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PRESS RELEASE

Financial Results for Q1 FY 2021-22

Net Profit improved to Rs 1,023 Crore during Q1 FY'22. Operating Profit increased Y-o-Y by 15.5% to Rs. 6,099 Crore. Global NIM improved to 2.73% in Q1 FY'22.

Key Highlights

- ❖ Global Gross Business stood at Rs. 18,23,685 Crore as on June'21. Domestic Gross Business increased to Rs. 17,87,019 Crore as at the end of June'21 from Rs. 17,46,461 Crore in June'20 with a YoY growth of 2.32%.
- ❖ Domestic Deposits stood at Rs. 10,78,937 Crore as at the end of June'21 as against Rs. 10,44,290 Crore in June'20 with YoY growth of 3.32%.
- ❖ Domestic Advances improved marginally to Rs. 7,08,082 Crore as at the end of June'21 from Rs. 7,02,171 Crore in June'20 with growth of 0.84%.
- ❖ Domestic CASA Share improved by 170 bps on Y-o-Y basis to 45.15% in June'21. CASA Deposits grew by 7.34% on Y-o-Y basis to Rs. 4,87,136 Crore in June'21.
- ❖ Savings Deposit grew by 8.34% on Y-o-Y basis to Rs. 4,19,525 Crore as on June'21.
- ❖ Retail Term Deposit (less than Rs. 2 Crore) grew by 10.73% on Y-o-Y basis to Rs. 5,13,837 Crore as on June' 21.
- ❖ Retail TD < Rs. 2 Cr + CASA share improved to 91.2% in June'21 from 85.40% in June'20.
- ❖ Retail, Agriculture & MSME (RAM) Share to Domestic Advances improved to 53.9% in June'21 from 53.2% in June'20.
- ❖ Total Recovery including cash recovery and Up-gradation during Q1 FY'22 improved to Rs. 8,270 Crore.
- ❖ Net Profit improved by 232.1% to Rs. 1,023 Crore in Q1 FY'22 from Rs. 308 Crore in Q1 FY'21.
- ❖ Operating Profit grew by 15.5% on Y-o-Y basis to Rs. 6,099 Crore in Q1 FY'22.
- ❖ Net Interest Income grew by 6.6% on Y-o-Y basis to Rs. 7,227 Crore in Q1 FY'22.
- ❖ Global NIM improved by 23 bps to 2.73% in Q1 FY22 from 2.50% in Q1 FY'21.
- ❖ Cost to Income Ratio improved Y-o-Y to 43.64% in Q1 FY22 from 49.41% in Q1 FY'21.
- ❖ CRAR improved to 15.19% in June'21 from 12.63% in June'20.
- ❖ GNPA ratio stood at 14.33%, NNPA ratio stood at 5.84% in June'21 and PCR including TWO stood at 80.26%.

Business Performance in Key Parameters (as on 30.06.2021)

- ❖ Global Deposit of the Bank increased to Rs. 10,97,649 Crore as on June'21 from Rs. 10,74,917 Crore in June'20.
- ❖ Global Advances stood at Rs. 7,26,036 Crore as on June'21 against Rs. 7,21,695 Crore in June'20.
- ❖ Current Deposit stood at Rs. 67,611 Crore at the end of June'21 as against Rs. 66,571 Crore in June'20.

Priority Sector

- ❖ The Bank has achieved National Goals in Priority sector at 42.10% at Rs. 2,83,935 Crore in June'2021, as against the target of 40%.
- ❖ Credit to Small and Marginal farmers stood at Rs. 61,900 Crore in June'2021. National Goal achievement is 9.17% of ANBC, exceeding the target of 9%.
- ❖ Credit to Weaker Sections stood at Rs. 85,050 Crore in June'2021. National Goal achievement is 12.61% of ANBC, exceeding the target of 11%.
- ❖ Credit to Micro Enterprises stood at Rs. 53,501 Crore as on June'2021. The Bank has achieved National Goal at 7.93% of ANBC as against the target of 7.5%.

Profitability

- ❖ Total Income stood at Rs. 22,515 Crore during Q1 FY'22 as against Rs. 24,293 Crore during Q1 FY'21.
- ❖ Total Interest Income stood at Rs. 18,921 Crore & Non Interest Income was at Rs. 3,594 Crore.
- ❖ Total Expenditure declined by 13.7% to Rs. 16,416 Crore during Q1 FY'22 from Rs.19,013 Crore during Q1 FY'21.

AssetQuality

- ❖ Gross Non Performing Assets (GNPA) stood at Rs. 1,04,076 Crore as on June'21 as against Rs. 1,01,849 Crore in June'2020.
- ❖ Net Non Performing Assets (NNPA) stood at Rs. 38,581 Crore as on June'2021 as against Rs. 35,303 Crore in June'20.
- ❖ Provision Coverage Ratio (PCR) excluding TWO stood at 62.93% in June'2021 against 65.34% in June'2020.

CapitalAdequacy

- ❖ CRAR improved to 15.19% in June'2021 from 12.63% as at June'2020. Out of which Tier-I is 12.47%, CET-1 is 11.56% and Tier-II CRAR is 2.72% as at June'21.

Digitalization

- ❖ Internet Banking Services (IBS) users increased to 262 Lakhs as at June'21 from 233 Lakhs in June'20.
- ❖ PNB One Mobile Banking Services (MBS) users increased 49% YoY to 251 Lakhs as at June'21 from 169 Lakhs in June'20.
- ❖ Bharat QR Code users increased to 4 Lakhs as at June'21 from 1.34 Lakh in June'20 with YoY growth of 198%.
- ❖ Number of UPI transactions increased 90%YoY to 36.45 Crore during June'21 from 19.16 Crore in June'20.

Financial Inclusion

- ❖ Amount mobilized under Pradhan Mantri Jan Dhan Yojana stood as below:

Particulars	As on 30.06.2021
Accounts opened under PMJDY (No. in Lakh)	395
Amount mobilized (Average Balance – Amt in Rs.)	3938

- ❖ Enrollment under PMJJBY, PMSBY & APY:-

(No. In Lacs)	
JANSURAKSHA SCHEME ENROLLMENT UP TO	June'21
Pradhan Mantri Jeevan Jyoti Bima Yojana	22.0
Pradhan Mantri Suraksha Bima Yojana	108.1
Atal Pension Yojana	14.8

Distribution Network

- ❖ As on 30th June' 21, the Bank has 10641 number of branches (including extension counter). Rural: 3873, Semi-Urban: 2636, Urban: 2216 & Metro: 1916, 2 International Branches, 13690 number of ATMs and 12518 BCs.

New Initiatives during Q1 FY 21-22

- ❖ **Bank has launched New Credit Cards**
 - PNB Signature Credit Card – for Elite/Super premium segment of Customers on VISA Platform.
 - PNB Millennial Credit Card – for youth to serve mid segment of customers on NPCI RuPay platform.
 - Corporate Credit Card on VISA Platinum.
- ❖ **Internet Banking**
 - Change Home Branch.
 - Change account variant (for current account customers)
 - View Senior Citizen Scheme (SCSS)
 - Password resetting for NRI customers without debit card
- ❖ **Mobile Banking**
 - Insta - Demat Account opening.
 - Link of opening online account through video KYC
- ❖ **Others**
 - Bharat bill pay system (BBPS Post log-in) & Positive Pay System in both IBS and MBS.

Awards & Accolades

- ❖ Special Commemorative Award 2021 by NABARD
- Best PSU in the fields of Agriculture Credit, Micro Finance, Financial Inclusion and Technology Adoption.

Social Media Presence of the Bank: (No. of Followers)

- ❖ Facebook: 12,98,074 with YoY growth of 41.72% (<https://www.facebook.com/pnbindia/>)
- ❖ Twitter: 2,33,107 with YoY growth of 52.26% (<https://twitter.com/pnbindia>)
- ❖ LinkedIn: 74,082 with YoY growth of 30.32% (<https://in.linkedin.com/company/pnbindia>)
- ❖ Instagram: 64,768 with YoY growth of 88.99% (<https://www.instagram.com/pnbindia/>)
- ❖ Youtube: 59,500 with YoY growth of 141.16% (<https://www.youtube.com/pnbindia>)

Place: New Delhi

Date: 02.08.2021