

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹ ॥



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
Punjab & Sind Bank
ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

(भारत सरकार का उपक्रम/A Govt. of India Undertaking)

Phone : 011-25782926, 25812922, 25817353, 25728930, Email:complianceofficer@psb.co.in

प्र. का. लेखा एवं लेखा परीक्षा विभाग
"शेयर कक्ष", बैंक हाऊस, प्रथम तल,
21, राजेन्द्रा प्लेस, नई दिल्ली-110 008
H.O. Accounts & Audit Department
"Shares Cell", Bank House, 1st Floor,
21, Rajendra Place, New Delhi - 110008

संदर्भ:.....Ref:PSB/HO/Shares Cell/ /2020-21

दिनांक /Dated:.....09th February, 2021.....

To,

**Bombay Stock Exchange Limited,
Department of Corporate Services,
25th floor, Phiroze Jeejeebhoy Towers,
Dalal Street, Fort, Mumbai – 400 001.
SCRIP CODE : 533295**

**National Stock Exchange of India Ltd.,
Exchange Plaza, C – 1, Block – G,
Bandra Kurla Complex, Bandra (East),
Mumbai – 400 051.
SYMBOL: PSB SERIES: EQ**

Dear Sir,

Reg: : Investor Presentation - Reviewed Financial Results for the Quarter (Q3) / Nine months ended 31.12.2020.

We are enclosing Investor Presentation on the Reviewed Financial Results for the Quarter (Q3) / Nine months ended 31.12.2020. The same can also be viewed on the website of the Bank i.e. www.psbindia.com

This is for your information & records.

Yours faithfully,

[Saket Mehrotra]

Company Secretary

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

(A GOVERNMENT OF INDIA UNDERTAKING)

Reviewed Financial Results

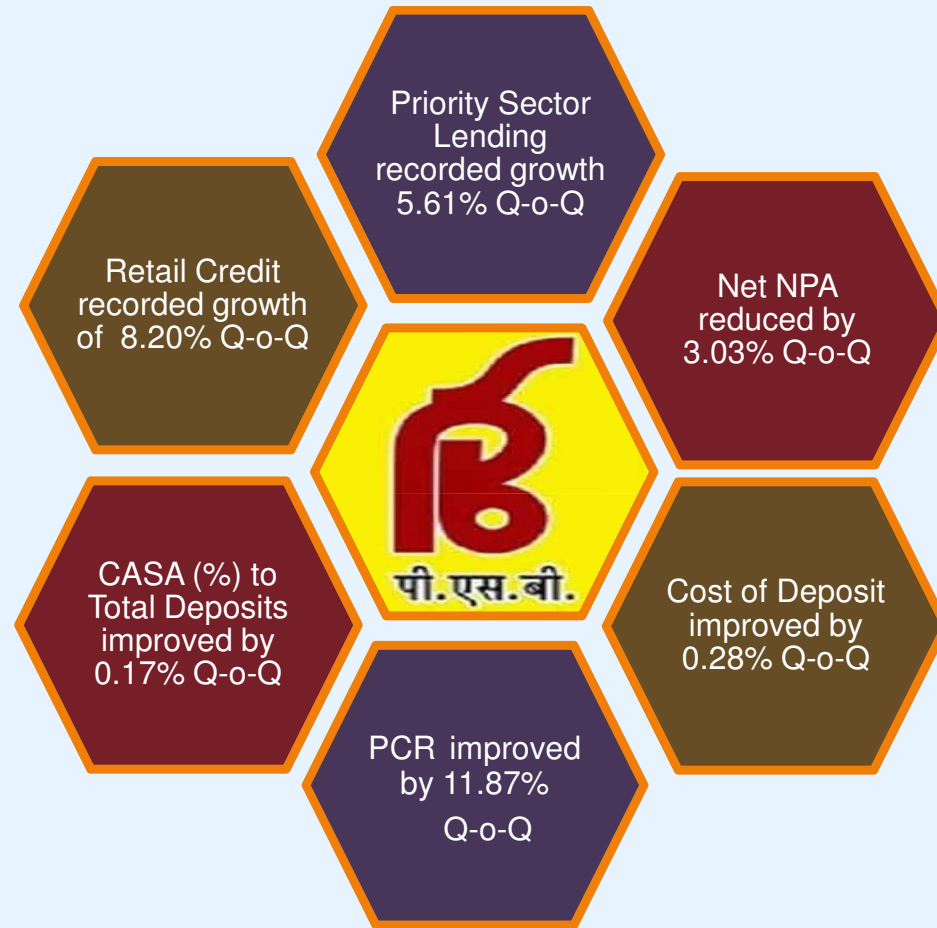
For the Quarter/Nine Months ended December, 2020

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Results at a Glance

(Rs in Crore)

Parameters	As on 31.12.19	As on 31.03.20	As on 30.06.20	As on 30.09.20	As on 31.12.20	QoQ Growth (%)	YoY Growth (%)
Total Business	158193	152232	146910	146251	155115	6.06	(1.95)
Total Deposits	92487	89668	85225	84559	90509	7.04	(2.14)
CASA	25572	26518	26977	27253	29322	7.59	14.66
Retail Term Deposits (Below Rs 2 Crore)	36790	37369	39132	41661	43223	3.75	17.49
Bulk Deposit	27678	23281	18116	15645	17964	14.82	(35.10)
Certificate of Deposit	2447	2500	1000	0	0	-	(100.00)
Total Advances	65706	62564	61685	61692	64606	4.72	(1.67)
Retail Credit	16415	16552	15472	16676	18042	8.20	9.91
Total PSL *	27997	27872	26279	28071	29647	5.61	5.89

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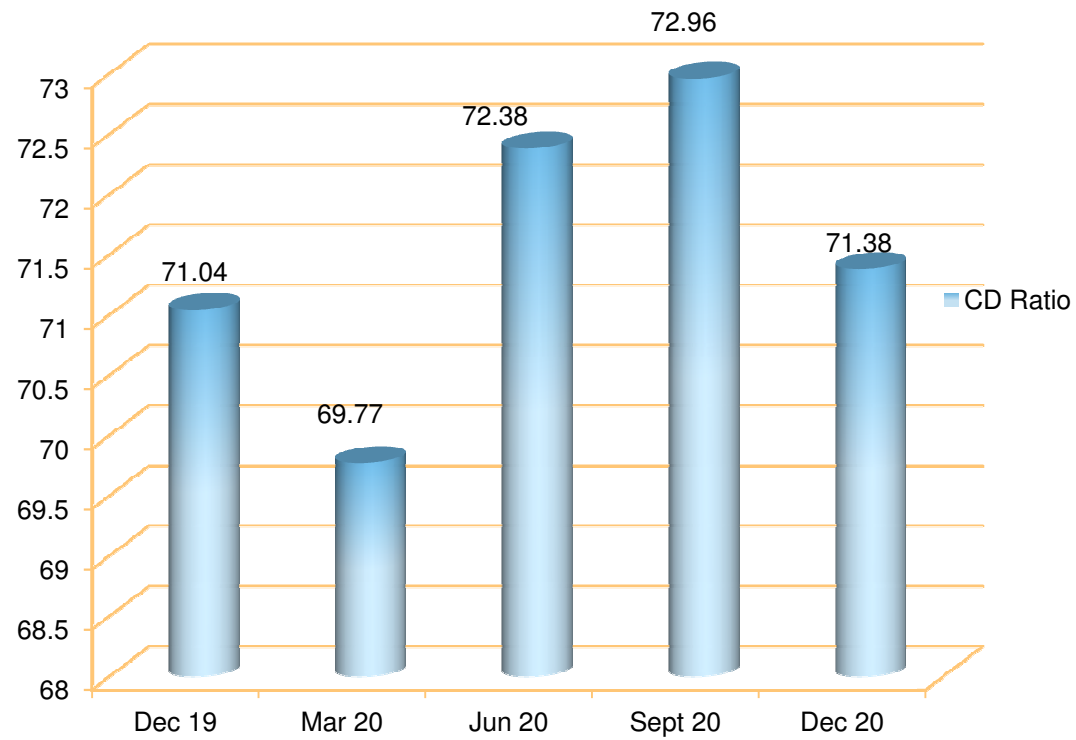
CASA & Retail Term Deposit

(Rs in Crore)

Parameters	Dec'19	Mar'20	Jun'20	Sep'20	Dec'20	QOQ Growth (%)	YOY Growth (%)
Current Deposits	2800	3213	2909	3273	3270	(0.09)	16.79
Savings Deposits	22772	23305	24068	23980	26052	8.64	14.40
CASA Deposits	25572	26518	26977	27253	29322	7.59	14.66
CASA (%) to Total Deposits	27.65	29.57	31.65	32.23	32.40	0.52	17.17
Retail Term Deposits (Below Rs. 2 Cr.)	36790	37369	39132	41661	43223	3.75	17.49



CD Ratio





Total Income

(Rs in Crore)

Particulars	Full Year	Quarter				Variation		Nine Month		Variation
	Mar'20	Dec'19	Jun'20	Sep'20	Dec'20	QoQ%	YoY%	Dec'19	Dec'20	%
Total Income (1+2)	8827	2077	1954	1999	1983	(0.80)	(4.53)	6537	5936	(9.19)
1) Interest Income (a+b+c)	7930	1941	1800	1800	1763	(2.06)	(9.17)	6025	5363	(10.99)
a) Advances	5774	1383	1268	1265	1252	(1.03)	(9.47)	4391	3785	(13.80)
b) Investments	1991	518	477	488	455	(6.76)	(12.16)	1510	1420	(5.96)
c) Others	165	40	55	47	56	19.15	40.00	124	158	27.42
2) Non Interest Income	897	136	154	199	220	10.55	61.76	512	573	11.91



Non Interest Income

(Rs in Crore)

Particulars	Full Year	Quarter				Variation		Nine Month		Variation
	Mar'20	Dec'19	Jun'20	Sep'20	Dec'20	QoQ%	YoY%	Dec'19	Dec'20	%
Comm. , Exchange, Brokerage	89	22	18	28	24	(14.29)	9.09	66	70	6.06
Exchange Earned on Forex	23	7	4	6	7	16.67	0.00	18	17	(5.56)
Profit on Sale of Investment	405	52	85	95	107	12.63	105.77	230	287	24.78
Recovery in written off A/cs	178	11	7	24	30	25.00	172.73	48	61	27.08
Loan Processing Fee	67	4	13	15	19	26.67	375.00	47	47	0.00
Other Income (A+B+C)	135	40	27	31	33	6.45	(17.50)	103	91	(11.65)
A) ATM Centre Income	42	10	6	9	10	11.11	0.00	30	25	(16.67)
B) Incidental charges	41	11	10	10	10	0.00	(9.09)	31	30	(3.23)
C) Misc. Income	52	19	11	12	13	8.33	(31.58)	42	36	(14.29)
Total	897	136	154	199	220	10.55	61.76	512	573	11.91

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Total Expenditure

(Rs in Crore)

Particulars	Full Year	Quarter				Variation		Nine Month		Variation
	Mar'20	Dec'19	Jun'20	Sep'20	Dec'20	QoQ%	YoY%	Dec'19	Dec'20	%
Total Expenses	7730	1930	1728	1768	1843	4.24	(4.51)	5870	5339	(9.05)
Interest Expenses	5872	1464	1263	1186	1147	(3.29)	(21.65)	4472	3596	(19.59)
- Deposits	5611	1393	1195	1118	1085	(2.95)	(22.11)	4283	3398	(20.66)
- Others	261	71	68	68	62	(8.82)	(12.68)	189	198	4.76
Operating Expenses	1858	466	465	582	696	19.59	49.36	1398	1743	24.68
a. Salaries	1211	301	319	418	520	24.40	72.76	920	1257	36.63
b. Other Operating Expenses	647	165	146	164	176	7.32	6.67	478	486	1.67



Other Operating Expenses

(Rs in Crore)

Particulars	Full Year	Quarter				Variation		Nine Month		Variation
	Mar'20	Dec'19	Jun'20	Sep'20	Dec'20	QoQ%	YoY%	Dec'19	Dec'20	%
Rent, Taxes & Lighting	138	33	29	39	37	(5.13)	12.12	101	105	3.96
Printing & Stationery	9	3	1	3	2	(33.33)	(33.33)	9	6	(33.33)
Advertisement & Publicity	6	2	0	1	0	-	-	4	1	(75.00)
Depreciation	54	16	14	15	20	33.33	25.00	43	49	13.95
Auditor's Fee	11	3	3	3	3	0.00	0.00	9	9	0.00
Law Charges	12	2	2	2	4	100.00	100.00	9	8	(11.11)
Postage, Telegram, Telex	9	3	1	3	2	(33.33)	(33.33)	7	5	(28.57)
Repair & Maintenance	22	5	4	6	4	(33.33)	(20.00)	15	14	(6.67)
Insurance & Guarantee Fee	90	21	27	26	29	11.54	38.10	65	83	27.69
Other Expenses*	296	77	65	66	75	13.64	(2.60)	216	206	(4.63)
Total	647	165	146	164	176	7.32	6.67	478	486	1.67

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

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Operating Profit

(Rs in Crore)

Particulars	Full Year	Quarter				Variation		Nine Month		Variation
	Mar'20	Dec'19	Jun'20	Sep'20	Dec'20	QoQ%	YoY%	Dec'19	Dec'20	%
Interest Income	7930	1941	1800	1800	1763	(2.06)	(9.17)	6025	5363	(10.99)
Interest Expenses	5872	1464	1263	1186	1147	(3.29)	(21.65)	4472	3596	(19.59)
NII (Spread)	2058	477	537	614	616	0.33	29.14	1553	1767	13.78
Non Interest Income	897	136	154	199	220	10.55	61.76	512	573	11.91
Operating Expenses	1858	466	465	582	696	19.59	49.36	1398	1743	24.68
Operating Profit	1097	147	226	231	140	(39.39)	(4.76)	667	597	(10.49)



Net Profit

(Rs in Crore)

Particulars-	Full Year	Quarter				Variation		Nine Month		Variation
	Mar'20	Dec'19	Jun'20	Sep'20	Dec'20	QoQ%	YoY%	Dec'19	Dec'20	%
Operating Profit	1097	147	226	231	140	(39.39)	(4.76)	667	597	(10.49)
Provision for NPA	2308	464	331	845	1482	75.38	219.40	1625	2658	63.57
Tax Expense	(531)	(92)	(40)	(231)	(409)	(77.06)	344.57	(380)	(680)	(78.95)
Investment Depreciation /NPI	218	18	0	29	66	127.59	266.67	159	95	(40.25)
Standard Assets	40	(8)	48	(10)	1344	-ve to +ve	-ve to +ve	(24)	1382	-ve to +ve
NPV Prov. On Restructured Adv.	5	3	2	(1)	29	-ve to +ve	866.67	0	30	zero to +ve
Others	48	17	2	0	4	zero to +ve	(76.47)	42	6	(85.71)
Total Provisions	2088	402	343	632	2516	298.10	525.87	1422	3491	145.50
Net Profit	(991)	(255)	(117)	(401)	(2376)	492.52	831.76	(755)	(2894)	283.31



Cost & Yield Ratios

Particulars		Full Year	Quarter				Nine Month	
		Mar'20	Dec'19	Jun'20	Sep'20	Dec'20	Dec'19	Dec'20
A	Cost of Deposits (%)	6.04	6.04	5.47	5.25	4.97	6.10	5.23
B	Cost of Funds (%) *	5.37	5.34	4.9	4.66	4.30	5.43	4.61
C	Yield on Advances(%)	8.54	8.27	8.14	8.32	7.92	8.57	8.12
D	Yield on Investments (without Profit)(%)	7.12	7.08	7.17	7.40	7.18	7.18	7.25
E	Yield on Investments (with Profit) (%)	8.57	7.8	8.46	8.84	8.87	8.27	8.72
F	Yield on Funds (%) *	7.25	7.07	6.98	7.07	6.60	7.31	6.88
G	Net Interest Margin (%)	1.88	1.74	2.08	2.41	2.31	1.89	2.27

* Calculated on the basis of Average Working Fund

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Other Ratios

Particulars	Full Year	Quarter				Nine Month	
	Mar'20	Dec'19	Jun'20	Sep'20	Dec'20	Dec'19	Dec'20
A Cost to Income Ratio %	62.88	76.03	67.33	71.52	83.23	67.70	74.46
i. Staff Cost to Income Ratio %	40.99	49.13	46.20	51.3	62.27	44.56	53.71
ii. Other Overheads to Income Ratio %	21.89	26.90	21.13	20.22	20.96	23.14	20.75
B Return on Assets (%) (Annualized)	(0.91)	(0.93)	(0.45)	(1.58)	(8.90)	(0.92)	(3.71)
C Return on Equity (%) (Annualized)	(30.16)	(32.10)	(16.46)	(65.58)	(1390.86)	(28.54)	(358.66)
D Earning Per Share (Rs.)	(15.76)	(15.84)	(6.67)	(22.90)	(135.54)	(16.63)	(55.04)
E Book Value (Rs.)	41.62	48.47	39.41	30.42	(10.93)	48.47	(10.93)



Productivity Ratios

Particulars	DEC'19 (QTR)	Mar'20 (QTR)	Jun'20 (QTR)	Sep'20 (QTR)	DEC'20 (QTR)
Business * per Branch (Rs. in Crore)	104.01	99.76	96.27	95.84	101.45
Business per Employee (Rs. in Crore)	17.49	16.98	16.59	16.15	17.32
Profit Per Branch (Rs. in Lacs) (Annualized)	(67.19)	(15.48)	(7.66)	(105.18)	(621.46)
Profit Per Employee (Rs. in Lacs) (Annualized)	(11.47)	(10.63)	(5.31)	(17.84)	(106.11)

•Including Inter-Bank Deposit





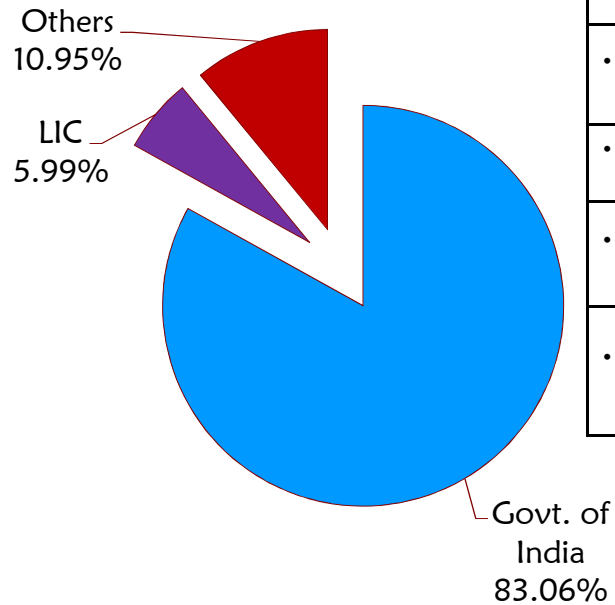
Capital Adequacy

(Rs in Crore)

Particulars	Dec 19 (Basel III)	Mar 20 (Basel III)	Jun 20 (Basel III)	Sep 20 (Basel III)	Dec 20 (Basel III)
Capital Funds :-					
Total (Tier I + Tier II)	6845.60	6397.89	6276.39	5417.99	8389.38
Tier I	5324.78	4805.91	4636.32	3917.30	6859.72
Tier II	1520.83	1591.98	1640.07	1500.69	1529.66
CET I	4324.78	3805.91	3636.32	2917.30	5859.72
Capital Conservation Buffer (@ 1.875% of Total RWA)	1065.83	940.10	918.68	236.20	959.64
Risk Weighted Assets	56844.41	50138.98	48996.36	48747.20	51180.92
Capital Adequacy ratio	12.04%	12.76%	12.81%	11.11%	16.39%
Tier I	9.37%	9.58%	9.46%	8.03%	13.40%
Tier II	2.67%	3.18%	3.35%	3.08%	2.99%
CET – I	7.61%	7.59%	7.42%	5.98%	11.45%
CCB (Out of CET 1)	1.875%	1.875%	1.875%	0.48%	1.875%



Share Holding Pattern as on 31-12-2020



* The net worth as on 31.12.2020 would be Rs.4734.02 Cr after taking the impact of Capital of Rs.5500 Cr, infused by GOI.

	31.12.19	31.03.20	30.06.20	30.09.20	31.12.20
• Share Capital	701.05 Cr	701.05 Cr	701.05 Cr	701.05 Cr	701.05 Cr
• No. of Shares	70.11 Cr	70.10 Cr	70.10 Cr	70.10 Cr	70.10 Cr
• Net Worth	3398.28 Cr	2917.44 Cr	2762.76 Cr	2132.35 Cr	* (765.98 Cr)
• B. V. per Share	Rs.48.47	Rs. 41.62	Rs. 39.41	Rs. 30.42	(Rs. 10.93)
• Return of Equity	(32.10)%	(29.93)%	(16.46)%	(65.58)%	(1390.86)%

	31.12.19	31.03.20	30.06.20	30.09.20	31.12.20
• Govt. of India	83.06	83.06	83.06	83.06	83.06
• LIC	5.99	5.99	5.99	5.99	5.99
• Others	10.95	10.95	10.95	10.95	10.95



Investments

(Rs in Crore)

Particulars	Dec 19	Mar 20	Jun 20	Sep 20	Dec 20	% to Total (Dec 20)
GROSS INVESTMENTS	26908.14	24946.38	24548.59	24626.17	30849.11	100%
SLR INVESTMENTS						
i) Treasury Bills	471.36	0.00	143.49	395.35	395.35	1.28%
ii) CG securities	13566.54	12094.32	11340.84	10988.69	10902.30	35.34%
iii) State Govt. Securities	6947.94	6965.43	7069.19	7203.57	7099.75	23.01%
iv) Other Approved Securities	7.00	6.99	6.50	5.5	1.49	0.01%
Total of SLR Investments	20992.84	19066.74	18560.02	18593.11	18398.89	59.64%
NON-SLR INVESTMENTS						
i) PSU Bonds	4032.65*	4036.60	4211.60	3863.21	9336.75*	30.27%
ii) Corporate Debentures	1513.80	1470.77	1405.07	1503.85	1411.13	4.57%
iii) CDs	0.00	0.00	0.00	0.00	1008.11	3.27%
iv) CPs	0.00	0.00	0.00	293.45	319.39	1.04%
v) Shares of PSUs /Corporates & Others	327.76	330.26	328.91	329.76	327.59	1.06%
vi) Regional Rural Banks	0.00	0.00	0.00	0.00	0.00	0.00%
vii) Units of MF	0.00	0.00	0.00	0.00	0.00	0.00%
viii) Venture CF	3.47	4.38	5.37	5.17	9.63	0.03%
ix) Securitized Receipt	37.62	37.62	37.62	37.62	37.62	0.12%
Total of Non-SLR Investments(Excluding RIDF)	5915.30	5879.63	5988.57	6033.06	12450.22	40.36

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Treasury Management

(Rs in Crore)

Particulars		Dec-19	Mar-20	Jun-20	Sep-20	Dec-20	% Growth	% to Total (Dec20)
Gross Investment		26908.14	24946.38	24548.59	24626.17	30849.11	25.27%	100%
SLR Investment		20992.84	19066.74	18560.02	18593.11	18398.89	-1.04%	59.64%
of which	i) HFT	0.00	0.00	0.00	140.64	0.00	-100%	0.00%
	ii) AFS	10517.25	8640.45	8080.16	7522.99	7577.15	0.72%	24.56%
	iii) HTM	10475.59	10426.29	10479.86	10929.48	10821.74	-0.99%	35.08%
Non-SLR Investment		5915.30	5879.63	5988.57	6033.06	12450.22	106.37%	40.36%
of which	i) Rated	2429.79	2489.17	3602.44	2715.54	3648.47	34.36%	11.83%
	ii) Unrated *	3485.51	3390.46	2386.13	3317.52	8801.75	165.31%	28.53%
Average Yield on all Investments		7.80	9.51	7.19	7.26	7.18		
Trading Profits (QTR)	HFT	0.83	1.29	1.13	0.57	0.32	-43.86%	
	AFS	48.81	125.10	78.70	88.92	82.53	-7.19%	
	HTM **	1.55	48.45	0.00	5.44	23.84	338.24%	
M. Duration (Yrs)	AFS+HFT	4.74	4.58	4.43	4.10	3.44		
	HTM#	6.36	6.38	6.64	6.49	6.32		
Total		5.50	5.48	5.57	5.39	4.84		

* Includes Investment in DISCOM , Recap bonds & corporate shares etc.

** Includes Redemption Profit

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Priority Sector Lending

(Rs in Crore)

Sl.	Particulars	Dec'19	Mar'20	Jun'20	Sep'20	Dec'20	Increase YoY %	Increase QoQ %	% to ANBC (Dec' 20)
1	Agriculture	11328	11168	10518	11206	12049	6.36	7.52	17.89
	Out of which, S&MF	6566	6246	5883	6284	6814	3.78	8.43	10.12
2	MSME	11313	11406	10478	11506	12297	8.70	6.87	
	Out of which, Micro	5660	5648	5181	5713	6125	8.22	7.21	9.10
3	Housing Loan	4983	4940	4949	4935	4894	-1.79	-0.83	
4	Education Loan	206	204	193	280	269	30.48	-3.93	
5	Others	167	154	141	144	139	-16.77	-3.47	
	Total PSL *	27997	27872	26279	28071	29647	5.89	5.61	
	PSL % to ANBC	39.20	37.40	37.23	40.56	44.03			

* Figures includes RIDF



Retail Portfolio

(Rs in Crore)

Particulars	Dec'19	Mar'20	Jun'20	Sep'20	Dec'20	YoY Growth %	QoQ Growth %
Retail	16415	16552	15472	16676	18042	9.91	8.20
% of Gross Advances	25.00	26.46	25.08	27.03	27.93		

Break up of Retail Portfolio as on

Segment	31.12.19	31.03.20	30.06.20	30.09.20	31.12.20	% To Total (Dec'20)
Housing	5941	6026	6056	6081	6108	34
Vehicle	1377	1373	961	1326	1371	8
Education	308	311	309	312	305	2
PSB Mortgage	1219	1307	986	1202	1483	8
PSB Vyapar Loan	1081	1118	1025	1068	1257	7
Multipurpose Business Loan	5295	5216	4774	4927	5482	30
Loan Against Property	491	464	354	369	415	2
Others	703	737	1007	1391	1620	9
Total	16415	16552	15472	16676	18042	100

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Composition of Advances

(Rs in Crore)

Particulars	Outstanding as of					Variation over Dec'19		% to Gross Advances (Dec'20)
	Dec'19	Mar'20	Jun'20	Sep'20	Dec'20	Amt	%	
Agriculture (Excluding RIDF)	9493.32	9208.05	8648.84	9238.46	9945.09	451.77	4.76	15.39
MSME	10698.99	10727.92	9864.95	10908.47	11648.13	949.14	8.87	18.03
Retail Advances	8259.12	8584.20	8220.09	8872.28	8818.46	559.34	6.77	13.65
Food Credit	825.73	287.75	623.18	673.75	895.88	70.15	8.50	1.39
Corporate Advances	36428.91	34044.03	34328.27	31999.13	33298.73	(3130.18)	(8.59)	51.54
Total	65706.07	62564.20	61685.33	61692.09	64606.29	(1099.78)	(1.67)	100.00



Exposure to Major Industries

(Rs in Crore)

Sector		Dec'19		Mar'20		Dec'20	
		Amount	% age	Amount	% age	Amount	% age
Infrastructure		14508.27	22.08	12584.39	20.11	14158.79	21.92
(Out of Which)	Power	5372.83	8.18	3546.73	5.67	4128.20	6.39
	Telecom	984.48	1.50	1189.57	1.90	1406.13	2.18
	Roads, Ports, Railways & Highways	3004.23	4.57	2734.11	4.37	3364.26	5.21
	Other Infra	5146.73	7.83	5113.98	8.17	5260.20	8.14
Metal including Iron & Steel		1188.05	1.81	1205.45	1.93	1117.04	1.73
Textiles		1462.23	2.23	1429.72	2.29	1510.48	2.34
Chemical & Chemical Products		95.37	0.15	95.87	0.15	116.89	0.18
All Engineering		414.81	0.63	394.31	0.63	489.79	0.76
Gems & Jewellery		37.70	0.06	37.98	0.06	35.40	0.05
Food Processing		995.06	1.51	1062.70	1.70	1189.91	1.84
Construction		480.54	0.73	456.74	0.73	474.48	0.73



Exposure to Power Sector

(Rs in Crore)

Particular	31.12.2020	% to Total Exp.	% to Total Power
Central Govt.	0	0	0
State Govt.	921.15	1.43%	22.31%
Private	3207.05	4.96%	77.69%
Total	4128.2	6.39%	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	228.57	583.12
2	2020-21 (Q1)	583.12	159.45	174.36	568.21
3	2020-21 (Q2)	568.21	0.30	15.81	552.70
4	2020-21 (Q3)	552.70	670.49	22.21	1200.98



Restructured Advances

(Rs in Crore)

Sector	Dec'19		Mar'20		Jun'20		Sep'20		Dec'20	
	Amount	% age	Amount	% age	Amount	% age	Amount	% age	Amount	% age
Agriculture	0.69	0.20	9.69	1.66	8.92	1.57	9.17	1.66	18.70	1.56
Power	5.79	1.69	62.20	10.67	83.49	14.68	76.62	13.86	86.98	7.24
Textiles	1.95	0.57	5.86	1.00	4.88	0.86	4.95	0.90	10.81	0.90
Cement & Products	0.02	0.01	0.08	0.01	0.09	0.02	0.08	0.01	1.28	0.11
Iron & Steel	0.23	0.07	1.01	0.17	1.75	0.31	1.79	0.32	2.52	0.21
Telecom	0.10	0.03	0.10	0.02	0.1	0.02	0.10	0.02	0.10	0.01
Civil Aviation	0	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00
Hotel	3.67	1.07	12.66	2.17	19.07	3.35	19.45	3.52	39.09	3.25
Petro Chemical	0	0.00	0.00	0.00	0.03	0.01	0.03	0.01	0.03	0.00
Other Infrastructure	92.87	27.18	151.17	25.92	184.29	32.40	180.4	32.64	233.90	19.48
Others	236.42	69.18	340.35	58.37	266.19	46.80	260.11	47.06	807.57	67.24
Total	341.74	100.00	583.12	100.00	568.81	100.00	552.70	100.00	1200.98	100.00

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S4A, SDR and Flexible Restructuring Details

(Rs in Crore)

Name of the Scheme	Standard (as on Dec-2020)		NPA (as on Dec-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	968.01	1	148.86
TOTAL	5	968.01	1	148.86



Restructured Accounts Sectorwise

(Rs in Crore)

S.No	Restructured Accounts	As on 31.12.2019	As on 31.03.2019	As on 31.12.2020
1	State Discoms	0.00	16.25	39.27
2	Aviation (Air India)	0.00	0.00	00
3	Under CDR/JLF	0.00	131.57	0.00
4	Under MSME	115.46	2.46	480.15
5	Others	226.28	264.40	681.56
6	Total	341.74	414.68	1200.98



NPA

(Rs in Crore)

Particulars	Dec'19	Mar'20	Jun'20	Sep'20	Dec'20
Gross NPA	8923.49	8874.57	8848.06	8673.16	8489.89
Gross NPA as % of Gross Advances	13.58	14.18	14.34	14.06	13.14
NET NPA	5417.79	4684.15	4326.41	3306.52	1638.25
NET NPA as % of Net Advances	8.71	8.03	7.57	5.87	2.84
Provision Coverage Ratio with T.W.O. (%)	62.14	66.74	69.20	76.12	87.99





Priority Sector NPA

(Rs. In Crore)

Sector	Dec – 2019			Dec – 2020		
	Outstanding	NPA	% NPA	Outstanding	NPA	% NPA
Total Advances	65706	8923	13.58	64606	8490	13.14
Total Priority Sector (With RIDF)	27997			29647		
Total Priority Sector	25115	3214	12.80	26550	3000	11.30
A. Total Agriculture Advances	9493	1010	10.64	9945	909	9.14
(i) Direct	8653	943	10.90	8965	831	9.27
(ii) Indirect	840	67	7.98	980	78	7.93
B. MSME	10661	1855	17.40	11648	1792	15.38
(i) Micro Enterprises	5660	808	14.28	6125	686	11.20
(ii) Small Enterprises	3368	547	16.24	3807	637	16.73
(iii) Medium Enterprises	1633	500	30.62	1716	469	27.33
C. Housing Loan	4587	310	6.76	4549	261	5.74
D. Education Loan	206	15	7.28	269	13	4.84
E. Social Infrastructure	74	12	16.22	67	15	21.95
F. Other Priority Sector	94	12	12.77	72	10	14.30

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Industry Wise Corporate NPAs

(Rs in Crore)

Industry	Dec'19	Mar' 20	Jun' 20	Sep'20	Dec'20
Iron and Steel	312.33	312.96	312.95	312.95	269.03
Engineering	80.24	82.84	84.48	86.79	86.18
Textile	475.65	431.89	462.03	459.87	404.02
Infra-energy	704.25	702.79	702.79	693.91	690.35
Infra-Transport	692.48	656.54	700.75	638.14	639.96
Infra-Others	402.92	397.85	396.62	396.88	396.68
Gems & Jewellery	0.00	0.00	0.00	0.00	0.00
Food Processing	64.70	65.08	50.55	50.55	42.45
Wood Product	23.07	23.07	23.07	23.07	23.07
Others (Chemical, Leather, etc.)	3726.94	3750.44	2301.67	2942.17	3566.06
Total	6482.58	6423.46	6438.41	5604.33	6117.80



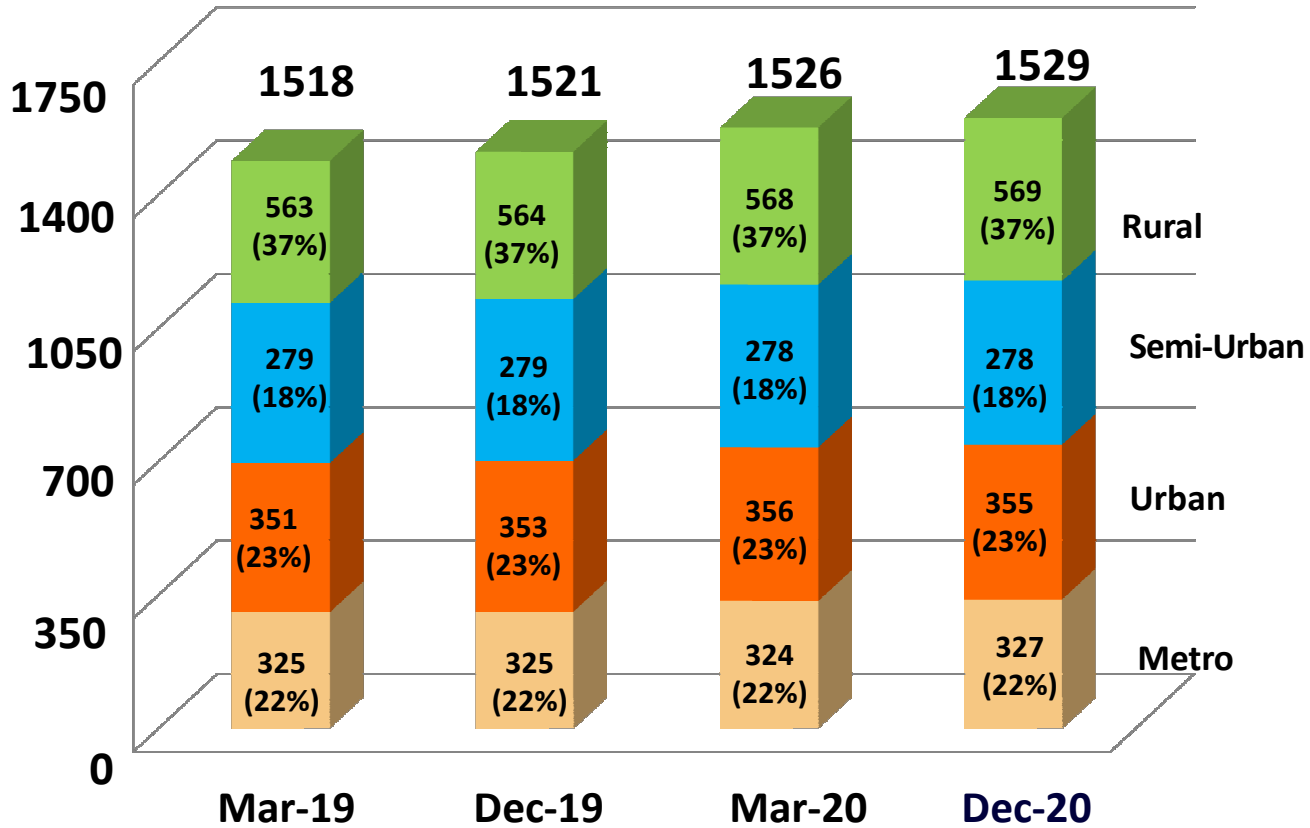
Movement of NPA

(Rs in Crore)

Sr. No	Particulars	Full Year	Quarter				Nine month ended	
		Mar'20	Dec'19	Jun'20	Sep'20	Dec'20	Dec'19	Dec'20
1	Gross NPA Opening Balance	8605.87	9218.22	8874.57	8848.06	8673.16	8605.17	8874.57
2	Cash recoveries	549.38	169.09	66.96	181.37	122.73	431.93	368.11
3	Out of Above Cash recovery(2) Income Booked	84.78	14.49	17.41	11.07	10.59	63.65	39.07
4	Up gradations	394.39	261.15	35.39	72.62	73.94	381.92	140.69
5	Write off/ Rebate	1780.87	1750.62	0.80	1.67	1.82	1776.27	4.29
6	Total Net Reductions(2+4+5-3)	2639.86	2166.37	85.74	244.59	187.90	2526.47	474.02
7	Fresh Slippage	2908.56	1871.64	59.23	69.69	4.63	2844.09	89.34
8	GROSS NPA(1+7-6)	8874.57	8923.49	8848.06	8673.16	8489.89	8923.49	8489.89
9	GROSS NPA (%)	14.18	13.58	14.34	14.06	13.14	13.58	13.14
10	NET NPA	4684.15	5417.79	4326.41	3306.52	1638.25	5417.79	1638.25
11	NET NPA (%)	8.03%	8.71	7.57	5.87	2.84	8.71	2.84
12	Recovery in T.W.O. A/Cs	275.53	33.21	8.93	25.77	31.81	127.47	66.51



Branch Expansion

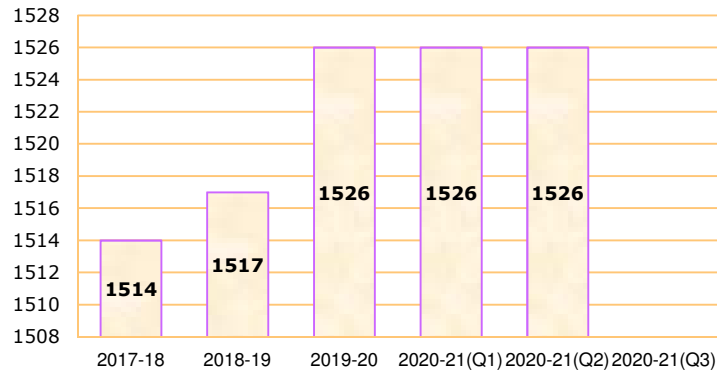


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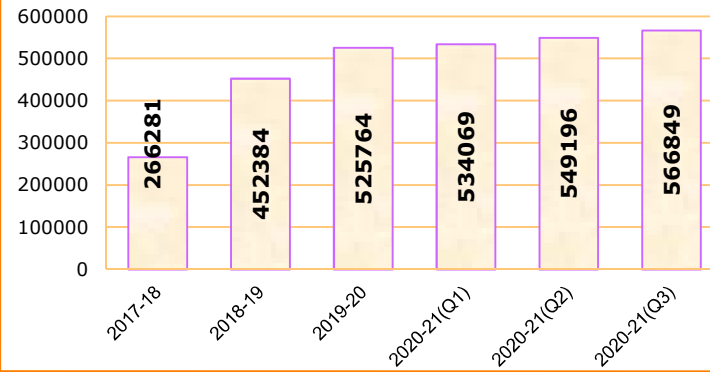


Alternate Delivery Channels

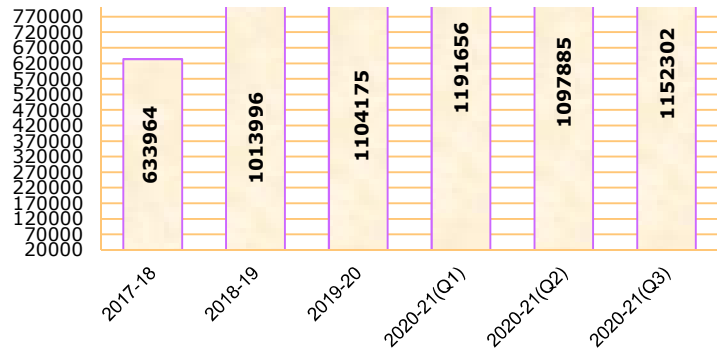
CBS BRANCHES



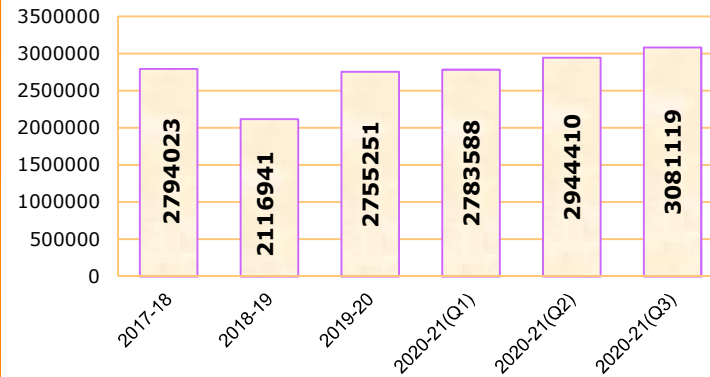
INTERNET BANKING USERS



MOBILE BANKING USERS



TOTAL ATM USERS



Total number of ATMs as on 31.12.2020 : 1087



Financial Inclusion

- Bank has opened 13.76 lac accounts under PMJDY and mobilized deposit of Rs.584 Crore. Average deposit per account is Rs.4244/-.
- As on 31.12.2020, Aadhaar Seeding percentage under PMJDY accounts is 87%.
- The bank has adopted individual Bank Mitr Model. All the 353 Bank Mitrs are active.
- During the Current FY (April 2020 to Dec 2020), Bank Mitrs have generated total business of Rs. 262.03 Crore.
- 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 Jan Dhan Yojana



Cumulative position of Pradhan Mantri Jan-Dhan Yojana Schemes

Scheme	31.12.19	31.03.20	30.06.20	30.09.20	31.12.20
Number of Accounts opened	1324283	1324372	1298361	1342736	1376598
Number of Active Accounts	1131714	1135925	1055432	1095330	1126122
Deposits in accounts (Rs. In Cr.)	649	644	590	568	584
Average Balance per Account	Rs. 4900/	Rs. 4864/-	Rs 4545/-	Rs 4230/-	Rs 4244/-





Pradhan Mantri Social Security Schemes



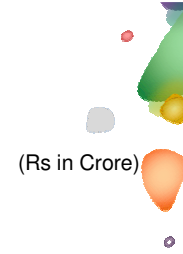
No. of Enrolments

Scheme	31/12/2019	31/03/2020	30/06/2020	30/09/2020	31/12/2020
Atal Pension Yojana	1,81,869	1,90,272	1,90,388	2,11,788	2,37,217
Pradhan Mantri Jeevan Jyoti Bima Yojna	2,60,807	2,79,693	2,82,675	2,98,445	3,14,515
Pradhan Mantri Suraksha Bima Yojna	11,55,802	12,08,391	12,18,966	12,89,364	13,31,328
Grand Total	15,98,478	16,78,356	16,92,029	17,99,597	18,83,060





Pradhan Mantri Mudra Yojna



(Rs in Crore)

Performance of Pradhan Mantri Mudra Yojna

S I	Scheme	As on 31.12.2019			As on 31.12.2020		
		No. A/cs	Sanctioned Amount	Disbursed Amount	No. A/cs	Sanctioned Amount	Disbursed Amount
1	Shishu (Loan upto Rs. 50,000/-)	5142	20.39	18.26	43639	50.86	38.69
2	Kishore (Loan from Rs. 50,001 to Rs. 5.00 lakh)	13753	302.22	273.29	20442	391.70	363.79
3	Tarun (Loan from Rs. Rs. 5.00 lakh to Rs. 10.00 lakh)	4098	342.82	316.25	3572	295.17	274.20
	Total	22993	665.43	607.80	67653	737.73	676.68





Thank You !



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