



Ref No: PSB/HO/Shares Cell / 54 /2025-26

October 16, 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: Investor Presentation – Reviewed Unaudited Financial Results for the Quarter (Q2) / Half Year ended September 30, 2025

We are enclosing Investor Presentation on the Reviewed Unaudited Financial Results for the Quarter (Q2) / Half Year ended September 30, 2025.

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

This is for your information & records.

Yours faithfully

Saket Mehrotra
Company Secretary



Financial Performance

Q2 (FY 2025-26)



Analyst Presentation



1800 419 8300 (Toll Free)

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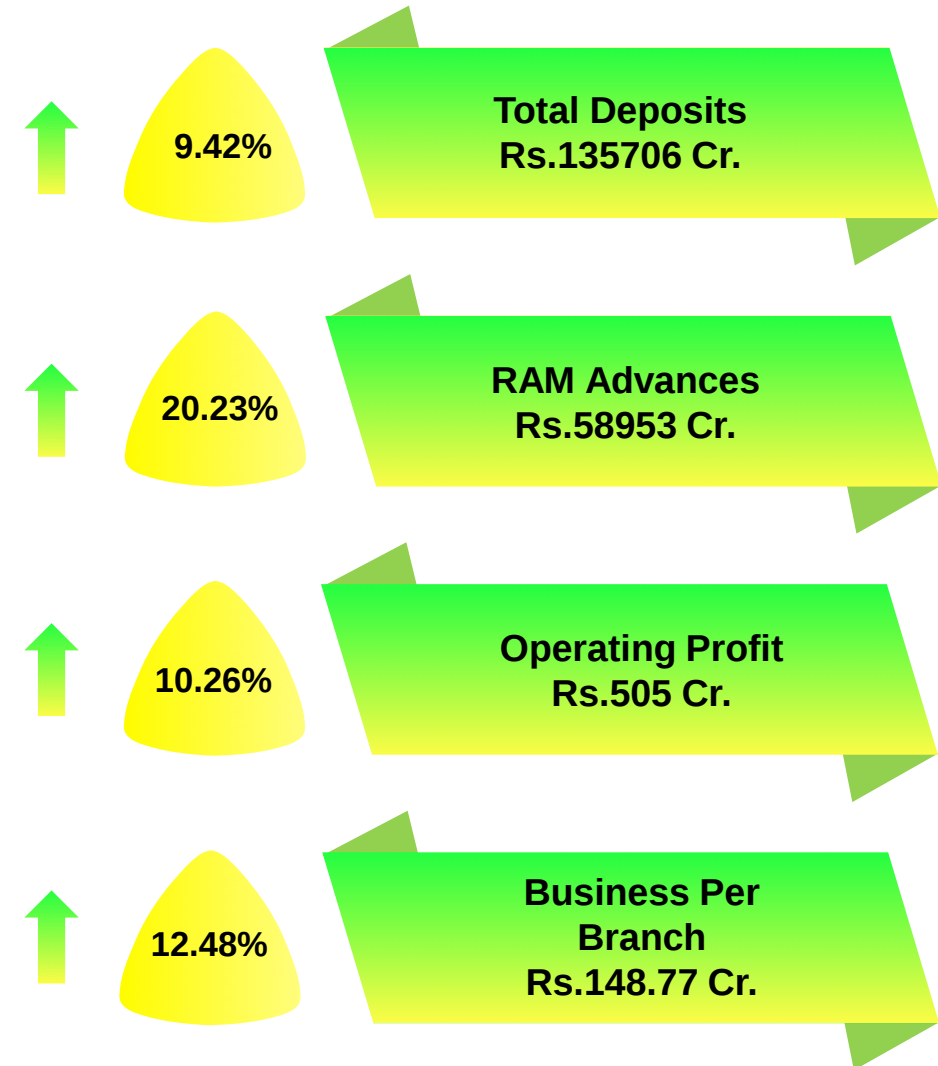
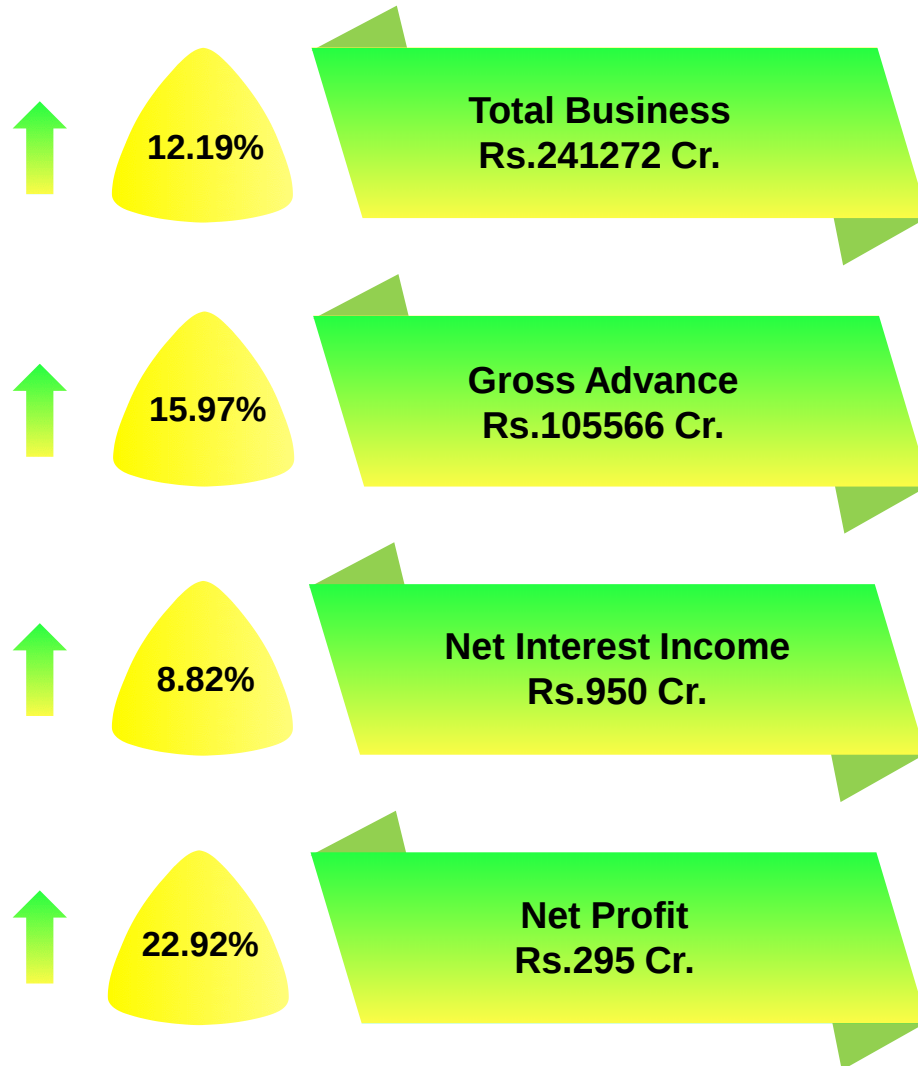


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Punjab & Sind Bank
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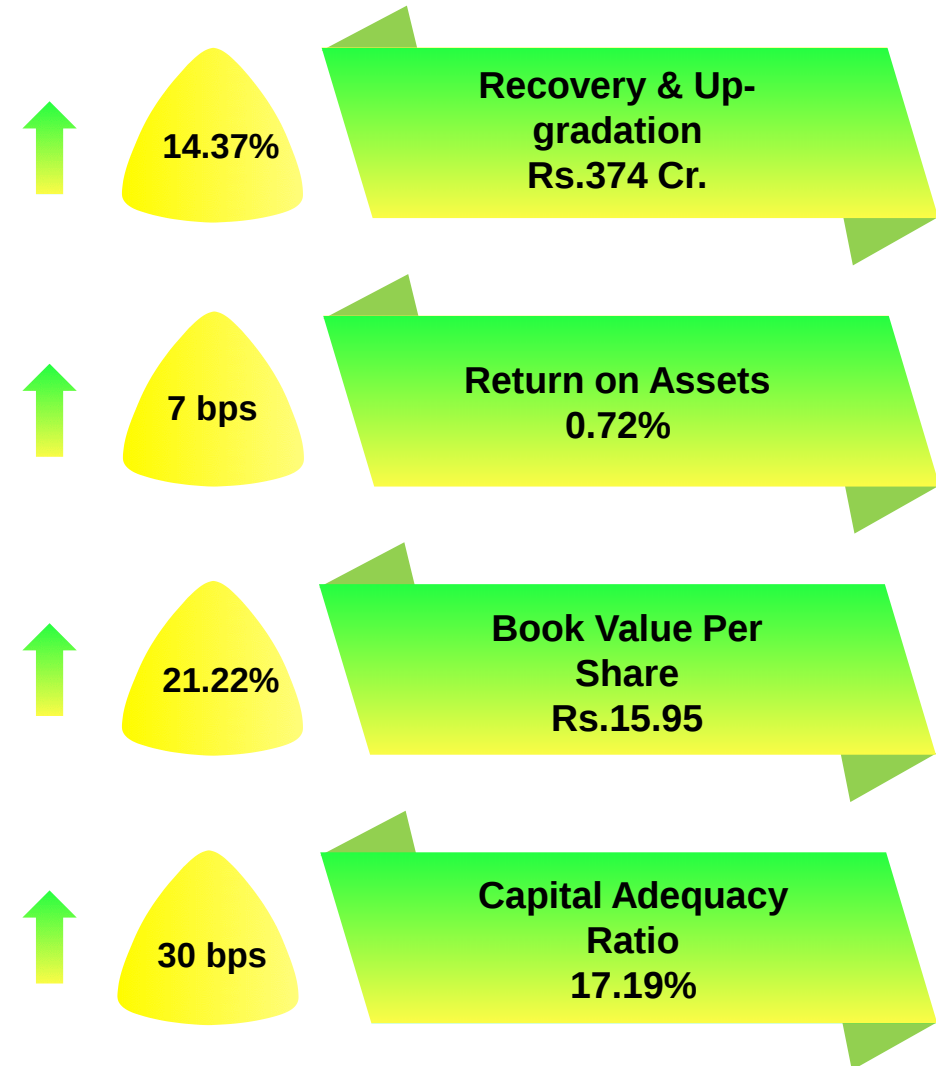
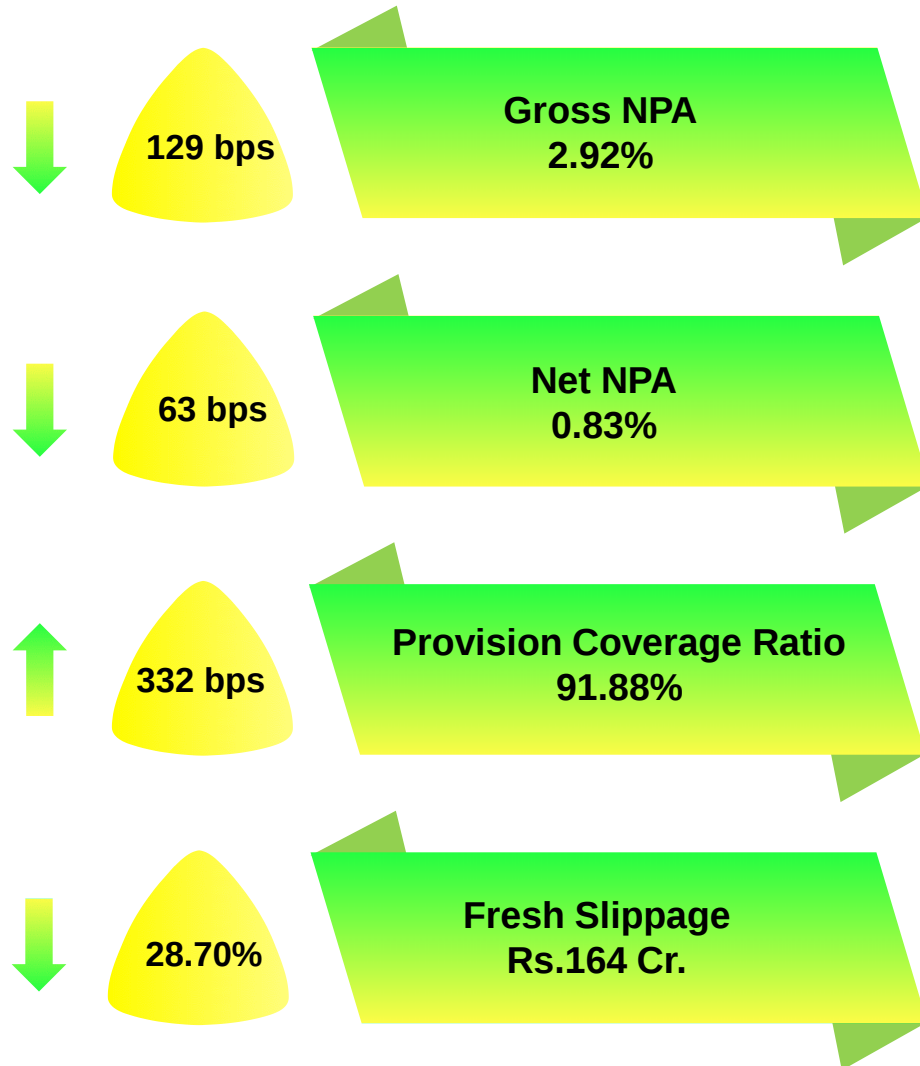
Where service is a way of life

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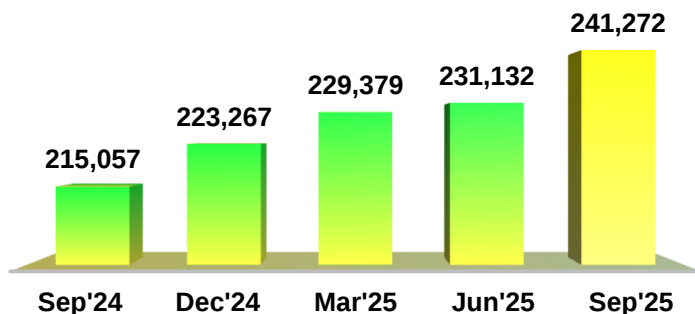
1 Key Highlights – Q2 FY'26 (YoY)



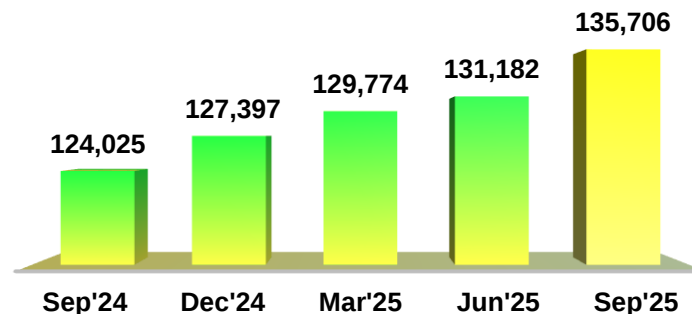
1 Key Highlights – Q2 FY'26 (YoY)



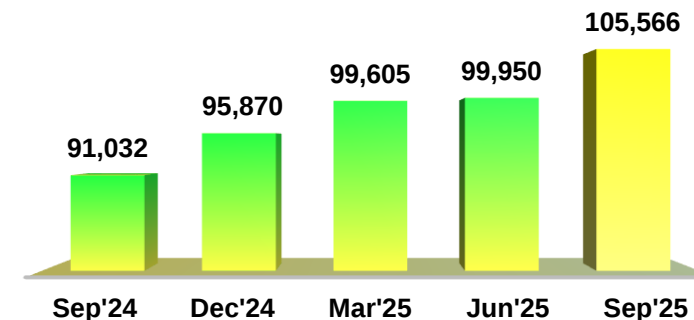
Total Business (₹ Cr)



Total Deposits (₹ Cr)



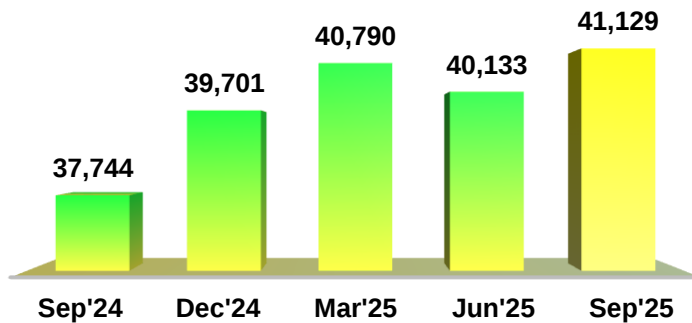
Total Advances (₹ Cr)



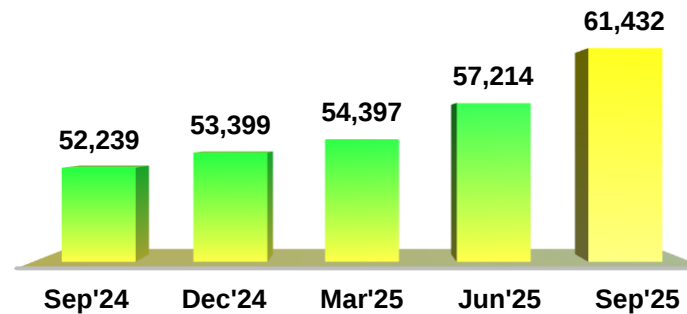
In ₹ Cr

Particulars (in ₹ Cr)	Period Ended				Variation	
	Sep'24	Mar'25	Jun'25	Sep'25	QoQ (%)	YoY (%)
Total Business	215057	229379	231132	241272	4.39	12.19
Total Deposits	124025	129774	131182	135706	3.45	9.42
Total Advances	91032	99605	99950	105566	5.62	15.97
CD Ratio (%)	73.40	76.75	76.19	77.79	160 bps	439 bps

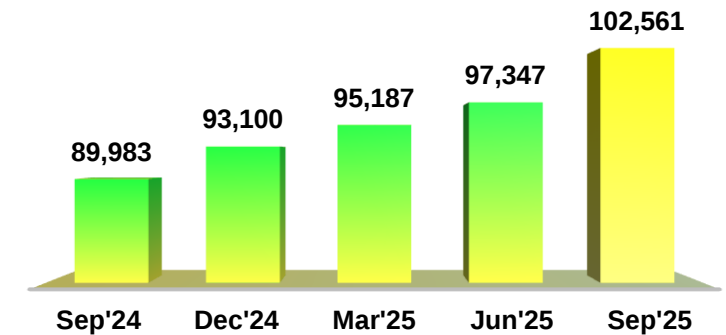
CASA(₹ Cr)



Retail Term Deposits (₹ Cr)



CASA & Retail Term Deposits(₹ Cr)

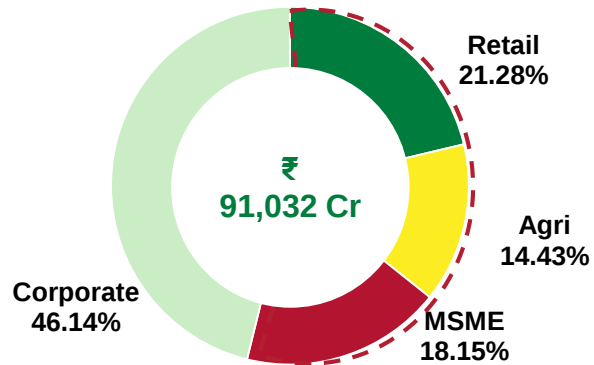


In ₹ Cr

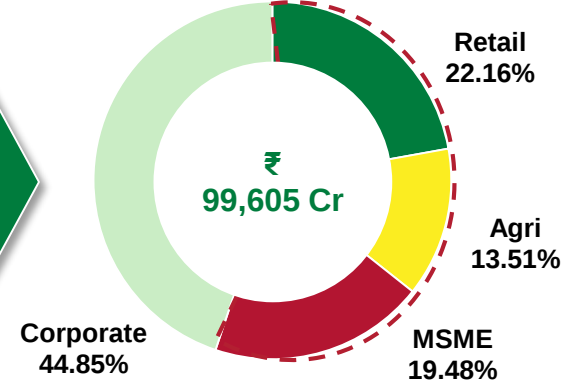
Particulars (in ₹ Cr)	Period Ended				Variation	
	Sep'24	Mar'25	Jun'25	Sep'25	QoQ (%)	YoY (%)
Current Deposits	4412	5472	4707	5093	8.20	15.44
Savings Deposits	33332	35318	35426	36036	1.72	8.11
CASA Deposits	37744	40790	40133	41129	2.48	8.97
CASA (%)	30.43	31.43	30.59	30.31	(28 bps)	(12 bps)
Term Deposits	86281	88984	91049	94577	3.87	9.62
• Out of above Retail Term Deposits	52239	54397	57214	61432	7.37	17.60
CASA + Retail Term Deposits	89983	95187	97347	102561	5.36	13.98
Total Deposits	124025	129774	131182	135706	3.45	9.42

RAM Share

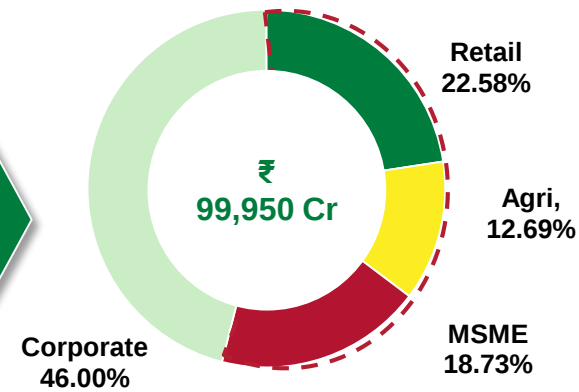
Sep-24



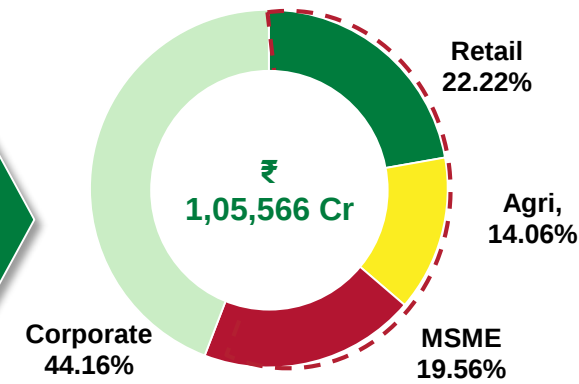
Mar-25



Jun-25



Sep-25



1 Retail Lending Portfolio



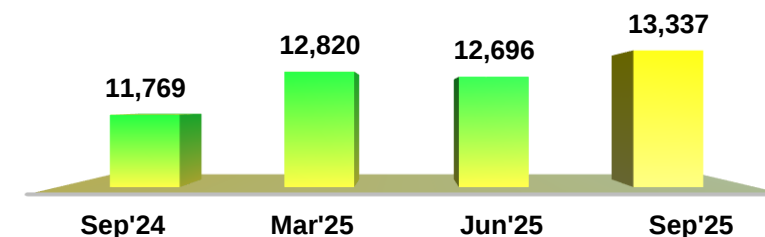
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Where service is a way of life

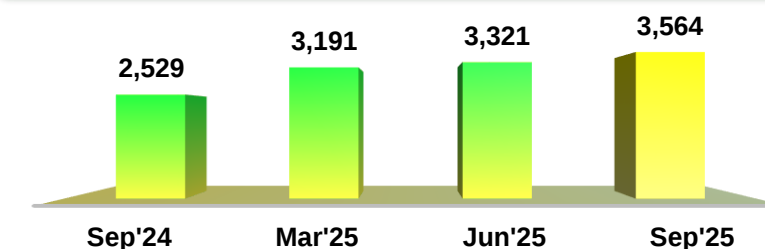
Advances Mix (₹ Cr)

Particulars (in ₹ Cr)	Period Ended				Variation	
	Sep'24	Mar'25	Jun'25	Sep'25	QoQ (%)	YoY (%)
Advances	91032	99605	99950	105566	5.62	15.97
Retail	19372	22070	22573	23458	3.92	21.09
Agri	13143	13456	12681	14839	17.02	12.90
MSME	16518	19406	18716	20656	10.37	25.05
Total RAM	49033	54932	53970	58953	9.23	20.23
Corporate	41999	44673	45980	46614	1.38	10.99
RAM (%)	53.86	55.15	54.00	55.84		

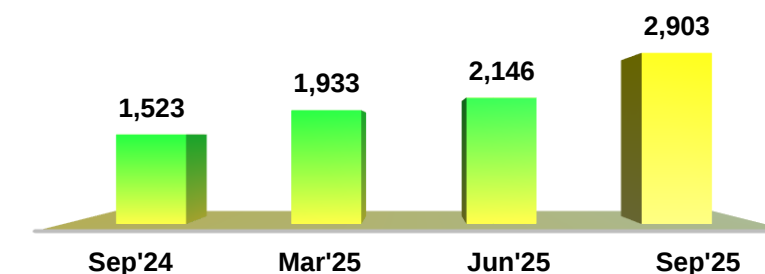
Home Loan (₹ Cr)



Vehicle Loan (₹ Cr)



Gold Loan (₹ Cr)



1 Advances Breakup of Major Industries / Sectors

In ₹ Cr

Sector		Quarter Ended							
		Sep'24		Mar'25		Jun'25		Sep'25	
Particulars (in ₹ Cr)		Amount	% to Total Advances	Amount	% to Total Advances	Amount	% to Total Advances	Amount	% to Total Advances
Infrastructure		13371	14.69	14339	14.40	14068	14.08	13388	12.68
(Out of Which)	Energy	4833	5.31	6207	6.23	6046	6.05	6174	5.85
	Telecommunication	173	0.19	168	0.17	167	0.17	568	0.54
	Roads, Ports	3856	4.24	3334	3.35	3254	3.26	3168	3.00
	Other Infra	4509	4.95	4630	4.65	4601	4.60	3478	3.29
Iron & Steel		2298	2.52	2608	2.62	3487	3.49	3879	3.67
Textile		1169	1.28	1151	1.16	1147	1.15	1194	1.13
NBFC		14359	15.77	14872	14.93	14314	14.32	15347	14.54
(Out of Which)	HFC	1082	1.19	1203	1.21	1359	1.36	1189	1.13
	PSU & PSU backed NBFC	4409	4.84	4168	4.18	3671	3.67	4216	3.99
	Private NBFC	8868	9.74	9501	9.54	9284	9.29	9942	9.42

1 Rating Profile of NBFCs

In ₹ Cr

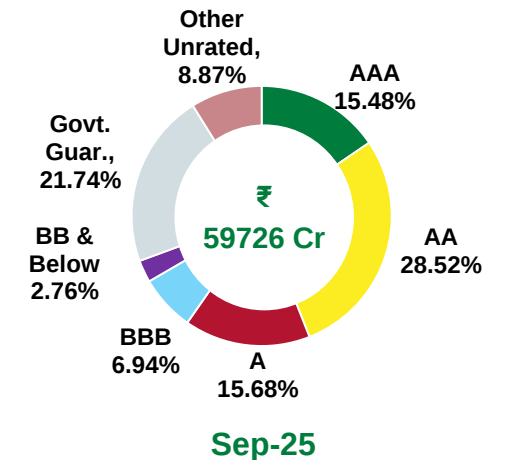
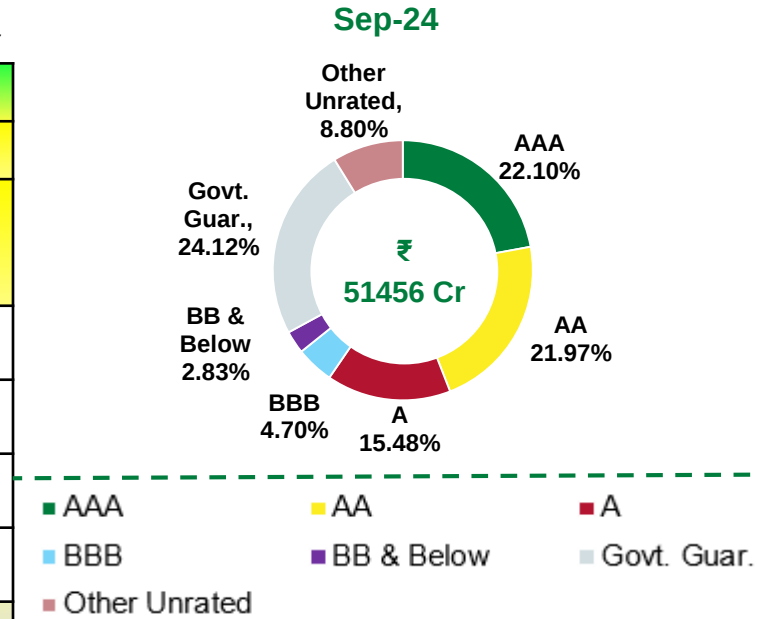
Particulars (in ₹ Cr)	Quarter Ended							
	Sep'24		Mar'25		Jun'25		Sep'25	
	Amount	% to Total	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	8072	56.75	7404	50.32	6485	45.35	6395	41.59
AA rated	5565	39.12	6717	45.65	7235	50.59	7883	51.27
A rated	534	3.75	542	3.68	536	3.75	1060	6.90
Total A & above	14171	99.63	14663	99.65	14256	99.69	15338	99.75
BBB Rated	4	0.03	2	0.01	2	0.01	0	0.00
BB & Below	49	0.34	49	0.33	43	0.30	38	0.25
Total	14224	100	14714	100	14301	100	15376	100

1 Credit Profile

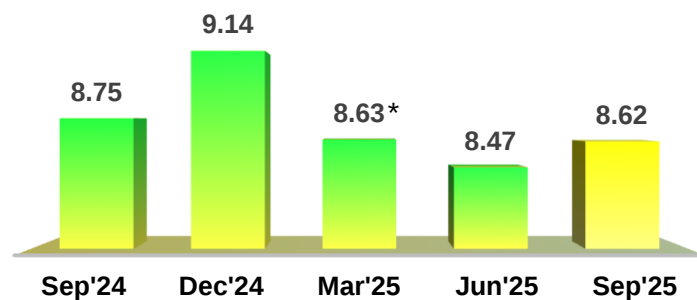
Credit – External Rating Wise (Above Rs. 5 Cr.)

In ₹ Cr

Particulars (in ₹ Cr)	Quarter Ended							
	Sep'24		Mar'25		Jun'25		Sep'25	
	Amount	% to Total	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	11372	22.10	10197	18.52	9223	16.27	9247	15.48
AA rated	11304	21.97	14397	26.15	15641	27.59	17035	28.52
A rated	7965	15.48	6795	12.34	8113	14.31	9368	15.68
BBB rated	2420	4.70	3224	5.86	3449	6.08	4147	6.94
Total of BBB & above	33060	64.25	34613	62.87	36426	64.25	39797	66.63
BB & Below	1454	2.83	1670	3.03	1521	2.68	1648	2.76
Total Rated	34514	67.08	36283	65.90	37947	66.93	41445	69.39
Govt. Guaranteed	12412	24.12	14020	25.47	14027	24.75	12985	21.74
Other Unrated	4529	8.80	4751	8.63	4718	8.32	5296	8.87
Total	51456	100	55054	100	56692	100	59726	100

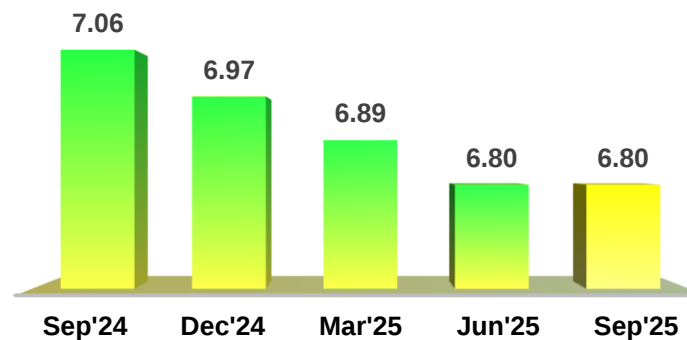


Yield on Advances (In %)

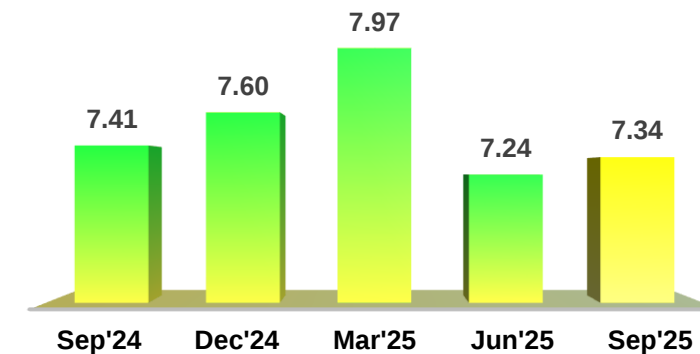


* Including one-off item 9.69%

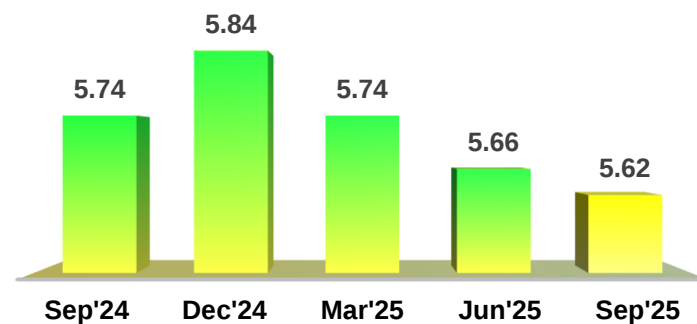
Yield on Investments (In %)



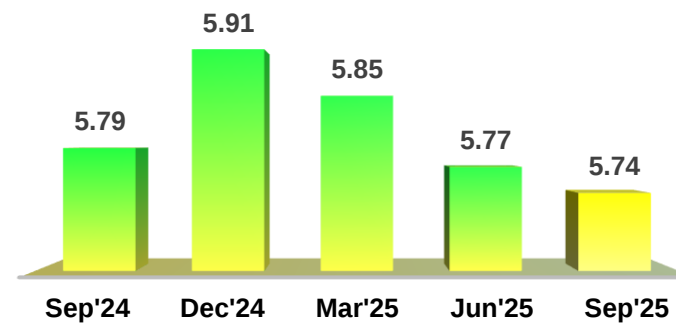
Yield on Funds (In %)



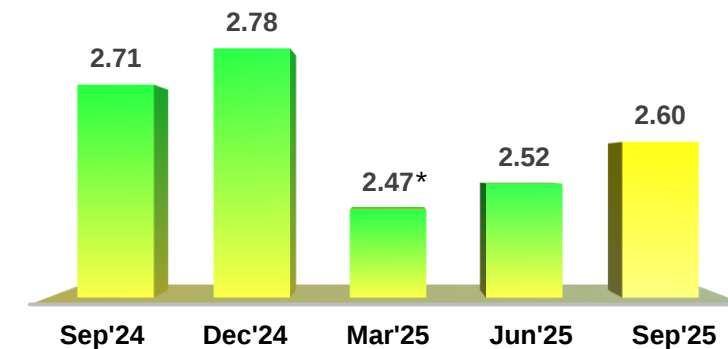
Cost of Deposits (In %)



Cost of Funds (In %)

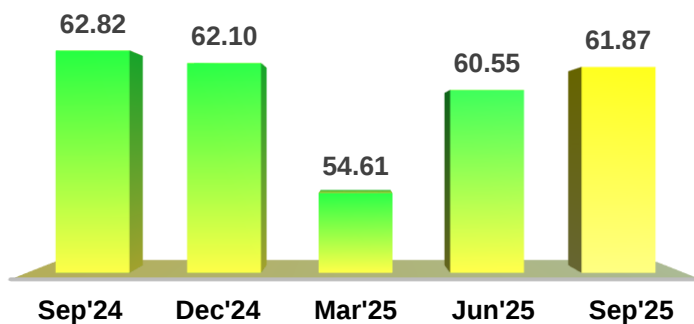


Net Interest Margin (%)

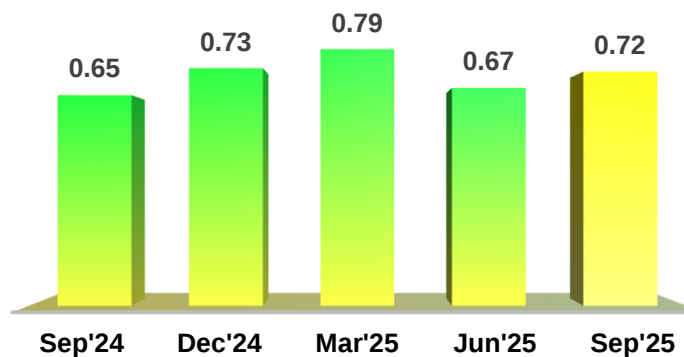


* Including one-off item 3.19%

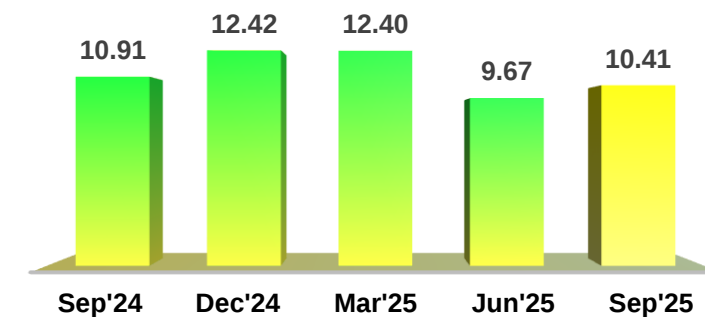
Cost to Income Ratio (In %)



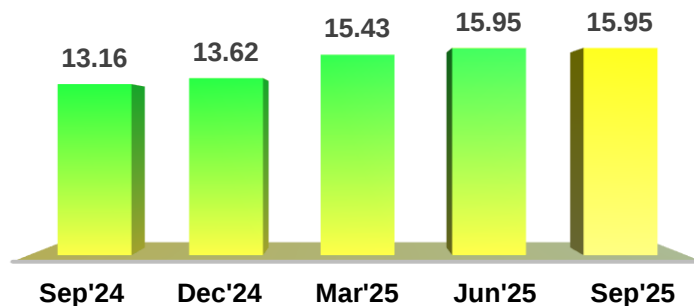
Return on Asset (%)



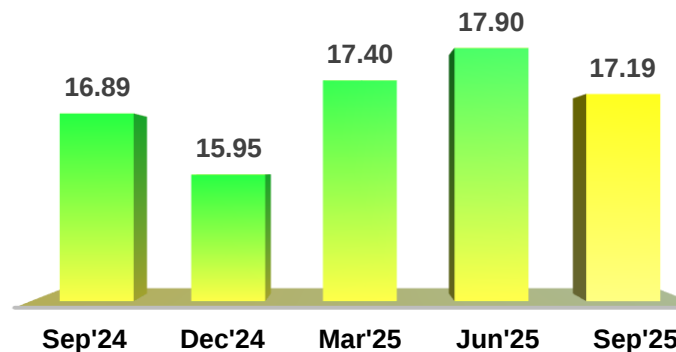
Return on Equity (%)



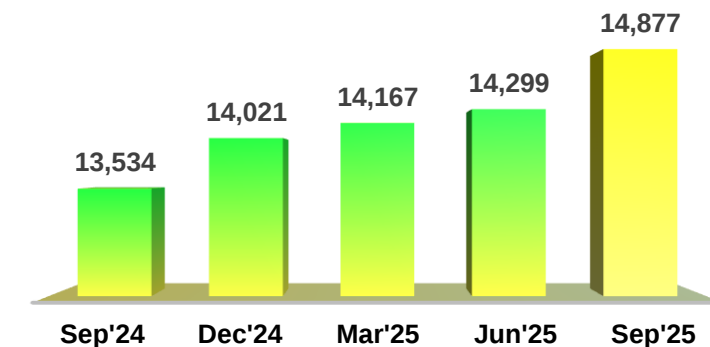
Book Value Per Share



Capital Adequacy Ratio (%)



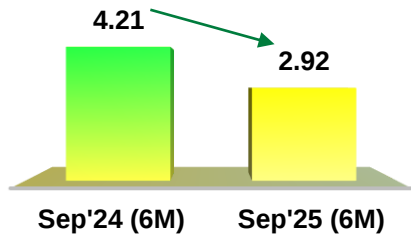
Business per Branch (₹ Lacs)



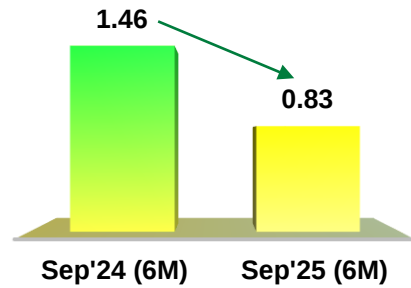
2 Key Financial Ratios (Half Yearly)



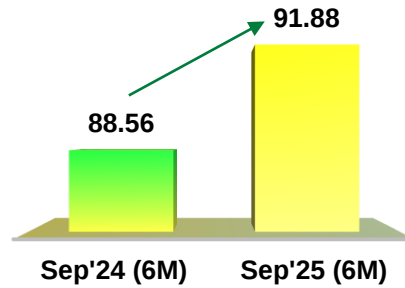
Gross NPA (In %)



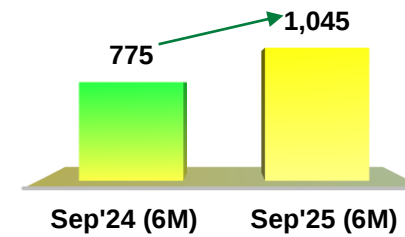
Net NPA (In %)



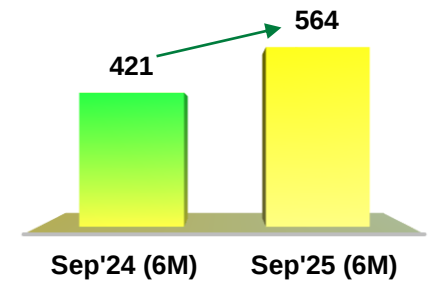
PCR (In %)



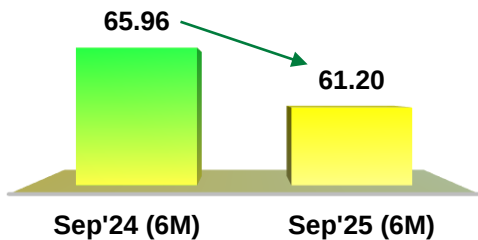
Operating Profit
(Rs. In Cr.)



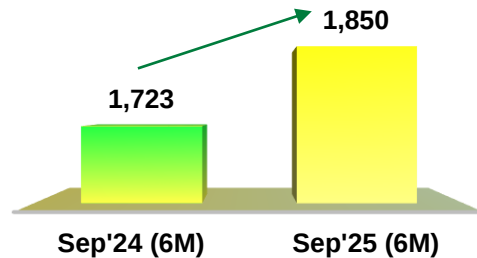
Net Profit
(Rs. In Cr.)



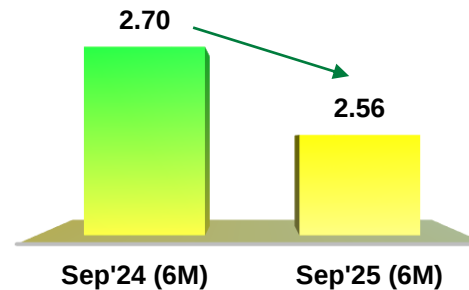
Cost to Income Ratio (In %)



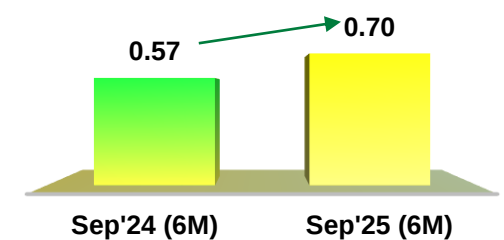
Net Interest Income
(Rs. in Cr)



Net Interest Margin (In %)



ROA (In %)



3 Operating & Net Profit

In ₹ Cr

Particulars (in ₹ Cr)	Quarter				Variation		Half Yearly		Variation
	Sep'24	Mar'25	Jun'25	Sep'25	QoQ%	YoY%	Sep'24	Sep'25	YoY%
Interest Income	2739	3160	2910	2999	3.06	9.49	5391	5910	9.63
Interest Expenses	1866	2038	2010	2049	1.94	9.81	3668	4059	10.66
Net Interest Income	873	1122	900	950	5.56	8.82	1723	1851	7.43
Non Interest Income	359	676	469	374	(20.26)	4.18	553	843	52.44
Operating Expenses	774	982	829	819	(1.21)	5.81	1501	1648	9.79
Operating Profit	458	816	540	505	(6.48)	10.26	775	1045	34.84
Provisions other than Tax	151	373	217	147	(32.26)	(2.65)	255	364	42.75
Provision for Tax	67	130	54	63	16.67	(5.97)	99	117	18.18
Net Profit	240	313	269	295	9.67	22.92	421	564	33.97

3 Total Income

In ₹ Cr

Particulars (in ₹ Cr)	Quarter				Variation		Half Yearly		Variation
	Sep'24	Mar'25	Jun'25	Sep'25	QoQ%	YoY%	Sep'24	Sep'25	YoY%
Interest on Advances	1898	2331	2056	2148	4.47	13.17	3723	4204	12.93
Interest on Investments	799	812	818	836	2.20	4.63	1612	1654	2.60
Other Interest Income	42	17	36	15	(57.64)	(63.69)	56	51	(8.48)
Total Interest Income (a)	2739	3160	2910	2999	3.08	9.51	5391	5910	9.62
Core Fee Income	178	177	144	199	38.27	11.86	300	343	14.37
Profit on Sale of Investment	90	106	208	78	(62.69)	(13.77)	122	286	134.10
Profit/(Loss) on Revaluation of Investment	58	18	2	-18	-	(130.32)	60	(16)	(125.98)
Forex Income	5	6	6	5	(21.86)	(6.23)	10	11	6.88
Recovery in written off A/Cs	28	369	109	110	1.24	-	61	219	-
Total Non-Interest Income (b)	359	676	469	374	(20.26)	4.18	553	843	52.44
Total Income (a+b)	3098	3836	3379	3374	(0.15)	8.91	5944	6753	13.61

3 Total Expenses

In ₹ Cr

Particulars (in ₹ Cr)	Quarter				Variation		Half Yearly		Variation
	Sep'24	Mar'25	Jun'25	Sep'25	QoQ%	YoY%	Sep'24	Sep'25	YoY%
Interest on Deposits	1746	1813	1787	1830	2.41	4.81	3415	3617	5.92
Interest on Others	120	225	223	219	(1.70)	82.50	253	442	74.70
Total Interest Expenses (a)	1866	2038	2010	2049	1.94	9.81	3668	4059	10.66
Establishment Expenses	494	642	524	489	(6.68)	(1.01)	954	1013	6.18
Other Operating Expenses	280	340	305	330	8.20	17.86	547	635	16.09
Operating Expenses (b)	774	982	829	819	(1.21)	5.81	1501	1648	9.79
Total Expenses (a+b)	2640	3020	2839	2868	1.02	8.64	5169	5707	10.43

3 Other Operating Expenses

In ₹ Cr

Particulars (in ₹ Cr)	Quarter				Variation		Half Yearly		Variation
	Sep'24	Mar'25	Jun'25	Sep'25	QoQ%	YoY%	Sep'24	Sep'25	YoY%
Rent, Taxes & Lighting	39	41	36	40	11.11	2.56	71	76	7.04
Printing & Stationery	3	3	3	4	33.33	33.33	6	7	16.67
Advertisement & Publicity	3	4	2	6	-	100	5	8	60.00
Depreciation on Fixed Assets	45	18	37	44	18.92	(2.22)	82	81	(1.22)
Postage, Telegram, Telephone etc	12	22	19	10	(47.37)	(16.67)	20	29	45.00
Audit Fees (incl. branch auditors)	4	2	4	3	(25.00)	(25.00)	7	7	0.00
Law Charges	4	5	4	5	25.00	25.00	8	9	12.50
Repairs & Maintenance	9	11	9	18	100.00	100.00	16	27	68.75
Insurance & Guarantee Fee	38	52	45	45	0.00	18.42	87	90	3.45
Other Expenditure	123	182	146	156	6.85	26.83	244	301	23.36
Total Other Operating Exp.	280	340	305	330	8.52	18.21	547	635	16.09



In ₹ Cr

Liabilities (in ₹ Cr)	As on			
	Sep'24	Mar'25	Jun'25	Sep'25
Capital	6778	7096	7096	7096
Reserve & Surplus	4799	6259	6562	6538
Deposits	124025	129774	131182	135706
Borrowings	9785	14229	12456	12536
Other Liabilities & Provision	2893	4457	4232	3466
Total	148280	161815	161528	165342
Assets (in ₹ Cr)	As on			
	Sep'24	Mar'25	Jun'25	Sep'25
Cash & Balance with RBI	6455	8794	6779	5952
Balance with Banks & Money at call	400	26	108	119
Investments (Net)	44926	46912	48255	48573
Advances (Net)	88596	97300	97622	103472
Fixed Assets	1713	1779	1756	1766
Other Assets	6190	7004	7008	5460
Total	148280	161815	161528	165342

In ₹ Cr

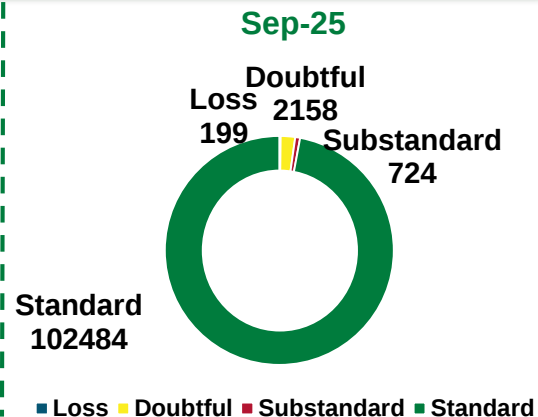
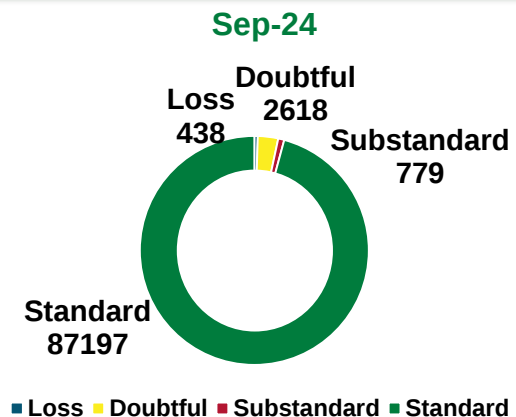
S. No.	Particulars (in ₹ Cr)	Quarter				Half Yearly	
		Sep'24	Mar'25	Jun'25	Sep'25	Sep'24	Sep'25
1	Gross NPA Opening Balance	4145	3676	3370	3339	4665	3370
2	Cash recoveries	170	174	147	111	277	235
3	Out of Above Cash recovery Income Booked	74	73	31	32	115	59
4	Up gradations	125	87	93	138	148	176
5	Technical Write off	351	401	0	202	551	202
6	Rebate	4	21	26	4	393	30
7	Total Net Reduction	576	610	235	423	1254	584
8	Fresh Slippage	230	268	203	164	419	294
9	Debit in existing NPA accounts	36	37	1	2	5	2
10	GROSS NPA	3835	3370	3339	3082	3835	3082
11	GROSS NPA (%)	4.21	3.38	3.34	2.92	4.21	2.92
12	NET NPA	1294	937	883	854	1294	854
13	NET NPA (%)	1.46	0.96	0.91	0.83	1.46	0.83
14	Recovery in T.W.O. A/Cs	32	630	110	125	66	235
15	Total Recovery & Upgradation	327	891	350	374	491	646

In ₹ Cr

Sector Wise NPA (₹ Cr)

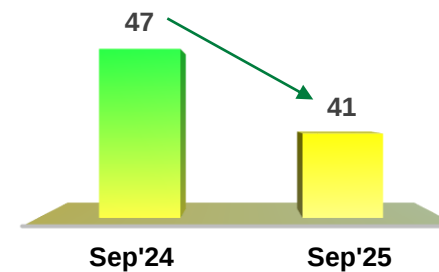
Particulars (₹ Cr)	Quarter Ended								
	Sep'24		Mar '25		Jun'25		Sep'25		
	GNPA	Ratio (%)	GNPA	Ratio (%)	GNPA	Ratio (%)	GNPA	Ratio (%)	NNPA (%)
Retail	397	2.05	393	1.78	404	1.79	341	1.45	0.59
Agri	1219	9.27	1264	9.39	1216	9.59	1216	8.20	3.20
MSME	1578	9.55	1354	6.98	1347	7.20	1302	6.31	2.04
Corporate	641	1.53	359	0.80	372	0.81	223	0.48	-
Total	3835	4.21	3370	3.38	3339	3.34	3082	2.92	0.83

Asset Classification (₹ Cr)

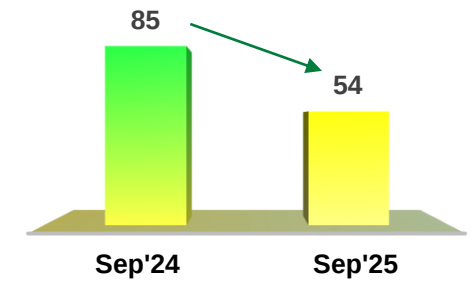


Fresh Slippages(Qtr) (₹ Cr)

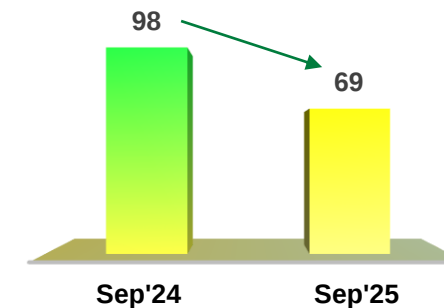
Retail (₹ Cr)



Agri (₹ Cr)



MSME (₹ Cr)

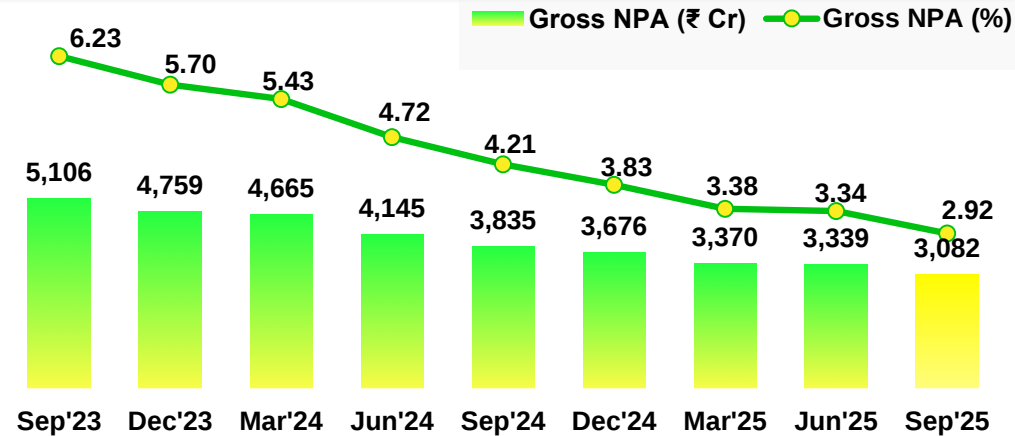


4 Asset Quality

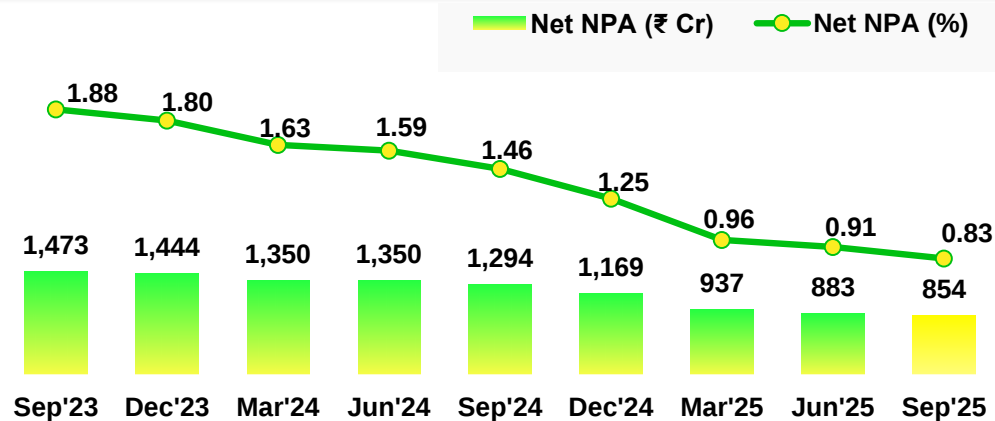


ਪੰਜਾਬ ਸਿੰਧ ਬੈਂਕ ਨੀ ਕੀ ਫ਼ਤਹਿ
Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life

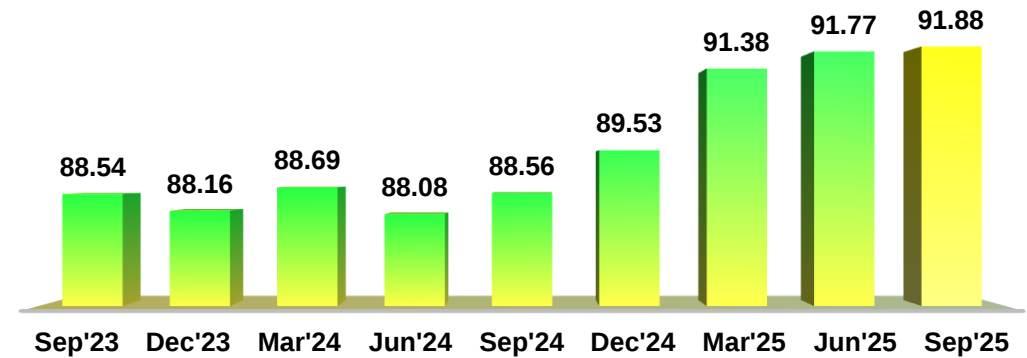
Gross NPA



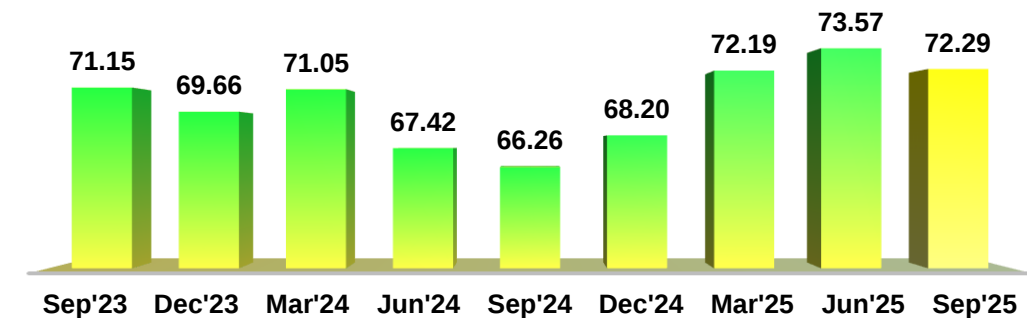
Net NPA



Provision Coverage Ratio with TWO (In %)



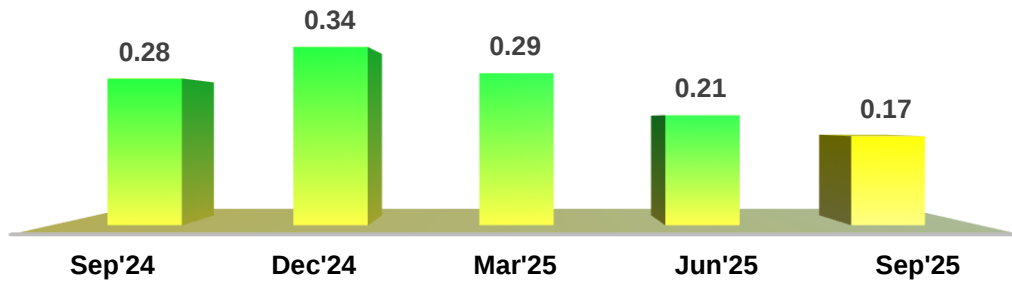
Provision Coverage Ratio without TWO (In %)



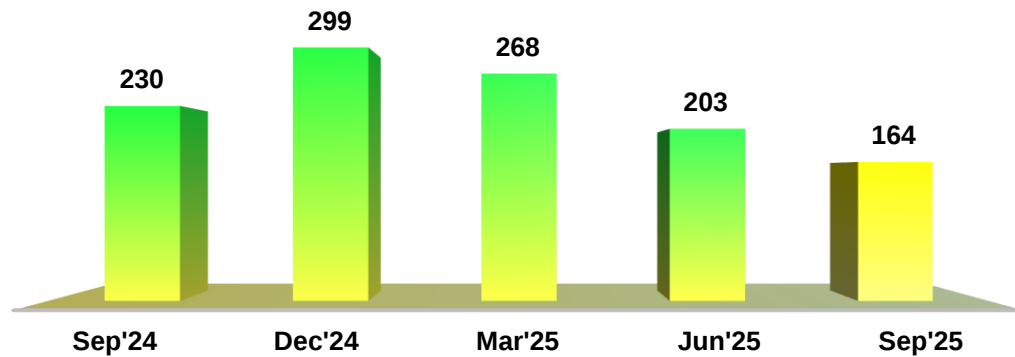
4 Asset Quality



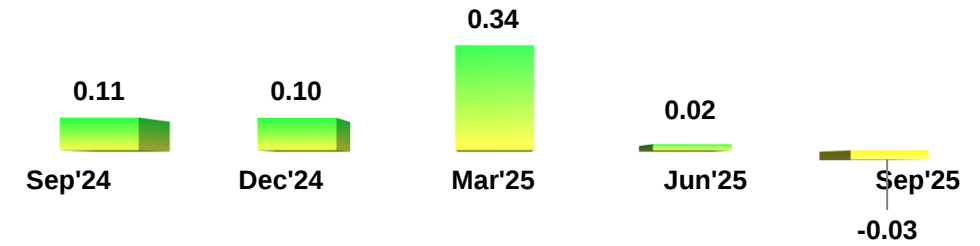
Slippage Ratio (In %)



Fresh Slippage (₹ Cr)

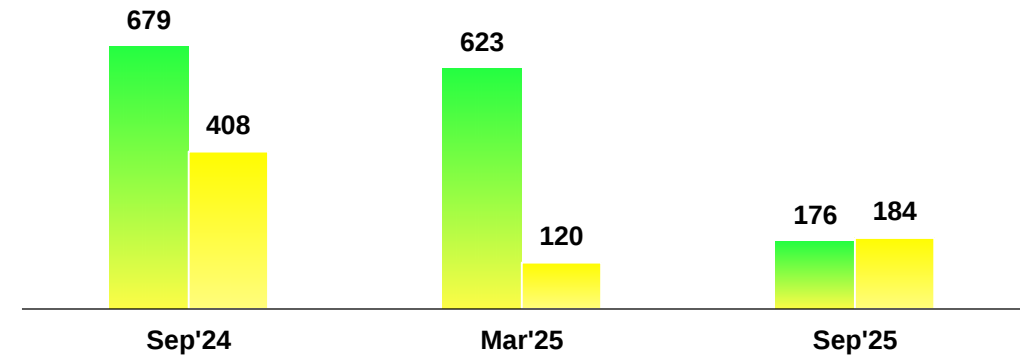


Credit Cost (In %)



SMA1 and SMA2 (₹ Cr)

(above Rs. 5 Crore)



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 30.09.2025	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	6250	556	2340	246
Other Exposures	419	1007	128	26
Total	6669	1563	2468	272
MSME Loans	5098	438	1706	231
Grand Total	11767	2001	4174	503

Resolution Framework 2

Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 30.09.2025	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	7415	798	3912	450
Other Exposures	-	-		
Total	7415	798	3912	450
MSME Loans	3167	362	1080	107
Grand Total	10582	1160	4992	558

In ₹ Cr

Particulars	Sep'24	Mar'25	Jun'25	Sep'25
Domestic Investments	45741	47694	49036	49313
• SLR Investments	32082	33107	34214	34437
• Non-SLR Investments	13659	14587	14822	14876

Category Wise Classification

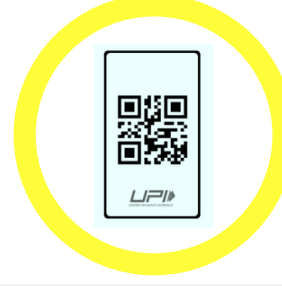
Particulars	Sep'24	Mar'25	Jun'25	Sep'25
• Held to Maturity (HTM)	30048	30000	30545	31967
• AFS + FVTPL(Including HFT)	15693	17694	18491	17346

In ₹ Cr

Particulars		Sep'24	Mar'25	Jun'25	Sep'25	% to Total (Sep'25)
GROSS INVESTMENTS		45741	47694	49036	49313	
SLR INVESTMENTS		32082	33107	34214	34437	69.83
(i)	HFT	3254	3838	3642	2777	5.63
(ii)	AFS	7024	7687	8559	8236	16.70
(iii)	HTM	21804	21582	22013	23424	47.50
NON-SLR INVESTMENTS						
(i)	PSU Bonds	3220	3180	3175	3256	6.60
(ii)	GOI RECAP Bonds	7486	7711	7825	7857	15.93
(iii)	Corporate Debentures	2002	2116	2319	2188	4.44
(iv)	CDs	191	172	192	291	0.59
(v)	CPs	173	295	217	170	0.35
(vi)	Shares of PSUs /Corporates & Others	554	577	557	575	1.17
(viii)	Venture CF	33	136	137	139	0.28
(ix)	Securitized Receipt	-	400	400	400	0.81
Total of Non-SLR Investments (Excluding RIDF)		13659	14587	14822	14876	30.17

In ₹ Cr

Particulars	Regulatory Requirement	Period Ended							
		Sep'24		Mar'25		Jun'25		Sep'25	
		Amount	%	Amount	%	Amount	%	Amount	%
CET I (Including CCB)	8.00	9648	14.55	11790	15.59	11838	16.02	11612	15.32
AT - 1									
Tier I (Including CCB)	9.50	9648	14.55	11790	15.59	11838	16.02	11612	15.32
Tier II		1546	2.33	1369	1.82	1391	1.88	1414	1.87
Capital Adequacy	11.50	11194	16.89	13159	17.41	13229	17.90	13026	17.19
Risk Weighted Assets		66294		75602		73902		75784	



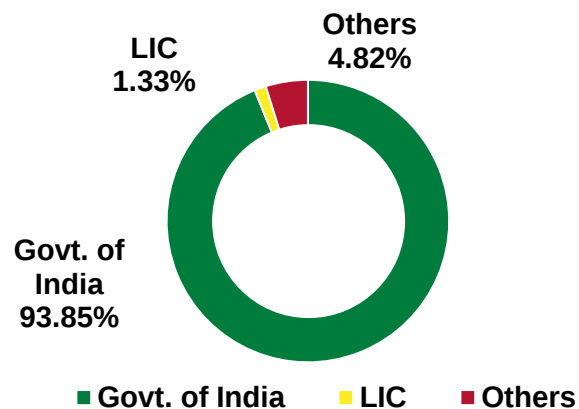
	DIGITAL TRANSACTIONS* (No. in Cr.)	UPI TRANSACTIONS# (IN CR.)	PSB UNIC REGISTRATIONS (IN LAKHS)	UPI USERS (IN LAKHS)	UPI QR (IN NO.)	MERCHANTS ON BOARD-ED (IN NO.)
September 24	12.52	17.65	8.24	23.16	139466	141278
September 25	16.62	23.49	10.34	28.26	205466	207892
Growth (YoY)	32.75%	33.09%	25.49%	22.02%	47.32%	47.15%

* Debit Transactions

Debit & Credit Transactions

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)

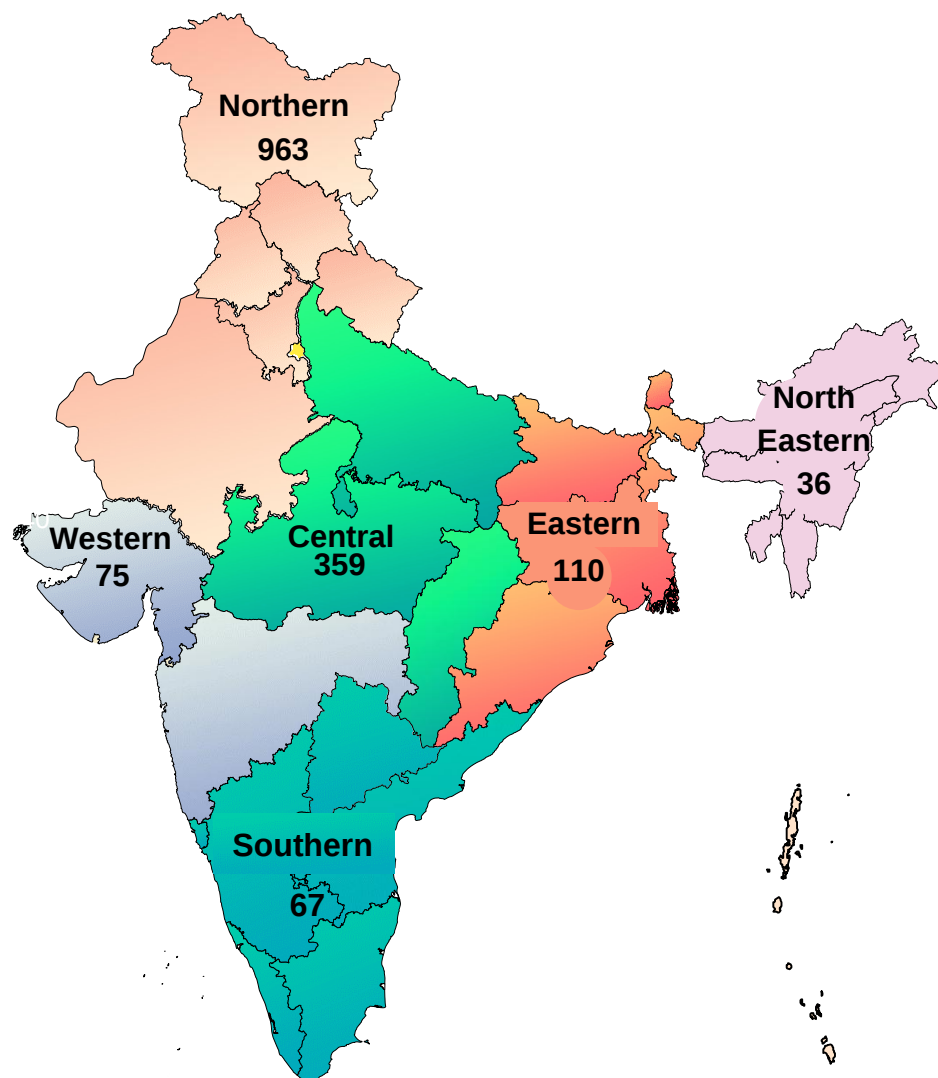
Infomerics Ratings AA (Stable)

CARE Ratings AA (Stable)

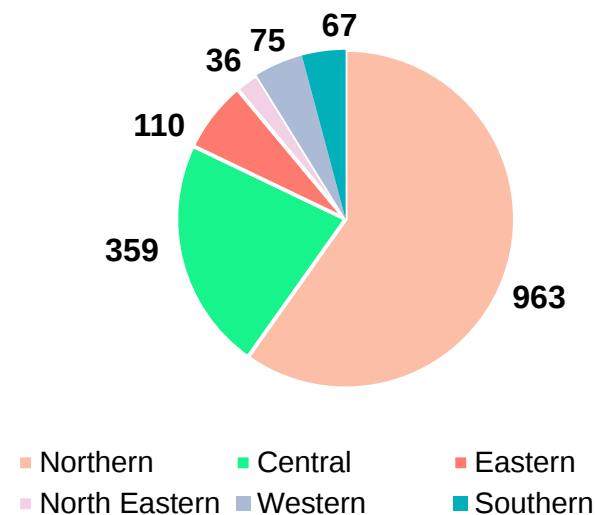
Particulars	As on			
	Sep'24	Mar'25	Jun'25	Sep'25
Share Capital (Rs. In Cr.)	6777.79	7095.59	7095.59	7095.59
No. of Shares (Rs. In Cr.)	677.78	709.56	709.56	709.56
Net Worth (Rs. In Cr.)	8921	10945	11315	11321
Book Value Per Share	13.16	15.43	15.95	15.95

(In %)

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



Region Wise Classification



1610
Branches



988
ATMs



2586
BCs



372
Districts Covered

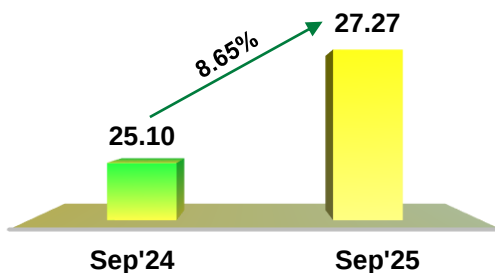
Region wise Branches as on 30.09.2025

Region Name	Metro	Rural	Semi Urban	Urban	Grand Total
Central	60	122	72	105	359
Eastern	26	18	19	47	110
North-Eastern	-	10	9	17	36
Northern	171	431	203	158	963
Southern	25	3	4	35	67
Western	35	2	12	26	75
Grand Total	317	586	319	388	1610

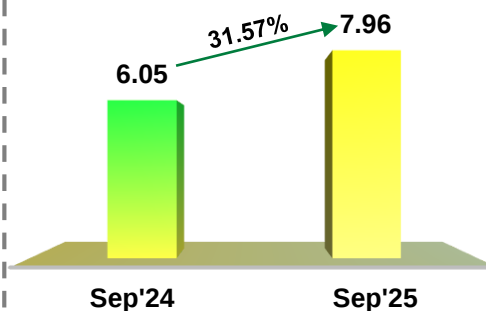
S. No.	Particulars	Mandated Targets	Sep'25
1	Priority Sector % to ANBC	40.00%	46.40%
2	Agriculture - PS % to ANBC	18.00%	19.79%
3	Small and Marginal Farmers (SMF) % to ANBC	10.00%	11.71%
4	Weaker Section % to ANBC	12.00%	12.81%
5	Micro Enterprises (PS) % to ANBC	7.50%	13.76%
6	Non Corporate Farmer % to ANBC	14.00%	13.54%



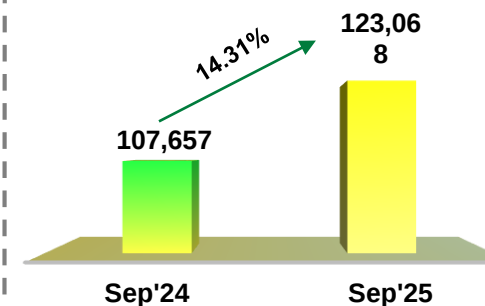
**PMJDY Accounts Opened
(₹ Lacs)**



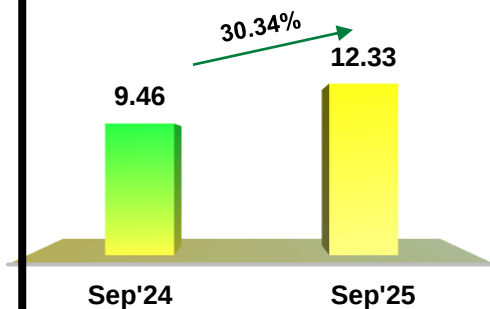
Atal Pension Yojana (₹ Lacs)



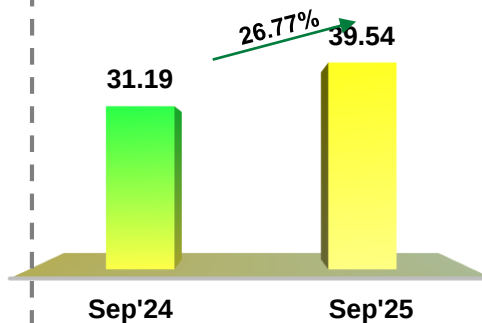
**Total No. of Accounts under
MUDRA Scheme**



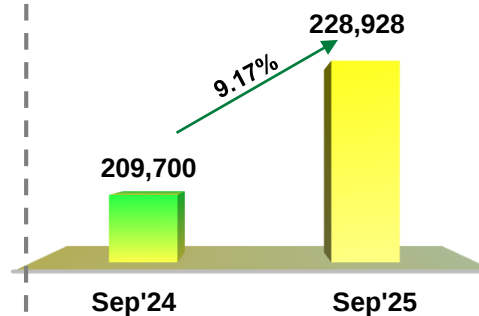
**Pradhan Mantri Jeevan Jyoti
Bima Yojna (₹ Lacs)**



**Pradhan Mantri Suraksha Bima
Yojna (₹ Lacs)**



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





- **Climate Risk & Green Deposit Policy** for Sustainability.
- Mobilized funds under **Green Earth Deposit Scheme** and financed ₹ 346.71 Cr in renewable energy sector.
- Introduced environment friendly finance named as **PSB GO-GREEN Financing Scheme**.
- ₹ 174.55 Cr sanctioned under **PSB e-Vahan** for electric vehicles.
- Installed **rooftop solar power system** in premises and emphasized the usage of **LED light**.

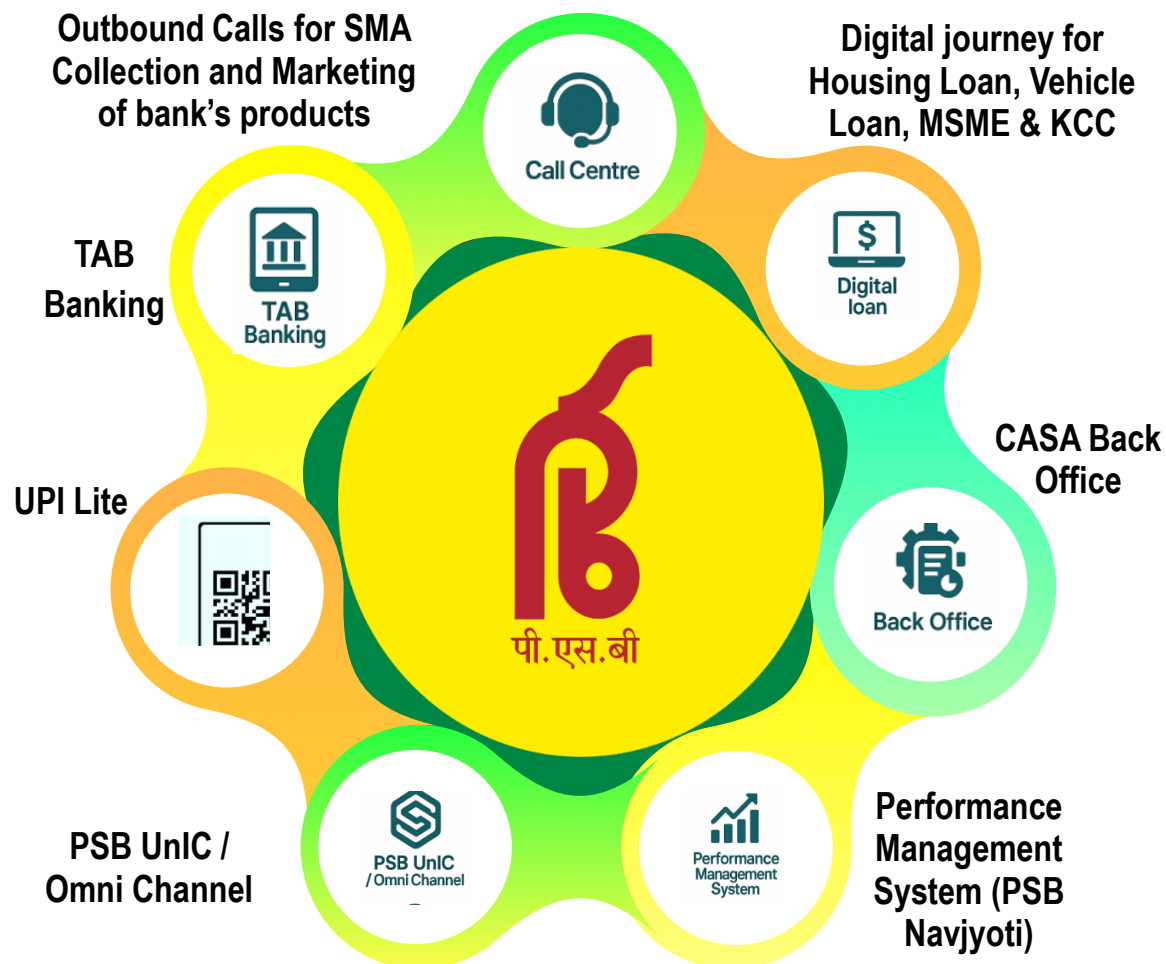


- Organized 20 camps and **trained 618 trainees** in different **RSETIs** during **Q2 (2025-26)**.
- Organized 137 camps by **FLCs** and imparted financial awareness to **2394 participants** during **Q2 (2025-26)**.
- Unbanked **79919 person** accessible to banking services under **PMJDY** during **Q2 (2025-26)**.
- Financed **331 New SHGs** with amount of **Rs.15.30 crores** during **Q2 (2025-26)**.

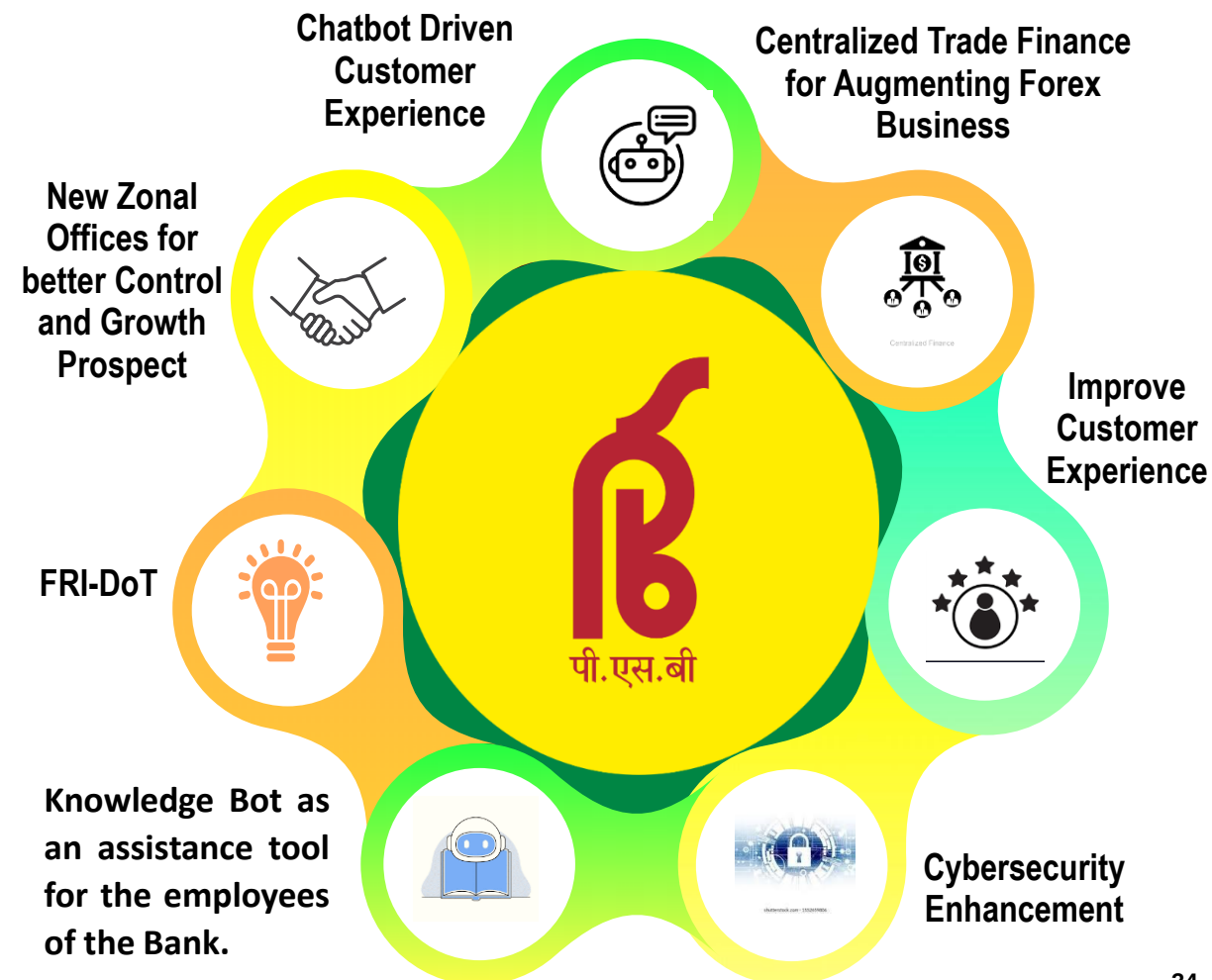


- Well defined **Board level Committee & Policies** are in place for better Control and Governance.
- Strong **Vigilance Mechanism**.
- **Whistle blower policy** in place to enhance transparency.
- Board level Committee to **Monitor Recovery**.
- Strong **Cyber security & fraud risk management** measures 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.

Initiatives Taken by the Bank



Accelerating Growth: Strategies for a Resilient Future



11 Expanding the Digital Scope



ਪੰਜਾਬ ਸਿੰਧ ਬੈਂਕ
Punjab & Sind Bank
(A Govt. of India Undertaking)

Where service is a way of life



Digital Touch Points

988

ATM

460

Self Service
Passbook
Kiosks (SSPB)

14

Cash
Recyclers
(CR)

03

Digital
Banking Units
(DBU)



Digital Transactions & Acquisitions



33%

Digital Transactions
(Y.o.Y)



85%

New HL acquisition
(Digitally) Q.o.Q



63%

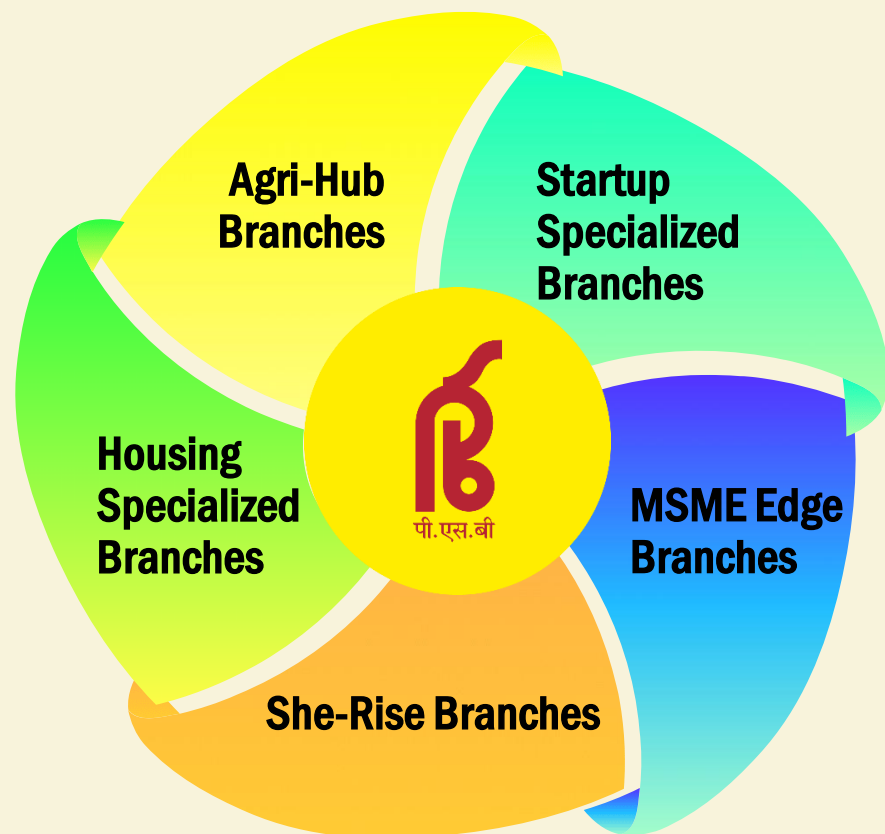
New VL acquisition
(Digitally) Q.o.Q

94882

New PSB Unic
Registration (HY)

Newly Launched

Digital MSME acquisition
Journey





UNLOCK THE TRUE MSME POTENTIAL WITH GREEN POWER

PSB MSME GREEN INVESTMENT AND FINANCING FOR TRANSFORMATION SCHEME

- Loan Amount Up to ₹10 Cr*
- Tenure Up to 5 years
- 2% Interest Subvention and partial Credit Guarantee for Loan up to ₹2 Cr*
- Collateral Free Loan*
- Rate of Interest Just 7.84%*

THE RIGHT WINGS TO HELP YOUR BUSINESS DREAMS SOAR!

PSB MSME PREMIER SCHEME

Loan Up to ₹50Cr*

Rate of Interest 7.84% onward

TRANSFORM GST COMPLIANCE INTO BUSINESS MOMENTUM!

PSB GST EASE

- Assessment based on annual GST Return/ Cash Flow.
- Loan up to ₹10 Cr*
- Digital Sanction up to ₹25 Lakh (paperless work)*
- Collateral Free Loan* (paperless work)*
- Specialty designed for working capital requirement
- Rate of Interest Just 7.82%*

Got a business dream? Let's make it real!

WITH PSB VYAPAR LOAN

- Loan upto ₹25 Cr*
- Flexible repayment upto 10 years*
- Finance upto 75% of property value*

PUNJAB & SIND BANK
Empowering entrepreneurs every step of the way.

PSB MSE SCHEME FOR PROMOTION AND INVESTMENT IN CIRCULAR ECONOMY (MSE-SPICE)

- Loan - Upto ₹5.00 Crore
- Attractive ROI 7.85%*
- Repayment Tenure Upto 10 Years*
- Key Components of the Scheme- Capital Subsidy Upto ₹12.50 Lakhs*
- Collateral Free (CGTMSE Coverage)*

EMPOWERING TODAY'S INDIA FOR A SECURE TOMORROW

PSB BUSINESS LOAN FOR YOUNG INDIA

- Loan-Upto ₹5.00 Crore
- Attractive ROI 7.85%*
- Repayment Tenure Upto 10 Years*
- Collateral Free Loan*

Your Business, Our Support Instant MSME Loans!

PSB DIGI MSME LOAN — FOR YOUR BUSINESS —

KEY BENEFITS

- Loans up to 25 Lakhs*
- Interest Rates from 7.82%*
- Working Capital / Term Loan options
- Digital Journey with Quick Approvals

AFFORDABLE LOANS FOR FISHERY ENTREPRENEURS

PM-MKSSY FISHERIES DEVELOPMENT LOAN SCHEME

- Loan Amount ₹50,000 to ₹30 Lakhs
- Margin up to 2 Lakh - NIL Above 2 Lakh - 20%*
- ROI Starting @ 10.15%*
- Tenure 8 years*
- Agency National Fisheries Development Board



PSB KISAN ALL PURPOSE TERM LOAN SCHEME



- Loan- Up to ₹ 30 Lakh**
- Attractive ROI 9.45%***
- Repayment Tenure Up to 10 Years***

PSB KISAN TATKAL SCHEME

- Loan- Up to ₹ 10 Lakh**
- Attractive ROI 9.45%***
- Repayment Tenure Up to 7 Years***



BACHAT JO UGAYE AAPKA KAL

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



PSB SCHEME FOR FINANCING FARMERS FOR PURCHASE OF LAND FOR AGRICULTURAL PURPOSE

Purpose- The scheme offers term loans to farmers, including small, marginal, sharecroppers, and tenant cultivators, to buy and develop agricultural or fallow land to boost productivity.

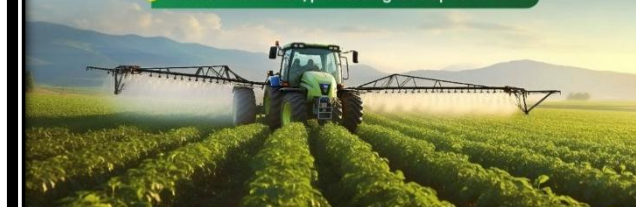
- Loan- Up to ₹ 25 Lakh**
- Attractive ROI 9.45%***
- Repayment Tenure Up to 10 Years***



AGRICULTURE INFRASTRUCTURE FUND (AIF)

Power Your Agri Projects with AIF Support

- Need-based finance
- 3% interest subvention up to ₹2 Cr
- CGTMSE coverage available
- Max 25 projects (up to ₹2 Cr each)
- No documentation/processing fees up to ₹3 Lakh





During Annual Facilitation Program of PFRDA held on 25th August 2025 .Bank received Award of "Excellence Achiever" for enrolments under APY during FY 2024-25



MoU with National Cooperative Development Corporation (NCDC) for financing Agri Infrastructure facilities by PACS



MoU with Indian School of Business (ISB) for establishing a Street Vendor Enterprises incubation & Scaling Centre in Punjab.



MoU with CRPF for Punjab & Sind Bank Gaurav Bachat Salary Package



Renewal of MoU with Indian Air Force for Punjab & Sind Bank Gaurav Bachat Salary & Pension Package



Renewal of MoU with Indian Army for Punjab & Sind Bank Gaurav Bachat Salary & Pension Package



Parameters	Actual as on Sep'25	Guidance for FY'26
Deposit Growth (YoY)	9.42%	8-10%
Advances Growth (YoY)	15.97%	15-16%
RAM % to Total Advances	55.84%	>57%
Gross NPA	2.92%	<2.5%
Net NPA	0.83%	<0.75%
PCR	91.88%	92-93%
Recovery & Upgradation	646 Crore	> Rs.1000 Crore
Credit Cost (Annualised)	-0.04%	<1%
Slippage Ratio (Annualised)	0.68%	<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”.
- 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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