

Ref No: PSB/HO/Shares Cell / 34 /2025-26

July 19, 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 July 19, 2025

We are forwarding a copy of Press Release dated July 19, 2025 issued by the Bank on Reviewed Unaudited Financial Results of the Bank for the Quarter ended June 30, 2025.

The same can also be viewed on the website of the Bank i.e.
<https://punjabandsindbank.co.in/>

This is for your information & 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



PRESS RELEASE

Date: 19th July 2025

FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE 2025

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

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

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



Business Highlights for Quarter ended 30th June 2025

(in Cr.)

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

Awards & Accolades

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

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