



Financial Performance

Q4 (FY 2023-24)

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Initiatives

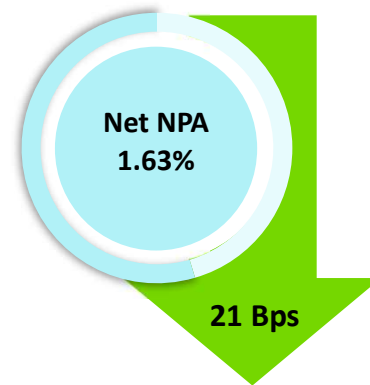
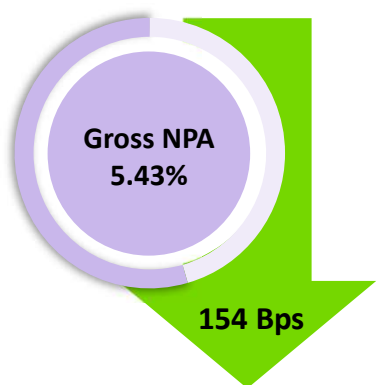
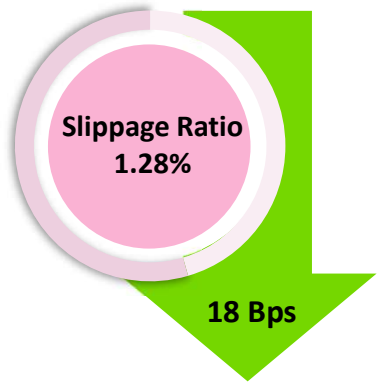
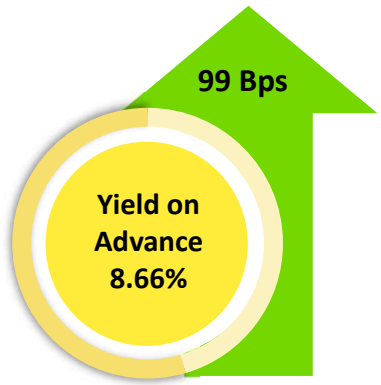
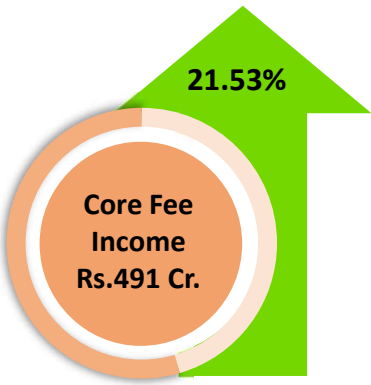
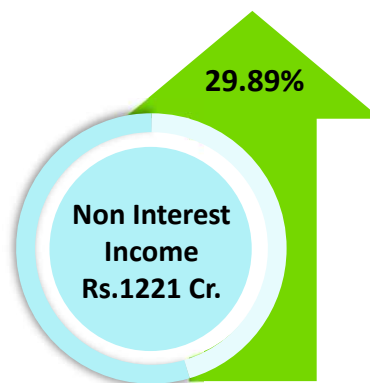
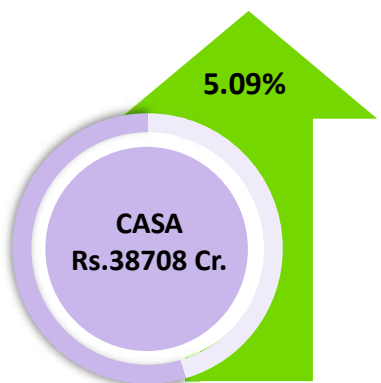
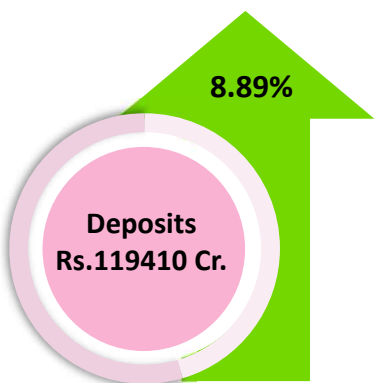
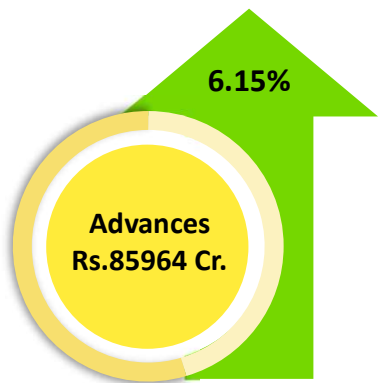
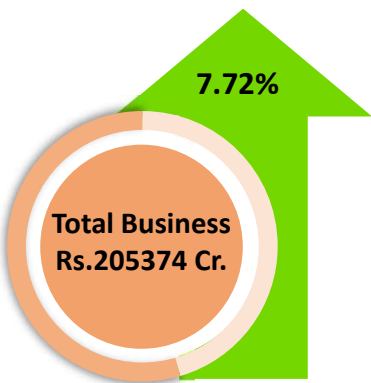
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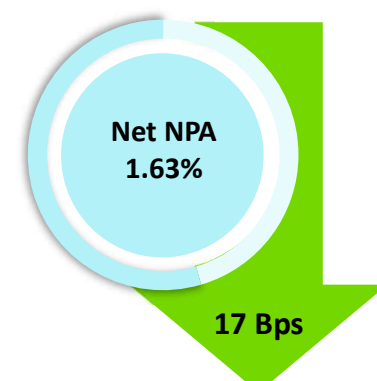
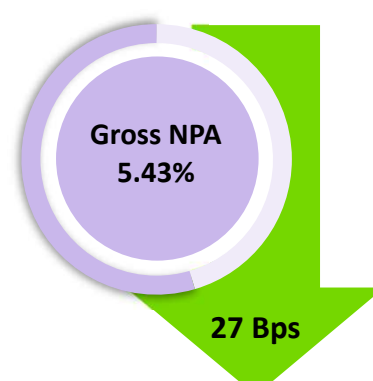
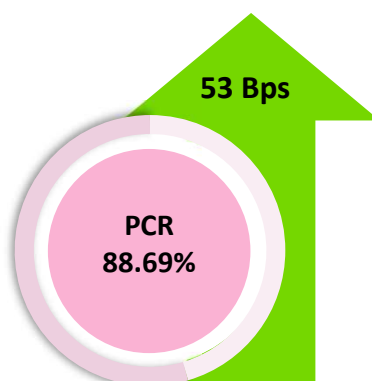
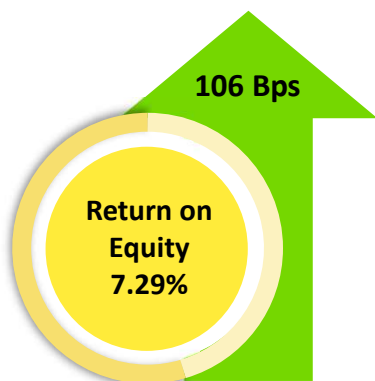
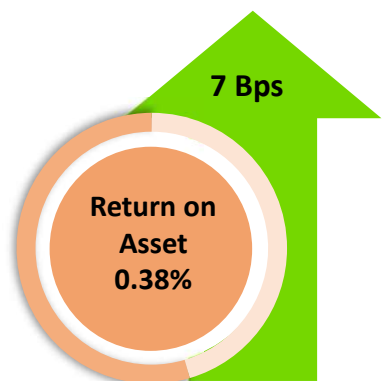
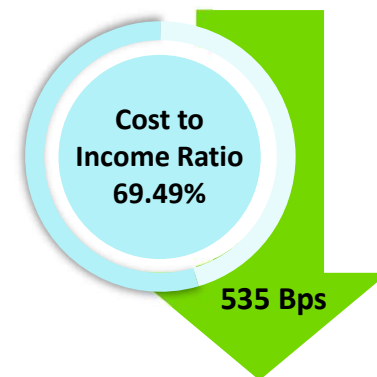
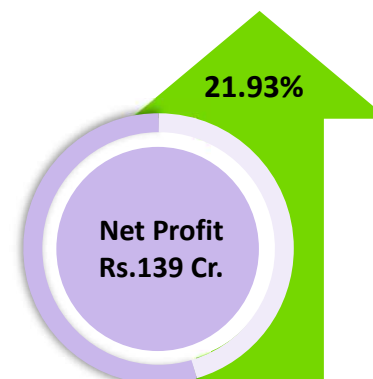
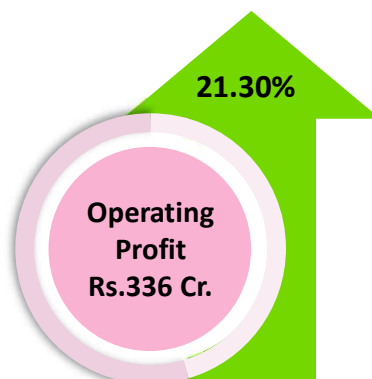
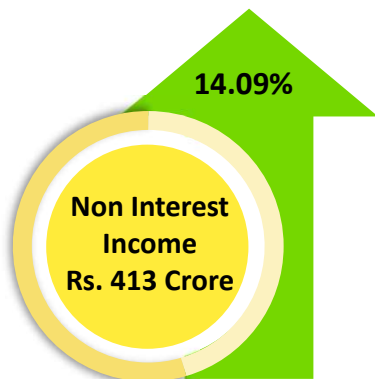
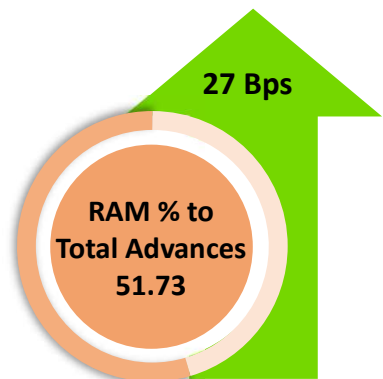
ESG, Awards & Recognitions, Guidance, Our Products

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Key Highlights (FY'24 vis-a-vis FY'23)



Key Highlights (Q4'24 vis-a-vis Q3'24)

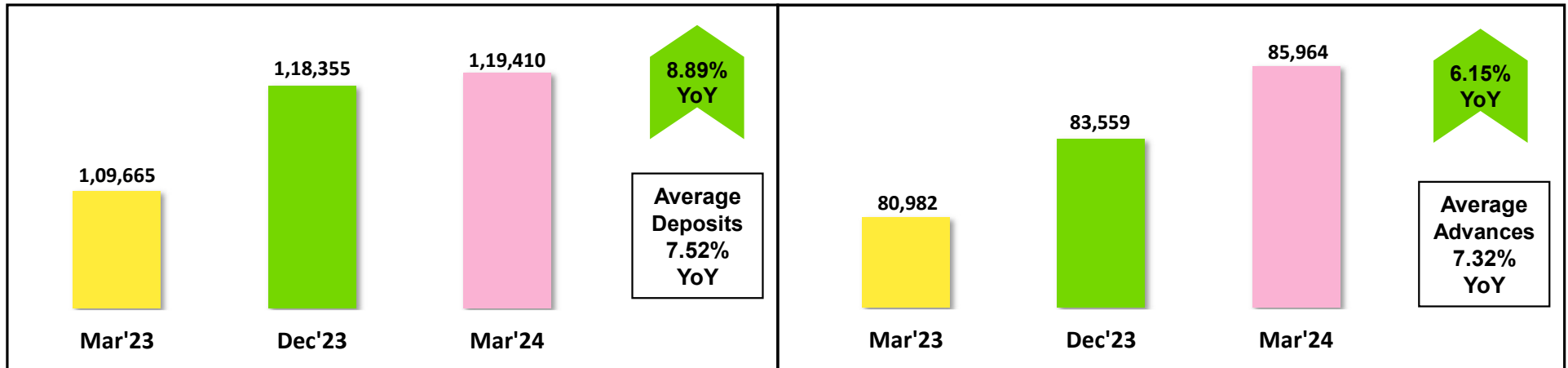


Overall Business mix

Total Deposits

Total Advances

(Rs. in crores)

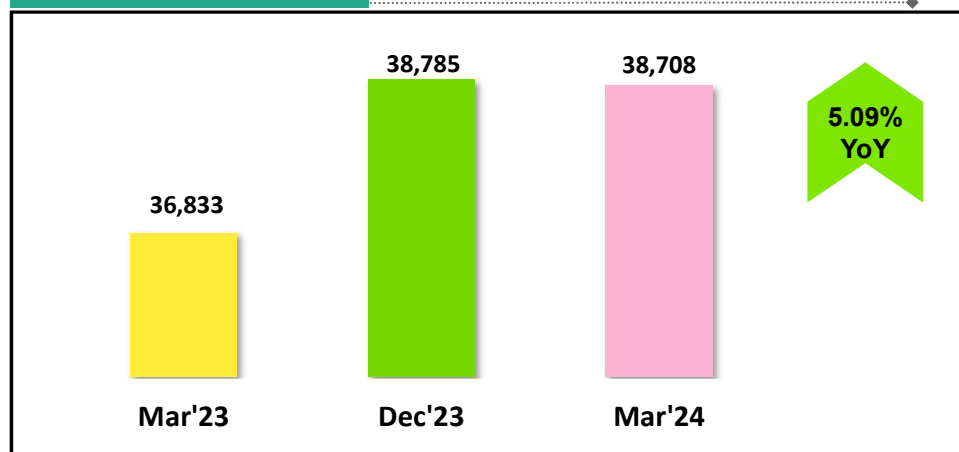


Particulars	Period Ended			Variation	
	Mar'23	Dec'23	Mar'24	QoQ	YoY
Total Business	190647	201914	205374	1.71	7.72
Total Deposits	109665	118355	119410	0.89	8.89
Total Advances	80982	83559	85964	2.88	6.15
CD ratio	73.84	70.60	71.99	139 bps	(185) bps

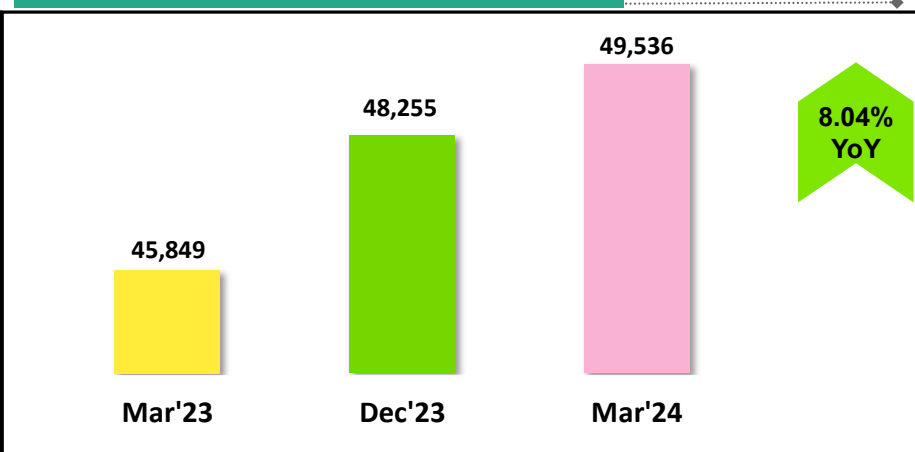
Liability Franchise

(Rs. in Crores)

CASA



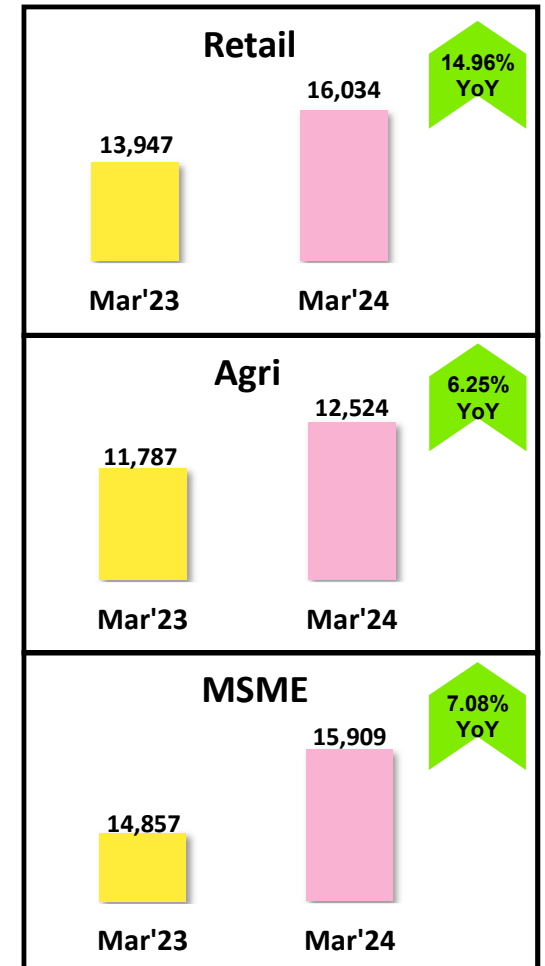
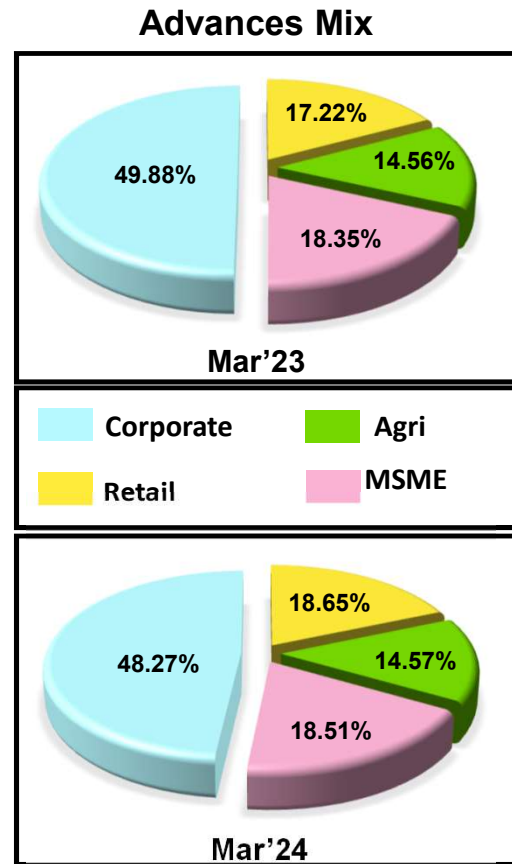
Retail Term Deposits (Below 2 Cr.)



Particulars	Period Ended			Variation	
	Mar'23	Dec'23	Mar'24	QoQ	YoY
Current Deposits	4975	4607	5176	12.35	4.04
Savings Deposits	31858	34178	33532	(1.89)	5.26
CASA Deposits	36833	38785	38708	(0.20)	5.09
CASA	33.59	32.77	32.42	(0.35)	(1.17)
Term Deposits	72832	79570	80701	1.42	10.80
• Out of above Retail Term Deposits (Below 2 Cr.)	45849	48255	49536	2.65	8.04
Total Deposits	109665	118355	119410	0.89	8.89

Diversified loan book - Advances Mix

Parameters	Period Ended			Variation	
	Mar'23	Dec'23	Mar'24	QoQ	YoY
Advances	80982	83559	85964	2.88	6.15
Retail	13947	15305	16034	4.76	14.96
Agri	11787	11979	12524	4.55	6.25
MSME	14857	15717	15909	1.22	7.08
Total RAM	40591	43001	44467	3.41	9.55
Corporate	40391	40558	41497	2.32	2.74
RAM	50.12	51.46	51.73		





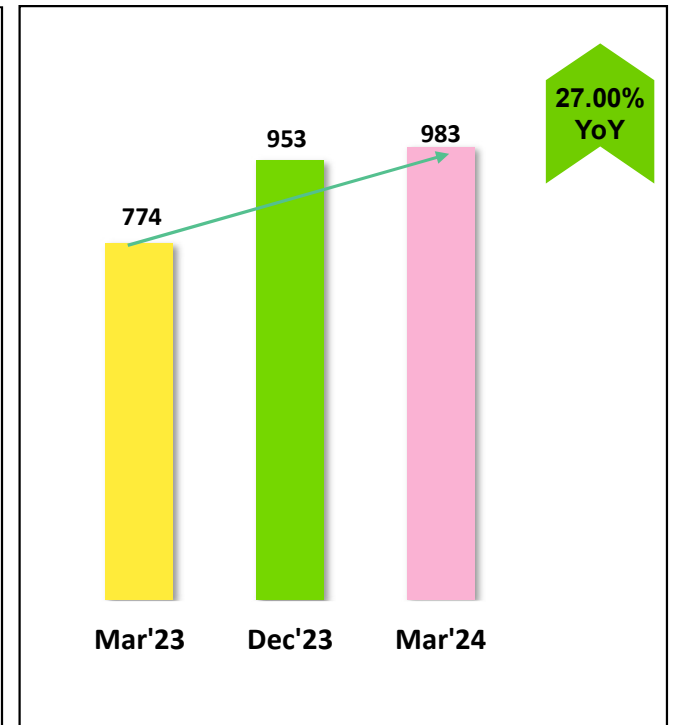
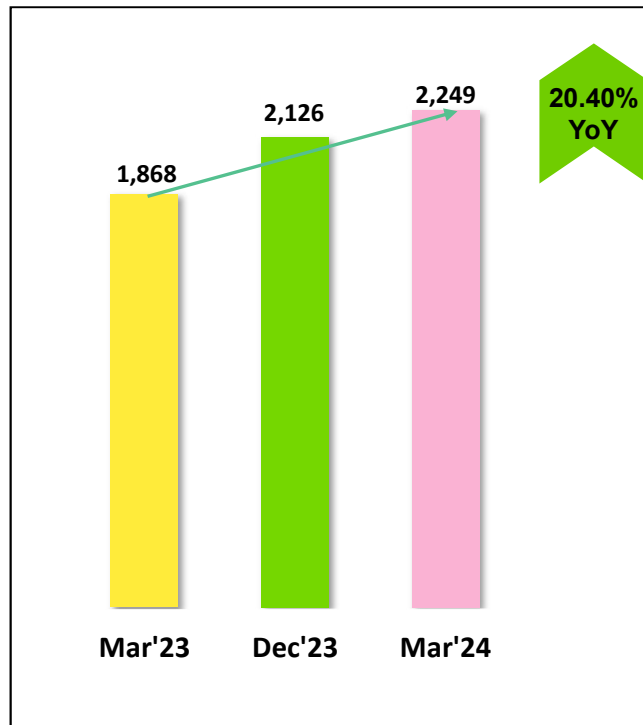
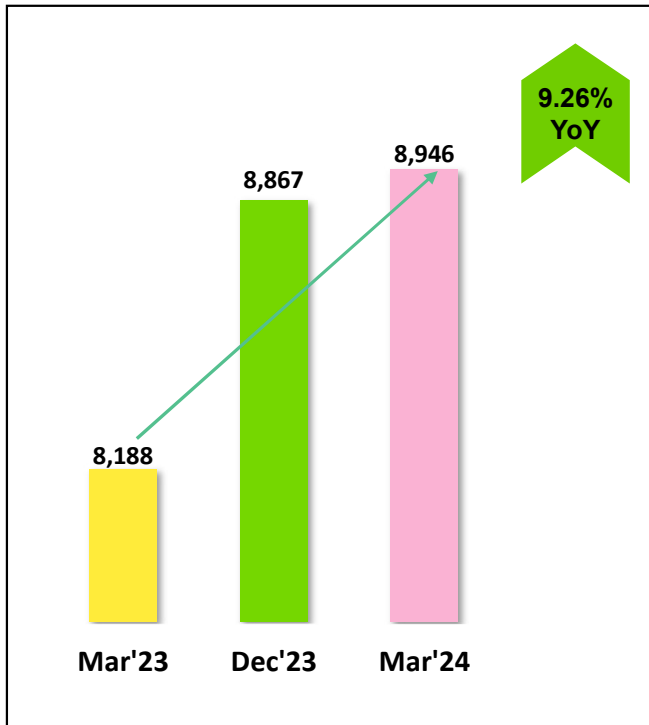
Core Retail Lending Portfolio

(Rs. in Crores)

Home Loan

Vehicle Loan

Gold loan



Advances Breakup of Major Industries / Sectors

(Rs. in Crores)

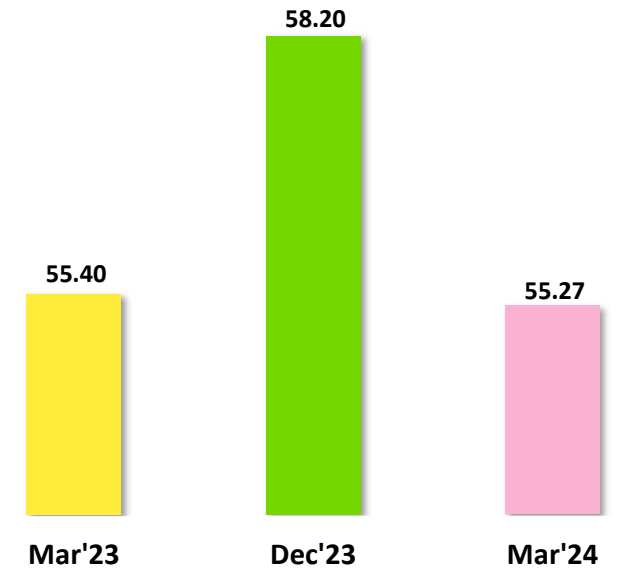
Sector		Period Ended					
		Mar '23		Dec '23		Mar '24	
		Amount	% to Total Advances	Amount	% to Total Advances	Amount	% to Total Advances
Infrastructure		15498	19.14	15863	18.98	14882	17.31
(Out of Which)	Energy	5755	7.11	5483	6.56	5567	6.48
	Telecommunication	337	0.42	221	0.26	419	0.49
	Roads, Ports	3369	4.16	3776	4.52	3627	4.22
	Other Infra	6037	7.46	6383	7.64	5269	6.13
Iron & Steel		1220	1.51	1171	1.40	1331	1.55
Textile		1330	1.64	1319	1.58	1234	1.44
NBFC		14500	17.91	12981	15.54	12514	14.56
(Out of Which)	HFC	3893	4.81	3519	4.21	3729	4.34
	PSU & PSU backed NBFC	6396	7.90	5215	6.24	5043	5.87
	Private NBFC	4211	5.20	4247	5.08	3742	4.35

Rating Profile of NBFCs

(Rs. in Crores)

Sector	Period Ended					
	Mar'23		Dec'23		Mar'24	
	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	7783	58.47	8212	66.33	7865	65.73
AA rated	5070	38.09	3782	30.55	3760	31.43
A rated	396	2.97	382	3.09	339	2.84
Total A & above	13249	99.53	12376	99.97	11965	99.99
BBB Rated	53	0.40	4.00	0.03	1	0.01
BB & Below	10	0.07	-	-	-	-
Total	13312	100	12380	100	11966	100

Credit Optimized Growth- Movement of Credit RWA Density (%)

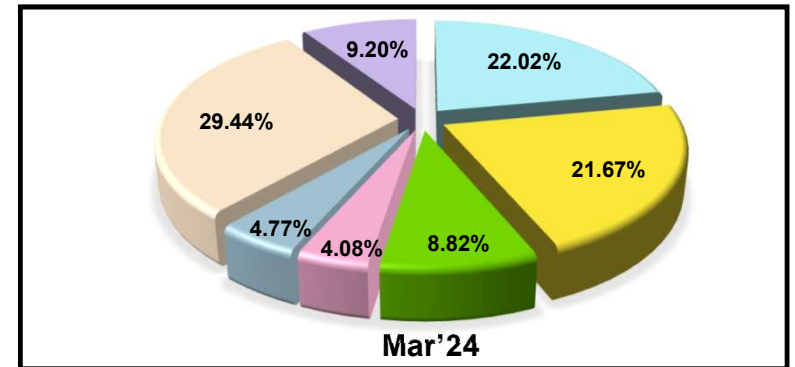
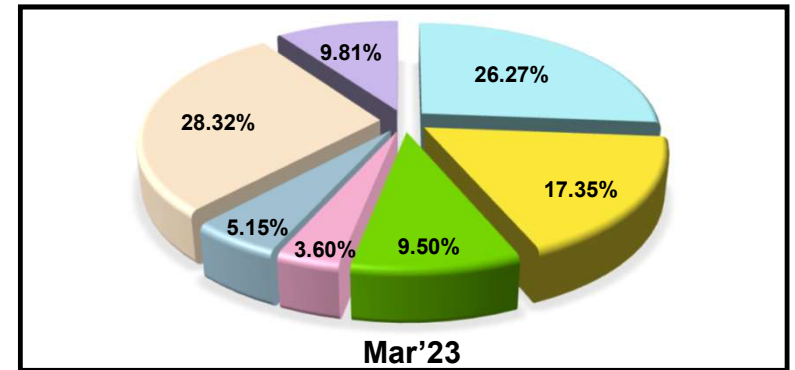


Credit Profile

Credit – External Rating Wise (Above Rs. 5 Cr.)

(Rs. in Crores)

Particulars	Period Ended					
	Mar'23		Dec'23		Mar'24	
	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	11469	26.27	10039	21.28	10985	22.02
AA rated	7575	17.35	9856	20.89	10810	21.67
A rated	4145	9.50	3806	8.07	4401	8.82
BBB rated	1570	3.60	2036	4.32	2037	4.08
Total of BBB & above	24759	56.72	25737	54.56	28232	56.60
BB & Below	2249	5.15	1788	3.79	2379	4.77
Total Rated	27008	61.87	27525	58.35	30611	61.37
Govt. Guaranteed	12360	28.32	14900	31.58	14685	29.44
Other Unrated	4284	9.81	4751	10.07	4587	9.20
Total	43652	100	47176	100	49883	100



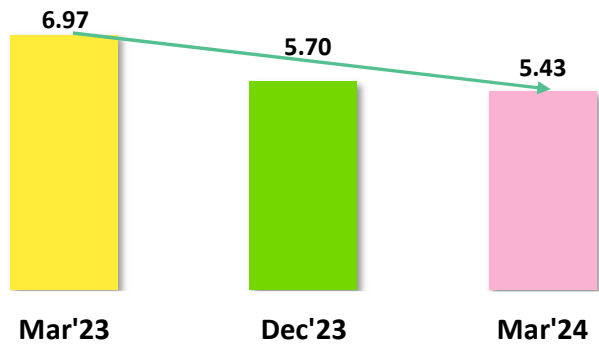


Priority Sector Lending

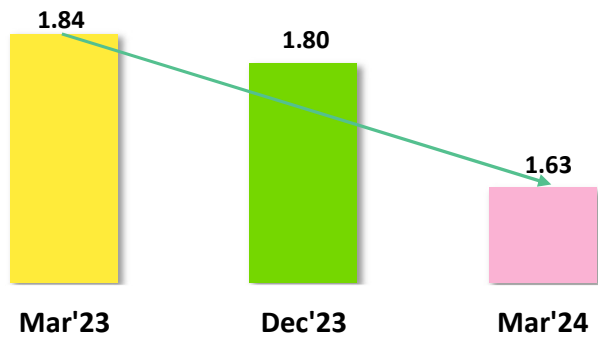
S No.	Particulars	Mandated Targets	Mar'24
1	Priority Sector % to ANBC	40.00%	45.27%
2	Agriculture - PS % to ANBC	18.00%	18.58%
3	Small and Marginal Farmers (SMF) % to ANBC	10.00%	10.16%
4	Weaker Section % to ANBC	12.00%	11.34%
5	Micro Enterprises (PS) % to ANBC	7.50%	11.84%

Asset Quality

Gross NPA (%)

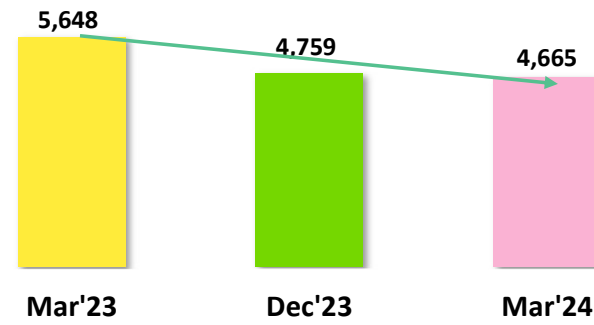


Net NPA (%)

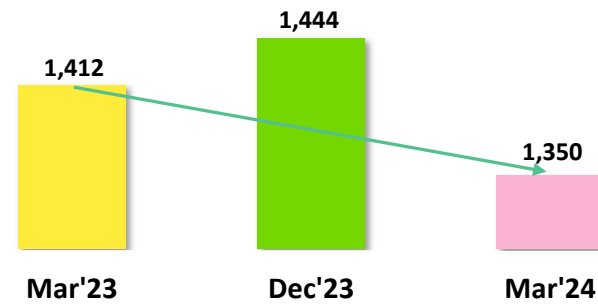


Gross NPA

(Rs. in Crores)



Net NPA



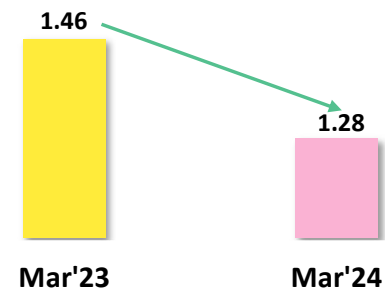
Asset Quality

Sector Wise NPA

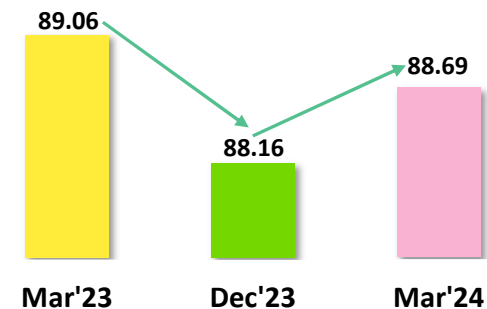
(Rs. in Crores)

Particulars	Period Ended					
	Mar'23		Dec'23		Mar'24	
	GNPA	Ratio (%)	GNPA	Ratio (%)	GNPA	Ratio (%)
Retail	478	3.43	500	3.27	568	3.54
Agri	1027	8.71	1122	9.36	1228	9.81
MSME	1441	9.70	1480	9.42	1446	9.09
Corporate	2702	6.69	1657	4.09	1423	3.43
Total	5648	6.97	4759	5.70	4665	5.43

Slippage Ratio (Full Year)



Provision Coverage Ratio



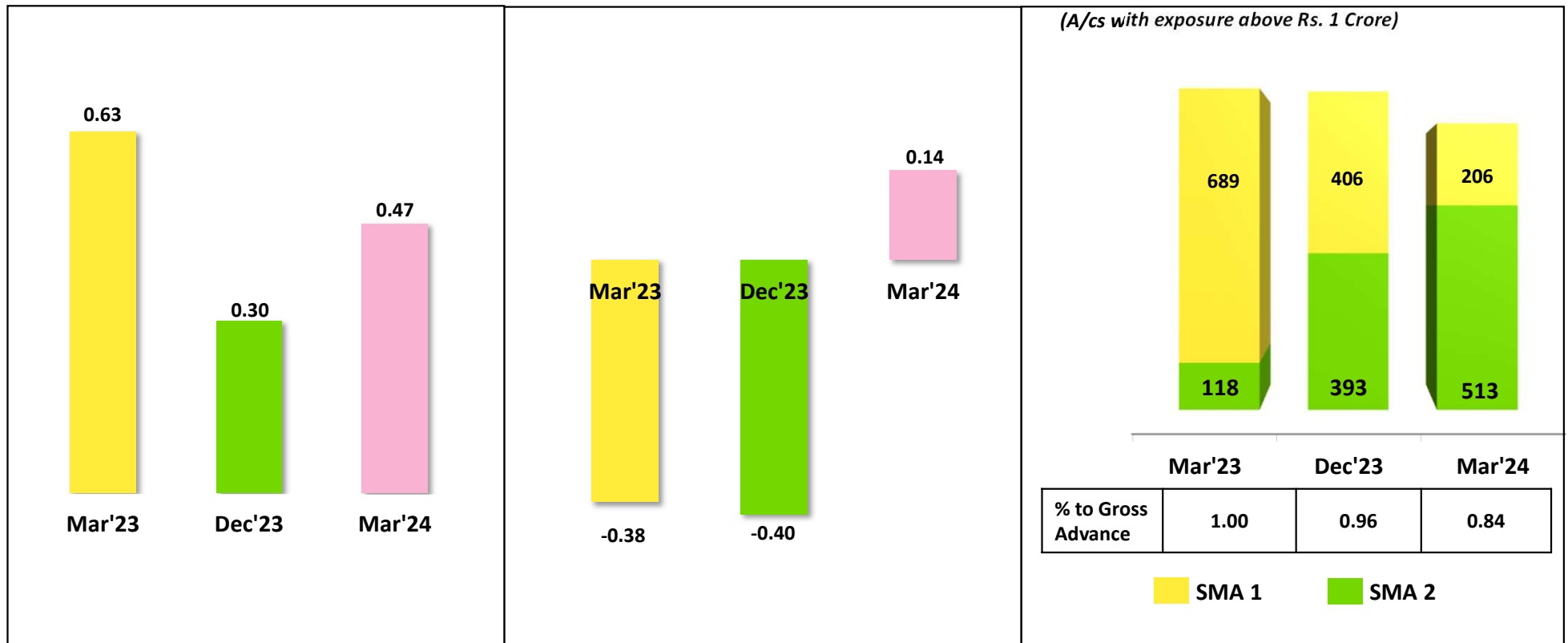
Asset Quality

(Rs. in Crores)

Slippage Ratio (Qtr)

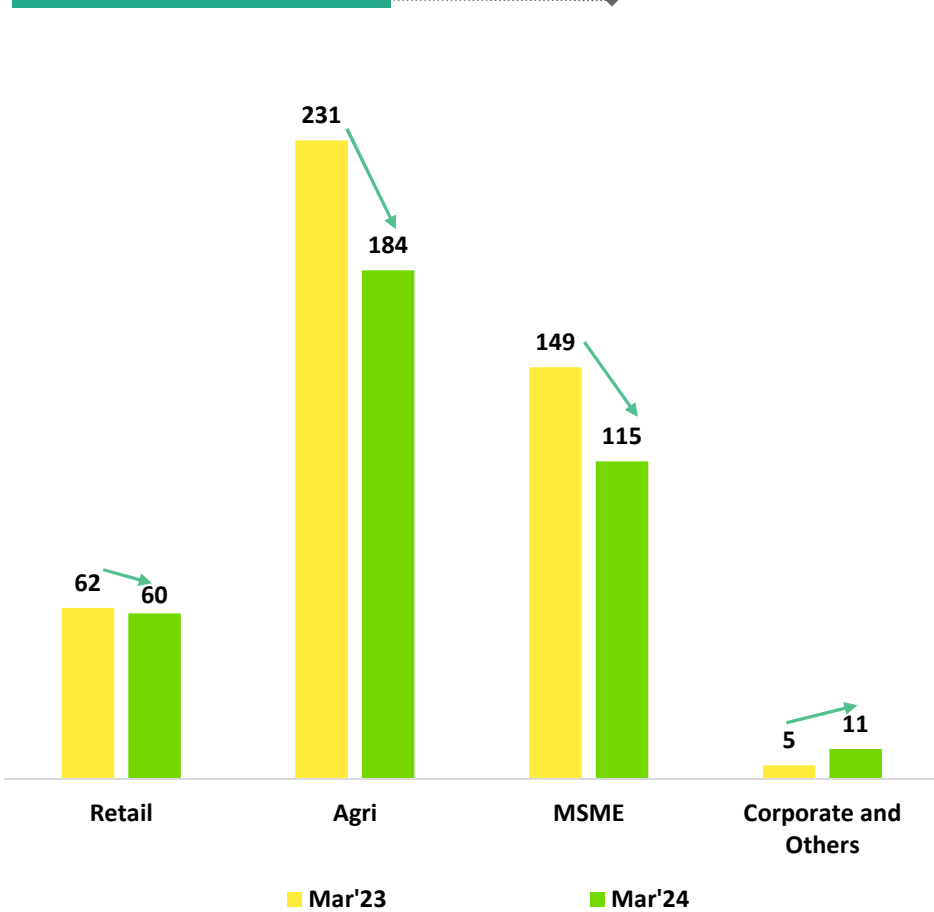
Credit cost (Qtr) (Not Annualised)

SMA1 and SMA2 (Qtr)



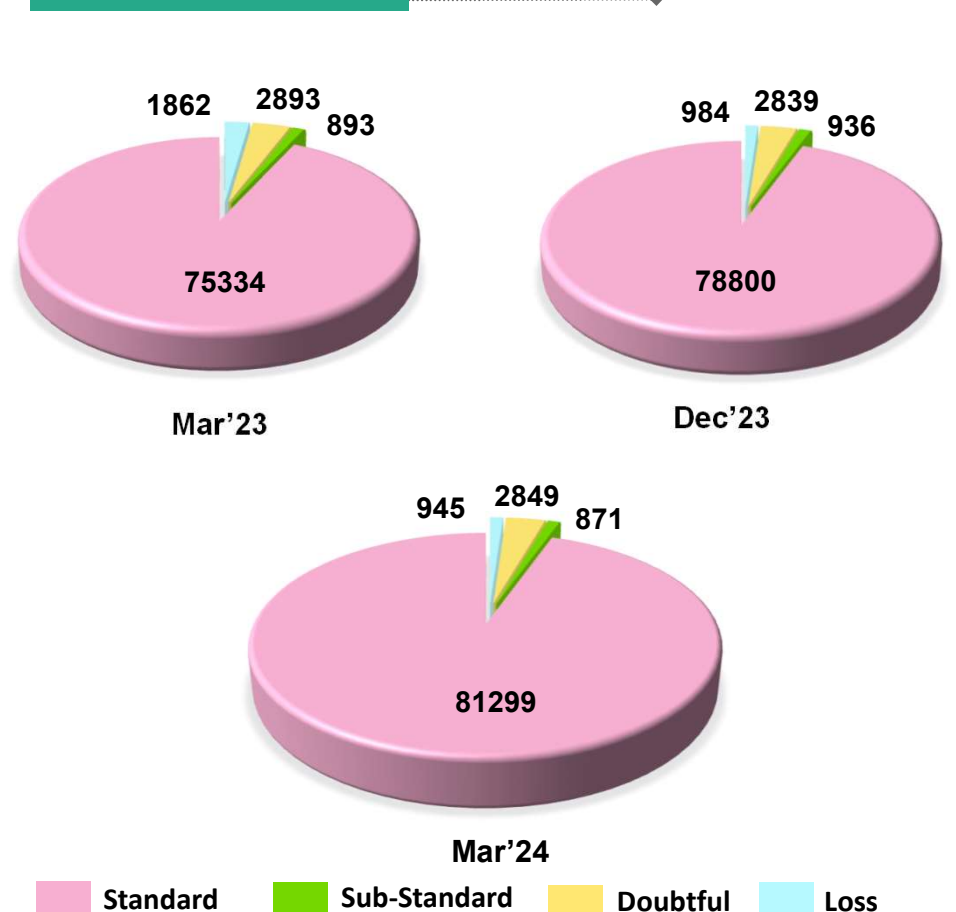
Asset Quality

Fresh slippages(Qtr)



(Rs. in Crores)

Asset classification





Movement of NPA

(Rs in Crore)

S.No.	Particulars	Quarter			Year Ended	
		Mar'23	Dec'23	Mar'24	Mar'23	Mar'24
1	Gross NPA Opening Balance	6500	5106	4759	8565	5648
2	Cash recoveries	562	443	217	1380	1077
3	Out of Above Cash recovery Income Booked	5	46	23	74	168
4	Up gradations	170	185	135	235	249
5	Technical Write off	510	0	118	2128	755
6	Rebate	68	5	25	156	41
7	Total Net Reduction	1305	587	472	3825	1954
8	Fresh Slippage	448	228	370	903	967
9	Debit in existing NPA accounts	6	12	8	5	4
10	GROSS NPA	5648	4759	4665	5648	4665
11	GROSS NPA	6.97	5.70	5.43	6.97	5.43
12	NET NPA	1412	1444	1350	1412	1350
13	NET NPA	1.84	1.80	1.63	1.84	1.63
14	Recovery in T.W.O. A/Cs	421	320	288	536	758
15	Total Recovery & Upgradation	1153	948	640	2152	2085

Operating & Net Profit

(Rs. in Crores)

Particulars	Quarter			Variation		Year Ended		Variation
	Mar'23	Dec'23	Mar'24	QoQ%	YoY%	Mar'23	Mar'24	YoY%
Interest Income	2105	2491	2481	(0.40)	17.86	7993	9694	21.28
Interest Expenses	1421	1752	1792	2.28	26.11	5020	6853	36.51
Net Interest Income	684	739	689	(6.76)	0.73	2973	2841	(4.43)
Non Interest Income	547	362	413	13.81	(24.68)	940	1221	29.89
Operating Expenses	694	824	766	(7.16)	10.23	2463	2931	19.01
Operating Profit	536	277	336	21.30	(37.31)	1450	1131	(22.00)
Provisions other than Tax	(57)	97	109	12.37	-	(170)	194	-
• Out of which Provision for NPA	(290)	(320)	111	134.69	138.28	(471)	(179)	62.00
Profit Before Tax (PBT)	593	180	227	26.11	(61.72)	1620	937	(42.16)
Provision for Tax	136	66	88	33.33	(35.29)	307	342	11.40
Net Profit	457	114	139	21.93	(69.58)	1313	595	(54.68)



Total Income

(Rs. in Crores)

Particulars	Quarter			Variation		Year Ended		Variation
	Mar'23	Dec'23	Mar'24	QoQ%	YoY%	Mar'23	Mar'24	YoY%
Interest on Advances	1491	1784	1768	(0.90)	18.58	5503	6951	26.32
Interest on Investments	591	683	694	1.62	17.43	2359	2656	12.59
Other Interest Income	23	24	19	(20.83)	(17.39)	131	87	(33.59)
Total Interest Income (a)	2105	2491	2481	(0.39)	17.88	7993	9694	21.28
Core Fee Income	127	115	138	20.00	8.66	404	491	21.53
Profit on Sale of Investment	12	(8)	52	-	-	101	101	-
Profit/(Loss) on Revaluation of Investment	(5)	(52)	(32)	-	(105.40)	(115)	(89)	22.61
Forex Income	7	6	6	-	(14.29)	36	27	(25.00)
Recovery in written off A/Cs	404	301	249	(17.28)	(38.37)	512	691	34.96
Profit on sale of Land, Other Asset etc. [Net]	2	-	1	-	(50.00)	2	1	(50.00)
Total Non-Interest Income (b)	547	362	413	14.09	(24.50)	940	1221	29.89
Total Income (a+b)	2652	2853	2893	1.41	9.10	8933	10915	22.19



Total Expenses

(Rs. in Crores)

Particulars	Quarter			Variation		Year Ended		Variation
	Mar'23	Dec'23	Mar'24	QoQ%	YoY%	Mar'23	Mar'24	YoY%
Interest on Deposits	1317	1615	1651	2.23	25.36	4718	6312	33.79
Interest on Others	104	136	141	3.68	35.58	302	541	79.14
Total Interest Expenses (a)	1421	1752	1792	2.34	26.11	5020	6853	36.51
Establishment Expenses	458	547	513	(6.22)	12.01	1544	1944	25.91
Other Operating Expenses	237	277	252	(9.03)	6.33	919	987	7.40
Operating Expenses (b)	695	824	765	(7.16)	10.07	2463	2931	19.00
Total Expenses (a+b)	2116	2576	2557	(0.74)	20.84	7483	9784	30.75



Balance Sheet

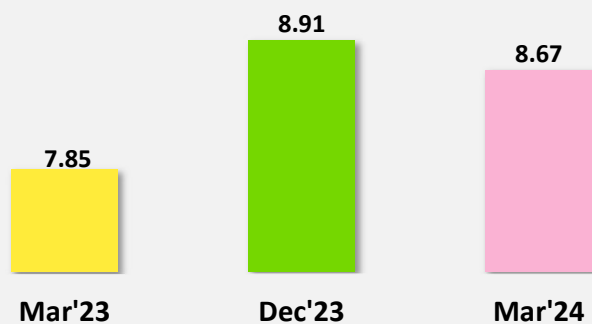
(Rs. in Crores)

Liabilities	As on		
	Mar'23	Dec'23	Mar'24
Capital	6778	6778	6778
Reserve & Surplus	8331	8459	8756
Deposits	109665	118355	119410
Borrowings	9018	8811	9771
Other Liabilities & Provision	2662	2858	2942
Total	136454	145261	147657

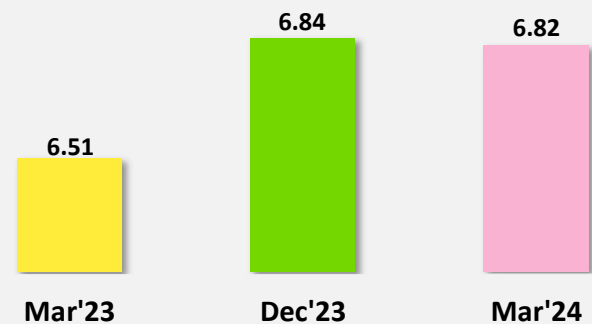
Asset	As on		
	Mar'23	Dec'23	Mar'24
Cash & Balance with RBI	6225	6215	7313
Balance with Banks & Money at call	71	471	71
Investments (Net)	44838	49881	49599
Advances (Net)	76819	80325	82736
Fixed Assets	1519	1564	1756
Other Assets	6982	6805	6182
Total	136454	145261	147657

Key Financial Ratios(Qtr)

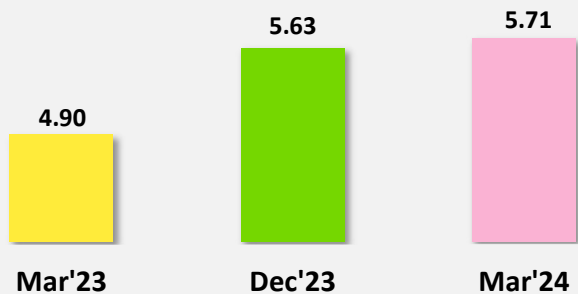
Yield on Advances



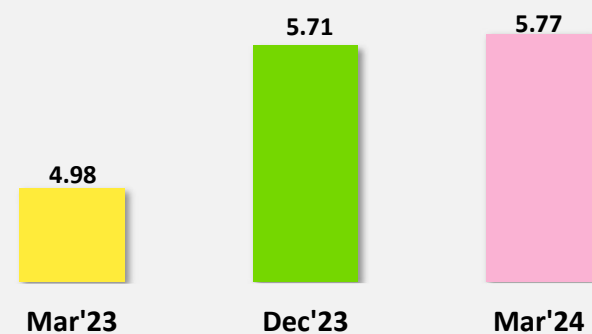
Yield on Investment



Cost of Deposit



Cost of Fund

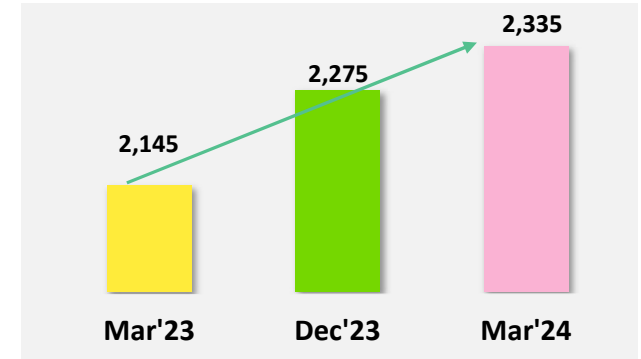


Key Financial Ratios(Qtr)

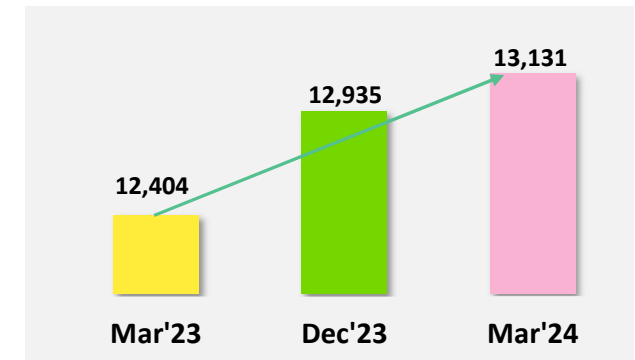
In (%)

Particulars	Mar'23	Dec'23	Mar'24
Net Interest Margin	2.53	2.54	2.32
Cost to Income Ratio	56.45	74.84	69.49
Return on Asset	1.33	0.31	0.38
Return on Equity	28.43	6.23	7.29

Business per Employee (Rs. In Lakhs)



Business per Branch (Rs. In Lakhs)





COVID Resolution Framework

(Rs in Crore)

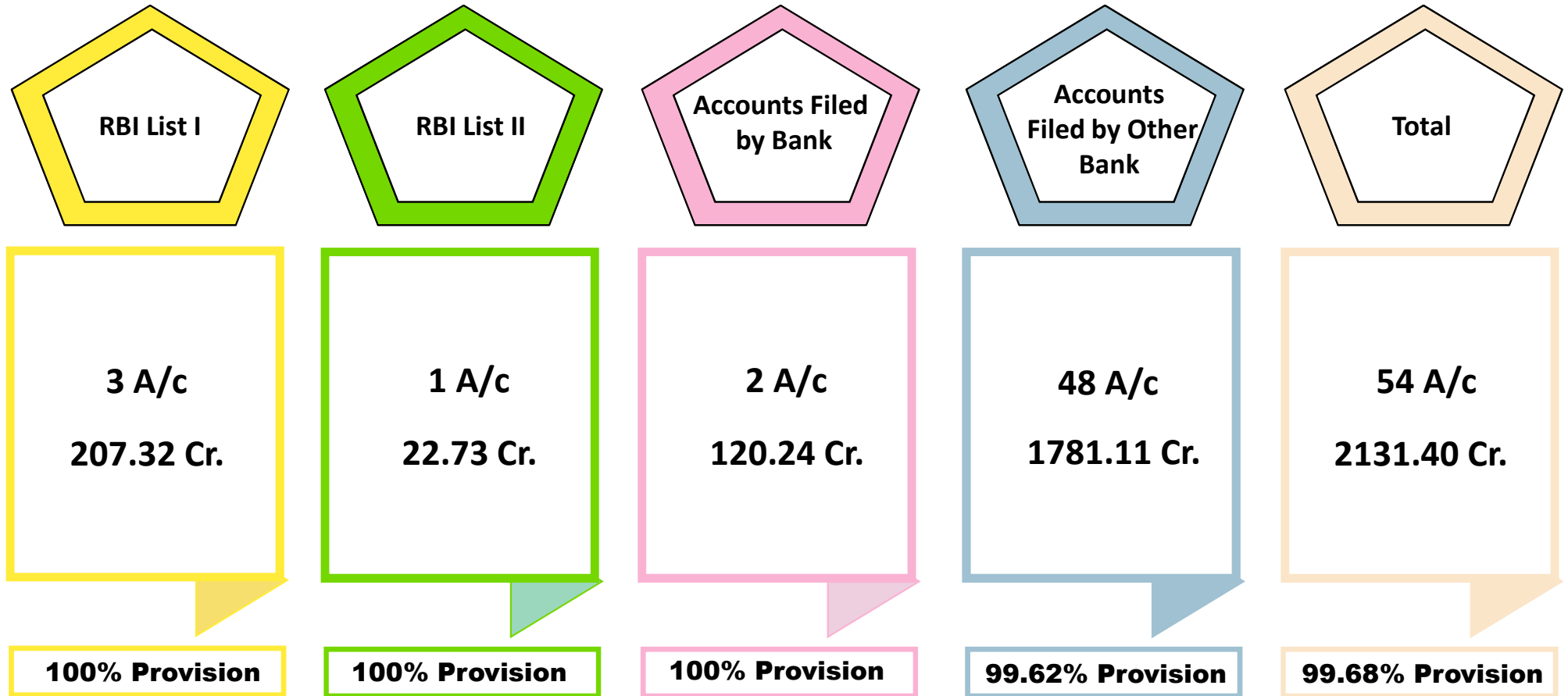
Resolution Framework 1

Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 31.03.2024	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	6250	556	2817	312
Other Exposures	419	1007	157	491
Total	6669	1563	2974	803
MSME Loans	5098	438	2323	295
Grand Total	11767	2001	5297	1098

Resolution Framework 2

Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 31.03.2024	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	7415	798	4895	599
Other Exposures	-	-	-	-
Total	7415	798	4895	599
MSME Loans	3167	362	1747	188
Grand Total	10582	1160	6642	787

Status of NCLT Accounts



Treasury Operations

(Rs. in Crores)

Particulars	Mar '23	Dec'23	Mar'24
Domestic Investments	45464	50987	50668
• SLR Investments	28977	32133	32216
• Non-SLR Investments	16487	18854	18452

Category Wise Classification			
• Held to Maturity (HTM)	33934	36156	36309
• Available for Sale (AFS + HFT)	11530	14831	14359



Treasury Operations

(Rs. in Crores)

Particulars		Mar'23	Dec'23	Mar'24	% to Total (Mar'24)
GROSS INVESTMENTS		45464	50987	50668	100.00
SLR INVESTMENTS		28977	32133	32216	63.58
(i)	HFT	-	-	-	-
(ii)	AFS	6754	7679	7607	15.01
(iii)	HTM	22223	24454	24609	48.57
NON-SLR INVESTMENTS					
(i)	PSU Bonds	2518	3451	3335	6.58
(ii)	GOI RECAP Bonds	11672	11672	11672	23.04
(iii)	Corporate Debentures	1521	2171	2007	3.96
(iv)	CDs	148	572	496	0.98
(v)	CPs	197	485	462	0.91
(vi)	Shares of PSUs /Corporates & Others	367	377	363	0.72
(viii)	Venture CF	38	29	28	0.06
(ix)	Securitized Receipt	26	97	89	0.18
Total of Non-SLR Investments (Excluding RIDF)		16487	18854	18452	36.42



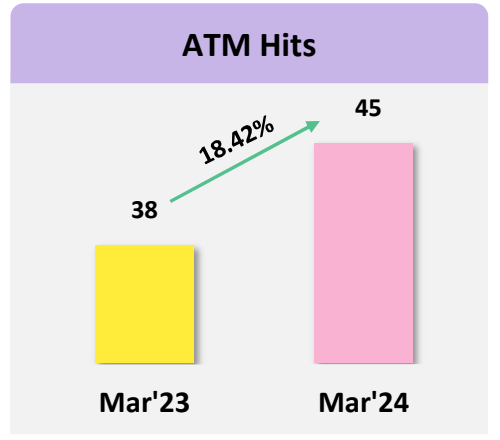
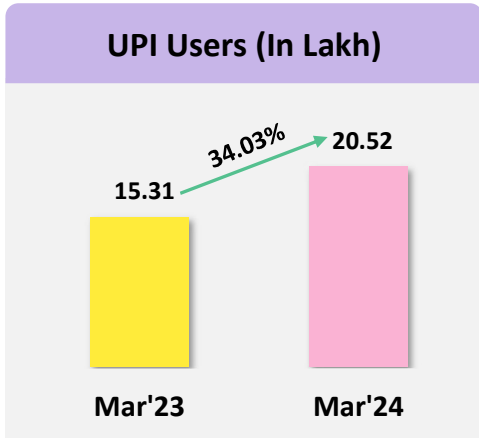
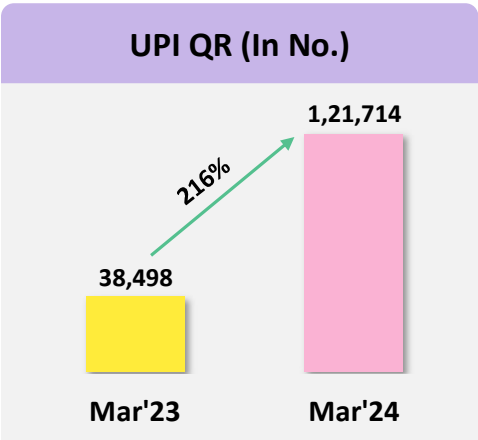
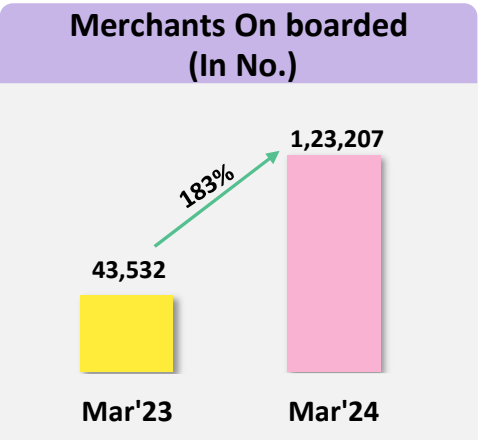
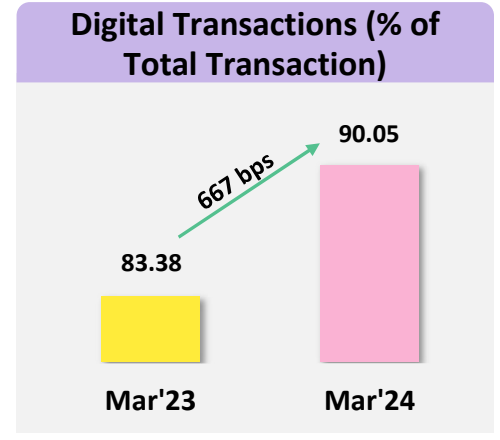
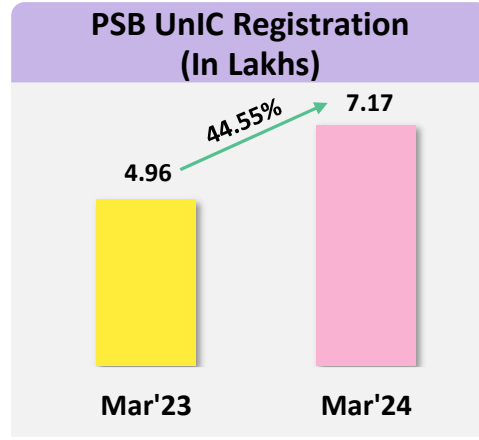
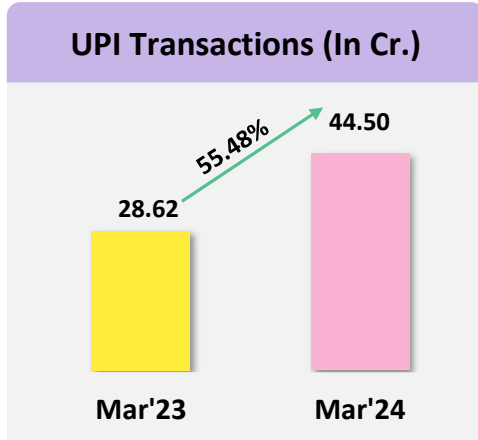
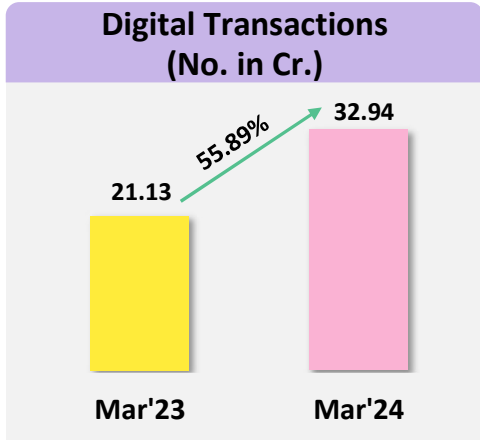
Capital Adequacy

(Rs. in Crores)

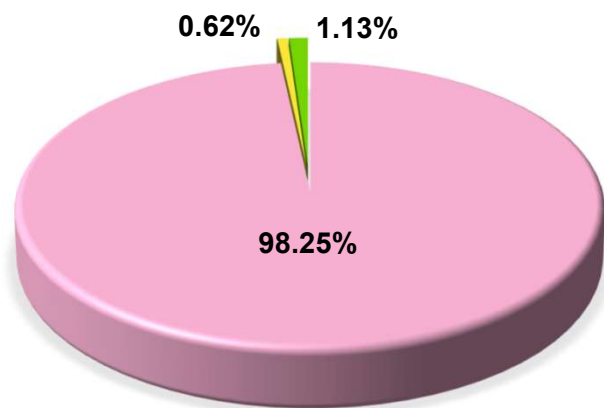
Particulars	Regulatory Requirement	Period Ended					
		Mar'23		Dec'23		Mar'24	
		Amount	%	Amount	%	Amount	%
CET I (Including CCB)	8.00	7990	14.32	8455	13.75	9252	14.74
AT - 1		-	-	-	-		
Tier I (Including CCB)	9.50	7990	14.32	8455	13.75	9252	14.74
Tier II		1553	2.78	1463	2.38	1519	2.42
Capital Adequacy	11.50	9543	17.10	9918	16.13	10771	17.16
Risk Weighted Assets		55815		61492		62777	



Digital Growth



Shareholding Pattern

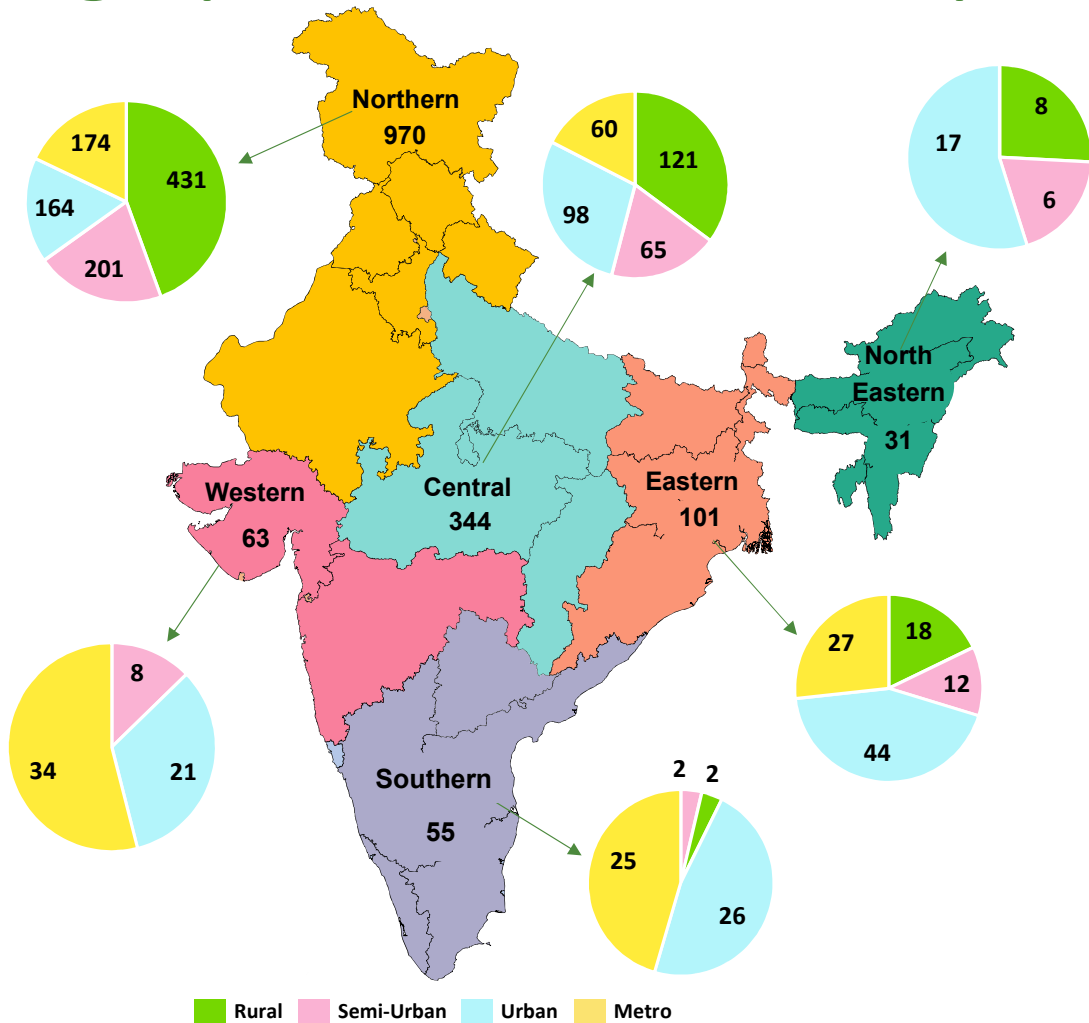


■ Govt. of India
 ■ LIC
 ■ Others

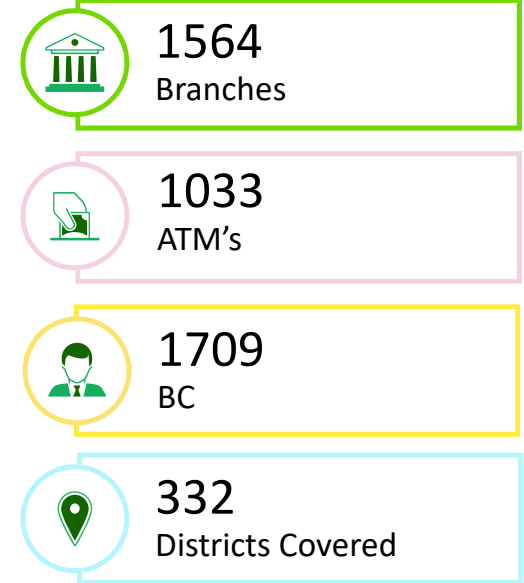
Particulars	As on		
	31.03.23	31.12.23	31.03.24
Share Capital	6777.79 Cr	6777.79 Cr	6777.79 Cr
No. of Shares	677.78 Cr	677.78 Cr	677.78 Cr
Net Worth	6785.94 Cr	7453.51 Cr	7835.78 Cr

Particulars	As on		
	31.03.23	31.12.23	31.03.24
Govt. of India	98.25	98.25	98.25
LIC	0.62	0.62	0.62
Others	1.13	1.13	1.13

Geographical Presence- Expanding Footprints



Our Reach

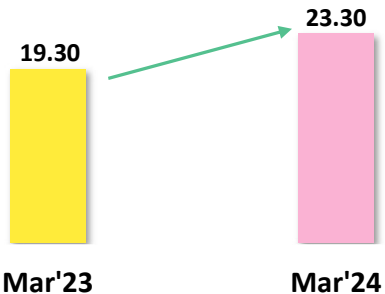


Total Branches opened during the Year	Total ATM opened during the Year
33	198

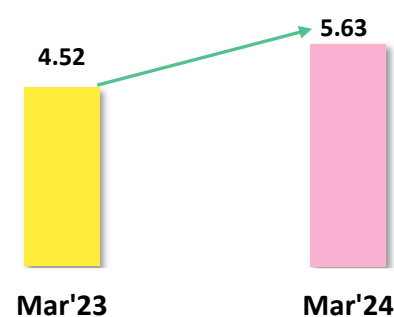
Financial Inclusion

20.73%
YoY

PMJDY Accounts Opened



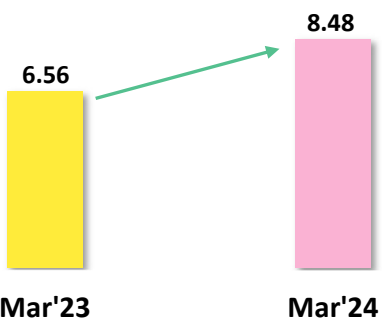
Atal Pension Yojna



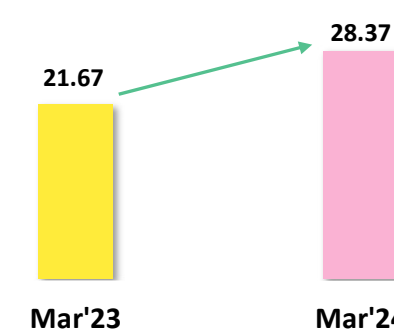
24.56%
YoY

Pradhan Mantri Jeevan Jyoti Bima Yojna

29.27%
YoY



Pradhan Mantri Suraksha Bima Yojna



30.92%
YoY



NEW DIGITAL INITIATIVES (FY 2023-24)



PSB UniC

- PFMS
- Online Corporate FD/RD
- Statement over email
- Transaction Limit Increased
- Payee cooling time reduced
- Sukanya Samridhi Account



Android POS

- Big Android Screen
- Contactless Payment
- Dynamic QR
- Receipt Print
- Lowest Rental
- Merchant App



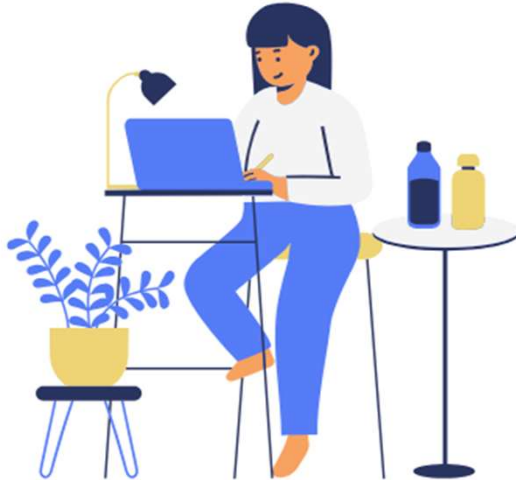
Utility Bill Payment

- Mobile Recharge
- Credit Card Bill Payment
- Donations
- Electricity/ Water Bill/Gas
- School Fee Payment



UPI Sound Box

- Instant Audio confirmation
- Amount Display
- Multilingual
- Lowest Rental
- Adjust Volume



Fintech On-Boarding

- Faster Digitalization
- 12 Categories
- 31 Fintech's On-Boarded



WhatsApp Banking

- View Account Details
- Account Balance
- Mini Statement
- Apply for Loans
- Contact Us
- Locate Us



NEW INITIATIVES (FY 2023-24)

Operational

- Segregation of the process of sourcing and sanction of credit proposals.
- Introduced value added product for liability customers
- Focus is on improving Branch/ATM ambiances.

Human Resource

- Recruitment of CXOs
- Engaged Chief Defense Advisor
- Recruitment of external advisor for improving assurance functions in the Bank.

Collaborations

- Tie up with WDRA for financing against E-warehouse receipts.
- Tie up with other reputed Management Institutes.

Digital

- WhatsApp Banking
- Android PoS
- Interoperable Cardless Cash Withdrawal- Issuer
- PAPL integration
- Digilocker facility
- New Financial Inclusion Gateway (FIG)

Contributing to ESG

Environment



Solar & Green Energy: Bank has a portfolio of Rs.210 Crore under this segment.

Bank has introduced digital & paperless banking initiatives and till date Bank has sanctioned & disbursed Rs.183 crores through pre-approved personal loans.

Social



Sanctioned Rs.85 crore under PM Svanidhi

Sanctioned Rs.1960 crore under Pradhan Mantri Mudra Yojna (PMMY) during FY 2023-24, of which Rs.266 crore sanctioned to women entrepreneurs.

Sanctioned loans for Rs. 670 Crore under Stand Up India Scheme, of which loans for Rs.540 crore sanctioned to women entrepreneurs.

Governance



Well Defined Polices:

- Strong Risk Management Policies
- Whistle Blower Policy
- Cyber Security Policy
- Customer Rights Policy
- Deposit & Customer Service Policy

AWARDS & RECOGNITIONS

EASE 5.0 CITATION WINNERS



THEME-WISE CITATION



Secured the #1 Position for Top Improvement in Ease 5.0 Reforms.



#2 spot under the collaborative development-focused banking theme.



Key Parameters – Guidance for FY'25

Parameters	Guidance for FY'25
Deposit Growth	8-10%
Advances Growth	10-12%
Gross NPA	<4.5%
Net NPA	<1.5%
PCR	89-90%
Recovery & Upgradation	Above Rs.1000 Crore
Credit Cost	<1%
Slippage Ratio	<1.25%

Our Products

PSB UDYAM CURRENT ACCOUNT

"BIG REWARDS . BIGGER SAVINGS"

PLATINUM
GOLD
SILVER

FEATURES

- FREE CHEQUE BOOK DD/NEFT/RTGS FACILITY
- FLEXI FACILITY (AUTO SWEEP-IN & SWEEP-OUT)
- FREE INSTALLATION CHARGE OF SHARAT UPI QR CODE
- POS RENT WAIVED
- FREE LOCKER RENT FACILITY
- FREE PREMIUM DEBIT CARD WITH ATTRACTIVE FEATURES
- ATTRACTIVE OFFER IN SERVICE CHARGES

Scan QR code to download PSB Udyam

PSB GOLD LOAN

PSB Swarna Kranti & PSB Krishi Kranti

8.85% ROI

Finance upto 75%

Maximum finance ₹ 25 Lakhs

T&C applied

PSB VYAPAR LOAN

Loan upto ₹10 cr.

Repayment Period upto 10 yrs

Finance upto 75%* of property value

T&C Apply

PSB Scheme for financing Roof Top Solar (RTS)

Project Backed by PM Surya Ghar: Muft Bijli Yojana

Loan upto ₹6 Lakh*

Govt. Subsidy Available

10 yrs Repayment Period*

NIL Collateral Security

T&C Apply

PSB Apna Ghar

8.45% p.a. Rate of Interest

₹765/- EMI Per Lakh*

NIL Legal & Valuation Charges

NIL Processing Charges

30 yrs Repayment Period*

T&C Apply



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- The Bank may alter, modify or otherwise change in any manner the contents of this presentation, without obligation to notify any person of such revision or changes.
- Except for the historical information contained herein, statements in this release which contain words or phrases such as “will”, “aim”, “will likely result”, “would”, “believe”, “may”, “expect”, “will continue”, “anticipate”, “estimate”, “intend”, “plan”, “contemplate”, “seek to”, “future”, “objective”, “goal”, “strategy”, “philosophy”, “project”, “should”, “will pursue” and similar expressions or variations of such expressions may constitute "forward-looking statements".
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Our New Corporate Office

THANK YOU



East Kidwai Nagar, New Delhi