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Share Department, Board & Coordination Division, HO Plot No.4 Sector 10, Dwarka,
New Delhi-110075 Tel No. : 011-28044857, E-mail: hosd@pnb.co.in

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National Stock Exchange of India Limited "Exchange Plaza" Bandra – Kurla Complex, Bandra (E) Mumbai – 400 051	BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001

Date: 26.10.2023

Dear Sir (s),

Reg.: Analyst Presentation

Pursuant to Regulation 30 of the SEBI (LODR) Regulations, 2015, please find enclosed the Analyst Presentation on the Financial Results for the quarter/half year ended 30th September, 2023. The same is also available at <https://www.pnbindia.in/financials-current.html>

You are requested to take the above on record.

Yours faithfully,

(Ekta Pasricha)
Company Secretary
Encl.: A/a



pnbindia.in

T: 011 28075000, 28045000

पंजाब नैशनल बैंक **punjab national bank**

कॉर्पोरेट कार्यालय: प्लॉट सं.4, सेक्टर-10, द्वारका, नई दिल्ली-110075
Corp. Office: Plot No. 4, Sector - 10, Dwarka, New Delhi 110075 India



पंजाब नैशनल बैंक
...भरोसे का प्रतीक !

punjab national bank
...the name you can BANK upon !



FINANCIAL RESULTS

Q2 FY'24

September'2023

26th October 2023

PNB Swaagat!
Digital Personal Loan

For salaried customers of any bank

Max. amount- ₹10 Lakhs | Upto ₹6 lakhs through single OTP | End-to-end digital process

Personal Loan APPROVED

Scan here to apply now

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LIGHTS OFF, ENERGY ON

Every time you turn off a light, you're making a positive change!

Let's conserve energy together

#PNBPalaash



1

Performance Highlights | 3-5

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Business Performance | 6-17

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Shareholding & Capital | 32-33

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Digitalization | 34-40

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***HR, Network,
Group Business & RRBs*** | 41-44

8

ESG, Awards & Guidance | 45-48



Performance Highlights : Q2 FY'24

Profitability

₹ 1756 Cr
327.14% YoY ▲
Net Profit

₹ 6216 Cr
11.67% YoY ▲
Operating Profit

₹ 9923 Cr
19.97% YoY ▲
Net Interest Income

3.11%
11 bps YoY ▲
Global NIM

Asset Quality

6.96%
352 bps YoY ▼
GNPA %

1.47%
232 bps YoY ▼
NNPA %

91.91%
795 bps YoY ▲
PCR (Inc.Two) %

1.31%
45 bps YoY ▼
Credit Cost %

Business

₹ 2251631 Cr
11.26% YoY ▲
Global Business

₹ 1309910 Cr
9.75% YoY ▲
Global Deposits

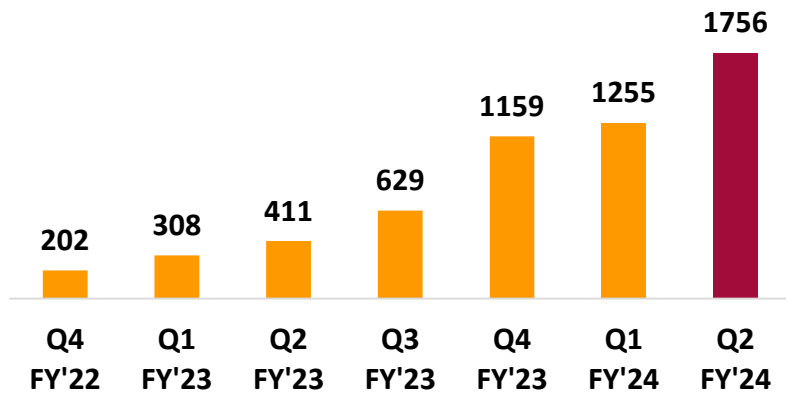
₹ 941721 Cr
13.43% YoY ▲
Global Advances

55.63%
218 bps YoY ▲
RAM Share

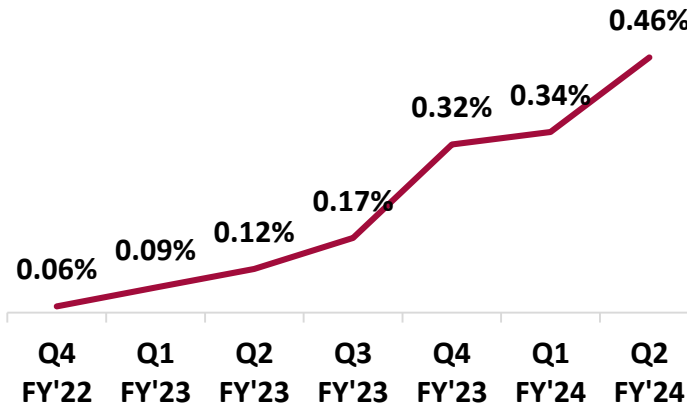
Increasing Profitability

Amt ₹ in Crore

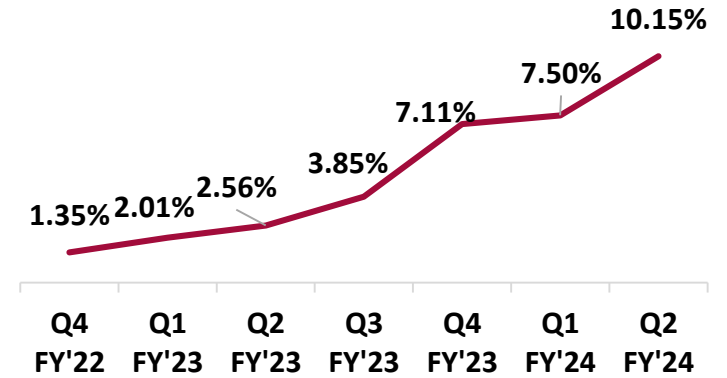
Net Profit



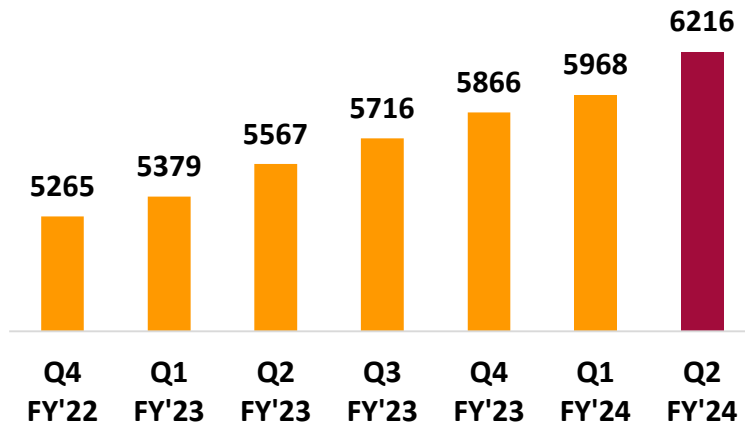
Return on Assets (%) (Annualized)



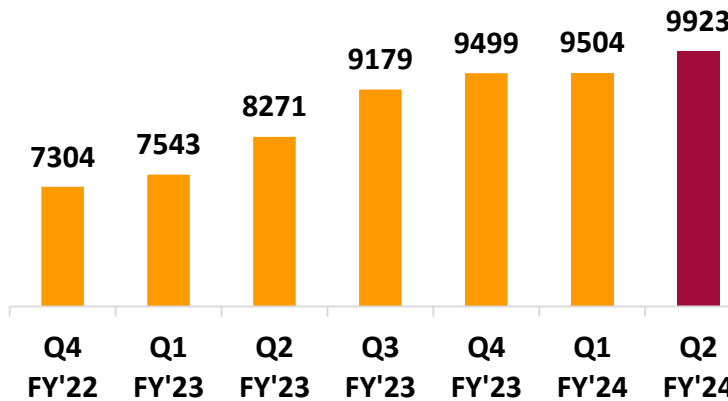
Return on Equity (%) (Annualized)



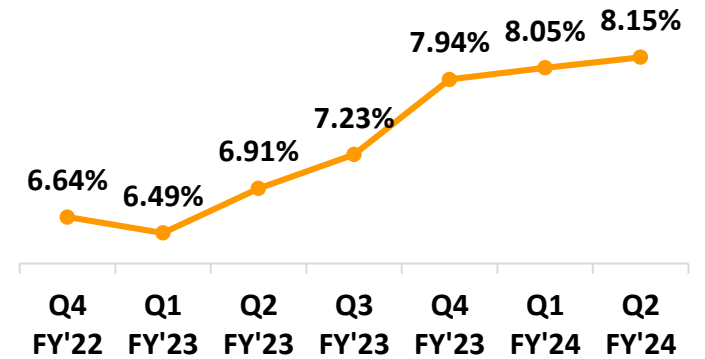
Operating Profit



Net Interest Income



Yield on Advance (%)



Highlights

Business

Financial

Asset Quality

Share/Capital

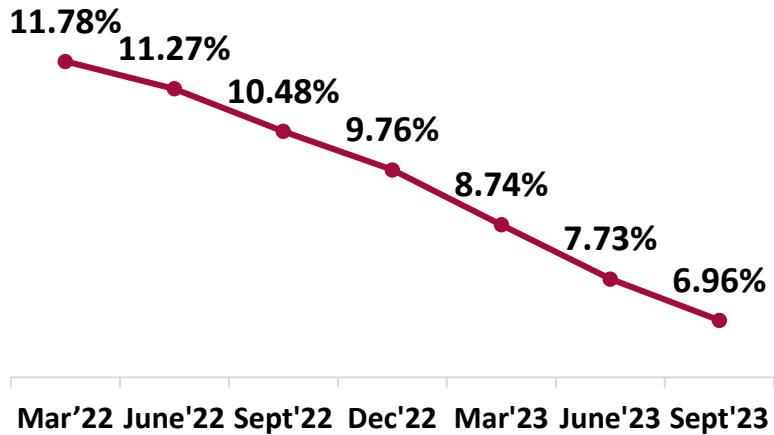
Digitalization

HR/Network/GB/RRB

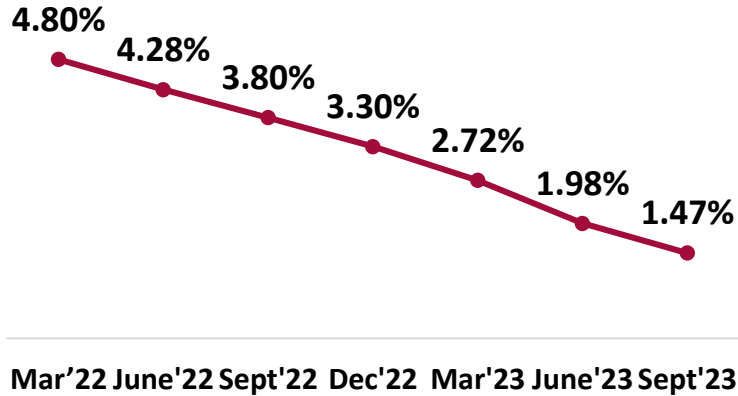
ESG/Award

Improving Asset Quality

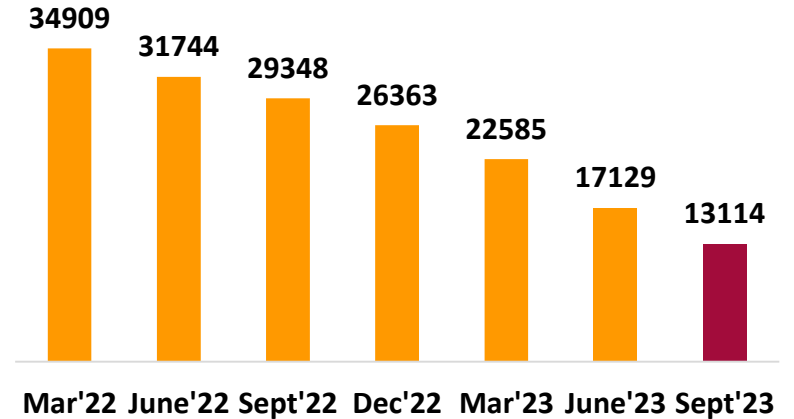
Gross NPA%



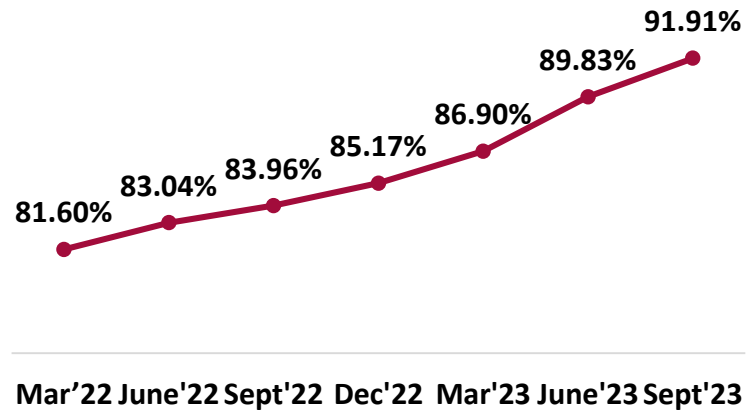
Net NPA%



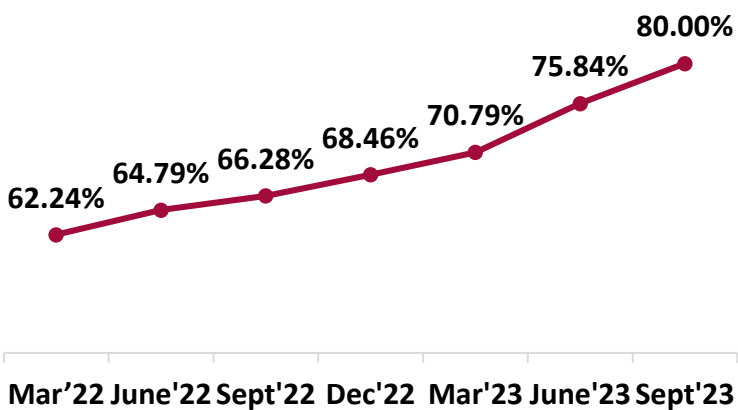
Net NPA Amount



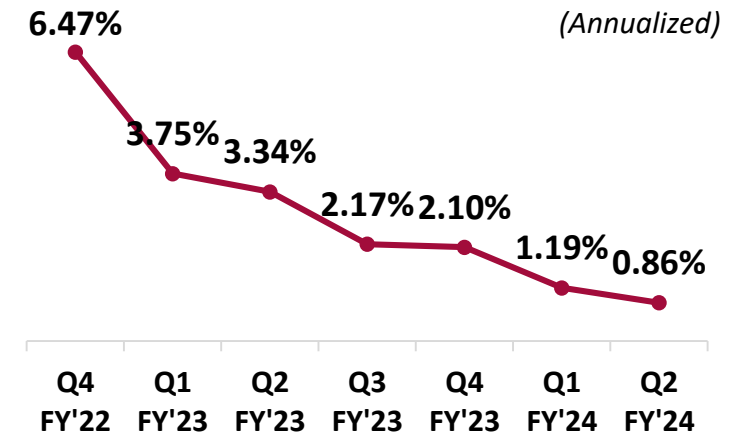
PCR%- (Incl. TWO)



PCR%- (Excl. TWO)



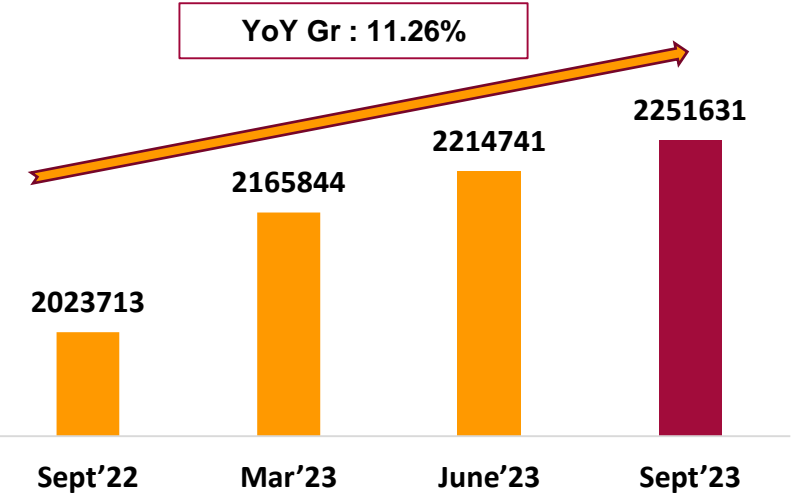
Slippages(Fresh Addition) Ratio(%)



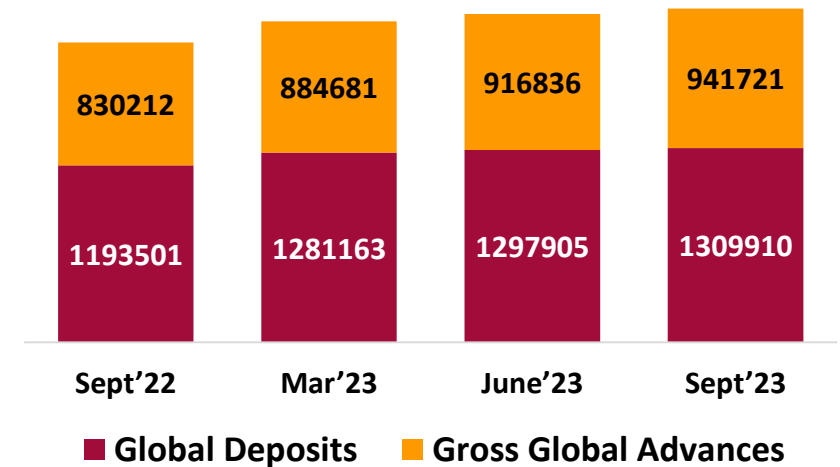
Business Mix

Sl.	Parameters	Sept'22	Mar'23	June'23	Sept'23	Growth %	
						QoQ	YoY
1	Global Gross Business	2023713	2165844	2214741	2251631	1.67%	11.26%
1a	Overseas Gross Business	59002	64369	65341	69405	6.22%	17.63%
1b	Domestic Gross Business	1964711	2101475	2149400	2182226	1.53%	11.07%
2	Global Deposits	1193501	1281163	1297905	1309910	0.92%	9.75%
2a	Overseas Deposits	25629	29455	30903	32727	5.90%	27.69%
2b	Domestic Deposits	1167872	1251708	1267002	1277183	0.80%	9.36%
3	Global Gross Advances	830212	884681	916836	941721	2.71%	13.43%
3a	Overseas Gross Advances	33373	34914	34438	36678	6.50%	9.90%
3b	Domestic Gross Advances	796839	849766	882398	905043	2.57%	13.58%

Global Gross Business



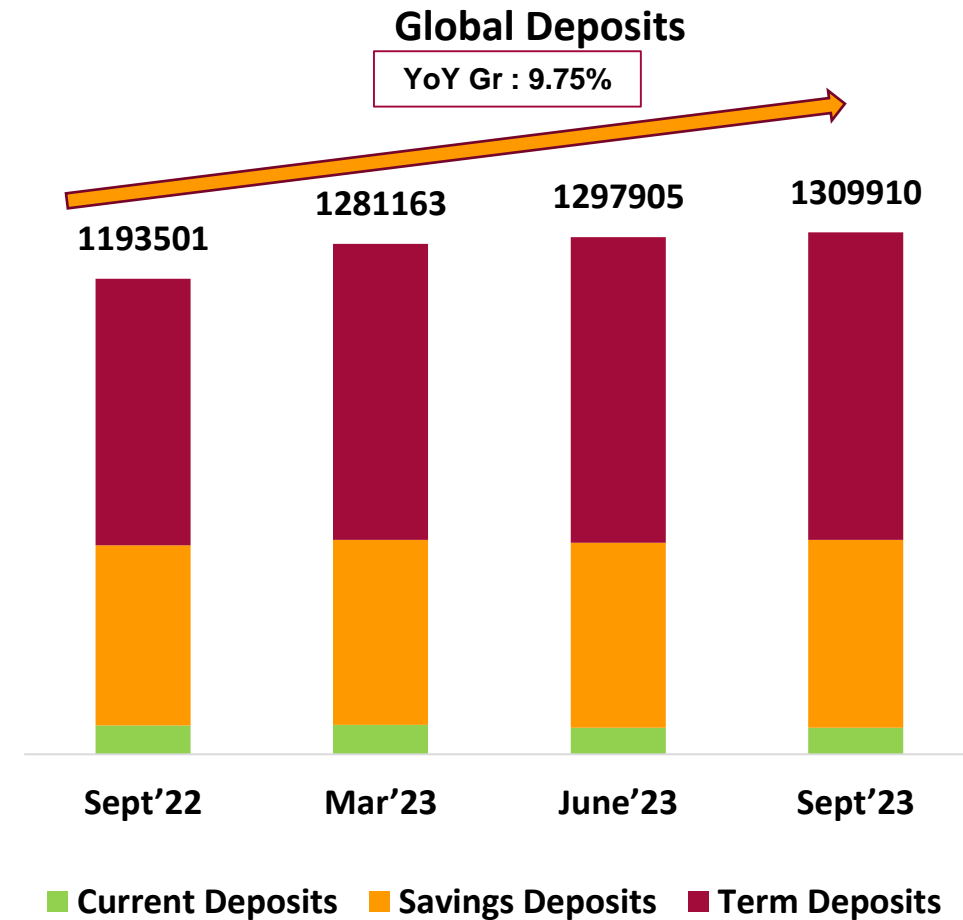
Deposit and Advance Mix



Deposits & CASA Mix

Amt ₹ in Crore

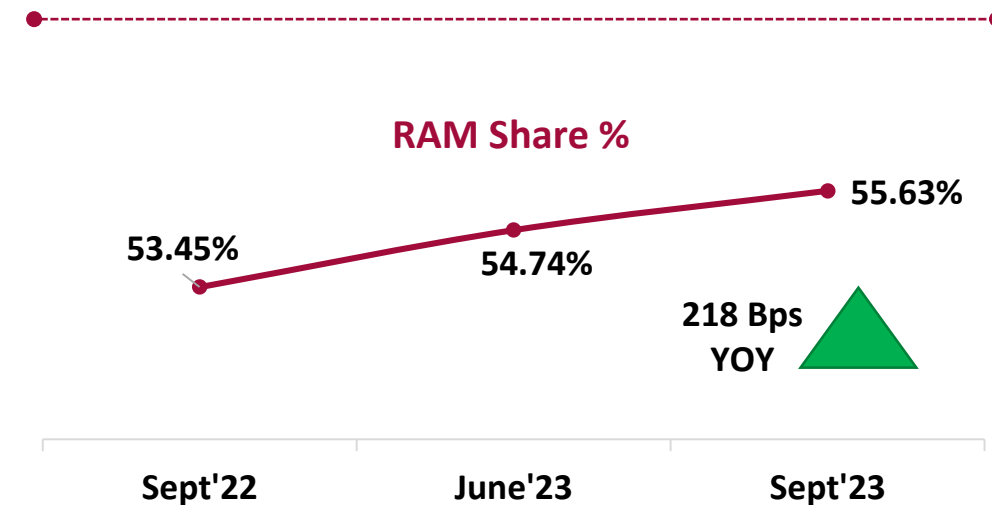
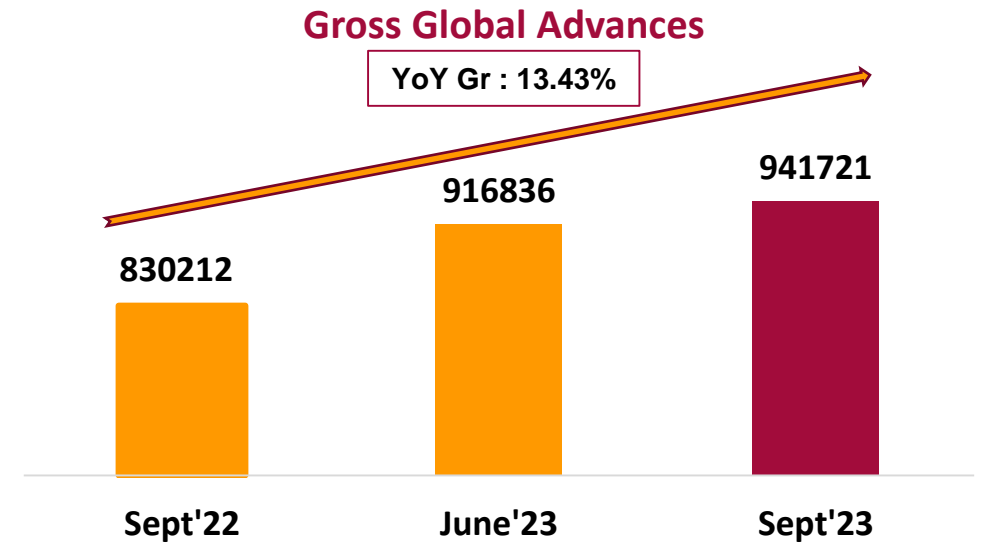
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						QoQ	YoY
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2	Overseas Deposits	25629	29455	30903	32727	5.90%	27.69%
3	Domestic Deposits	1167872	1251708	1267002	1277183	0.80%	9.36%
4	Current Deposits	72741	74028	66838	67038	0.30%	-7.84%
5	Savings Deposits	451707	463987	464004	471238	1.56%	4.32%
6	CASA Deposits (4+5)	524448	538015	530842	538276	1.40%	2.64%
7	CASA Share to Domestic Deposit %	44.91%	42.98%	41.90%	42.15%		
8	Total Term Deposits	669053	743148	767063	771634	0.60%	15.33%



Advances Performance

Amt ₹ in Crore

	Parameters	Sept'22	Mar'23	June'23	Sept'23	Growth %	
						QoQ	YoY
1	Gross Global Advances (2+3)	830212	884681	916836	941721	2.71%	13.43%
2	Gross Overseas Advances	33373	34914	34438	36678	6.50%	9.90%
3	Gross Domestic Advances	796839	849766	882398	905043	2.57%	13.58%
	<i>Out of which</i>						
4	Retail	155409	197698	205058	218230	6.42%	40.42%
5	Agriculture	140303	142105	145572	146598	0.71%	4.49%
5a	Agriculture PS	104362	106407	108188	112585	4.06%	7.88%
6	MSME	130219	130178	132398	138661	4.73%	6.48%
7	RAM (4+5+6)	425930	469981	483028	503489	4.24%	18.21%
8	RAM Share %	53.45%	55.31%	54.74%	55.63%	89 bps	218 bps
9	Corporate & Others	370909	379785	399370	401553	0.55%	8.26%

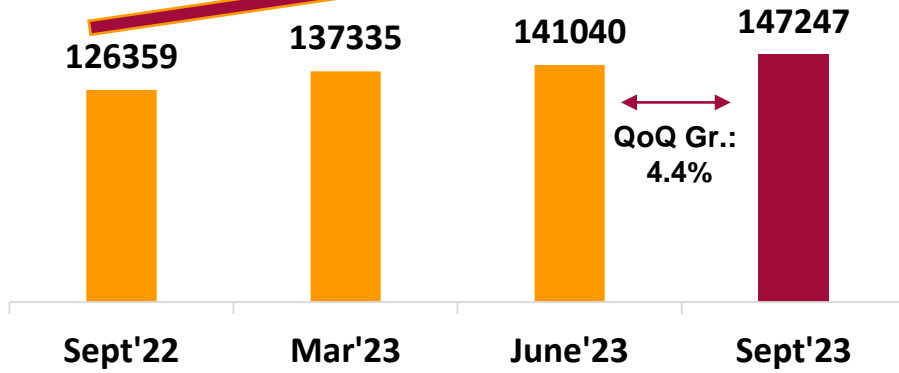


Core Retail Advances

Amt ₹ in Crore

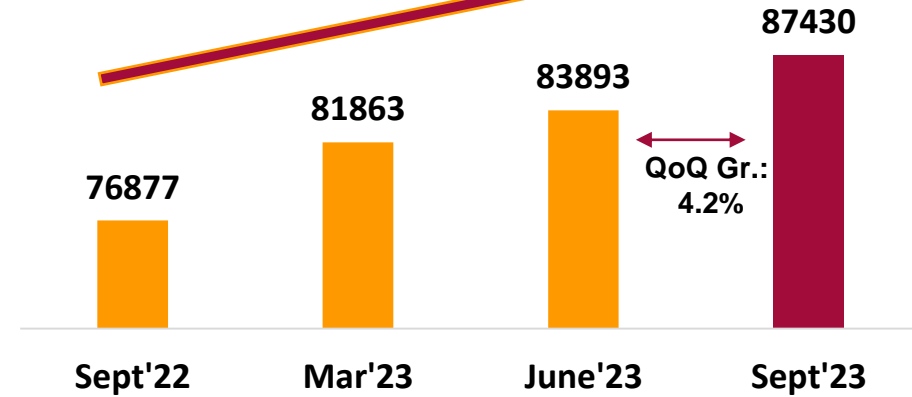
Core Retail

YoY Gr.: 16.5%



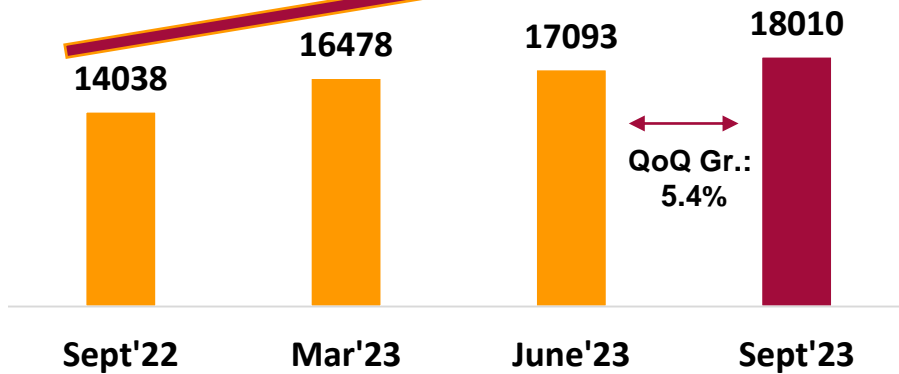
Home Loan

YoY Gr.: 13.7%



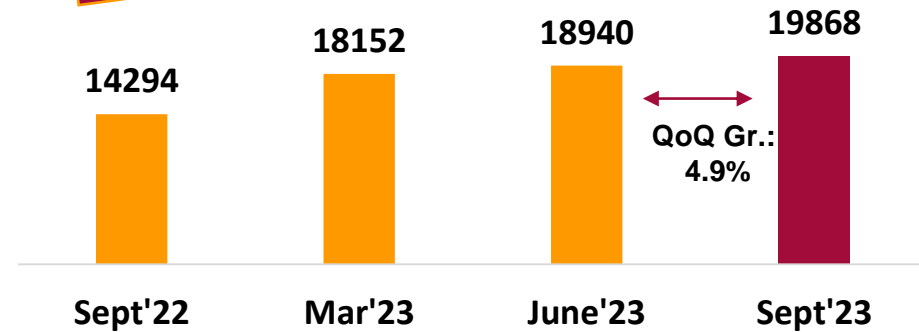
Vehicle Loan

YoY Gr.: 28.3%



Personal Loan

YoY Gr.: 39.0%



Priority Sector Achievement



TOTAL PRIORITY SECTOR ADVANCES
@41.60% of ANBC against norm of 40%



AGRICULTURE (PS) ADVANCES
@18.70% of ANBC against norm of 18%



SMALL & MARGINAL FARMERS
@10.84% of ANBC against norm of 10%



WEAKER SECTION
@14.44% of ANBC against norm of 12.00%

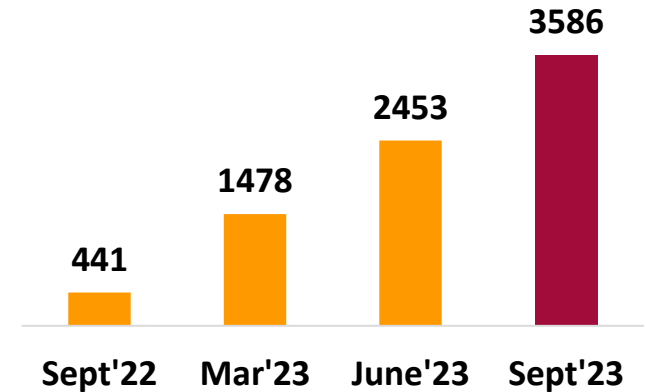


MICRO ENTERPRISES
@7.67% of ANBC against norm of 7.50%

**ACHIEVED ALL
MANDATED
TARGETS**

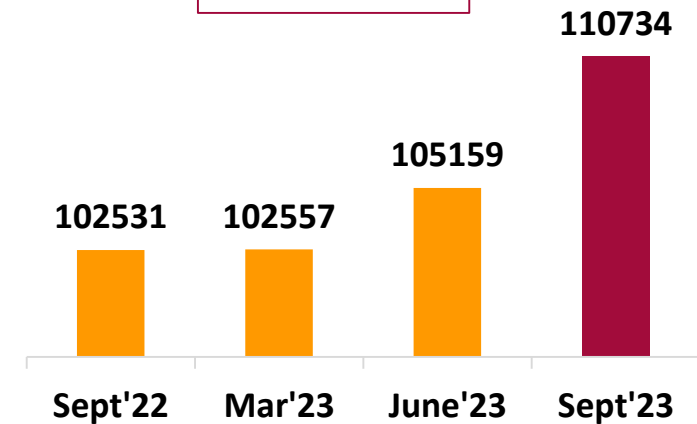
Agriculture Gold Loan

QoQ Gr.: 46.19%



Micro and Small Enterprises

YoY Gr : 8.00%



MSME Segment Mix Total as on Sept'23 :- Rs 138661 Crores



PM SVANidhi Position- as on 30.09.23

PM SVANidhi	Q1 FY24	Q2 FY24	Growth %
Application Sanctioned	52955	158787	200%
Disbursed out of Sanctioned	43550	149833	244%



Performance under PMMY

Mudra Loans	HY1 FY23	HY1 FY24
Amount Sanctioned	9436	11104
Amount Disbursed	9310	11000



Stand Up India Position- as on 30.09.23

Target	Achievement	% Ach
20142	20792	103%

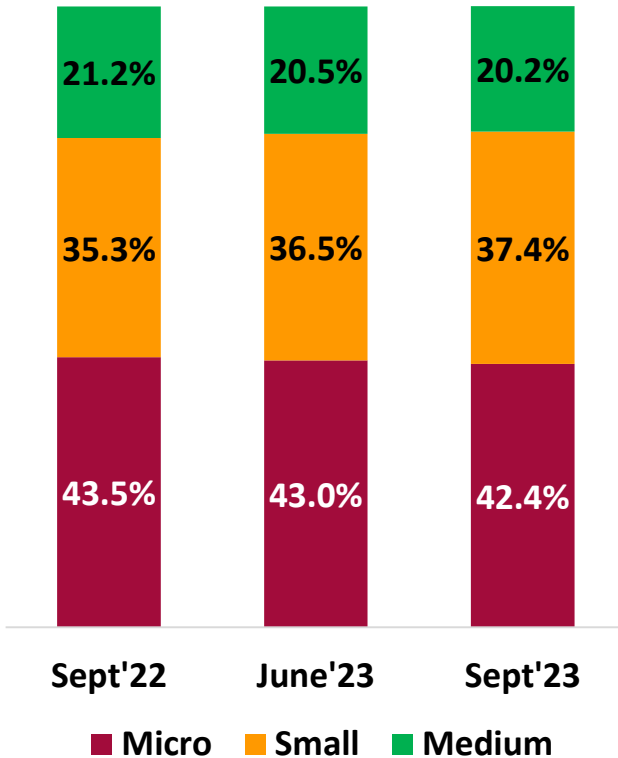
PMEGP



Prime Minister's
Employment Generation Programme

Prime Minister's Employment Generation Programme

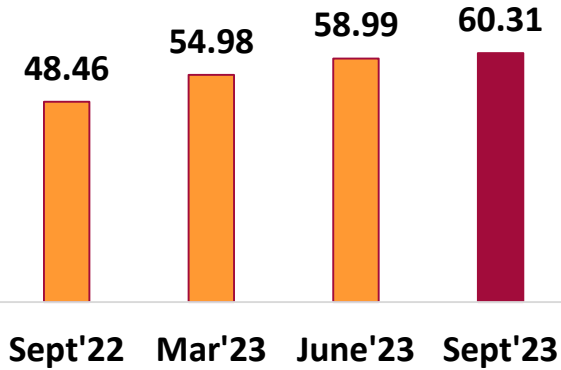
PMEGP	Q1 FY 24	Q2 FY24	Growth %
Account Sanctioned	1722	3799	121%
Amount Sanctioned (Rs. in Cr)	170	386	128%



Driving Financial Inclusion

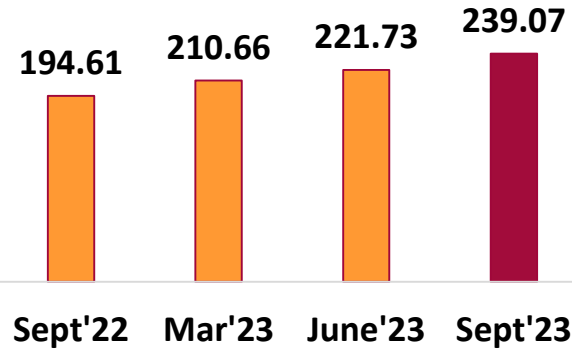
Nos in lakhs

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)



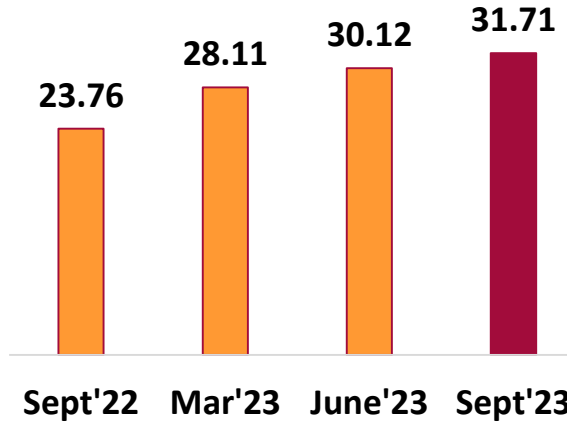
Nos in lakhs

Pradhan Mantri Suraksha Bima Yojana (PMSBY)



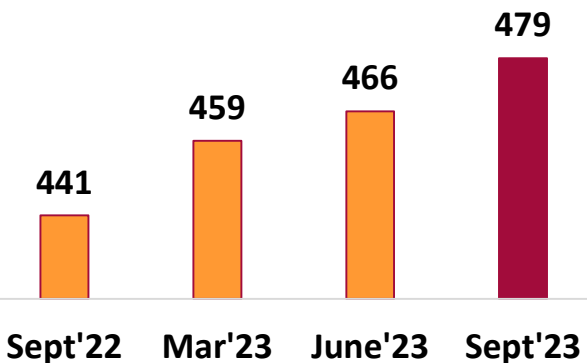
Nos in lakhs

Atal Pension Yojana



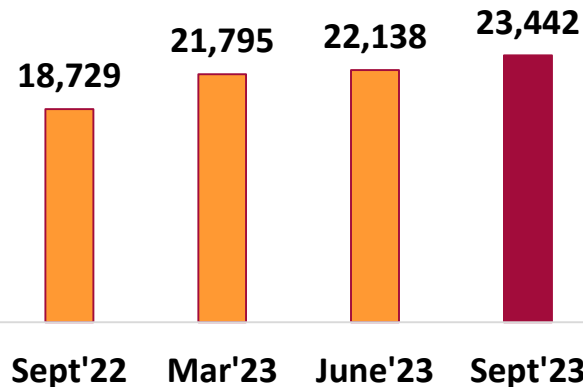
Nos in lakhs

PMJDY Accounts



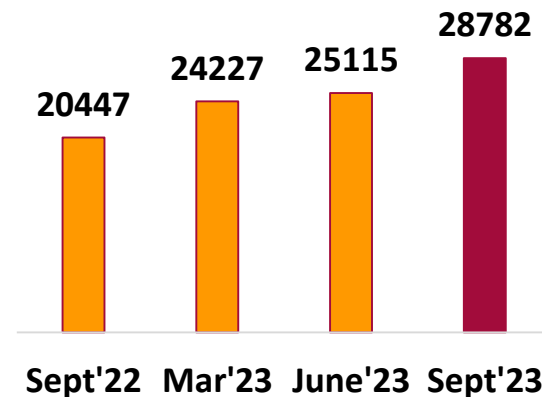
Amt ₹ in Crore

Deposits Mobilized by BCs



Nos

No. of BCs

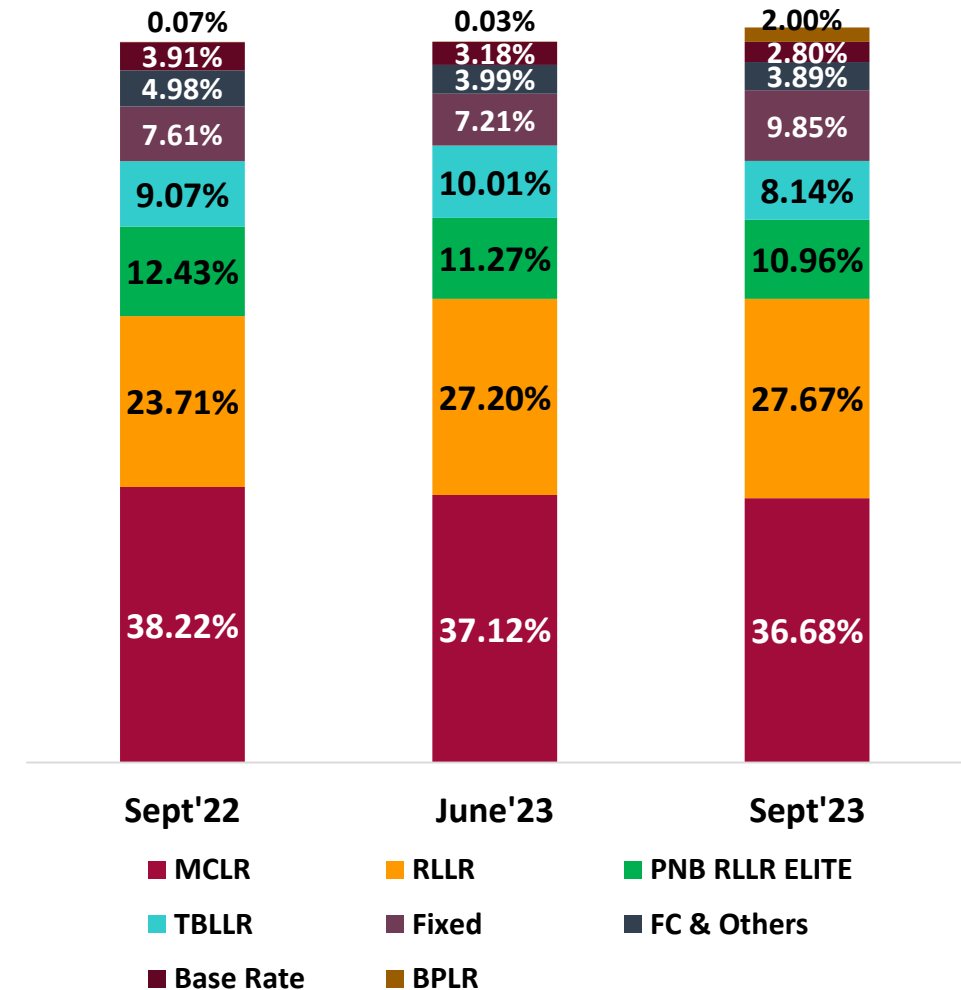


- **SLBC- 6**
- **LDMO- 112**
- **Rural Self Employment Training Institute (RSETI)- 76**
- **Rural Development Centre- 2**
- **Financial Literacy Centre- 175**
- **Farmer Training Centre – 12**
- **Villages adopted for holistic development - 307**

Amt ₹ in Crore

Portfolio > Rs. 100 Crore							
Sl	Rating Grade	Sep'22		June'23		Sept'23	
		Amt.	% Share	Amt.	% Share	Amt.	% Share
1	AAA	134250	47.29%	152365	45.60%	144871	44.42%
2	AA	71007	25.01%	89648	26.83%	84386	25.87%
3	A	46077	16.23%	54633	16.35%	59047	18.10%
4	BBB	16087	5.67%	16324	4.89%	18892	5.79%
BBB & Above		267421	94.19%	312970	93.68%	307196	94.18%
5	BB	5570	1.96%	5175	1.55%	3955	1.21%
6	B	2176	0.77%	2071	0.62%	1738	0.53%
7	C	200	0.07%	1077	0.32%	945	0.29%
8	D	1397	0.49%	494	0.15%	429	0.13%
BB & Below		9341	3.29%	8816	2.64%	7067	2.17%
9	Unrated	7148	2.52%	12314	3.68%	11910	3.65%
Sub-Total		283911	100%	334101	100%	326173	100%
Guarantee/Direct Claim on Central/State Govt		83021	22.63% (of Total Portfolio)	85871	20.45% (of Total Portfolio)	75681	18.83% (of Total Portfolio)
Total Portfolio		366932		419972		401854	

Advances Mix of Benchmark rate



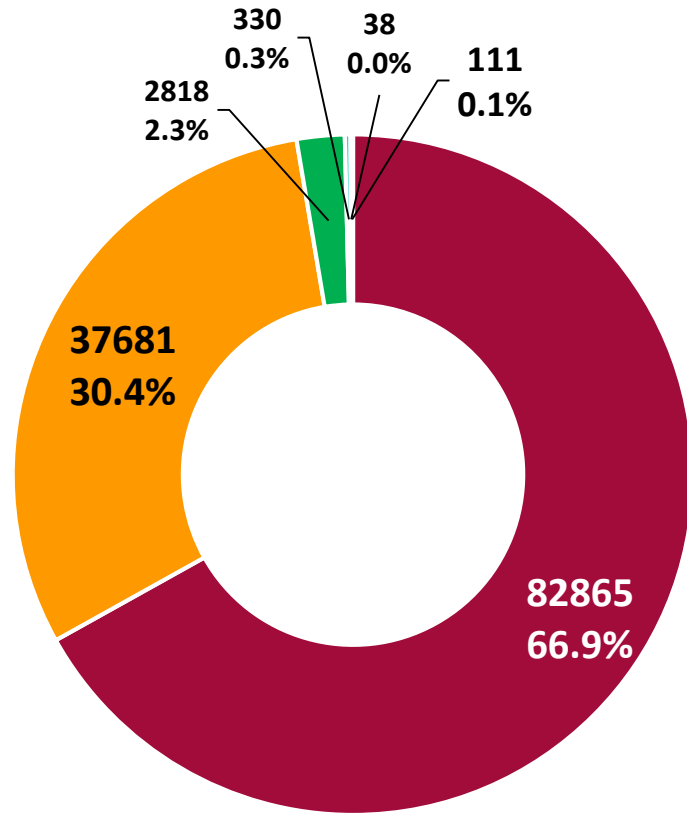
Sl.	Diversified Industry Portfolio	Sept'22		June'23		Sept'23	
		O/s	% to Domestic Advances	O/s	% to Domestic Advances	O/s	% to Domestic Advances
1	Infrastructure	103133	12.9%	89619	10.2%	96380	10.6%
	-Energy	45365	5.7%	40223	4.6%	43437	4.8%
	-Tele-Communication	10187	1.3%	7625	0.9%	11179	1.2%
	-Roads & Ports	40257	5.1%	35613	4.0%	35971	4.0%
	-Other Infra	7324	0.9%	6158	0.7%	5793	0.6%
2	Basic Metal & Metal Products	23602	3.0%	20456	2.3%	22729	2.5%
	-Iron & Steel	20356	2.6%	17298	2.0%	19646	2.2%
3	Textiles	18794	2.4%	19350	2.2%	19268	2.1%
4	Food Processing	10642	1.3%	10739	1.2%	10825	1.2%
5	Chemical & Chemical Products	7077	0.9%	5716	0.6%	5946	0.7%
6	All Engineering	6472	0.8%	6185	0.7%	6720	0.7%
7	Construction	2962	0.4%	2575	0.3%	2460	0.3%
8	Other Industries	49725	6.2%	58420	6.6%	56566	6.3%
	Total	222407	27.9%	213060	24.1%	220894	24.4%

Sl.	Key Sectors	Sept'22	June'23	Sept'23
		O/S	O/S	O/S
1	NBFC	118166	129632	123843
	<i>Out of which,</i>			
	Housing Finance Companies	42685	45751	39687
2	Commercial Real Estate	18812	17625	15918
3	Capital Market	521	220	172

NBFC Sector

Outstanding as on
30.09.2023 : ₹ 123843 Cr

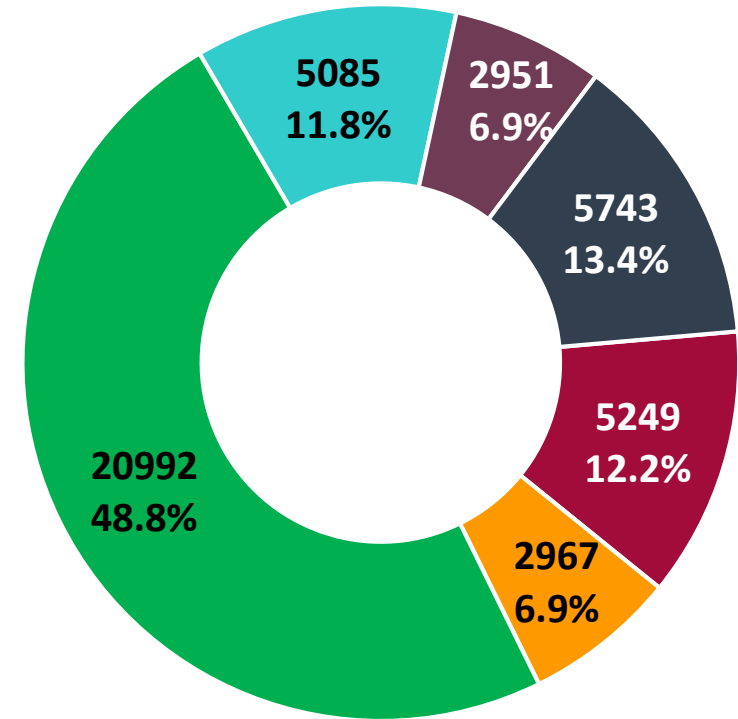
External Rating wise Portfolio



Energy Sector

External Rating Standard Portfolio
30.09.2023 : ₹ 42987 Cr

External Rating wise Portfolio



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

Amt ₹ in Crore

Sl.	Parameters	Sept'22	June'23	Sept'23	YoY Variation	
					Amt.	%
1	Gross Domestic Investment	397962	410600	423772	25810	6.5%
a	SLR	293179	307457	315604	22425	7.6%
	SLR as % to Dom. Investment	73.67%	74.88%	74.48%		
b	Non SLR	104783	103143	108168	3385	3.2%
I	Held To Maturity (HTM)	306623	321197	323942	17319	5.6%
II	Available For Sale (AFS)	89340	87015	96796	7456	8.3%
III	Held For trading (HFT)	1999	2388	3034	1035	51.8%
2	Modified Duration (AFS+HFT)	3.17	3.33	3.49		
3	Net demand & time Liabilities	1120129	1238906	1270983	150854	13.5%
4	Investment by Overseas Branches	5266	3578	4694	-572	-10.9%
5	Total Gross Investment (1+4)	403228	414178	428466	25238	6.3%
	HTM To Gross Investment (%)	77.05%	78.23%	76.44%		

Non SLR Investment

Amt ₹ in Crore

Sl.	Parameters	Sept'22		June'23		Sept'23		Y-o-Y Variation	
		O/S	% Share	O/S	% Share	O/S	% Share	Amt	Gr. %
1	PSU Bonds	16373	15.6%	20435	19.81%	20371	18.83%	3998	24.42%
2	Corporate and Other Bonds & Debentures	15857	15.1%	13586	13.17%	15129	13.99%	-728	-4.59%
3	Special Govt. Sec excl. Recap Bonds	1114	1.1%	915	0.89%	915	0.85%	-199	-17.86%
4	CG Recap. Bond	55274	52.8%	55274	53.59%	55274	51.10%		
5	Share of PSU/Corporate/Others	6423	6.1%	5630	5.46%	5650	5.22%	-773	-12.03%
6	Venture Capital Fund	379	0.4%	318	0.31%	323	0.30%	-56	-14.78%
7	Regional Rural Bank	1073	1.0%	1387	1.34%	1387	1.28%	314	29.26%
8	Security Receipts	1446	1.4%	1330	1.29%	1200	1.11%	-246	-17.01%
9	Subsidiaries JV	3352	3.2%	3887	3.77%	3960	3.66%	608	18.14%
10	Other	3492	3.33%	381	0.37%	3959	3.66%	467	13.37%
	Total Non SLR Investment	104783	100.0%	103143	100.00%	108168	100.00%	3385	3.23%

Balance Sheet-Liabilities & Assets

Amt ₹ in Crore

Sl.	Parameters	30 th Sep'22	30 th Jun'23	30 th Sep'23	YoY Variation	
					Amt.	%
	CAPITAL & LIABILITIES					
1	Capital	2202	2202	2202		
2	Reserves and Surplus	96554	98908	100671	4117	4.3%
3	Deposits	1193501	1297905	1309910	116409	9.8%
4	Borrowings	58660	54203	52927	-5733	-9.8%
5	Other Liabilities and Provisions	25341	29811	31390	6049	23.9%
	Total Liabilities	1376258	1483029	1497100	120842	8.8%
	ASSETS					
1	Cash and Balances with RBI	73518	79820	62822	-10696	-14.5%
2	Balances with Banks	49513	48123	40361	-9152	-18.5%
3	Investments	393925	405281	420047	26122	6.6%
4	Loans & Advances	773403	863732	889920	116517	15.1%
5	Fixed Assets	12208	12076	12108	-100	-0.8%
6	Other Assets	73691	73997	71842	-1849	-2.5%
	Total Assets	1376258	1483029	1497100	120842	8.8%

Sl.	Parameters	Q2	Q1	Q2	YoY Variation		QoQ Variation		HY1	HY1	YoY Variation	
		FY23	FY24	FY24	Amt.	%	Amt.	%	FY23	FY24	Amt.	%
1	Interest Income (2+3+4)	20154	25145	26355	6201	30.8%	1209	4.8%	38911	51500	12589	32.4%
2	Interest on Advances	13550	17756	18464	4914	36.3%	708	4.0%	25808	36221	10413	40.3%
3	Interest on Investments	6111	6575	7095	984	16.1%	520	7.9%	12030	13670	1640	13.6%
4	Other Interest Income	494	814	796	302	61.0%	-18	-2.2%	1073	1609	536	50.0%
5	Other Income (6+7+8+9)	2847	3434	3028	181	6.4%	-406	-11.8%	5384	6462	1078	20.0%
	<i>of which</i>											
6	Fee Based Income	1307	1785	1375	68	5.2%	-411	-23.0%	3058	3160	102	3.3%
	<i>Out of which</i>											
6.1	Processing Fees	166	574	180	14	8.2%	-394	-68.6%	696	754	58	8.3%
6.2	Non Fund Based Income	124	139	194	70	56.9%	55	39.7%	234	333	99	42.1%
6.3	Income from Insurance & MF	108	86	107	0	-0.4%	21	24.3%	180	194	14	7.6%
6.4	Credit Card	26	34	36	11	40.6%	3	7.7%	52	70	18	34.5%
7	Recovery in Written off Accounts	1100	1022	1381	281	25.5%	359	35.1%	2425	2403	-22	-0.9%
8	Treasury income	102	618	264	162	159.1%	-354	-57.2%	-431	882	1313	-304.7%
	<i>of which</i>											
8.1	Profit on Sales on Investments	160	308	136	-24	-15.1%	-172	-55.9%	733	444	-289	-39.4%
8.2	Profit on Exchange Transaction	100	203	59	-41	-41.0%	-144	-70.9%	404	262	-142	-35.2%
8.3	Profit/Loss on Revaluation of Investment	-158	107	69					-1568	176	1744	
9	Others	339	9	9	-330	-97.5%	0	-0.2%	332	17	-315	-94.9%
10	Total Income (1+5)	23001	28579	29383	6382	27.7%	804	2.8%	44295	57962	13667	30.9%

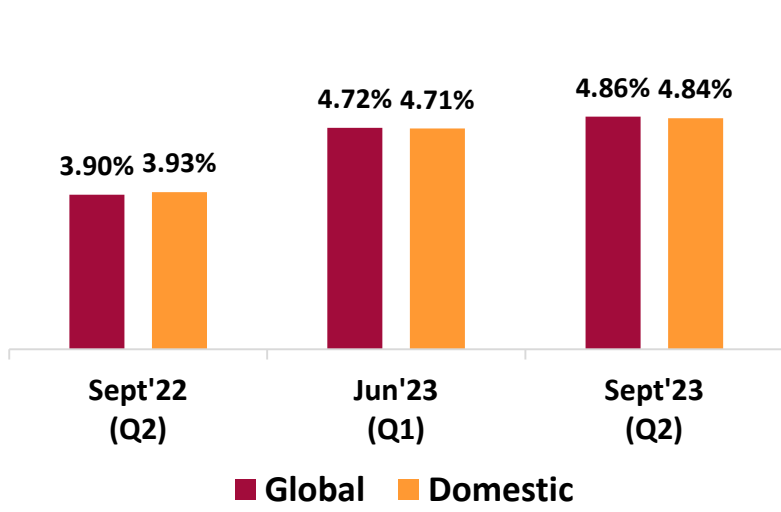
Sl.	Parameters	Q2	Q1	Q2	YoY Variation		QoQ Variation		HY1	HY1	YoY Variation	
		FY23	FY24	FY24	Amt.	%	Amt.	%	FY23	FY24	Amt.	%
1	Total Interest Paid (2+3+4)	11883	15641	16432	4549	38.3%	791	5.1%	23098	32073	8975	38.9%
2	Interest Paid on Deposits	11022	14577	15319	4297	39.0%	743	5.1%	21449	29896	8447	39.4%
3	Interest Paid on Borrowings	209	334	332	123	58.7%	-2	-0.7%	386	666	280	72.4%
4	Others Interest Paid	652	731	781	129	19.8%	50	6.9%	1263	1512	249	19.7%
5	Operating Expenses (6+7)	5551	6970	6735	1184	21.3%	-235	-3.4%	10251	13705	3454	33.7%
6	Establishment Expenses	3233	4487	4200	967	29.9%	-287	-6.4%	5779	8687	2908	50.3%
7	Other Operating Expenses	2318	2483	2535	217	9.3%	52	2.1%	4472	5018	546	12.2%
8	Total Expenses (1+5)	17434	22611	23167	5733	32.9%	555	2.5%	33349	45778	12429	37.3%

Amt ₹ in Crore

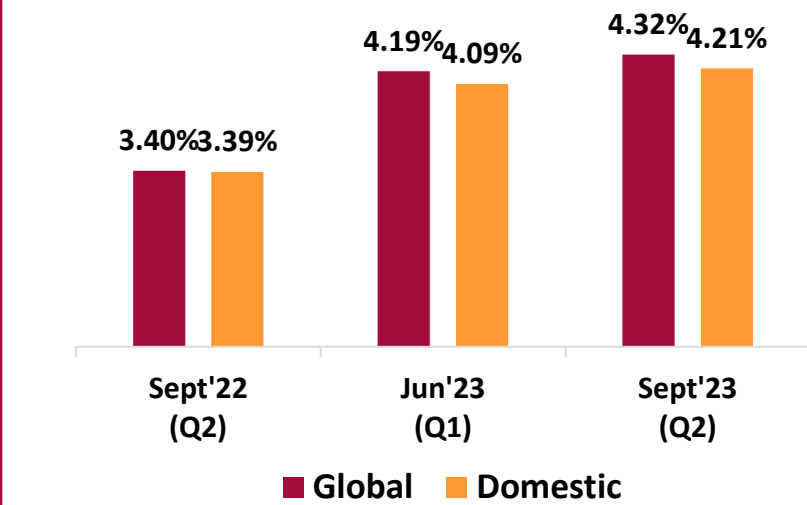
Sl.	Parameters	Q2	Q1	Q2	YoY Variation		QoQ Variation		HY1	HY1	YoY Variation	
		FY23	FY24	FY24	Amt.	%	Amt.	%	FY23	FY24	Amt.	%
1	Net Interest Income	8271	9504	9923	1652	20.0%	419	4.4%	15814	19427	3613	22.8%
2	Other Income	2847	3434	3028	181	6.4%	-406	-11.8%	5384	6462	1078	20.0%
3	Operating Income (1+2)	11118	12938	12951	1833	16.5%	13	0.1%	21198	25889	4691	22.1%
4	Operating Expenses	5551	6970	6735	1184	21.3%	-235	-3.4%	10251	13705	3454	33.7%
5	Operating Profit	5567	5968	6216	649	11.67%	248	4.2%	10946	12184	1238	11.3%
6	Provisions other than Tax	4906	3965	3444	-1462	-29.8%	-521	-13.1%	9697	7409	-2288	-23.6%
	<i>Of which</i>											
a	NPAs	3556	4374	3019	-537	-15.1%	-1355	-31.0%	8370	7393	-977	-11.7%
b	Standard Advances incl. Standard Restructured	694	-89	464	-230	-33.1%	553		416	375	-41	-9.8%
c	Depreciation on Investment	430	-322	-112	-542	-126.0%	210		579	-434	-1013	-174.9%
d	Other provisions	226	1	74	-152	-67.5%	73		331	75	-256	-77.5%
7	Profit Before Tax	661	2003	2772	2111	319.4%	769	38.4%	1250	4775	3525	282.0%
8	Provision for Income Tax	250	747	1016	766	306.6%	269	36.1%	530	1763	1233	232.7%
9	Net Profit	411	1255	1756	1345	327.1%	501	39.9%	720	3012	2292	318.3%

Efficiency Ratios (Quarter)

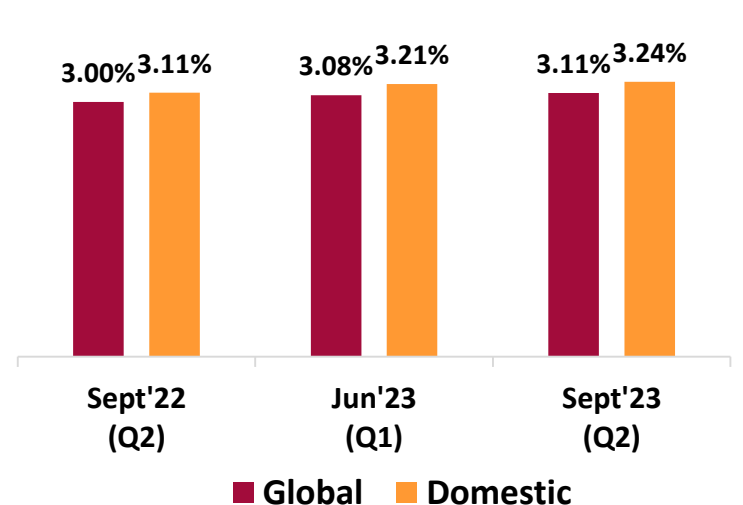
Cost of Deposits [%]



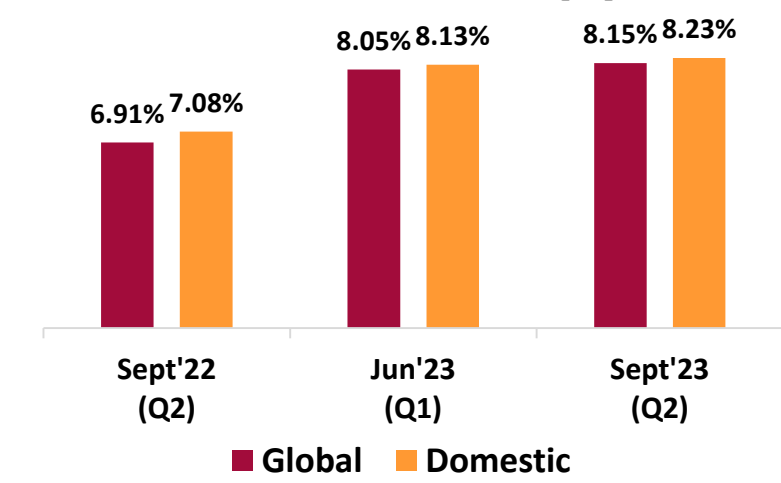
Cost of Funds [%]



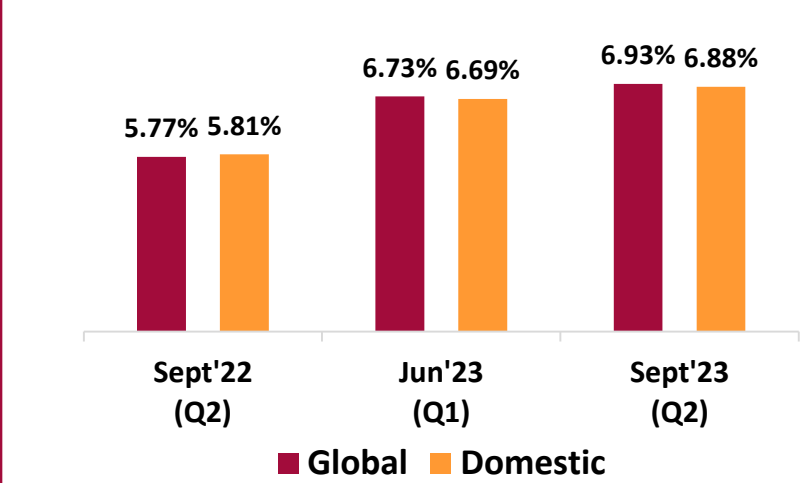
NIM [%] (Annualized)



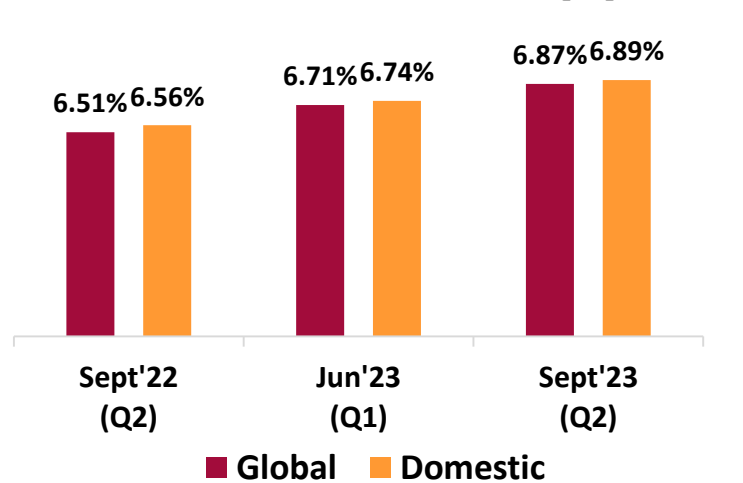
Yield on Advances [%]



Yield on Funds [%]



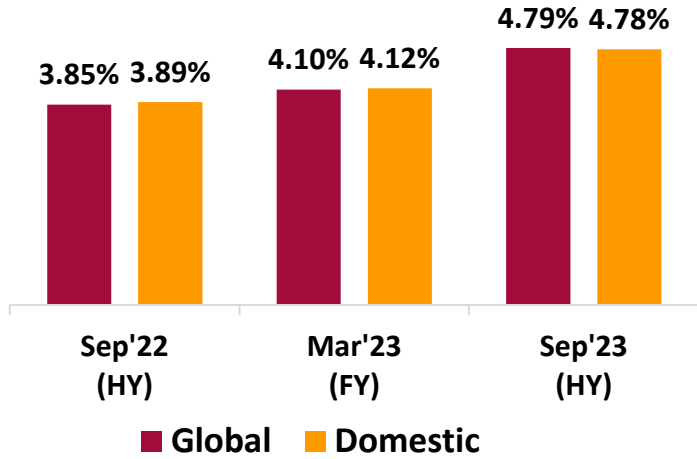
Yield on Investment [%]



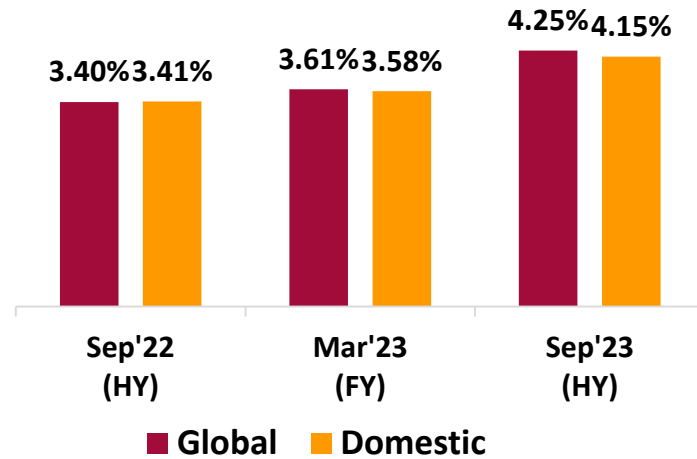
Efficiency Ratios (HY1)

(Annualized)

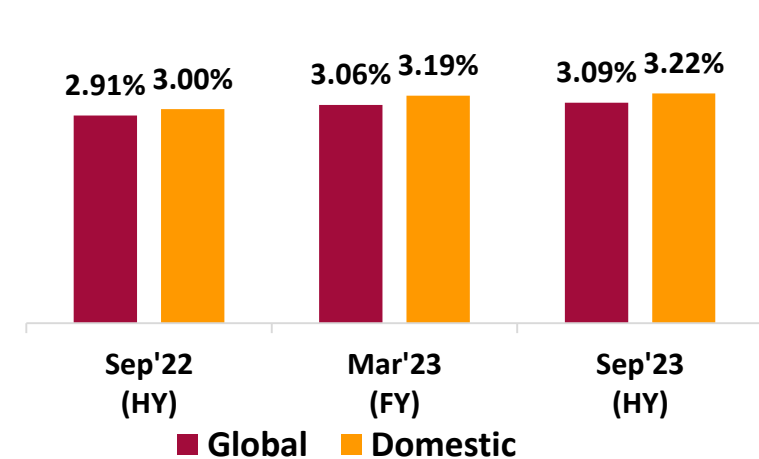
Cost of Deposits [%]



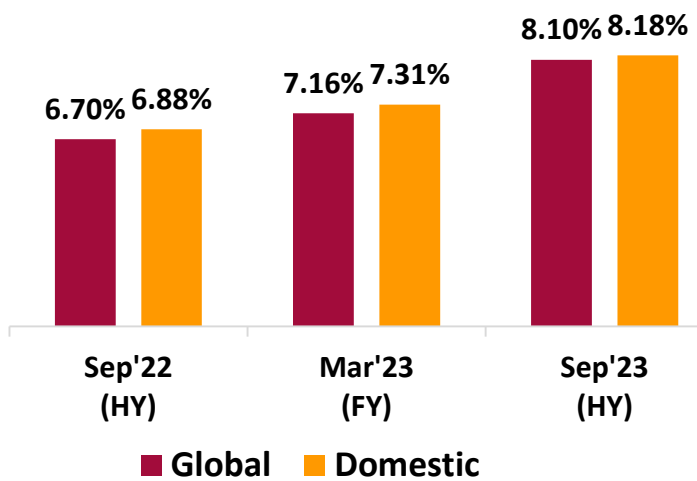
Cost of Funds [%]



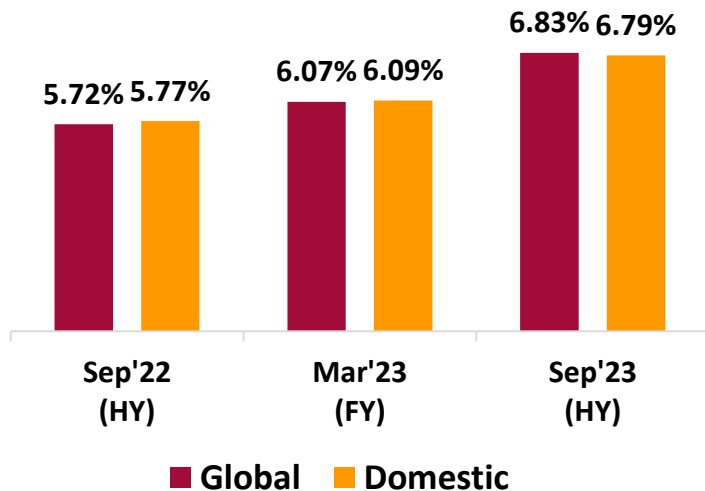
NIM [%]



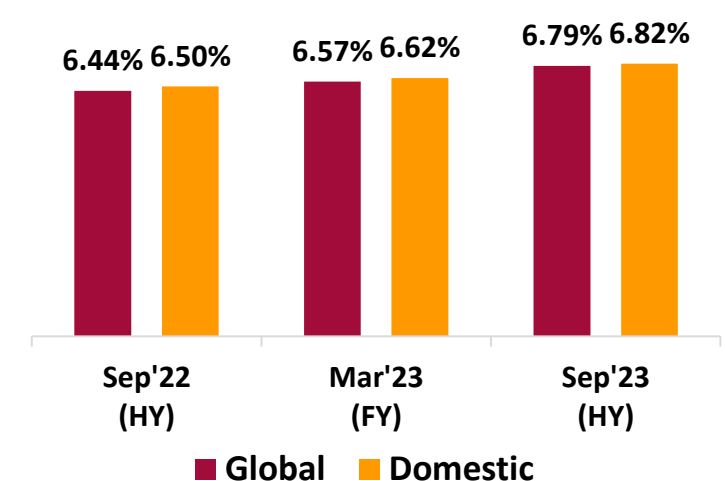
Yield on Advances [%]



Yield on Funds [%]



Yield on Investment [%]



Key Ratios

Sl.	Profitability Ratios	Q2 FY23	Q1 FY24	Q2 FY24	HY1 FY23	HY1 FY24
1	Return on Assets [%]	0.12%	0.34%	0.46%	0.11%	0.40%
2	Return on Equity [%]	2.56%	7.50%	10.15%	2.30%	8.82%
3	Net Profit Per Employee [₹ in Lacs]	1.65	5.18	7.20	1.45	6.21
4	Net Profit Per Branch [₹ in Lacs]	16.24	49.95	69.21	14.28	59.68
5	Earnings per share [₹] (Not annualized)	0.37	1.14	1.59	0.65	2.74
6	Cost to Income Ratio [%]	49.93%	53.87%	52.00%	48.36%	52.94%
6a	Staff Cost to Income Ratio [%]	29.07%	34.68%	32.43%	27.26%	33.55%
6b	Other Cost to Income Ratio [%]	20.85%	19.19%	19.57%	21.10%	19.38%
7	Credit Cost [%]	1.76%	1.99%	1.31%	2.13%	1.67%
8	Slippage Ratio [%]	3.34%	1.19%	0.86%	3.24%	0.85%

Sl.	Productivity/Share Ratios	Sept'22	June'23	Sep'23
1	Business Per Employee [₹ in Lacs]	2001	2222	2265
2	Business Per Branch [₹ in Lacs]	19719	21477	21765
3a	Book Value per Share [₹]	81.32	83.63	85.26
3b	Book Value per Share-Tangible [₹]	58.39	61.64	63.32

One Time Restructuring (OTR 1 & 2)

Amt ₹ in Crore

OTR 1

As per RBI's guidelines dated
Aug 06,2020

Sl.	Loan and aggregate exposure category	Position as on 30.09.23 under OTR 1		Provisions Made#
		No. of accounts	Amount involved	Amt
1	Personal loans	3502	442	55
2	Other Exposures*	105	2199	281
3	Total (1+2)	3607	2641	336
4	MSME loans	2174	386	48
	Grand Total (3+4)	5781	3027	384

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

OTR 2

As per RBI's guidelines dated
May 05,2021

Sl.	Loan and aggregate exposure category	Position as on 30.09.23 under OTR 2		Provisions Made#
		No. of accounts	Amount involved	Amt
1	Individual Borrowers	47769	4172	526
2	Small Business	1628	565	71
3	Total (1+2)	49397	4737	597
4	MSME loans	32597	2372	297
	Grand Total (3+4)	81994	7109	894

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

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

CATEGORY	Sept'22		June'23		Sept'23	
	SMA2	% of Domestic Advances	SMA2	% of Domestic Advances	SMA2	% of Domestic Advances
RETAIL	82	0.01%	83	0.01%	118	0.01%
AGRICULTURE	332	0.04%	348	0.04%	360	0.04%
MSME	1277	0.16%	917	0.10%	958	0.11%
RAM TOTAL	1691	0.21%	1348	0.15%	1436	0.16%
CORPORATE & OTHER	379	0.05%	373	0.04%	11	0.00%
TOTAL	2070	0.26%	1721	0.20%	1448	0.16%

Movement of NPA

Amt ₹ in Crore

Sl.	Parameters	Q2 FY'23	HY1 FY'23	Q1 FY'24	Q2 FY'24	HY1 FY'24
1	NPA as at the beginning of Year/Quarter	90167	92448	77328	70899	77328
2	-Cash Recovery	3989	6478	1923	2179	3892
3	-Up-gradation	2508	4085	1672	1319	2419
4	Cash Recovery & Up-gradation (2+3)	6497	10563	3595	3498	6311
5	Write Off	2614	6091	5223	3665	8888
6	Total Reduction (4+5)	9112	16654	8818	7162	15199
7	Fresh Addition (8+9)	5979	11241	2390	1826	3435
8	-Fresh slippages	5301	9606	2258	1750	3318
9	-Debits in existing NPA A/cs	678	1635	132	76	117
10	Gross NPAs at end of the period	87035	87035	70899	65563	65563
11	Eligible Deductions incl. Provisions	57687	57687	53770	52449	52449
12	Net NPAs at end of the period	29348	29348	17129	13114	13114
13	Recovery in TWO & RI	2068	3836	1822	2035	3857
14	Total Recovery (4+13)	8565	14399	5417	5533	10168

Asset Classification & Recovery v/s Slippages

Amt ₹ in Crore

Sl.	Parameters	Sept'22		June'23		Sept'23		YoY Variation	
		O/S	Share%	O/S	Share%	O/S	Share%	Amt.	Var. %
1	Standard	743177	89.52%	845936	92.27%	876158	93.04%	132981	17.89%
2	Gross NPA	87035	10.48%	70899	7.73%	65563	6.96%	-21472	-24.67%
2a	Sub-Standard	14165	1.71%	9988	1.09%	6870	0.73%	-7295	-51.50%
2b	Doubtful	50647	6.10%	41958	4.58%	42489	4.51%	-8158	-16.11%
2c	Loss	22222	2.68%	18953	2.07%	16205	1.72%	-6017	-27.08%
	Global Advances(1+2)	830212	100.00%	916836	100.00%	941721	100.00%	111509	13.43%

Recovery v/s Slippages

Period	FY 22-23	Q1 FY 23-24	Q2 FY 23-24
Recovery	29096	5417	5532
Slippage	20515	2390	1826
Recovery v/s Slippage	1.4x	2.3x	3.0x

NPA Classification - Sector Wise

Sl.	Parameters	Sept'22			June'23			Sept'23		
		Advances	GNPA	GNPA%	Advances	GNPA	GNPA%	Advances	GNPA	GNPA%
1	Retail Loans	155409	6118	3.94%	205058	5859	2.86%	218230	5487	2.51%
2	Agriculture	140303	27019	19.26%	145572	24826	17.05%	146598	23904	16.31%
3	MSME	130218	25231	19.38%	132398	23607	17.83%	138661	22631	16.32%
4	Corporate & Others	370909	26910	7.26%	399370	15005	3.76%	401553	11851	2.95%
5	Domestic (1+2+3+4)	796839	85278	10.70%	882398	69297	7.85%	905043	63872	7.06%
6	Overseas	33373	1757	5.26%	34438	1602	4.65%	36678	1691	4.61%
7	Global (5+6)	830212	87035	10.48%	916836	70899	7.73%	941721	65563	6.96%

NPA Classification- Industry Wise

Amt ₹ in Crore

Sl.	Diversified Industry Portfolio	Sept'22			June'23			Sept'23		
		O/s	GNPA	GNPA %	O/s	GNPA	GNPA %	O/s	GNPA	GNPA %
1	Infrastructure	103133	7654	7.4%	89619	2600	2.9%	96380	2517	2.6%
	-Energy	45365	3273	7.2%	40223	473	1.2%	43437	450	1.0%
	-Tele-Communication	10187	14	0.1%	7625	13	0.2%	11179	13	0.1%
	-Roads & Ports	40257	3358	8.3%	35613	1520	4.3%	35971	1490	4.1%
	-Other Infra	7324	1009	13.8%	6158	594	9.6%	5793	565	9.7%
2	Basic Metal & Metal Products	23602	1529	6.5%	20456	1306	6.4%	22729	1271	5.6%
	-Iron & Steel	20356	1060	5.2%	17298	862	5.0%	19646	824	4.2%
3	Textiles	10642	1959	18.4%	10739	1706	15.9%	10825	1693	15.6%
4	Food Processing	18794	4686	24.9%	19350	4279	22.1%	19268	4097	21.3%
5	Chemical & Chemical Products	7077	353	5.0%	5716	273	4.8%	5946	254	4.3%
6	All Engineering	6472	703	10.9%	6185	654	10.6%	6720	776	11.5%
7	Construction	2962	1376	46.5%	2575	164	6.4%	2460	129	5.2%
8	Other Industries	49725	13345	26.8%	58420	12943	22.2%	56566	9939	17.6%
	Total	222407	31605	14.2%	213060	23925	11.2%	220894	20676	9.4%

Highlights

Business

Financial

Asset
Quality

Share/
Capital

Digitalization

HR/Network/GB/RRB

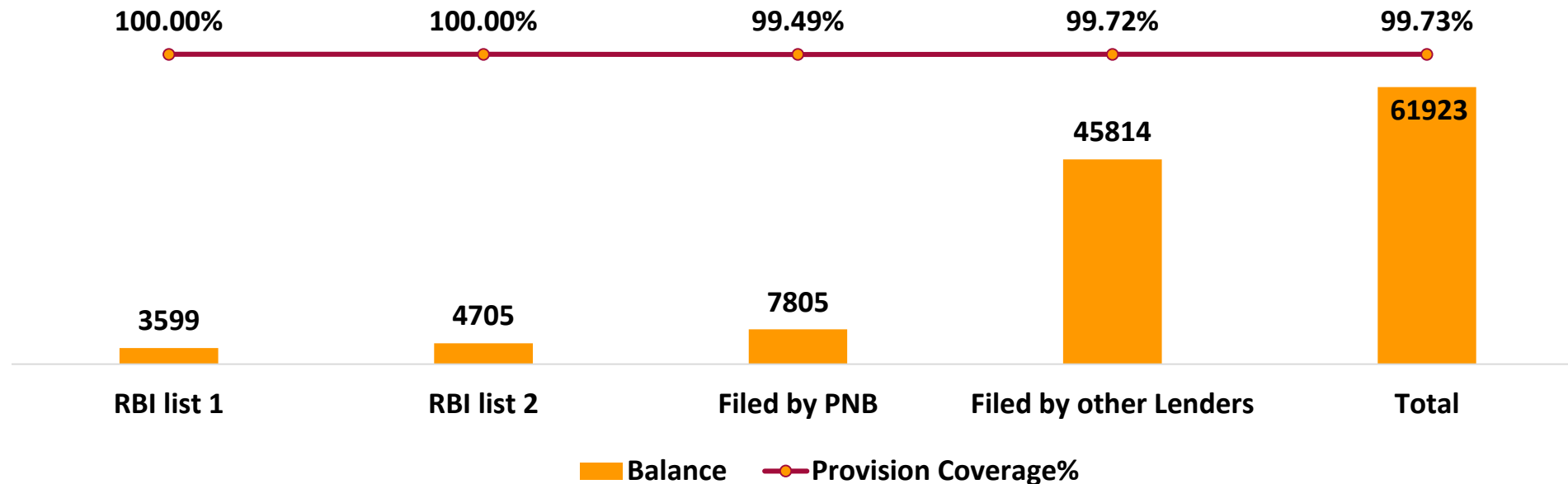
ESG/
Award

Exposure to NCLT (Admitted) accounts

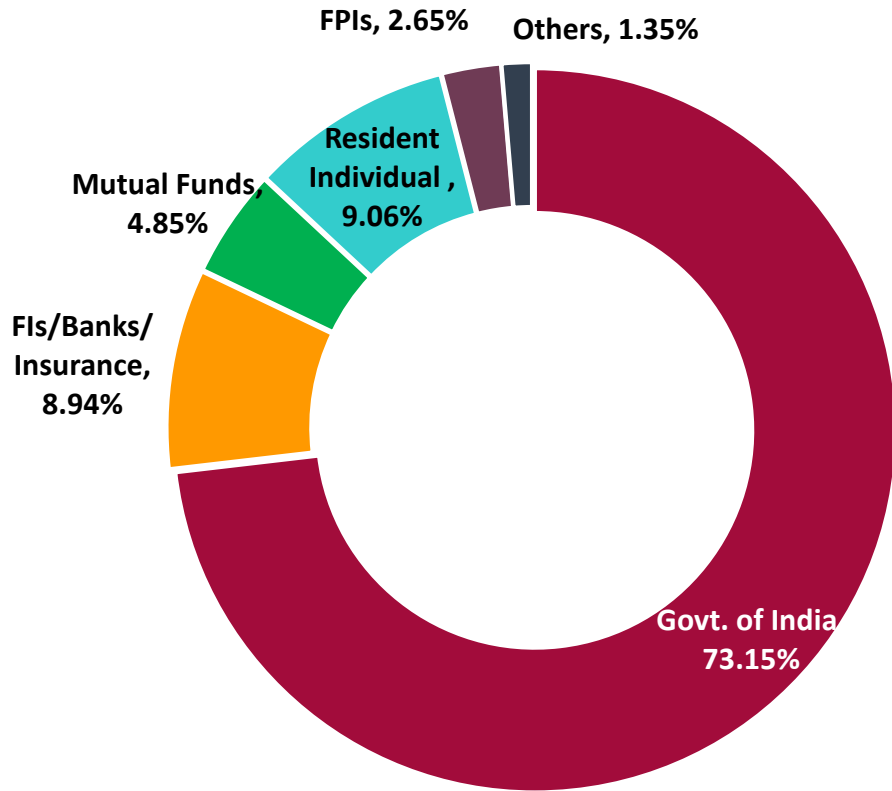
As on 30.09.2023

Amt ₹ in Crore

Sl.	Parameters	Accounts	Balance	Provision	PCR%
1	RBI list 1	4	3599	3599	100.00%
2	RBI list 2	10	4705	4705	100.00%
3	Filed by PNB	122	7805	7765	99.49%
4	Filed by Other Lenders	408	45814	45686	99.72%
5	Total	544	61923	61755	99.73%



Shareholding as on 30.09.2023



Total No. of Shares: 1101.10 Crores

PNB's Rating

Moody's
PNB's Rating- Baa3/P-3/ Stable

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+/Stable	AAA/Stable
4	ICRA Ratings	AA/Positive	AA+/Positive

CARE upgraded bond rating during Q2 FY'24 :

Tier I: AA+; Stable Revised from AA; Positive

Tier II: AAA; Stable, Revised from AA+; Positive

ICRA outlook has revised from Stable to Positive

Amt ₹ in Crore

Capital & CRAR

Sl.	Parameters	Sept'22	Mar'23	June'23	Sept'23
1	Total Capital (Tier I+II)	91859	102157	104119	106839
	CRAR %	14.74%	15.50%	15.54%	15.09%
<i>Out of Which,</i>					
2	Tier I	76036	83606	82333	85116
	Tier I %	12.20%	12.69%	12.29%	12.02%
2a	Common Equity	67831	73928	72651	72434
	CET-I %	10.88%	11.22%	10.85%	10.23%
2b	Additional Tier I	8205	9678	9682	12682
	AT-I %	1.32%	1.47%	1.44%	1.79%
3	Tier II	15823	18551	21787	21723
	Tier-II %	2.54%	2.81%	3.25%	3.07%

Risk Weighted Assets

Sl.	Parameters	Sept'22	Mar'23	June'23	Sept'23
1	Total RWA	623392	658982	669813	708086
<i>Out of Which,</i>					
a	Credit RWA	509766	551575	555600	585005
b	Market RWA	43406	37187	43159	52027
c	Operational RWA	70220	70220	71054	71054

Capital Raised During HY1 FY23-24

Type of Capital	Capital Raising Plan for FY'23-24	Amount Raised	Raised during
Total	Rs 12000 Cr	Rs 6090 Cr	HY1FY24
<i>Out of Which,</i>			
Tier-I (AT 1)	Rs 7000 Cr	Rs 3000 Cr	Q2FY24
Tier-II	Rs 5000 Cr	Rs 3090 Cr	Q1FY24

Retail

- 1 Pre Approved Personal Loan
- 2 Top-Up Pre Approved Personal Loan
- 3 Pre Qualified Credit Card
- 4 Online Credit Card against FD
- 5 Insta EMI Credit Card
- 6 Insta EMI Debit Card
- 7 Virtual Credit Card
- 8 e-OD against FD
- 9 Digital Home Loan*
- 10 PNB Swagat (PL - New to Bank Cust)*



Agri

- 1 Krishi Tatkaal Rin
- 2 Digital renewal of KCC



MSME

- 1 e-Mudra
- 2 MSME Easy Renewal
- 3 Pre Approved Business Loan
- 4 GST Sahay
- 5 e-GST Express Loan*
- 6 e-PM SVANidhi*



Others

- 1 WhatsApp Banking
- 2 Revamped PNB One
- 3 Cash Management Services - Corporate
- 4 CMS – VAM (Virtual A/c Mgmt)
- 5 CBDC – Central Bank Digital Currency
- 6 e-SWAR- Soundbox for Bharat QR
- 7 Integrated Payment & Collection Services
- 8 CMS Auto Debit Mandate



Liabilities

- 1 Insta Saving Account
- 2 SB through Tab for Existing Customers
- 3 Current A/c opening through Video-KYC
- 4 Current A/c Opening Through Tab
- 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)

*Products Launched During Q2FY2024

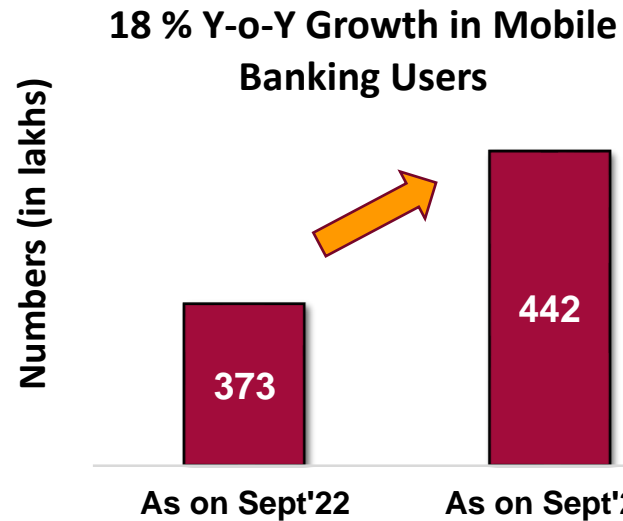
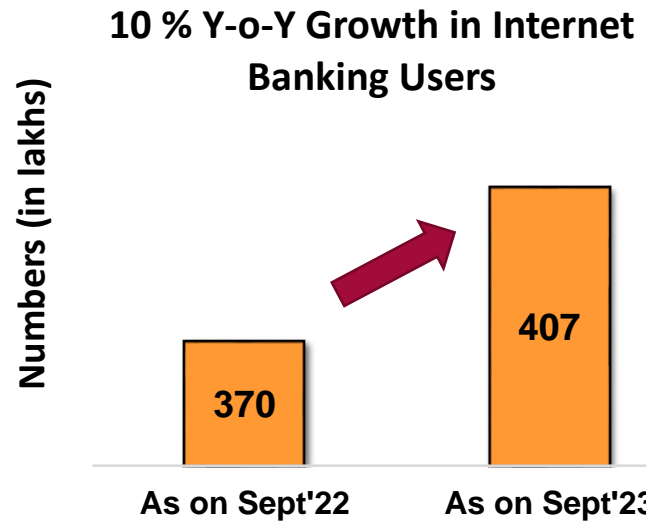
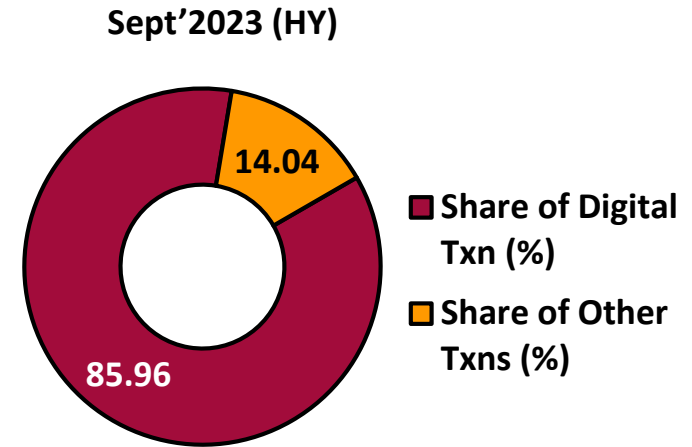
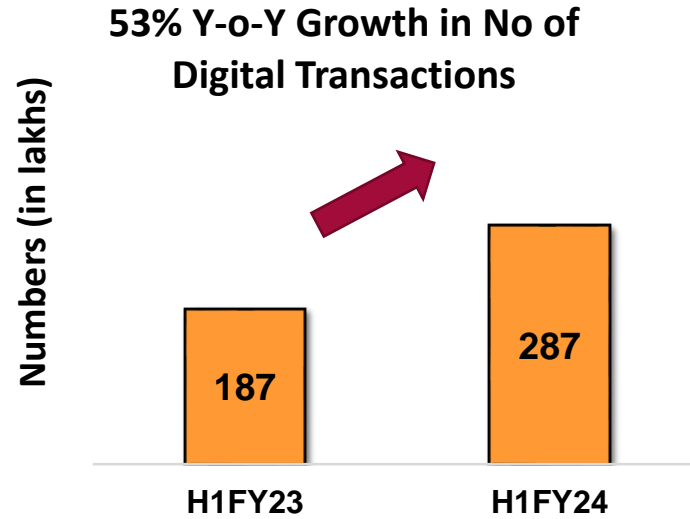
16 Processes

- 1 PNB One registration with Aadhaar 
- 2 Digital Document Execution (NeSL) Lens 
- 3 Account Aggregator in PNB LenS 
- 4 Credit Card Saral App -Digital onboarding 
- 5 UPI 123 - Feature Phone 
- 6 Cash Withdrawal Through UPI 
- 7 UPI Global – International Transactions 
- 8 Rupay Credit Card on BHIM UPI 
- 9 Safety Ring for Internet and Mobile Banking 
- 10 QR Code through Internet and Mobile Banking 
- 11 e-Mandate for Customers 
- 12 PNB One Cash Point 
- 13 BHIM 2.0 (Recurring Mandate) 
- 14 Digital KYC Updation 
- 15 PNB Shoppe 
- 16 Foreign Remittance Using PNB Net Banking 

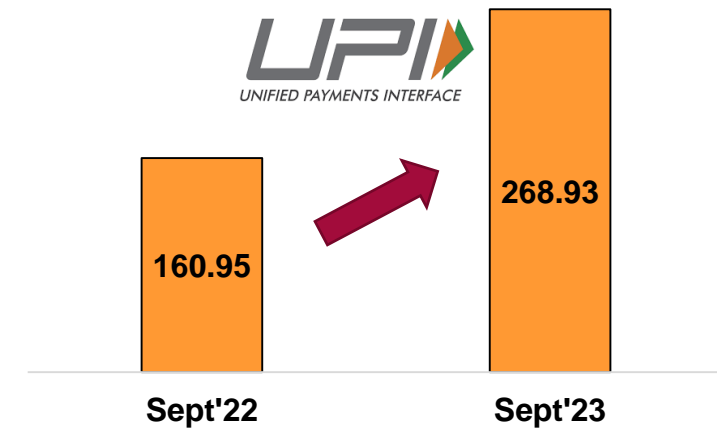
14 Portals

- 1 Fintech Portal 
- 2 Rinn Setu Portal for Co-Lending 
- 3 Claim Settlement Portal 
- 4 PNB Saathi Portal for Pensioners 
- 5 API World (Application Programme Interface) 
- 6 PNB 360 – Business Monitoring Tool 
- 7 PNB PARTH-Portal for Tracking Ongoing Projects 
- 8 Metaverse (Facebook) 
- 9 Customer 360 Dashboard 
- 10 360 Feedback UDAAN Portal 
- 11 Leadership Coaching UDAAN Tool 
- 12 Gyaan Kosh – Digital Library 
- 13 Arambh – Go/No-Go Portal (Facilitating Immediate Credit Decision) 
- 14 Free CIC For Checking Credit Score 

Augmenting Digital Base



Numbers of UPI Txn (in Crore) HY1FY24



PNB ONE - Increasing penetration

Avg Daily Downloads (Quarter)

Sept'22

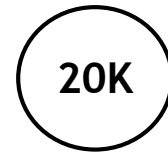


Sept'23



Avg Daily Activation (Quarter)

Sept'22



Sept'23



Avg Daily Active Users (Quarter)

4.5 Lakh



7.7 Lakh



Avg Daily Login (Quarter)

9 Lakh



15 Lakh



just one app

Play Store Ratings

4.1

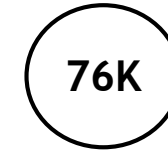


4.3

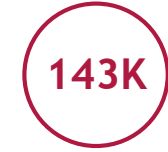


Avg Daily Transactions (Quarter)

76K



143K



No. of Users activated

As on Sept'22



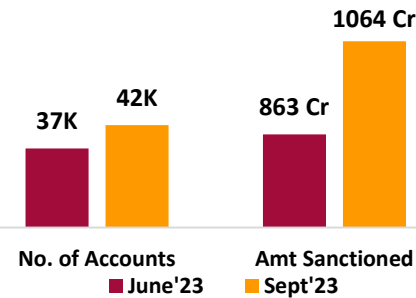
As on Sept'23





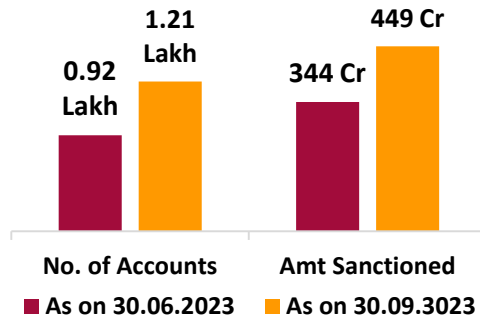
Pre-Approved Personal Loan

Launched on
21.07.2022



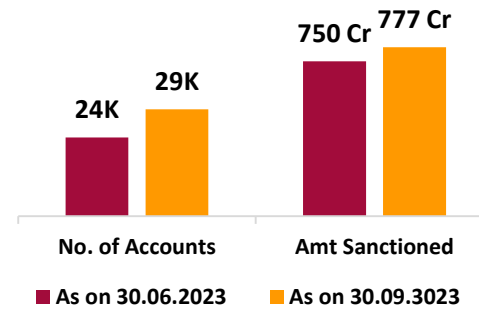
PNB Krishi Tatkali Rin

Launched on
22.03.2023



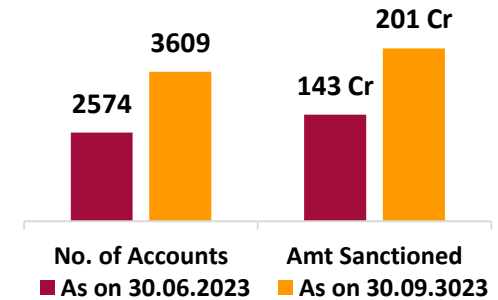
eOD Against FD

Launched on
12.08.2022



Pre-Approved Business Loan

Launched on
12.04.2023



PNB MICRO RUPAY CREDIT CARD

Launched on 30.08.2023
No. of Card Issued: 42,244



PNB e-PM SVANidhi

Launched on 30.08.2023
No. of Accounts Sanctioned: 3095



PNB Pre Qualified Credit Card

Launched on 28.10.2022
No. of Cards Issued: 97,421



e-OTS Scheme

Launched on
06.12.2022





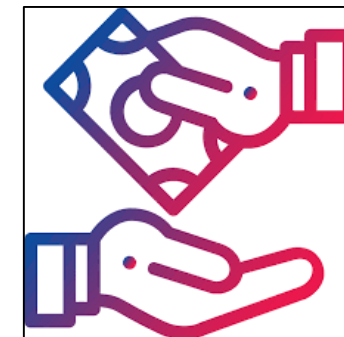
RUPAY CREDIT CARD ON BHIM PNB



CASH WITHDRAWAL USING UPI



UPI INTERNATIONAL on BHIM PNB APP



Integrated Payments and Collection Services for Corporate and Institutional Customers



DISABLE/BLOCK DEBIT CARD & UPI THROUGH WHATSAPP

SHOPPING MADE EASY WITH PNB



E-marketplace to drive engagement by serving lifestyle needs

Checkout to bring 400+ merchants to provide lifestyle services across various categories

Category	Key Merchants
Multicategory	amazon, SHOPCLUES
Fashion & Lifestyle	M, TATA CLIQ, NIKE, MARKS & SPENCER, AJIO.COM
Electronics	croam, SAMSUNG, GIGAPUS, vijay sates, Lenovo
Food & Beverages	SWIGGY, Dominos, amazonpantry, TFC
Travel	makeMytrip, goibibo, QATAR, cleartrip, AirAsia, vistara
Healthcare	PharmEasy, TATA IMS, HEALTHART

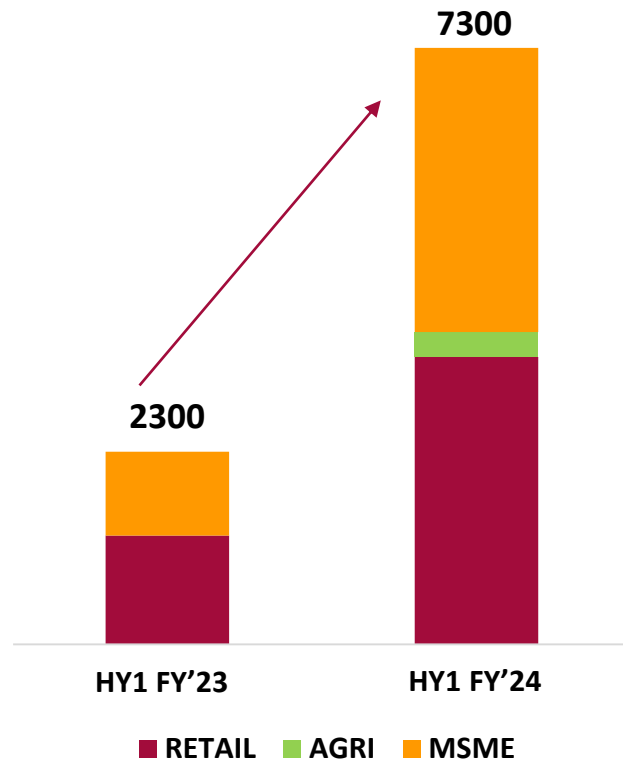
Revenue from e-marketplace cannot be categorized under Para Banking Activities hence bank will be passing on the entire benefit to customers

PNB Shoppe (e-marketplace) launched on 12th April



VALUE ADDITION ACROSS BUSINESS VERTICALS

Business Generated in RAM through Analytical Leads



Significant business generated for Liability products & Third Party Products through Analytical Leads.

BUSINESS

- ❖ Use of analytics to increase product penetration. Customer profiling and hyper-personalisation.
- ❖ *Transaction Based Leads for Retail products.*
- ❖ *Statement Analyzer*

RISK MITIGATION

- ❖ Early Warning Signal for Digital Loan.
- ❖ Fraud Detection & Prevention.
- ❖ *Identification of Fraud Prone Branches.*



PROFITABILITY

- ❖ ML based Cash Retention Limit
- ❖ Revenue Gap Identification & Recovery.
- ❖ Customer Churn Prediction & Remedial Action – Next Best Offer/ Next Best Action.

COLLECTION & NPA MANAGEMENT

- ❖ Analytics Based Digital Collection Management System (Mechanism to prioritise collection efforts)
- ❖ *Customer Family Tree*

WAY FORWARD

OFFER ORCHESTRATION ENGINE
Business conversion through experimental marketing campaigns across different channels

AI CHATBOT
Leveraging Natural Language Processing for understanding customer queries and generative AI to automate responses.

DIGITAL JOURNEY FUNNEL IMPROVEMENT
Analysing user interactions at each stage, identifying pain points and implementing strategies to enhance the overall user experience.

FULL STACK ANALYTICS TOOL
Fully integrated data and AI platform to accelerate AI-powered transformations and end-to-end deployment of models.

UDAAN

Developing the best version of you

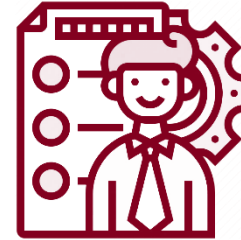


- **Clarity of roles & expectations** from each employees with well-defined, measurable KRAs.
- Roles Allocated to **31K+ Officers** posted at Branches

Role Clarity Tool

- Comprehensive **LDP** to prepare future Bank leaders on **behavioral aspects for 900+ Officers**.
- LDP ongoing for Top Management Officials along with **One-to-One Coaching Sessions**.
- **Business Projects** allocated to all Batches

Leadership Development Program (LDP)



- Reorientation of employees in terms of **knowledge, skills & attitude**
- **Job Family preferences** received for 40K+ officers and allocation of same is under process over 9 Job Families.

Job Family

- **Clear tracking, measurement & visibility of performance metrics** to identify improvement areas
- **Performance Dashboard & PMS Profiler Tools** pilots launched in 3 zones.
- **Business target linked** to the reality of local market through scientific tool.

Performance Monitoring System



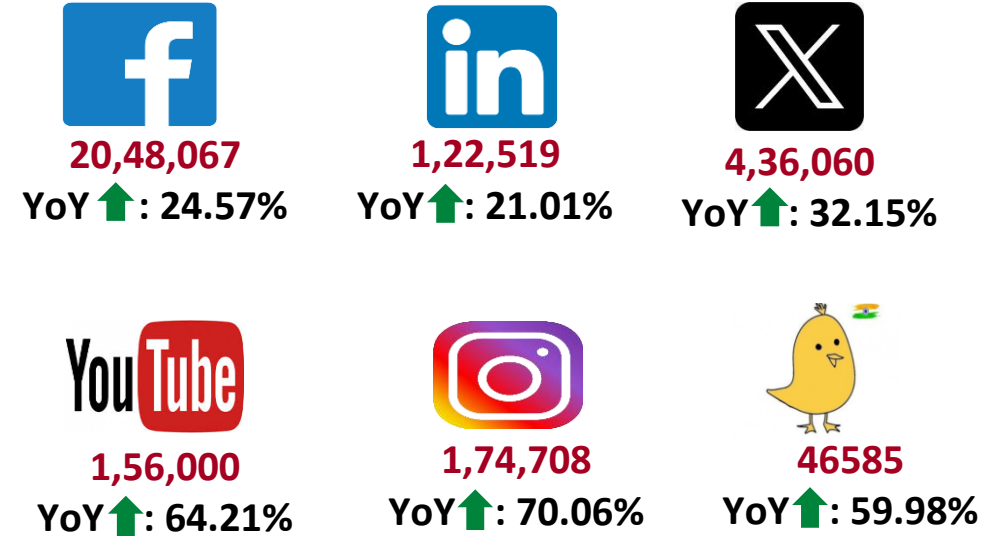
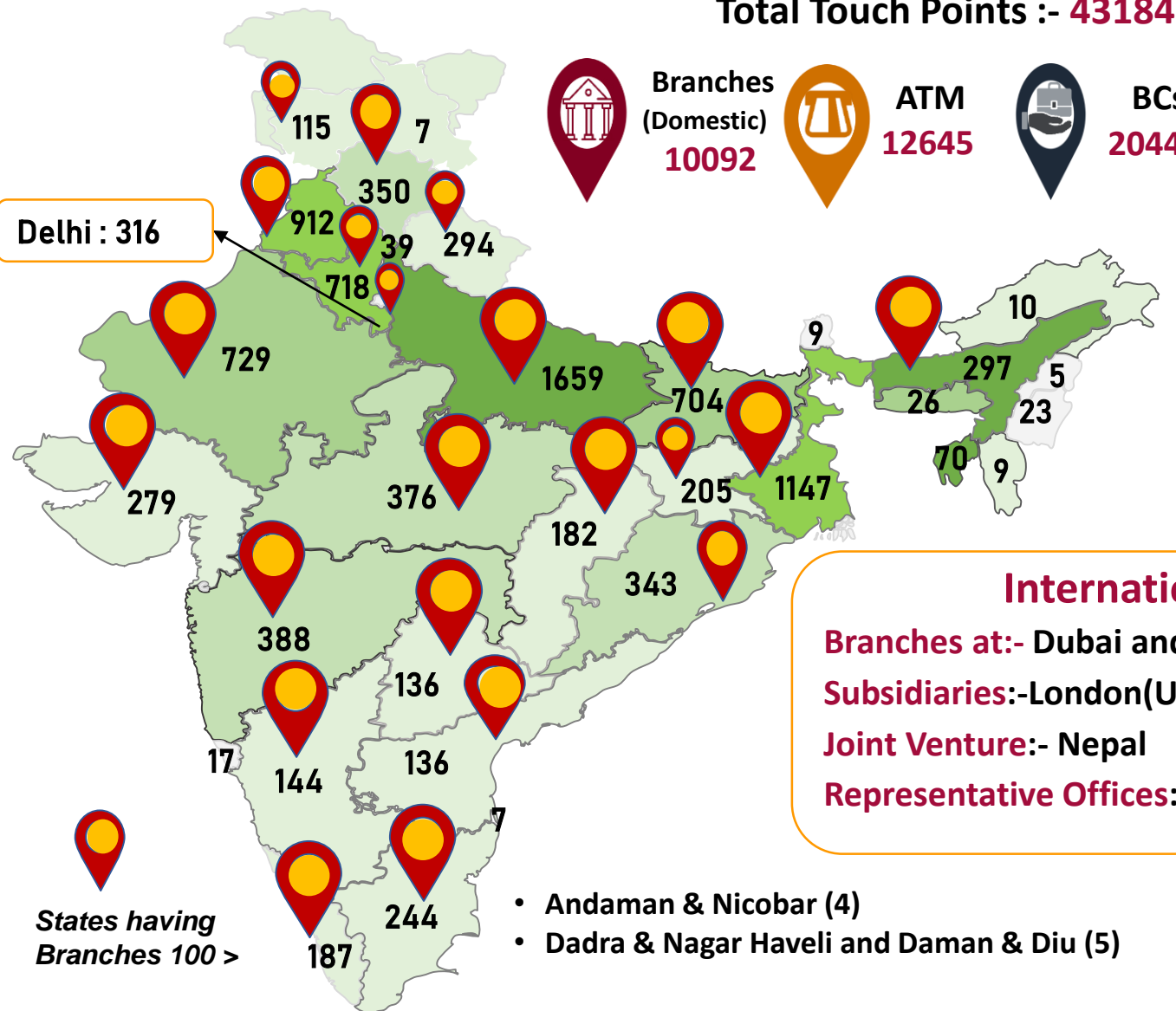


Distribution Network



As on 30.09.2023

Total Touch Points :- 43184



International Business

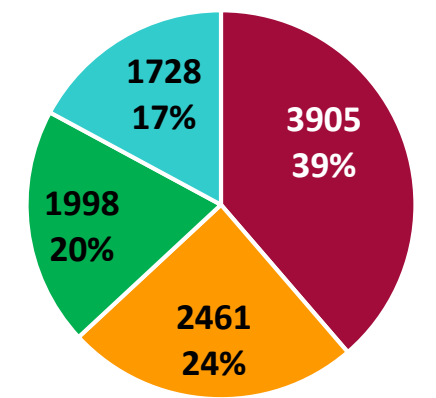
Branches at:- Dubai and Gift City, Gandhinagar

Subsidiaries:- London(UK) and Bhutan

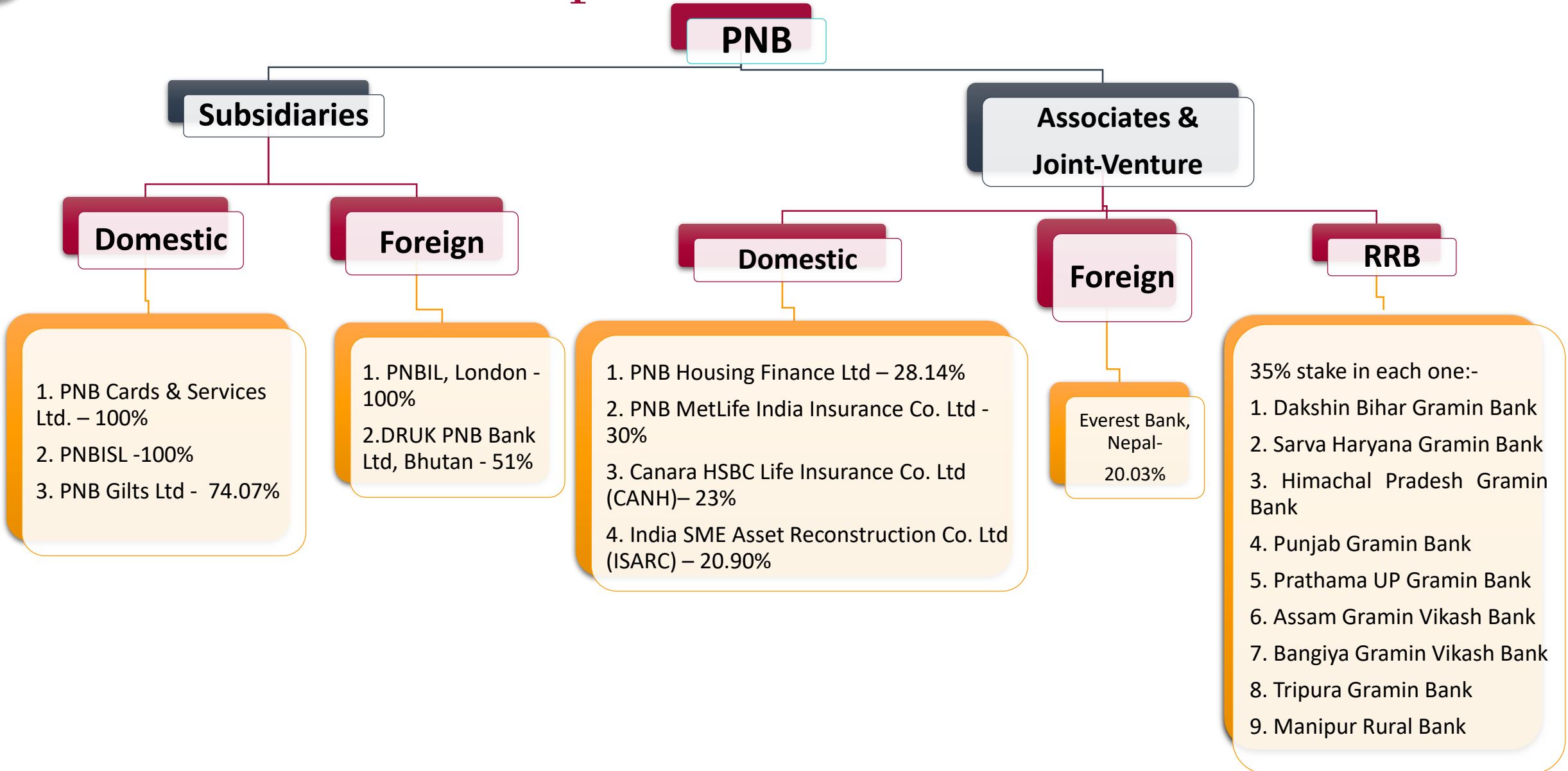
Joint Venture:- Nepal

Representative Offices:- Myanmar and Bangladesh

Population group Wise Branches



■ Rural ■ Semi-Urban ■ Urban ■ Metro



Name of the entity	Results (3/6/9/12 M)	Total Income	Total Expenses	Gross Profit	Net Profit
PNB Housing Finance Ltd	Sept'23 (6M)	3734	2454	1281	955
PNB Investment Services Ltd.	Sept'23 (6M)	5.88	3.10	2.78	2.07
PNB Cards & Services Limited	Sept'23 (6M)	7.18	5.88	1.30	0.93
PNB Gilts Ltd.	Sept'23 (6M)	737	714	23	17
PNB MetLife India Insurance Co. Ltd	Sept'23 (6M)	6247	6153	94	91
Canara HSBC Life Insurance Co. Ltd	Sept'23 (6M)	3526	3478	47	41
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	June'23 (3M)	2.06	0.98	1.09	0.82
Druk PNB Bank Ltd. (Bhutan) (FY : 1 st January to 31 st December)	Dec'22 (12M)	167	121	46	21
Everest Bank Ltd. (Nepal) (FY : 16 th July to 15 th July)	July'23 (12M)	1502	1201	301	210

Performance of RRBs

Consolidated Position	Q2 FY'23 Sept'22	Q2 FY'24 Sept'23	YOY
Business	189266	205822	8.75%
Loans and advances	67946	74912	10.25%
Deposits	121320	130910	7.90%
Capital Adequacy Ratio	11.79	12.39	60 bps
Total Income	2813	3113	10.66%
Operating profit	624	631	1.12%
Net profit	60	115	91.67%

Bank's ESG Highlights



Environmental

- **PNB Palaash – Go Green Initiative of PNB**
- **Focus on Digital products**
- **200 Kilowatt Peak (KWp) Roof top Solar Energy plant installed on Bank's Corporate Office, generating 2.14 lakh units**
- **Around 400 Smart Occupancy Sensors installed at HO Dwarka.**
- **PNB procures Energy Efficient & Bureau of Energy Efficiency (BEE) star rated electrical equipment's**
- **Sewage treatment plant of 125 Kilo Liters per day (KLD) is installed**



Social

- **12 FTCs imparted training to 17.77 lakh persons till 30th Sept 2023 .**
- **175 FLCs conducted 1999 seminars programs and provided training to 70,771 persons during Q2 FY'24**
- **76+ RSETIs imparting training to rural population. 28,790 persons were trained during Q2, FY'24. Of which, 80% of BPL families and 76.29% are women**
- **Under CSR policy, bank had taken various initiatives for disadvantaged and social strata of the society.**



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.**
 - **PNB SAMADHAAN for Grievance redressal of employees.**
 - **New Enterprises Fraud Risk Management (EFRM) for prevention of unauthorized electronic banking transactions.**

ACCELERATING GREEN FINANCING	➔	Sanctioned since inception (Rs. Crores)	➔	Green Car	357
				Renewable Energy	18016

Awareness Programs

Online Quiz for all Employees

Newsletters

Podcasts at Bank's Learning Portal

Paryavaran Sankalp

90000+ employees took digital oath to protect environment



Trainings
116 sessions
14 Training Centers
12000+ Employees

Periodic Webinars on impact of Climate Change

Environment Awareness Courses at Bank's Learning Portal

Collective Efforts

Tree Plantation Drive
1 lakh+ Saplings planted by Bank Employees at Office & Public Spaces in one month

Biodegradable Cover for FD receipts, to replace Plastic covers

Refillable Glass Bottles instead of Single-use Plastic for Executive meetings at Head Office

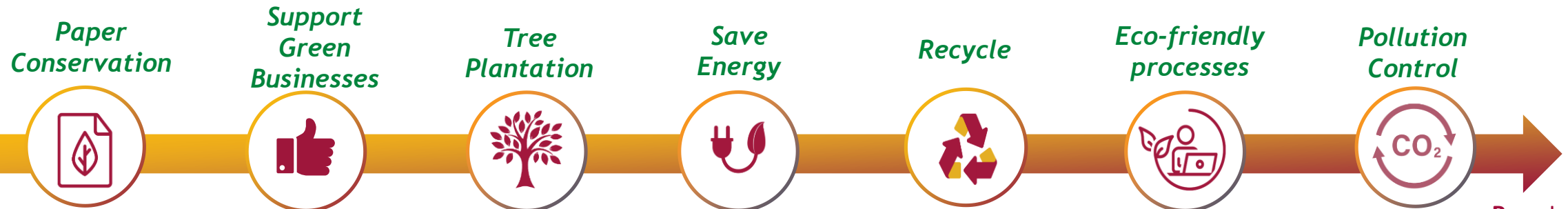


Digital Onboarding of Customers, eliminating Paper Documentation

Plastic Restriction
Replaced Plastic Folders with Biodegradable folders for Internal Use

Employees volunteered for Car Pool & use of Public Transport

Green Initiatives underway...





PNB felicitated with 'Green Ribbon Champions' award under the category- 'CSR Green Initiative of the Year' for planting more than 1 lakh trees under the project PNB Palaash.



Punjab National Bank was honoured with the Rajbhasha Kirti First Prize for the year 2022-23 at the Hindi Diwas Celebrations held during Third All India Official Language Conference 2023. The Bank was also awarded the Rajbhasha Kirti Second prize for the year 2022-23 for the in-house magazine PNB Pratibha.

Guidance vs Actuals for September'23

Parameters	Guidance for FY'24	Actuals – June'23	Actuals – Sept'23 (HY)
Credit Growth % (YoY)	12% - 13%	14.6%	13.8%
Deposit Growth % (YoY)	10% - 11%	14.2%	9.7%
CASA Share %	43% - 44%	41.9%	42.2%
Operating Profit (YOY)	10% - 12%	10.9%	11.3%
Net Interest Income (YOY)	Around 10%	26.0%	22.8%
NIM %	Around 2.9% - 3.0%	3.08%	3.09%
Gross NPA %	Below 6%	7.73%	6.96%
Net NPA %	Below 1%	1.98%	1.47%
PCR % (incl TWO)	Around 90%	89.83%	91.91%
Credit Cost	1.50% - 1.75%	1.99%	1.67%
Total Recovery	Rs. 22,000 Crores	Rs.5416 Crores	Rs.10,949 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