



## PRESS RELEASE

Date: 19<sup>th</sup> July 2025

### FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE 2025

- ❖ Net Profit on Year-on-Year Basis grew by **47.80%** from ₹182 Cr. to ₹269 Cr.
- ❖ Operating Profit on Year-on-Year Basis grew by **70.35%** from ₹317 Cr. to ₹540 Cr.

#### Key Highlights on Year-on-Year Basis (Q1 FY2024-25 to Q1 FY2025-26)

- ❖ Total Business registered a growth of **10.94 %** and stands at ₹ 231132 Cr.
- ❖ Total Deposit showed a growth of **8.78%**, and Retail Term Deposits showed a growth of **11.43%**.
- ❖ Total advances grew by **13.92%**, whereas RAM advances registered a healthy growth of **17.18%**.
- ❖ Retail advances registered a growth of **29.00%**, MSME advances registered a growth of **14.53%**.
- ❖ Vehicle Loan grew by **40.60%**, Gold Loan grew by **39.56%** & Home loan grew by **23.95%**.
- ❖ Gross NPA decreased by **138 bps** from 4.72% to 3.34%.
- ❖ Net NPA reduced by **68 bps** from 1.59% to 0.91%.
- ❖ Provision Coverage Ratio increased by **369 bps** from 88.08% to 91.77%.
- ❖ Total Income grew by **18.73%** and stands at ₹ 3379 cr.
- ❖ Non-Interest Income grew by **141.75%** and stands at ₹ 469 cr.
- ❖ Net Interest income grew by **5.88%** and stands at ₹ 900 cr.
- ❖ Return on Assets (%) improved by **17 bps** from 0.50% to 0.67%.
- ❖ CRAR (%) improved by **60 bps** from 17.30% to 17.90%.
- ❖ Cost to Income ratio reduced by **912 bps** from 69.67% to 60.55%.



### Business Highlights for Quarter ended 30<sup>th</sup> June 2025

(in Cr.)

|                      | Q1FY25 | Q1FY26 | YoY (%)   |
|----------------------|--------|--------|-----------|
| Total Business       | 208331 | 231132 | 10.94 %   |
| Total Deposit        | 120593 | 131182 | 8.78 %    |
| Retail Term Deposits | 51346  | 57214  | 11.43%    |
| Total Advances       | 87738  | 99950  | 13.92 %   |
| RAM Advances         | 46056  | 53970  | 17.18 %   |
| GNPA (₹ in Crores)   | 4145   | 3339   | (19.45%)  |
| GNPA (%)             | 4.72   | 3.34   | (138) bps |
| NNPA (₹ in Crores)   | 1350   | 883    | (34.59%)  |
| NNPA (%)             | 1.59   | 0.91   | (68) bps  |

### Awards & Accolades

- वित्तीय सेवाएं विभाग, वित्त मंत्रालय के तत्वावधान में बैंकों/ वित्तीय संस्थाओं/ बीमा कंपनियों/ विनियामकों के लिए आयोजित समीक्षा बैठक में 2024-25 के दौरान राजभाषा नीति के श्रेष्ठ निष्पादन के लिए 'क' क्षेत्र के अंतर्गत 'द्वितीय पुरस्कार'।
- Punjab & Sind Bank emerges as the winner under the **Top Improvers category in the EASE 7.0 Reforms Index**.

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