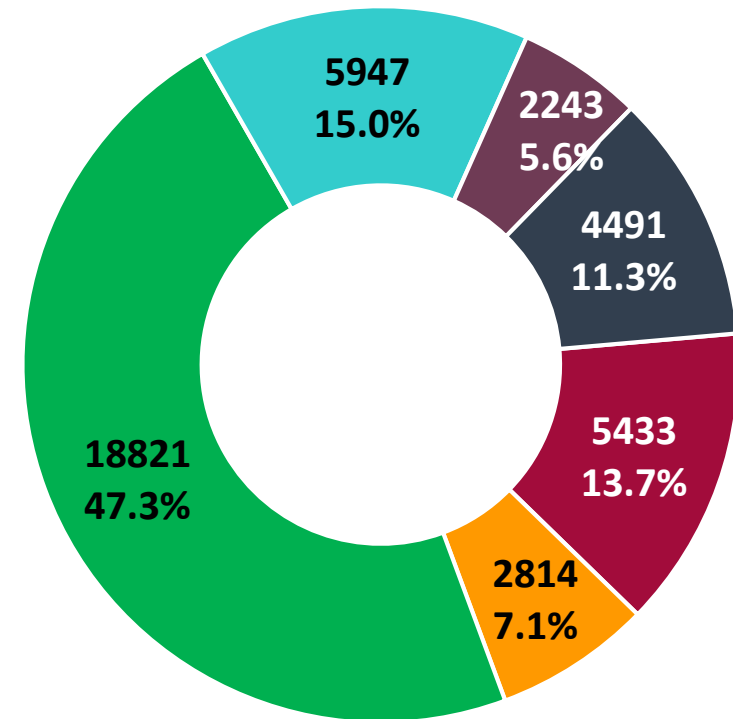
### External Rating wise Portfolio



## Energy Sector

External Rating Standard Portfolio  
30.06.2023 : ₹ 39750 Cr

### External Rating wise Portfolio



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

Sl.	Parameters	June'22	Mar'23	June'23	YoY Variation	
					Amt.	%
1	Gross Domestic Investment	380974	399830	410600	29626	7.78%
a	SLR	274791	296708	307457	32666	11.89%
	SLR as % to Dom. Investment	72.13%	74.21%	74.88%		
b	Non SLR	106183	103122	103143	-3040	-2.86%
I	Held To Maturity (HTM)	300988	317709	321197	20209	6.71%
II	Available For Sale (AFS)	79909	81991	87015	7106	8.89%
III	Held For trading (HFT)	77	130	2388	2311	
2	Modified Duration (AFS+HFT)	2.14	2.53	3.33		
3	Net demand & time Liabilities	1101111	1175099	1238906	137795	12.51%
4	Investment by Overseas Branches	5250	5601	3578	-1672	-31.85%
5	<b>Total Gross Investment (1+4)</b>	<b>386224</b>	<b>405431</b>	<b>414178</b>	<b>27954</b>	<b>7.24%</b>
	HTM To Gross Investment (%)	79.00%	79.46%	78.23%		



# Non SLR Investment

Amt ₹ in Crore

Sl.	Parameters	June'22		Mar'23		June'23		Y-o-Y Variation	
		O/S	% Share	O/S	% Share	O/S	% Share	Amt	Gr. %
1	PSU Bonds	16,891	15.91%	20,201	19.59%	20,435	19.81%	3,544	20.98%
2	Corporate and Other Bonds & Debentures	15,499	14.60%	13,393	12.99%	13,586	13.17%	-1,913	-12.34%
3	Special Govt. Sec excl. Recap Bonds	1,114	1.05%	915	0.89%	915	0.89%	-199	-17.83%
4	CG Recap. Bond	55,274	52.06%	55,274	53.60%	55,274	53.59%	-	-
5	Share of PSU/Corporate/Others	6,595	6.21%	5,679	5.51%	5,630	5.46%	- 965	-14.65%
6	Venture Capital Fund	364	0.34%	407	0.39%	318	0.31%	- 46	-12.64%
7	Regional Rural Bank	1,073	1.01%	1,387	1.35%	1,387	1.34%	314	29.26%
8	Security Receipts	1,533	1.44%	1,380	1.34%	1,330	1.29%	-203	-13.24%
9	Subsidiaries JV	3,252	3.06%	3,389	3.29%	3,887	3.77%	635	19.53%
10	Other	4,588	4.32%	1,097	1.06%	381	0.37%	-4,207	-91.70%
	<b>Total Non SLR Investment</b>	<b>1,06,183</b>	<b>100.00%</b>	<b>1,03,122</b>	<b>100.00%</b>	<b>1,03,143</b>	<b>100.00%</b>	<b>-3,040</b>	<b>-2.86%</b>

Highlights

Business

Financial

Asset  
Quality

Share/  
Capital

Digitalization

HR/Network/GB/RRB

ESG/  
Award



# Balance Sheet-Liabilities & Assets



Amt ₹ in Crore

Sl.	Parameters	June'22	Mar'23	June'23
	<b>CAPITAL &amp; LIABILITIES</b>			
1	Capital	2202	2202	2202
2	Reserves and Surplus	95282	97653	98908
3	Deposits	1136747	1281163	1297905
4	Borrowings	63524	51292	54203
5	Other Liabilities and Provisions	23321	29521	29811
	<b>Total Liabilities</b>	<b>1321076</b>	<b>1461831</b>	<b>1483029</b>
	<b>ASSETS</b>			
1	Cash and Balances with RBI	65233	78177	79820
2	Balances with Banks	49378	76932	48123
3	Investments	378383	395996	405281
4	Loans & Advances	742643	830834	863732
5	Fixed Assets	11771	12051	12076
6	Other Assets	73668	67841	73997
	<b>Total Assets</b>	<b>1321076</b>	<b>1461831</b>	<b>1483029</b>

Highlights

Business

Financial

Asset  
Quality

Share/  
Capital

Digitalization

HR/Network/GB/RRB

ESG/  
Award

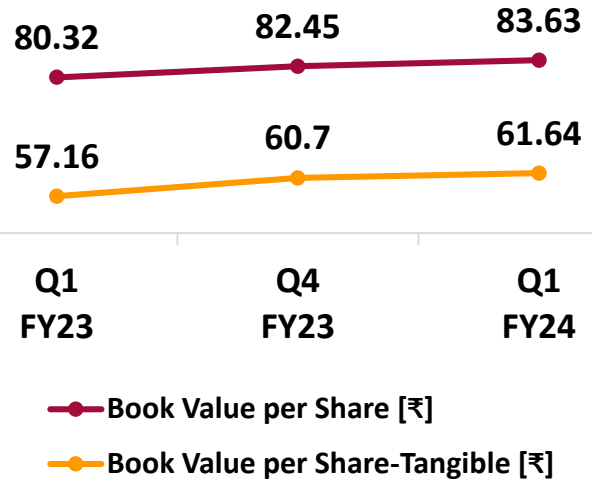
	Parameters	Q1 FY23	Q4 FY23	Q1 FY24	YoY Variation		QoQ Variation	
					Amt.	%	Amt.	%
1	<b>Interest Income (2+3+4)</b>	<b>18757</b>	<b>23849</b>	<b>25145</b>	<b>6388</b>	<b>34.1%</b>	<b>1296</b>	<b>5.4%</b>
2	Interest on Advances	12258	16644	17756	5498	44.9%	1112	6.7%
3	Interest on Investments	5920	6570	6575	655	11.1%	5	0.1%
4	Other Interest Income	579	635	814	235	40.5%	179	28.2%
5	<b>Other Income (6+7+8+9)</b>	<b>2537</b>	<b>3420</b>	<b>3434</b>	<b>897</b>	<b>35.3%</b>	<b>14</b>	<b>0.4%</b>
	<i>of which</i>							
6	Fee Based Income	1751	1222	1785	34	2.0%	563	46.1%
7	Recovery in Written off Accounts	1325	2216	1022	-303	-22.9%	-1194	-53.9%
8	Treasury income	-532	-34	618				
	<i>of which</i>							
8a	Profit on Sales on Investments	573	204	308	-265	-46.2%	104	51.1%
8b	Profit on Exchange Transaction	304	162	203	-101	-33.3%	41	25.2%
8c	Profit/Loss on Revaluation of Investment	-1409	-399	107				
9	Others	-7	17	9			-8	-49.7%
10	<b>Total Income (1+5)</b>	<b>21294</b>	<b>27269</b>	<b>28579</b>	<b>7285</b>	<b>34.2%</b>	<b>1310</b>	<b>4.8%</b>

Sl.	Parameters	Q1	Q4	Q1	YoY Variation		QoQ Variation	
		FY23	FY23	FY24	Amt.	%	Amt.	%
1	<b>Total Interest Paid (2+3+4)</b>	<b>11214</b>	<b>14350</b>	<b>15641</b>	<b>4427</b>	<b>39.5%</b>	<b>1291</b>	<b>9.0%</b>
2	Interest Paid on Deposits	10427	13284	14577	4150	39.8%	1293	9.7%
3	Interest Paid on Borrowings	178	357	334	156	87.6%	-23	-6.4%
4	Others Interest Paid	609	709	731	122	20.0%	22	3.1%
5	<b>Operating Expenses (6+7)</b>	<b>4701</b>	<b>7053</b>	<b>6970</b>	<b>2269</b>	<b>48.3%</b>	<b>-83</b>	<b>-1.2%</b>
6	Establishment Expenses	2547	4571	4487	1940	76.2%	-84	-1.8%
7	Other Operating Expenses	2154	2482	2483	329	15.3%	1	0.0%
8	<b>Total Expenses (1+5)</b>	<b>15915</b>	<b>21402</b>	<b>22611</b>	<b>6696</b>	<b>42.1%</b>	<b>1209</b>	<b>5.7%</b>

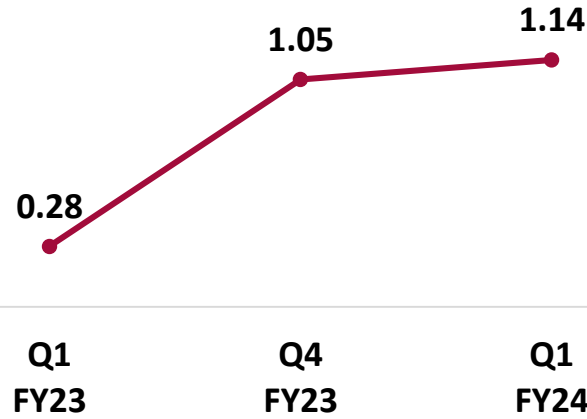
Sl.	Parameters	Q1	Q4	Q1	YoY Variation		QoQ Variation	
		FY23	FY23	FY24	Amt.	%	Amt.	%
1	Net Interest Income	7543	9499	9504	1961	26.0%	5	0.1%
2	Other Income	2537	3420	3434	897	35.3%	14	0.4%
3	Operating Income (1+2)	10080	12919	12938	2858	28.4%	19	0.1%
4	Operating Expenses	4701	7053	6970	2269	48.3%	-83	-1.2%
5	Operating Profit	5379	5866	5968	589	10.9%	102	1.7%
6	Provisions other than Tax	4790	3831	3965	-825	-17.2%	134	3.5%
	Of which							
a	NPAs	4814	3625	4374	-440	-9.1%	749	20.7%
b	Standard Advances incl. Standard Restructured	-278	419	-89	189	-68.1%	-508	-121.2%
c	Depreciation on Investment	149	-270	-322	-471	-315.8%	-52	19.1%
d	Others	105	57	1	-104	-99.0%	-56	-98.1%
7	Profit Before Tax	589	2036	2003	1414	240.0%	-32	-1.6%
8	Provision for Income Tax	281	877	747	466	166.0%	-130	-14.8%
9	Net Profit	308	1159	1255	947	307.0%	96	8.3%

# Profitability Ratios

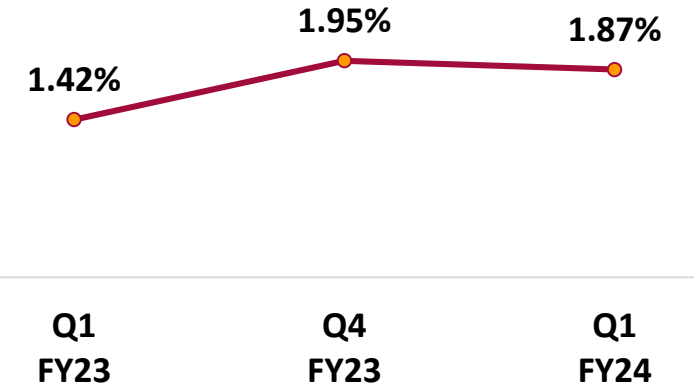
### Book Value per Share



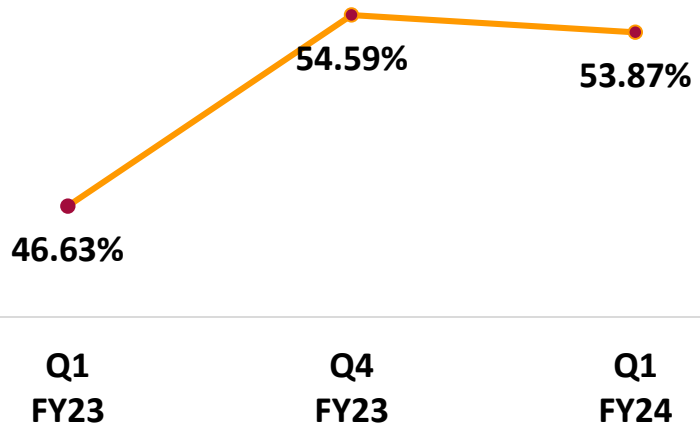
### Earnings per share [₹] (Not annualized)



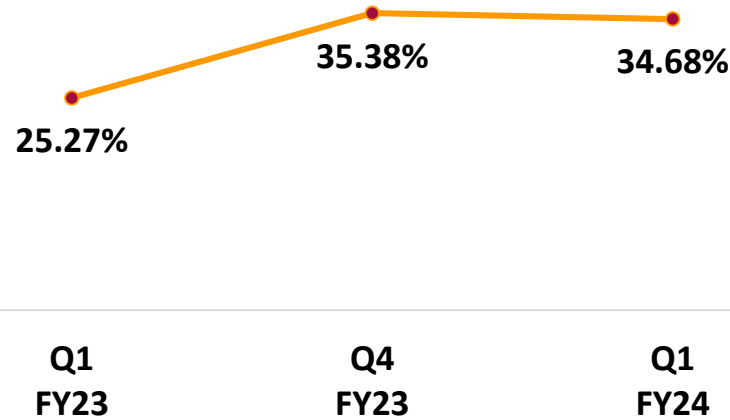
### Operating Expenses To AWF [%]



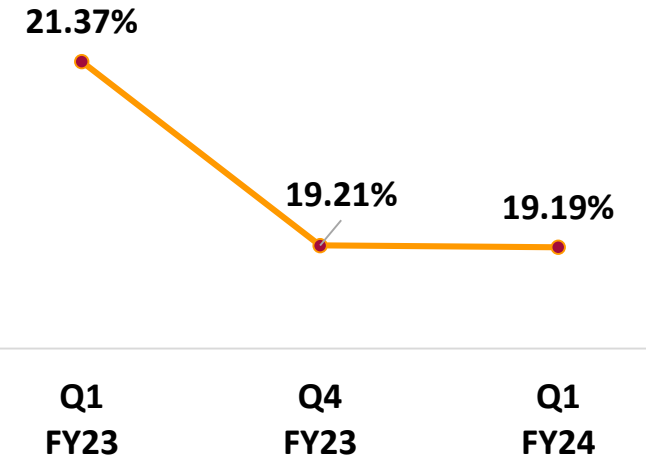
### Cost to Income Ratio [%]



### Staff Cost to Income Ratio [%]

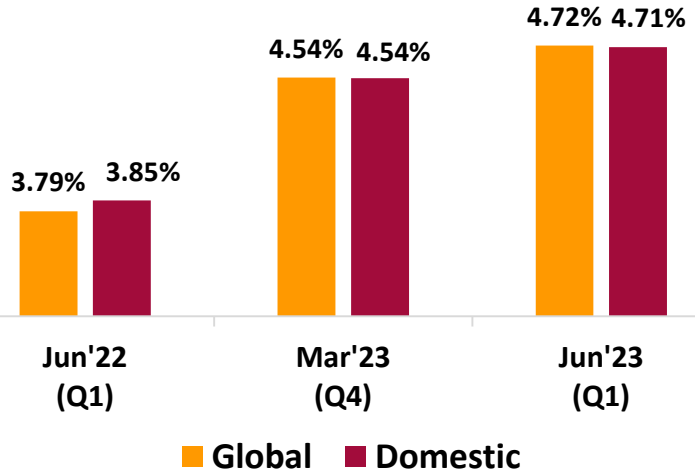


### Other Cost to Income Ratio [%]

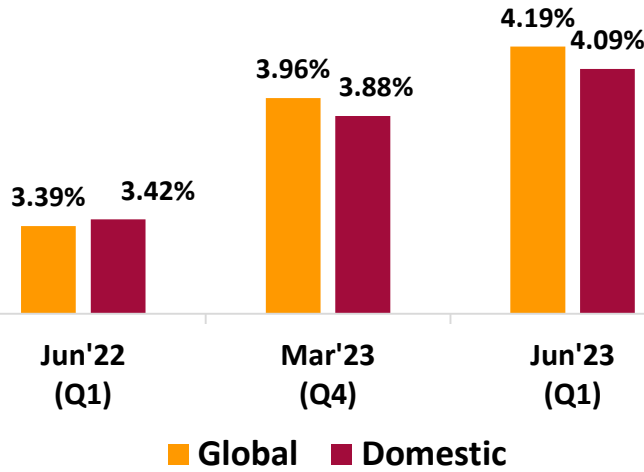


# Efficiency Ratios (Quarter)

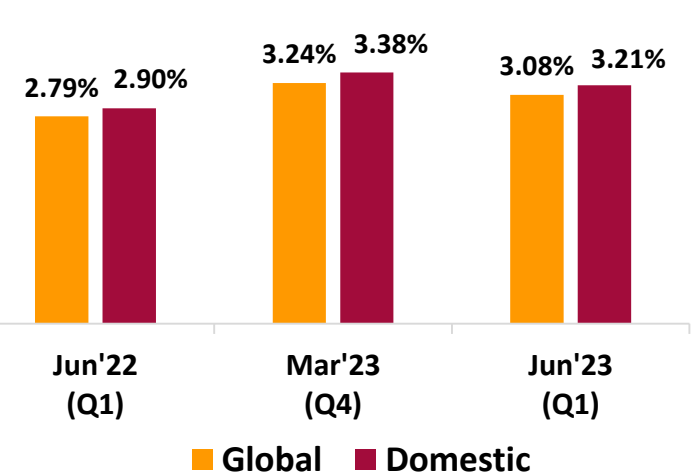
### Cost of Deposits [%]



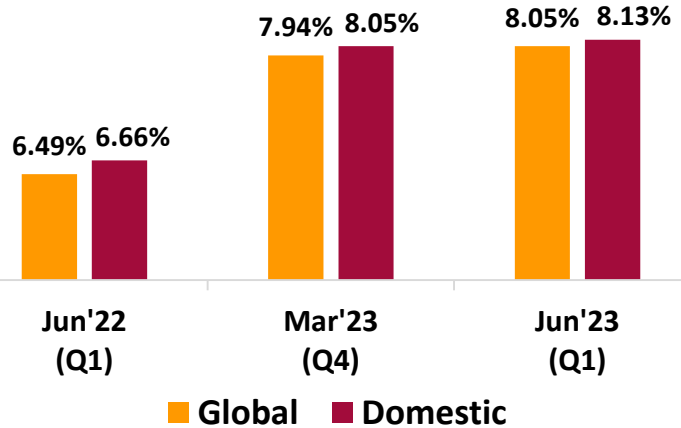
### Cost of Funds [%]



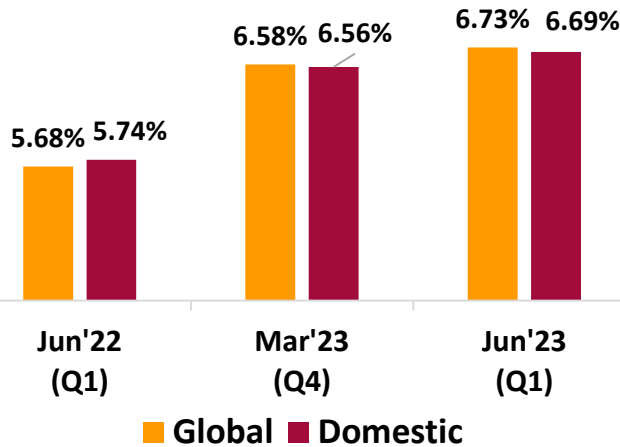
### NIM [%] (Annualized)



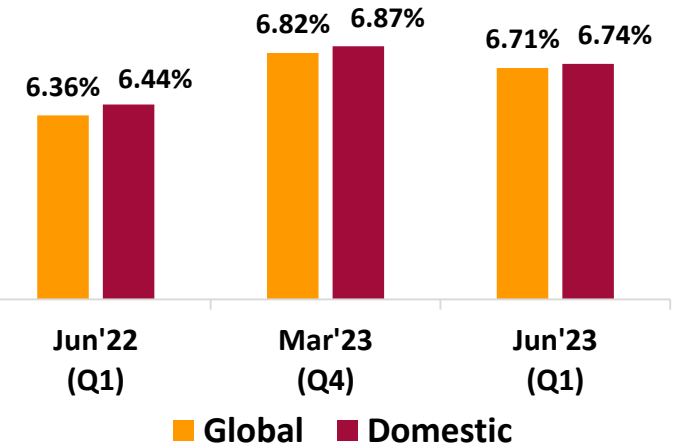
### Yield on Advances [%]



### Yield on Funds [%]



### Yield on Investment [%]





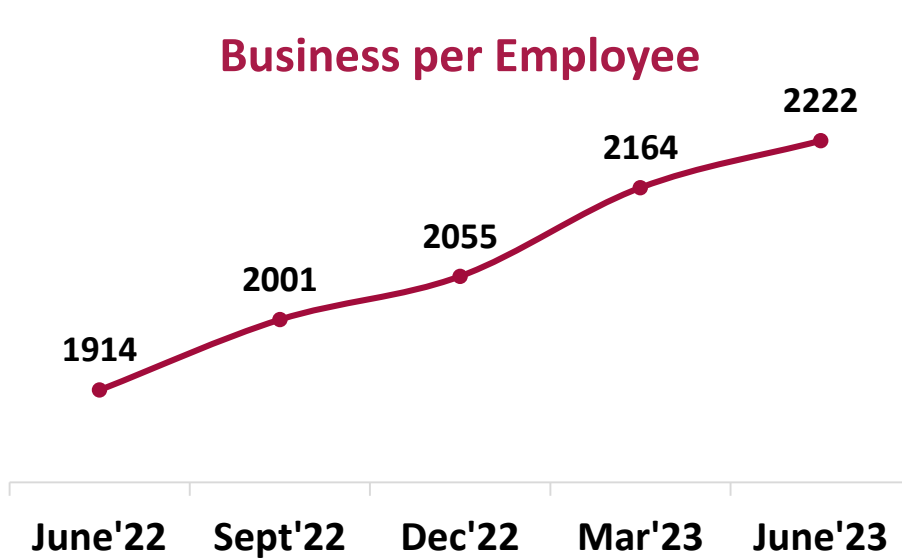
# Productivity Ratios

(Annualized)

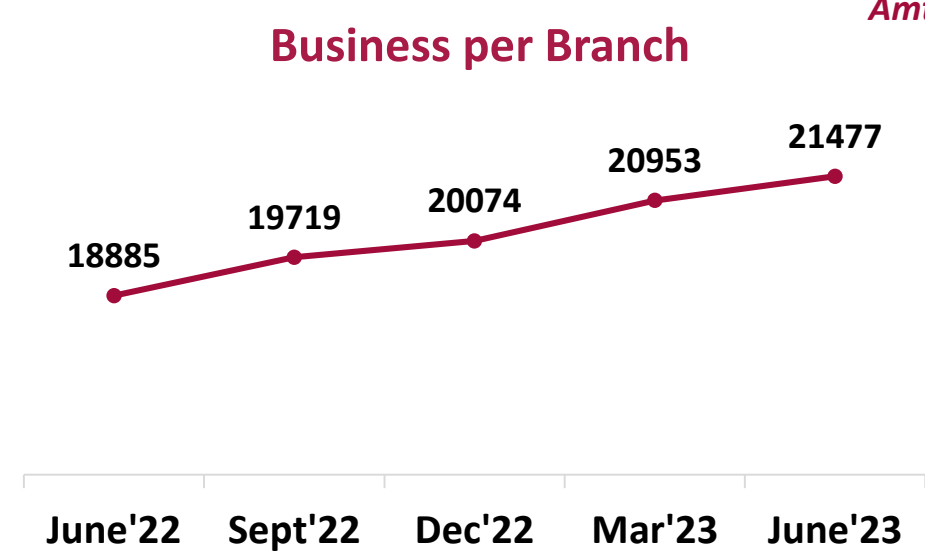


Amt in ₹ Lakhs

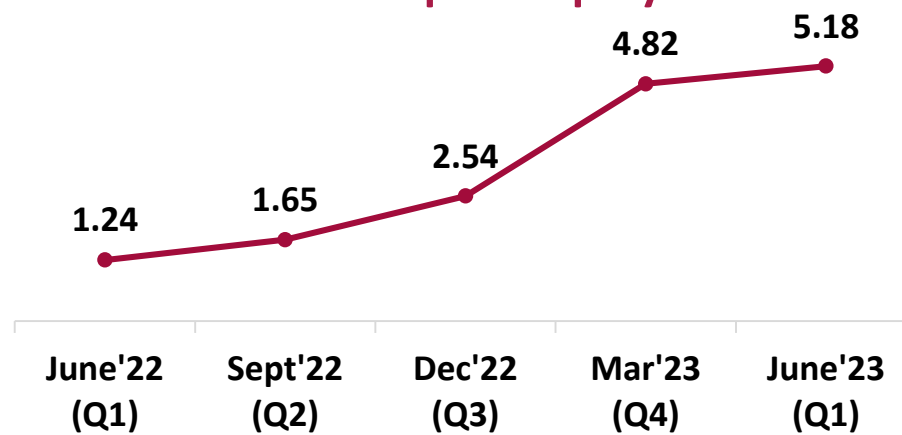
## Business per Employee



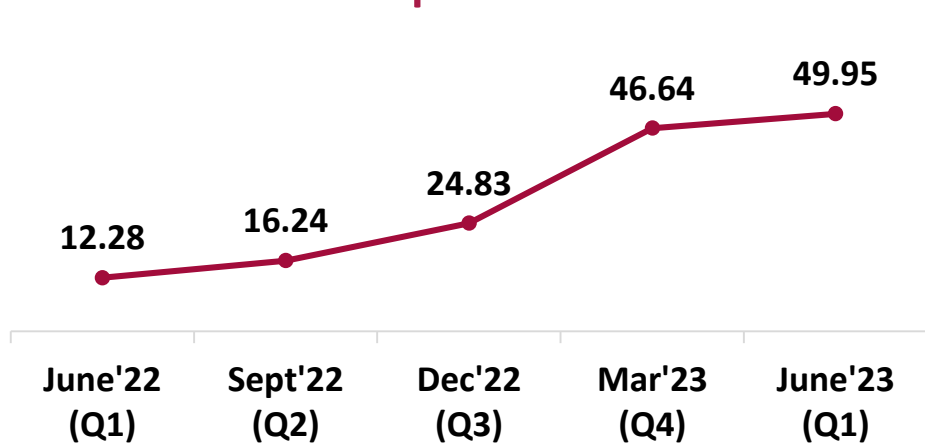
## Business per Branch



## Net Profit per Employee



## Net Profit per Branch



Highlights

Business

**Financial**

Asset  
Quality

Share/  
Capital

Digitalization

HR/Network/GB/RRB

ESG/  
Award



## OTR 1

As per RBI's guidelines dated  
Aug 06,2020

Sl.	Loan and aggregate exposure category	Position as on 30.06.23 under OTR 1		Provisions Made
		No. of accounts	Amount involved	Amt
1	Personal loans	3687	468	47
2	Other Exposures*	184	2349	253
3	Total (1+2)	3871	2817	300
4	MSME loans	2295	414	21
	<b>Grand Total (3+4)</b>	<b>6166</b>	<b>3231</b>	<b>321</b>

## OTR 2

As per RBI's guidelines dated  
May 05,2021

Sl.	Loan and aggregate exposure category	Position as on 30.06.23 under OTR 2		Provisions Made
		No. of accounts	Amount involved	Amt
1	Individual Borrowers	48498	4253	429
2	Small Business	1703	596	58
3	Total (1+2)	50201	4849	487
4	MSME loans	36158	2474	247
	<b>Grand Total (3+4)</b>	<b>86359</b>	<b>7323</b>	<b>734</b>

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

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

CATEGORY	June'22		June'23	
	SMA2	% of Domestic Advances	SMA2	% of Domestic Advances
RETAIL	97	0.07%	83	0.01%
AGRICULTURE	267	0.20%	348	0.04%
MSME	1215	0.97%	917	0.10%
<b>RAM TOTAL</b>	<b>1579</b>	<b>0.39%</b>	<b>1348</b>	<b>0.15%</b>
CORPORATE & OTHER	448	0.12%	373	0.04%
<b>TOTAL</b>	<b>2027</b>	<b>0.26%</b>	<b>1721</b>	<b>0.20%</b>

# Movement of NPA

Amt ₹ in Crore

Sl.	Parameters	Q1 FY'23	Q4 FY'23	Q1 FY'24
1	NPA as at the beginning of Year/Quarter	92448	83584	77328
2	-Cash Recovery	2681	2575	1923
3	-Up-gradation	2607	1582	1672
4	Cash Recovery & Up-gradation (2+3)	5288	4158	3595
5	Write Off	3461	6094	5223
6	<b>Total Reduction (4+5)</b>	<b>8749</b>	<b>10252</b>	<b>8818</b>
7	<b>Fresh Addition (8+9)</b>	<b>6468</b>	<b>3996</b>	<b>2390</b>
8	-Fresh slippages	5890	3518	2258
9	-Debits in existing NPA A/cs	578	478	132
10	<b>Gross NPAs at end of the period</b>	<b>90167</b>	<b>77328</b>	<b>70899</b>
11	Eligible Deductions incl. Provisions	58423	54743	53770
12	<b>Net NPAs at end of the period</b>	<b>31744</b>	<b>22585</b>	<b>17129</b>
13	Recovery in TWO & RI	1769	3281	1822
14	<b>Total Recovery (4+13)</b>	<b>7057</b>	<b>7439</b>	<b>5417</b>

# NPA Classification - Sector Wise

Sl.	Parameters	June'22			Mar'23			June'23		
		Advances	GNPA	GNPA%	Advances	GNPA	GNPA%	Advances	GNPA	GNPA%
1	Retail Loans	146321	6383	4.36%	197698	5863	2.97%	205058	5859	2.86%
2	Agriculture	133237	25952	19.48%	142105	26067	18.34%	145572	24826	17.05%
3	MSME	124947	26226	20.99%	130178	24601	18.90%	132398	23607	17.83%
4	Corporate & Others	365021	29899	8.19%	379785	19121	5.03%	399370	15005	3.76%
5	Domestic (1+2+3+4)	769526	88460	11.49%	849766	75651	8.90%	882398	69297	7.85%
6	Overseas	30651	1707	5.57%	34914	1677	4.80%	34438	1602	4.65%
7	Global (5+6)	800177	90167	11.27%	884681	77328	8.74%	916836	70899	7.73%

# NPA Classification- Industry Wise

Amt ₹ in Crore

Sl.	Diversified Industry Portfolio	June'22			Mar'23			June'23		
		O/s	GNPA	GNPA %	O/s	GNPA	GNPA %	O/s	GNPA	GNPA %
1	Infrastructure	103183	8950	8.7%	91405	3464	3.8%	89619	2600	2.9%
	-Energy	44792	4070	9.1%	40544	510	1.3%	40223	473	1.2%
	-Tele-Communication	10660	17	0.2%	8207	14	0.2%	7625	13	0.2%
	-Roads & Ports	39886	3724	9.3%	35442	1687	4.8%	35613	1520	4.3%
	-Other Infra	7845	1139	14.5%	7212	1253	17.4%	6158	594	9.6%
2	Basic Metal & Metal Products	21287	1786	8.4%	23383	1384	5.9%	20456	1306	6.4%
	-Iron & Steel	17935	1238	6.9%	20225	937	4.6%	17298	862	5.0%
3	Textiles	11014	1921	17.4%	11057	1791	16.2%	10739	1706	15.9%
4	Food Processing	18961	4736	25.0%	19148	4332	22.6%	19350	4279	22.1%
5	Chemical & Chemical Products	7972	441	5.5%	5879	321	5.5%	5716	273	4.8%
6	Other Industries	54439	16641	30.6%	66264	15282	23.1%	67180	13761	20.5%
	<b>Total</b>	<b>216856</b>	<b>34475</b>	<b>15.9%</b>	<b>217138</b>	<b>26573</b>	<b>12.2%</b>	<b>213060</b>	<b>23925</b>	<b>11.2%</b>

Highlights

Business

Financial

Asset  
Quality

Share/  
Capital

Digitalization

HR/Network/GB/RRB

ESG/  
Award

# Asset Classification- Global Advances

Amt ₹ in Crore

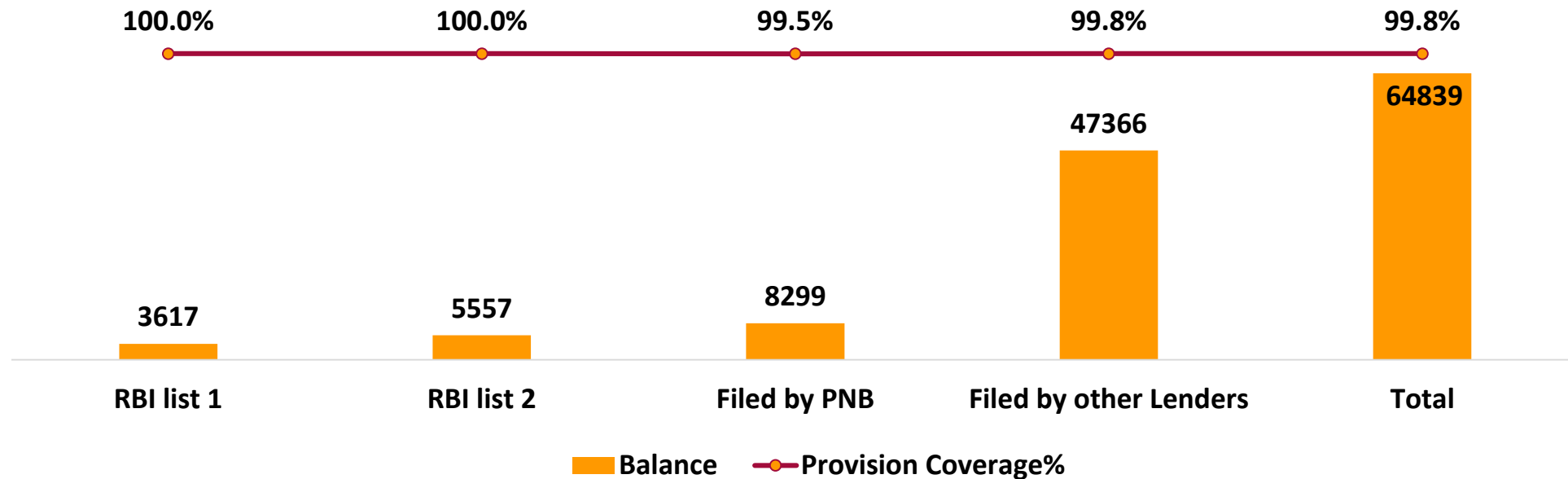
Sl.	Parameters	June'22		Mar'23		June'23		YoY Variation	
		O/S	Share%	O/S	Share%	O/S	Share%	Amt.	Var. %
1	Standard	710010	88.73%	807353	91.26%	845936	92.27%	135926	19.14%
2	Gross NPA	90167	11.27%	77328	8.74%	70899	7.73%	-19268	-21.37%
2a	Sub-Standard	14516	1.81%	12227	1.38%	9988	1.09%	-4528	-31.19%
2b	Doubtful	59382	7.42%	43414	4.91%	41958	4.58%	-17424	-29.34%
2c	Loss	16269	2.03%	21687	2.45%	18953	2.07%	2684	16.50%
	<b>Global Advances(1+2)</b>	<b>800177</b>	<b>100.00%</b>	<b>884681</b>	<b>100.00%</b>	<b>916836</b>	<b>100.00%</b>	<b>116659</b>	<b>14.58%</b>

# Exposure to NCLT accounts

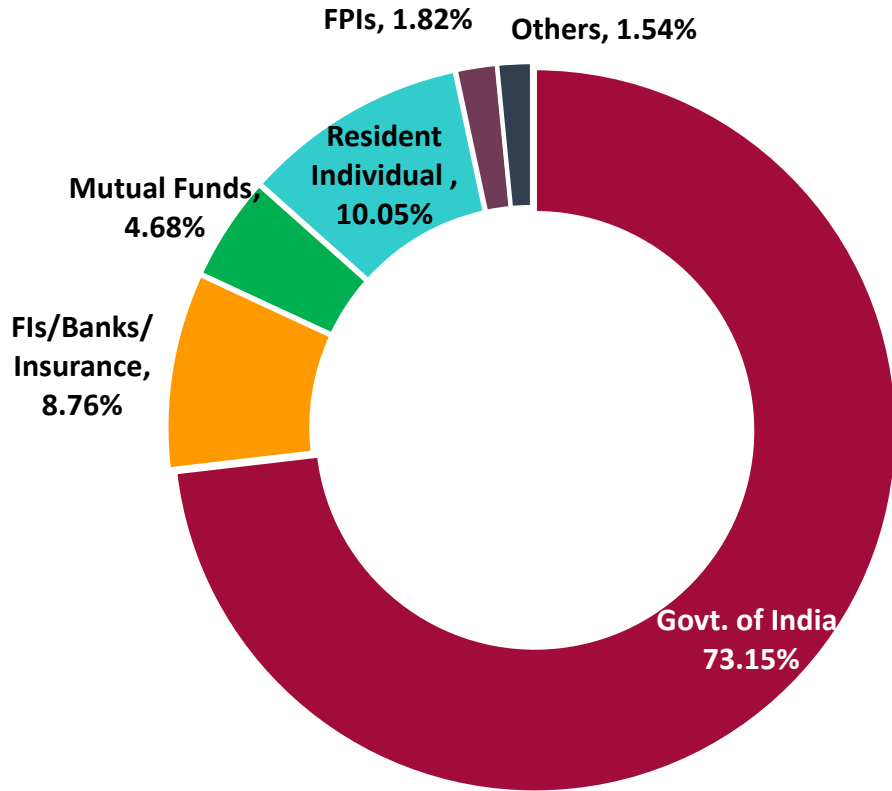
As on 30.06.2023

Amt ₹ in Crore

Sl.	Parameters	Accounts	Balance	Provision	PCR%
1	RBI list 1	4	3617	3617	100.0%
2	RBI list 2	11	5557	5557	100.0%
3	Filed by PNB	132	8299	8259	99.5%
4	Filed by Other Lenders	418	47366	47252	99.8%
5	<b>Total</b>	<b>565</b>	<b>64839</b>	<b>64685</b>	<b>99.8%</b>



Total No. of Shares: 1101.10 Crores



(Shareholding as on 30.06.2023)

## PNB's Credit Rating

Moody's
PNB's Rating- <i>Baa3/P-3/ Stable</i>

Fitch
PNB's Rating- BBB-/F3/Stable

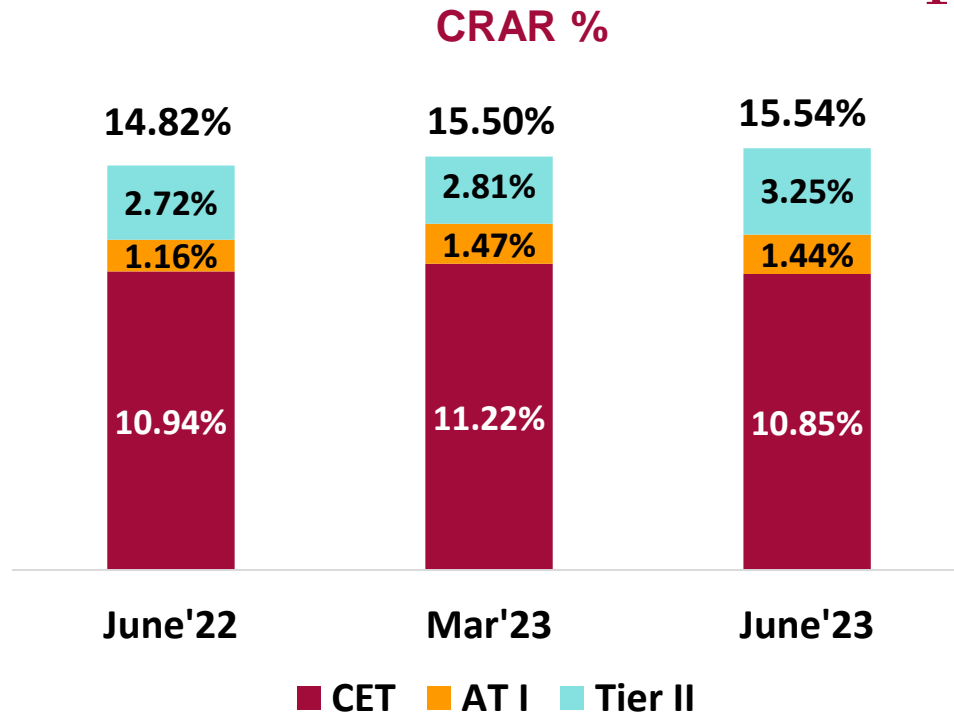
PNB's BOND RATING			
S.N	Rating Agency	Basel III	
		Additional Tier-1 Bonds Rating	Tier-II Bonds Rating
1	CRISIL Ratings	AA/Positive	AA+/Positive
2	India Ratings	AA+/Stable	AAA/Stable
3	CARE Ratings	AA/Positive	AA+/Positive
4	ICRA Ratings	AA/Stable	AA+/Stable

*As per CRISIL, PNB's Bond rating outlook has been upgraded to "Positive" from "Stable".*



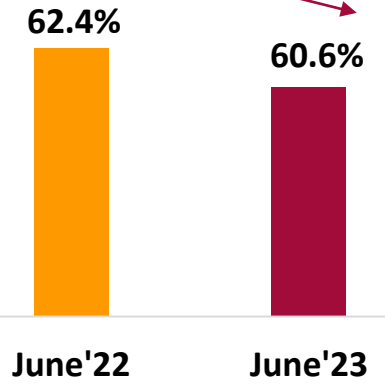
# Capital Adequacy

Amt ₹ in Crore



Parameters	June'22	June'23	YoY%
Credit RWA	499064	555600	11.33%
Market RWA	38325	43159	12.61%
Operational RWA	70220	71054	1.19%
<b>Total RWA</b>	<b>607608</b>	<b>669813</b>	<b>10.24%</b>
Gross Advances	800177	916836	14.58%

Credit RWA/Gross Advances



Sl.	Parameters	June'22	Mar'23	June'23
1	Tier I	73522	83606	82333
1a	Common Equity	66484	73928	72651
1b	Additional Tier I	7037	9678	9682
2	Tier II	16544	18551	21787
3	<b>Total (Tier I+II)</b>	<b>90066</b>	<b>102157</b>	<b>104119</b>

## Capital Raised during Q1 FY'2023-24

Type of Capital	Capital Raising Plan for FY'23-24	Amount Raised
Tier-I (AT 1)	Rs 7000 Cr	-
Tier-II	Rs 5000 Cr	Rs 3090 Cr
<b>Total</b>	<b>Rs 12000 Cr</b>	<b>Rs 3090 Cr</b>

## Retail



- 1 PAPL
- 2 E OD against FD
- 3 Pre Qualified Credit Card
- 4 Online CC against FD
- 5 Credit Card Insta EMI
- 6 Insta EMI Debit Card
- 7 PAPL Top up
- 8 Virtual credit Card

## MSME



- 1 STP E Mudra
- 2 MSME Easy Renewal
- 3 STP GST Sahay
- 4 Pre Approved Business Loan

## Agri

- 1 Krishi Tatkaal Rin
- 2 Digital renewal of KCC

## Others

- 1 WhatsApp Banking
- 2 Revamp PNB One
- 3 CMS - Corporate payment
- 4 CMS – VAM (Virtual A/c Mgmt)
- 5 CBDC
- 6 E SWAR- Soundbox for Bharat QR
- 7 CMS collection
- 8 CMS Auto debit mandate


















## Liabilities

- 1 Insta Saving Account
- 2 CA through tablet
- 3 CA opening through VKYC
- 4 SB through Tab for ETB
- 5 Multi currency World Travel Card















## Recovery

- 1 E OTS Digital Journey
- 2 E OTS Branch Journey
- 3 Samarth- SARFAESI
- 4 Samarth portal- Valuation
- 5 Samarth portal (15 modules under development)

## 15 Processes

- 1 PNB One registration with Aadhaar 
- 2 Digital Document Execution (NeSL) Lens 
- 3 Account aggregator in PNB LenS 
- 4 CC Saral App -Digital onboarding of Credit Card 
- 5 Safety Ring- IBS & MSB 
- 6 UPI 123 Feature Phone 
- 7 Bhim 2.0 ( recurring mandate) 
- 8 Digital KYC updation 
- 9 PNB Shoppe 
- 10 QR code through IBS / MBS 
- 11 E Mandate 
- 12 PNB One Cash point 
- 13 Cash withdrawal through UPI 
- 14 UPI Global 
- 15 Rupay Credit card on Bhim UPI 

## 14 Portals

- 1 Fintech Portal 
- 2 Rinn Setu Portal 
- 3 Claim Settlement Portal 
- 4 PNB Saathi Portal 
- 5 API World 
- 6 PNB 360 – Monitoring Tool 
- 7 PNB PARTH-Portal for tracking ongoing projects 
- 8 Metaverse 
- 9 Customer 360 dashboard 
- 10 360 feed back UDAAN Portal 
- 11 Leadership Coaching UDAAN Tool 
- 12 Gyaan Kosh 
- 13 Arambh – Go/No-Go Portal- Facilitating immediate Credit Decision 
- 14 Free CIC Check 

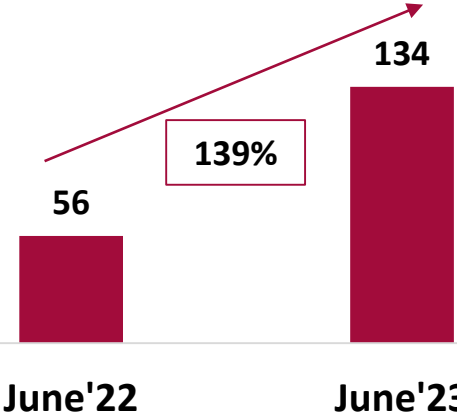
# Digital initiatives boosting growth, improving customer experience

As of 30 June '23

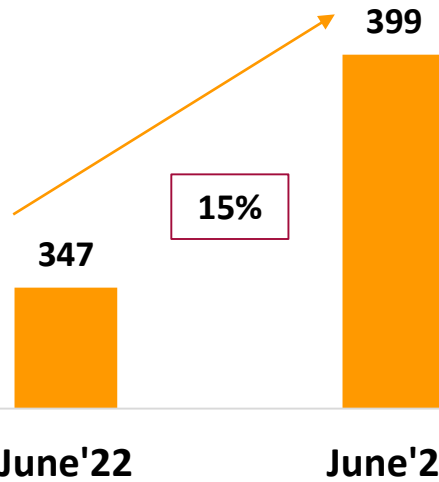
Key metric	FY'22 actual	FY'23 Actual	Q1'FY24
<p><b>E2E digital disb.</b> (RAM fresh disbursements INR cr.)</p>	40 Cr (PAPL)	4,007 Cr (PAPL, OD against FD, CCEMI)	1,494 Cr (PAPL, PABL, OD against FD)
<p><b>Digital recovery of NPA</b> NPA reduction in INR cr.</p>	NA	676 Cr (e-OTS upto 10L)	340 Cr (e-OTS upto 10L)
<p><b>Digital Credit Card issuances</b> (vol. issuances)</p>	~9k (Subsidiary Mobile App)	~54k (PQCC, CCAFD, DIY Credit Card, Subsidiary App)	~25k (PQCC, CCAFD, DIY Credit Card, Subsidiary App)
<p><b>Digitally sourced SA</b> (% digital)<sup>1</sup></p>	24% (TAB based SA)	81% (TAB based SA)	86% (TAB based SA)
<p><b>MSME STP renewals</b> (% digital)</p>	NA	NA	14% (MSME STP Renewals)

1. Excluding accounts opened through BC channel

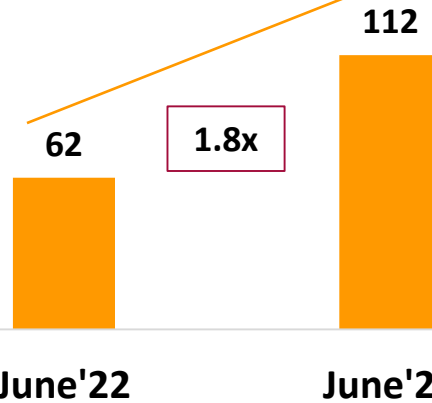
No. of users activated on PNB ONE (in lacs)



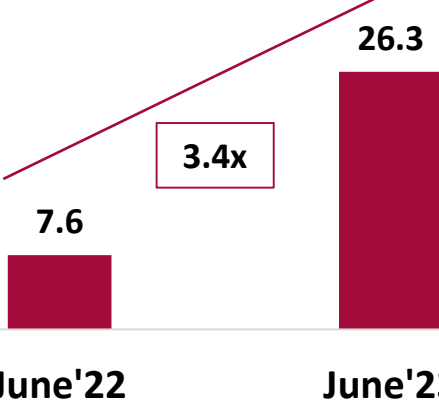
Internet banking users (in lacs)



Transactions through PNB ONE (in lacs)



UPI Transactions through PNB ONE (in lacs)

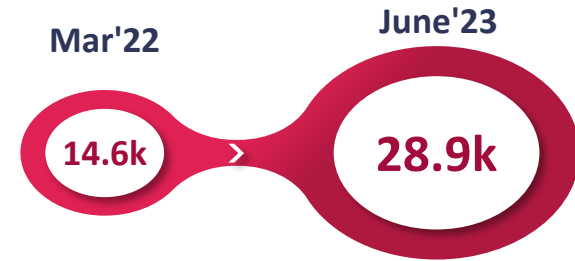


## Digital Initiatives

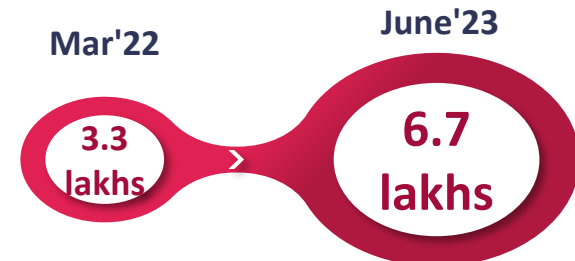
- ✓ **Dedicated digital marketing team setup in DBTD** to drive new-age initiatives such as SEO (Search Engine Optimisation), SEM (Search Engine Marketing) etc.
- ✓ **Dedicated Digital Ambassadors identified in 4,000+ Branches** to drive digital agenda
- ✓ **New lead generating digital marketing channels** such as Facebook and Instagram (*2,000+ leads received on HL over a 10 days period*)
- ✓ **Revamped onboarding process for new-age tech capabilities** such as Digital Banking Platform (DBP), Customer Relationship Management (CRM) tool initiated

# PNB One

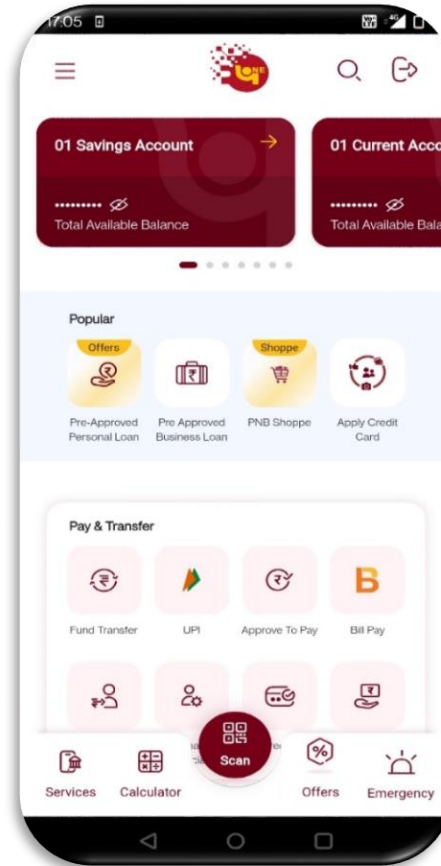
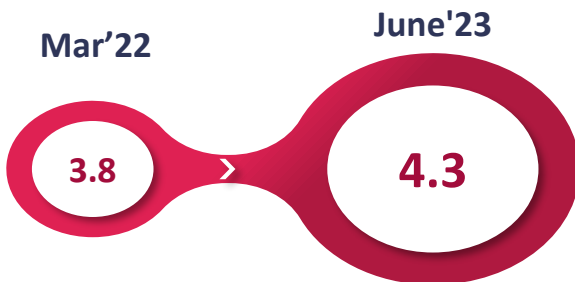
Average daily downloads



Avg. daily active users



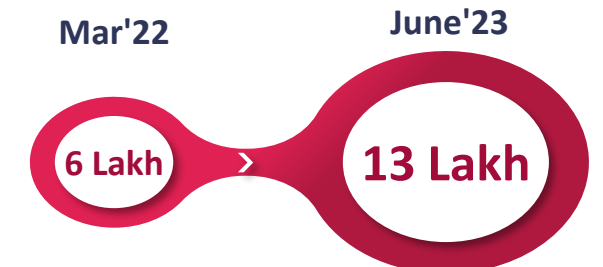
Google Play rating



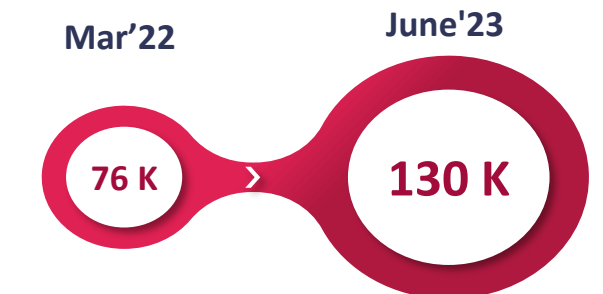
Daily Activation



Daily login



Daily Txn



## Segment Wise Digital Journeys



- **Digital Home Loan**; providing Pre-approved Housing Loan.
- **Digital Vehicle Loan**; Digi Vehicle Loan to Bank's existing customers.
- **Loan against Securities(eLAS)**; Loan against Bond/Debtenture/Shares/ Mutual Funds/Sovereign Gold Bond for ETB customer for personal use
- **Digital Education Loan**



- **e-GST Express**; Digital lending against GST through PNB GST Express Loan
- **PM e-SVANidhi**; To make the Svanidhi loan to be more flexible and easily accessible for all eligible urban street vendor
- **Working Capital renewal** of Rs 10 Lacs to Rs 20 Lacs.



- **e-NWR(e-godown)**; Financing against electronic negotiable warehouse receipt.
- **Agri Gold Loan**; To provide hassle-free credit to ETB/NTB customers for personal against security of gold ornaments.
- **Agriculture Value Chain Financing (FPO)**.

# UDAAN

Developing the best version of you

- 1 **Business target linked** to the reality of local market through scientific tool
- 2 **Clarity of roles & expectations** from each employees with well-defined, measurable KRAs
- 3 **Clear tracking, measurement & visibility of performance metrics** to identify improvement areas
- 4 Comprehensive **leadership development** program to prepare future Bank leaders on functional and behavioral aspects
- 5 Personalized, role-based training interventions to **upskill functional capabilities**
- 6 **Performance-linked rewards** to acknowledge & motivate contributors
- 7 Employees to be reoriented in terms of **knowledge, skills & attitude**



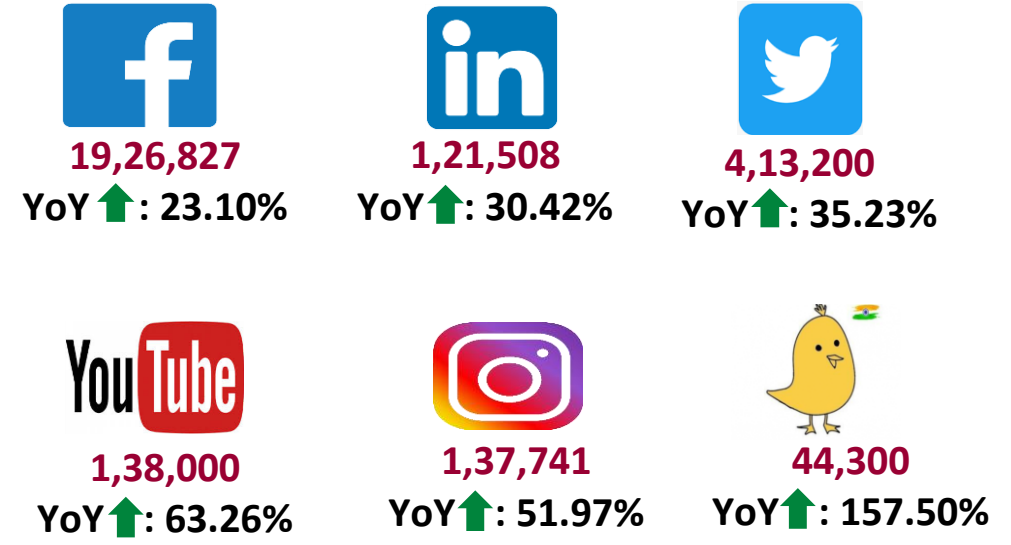
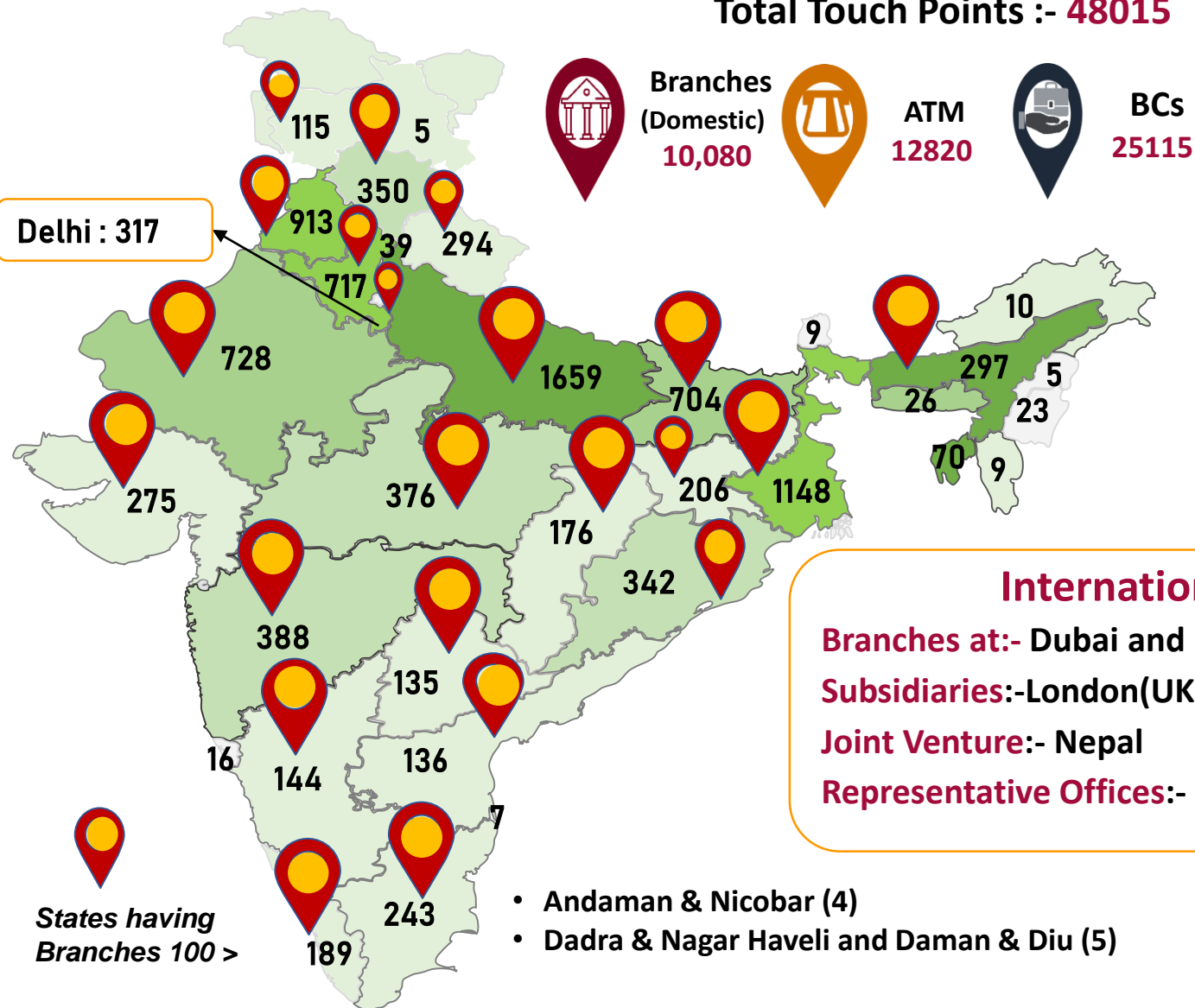


# Distribution Network & Social Media Presence



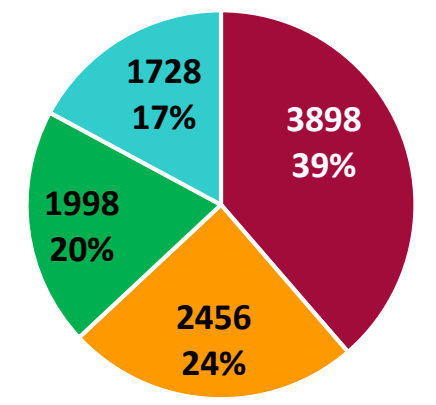
As on 30.06.2023

Total Touch Points :- 48015

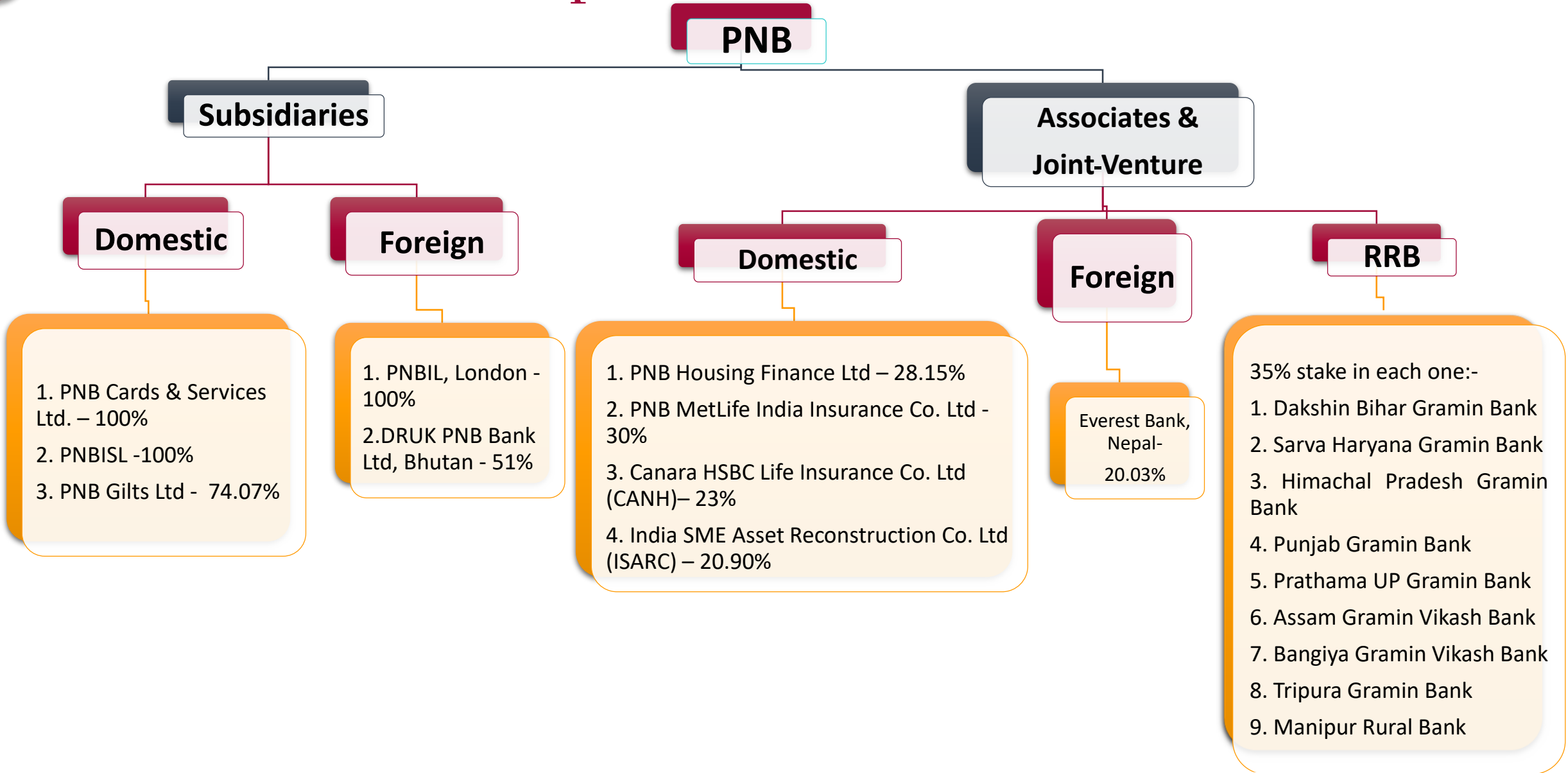


**International Business**  
**Branches at:-** Dubai and Gift City, Gandhinagar  
**Subsidiaries:-** London(UK) and Bhutan  
**Joint Venture:-** Nepal  
**Representative Offices:-** Myanmar and Bangladesh

Population group Wise Branches



■ Rural ■ Semi-Urban ■ Urban ■ Metro



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	June'23 (3M)	1745	1247	498	376
PNB Investment Services Ltd.	June'23 (3M)	2.11	1.46	0.65	0.49
PNB Cards & Services Limited	June'23 (3M)	2.28	1.88	0.40	0.29
PNB Gilts Ltd.	June'23 (3M)	443	371	72	58
PNB MetLife India Insurance Co. Ltd	June'23 (3M)	2936	2891	44	42
Canara HSBC Life Insurance Co. Ltd	June'23 (3M)	1465	1457	7.48	6.39
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	Mar'23 (12M)	11.56	4.03	7.52	5.41
Druk PNB Bank Ltd. (Bhutan) (FY : 1 <sup>st</sup> January to 31 <sup>st</sup> December)	Dec'22 (12M)	167	121	46	21
Everest Bank Ltd. (Nepal) (FY : 16 <sup>th</sup> July to 15 <sup>th</sup> July)	July'22 (12M)	1085	863	222	155

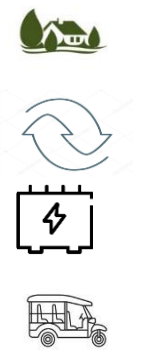
## Performance of RRBs

Consolidated Position	Q1 FY'23	Q1 FY'24
Business	186829	201360
Loans and advances	65911	72780
Deposits	120918	128580
Capital Adequacy Ratio	11.96%	12.32%
Operating profit	1031	1028

# Bank's ESG Highlights



## Environmental



**Sustainable financing**

- ✓ Sanctioned Rs. 749 Cr in Q1 FY'24 towards Project under renewable energy sector.
- ✓ PM Kusum scheme to add solar capacity with O/s of Rs. 28 Cr
- ✓ PNB Green Car scheme for financing purchase of Electric Car with O/s 272 Cr.



Assessing the "Environmental" aspects while loan origination via Internal Rating Models



Installed roof top solar power plants across various office buildings



Rainwater harvesting in majority of its owned building.  
Bank has zero Liquid discharge Sewage Treatment Plant



Energy Efficient Measures adopted by bank & PNB Head Office Dwarka rated 5 Star By GRIHA Council.



## Social



12 FTCs imparted training to 17.52 lakh persons till 30<sup>th</sup> June 2023 .



175 FLCs conducted seminars programs and provided training to 54,115 persons during Q1 FY'24



76+ RSETIs imparting training to rural population. 13,516 persons were trained during Q1, FY'24. Of which, 79% of BPL families and 77% are women



Under CSR policy, bank had taken various initiatives for disadvantaged and social strata of the society.



24% Women employees in total workforce.



## Governance



Well defined policies and SOPs such as -

- Whistle Blower Policy
- Customer Rights Policy
- Equal Opportunity Policy
- Cyber Security Policy



Technology driven Customer Grievance Redressal System for Timely & Faster resolution.



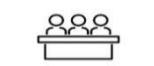
Portal and Compliance Monitoring Tool.



All employees covered under group insurance policy.



PNB SAMADHAAN for Grievance redressal of employees.



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



# Awards & Accolades



**APY National Championship and Annual Target Achievement Award** by Pension Fund Regulatory and Development Authority



**3<sup>rd</sup> position** under Public Sector Banks category in the NPS Recognition Programme for FY 2022-23 by PFRDA



**Infosys Finacle Innovation Awards 2023.**  
Maximizing Customer Engagement – Platinum winner-PNB One - Super App  
Channel Innovation – Gold winner-e-OTS



**Industry Best Data Quality (DQ) – Index for FY 2022-23** in consumer segment by TransUnion CIBIL.

# Guidance v/s Actuals for June'23

Parameters	Guidance for FY'24	Actuals – June'23
Credit Growth % (YoY)	12% - 13%	14.58%
Deposit Growth % (YoY)	10% - 11%	14.18%
CASA Share %	43% - 44%	41.90%
Operating Profit (YOY)	10% - 12%	10.90%
Net Interest Income (YOY)	Around 10%	26.00%
NIM %	Around 2.9% - 3.0%	3.08%
Gross NPA %	Below 7%	7.73%
Net NPA %	Below 2%	1.98%
PCR % (incl TWO)	Around 90%	89.83%
Credit Cost %	1.50% - 1.75%	1.99%
Total Recovery Amount	Rs. 22,000 Crores	Rs.5416 Crores

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**PNB**

75 Azadi Ka Amrit Mahotsav | G20

**Banking now as easy as remembering these numbers**

**1800 1800**  
&  
**1800 2021**

Our New Toll-Free Numbers  
PNB Customer Care Services  
with All Answers, All Solutions

**Easy to Recall, Give us a Call**

**KEY SERVICES**

- Issue/Block Debit Card and Other Related Requests
- Freeze Account
- Register for e-Statement
- Stop Payment of Cheques
- Request/Check Status of Cheque Book issuance
- Block UPI/Retail and Corporate IBS/MBS
- TDS Certificate Requests
- Balance Enquiry & Last 5 Transactions
- Generate or Change ATM PIN
- Enable/Disable Your Card for Transactions\*
- Know/Update Debit Card Transaction Limit

\*For POS, Contactless, ATM, E-commerce

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*Thank You*