

Ref No: PSB/HO/Shares Cell / 14 /2025-26

April 29, 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
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Dear Sir,

Reg: Punjab & Sind Bank – Press Release dated April 29, 2025

We are forwarding a copy of Press Release dated April 29, 2025 issued by the Bank on Financial Results of the Bank for the Quarter (Q4) and Financial Year ended March 31, 2025. The same can also be viewed on the website of the Bank i.e., <https://punjabandsindbank.co.in/>

You are requested to take a note of the above.

We request you to take note of the above.

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



PRESS RELEASE

Date: 29.04.2025

FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED 31st MARCH 2025

- ✚ Net Profit for Q4FY25 grows by **125.18%**.
- ✚ Operating Profit for Q4FY25 grows by **142.86%**.
- ✚ Net Profit for FY25 grows by **70.76%**.
- ✚ Operating Profit for FY25 grows by **83.47%**.

KEY HIGHLIGHTS

- ❖ The Bank's Net Profit increased by **125.18%** in Q4 FY25, reaching to **₹313 crore** and for FY25 grows by **70.76%**, reaching to **₹1,016 crore**.
- ❖ Operating Profit for Q4 FY25 increased by **142.86%**, reaching to **₹816 crore** and for FY25 grows by **83.47%**, reaching to **₹2,075 crore**.
- ❖ Net Interest Margin for Q4 FY25 increased by **87 bps**, reaching to **3.19%**.
- ❖ Yield on Advances for Q4 FY25 increased by **102 bps** and stands at **9.69%**.
- ❖ Return on Assets for Q4 FY25 increased by **41 bps** and stands at **0.79%**.
- ❖ Net Interest Income for Q4 FY25 surged by **62.84%** reaching **₹1,122 crore**.
- ❖ Cost to Income ratio for Q4 FY25 improved by **1488 bps**, stands at **54.61%** and for FY25 reduced by **1093 bps** to **61.23%**.
- ❖ During FY25, Total Business recorded a growth of **11.69%**, rising to **₹229,379 crore**.
- ❖ During FY25, Total Deposits grew by **8.68%**, with Retail Term Deposits rising by **9.81%**.
- ❖ During FY25, Total Advances grew by **15.87%**, while RAM Advances recorded a growth of **23.53%**.
- ❖ RAM Advances (%) to Total Advances increased by **342 bps** from **51.73%** to **55.15%**.
- ❖ Gross NPA decreased significantly by **205 bps**, reaching to **3.38%**.
- ❖ Net NPA reduced by **67 bps** and stands at **0.96%**.
- ❖ Provision Coverage Ratio increased by **269 bps** and stands at **91.38%**.



Performance Highlights of Quarter ended & FY 25 (YoY)

(in Cr)

Parameters	Q4FY24	Q3FY25	Q4FY25	QoQ (%)	YoY (%)	FY24	FY25	YoY (%)
Operating Profit	336	484	816	68.60	142.86	1131	2075	83.47
Net Profit	139	282	313	10.99	125.18	595	1016	70.76
Total Interest Income	2481	2931	3160	7.81	27.37	9694	11482	18.44
Net Interest Income	689	939	1122	19.49	62.84	2841	3784	33.19
Total Income	2893	3269	3836	17.34	32.60	10915	13049	19.55
YoA (%)	8.67	9.14	9.69	55 bps	102 bps	8.66	9.09	43 bps
NIM (%)	2.32	2.78	3.19	41bps	87 bps	2.45	2.85	40 bps
CIR (%)	69.49	62.10	54.61	(749) bps	(1488) bps	72.16	61.23	(1093) bps
RoA (%)	0.38	0.73	0.79	6 bps	41 bps	0.41	0.67	26 bps
Gross NPA (%)	5.43	3.83	3.38	(45) bps	(205) bps	5.43	3.38	(205) bps
Net NPA (%)	1.63	1.25	0.96	(29) bps	(67) bps	1.63	0.96	(67) bps
PCR (%)	88.69	89.53	91.38	185 bps	269 bps	88.69	91.38	269 bps

Business Highlights of FY 25 (YoY)

(in Cr)

Parameters	Q4FY24	Q3FY25	Q4FY25	QoQ (%)	YoY (%)
Total Business	205374	223267	229379	2.74	11.69
Total Deposit	119410	127397	129774	1.87	8.68
Retail Term Deposits	49536	53399	54397	1.87	9.81
Total Advances	85964	95870	99605	3.90	15.87
RAM Advances	44467	51966	54932	5.71	23.53
Retail Advances	16034	20680	22070	6.72	37.65
Agri Advances	12524	12897	13456	4.33	7.44
MSME Advances	15909	18389	19406	5.53	21.98
RAM Adv (%) to Gross Adv.	51.73	54.20	55.15	95 bps	342 bps
CD Ratio	71.99	75.25	76.75	150 bps	476 bps



Major Developments in FY 2024-25

- Bank launched **Digital Journeys** for Home Loan, Car Loan, and Agriculture & MSME Segment.
- Bank raised **Capital funds/bonds** of ₹ 1,219 Crore via QIP mode and ₹ 3000 Crore through Infrastructure bonds.
- Bank launched PSB UnIC Biz app for **Corporate customers**.
- Bank signed MoUs with Defence establishments for salary accounts:- Indian Army, Indian Air Force, Indian Navy, Assam Rifles, Indian Coast Guard, CAPF Package etc.

Awards & Accolades

- Bank emerged as winner under **Top Improver's** category in the EASE 6.0 Reforms Index.
- Bank received **Winner award** for creating awareness for **MSMEs & Runner-up award** in promoting Government Schemes by **CIMSME**.
- Bank received **Best Tech Talent & Organisation Award** in the category of Small Banks at 20th Banking Technology Conference organized by IBA.
- Bank honored with the "**Highest DQI Improvement Award**" in the PSU Commercial Segment for FY25.