



FINANCIAL RESULTS

Q1 FY 2025

June'24

27th July 2024



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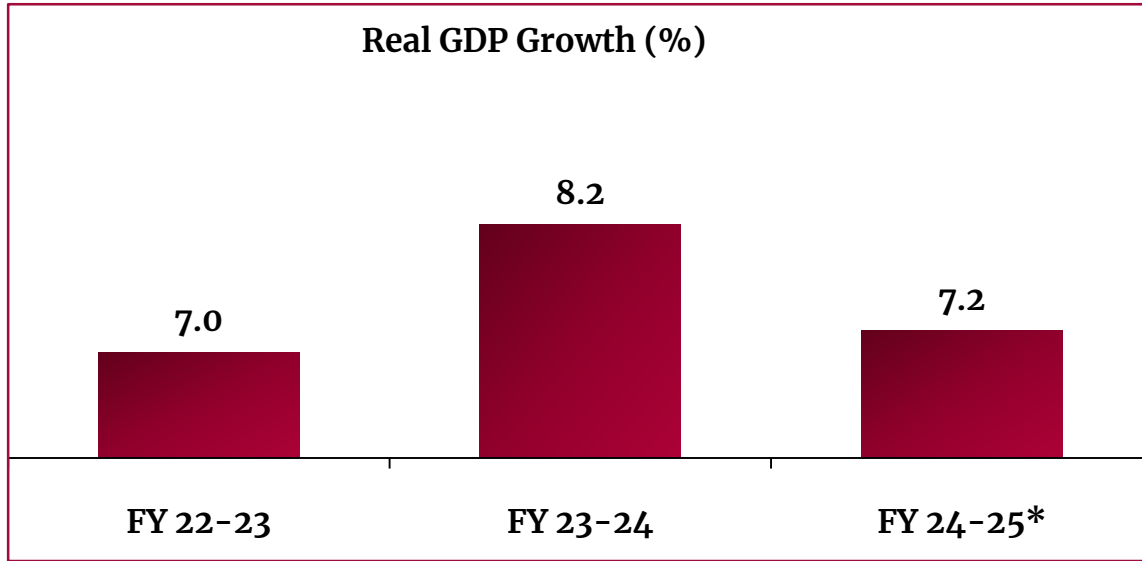
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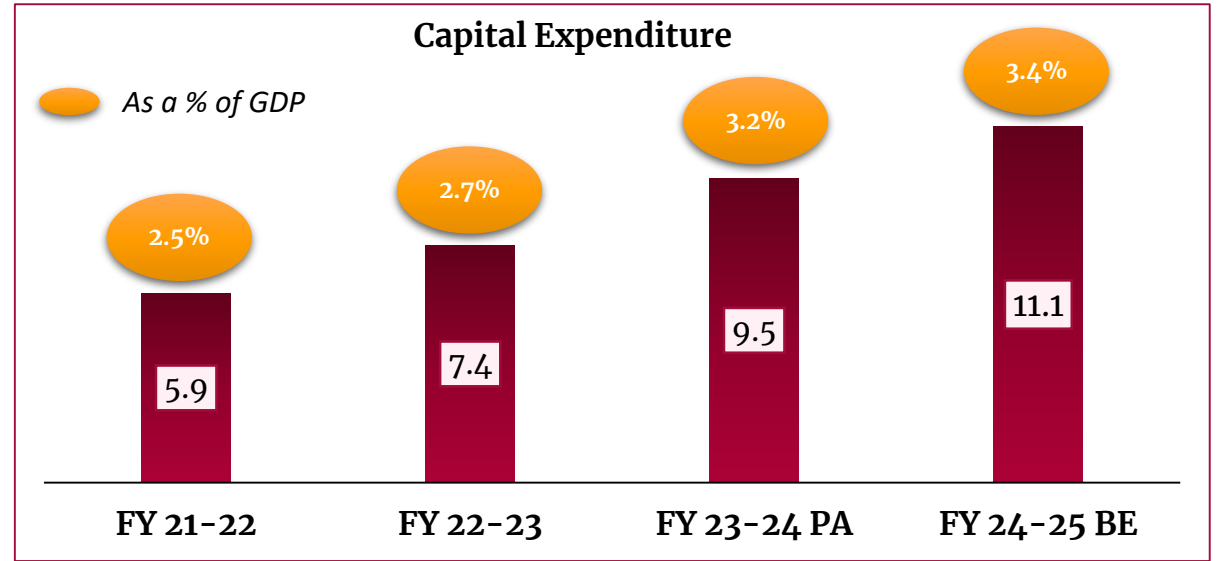
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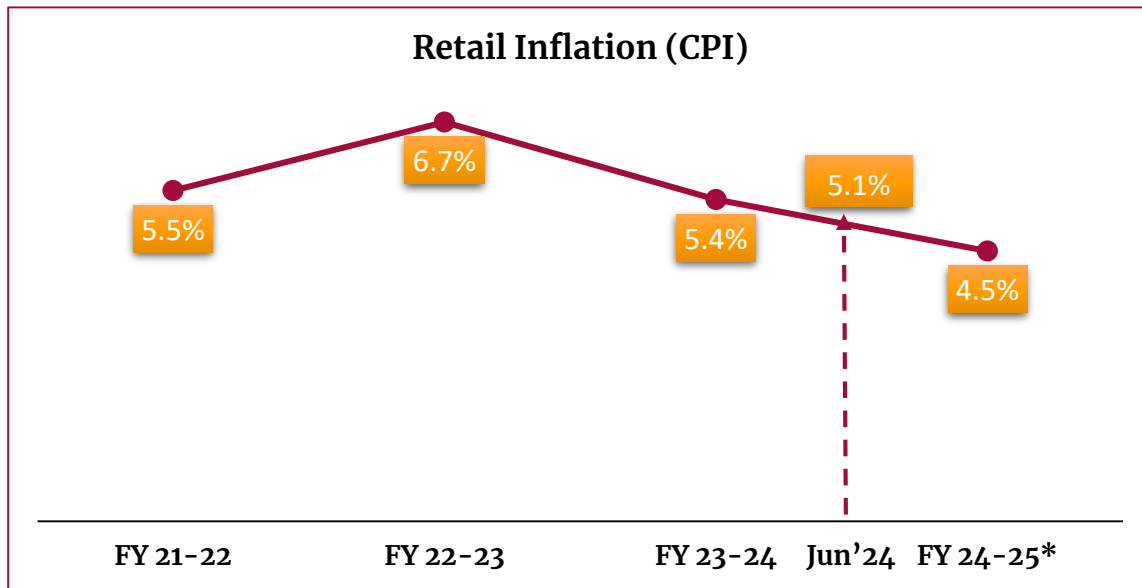
Indian Economy on a solid footing



Source: MoSPI, *RBI Projections



Source: Budget Documents, Economic Survey, PA- Provisional Actuals, BE- Budget Estimates



Source: MoSPI, *RBI Projections

Fiscal deficit FY24PA - 5.6% & target for FY25 - 4.9%, in line with fiscal consolidation.

Forex Reserves at record high of \$671 bn on 19th July'24.

Current Account Surplus of 0.6% of GDP in Mar'24.

GST collections consistently above Rs. 1.5 trillion for 16 months now.

PMI above 50-mark for 35 consecutive months.

IIP recorded 5.9% y-o-y growth in May'24 – highest in 7 months.

Performance Highlights : Q1 FY'25

Profitability

₹ 3252 Cr
159.00% YoY
Net Profit ▲

0.82%
48 bps YoY
ROA% ▲

₹ 10476 Cr
10.23% YoY
Net Interest Income ▲

₹ 6581 Cr
10.27% YoY
Operating Profit ▲

Asset Quality

4.98%
275 bps YoY
GNPA % ▼

0.60%
138 bps YoY
NNPA % ▼

95.90%
607 bps YoY
PCR (Inc.Two) % ▲

0.32%
167 bps YoY
Credit Cost% ▼

Business

₹ 2436929 Cr
10.03% YoY
Global Business ▲

₹ 1408247 Cr
8.50% YoY
Global Deposits ▲

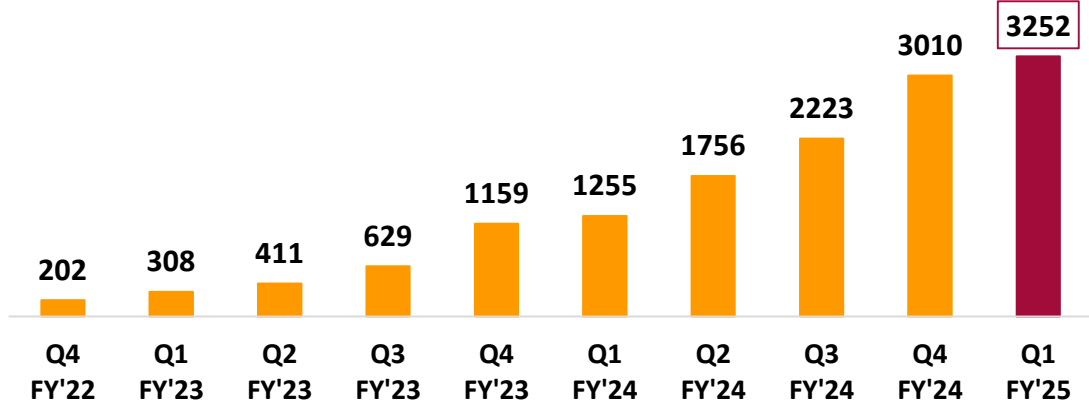
₹ 1028682 Cr
12.20% YoY
Global Advances ▲

₹ 545954 Cr
13.03% YoY
RAM Advances ▲

Increasing Profitability

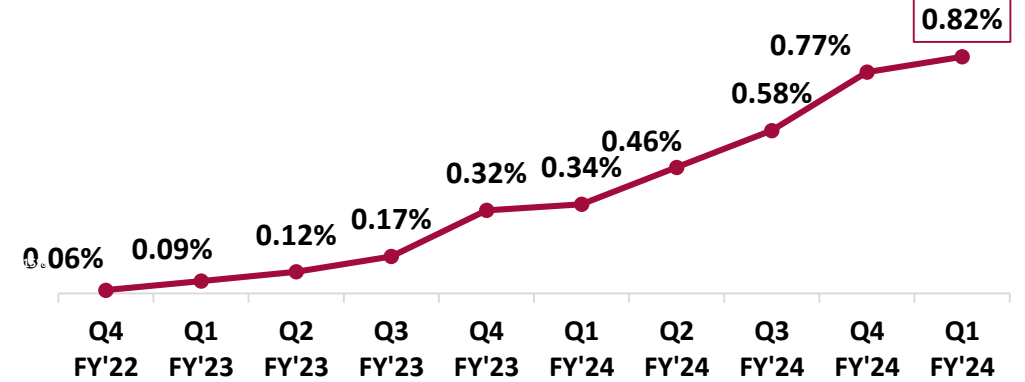
Amt ₹ in Crore

Net Profit

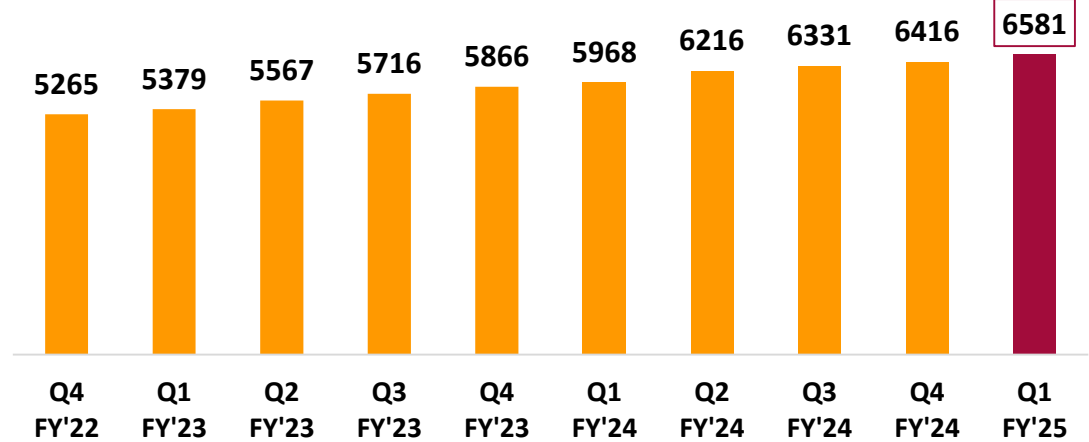


Return on Assets (%) (Annualized)

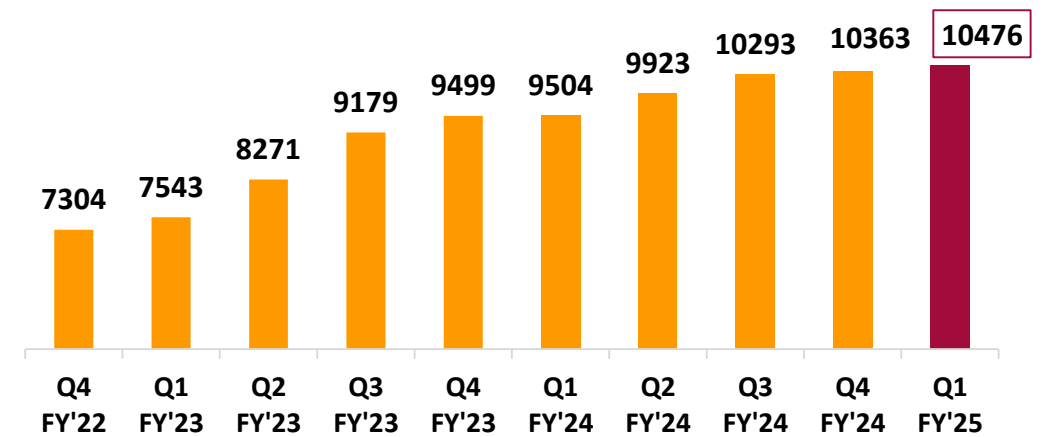
Marching towards 1%



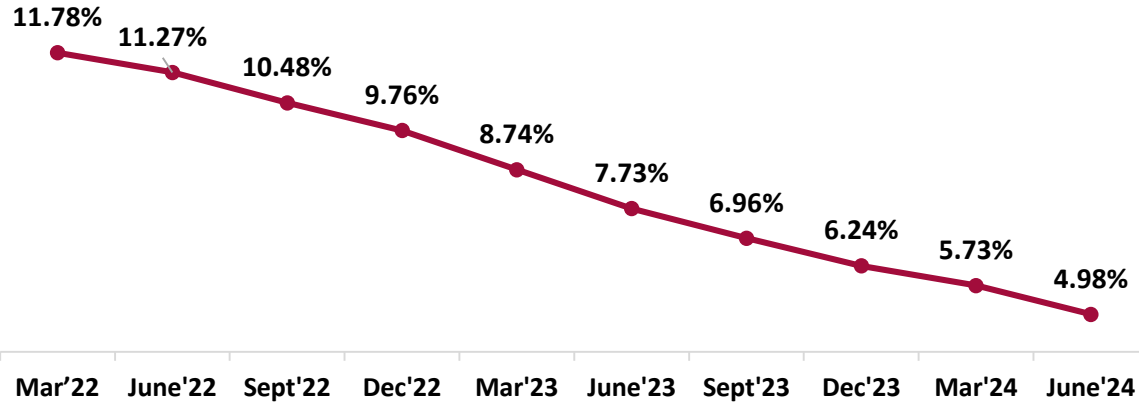
Operating Profit



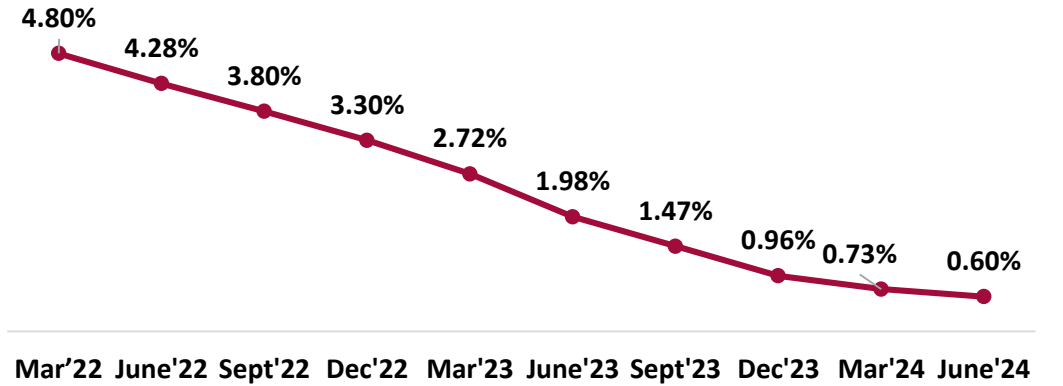
Net Interest Income



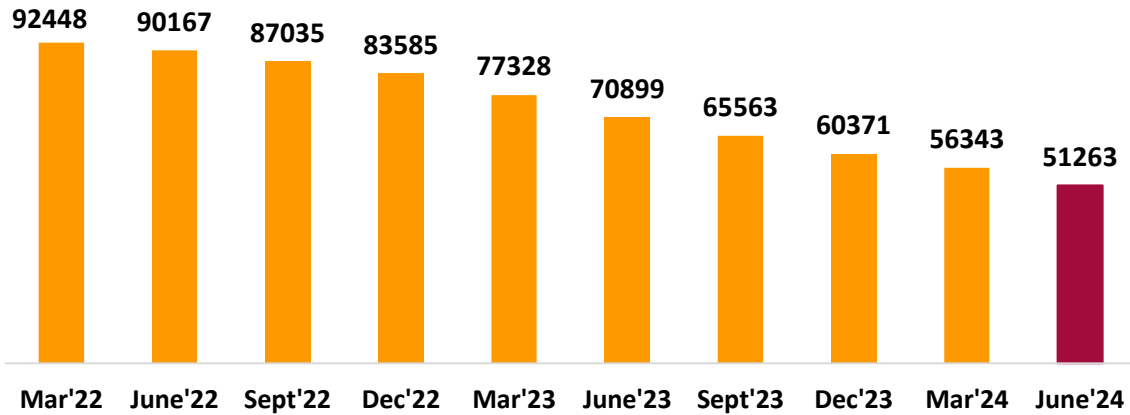
Gross NPA%



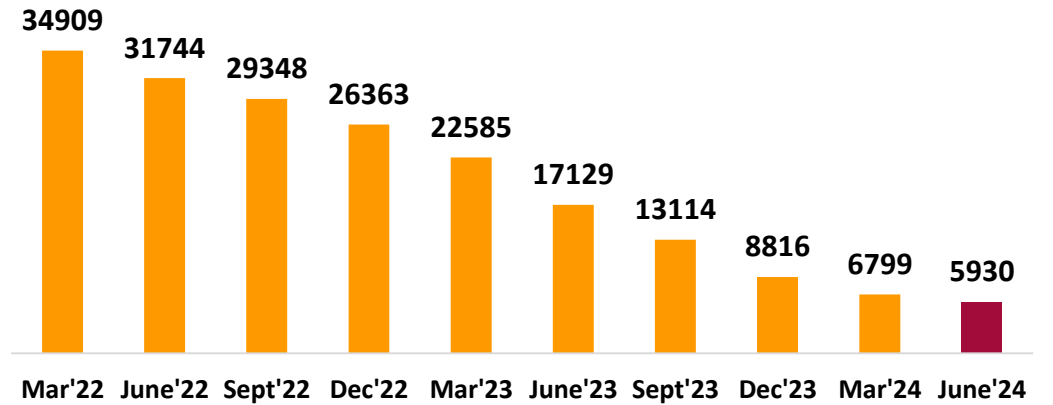
Net NPA%



Gross NPA Amount



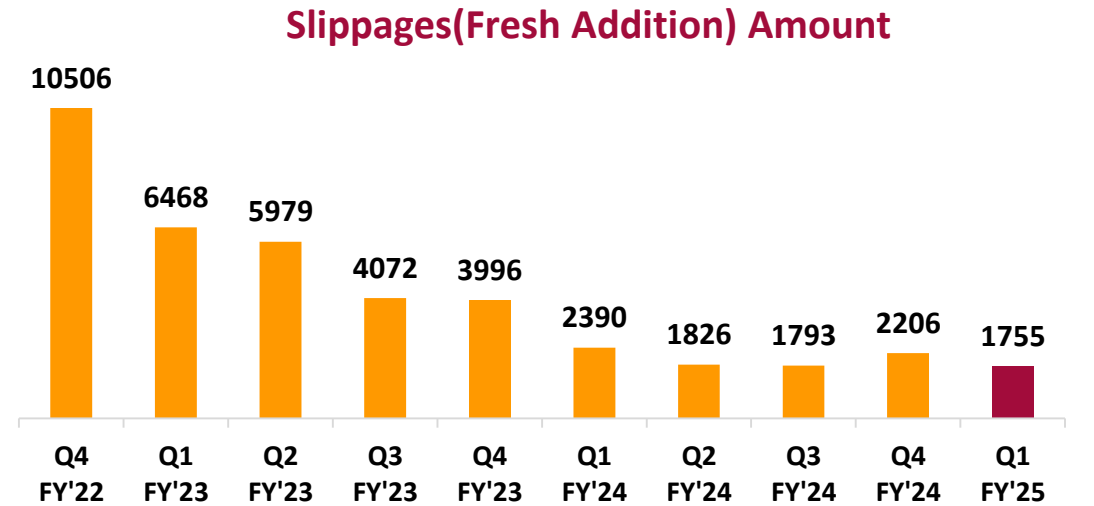
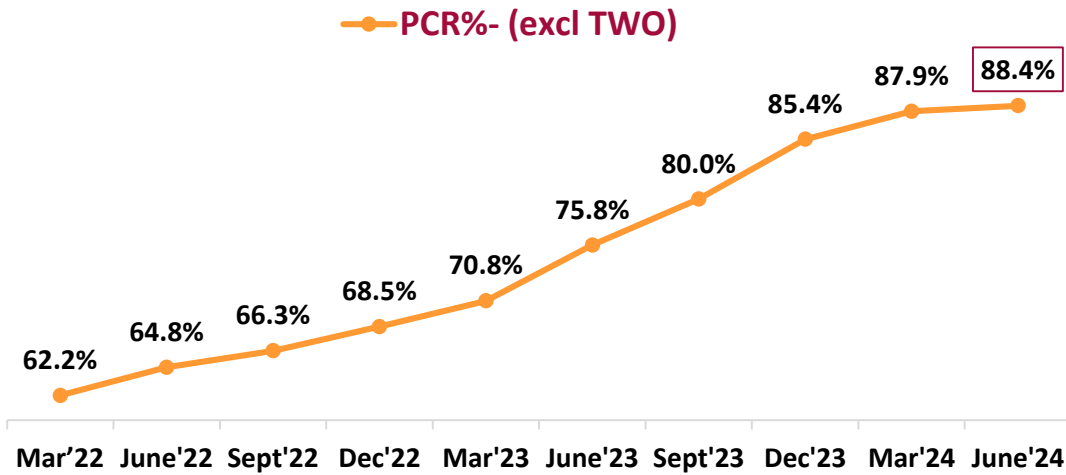
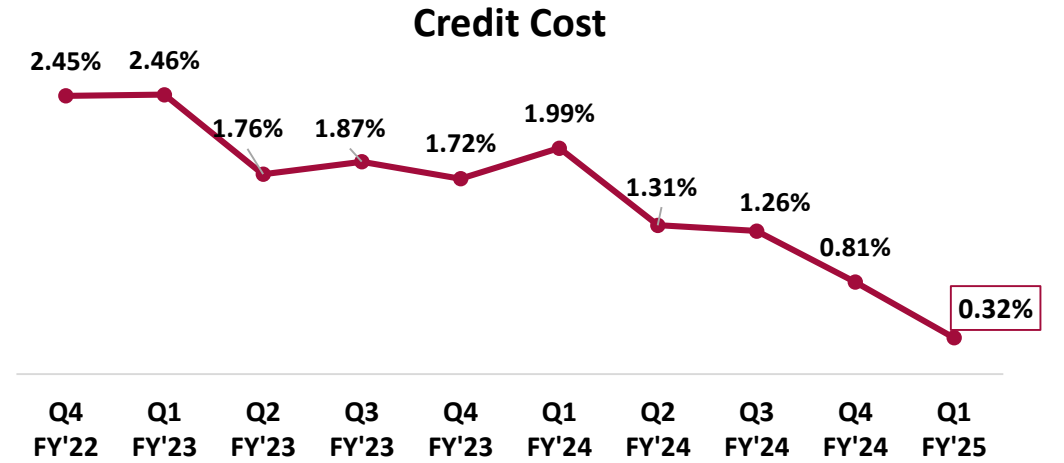
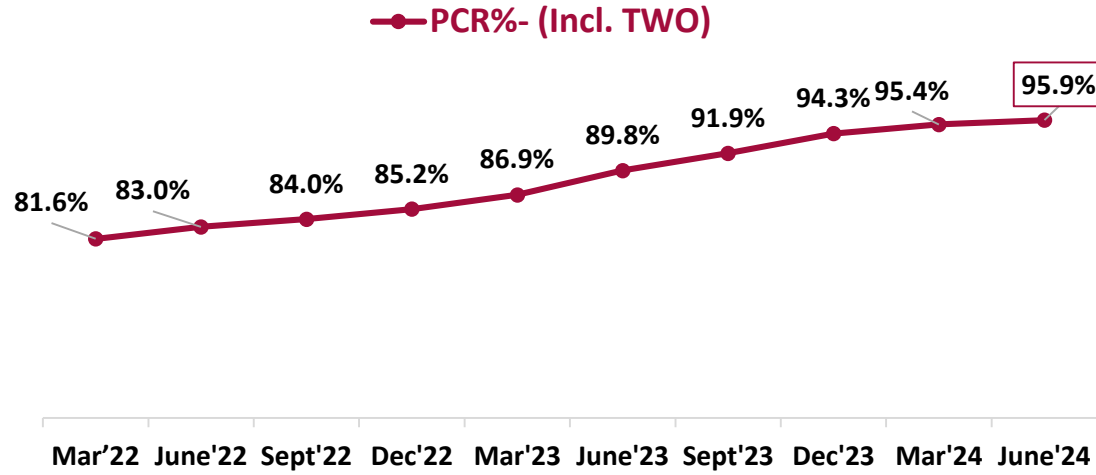
Net NPA Amount





Improving Asset Quality

Amt ₹ in Crore



Highlights

Business

Financial

Asset Quality

Share/Capital

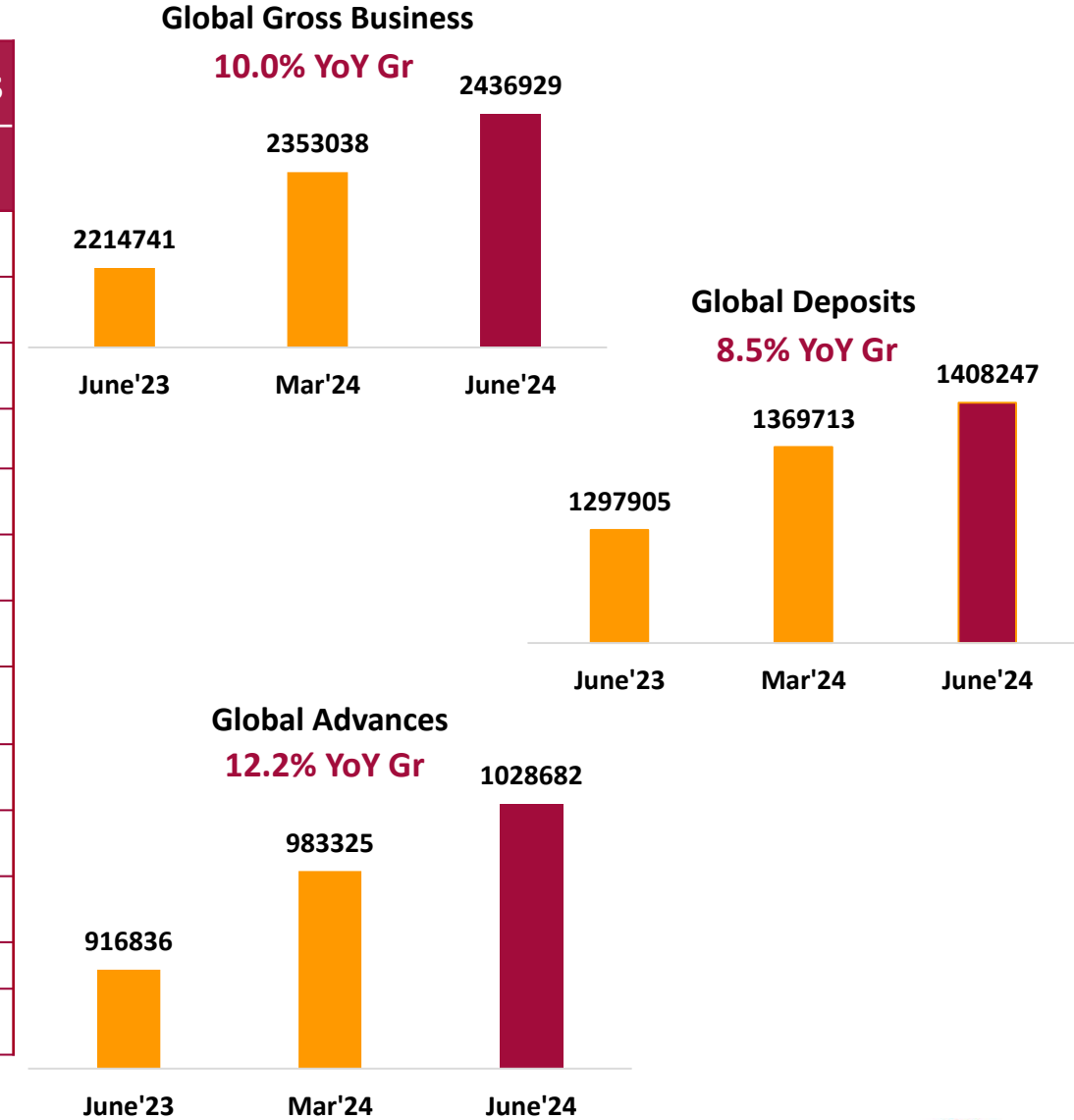
Digitalization/Analytics

HR/Network/GB/RRB

ESG/Award

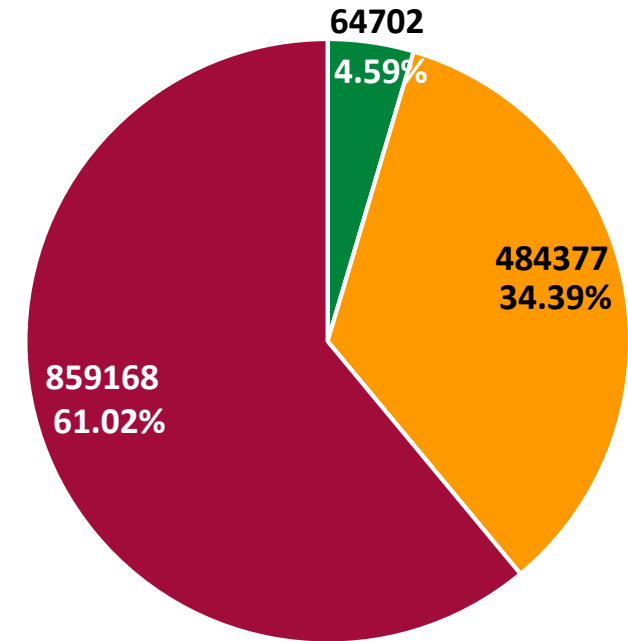


S.N.	Parameters	June'23	Mar'24	June'24	Growth %/bps	
					QoQ	YoY
1	Global Business	2214741	2353038	2436929	3.6%	10.0%
1a	Overseas Business	65341	77282	82606	6.9%	26.4%
1b	Domestic Business	2149400	2275756	2354323	3.5%	9.5%
2	Global Deposits	1297905	1369713	1408247	2.8%	8.5%
2a	Overseas Deposits	30903	36348	38331	5.5%	24.0%
2b	Domestic Deposits	1267002	1333365	1369916	2.7%	8.1%
3	Global Advances	916836	983325	1028682	4.6%	12.2%
3a	Overseas Advances	34438	40934	44275	8.2%	28.6%
3b	Domestic Advances	882398	942391	984407	4.5%	11.6%
4	CD Ratio	70.64%	71.79%	73.05%	175 bps	341 bps



Sl.	Parameters	June'23	Mar'24	June'24	Growth %	
					QoQ	YoY
1	Global Deposits (2+3)	1297905	1369713	1408247	2.8%	8.5%
2	Overseas Deposits	30903	36348	38331	5.5%	24.0%
3	Domestic Deposits	1267002	1333365	1369916	2.7%	8.1%
4	Current Deposits	66838	72201	64702	-10.4%	-3.2%
5	Savings Deposits	464004	480298	484377	0.8%	4.4%
6	CASA Deposits (4+5)	530842	552499	549079	-0.6%	3.4%
7	Domestic CASA Share %	41.90%	41.44%	40.08%		
8	Total Term Deposits	767063	817213	859168	5.1%	12.0%
9	Retail Term Deposits < 3 Crores	536285	571999	585598	2.4%	9.2%

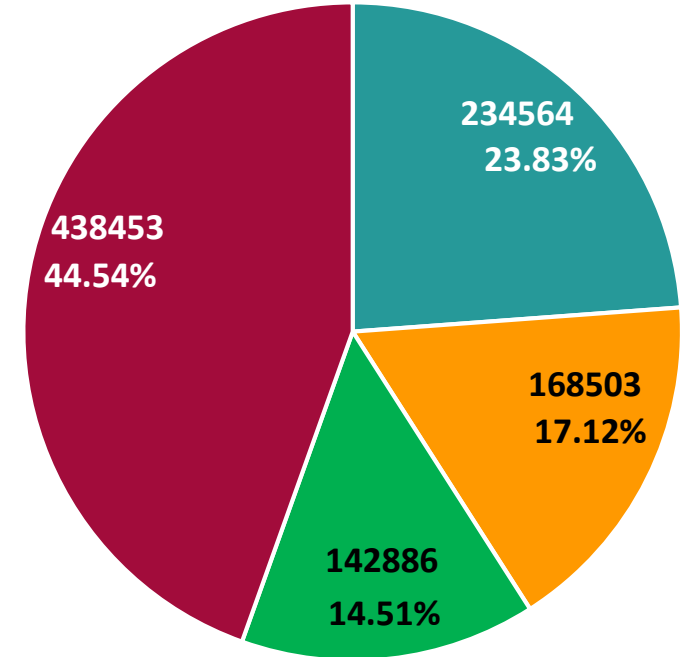
Deposit Mix - June'24



■ Current Deposits ■ Savings Deposits ■ Term Deposits

		June'23	Mar'24	June'24	Growth %	
					QoQ	YoY
1	Global Advances (2+3)	916836	983325	1028682	4.6%	12.2%
2	Overseas Advances	34438	40934	44275	8.2%	28.6%
3	Domestic Advances	882398	942391	984407	4.5%	11.6%
	<i>Out of which</i>					
4	Retail	205058	222574	234564	5.4%	14.4%
	<i>Of which</i>					
4a	Core Retail	149858	168265	173040	2.8%	15.5%
5	Agriculture	145572	158188	168503	6.5%	15.8%
	<i>Of which</i>					
5a	Agriculture PS	108188	120321	123754	2.9%	14.4%
6	MSME	132398	139288	142886	2.6%	7.9%
7	RAM (4+5+6)	483028	520050	545954	5.0%	13.0%
8	RAM Share %	54.7%	55.2%	55.5%		
9	Corporate & Others	399370	422341	438453	3.8%	9.8%

Credit Mix – June'24



■ Retail ■ Agriculture ■ MSME ■ Corporate & Others

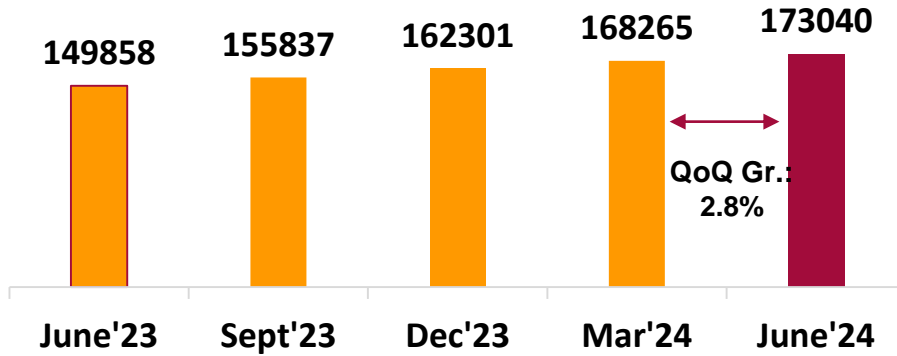
*MSME customers graduated beyond MSME and got reclassified as corporate & others during the year. Accordingly, if the impact of reclassification is taken into account in the base figures June'23, then MSME growth would be 12.97% YoY.

Core Retail Advances

Amt ₹ in Crore

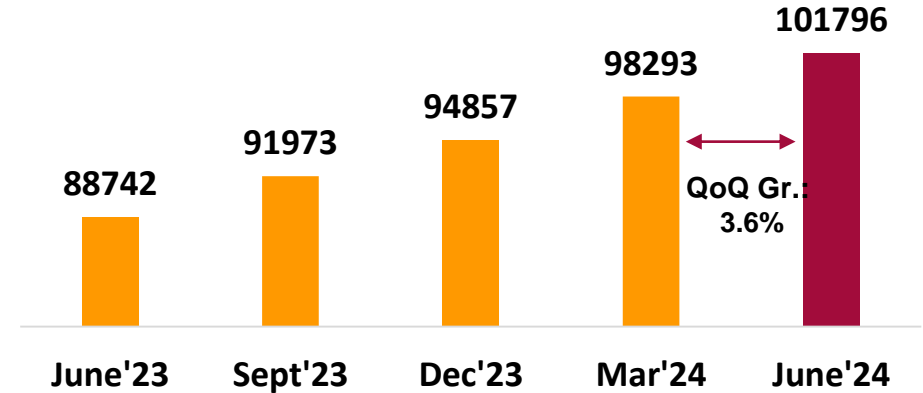
Core Retail*

YoY Gr.: 15.5%



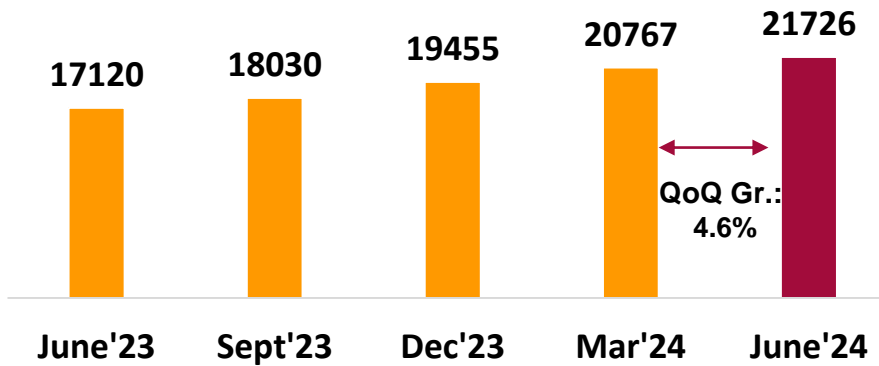
Home Loan*

YoY Gr.: 14.7%



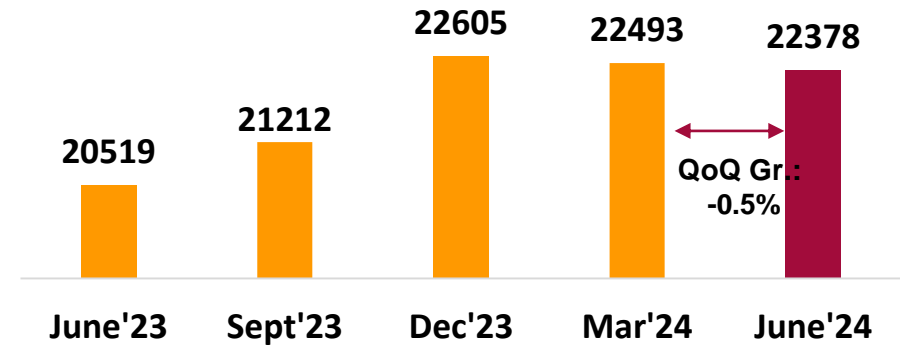
Vehicle Loan*

YoY Gr.: 26.9%



Personal Loan*

YoY Gr.: 9.1%



*Excl IBPC & LAD

Highlights

Business

Financial

Asset Quality

Share/Capital

Digitalization/Analytics

HR/Network/GB/RRB

ESG/Award

Priority Sector Achievement

ACHIEVED ALL MANDATED TARGETS



TOTAL PRIORITY SECTOR ADVANCES
@40.29% of ANBC against norm of 40%



AGRICULTURE (PS) ADVANCES
@18.29% of ANBC against norm of 18%



SMALL & MARGINAL FARMERS
@10.16% of ANBC against norm of 10%



WEAKER SECTION
@13.57% of ANBC against norm of 12%



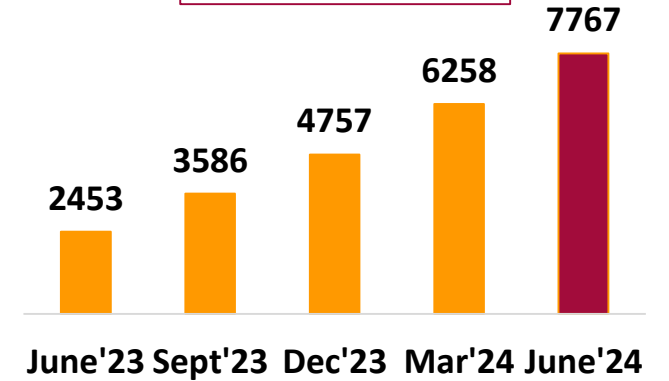
MICRO ENTERPRISES
@7.70% of ANBC against norm of 7.5%

PM SVANidhi			
Amt in Crores	As on June'23	As on June'24	Growth %
Outstanding	100	243	143%

STAND UP India Endeavour and Prosper		
Target- No of cases	Ach	% Ach
20284	20928	103.17%

Agriculture Gold Loan

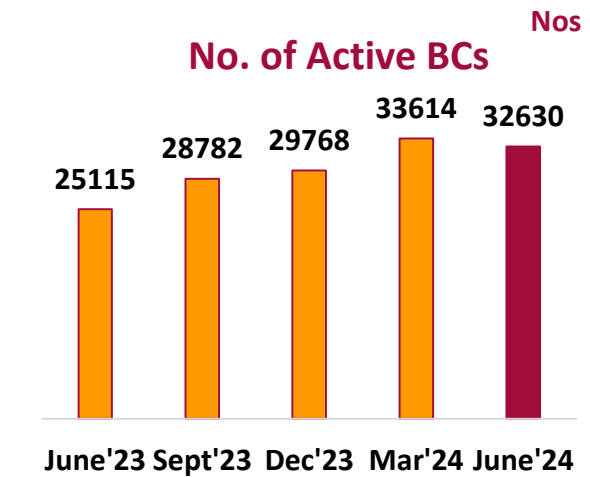
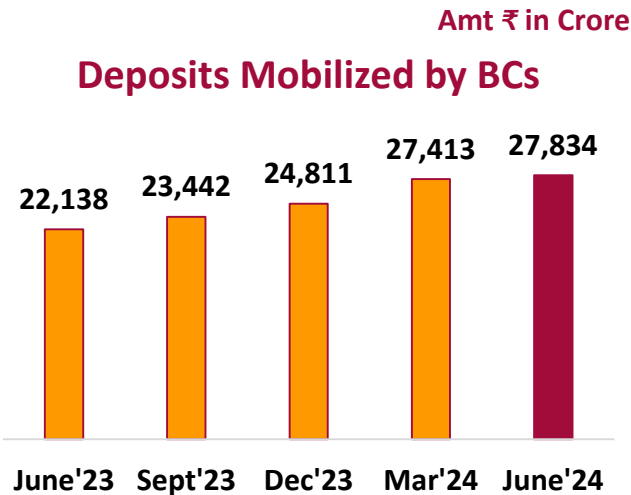
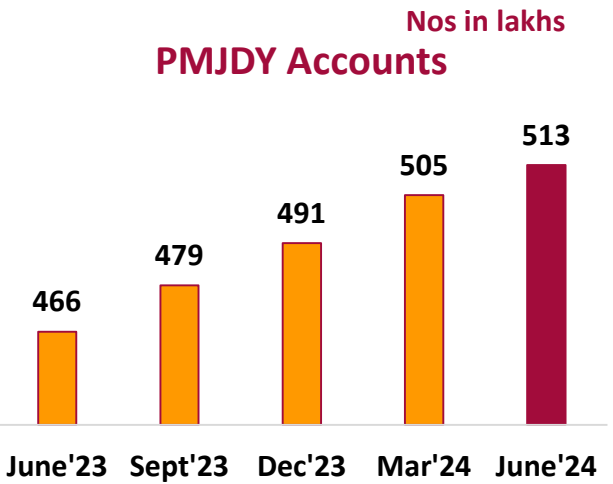
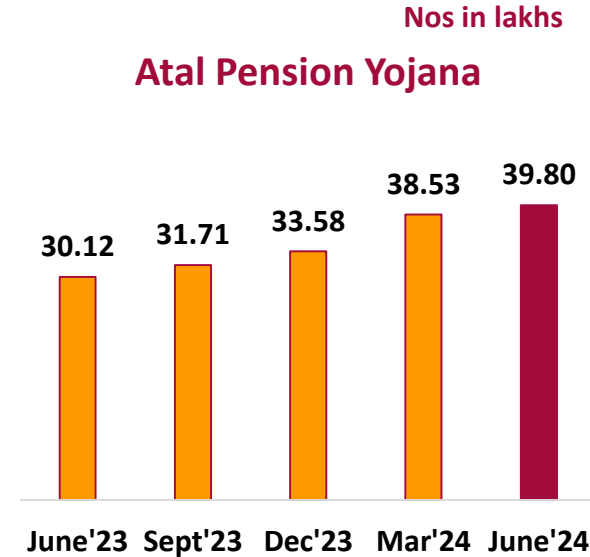
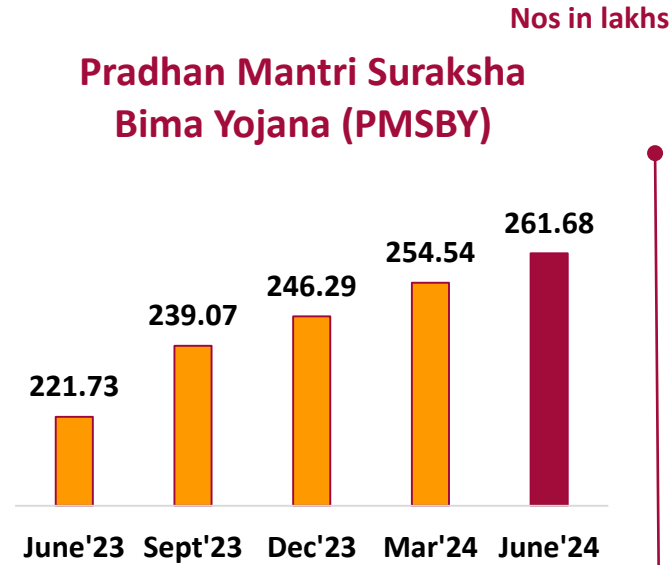
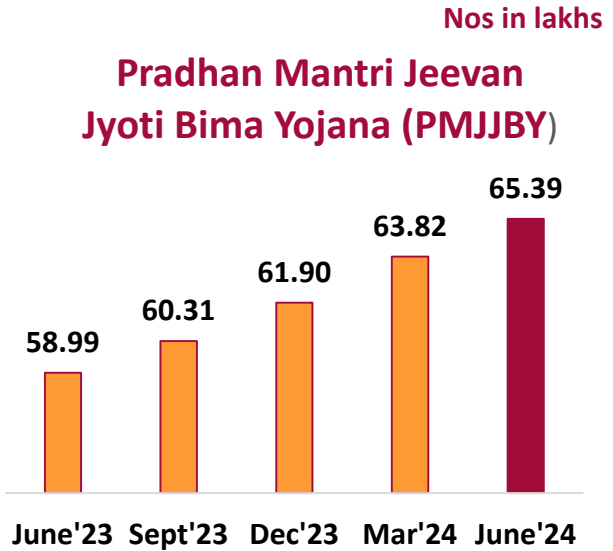
QoQ Gr.: 24.1%



Total Gold Loan (Agri + Retail) June'24: Rs 8487 Cr

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Amt Rs in Crore	Q1 FY24	Q1 FY25
Sanctioned	5062	5473
Disbursed	5019	5427

Financial Inclusion Performance



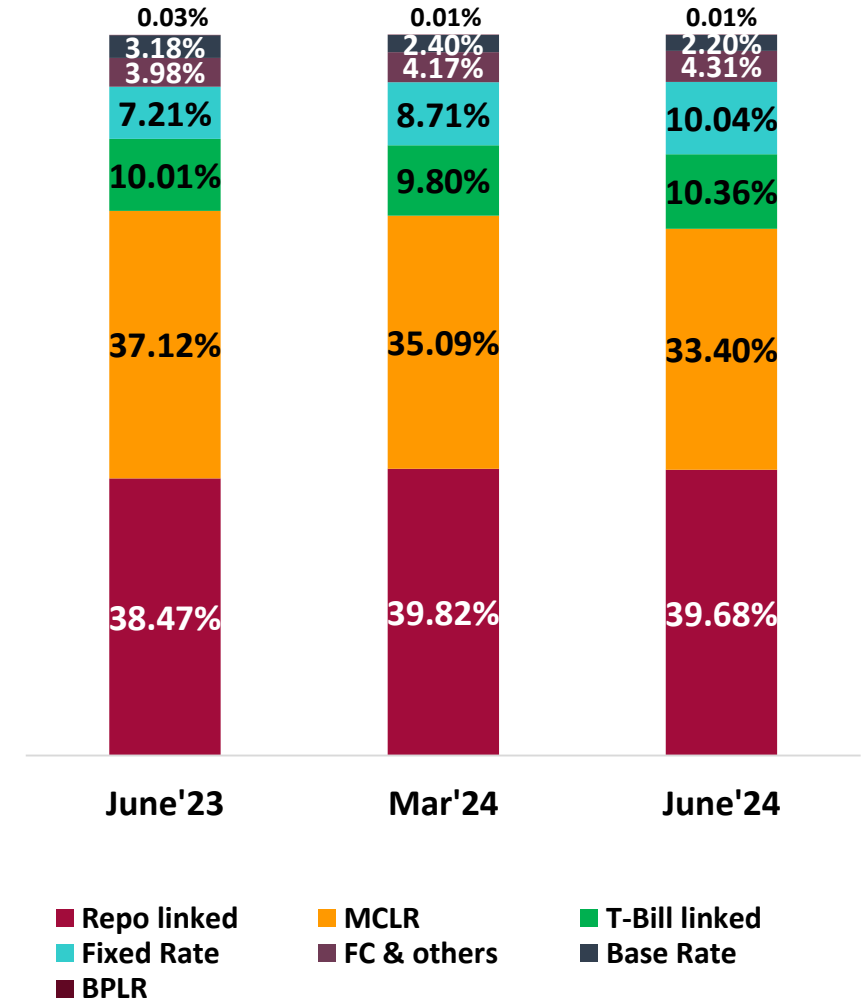
- SLBC- 5
- UTSLBC-1
- LDMO- 116
- Rural Self Employment Training Institute (RSETI)- 78
- Rural Development Centre- 2
- Financial Literacy Centre- 175
- Farmer Training Centre – 12
- Villages adopted for holistic development - 307

External Rating (Std FB) Portfolio & Adv. on Benchmark Rates

Amt ₹ in Crore

Portfolio > Rs.25 Crore							
Sl	Rating Grade	June'23		Mar'24		June'24	
		Amt.	% Share	Amt.	% Share	Amt.	% Share
1	AAA	152529	42.43%	157549	42.97%	168768	42.72%
2	AA	90595	25.20%	89120	24.31%	97470	24.67%
3	A	56959	15.85%	57222	15.61%	66677	16.88%
4	BBB	25158	7.00%	29435	8.03%	31647	8.01%
BBB & Above		325241	90.48%	333326	90.91%	364562	92.28%
5	BB	8906	2.48%	9713	2.65%	9309	2.36%
6	B	2822	0.79%	2068	0.56%	1774	0.45%
7	C	1141	0.32%	1017	0.28%	708	0.18%
8	D	1017	0.28%	1134	0.31%	380	0.10%
BB & Below		13885	3.86%	13931	3.80%	12171	3.08%
9	Unrated	20337	5.66%	19400	5.29%	18311	4.64%
Sub-Total		359464	100%	366657	100.00%	395044	100.00%
Guarantee/Direct Claim on Central/State Govt		86117	19.33% (of Total Portfolio)	80469	18.00% (of Total Portfolio)	80265	16.89% (of Total Portfolio)
Total Portfolio		445581		447126		475309	

Advances Mix of Benchmark rate

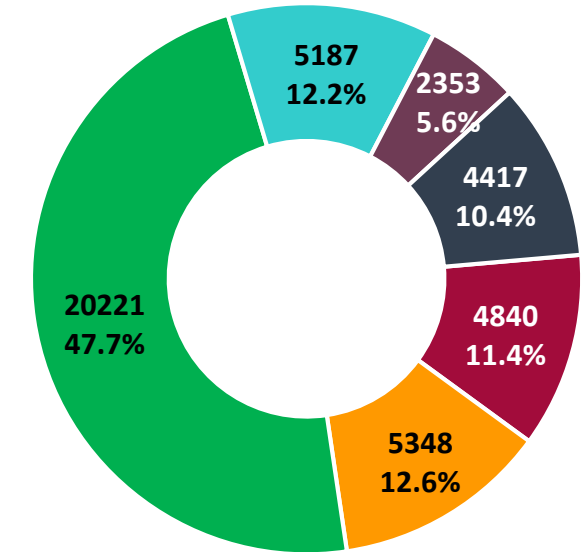


Sl.	Diversified Industry Portfolio	June'23		Mar'24		June'24	
		O/s	% to Domestic Advances	O/s	% to Domestic Advances	O/s	% to Domestic Advances
1	Infrastructure	89619	10.2%	98494	10.5%	97279	9.9%
	-Energy	40223	4.6%	42789	4.5%	43572	4.4%
	-Tele-Communication	7625	0.9%	11420	1.2%	9656	1.0%
	-Roads & Ports	35613	4.0%	38163	4.0%	39024	4.0%
	-Other Infra	6158	0.7%	6122	0.6%	5026	0.5%
2	Basic Metal & Metal Products	20456	2.3%	23737	2.5%	25026	2.5%
	-Iron & Steel	17298	2.0%	20983	2.2%	22264	2.3%
3	Textiles	10739	1.2%	11907	1.3%	11729	1.2%
4	Food Processing	19350	2.2%	22615	2.4%	22369	2.3%
5	Chemical & Chemical Products	5716	0.6%	6288	0.7%	7456	0.8%
6	All Engineering	6185	0.7%	7360	0.8%	7261	0.7%
7	Construction	2575	0.3%	2382	0.3%	2052	0.2%
8	Other Industries	58420	6.6%	51161	5.4%	52643	5.3%
	Total	213060	24.1%	223944	23.8%	225815	22.9%

Energy Sector

External Rating Standard Portfolio
30.06.2024 : ₹ 42366 Cr

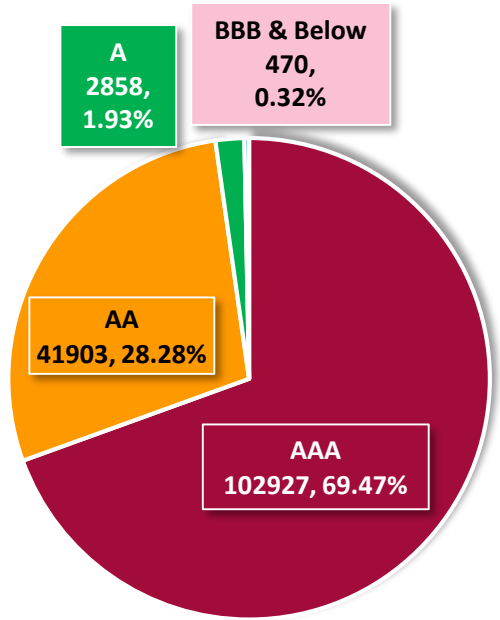
External Rating wise Portfolio



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

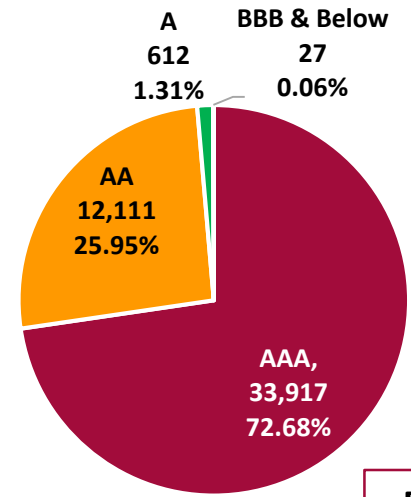
Key Sectors	As on		
	June'23	Mar'24	June'24
NBFC	129632	134190	148157
<i>Out of which,</i>			
NBFC- HFC	45751	40294	46667
NBFC- PSUs and PSU backed	28932	32453	36464
NBFC- Private	54268	60435	63948
NBFC- MFI	681	1007	1077

**Total NBFC
External Rating Wise Portfolio – As on 30.06.2024**

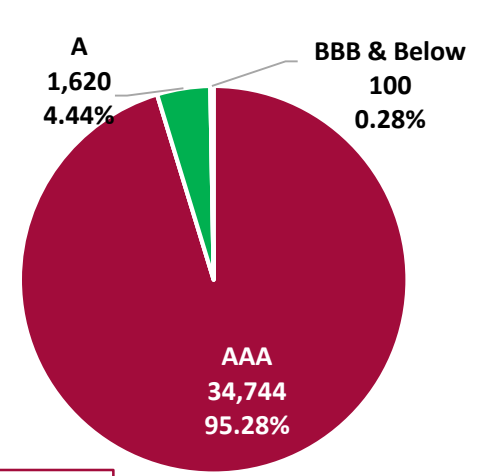


External Rating Wise Portfolio – As on 30.06.2024

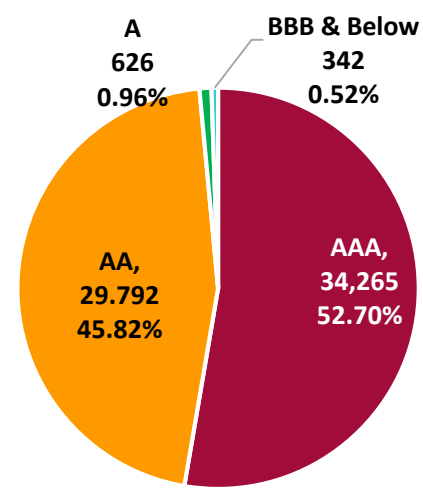
Housing Finance Companies



PSUs & PSU backed



Private NBFCs + MFIs



Sl.	Parameters	June'23	Mar'24	June'24
1	Gross Domestic Investment	410600	423305	422822
2	SLR	307457	316061	316414
2a	SLR as % to Dom. Investment (2/1)	74.88%	74.67%	74.83%
3	Non SLR	103143	107244	106408
4	Held To Maturity (HTM)	321197	328221	311174
4a	HTM To Gross Domestic Investment (4/1)	78.23%	77.54%	73.59%
5	Available For Sale (AFS)	87015	93301	89415
6	Fair value through profit and loss (HFT)	2388	1783	5600
7	Fair value through profit and loss (Non HFT)			11090
8	Subsidiaries, Joint Venture & Associates (SBJVAS)			5543
9	Modified Duration (AFS+HFT)	3.33	3.50	3.61
10	Net demand & time Liabilities	1238906	1292409	1314489
11	Investment by Overseas Branches	3578	5696	5121
12	Total Gross Investment (1+11)	414178	429001	427943

Non SLR Investment

Amt ₹ in Crore

Sl.	Parameters	June'23		Mar'24		June'24	
		O/S	% Share	O/S	% Share	O/S	% Share
1	PSU Bonds	20435	19.81%	19212	17.91%	18968	17.83%
2	Corporate and Other Bonds & Debentures	13586	13.17%	16691	15.56%	14398	13.53%
3	Special Govt. Sec excl. Recap Bonds	915	0.89%	739	0.69%	741	0.70%
4	CG Recap. Bond	55274	53.59%	55274	51.54%	55274	51.95%
5	Share of PSU/Corporate/Others	5630	5.46%	5179	4.83%	9041	8.50%
6	Venture Capital Fund	318	0.31%	306	0.29%	144	0.14%
7	Regional Rural Bank	1387	1.34%	1583	1.48%	1583	1.49%
8	Security Receipts	1330	1.29%	789	0.74%	0	0.00%
9	Subsidiaries JV	3887	3.77%	3960	3.69%	3962	3.72%
10	Other	381	0.37%	3511	3.27%	2297	2.16%
	Total Non SLR Investment	103143	100.00%	107244	100.00%	106408	100.00%

Balance Sheet-Liabilities & Assets

Amt ₹ in Crore

Sl.	Parameters	30 th June'23	31 st Mar'24	30 th June'24
	CAPITAL & LIABILITIES			
1	Capital	2202	2202	2202
2	Reserves and Surplus	98908	104274	109658
3	Deposits	1297905	1369713	1408247
4	Borrowings	54203	50430	51223
5	Other Liabilities and Provisions	29811	35216	31984
	Total Liabilities	1483029	1561835	1603314
	ASSETS			
1	Cash and Balances with RBI	79820	65033	71356
2	Balances with Banks	48123	64072	48718
3	Investments	405281	420318	422175
4	Net Advances	863732	934430	983998
5	Fixed Assets	12076	12319	12317
6	Other Assets	73997	65663	64751
	Total Assets	1483029	1561835	1603314

Sl.	Parameters	Q1 FY24	Q4 FY24	Q1 FY25	YoY Variation		QoQ Variation	
					Amt.	%	Amt.	%
1	Interest Income (2+3+4)	25145	28113	28557	3411	13.6%	443	1.6%
2	Interest on Advances	17756	20114	20452	2695	15.2%	338	1.7%
3	Interest on Investments	6575	6963	7232	657	10.0%	269	3.9%
4	Other Interest Income	814	1036	873	59	7.3%	-163	-15.7%
5	Other Income (6+7+8+9)	3434	4248	3610	176	5.1%	-638	-15.0%
	<i>of which</i>							
6	Fee Based Income	1785	1613	2077	291	16.3%	464	28.7%
7	Recovery in Written off Accounts	1022	1639	870	-152	-14.9%	-769	-46.9%
8	Treasury income	618	974	648	30	4.9%	-326	-33.5%
	<i>of which</i>							
8.1	Profit on Sales on Investments	308	602	326	18	5.7%	-276	-45.9%
8.2	Profit on Exchange Transaction	203	117	66	-137	-67.7%	-51	-44.0%
8.3	Profit/Loss on Revaluation of Investment	107	255	257	150	140.2%	2	0.7%
9	Others	9	22	15	7	77.9%	-7	-30.9%
10	Total Income (1+5)	28579	32361	32167	3587	12.5%	-195	-0.6%

Sl.	Parameters	Q1 FY24	Q4 FY24	Q1 FY25	YoY Variation	
					Amt.	%
	Fee Based Income	1785	1613	2077	292	16.3%
1	Processing Fees	574	183	644	70	12.3%
2	Non Fund Based Income	139	174	175	36	26.2%
3	Income from Insurance & MF	86	152	86		
4	Govt. Business	35	72	34	-1	-1.8%
5	Locker	102	67	97	-5	-4.6%
6	Service Charges	690	801	789	99	14.4%
	<i>(out of which)</i>					
6.a	Bills and remittance	101	112	115	15	14.4%
6.b	ATM Kisok	293	320	329	36	12.4%
6.c	Retail Banking	100	208	180	80	79.6%
7	Miscellaneous Fee Income	159	163	250	91	56.7%

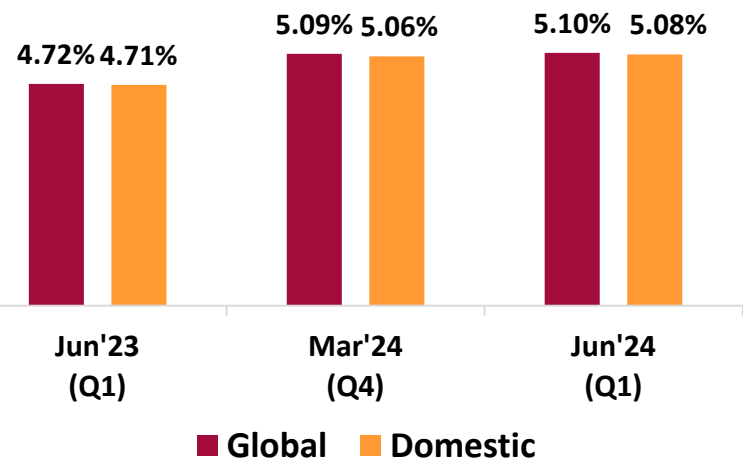
Amt ₹ in Crore

Sl.	Parameters	Q1	Q4	Q1	YoY Variation		QoQ Variation	
		FY24	FY24	FY25	Amt.	%	Amt.	%
1	Total Interest Paid (2+3+4)	15642	17750	18080	2439	15.6%	330	1.9%
2	Interest Paid on Deposits	14577	16611	16896	2319	15.9%	285	1.7%
3	Interest Paid on Borrowings	334	290	352	18	5.4%	62	21.4%
4	Others	731	849	832	101	13.8%	-17	-2.0%
5	Operating Expenses (6+7)	6970	8195	7505	535	7.7%	-690	-8.4%
6	Establishment Expenses	4487	5630	4551	64	1.4%	-1079	-19.2%
7	Other Operating Expenses	2483	2565	2954	471	19.0%	389	15.2%
8	Total Expenses (1+5)	22611	25945	25585	2974	13.2%	-360	-1.4%

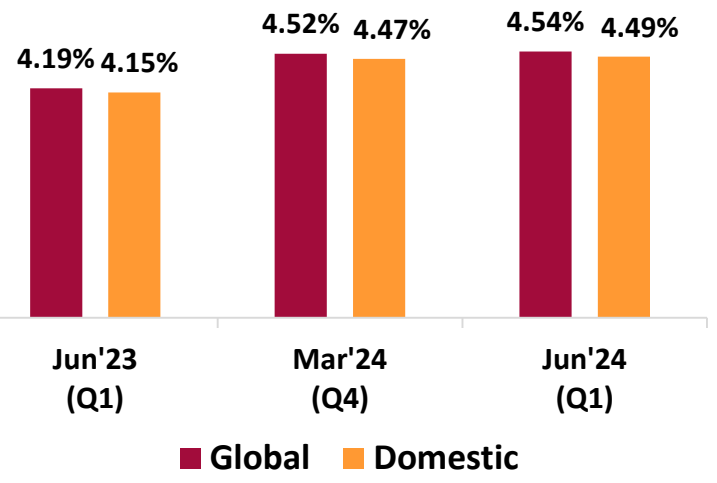
Sl.	Parameters	Q1	Q4	Q1	YoY Variation		QoQ Variation	
		FY24	FY24	FY25	Amt.	%	Amt.	%
1	Net Interest Income	9504	10363	10476	972	10.2%	113	1.1%
2	Other Income	3434	4248	3610	176	5.1%	-638	-15.0%
3	Operating Income (1+2)	12938	14611	14086	1148	8.9%	-525	-3.6%
4	Operating Expenses	6970	8195	7505	535	7.7%	-690	-8.4%
5	Operating Profit	5968	6416	6581	613	10.3%	165	2.6%
6	Provisions other than Tax	3965	1588	1312	-2653	-66.9%	-276	-17.4%
	<i>Of which</i>							
a	NPAs	4374	1958	792	-3582	-81.9%	-1166	-59.5%
b	Standard Advances incl. Standard Restructured	-89	-534	184	273		718	
c	Depreciation on Investment	-322	-41	392	714		433	
d	Others	1	205	-56	-57		-261	
7	Profit Before Tax	2003	4828	5269	3266	163.1%	441	9.1%
8	Provision for Income Tax	747	1817	2017	1270	169.9%	200	11.0%
9	Net Profit	1255	3010	3252	1996	159.0%	242	8.0%

Efficiency Ratios (Quarter)

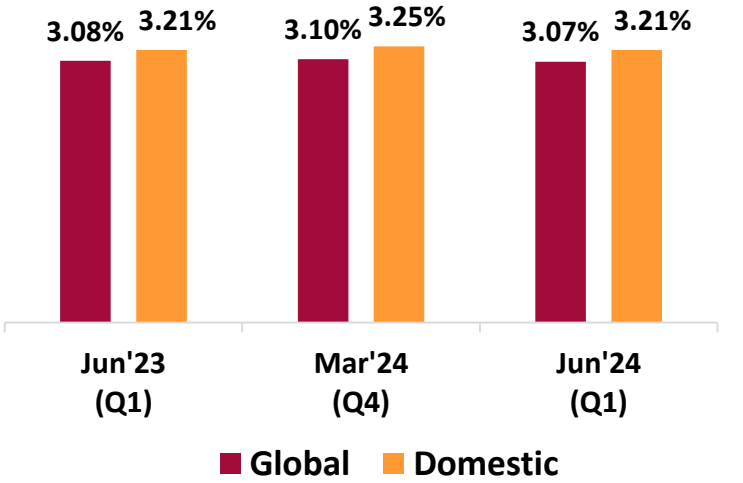
Cost of Deposits [%]



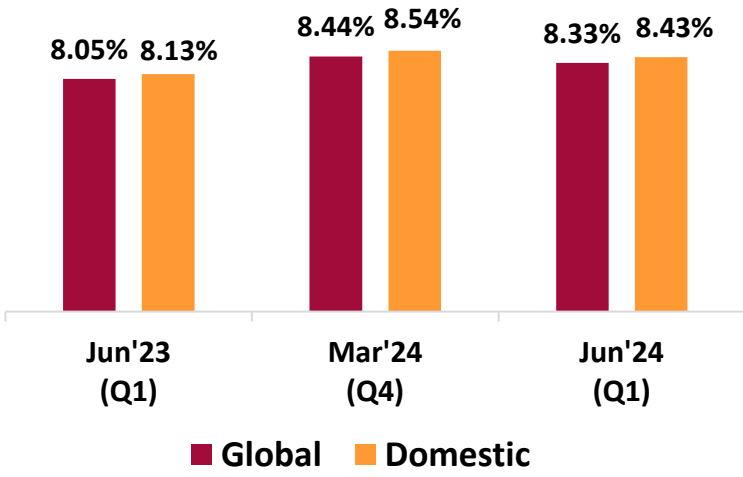
Cost of Funds [%]



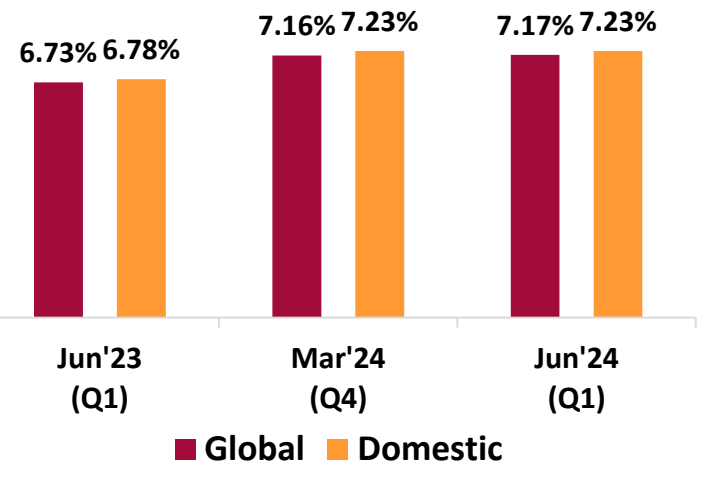
NIM [%] (Annualized)



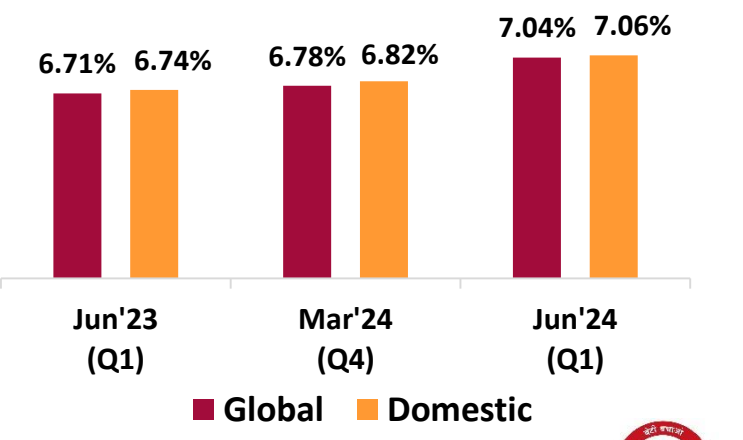
Yield on Advances [%]



Yield on Funds [%]



Yield on Investment [%]



Sl.	Key Ratios	Q1 FY24	Q4 FY24	Q1 FY25
1	Return on Assets [%]	0.34%	0.77%	0.82%
2	Return on Equity [%]	7.50%	16.48%	16.82%
3	Book Value per Share [₹]	83.63	88.59	93.87
4	Book Value per Share-Tangible [₹]	61.64	67.75	73.11
5	Earnings per share [₹] (Not annualized)	1.14	2.73	2.95
6	Cost to Income Ratio [%]	53.87%	56.09%	53.28%
6a	Staff Cost to Income Ratio [%]	34.68%	38.53%	32.31%
6b	Other Cost to Income Ratio [%]	19.19%	17.56%	20.97%
7	Net Profit Per Employee [₹ in Lacs]	5.18	12.64	13.66
8	Net Profit Per Branch [₹ in Lacs]	49.95	119.44	128.47

Sl.	Key Ratios	June'23	Mar'24	June'24
1	Business Per Employee [₹ in Cr]	22.22	23.84	24.80
2	Business Per Branch [₹ in Cr]	214.77	225.25	233.26

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 30.06.24 under OTR 1		Provisions Made#
		No. of accounts	Amount involved	Amt
1	Personal loans	3086	430	54
2	Other Exposures*	111	1968	257
3	MSME loans	1402	264	33
4	Total	4599	2662	344

OTR 2

As per RBI's guidelines dated
May 05,2021

Sl.	Loan and aggregate exposure category	Position as on 30.06.24 under OTR 2		Provisions Made#
		No. of accounts	Amount involved	Amt
1	Individual Borrowers	43397	3709	468
2	Small Business	1453	470	59
3	MSME loans	21737	1967	246
4	Total	66587	6146	773

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

#Additional provision on OTR at higher rate of 12.5% as against 10%/5% earlier.

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

S. N.	CATEGORY	June'23		Mar'24		June'24	
		SMA2	% of Domestic Advances	SMA2	% of Domestic Advances	SMA2	% of Domestic Advances
1	RETAIL	83	0.01%	93	0.01%	90	0.01%
2	AGRICULTURE	348	0.04%	210	0.02%	271	0.03%
3	MSME	917	0.10%	877	0.09%	1012	0.10%
4	RAM TOTAL	1348	0.15%	1180	0.13%	1374	0.14%
5	CORPORATE & OTHER	373	0.04%	252	0.03%	230	0.02%
6	TOTAL	1721	0.20%	1432	0.15%	1604	0.16%

Movement of NPA

Amt ₹ in Crore

Sl.	Parameters	Q1 FY'24	Q4 FY'24	Q1 FY'25
1	NPA as at the beginning of Year/Quarter	77328	60371	56343
2	Cash Recovery & Up-gradation (2a+2b)	3595	2787	1721
2a	-Cash Recovery	1923	1800	1196
2b	-Up-gradation	1672	988	524
3	Write Off	5223	3447	5115
4	Total Reduction (2+3)	8818	6235	6835
5	Fresh Addition (5a+5b)	2390	2206	1755
5a	-Fresh slippages	2258	2078	1653
5b	-Debits in existing NPA A/cs	132	128	102
6	Gross NPAs at end of the period	70899	56343	51263
7	Eligible Deductions incl. Provisions	53770	49544	45333
8	Net NPAs at end of the period (6-7)	17129	6799	5930
9	Recovery in TWO & RI	1822	2406	1528
10	Total Recovery (2+9)	5417	5193	3249

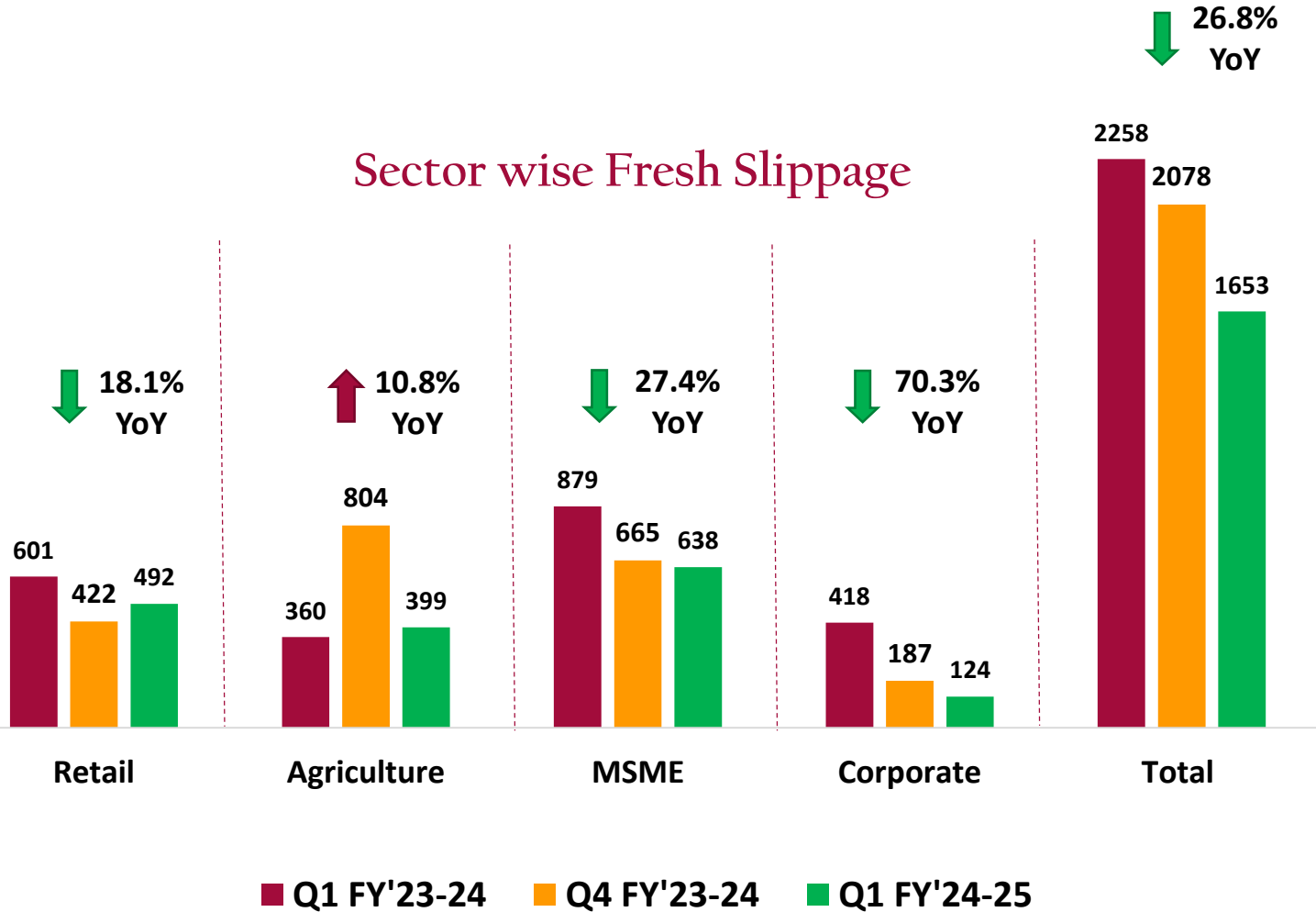
Asset Classification

Amt ₹ in Crore

Sl.	Parameters	June'23		Mar'24		June'24		YoY Variation	
		O/S	Share%	O/S	Share%	O/S	Share%	Amt.	Var. %
1	Standard	845936	92.27%	926982	94.27%	977419	95.02%	131483	15.5%
2	Gross NPA	70899	7.73%	56343	5.73%	51263	4.98%	-19636	-27.7%
2a	Sub-Standard	9988	1.09%	4876	0.50%	5132	0.50%	-4856	-48.6%
2b	Doubtful	41958	4.58%	39551	4.02%	36072	3.51%	-5886	-14.0%
2c	Loss	18953	2.07%	11916	1.21%	10059	0.98%	-8894	-46.9%
3	Global Advances(1+2)	916836	100.00%	983325	100%	1028682	100.00%	111846	12.2%

Slippages & Recoveries

Sector wise Fresh Slippage



Recovery v/s Slippages

Period	Q1 FY 23-24	Q4 FY 23-24	Q1 FY 24-25
Total Recovery	5417	5193	3249
NPA Addition (Total Slippage)	2390	2206	1755
Recovery v/s Slippage	2.3x	2.4x	1.9x
Slippage Ratio*	1.19%	0.98%	0.76%

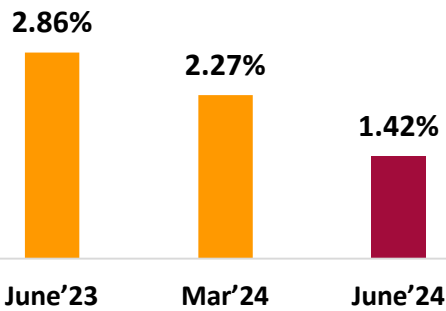
*Annualised

NPA Classification - Sector Wise

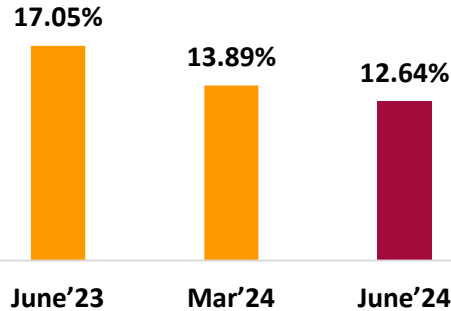
Amt ₹ in Crore

Sl.	Parameters	June'23			Mar'24			June'24		
		Advances	GNPA	GNPA%	Advances	GNPA	GNPA%	Advances	GNPA	GNPA%
1	Retail Loans	205058	5859	2.86%	222574	5060	2.27%	234564	3340	1.42%
2	Agriculture	145572	24826	17.05%	158188	21979	13.89%	168503	21301	12.64%
3	MSME	132398	23607	17.83%	139288	19727	14.16%	142886	19499	13.65%
4	Corporate & Others	399370	15005	3.76%	422341	7953	1.88%	438453	5500	1.25%
5	Domestic (1+2+3+4)	882398	69297	7.85%	942391	54719	5.81%	984407	49639	5.04%
6	Overseas	34438	1602	4.65%	40934	1624	3.97%	44275	1623	3.67%
7	Global (5+6)	916836	70899	7.73%	983325	56343	5.73%	1028682	51263	4.98%

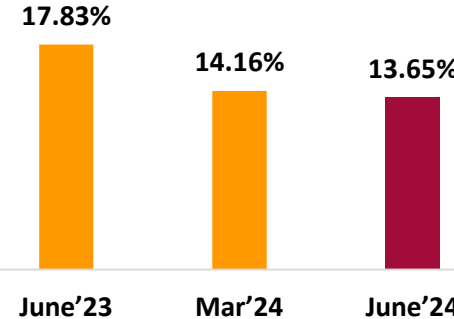
Retail NPA (%)



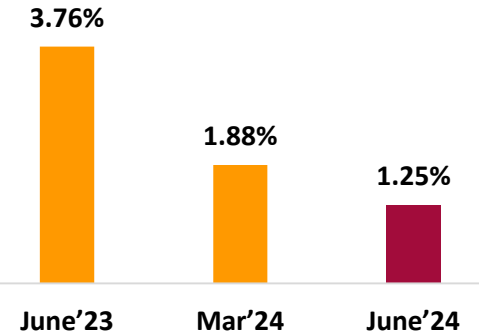
Agriculture NPA (%)



MSME NPA (%)



Corporate NPA (%)



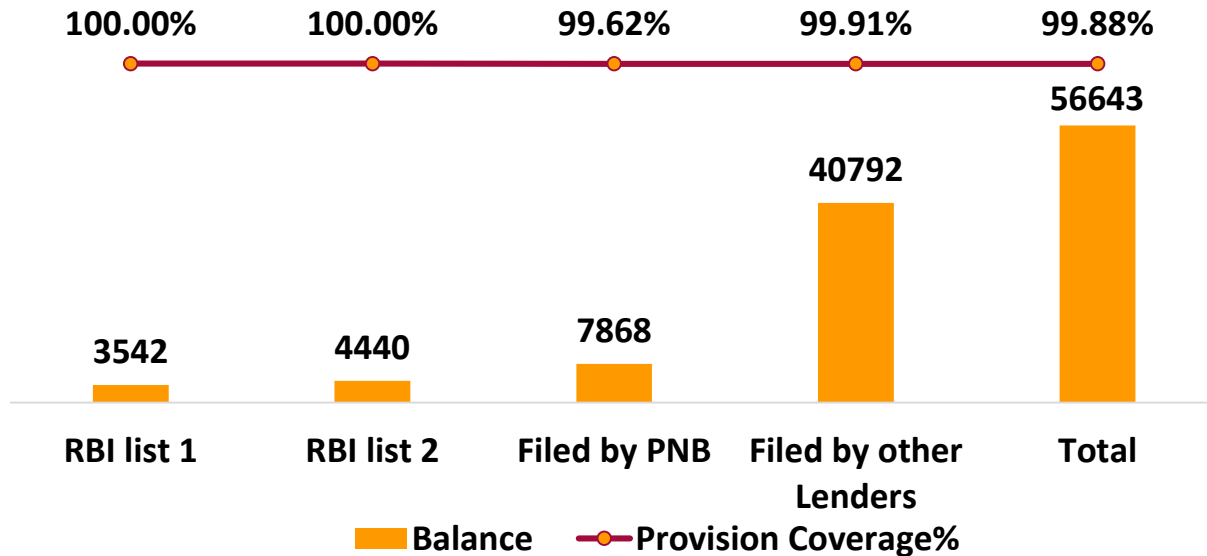
NPA Classification- Industry Wise

Amt ₹ in Crore

Sl.	Diversified Industry Portfolio	June'23			Mar'24			June'24		
		O/s	GNPA	GNPA %	O/s	GNPA	GNPA %	O/s	GNPA	GNPA %
1	Infrastructure	89619	2600	2.9%	98494	2792	2.8%	97279	2298	2.4%
	-Energy	40223	473	1.2%	42789	1236	2.9%	43572	1206	2.8%
	-Tele-Communication	7625	13	0.2%	11420	12	0.1%	9656	2	0.0%
	-Roads & Ports	35613	1520	4.3%	38163	1069	2.8%	39024	889	2.3%
	-Other Infra	6158	594	9.6%	6122	475	7.8%	5026	201	4.0%
2	Basic Metal & Metal Products	20456	1306	6.4%	23737	1184	5.0%	25026	886	3.5%
	-Iron & Steel	17298	862	5.0%	20983	806	3.8%	22264	603	2.7%
3	Textiles	10739	1706	15.9%	11907	1491	12.5%	11729	1061	9.0%
4	Food Processing	19350	4279	22.1%	22615	3369	14.9%	22369	3130	14.0%
5	Chemical & Chemical Products	5716	273	4.8%	6288	282	4.5%	7456	207	2.8%
6	All Engineering	6185	654	10.6%	7360	819	11.1%	7261	870	12.0%
7	Construction	2575	164	6.4%	2382	93	3.9%	2052	73	3.6%
8	Other Industries	58420	12943	22.2%	51161	4646	9.1%	52643	4169	7.9%
	Total	213060	23925	11.2%	223944	14676	6.6%	225815	12693	5.6%

NCLT

Sl.	Parameters	Accounts	Balance	Provision	PCR%
1	RBI list 1	3	3542	3542	100.00%
2	RBI list 2	10	4440	4440	100.00%
3	Filed by PNB	115	7868	7838	99.62%
4	Filed by Other Lenders	404	40792	40754	99.91%
5	Total	532	56643	56575	99.88%

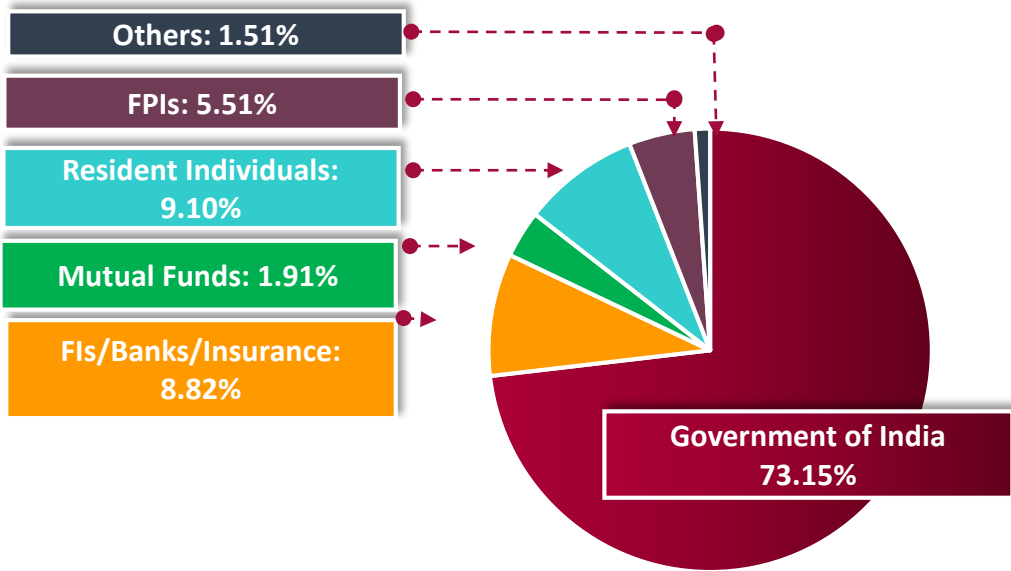


NARCL

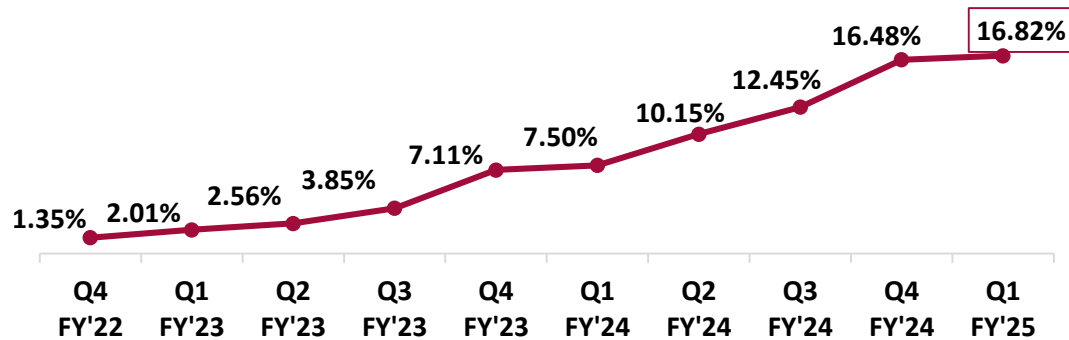
S.No	Position of accounts with PNB	No of Accounts	Balance Outstanding
1	Accounts already resolved	14	3778
2	Bids received from NARCL and in process	2	476
3	Under process with NARCL - Due Diligence	7	1073
4	Total	23	5327

Shareholding as on 30.06.2024

Total No. of Shares: 1101.10 Crores



Return on Equity (%)



PNB's Rating

Moody's	Fitch
PNB's Rating- Baa3/P-3/ Stable*	PNB's Rating- BBB-/F3/Stable

* Baseline Credit Assessment upgraded From ba3 to ba2

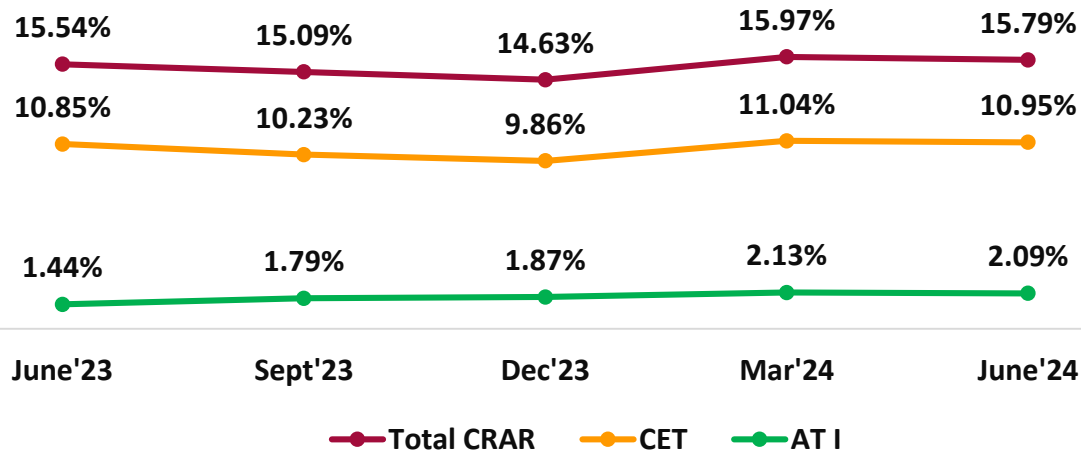
PNB's BOND RATING

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

Capital & CRAR

Sl.	Parameters	June'23	Mar'24	June'24
1	Total Capital (Tier I+II)	104119	117466	118834
	CRAR %	15.54%	15.97%	15.79%
Out of Which,				
2	Tier I	82333	96885	98082
	Tier I %	12.29%	13.17%	13.04%
2a	Common Equity	72651	81187	82383
	CET-I %	10.85%	11.04%	10.95%
2b	Additional Tier I	9682	15698	15699
	AT-I %	1.44%	2.13%	2.09%
3	Tier II	21787	20581	20751
	Tier-II %	3.25%	2.80%	2.75%

CRAR %



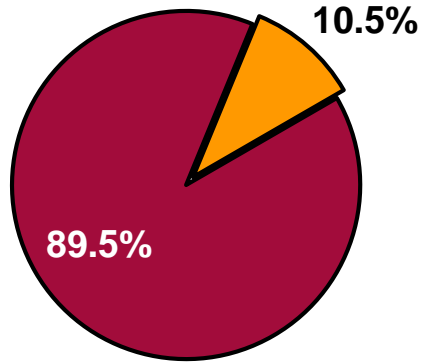
Risk Weighted Assets

Sl.	Parameters	June'23	Mar'24	June'24
1	Total RWA	669813	735435	752450
Out of Which,				
a	Credit RWA	555600	613704	667095
b	Market RWA*	43159	50677	8992
c	Operational RWA	71054	71054	76363

* Decrease in Market RWA is due to change in investment guidelines

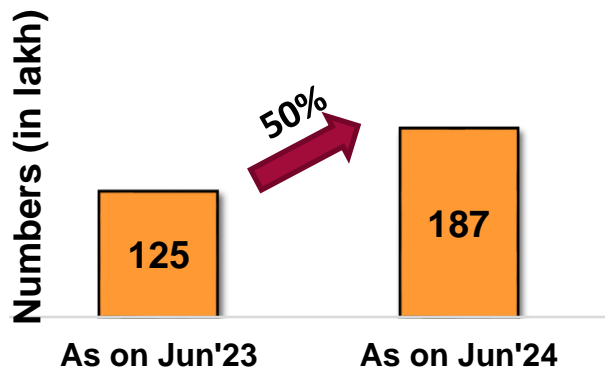
Type of Capital	Capital Raising Plan for FY'24-25
Tier I + Tier II	Rs 15000 Cr
Out of Which,	
Tier-I (Equity Capital)	Rs 5000 Cr
Tier-I (through AT-I)	Rs 7000 Cr
Tier I Total	Rs 12000 Cr
Tier II	Rs 3000 Cr

Share of Digital Transactions –Q1 FY'25

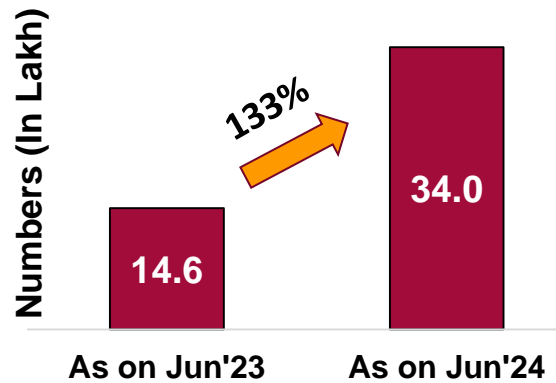


■ Share of Digital Txn ■ Other Txns

PNB One Activated Users



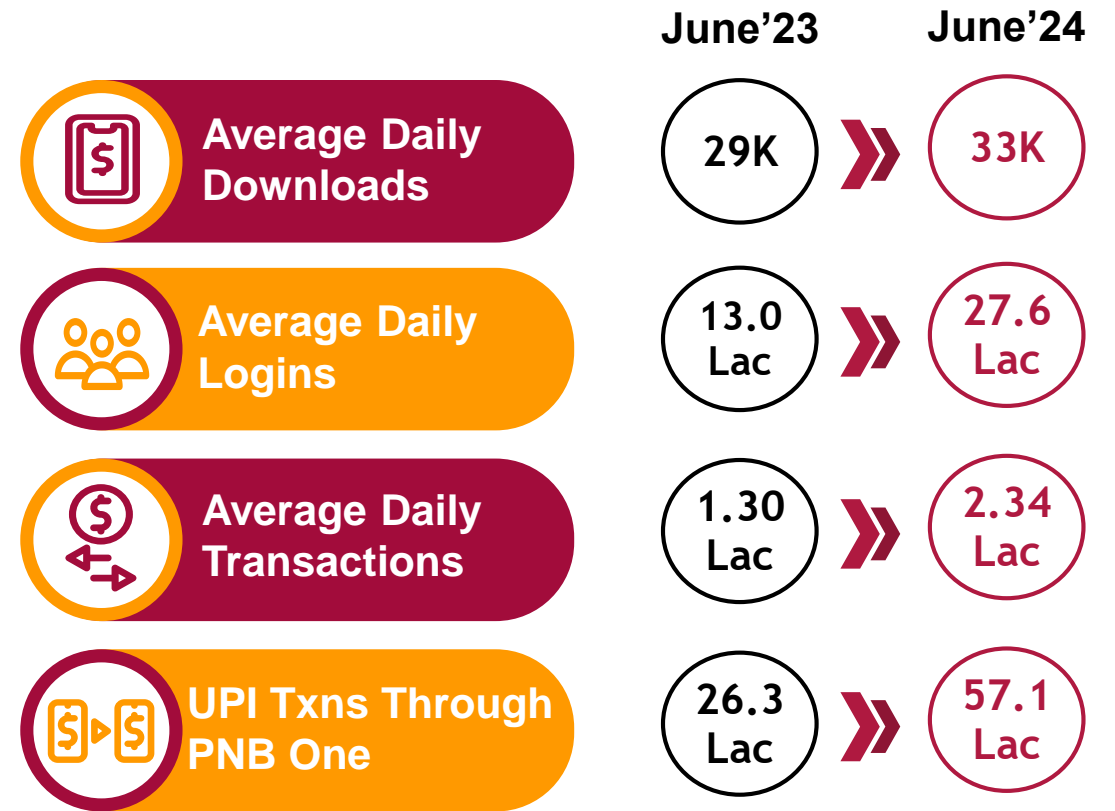
WhatsApp Banking Users

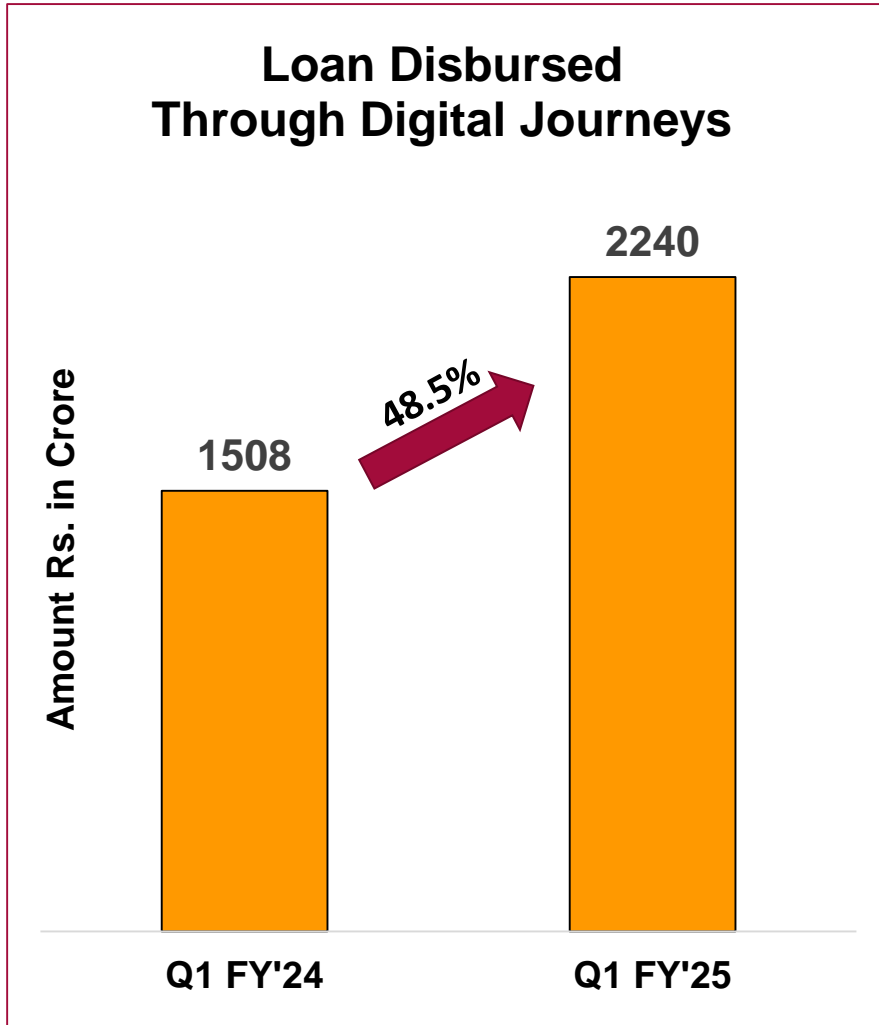


Digital Acceleration Through



just one app





PNB अन्तःदृष्टि Debit Card
Especially designed for our esteemed Visually Impaired and Blind Customers

- PNB is embossed on the card in Braille
- Rounded Notch on the card for use in ATM/POS
- NCMC facility available: Can be used as Metro Card
- Limit Per Day: ATM: ₹ 25000, POS/Ecom (Combined): ₹ 60000

Toll Free: 1800 1800 / 1800 2021

Debit Card for Visually Impaired & Blind

Shift into >>>>>> top gear in your Dream Car with **PNB Digi Car Loan**

ROI starting @ **8.75%***

EMI starting from ₹1,253* per lakh (for e-vehicle only)

NIL Processing Fee/Document Charges

Toll Free Numbers: 1800 1800 / 1800 2021

PNB Digi Car Loan

New Digital Products

PM Vishwakarma Scheme
Where artistic dreams meet financial empowerment

PNB is proud to be the **1st Bank** to come up with the Digital Launch

- Udyam Registration No. is mandatory
- No Collateral security
- CGTMSE coverage as security
- Nil margin & upfront fees for documentation and inspection

PNB is 1st Bank to Launch PM Vishwakarma Scheme in Digital Mode

Break the financial barrier & achieve your dream career with **PNB Digi Education Loan**

ROI starting @ **8.10%***

*Nil Processing Fee
*Instant Digital Sanction

For higher education courses in Premier Institutes in India

Toll free numbers: 1800 1800 / 1800 2021

PNB Digital Education Loan

Path gets shorter with **PNB Digi Home Loan**

ROI starting @ **8.40%***

EMI starting from ₹ 762* per lakh

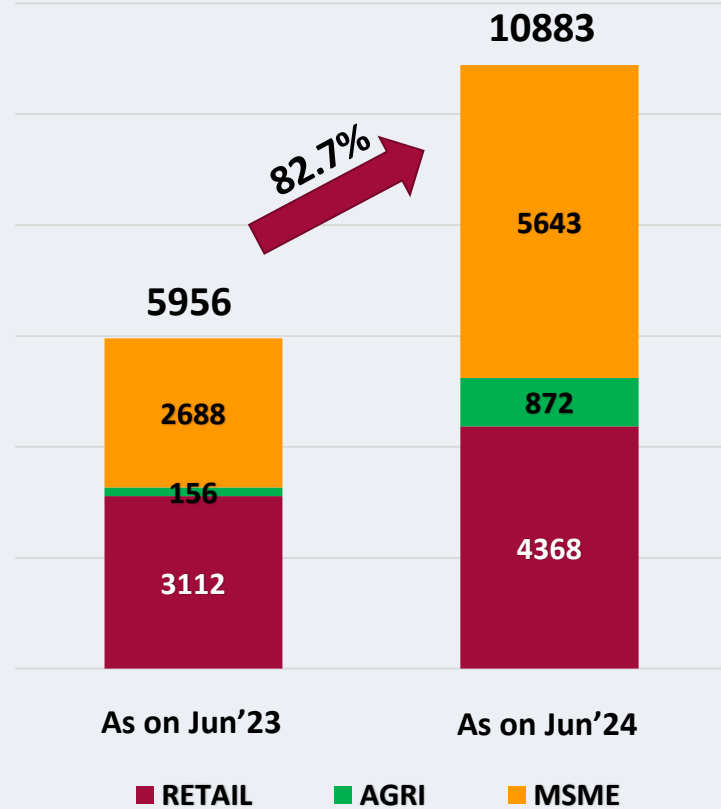
Scan here to apply online

Toll Free numbers: 1800 1800 / 1800 2021

PNB Digital Home Loan

Business Augmentation

(Amt ₹ in Crore)



20+ Propensity Models for different bank products



Analytics Based Digital Collection Management System



Leveraging Unstructured Data



ML Based Cash Retention Limit for ATM/BNA



Capital Conservation Through Credit RWA Optimisation



ML Based Risk Mitigation

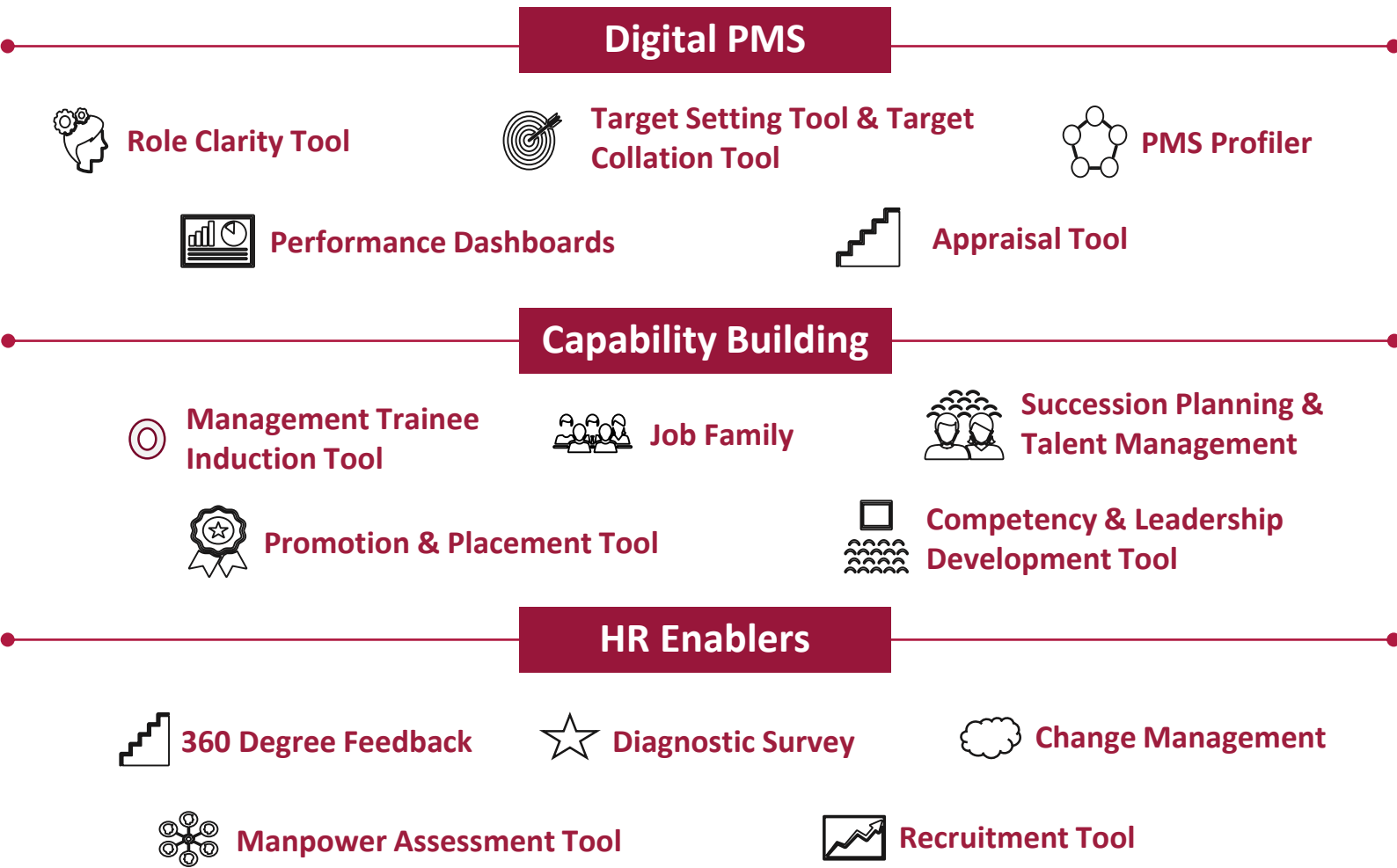


Txn based nudges for boosting retail product



Recommendation Engine for Next Best Offer

Successful Year 1 of Project Udaan



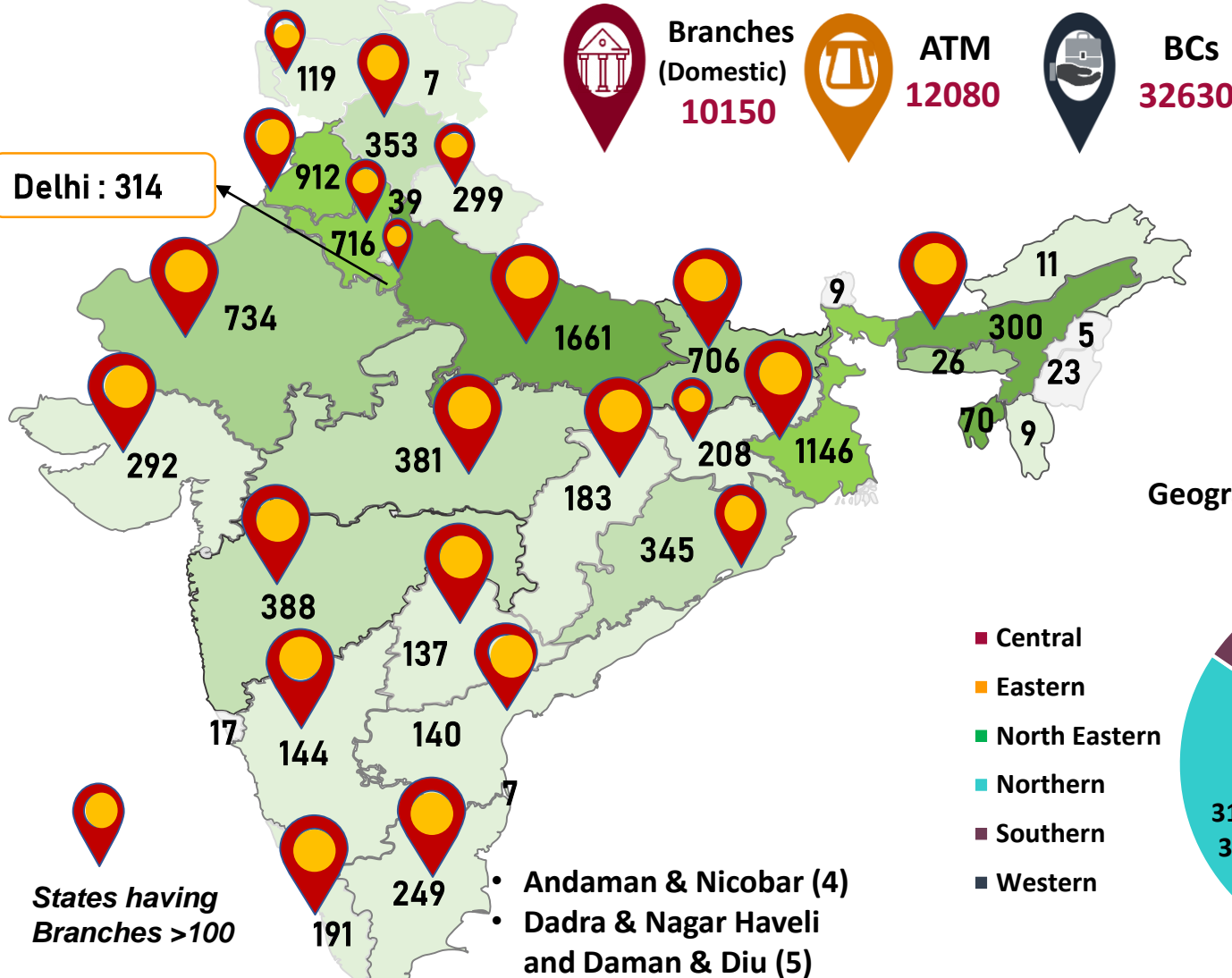
UDAAN Project in Year 2 – Upcoming Initiatives

- Introduction of HR Benefit Programmes
- Implementation of Reward & Recognition tool
- Creation of next-generation talent pool
- Re-imagination of the practices and process
- Design of cross functional team
- Conducting Manpower Audit

Distribution Network

As on 30.06.2024

Total Touch Points :- **54860**



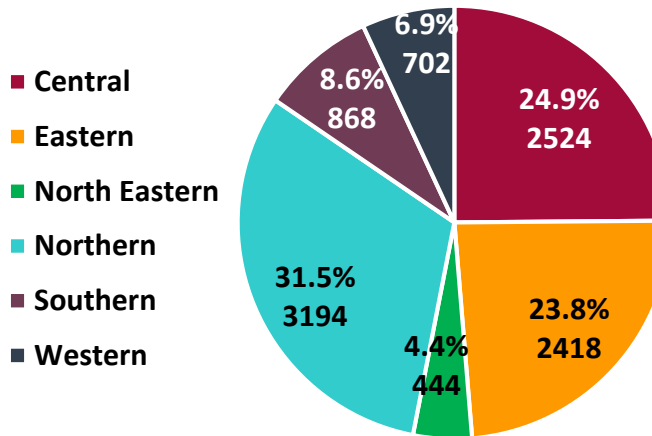
International Presence

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

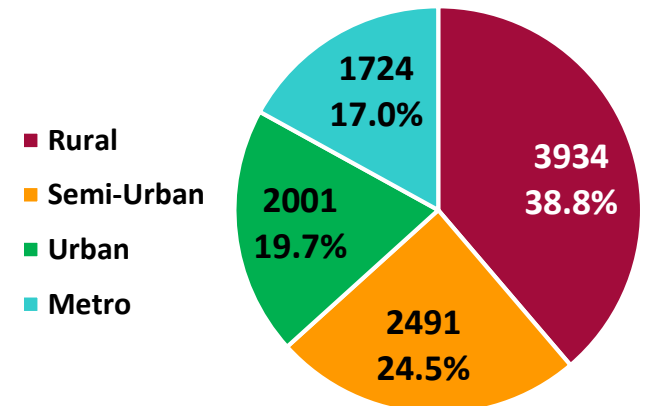
Loan Processing Offices

- PNB Loan Points (PLP)- 146
- Mid Corporate Branches (MCC) - 112
- Large Corporate Branches (LCB) -15 (including 2 eLCBs)
- Corporate Banking Branches (CBB)-15

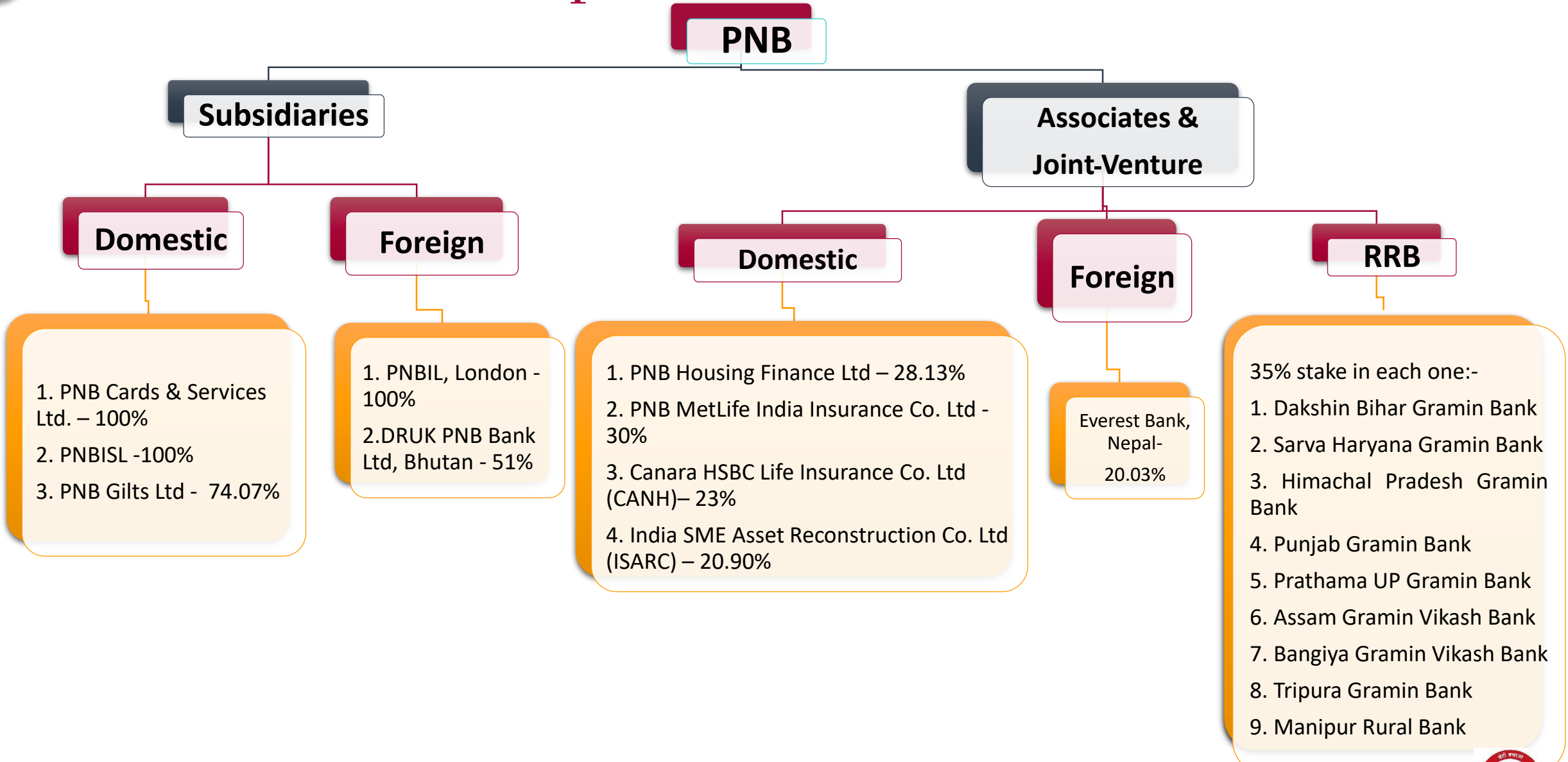
Geography wise Branches



Population Group Wise Branches



Group Structure of the Bank



Name of the entity	Results (3/6/9/12 M)	Total Income	Total Expenses	Gross Profit	Net Profit
PNB Housing Finance Ltd	June'24 (3M)	1932	1367	565	421
PNB Investment Services Ltd.	June'24 (3M)	2.57	1.39	1.18	0.89
PNB Cards & Services Limited	June'24 (3M)	7.21	6.33	0.88	0.64
PNB Gilts Ltd.	June'24 (3M)	440	369	71	53
PNB MetLife India Insurance Co. Ltd	June'24 (3M)	3619	3568	50	47
Canara HSBC Life Insurance Co. Ltd	June'24 (3M)	1713	1691	22	19
PNB (International) Ltd. (London) (FY : 1 st April to 31 st March)	Mar'23 (12M)	431	274	157	68
India SME Asset Reconstruction Co. Ltd	Mar'24 (12M)	18.08	7.43	10.65	9.37
Druk PNB Bank Ltd. (Bhutan) (FY : 1 st January to 31 st December)	Dec'23 (12M)	218	145	73	54
Everest Bank Ltd. (Nepal) (FY : 16 th July to 15 th July)	July'23 (12M)	1502	1201	301	210

Performance of RRBs

Consolidated Position	Q1 FY'24 June'23	Q1 FY'25 June'24	YOY
Business	201360	220871	9.7%
Loans and advances	72780	81101	11.4%
Deposits	128580	139770	8.7%
Capital Adequacy Ratio	12.32%	12.69%	37 bps
Total Income	3505	3931	12.2%
Operating profit	1003	1234	23.0%
Net profit	311	619	99.3%

Environmental

- PNB Palaash 2.0 – Go Green Initiative of PNB.
- Green Car ₹518 cr (Outstanding)
- Renewable Energy & Green Finance ₹ 6,129 cr (Sanctions during Q1)
- Energy conservation drive on PAN India basis
- Water conservation measures like Rain-water harvesting, sensor based taps etc.
- Solar Energy plant-
663 KWp in Bank's owned buildings.
523 KWp under Opex Model in ATMs.
625 KWp under execution.
1487 KWp planned for installation.
- Procurement of BEE star rated electrical equipment & 5-star rated HVAC/ VRF system.
- Bank's HO is GRIHA 5-star rated green Building. Around 400 Smart Occupancy Sensors & Sewage treatment plant of 125 Kilo Liters per day (KLD) installed at HO.
- All New building Projects are Planned as Green Buildings.
- Financing Framework for Green, Social and Sustainability linked activities/ projects.
- Emissions under Scope 1, Scope 2, Scope 3 computed for FY 2022-23 and FY 2023-24.

Social

- 12 FTCs imparted training to 18.52 lakh persons till 30th June 2024
- 175 FLCs conducted 2219 seminars & camps and provided training to 73,583 persons during Q1 FY'25.
- 78+ RSETIs imparting training to rural population. 19,610 persons were trained during Q1, FY'25. Of which, 88% of BPL families and 77% are women.
- 17,423 loans sanctioned to women beneficiaries under Standup India as on 30.06.2024.
- CSR Policy Initiatives:
 - ✓ CSR help to one Delhi Government school on 130th Foundation Day.
 - ✓ School Infrastructure support to Government senior secondary school, Gurugram.
 - ✓ CSR to Sarvodaya Bal Vidyalaya for infrastructure upgrade.
 - ✓ CSR help to Basant Social Foundation for upgrading school.

Governance

Some important policies of Bank:

- Whistle Blower Policy
- Customer Rights Policy
- Equal Opportunity Policy
- Technology driven Customer Grievance Redressal System for Timely & Faster resolution.
- Compliance Monitoring Tool
- PNB SAMADHAAN for Grievance redressal of employees.
- New Enterprises Fraud Risk Management (EFRM)
- Sustainability and Resilience Committee (SARC) to facilitate governance of all sustainability related activities
- CCoE (Cyber Security Centre of Excellence) oversees a suite of over 30 security technology products
- The bank upholds the highest industry standards and has achieved certifications such as ISO/IEC 27001:2013 for Information Security Management.



Infosys Finacle Innovation Awards 2024

- ❑ Ecosystem-led Innovation – Platinum :- **Krishti Tatkal Rinn**
- ❑ Channel Innovation – Gold :- **Digital Execution of Locker Agreement**
- ❑ Maximizing Customer Engagement – Gold :- **AADHAR-based Mobile Onboarding**

TransUnion CIBIL Award

- ❑ Best Data Quality 2023-24-
 - PSB Consumer Award
 - PSB Commercial Award
- ❑ TUCIBIL Best Data Quality Award 2023-24



PSE Award 2024

Enterprise Applications category- Express Computer- The Indian Express Group

Mission Upgrade Campaign

Award of achievement to Bank for the FY 2023-24 by PFRDA.



Parameters	Guidance for FY'25	June'24 (Q1)
Credit Growth % (YoY)	11% - 12%	12.20%
Deposit Growth % (YoY)	9% - 10%	8.50%
CASA Share %	Around 42%	40.08%
Operating Profit (YOY)	10% - 12%	10.27%
Net Interest Income (YOY)	Around 10%	10.23%
NIM %	2.9% - 3.0%	3.07%
Gross NPA %	Below 5% (Revised to around 4%)	4.98%
Net NPA %	Below 0.5%	0.60%
PCR % (incl TWO)	More than 95%	95.90%
Credit Cost	Below 1.0% (Revised to below 0.50%)	0.32%
Total Recovery	Rs. 18,000 Crores	Rs 3249 Cr
RoA %	Around 0.8%	0.82%
Slippage (Annualized)	Below 1.0%	0.76%

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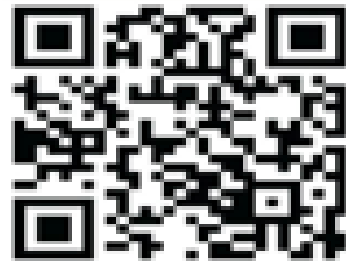
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