



ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹਿ

Punjab & Sind Bank

(A Govt. of India Undertaking)

Where service is a way of life

Financial Performance

Q4 & FY (2024-25)

Analyst Presentation

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1 Key Highlights (FY'25 vis-à-vis FY'24)



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11.69%

Total Business
Rs.229379 Cr.



8.68%

Total Deposits
Rs.129774 Cr.



15.87%

Total Advances
Rs.99605 Cr.



33.19%

Net Interest Income
Rs.3784 Cr.



83.47%

Operating Profit
Rs.2075 Cr.



70.76%

Net Profit
Rs.1016 Cr.



40 bps

Net Interest Margin (%)
2.85%



1093
bps

Cost to Income Ratio
61.23%



26 bps

Return on Asset (%)
0.67%



205 bps

Gross NPA (%)
3.38%



67 bps

Net NPA (%)
0.96%



269
bps

Provision Coverage Ratio
91.38%



1 Key Highlights [Q4 FY'25 vis-à-vis Q3 FY'25]

2.74%

Total Business
Rs.229379 Cr.



1.87%

Total Deposits
Rs.129774 Cr.



3.90%

Total Advances
Rs.99605 Cr.



19.49%

Net Interest Income
Rs.1122 Cr.



68.60%

Operating Profit
Rs.816 Cr.



10.99%

Net Profit
Rs.313 Cr.



41 bps

Net Interest Margin (%)
3.19%



749
bps

Cost to Income Ratio
54.61%



6 bps

Return on Asset (%)
0.79%



45 bps

Gross NPA (%)
3.38%



29 bps

Net NPA (%)
0.96%



185
bps

Provision Coverage Ratio
91.38%



1 Key Highlights [Q4 FY'25 vis-à-vis Q4 FY'24]



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102
bps

Yield on Advances (%) ↑
9.69%

62.84%

Net Interest Income ↑
Rs.1122 Cr.

87 bps

Net Interest Margin (%) ↑
3.19%

1488 bps

Cost to Income Ratio ↓
54.61%

41 bps

Return on Asset (%) ↑
0.79%

511 bps

Return on Equity (%) ↑
12.40%

125.18%

Net Profit ↑
Rs.313 Cr.

142.86%

Operating Profit ↑
Rs. 816 Cr.

25
bps

Capital Adequacy Ratio (%) ↑
17.41%

269
bps

Provision Coverage Ratio ↑
91.38%

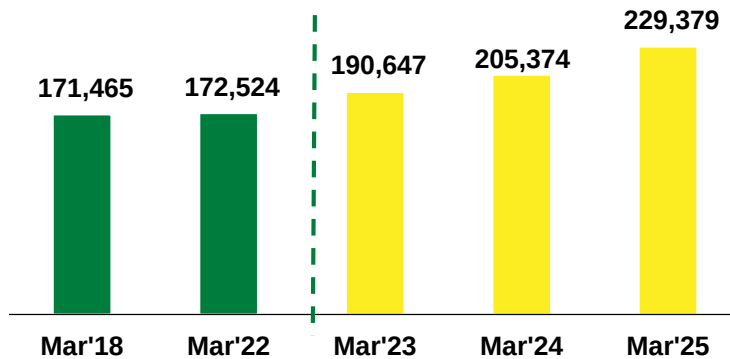
18 bps

Slippage Ratio (%) ↓
0.29%

8.34%

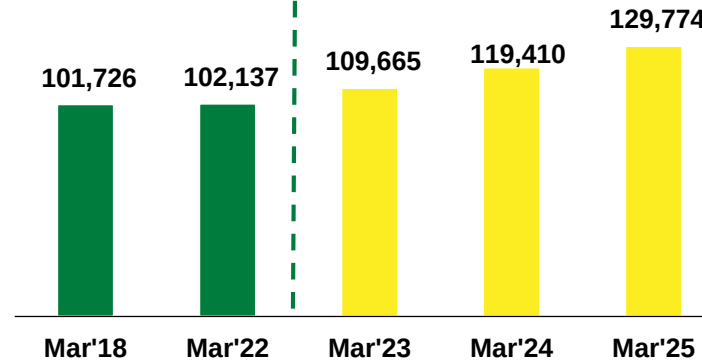
Business Per Branch ↑
Rs. 141.67 Crore

Total Business (₹ Cr)



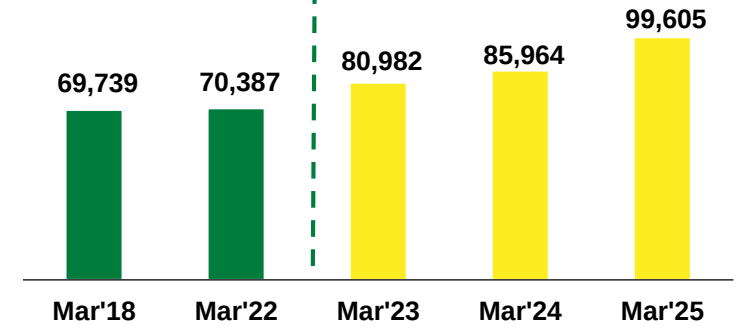
YoY Growth (Mar'24 vs Mar'25) – 11.69%

Total Deposits (₹ Cr)



YoY Growth (Mar'24 vs Mar'25) – 8.68%

Total Advances (₹ Cr)

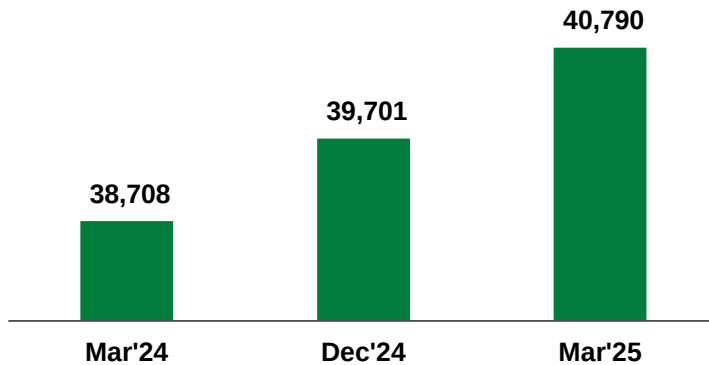


YoY Growth (Mar'24 vs Mar'25) – 15.87%

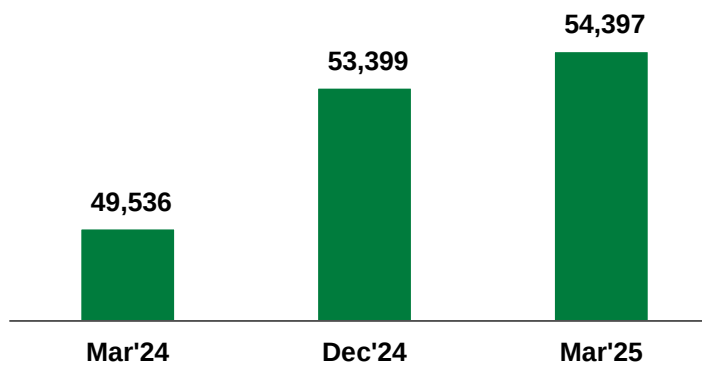
In ₹ Cr

Particulars (in ₹ Cr)	Period Ended			Variation	
	Mar'24	Dec'24	Mar'25	QoQ (%)	YoY (%)
Total Business	205374	223267	229379	2.74	11.69
Total Deposits	119410	127397	129774	1.87	8.68
Total Advances	85964	95870	99605	3.90	15.87
CD ratio	71.99	75.25	76.75	150 bps	476 bps

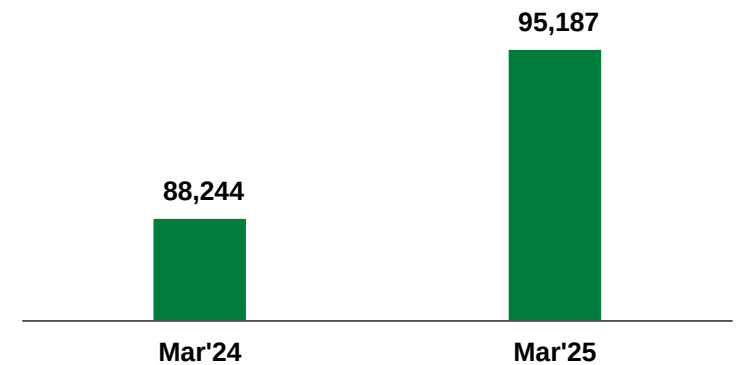
CASA(₹ Cr)



Retail Term Deposits (₹ Cr)



CASA & Retail Term Deposits(₹ Cr)

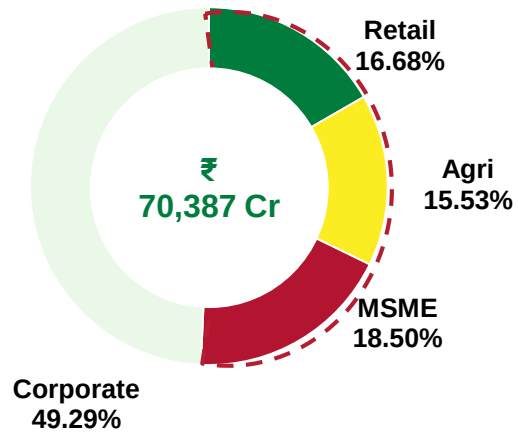


In ₹ Cr

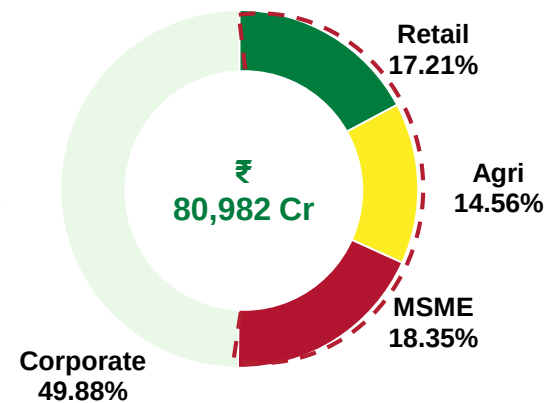
Particulars (in ₹ Cr)	Period Ended			Variation	
	Mar'24	Dec'24	Mar'25	QoQ (%)	YoY (%)
Current Deposits	5176	5102	5472	7.25	5.72
Savings Deposits	33532	34599	35318	2.08	5.33
CASA Deposits	38708	39701	40790	2.74	5.38
CASA (%)	32.42	31.16	31.43	27 bps	(99) bps
Term Deposits	80702	87696	88984	1.47	10.26
• Out of above Retail Term Deposits	49536	53399	54397	1.87	9.81
Total Deposits	119410	127397	129774	1.87	8.68

Increasing RAM Share

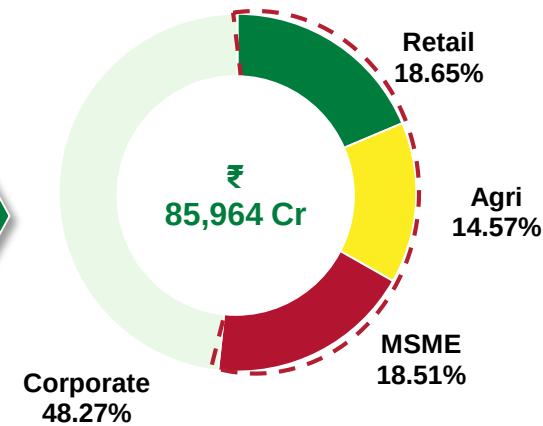
Mar-22



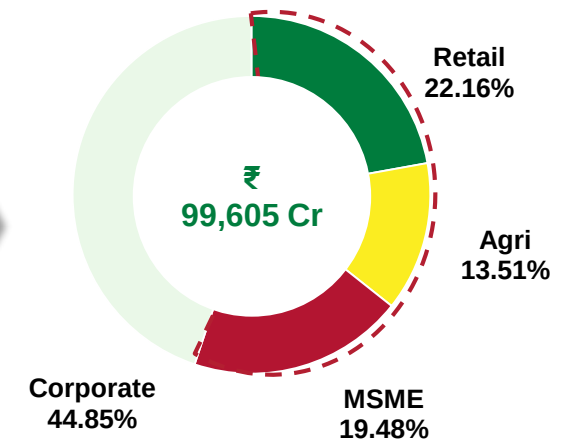
Mar-23



Mar-24



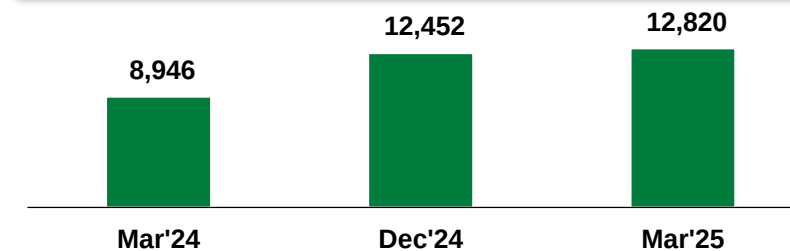
Mar-25



Advances Mix (₹ Cr)

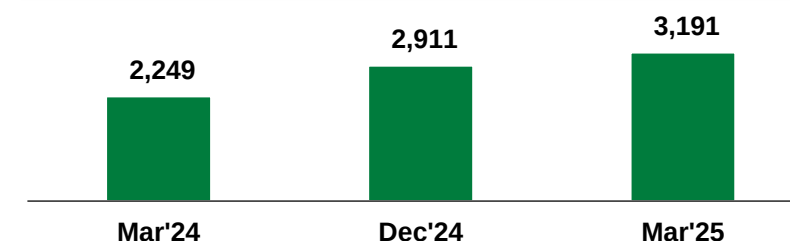
Particulars (in ₹ Cr)	Period Ended			Variation	
	Mar'24	Dec'24	Mar'25	QoQ (%)	YoY (%)
Advances	85964	95870	99605	3.90%	15.87%
Retail	16034	20680	22070	6.72%	37.65%
Agri	12524	12897	13456	4.33%	7.44%
MSME	15909	18389	19406	5.53%	21.98%
Total RAM	44467	51966	54932	5.71%	23.53%
Corporate	41497	43904	44673	1.75%	7.65%
RAM (%)	51.73	54.20	55.15		

Home Loan*(₹ Cr)

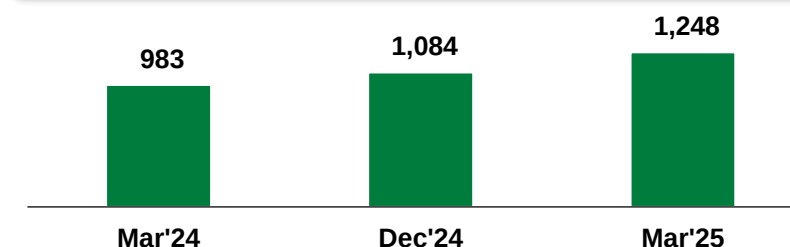


*Including Direct Assignment

Vehicle Loan (₹ Cr)



Gold Loan (₹ Cr)



1 Advances Breakup of Major Industries / Sectors

In ₹ Cr

Sector		Quarter Ended					
		Mar '24		Dec '24		Mar '25	
Particulars (in ₹ Cr)		Amount	% to Total Advances	Amount	% to Total Advances	Amount	% to Total Advances
Infrastructure		14882	17.31	13481	14.06	14339	14.40
(Out of Which)	Energy	5567	6.48	5281	5.51	6207	6.23
	Telecommunication	419	0.49	168	0.18	168	0.17
	Roads, Ports	3627	4.22	3576	3.73	3334	3.35
	Other Infra	5269	6.13	4456	4.65	4630	4.65
Iron & Steel		1331	1.55	2426	2.53	2608	2.62
Textile		1234	1.44	1179	1.23	1151	1.16
NBFC		12514	14.56	14657	15.29	14872	14.93
(Out of Which)	HFC	1068	1.24	1082	1.13	1203	1.21
	PSU & PSU backed NBFC	5043	5.87	4271	4.45	4168	4.18
	Private NBFC	6403	7.45	9305	9.71	9501	9.54

1 Rating Profile of NBFCs

In ₹ Cr

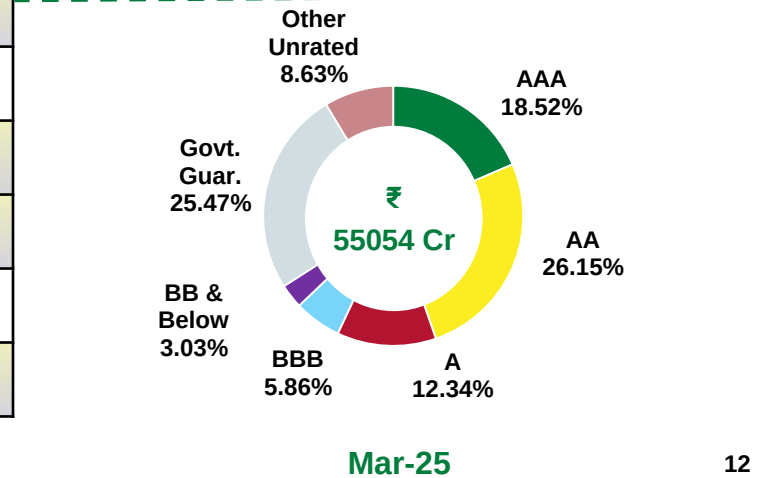
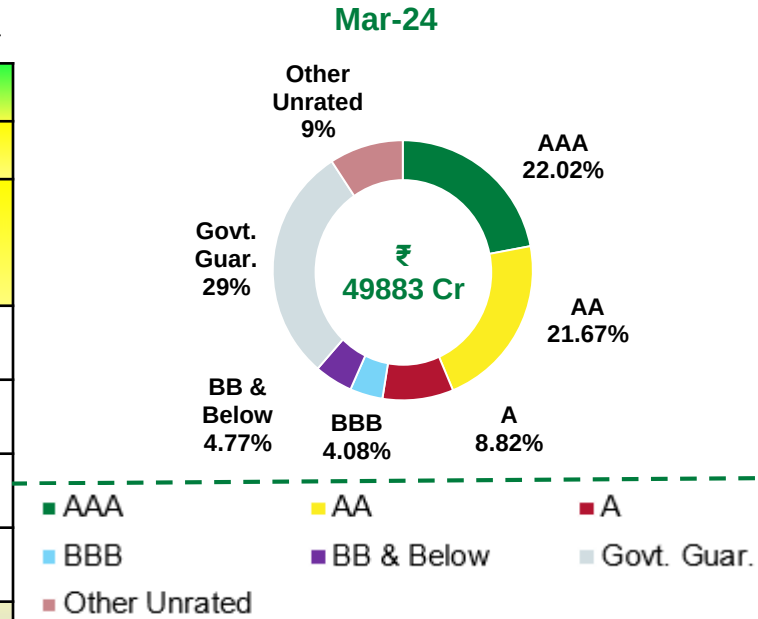
Particulars (in ₹ Cr)	Quarter Ended					
	Mar '24		Dec '24		Mar '25	
	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	7865	65.73	7762	53.05	7404	50.47
AA rated	3760	31.43	6307	43.11	6717	45.79
A rated	339	2.83	552	3.77	542	3.69
Total A & above	11965	99.99	14621	99.93	14663	99.95
BBB Rated	1	0.01	3	0.02	2	0.01
BB & Below	-	-	7	0.05	6	0.04
Total	11966	100	14630	100	14671	100

1 Credit Profile

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

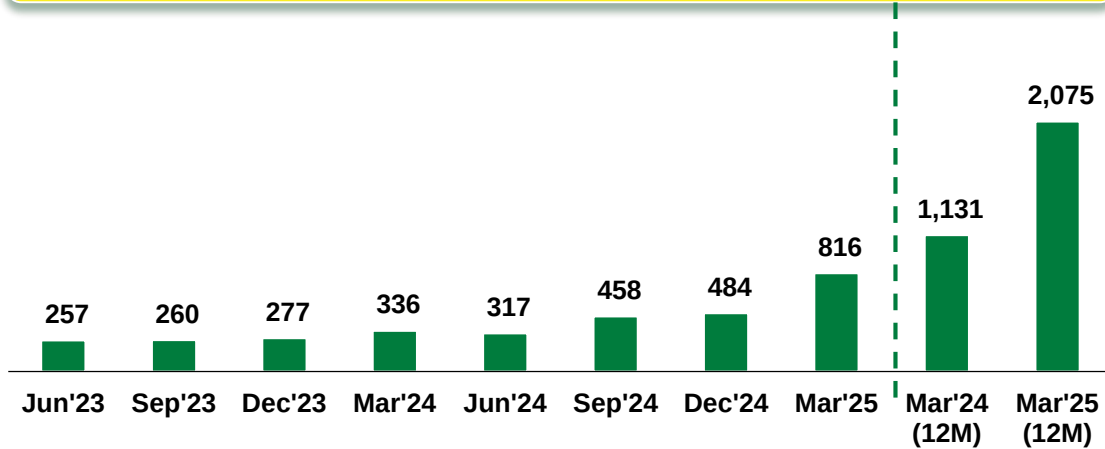
In ₹ Cr

Particulars (in ₹ Cr)	Quarter Ended					
	Mar '24		Dec '24		Mar '25	
	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	10985	22.02	10593	19.49	10197	18.52
AA rated	10810	21.67	12164	22.38	14397	26.15
A rated	4401	8.82	8527	15.69	6795	12.34
BBB rated	2037	4.08	2502	4.60	3224	5.86
Total of BBB & above	28232	56.60	33786	62.15	34613	62.87
BB & Below	2379	4.77	1636	3.01	1670	3.03
Total Rated	30611	61.37	35422	65.16	36283	65.90
Govt. Guaranteed	14685	29.44	14274	26.26	14020	25.47
Other Unrated	4587	9.20	4663	8.58	4751	8.63
Total	49883	100	54359	100	55054	100

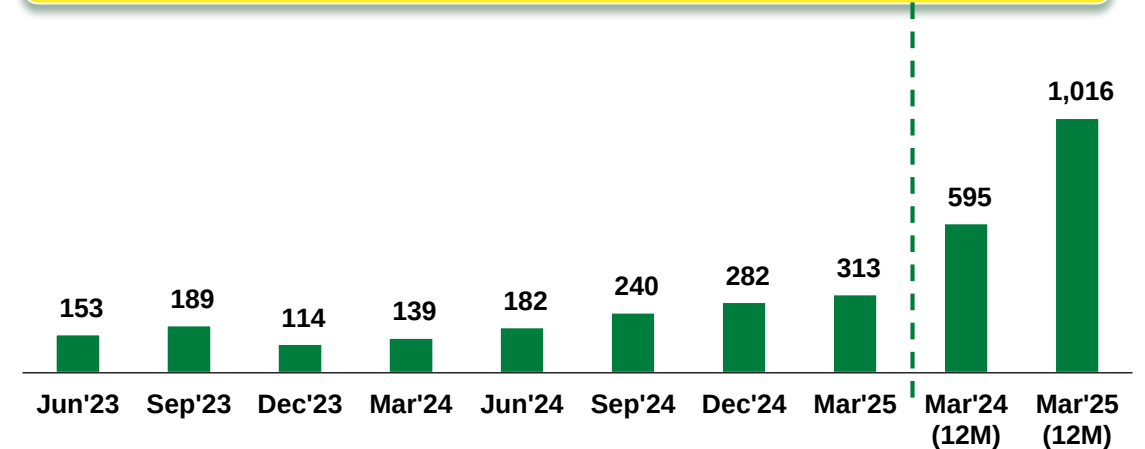




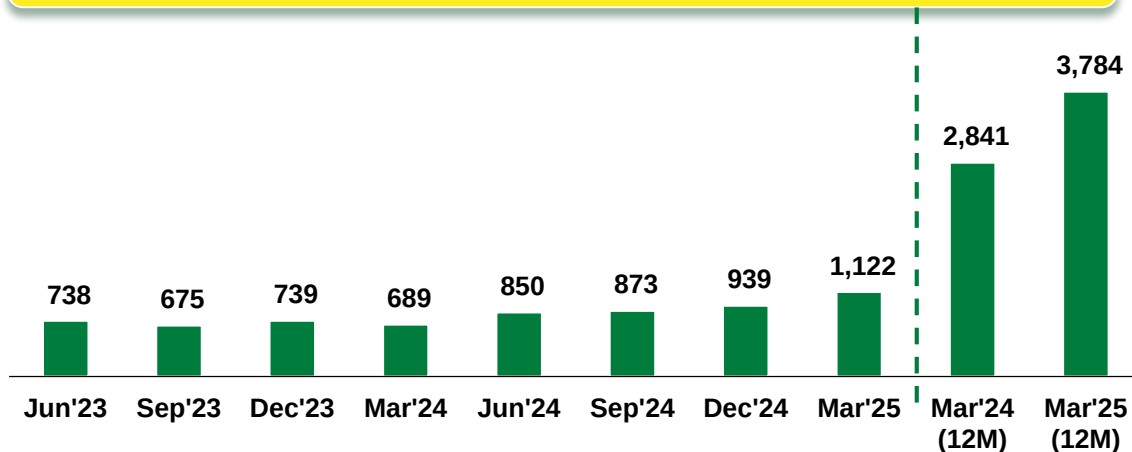
Operating Profit (₹ Cr)



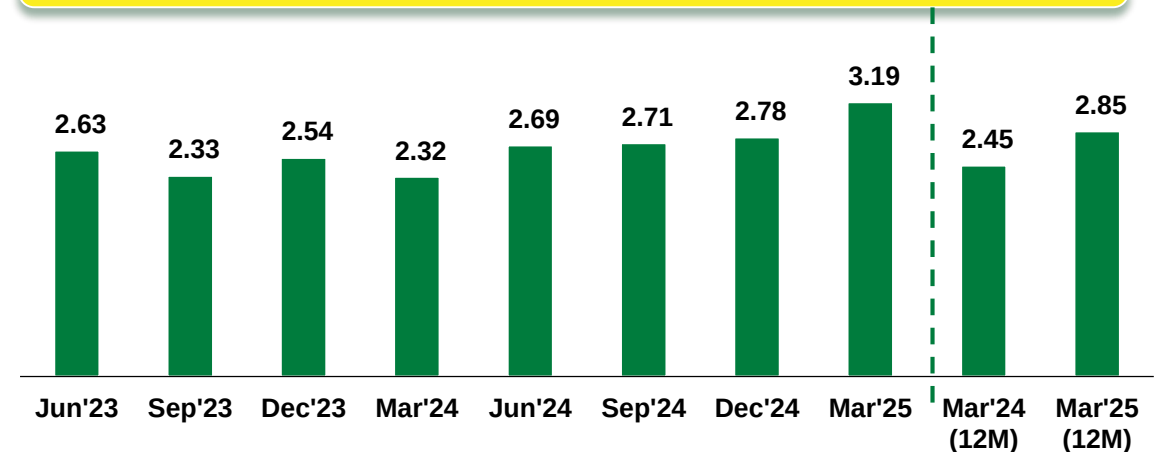
Net Profit (₹ Cr)



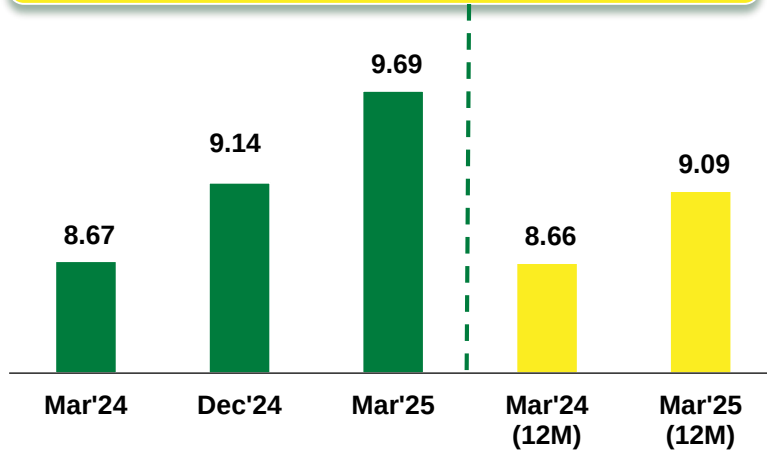
Net Interest Income (₹ Cr)



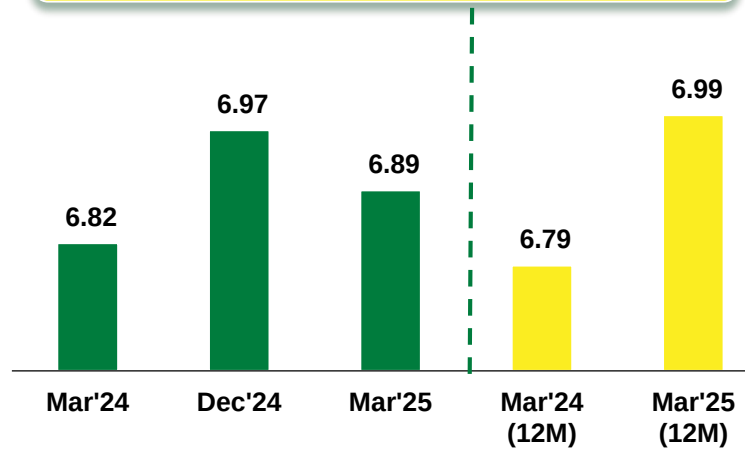
Net Interest Margin (In %)



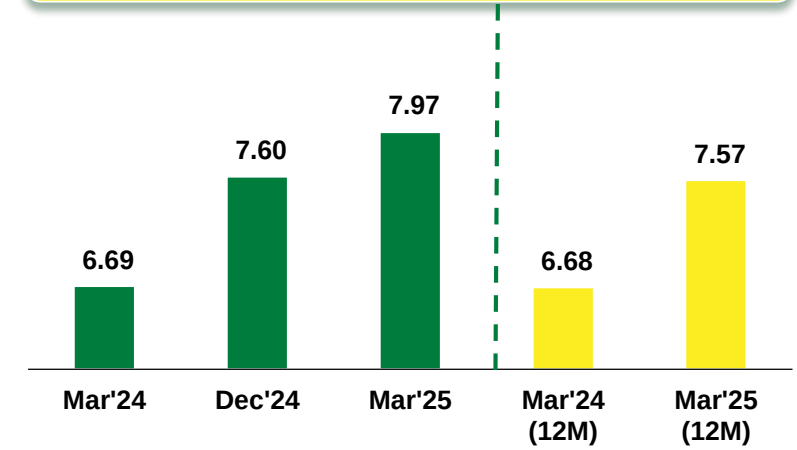
Yield on Advances (In %)



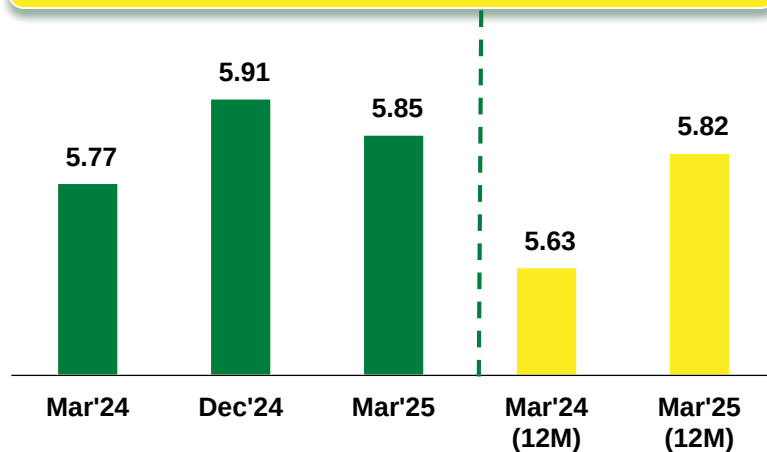
Yield on Investments (In %)



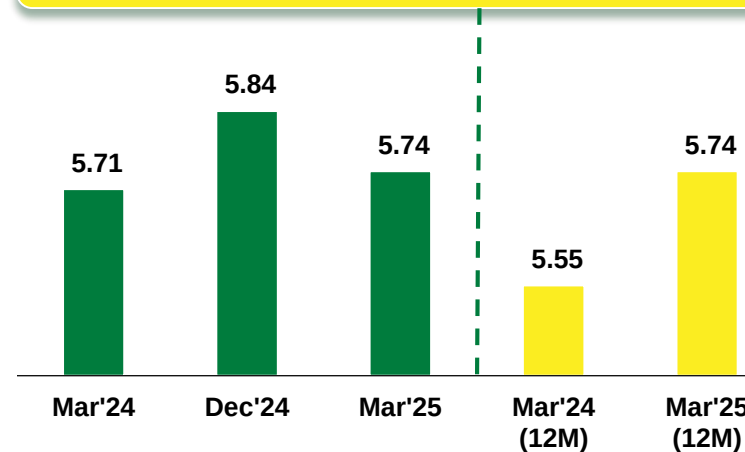
Yield on Funds (In %)



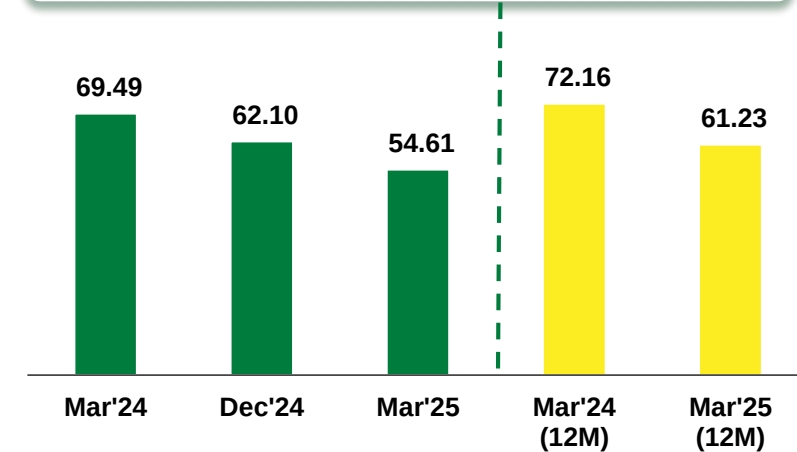
Cost of Funds (In %)



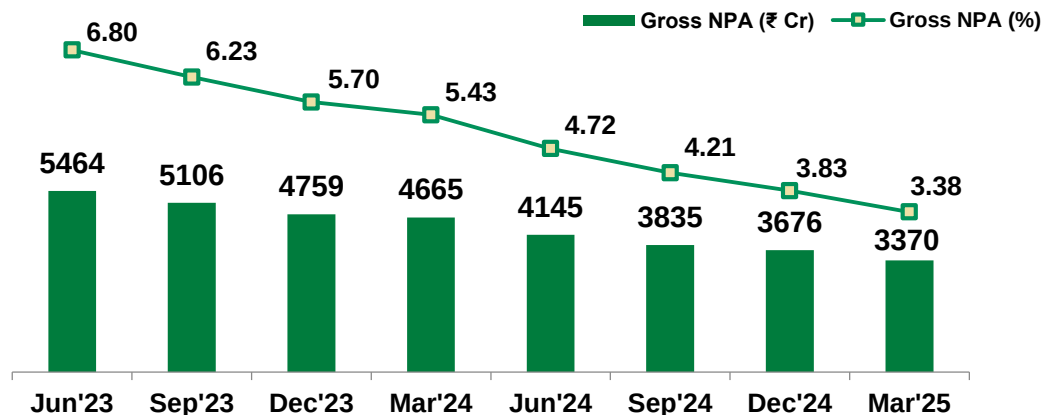
Cost of Deposits (In %)



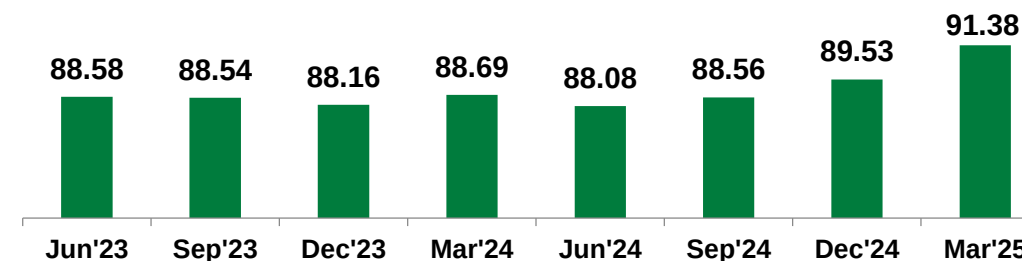
Cost to Income Ratio (In %)



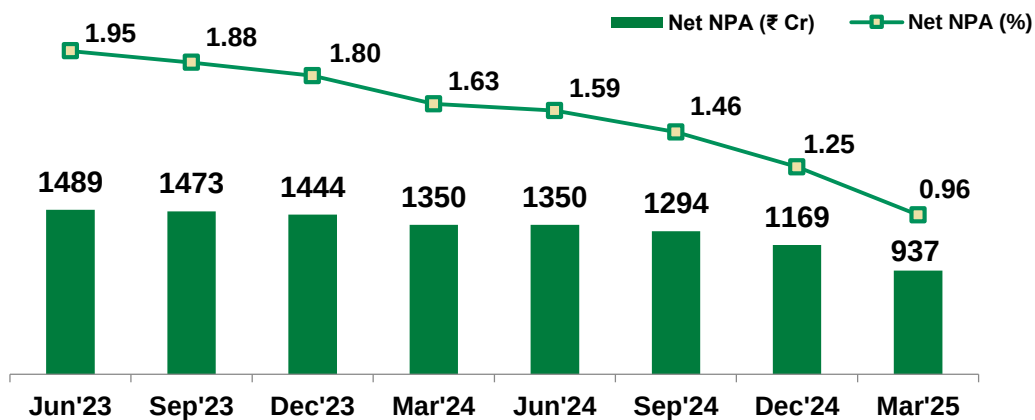
Gross NPA



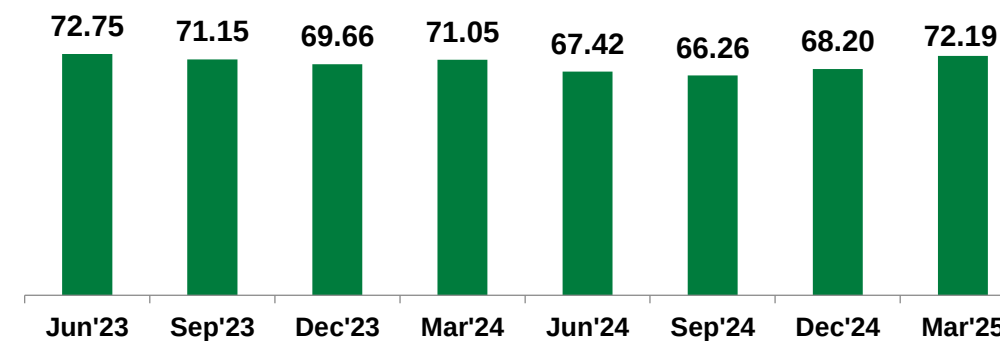
Provision Coverage Ratio with TWO (In %)



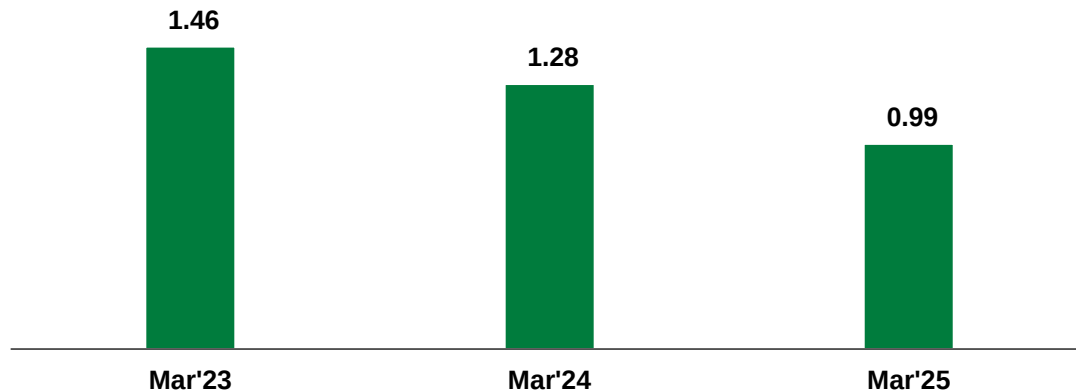
Net NPA



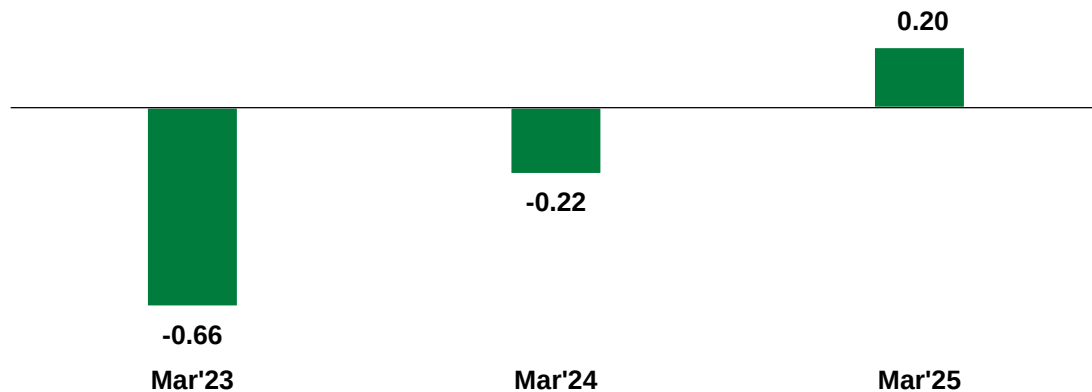
Provision Coverage Ratio without TWO (In %)



Slippage Ratio (In %)*



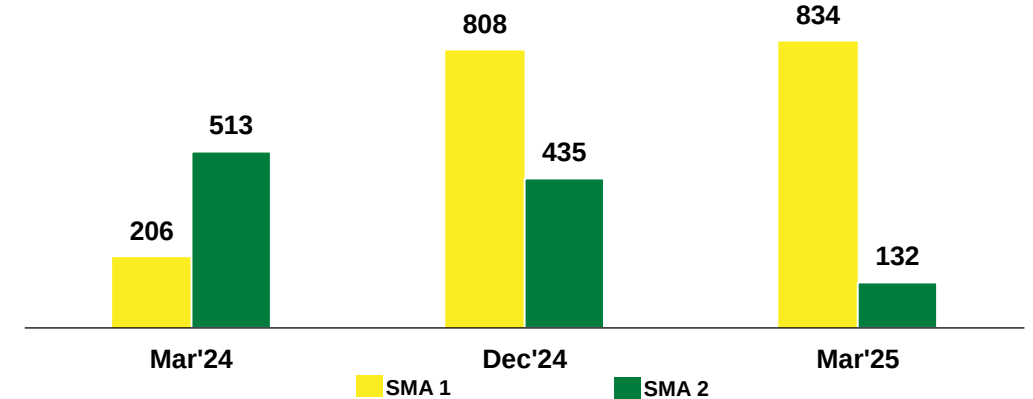
Credit Cost (In %)*



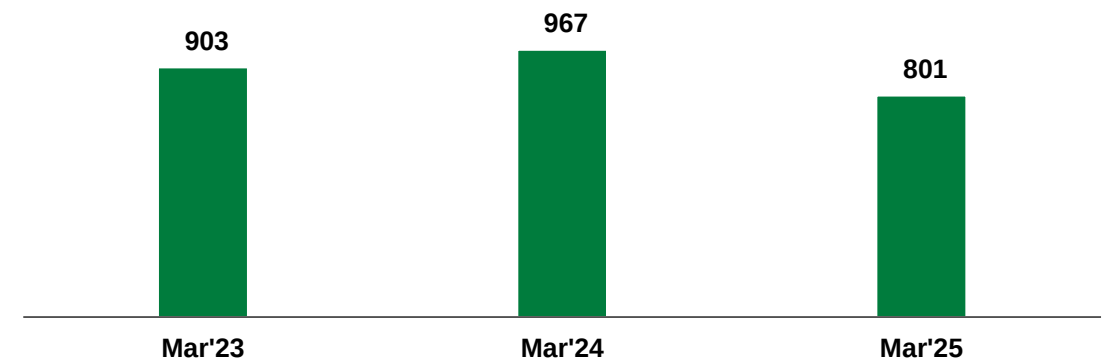
*for the financial year

SMA1 and SMA2 (₹ Cr)

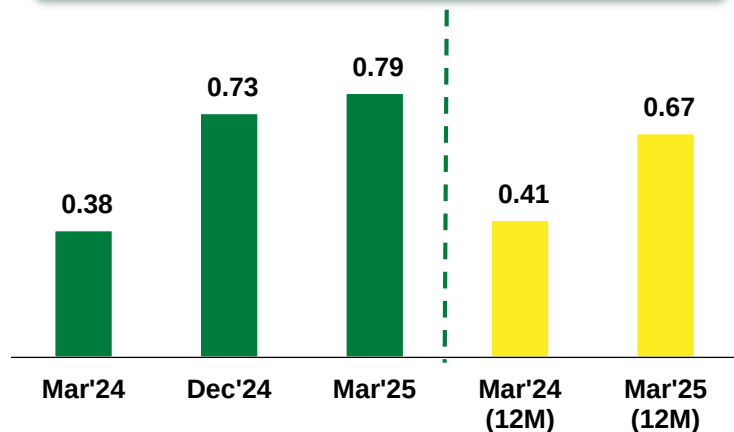
(A/cs with exposure above Rs. 1 Crore.)



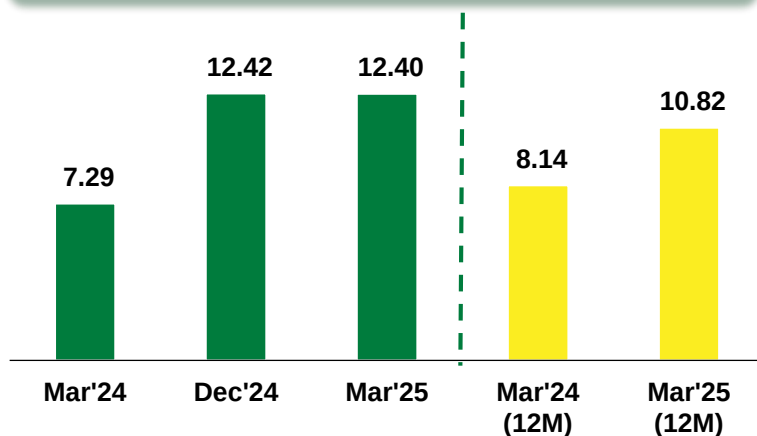
Fresh Slippage (₹ Cr)*



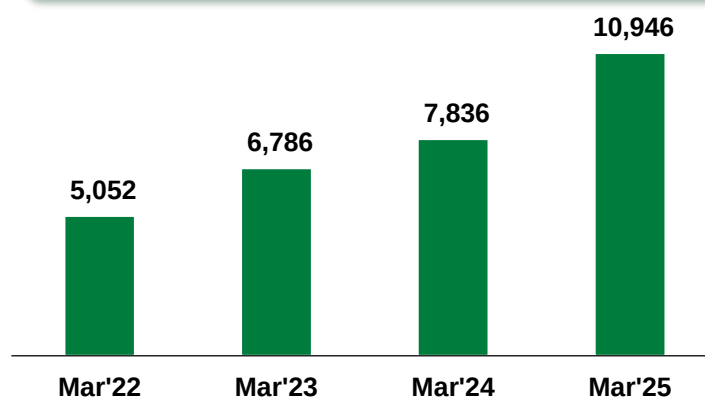
Return on Asset (%)



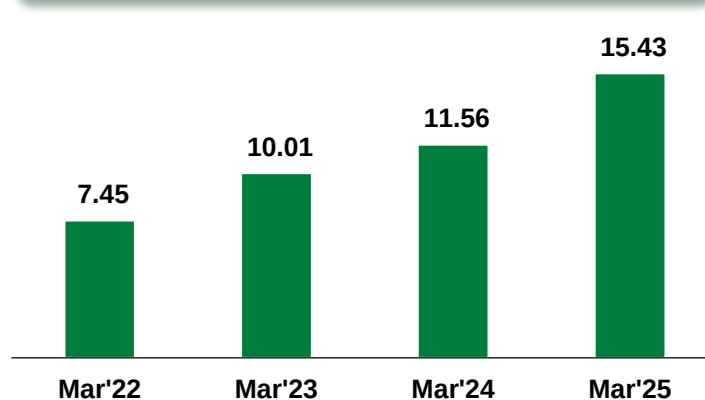
Return on Equity (%)



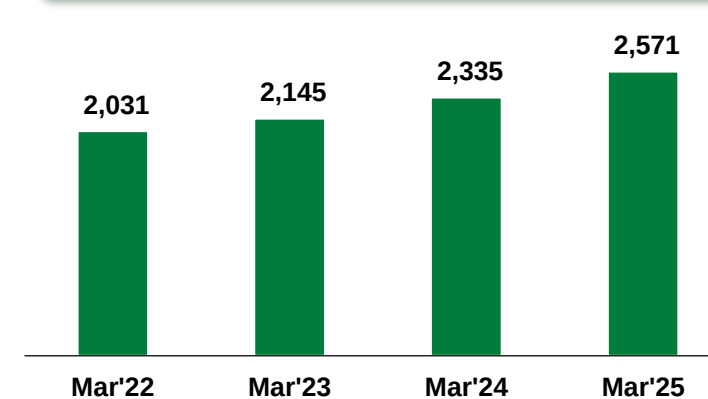
Net-worth (₹ Cr)



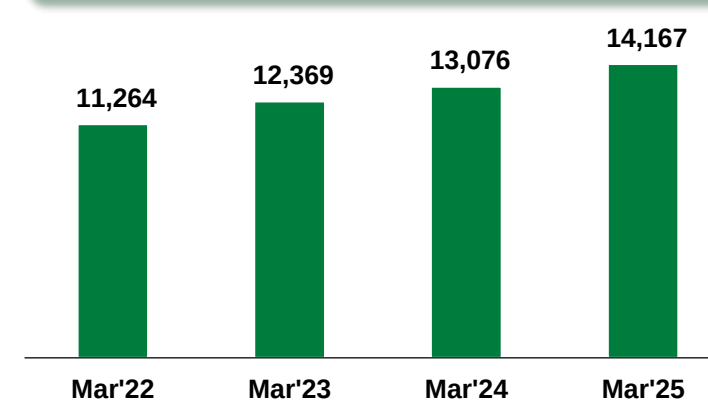
Book Value Per Share



Business per Employee (₹ Lacs)



Business per Branch (₹ Lacs)



3 Operating & Net Profit

In ₹ Cr

Particulars (in ₹ Cr)	Quarter			Variation		Year Ended		Variation
	Mar'24	Dec'24	Mar'25	QoQ%	YoY%	Mar'24	Mar'25	YoY%
Interest Income	2481	2931	3160	7.81	27.37	9694	11482	18.44
Interest Expenses	1792	1992	2038	2.31	13.73	6853	7698	12.33
Net Interest Income	689	939	1122	19.49	62.84	2841	3784	33.19
Non Interest Income	413	338	677	100.30	63.92	1221	1568	28.42
Operating Expenses	766	793	982	23.83	28.20	2931	3276	11.77
Operating Profit	336	484	816	68.60	142.86	1131	2075	83.47
Provisions other than Tax	109	109	373	-	-	194	737	-
Provision for Tax	88	93	130	39.78	47.73	342	322	(5.85)
Net Profit	139	282	313	10.99	125.18	595	1016	70.76

3 Total Income

In ₹ Cr

Particulars (in ₹ Cr)	Quarter			Variation		Year Ended		Variation
	Mar'24	Dec'24	Mar'25	QoQ%	YoY%	Mar'24	Mar'25	YoY%
Interest on Advances	1768	2104	2331	10.79	31.83	6951	8158	17.36
Interest on Investments	694	801	812	1.37	17	2656	3225	21.42
Other Interest Income	19	26	17	(34.62)	(10.53)	87	99	13.79
Total Interest Income (a)	2481	2931	3160	7.81	27.37	9694	11482	18.44
Core Fee Income	138	145	177	22.07	28.26	491	622	26.68
Profit on Sale of Investment	52	89	106	19.10	103.85	101	317	213.86
Profit/(Loss) on Revaluation of Investment	(32)	(21)	18	185.71	156.25	(89)	57	164.04
Forex Income	6	4	6	50.00	-	27	20	(25.93)
Recovery in written off A/Cs	249	121	369	204.96	48.19	691	551	(20.26)
Profit on sale of Land, Other Asset etc. [Net]	1	-	-	-	-	1	0	-
Total Non-Interest Income (b)	413	338	677	100.30	63.92	1221	1568	28.42
Total Income (a+b)	2893	3269	3836	17.34	32.60	10915	13049	19.55

3 Total Expenses

In ₹ Cr

Particulars (in ₹ Cr)	Quarter			Variation		Year Ended		Variation
	Mar'24	Dec'24	Mar'25	QoQ%	YoY%	Mar'24	Mar'25	YoY%
Interest on Deposits	1651	1850	1813	(2.00)	9.81	6312	7078	12.13
Interest on Others	141	142	225	58.45	59.57	541	620	14.60
Total Interest Expenses (a)	1792	1992	2038	2.31	13.73	6853	7698	12.33
Establishment Expenses	513	492	642	30.49	25.15	1944	2088	7.41
Other Operating Expenses	252	301	340	12.96	34.92	987	1188	20.36
Operating Expenses (b)	765	793	982	23.83	28.37	2931	3276	11.77
Total Expenses (a+b)	2557	2785	3020	8.44	18.11	9784	10974	12.16



In ₹ Cr

Liabilities (in ₹ Cr)	As on		
	Mar'24	Dec'24	Mar'25
Capital	6778	6778	7096
Reserve & Surplus	8756	5007	6259
Deposits	119410	127397	129774
Borrowings	9771	12612	14230
Other Liabilities & Provision	2942	2914	4457
Total	147657	154708	161815
Assets (in ₹ Cr)	As on		
	Mar'24	Dec'24	Mar'25
Cash & Balance with RBI	7313	6269	8794
Balance with Banks & Money at call	71	822	26
Investments (Net)	49599	46072	46912
Advances (Net)	82736	93488	97300
Fixed Assets	1756	1691	1779
Other Assets	6182	6366	7004
Total	147657	154708	161815

In ₹ Cr

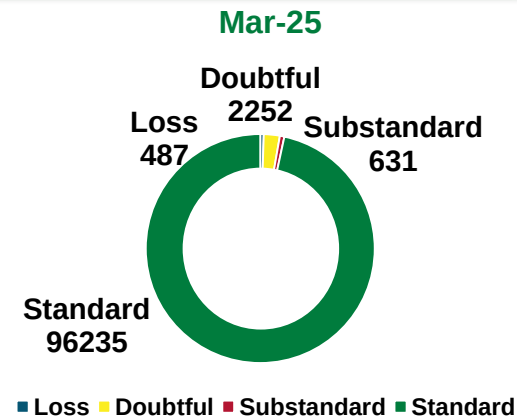
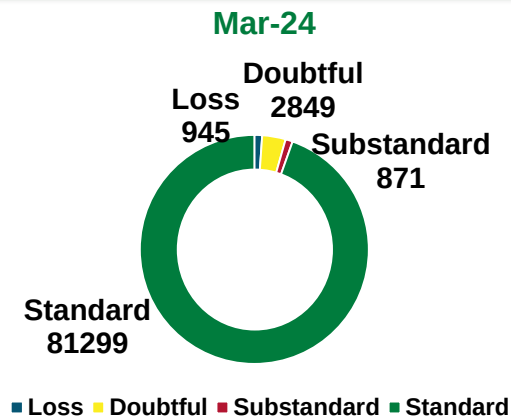
S. No.	Particulars (in ₹ Cr)	Quarter		Year Ended		
		Mar'24	Dec'24	Mar'25	Mar'24	Mar'25
1	Gross NPA Opening Balance	4759	3835	3676	5648	4665
2	Cash recoveries	217	275	174	1077	659
3	Out of Above Cash recovery Income Booked	23	134	73	168	320
4	Up gradations	135	164	87	249	257
5	Technical Write off	118	151	401	755	1103
6	Rebate	25	4	21	41	418
7	Total Net Reduction	472	460	610	1954	2118
8	Fresh Slippage	370	299	268	967	801
9	Debit in existing NPA accounts	8	1	37	4	21
10	GROSS NPA	4665	3676	3370	4665	3370
11	GROSS NPA (%)	5.43	3.83	3.38	5.43	3.38
12	NET NPA	1350	1169	937	1350	937
13	NET NPA (%)	1.63	1.25	0.96	1.63	0.96
14	Recovery in T.W.O. A/Cs	288	126	630	758	822
15	Total Recovery & Upgradation	640	565	891	2085	1738

In ₹ Cr

Sector Wise NPA (₹ Cr)

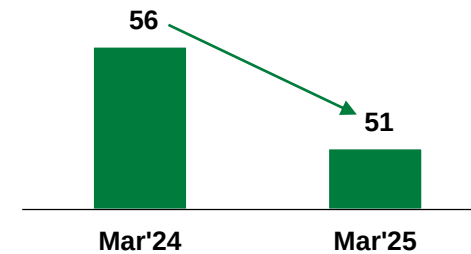
Particulars (in ₹ Cr)	Quarter Ended						
	Mar '24		Dec '24		Mar '25		
	GNPA	Ratio (%)	GNPA	Ratio (%)	GNPA	Ratio (%)	NNPA (%)
Retail	568	3.54	369	1.78	393	1.78	0.70
Agri	1228	9.81	1200	9.30	1264	9.39	4.04
MSME	1446	9.09	1596	8.68	1354	6.98	2.17
Corporate	1423	3.43	510	1.16	359	0.80	0.00
Total	4665	5.43	3676	3.83	3370	3.38	0.96

Asset Classification (₹ Cr)

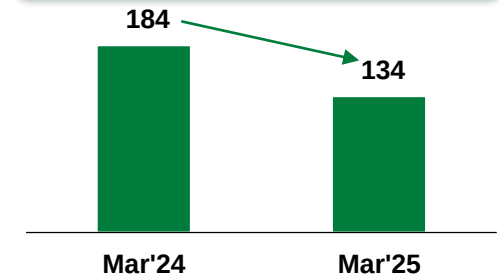


Fresh Slippages(Qtr) (₹ Cr)

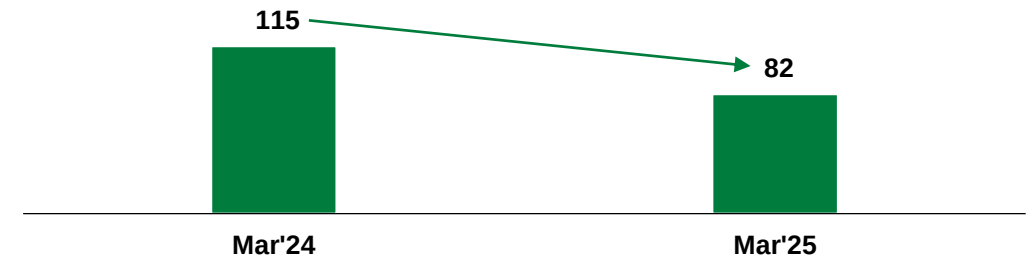
Retail (₹ Cr)



Agri (₹ Cr)



MSME (₹ Cr)



5 COVID Resolution Framework

Resolution Framework 1

In ₹ Cr

Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 31.03.2025	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	6250	556	2457	267
Other Exposures	419	1007	136	174
Total	6669	1563	2593	440
MSME Loans	5098	438	1908	223
Grand Total	11767	2001	4501	664

Resolution Framework 2

Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 31.03.2025	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	7415	798	4200	493
Other Exposures	-	-	-	-
Total	7415	798	4200	493
MSME Loans	3167	362	1317	132
Grand Total	10582	1160	5517	625

In ₹ Cr

Particulars	Mar'24	Dec'24	Mar'25
Domestic Investments	50668	46881	47694
• SLR Investments	32216	32910	33107
• Non-SLR Investments	18452	13971	14587

Category Wise Classification

Particulars	Mar'24	Dec'24	Mar'25
• Held to Maturity (HTM)	36309	30682	30000
• AFS + FVTPL(Including HFT)	14359	16199	17694

In ₹ Cr

Particulars		Mar'24	Dec'24	Mar'25	% to Total (Mar'25)
GROSS INVESTMENTS		50668	46881	47694	
SLR INVESTMENTS		32216	32910	33107	69.42%
(i)	HFT	-	3508	3838	8.05%
(ii)	AFS	7607	7072	7687	16.12%
(iii)	HTM	24609	22330	21582	45.25%
NON-SLR INVESTMENTS					
(i)	PSU Bonds	3335	3321	3180	6.67%
(ii)	GOI RECAP Bonds	11672	7599	7711	16.17%
(iii)	Corporate Debentures	2007	2105	2116	4.44%
(iv)	CDs	496	219	172	0.36%
(v)	CPs	462	148	295	0.62%
(vi)	Shares of PSUs /Corporates & Others	363	541	577	1.21%
(viii)	Venture CF	28	38	136	0.29%
(ix)	Securitized Receipt	89	-	400	0.84%
Total of Non-SLR Investments (Excluding RIDF)		18452	13971	14587	30.58%

In ₹ Cr

Particulars	Regulatory Requirement	Period Ended					
		Mar '24		Dec '24		Mar '25	
		Amount	%	Amount	%	Amount	%
CET I (Including CCB)	8.00	9252	14.74	9716	14.04	11790	15.59
AT - 1							
Tier I (Including CCB)	9.50	9252	14.74	9716	14.04	11790	15.59
Tier II		1519	2.42	1328	1.92	1369	1.82
Capital Adequacy	11.50	10771	17.16	11044	15.95	13159	17.41
Risk Weighted Assets		62777		69221		75602	



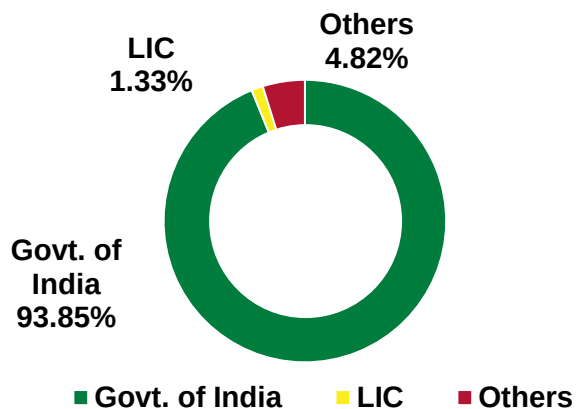
Particulars	Digital Transactions (No. in Cr.) *	UPI Transactions (In Cr.) #	PSB UNIC Registrations (In Lakhs)	UPI Users (In Lakhs)	UPI QR (In No.)	Merchants On Boarded (In No.)
Mar'24	32.94	44.50	7.17	20.52	1,21,714	1,23,207
Mar'25	51.60	73.12	9.35	25.93	1,81,664	1,83,768
Growth (YoY)	56.65%	64.31%	30.40%	26.36%	49.25%	49.15%

* Debit transactions

Debit and 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 - (Positive)

Particulars	As on		
	Mar'24	Dec'24	Mar'25
Share Capital (Rs. In Cr.)	6777.79	6777.79	7095.59
No. of Shares (Rs. In Cr.)	677.78	677.78	709.56
Net Worth (Rs. In Cr.)	7835.78	9234.41	10946.18
Book Value Per Share	11.56	13.62	15.43

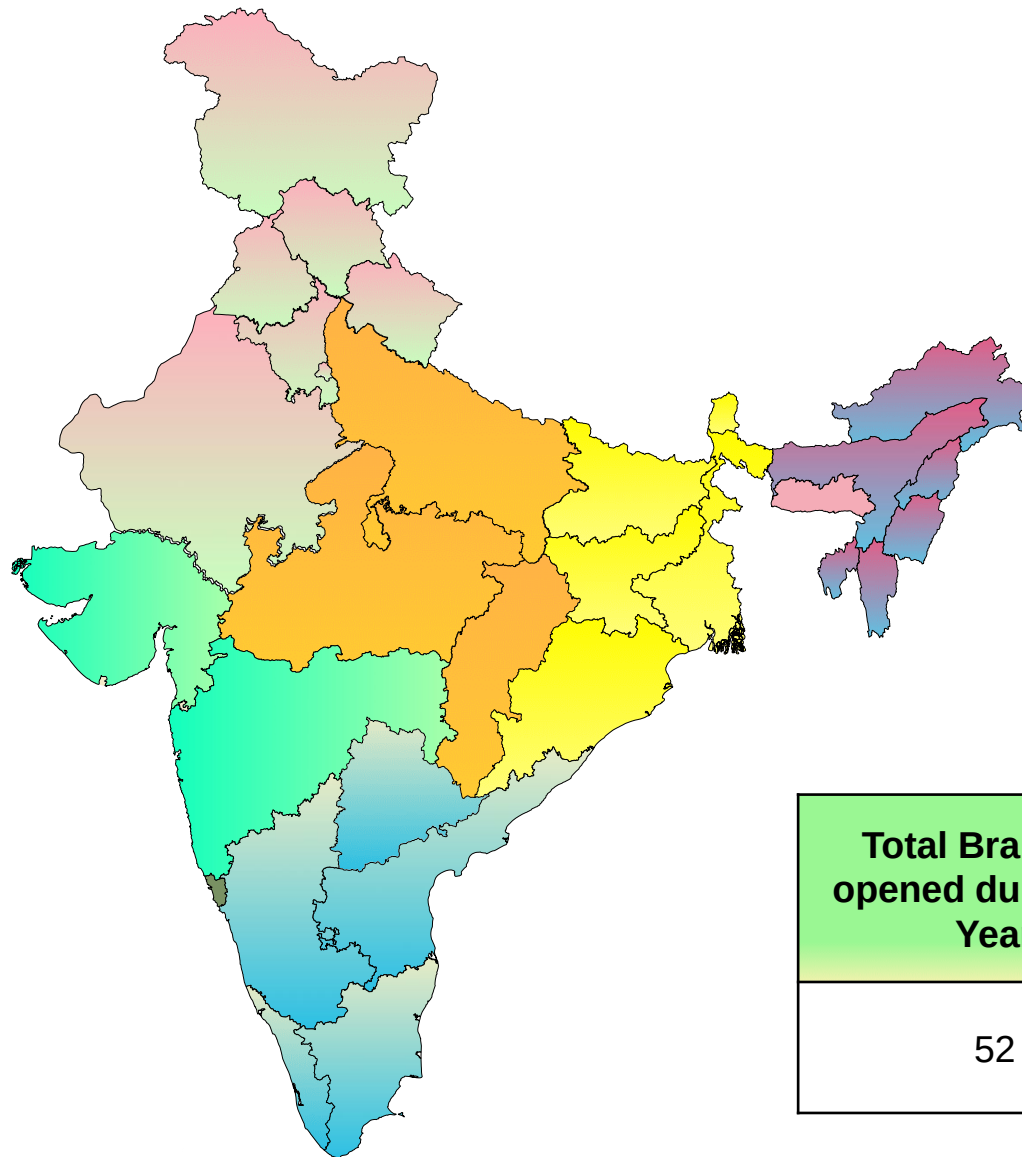
(In %)

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

Bank has raised Equity Share Capital (including Share Premium) Rs.1219 Crore through QIP during Q4 FY 2025 and Rs.3000 Crore via Infra Bonds during Q3 FY 2025

Our Reach

Zone	No. of Branches	% in Rural & Semi Urban
North	969	65.43%
Central	359	54.04%
Eastern	108	32.41%
Western	72	18.06%
Southern	66	10.61%
North-Eastern	36	52.78%
Total	1,610	56.02%



1,047
ATM's



2,041
BCs

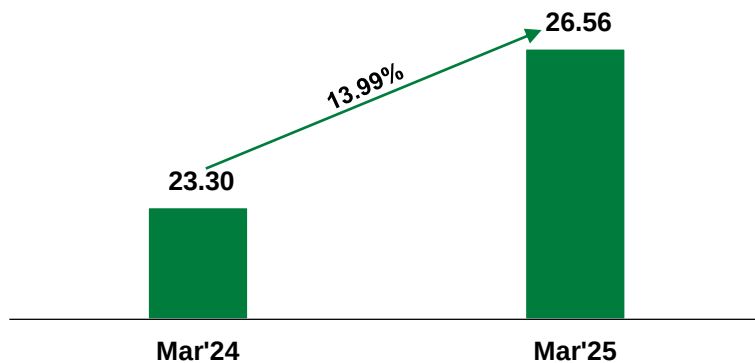


367
Districts Covered

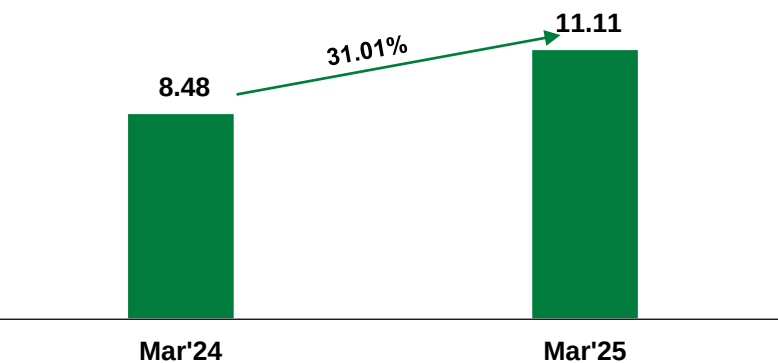
Total Branches opened during the Year	Total ATM opened during the Year
52	58

S. No.	Particulars	Mandated Targets	Mar'25
1	Priority Sector % to ANBC	40.00%	44.24%
2	Agriculture - PS % to ANBC	18.00%	18.17%
3	Small and Marginal Farmers (SMF) % to ANBC	10.00%	10.36%
4	Weaker Section % to ANBC	12.00%	11.51%
5	Micro Enterprises (PS) % to ANBC	7.50%	11.76%

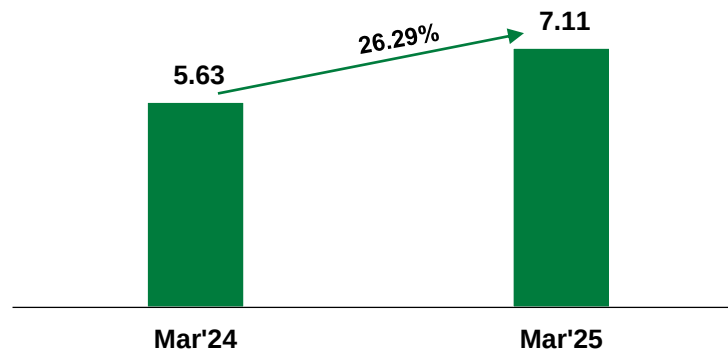
PMJDY Accounts Opened (₹ Lacs)



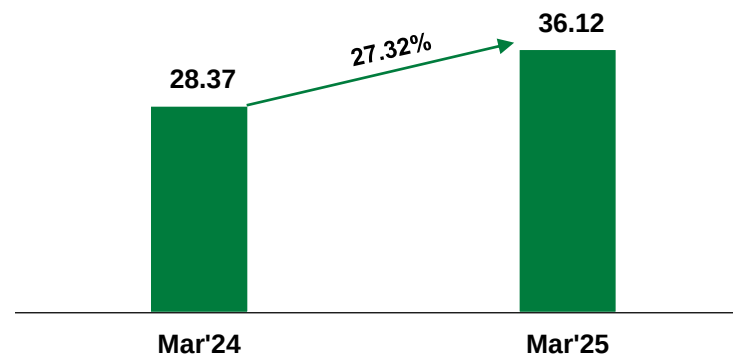
Pradhan Mantri Jeevan Jyoti Bima Yojna (₹ Lacs)



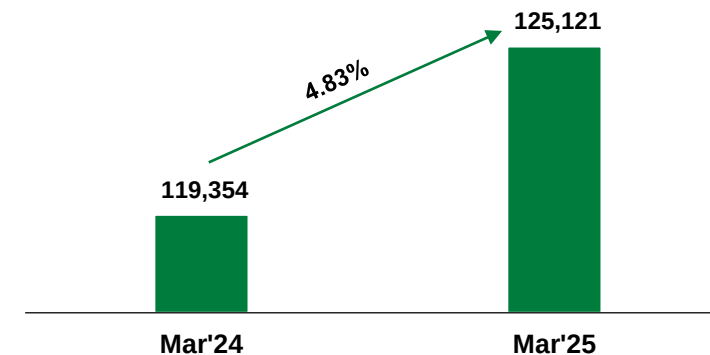
Atal Pension Yojna (₹ Lacs)



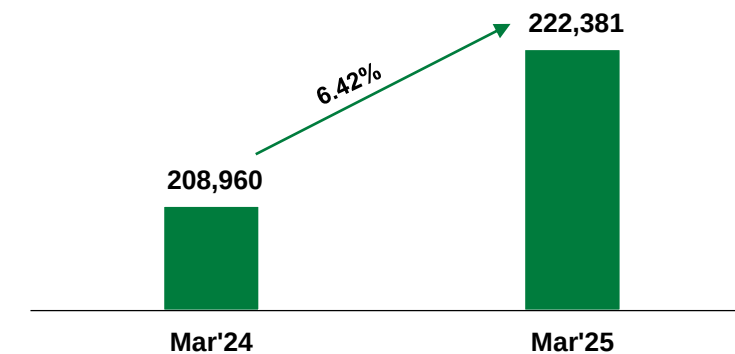
Pradhan Mantri Suraksha Bima Yojna (₹ Lacs)



Total No. of Accounts under MUDRA Scheme



Total amount of Balance outstanding in Mudra Loan Accounts (₹ Lacs)



Digital Car Loans

PSB E Apna Vahan Loans Highlights

- ✓ Paperless, end-to-end digital lending journey **100%** Offers in <15 mins
- ✓ Omni-channel presence available across touchpoints **60%** Approvals in <10 mins
- ✓ Customer-centric experience with flexibility for choice of cars, dealers **<30 mins** Disbursal Time



Digital Home Loans

PSB E Apna Ghar Loans Highlights

- ✓ Seamless loans across geographies, expanding reach to rural areas **100%** Offers in <30 mins
- ✓ Omni-channel presence available across touchpoints **60%** Approvals in <20 mins
- ✓ Faster approval and sanction with video KYC **<7 days** Disbursal Time



DIGI MSME



Digital Credit products for MSMEs

PSB DIGI MSME Loans

Overdraft Facility for MSMEs

[view scheme details](#)

[Apply Now](#)

Invoice Based Financing

Invoice based credit against purchase or sales Invoices...

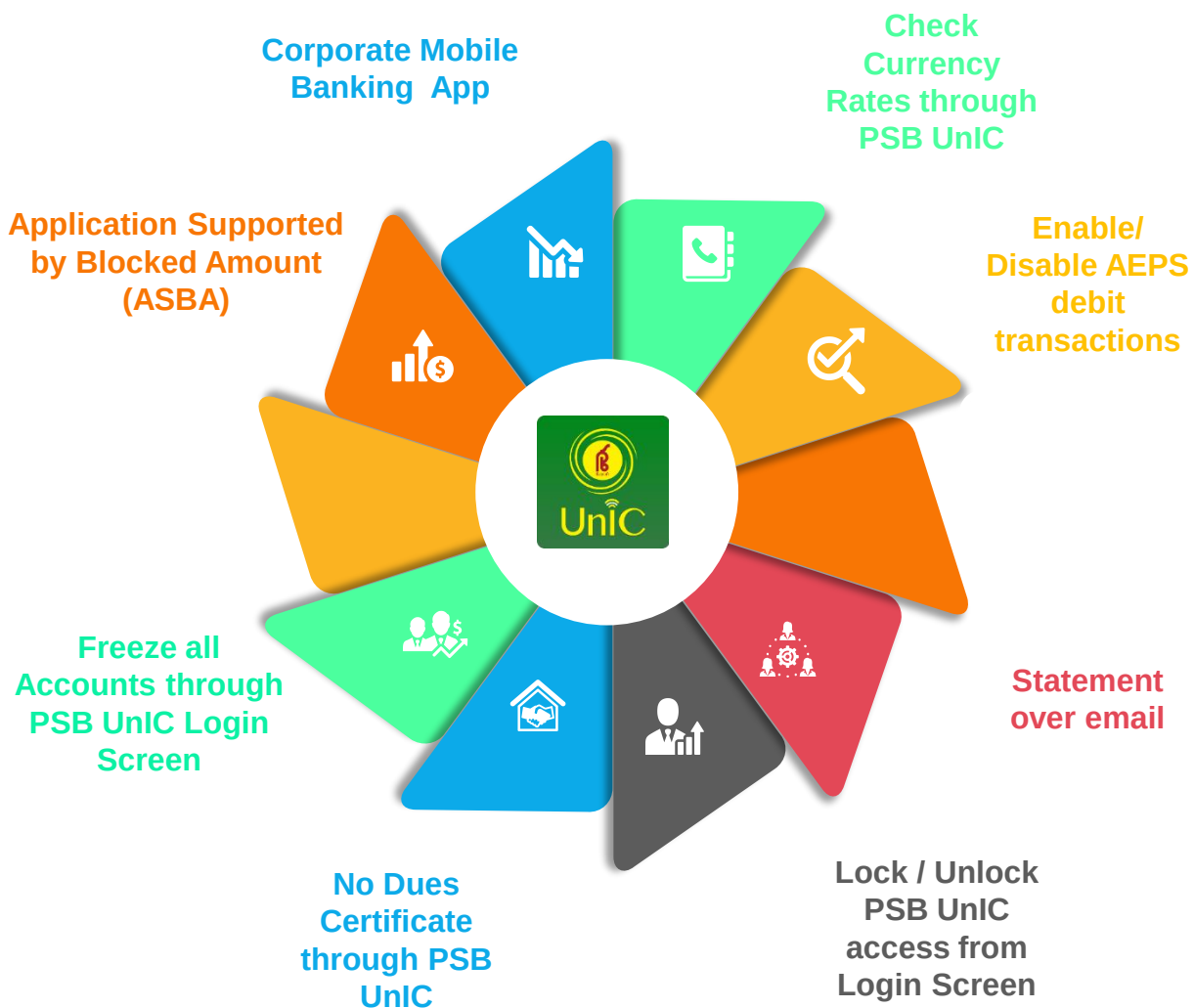
[Coming soon](#)



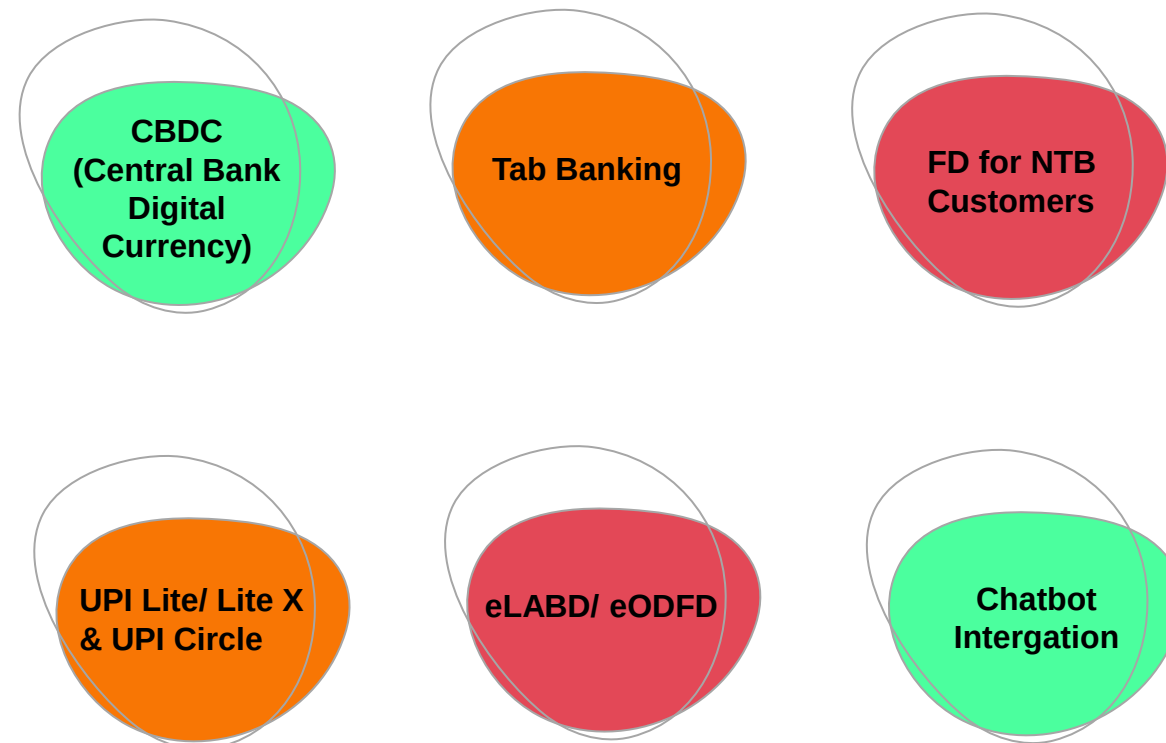
Avail quick and hassle free loans upto Rs. 25 lakhs
End to End Digital - Fast and transparent - Affordable interest rates



New Initiatives Q4 (FY 2024-25)



Upcoming Initiatives (FY 2025-26)



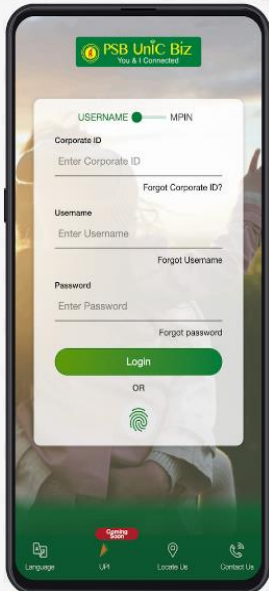
100+ Banking Features across Web & Mobile

0.65 Lakh +
Registered Customers

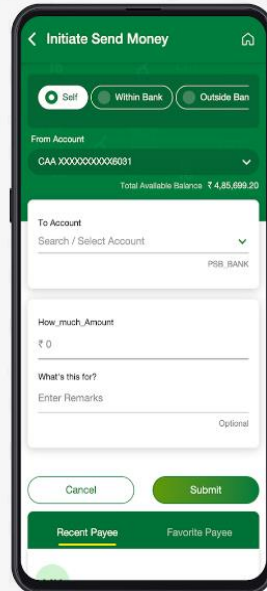
50,000 +
Active Customers

| Sole Proprietor | Partnership | LLP | Pvt. Ltd. | Public Ltd. | TASC

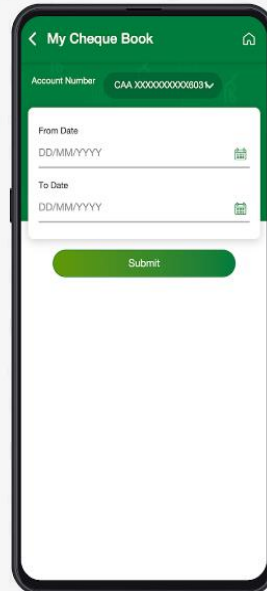
Same Login credentials across
Web and Mobile Application



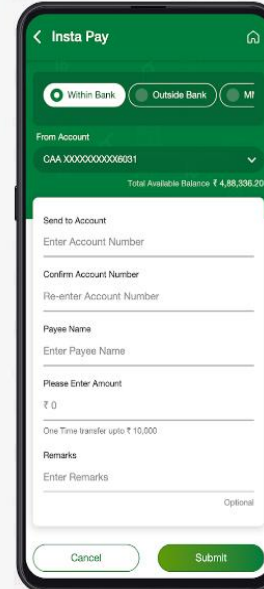
Multiple Payment Modes like
IMPS, NEFT, RTGS, UPI and MMID



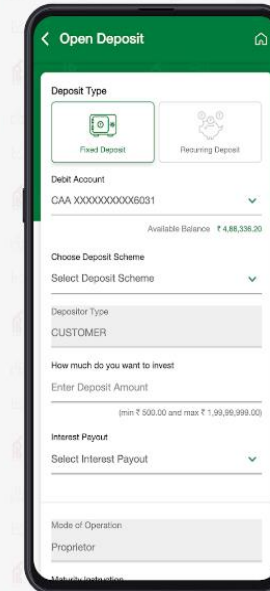
Enjoy various services such as
Cheque enquiry, Stop a Cheque,
Positive Pay and Issue of
New Chequebook etc



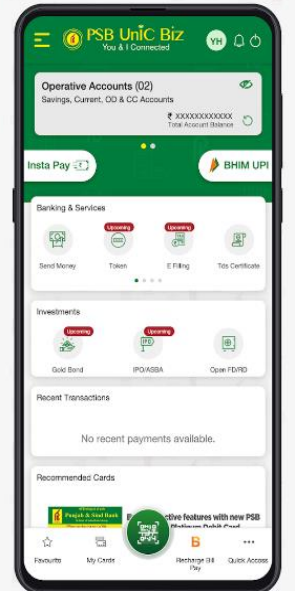
Instant Payment
Without adding payee



Investing Money is
Just a Click Away Now



Banking Services at
Your Fingertips





MoU with Ministry of Defence to establish 60 web-based SPARSH Service Centres PAN India to provide last mile connectivity for Defence Pensioners



MoU on PSB Gaurav Bachat CAPF Package for salaried personnel, pensioners & Veer Naris with Indo-Tibetan Border Police



MoU with PUNBUS- Punjab Roadways for Salary accounts of employees of PUNBUS.



Emerged as winner under TOP Improvers category in the EASE 6.0 Reforms Index.



Winner award for creating awareness for MSMEs and Runner-up award in promoting Government Schemes by CIMSME



Honored with the "Highest DQI Improvement Award" in the PSU Commercial Segment for FY25



Best Tech Talent & Organisation Award in the Category of Small Banks at 20th Banking Technology Conference organized by IBA in Mumbai



- **Climate Risk & Green Deposit Policy** for Sustainability.
- Mobilized funds under **Green Earth Deposit Scheme** and financed ₹ 227.00 Cr in renewable energy sector.
- Introduced environment friendly finance named as **PSB GO-GREEN Financing Scheme**.
- ₹ 102.44 Cr sanctioned under **PSB e- Vahan** for electric vehicles.
- Installed **rooftop solar power system** in premises and emphasized the usage of **LED light**.



- Organized 23 camps and **trained 705 participants** in different **RSETIs** during **Q4**. Training imparted to **3018** trainees during **FY 25**.
- Organized 81 camps by **FLCs** and imparted training to **1332 untrained persons** during **Q4**. Training imparted to total **4458 trainees** during **FY 25**.
- Financed **Rs.0.56 crores** to **294 street vendors** in **Q4** through **PMSVANidhi**, with total disbursement of **Rs 16.38 crores** during **FY 25**.
- Unbanked **65506 person** accessible to banking services under **PMJDY** scheme in **Q4** and opened **353059 PMJDY account** during **FY 25**.
- Financed **285 New SHGs** with amount of **Rs.12.87 crores** in **Q4** and sanctioned **Rs 34.66 crores** during **FY 25**.



- 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.





Our Products

PSB MSME Green Investment and Financing for Transformation Scheme (MSME-GIFT Scheme)
Empowering MSMEs for a Greener Tomorrow

Loan Amount Upto Rs. 10.00 Crores

Tenure Upto 5 years

2% Interest Subvention and partial Credit Guarantee
for Loan up to Rs. 2.00 Cr

Collateral **Free Loan***

ROI 8.69% ONWARDS*

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

Loan Amount Upto Rs. 5 Crores

Tenure Upto 10 years

Capital Subsidy Upto Rs. 12.50 Lakh

Collateral **Free Loan***

ROI 8.90% ONWARDS*

PSB SAMRADDH MAHILA LOAN SCHEME
Empowering Women, Transforming Future

Loan Amount Upto Rs. 5 Crores

Tenure Upto 10 years

Collateral **Free Loan***

ROI 8.69% ONWARDS*

PSB SCHEME FOR EQUIPMENT FINANCING
Fueling your Business Growth

Loan Amount Upto Rs. 10.00 Crores

Tenure Upto 7 years

Collateral **Free Loan***

ROI 8.94% ONWARDS*

PSB GO GREEN FINANCING SCHEME
Funding a sustainable tomorrow

Need Based Loan

Tenure Upto 10 years

Collateral **Free Loan***

ROI 8.69% ONWARDS*



Parameters	Guidance for Mar'25	Actual as on Mar'25	Achievement	Guidance for FY'26
Deposit Growth	8-10%	8.68%	✓	8-10%
Advances Growth	10-12%	15.87%	✓	15-16%
RAM % to Total Advances	>56%	55.15%	●	>57%
Gross NPA	<4.5%	3.38%	✓	<2.5%
Net NPA	<1.5%	0.96%	✓	<0.75%
PCR	89-90%	91.38%	✓	92-93%
Recovery & Upgradation	> Rs.1000 Crore	Rs.1738 Crore	✓	> Rs.1000 Crore
Credit Cost (Annualised)	<1%	0.20%	✓	<1%
Slippage Ratio (Annualised)	<1.25%	0.99%	✓	<1%

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- 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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