

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)

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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

ਸਦਰ੍ਹ:.....

दिनांक /Dated:.....

PSB/HO/Shares Cell/ /2019-20

13th February, 2020

To,

Bombay Stock Exchange Limited, Department of Corporate Services, 25th floor, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001. SCRIP ID : PSB 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
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Dear Sir,

Reg: Presentation on Reviewed Unaudited Financial Results of the Bank for the Nine Months period/ Quarter (Q3) ended December 31, 2019.

Presentation on Reviewed Unaudited Financial Results of the Bank for the Nine Months period / Quarter (Q3) ended December 31, 2019 is enclosed herewith. The same can also be viewed on the website of the Bank i.e. www.psbindia.com.

We request you to take note of the above pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Yours faithfully,

Vinay Khandelwal
Company Secretary

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹਿ ॥



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

(A GOVERNMENT OF INDIA UNDERTAKING)

Reviewed Financial Results

For the Quarter/Nine Months ended December, 2019

PROUDLY CELEBRATES 112th 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

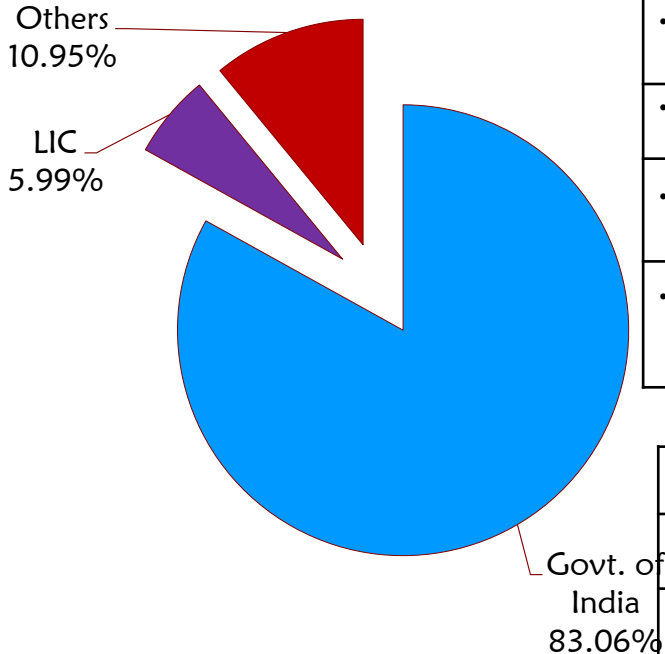
Zonal Offices	25
Branches audited by Statutory Central Auditors (SCAs)	20 *

* Covering 56.52% of Total Advances of the Bank.

Total Audit Coverage is 80.48% of Advances which includes Top 20 Branches audited by Statutory Central Auditors and 407 branches audited by Concurrent Auditors.



Share Holding Pattern as on 31-12-2019

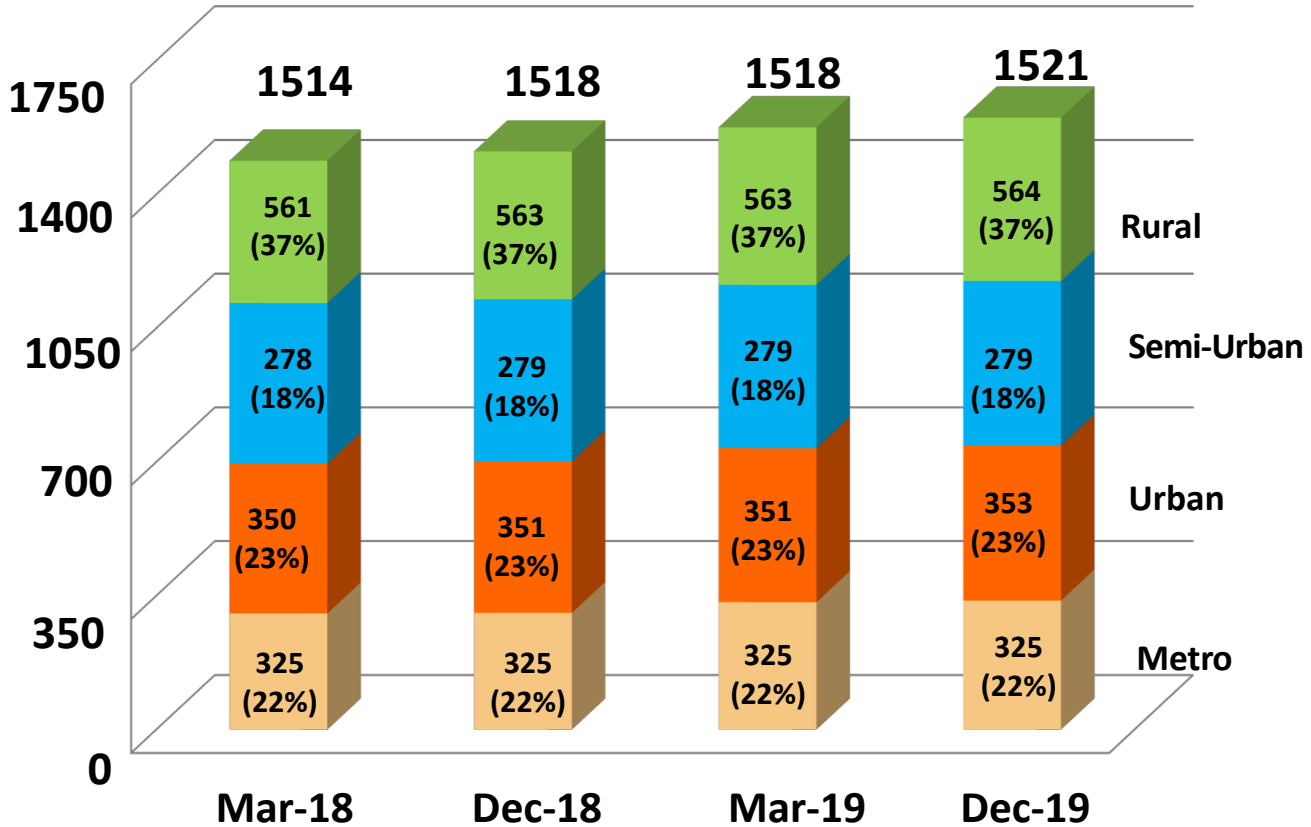


	31.12.18	31.03.19	30.06.19	30.09.19	31.12.19
• Share Capital	564.91 Cr	564.91 Cr	602.06 Cr	602.06 Cr	701.05 Cr
• No. of Shares	56.49 Cr	56.49 Cr	60.21 Cr	60.21 Cr	70.11 Cr
• Net Worth	3833.90 Cr	3652.26 Cr	3668.39 Cr	2968.80 Cr	3398.28 Cr
• B. V. per Share	Rs.67.87	Rs. 64.65	Rs. 60.93	Rs.49.31	Rs.48.47
• Return of Equity	2.31%	(12.96)%	(3.31)%	(30.15)%	(32.10)%

	31.12.18	31.03.19	30.06.19	30.09.19	31.12.19
• Govt. of India	85.56	85.56	80.28	80.28	83.06
• LIC	7.44	7.44	6.98	6.98	5.99
• Others	7.00	7.00	12.74	12.74	10.95



Branch Expansion





Result Highlights - December, 2019

Business of the bank stood at Rs.158193 crore as on 31.12.2019 against Rs.161558 crore as on 30.09.2019 mainly due to de-growth in advances and deposits as a part of Bank's strategy in view of capital constraints and shedding of bulk deposits.

Deposits have decreased from Rs.93971 crore as on 30.09.2019 to Rs.92487 crore as on 31.12.2019 mainly due to shedding of bulk deposits.

CASA has improved to 27.65% as on 31.12.2019 against 24.49% as on 31.12.2018 due to increase in Savings Deposit by Rs.1716 crore.

Gross Advances have decreased to Rs.65706 crore as on 31.12.2019 against Rs.67587 crore as on 30.09.2019.

Credit Deposit Ratio of the bank stood at 71.04% as on 31.12.2019 as against 71.58% as on 31.12.2018.

Retail Advances of the bank has improved to Rs.16613 crore as on 31.12.2019 from Rs.15276 crore as on 31.12.2018 registering a growth of 8.75% mainly on account of increase in lending under PSB Mortgage scheme and PSB Vyapar Loan.

Priority Sector Lending of the bank has improved to Rs.28036 crore as on 31.12.2019 from Rs.27432 crore as on 31.12.2018 mainly on account of increase in MSME Lending. Bank is leveraging on co-origination with NBFCs to further improve the Priority Sector lending.



Result Highlights - December, 2019

Cost of deposits has improved by 12 basis points from 6.16% (Sep' 19 qtr) to 6.04% (Dec'19 qtr).

Yield on Advances has decreased to 8.27% during Dec'19 qtr as compared to 8.69% (Sep' 19 qtr) mainly due to de-recognition of interest income of Rs.63 crore during the quarter.

Net Interest Income (NII) has decreased from Rs 509 crore (Sep'19 qtr) to Rs.477 crore (Dec'19 qtr) mainly due to decrease in interest income on Advances on account of fresh slippages and decrease in Average Advances.

Net Interest Margin (NIM) has decreased from 1.85% (Sep'19 qtr) to 1.74% (Dec'19 qtr) mainly due to decrease in Net Interest Income.

Non Interest Income has decreased from Rs.209 crore (Sep'19 qtr) to Rs.136 crore (Dec'19 qtr) mainly due to decrease in profit on sale of Investment, loan processing fees and miscellaneous income in TWO accounts.

Operating Profit has decreased to Rs.147 crore (Dec'19 qtr) as compared to Rs.251 crore (Sep'19 qtr) mainly due to decrease in interest income and non-interest income.

Net Profit / Loss – Bank has incurred net loss of Rs.255 crore (Dec'19 Qtr) as compared to net loss of Rs.468 crore (Sept'19 qtr) in spite of decrease in operating profit due to decrease in provisioning.



Result Highlights - December, 2019

Return on Assets (Annualized) has improved from (-)1.70% (Sep '19 qtr) to (-)0.93% (Dec '19 qtr) due to decrease in net loss.

In spite of fresh slippages, **Gross NPA** has decreased from Rs.9218 crore as on 30.09.2019 to Rs.8923 crore as on 31.12.2019 due to technical write off of Rs.1733 crore during the quarter. Gross NPA as percent to Gross Advances has slightly improved from 13.64% as on 30.09.2019 to 13.58% as on 31.12.2019.

Net NPAs has increased from Rs.4444 crore as on 30.09.2019 to Rs.5418 crore as on 31.12.2019. Net NPAs as percent to Net Advances has increased from 7.07% as on 30.09.2019 to 8.71% as on 31.12.2019.

Provision Coverage Ratio has improved to 62.14% as on 31.12.2019 against 60.03% as on 31.12.2018. However, the same has decreased as compared to that of 65.52% as on 30.09.2019.

Capital Adequacy Ratio (Basel III) has improved to 12.04% as on 31.12.2019 against 10.78% as on 31.12.2018 & 11.68% as on 30.09.2019 mainly due to issuance of Tier II Bonds of Rs.500 crore in December quarter and reduction in risk-weighted assets.

Risk Weighted Assets (RWA) has decreased to Rs.56844 crore as on 31.12.2019 against Rs.60664 crore as on 31.12.2018.

Liquidity Coverage Ratio has improved to 176.78% as on 31.12.2019 against 158.14% as on 31.12.2018.



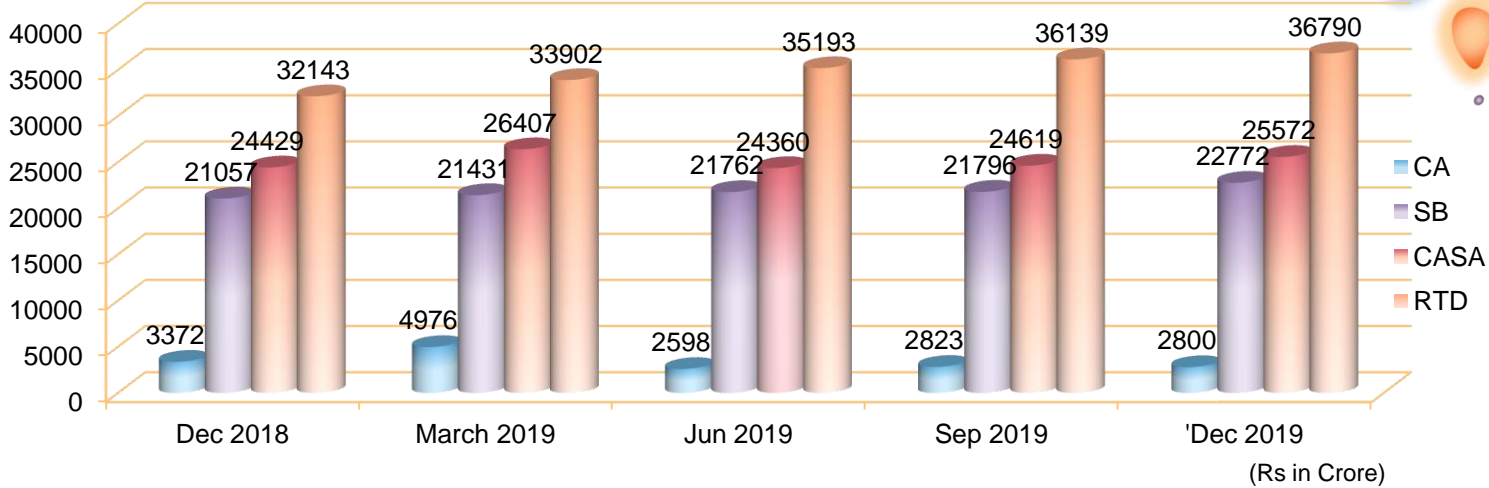
Results at a Glance

(Rs in Crore)

Parameters	As on 31.12.18	As on 31.03.19	As on 30.06.19	As on 30.09.19	As on 31.12.19	QoQ Growth (%)	YoY Growth (%)
Total Business	171157	171304	163609	161558	158193	(2.08)	(7.57)
Total Deposits	99752	98557	94634	93971	92487	(1.58)	(7.28)
CASA	24429	26407	24360	24619	25572	3.87	4.68
Retail Term Deposits (Below Rs 2 Crore)	32143	33902	35193	36139	36790	1.80	14.46
Bulk Deposit	43180	37509	34588	31253	27678	(11.44)	(35.90)
Certificate of Deposit	0	739	493	1960	2447	24.85	-
Total Advances	71405	72747	68975	67587	65706	(2.78)	(7.98)
Retail Credit	15634	15826	15749	16137	16613	2.95	6.26



CASA & Retail Term Deposit

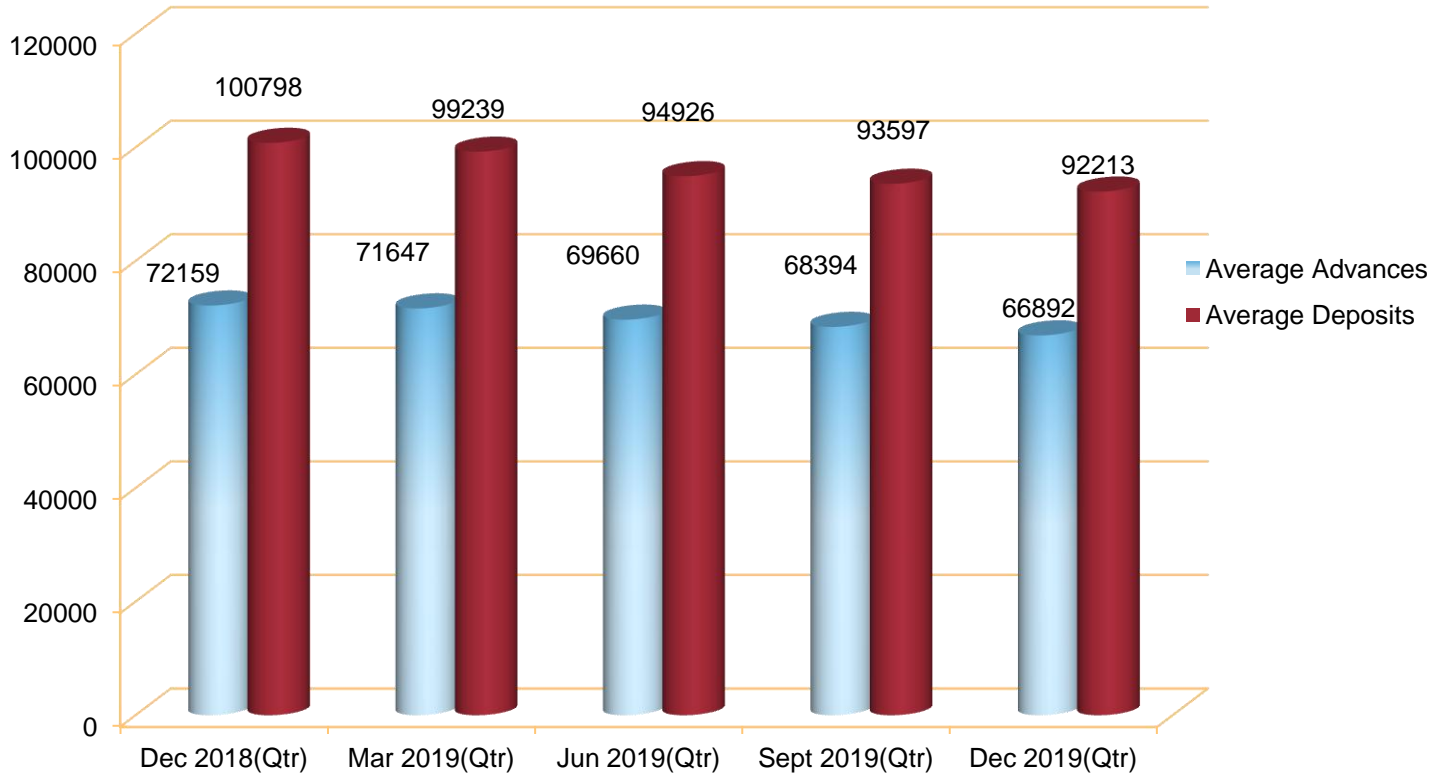


Parameters	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19	QOQ Growth (%)	YOY Growth (%)
Current Deposits	3372	4976	2598	2823	2800	(0.81)	(16.96)
Savings Deposits	21057	21431	21762	21796	22772	4.48	8.14
CASA Deposits	24429	26407	24360	24619	25572	3.87	4.68
CASA (%) to Total Deposits	24.49	26.79	25.74	26.20	27.65	5.53	12.90
Retail Term Deposits (Below Rs. 2 Cr.)	32143	33902	35193	36139	36790	1.80	14.46



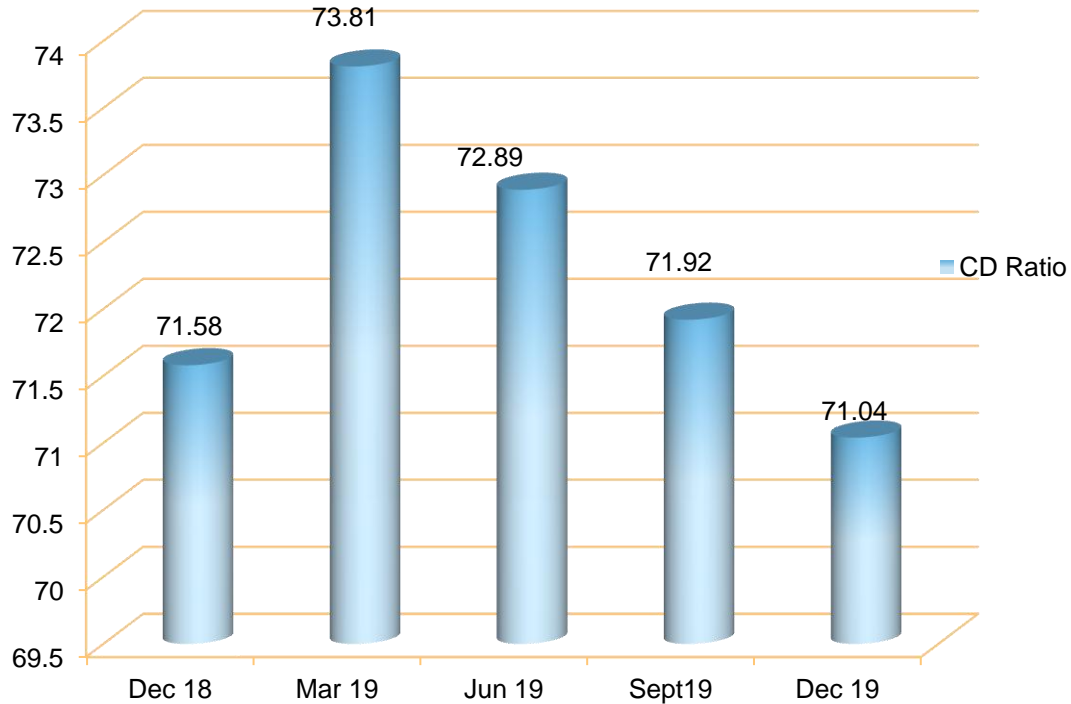
Average Deposits and Advances

(Rs in Crore)





CD Ratio





Total Income

(Rs in Crore)

Particulars	Full Year	Quarter				Variation		Nine Month		Variation
	Mar'19	Dec'18	Jun'19	Sep'19	Dec'19	QoQ%	YoY%	Dec'18	Dec'19	%
Total Income (1+2)	9387	2337	2237	2223	2077	(6.57)	(11.13)	7083	6537	(7.71)
1) Interest Income (a+b+c)	8559	2156	2070	2014	1941	(3.62)	(9.97)	6541	6025	(7.89)
a) Advances	6030	1516	1523	1485	1383	(6.87)	(8.77)	4557	4391	(3.64)
b) Investments	2298	568	503	489	518	5.93	(8.80)	1801	1510	(16.16)
c) Others	231	72	44	40	40	0.00	(44.44)	183	124	(32.24)
2) Non Interest Income	828	181	167	209	136	(34.93)	(24.86)	542	512	(5.54)



Non Interest Income

(Rs in Crore)

Particulars	Full Year	Quarter				Variation		Nine Month		Variation
	Mar'19	Dec'18	Jun'19	Sep'19	Dec'19	QoQ%	YoY%	Dec'18	Dec'19	%
Comm. , Exchange, Brokerage	95	23	23	21	22	4.76	(4.35)	69	66	(4.35)
Exchange Earned on Forex	20	6	4	7	7	0.00	16.67	16	18	12.50
Profit on Sale of Investment	358	97	81	97	52	(46.39)	(46.39)	205	230	12.20
Recovery in written off A/cs	160	13	14	23	11	(52.17)	(15.38)	120	48	(60.00)
Loan Processing Fee	77	16	15	28	4	(85.71)	(75.00)	52	47	(9.62)
Other Income (A+B+C)	118	26	30	33	40	21.21	53.85	80	103	28.75
A) ATM Centre Income	41	9	10	10	10	0.00	11.11	32	30	(6.25)
B) Incidental charges	34	9	10	10	11	10.00	22.22	25	31	24.00
C) Misc. Income	43	8	10	13	19	46.15	137.50	23	42	82.61
Total	828	181	167	209	136	(34.93)	(24.86)	542	512	(5.54)



Total Expenditure

(Rs in Crore)

Particulars	Full Year	Quarter				Variation		Nine Month		Variation
	Mar'19	Dec'18	Jun'19	Sep'19	Dec'19	QoQ%	YoY%	Dec'18	Dec'19	%
Total Expenses	7990	2103	1968	1972	1930	(2.13)	(8.23)	6090	5870	(3.61)
Interest Expenses	6279	1621	1503	1505	1464	(2.72)	(9.69)	4690	4472	(4.65)
- Deposits	5991	1546	1448	1442	1393	(3.40)	(9.90)	4469	4283	(4.16)
- Others	288	75	55	63	71	12.70	(5.33)	221	189	(14.48)
Operating Expenses	1711	482	465	467	466	(0.21)	(3.32)	1400	1398	(0.14)
a. Salaries	1176	329	320	299	301	0.67	(8.51)	950	920	(3.16)
b. Other Operating Expenses	535	153	145	168	165	(1.79)	7.84	450	478	6.22



Other Operating Expenses

(Rs in Crore)

Particulars	Full Year	Quarter				Variation		Nine Month		Variation
	Mar'19	Dec'18	Jun'19	Sep'19	Dec'19	QoQ%	YoY%	Dec'18	Dec'19	%
Rent, Taxes & Lighting	133	33	30	38	33	(15.15)	0.00	98	101	3.06
Printing & Stationery	9	3	2	4	3	(33.33)	0.00	7	9	28.57
Advertisement & Publicity	3	1	1	1	2	50.00	100.00	1	4	300.00
Depreciation	(15)	16	13	14	16	12.50	0.00	47	43	(8.51)
Auditor's Fee	12	3	3	3	3	0.00	0.00	9	9	0.00
Law Charges	9	3	3	4	2	(100.00)	(33.33)	7	9	28.57
Postage, Telegram, Telex	9	2	2	2	3	33.33	50.00	7	7	0.00
Repair & Maintenance	17	4	6	4	5	20.00	25.00	14	15	7.14
Insurance & Guarantee Fee	95	22	22	22	21	(4.76)	(4.55)	69	65	(5.80)
Other Expenses*	263	66	63	76	77	1.30	16.67	191	216	13.09
Total	535	153	145	168	165	(1.82)	7.84	450	478	6.22

*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		Nine Month		Variati on
	Mar'19	Dec'18	Jun'19	Sep'19	Dec'19	QoQ%	YoY%	Dec'18	Dec'19	%
Interest Income	8559	2156	2070	2014	1941	(3.62)	(9.97)	6541	6025	(7.89)
Interest Expenses	6279	1621	1503	1505	1464	(2.72)	(9.69)	4690	4472	(4.65)
NII (Spread)	2280	535	567	509	477	(6.29)	(10.84)	1851	1553	(16.10)
Non Interest Income	828	181	167	209	136	(34.93)	(24.86)	542	512	(5.54)
Operating Expenses	1711	482	465	467	466	(0.21)	(3.32)	1400	1398	(0.14)
Operating Profit	1397	234	269	251	147	(41.43)	(37.18)	993	667	(32.83)



Net Profit

(Rs in Crore)

Particulars-	Full Year	Quarter				Variation		Nine Month		Variation
	Mar'19	Dec'18	Jun'19	Sep'19	Dec'19	QoQ%	YoY%	Dec'18	Dec'19	%
Operating Profit	1397	234	269	251	147	(41.43)	(37.18)	993	667	(32.83)
Provision for NPA	1962	454	211	949	464	(51.11)	2.20	1650	1625	(1.52)
Tax Expense	(315)	9	(35)	(253)	(92)	(63.64)	-ve to -ve	(344)	(380)	10.47
Investment Depreciation / NPI	258	(253)	151	(10)	18	(-ve to +ve)	(-ve to +ve)	196	159	(18.88)
Standard Assets	(17)	7	(27)	11	(8)	+ve to -ve	+ve to -ve	(14)	(24)	71.43
NPV Prov. On Restructured Adv.	(7)	(1)	(3)	0	3	-	-ve to +ve	(8)	0	-
Others	60	(4)	4	22	17	(22.73)	-ve to +ve	(2)	42	-ve to +ve
Total Provisions	1941	212	301	719	402	(44.09)	89.62	1478	1422	(3.79)
Net Profit	(544)	22	(32)	(468)	(255)	(45.51)	+ve to -ve	(485)	(755)	55.67



Cost & Yield Ratios

Particulars		Full Year	Quarter				Nine Month	
		Mar'19	Dec'18	Jun'19	Sep'19	Dec'19	Dec'18	Dec'19
A	Cost of Deposits (%)	6.01	6.14	6.10	6.16	6.04	5.97	6.10
B	Cost of Funds (%) *	5.44	5.56	5.48	5.46	5.34	5.40	5.43
C	Yield on Advances(%)	8.61	8.40	8.75	8.69	8.27	8.74	8.57
D	Yield on Investments (without Profit)(%)	7.34	7.33	7.47	7.00	7.08	7.36	7.18
E	Yield on Investments (with Profit) (%)	8.48	8.59	8.67	8.39	7.80	8.19	8.27
F	Yield on Funds (%) *	7.42	7.39	7.55	7.31	7.07	7.53	7.31
G	Net Interest Margin (%)	1.98	1.83	2.07	1.85	1.74	2.13	1.89

* Calculated on the basis of Average Working Fund



Other Ratios

Particulars		Full Year	Quarter			Nine Month		
		Mar'19	Dec'18	Jun'19	Sep'19	Dec'19	Dec'18	Dec'19
A	Cost to Income Ratio %	55.06	67.28	63.31	65.10	76.03	58.50	67.70
	i. Staff Cost to Income Ratio %	37.83	45.99	43.57	41.67	49.13	39.70	44.56
	ii. Other Overheads to Income Ratio %	17.23	21.29	19.74	23.43	26.90	18.80	23.14
B	Return on Assets (%) (Annualized)	(0.47)	0.08	(0.11)	(1.70)	(0.93)	(0.56)	(0.92)
C	Return on Equity (%) (Annualized)	(12.96)	2.31	(3.31)	(56.50)	(32.10)	(15.09)	(28.54)
D	Earning Per Share (Rs.)	(9.62)	1.58	(2.13)	(31.14)	(15.84)	(11.45)	(16.63)
E	Book Value (Rs.)	64.65	67.87	60.93	49.31	48.47	67.87	48.47



Productivity Ratios

Particulars	DEC'18 (QTR)	Mar'19 (FY)	Jun'19 (QTR)	Sep'19 (QTR)	DEC'19 (QTR)
Business * per Branch (Rs. in Crore)	112.75	112.85	107.78	106.29	104.01
Business per Employee (Rs. in Crore)	18.70	18.87	17.96	17.66	17.49
Profit Per Branch (Rs. in Lacs) (Annualized)	5.89	(35.8)	(7.98)	(123.35)	(67.19)
Profit Per Employee (Rs. in Lacs) (Annualized)	0.98	(2.61)	(1.35)	(20.77)	(11.47)

•Including Inter-Bank Deposit



Capital Adequacy

(Rs in Crore)

Particulars	Dec 18 (Basel III)	Mar 19 (Basel III)	Jun 19 (Basel III)	Sep 19 (Basel III)	Dec 19 (Basel III)
Capital Funds :-					
Total (Tier I + Tier II)	6536.71	6404.97	6625.95	6752.35	6845.60
Tier I	5695.36	5567.20	5589.74	5705.49	5324.78
Tier II	841.35	837.78	1036.21	1046.86	1520.83
CET I	4695.36	4567.20	4589.74	4705.49	4324.78
Capital Conservation Buffer (@ 1.875% of Total RWA)	1137.45	1098.45	1093.33	1083.66	1065.83
Risk Weighted Assets	60663.77	58584.12	58310.99	57795.25	56844.41
Capital Adequacy ratio	10.78%	10.93%	11.35%	11.68%	12.04%
Tier I	9.39%	9.50%	9.58%	9.87%	9.37%
Tier II	1.39%	1.43%	1.77%	1.81%	2.67%
CET – I	7.74%	7.80%	7.87%	8.14%	7.61%
CCB (Out of CET 1)	1.875%	1.875%	1.875%	1.875%	1.875%



Investments

(Rs in Crore)

Particulars	Dec 18	Mar 19	Dec 19	% to Total (Dec 19)
GROSS INVESTMENTS	28888.51	33150.03	26908.14	100
SLR INVESTMENTS				
i) Treasury Bills	2157.6	1263.44	471.36	1.75
ii) CG securities	11639.04	11286.37	13566.54	50.42
iii) State Govt. Securities	8221.39	8142.86	6947.94	25.82
iv) Other Approved Securities	8.74	8.49	7.00	0.03
Total of SLR Investments	22026.77	20701.16	20992.84	78.02
NON-SLR INVESTMENTS				
i) PSU Bonds	3623.01	3763.80	4032.65*	14.99
ii) Corporate Debentures	1663.77	1562.67	1513.80	5.63
iii) CDs	1141.61	0.00	0.00	0.00
iv) CPs	47.76	48.83	0.00	0.00
v) Shares of PSUs /Corporates & Others	343.46	343.61	327.76	1.21
vi) Regional Rural Banks	0.65	0.00	0.00	0.00
vii) Units of MF	0	0.00	0.00	0.00
viii) Venture CF	3.86	3.63	3.47	0.02
ix) Securitized Receipt	37.62	37.62	37.62	0.13
Total of Non-SLR Investments(Excluding RIDF)	6861.74	5760.16	5915.30	21.98

* Includes Rs.1572 Cr Recapitalization Bonds



Treasury Management

(Rs in Crore)

Particulars		Dec 18	Mar 19	Dec 19	% to Total Investment (Dec'19)
Gross Investment		28888.51	26461.32	26908.14	100.00
SLR Investment		22026.77	20701.16	20992.84	78.02
of which	i) HFT	286.09	24.9	0.00	0.00
	ii) AFS	10316.36	9640.59	10517.25	39.09
	iii) HTM	11424.32	11035.67	10475.59	38.93
Non-SLR Investment		6861.74	5760.16	5915.30	21.98
of which	i) Rated	3568.55	2619.74	2429.79	9.03
	ii) Unrated *	3293.15	3140.42	3485.51	12.95
Average Yield on all Investments		7.33%	9.11%	7.80%	
Trading Profits (QTR)	HFT	3.86	8.99	0.83	
	AFS	46.75	262.51	48.81	
	HTM **	47.19	86.86	1.55	
M. Duration (Yrs)	AFS+HFT	3.59	4.47	4.74	
	HTM	5.61	5.88	6.36	
Total		4.52	5.15	5.50	

* Includes Investment in DISCOM bonds & corporate shares etc.

** Includes Redemption Profit



Priority Sector Lending

(Rs in Crore)

Sl.	Particulars	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19	Increase YoY %
1	Agriculture	11429	11750	11114	11688	11328	(0.88)
2	MSME	10732	11206	10844	11105	11351	5.77
3	Others*	5271	5331	5275	5331	5357	1.63
4	Total PSL	27432	28287	27233	28124	28036	2.20
5	PSL % to ANBC	39.18	39.04	37.57	36.80	38.83	

* Figures includes RIDF



Retail Portfolio

(Rs in Crore)

Particulars	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19	YoY Growth %	QoQ Growth %
Retail	15066	15615	15543	15945	16415	8.95	2.95
% of Gross Advances	21.08	21.46	22.54	23.60	25.00		

Break up of Retail Portfolio as on

Segment	31.12.18	31.03.19	30.06.19	30.09.19	31.12.19	% To Total (Dec'19)
Housing	5390	5589	5653	5779	5941	36.19
Vehicle	1302	1334	1310	1313	1377	8.39
Education	284	287	291	303	308	1.88
PSB Mortgage	835	954	1015	1111	1219	7.42
PSB Vyapar Loan	764	868	880	980	1081	6.58
Multipurpose Bus Loan	5297	5392	5240	5293	5295	32.26
Loan Against Property	630	594	558	524	491	2.99
Others	564	597	596	642	703	4.29
Total	15066	15615	15543	15945	16415	100.00



Composition of Advances

(Rs in Crore)

Particulars	Outstanding as of					Variation over Dec'18		% to Gross Advances (Dec'19)
	Dec'18	Mar'19	Jun'19	Sept'19	Dec'19	Amt	%	
Agriculture (Excluding RIDF)	9376.31	9854.63	9256.69	9841.63	9493.32	117.01	1.25	14.45
MSME	10407.37	10657.89	10292.69	10537.84	10698.99	291.62	2.80	16.28
Retail Advances	8383.40	8544.34	7650.24	7891.95	8259.12	(124.28)	(1.48)	12.57
Food Credit	669.46	414.51	644.60	605.18	825.73	156.27	23.34	1.26
Corporate Advances	42568.83	43276.10	41130.38	38710.52	36428.91	(6139.92)	(14.42)	55.44
Total	71405.37	72747.47	68974.60	67587.12	65706.07	(5699.3)	(7.98)	100



Exposure to Major Industries

(Rs in Crore)

Sector		Dec'18		Mar'19		Dec'19	
		Amount	% age	Amount	% age	Amount	% age
Infrastructure		17689.83	24.77	16068.33	22.09	14508.27	22.08
(Out of Which)	Power	7895.93	11.06	6830.42	9.39	5372.83	8.18
	Telecom	1009.72	1.41	1002.78	1.38	984.48	1.50
	Roads, Ports, Railways & Highways	3134.90	4.39	3142.38	4.32	3004.23	4.57
	Other Infra	5649.28	7.91	5092.75	7.00	5146.73	7.83
Metal including Iron & Steel		2009.09	2.81	1442.43	1.98	1188.05	1.81
Textiles		1358.10	1.90	1393.13	1.92	1462.23	2.23
Chemical & Chemical Products		75.09	0.11	84.63	0.12	95.37	0.15
All Engineering		434.96	0.61	439.89	0.60	414.81	0.63
Gems & Jewellery		43.04	0.06	41.42	0.06	37.70	0.06
Food Processing		894.85	1.25	964.86	1.33	995.06	1.51
Construction		579.84	0.81	579.2	0.80	480.54	0.73



Exposure to Infrastructure

(Rs in Crore)

Segment	31.12.18	31.03.19	30.06.19	30.09.19	31.12.19	YoY %
Total Infrastructure	17689.83	16068.33	15329.25	15360.37	14508.27	(17.99)
- Power	7895.93	6830.42	6070.64	6010.91	5372.83	(31.95)
- Ports, Roads, Railways & Highways	3134.90	3142.38	3187.35	3198.95	3004.23	(4.17)
-Telecom	1009.72	1002.38	1008.09	996.92	984.48	(2.50)

Break up of exposure to Power Sector

Particular	31.12.2019	% to Total Exp.	% to Total Power
Central Govt.	0	0	0
State Govt.	2441.25	3.72	45.44
Private	2931.58	4.46	54.56
Total	5372.83	8.18	100



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 2018-19	636.74	231.69	(441.86)	426.57
2	2019-20 (Q1)	426.57	14.51	(13.39)	427.69
3	2019-20 (Q2)	427.69	8.34	121.72	314.31
4	2019-20 (Q3)	314.31	41.64	14.21	341.74



Restructured Advances

(Rs in Crore)

Sector	Dec'18		Mar'19		Jun'19		Sep'19		Dec'19	
	Amount	% age	Amount	% age	Amount	% age	Amount	% age	Amount	% age
Agriculture	0.00	0.00	0.30	0.07	0.32	0.07	0.51	0.16	0.69	0.20
Power	72.22	16.00	77.02	18.06	76.27	17.83	73.19	23.29	5.79	1.69
Textiles	0.00	0.00	1.33	0.31	1.19	0.28	1.51	0.48	1.95	0.57
Cement & Products	0.00	0.00	6.79	1.59	0.68	0.16	0.02	0.01	0.02	0.01
Iron & Steel	0.00	0.00	0.12	0.03	0.12	0.03	0.13	0.04	0.23	0.07
Telecom	0.00	0.00	0.15	0.04	0	0.00	0.09	0.03	0.10	0.03
Civil Aviation	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Hotel	2.89	0.64	3.04	0.71	3.52	0.82	3.38	1.08	3.67	1.07
Petro Chemical	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Other Infrastructure	165.16	36.59	63.98	15.00	68.63	16.05	141.98	45.17	92.87	27.18
Others	211.17	46.78	273.84	64.20	275.84	64.50	93.5	29.75	236.42	69.18
Total	451.44	100.00	426.57	100.00	427.69	100.00	314.31	100.00	341.74	100.00



S4A, SDR and Flexible Restructuring Details

Name of the Scheme	Standard (as on Dec-2019)		NPA (as on Dec-2019)	
	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	989.69	1	148.86
TOTAL	5	989.69	1	148.86

NAME	O/S BAL as on 31.12.2019 (in Crs)
S4A Account as on 31.12.2019(A)	
NIL	NIL
5/25 ACCOUNTS AS ON 31.12.2019(B)	
GMR KAMALNGA	97.82
ADANI POWER	133.59
JINDAL STEEL & POWER LIMITED	228.18
LALITPUR POWER GENERATION LIMITED	281.42
GSPL INDIA GASNET LTD	99.82
IL & FS TAMIL NADU POWER COMP. LTD	148.86



Restructured Accounts Sectorwise

(Rs in Crore)

S. No	Restructured Accounts	As on 31.12.2018	As on 31.03.2019	As on 31.12.2019	BREAKUP OF STATE DISCOMS (as on 31.12.19):	
1	State Discoms	0.00	16.25	0.00	RAJASTHAN	0
2	Aviation (Air India)	0.00	0.00	0.00	UTTAR PRADESH	0
3	Under CDR/JLF	0.00	131.57	0.00	CHANDIGARH	0
4	Under MSME	5.55	2.46	115.46	TAMIL NADU	0
5	Others	445.89	264.40	226.28	HIMACHAL PRADESH	0
6	Total	451.44	414.68	341.74	HARYANA	0
					TELENGANA	0
					PUNJAB	0
					ANDHRA PRADESH	0



Particulars	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19
Gross NPA	7990.67	8605.87	8885.86	9218.22	8923.49
Gross NPA as % of Gross Advances	11.19	11.83	12.88	13.64	13.58
NET NPA	4696.47	4994.23	5062.36	4443.54	5417.79
NET NPA as % of Net Advances	6.90	7.22	7.77	7.07	8.71
Provision Coverage Ratio with T.W.O. (%)	60.03	59.46	59.77	65.52	62.14



Priority Sector NPA

(Rs. In Crore)

Sector	Dec – 2018			Dec – 2019		
	Outstanding	NPA	% NPA	Outstanding	NPA	% NPA
Total Advances	71405	7991	11.19	65706	8923	13.58
Total Priority Sector (With RIDF)	27432			28036		
Total Priority Sector	24496	3180	12.98	25153	3214	12.78
A. Total Agriculture Advances	9366	1105	11.80	9493	1010	10.64
(i) Direct	8618	1029	11.94	8653	943	10.90
(ii) Indirect	748	76	10.16	840	67	7.98
B. MSME	10307	1687	16.37	10699	1855	17.34
(i) Micro Enterprises	5238	675	12.89	5660	808	14.28
(ii) Small Enterprises	3530	574	16.25	3367	547	16.25
(iii) Medium Enterprises	1539	438	28.46	1672	500	29.90
C. Housing Loan	4291	328	7.64	4587	310	6.76
D. Education Loan	207	18	8.80	206	15	7.28
E. Social Infrastructure	86	17	19.54	74	12	16.22
F. Other Priority Sector	239	25	10.26	94	12	12.77



Industry Wise Corporate NPAs

(Rs in Crore)

Industry	Dec'18	Mar'19	Jun'19	Sep'19	Dec'19
Iron and Steel	573.61	484.93	434.20	434.17	312.33
Engineering	0.00	75.08	64.39	80.33	80.24
Textile	51.29	174.79	417.34	471.93	475.65
Infra-energy	1113.04	1276.15	1218.89	1129.55	704.25
Infra-Transport	621.58	860.46	927.37	1025.83	692.48
Infra-Others	318.15	413.30	403.65	410.84	402.92
Gems & Jewellery	0.00	0.00	0.00	0.00	0.00
Food Processing	0.00	60.51	59.44	64.57	64.70
Wood Product	0.00	22.83	23.25	23.07	23.07
Others (Chemical, Leather, etc.)	1930.57	2827.57	2851.08	3114.54	3726.94
Total	4608.24	6172.79	6399.61	6754.83	6482.58



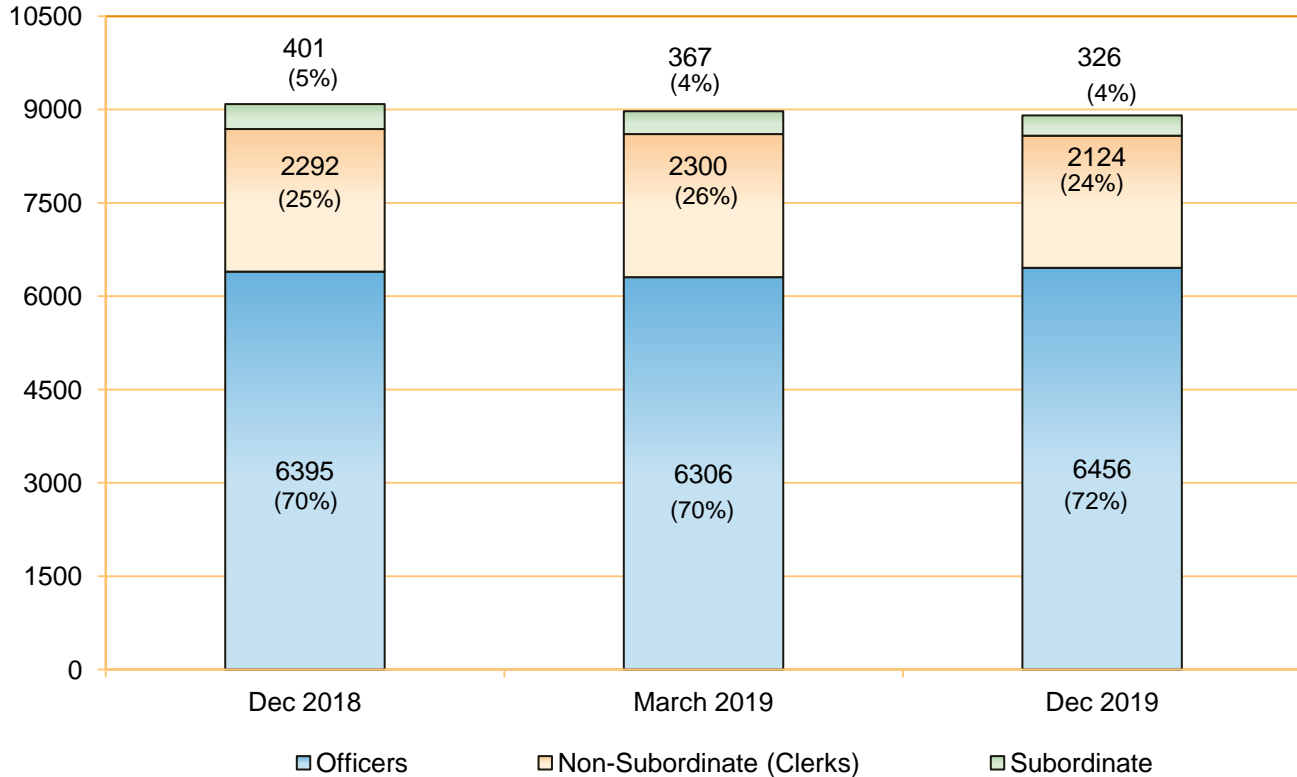
Movement of NPA

(Rs in Crore)

Sr. No	Particulars	Full Year	Quarter				Nine month ended	
		Mar'19	Dec'18	Jun'19	Sep'19	Dec'19	Dec'18	Dec'19
1	Gross NPA Opening Balance	7801.65	7202.17	8605.87	8885.86	9218.22	7801.65	8605.17
2	Cash recoveries	1163.94	194.82	214.56	160.68	169.09	939.05	431.93
3	Out of Above Cash recovery(2) Income Booked	280.56	28.45	13.28	35.88	14.49	241.19	63.65
4	Up gradations	343.73	112.69	224.73	252.39	261.15	315.91	381.92
5	Write off/ Rebate	1635.04	842.69	1.37	24.28	1750.62	1580.36	1776.27
6	Total Net Reductions(2+4+5-3)	2862.15	1121.75	427.38	401.47	2166.37	2593.41	2526.47
7	Fresh Slippage	3666.37	1910.25	707.37	733.83	1871.64	2782.43	2844.09
8	GROSS NPA(1+7-6)	8605.87	7990.67	8885.86	9218.22	8923.49	7990.67	8923.49
9	GROSS NPA (%)	11.83	11.19	12.88	13.64	13.58	11.19	13.58
10	NET NPA	4994.23	4696.47	5062.36	4443.54	5417.79	4696.47	5417.79
11	NET NPA (%)	7.22	6.90	7.77	7.07	8.71	6.90	8.71
12	Recovery in T.W.O. A/Cs	186.01	18.02	65.02	94.26	33.21	129.18	127.47



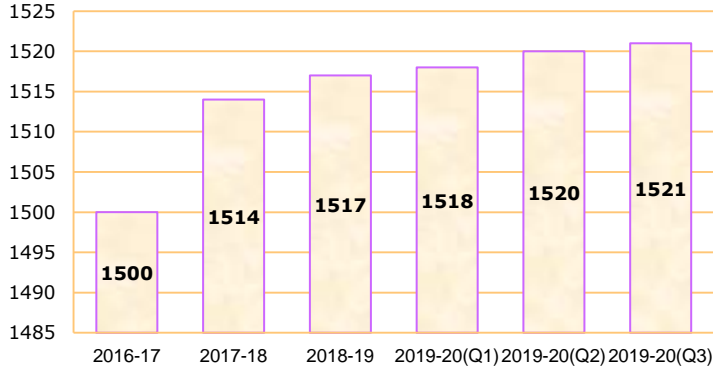
Human Resources



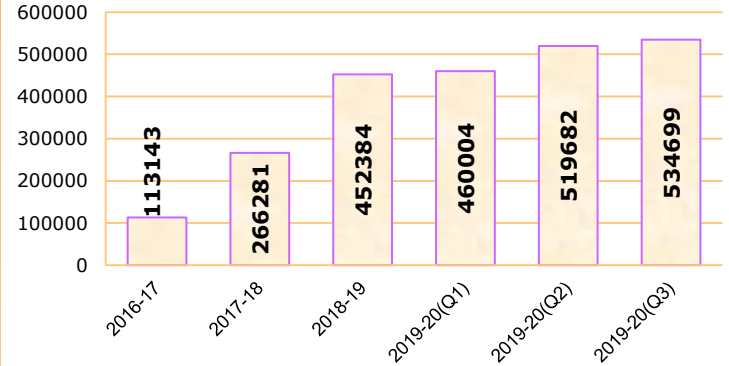


Alternate Delivery Channels

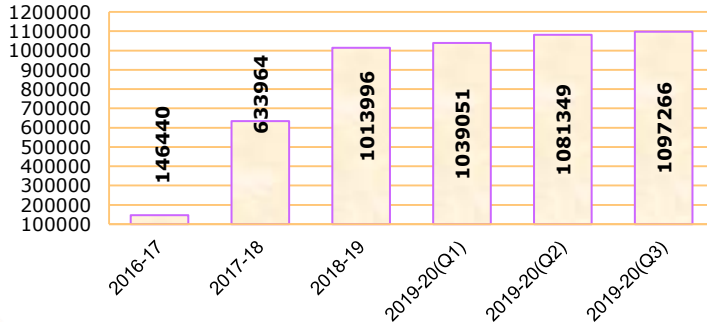
CBS BRANCHES



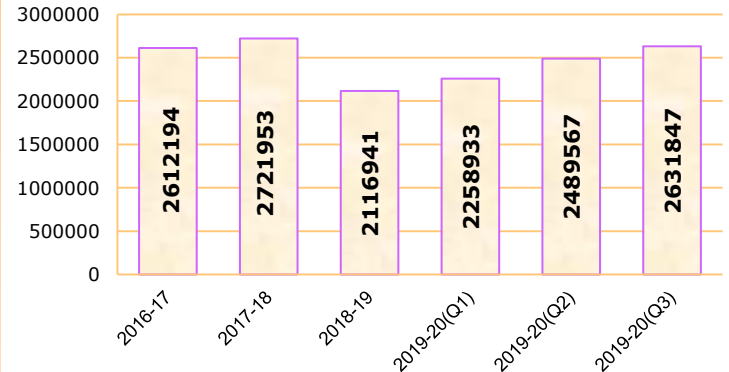
INTERNET BANKING USERS



MOBILE BANKING USERS



TOTAL ATM USERS



Total number of ATMs as on 31.12.2019 : **1047**



Financial Inclusion

- Bank has opened 13.24 lac accounts under PMJDY and mobilized deposit of Rs.649 Crore. Average deposit per account is Rs.4900/-.
- As on 31.12.2019, Aadhaar Seeding percentage under PMJDY accounts is 85%.
- The bank has adopted individual Bank Mitra Model. All the 353 Bank Mitrs are active.
- During the Current FY (April 2019 to Dec 2019), Bank Mitrs have generated total business of Rs. 291.47 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	31.12.18	31.03.19	30.06.19	30.09.19	31.12.19
Number of Accounts opened	1156938	1305127	1315372	1322104	1324283
Number of Active Accounts	987656	1118276	1126499	1131599	1131714
Deposits in accounts (Rs. In Cr.)	676	685	680	658	649
Average Balance per Account	Rs.5843/-	Rs.5249/-	Rs.5170/-	Rs.4976/-	Rs. 4900/-



Pradhan Mantri Social Security Schemes

No. of Enrolments

Scheme	31.12.2018			31.12.2019		
	Bank	RRB	Total	Bank	RRB	Total
Atal Pension Yojana	127465	3574	131039	181869	N.A.	181869
Pradhan Mantri Jeevan Jyoti Bima Yojna	211601	4182	215783	260807	N.A.	260807
Pradhan Mantri Suraksha Bima Yojna	985456	16393	1001849	1155802	N.A.	1155802
Grand Total	1324522	24149	1348671	1598478	N.A.	1598478



Pradhan Mantri Mudra Yojna

(Rs in Crore)

Performance of Pradhan Mantri Mudra Yojna

S I	Scheme	31.12.2018(Upto 31.12.2018)			31.12.2019(Upto 31.12.2019)		
		No. A/cs	Sanctioned Amount	Disbursed Amount	No. A/cs	Sanctioned Amount	Disbursed Amount
1	Shishu (Loan upto Rs. 50,000/-)	9511	35.16	32.52	5142	20.39	18.26
2	Kishore (Loan from Rs. 50,001 to Rs. 5.00 lakh)	13308	308.00	278.20	13753	302.22	273.29
3	Tarun (Loan from Rs. Rs. 5.00 lakh to Rs. 10.00 lakh)	4849	402.19	373.87	4098	342.82	316.25
	Total	27668	745.35	684.59	22993	665.43	607.80



Thank You !