



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(ਭਾਰਤ ਸਰਕਾਰ ਦਾ ਉਪਕਰਮ)

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹਿ



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

Where service is a way of life



PRESS RELEASE

Date: 27th April 2026

FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31st March 2026

- ❖ Net Profit on Year-on-Year Basis grew by **30.12 %** from ₹1016 Cr. to ₹1322 Cr.
- ❖ Net Profit on Quarter-on-Quarter Basis grew by **25.60 %** from ₹336 Cr. to ₹422 Cr.
- ❖ Operating Profit on Year-on-Year Basis grew by **5.16 %** from ₹2075 Cr. to ₹2182 Cr.
- ❖ RAM (%) increased by **365 bps** from 55.15% to 58.80%.
- ❖ Gross NPA on Year-on-Year Basis decreased by **98 bps** from 3.38% to 2.40%.
- ❖ Net NPA on Year-on-Year Basis reduced by **17 bps** from 0.96% to 0.79%.

Key Highlights on Year-on-Year Basis (Q4 FY2024-25 to Q4 FY2025-26)

- ❖ Total Business registered growth of **14.94 %** and stands at ₹ 263652 Cr.
- ❖ Total Deposit showed a growth of **12.37%**, and Retail Term Deposits showed a growth of **19.58%**.
- ❖ Total advances grew by **18.29%**, whereas RAM advances registered a healthy growth of **26.11%**.
- ❖ Retail advances registered a growth of **24.59%**, Agriculture advances registered a growth of **23.44%** & MSME advances registered a growth of **29.70%**.
- ❖ Provision Coverage Ratio decreased by **47 bps** from 91.38% to 90.91%.
- ❖ Total Income grew by **5.45%** and stands at ₹ 13760 cr.
- ❖ Non Interest income grew by **13.47%** and stands at ₹ 1778 cr.
- ❖ Return on Assets (%) improved by **12 bps** from 0.67% to 0.79%.
- ❖ Cost to Income ratio reduced by **26 bps** from 61.23% to 60.97%.
- ❖ CRAR (%) improved by **1 bps** from 17.41% to 17.42%.



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Business Highlights for Quarter ended 31st March 2026

(in Cr.)

	Q4FY25	Q4FY26	YoY (%)
Total Business	229379	263652	14.94%
Total Deposit	129774	145829	12.37%
Retail Term Deposits	54397	65047	19.58%
Total Advances	99605	117823	18.29%
RAM Advances	54932	69276	26.11%
RAM (%)	55.15	58.80	365 bps
GNPA (₹ in Crores)	3370	2831	(15.99%)
GNPA (%)	3.38	2.40	(98) bps
NNPA (₹ in Crores)	937	919	(1.92%)
NNPA (%)	0.96	0.79	(17) bps

Business Highlights for Year ended 31st March 2026

	FY25	FY26	YoY (%)
Operating Profit	2075	2182	5.16
Net Profit	1016	1322	30.12%
Cost to Income Ratio	61.23	60.97	(26) bps
RoA	0.67	0.79	12 bps
RoE	10.82	11.55	73 bps

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