

Ref No: PSB/HO/Shares Cell / 97 /2024-25

March 1, 2025

To,

<b>BSE Limited,</b> <b>Department of Corporate Services,</b> 25 <sup>th</sup> floor, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001. <b>SCRIP ID : PSB</b> <b>SCRIP CODE : 533295</b>	<b>National Stock Exchange of India Ltd.,</b> Exchange Plaza, C – 1, Block – G, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051. <b>SYMBOL: PSB SERIES: EQ</b>
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Dear Sir,

**Reg: Schedule of non-deal road shows/ Analyst/ Institutional Investor Meet of Punjab & Sind Bank**

In reference to the above, we would like to inform you that the Bank will be participating in Non-deal Road shows and meetings with prospective investors in one-on-one/group investor/analyst meetings through calls/video conferences/in person meetings, scheduled to be held from March 06, 2025, onwards.

A copy of the investor presentation is enclosed herewith. The same will also be made available on the website of the Bank at <https://punjabandsindbank.co.in/>. During the aforesaid meet(s) / call(s), please note that no unpublished price sensitive information is proposed to be shared.

Note: The dates of the non-deal road shows/ Analyst/ Institutional Investor Meet are subject to change. Changes may happen due to exigencies on the part of investors/ Bank.

The above is submitted in compliance of disclosure of material event / information under Regulation 30 read with Schedule III and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, read with corresponding circulars and notifications issued thereunder.

This is for your information and records.

Yours faithfully

**Saket Mehrotra**  
**Company Secretary**



Head Office: 21, Rajendra Place, New Delhi-110008

Corporate Office: NBCC Office Complex, Block 3, East Kidwai Nagar, New Delhi – 110023

Email: [complianceofficer@psb.co.in](mailto:complianceofficer@psb.co.in)



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**Punjab & Sind Bank**

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# CORPORATE PRESENTATION

March 2025

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# Overview





## Strong Legacy of Premier Commercial Bank

- Incorporated in 1908 in Amritsar
- 116 years of operating experience covering 351 districts across India
- Catering to the overall banking needs to 1.64 crore customers (as of 31<sup>st</sup> December 2024) across several segments



## Pan-India Presence through Multiple Delivery Channels

- Established franchise in northern states of India
- Overall 4,625 delivery channels comprising of 1,584 branches, 1,041 ATMs, 2,000 BCs
- Dedicated staff strength of 10,250 serving our valued customers
- PSB UniC: A one-stop omni-channel application designed to cater to the needs of both retail and business customers



## Performance Track Record & Support from Govt

- Diversified loan portfolio
- Profitable operations and declaring dividends since FY22
- Adequately Capitalized
- Raised Infra Bonds at a competitive rate with an overall subscription of > 2.0x
- 98.25% owned by Govt



## Committed to High Standards of Corporate Governance

- Well defined Board level committees & policies
- Seasoned Management team with vast experience in banking sector
- Assurance functions
- Prudent vigilance mechanism
- Approved code of ethics
- Improved credit quality and underwriting standards
- Improved operating systems and processes

# Major Events and Milestones



Incorporated as Punjab & Sind Bank Limited in Amritsar, Punjab

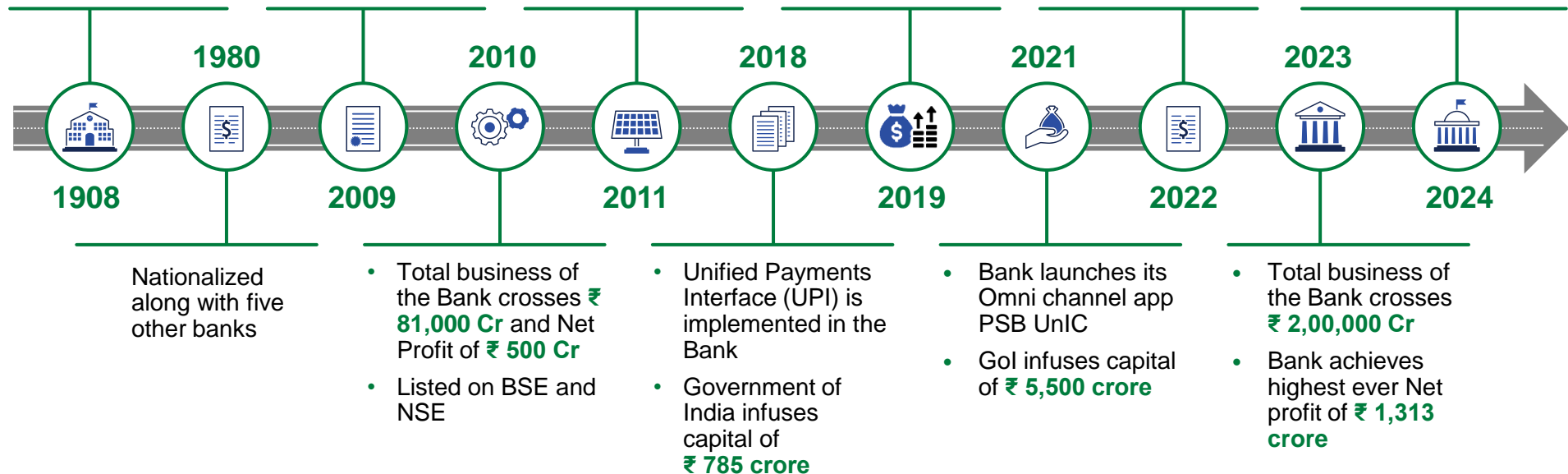
Total business of the Bank for financial year 2008-09 crosses **₹ 50,000 Cr**

Total business of the Bank crosses **₹ 1,00,000 Cr**

Gol infuses capital of **₹ 787 crore**

Gol infuses capital of **₹ 4,600 crore**

- STP journeys are launched for Housing and Vehicle Loans
- CBS upgraded from Finacle 7 to Finacle10
- Raised funds through Infra Bonds of **₹ 3,000 Crore**





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# Key Investment Highlights





# Key Investment Highlights



**1 Sustainable and Growing Business Profile since Fiscal 2022**

**2 Diversified Credit Portfolio with Increasing RAM Share**

**3 Pan-India Branch Network for Servicing broad Customer Base and Stable CASA & Retail Term Deposits Mix**

**4 Strong Capital Adequacy with Stable Credit Rating & improving Net Worth**

**5 Launch of New Initiatives for Business Expansion, Tie-ups & Collaborations along with Growing Digital Footprints**

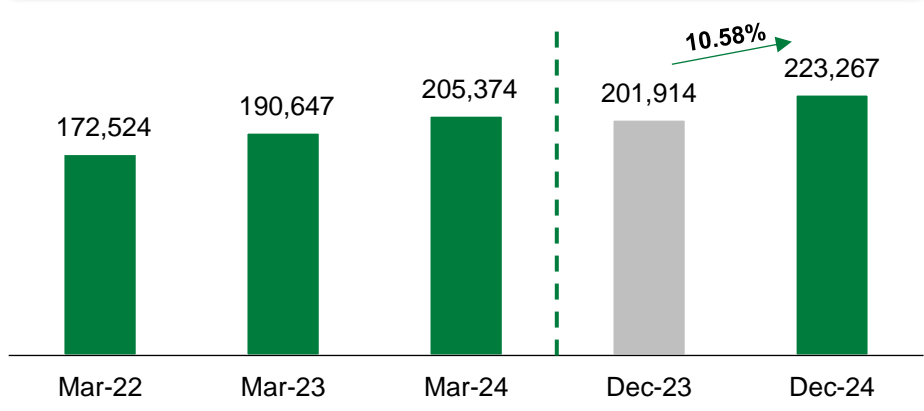
**6 Track Record of Robust Financial Performance**

**7 Seasoned Board with in-depth Sector Expertise**

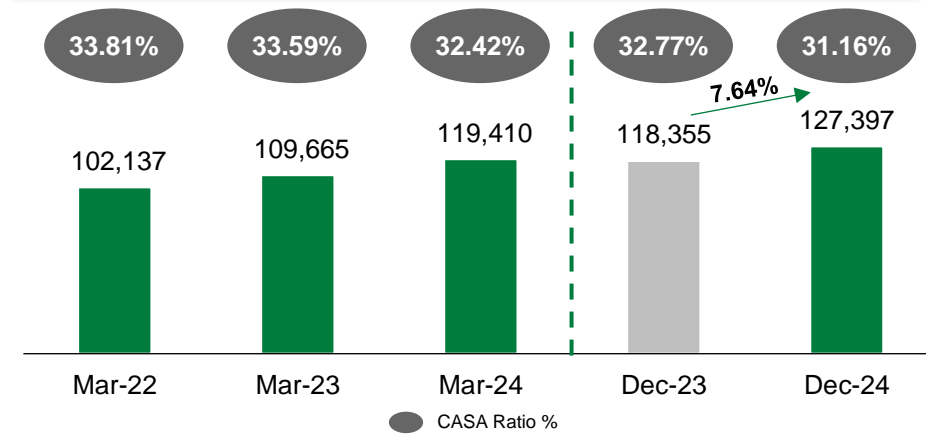
**8 Continued Focus on ESG Initiatives**

# 1 Sustainable and Growing Business Profile since Fiscal 2022 (1/2)

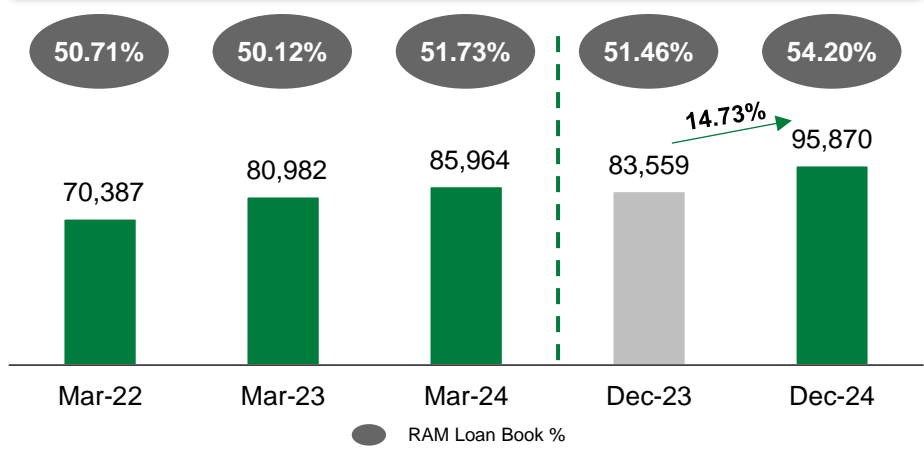
**Total Business (₹ Cr)**



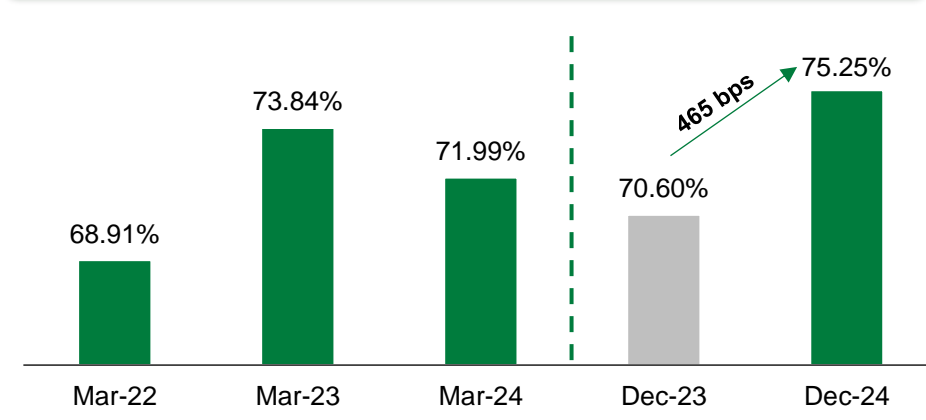
**Total Deposits (₹ Cr)**



**Total Advances (₹ Cr)**



**Credit-to-Deposit Ratio (%)**



### Business Size

As on December 31, 2024



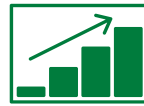
**₹ 2,23,267 Cr**  
 Total Business  
 Y-o-Y growth: 10.58%

**₹ 1,27,397 Cr**  
 Total Deposits  
 Y-o-Y growth: 7.64%

**₹ 95,870 Cr**  
 Total Advances  
 Y-o-Y growth: 14.73%

### Loan Book Mix

As on December 31, 2024



**₹ 51,966 Cr**  
 Total RAM Book  
 Y-o-Y growth: 20.85%

**₹ 20,680 Cr**  
 Retail Loan Book  
 Y-o-Y growth: 35.12%

**₹ 18,389 Cr**  
 MSME Loan  
 Book  
 Y-o-Y growth: 17.00%

### Profitability

For period ended  
 December 31, 2024



**8.87%**  
 Yield on  
 Advances  
 Y-o-Y growth: 21bps

**0.63%**  
 Return on Assets  
 Y-o-Y growth: 21bps

**10.98%**  
 Return on Equity  
 Y-o-Y growth: 244bps

### Asset Quality

As on December 31, 2024



**3.83%**  
 Gross NPA  
 Y-o-Y decline: 187bps

**1.25%**  
 Net NPA  
 Y-o-Y decline: 55bps

**89.53%**  
 PCR  
 Y-o-Y growth: 137bps

### Capital Structure

As on December 31, 2024



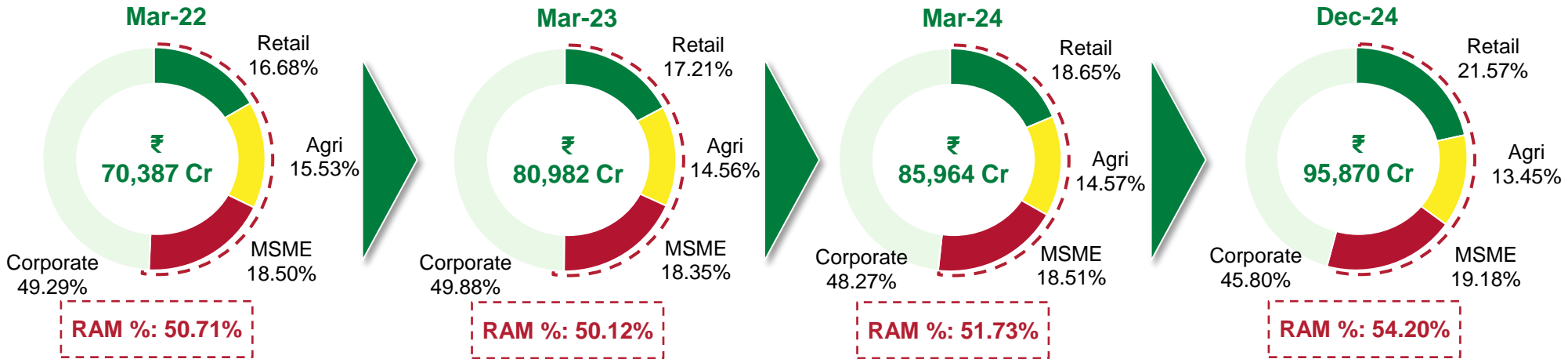
**₹ 9,234 Cr**  
 Net worth  
 Y-o-Y growth: 23.89%

**15.95%**  
 CRAR  
 Y-o-Y growth: -18bps

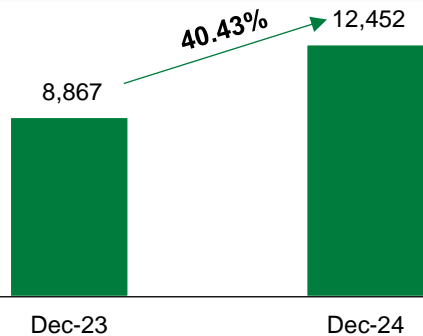
**14.04%**  
 Tier 1 Capital  
 Y-o-Y growth: 29bps

# 2 Diversified Credit Portfolio with Increasing RAM Share

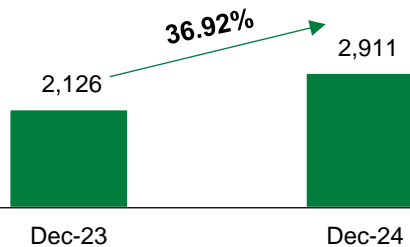
## Increasing RAM Share



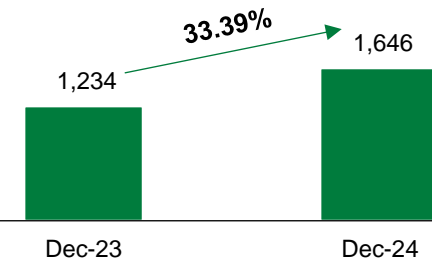
### Home Loan<sup>1</sup>



### Vehicle Loan



### Gold Loans

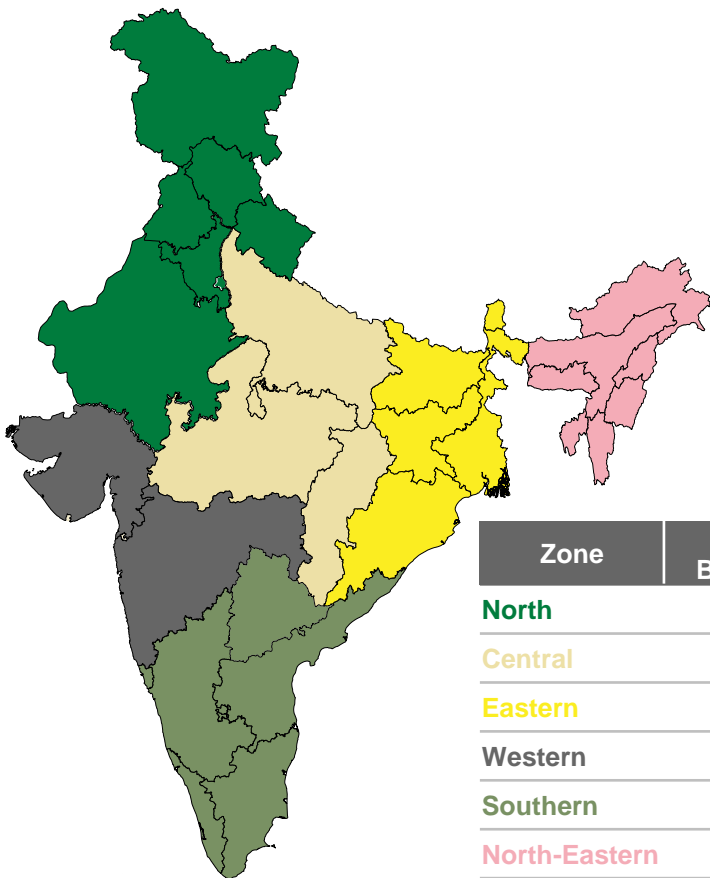






**Implementation of centralized processing center (CENMARG) for augmenting RAM share and improved asset quality**

Note: (1) Including Direct Assignment

# Pan-India Branch Network for Servicing broad Customer Base and Stable CASA & Retail Term Deposits Mix

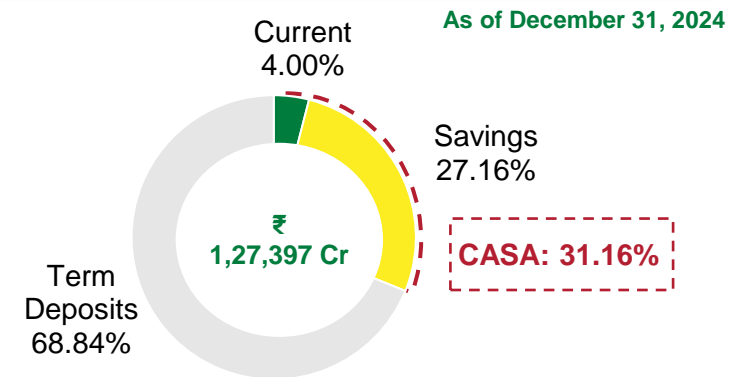
## Expanding Branch Footprint across India



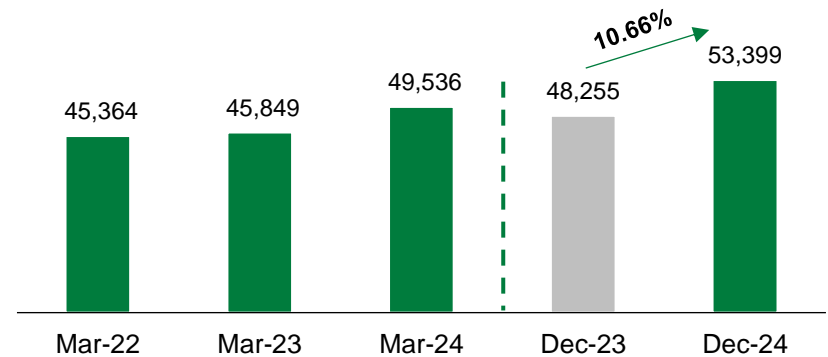
-  **25** Branches opened up to Dec 31, 2024
-  **1,041** ATM's
-  **2,000** BCs
-  **351** Districts Covered

Zone	# of Branches	% in Rural & Semi Urban
North	968	65.50%
Central	348	54.31%
Eastern	106	31.13%
Western	68	17.65%
Southern	62	11.29%
North-Eastern	32	46.88%
<b>Total</b>	<b>1,584</b>	<b>56.19%</b>

## Balanced Liability Franchise with Stable CASA Mix



## Growing Retail Term Deposits (₹ Cr)

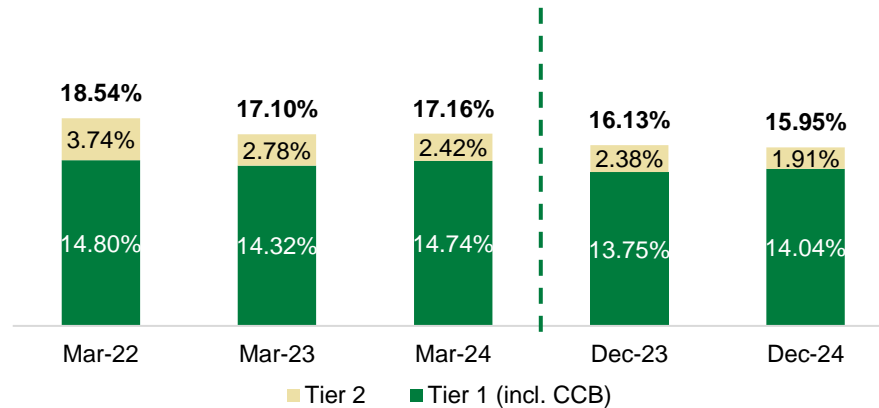


# 4

## Strong Capital Adequacy with Stable Credit Rating & improving Net Worth

**Strong Capital Adequacy & Stable Credit Rating**

**Capital to Risk-weighted Assets Ratio (%)**

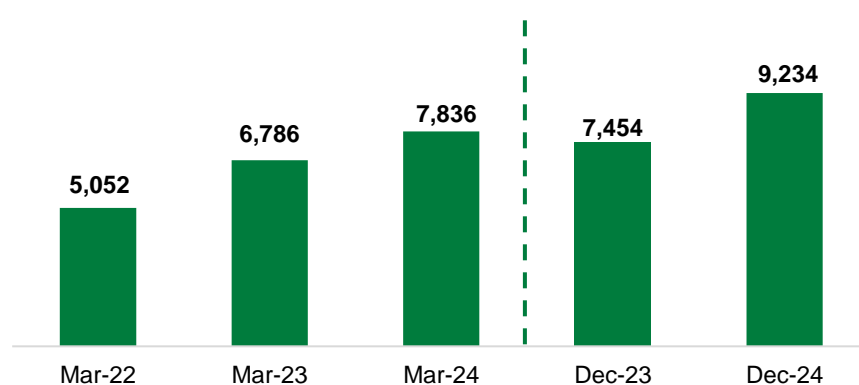


**Credit Rating (As of Dec 31, 2024)**

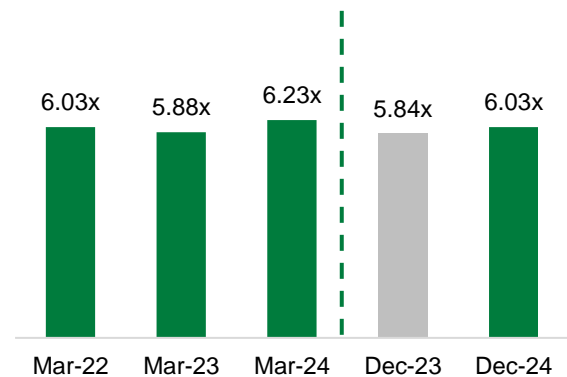
Instrument	Credit Rating
Infra Bonds	AA (Stable)
CRISIL Ratings	AA (Stable)
India Ratings	AA (Stable)
Tier 2 Bonds	AA (Stable)
CRISIL Ratings	AA (Stable)
Infomerics Ratings	AA (Stable)
CARE Ratings	AA (Positive)
Certificate of Deposit	AA (Positive)
ICRA Ratings	A1+

**Net-worth & Leverage Ratio**

**Net-worth (₹ Cr)**

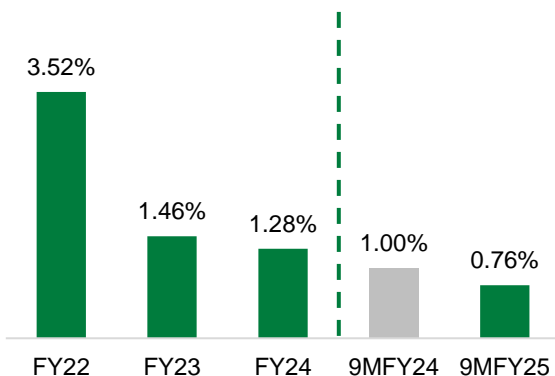


**Leverage Ratio**

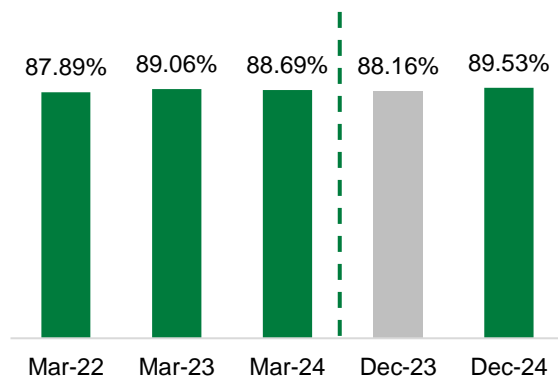


# 4 Improved Asset Quality (1/2)

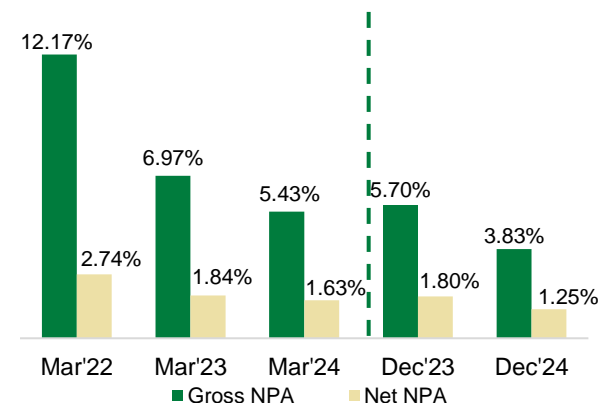
## Declining Slippage Ratio (%)



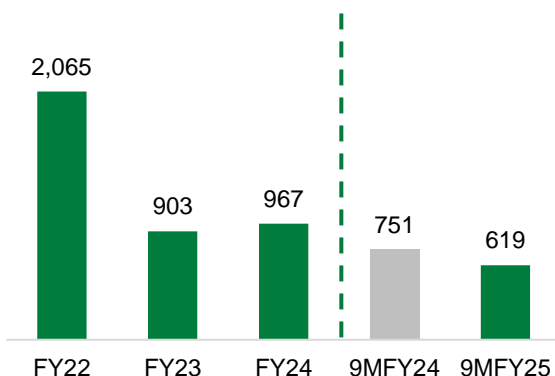
## Stable Provision Coverage Ratio (%)



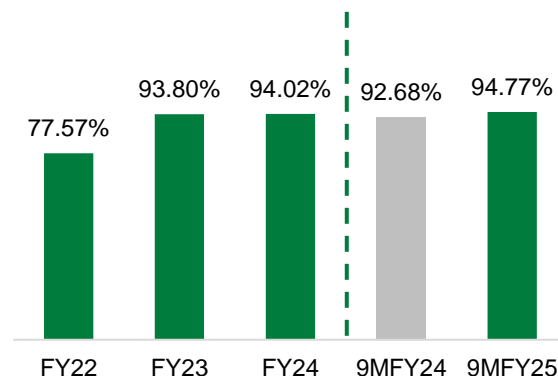
## Reduction in NPAs (%)



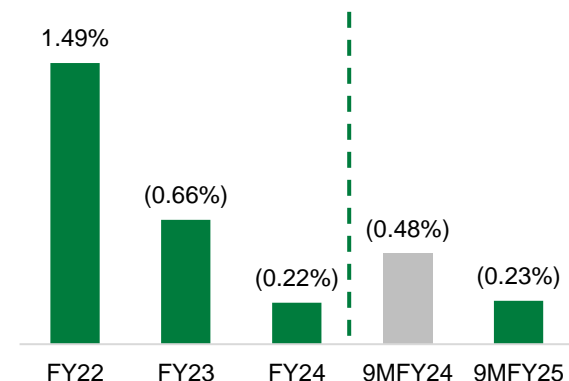
## Fresh Slippages (₹ In Cr.)



## Collection Efficiency (%)



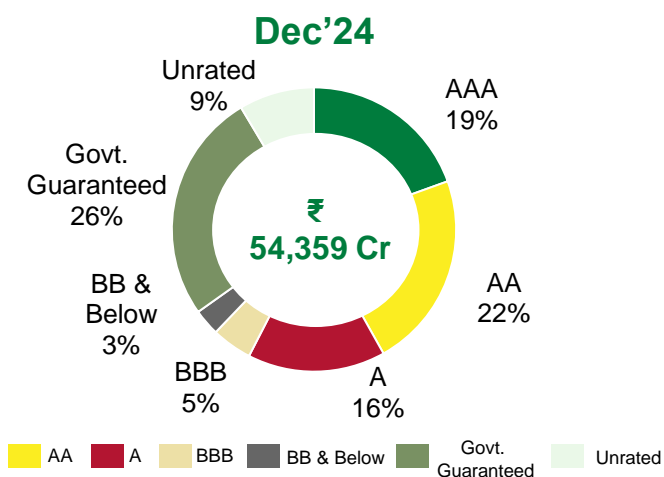
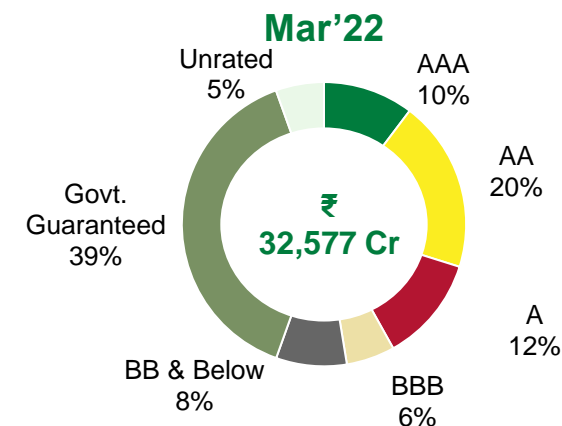
## Credit Cost (%)



# 4 Rating Profile of Corporate Credit Exposure (2/2)

## Credit (Rated Exposure) – External Rating Wise (Above ₹ 5 Cr)

Particulars	Quarter Ended							
	Mar'22		Mar'23		Mar'24		Dec'24	
	Amount	% to Total	Amount	% to Total	Amount	% to Total	Amount	% to Total
(In ₹ Cr)								
AAA rated	3,354	10.30%	11,469	26.27%	10,985	22.02%	10,593	19.49%
AA rated	6,369	19.55%	7,575	17.35%	10,810	21.67%	12,164	22.37%
A rated	3,926	12.05%	4,145	9.50%	4,401	8.82%	8,527	15.69%
BBB rated	1,797	5.52%	1,570	3.60%	2,036	4.08%	2,502	4.60%
<b>Total of BBB &amp; above</b>	<b>15,446</b>	<b>47.42%</b>	<b>24,759</b>	<b>56.72%</b>	<b>28,232</b>	<b>56.59%</b>	<b>33,786</b>	<b>62.15%</b>
BB & Below	2,619	8.04%	2,249	5.15%	2,379	4.77%	1,636	3.01%
<b>Total Rated</b>	<b>18,065</b>	<b>55.46%</b>	<b>27,008</b>	<b>61.87%</b>	<b>30,611</b>	<b>61.36%</b>	<b>35,422</b>	<b>65.16%</b>
<b>Govt. Guaranteed</b>	<b>12,722</b>	<b>39.05%</b>	<b>12,360</b>	<b>28.32%</b>	<b>14,685</b>	<b>29.44%</b>	<b>14,274</b>	<b>26.26%</b>
Other Unrated	1,790	5.49%	4,284	9.81%	4,587	9.20%	4,663	8.58%
<b>Total</b>	<b>32,577</b>	<b>100.00%</b>	<b>43,652</b>	<b>100.00%</b>	<b>49,883</b>	<b>100.00%</b>	<b>54,359</b>	<b>100.00%</b>



**A and above rated and Government guaranteed loans constitute 83.81% of rated exposure**



# 5 Launch of New Initiatives for Business Expansion along with Growing Digital Footprints (1/2)

## PSB UniC – Flagship Mobile Banking Application



**150+**  
Banking features

**4.4**  
App rating (Google Play Store)



- Instant account opening
- Mutual fund & Sovereign Gold Bond Investments
- Recharge, bill payments, card management
- Omni channel experience

### PSB UniC Biz App Features

Instant Payments	Bulk Fund Transfers	Utility and Tax Payments
User Management	Investments	Account Management
PFMS	E-Mandate	Omni Experience

## Digital Car Loans Launched in Nov 2024

### PSB E Apna Vahan Loans Highlights<sup>1</sup>

- ✓ Paperless, end-to-end digital lending journey
  - ✓ Omni-channel presence available across touchpoints
  - ✓ Customer-centric experience with flexibility for choice of cars, dealers
- 100%**  
Offers in <15 mins

## Digital Home Loans Launched in Nov 2024

### PSB E Apna Ghar Loans Highlights<sup>1</sup>


- ✓ Seamless loans across geographies, expanding reach to rural areas
  - ✓ Omni-channel presence available across touchpoints
  - ✓ Faster approval and sanction with video KYC
- 100%**  
Offers in <30 mins

Note: (1) for digitally assisted journey

5


# Growing Digital Footprints along with Launch of New Initiatives for Business Expansion (2/2)

## Expanding Footprint through our Flagship Application PSB UniC




Over 0.35 crores debit cards issued

## Significant Growth in Digital Transaction & Remote Banking




Digital transactions increased by 57% Y-o-Y


## Uptick in UPI and POS Transactions




UPI Transactions increased by 66.4% Y-o-Y




~31% Y-o-Y increase in adoption of PSB UniC registrations




92% of all bank transactions are through digital mode




52 crore UPI transactions until December 2024



62.9% Y-o-Y increase in the no. of merchants onboarded



Mobile / Internet Banking users increased by 31%



0.29 crores POS transactions till December 2024

## 5 Tie-ups & Collaborations



Tie up for with various third parties for improving fee income through

- Co-branded Credit Cards
- Bancassurance
- Health Insurance
- Mutual Fund



MOU with Warehousing Development & Regulatory Authority for financing against E-warehouse receipts.

MOU with Chamber of Indian Micro Small and Medium Enterprises for financing MSME Units.

MOU with SIDBI for financing MSME Units.



Collaborations for: -  
Retail Car Loans with Car Manufacturing Companies.

Tractor Financing with Tractor Manufacturing Companies.

Equipment Financing with Agriculture Equipment Manufacturers

Dairy Farming with reputed Milk Processing Companies.

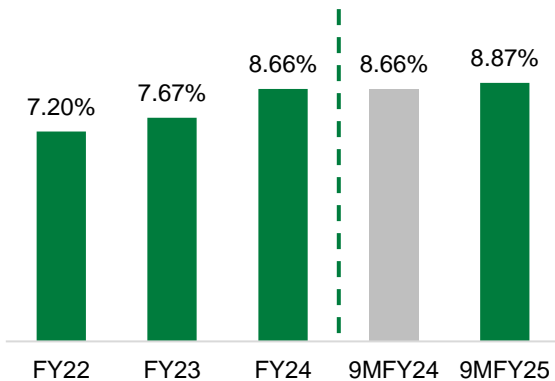


Tie up with defence establishments for salary accounts:-

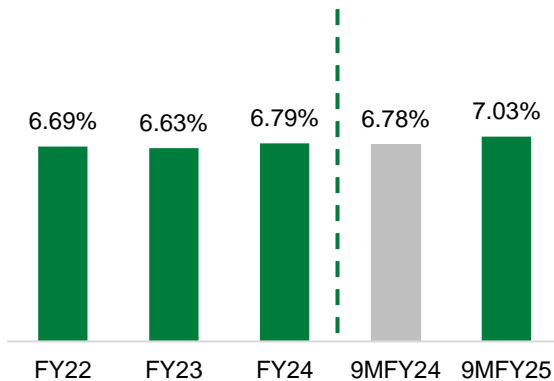
- Indian Army,
- Air Force,
- Navy,
- Assam Rifles,
- Coast Guard

# 6 Track Record of Robust Financial Performance (1/3)

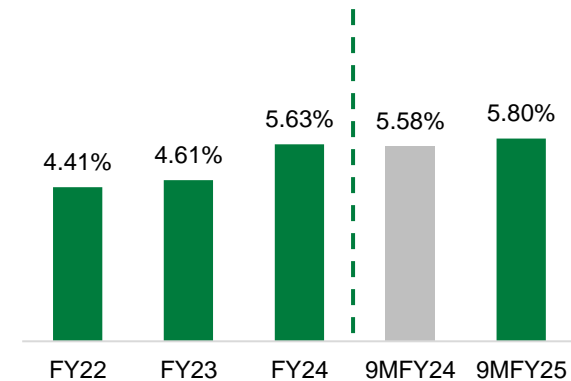
### Yield on Advances (%)



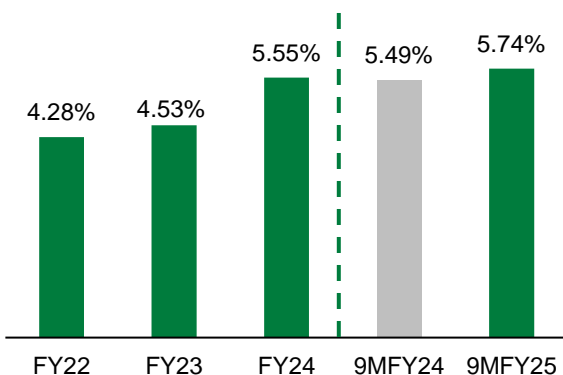
### Yield on Investments (%)



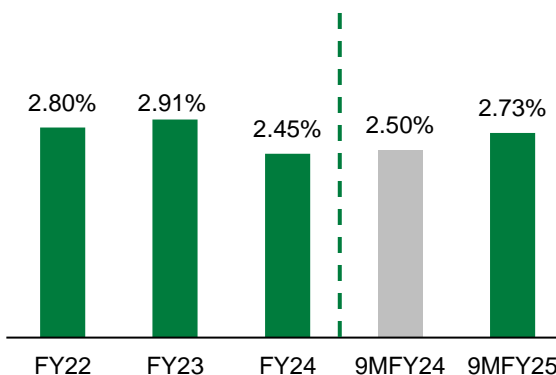
### Cost of Funds (%)



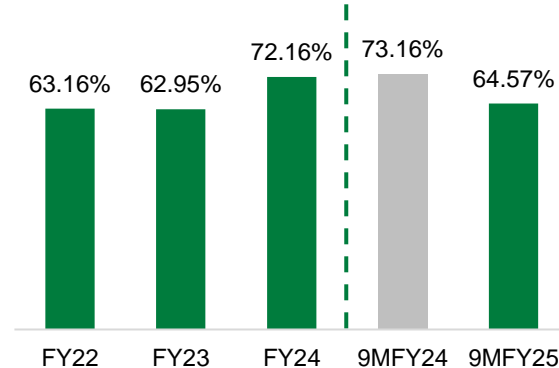
### Cost of Deposits (%)



### Net Interest Margin (%)

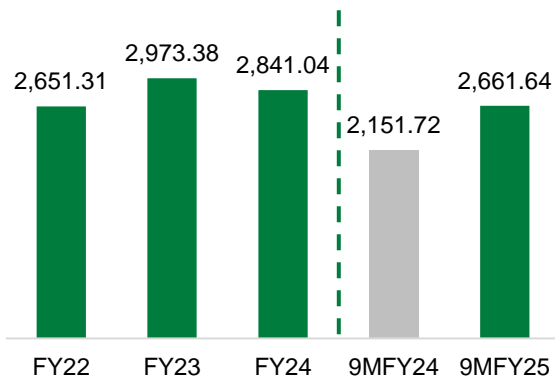


### Cost-to-Income Ratio (%)

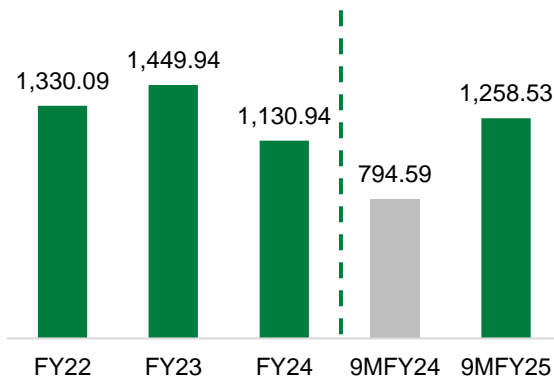


# 6 Track Record of Robust Financial Performance (2/3)

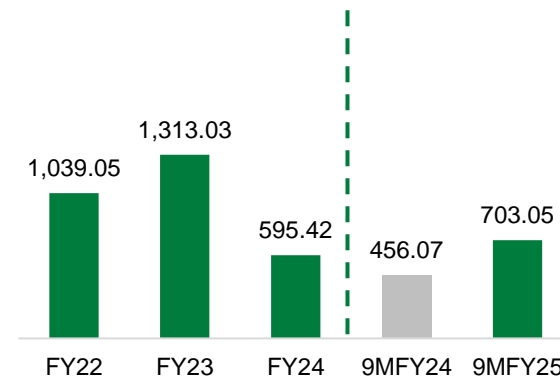
**Net Interest Income (₹ Cr)**



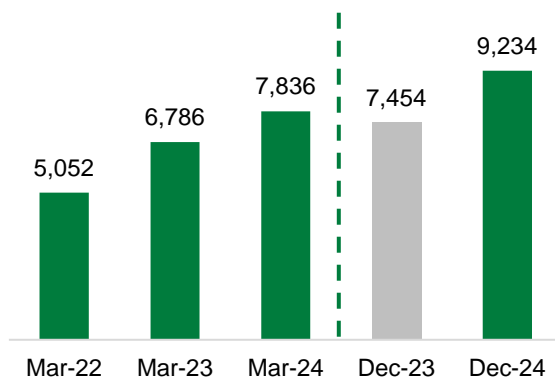
**Operating Profit (₹ Cr)**



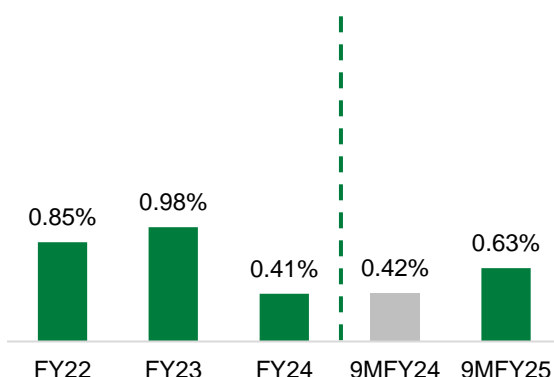
**Net Profit (₹ Cr)**



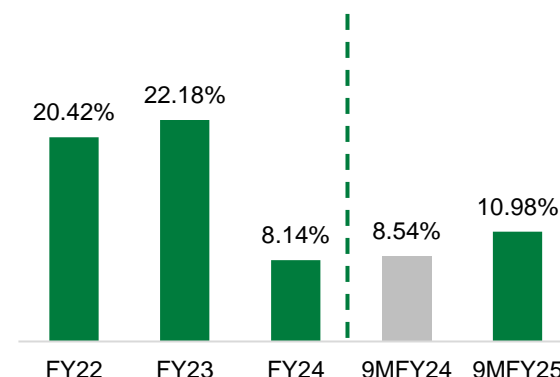
**Net-worth (₹ Cr)**



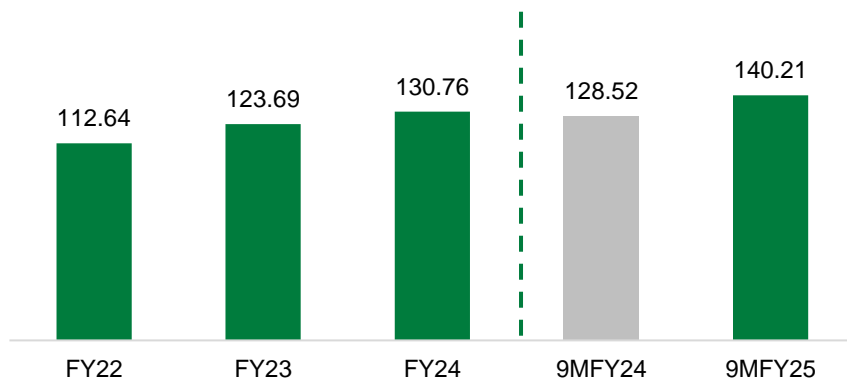
**Return on Assets (%)**



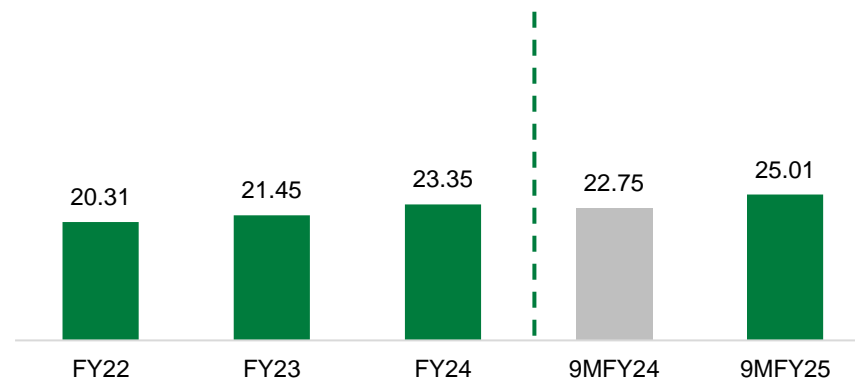
**Return on Equity (%)**



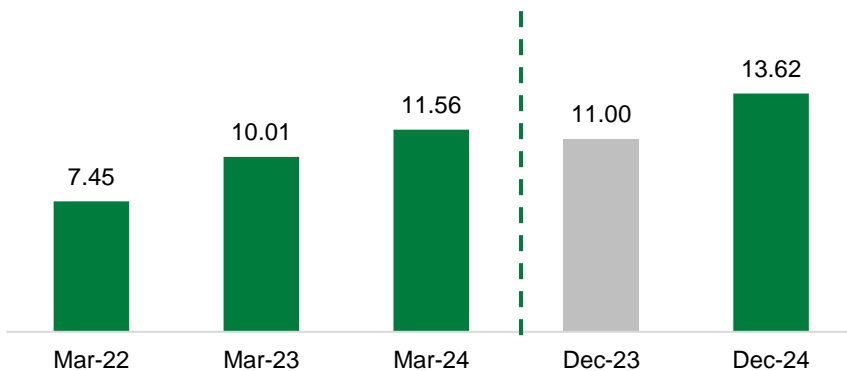
### Business per Branch (₹ Cr)



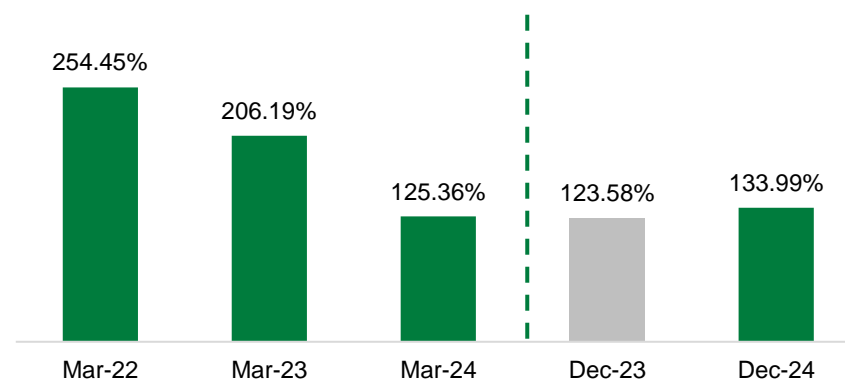
### Business per Employee (₹ Cr)



### Book Value per share



### Liquidity Coverage Ratio (%)



## Our Experienced Board of Directors



**Shri Swarup Kumar Saha**  
MD & CEO

Overall experience of 34 years and appointed MD & CEO of Punjab & Sind Bank on June-22. He obtained Bachelor of Science degree from the University of Calcutta and is a Certified Associate of the Indian Institute of Bankers. He holds diploma in Treasury, Investment, and Risk Management awarded by the Indian Institute of Bankers and the Fixed Income Money Market and Derivatives Association of India.



**Ms. M.G. Jayasree**  
Ministry of Finance Nominee Director

Appointed as GoI Nominee Director on the Board in April-22. She has vast experience at various levels in different capacities in the GoI. She also serves as a government nominee director on the Board of Directors of India Infrastructure Finance Company Limited.



**Shri Ravi Mehra**  
Executive Director

Overall experience of 35 year and joined as Executive Director of the Bank in October-23. In his prior experience he was the General Manager of Punjab & Sind Bank. He is a post-graduate in Commerce and also a Certified Associate of Indian Institute of Bankers (CAIIB)



**Shri Vivek Srivastava**  
RBI Nominee Director

Shri Vivek Srivastava has been a career central banker, having joined Reserve Bank of India in November 1990 with an overall experience of 35 years. He has served across departments in the RBI and is currently posted as the Regional Director of Chandigarh regional office



**Shri Rajeeva**  
Executive Director

Appointed as Executive Director in August-24 and has a total experience of 31 years. Previously, he was Chief General Manager of PNB. He is a post-graduate in Arts, MBA in Banking and Finance and a Certified Associate of Indian Institute of Bankers (CAIIB). He has also served as MD & CEO of PNB (International) Ltd. in UK



**Shri R. P. Gupta**  
Shareholder Director

Retired from LIC of India as Executive Director. He holds Master's degree in Physics from Lucknow University. He is also a fellow member of Insurance Institute of India.

# 8 Continued Focus on ESG Initiatives



## Environment

- **Climate Risk & Green Deposit Policy** for Sustainability
- Mobilized funds under **Green Earth Deposit Scheme** and financed ₹ 213.96 Cr in **renewable energy sector**
- Introduced environment friendly finance named as **PSB GO-GREEN Financing Scheme**.
- ₹ 72.28 Cr sanctioned under **PSB e- Vahan for electric vehicles**
- Installed **rooftop solar power system** in premises and emphasized the usage of LED light



## Social

- Organized 71 camps and **trained 828** participants in different **RSETIs** during Q3FY25. **Training imparted to 2,313** trainees during 9MFY25
- Organized 136 camps by **FLCs** and imparted **training to 1,122** untrained persons during Q3FY25. Bank has imparted training to total **3,124** trainees during 9MFY25
- Financed ₹ 4.88 cr to **2,295** street vendors in Q3FY25 **through PMSVANidhi**, with total disbursement of ₹ 14.90 cr during 9MFY25
- Unbanked 73,834 person accessible to banking services **under PMJDY** scheme in Q3FY25 and opened 2,60,837 PMJDY account during 9MFY25
- Financed 253 New **SHGs** with amount of ₹ 10.25 cr in Q3FY25 and sanctioned ₹ 22.08 cr during 9MFY25
- To inspire young people & women, Bank has introduced PSB Business loan **for young India & PSB Samraddh Mahila** scheme



## Governance

- Well defined **Board level committees & policies** are in place for better control and governance
- Prudent **vigilance mechanism** and **whistle blower policy in place** to enhance transparency
- Board level Committee to **monitor recovery in NPAs**
- Efficient **cyber security & fraud risk management** measures in place for safeguarding digital transactions
- Well defined **business continuity policy** in place for smooth business functions in unexpected circumstances
- Approved **code of ethics**





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# Way Forward



## Key Strategies



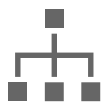
- Tailor made RAM products
- Creation of MSME clusters and specialized branches for mid-corporate credit
- Digital lending in Retail, MSME, Co-lending & TReDS
- Augmenting Non-Fund & Forex Business



- Launch of new liability bundled products for savings, current and retail term deposit to augment deposit growth



- Increasing cross-selling through third-party collaborations to augment fee-based income
- Increasing revenue through co-branded credit cards, insurance and mutual funds



- MOUs for mobilizing salary accounts with Government, Defence and Corporate Establishments
- Customer acquisition through tab banking



- Branch expansion and increasing network of BCs in uncovered districts.
- Continuous investment in technology and digital innovation for value-added services



- Dedicated credit monitoring for:
  - Restricting fresh slippages
  - Increased recovery and upgradation of NPA
  - Enhancing collection efficiency

# Transformation of Branches into Smart Branches



**BO Bidar, Vijayawada Zone**



**BO Jalalabad, Faridkot Zone**



**BO Sunet, Ludhiana Zone**



# Implemented Transformational Projects



## Technology Projects



- ✓ Upgraded treasury solution
- ✓ Upgradation of CBS platform on Finacle version 10X
- ✓ Email solutions on cloud network
- ✓ Centralized Loan Origination System (LOS)
- ✓ IT infrastructure and security stack have been strengthened with latest technology
- ✓ Video KYC for onboarding customers

## Digital Initiatives



- ✓ Introduced digital journey for retail and corporate customers through omni channel
- ✓ 150+ functionalities provided in PSB UnIC (mobile banking application)
- ✓ Empaneled 50 fintech companies for utilizing new age solutions
- ✓ Implemented WhatsApp Banking to its customers in three languages
- ✓ Digital journeys for vehicle and housing loans through STP for customers
- ✓ Issuing BG in electronic mode

## Infrastructure



- ✓ Structural changes to support consistency in performance
- ✓ Cloud implementation for IT application
- ✓ Establishing private cloud to move all existing solution on latest IT infrastructure
- ✓ Implementation of specialized back office – Processing centre for RAM advances at zonal level
- ✓ Strengthening the credit monitoring engine and collection efficiency
- ✓ Creation of dedicated vertical for liability resource mobilization and new project implementation

# Ongoing Transformational Projects



## CASA Back Office



Streamlining Deposit and Account Management Workflows

## Next-Gen Contact Centre



AI-powered for Personalized and Effective Customer Support

## Centralized Trade Finance



Enhanced Customer Experience for augmenting Forex Business

## Risk Management / Cyber Security



Advanced EWS to track potential risks in real time  
Strengthen enterprise-wide risk management systems

## Data Warehouse & Analytics



Advanced Insights for Better Forecasting and Strategic Planning

## Next-Gen CRM



Proactive Customer Engagement

## Fraud Monitoring



Fraud Mitigation using Advanced Technologies

## HR Transformation



PMS for monitoring employee performance digitally through KRAs  
Lateral hiring of specialized cadre  
New Staff training college for capacity building



Modernizing Operations





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# Financial Highlights





# Summary of Assets and Liabilities

In ₹ Cr

Particulars	As of December 31, 2024	As of December 31, 2023	As of March 31, 2024	As of March 31, 2023	As of March 31, 2022
<b>Capital &amp; Liabilities</b>					
Capital	6,777.79	6,777.79	6,777.79	6,777.79	6,777.79
Reserves & Surplus	5,007.07	8,459.46	8,755.64	8,330.72	7,232.80
Deposits	1,27,397.21	1,18,355.34	1,19,409.55	1,09,665.49	1,02,137.01
Borrowings	12,611.91	8,810.53	9,770.86	9,018.38	2,443.63
Other Liabilities & Provisions	2,913.70	2,858.29	2,942.69	2,662.14	2,476.32
<b>Total</b>	<b>1,54,707.68</b>	<b>1,45,261.41</b>	<b>1,47,656.53</b>	<b>1,36,454.52</b>	<b>1,21,067.55</b>
<b>Assets</b>					
Cash & balance with Reserve Bank of India	6,269.29	6,214.81	7,312.46	6,225.40	6,139.24
Balance with banks & money at call and short notice	821.86	471.40	70.55	71.32	148.99
Investments	46,071.60	49,881.28	49,599.16	44,838.42	42,280.87
Advances	93,488.03	80,324.78	82,736.38	76,819.43	63,626.56
Fixed Assets	1,691.40	1,564.07	1,755.78	1,519.42	1,577.44
Other Assets	6,365.50	6,805.07	6,182.20	6,980.53	7,294.45
<b>Total</b>	<b>1,54,707.68</b>	<b>1,45,261.41</b>	<b>1,47,656.53</b>	<b>1,36,454.52</b>	<b>1,21,067.55</b>

# Summary of Profit and Loss

In ₹ Cr

Particulars	For nine-month ended December 31, 2024	For nine-month ended December 31, 2023	Year ended March 31, 2024	Year ended March 31, 2023	Year ended March 31, 2022
<b>Income</b>					
Interest Earned	8,322.36	7,212.71	9,693.98	7,992.73	7,095.81
Other Income	890.89	808.52	1,221.47	939.96	959.38
<b>Total Income (A)</b>	<b>9,213.25</b>	<b>8,021.23</b>	<b>10,915.45</b>	<b>8,932.69</b>	<b>8,055.19</b>
<b>Expenses</b>					
Interest Expended	5,660.72	5,060.99	6,852.94	5,019.35	4,444.50
Operating Expenses	2,294.00	2,165.65	2,931.57	2,463.40	2,280.60
Provisions and Contingencies	555.48	338.52	535.52	136.91	291.04
<b>Total Expenses (B)</b>	<b>8,510.20</b>	<b>7,565.16</b>	<b>10,320.03</b>	<b>7,619.66</b>	<b>7,016.14</b>
<b>Net Profit for the period (A-B)</b>	<b>703.05</b>	<b>456.07</b>	<b>595.42</b>	<b>1,313.03</b>	<b>1,039.05</b>



# Key Financial Ratios

Particulars	For nine-month ended December 31, 2024	For nine-month ended December 31, 2023	Year ended March 31, 2024	Year ended March 31, 2023	Year ended March 31, 2022
<b>Profitability</b>					
Yield on Advances	8.87%	8.66%	8.66%	7.67%	7.20%
Cost of Funds	5.80%	5.58%	5.63%	4.61%	4.41%
Net Interest Margin	2.73%	2.50%	2.45%	2.91%	2.80%
Cost-to-Income Ratio	64.57%	73.16%	72.16%	62.95%	63.16%
Return on Assets	0.63%	0.42%	0.41%	0.98%	0.85%
Return on Equity	10.98%	8.54%	8.14%	22.18%	20.42%
<b>Capital Ratios</b>					
Tier 1 Capital	14.04%	13.75%	14.74%	14.32%	14.80%
CRAR	15.95%	16.13%	17.16%	17.10%	18.54%
Leverage Ratio	6.03x	5.84x	6.23x	5.88x	6.03x
<b>Asset Quality</b>					
GNPA	3.83%	5.70%	5.43%	6.97%	12.17%
NNPA	1.25%	1.80%	1.63%	1.84%	2.74%
Provision Coverage Ratio <sup>1</sup>	89.53%	88.16%	88.69%	89.06%	87.89%

Note: (1) with TWO (technical write-off)



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# Appendix



# Awards & Accolades



**MeitY Scorecard  
 FY 2022-23**

**1st Position amongst  
 14 Small & Micro  
 Banks (Digital  
 Transactions  
 <= 50 Cr)**



**MSME  
 Banking  
 Excellence  
 Awards -2022**

**“Best  
 Emerging  
 Bank” Award  
 by Chamber  
 of Indian  
 Micro Small &  
 Medium  
 Enterprises  
 (CIMSME)**



## EASE 5.0 Reforms:

- The first Position for Top Improvement in EASE 5.0
- First Runner Up under the Collaborative Development focused Banking Theme.





**APY Annual Award (FY2022-23) “Award of Excellence”**

**Award of  
 Excellence  
 under  
 Campaign  
 Leadership  
 Pinnacle  
 to MD & CEO.**



**EASE 5.0 CITATION WINNERS**

**THEME-WISE CITATION**

- Top Improvers Winner: Swarup Kumar Saha, MD & CEO
- 1st Runner-up: Dr. Ram Jassi Yadav, ED
- 2nd Runner-up: Kirti Mehra, ED
- 3rd Runner-up: Kollagal V. Raghavendra, Former ED

# Key Abbreviations



Abbreviations	Expansion	Abbreviation	Expansion
<b>ATM</b>	Automated Teller Machine	<b>RSETIs</b>	Rural Self Employment Training Institutes
<b>BC</b>	Business Correspondents	<b>FLCs</b>	Financial Literacy Centres
<b>BSE</b>	Bombay Stock Exchange	<b>PMSVANidhi</b>	Prime Minister Street Vendor's AtmaNirbhar Nidhi
<b>NSE</b>	National Stock Exchange	<b>PMJDY</b>	Pradhan Mantri Jan-Dhan Yojana
<b>GoI</b>	Government of India	<b>SHGs</b>	Self Help Groups
<b>UPI</b>	Unified Payments Interface	<b>PMS</b>	Performance Management System
<b>STP</b>	Straight Through Processing	<b>KRA</b>	Key Responsibility Areas
<b>CBS</b>	Core Banking Solution	<b>PF</b>	Provident Fund
<b>CASA</b>	Current Account & Savings Account	<b>EWS</b>	Early Warning Signals
<b>RAM</b>	Retail, Agriculture and MSME	<b>BO</b>	Branch Office
<b>NPA</b>	Non-Performing Assets	<b>KYC</b>	Know Your Customer
<b>CRAR</b>	Capital to Risk (Weighted) Assets Ratio	<b>BG</b>	Bank Guarantee
<b>PCR</b>	Provision Coverage Ratio	<b>TReDs</b>	Trade Receivables electronic Discounting System
<b>bps</b>	Basis points		



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