

Ref No: PSB/HO/Shares Cell / 100 /2024-25

March 6, 2025

To,

| | |
|--|--|
| BSE Limited, Department of Corporate Services, 25 th 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 |
|--|--|

Dear Sir,

Sub: Submission of Revised Investor Presentation

This is in reference to our intimation with reference number PSB/HO/Shares Cell/97/2024-25 dated March 1, 2025, wherein we provided the schedule of the non-deal roadshows along with the investor presentation.

We would like to inform you that there was an inadvertent typographical error on page 13 of the presentation, where the rating by CARE Ratings was incorrectly mentioned as “AA (Positive)” instead of “AA- (Positive)”. Please find the revised presentation attached herewith. The revised presentation is also uploaded on the website of the Bank at <https://punjabandsindbank.co.in/>.

We deeply regret any inconvenience caused.

This information is provided for your records.

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



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Punjab & Sind Bank

(A Govt. of India Undertaking)

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CORPORATE PRESENTATION

March 2025

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Punjab & Sind Bank
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Where service is a way of life

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Overview



Punjab & Sind Bank – An Introduction



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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 31st 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

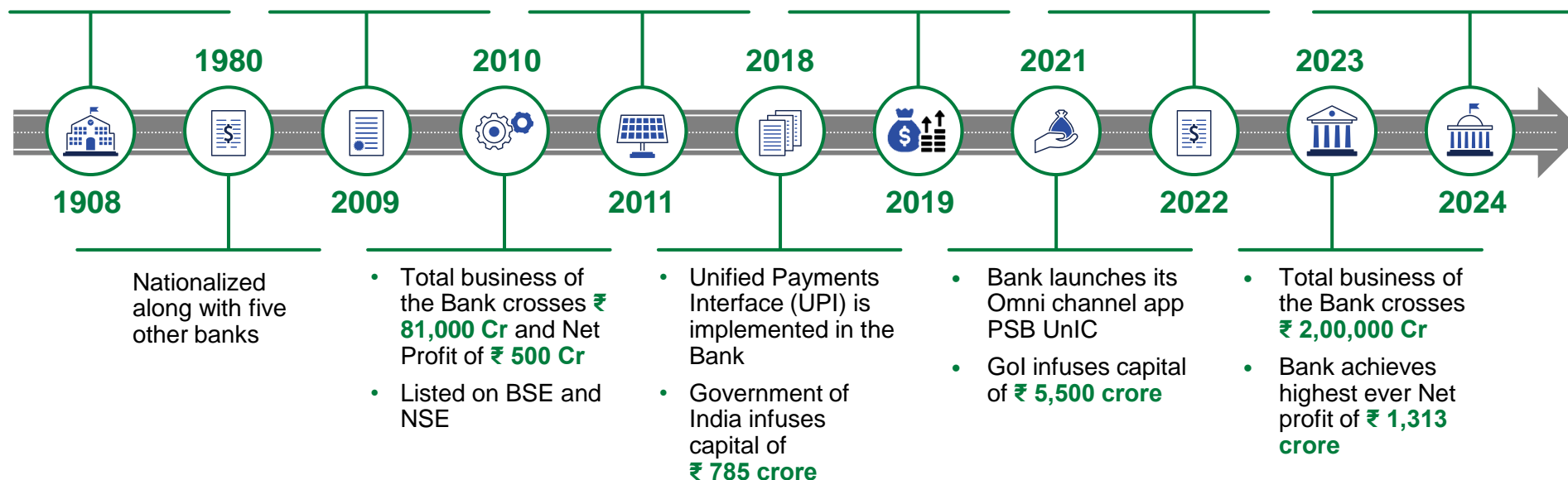
Total business of the Bank for financial year 2008-09 crosses **₹ 50,000 Cr**

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



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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

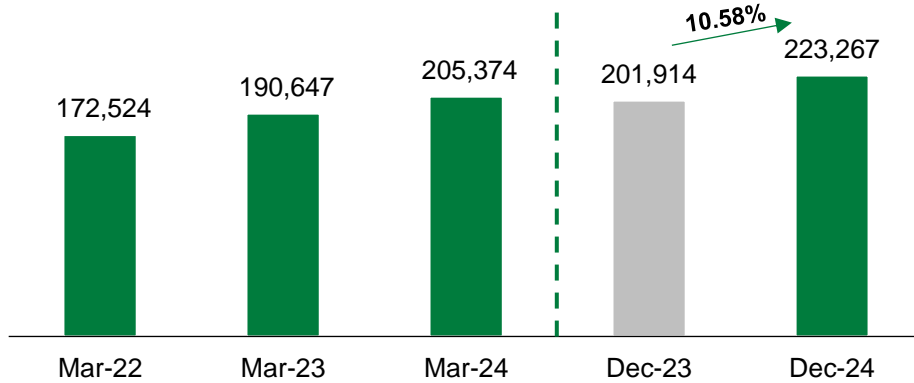
7 Seasoned Board with in-depth Sector Expertise

8 Continued Focus on ESG Initiatives

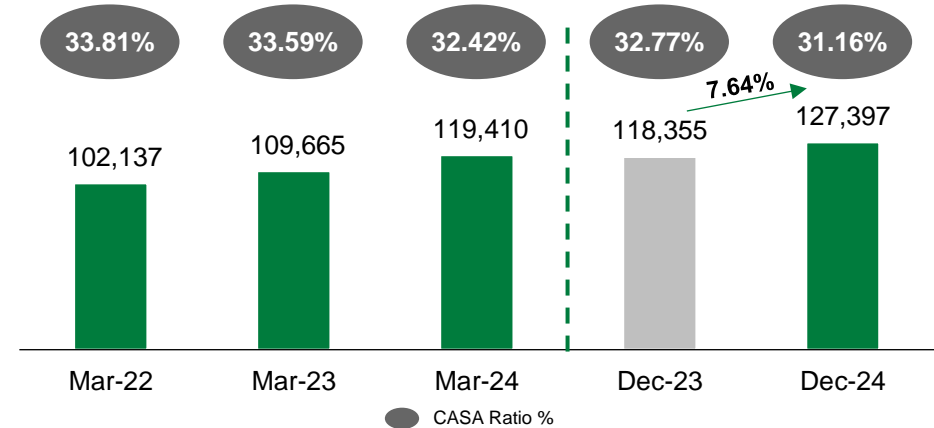




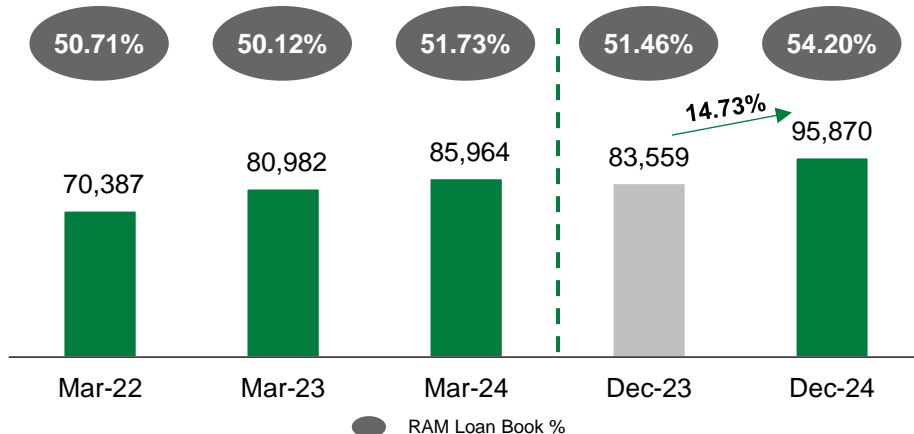
Total Business (₹ Cr)



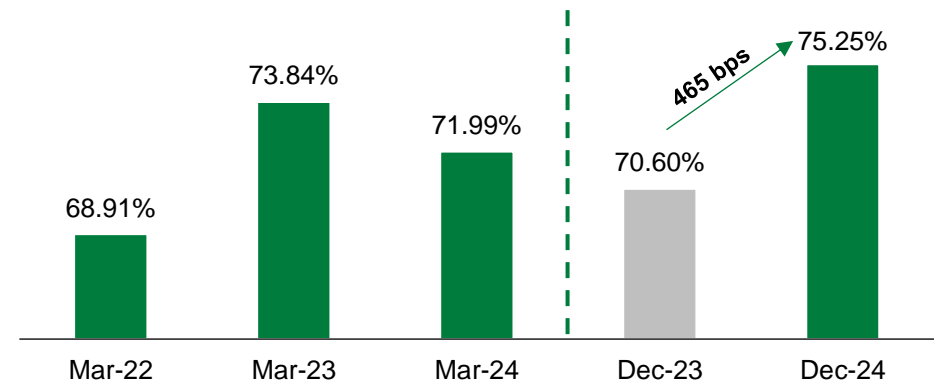
Total Deposits (₹ Cr)



Total Advances (₹ Cr)



Credit-to-Deposit Ratio (%)



Business Size

As on December 31, 2024



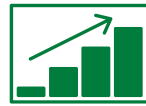
₹ 2,23,267 Cr
 Total Business
 Y-o-Y growth: 10.58%

₹ 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

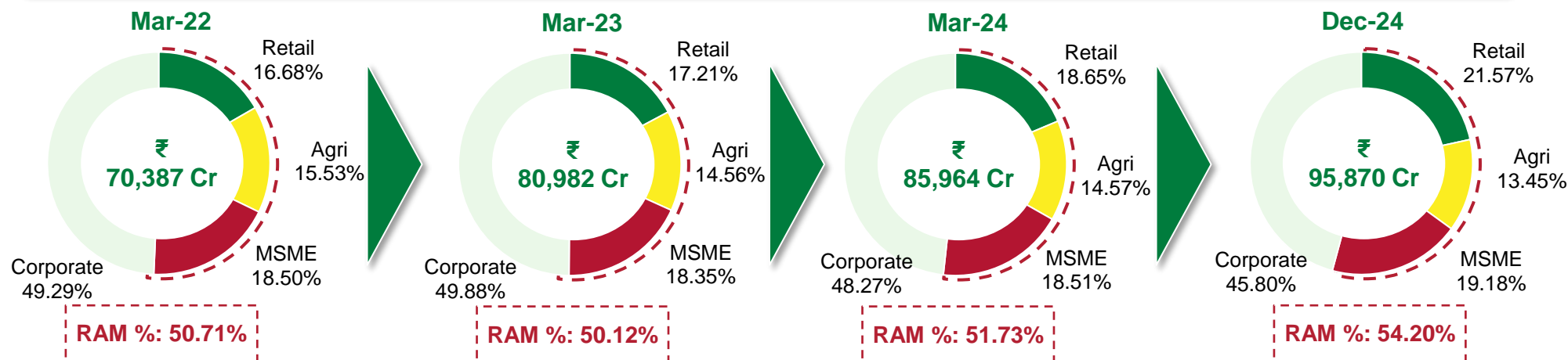
14.04%
 Tier 1 Capital
 Y-o-Y growth: 29bps

2 Diversified Credit Portfolio with Increasing RAM Share

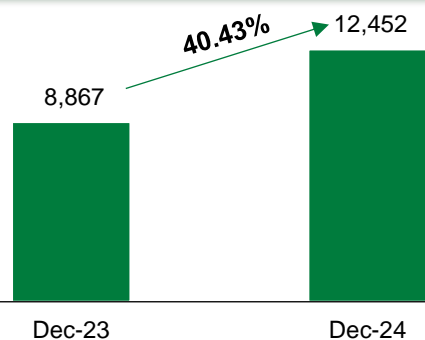


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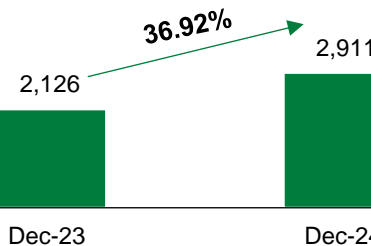
Increasing RAM Share



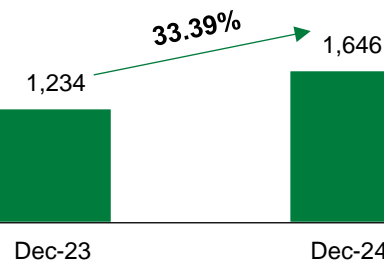
Home Loan¹



Vehicle Loan



Gold Loans



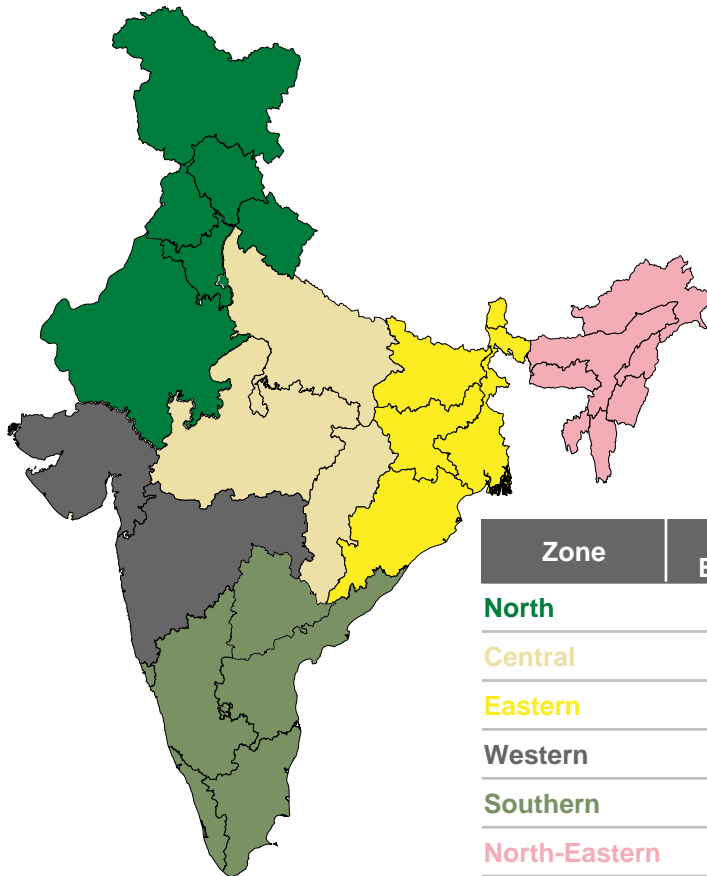
Implementation of centralized processing center (CENMARG) for augmenting RAM share and improved asset quality

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



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Expanding Branch Footprint across India



25
Branches opened
up to Dec 31, 2024



1,041
ATM's



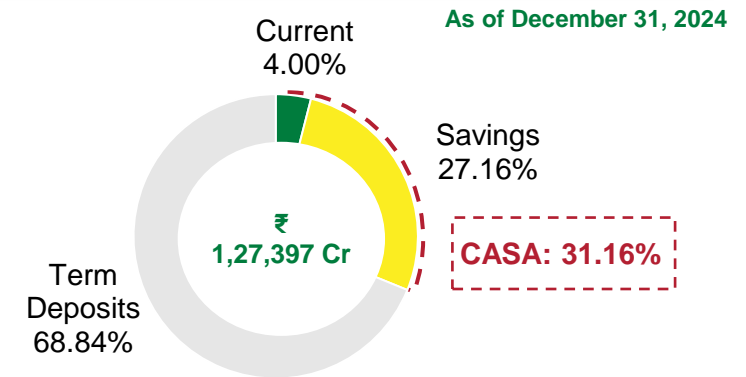
2,000
BCs



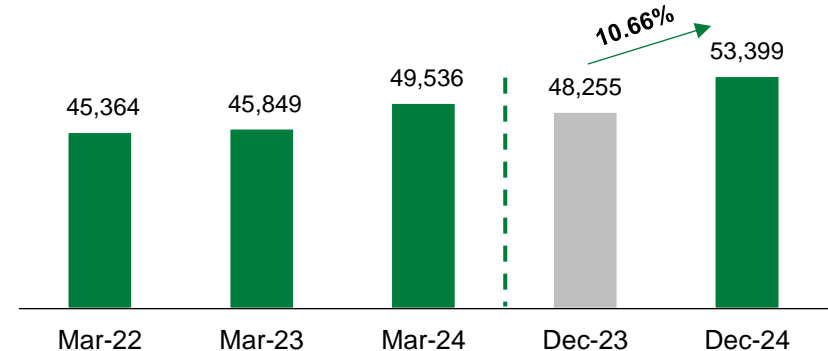
351
Districts Covered

| 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% |
| Total | 1,584 | 56.19% |

Balanced Liability Franchise with Stable CASA Mix



Growing Retail Term Deposits (₹ Cr)



Strong Capital Adequacy with Stable Credit Rating & improving Net Worth

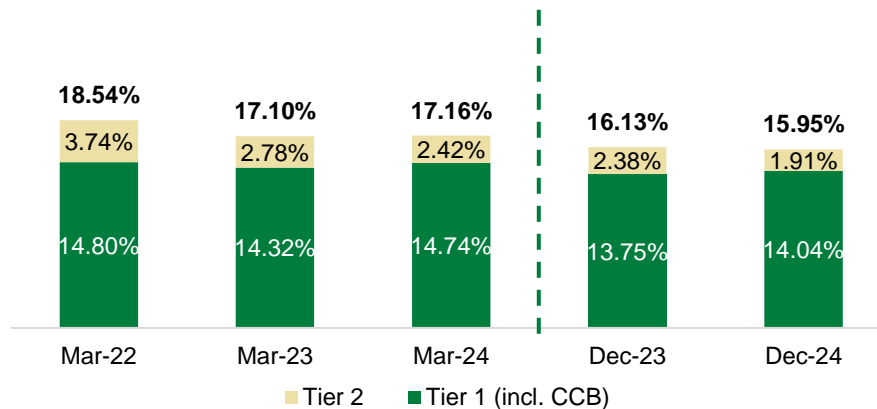


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Strong Capital Adequacy & Stable Credit Rating

Capital to Risk-weighted Assets Ratio (%)

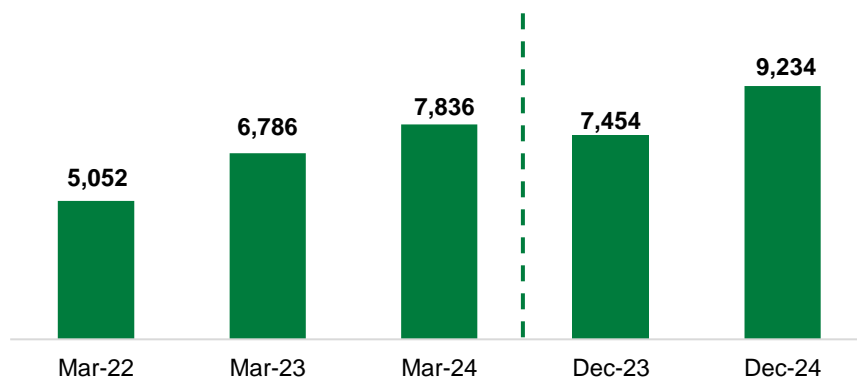


Credit Rating (As of Dec 31, 2024)

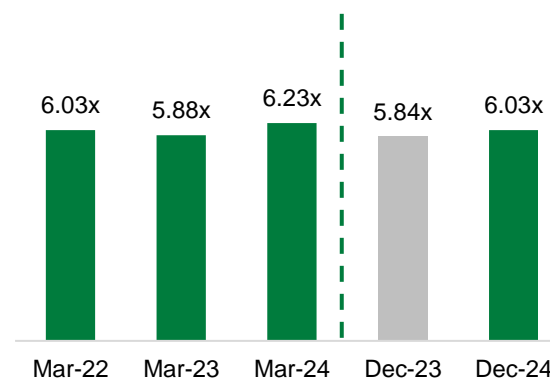
| Infra Bonds | Credit Rating |
|------------------------|----------------|
| CRISIL Ratings | AA (Stable) |
| India Ratings | AA (Stable) |
| Tier 2 Bonds | |
| CRISIL Ratings | AA (Stable) |
| Infomerics Ratings | AA (Stable) |
| CARE Ratings | AA- (Positive) |
| Certificate of Deposit | |
| ICRA Ratings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

Net-worth & Leverage Ratio

Net-worth (₹ Cr)



Leverage Ratio



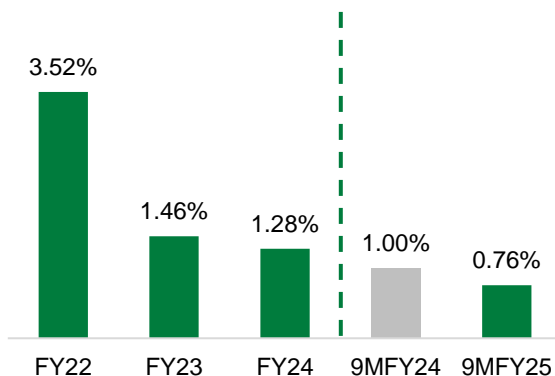
4 Improved Asset Quality (1/2)



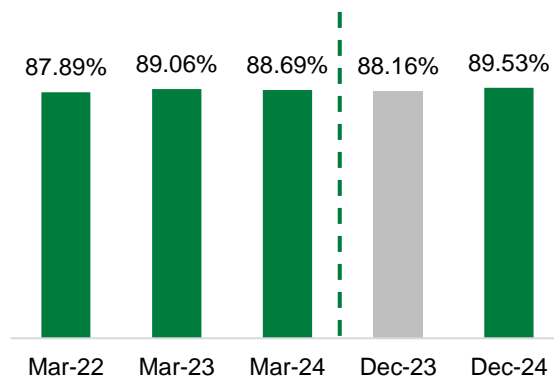
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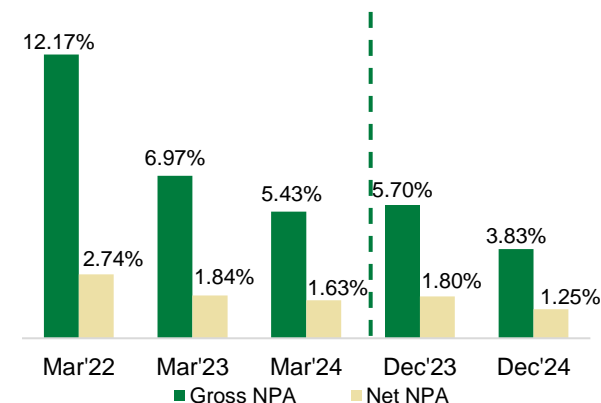
Declining Slippage Ratio (%)



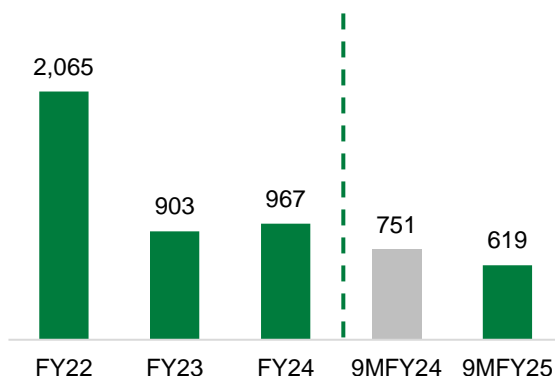
Stable Provision Coverage Ratio (%)



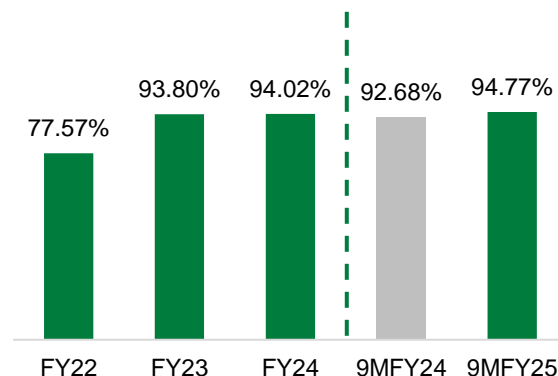
Reduction in NPAs (%)



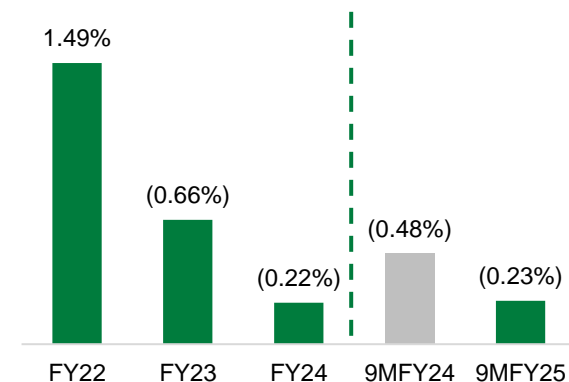
Fresh Slippages (₹ In Cr.)



Collection Efficiency (%)

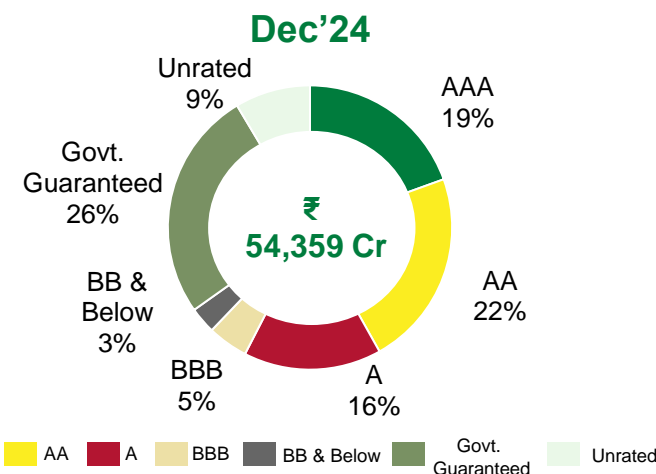
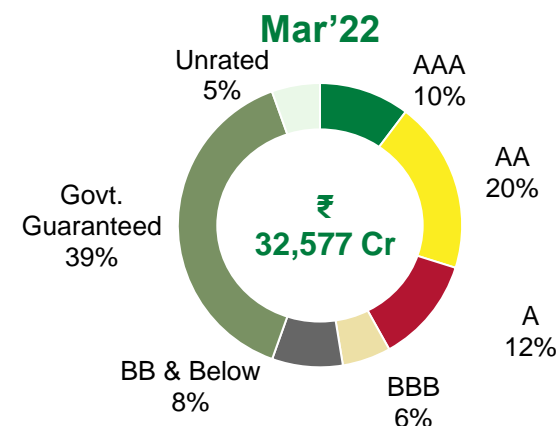


Credit Cost (%)



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

| Particulars (In ₹ Cr) | Quarter Ended | | | | | | | |
|---------------------------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|
| | Mar'22 | | Mar'23 | | Mar'24 | | Dec'24 | |
| | Amount | % to Total | Amount | % to Total | Amount | % to Total | Amount | % to Total |
| 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% |
| Total of BBB & above | 15,446 | 47.42% | 24,759 | 56.72% | 28,232 | 56.59% | 33,786 | 62.15% |
| BB & Below | 2,619 | 8.04% | 2,249 | 5.15% | 2,379 | 4.77% | 1,636 | 3.01% |
| Total Rated | 18,065 | 55.46% | 27,008 | 61.87% | 30,611 | 61.36% | 35,422 | 65.16% |
| Govt. Guaranteed | 12,722 | 39.05% | 12,360 | 28.32% | 14,685 | 29.44% | 14,274 | 26.26% |
| Other Unrated | 1,790 | 5.49% | 4,284 | 9.81% | 4,587 | 9.20% | 4,663 | 8.58% |
| Total | 32,577 | 100.00% | 43,652 | 100.00% | 49,883 | 100.00% | 54,359 | 100.00% |



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

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 Highlights¹

- ✓ 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 Highlights¹

- ✓ 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

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



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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

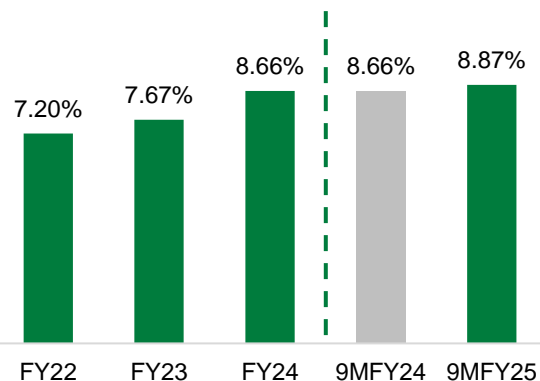
Dairy Farming with reputed Milk Processing Companies.



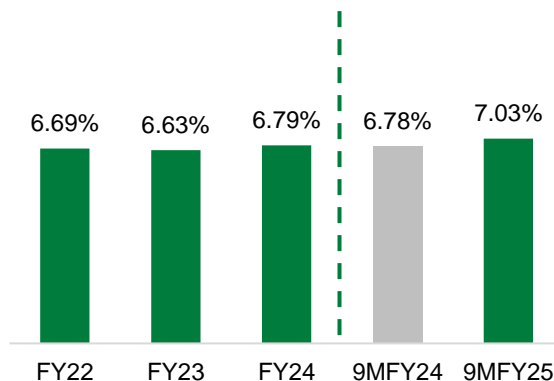
Tie up with defence establishments for salary accounts:-

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

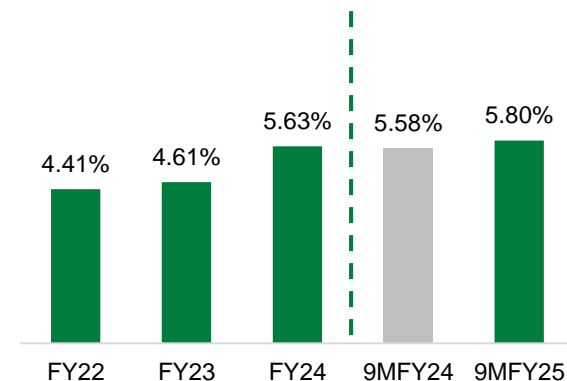
Yield on Advances (%)



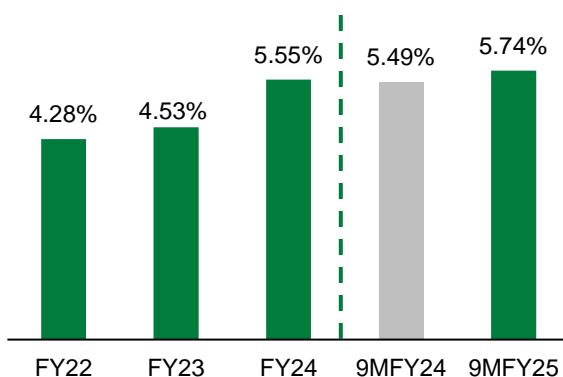
Yield on Investments (%)



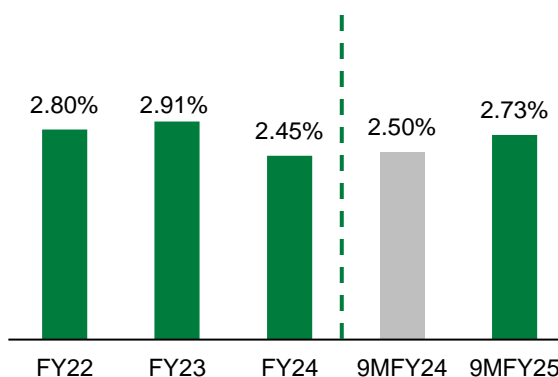
Cost of Funds (%)



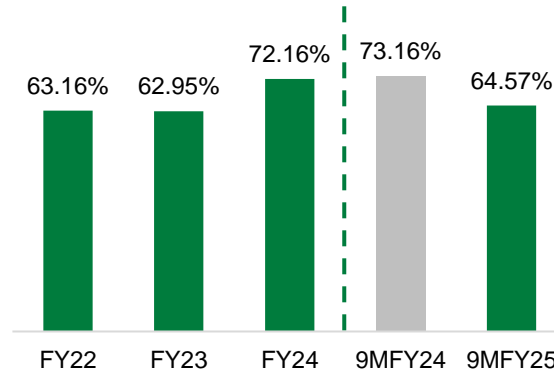
Cost of Deposits (%)



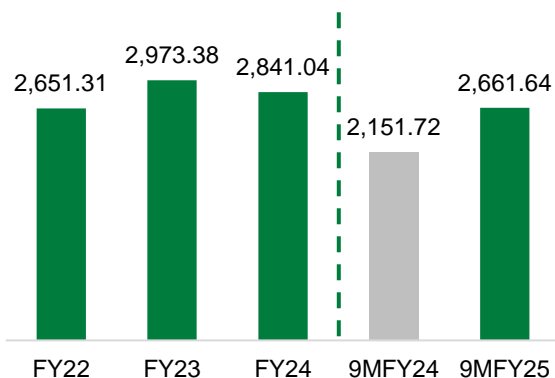
Net Interest Margin (%)



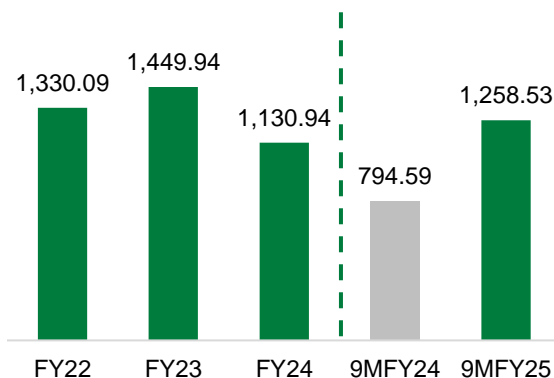
Cost-to-Income Ratio (%)



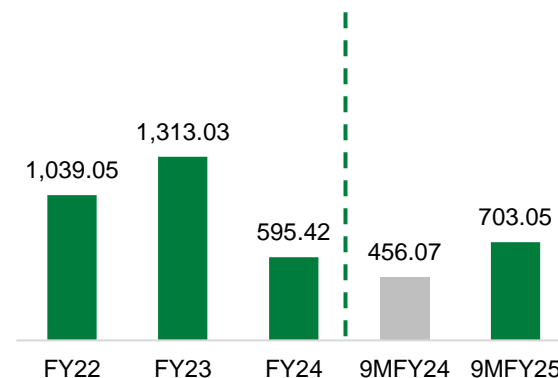
Net Interest Income (₹ Cr)



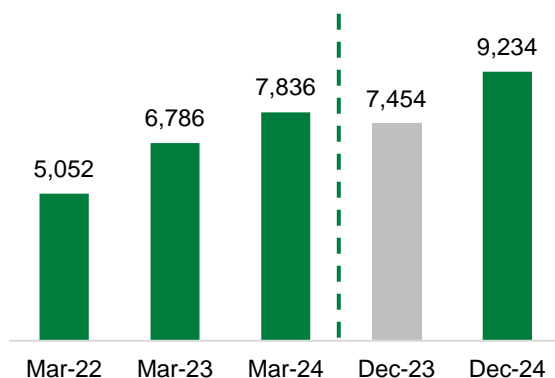
Operating Profit (₹ Cr)



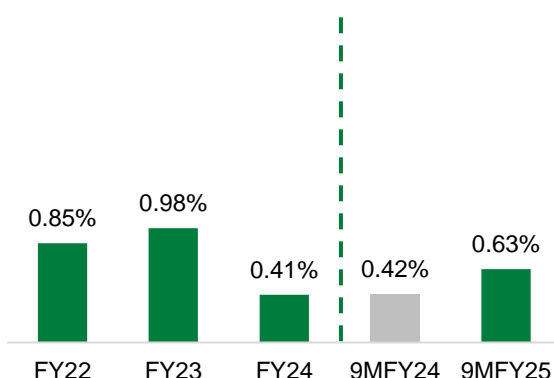
Net Profit (₹ Cr)



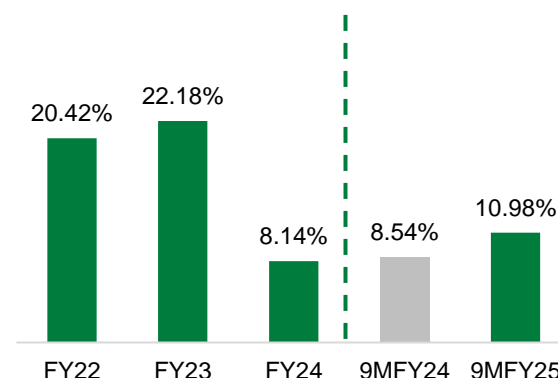
Net-worth (₹ Cr)



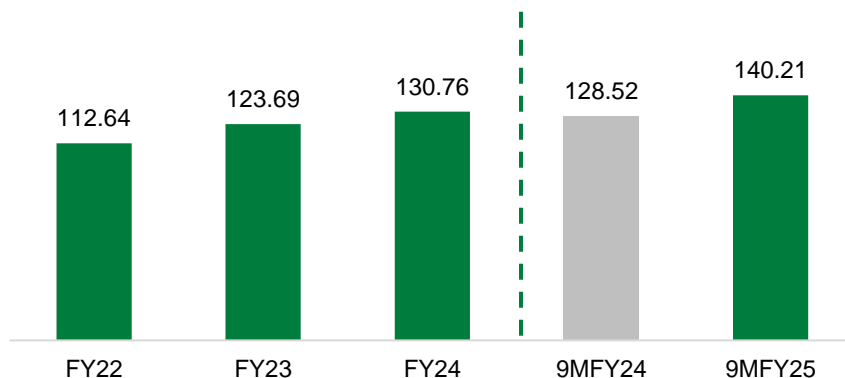
Return on Assets (%)



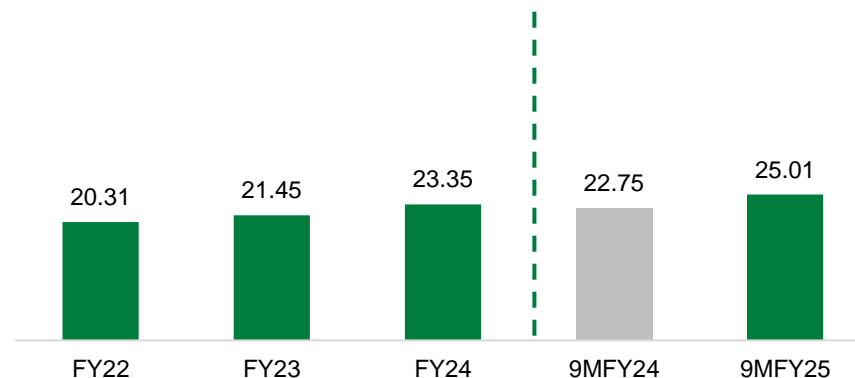
Return on Equity (%)



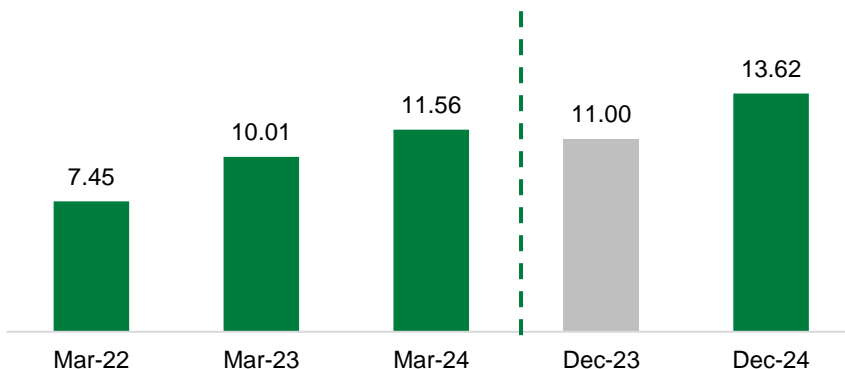
Business per Branch (₹ Cr)



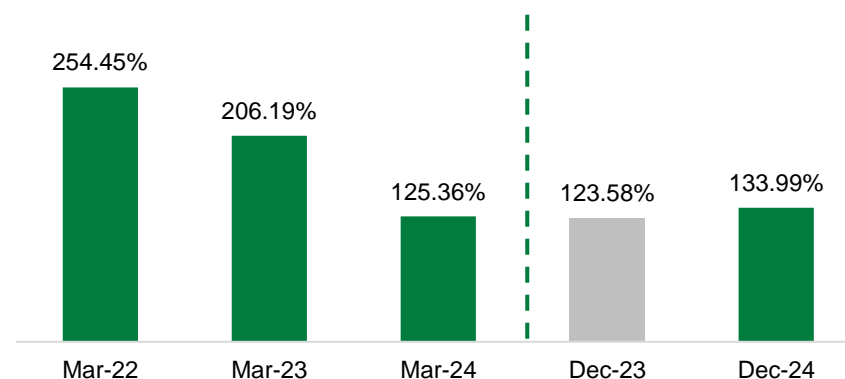
Business per Employee (₹ Cr)



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



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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 Growth Strategies

Key Strategies



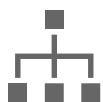
- Tailor made RAM products
- Creation of MSME clusters and specialized branches for mid-corporate credit
- Digital lending in Retail, MSME, Co-lending & TReDS
- Augmenting Non-Fund & Forex Business



- 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



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BO Bidar, Vijayawada Zone



BO Jalalabad, Faridkot Zone



BO Sunet, Ludhiana Zone



Implemented Transformational Projects



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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



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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 |
|---|-------------------------------|-------------------------------|-------------------------|-------------------------|-------------------------|
| Capital & Liabilities | | | | | |
| 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 |
| Total | 1,54,707.68 | 1,45,261.41 | 1,47,656.53 | 1,36,454.52 | 1,21,067.55 |
| Assets | | | | | |
| 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 |
| Total | 1,54,707.68 | 1,45,261.41 | 1,47,656.53 | 1,36,454.52 | 1,21,067.55 |

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 |
| Income | | | | | |
| 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 |
| Total Income (A) | 9,213.25 | 8,021.23 | 10,915.45 | 8,932.69 | 8,055.19 |
| Expenses | | | | | |
| 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 |
| Total Expenses (B) | 8,510.20 | 7,565.16 | 10,320.03 | 7,619.66 | 7,016.14 |
| Net Profit for the period (A-B) | 703.05 | 456.07 | 595.42 | 1,313.03 | 1,039.05 |

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 |
|---------------------------------------|--|--|---------------------------|---------------------------|---------------------------|
| Profitability | | | | | |
| 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% |
| Capital Ratios | | | | | |
| 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 |
| Asset Quality | | | | | |
| 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 ¹ | 89.53% | 88.16% | 88.69% | 89.06% | 87.89% |

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



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Appendix



Awards & Accolades



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**MeitY Scorecard
FY 2022-23**
**1st Position amongst
14 Small & Micro
Banks (Digital
Transactions
≤ 50 Cr)**



EASE 5.0 Reforms:

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



Key Abbreviations

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



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