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PUNJAB & SIND BANK

(A GOVERNMENT OF INDIA UNDERTAKING)

**Audited Financial Results
For the year ended March, 2020**

PROUDLY CELEBRATES 113th YEAR OF SERVICE TO THE NATION

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



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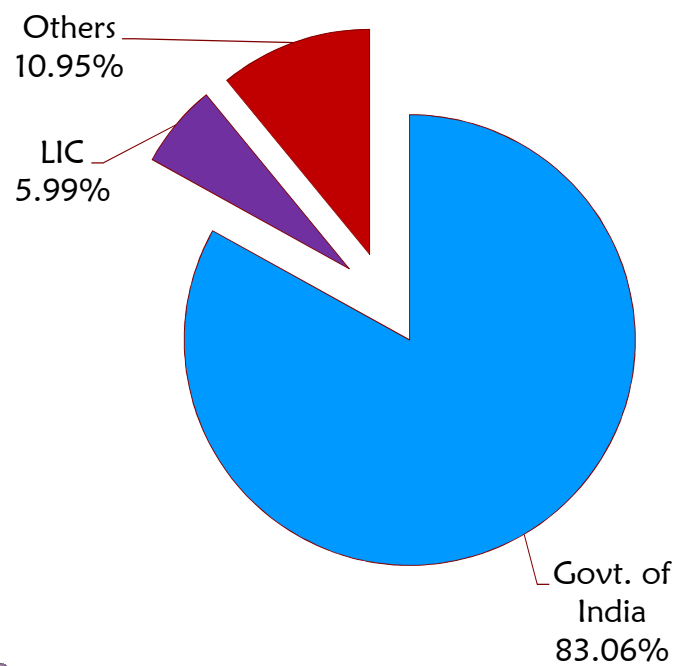
Statutory Central Auditors

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 55.73% of Total Advances of the Bank. Total Audit Coverage is 90.04% of Advances which includes Top 20 Branches audited by Statutory Central Auditors and 689 branches audited by Statutory Branch Auditors.	



Share Holding Pattern as on 31.03.2020

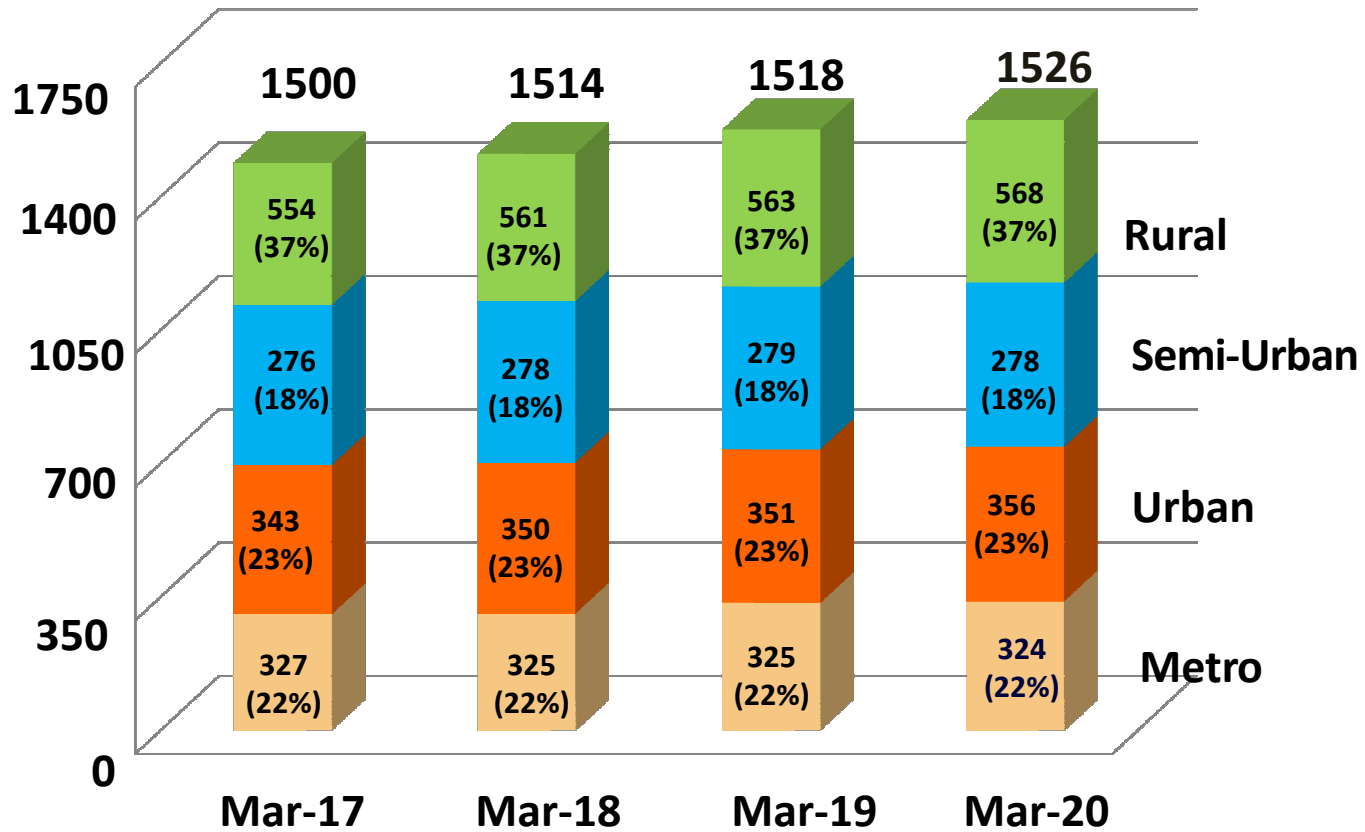


	31.03.2019	31.03.2020
• Share Capital	564.91 Cr	701.05 Cr
• No. of Shares	56.49 Cr	70.10 Cr
• Net Worth	3652.26 Cr	2917.44 Cr
• B. V. per Share	64.65	41.62
• Return of Equity	(12.96)%	(30.16)%

	31.03.2019	31.03.2020
• Govt. of India	85.56	83.06
• LIC	7.44	5.99
• Others	7.00	10.95



Branch Expansion



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Results at a Glance

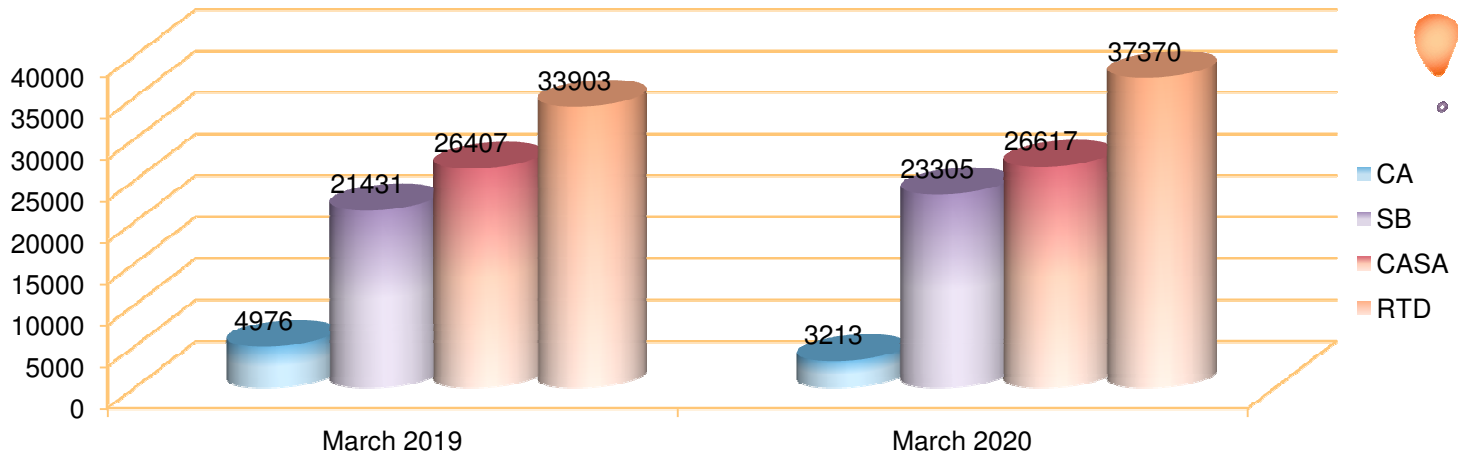
(Rs in Crore)

Parameters	As on 31.03.2018	As on 31.03.2019	YoY Growth (%)	As on 31.03.2020	YoY Growth (%)
Total Business	171465	171305	(0.09)	152232	(11.13)
Total Deposits	101726	98558	(3.11)	89668	(9.02)
CASA	24060	26407	9.75	26517	0.42
Retail Term Deposits (Below Rs 2 Crore)	27921	33903	21.42	37370	10.23
Bulk Deposit	45609	37509	(17.76)	23281	(37.93)
Certificate of Deposit	4136	739	(82.13)	2500	238.29
Total Advances	69739	72747	4.31	62564	(14.00)
Retail Credit	14391	15615	8.51	16552	6.00

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CASA & Retail Term Deposit



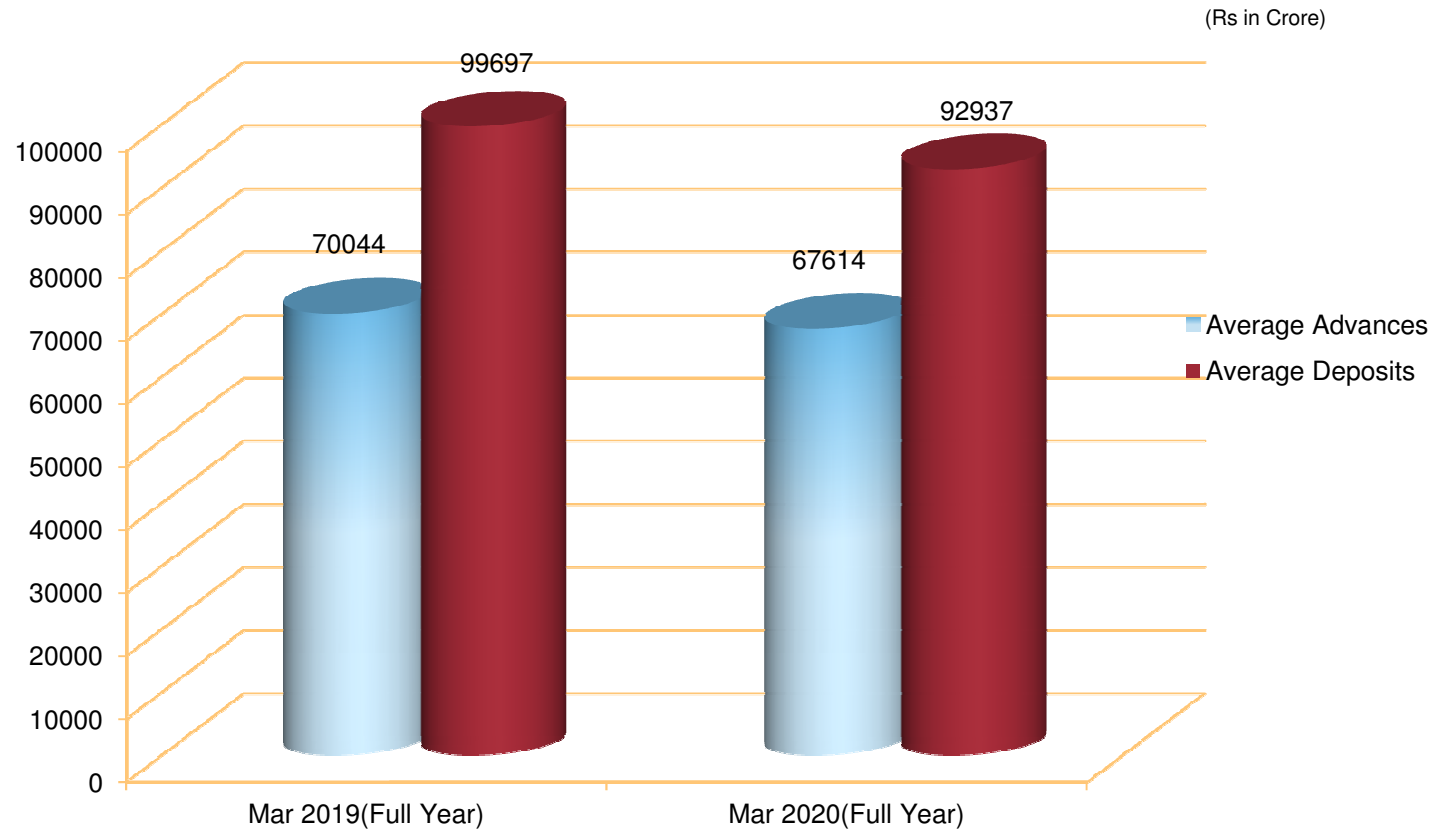
(Rs in Crore)

Parameters	Mar'19	Mar'20	YOY Growth (%)
Current Deposits	4976	3213	(35.43)
Savings Deposits	21431	23305	8.74
CASA Deposits	26407	26517	0.42
CASA (%) to Total Deposits	26.79	29.57	10.39
Retail Term Deposits (Below Rs. 2 Cr.)	33903	37370	10.23

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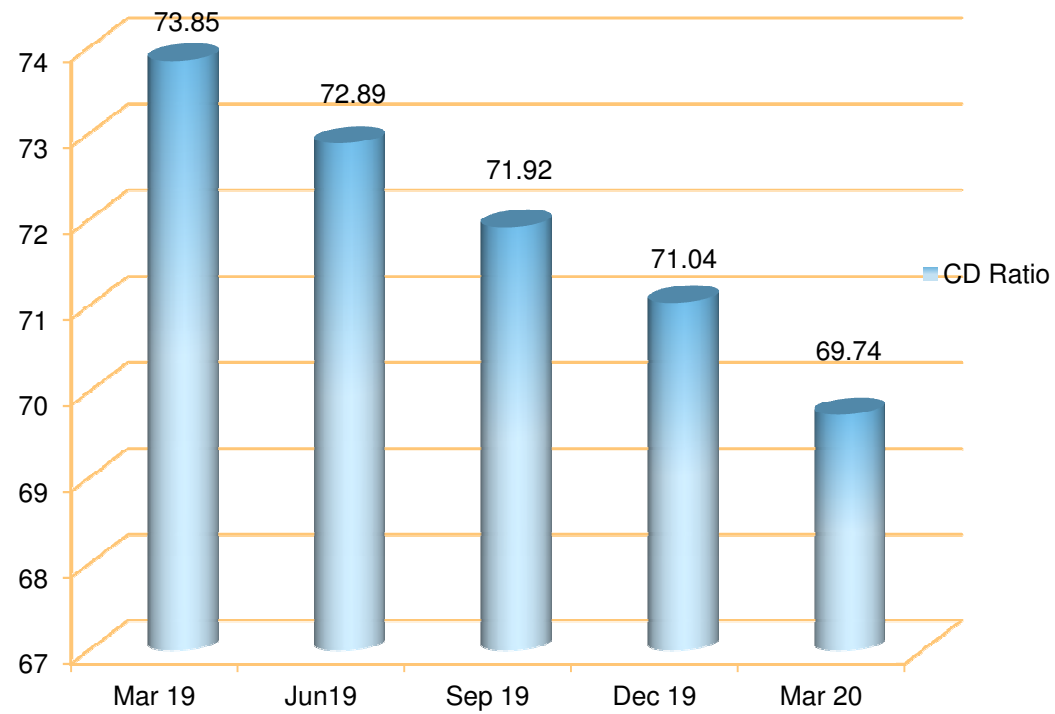


Average Deposits and Advances





CD Ratio



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Total Income

(Rs in Crore)

Particulars	Quarter		Variation Q-o-Q	Full Year		Variation Y-o-Y
	Mar'19	Mar'20	%	Mar'19	Mar'20	%
Total Income (1+2)	2304	2289	(0.65)	9387	8827	(5.97)
1) Interest Income (a+b+c)	2018	1904	(5.65)	8559	7930	(7.35)
a) Advances	1473	1382	(6.18)	6030	5774	(4.25)
b) Investments	497	481	(3.22)	2298	1991	(13.36)
c) Others	48	41	(14.58)	231	165	(28.57)
2) Non Interest Income	286	385	34.62	828	897	8.33



Non Interest Income

(Rs in Crore)

Particulars	Quarter		Variation Q-o-Q	Full Year		Variation Y-o-Y
	Mar'19	Mar'20	%	Mar'19	Mar'20	%
Comm. Exchange, Brokerage	26	23	(11.54)	95	89	(6.32)
Exchange Earned on Forex	4	5	25.00	20	23	15.00
Profit on Sale of Investment	153	174	13.73	358	405	13.13
Recovery in written off A/cs	39	130	233.33	160	178	11.25
Loan Processing Fee	25	20	(20.00)	77	67	(12.99)
Other Income (A+B+C)	39	33	(15.38)	118	135	14.41
A) ATM Centre Income	9	12	33.33	41	42	2.44
B) Incidental charges	9	10	11.11	34	41	20.59
C) Misc. Income	21	11	(47.62)	43	52	20.93
Total	286	385	34.62	828	897	8.33



Total Expenditure

(Rs in Crore)

Particulars	Quarter		Variation Q-o-Q	Full Year		Variation Y-o-Y
	Mar'19	Mar'20	%	Mar'19	Mar'20	%
Total Expenses	1900	1860	(2.11)	7990	7730	(3.25)
Interest Expenses	1589	1400	(11.90)	6279	5872	(6.48)
- Deposits	1522	1328	(12.76)	5991	5611	(6.35)
- Others	67	72	7.84	288	261	(9.29)
Operating Expenses	312	460	47.44	1711	1858	8.59
a. Salaries	226	291	28.76	1176	1211	2.98
b. Other Operating Expenses	86	169	96.51	535	647	20.93



Other Operating Expenses

(Rs in Crore)

Particulars	Quarter		Variation Q-o-Q	Full Year		Variation Y-o-Y
	Mar'19	Mar'20	%	Mar'19	Mar'20	%
Rent, Taxes & Lighting	36	37	2.78	133	138	3.76
Printing & Stationery	2	2	0.00	9	9	0.00
Advertisement & Publicity	2	2	0.00	3	6	100.00
Depreciation	(61)	11	-ve to +ve	(15)	54	-ve to +ve
Director's Fee	0	0	0.00	1	1	0.00
Auditor's Fee	2	2	0.00	12	11	(8.33)
Law Charges	2	3	50.00	9	12	33.33
Postage, Telegram, Telex	2	2	0.00	9	9	0.00
Repair & Maintenance	4	6	50.00	17	22	29.41
Insurance & Guarantee Fee	26	25	(3.85)	95	90	(5.26)
Other Expenses*	71	79	11.27	262	296	12.98
Total	86	169	96.51	535	648	21.12

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



Operating Profit

(Rs in Crore)

Particulars	Quarter		Variation Q-o-Q	Full Year		Variation Y-o-Y
	Mar'19	Mar'20	%	Mar'19	Mar'20	%
Interest Income	2018	1904	(5.65)	8559	7930	(7.35)
Interest Expenses	1588	1400	(11.84)	6279	5872	(6.48)
NII (Spread)	430	504	17.21	2280	2058	(9.74)
Non Interest Income	286	385	34.62	828	897	8.33
Operating Expenses	312	460	47.44	1711	1858	8.59
Operating Profit	404	430	6.44	1397	1097	(21.47)



Net Profit

(Rs in Crore)

Particulars	Quarter		Variation Q-o-Q	Full Year		Variation Y-o-Y
	Mar'19	Mar'20	%	Mar'19	Mar'20	
Operating Profit	404	430	6.44	1397	1097	(21.47)
Provision for NPA	312	683	118.91	1962	2308	17.64
Tax Expense	29	(151)	+ve to -ve	(315)	(531)	-ve to -ve
Investment Depreciation / NPI	62	59	(4.84)	258	218	(15.50)
Standard Assets	(4)	64	-ve to +ve	(17)	40	-ve to +ve
NPV Prov. On Restructured Adv.	2	5	150.00	(7)	5	-ve to +ve
Others	62	6	(90.32)	60	48	(20.00)
Total Provisions	463	666	43.84	1941	2088	7.57
Net Profit	(59)	(236)	299.97	(544)	(991)	82.17



Cost & Yield Ratios

Particulars		Quarter		Full Year	
		Mar'19	Mar'20	Mar'19	Mar'20
A	Cost of Deposits (%)	6.13	5.84	6.01	6.04
B	Cost of Funds (%) *	5.56	5.19	5.44	5.37
C	Yield on Advances(%)	8.22	8.44	8.61	8.54
D	Yield on Investments (without Profit) (%)	6.96	6.95	7.34	7.12
E	Yield on Investments (with Profit) (%)	9.10	9.48	8.48	8.57
F	Yield on Funds (%) *	7.07	7.06	7.42	7.25
G	Net Interest Margin (%)	1.50	1.87	1.98	1.88

* Calculated on the basis of Average Working Fund



Other Ratios

Particulars		Quarter		Full Year	
		Mar'19	Mar'20	Mar'19	Mar'20
A	Cost to Income Ratio	43.55	51.67	55.06	62.88
	i. Staff Cost to Income Ratio	31.60	32.68	37.83	40.99
	ii. Other Overhead to Income Ratio	11.95	18.99	17.23	21.89
B	Return on Assets (Annualized)	(0.21)	(0.88)	(0.47)	(0.91)
C	Return on Equity (Annualized)	(6.26)	(29.93)	(12.96)	(30.16)
D	Earning Per Share ₹	(4.15)	(13.48)	(9.62)	(15.76)
E	Book Value ₹	64.65	41.62	64.65	41.62



Productivity Ratios

Particulars	Mar'18 (FY)	Mar'19 (FY)	Mar'20 (FY)
Business * per Branch (Rs. in Crore)	113.25	112.85	99.76
Business per Employee (Rs. in Crore)	18.18	18.87	16.98
Profit Per Branch (Rs. in Lacs) (Annualized)	(49.13)	(35.80)	(64.93)
Profit Per Employee (Rs. in Lacs) (Annualized)	(7.98)	(6.06)	(11.14)

•Including Inter-Bank Deposit





Capital Adequacy

(Rs in Crore)

Particulars	Mar 19 (Basel II)	Mar 19 (Basel III)	Mar 20 (Basel II)	Mar 20 (Basel III)
Capital Funds :-				
Total (Tier I + Tier II)	6000.49	6404.97	5940.57	6397.89
Tier I	4632.40	5567.20	3884.94	4805.91
Tier II	1368.09	837.78	2055.63	1591.98
CET I	-	4567.20	-	3805.91
Capital Conservation Buffer (@ 1.875% of Total RWA)	-	1098.45	-	940.10
Risk Weighted Assets	56026.85	58584.12	49109.92	50138.98
Capital Adequacy ratio %)	10.71%	10.93%	12.09%	12.76%
Tier I (%)	8.27%	9.50%	7.91%	9.58%
Tier II (%)	2.44%	1.43%	4.18%	3.18%
CET – I (%)	-	7.80%	-	7.59%
CCB (Out of CET 1) (%)	-	1.875%	-	1.875%



Investments

(Rs in Crore)

Particulars	Mar 19	Mar 20	% to Total
GROSS INVESTMENTS	26461.32	24946.38	
SLR INVESTMENTS			
i) Treasury Bills	1263.44	0.00	0.00%
ii) CG securities	11286.37	12094.32	48.48%
iii) State Govt. Securities	8142.86	6965.43	27.92%
iv) Other Approved Securities	8.49	6.99	0.03%
Total of SLR Investments	20701.16	19066.74	76.43%
NON-SLR INVESTMENTS			
i) PSU Bonds	3763.80	4036.60	16.18%
ii) Corporate Debentures	1562.67	1470.77	5.90%
iii) CDs	0.00	0.00	0.00%
iv) CPs	48.83	0.00	0.00%
v) Shares of PSUs /Corporates & Others	343.61	330.26	1.32%
vi) Regional Rural Banks	0.00	0.00	0.00%
vii) Units of MF	0.00	0.00	0.00%
viii) Venture CF	3.63	4.38	0.02%
ix) Securitized Receipt	37.62	37.62	0.15%
Total of Non-SLR Investments(Excluding RIDF)	5760.16	5879.63	23.57%



Treasury Management

(Rs in Crore)

Particulars			Mar-19	Mar-20	% Growth	% to Total Investment
Gross Investment			26461.32	24946.38	(5.73)%	100.00
SLR Investment			20701.16	19066.74	(7.90)%	76.43
of which	i)	HFT	24.90	0.00	(100.00)%	-
	ii)	AFS	9640.59	8640.45	(10.37)%	34.64
	iii)	HTM	11035.67	10426.29	(5.52)%	41.79
Non-SLR Investment			5760.16	5879.63	2.07%	23.57
of which	i)	Rated	2619.74	2489.17	(4.98)%	9.98
	ii)	Unrated *	3140.42	3390.46	7.96%	13.59
Average Yield on all Investments			9.11%	9.51%	4.39%	
Trading Profits (YRS)		HFT	8.99	1.29	(85.65)%	
		AFS	262.51	125.10	(52.34)%	
		HTM **	86.86	48.45	(44.22)%	
M. Duration (Yrs)		AFS+HFT	4.47	4.58		
		HTM	5.88	6.38		
Total			5.15	5.48		

* Includes Investment in DISCOM bonds & corporate shares etc.

** Includes Redemption Profit



Priority Sector Lending

(Rs in Crore)

Sl.	Particulars	Mar'19	Mar'20	Increase YoY(%)
1	Agriculture	11750	11168	(4.95)
2	MSME	11206	11406	1.78
3	Others	5331	5298	(0.62)
4	Total PSL *	28287	27872	(1.47)
5	PSL % to ANBC	39.04	37.02	

* Figures includes RIDF



Retail Portfolio

(Rs in Crore)

Particulars	Mar'18	Mar'19	Mar'20	YoY Growth %
Retail	14391	15615	16552	6.00
% of Gross Advances	20.64	21.46	26.46	

Break up of Retail Portfolio as on				
Segment	31.03.18	31.03.19	31.03.20	% To Total (Mar'20)
Housing	5081	5589	6026	36.41
Vehicle	1254	1334	1373	8.30
Education	273	287	311	1.88
PSB Mortgage	470	954	1307	7.90
PSB Vyapar Loan	457	868	1118	6.75
Multipurpose Bus Loan	5594	5392	5216	31.51
Loan Against Property	763	594	464	2.80
Others	500	597	737	4.45
Total	14391	15615	16552	100.00

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Composition of Advances

(Rs in Crore)

Particulars	Outstanding as of		Y-O-Y % growth	% to Total Advances (Mar'20)
	Mar'19	Mar'20		
Agriculture (Excluding RIDF)	9854.63	9826.63	(0.28)	15.71
MSME	10657.89	10819.19	1.51	17.29
Retail Advances	8544.34	8868.74	3.80	14.18
Food Credit	414.51	287.75	(30.58)	0.46
Corporate Advances	43276.1	32761.89	(24.30)	52.36
Total	72747.47	62564.20	(14.00)	100.00



Exposure to Major Industries

(Rs in Crore)

Sector		Mar'19		Mar'20		Y-O-Y % Growth
		Amount	% age	Amount	% age	
Infrastructure		16068.33	22.09	13395.07	21.41	(16.64)
(Out of Which)	Power	6830.42	9.39	3831.08	6.12	(43.91)
	Telecom	1002.78	1.38	1464.57	2.34	46.05
	Roads, Ports, Railways & Highways	3142.38	4.32	2944.90	4.71	(6.28)
	Other Infra	5092.75	7.00	5154.52	8.24	1.21
Metal including Iron & Steel		1442.43	1.98	1205.45	1.93	(16.43)
Textiles		1393.13	1.92	1430.05	2.29	2.65
Chemical & Chemical Products		84.63	0.12	97.00	0.16	14.62
All Engineering		439.89	0.60	429.32	0.69	(2.40)
Gems & Jewellery		41.42	0.06	38.02	0.06	(8.21)
Food Processing		964.86	1.33	1082.39	1.73	12.18
Construction		579.2	0.80	456.74	0.73	(21.14)



Exposure to Infrastructure

(Rs in Crore)

Segment	31.03.2019	31.03.2020	YoY %
Total Infrastructure	16068.33	13395.07	(16.64)
- Power	6830.42	3831.08	(43.91)
- Ports, Roads, Railways & Highways	3142.38	2944.90	(6.28)
-Telecom	1002.38	1464.57	46.11

Break up of exposure to Power Sector

Particular	31.03.2020	% to Total Exp.	% to Total Power
Central Govt.	0	-	-
State Govt.	927.38	1.48	24.21
Private	2903.7	4.64	75.79
Total	3831.08	6.12	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 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
5	2019-20 (Q4)	341.74	247.67	83.63	505.78



Restructured Advances

(Rs in Crore)

Sector	Mar'19		Mar'19	
	Amount	% age	Amount	% age
Agriculture	0	0.00	9.69	1.92
Power	141	33.05	62.2	12.30
Textiles	1.33	0.31	5.86	1.16
Cement & Products	6.79	1.59	0.08	0.02
Iron & Steel	0.61	0.14	1.01	0.20
Telecom	0	0.00	0.1	0.02
Civil Aviation	0	0.00	0	0.00
Hotel	3.04	0.71	12.66	2.50
Petro Chemical	0	0.00	0	0.00
Other Infrastructure	0	0.00	213.37	42.19
Others	273.8	64.19	200.81	39.70
Total	426.57	100.00	505.78	100.00



S4A, SDR and Flexible Restructuring Details

Name of the Scheme	Standard (as on Mar-2020)		NPA (as on Mar-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	873.82	0	0
TOTAL	5	873.82	0	0

NAME	O/S BAL as on 31.03.2020 (in Crs)
5/25 ACCOUNTS AS ON 31.03.2020	
GMR KAMALANGA	100.16
ADANI POWER	134.31
JINDAL STEEL & POWER LIMITED	230.06
LALITPUR POWER GENERATION LIMITED	283.54
GSPL INDIA GASNET LTD	125.75
TOTAL	873.82



Restructured Accounts Sector-wise

(Rs in Crore)

S. No	Restructured Accounts	As on 31.03.2019	As on 31.03.2020
1	State Discoms	0.00	41.60
2	Aviation (Air India)	0.00	0.00
3	Under CDR/JLF	0.00	0.00
4	Under MSME	68.62	223.86
5	Others	357.95	240.32
6	Total	426.57	505.78

BREAKUP OF STATE DISCOMS (as on 31.03.20):	
RAJASTHAN	0.00
UTTAR PRADESH	0.00
CHANDIGARH	0.00
TAMIL NADU	0.00
HIMACHAL PRADESH	0.00
HARYANA	41.60
TELENGANA	0.00
PUNJAB	0.00
ANDHRA PRADESH	0.00



NPA

(Rs in Crore)

Particulars	Mar'18	Mar'19	Mar'20
Gross NPA	7801.65	8605.87	8874.57
Gross NPA as % of Gross Advances	11.19%	11.83%	14.18%
NET NPA	4607.87	4994.23	4684.15
NET NPA as % of Net Advances	6.93%	7.22%	8.03%
Provision Coverage Ratio with T.W.O.	54.41%	59.46%	66.74%



Priority Sector NPA

(Rs. In Crore)

Sector	Mar-2019			Mar-2020		
	Outstanding	NPA	% NPA	Outstanding	NPA	% NPA
Total Advances	72747	8606	11.83	62546	8875	14.19
Total Priority Sector (With RIDF)	28287			27872		
Total Priority Sector	25409	3213	12.65	24894	3195	12.83
A. Total Agriculture Advances	9855	1062	10.78	9212	994	10.79
B. MSME	10658	1813	17.01	10738	1874	17.45
(i) Micro Enterprises	5229	749	14.32	5648	758	13.42
(ii) Small Enterprises	3807	586	15.39	3409	633	18.57
(iii) Medium Enterprises	1622	478	29.47	1681	483	28.23
C. Housing Loan	4421	296	6.70	4586	289	6.30
D. Education Loan	204	16	7.84	204	14	6.86
E. Social Infrastructure	81	13	16.05	67	12	17.91
F. Other Priority Sector	190	13		87	12	13.79



Industry Wise Corporate NPAs

(Rs in Crore)

Industry	March 2019	March 2020
Iron and Steel	484.93	312.96
Engineering	75.08	82.84
Textile	174.79	431.89
Infra-energy	1276.15	702.79
Infra-Transport	860.46	656.54
Infra-Others	413.30	397.85
Gems & Jewellery	0.00	0.00
Food Processing	60.51	65.08
Wood Product	0.00	23.07
Others (Chemical, Leather, etc.)	2827.57	3750.44
Total	6172.79	6423.46



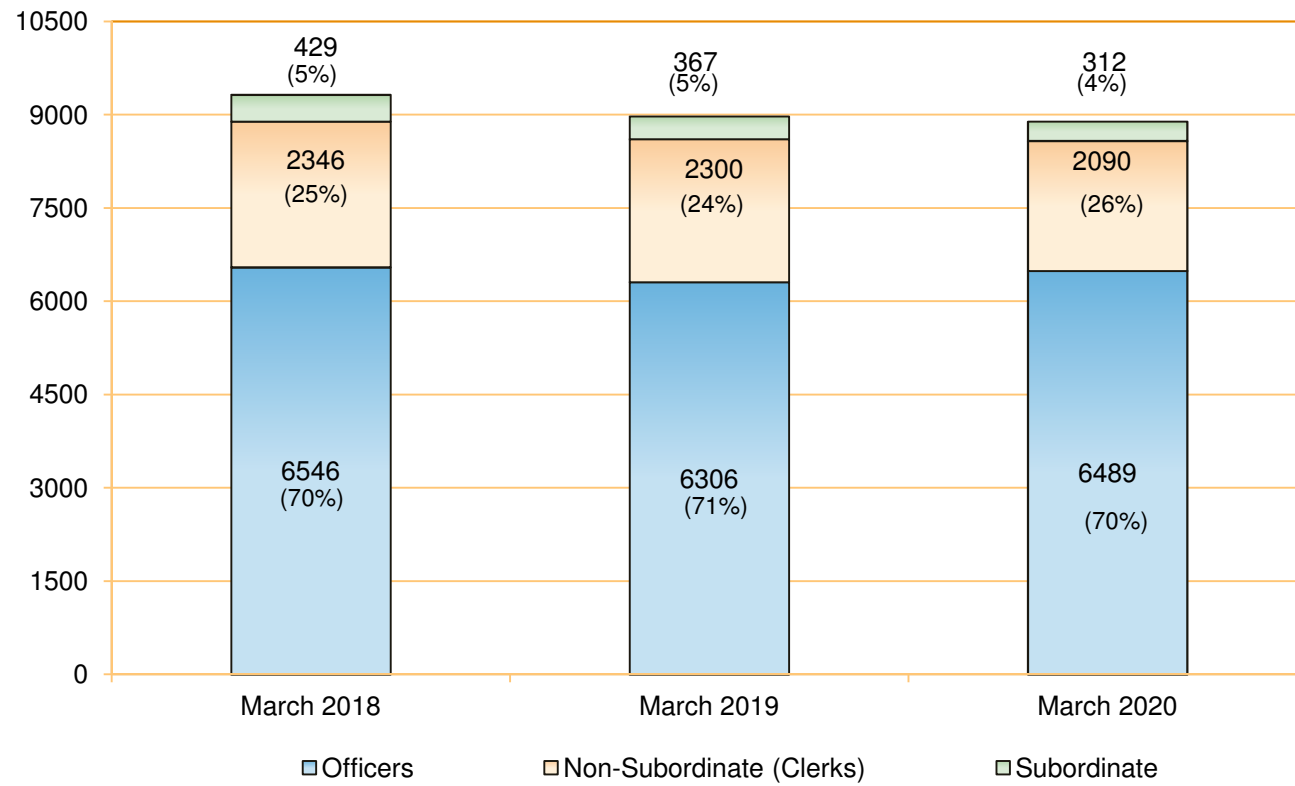
Movement of NPA

(Rs in Crore)

Sr. No	Particulars	Full Year		Quarter		Variation	
		Mar'19	Mar'20	Mar'19	Mar'20	QoQ	YoY
1	Gross NPA Opening Balance	7801.65	8605.87	7990.67	8923.49	932.82	804.22
2	Cash recoveries	1163.94	549.38	308.97	182.18	-126.79	-614.56
3	Out of Above Cash recovery(2) Income Booked	280.56	84.78	39.37	21.13	-18.24	-195.78
4	Up gradations	343.73	394.39	382.83	182.48	-200.35	50.66
5	Write off/ Rebate	1635.04	1780.87	55.40	4.60	-50.8	145.83
6	Total Net Reductions(2+4+5-3)	2862.15	2639.86	707.83	348.13	-359.7	-222.29
7	Fresh Slippage	3666.37	2908.56	1323.03	299.21	-1023.82	-757.81
8	GROSS NPA(1+8-7)	8605.87	8874.57	8605.87	8874.57	268.7	268.7
9	GROSS NPA (%)	11.83%	14.18%	11.83%	14.18%	2.35%	2.35%
10	NET NPA	4994.23	4684.15	4994.23	4684.15	-310.08	-310.08
11	NET NPA (%)	7.22%	8.03%	7.22%	8.03%	0.81	0.81%
12	Recovery in T.W.O. A/Cs	186.01	275.53	56.83	148.06	91.23	89.52



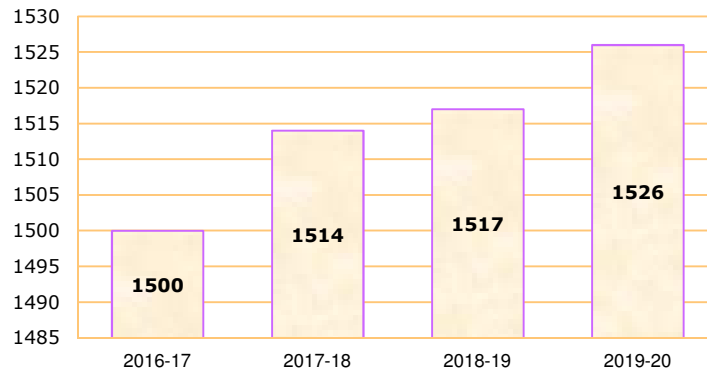
Human Resources



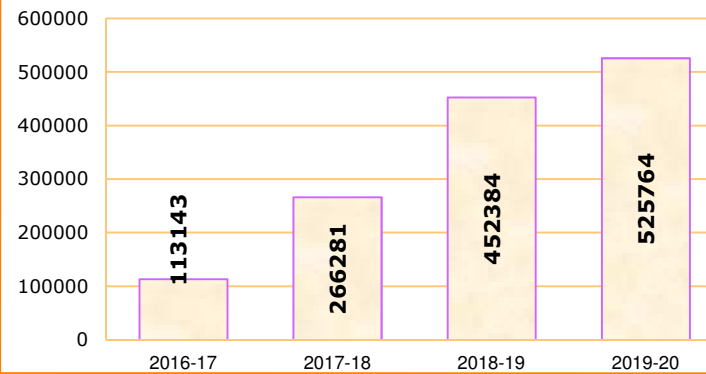


Alternate Delivery Channels

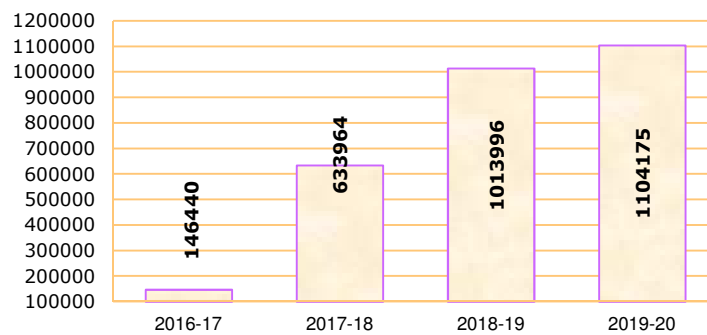
CBS BRANCHES



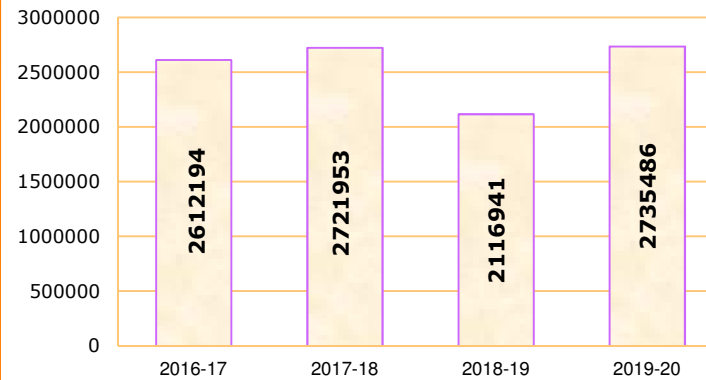
INTERNET BANKING USERS



MOBILE BANKING USERS



TOTAL ATM USERS



Total number of ATMs as on 31.03.2020 :1042

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Financial Inclusion

- Bank has opened 13.24 lac accounts under PMJDY and mobilized deposit of Rs.644 Crore. Average deposit per account is Rs.4860/-.
- As on 31.03.2020, Aadhaar Seeding percentage under PMJDY accounts is 85%.
- The bank has adopted individual Bank Mittr Model. All the 353 Bank Mitrs are active.
- During the FY 2019-20 Bank Mitrs have generated total business of Rs. 385 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	31.03.2019	31.03.2020
Number of Accounts opened	1305127	1324372
Number of Active Accounts	1118276	1131925
Deposits in accounts (Rs. In Cr.)	685	644
Average Balance per Account	Rs.5249/-	Rs. 4860/-





Pradhan Mantri Social Security Schemes

No. of Enrolments

Scheme	31.03.2019	31.03.2020
Atal Pension Yojana	1,47,639	1,90,272
Pradhan Mantri Jeevan Jyoti Bima Yojna	2,22,462	2,79,693
Pradhan Mantri Suraksha Bima Yojna	10,23,091	12,08,391
Grand Total	13,93,192	16,78,356



Pradhan Mantri Mudra Yojna



Performance of Pradhan Mantri Mudra Yojna As on 31.03.2020 (During FY 19-20)

(Rs in Crore)

S I	Scheme	31.03.2019 (During FY 18-19)			31.03.2020 (During FY 19-20)		
		No. A/cs	Sanctioned Amount	Disbursed Amount	No. A/cs	Sanctioned Amount	Disbursed Amount
1	Shishu (Loan upto Rs. 50,000/-)	20860	49.11	45.23	9824	40.57	37.09
2	Kishore (Loan from Rs. 50,001 to Rs. 5.00 lakh)	20809	485.32	441.43	23018	513.33	464.86
3	Tarun (Loan from Rs. Rs. 5.00 lakh to Rs. 10.00 lakh)	7362	615.47	573.12	6514	548.24	505.22
	Total	49031	1149.90	1059.78	39356	1102.13	1007.17





Thank You !



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