

Ref No: PSB/HO/Shares Cell / 35 /2025-26

July 19, 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: Investor Presentation – Reviewed Unaudited Financial Results for the Quarter ended June 30, 2025**

We are enclosing Investor Presentation on the Reviewed Unaudited Financial Results 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](mailto:complianceofficer@psb.co.in)

# Financial Performance Q1 (FY 2025-26)



## Analyst Presentation



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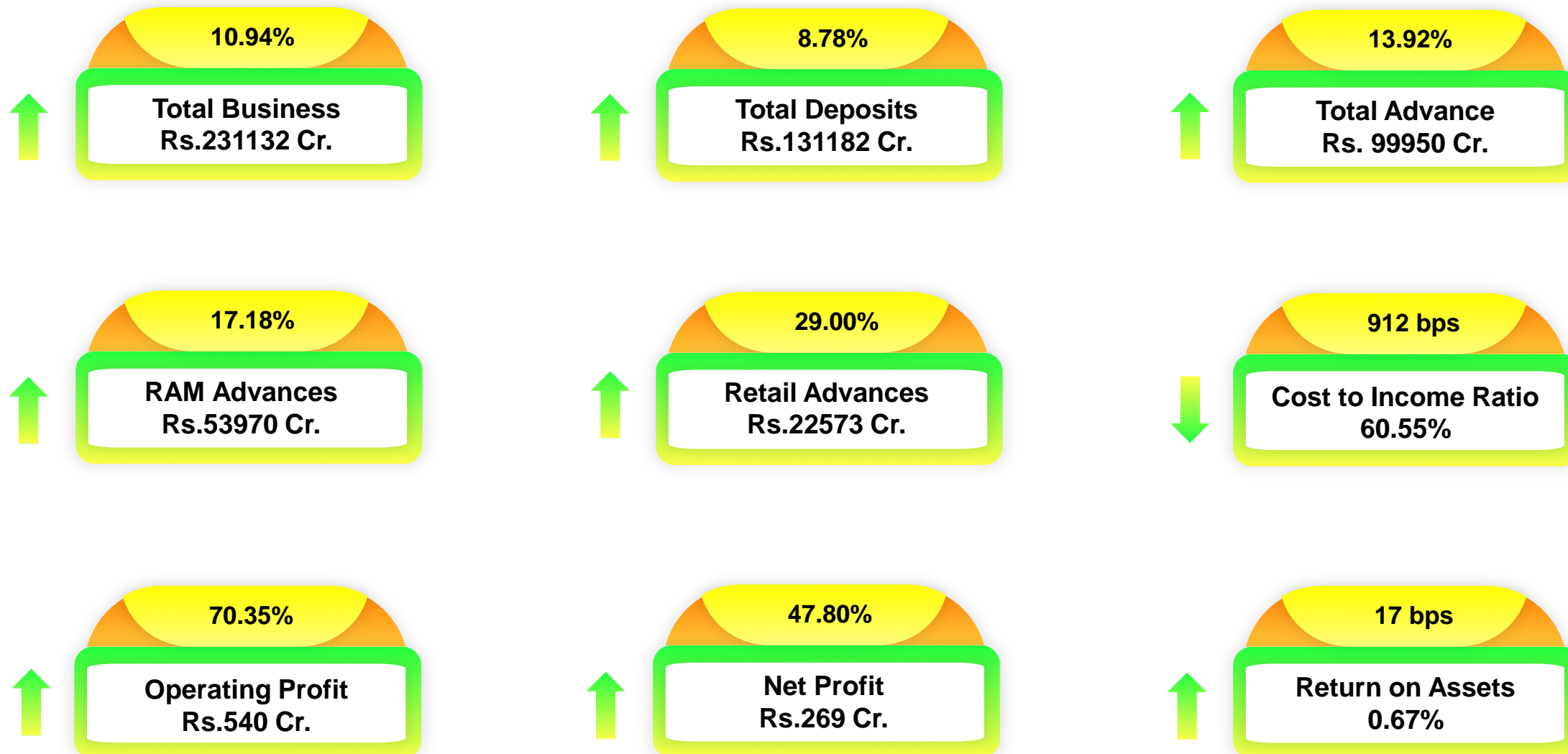


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**Punjab & Sind Bank**  
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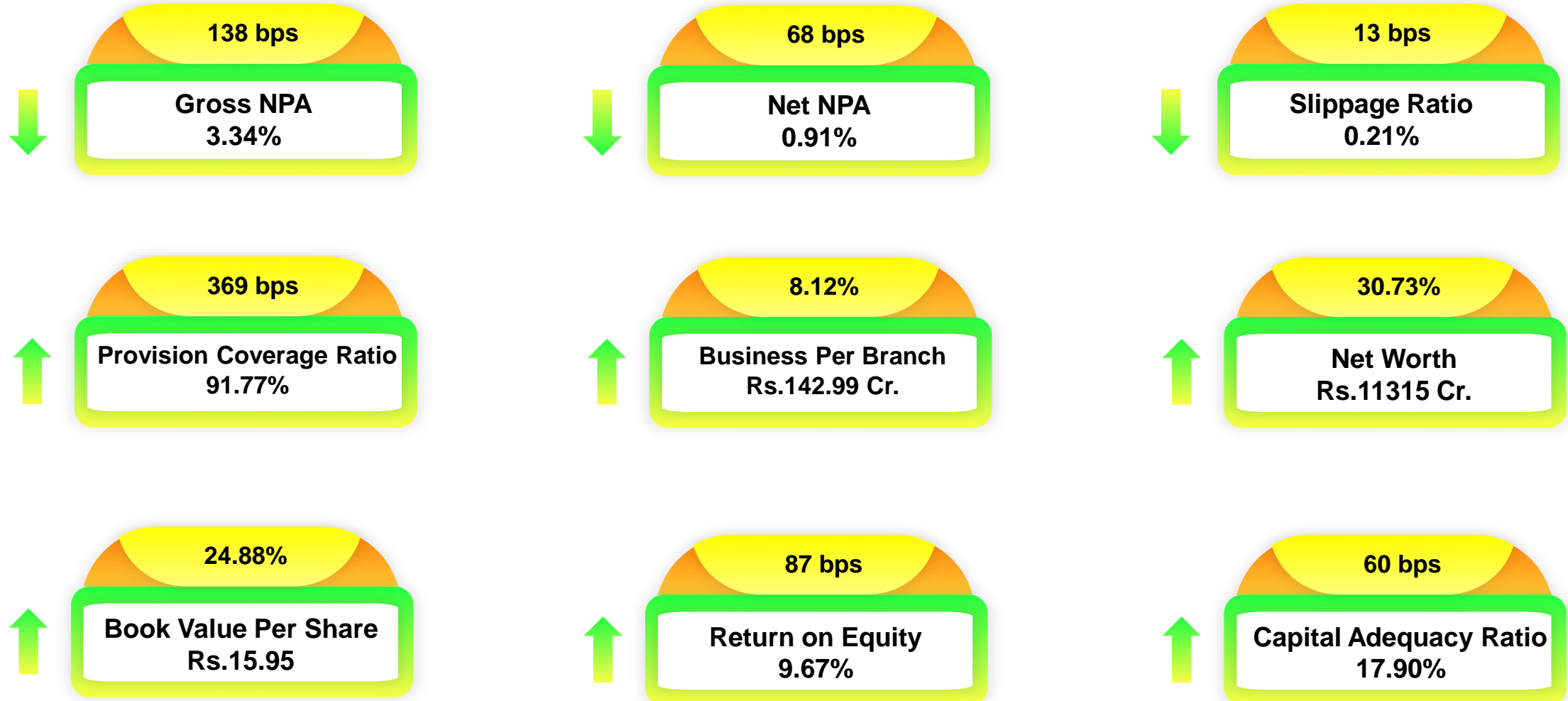
*Where service is a way of life*

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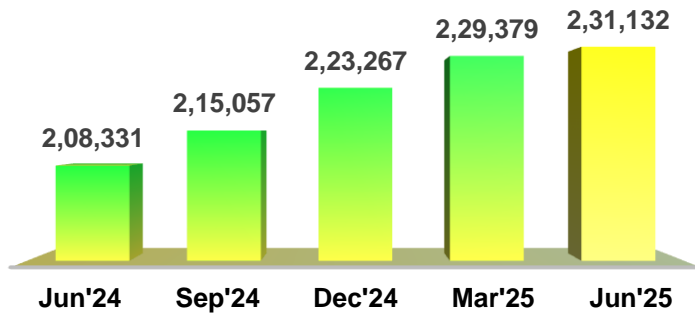
# 1 Key Highlights - Q1 FY'26 (YoY)



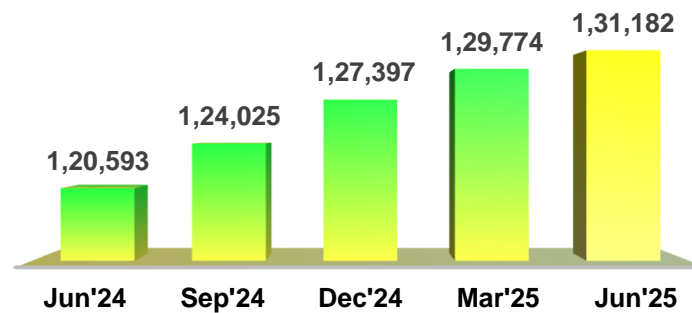
# 1 Key Highlights - Q1 FY'26 (YoY)



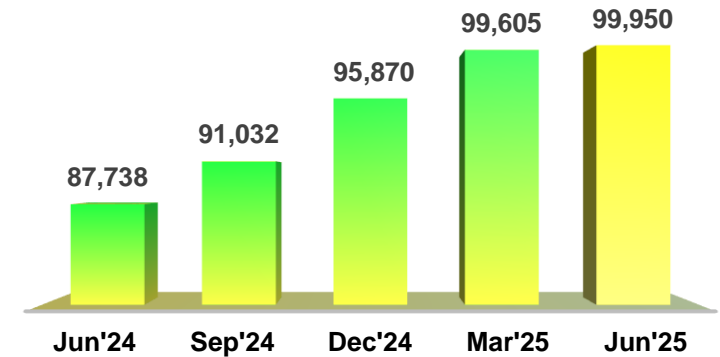
Total Business (₹ Cr)



Total Deposits (₹ Cr)



Total Advances (₹ Cr)

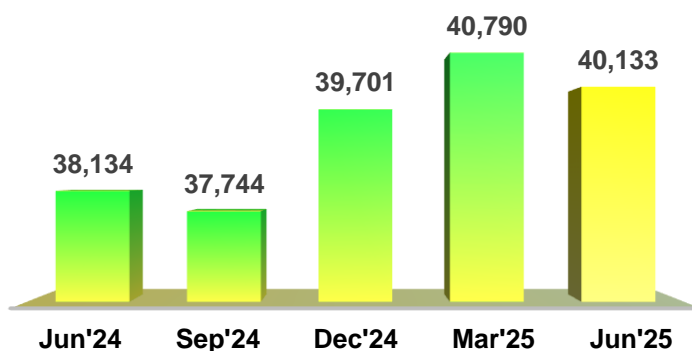


In ₹ Cr

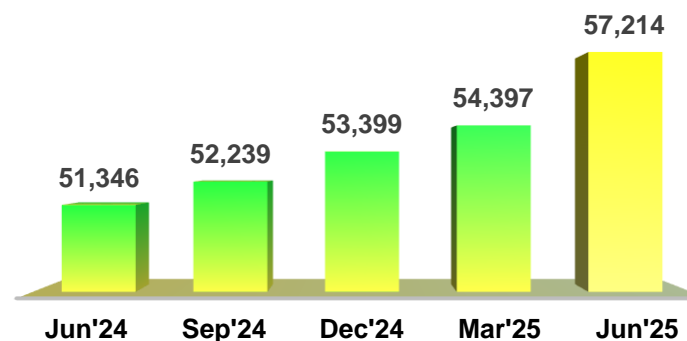
Particulars (in ₹ Cr)	Period Ended			Variation	
	Jun'24	Mar'25	Jun'25	QoQ (%)	YoY (%)
Total Business	208331	229379	231132	0.76	10.94
Total Deposits	120593	129774	131182	1.08	8.78
Total Advances	87738	99605	99950	0.35	13.92
CD Ratio (%)	72.76	76.75	76.19	(56 bps)	343 bps



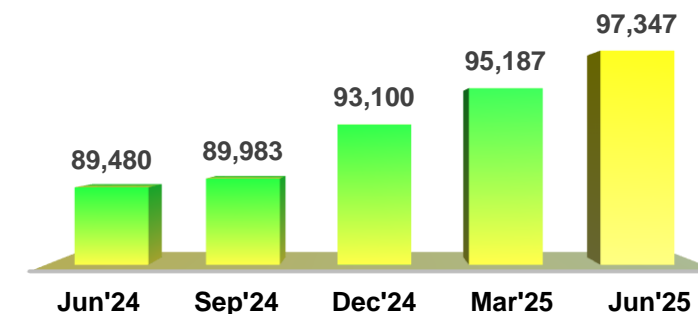
CASA(₹ Cr)



Retail Term Deposits (₹ Cr)



CASA &amp; Retail Term Deposits(₹ Cr)

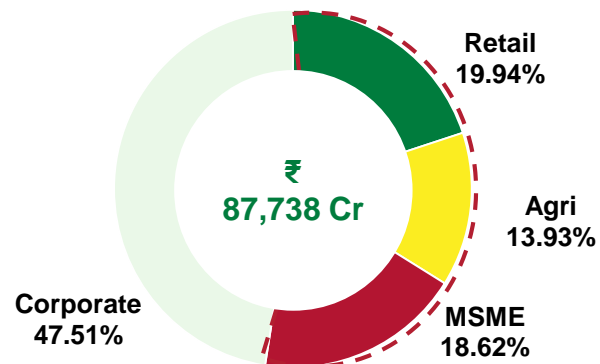


In ₹ Cr

Particulars (in ₹ Cr)	Period Ended			Variation	
	Jun'24	Mar'25	Jun'25	QoQ (%)	YoY (%)
Current Deposits	4598	5472	4707	(13.98)	2.37
Savings Deposits	33536	35318	35426	0.31	5.64
<b>CASA Deposits</b>	<b>38134</b>	<b>40790</b>	<b>40133</b>	(1.61)	5.24
CASA (%)	31.62	31.43	30.59	(84 bps)	(103 bps)
Term Deposits	82459	88984	91049	2.32	10.42
• Out of above Retail Term Deposits	51346	54397	57214	5.18	11.43
<b>Total Deposits</b>	<b>120593</b>	<b>129774</b>	<b>131182</b>	1.08	8.78

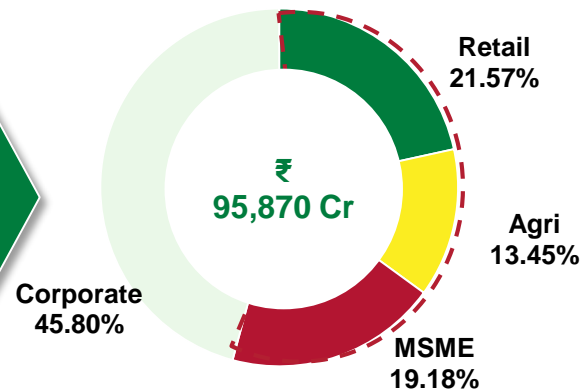
## RAM Share

Jun-24



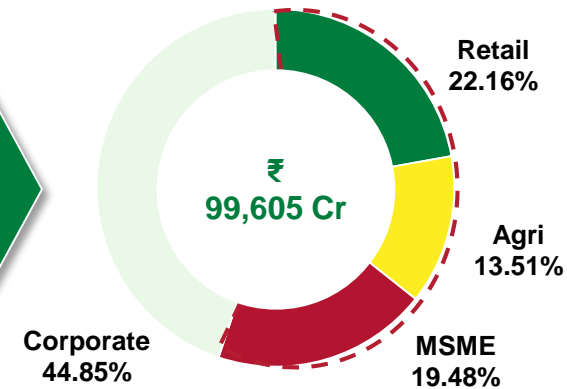
RAM %: 52.49%

Dec-24



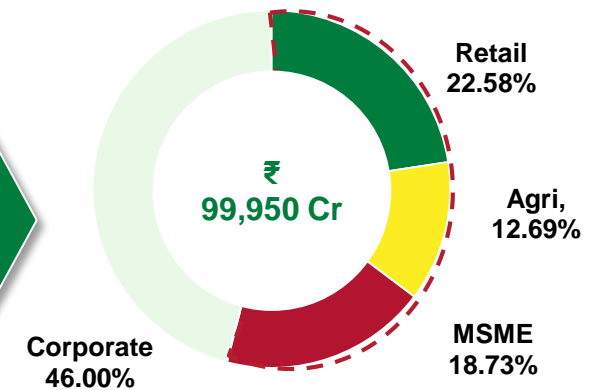
RAM %: 54.20%

Mar-25



RAM %: 55.15%

Jun-25



RAM %: 54.00%



# 1 Retail Lending Portfolio

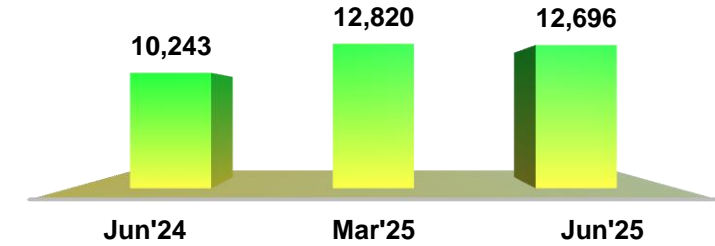


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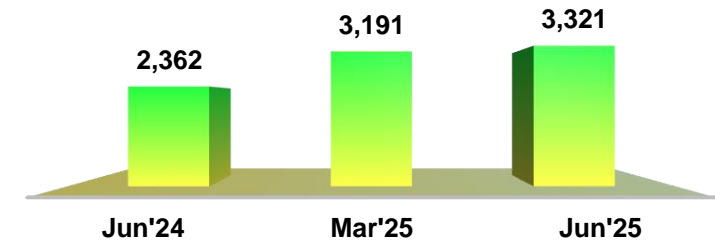
## Advances Mix (₹ Cr)

Particulars (in ₹ Cr)	Period Ended			Variation	
	Jun'24	Mar'25	Jun'25	QoQ (%)	YoY (%)
Advances	87738	99605	99950	0.35	13.92
Retail	17498	22070	22573	2.28	29.00
Agri	12217	13456	12681	(5.76)	3.80
MSME	16341	19406	18716	(3.56)	14.53
Total RAM	46056	54932	53970	(1.75)	17.18
Corporate	41682	44673	45980	2.93	10.31
RAM (%)	52.49	55.15	54.00		

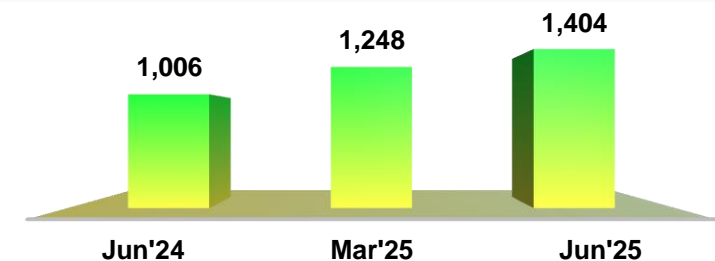
## Home Loan (₹ Cr)



## Vehicle Loan (₹ Cr)



## Gold Loan (₹ Cr)



# 1 Advances Breakup of Major Industries / Sectors

In ₹ Cr

Sector		Quarter Ended					
		Jun'24		Mar'25		Jun'25	
Particulars (in ₹ Cr)		Amount	% to Total Advances	Amount	% to Total Advances	Amount	% to Total Advances
Infrastructure		14611	16.65	14339	14.40	14068	14.08
(Out of Which)	Energy	5368	6.12	6207	6.23	6046	6.05
	Telecommunication	369	0.42	168	0.17	167	0.17
	Roads, Ports	4487	5.11	3334	3.35	3254	3.26
	Other Infra	4386	5.00	4630	4.65	4601	4.60
Iron & Steel		1420	1.62	2608	2.62	3487	3.49
Textile		1162	1.32	1151	1.16	1147	1.15
NBFC		12772	14.56	14872	14.93	14314	14.32
(Out of Which)	HFC	3617	4.12	1203	1.21	1359	1.36
	PSU & PSU backed NBFC	4975	5.67	4168	4.18	3671	3.67
	Private NBFC	4180	4.76	9501	9.54	9284	9.29

# 1 Rating Profile of NBFCs

In ₹ Cr

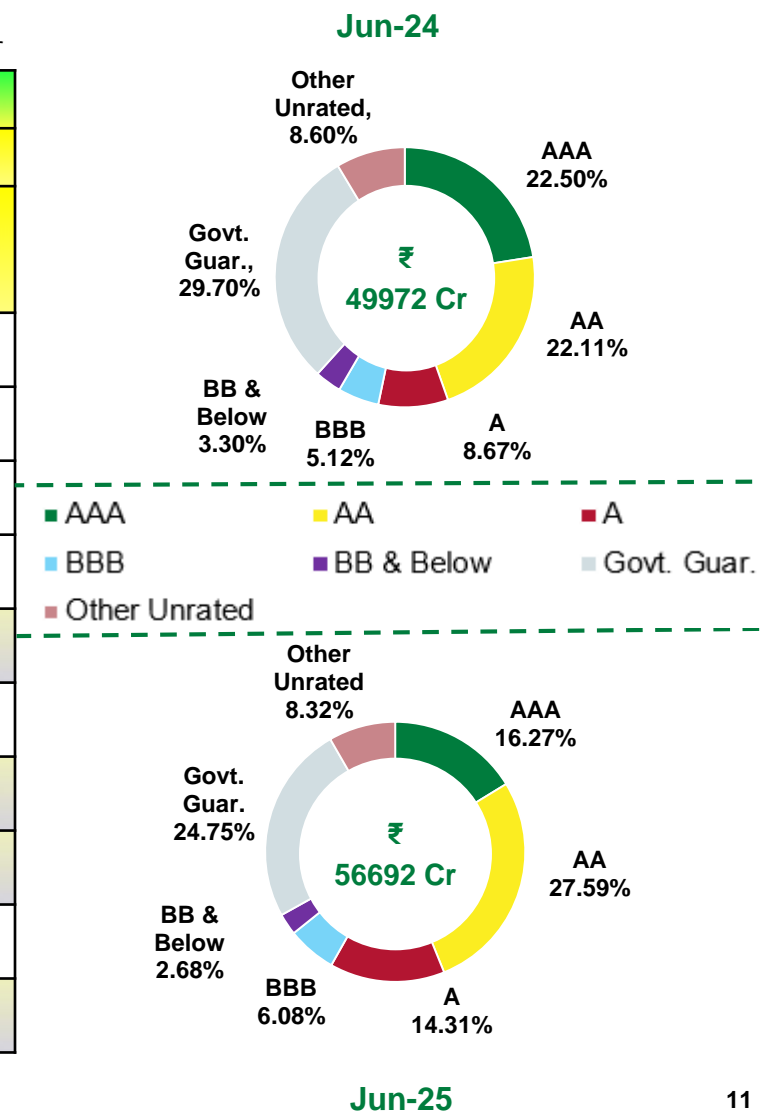
Particulars (in ₹ Cr)	Quarter Ended					
	Jun'24		Mar'25		Jun'25	
	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	7537	59.64	7404	50.47	6485	45.35
AA rated	4681	37.04	6717	45.79	7235	50.59
A rated	375	2.97	542	3.69	536	3.75
<b>Total A &amp; above</b>	<b>12593</b>	<b>99.65</b>	<b>14663</b>	<b>99.95</b>	<b>14256</b>	<b>99.69</b>
BBB Rated	1	0.01	2	0.01	2	0.01
BB & Below	43	0.34	6	0.04	43	0.30
<b>Total</b>	<b>12637</b>	<b>100</b>	<b>14671</b>	<b>100</b>	<b>14301</b>	<b>100</b>

# 1 Credit Profile

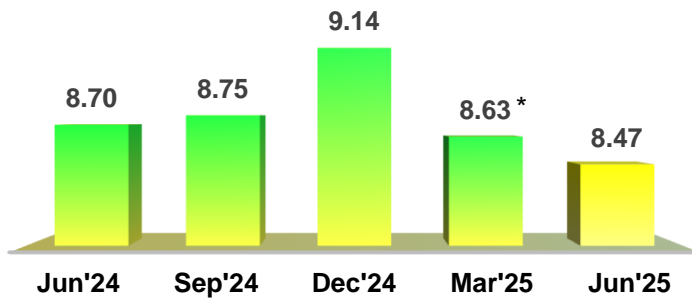
## Credit – External Rating Wise (Above Rs. 5 Cr.)

In ₹ Cr

Particulars (in ₹ Cr)	Quarter Ended					
	Jun'24		Mar'25		Jun'25	
	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	11245	22.50	10197	18.52	9223	16.27
AA rated	11047	22.11	14397	26.15	15641	27.59
A rated	4334	8.67	6795	12.34	8113	14.31
BBB rated	2560	5.12	3224	5.86	3449	6.08
<b>Total of BBB &amp; above</b>	<b>29186</b>	<b>58.40</b>	<b>34613</b>	<b>62.87</b>	<b>36426</b>	<b>64.25</b>
BB & Below	1648	3.30	1670	3.03	1521	2.68
<b>Total Rated</b>	<b>30834</b>	<b>61.70</b>	<b>36283</b>	<b>65.90</b>	<b>37947</b>	<b>66.93</b>
<b>Govt. Guaranteed</b>	<b>14842</b>	<b>29.70</b>	<b>14020</b>	<b>25.47</b>	<b>14027</b>	<b>24.75</b>
Other Unrated	4296	8.60	4751	8.63	4718	8.32
<b>Total</b>	<b>49972</b>	<b>100</b>	<b>55054</b>	<b>100</b>	<b>56692</b>	<b>100</b>

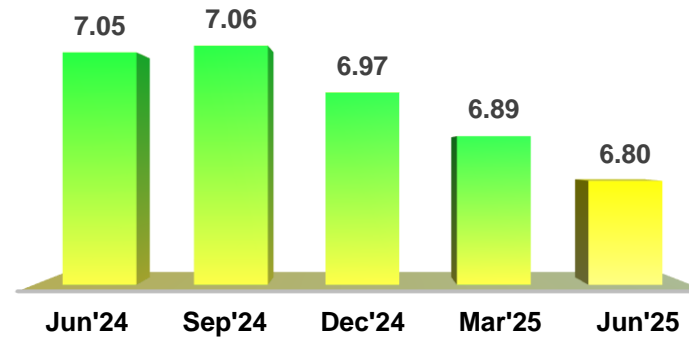


### Yield on Advances (In %)

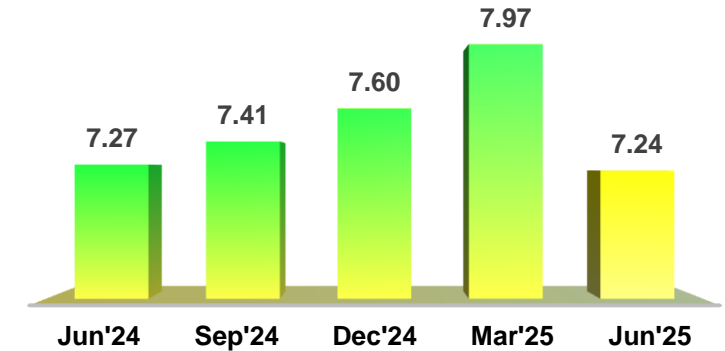


\* Including one-off item 9.69%

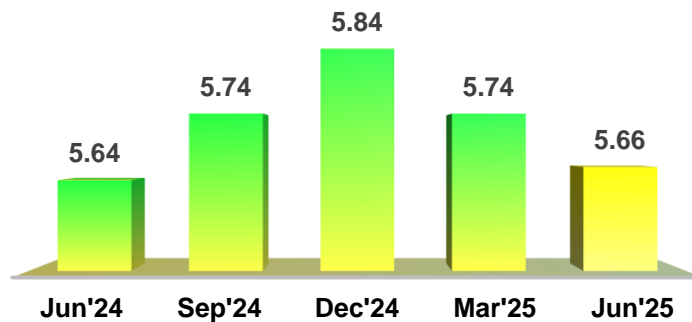
### Yield on Investments (In %)



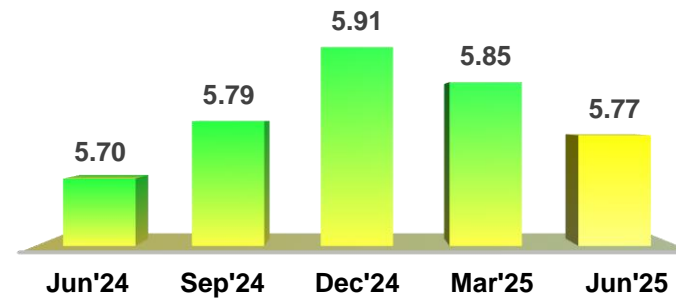
### Yield on Funds (In %)



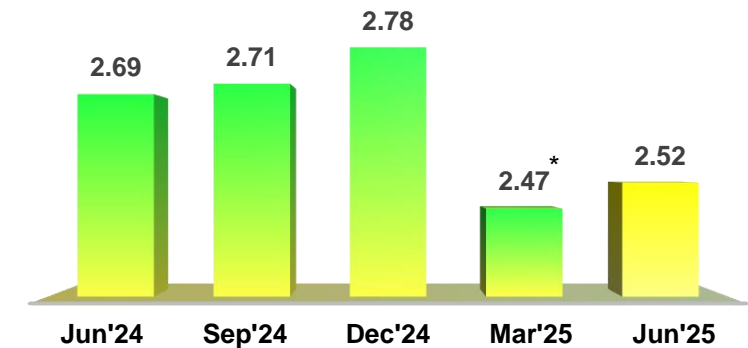
### Cost of Deposits (In %)



### Cost of Funds (In %)

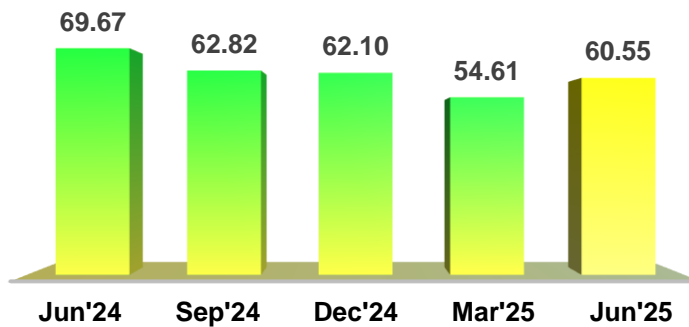


### Net Interest Margin (%)

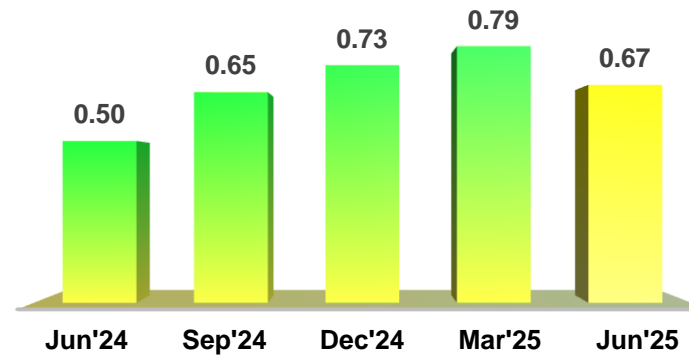


\* Including one-off item 3.19%

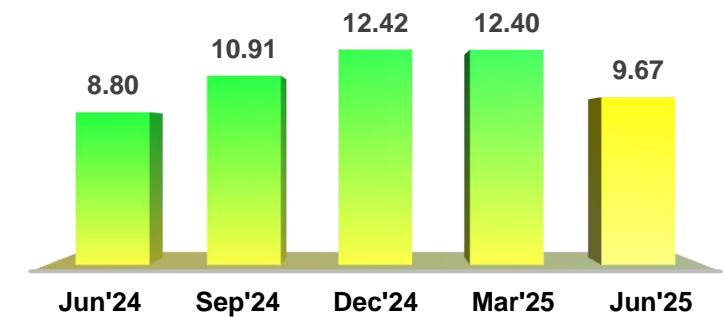
### Cost to Income Ratio (In %)



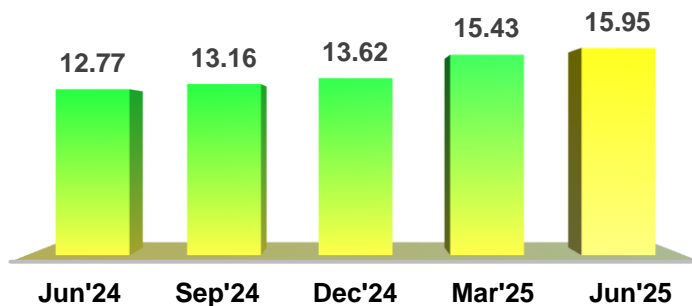
### Return on Asset (%)



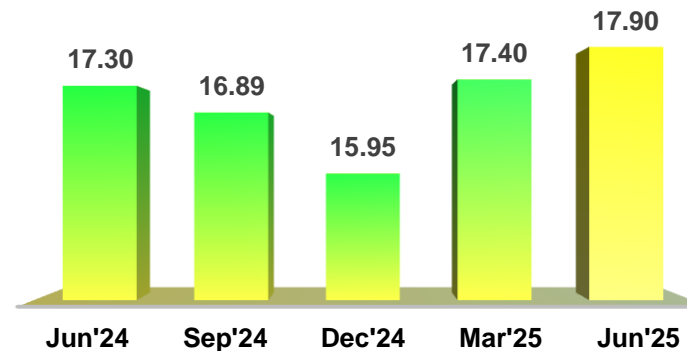
### Return on Equity (%)



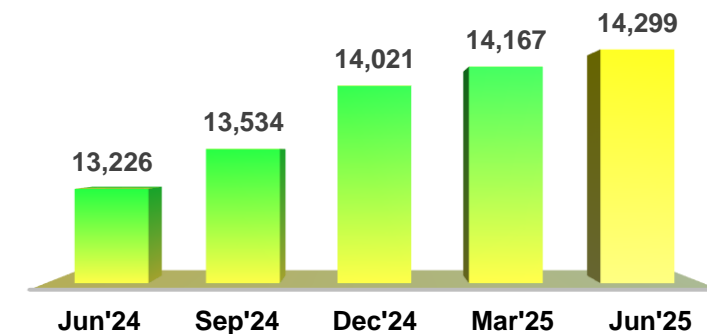
### Book Value Per Share



### Capital Adequacy Ratio (%)



### Business per Branch (₹ Lacs)



### 3 Operating & Net Profit

In ₹ Cr

Particulars (in ₹ Cr)	Quarter			Variation	
	Jun'24	Mar'25	Jun'25	QoQ%	YoY%
Interest Income	2652	3160	2910	(7.91)	9.73
Interest Expenses	1802	2038	2010	(1.37)	11.54
<b>Net Interest Income</b>	<b>850</b>	<b>1122</b>	<b>900</b>	<b>(19.79)</b>	<b>5.88</b>
Non Interest Income	194	676	469	(30.62)	141.75
Operating Expenses	727	982	829	(15.58)	14.03
<b>Operating Profit</b>	<b>317</b>	<b>816</b>	<b>540</b>	<b>(33.82)</b>	<b>70.35</b>
Provisions other than Tax	103	373	217	(41.82)	110.68
Provision for Tax	32	130	54	(58.46)	68.75
<b>Net Profit</b>	<b>182</b>	<b>313</b>	<b>269</b>	<b>(14.06)</b>	<b>47.80</b>



### 3 Total Income

In ₹ Cr

Particulars (in ₹ Cr)	Quarter			Variation	
	Jun'24	Mar'25	Jun'25	QoQ%	YoY%
Interest on Advances	1825	2331	2056	(11.80)	12.66
Interest on Investments	813	812	818	0.74	0.62
Other Interest Income	14	17	36	111.76	157.14
<b>Total Interest Income (a)</b>	<b>2652</b>	<b>3160</b>	<b>2910</b>	<b>(7.91)</b>	<b>9.73</b>
<b>Core Fee Income</b>	<b>122</b>	<b>177</b>	<b>144</b>	<b>(18.64)</b>	<b>18.03</b>
Profit on Sale of Investment	32	106	208	96.23	-
Profit/(Loss) on Revaluation of Investment	2	18	2	(88.89)	0.00
Forex Income	5	6	6	-	20.00
Recovery in written off A/Cs	33	369	109	(70.46)	230.30
<b>Total Non-Interest Income (b)</b>	<b>194</b>	<b>676</b>	<b>469</b>	<b>(30.62)</b>	<b>141.75</b>
<b>Total Income (a+b)</b>	<b>2846</b>	<b>3836</b>	<b>3379</b>	<b>(11.91)</b>	<b>18.73</b>

### 3 Total Expenses

In ₹ Cr

Particulars (in ₹ Cr)	Quarter			Variation	
	Jun'24	Mar'25	Jun'25	QoQ%	YoY%
Interest on Deposits	1669	1813	1787	(1.43)	7.07
Interest on Others	133	225	223	(0.89)	67.67
<b>Total Interest Expenses (a)</b>	<b>1802</b>	<b>2038</b>	<b>2010</b>	<b>(1.37)</b>	<b>11.54</b>
Establishment Expenses	460	642	524	(18.38)	13.91
Other Operating Expenses	267	340	305	(10.29)	14.23
<b>Operating Expenses (b)</b>	<b>727</b>	<b>982</b>	<b>829</b>	<b>(15.58)</b>	<b>14.03</b>
<b>Total Expenses (a+b)</b>	<b>2529</b>	<b>3020</b>	<b>2839</b>	<b>(5.99)</b>	<b>12.26</b>



In ₹ Cr

Liabilities (in ₹ Cr)	As on		
	Jun'24	Mar'25	Jun'25
Capital	6778	7096	7096
Reserve & Surplus	4614	6259	6562
Deposits	120593	129774	131182
Borrowings	10382	14229	12456
Other Liabilities & Provision	2519	4457	4232
<b>Total</b>	<b>144886</b>	<b>161815</b>	<b>161528</b>
Assets (in ₹ Cr)	As on		
	Jun'24	Mar'25	Jun'25
Cash & Balance with RBI	6846	8794	6779
Balance with Banks & Money at call	372	26	108
Investments (Net)	44673	46912	48255
Advances (Net)	85046	97300	97622
Fixed Assets	1727	1779	1756
Other Assets	6222	7004	7008
<b>Total</b>	<b>144886</b>	<b>161815</b>	<b>161528</b>

In ₹ Cr

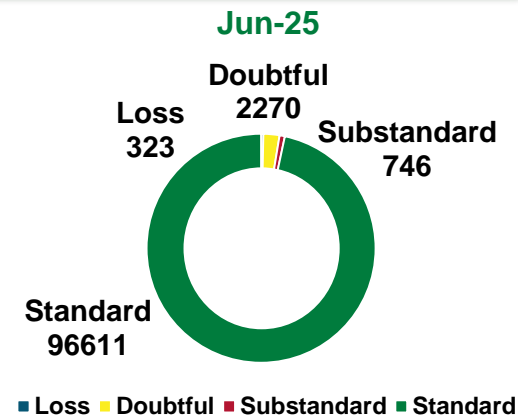
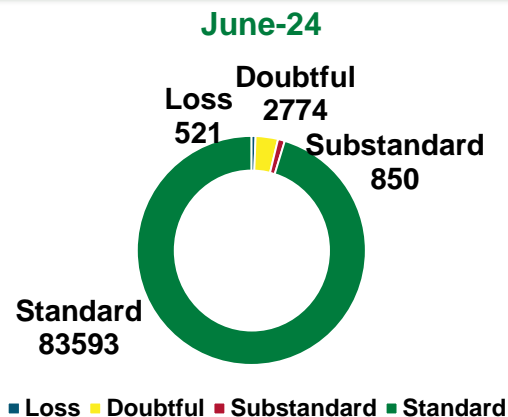
S. No.	Particulars (in ₹ Cr)	Quarter		
		Jun'24	Mar'25	Jun'25
1	Gross NPA Opening Balance	4665	3676	3370
2	Cash recoveries	157	174	147
3	Out of Above Cash recovery Income Booked	40	73	31
4	Up gradations	93	87	93
5	Technical Write off	200	401	0
6	Rebate	389	21	26
7	<b>Total Net Reduction</b>	<b>799</b>	<b>610</b>	<b>235</b>
8	Fresh Slippage	276	268	203
9	Debit in existing NPA accounts	3	37	1
10	<b>GROSS NPA</b>	<b>4145</b>	<b>3370</b>	<b>3339</b>
11	<b>GROSS NPA (%)</b>	<b>4.72</b>	<b>3.38</b>	<b>3.34</b>
12	<b>NET NPA</b>	<b>1350</b>	<b>937</b>	<b>883</b>
13	<b>NET NPA (%)</b>	<b>1.59</b>	<b>0.96</b>	<b>0.91</b>
14	Recovery in T.W.O. A/Cs	33	630	110
15	<b>Total Recovery &amp; Upgradation</b>	<b>283</b>	<b>891</b>	<b>350</b>

In ₹ Cr

## Sector Wise NPA (₹ Cr)

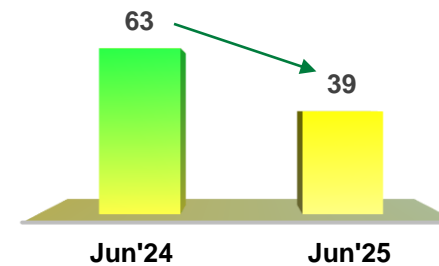
Particulars (in ₹ Cr)	Quarter Ended						
	Jun'24		Mar '25		Jun'25		
	GNPA	Ratio (%)	GNPA	Ratio (%)	GNPA	Ratio (%)	NNPA (%)
Retail	401	2.29	393	1.78	404	1.79	0.63
Agri	1165	9.54	1264	9.39	1216	9.59	3.82
MSME	1560	9.54	1354	6.98	1347	7.20	2.35
Corporate	1019	2.44	359	0.80	372	0.81	0.00
<b>Total</b>	<b>4145</b>	<b>4.72</b>	<b>3370</b>	<b>3.38</b>	<b>3339</b>	<b>3.34</b>	<b>0.91</b>

## Asset Classification (₹ Cr)

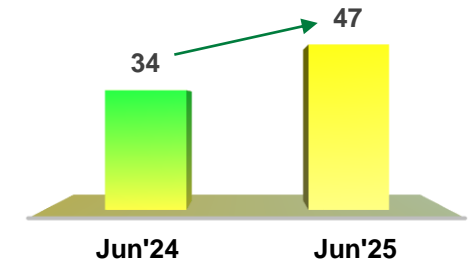


## Fresh Slippages(Qtr) (₹ Cr)

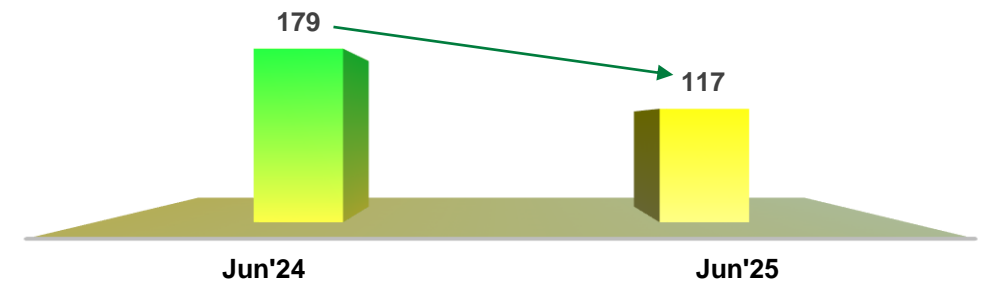
## Retail (₹ Cr)



## Agri (₹ Cr)



## MSME (₹ Cr)

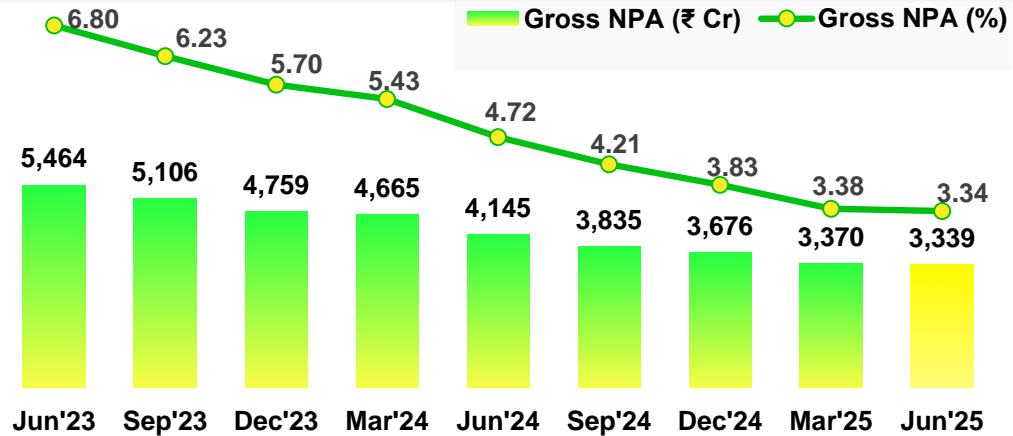


## 4 Asset Quality

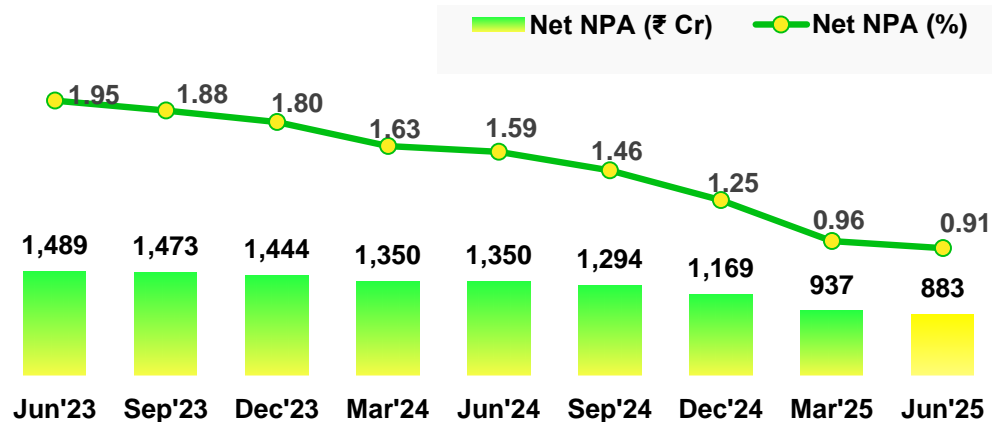


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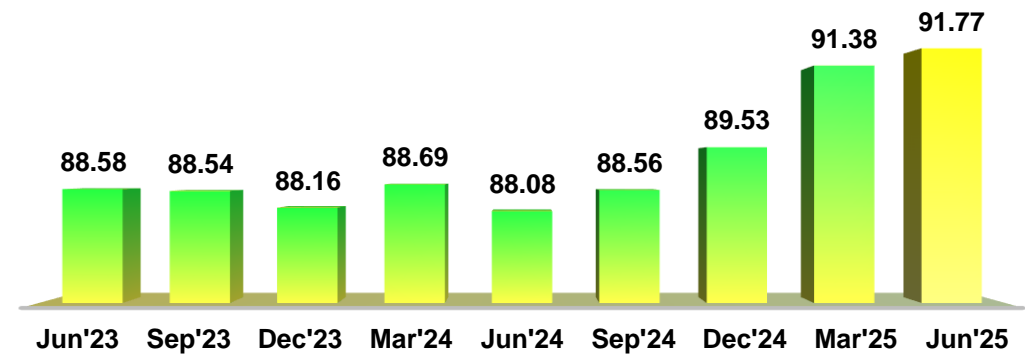
### Gross NPA



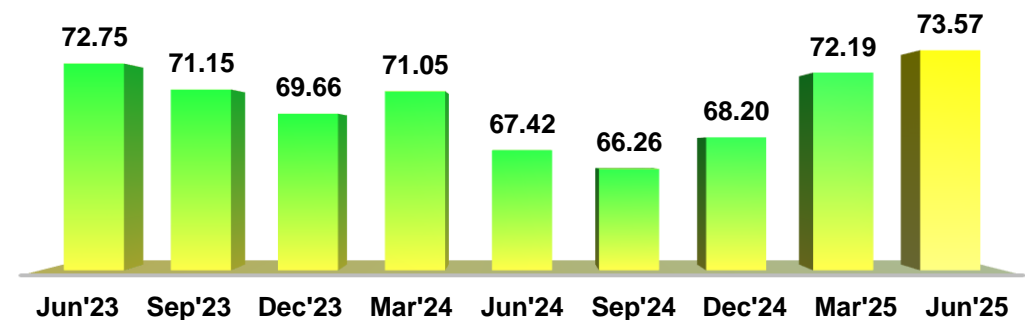
### Net NPA



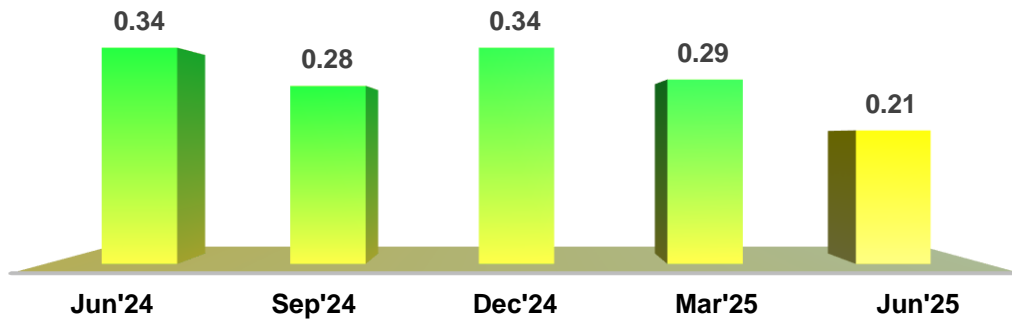
### Provision Coverage Ratio with TWO (In %)



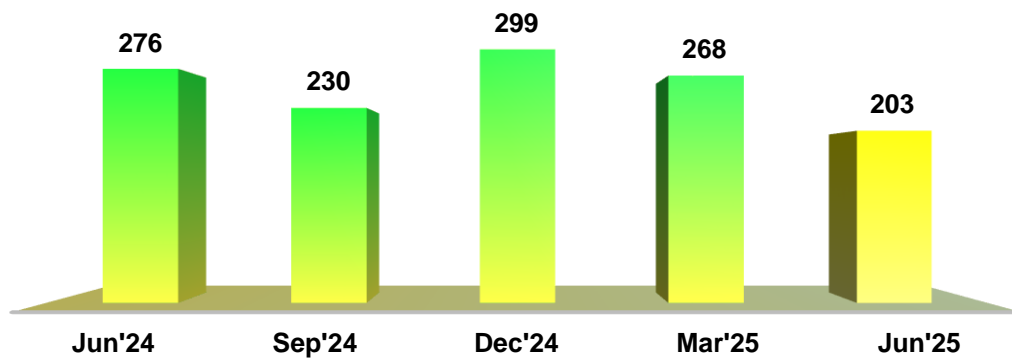
### Provision Coverage Ratio without TWO (In %)



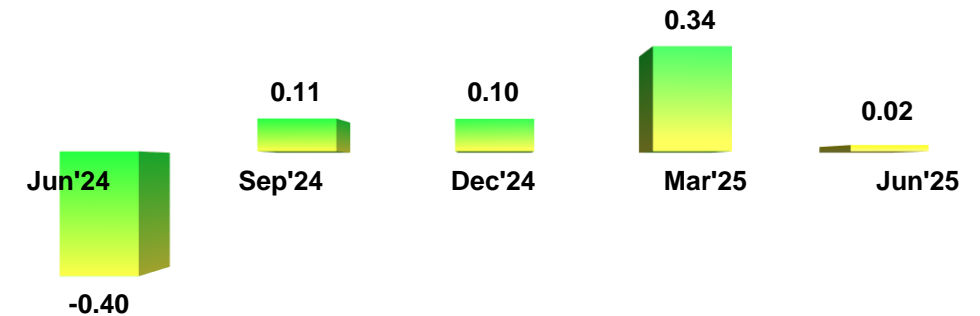
### Slippage Ratio (In %)



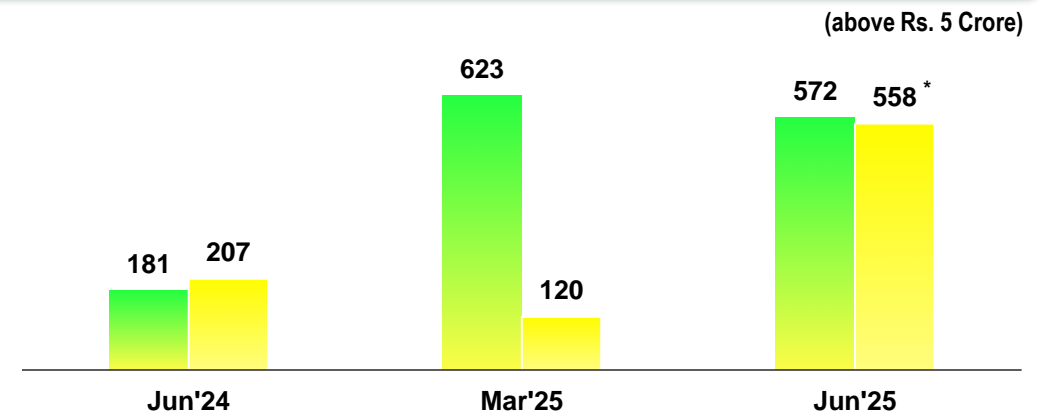
### Fresh Slippage (₹ Cr)



### Credit Cost (In %)



### SMA1 and SMA2 (₹ Cr)



\* Due to one corporate account backed by State Govt. Guarantee

SMA 1

SMA 2



## 5 COVID Resolution Framework

### Resolution Framework 1

In ₹ Cr

Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 30.06.2025	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	6250	556	2426	260
Other Exposures	419	1007	132	146
<b>Total</b>	<b>6669</b>	<b>1563</b>	<b>2558</b>	<b>406</b>
MSME Loans	5098	438	1790	205
<b>Grand Total</b>	<b>11767</b>	<b>2001</b>	<b>4348</b>	<b>611</b>

### Resolution Framework 2

Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 30.06.2025	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	7415	798	4070	477
Other Exposures	-	-	-	-
<b>Total</b>	<b>7415</b>	<b>798</b>	<b>4070</b>	<b>477</b>
MSME Loans	3167	362	1194	123
<b>Grand Total</b>	<b>10582</b>	<b>1160</b>	<b>5264</b>	<b>600</b>

In ₹ Cr

Particulars	Jun'24	Mar'25	Jun'25
<b>Domestic Investments</b>	<b>45490</b>	<b>47694</b>	<b>49035</b>
• SLR Investments	32014	33107	34213
• Non-SLR Investments	13476	14587	14822

## Category Wise Classification

Particulars	Jun'24	Mar'25	Jun'25
• Held to Maturity (HTM)	29749	30000	30544
• AFS + FVTPL(Including HFT)	15741	17694	18491

In ₹ Cr

Particulars		Jun'24	Mar'25	Jun'25	% to Total (Jun'25)
<b>GROSS INVESTMENTS</b>		<b>45490</b>	<b>47694</b>	<b>49036</b>	
<b>SLR INVESTMENTS</b>		<b>32014</b>	<b>33107</b>	<b>34214</b>	<b>69.77</b>
(i)	HFT	2437	3838	3642	7.43
(ii)	AFS	7977	7687	8559	17.45
(iii)	HTM	21600	21582	22013	44.89
<b>NON-SLR INVESTMENTS</b>					
(i)	PSU Bonds	3338	3180	3175	6.47
(ii)	GOI RECAP Bonds	7371	7711	7825	15.96
(iii)	Corporate Debentures	1957	2116	2319	4.73
(iv)	CDs	123	172	192	0.39
(v)	CPs	148	295	217	0.44
(vi)	Shares of PSUs /Corporates & Others	507	577	557	1.14
(viii)	Venture CF	32	136	137	0.28
(ix)	Securitized Receipt	-	400	400	0.82
<b>Total of Non-SLR Investments (Excluding RIDF)</b>		<b>13476</b>	<b>14587</b>	<b>14822</b>	<b>30.23</b>

In ₹ Cr

Particulars	Regulatory Requirement	Period Ended					
		Jun'24		Mar'25		Jun'25	
		Amount	%	Amount	%	Amount	%
CET I (Including CCB)	8.00	9463	14.80	11790	15.59	11838	16.02
AT - 1							
Tier I (Including CCB)	9.50	9463	14.80	11790	15.59	11838	16.02
Tier II		1597	2.50	1369	1.82	1391	1.88
Capital Adequacy	11.50	11060	17.30	13159	17.41	13229	17.90
Risk Weighted Assets		63928		75602		73902	

49.02%




### Digital Transactions (No. in Cr.)\*

Jun'24	10.69
Jun'25	15.93

\* Debit transactions

24.91%




### UPI Users (In Lakhs)

Jun'24	21.52
Jun'25	26.88

53.90%




### UPI Transactions (In Cr.)#

Jun'24	14.49
Jun'25	22.30

# Debit & Credit Transactions

52.07%




### UPI QR (In No.)

Jun'24	126965
Jun'25	193073

28.38%




### PSB UNIC Registrations (In Lakhs)

Jun'24	7.61
Jun'25	9.77

51.90%

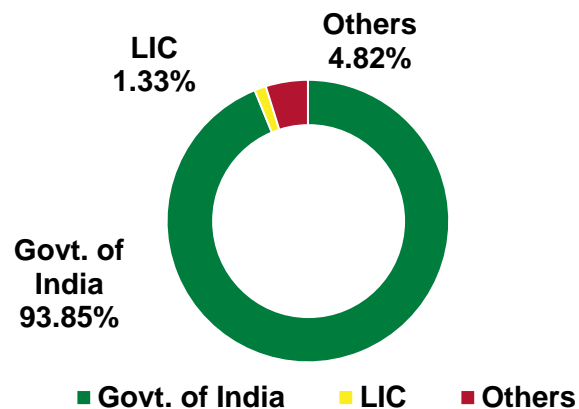



### Merchants On Boarded (In No.)

Jun'24	128585
Jun'25	195323

## 8 Shareholding Pattern & Credit Rating

### 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)

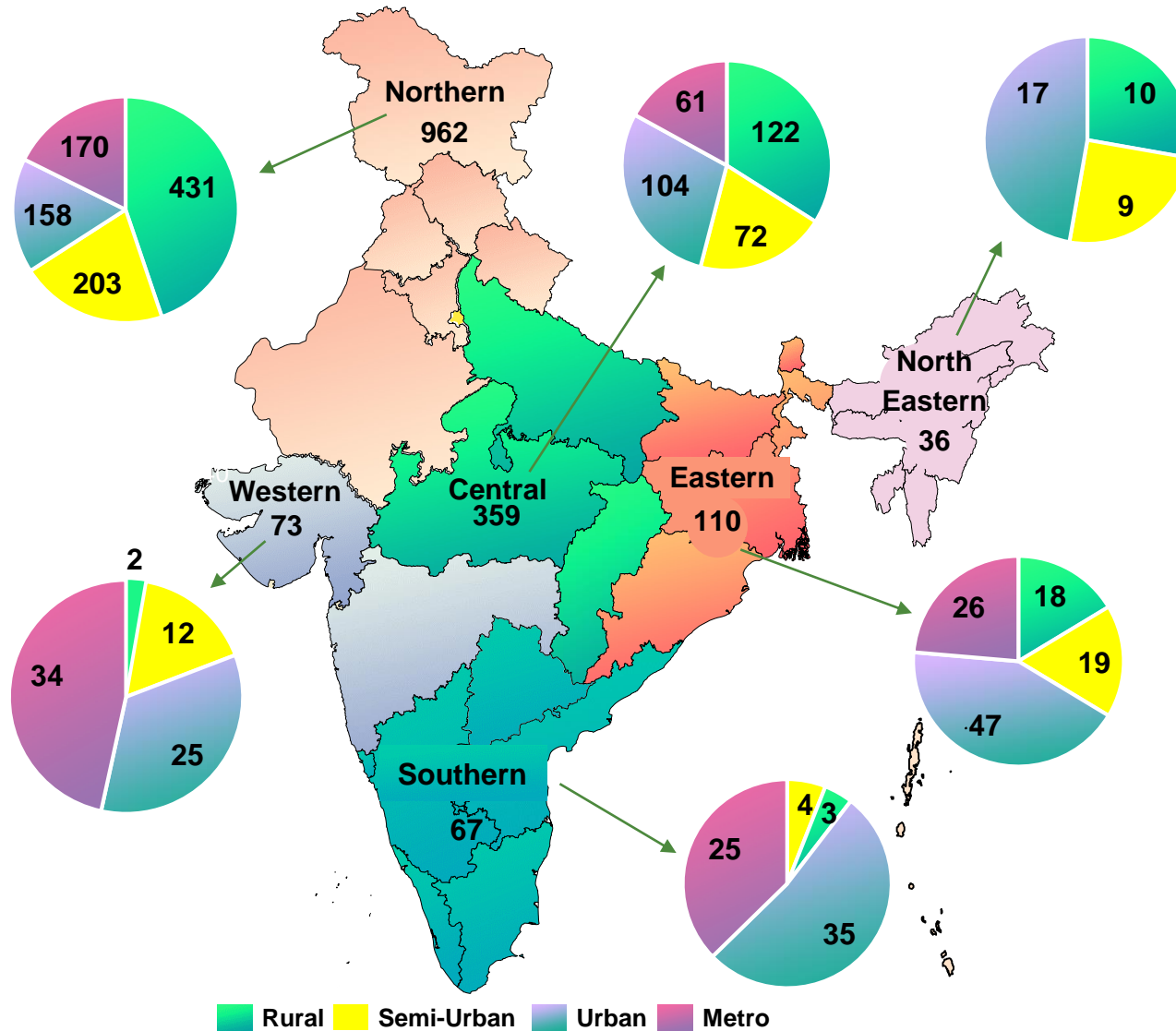
**Infomerics Ratings** AA (Stable)

**CARE Ratings** AA - (Positive)

Particulars	As on		
	Jun'24	Mar'25	Jun'25
Share Capital (Rs. In Cr.)	6777.79	7095.59	7095.59
No. of Shares (Rs. In Cr.)	677.78	709.56	709.56
Net Worth (Rs. In Cr.)	8655	10945	11315
Book Value Per Share	12.77	15.43	15.95

(In %)

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



**1607**  
Branches



**1053**  
ATMs



**2282**  
BCs



**370**  
Districts Covered

#### Creation of 4 New Zonal Offices

Zonal Office	State
Agra	Uttar Pradesh
Moga	Punjab
Patna	Bihar
Varanasi	Uttar Pradesh



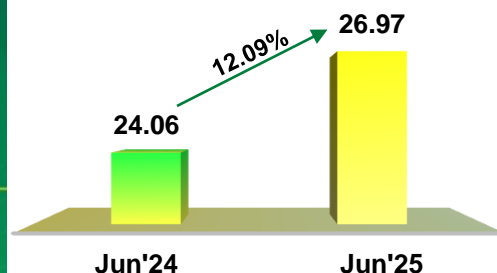


S. No.	Particulars	Mandated Targets	Jun'25
1	Priority Sector % to ANBC	40.00%	44.83%
2	Agriculture - PS % to ANBC	18.00%	18.20%
3	Small and Marginal Farmers (SMF) % to ANBC	10.00%	10.07%
4	Weaker Section % to ANBC	12.00%	11.09%
5	Micro Enterprises (PS) % to ANBC	7.50%	11.86%

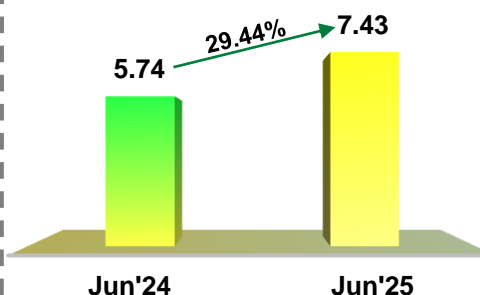
## PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)

**SURAKSHA BHI,  
VISHWAS BHI.**

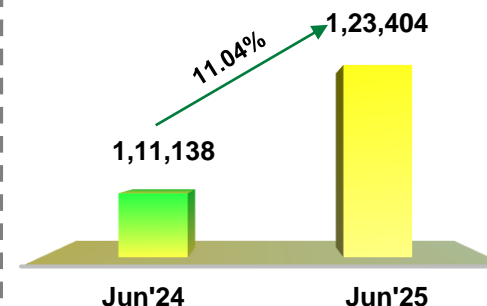
PMJDY Accounts Opened  
(₹ Lacs)



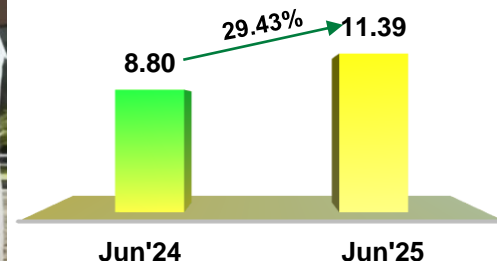
Atal Pension Yojna (₹ Lacs)



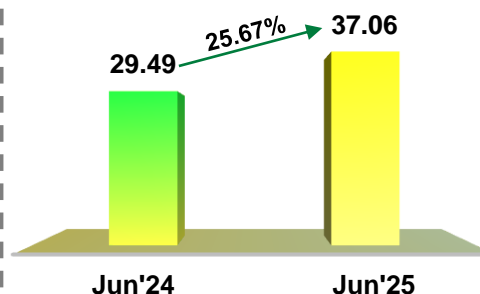
Total No. of Accounts under  
MUDRA Scheme



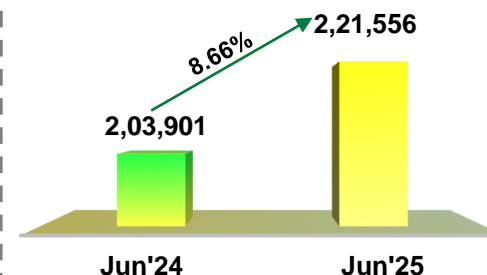
Pradhan Mantri Jeevan Jyoti  
Bima Yojna (₹ Lacs)



Pradhan Mantri Suraksha Bima  
Yojna (₹ Lacs)



Total amount of Balance O/s in  
Mudra Loan Accounts (₹ Lacs)



### ATAL PENSION YOJANA

Invest in Peace of Mind,  
Not Just Savings.

Atal Pension Yojana

**Age Group**  
18 to 40 years  
(This person does not engage)

**Benefits**  
Guaranteed Pension  
after the age of 60 years\*

### प्रधानमंत्री सुरक्षा बीमा योजना

आपके परिवार की सुरक्षा  
अब और मज़बूत

**सिर्फ ₹20 सालाना में  
₹2 लाख तक का बीमा**



- **Climate Risk & Green Deposit Policy** for Sustainability.
- Mobilized funds under **Green Earth Deposit Scheme** and financed ₹ 263.63 Cr in renewable energy sector.
- Introduced environment friendly finance named as **PSB GO-GREEN Financing Scheme**.
- ₹ 128.99 Cr sanctioned under PSB e-Vahan for electric vehicles.
- Installed **rooftop solar power system** in premises and emphasized the usage of LED light.



- Organized 18 camps and **trained 574 trainees** in different **RSETIs** during **Q1 (2025-26)**.
- Organized 155 camps by FLCs and imparted financial awareness to **2883 participants** during **Q1 (2025-26)**.
- Unbanked **65132 person** accessible to banking services under PMJDY during **Q1 (2025-26)**.
- Financed **113 New SHGs** with amount of **Rs.6.31 crores** during **Q1 (2025-26)**.



- 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.



**CASA Back Office-** CASA Back Office offers centralized processing with credential validations for CASA Accounts- Pilot-run implemented.

**TAB Banking** - TAB Banking enables bank staff to offers account opening at the customer's doorstep/any remote location using a tablet device- To go live in Q2.

**Whatsapp Banking** with features like Account balance, Account Statement, view Account details, cheque Book Details, Interest certificate etc.

**PSB UnIC / Omni Channel** - Bank offers internet banking, mobile banking, UPI, IMPS and around 150+ services in a single mobile app.

**Digital journey** for Housing Loan, Auto Loan, MSME up to ₹ 25 lakhs, Mudra up to ₹ 50,000 (Sishu) and KCC up to ₹ 2 lakhs.



**Outbound Calls** for SMA Collection and Marketing of bank's products through Call Centre.

Collaboration with RBI Innovation Hub (RBIH) for Unified Lending Interface and Mule Hunter Application.

**CRM** – Features like Customer 360, Lead Management, Campaign Management and Grievance Redressal system, to provide prompt and best customer experience.

**Performance Management System (Navjyoti)**- Covering MPP, Succession Planning, KPI of officers etc. under HR Transformation project.



Defence in depth through best in class security technology and process controls



**24 x 7** Security events monitoring by SOC through SIEM & threat intelligence feeds



Security Analytics for enhanced security threat visibility



Regular RED Team exercises for proactive and timely vulnerability identification



**770 / 900**  
Bitsight Rating



Strengthening Cyber resilience of Bank with focus on detect and respond/recover activities



The Indian Cybercrime Coordination Centre (I4C)  
To combat cybercrime in a comprehensive and coordinated manner.



Bank is enhancing its Information Security Infrastructure by upgrading to a Next-Generation SOC integrated with advanced AI capabilities, aimed at strengthening and securing the Bank's digital ecosystem.



## Digital MSME Loans

### It's SIMPLE

**Smart:** seamless journey through QR code/URL

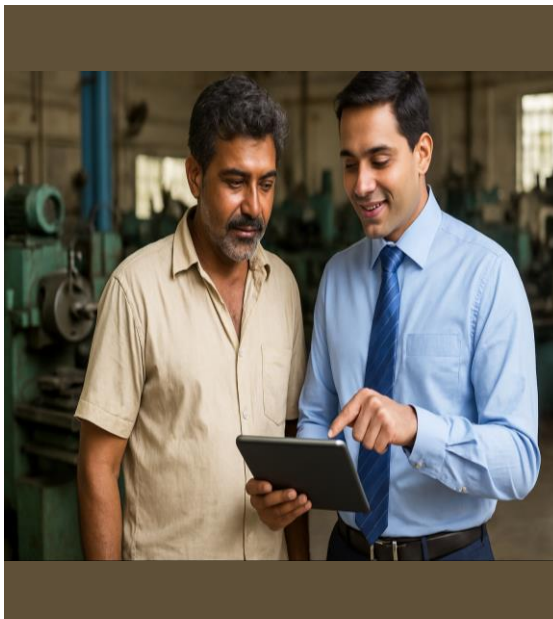
**Integrated:** all systems integrated for loan processing

**MSME:** targeting Micro, Small and medium enterprises

**Platform:** a digital interface

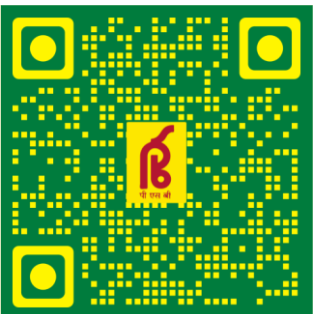
**Loan :** Instant loan

**Exclusive:** unique customer experience



Minimum ROI	Quick TAT	Zero Paperwork & Hassle Free Journey
----------------	--------------	---

Seamless Journey  
through QR Code & URL  
Upto ₹ 25 Lakhs



URL:  
[digiloans.psb.co.in/msme](https://digiloans.psb.co.in/msme)

## Digital Loan against Bank Deposit

Your Deposit, Your  
Instant Credit Power!



## DIGITAL LOAN AGAINST BANK DEPOSIT

Instant Loan on your FD /RD - Anytime, Anywhere

- ✓ 100 % Digital Process - No Branch visit needed !
- ✓ Instant Disbursal - Funds credited in seconds !
- ✓ Low Interest Rates - Much Cheaper than personal loans !
- ✓ No Break in FD earnings - Continue earning interest on your deposit

Fast | Safe | Paperless

Apply via Mobile App or Internet Banking

Don't Break. Just Borrow Against Your Deposits



## 12 Launch of Digital Products



**Punjab & Sind Bank**

(A Govt. of India Undertaking)

*Where service is a way of life*

### E-KCC Loan (Loan upto ₹ 2.00 lakhs)

#### SMART

Seamless journey through QR code/URL

#### INTEGRATED

Satellite images and farmer details to verify Cropping information, geo tagging

#### AUTOMATION

Automated loan documentation and disbursal of loans to farmer within minutes

#### LOAN

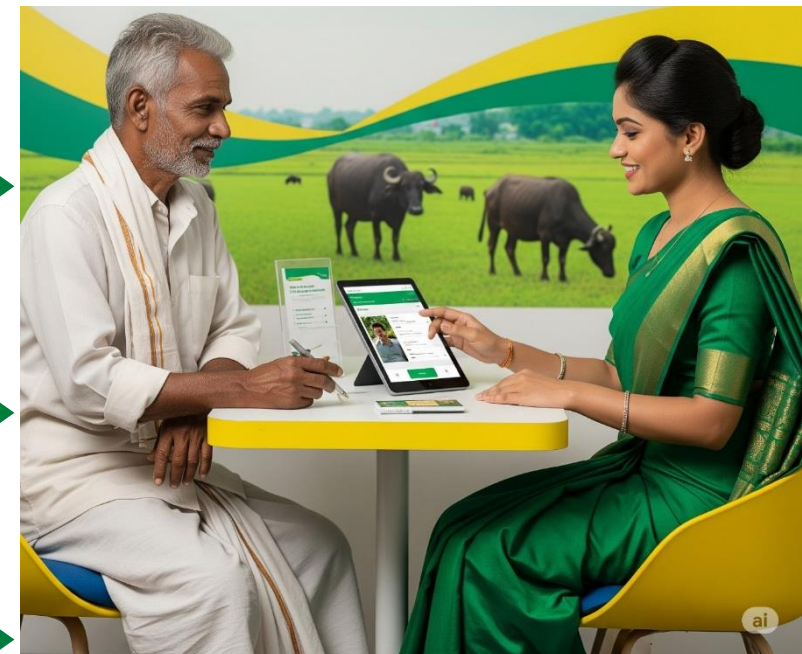
Decision on the basis of land ownership, cropping, bureau data

#### GOVERNMENT PORTAL

Accessible through Jan Samarth portal

#### EXCLUSIVE

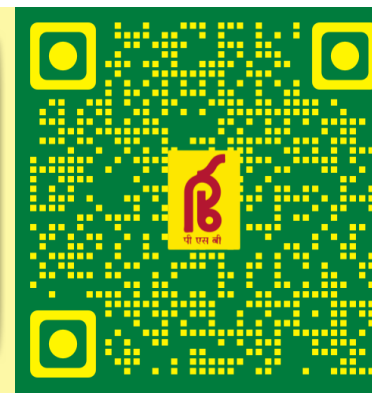
Unique customer experience



**Minimum ROI | Quick TAT | Zero paperwork and hassle free journey**

Seamless Journey through QR Code & URL

Upto ₹ 2 Lakhs



URL: <https://www.jansamarth.in/apply/psb>



# Our Products

## Attractive Rate of Interest on All Retail Loan Schemes

Housing Loan  
7.64%\*



Vehicle Loan  
7.63%\*



Gold Loan  
8.15%\*



Solar Roof Top  
6.00%\*



Personal Loan  
9.95%\*



Education Loan  
8.90%\*



PSB GST ease  
7.82%\*



\*T&C apply.

## YOUR DREAM HOME, ON DREAM ROI



### HOME LOAN

Apna Ghar

ROI- Attractive  
~~8.14%~~  
**7.64%**  
Per Annum

EMI Starting from  
~~₹744~~  
**₹709**  
Per Lakh

SCAN FOR MORE DETAILS



## DREAM CAR ON DREAM ROI



### CAR LOAN

Apna Vahan

ROI- Attractive  
~~8.13%~~  
**7.63%**  
Per Annum

EMI Starting from  
~~₹1565~~  
**₹1540**  
Per Lakh

SCAN FOR MORE DETAILS



## PSB KRISHI SWARN KANTI



Rate of Interest  
**8.15%\* p.a.**



Contact your nearest Punjab & Sind Bank Branch.

Follow us @psbindofficial



## PSB SCHEME FOR EQUIPMENT FINANCING



Loan- Up to  
**₹ 10.00 Crore**



Attractive ROI  
**7.69%**



Repayment  
Tenure  
**Up to 7 Years\***



Collateral Free  
Loan\*







### PSB Salary Plus –New Udaan

**PSB Salary Plus- New Udaan**

Accidental/ Permanent disability cover up to **₹ 1 Cr\***

**Waiver on**  
locker charges up to 100%\*

**OD facility**  
up to 2 months' net salary

ATM withdrawal limit up to **₹ 40,000/day**  
Daily POS **₹ 1,50,000/day**

Free child education benefit under PA cover up to **₹ 24 lakh\***

### PSB Parivaar - Family Banking Savings Product

**PSB Parivaar Family Banking Savings Product**

Link up to 6 family savings accounts.

Flexibility in minimum average balance maintenance\*

Free premium debit card.

No NEFT/RTGS/IMPS/SMS charges.

Locker rent discount\*

### PSB Smart Yuva Savings Account

**PSB Smart Yuva Savings Account**

» For Students Aged 10 to 25 years. » Free Primary Healthcare (Physical Clinics & Online).  
» Unlimited doctor tele-consultations. » Higher interest rates with Flexi FDR.  
» Waiver of NEFT/RTGS/IMPS/ SMS & Locker Rent Concession.

### PSB Krishak Savings Account

**PSB Krishak Savings Account**

Free Primary Healthcare (Physical Clinics & Online)\*

Unlimited doctor tele-consultations.

Higher interest rates with Flexi FDR.

Waiver of NEFT/RTGS/IMPS/ SMS & Locker Rent Concession



**Punjab & Sind Bank emerges as the winner under the Top Improvers category in the EASE 7.0 Reforms Index.**



**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'**



Parameters	Actual as on Jun'25	Guidance for FY'26
Deposit Growth (YoY)	8.78%	8-10%
Advances Growth (YoY)	13.92%	15-16%
RAM % to Total Advances	53.99%	>57%
Gross NPA	3.34%	<2.5%
Net NPA	0.91%	<0.75%
PCR	91.77%	92-93%
Recovery & Upgradation	350 Crore	> Rs.1000 Crore
Credit Cost (Annualised)	0.09%	<1%
Slippage Ratio (Annualised)	0.84%	<1%



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- 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".
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# THANK YOU

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You & I Connected

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