



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(भारत सरकार का उपक्रम)



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

Where service is a way of life



PRESS RELEASE

Date: 17th Jan 2026

Financial Results for the Quarter & Nine Month Ended 31st December 2025

- ❖ *Nine-Month Net Profit rose 28.02% Year-on-Year Basis from ₹703 Cr. to ₹900 Cr.*
- ❖ *Nine-Month Operating Profit rose 30.18% Year-on-Year Basis from ₹1259 Cr. to ₹1639 Cr.*

Key Highlights on Year-on-Year Basis (Q3 FY2024-25 to Q3 FY2025-26)

- ❖ Total Business registered a growth of **11.75 %** and stands at ₹ 249499 Cr.
- ❖ Total Deposit showed a growth of **9.27%**, and Retail Term Deposits showed a growth of **18.34%**.
- ❖ Total advances grew by **15.05%**, whereas RAM Advances registered a healthy growth of **21.94%**.
- ❖ Retail advances registered a growth of **19.58%**, Agriculture advances registered a growth rate of **24.29% & MSME** advances registered a growth of **22.94%**.
- ❖ Gross NPA decreased by **123 bps** from 3.83% to 2.60%.
- ❖ Net NPA reduced by **51 bps** from 1.25% to 0.74%.
- ❖ Provision Coverage Ratio increased by **270 bps** from 89.53% to 92.23%.
- ❖ Total Income grew by **8.57%** and stands at ₹ 3549 cr.
- ❖ Net Interest income grew by **5.01%** and stands at ₹ 986 cr.
- ❖ Return on Assets (%) improved by **6 bps** from 0.73% to 0.79%.
- ❖ Cost to Income ratio reduced by **189 bps** from 62.10% to 60.21%.
- ❖ CRAR (%) improved by **88 bps** from 15.95% to 16.83%.





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Business Highlights for Quarter ended 31st December 2025

(in Cr.)

	Q3FY25	Q3FY26	YoY (%)
Total Business	223267	249499	11.75
Total Deposit	127397	139202	9.27
Retail Term Deposits	53399	63190	18.34
Total Advances	95870	110297	15.05
RAM Advances	51966	63368	21.94
GNPA (₹ in Crores)	3676	2871	(21.90)
GNPA (%)	3.83	2.60	(123) bps
NNPA (₹ in Crores)	1169	796	(31.91)
NNPA (%)	1.25	0.74	(51) bps

Business Highlights for Nine Month ended 31st December 2025

	Q3FY25(9M)	Q3FY26(9M)	YoY (%)
Operating Profit	1259	1639	30.18
Net Profit	703	900	28.02
Cost to Income Ratio	64.57	60.84	(373) bps
Non-Interest Income	891	1350	51.52
Core Fee Income	445	531	19.33
NII	2662	2837	6.57
RoA	0.63	0.73	10 bps

बुले पंजाब एण्ड सिंध बैंक
For PUNJAB & SIND BANK
जुल सिंह (आई.ए.) / Chief Manager (PR)