

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹਿ ॥



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

(A GOVERNMENT OF INDIA UNDERTAKING)

Reviewed Unaudited Financial Results
For the Quarter/Half Year ended September, 2020

PROUDLY CELEBRATES 113th YEAR OF SERVICE TO THE NATION

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Statutory Central Auditors

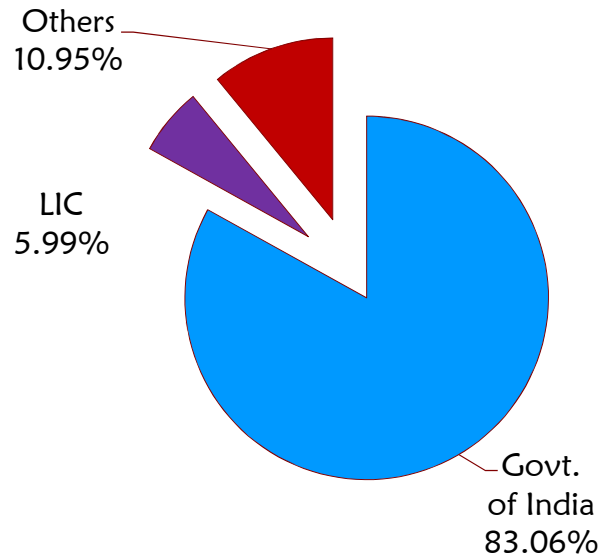
1. M/s S. Mann & Co., Delhi
2. M/s Baldev Kumar & Co., Chandigarh
3. M/s Suresh Chandra & Associates., Delhi
4. M/s Raj Gupta & Co., Chandigarh

Zonal Offices	25
Branches audited by Statutory Central Auditors (SCAs)	20 *
<p>* Covering 57.42% of Total Advances of the Bank.</p> <p>Total Audit Coverage is 78.11% of Advances which includes Top 20 Branches audited by Statutory Central Auditors and 375 branches audited by Concurrent Auditors.</p>	





Share Holding Pattern as on 30-09-2020

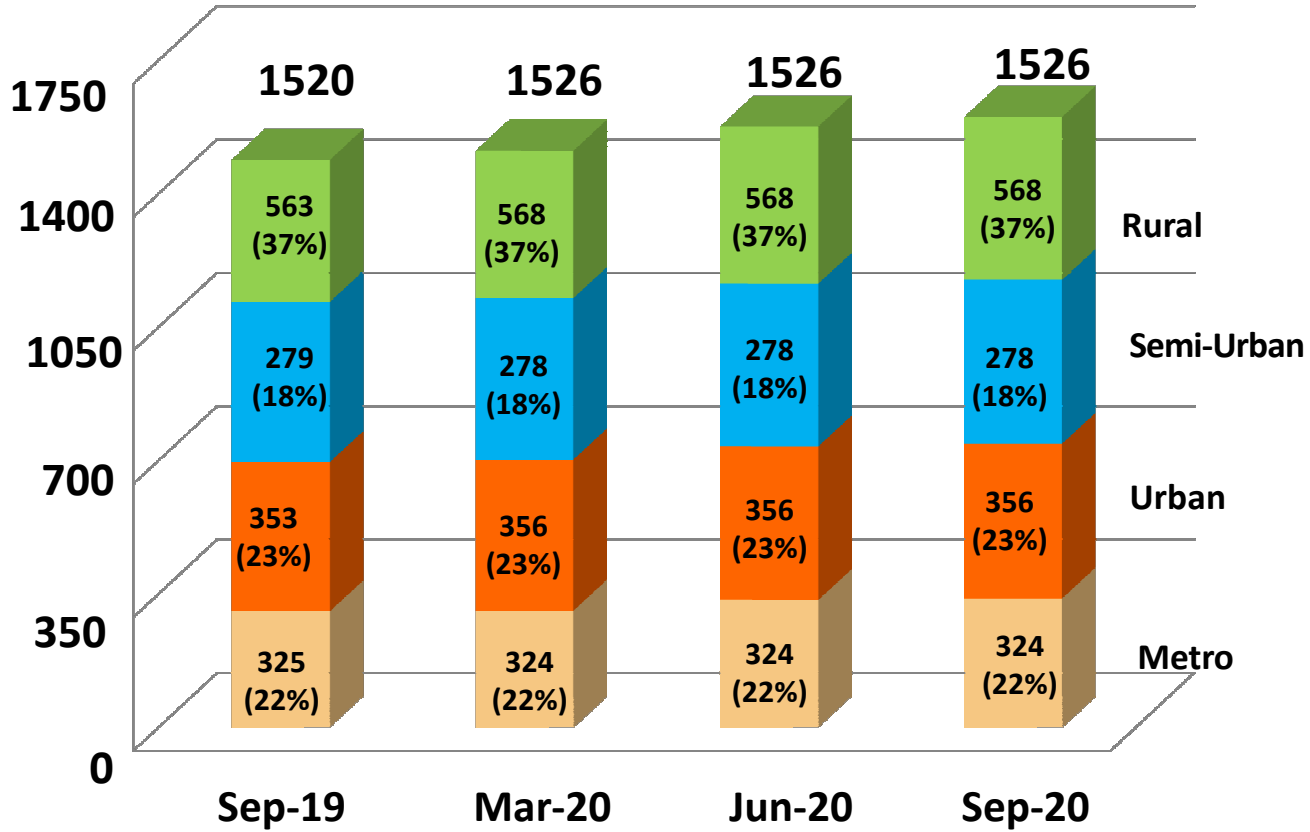


	30.09.2019	31.03.2020	30.09.2020
• Share Capital	Rs.602.06 Cr	701.05 Cr	Rs.701.05 Cr
• No. of Shares	60.21 Cr	70.10 Cr	70.10 Cr
• Net Worth	3668.39 Cr	2917.44 Cr	2132.35 Cr
• B. V. per Share	Rs. 60.93	Rs. 41.62	Rs. 30.42
• Return on Equity	(3.31)%	(30.16)%	(41.04)%

	30.09.2019	31.03.2020	30.09.2020
• 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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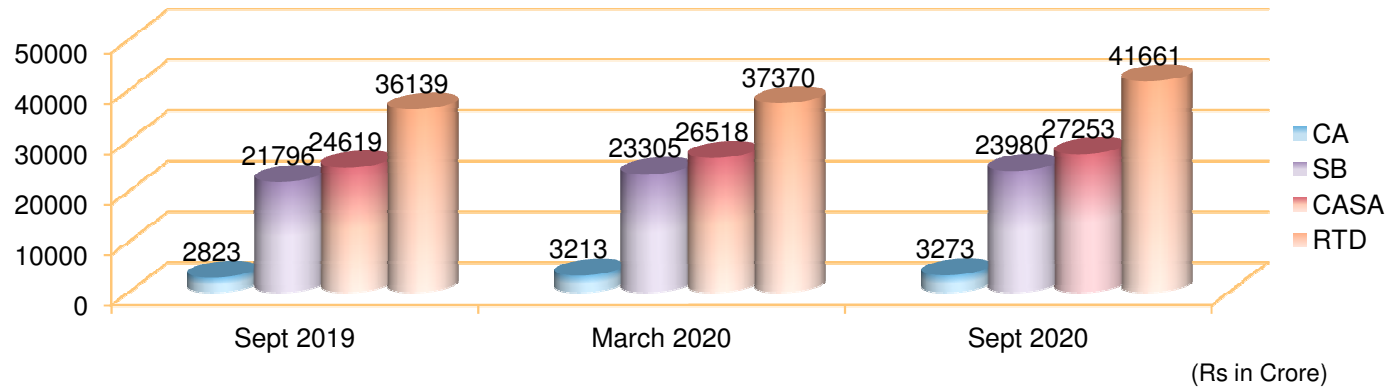
Results at a Glance

(Rs in Crore)

Parameters	As on 30.09.19	As on 31.03.20	As on 30.06.20	As on 30.09.20	Variation (YOY)		Variation (QOQ)	
					Amount	(%)	Amount	(%)
Total Business	161558	152232	146910	146251	(15307)	(9.47)	(659)	(0.45)
Total Deposits	93971	89668	85225	84559	(9412)	(10.02)	(666)	(0.78)
CASA	24619	26517	26977	27253	2634	10.70	276	1.02
Retail Term Deposits (Below Rs. 2 Cr)	36139	37370	39132	41661	5522	15.28	2529	6.46
Bulk Deposit	31253	23281	18116	15645	(15608)	(49.94)	(2471)	(13.64)
Certificate of Deposit	1960	2500	1000	0	(1960)	(100.00)	(1000)	(100.00)
Total Advances	67587	62564	61685	61692	(5895)	(8.72)	7	0.01
Retail Credit	15915	16552	15472	16676	761	4.78	1204	7.78



CASA & Retail Term Deposit

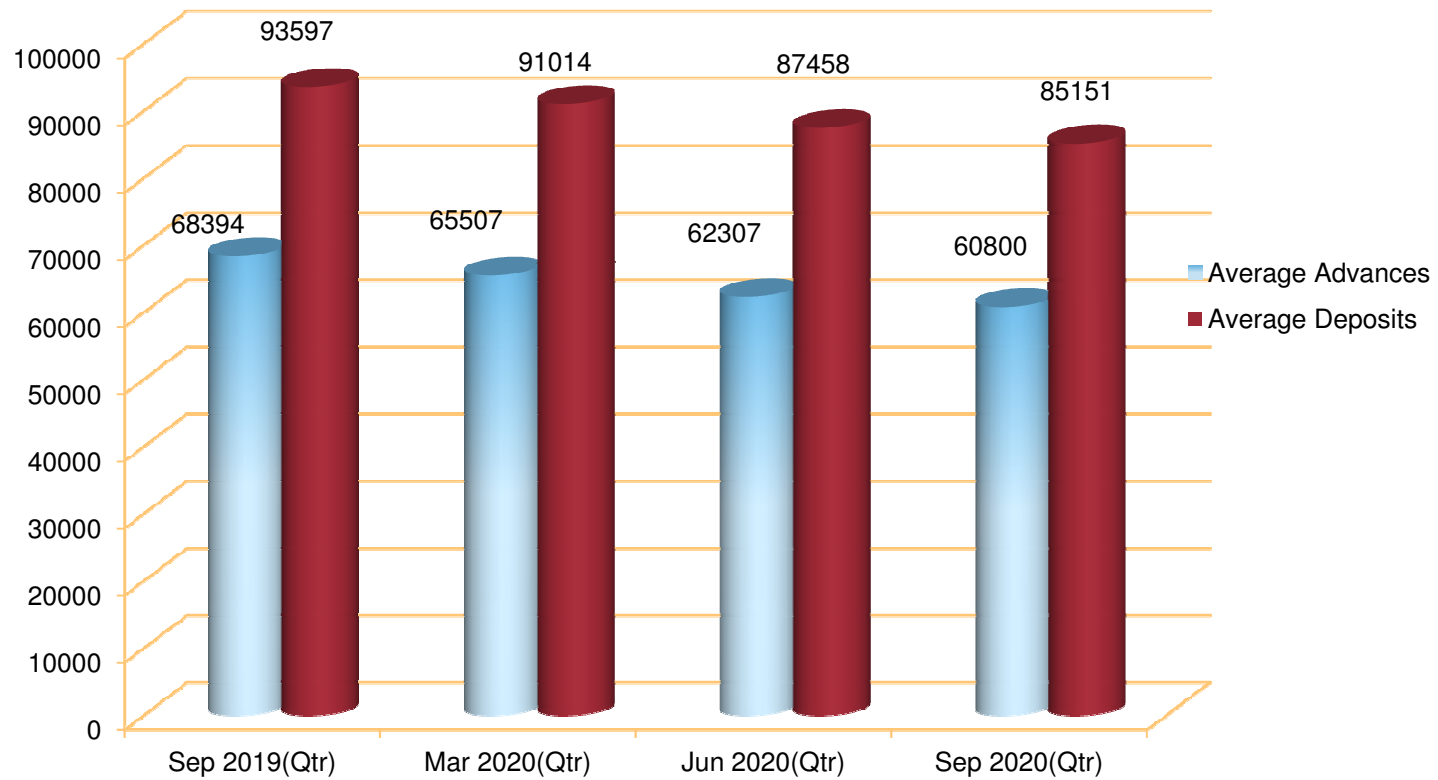


Parameters	Sep'19	Mar'20	Jun'20	Sep'20	YOY Growth (%)	QOQ Growth (%)
Current Deposits	2823	3213	2909	3273	15.94	12.51
Savings Deposits	21796	23305	24068	23980	10.02	-0.37
CASA Deposits	24619	26518	26977	27253	10.70	1.02
CASA (%) to Total Deposits	26.20	29.57	31.65	32.23		
Retail Term Deposits (Below Rs. 2 Cr.)	36139	37370	39132	41661	15.28	6.46



Average Deposits and Advances

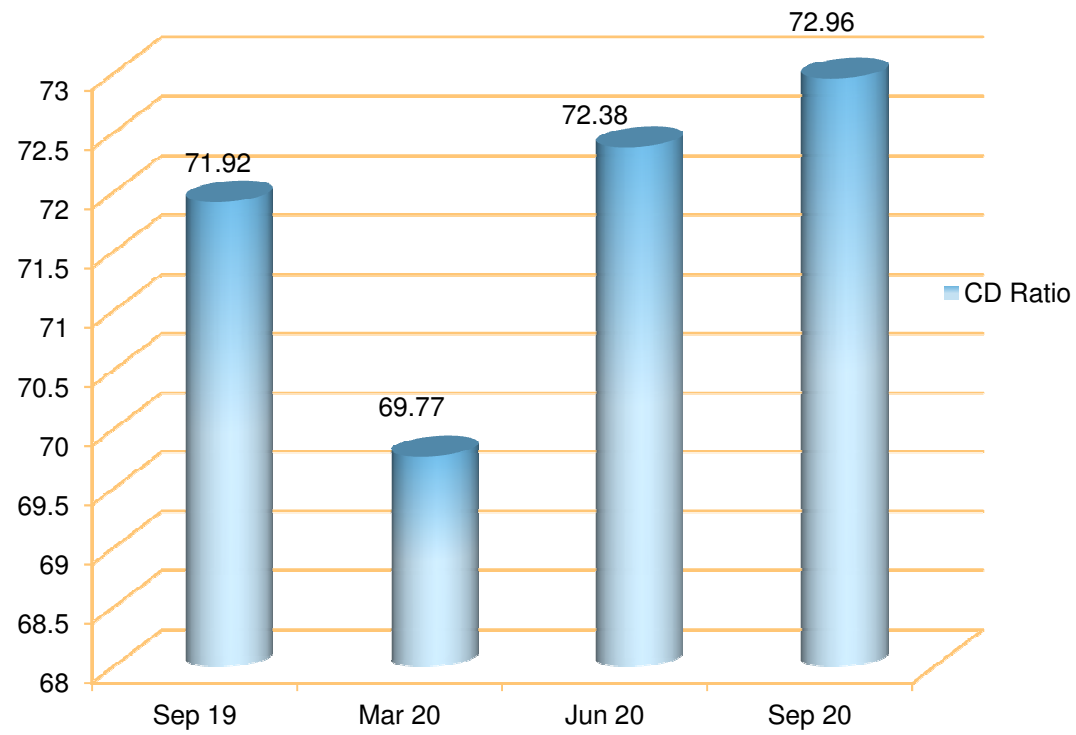
(Rs in Crore)



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CD Ratio





Total Income

(Rs in Crore)

Particulars	Full Year	Quarter			Variation		Half Year		Variation
	Mar'20	Sep'19	Jun'20	Sep'20	QoQ%	YoY%	Sep'19	Sep'20	%
Total Income (1+2)	8827	2223	1954	1999	2.30	(10.08)	4461	3953	(11.39)
1) Interest Income (a+b+c)	7930	2014	1800	1800	0.00	(10.63)	4085	3600	(11.87)
a) Advances	5774	1485	1268	1265	(0.24)	(14.81)	3009	2533	(15.82)
b) Investments	1991	489	477	488	2.31	(0.20)	992	965	(2.72)
c) Others *	165	40	55	47	(14.55)	17.50	84	102	21.43
2) Non Interest Income	897	209	154	199	29.22	(4.78)	376	353	(6.12)



Non Interest Income

(Rs in Crore)

Particulars	Full Year	Quarter			Variation		Half Year		Variation
	Mar'20	Sep'19	Jun'20	Sep'20	QoQ%	YoY%	Sep'19	Sep'20	%
Comm. Exchange, Brokerage	89	21	18	28	55.56	33.33	44	46	4.55
Exchange Earned on Forex	23	7	4	6	50.00	(14.29)	11	10	(9.09)
Profit on Sale of Investment	405	97	85	95	11.76	(2.06)	178	180	1.12
Recovery in written off A/cs	178	23	7	24	242.86	4.35	37	31	(16.22)
Loan Processing Fee	67	28	13	15	15.38	(46.43)	43	28	(34.88)
Other Income (A+B+C)	135	33	27	31	14.81	(6.06)	63	58	(7.94)
A) ATM Centre Income	42	10	6	9	50.00	(10.00)	20	15	(25.00)
B) Incidental charges	41	10	10	10	0.00	0.00	20	20	0.00
C) Misc. Income \$	52	13	11	12	9.09	(7.69)	23	23	0.00
Total	897	209	154	199	29.22	(4.78)	376	353	(6.12)



Total Expenditure

(Rs in Crore)

Particulars	Full Year	Quarter			Variation		Half Year		Variation
	Mar'20	Sep'19	Jun'20	Sep'20	QoQ%	YoY%	Sep'19	Sep'20	%
Total Expenses	7730	1973	1728	1768	2.31	(10.39)	3940	3496	(11.27)
Interest Expenses	5872	1505	1263	1186	(6.10)	(21.20)	3008	2449	(18.58)
- Deposits	5611	1441	1195	1118	(6.44)	(22.41)	2889	2313	(19.94)
- Others	261	63	68	68	0.00	7.94	119	136	14.29
Operating Expenses	1858	468	465	582	25.16	24.36	933	1047	12.22
a. Salaries	1211	299	319	418	31.03	39.80	619	737	19.06
b. Other Operating Expenses	647	169	146	164	12.33	(2.96)	314	310	(1.27)



Other Operating Expenses

(Rs in Crore)

Particulars	Full Year	Quarter			Variation		Half Year		Variation
	Mar'20	Sep'19	Jun'20	Sep'20	QoQ%	YoY%	Sep'19	Sep'20	%
Rent, Taxes & Lighting	138	38	29	39	34.48	2.63	68	68	0.00
Printing & Stationery	9	2	1	3	200.00	50.00	4	4	-
Advertisement & Publicity	6	1	0	1	-	0.00	2	1	(50.00)
Depreciation	54	14	14	15	7.14	7.14	27	29	7.41
Auditor's Fee	11	3	3	3	0.00	0.00	6	6	0.00
Law Charges	12	4	2	2	0.00	(50.00)	6	4	(33.33)
Postage, Telegram, Telex	9	2	1	3	200.00	50.00	4	4	0.00
Repair & Maintenance	22	4	4	6	50.00	50.00	10	10	0.00
Insurance & Guarantee Fee	90	22	27	26	(3.70)	18.18	44	53	20.45
Other Expenses *	296	79	65	66	1.54	(16.46)	143	131	(8.39)
Total	647	169	146	164	12.33	(2.96)	314	310	(1.27)

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



Operating Profit

(Rs in Crore)

Particulars	Full Year	Quarter			Variation		Half Year		Variation
	Mar'20	Sep'19	Jun'20	Sep'20	QoQ%	YoY%	Sep'19	Sep'20	%
Interest Income	7930	2014	1800	1800	0.00	(10.63)	4085	3600	(11.87)
Interest Expenses	5872	1505	1263	1186	(6.10)	(21.20)	3008	2449	(18.58)
NII (Spread)	2058	509	537	614	14.34	20.63	1077	1151	6.87
Non Interest Income	897	209	154	199	29.22	(4.78)	376	353	(6.12)
Operating Expenses	1858	468	465	582	25.16	24.36	933	1047	12.22
Operating Profit	1097	250	226	231	2.21	(7.60)	520	457	(12.12)



Net Profit

(Rs in Crore)

Particulars-	Full Year	Quarter			Variation		Half Year		Variation
	Mar'20	Sep'19	Jun'20	Sep'20	QoQ%	YoY%	Sep'19	Sep'20	%
Operating Profit	1097	250	226	231	2.21	(7.60)	520	457	(12.12)
Provision for NPA	2308	949	331	845	155.29	(10.96)	1160	1176	1.38
Tax Expense	(531)	(253)	(40)	(231)	477.50	(8.70)	(288)	(271)	(5.90)
Investment Depreciation	218	(10)	0	29	0 to +ve	-ve to +ve	141	29	(79.43)
Standard Assets	40	11	48	(10)	+ve to -ve	+ve to -ve	(16)	38	-ve to +ve
NPV Prov. On Restructured Adv.	5	0	2	(1)	+ve to -ve	0 to -ve	(3)	1	-ve to +ve
Others	48	22	2	0	-	-	25	2	(92.00)
Total Provisions	2088	719	343	632	84.26	(12.10)	1019	975	(4.32)
Net Profit	(991)	(469)	(117)	(401)	-	14.50	(499)	(518)	3.81

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Cost & Yield Ratios

Particulars		Full Year	Quarter			Half Year	
		Mar'20	Sep'19	Jun'20	Sep'20	Sep'19	Sep'20
A	Cost of Deposits (%)	6.04	6.16	5.47	5.25	6.13	5.36
B	Cost of Funds (%) *	5.37	5.46	4.90	4.66	5.47	4.78
C	Yield on Advances(%)	8.54	8.69	8.14	8.32	8.72	8.23
D	Yield on Investments (without Profit)(%)	7.12	7.00	7.17	7.40	7.23	7.28
E	Yield on Investments (with Profit) (%)	8.57	8.39	8.46	8.84	8.53	8.65
F	Yield on Funds (%) *	7.25	7.31	6.98	7.07	7.43	7.03
G	Net Interest Margin (%)	1.88	1.85	2.08	2.41	1.96	2.25

* Calculated on the basis of Average Working Fund

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Other Ratios

Particulars	Full Year	Quarter			Half Year	
	Mar'20	Sep'19	Jun'20	Sep'20	Sep'19	Sep'20
A Cost to Income Ratio	62.88	65.10	67.33	71.52	64.19	69.59
i. Staff Cost to Income Ratio	40.99	41.67	46.2	51.30	42.63	48.96
ii. Other Overhead to Income Ratio	21.89	23.43	21.13	20.22	21.56	20.63
B Return on Assets (Annualized)	(0.91)	(1.70)	(0.45)	(1.58)	(0.91)	(1.01)
C Return on Equity (Annualized)	(30.16)	(56.50)	(16.46)	(65.58)	(30.15)	(41.04)
D Earning Per Share (Rs.)	(15.76)	(31.14)	(6.67)	(22.90)	(17.07)	(14.78)
E Book Value (Rs.)	41.62	49.31	39.41	30.42	49.31	30.42



Productivity Ratios

Particulars	Sep'19 (QTR)	Mar'20 (QTR)	Jun'20 (QTR)	Sep'20(QTR)
Business * per Branch (Rs. in Crore)	106.29	99.76	96.27	95.84
Business per Employee (Rs. in Crore)	17.66	16.98	16.59	16.15
Profit Per Branch (Rs. in Lacs) (Annualized)	(123.35)	(15.48)	(7.66)	(105.18)
Profit Per Employee (Rs. in Lacs) (Annualized)	(20.77)	(10.63)	(5.31)	(17.84)

* Including Inter-Bank Deposit





Capital Adequacy (BASEL III)

(Rs in Crore)

Particulars	Sep 19	Mar 20	Jun 20	Sep 20
Capital Funds :-				
Total (Tier I + Tier II)	6752.35	6397.89	6276.39	5417.99
Tier I	5705.49	4805.91	4636.32	3917.30
Tier II	1046.86	1591.98	1640.07	1500.69
CET I	4705.49	3805.91	3636.32	2917.30
Capital Conservation Buffer (@ 1.875% of Total RWA)	1083.66	940.10	918.68	236.20
Risk Weighted Assets	57795.25	50138.98	48996.36	48747.20
Capital Adequacy ratio (%)	11.68%	12.76%	12.81%	11.11%
Tier I (%)	9.87%	9.58%	9.46%	8.03%
Tier II (%)	1.81%	3.18%	3.35%	3.08%
CET – I (%)	8.14%	7.59%	7.42%	5.98%
CCB (Out of CET 1) %)	1.875%	1.875%	1.875%	0.48%



Investments

(Rs in Crore)

Particulars	Sep 19	Mar 20	Jun 20	Sep 20	% to Total (Sep 20)
GROSS INVESTMENTS	26675.29	24946.38	24548.59	24626.17	100.00
SLR INVESTMENTS					
i) Treasury Bills	957.30	0.00	143.49	395.35	1.61
ii) CG securities	13027.06	12094.32	11340.84	10988.69	44.62
iii) State Govt. Securities	6825.69	6965.43	7069.19	7203.57	29.25
iv) Other Approved Securities	7.49	6.99	6.50	5.5	0.02
Total of SLR Investments	20817.54	19066.74	18560.02	18593.11	75.50
NON-SLR INVESTMENTS					
i) PSU Bonds	3910.90	4036.60	4211.60	3863.21	15.69
ii) Corporate Debentures	1575.29	1470.77	1405.07	1503.85	6.11
iii) CDs	0.00	0.00	0.00	0	0.00
iv) CPs	0.00	0.00	0.00	293.45	1.19
v) Shares of PSUs /Corporates & Others	330.47	330.26	328.91	329.76	1.34
vi) Regional Rural Banks	0.00	0.00	0.00	0	0.00
vii) Units of MF	0.00	0.00	0.00	0	0.00
viii) Venture CF	3.47	4.38	5.37	5.17	0.02
ix) Securitized Receipt	37.62	37.62	37.62	37.62	0.15
Total of Non-SLR Investments(Excluding RIDF)	5857.75	5879.63	5988.57	6033.06	24.50

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Treasury Management

(Rs in Crore)

Particulars		Sep-19	Jun-19	Jun-20	Sep-20	% Growth	% to Total (Sep20)
Gross Investment		26675.29	26275.83	24548.59	24626.17	0.32	100.00
SLR Investment		20817.54	19512.32	18560.02	18593.11	0.18	75.50
of which	i) HFT	0.00	10.34	0.00	140.64	-	0.57
	ii) AFS	10498.05	9192.7	8080.16	7522.99	(6.90)	30.55
	iii) HTM	10319.49	10309.28	10479.86	10929.48	4.29	44.38
Non-SLR Investment		5857.75	6763.51	5988.57	6033.06	0.74	24.50
of which	i) Rated	2336.36	3716.37	3602.44	2715.54	(24.62)	11.03
	ii) Unrated *	3521.39	3047.14	2386.13	3317.52	39.03	13.47
Average Yield on all Investments		7.00%	7.47	7.19	7.26		
Trading Profits (QTR)	HFT	5.76	2.11	1.13	0.57	(49.56)	
	AFS	79.55	67.47	78.70	88.92	12.99	
	HTM **	11.71	10.98	0.00	5.44	-	
M. Duration (Yrs)	AFS+HFT	4.52	3.86	4.43	4.10		
	HTM	6.43	6.13	6.64	6.498		
Total		5.41	4.88	5.57	5.39		

* Includes Investment in DISCOM bonds & corporate shares etc.

** Includes Redemption Profit

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Priority Sector Lending

(Rs in Crore)

Sl.	Particulars	Sep'19	Mar'20	Jun'20	Sep'20	Increase YoY %	Increase QoQ %	% to ANBC (Sep' 20)
1	Agriculture	11688	11168	10518	11206	(4.12)	6.54	15.83
	Out of which, S&MF	6916	6246	5883	6284	(9.14)	6.82	9.07
2	MSME	11105	11406	10478	11510	3.65	9.85	
	Out of which, Micro	5592	5648	5181	5714	2.16	10.27	8.26
3	Housing Loan	4943	4940	4949	4936	(0.16)	(0.28)	
4	Education Loan	206	204	193	280	35.92	45.08	
5	Others	182	154	141	144	(20.88)	2.13	
	Total PSL *	28124	27872	26279	28076	(0.17)	6.84	40.56
	PSL % to ANBC	36.80	37.02	37.23	40.56			

* Figures includes RIDF



Retail Portfolio

(Rs in Crore)

Particulars	Sep'19	Mar'20	Jun'20	Sep'20	YoY Growth %	QoQ Growth %
Retail	15915	16552	15472	16676	4.78	7.78
% of Gross Advances	23.55	26.46	25.08	27.03		

Break up of Retail Portfolio as on					
Segment	30.09.19	31.03.20	30.06.20	30.09.20	% To Total (Jun'20)
Housing	5780	6026	6056	6081	37
Vehicle	1313	1373	961	1326	8
Education	303	311	309	312	2
PSB Mortgage	1112	1307	986	1202	7
PSB Vyapar Loan	973	1118	1025	1068	6
Multipurpose Business Loan	5261	5216	4774	4927	30
Loan Against Property (LAP)	524	464	354	369	2
Others	649	737	1007	1391	8
Total	15915	16552	15472	16676	100

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Composition of Advances

(Rs in Crore)

Particulars	Outstanding as of				Y-O-Y % growth	Q-O-Q % growth	% to Total Advance (Sep'20)
	Sep'19	Mar'20	Jun'20	Sep'20			
Agriculture (Excluding RIDF)	9841.63	9208.05	8648.84	9238.46	(6.13)	6.82	14.98
MSME	10537.84	10727.92	9864.95	10908.47	3.52	10.58	17.68
Retail Advances	7891.95	8584.20	8220.09	8872.28	12.42	7.93	14.38
Food Credit	605.18	287.75	623.18	673.75	11.33	8.11	1.09
Corporate Advances	38710.52	34044.03	34328.27	31999.13	(17.34)	(6.78)	51.87
Total	67587.12	62564.20	61685.33	61692.09	(8.72)	0.01	100.00



Exposure to Major Industries

(Rs in Crore)

Sector		Sep'19		Mar'20		Sep'20	
		Amount	% age	Amount	% age	Amount	% age
Infrastructure		15360.37	22.73	12584.39	20.11	12931.61	20.96
(Out of Which)	Power	6010.91	8.89	3546.73	5.67	3700.72	6.00
	Telecom	996.92	1.48	1189.57	1.90	893.76	1.45
	Roads, Ports, Railways & Highways	3198.95	4.73	2734.11	4.37	3137.26	5.09
	Other Infra	5153.59	7.63	5113.98	8.17	5199.87	8.43
Metal including Iron & Steel		1324.53	1.96	1205.45	1.93	1155.05	1.87
Textiles		1366.22	2.02	1429.72	2.29	1409.14	2.28
Chemical & Chemical Products		87.39	0.13	95.87	0.15	94.93	0.15
All Engineering		402.18	0.60	394.31	0.63	440.43	0.71
Gems & Jewellery		35.34	0.05	37.98	0.06	35.87	0.06
Food Processing		969.1	1.43	1062.70	1.70	1083.45	1.76
Construction		580.07	0.86	456.74	0.73	472.71	0.77



Exposure to Infrastructure

(Rs in Crore)

Segment	30.09.19	31.03.20	30.06.20	30.09.20	YoY %
Total Infrastructure	15360.37	12584.39	13111.79	12931.61	20.96%
- Power	6010.91	3546.73	3991.79	3700.72	6.00%
- Ports, Roads, Railways & Highways	3198.95	1189.57	3122.49	3137.26	5.09%
-Telecom	996.92	2734.11	882.19	893.76	1.45%

Break up of exposure to Power Sector

Particular	30.09.2020	% to Total Exp.	% to Total Power
Central Govt.	-	-	-
State Govt.	855.55	1.39%	23.12%
Private	2845.17	4.61%	76.88%
Total	3700.72	6.00%	100.00%



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	426.58	385.11	228.6	583.12
2	2020-21 (Q1)	583.12	159.45	174.4	568.21
3	2020-21 (Q2)	568.21	0.30	15.81	552.70



Restructured Advances

(Rs in Crore)

Sector	Sep'19		Mar'20		Sep'20	
	Amount	% age	Amount	% age	Amount	% age
Agriculture	0.51	0.16	9.69	1.66	9.17	1.66
Power	73.19	23.29	62.20	10.67	76.62	13.86
Textiles	1.51	0.48	5.86	1.00	4.95	0.90
Cement & Products	0.02	0.01	0.08	0.01	0.08	0.01
Iron & Steel	0.13	0.04	1.01	0.17	1.79	0.32
Telecom	0.09	0.03	0.10	0.02	0.10	0.02
Civil Aviation	0	0.00	0.00	0.00	0.00	0.00
Hotel	3.38	1.08	12.66	2.17	19.45	3.52
Petro Chemical	0	0.00	0.00	0.00	0.03	0.01
Other Infrastructure	141.98	45.17	151.17	25.92	180.4	32.64
Others	93.5	29.75	340.35	58.37	260.11	47.06
Total	314.31	100.00	583.12	100.00	552.70	100.00



S4A, SDR and Flexible Restructuring Details

Name of the Scheme	Standard (as on Sep-2020)		NPA (as on Sep-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	6	1004.60	1	148.86
TOTAL	6	1004.60	1	148.86

NAME	O/S BAL as on 30.09.2020 (in Crs)
5/25 ACCOUNTS AS ON 30.09.2020	
GMR KAMALANGA	103.64
ADANI POWER	137.16
JINDAL STEEL & POWER LIMITED	143.39
LALITPUR POWER GENERATION LIMITED	301.09
GSPL INDIA GASNET LTD	170.46
IL & FS TAMIL NADU POWER COMP. LTD	148.86
TOTAL	1004.60



Standard Restructured Accounts Sectorwise

(Rs in Crore)

S.No	Restructured Accounts	As on 30.09.2019	30.09.2020
1	State Discoms	0	29.38
2	Aviation (Air India)	0	0
3	Under CDR/JLF	0	0
4	Under MSME	160.43	275.80
5	Others	153.88	209.72
6	Total	314.31	485.52

BREAKUP OF STATE DISCOMS (as on 30.09.20:	
RAJASTHAN	0
UTTAR PRADESH	0
CHANDIGARH	0
TAMIL NADU	0
HIMACHAL PRADESH	0
HARYANA	29.38
TELENGANA	0
PUNJAB	0
ANDHRA PRADESH	0



NPA

(Rs in Crore)

Particulars	Sep'19	Mar'20	Jun'20	Sep'20
Gross NPA	9218.22	8874.57	8848.06	8673.16
Gross NPA as % of Gross Advances	13.64	14.18	14.34	14.06
NET NPA	4443.54	4684.15	4326.41	3306.52
NET NPA as % of Net Advances	7.07	8.03	7.57	5.87
Provision Coverage Ratio with T.W.O.	65.52	66.74	69.20	76.12





Priority Sector NPA

(Rs. In Crore)

Sector	Sep – 2019			Sep – 2020		
	Outstanding	NPA	% NPA	Outstanding	NPA	% NPA
Total Advances	67587	9218	13.64	61692	8673	14.06
Total Priority Sector (With RIDF)	28124	--	--	28076	--	--
Total Priority Sector	25246	3221	12.76	25161	3104	12.34
A. Total Agriculture Advances	9842	1036	10.53	9238	946	10.24
B. MSME	10499	1829	17.42	10908	1841	16.88
(i) Micro Enterprises	5592	805	14.40	5713	726	12.71
(ii) Small Enterprises	3320	525	15.81	3619	649	17.93
(iii) Medium Enterprises	1587	499	31.44	1574	466	29.61
C. Housing Loan	4516	314	6.95	4591	276	6.01
D. Education Loan	206	16	7.77	280	14	5.00
E. Social Infrastructure	78	12	15.38	67	15	22.39
F. Other Priority Sector	105	14	13.33	77	11	14.29



Industry Wise Corporate NPAs

(Rs. In Crore)

Industry	Sep'19	Mar' 20	Jun' 20	Sep'20
Iron and Steel	434.17	312.96	312.95	312.95
Engineering	80.33	82.84	84.48	86.79
Textile	471.93	431.89	462.03	459.87
Infra-energy	1129.55	702.79	702.79	693.91
Infra-Transport	1025.83	656.54	700.75	638.14
Infra-Others	410.84	397.85	396.62	396.88
Gems & Jewellery	0.00	0.00	0.00	0.00
Food Processing	64.57	65.08	50.55	50.55
Wood Product	23.07	23.07	23.07	23.07
Others (Chemical, Leather, etc.)	3114.54	3750.44	2301.67	2942.17
Total	6754.83	6423.46	6438.41	5604.33



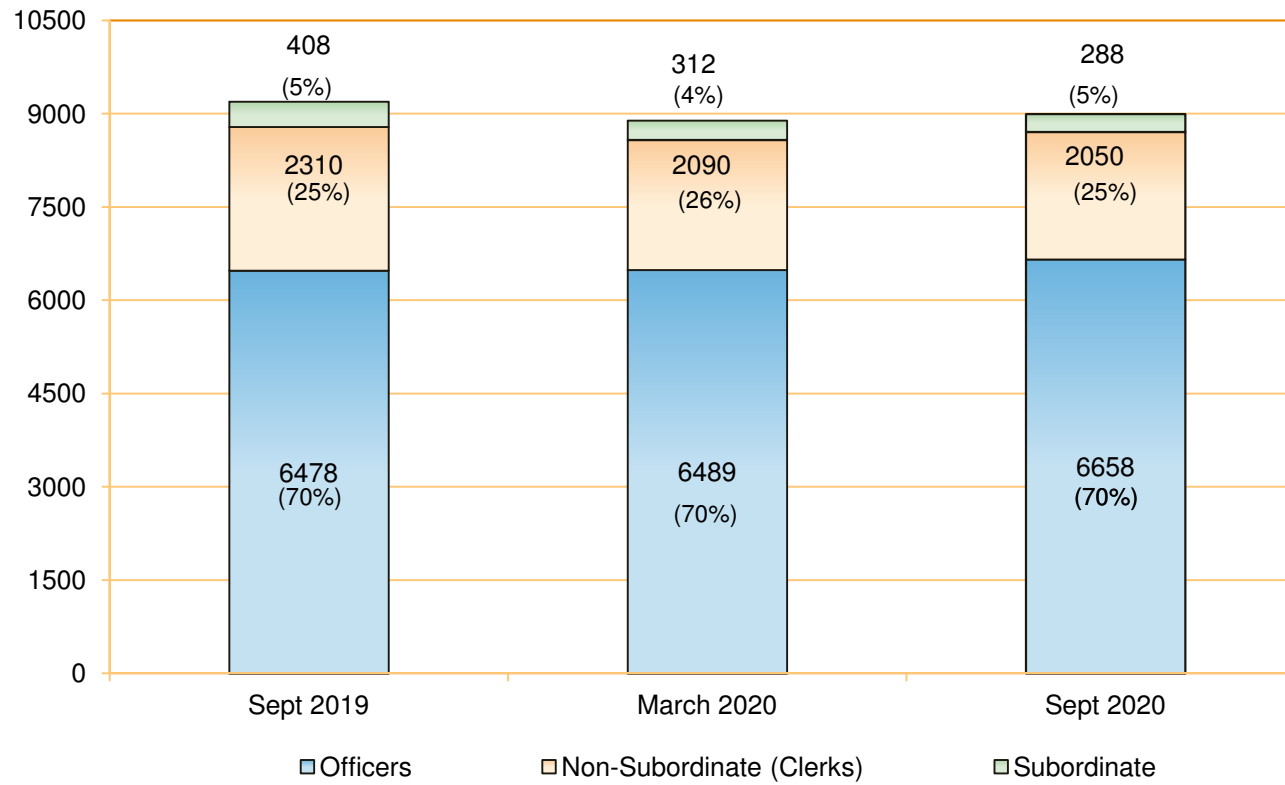
Movement of NPA

(Rs in Crore)

Sr. No	Particulars	Full Year	Quarter			Half Year		
		Mar'20	Sep'19	Mar'20	Jun'20	Sep'20	Sep'19	Sep'20
1	Gross NPA Opening Balance	8605.87	8885.86	8923.49	8874.57	8848.06	8605.87	8874.57
2	Cash recoveries	549.38	160.68	182.18	66.96	181.37	399.18	255.59
3	Out of Above Cash recovery(2) Income Booked	84.78	35.88	21.13	17.41	11.07	49.16	28.48
4	Up gradations	394.39	252.39	182.48	35.39	72.62	334.60	89.52
5	Write off/ Rebate	1780.87	24.28	4.60	0.80	1.67	25.65	2.47
6	Total Net Reductions(2+4+5-3)	2639.86	401.47	348.13	85.74	244.59	710.27	319.10
7	Fresh Slippage	2908.56	733.83	299.21	59.23	69.69	1322.62	117.69
8	GROSS NPA(1+7-6)	8874.57	9218.22	8874.57	8848.06	8673.16	9218.22	8673.16
9	GROSS NPA (%)	14.18	13.64	14.18	14.34	14.06%	13.64	14.06
10	NET NPA	4684.15	4443.54	4684.15	4326.41	3306.52	4443.54	3306.52
11	NET NPA (%)	8.03%	7.07	8.03%	7.57%	5.87%	7.07	5.87
12	Recovery in T.W.O. A/Cs	275.53	29.24	148.06	8.93	25.77	94.26	34.70

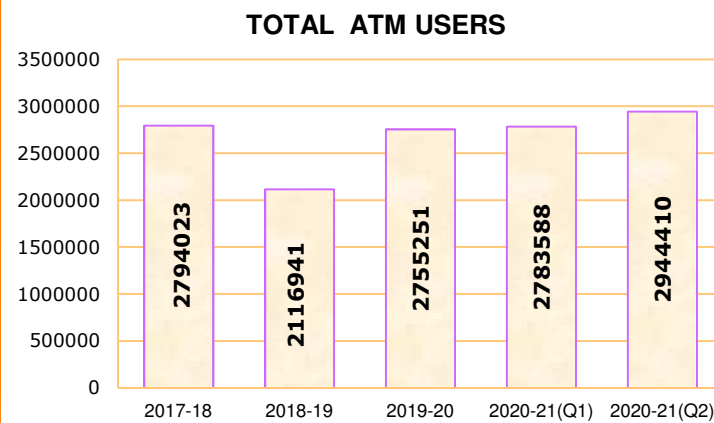
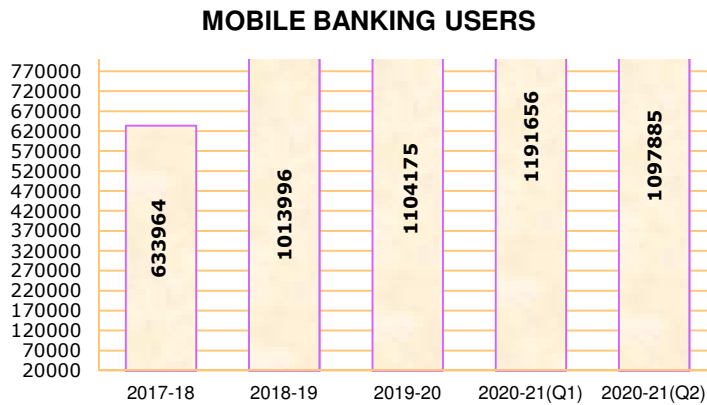
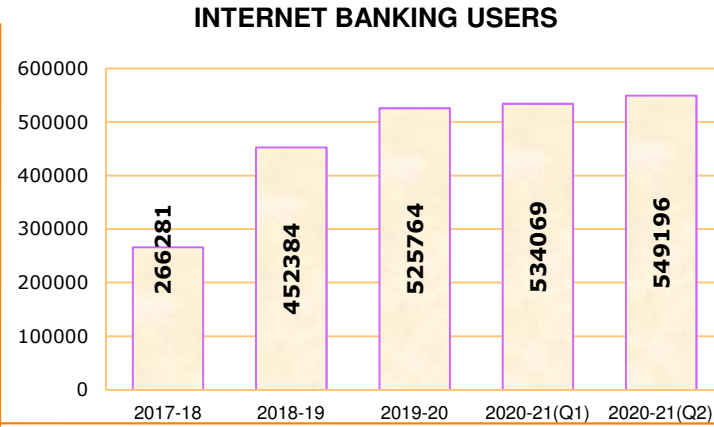
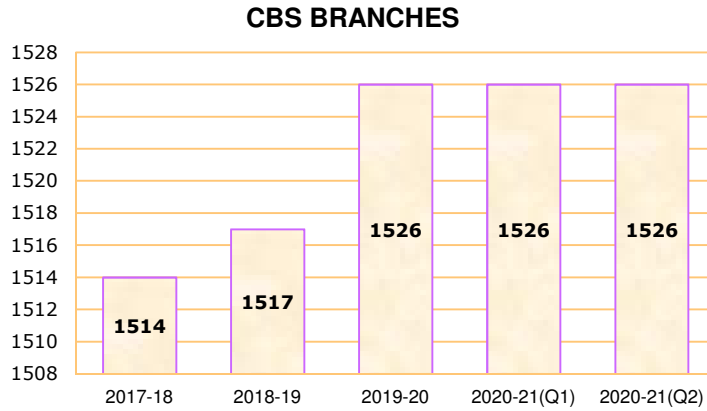


Human Resources





Alternate Delivery Channels



Total number of ATMs as on 30.09.2020 : 1060





Financial Inclusion

- Bank has opened 13.43 lac accounts under PMJDY and mobilized deposit of Rs. 568 Crore. Average deposit per account is Rs.4230/-.
- As on 30.09.2020, Aadhaar Seeding percentage under PMJDY accounts is 85%.
- Bank has reduced Zero balance accounts to 1.57%.
- 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	30.09.2019	31.03.2020	30.06.2020	30.09.2020
Number of Accounts opened	1322104	1324372	1298361	1342736
Number of Active Accounts	1131599	1135925	1055432	1095330
Deposits in accounts (Rs. In Cr.)	658	644	590	568
Average Balance per Account	Rs.4977/-	Rs. 4864/-	Rs 4545/-	Rs 4230/-





Pradhan Mantri Social Security Schemes

No. of Enrolments

Scheme	30/09/2019	31/03/2020	30/06/2020	30/09/2020
Atal Pension Yojana	1,70,345	1,90,272	1,90,388	2,11,788
Pradhan Mantri Jeevan Jyoti Bima Yojna	2,48,626	2,79,693	2,82,675	2,98,445
Pradhan Mantri Suraksha Bima Yojna	11,14,456	12,08,391	12,18,966	12,89,364
Grand Total	15,33,427	16,78,356	16,92,029	17,99,597





Pradhan Mantri Mudra Yojna



Performance of Pradhan Mantri Mudra Yojna

(Rs in Crore)

Sl	Scheme	FY 2019-20(Upto 30.09.2019)			FY 2019-20(Upto 30.09.2020)		
		No. A/cs	Sanctioned Amount	Disbursed Amount	No. A/cs	Sanctioned Amount	Disbursed Amount
1	Shishu (Loan upto Rs. 50,000/-)	2382	8.80	7.85	9891	20.34	15.71
2	Kishore (Loan from Rs. 50,001 to Rs. 5.00 lakh)	7235	158.89	145.04	10875	202.23	187.54
3	Tarun (Loan from Rs. Rs. 5.00 lakh to Rs. 10.00 lakh)	2266	187.87	175.82	1774	146.80	138.48
	Total	11883	355.56	328.71	22540	369.37	341.72





Thank You !



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