

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹਿ ॥



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ PUNJAB & SIND BANK ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

(A GOVERNMENT OF INDIA UNDERTAKING)

**Reviewed Unaudited Financial Results**

**For the Quarter ended June, 2020**

**PROUDLY CELEBRATES 113<sup>th</sup> YEAR OF SERVICE TO THE NATION**

PSB - where service is a way of life....



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## Statutory Central Auditors

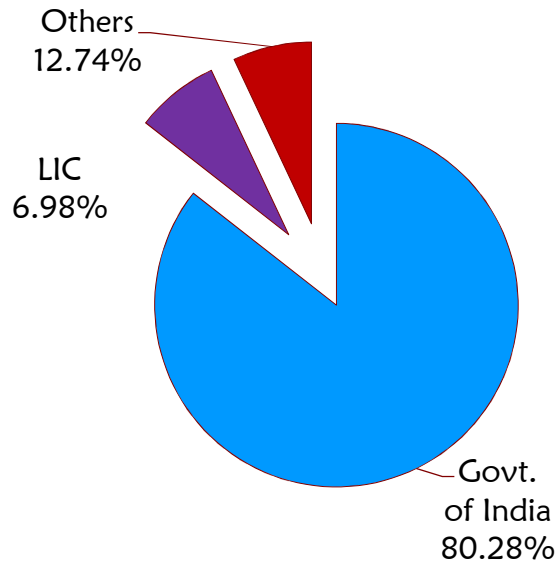
1. M/s S. Mann & Co., Delhi
2. M/s Baldev Kumar & Co., Chandigarh
3. M/s Suresh Chandra & Associates., Delhi
4. M/s Raj Gupta & Co., Chandigarh

Zonal Offices	25
Branches audited by Statutory Central Auditors (SCAs)	20 *
<p>* Covering 61.25% of Total Advances of the Bank.</p> <p>Total Audit Coverage is 86.24% of Advances which includes Top 20 Branches audited by Statutory Central Auditors and 404 branches audited by Concurrent Auditors.</p>	





## Share Holding Pattern as on 30-06-2020



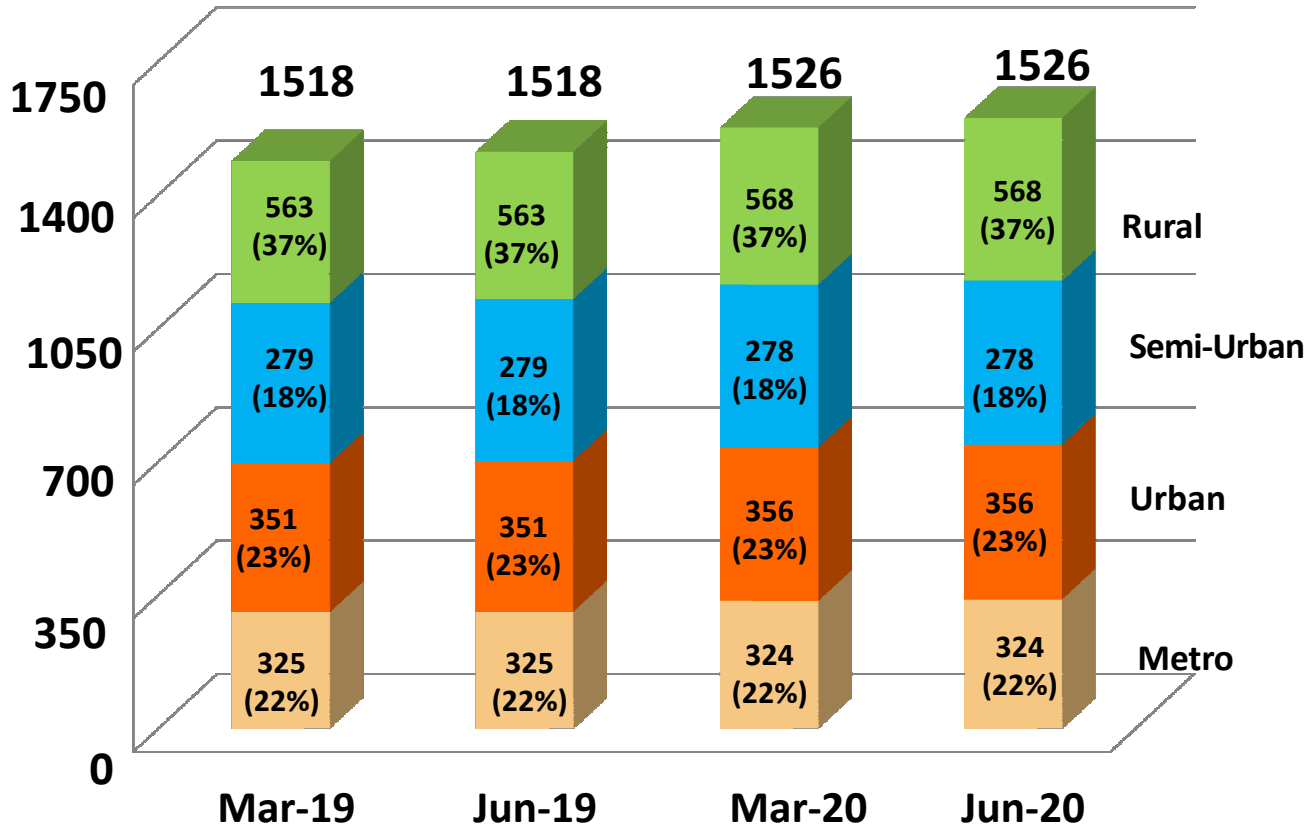
	30.06.2019	31.03.2020	30.06.2020
• Share Capital	Rs.602.06 Cr	701.05 Cr	Rs.701.05 Cr
• No. of Shares	60.21 Cr	70.10 Cr	70.10 Cr
• Net Worth	3668.39 Cr	2917.44 Cr	2762.76 Cr
• B. V. per Share	Rs. 60.93	Rs. 41.62	Rs. 39.41
• Return on Equity	(3.31)%	(30.16)%	(16.46)%

	30.06.19	31.03.20	30.06.20
• Govt. of India	80.28	83.06	83.06
• LIC	6.98	5.99	5.99
• Others	12.74	10.95	10.95





## Branch Expansion



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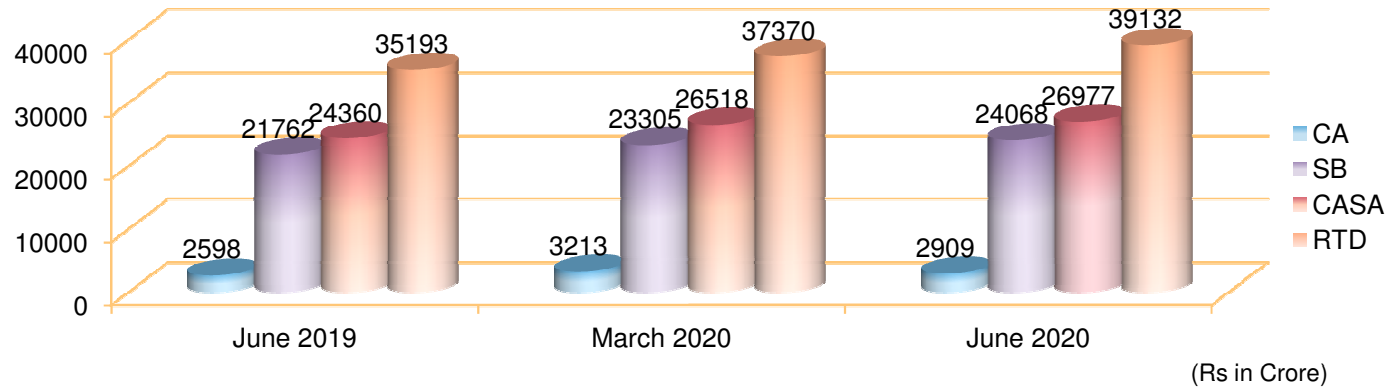
## Results at a Glance

(Rs in Crore)

Parameters	As on 30.06.19	As on 31.03.20	As on 30.06.20	Variation (YOY)		Variation (QOQ)	
				Amount	(%)	Amount	(%)
<b>Total Business</b>	163609	152232	146910	(16699)	(10.21)	(5322)	(3.50)
<b>Total Deposits</b>	94634	89668	85225	(9409)	(9.94)	(4443)	(4.95)
<b>CASA</b>	24360	26517	26977	2617	10.74	460	1.73
<b>Retail Term Deposits (Below Rs. 2 Cr)</b>	35193	37370	39132	3939	11.19	1762	4.72
<b>Bulk Deposit</b>	34588	23281	18116	(16472)	(47.62)	(5165)	(22.19)
<b>Certificate of Deposit</b>	493	2500	1000	507	102.84	(1500)	(60.00)
<b>Total Advances</b>	68975	62564	61685	(7290)	(10.57)	(879)	(1.40)
<b>Retail Credit</b>	15543	16552	16287	744	4.79	(265)	(1.60)



# CASA & Retail Term Deposit

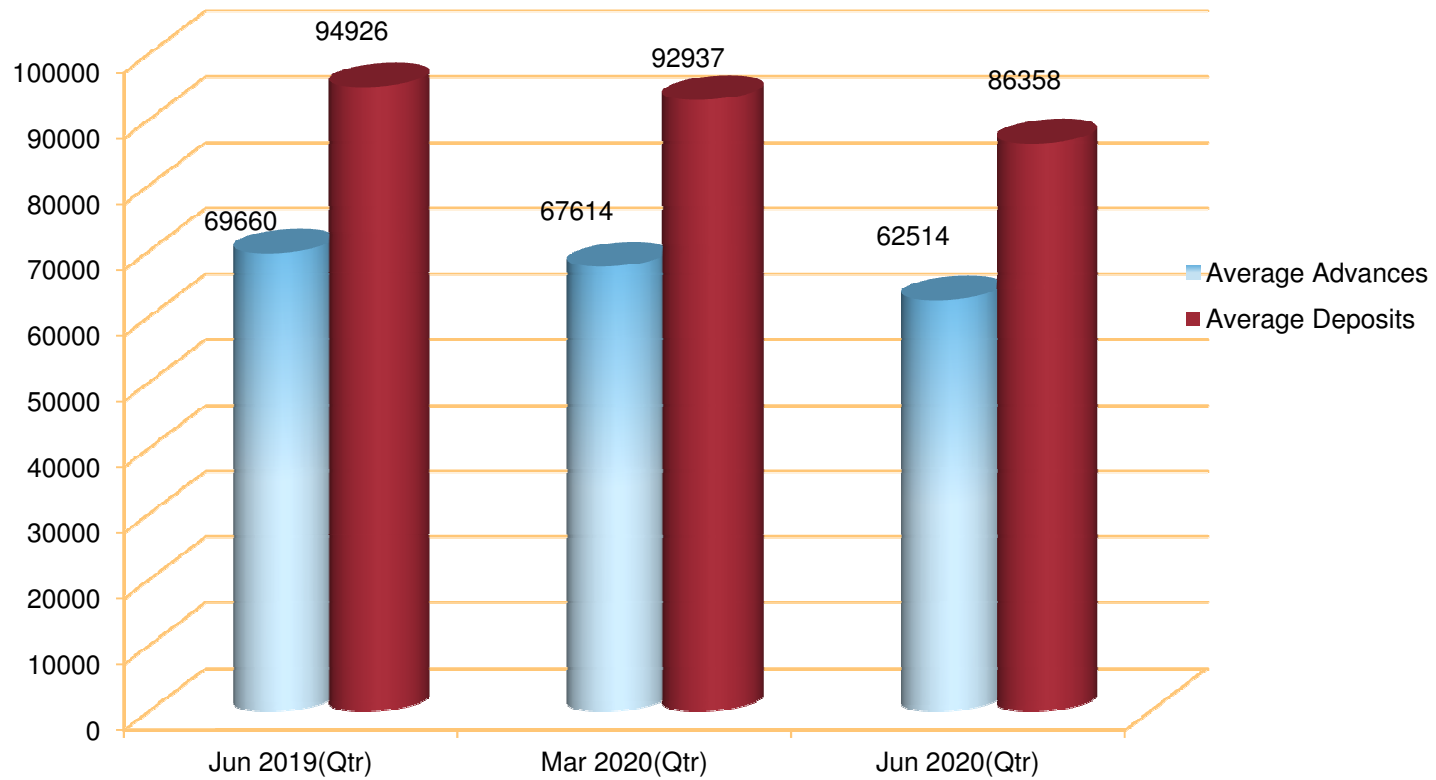


Parameters	Jun'19	Mar'20	Jun'20	YOY Growth (%)	QOQ Growth (%)
<b>Current Deposits</b>	2598	3213	2909	11.97	(9.46)
<b>Savings Deposits</b>	21762	23305	24068	10.60	3.27
<b>CASA Deposits</b>	24360	26518	26977	10.74	1.73
<b>CASA (%) to Total Deposits</b>	25.74	29.57	31.65		
<b>Retail Term Deposits (Below Rs. 2 Cr.)</b>	35193	37370	39132	11.19	4.72



## Average Deposits and Advances

(Rs in Crore)

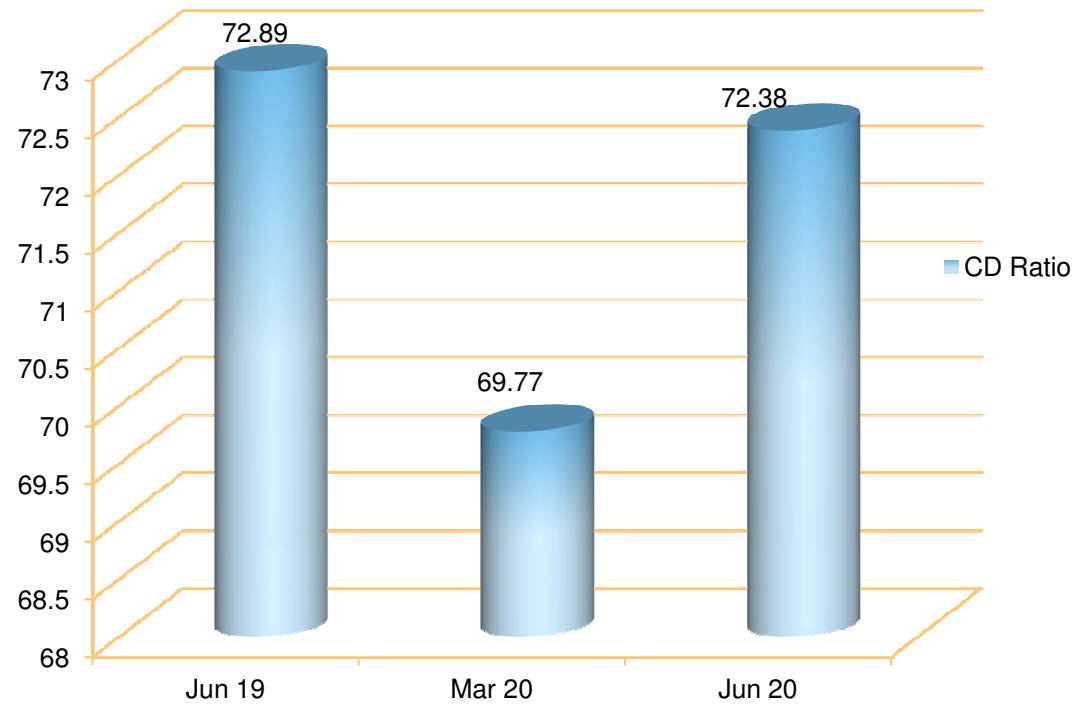


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## CD Ratio





# Total Income

(Rs in Crore)

Particulars	Quarter			(YOY) Variation		(QOQ) Variation	
	Jun'19	Mar'20	Jun'20	June'19		March'20	
				Amount	%	Amount	%
<b>Total Income (1+2)</b>	2238	2289	1954	(284)	(12.69)	(335)	(14.64)
<b>1) Interest Income (a+b+c)</b>	2071	1904	1800	(271)	(13.09)	(104)	(5.46)
<b>a) Advances</b>	1524	1382	1268	(256)	(16.80)	(114)	(8.25)
<b>b) Investments</b>	503	481	477	(26)	(5.17)	(4)	(0.83)
<b>c) Others *</b>	44	41	55	11	25.00	14	34.15
<b>2) Non Interest Income</b>	167	385	154	(13)	(7.78)	(231)	(60.00)



# Non Interest Income

(Rs in Crore)

Particulars	Quarter			(YOY) Variation		(QOQ) Variation	
	Jun'19	Mar'20	Jun'20	June'19		March'20	
				Amount	%	Amount	%
<b>Comm. Exchange, Brokerage</b>	23	23	18	(5)	(21.74)	(5)	(21.74)
<b>Exchange Earned on Forex</b>	4	5	4	0	0.00	(1)	(20.00)
<b>Profit on Sale of Investment</b>	81	174	85	4	4.94	(89)	(51.15)
<b>Recovery in written off A/cs</b>	14	130	7	(7)	(50.00)	(123)	(94.62)
<b>Loan Processing Fee</b>	15	20	13	(2)	(13.33)	(7)	(35.00)
<b>Other Income (A+B+C)</b>	30	33	27	(3)	(10.00)	(6)	(18.18)
<b>A) ATM Centre Income</b>	10	12	6	(4)	(40.00)	(6)	(50.00)
<b>B) Incidental charges</b>	10	10	10	0	0.00	0	0.00
<b>C) Misc. Income \$</b>	10	11	11	1	10.00	0	0.00
<b>Total</b>	<b>167</b>	<b>385</b>	<b>154</b>	<b>(13)</b>	<b>(7.78)</b>	<b>(231)</b>	<b>(60.00)</b>



# Total Expenditure

(Rs in Crore)

Particulars	Quarter			(YOY) Variation		(QOQ) Variation	
	Jun'19	Mar'20	Jun'20	June'19		March'20	
				Amount	%	Amount	%
<b>Total Expenses</b>	1968	1859	1728	(240)	(12.20)	(131)	(7.05)
<b>Interest Expenses</b>	1503	1400	1263	(240)	(15.97)	(137)	(9.79)
<b>- Deposits</b>	1448	1328	1195	(253)	(17.47)	(133)	(10.02)
<b>- Others</b>	55	72	68	13	23.64	(4)	(5.56)
<b>Operating Expenses</b>	465	459	465	0	0.00	6	1.31
<b>a. Salaries</b>	320	290	319	(1)	(0.31)	29	10.00
<b>b. Other Operating Expenses</b>	145	169	146	1	0.69	(23)	(13.61)



## Other Operating Expenses

(Rs in Crore)

Particulars	Quarter			(YOY) Variation		(QOQ) Variation	
	Jun'19	Mar'20	Jun'20	June'19		March'20	
				Amount	%	Amount	%
Rent, Taxes & Lighting	30	37	29	(1)	(3.33)	(8)	(21.62)
Printing & Stationery	2	2	1	(1)	(50.00)	(1)	(50.00)
Advertisement & Publicity	1	2	0	(1)	-	(2)	-
Depreciation	13	11	14	1	7.69	3	27.27
Auditor's Fee	3	2	3	0	0.00	1	50.00
Law Charges	3	3	2	(1)	(33.33)	(1)	(33.33)
Postage, Telegram, Telex	2	2	1	(1)	(50.00)	(1)	(50.00)
Repair & Maintenance	6	6	4	(2)	(33.33)	(2)	(33.33)
Insurance & Guarantee Fee	22	25	27	5	22.73	2	8.00
Other Expenses *	63	79	65	2	3.17	(14)	(17.72)
<b>Total</b>	<b>145</b>	<b>169</b>	<b>146</b>	<b>1</b>	<b>0.69</b>	<b>(23)</b>	<b>(13.61)</b>

\*Includes CBS Project Exp, ATM Center Exp, Travelling Exp, Boarding & Lodging, Conveyance, Generator, Entertainment Exp, Technical Fee etc.



## Operating Profit

(Rs in Crore)

Particulars	Quarter			(YOY) Variation		(QOQ) Variation	
	Jun'19	Mar'20	Jun'20	June'19		March'20	
				Amount	%	Amount	%
Interest Income	2071	1904	1800	(271)	(13.09)	(104)	(5.46)
Interest Expenses	1503	1400	1263	(240)	(15.97)	(137)	(9.79)
NII (Spread)	568	504	537	(31)	(5.46)	33	6.55
Non Interest Income	167	385	154	(13)	(7.78)	(231)	(60.00)
Operating Expenses	465	459	465	0	0.00	6	1.31
Operating Profit	270	430	226	(44)	(16.30)	(204)	(47.44)



# Net Profit

(Rs in Crore)

Particulars-	Quarter			(YOY) Variation		(QOQ) Variation	
	Jun'19	Mar'20	Jun'20	June'19		March'20	
				Amount	%	Amount	%
<b>Operating Profit</b>	270	430	226	(44)	(16.30)	(204)	(47.44)
<b>Provision for NPA</b>	211	683	331	120	56.87	(352)	(51.54)
<b>Tax Expense</b>	(35)	(151)	(40)	(5)	(14.29)	111	73.51
<b>Investment Depreciation</b>	151	59	0	(151)	-	(59)	-
<b>Standard Assets</b>	(27)	64	48	75	-ve to +ve	(16)	(25.00)
<b>NPV Prov. On Restructured Adv.</b>	(3)	5	2	5	-ve to +ve	(3)	(60.00)
<b>Others</b>	3	6	2	(1)	(33.33)	(4)	(66.67)
<b>Total Provisions</b>	300	666	343	43	14.33	(323)	(48.50)
<b>Net Profit</b>	(30)	(236)	(117)	(87)	-	119	-



## Cost & Yield Ratios

Particulars		Quarter		
		Jun'19	Mar'20	Jun'20
<b>A</b>	<b>Cost of Deposits (%)</b>	6.10	5.84	5.47
<b>B</b>	<b>Cost of Funds (%) *</b>	5.48	5.19	4.90
<b>C</b>	<b>Yield on Advances(%)</b>	8.75	8.44	8.14
<b>D</b>	<b>Yield on Investments (without Profit)(%)</b>	7.47	6.95	7.17
<b>E</b>	<b>Yield on Investments (with Profit) (%)</b>	8.67	9.48	8.46
<b>F</b>	<b>Yield on Funds (%) *</b>	7.55	7.06	6.98
<b>G</b>	<b>Net Interest Margin (%)</b>	2.07	1.87	2.08

\* Calculated on the basis of Average Working Fund

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## Other Ratios

Particulars		Quarter		
		Jun'19	Mar'20	Jun'20
<b>A</b>	<b>Cost to Income Ratio</b>	<b>63.31</b>	<b>51.67</b>	<b>67.33</b>
	i. Staff Cost to Income Ratio	43.57	32.68	46.20
	ii. Other Overhead to Income Ratio	19.74	18.99	21.13
<b>B</b>	<b>Return on Assets (Annualized)</b>	(0.11)	(0.88)	(0.45)
<b>C</b>	<b>Return on Equity (Annualized)</b>	(3.31)	(29.93)	(16.46)
<b>D</b>	<b>Earning Per Share (Rs.)</b>	(2.13)	(13.48)	(6.67)
<b>E</b>	<b>Book Value (Rs.)</b>	60.93	41.62	39.41



## Productivity Ratios

Particulars	Jun'19 (QTR)	Mar'20 (QTR)	Jun'20 (QTR)
Business * per Branch (Rs. in Crore)	107.78	99.76	96.27
Business per Employee (Rs. in Crore)	17.96	16.98	16.59
Profit Per Branch (Rs. in Lacs) (Annualized)	(7.98)	(15.48)	(7.66)
Profit Per Employee (Rs. in Lacs) (Annualized)	(1.35)	(10.63)	(5.31)

\* Including Inter-Bank Deposit





## Capital Adequacy (BASEL III)

(Rs in Crore)

Particulars	Jun 19	Mar 20	Jun 20
<b>Capital Funds :-</b>			
<b>Total (Tier I + Tier II)</b>	<b>6625.95</b>	<b>6397.89</b>	<b>6276.39</b>
Tier I	5589.74	4805.91	4636.32
Tier II	1036.21	1591.98	1640.07
CET I	4589.74	3805.91	3636.32
Capital Conservation Buffer (@ 1.875% of Total RWA)	1093.33	940.10	918.68
<b>Risk Weighted Assets</b>	<b>58310.99</b>	<b>50138.98</b>	<b>48996.36</b>
<b>Capital Adequacy ratio (%)</b>	<b>11.35%</b>	<b>12.76%</b>	<b>12.81%</b>
Tier I (%)	9.58%	9.58%	9.46%
Tier II (%)	1.77%	3.18%	3.35%
CET – I (%)	7.87%	7.59%	7.42%
CCB (Out of CET 1) %)	1.875%	1.875%	1.875%



# Investments

(Rs in Crore)

Particulars		Jun19	Jun 20	% to Total (Jun 20)
<b>GROSS INVESTMENTS</b>		<b>26275.83</b>	<b>24548.59</b>	<b>100.00%</b>
<b>SLR INVESTMENTS</b>				
i)	Treasury Bills	957.3	143.49	0.58%
ii)	CG securities	11297.1	11340.84	46.20%
iii)	State Govt. Securities	7249.93	7069.19	28.80%
iv)	Other Approved Securities	7.99	6.50	0.03%
<b>Total of SLR Investments</b>		<b>19512.32</b>	<b>18560.02</b>	<b>75.61%</b>
<b>NON-SLR INVESTMENTS</b>				
i)	PSU Bonds	3435.47	4211.60	17.16%
ii)	Corporate Debentures	1563.9	1405.07	5.72%
iii)	CDs	1345.17	0.00	0.00%
iv)	CPs	0	0.00	0.00%
v)	Shares of PSUs /Corporates & Others	377.84	328.91	1.34%
vi)	Regional Rural Banks	0	0.00	0.00%
vii)	Units of MF	0	0.00	0.00%
viii)	Venture CF	3.51	5.37	0.02%
ix)	Securitized Receipt	37.62	37.62	0.15%
<b>Total of Non-SLR Investments(Excluding RIDF)</b>		<b>6763.51</b>	<b>5988.57</b>	<b>24.39%</b>



# Treasury Management

(Rs in Crore)

Particulars		Jun-19	Jun-20	% Growth	% to Total (Jun 20)
<b>Gross Investment</b>		<b>26275.83</b>	<b>24548.59</b>	<b>(6.57)%</b>	<b>100.00%</b>
<b>SLR Investment</b>		<b>19512.32</b>	<b>18560.02</b>	<b>(4.88)%</b>	<b>75.61%</b>
of which	i) HFT	10.34	0.00	(100.00)%	0.00%
	ii) AFS	9192.7	8080.16	(12.10)%	32.91%
	iii) HTM	10309.28	10479.86	1.65%	42.70%
<b>Non-SLR Investment</b>		<b>6763.51</b>	<b>5988.57</b>	<b>(11.46)%</b>	<b>24.39%</b>
of which	i) Rated	3716.37	3602.44	(3.07)%	14.67%
	ii) Unrated *	3047.14	2386.13	(21.69)%	9.72%
<b>Average Yield on all Investments</b>		<b>7.47</b>	<b>7.19</b>		
<b>Trading Profits (QTR)</b>	HFT	2.11	1.13	(46.45)%	
	AFS	67.47	78.70	16.65%	
	HTM **	10.98	0.00	(100.00)%	
<b>M. Duration (Yrs)</b>	AFS+HFT	3.86	4.43		
	HTM	6.13	6.64		
<b>Total</b>		<b>4.88</b>	<b>5.57</b>		

\* Includes Investment in DISCOM bonds & corporate shares etc.

\*\* Includes Redemption Profit

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# Priority Sector Lending

(Rs in Crore)

Sl.	Particulars	Jun'19	Mar'20	Jun'20	Increase YoY %	Increase QoQ %	% to ANBC (Jun' 20)
1	<b>Agriculture</b>	11114	11168	10518	(5.36)	(5.82)	14.74
	Out of which, S&MF	6467	6246	5883	(9.03)	(5.81)	8.25
2	<b>MSME</b>	10844	11406	10478	(3.38)	(8.14)	14.69
	Out of which, Micro	5516	5648	5181	(6.07)	(8.27)	7.26
3	<b>Housing Loan</b>	4883	4940	4949	1.35	0.18	6.94
4	<b>Education Loan</b>	202	204	193	(4.46)	(5.39)	0.27
5	<b>Others</b>	190	154	141	(25.79)	(8.44)	0.20
	<b>Total PSL *</b>	27233	27872	26279	(3.50)	(5.72)	36.83
	<b>PSL % to ANBC</b>	37.57	37.02	36.83			

\* Figures includes RIDF



# Retail Portfolio

(Rs in Crore)

Particulars	Jun'19	Mar'20	Jun'20	YoY Growth %	QoQ Growth %
Retail	15543	16552	16287	4.79	(1.60)
% of Gross Advances	22.54	26.46	26.40		

Break up of Retail Portfolio as on				
Segment	30.06.19	31.03.20	30.06.19	% To Total (Jun'20)
Housing	5653	6026	6056	37
Vehicle	1310	1373	1339	8
Education	291	311	309	2
PSB Mortgage	1015	1307	1324	8
PSB Vyapar Loan	880	1118	1074	6
Multipurpose Business Loan	5240	5216	4986	31
Loan Against Property (LAP)	558	464	458	3
Others	596	737	741	5
<b>Total</b>	<b>15543</b>	<b>16552</b>	<b>16287</b>	<b>100</b>

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## Composition of Advances

(Rs in Crore)

Particulars	Outstanding as of			Y-O-Y % growth	Q-O-Q % growth	% to Total Advances (Jun'20)
	Jun'19	Mar'20	Jun'20			
<b>Agriculture (Excluding RIDF)</b>	9256.69	9826.63	8648.84	(6.57)	(11.99)	14.02
<b>MSME</b>	10292.69	10819.19	9864.95	(4.16)	(8.82)	15.99
<b>Retail Advances</b>	7650.24	8868.74	8220.09	7.45	(7.31)	13.33
<b>Food Credit</b>	644.60	287.75	623.18	(3.32)	116.57	1.01
<b>Corporate Advances</b>	41130.38	32761.89	34328.27	(16.54)	4.78	55.65
<b>Total</b>	<b>68974.60</b>	<b>62564.20</b>	<b>61685.33</b>	<b>(10.57)</b>	<b>(1.40)</b>	<b>100.00</b>





## Exposure to Major Industries

(Rs in Crore)

Sector		Jun'19		Mar'20		Jun'20	
		Amount	% age	Amount	% age	Amount	% age
Infrastructure		15329.25	22.22	13395.07	21.41	13111.79	21.26
(Out of Which)	Power	6070.64	8.80	3831.08	6.12	3991.79	6.47
	Telecom	1008.09	1.46	1464.57	2.34	882.19	1.43
	Roads, Ports, Railways & Highways	3187.35	4.62	2944.90	4.71	3122.49	5.06
	Other Infra	5063.17	7.34	5154.52	8.24	2240.3	3.63
Metal including Iron & Steel		1345.29	1.95	1205.45	1.93	1167.78	1.89
Textiles		1341.08	1.94	1430.05	2.29	1316.96	2.13
Chemical & Chemical Products		76.79	0.11	97.00	0.16	91.29	0.15
All Engineering		376.42	0.55	429.32	0.69	394.76	0.64
Gems & Jewellery		39.07	0.06	38.02	0.06	36.28	0.06
Food Processing		978.96	1.42	1082.39	1.73	1020.27	1.65
Construction		567.75	0.82	456.74	0.73	445.11	0.72



## Exposure to Infrastructure

(Rs in Crore)

Segment	30.06.2019	31.03.2020	30.06.2020	YoY %
Total Infrastructure	15329.25	13395.07	13111.79	21.26
- Power	6070.64	3831.08	3991.79	6.47
- Ports, Roads, Railways & Highways	3187.35	2944.90	3122.49	5.06
-Telecom	1008.09	1464.57	882.19	1.43

### Break up of exposure to Power Sector

Particular	30.06.2020	% to Total Exp.	% to Total Power
Central Govt.	0	0	0
State Govt.	912.85	1.48	22.87
Private	3078.94	4.99	77.13
Total	3991.79	6.47	100.00

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## Total Restructured Accounts

(Rs in Crore)

Sr. No	Period	Restructured Amount	Fresh Restructured Additional/ Incremental facility	Decrement facilities (turned NPA/ Cease to attract/conversion of DISCOM debt into bonds )	Total
1	Up to 2019-20	341.74	247.67	83.63	505.78
2	2020-21 (Q1)	505.78	148.75	86.32	568.21





## Restructured Advances

(Rs in Crore)

Sector	Jun'19		Mar'20		Jun'20	
	Amount	% age	Amount	% age	Amount	% age
Agriculture	0.32	0.07	9.69	1.92	8.92	1.57
Power	76.27	17.83	62.2	12.30	83.49	14.68
Textiles	1.19	0.28	5.86	1.16	4.88	0.86
Cement & Products	0.68	0.16	0.08	0.02	0.09	0.02
Iron & Steel	0.12	0.03	1.01	0.20	1.75	0.31
Telecom	0	0.00	0.1	0.02	0.1	0.02
Civil Aviation	0	0.00	0	0.00	0	0
Hotel	3.52	0.82	12.66	2.50	19.07	3.35
Petro Chemical	0	0.00	0	0.00	0.03	0.01
Other Infrastructure	68.63	16.05	213.37	42.19	184.29	32.40
Others	275.84	64.50	200.81	39.70	266.19	46.80
<b>Total</b>	<b>427.69</b>	<b>100</b>	<b>505.78</b>	<b>100.00</b>	<b>568.81</b>	<b>100.00</b>



## S4A, SDR and Flexible Restructuring Details

Name of the Scheme	Standard (as on Jun-2020)		NPA (as on Jun-2020)	
	No. of Borrowers	Fund Based Balance outstanding ( ` In Crore)	No. of Borrowers	Fund Based Balance outstanding ( ` In Crore)
S4A	0	0	0	0
SDR	0	0	0	0
5/25	5	837.06	0	0
<b>TOTAL</b>	<b>5</b>	<b>837.06</b>	<b>0</b>	<b>0</b>

NAME	O/S BAL as on 30.06.2020 (in Crs)
<b>5/25 ACCOUNTS AS ON 30.06.2019</b>	
GMR KAMALANGA	103.01
ADANI POWER	137.65
JINDAL STEEL & POWER LIMITED	158.47
LALITPUR POWER GENERATION LIMITED	295.98
GSPL INDIA GASNET LTD	141.95
IL & FS TAMIL NADU POWER COMP. LTD	-
<b>TOTAL</b>	<b>837.06</b>

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# Standard Restructured Accounts Sectorwise

(Rs in Crore)

S.No	Restructured Accounts	30.06.2019	30.06.2020
1	State Discoms	0	0
2	Aviation (Air India)	0	0
3	Under CDR/JLF	0.00	0
4	Under MSME	75.40	296.51
5	Others	352.29	272.3
6	Total	427.69	568.81

BREAKUP OF STATE DISCOMS (as on 30.06.20:	
RAJASTHAN	0
UTTAR PRADESH	0
CHANDIGARH	0
TAMIL NADU	0
HIMACHAL PRADESH	0
HARYANA	0
TELENGANA	0
PUNJAB	0
ANDHRA PRADESH	0



**NPA**

(Rs in Crore)

Particulars	Jun'19	Mar'20	Jun'20
<b>Gross NPA</b>	8885.86	8874.57	8848.06
<b>Gross NPA as % of Gross Advances</b>	12.88	14.18	14.34
<b>NET NPA</b>	5062.36	4684.15	4326.41
<b>NET NPA as % of Net Advances</b>	7.77	8.03	7.57
<b>Provision Coverage Ratio with T.W.O.</b>	59.77	66.74	69.20



## Priority Sector NPA

(Rs. In Crore)

Sector	Jun – 2019			Jun – 2020		
	Outstanding	NPA	% NPA	Outstanding	NPA	% NPA
<b>Total Advances</b>	68975	8886	12.88	61685	8848	14.34
<b>Total Priority Sector (With RIDF)</b>	<b>27233</b>					
<b>Total Priority Sector</b>	<b>24389</b>	<b>3238</b>	13.28	<b>23423</b>	<b>3184</b>	13.59
<b>A. Total Agriculture Advances</b>	<b>9257</b>	<b>1069</b>	11.55	<b>8649</b>	<b>988</b>	11.42
(i) Direct	8537	1000	11.71	7867	909	11.55
(ii) Indirect	719	69	9.60	782	79	10.10
<b>B. MSME</b>	<b>10293</b>	<b>1822</b>	<b>17.70</b>	<b>9862</b>	<b>1875</b>	19.01
(i) Micro Enterprises	5516	818	14.83	5181	760	14.67
(ii) Small Enterprises	3207	530	16.53	3166	643	20.31
(iii) Medium Enterprises	1570	474	30.19	1515	472	31.15
<b>C. Housing Loan</b>	<b>4447</b>	<b>307</b>	6.90	<b>4578</b>	<b>286</b>	6.24
<b>D. Education Loan</b>	<b>202</b>	<b>16</b>	7.92	<b>193</b>	<b>13</b>	6.73
<b>E. Social Infrastructure</b>	<b>80</b>	<b>14</b>	17.50	<b>73</b>	<b>12</b>	16.43
<b>F. Other Priority Sector</b>	<b>110</b>	<b>10</b>	9.09	<b>69</b>	<b>11</b>	15.94





## Industry Wise Corporate NPAs

(Rs. In Crore)

Industry	Jun 2019	March 2020	Jun 2020
Iron and Steel	434.20	312.96	312.95
Engineering	64.39	82.84	84.48
Textile	417.34	431.89	462.03
Infra-energy	1218.89	702.79	702.79
Infra-Transport	927.37	656.54	700.75
Infra-Others	403.65	397.85	396.62
Gems & Jewellery	0.00	0.00	0.00
Food Processing	59.44	65.08	50.55
Wood Product	23.25	23.07	23.07
Others (Chemical, Leather, etc.)	2851.08	3750.44	2301.67
<b>Total</b>	<b>6399.61</b>	<b>6423.46</b>	<b>6438.41</b>



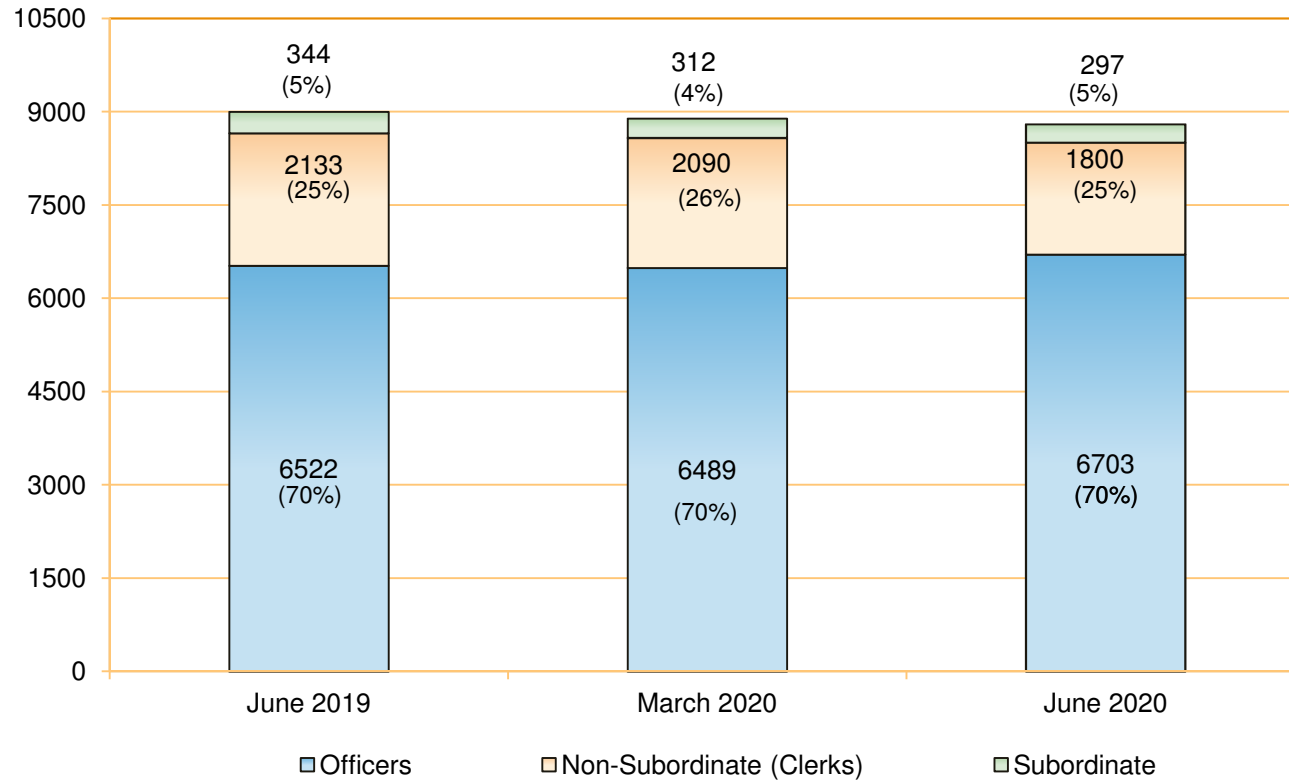
## Movement of NPA

(Rs in Crore)

Sr. No	Particulars	Full Year		Quarter		
		Mar'19	Mar'20	Jun'19	Mar'20	Jun'20
1	Gross NPA Opening Balance	7801.65	8605.87	8605.87	8923.49	8874.57
2	Cash recoveries	1163.94	549.38	214.56	182.18	66.96
3	Out of Above Cash recovery(2) Income Booked	280.56	84.78	13.28	21.13	17.41
4	Up gradations	343.73	394.39	224.73	182.48	35.39
5	Write off/ Rebate	1635.04	1780.87	1.37	4.60	0.80
6	Total Net Reductions(2+4+5-3)	2862.15	2639.86	427.38	348.13	85.74
7	Fresh Slippage	3666.37	2908.56	707.37	299.21	59.23
8	GROSS NPA(1+8-7)	8605.87	8874.57	8885.86	8874.57	8848.06
9	GROSS NPA (%)	11.83%	14.18%	12.88%	14.18%	14.34%
10	NET NPA	4994.23	4684.15	5062.36	4684.15	4326.41
11	NET NPA (%)	7.22%	8.03%	7.77%	8.03%	7.57%
12	Recovery in T.W.O. A/Cs	186.01	275.53	65.02	148.06	8.93

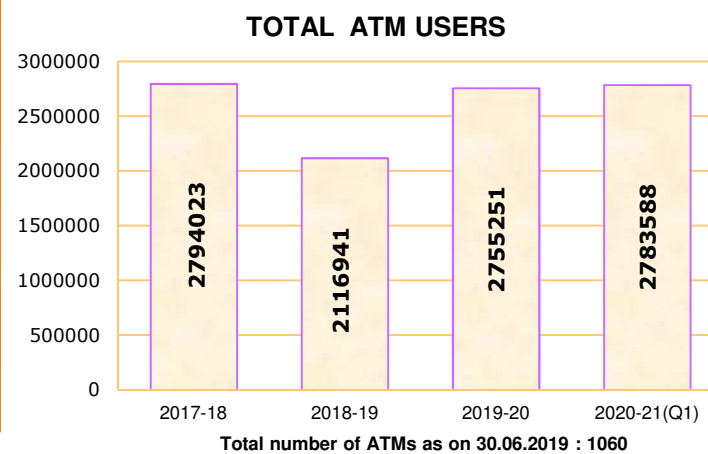
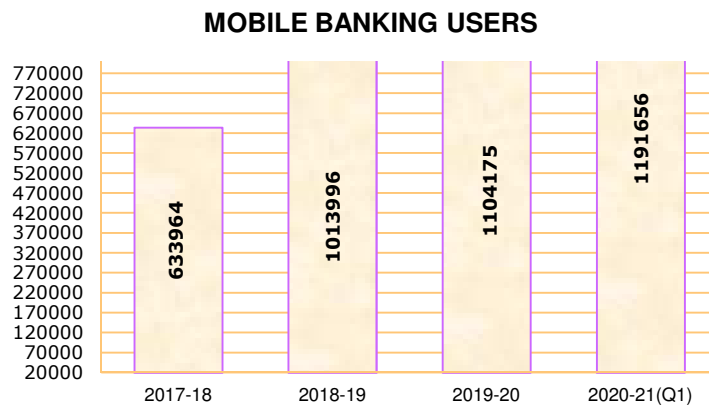
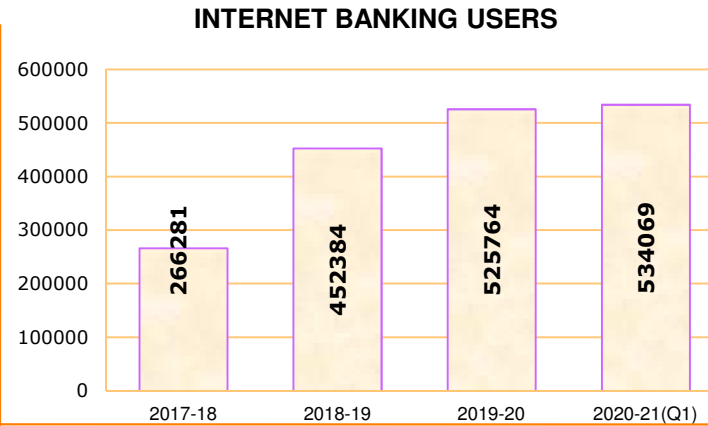
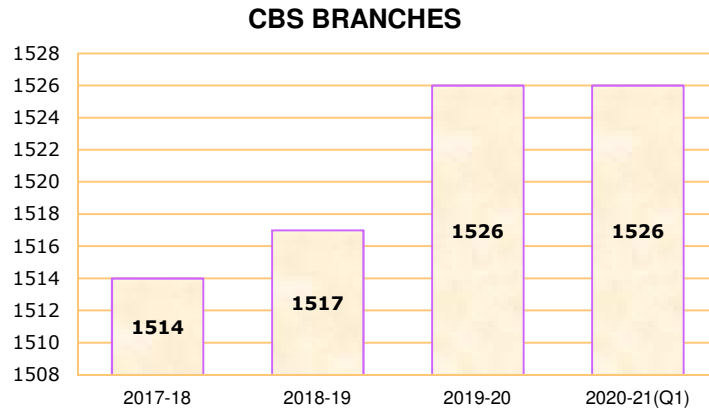


# Human Resources





# Alternate Delivery Channels





## Financial Inclusion



- Bank has opened 12.98 lac accounts under PMJDY and mobilized deposit of Rs. 590 Crore. Average deposit per account is Rs.4545/-.
- As on 30.06.2020, Aadhaar Seeding percentage under PMJDY accounts is 85%.
- Bank has reduced Zero balance accounts to 1.5%.
- The bank has adopted individual Bank Mitra Model. All the 354 Bank Mitras are active.
- Our Micro ATMs are interoperable, AEPS and RuPay card enabled, helping rural customers to do intra and inter Bank transactions using their biometrics or RuPay Debit Cards.





# Pradhan Mantri Social Security Schemes



## Cumulative position of Pradhan Mantri Jan-Dhan Yojana Schemes

Scheme	30.06.2019	31.03.2020	30.06.2020
Number of Accounts opened	1315372	1324372	1298361
Number of Active Accounts	1126499	1131925	1055432
Deposits in accounts (Rs. In Cr.)	680	644	590
Average Balance per Account	Rs.5170/-	Rs. 4860/-	Rs 4545/-





## Pradhan Mantri Social Security Schemes

### No. of Enrolments

Scheme	30.06.2019	31.03.2020	30.06.2020
Atal Pension Yojana	156419	190272	190388
Pradhan Mantri Jeevan Jyoti Bima Yojna	232812	279693	282675
Pradhan Mantri Suraksha Bima Yojna	1056730	1208391	1218966
<b>Grand Total</b>	<b>1445961</b>	<b>1678356</b>	<b>1692029</b>





# Pradhan Mantri Mudra Yojna



## Performance of Pradhan Mantri Mudra Yojna

(Rs in Crore)

Sl	Scheme	FY 2019-20(Upto 30.06.2019)			FY 2019-20(Upto 30.06.2020)		
		No. A/cs	Sanctioned Amount	Disbursed Amount	No. A/cs	Sanctioned Amount	Disbursed Amount
1	Shishu (Loan upto Rs. 50,000/-)	1113	3.89	3.53	6371	13.43	9.11
2	Kishore (Loan from Rs. 50,001 to Rs. 5.00 lakh)	3182	70.51	65.39	4207	73.29	60.60
3	Tarun (Loan from Rs. Rs. 5.00 lakh to Rs. 10.00 lakh)	1018	84.20	78.42	576	47.18	43.41
	<b>Total</b>	<b>5313</b>	<b>158.60</b>	<b>147.34</b>	<b>11154</b>	<b>133.91</b>	<b>113.21</b>







# Thank You !



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