**Ref No: PSB/HO/Shares Cell / 15 /2025-26** **April 29, 2025**

To,

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

Dear Sir,

**Reg: Presentation on Audited Financial Results of the Bank for the Quarter (Q4) and Year ended March 31, 2025.**

Presentation on Audited Financial Results of the Bank for the Quarter (Q4) and Year ended March 31, 2025 is enclosed herewith. The same can also be viewed on the website of the Bank i.e, https://punjabandsindbank.co.in/

We request you to take note of the above pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

We request you to take note of the above.

Yours faithfully

SAKET MEHROTRA Digitally signed by SAKET MEHROTRA Date: 2025.04.29 22:40:19 +05'30'

PUNJAB & SIND BANK H.O. Accounts & Audit Deptt. (Shares Cell) (शेयर कक्ष) EAST KIDWAI NAGAR, NEW DELHI

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

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ

Punjab & Sind Bank

(A Govt. of India Undertaking)

*Where service is a way of life*

# Financial Performance

## Q4 & FY (2024-25)

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# Analyst Presentation

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Punjab & Sind Bank
(A Govt. of India Undertaking)
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# 1 Key Highlights (FY'25 vis-à-vis FY'24)

Punjab & Sind Bank
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| | | | |
|---|---|---|---|
| 11.69% | Total Business | Rs.229379 Cr. | ↑ |
| 8.68% | Total Deposits | Rs.129774 Cr. | ↑ |
| 15.87% | Total Advances | Rs.99605 Cr. | ↑ |
| 33.19% | Net Interest Income | Rs.3784 Cr. | ↑ |
| 83.47% | Operating Profit | Rs.2075 Cr. | ↑ |
| 70.76% | Net Profit | Rs.1016 Cr. | ↑ |
| 40 bps | Net Interest Margin (%) | 2.85% | ↑ |
| 1093 bps | Cost to Income Ratio | 61.23% | ↓ |
| 26 bps | Return on Asset (%) | 0.67% | ↑ |
| 205 bps | Gross NPA (%) | 3.38% | ↓ |
| 67 bps | Net NPA (%) | 0.96% | ↓ |
| 269 bps | Provision Coverage Ratio | 91.38% | ↑ |

# 1 Key Highlights [Q4 FY'25 vis-à-vis Q3 FY'25]



| | | |
|---|---|---|
| 2.74% | Total Business Rs.229379 Cr. | ↑ |
| 1.87% | Total Deposits Rs.129774 Cr. | ↑ |
| 3.90% | Total Advances Rs.99605 Cr. | ↑ |
| 19.49% | Net Interest Income Rs.1122 Cr. | ↑ |
| 68.60% | Operating Profit Rs.816 Cr. | ↑ |
| 10.99% | Net Profit Rs.313 Cr. | ↑ |
| 41 bps | Net Interest Margin (%) 3.19% | ↑ |
| 749 bps | Cost to Income Ratio 54.61% | ↓ |
| 6 bps | Return on Asset (%) 0.79% | ↑ |
| 45 bps | Gross NPA (%) 3.38% | ↓ |
| 29 bps | Net NPA (%) 0.96% | ↓ |
| 185 bps | Provision Coverage Ratio 91.38% | ↑ |

# 1 Key Highlights [Q4 FY'25 vis-à-vis Q4 FY'24]

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ
Punjab & Sind Bank
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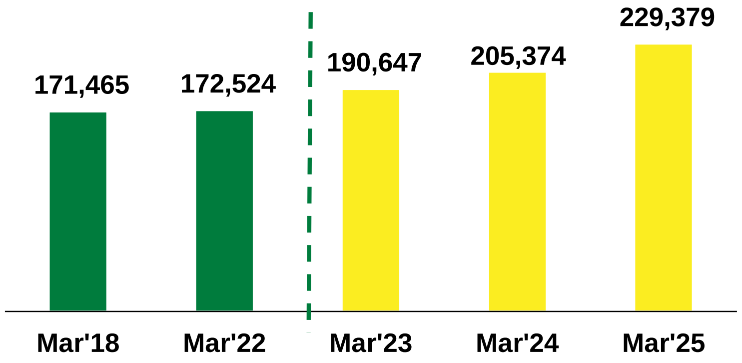
| | | | |
|---|---|---|---|
| 102 bps | Yield on Advances (%) | 9.69% | ↑ |
| 62.84% | Net Interest Income | Rs.1122 Cr. | ↑ |
| 87 bps | Net Interest Margin (%) | 3.19% | ↑ |
| 1488 bps | Cost to Income Ratio | 54.61% | ↓ |
| 41 bps | Return on Asset (%) | 0.79% | ↑ |
| 511 bps | Return on Equity (%) | 12.40% | ↑ |
| 125.18% | Net Profit | Rs.313 Cr. | ↑ |
| 142.86% | Operating Profit | Rs. 816 Cr. | ↑ |
| 25 bps | Capital Adequacy Ratio (%) | 17.41% | ↑ |
| 269 bps | Provision Coverage Ratio | 91.38% | ↑ |
| 18 bps | Slippage Ratio (%) | 0.29% | ↓ |
| 8.34% | Business Per Branch | Rs. 141.67 Crore | ↑ |

# 1 Overall Business Mix

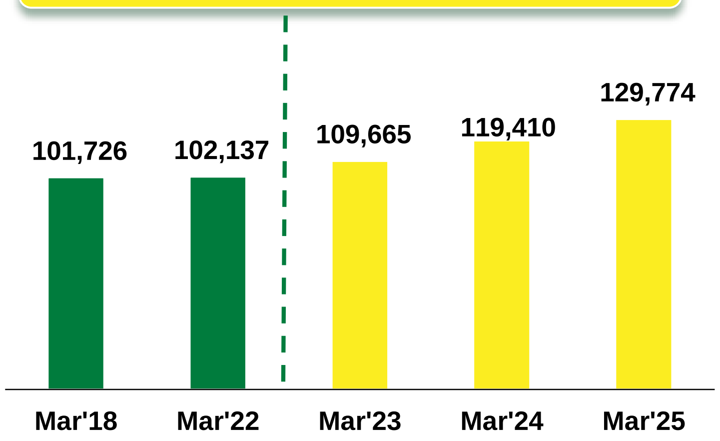


**Total Business (₹ Cr)**



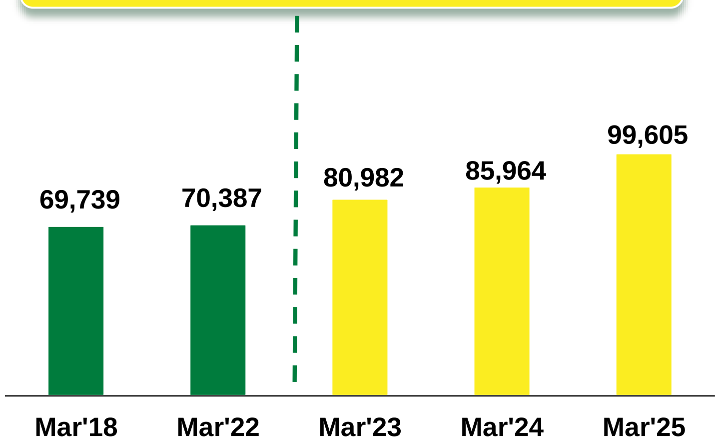

YoY Growth (Mar’24 vs Mar’25) – 11.69%

**Total Deposits (₹ Cr)**




YoY Growth (Mar’24 vs Mar’25) – 8.68%

**Total Advances (₹ Cr)**




YoY Growth (Mar’24 vs Mar’25) – 15.87%

In ₹ Cr

| Particulars (in ₹ Cr) | Period Ended | | | Variation | |
|---|---|---|---|---|---|
| | Mar’24 | Dec’24 | Mar’25 | QoQ (%) | YoY (%) |
| Total Business | 205374 | 223267 | 229379 | 2.74 | 11.69 |
| Total Deposits | 119410 | 127397 | 129774 | 1.87 | 8.68 |
| Total Advances | 85964 | 95870 | 99605 | 3.90 | 15.87 |
| CD ratio | 71.99 | 75.25 | 76.75 | 150 bps | 476 bps |

# 1 Liability Franchise

Punjab & Sind Bank
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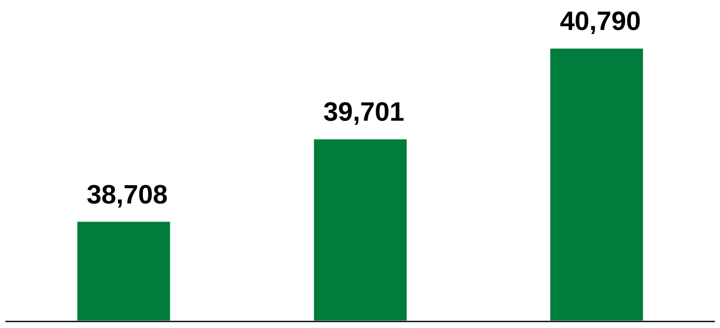
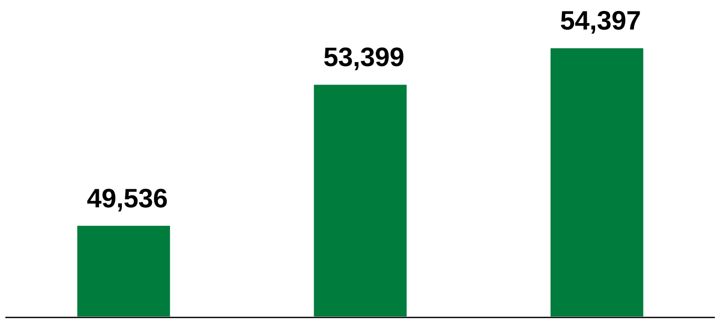
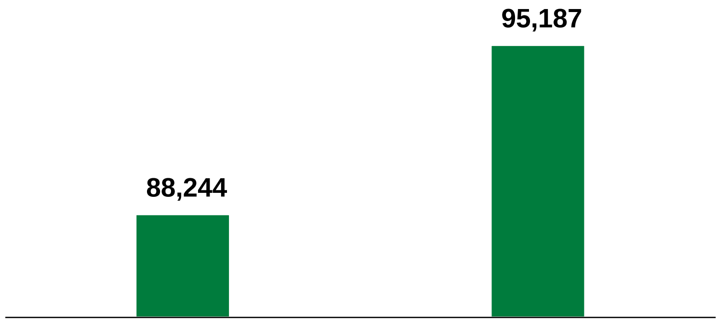
**CASA(₹ Cr)**




**Retail Term Deposits (₹ Cr)**




**CASA & Retail Term Deposits(₹ Cr)**




In ₹ Cr

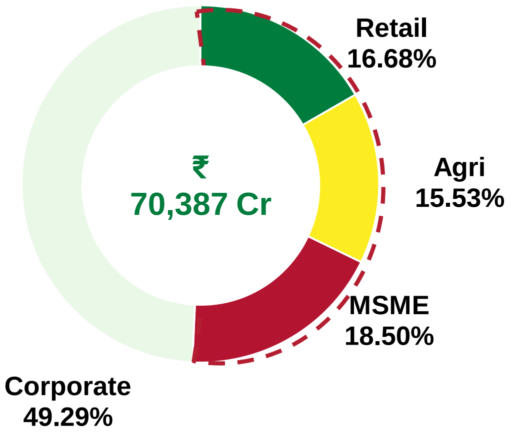
| Particulars (in ₹ Cr) | Period Ended | | | Variation | |
|---|---|---|---|---|---|
| | Mar'24 | Dec'24 | Mar'25 | QoQ (%) | YoY (%) |
| Current Deposits | 5176 | 5102 | 5472 | 7.25 | 5.72 |
| Savings Deposits | 33532 | 34599 | 35318 | 2.08 | 5.33 |
| **CASA Deposits** | 38708 | 39701 | 40790 | 2.74 | 5.38 |
| CASA (%) | 32.42 | 31.16 | 31.43 | 27 bps | (99) bps |
| Term Deposits | 80702 | 87696 | 88984 | 1.47 | 10.26 |
| • *Out of above Retail Term Deposits* | 49536 | 53399 | 54397 | 1.87 | 9.81 |
| **Total Deposits** | 119410 | 127397 | 129774 | 1.87 | 8.68 |

# 1 Diversified loan book



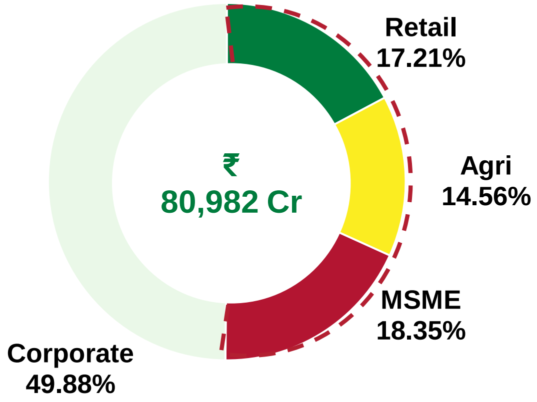
## Increasing RAM Share

### Mar-22



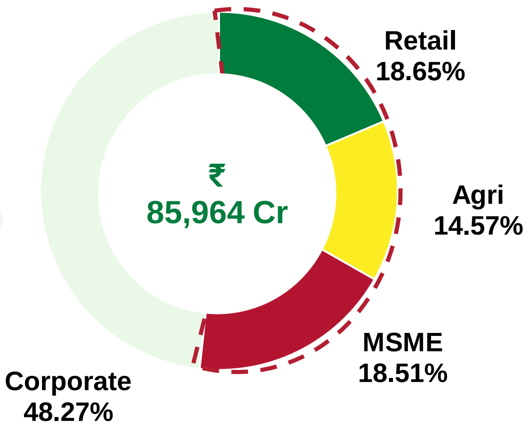

RAM %: 50.71%

### Mar-23



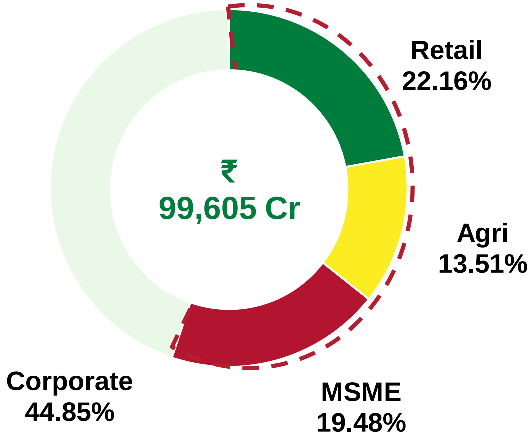

RAM %: 50.12%

### Mar-24




RAM %: 51.73%

### Mar-25



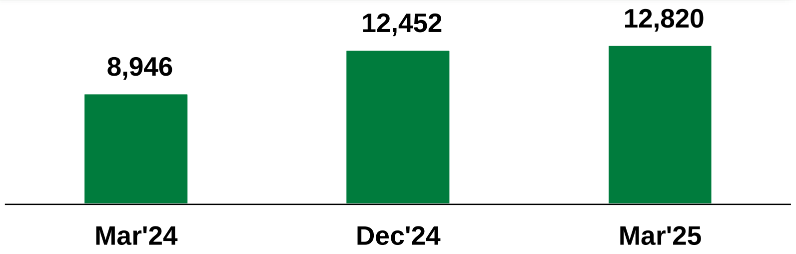

RAM %: 55.15%

# Retail Lending Portfolio

## Advances Mix (₹ Cr)

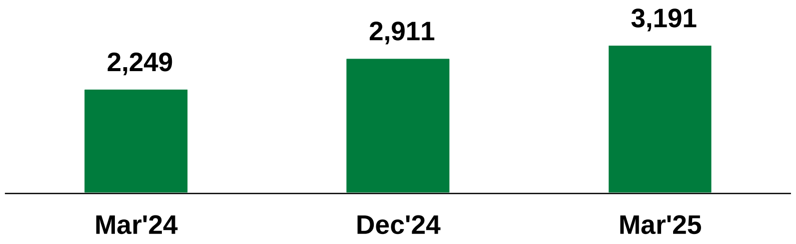
| Particulars (in ₹ Cr) | Period Ended | | | Variation | |
|---|---|---|---|---|---|
| | Mar'24 | Dec'24 | Mar'25 | QoQ (%) | YoY (%) |
| **Advances** | **85964** | **95870** | **99605** | **3.90%** | **15.87%** |
| | | | | | |
| Retail | 16034 | 20680 | 22070 | 6.72% | 37.65% |
| Agri | 12524 | 12897 | 13456 | 4.33% | 7.44% |
| MSME | 15909 | 18389 | 19406 | 5.53% | 21.98% |
| **Total RAM** | **44467** | **51966** | **54932** | **5.71%** | **23.53%** |
| **Corporate** | **41497** | **43904** | **44673** | **1.75%** | **7.65%** |
| **RAM (%)** | **51.73** | **54.20** | **55.15** | | |

## Home Loan*(₹ Cr)

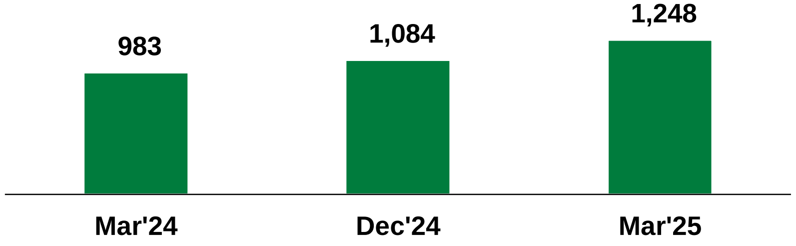



*Including Direct Assignment

## Vehicle Loan (₹ Cr)




## Gold Loan (₹ Cr)



# 1 Advances Breakup of Major Industries / Sectors

In ₹ Cr

| Sector | | Quarter Ended | | | | | |
|---|---|---|---|---|---|---|---|
| | | Mar '24 | | Dec '24 | | Mar '25 | |
| Particulars (in ₹ Cr) | | Amount | % to Total Advances | Amount | % to Total Advances | Amount | % to Total Advances |
| **Infrastructure** | | 14882 | 17.31 | 13481 | 14.06 | 14339 | 14.40 |
| **(Out of Which)** | **Energy** | 5567 | 6.48 | 5281 | 5.51 | 6207 | 6.23 |
| | **Telecommunication** | 419 | 0.49 | 168 | 0.18 | 168 | 0.17 |
| | **Roads, Ports** | 3627 | 4.22 | 3576 | 3.73 | 3334 | 3.35 |
| | **Other Infra** | 5269 | 6.13 | 4456 | 4.65 | 4630 | 4.65 |
| **Iron & Steel** | | 1331 | 1.55 | 2426 | 2.53 | 2608 | 2.62 |
| **Textile** | | 1234 | 1.44 | 1179 | 1.23 | 1151 | 1.16 |
| **NBFC** | | 12514 | 14.56 | 14657 | 15.29 | 14872 | 14.93 |
| **(Out of Which)** | **HFC** | 1068 | 1.24 | 1082 | 1.13 | 1203 | 1.21 |
| | **PSU & PSU backed NBFC** | 5043 | 5.87 | 4271 | 4.45 | 4168 | 4.18 |
| | **Private NBFC** | 6403 | 7.45 | 9305 | 9.71 | 9501 | 9.54 |

# 1 Rating Profile of NBFCs

Punjab & Sind Bank
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In ₹ Cr

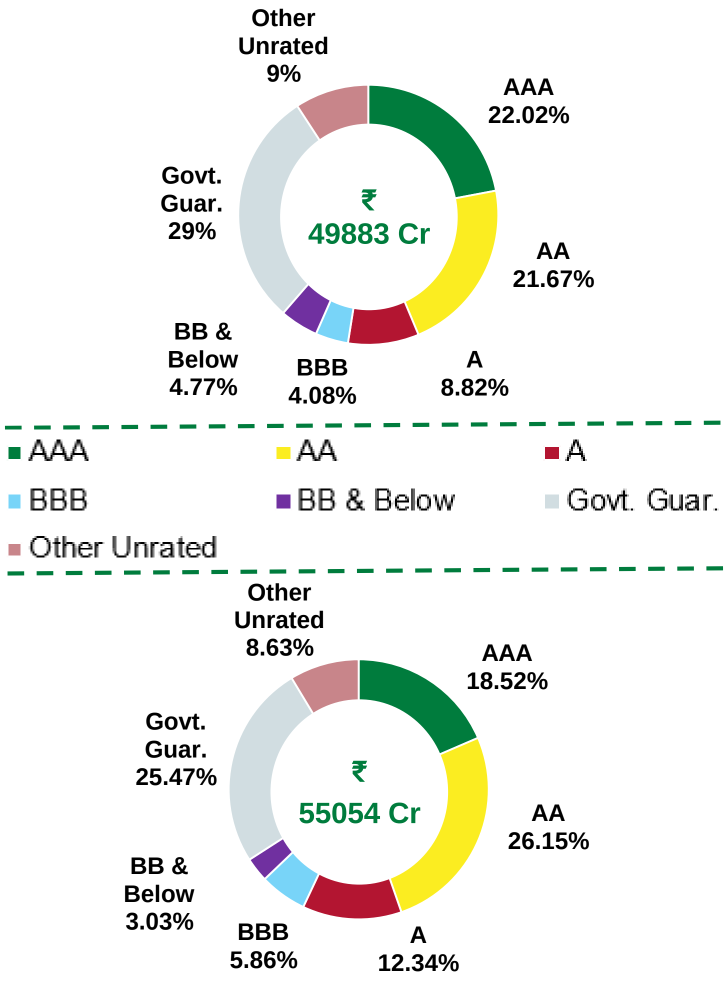
| Particulars (in ₹ Cr) | Quarter Ended | | | | | |
|---|---|---|---|---|---|---|
| | Mar '24 | | Dec '24 | | Mar '25 | |
| | Amount | % to Total | Amount | % to Total | Amount | % to Total |
| AAA rated | 7865 | 65.73 | 7762 | 53.05 | 7404 | 50.47 |
| AA rated | 3760 | 31.43 | 6307 | 43.11 | 6717 | 45.79 |
| A rated | 339 | 2.83 | 552 | 3.77 | 542 | 3.69 |
| **Total A & above** | **11965** | **99.99** | **14621** | **99.93** | **14663** | **99.95** |
| BBB Rated | 1 | 0.01 | 3 | 0.02 | 2 | 0.01 |
| BB & Below | - | - | 7 | 0.05 | 6 | 0.04 |
| **Total** | **11966** | **100** | **14630** | **100** | **14671** | **100** |

## Credit – External Rating Wise (Above Rs. 5 Cr.)

In ₹ Cr

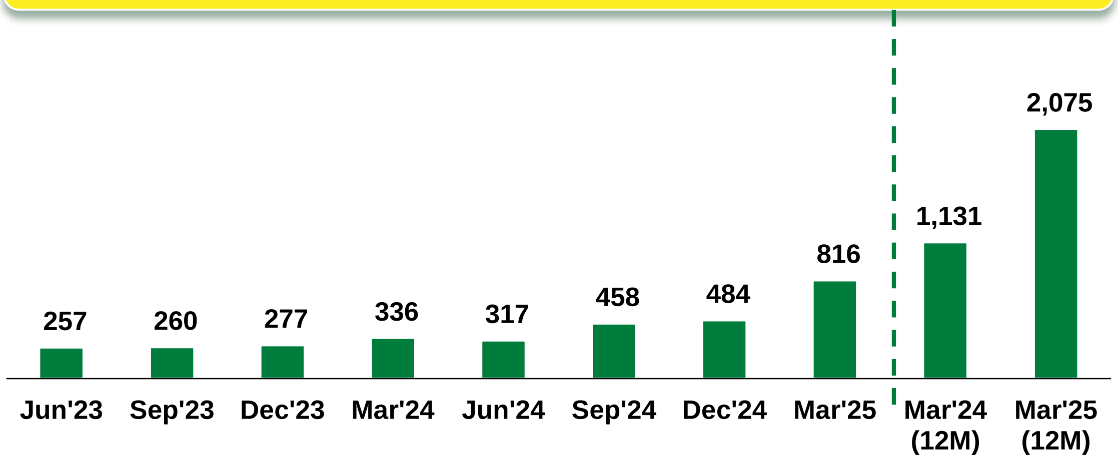
| Particulars (in ₹ Cr) | Quarter Ended | | | | | |
|---|---|---|---|---|---|---|
| | Mar '24 | | Dec '24 | | Mar '25 | |
| | Amount | % to Total | Amount | % to Total | Amount | % to Total |
| AAA rated | 10985 | 22.02 | 10593 | 19.49 | 10197 | 18.52 |
| AA rated | 10810 | 21.67 | 12164 | 22.38 | 14397 | 26.15 |
| A rated | 4401 | 8.82 | 8527 | 15.69 | 6795 | 12.34 |
| BBB rated | 2037 | 4.08 | 2502 | 4.60 | 3224 | 5.86 |
| **Total of BBB & above** | **28232** | **56.60** | **33786** | **62.15** | **34613** | **62.87** |
| BB & Below | 2379 | 4.77 | 1636 | 3.01 | 1670 | 3.03 |
| **Total Rated** | **30611** | **61.37** | **35422** | **65.16** | **36283** | **65.90** |
| **Govt. Guaranteed** | **14685** | **29.44** | **14274** | **26.26** | **14020** | **25.47** |
| Other Unrated | 4587 | 9.20 | 4663 | 8.58 | 4751 | 8.63 |
| **Total** | **49883** | **100** | **54359** | **100** | **55054** | **100** |

Mar-24

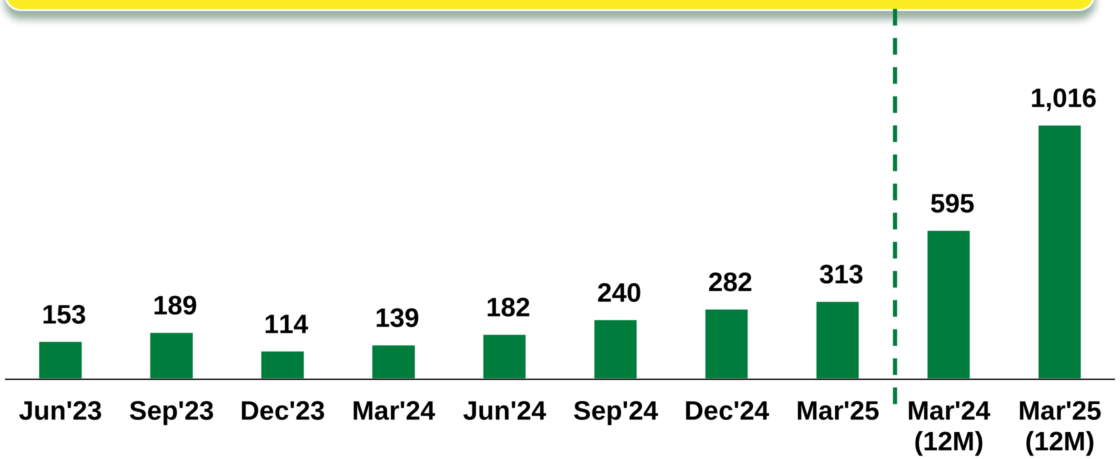



Mar-25

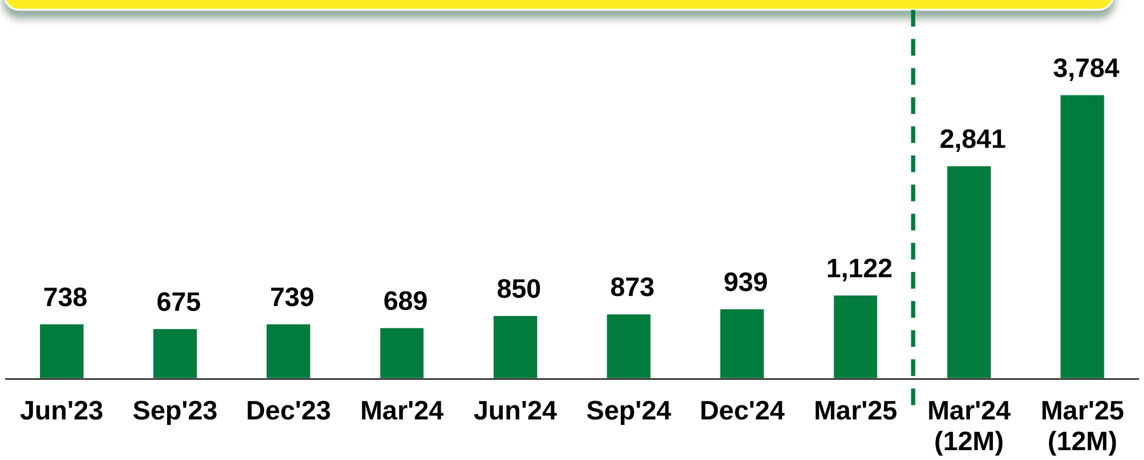
## Operating Profit (₹ Cr)



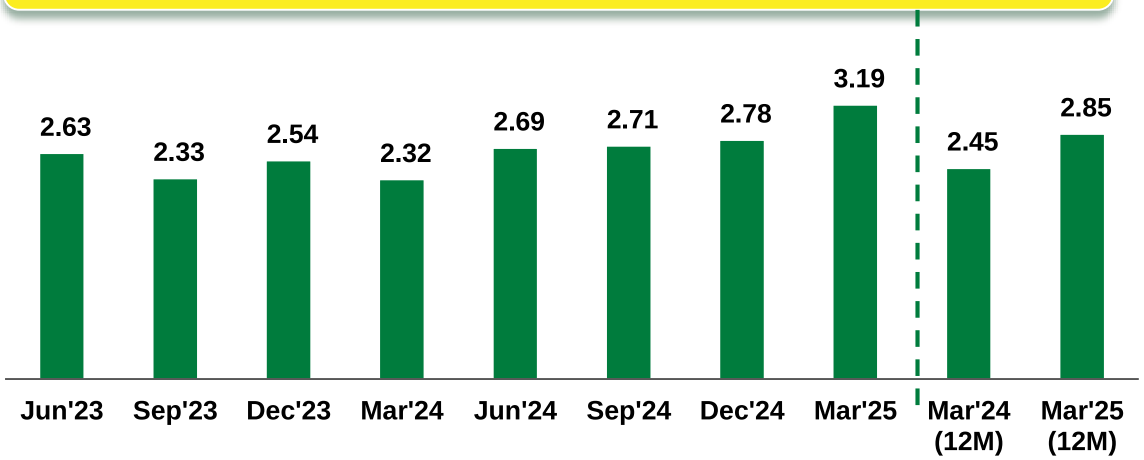

## Net Profit (₹ Cr)




## Net Interest Income (₹ Cr)




## Net Interest Margin (In %)



# 2 Key Financial Ratios

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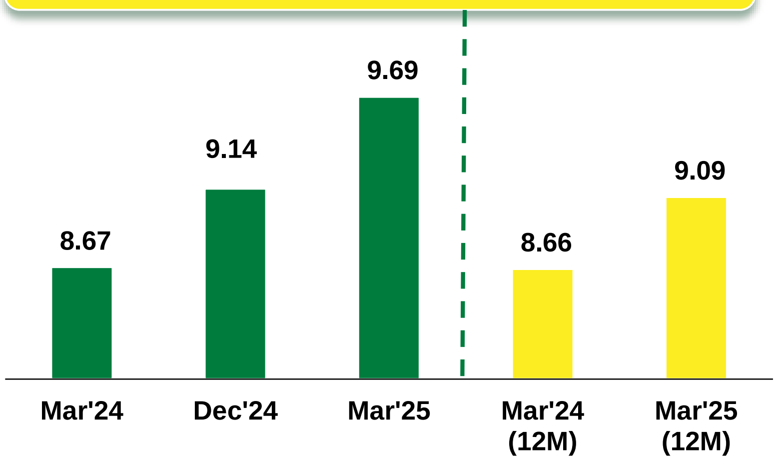
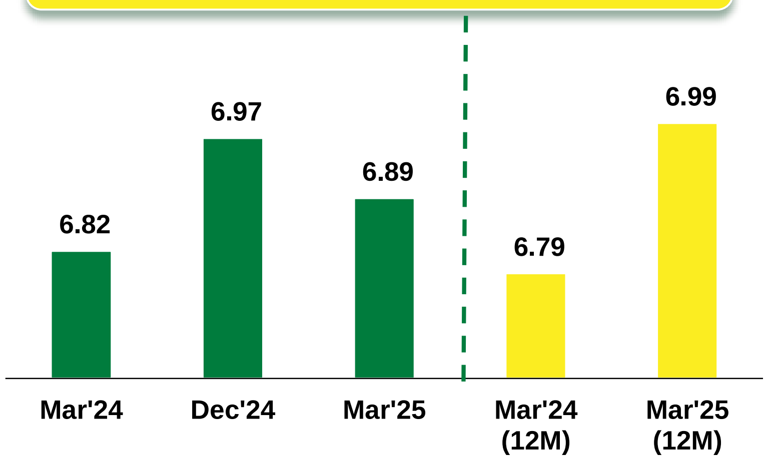
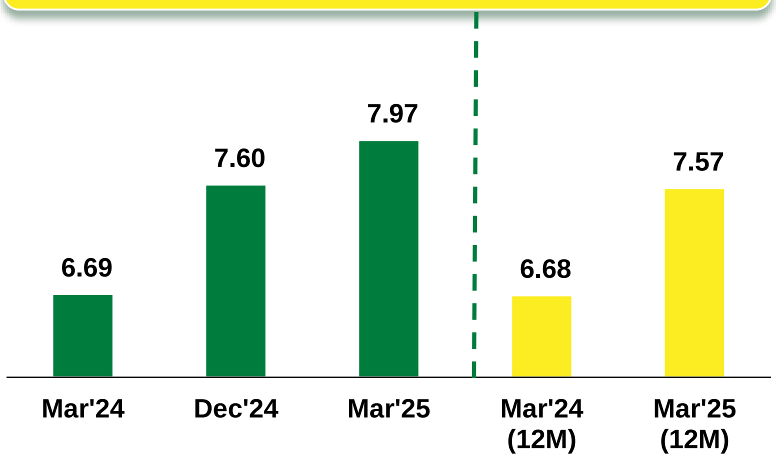
### Yield on Advances (In %)



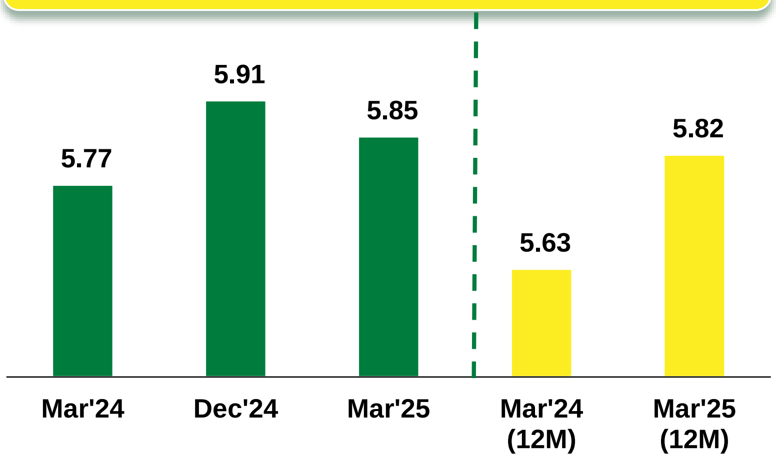

### Yield on Investments (In %)



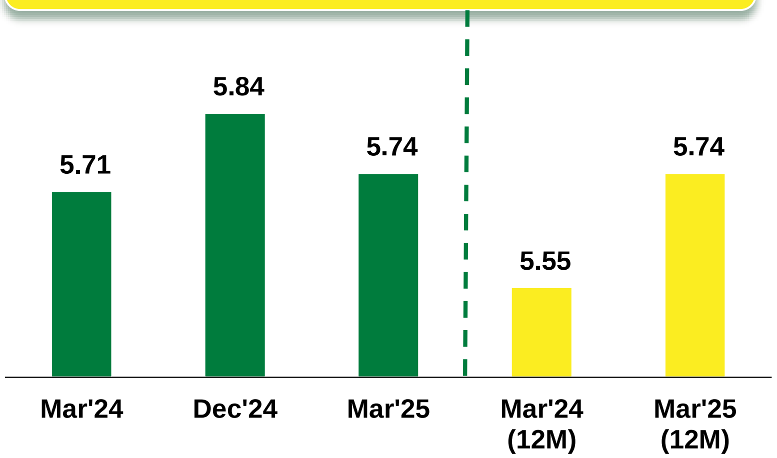

### Yield on Funds (In %)



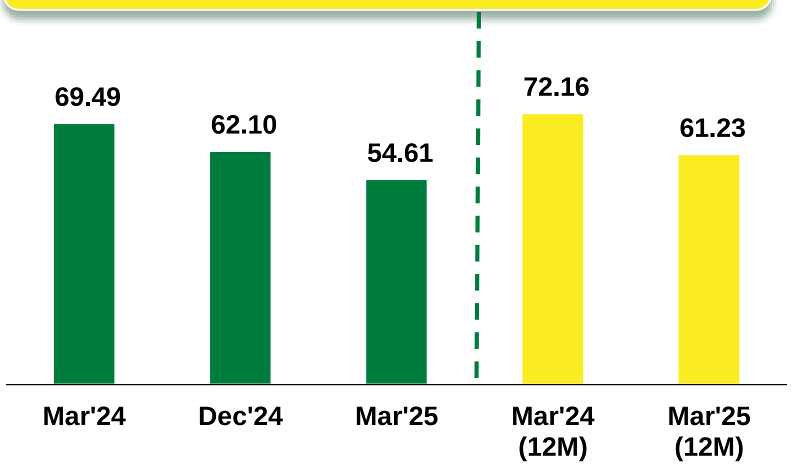

### Cost of Funds (In %)




### Cost of Deposits (In %)




### Cost to Income Ratio (In %)



# 2 Key Financial Ratios

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ
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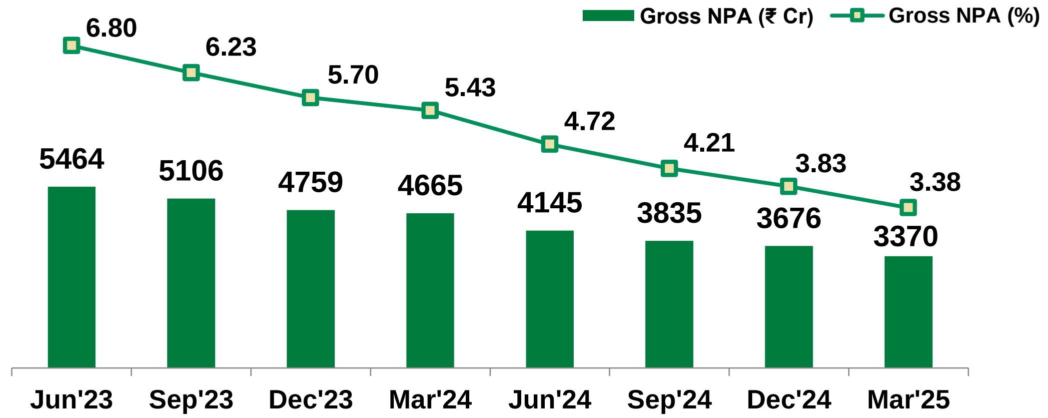
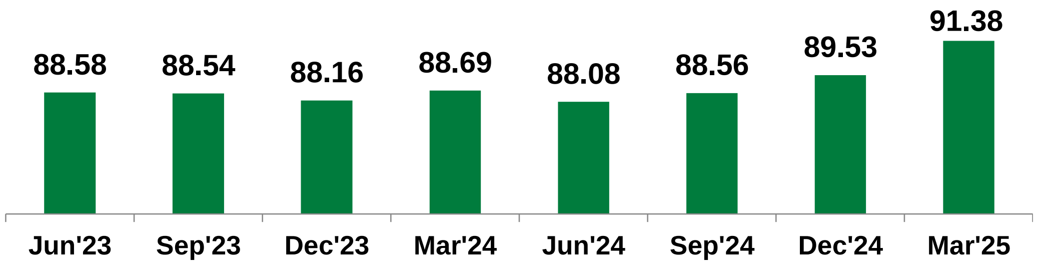
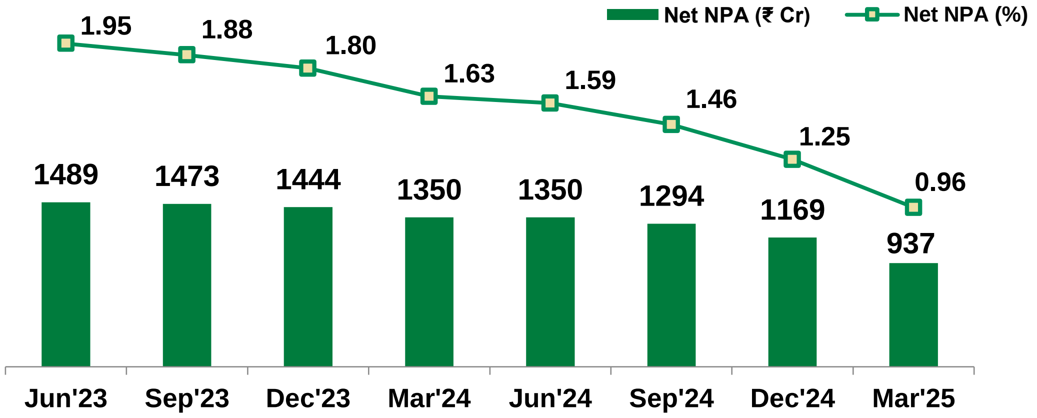
## Gross NPA



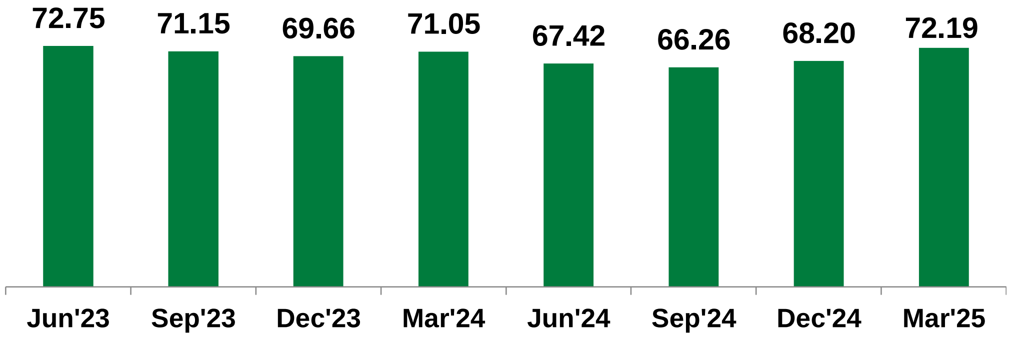

## Provision Coverage Ratio with TWO (In %)




## Net NPA




## Provision Coverage Ratio without TWO (In %)



# Key Financial Ratios

Punjab & Sind Bank
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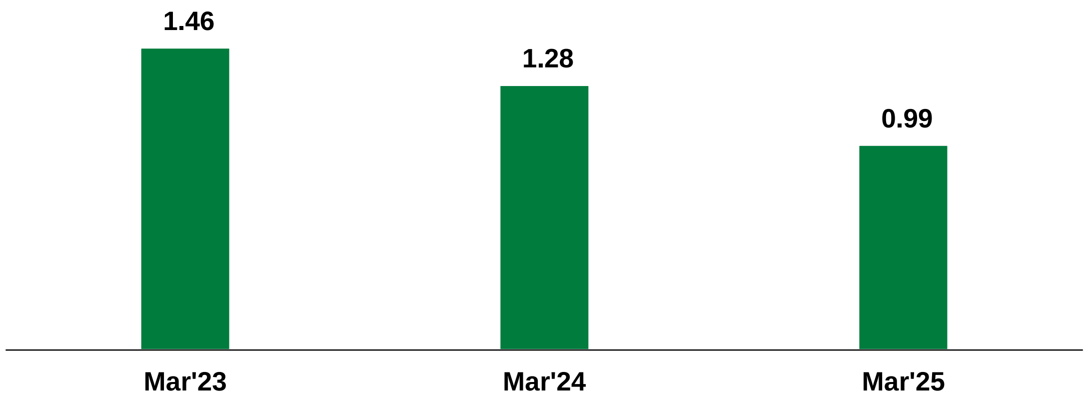
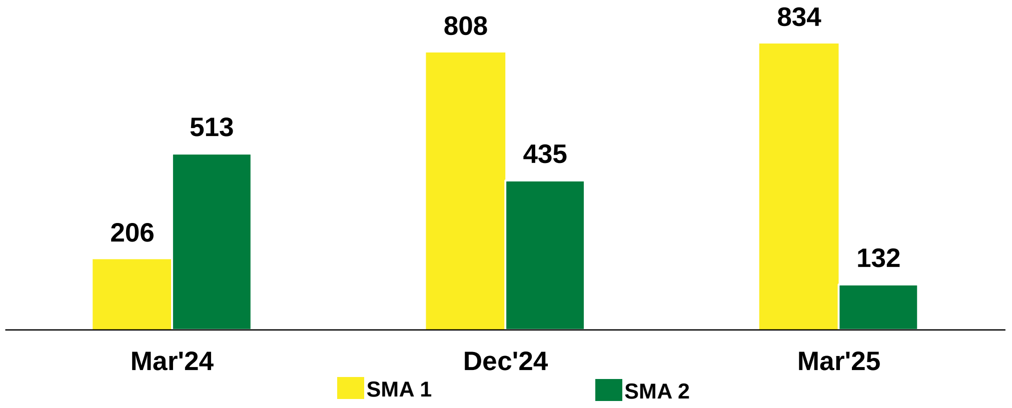
## Slippage Ratio (In %)*

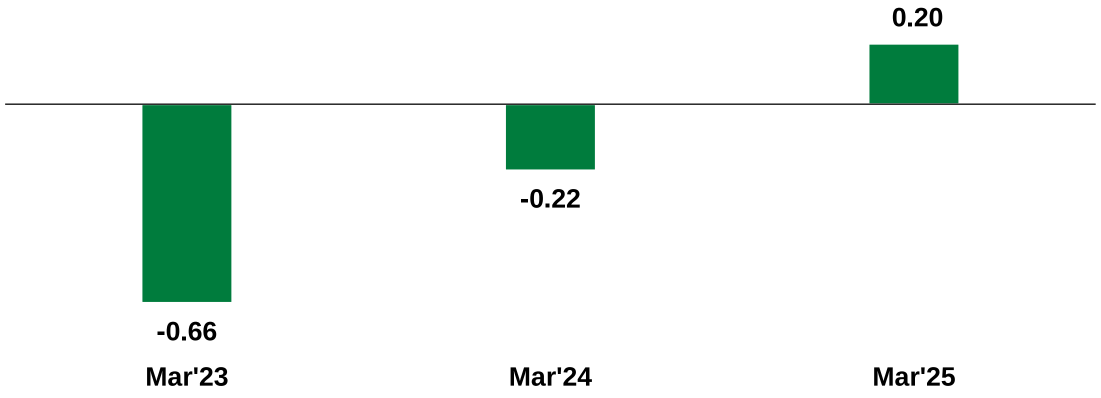



## SMA1 and SMA2 (₹ Cr)

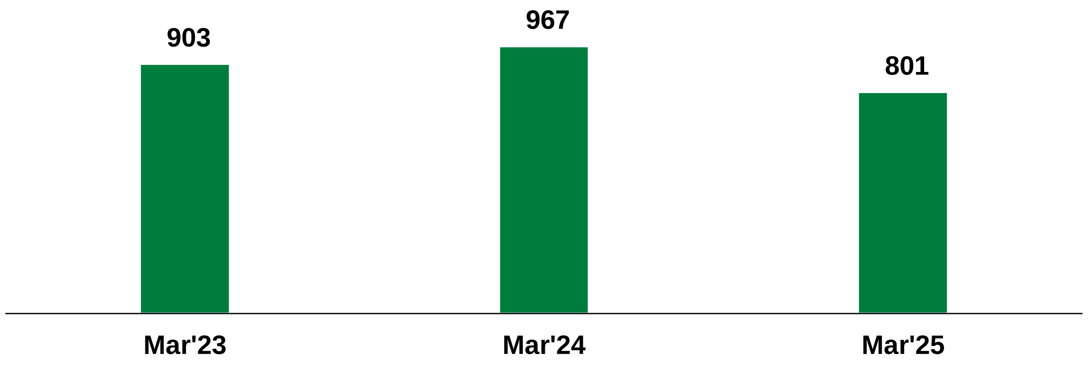
(A/cs with exposure above Rs. 1 Crore.)




## Credit Cost (In %)*




## Fresh Slippage (₹ Cr)*




*for the financial year

# 2 Key Financial Ratios

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Punjab & Sind Bank
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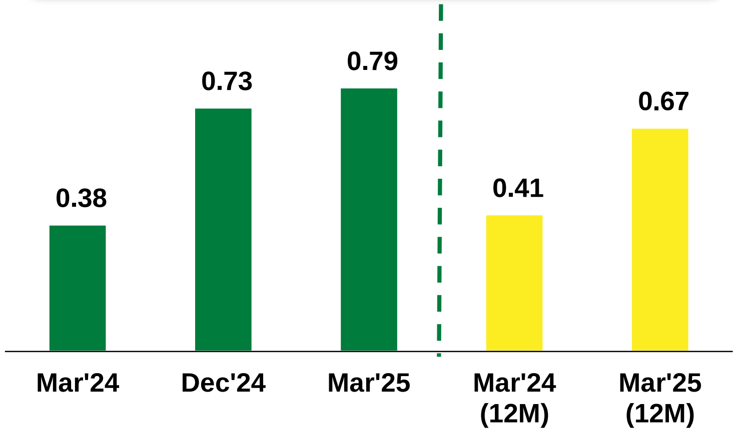
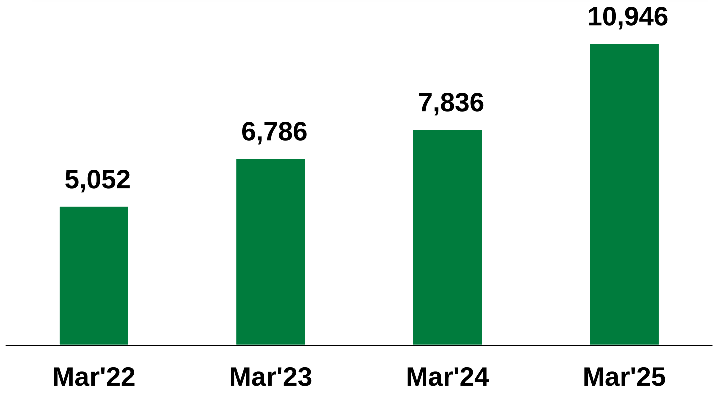
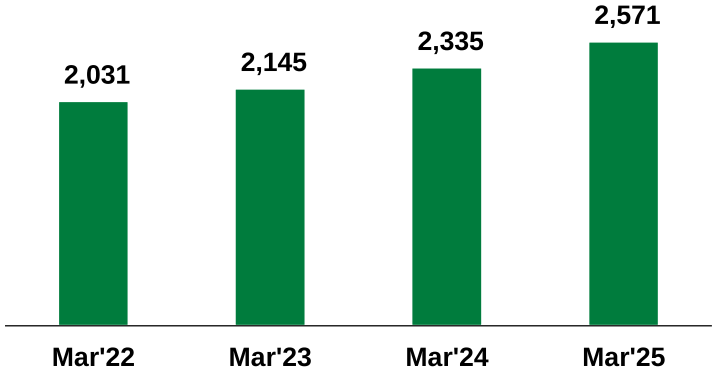
## Return on Asset (%)



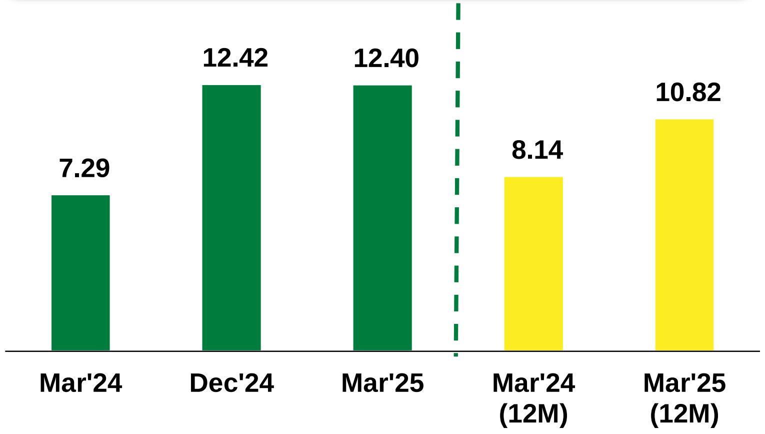

## Net-worth (₹ Cr)



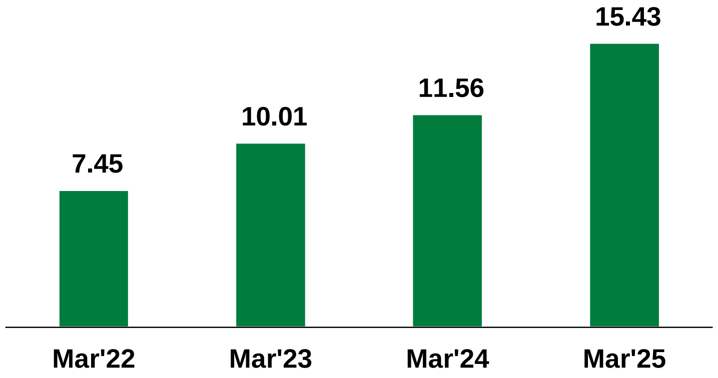

## Business per Employee (₹ Lacs)



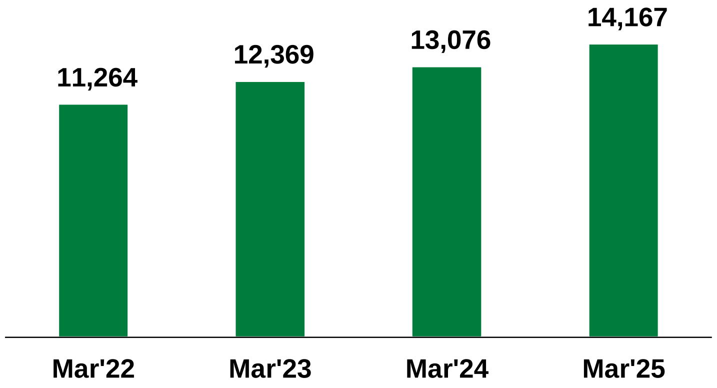

## Return on Equity (%)




## Book Value Per Share




## Business per Branch (₹ Lacs)



# 3 Operating & Net Profit

Punjab & Sind Bank
(A Govt. of India Undertaking)
*Where service is a way of life*

In ₹ Cr

| Particulars (in ₹ Cr) | Quarter | | | Variation | | Year Ended | | Variation |
|---|---|---|---|---|---|---|---|---|
| | Mar'24 | Dec'24 | Mar'25 | QoQ% | YoY% | Mar'24 | Mar'25 | YoY% |
| Interest Income | 2481 | 2931 | 3160 | 7.81 | 27.37 | 9694 | 11482 | 18.44 |
| Interest Expenses | 1792 | 1992 | 2038 | 2.31 | 13.73 | 6853 | 7698 | 12.33 |
| **Net Interest Income** | **689** | **939** | **1122** | **19.49** | **62.84** | **2841** | **3784** | **33.19** |
| Non Interest Income | 413 | 338 | 677 | 100.30 | 63.92 | 1221 | 1568 | 28.42 |
| Operating Expenses | 766 | 793 | 982 | 23.83 | 28.20 | 2931 | 3276 | 11.77 |
| **Operating Profit** | **336** | **484** | **816** | **68.60** | **142.86** | **1131** | **2075** | **83.47** |
| Provisions other than Tax | 109 | 109 | 373 | - | - | 194 | 737 | - |
| Provision for Tax | 88 | 93 | 130 | 39.78 | 47.73 | 342 | 322 | (5.85) |
| **Net Profit** | **139** | **282** | **313** | **10.99** | **125.18** | **595** | **1016** | **70.76** |

# Total Income

In ₹ Cr

| Particulars (in ₹ Cr) | Quarter | | | Variation | | Year Ended | | Variation |
|---|---|---|---|---|---|---|---|---|
| | Mar'24 | Dec'24 | Mar'25 | QoQ% | YoY% | Mar'24 | Mar'25 | YoY% |
| Interest on Advances | 1768 | 2104 | 2331 | 10.79 | 31.83 | 6951 | 8158 | 17.36 |
| Interest on Investments | 694 | 801 | 812 | 1.37 | 17 | 2656 | 3225 | 21.42 |
| Other Interest Income | 19 | 26 | 17 | (34.62) | (10.53) | 87 | 99 | 13.79 |
| **Total Interest Income (a)** | **2481** | **2931** | **3160** | **7.81** | **27.37** | **9694** | **11482** | **18.44** |
| **Core Fee Income** | **138** | **145** | **177** | **22.07** | **28.26** | **491** | **622** | **26.68** |
| Profit on Sale of Investment | 52 | 89 | 106 | 19.10 | 103.85 | 101 | 317 | 213.86 |
| Profit/(Loss) on Revaluation of Investment | (32) | (21) | 18 | 185.71 | 156.25 | (89) | 57 | 164.04 |
| Forex Income | 6 | 4 | 6 | 50.00 | - | 27 | 20 | (25.93) |
| Recovery in written off A/Cs | 249 | 121 | 369 | 204.96 | 48.19 | 691 | 551 | (20.26) |
| Profit on sale of Land, Other Asset etc. [Net] | 1 | - | - | - | - | 1 | 0 | - |
| **Total Non-Interest Income (b)** | **413** | **338** | **677** | **100.30** | **63.92** | **1221** | **1568** | **28.42** |
| **Total Income (a+b)** | **2893** | **3269** | **3836** | **17.34** | **32.60** | **10915** | **13049** | **19.55** |

# 3 Total Expenses

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ
Punjab & Sind Bank
(A Govt. of India Undertaking)
*Where service is a way of life*

In ₹ Cr

| Particulars (in ₹ Cr) | Quarter | | | Variation | | Year Ended | | Variation |
|---|---|---|---|---|---|---|---|---|
| | Mar'24 | Dec'24 | Mar'25 | QoQ% | YoY% | Mar'24 | Mar'25 | YoY% |
| Interest on Deposits | 1651 | 1850 | 1813 | (2.00) | 9.81 | 6312 | 7078 | 12.13 |
| Interest on Others | 141 | 142 | 225 | 58.45 | 59.57 | 541 | 620 | 14.60 |
| **Total Interest Expenses (a)** | **1792** | **1992** | **2038** | **2.31** | **13.73** | **6853** | **7698** | **12.33** |
| Establishment Expenses | 513 | 492 | 642 | 30.49 | 25.15 | 1944 | 2088 | 7.41 |
| Other Operating Expenses | 252 | 301 | 340 | 12.96 | 34.92 | 987 | 1188 | 20.36 |
| **Operating Expenses (b)** | **765** | **793** | **982** | **23.83** | **28.37** | **2931** | **3276** | **11.77** |
| **Total Expenses (a+b)** | **2557** | **2785** | **3020** | **8.44** | **18.11** | **9784** | **10974** | **12.16** |

# 3 Balance Sheet

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ
Punjab & Sind Bank
(A Govt. of India Undertaking)
*Where service is a way of life*

In ₹ Cr

| Liabilities (in ₹ Cr) | As on | | |
|---|---|---|---|
| | Mar'24 | Dec'24 | Mar'25 |
| Capital | 6778 | 6778 | 7096 |
| Reserve & Surplus | 8756 | 5007 | 6259 |
| Deposits | 119410 | 127397 | 129774 |
| Borrowings | 9771 | 12612 | 14230 |
| Other Liabilities & Provision | 2942 | 2914 | 4457 |
| **Total** | **147657** | **154708** | **161815** |
| **Assets (in ₹ Cr)** | **As on** | | |
| | **Mar'24** | **Dec'24** | **Mar'25** |
| Cash & Balance with RBI | 7313 | 6269 | 8794 |
| Balance with Banks & Money at call | 71 | 822 | 26 |
| Investments (Net) | 49599 | 46072 | 46912 |
| Advances (Net) | 82736 | 93488 | 97300 |
| Fixed Assets | 1756 | 1691 | 1779 |
| Other Assets | 6182 | 6366 | 7004 |
| **Total** | **147657** | **154708** | **161815** |

# 4 Asset Quality

Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life

In ₹ Cr

| S. No. | Particulars (in ₹ Cr) | Quarter | | | Year Ended | |
|---|---|---|---|---|---|---|
| | | Mar'24 | Dec'24 | Mar'25 | Mar'24 | Mar'25 |
| 1 | Gross NPA Opening Balance | 4759 | 3835 | 3676 | 5648 | 4665 |
| 2 | Cash recoveries | 217 | 275 | 174 | 1077 | 659 |
| 3 | Out of Above Cash recovery Income Booked | 23 | 134 | 73 | 168 | 320 |
| 4 | Up gradations | 135 | 164 | 87 | 249 | 257 |
| 5 | Technical Write off | 118 | 151 | 401 | 755 | 1103 |
| 6 | Rebate | 25 | 4 | 21 | 41 | 418 |
| **7** | **Total Net Reduction** | **472** | **460** | **610** | **1954** | **2118** |
| 8 | Fresh Slippage | 370 | 299 | 268 | 967 | 801 |
| 9 | Debit in existing NPA accounts | 8 | 1 | 37 | 4 | 21 |
| **10** | **GROSS NPA** | **4665** | **3676** | **3370** | **4665** | **3370** |
| **11** | **GROSS NPA (%)** | **5.43** | **3.83** | **3.38** | **5.43** | **3.38** |
| **12** | **NET NPA** | **1350** | **1169** | **937** | **1350** | **937** |
| **13** | **NET NPA (%)** | **1.63** | **1.25** | **0.96** | **1.63** | **0.96** |
| 14 | Recovery in T.W.O. A/Cs | 288 | 126 | 630 | 758 | 822 |
| **15** | **Total Recovery & Upgradation** | **640** | **565** | **891** | **2085** | **1738** |

Punjab & Sind Bank
(A Govt. of India Undertaking)
*Where service is a way of life*

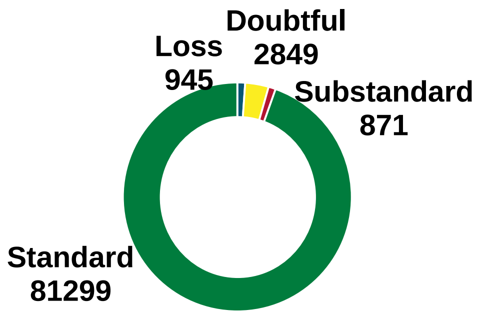
In ₹ Cr

## Sector Wise NPA (₹ Cr)

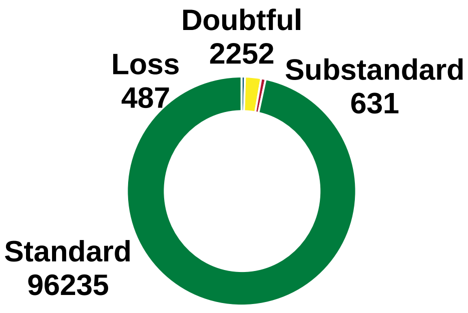
| Particulars (in ₹ Cr) | Quarter Ended | | | | | | |
|---|---|---|---|---|---|---|---|
| | Mar '24 | | Dec '24 | | Mar '25 | | |
| | GNPA | Ratio (%) | GNPA | Ratio (%) | GNPA | Ratio (%) | NNPA (%) |
| Retail | 568 | 3.54 | 369 | 1.78 | 393 | 1.78 | 0.70 |
| Agri | 1228 | 9.81 | 1200 | 9.30 | 1264 | 9.39 | 4.04 |
| MSME | 1446 | 9.09 | 1596 | 8.68 | 1354 | 6.98 | 2.17 |
| Corporate | 1423 | 3.43 | 510 | 1.16 | 359 | 0.80 | 0.00 |
| **Total** | **4665** | **5.43** | **3676** | **3.83** | **3370** | **3.38** | **0.96** |

## Asset Classification (₹ Cr)

### Mar-24

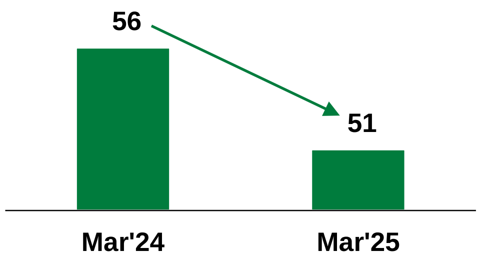



### Mar-25

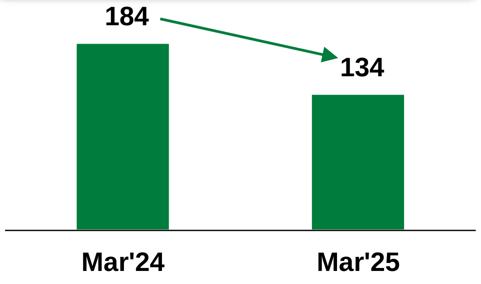



## Fresh Slippages(Qtr) (₹ Cr)

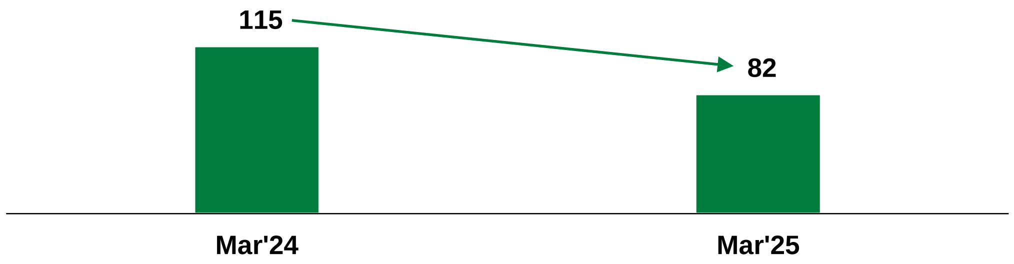
### Retail (₹ Cr)




### Agri (₹ Cr)




### MSME (₹ Cr)



# 5 COVID Resolution Framework

Punjab & Sind Bank
(A Govt. of India Undertaking)
*Where service is a way of life*

## Resolution Framework 1

In ₹ Cr

| Loan and aggregate exposure category | Restructuring Implemented | | Out of which, position as on 31.03.2025 | |
|---|---|---|---|---|
| | No. of Account | Outstanding | No. of Account | Outstanding |
| Personal Loans | 6250 | 556 | 2457 | 267 |
| Other Exposures | 419 | 1007 | 136 | 174 |
| **Total** | 6669 | 1563 | 2593 | 440 |
| MSME Loans | 5098 | 438 | 1908 | 223 |
| **Grand Total** | 11767 | 2001 | 4501 | 664 |

## Resolution Framework 2

| Loan and aggregate exposure category | Restructuring Implemented | | Out of which, position as on 31.03.2025 | |
|---|---|---|---|---|
| | No. of Account | Outstanding | No. of Account | Outstanding |
| Personal Loans | 7415 | 798 | 4200 | 493 |
| Other Exposures | - | - | - | - |
| **Total** | 7415 | 798 | 4200 | 493 |
| MSME Loans | 3167 | 362 | 1317 | 132 |
| **Grand Total** | 10582 | 1160 | 5517 | 625 |

In ₹ Cr

| Particulars | Mar'24 | Dec'24 | Mar'25 |
|---|---|---|---|
| **Domestic Investments** | **50668** | **46881** | **47694** |
| • SLR Investments | 32216 | 32910 | 33107 |
| • Non-SLR Investments | 18452 | 13971 | 14587 |

## Category Wise Classification

| Particulars | Mar'24 | Dec'24 | Mar'25 |
|---|---|---|---|
| • Held to Maturity (HTM) | 36309 | 30682 | 30000 |
| • AFS + FVTPL(Including HFT) | 14359 | 16199 | 17694 |

In ₹ Cr

| Particulars | | Mar'24 | Dec'24 | Mar'25 | % to Total (Mar'25) |
|---|---|---|---|---|---|
| **GROSS INVESTMENTS** | | **50668** | **46881** | **47694** | |
| **SLR INVESTMENTS** | | **32216** | **32910** | **33107** | **69.42%** |
| (i) | HFT | - | 3508 | 3838 | 8.05% |
| (ii) | AFS | 7607 | 7072 | 7687 | 16.12% |
| (iii) | HTM | 24609 | 22330 | 21582 | 45.25% |
| **NON-SLR INVESTMENTS** | | | | | |
| (i) | PSU Bonds | 3335 | 3321 | 3180 | 6.67% |
| (ii) | GOI RECAP Bonds | 11672 | 7599 | 7711 | 16.17% |
| (iii) | Corporate Debentures | 2007 | 2105 | 2116 | 4.44% |
| (iv) | CDs | 496 | 219 | 172 | 0.36% |
| (v) | CPs | 462 | 148 | 295 | 0.62% |
| (vi) | Shares of PSUs /Corporates & Others | 363 | 541 | 577 | 1.21% |
| (viii) | Venture CF | 28 | 38 | 136 | 0.29% |
| (ix) | Securitized Receipt | 89 | - | 400 | 0.84% |
| **Total of Non-SLR Investments (Excluding RIDF)** | | **18452** | **13971** | **14587** | **30.58%** |

# 7 Capital Adequacy



In ₹ Cr

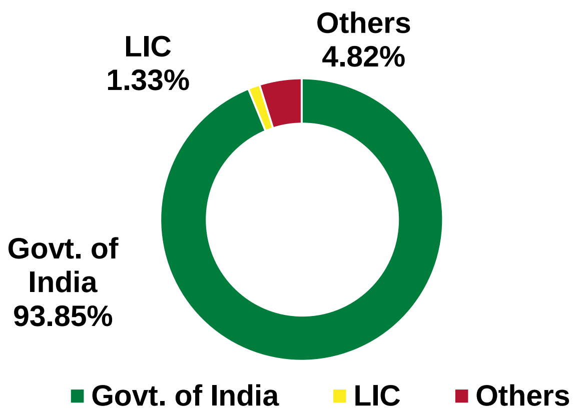
| Particulars | Regulatory Requirement | Period Ended | | | | | |
|---|---|---|---|---|---|---|---|
| | | Mar '24 | | Dec '24 | | Mar '25 | |
| | | Amount | % | Amount | % | Amount | % |
| **CET I (Including CCB)** | 8.00 | 9252 | 14.74 | 9716 | 14.04 | 11790 | 15.59 |
| **AT - 1** | | | | | | | |
| **Tier I (Including CCB)** | 9.50 | 9252 | 14.74 | 9716 | 14.04 | 11790 | 15.59 |
| **Tier II** | | 1519 | 2.42 | 1328 | 1.92 | 1369 | 1.82 |
| **Capital Adequacy** | 11.50 | 10771 | 17.16 | 11044 | 15.95 | 13159 | 17.41 |
| **Risk Weighted Assets** | | 62777 | | 69221 | | 75602 | |

# Digital Journey

| Particulars | Digital Transactions (No. in Cr.) * | UPI Transactions (In Cr.) # | PSB UNIC Registrations (In Lakhs) | UPI Users (In Lakhs) | UPI QR (In No.) | Merchants On Boarded (In No.) |
|---|---|---|---|---|---|---|
| Mar’24 | 32.94 | 44.50 | 7.17 | 20.52 | 1,21,714 | 1,23,207 |
| Mar’25 | 51.60 | 73.12 | 9.35 | 25.93 | 1,81,664 | 1,83,768 |
| Growth (YoY) | 56.65% | 64.31% | 30.40% | 26.36% | 49.25% | 49.15% |

* Debit transactions
# Debit and Credit transactions

## Shareholding Pattern




## Credit Rating of Infra Bonds

| | |
|---|---|
| CRISIL Ratings | AA (Stable) |
| India Ratings & Research | AA (Stable) |

## Credit Rating of Tier II Bonds

| | |
|---|---|
| CRISIL Ratings | AA (Stable) |
| Infomerics Ratings | AA (Stable) |
| CARE Ratings | AA - (Positive) |

| Particulars | As on | | |
|---|---|---|---|
| | Mar'24 | Dec'24 | Mar'25 |
| Share Capital (Rs. In Cr.) | 6777.79 | 6777.79 | 7095.59 |
| No. of Shares (Rs. In Cr.) | 677.78 | 677.78 | 709.56 |
| Net Worth (Rs. In Cr.) | 7835.78 | 9234.41 | 10946.18 |
| Book Value Per Share | 11.56 | 13.62 | 15.43 |

*(In %)*

| Particulars | As on | | |
|---|---|---|---|
| | Mar'24 | Dec'24 | Mar'25 |
| Govt. of India | 98.25 | 98.25 | 93.85 |
| LIC | 0.62 | 0.62 | 1.33 |
| Others | 1.13 | 1.13 | 4.82 |

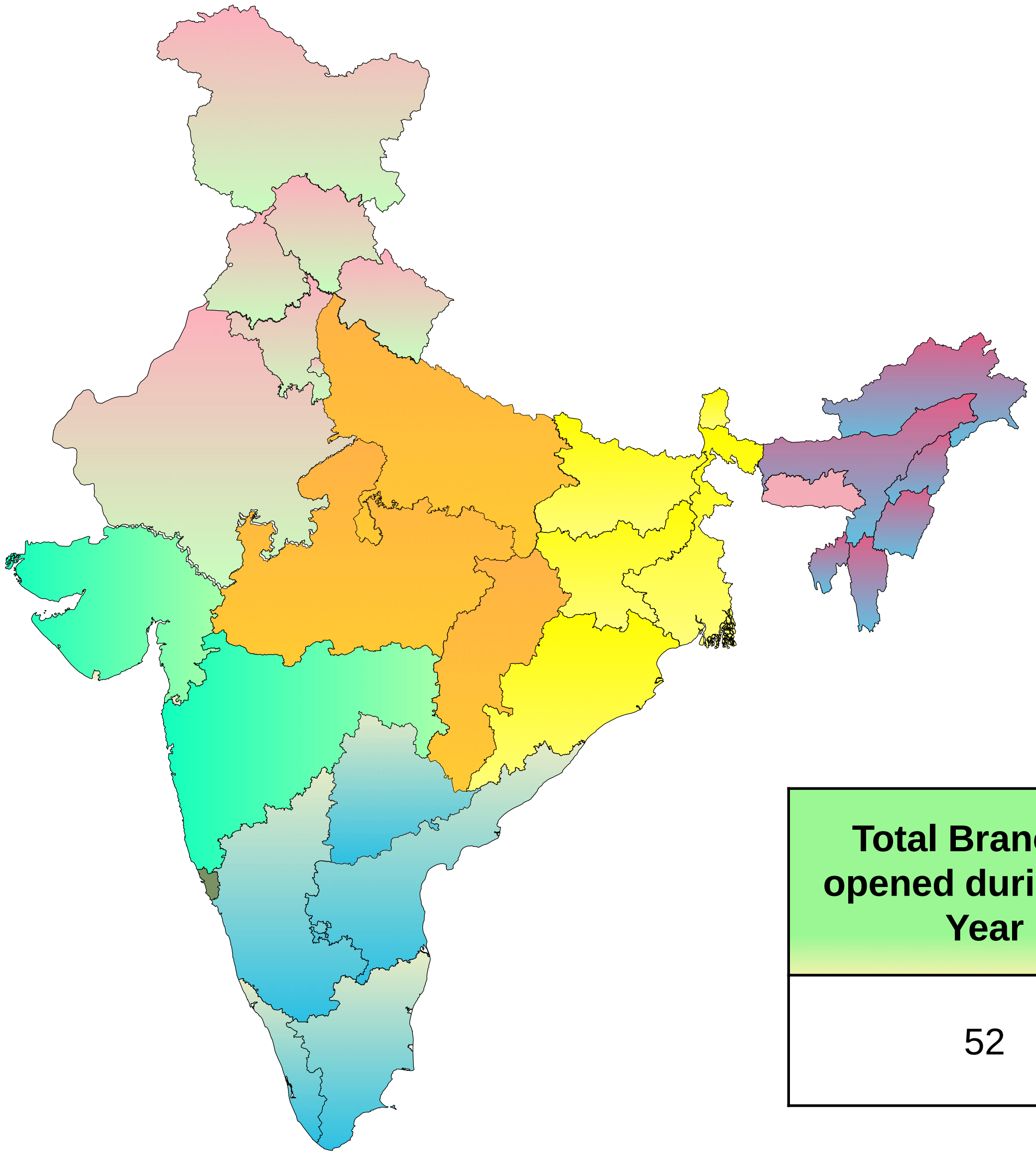
**Bank has raised Equity Share Capital (including Share Premium ) Rs.1219 Crore through QIP during Q4 FY 2025 and Rs.3000 Crore via Infra Bonds during Q3 FY 2025**

# Geographical Presence - Expanding Branch Footprint across India

Punjab & Sind Bank
(A Govt. of India Undertaking)
*Where service is a way of life*

## Our Reach

| Zone | No. of Branches | % in Rural & Semi Urban |
|---|---|---|
| North | 969 | 65.43% |
| Central | 359 | 54.04% |
| Eastern | 108 | 32.41% |
| Western | 72 | 18.06% |
| Southern | 66 | 10.61% |
| North-Eastern | 36 | 52.78% |
| Total | 1,610 | 56.02% |



**1,047**
ATM's

**2,041**
BCs

**367**
Districts Covered

| Total Branches opened during the Year | Total ATM opened during the Year |
|---|---|
| 52 | 58 |

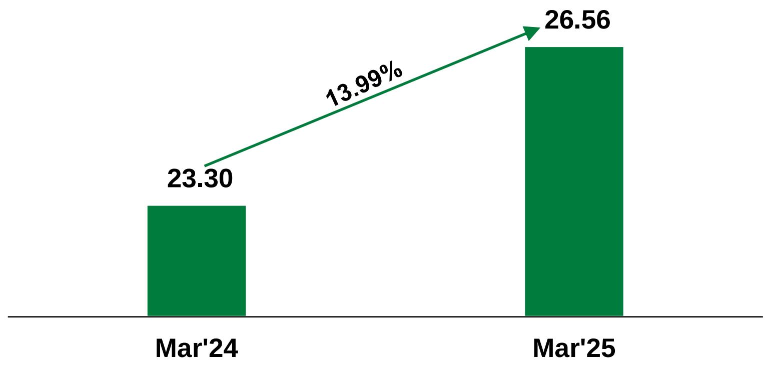
# 9 Priority Sector Lending



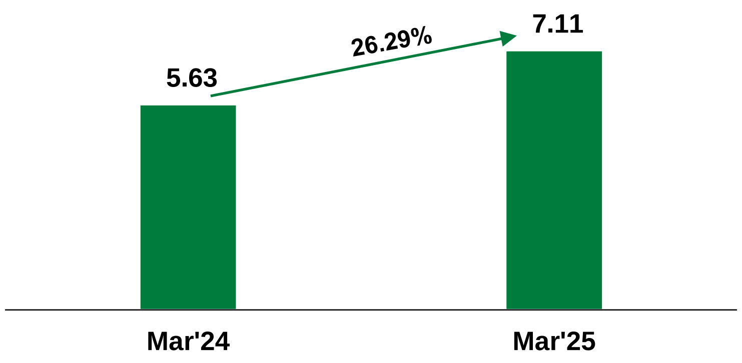
| S. No. | Particulars | Mandated Targets | Mar'25 |
|---|---|---|---|
| 1 | Priority Sector % to ANBC | 40.00% | 44.24% |
| 2 | Agriculture - PS % to ANBC | 18.00% | 18.17% |
| 3 | Small and Marginal Farmers (SMF) % to ANBC | 10.00% | 10.36% |
| 4 | Weaker Section % to ANBC | 12.00% | 11.51% |
| 5 | Micro Enterprises (PS) % to ANBC | 7.50% | 11.76% |

# 10 Financial Inclusion

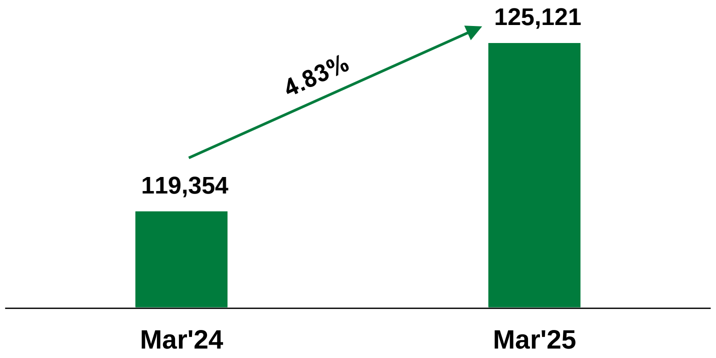
## PMJDY Accounts Opened (₹ Lacs)



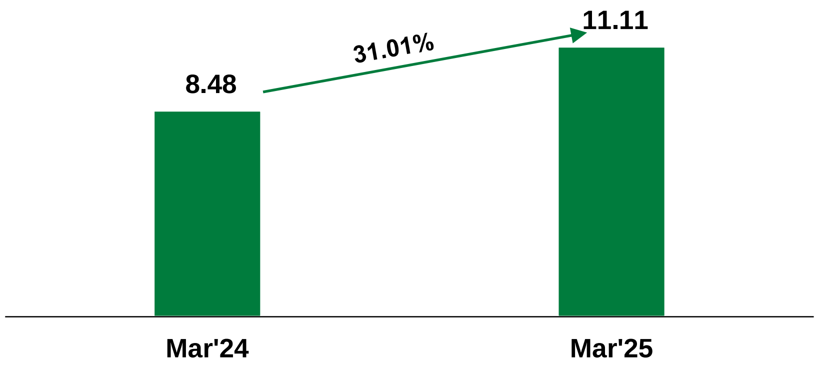

## Atal Pension Yojna (₹ Lacs)



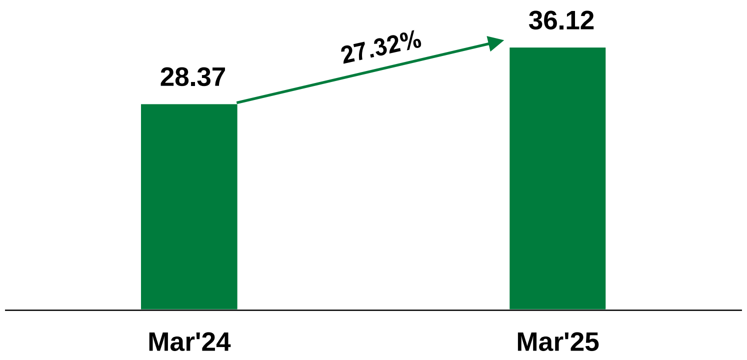

## Total No. of Accounts under MUDRA Scheme



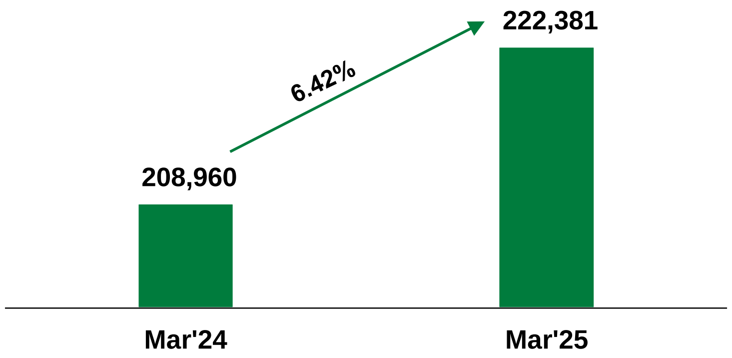

## Pradhan Mantri Jeevan Jyoti Bima Yojna (₹ Lacs)




## Pradhan Mantri Suraksha Bima Yojna (₹ Lacs)




## Total amount of Balance outstanding in Mudra Loan Accounts (₹ Lacs)



# 10 Launch of Digital Products

## Digital Car Loans


### PSB E Apna Vahan Loans Highlights

| | |
|---|---|
| Paperless, end-to-end digital lending journey | **100%** Offers in <15 mins |
| Omni-channel presence available across touchpoints | **60%** Approvals in <10 mins |
| Customer-centric experience with flexibility for choice of cars, dealers | **<30 mins** Disbursal Time |

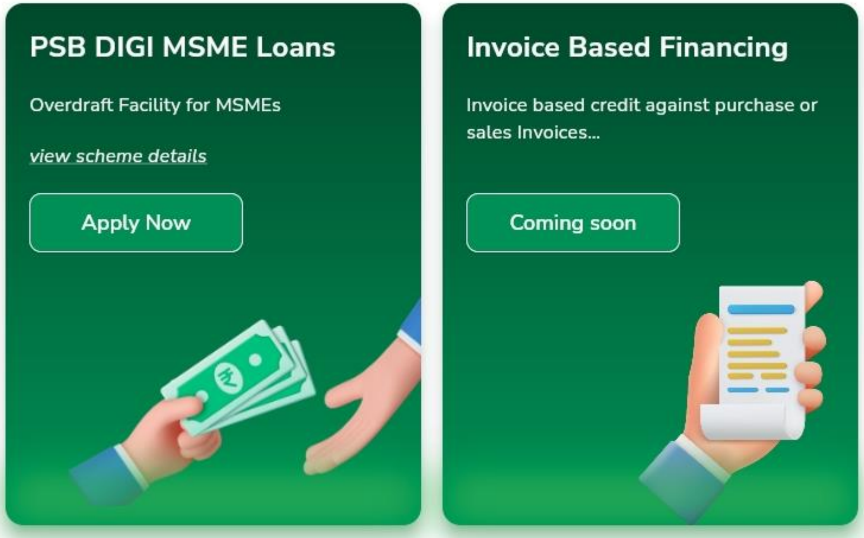
## Digital Home Loans


### PSB E Apna Ghar Loans Highlights

| | |
|---|---|
| Seamless loans across geographies, expanding reach to rural areas | **100%** Offers in <30 mins |
| Omni-channel presence available across touchpoints | **60%** Approvals in <20 mins |
| Faster approval and sanction with video KYC | **<7 days** Disbursal Time |

## DIGI MSME

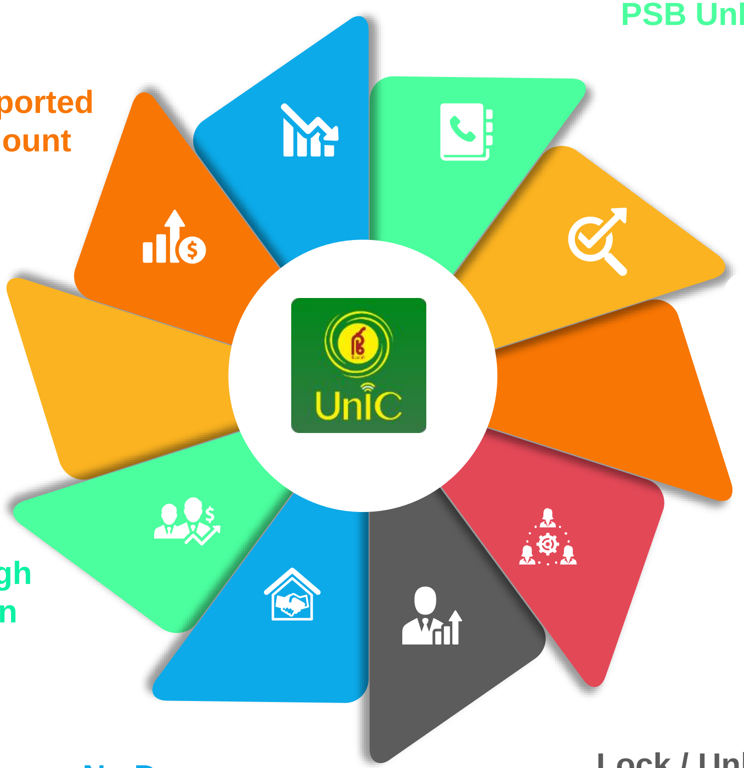
Digital Credit products for MSMEs




Avail quick and hassle free loans upto Rs. 25 lakhs

End to End Digital - Fast and transparent - Affordable interest rates

## New Initiatives Q4 (FY 2024-25)




- Corporate Mobile Banking App
- Check Currency Rates through PSB UnIC
- Enable/ Disable AEPS debit transactions
- Statement over email
- Lock / Unlock PSB UnIC access from Login Screen
- No Dues Certificate through PSB UnIC
- Freeze all Accounts through PSB UnIC Login Screen
- Application Supported by Blocked Amount (ASBA)

## Upcoming Initiatives (FY 2025-26)

- CBDC (Central Bank Digital Currency)
- Tab Banking
- FD for NTB Customers
- UPI Lite/ Lite X & UPI Circle
- eLABD/ eODFD
- Chatbot Intergation

# Digital Products- PSB UnIC Biz

Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life

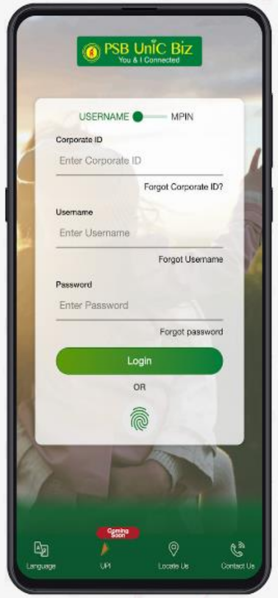
## 100+ Banking Features across Web & Mobile

**0.65 Lakh +**
**Registered Customers**

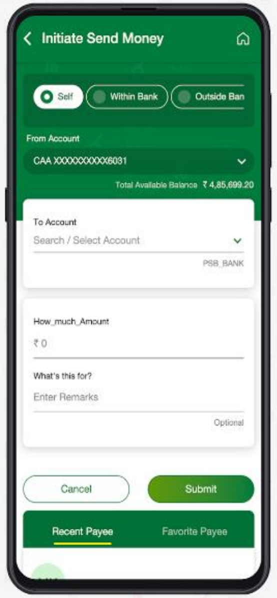
**50,000 +**
**Active Customers**

**| Sole Proprietor | Partnership | LLP | Pvt. Ltd. | Public Ltd. | TASC**

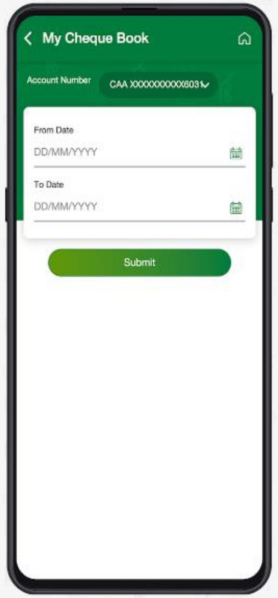
Same Login credentials across Web and Mobile Application



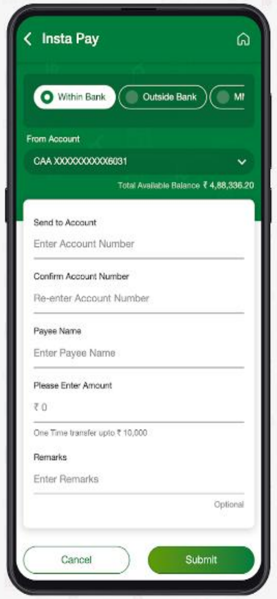

Multiple Payment Modes like IMPS, NEFT, RTGS, UPI and MMID



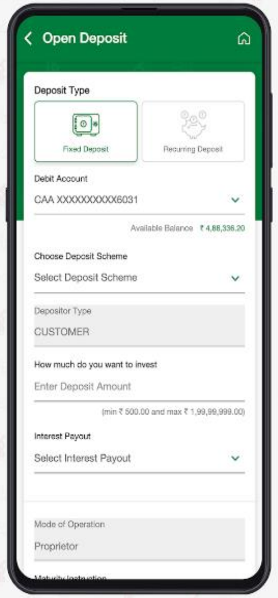

Enjoy various services such as Cheque enquiry, Stop a Cheque, Positive Pay and Issue of New Chequebook etc



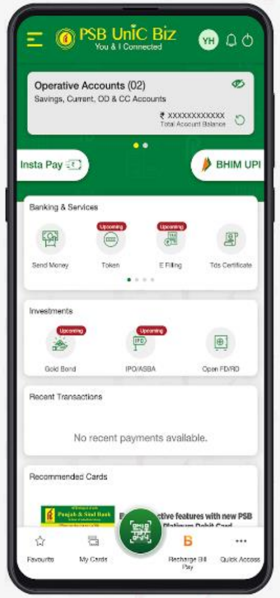

Instant Payment Without adding payee




Investing Money is Just a Click Away Now




Banking Services at Your Fingertips



# 10 Collaborations

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ
Punjab & Sind Bank
(A Govt. of India Undertaking)
*Where service is a way of life*


**MoU with Ministry of Defence to establish 60 web-based SPARSH Service Centres PAN India to provide last mile connectivity for Defence Pensioners**

**MoU on PSB Gaurav Bachat CAPF Package for salaried personnel, pensioners & Veer Naris with Indo-Tibetan Border Police**

**MoU with PUNBUS- Punjab Roadways for Salary accounts of employees of PUNBUS.**

# 11 Awards and Accolades




Emerged as winner under TOP Improvers category in the EASE 6.0 Reforms Index.


Winner award for creating awareness for MSMEs and Runner-up award in promoting Government Schemes by CIMSME


Honored with the "Highest DQI Improvement Award' in the PSU Commercial Segment for FY25


Best Tech Talent & Organisation Award in the Category of Small Banks at 20th Banking Technology Conference organized by IBA in Mumbai

# 11 ESG Initiatives

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ
Punjab & Sind Bank
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- **Climate Risk** & **Green Deposit Policy** for Sustainability.
- Mobilized funds under **Green Earth Deposit Scheme and financed ₹ 227.00 Cr** in renewable energy sector.
- Introduced environment friendly finance named as **PSB GO-GREEN Financing Scheme.**
- **₹ 102.44 Cr sanctioned under PSB e- Vahan** for electric vehicles.
- Installed **rooftop solar power system in premises and emphasized the usage of LED light.**


- Organized 23 camps and **trained 705 participants** in different **RSETIs during Q4**. **Training imparted to 3018** trainees **during FY 25.**
- Organized 81 camps by FLCs and imparted training to **1332 untrained persons during Q4**. **Training imparted to total 4458 trainees during FY 25.**
- Financed **Rs.0.56 crores to 294 street vendors in Q4 through PMSVANidhi**, with **total disbursement of Rs 16.38 crores** during FY 25.
- Unbanked **65506 person** accessible to banking services under PMJDY scheme in Q4 and opened **353059 PMJDY account during FY 25.**
- Financed **285 New SHGs with amount of Rs.12.87 crores in Q4** and **sanctioned Rs 34.66 crores during FY 25.**


- Well defined **Board level Committee & Policies** are in place for better Control and Governance.
- Strong **Vigilance Mechanism**.
- **Whistle blower policy in place** to enhance transparency.
- Board level Committee to **Monitor Recovery.**
- Strong **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.
- An approved **Code of Ethics** policy in place.

# Our Products





# 11 Guidance

| Parameters | Guidance for Mar’25 | Actual as on Mar’25 | Achievement | Guidance for FY'26 |
|---|---|---|---|---|
| Deposit Growth | 8-10% | 8.68% | ✓ | 8-10% |
| Advances Growth | 10-12% | 15.87% | ✓ | 15-16% |
| RAM % to Total Advances | >56% | 55.15% | | >57% |
| Gross NPA | <4.5% | 3.38% | ✓ | <2.5% |
| Net NPA | <1.5% | 0.96% | ✓ | <0.75% |
| PCR | 89-90% | 91.38% | ✓ | 92-93% |
| Recovery & Upgradation | > Rs.1000 Crore | Rs.1738 Crore | ✓ | > Rs.1000 Crore |
| Credit Cost (Annualised) | <1% | 0.20% | ✓ | <1% |
| Slippage Ratio (Annualised) | <1.25% | 0.99% | ✓ | <1% |

# Disclaimer

- The Bank may alter, modify or otherwise change in any manner the contents of this presentation, without obligation to notify any person of such revision or changes.

- Except for the historical information contained herein, statements in this release which contain words or phrases such as “will”, “aim”, “will likely result”, “would”, “believe”, “may”, “expect”, “will continue”, “anticipate”, “estimate”, “intend”, “plan”, “contemplate”, “seek to”, “future”, “objective”, “goal”, “strategy”, “philosophy”, “project”, “should”, “will pursue” and similar expressions or variations of such expressions may constitute "forward-looking statements".

- Potential investors must make their own assessment of the relevance, accuracy and adequacy of the information contained in this presentation and must make such independent investigation as they may consider necessary or appropriate for such purpose.


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