



Instant
Payment



Bulk Fund
Transfers



Investment



Tax
Payments

Financial Performance Q3 (FY 2025-26) Analyst Presentation



VEHICLE LOAN



HOME LOAN



MSME LOAN



KCC LOAN



1800 419 8300 (Toll Free)

Follow us @PSBIndOfficial



Table of Contents



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

Where service is a way of life

Section 1	Key Highlights & Business Performance	3-14
Section 2	Key Financial Ratios	15-17
Section 3	Financial Performance & Balance Sheet	18-22
Section 4	Asset Quality	23-26
Section 5	COVID Resolution Framework	27
Section 6	Treasury Operations	28
Section 7	Capital Adequacy	29
Section 8	Shareholding Pattern & Credit Rating	30
Section 9	Geographical Presence & Priority Sector Lending	31-33
Section 10	Financial Inclusion, ESG Initiatives, Digital Products & Other Initiatives	34-49
Section 11	Product Mix	50-52
Section 12	Collaboration & Guidance	53-54

1 Strong Business Growth Continues



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

Where service is a way of life



Total Business
₹ 249499 Crore

Growth – 11.75%
(YoY)



Total Deposits
₹ 139202 Crore

Growth – 9.27%
(YoY)



Gross Advances
₹ 110297 Crore

Growth – 15.05%
(YoY)



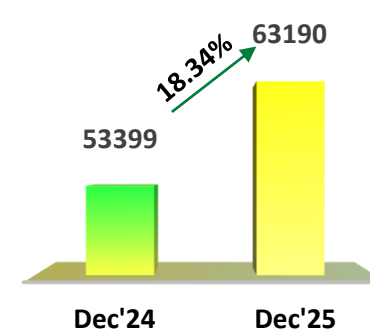
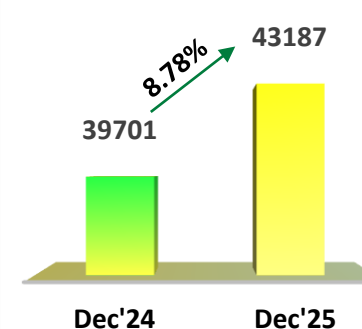
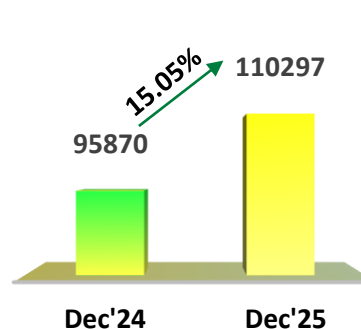
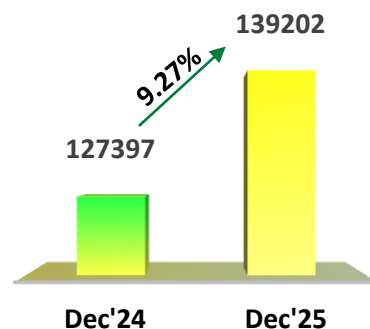
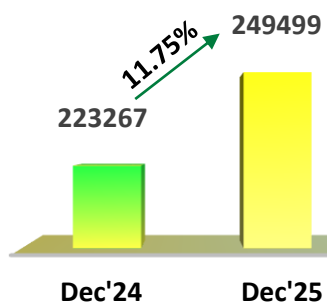
CASA Deposits
₹43187 Crore

Growth – 8.78%
(YoY)



**Retail Term
Deposits**
₹ 63190 Crore

Growth – 18.34%
(YoY)



1 Consistency in Operational Income



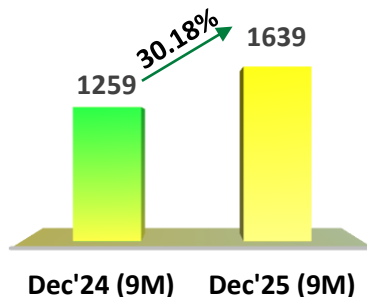
ਪੰਜਾਬ ਸਿੰਧ ਬੈਂਕ ਨੀ ਕੀ ਫ਼ਤਹਿ
Punjab & Sind Bank
(A Govt. of India Undertaking)

Where service is a way of life



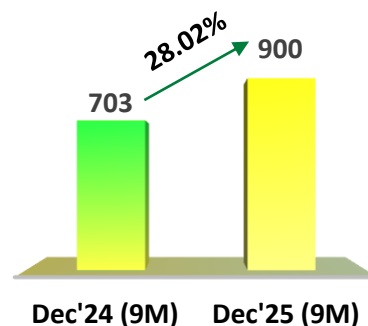
**Operating Profit
(Q3)**
₹ 594 Crore

**Growth – 22.73%
(YoY)**



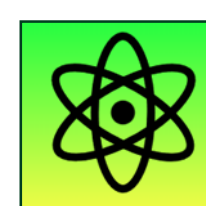
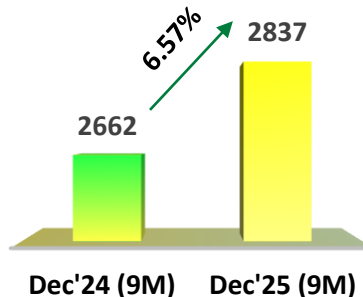
Net Profit (Q3)
₹ 336 Crore

**Growth – 19.15%
(YoY)**



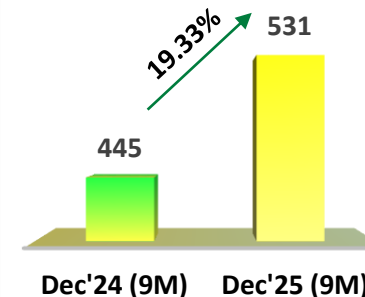
**Net Interest
Income (Q3)**
₹ 986 Crore

**Growth – 5.01%
(YoY)**



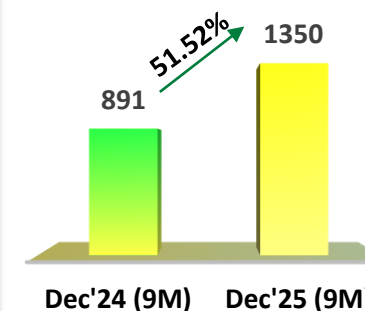
**Core Fee Income
(Q3)**
₹187 Crore

**Growth – 28.97%
(YoY)**



**Non Interest
Income (Q3)**
₹ 507 Crore

**Growth – 50.00%
(YoY)**



1 Asset Quality – Significant Improvement



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

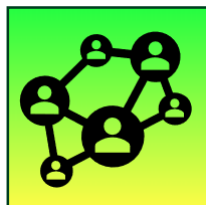
Where service is a way of life



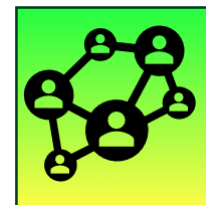
Gross NPA (%)
2.60%



Net NPA (%)
0.74%



PCR
(With TWO) (%)
92.23%



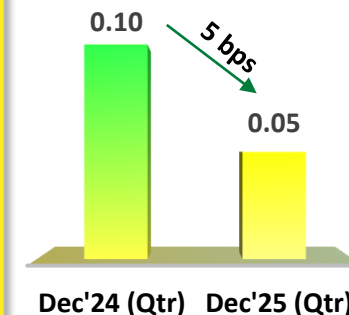
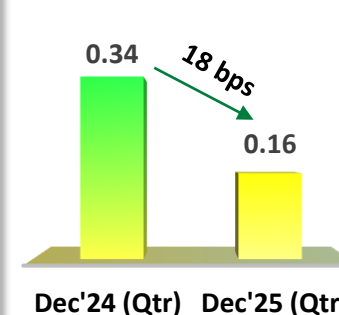
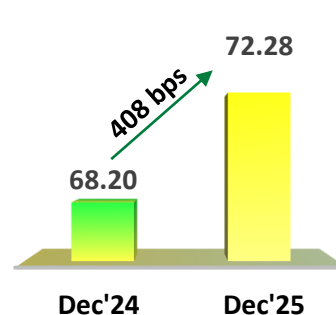
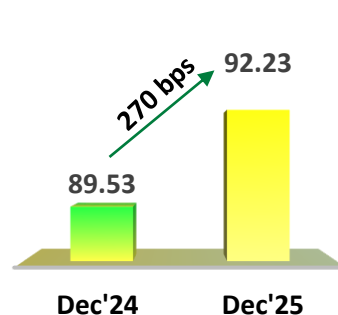
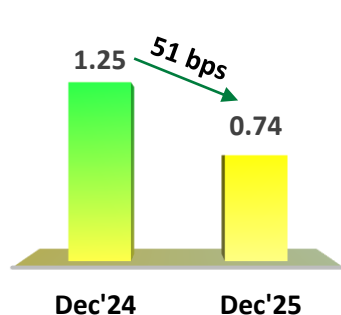
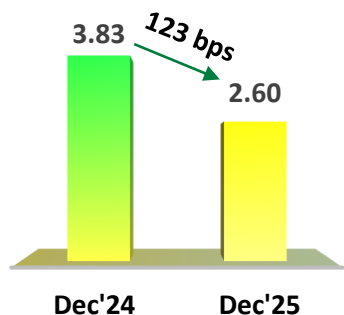
PCR (Without
TWO) (%)
72.28%



Slippage
Ratio (%)
0.16%



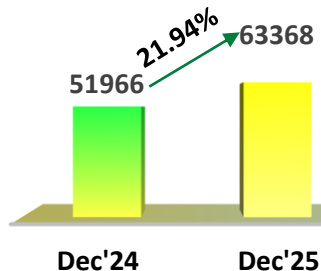
Credit Cost (%)
0.05%



Other Key Performance Highlights – Driving Financial & Operational Improvement



RAM Advances
₹ 63368 Crore
Growth – 21.94%
(YoY)
RAM (%) to Total
Advance – 57.45%

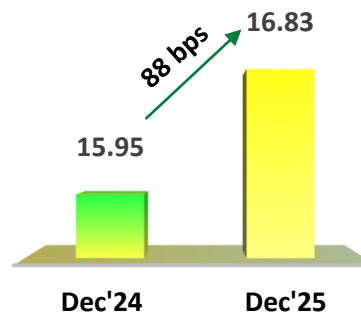


Segmental Credit
Growth (YoY)
Retail - 27.66%
Agri.- 21.97%

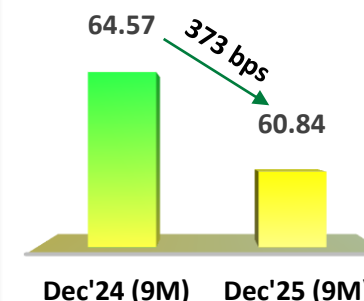
MSME- 36.87%
Corporate- 11.74%



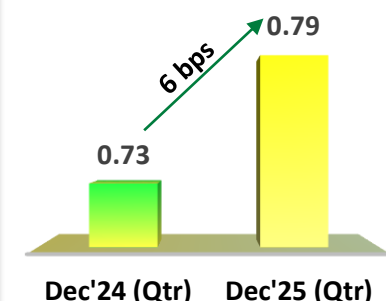
Strong Capital
Adequacy
CRAR (%) – 16.83%
CET-I (Including
CCCB) (%) – 15.28 %



Cost to Income
Ratio reduced
from 64.57% to
60.84% (9M)



Return on
Assets (%)
₹ 0.79 (Qtr)



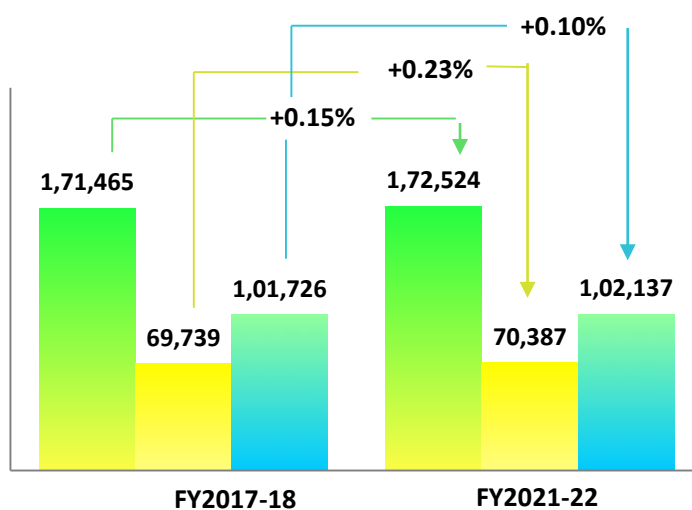
Bank has been Growing at a Faster Rate in the Recent Years



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

Where service is a way of life

Business growth From FY 2017-18 to FY 2021-22

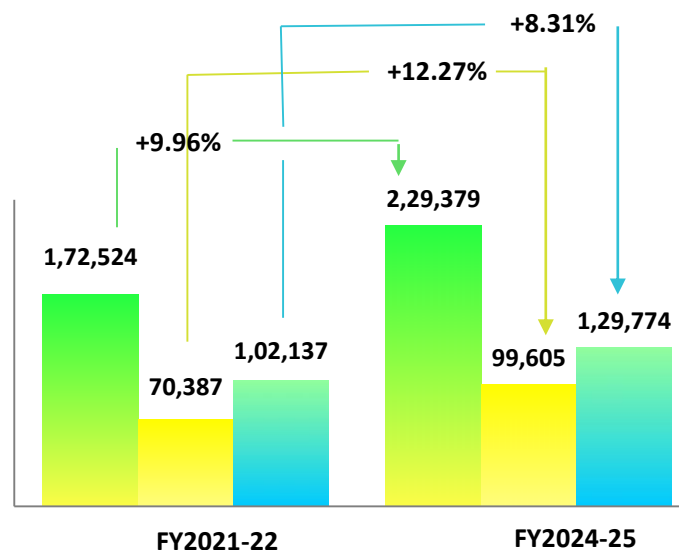


1,219 Cr.

Raised equity capital via QIP in FY 2024-25

Business growth From FY 2021-22 to FY 2024-25

Business Advances Deposits

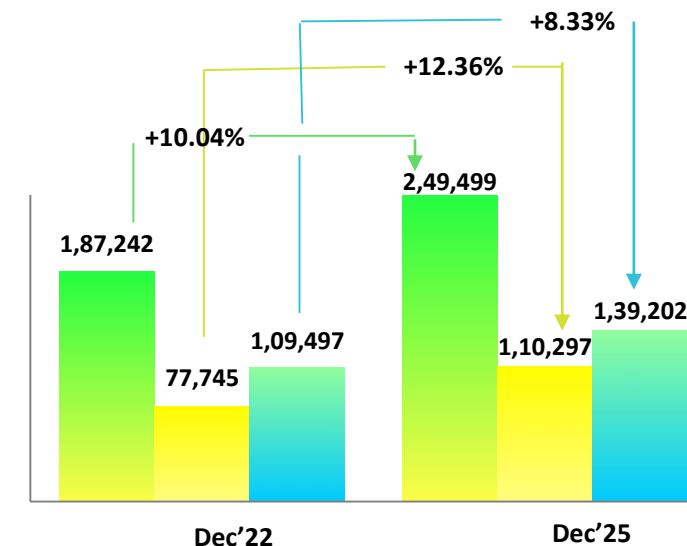


3,000 Cr.

Raised through infrastructure bonds in FY 2024-25

Business growth From Dec'22 to FY Dec'25

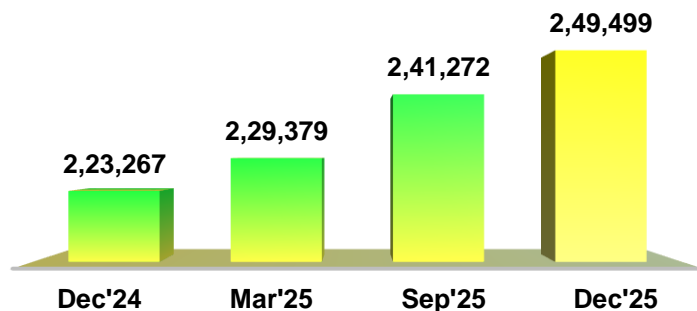
All figures in Cr & Growth in CAGR



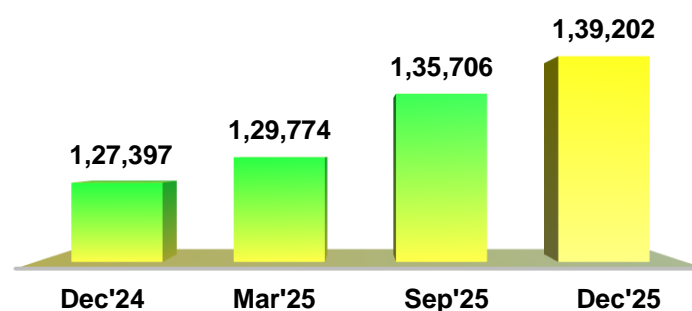
AA
(Stable)

CARE Ratings upgraded to AA (Stable) from AA- (Positive) in FY 2025-26

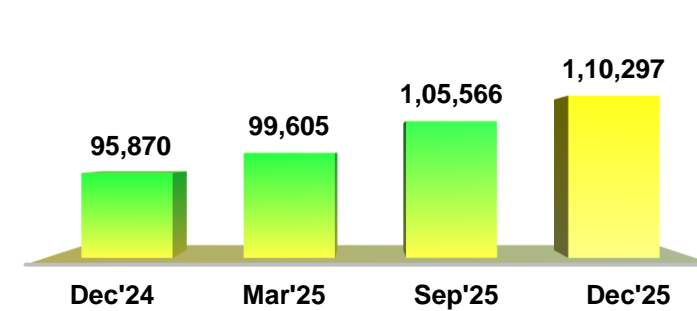
Total Business (₹ Cr)



Total Deposits (₹ Cr)



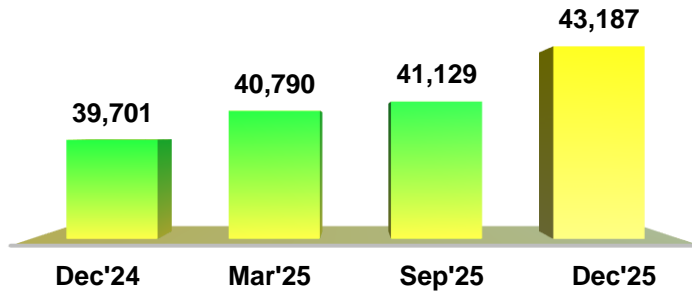
Total Advances (₹ Cr)



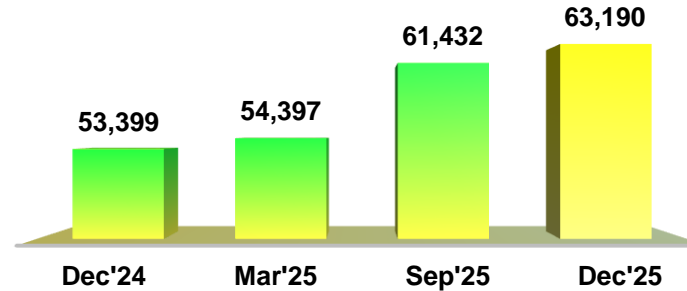
In ₹ Cr

Particulars (in ₹ Cr)	Period Ended				Variation	
	Dec'24	Mar'25	Sep'25	Dec'25	QoQ (%)	YoY (%)
Total Business	223267	229379	241272	249499	3.41	11.75
Total Deposits	127397	129774	135706	139202	2.58	9.27
Total Advances	95870	99605	105566	110297	4.48	15.05
CD Ratio (%)	75.25	76.75	77.79	79.24	145 bps	399 bps

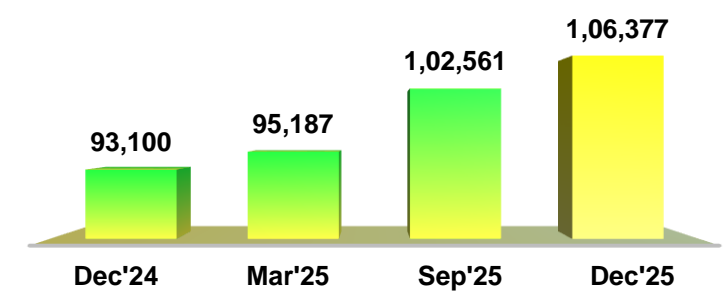
CASA(₹ Cr)



Retail Term Deposits (₹ Cr)



CASA & Retail Term Deposits(₹ Cr)

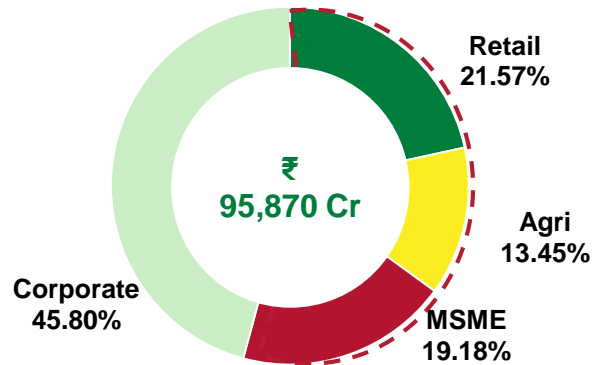


In ₹ Cr

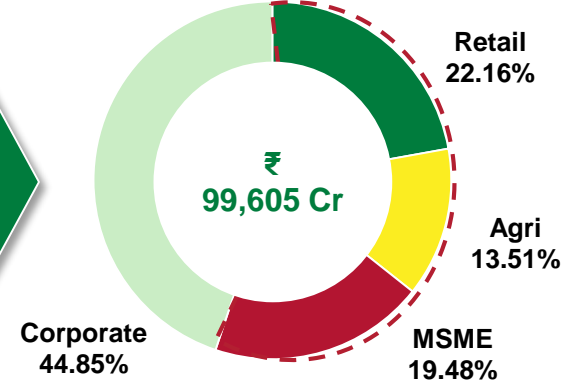
Particulars (in ₹ Cr)	Period Ended				Variation	
	Dec'24	Mar'25	Sep'25	Dec'25	QoQ (%)	YoY (%)
Current Deposits	5102	5472	5093	5672	11.37	11.17
Savings Deposits	34599	35318	36036	37515	4.10	8.43
CASA Deposits	39701	40790	41129	43187	5.00	8.78
CASA (%)	31.16	31.43	30.31	31.02	71 bps	(14) bps
Term Deposits	87696	88984	94577	96015	1.52	9.49
• Out of above Retail Term Deposits	53399	54397	61432	63190	2.86	18.34
CASA + Retail Term Deposits	93100	95187	102561	106377	3.72	14.26
Total Deposits	127397	129774	135706	139202	2.58	9.27

RAM Share

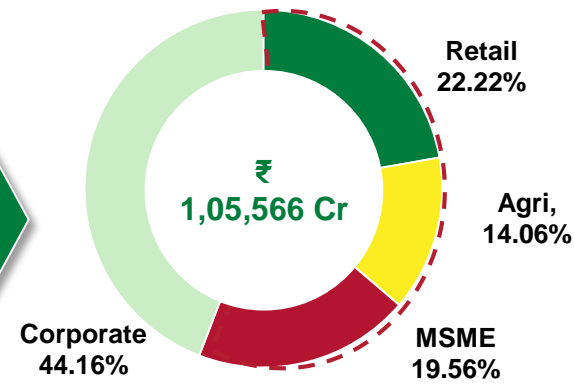
Dec-24



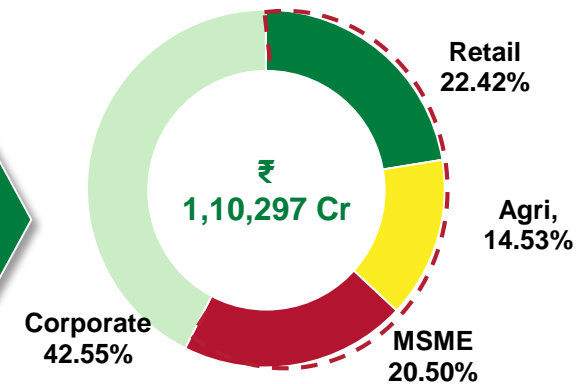
Mar-25



Sep-25



Dec-25



1 Retail Lending Portfolio



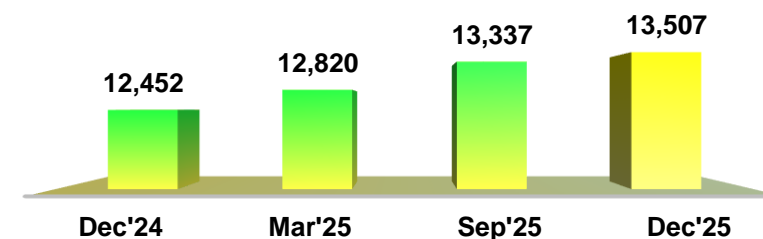
ਪੰਜਾਬ ਸਿੰਧ ਬੈਂਕ
Punjab & Sind Bank
(A Govt. of India Undertaking)

Where service is a way of life

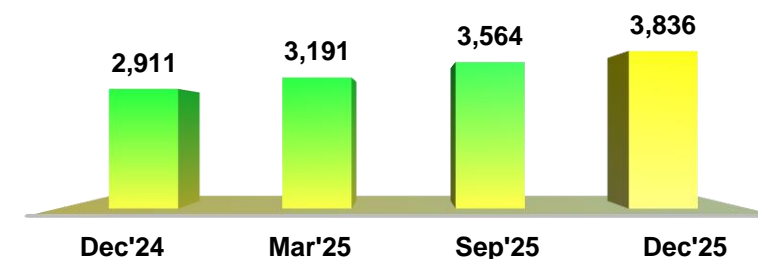
Advances Mix (₹ Cr)

Particulars (in ₹ Cr)	Period Ended				Variation	
	Dec'24	Mar'25	Sep'25	Dec'25	QoQ (%)	YoY (%)
Advances	95870	99605	105566	110297	4.48	15.05
Retail	20680	22070	23458	24730	5.42	19.58
Agri	12897	13456	14839	16030	8.03	24.29
MSME	18389	19406	20656	22608	9.45	22.94
Total RAM	51966	54932	58953	63368	7.49	21.94
Corporate	43904	44673	46614	46929	0.68	6.89
RAM (%)	54.20	55.15	55.84	57.45		

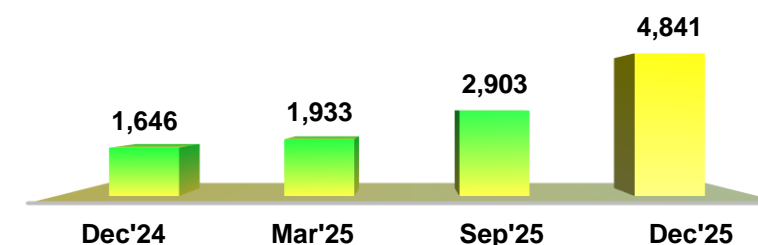
Home Loan (₹ Cr)



Vehicle Loan (₹ Cr)



Gold Loan (₹ Cr)



1 Advances Breakup of Major Industries / Sectors

In ₹ Cr

Sector		Quarter Ended							
		Dec'24		Mar'25		Sep'25		Dec'25	
Particulars (in ₹ Cr)		Amount	% to Total Advances	Amount	% to Total Advances	Amount	% to Total Advances	Amount	% to Total Advances
Infrastructure		13481	14.06	14339	14.40	13388	12.68	13183	11.95
(Out of Which)	Energy	5281	5.51	6207	6.23	6174	5.85	5820	5.28
	Telecommunication	168	0.18	168	0.17	568	0.54	568	0.51
	Roads, Ports	3576	3.73	3334	3.35	3168	3.00	3382	3.07
	Other Infra	4456	4.65	4630	4.65	3478	3.29	3413	3.09
Iron & Steel		2426	2.53	2608	2.62	3879	3.67	3856	3.50
Textile		1179	1.23	1151	1.16	1194	1.13	1193	1.08
NBFC		14657	15.29	14872	14.93	15347	14.54	16995	15.41
(Out of Which)	HFC	1082	1.13	1203	1.21	1189	1.13	1383	1.25
	PSU & PSU backed NBFC	4271	4.45	4168	4.18	4216	3.99	3956	3.59
	Private NBFC	9305	9.71	9501	9.54	9942	9.42	11656	10.57

1 Rating Profile of NBFCs

In ₹ Cr

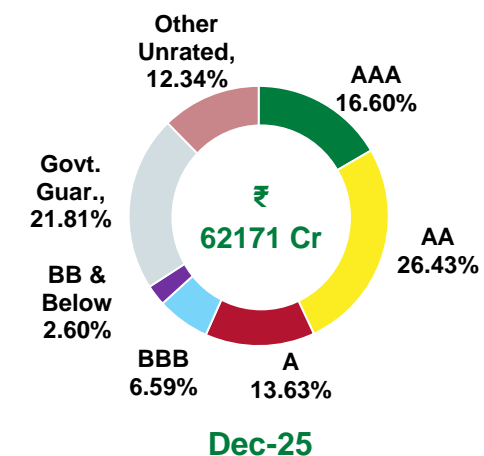
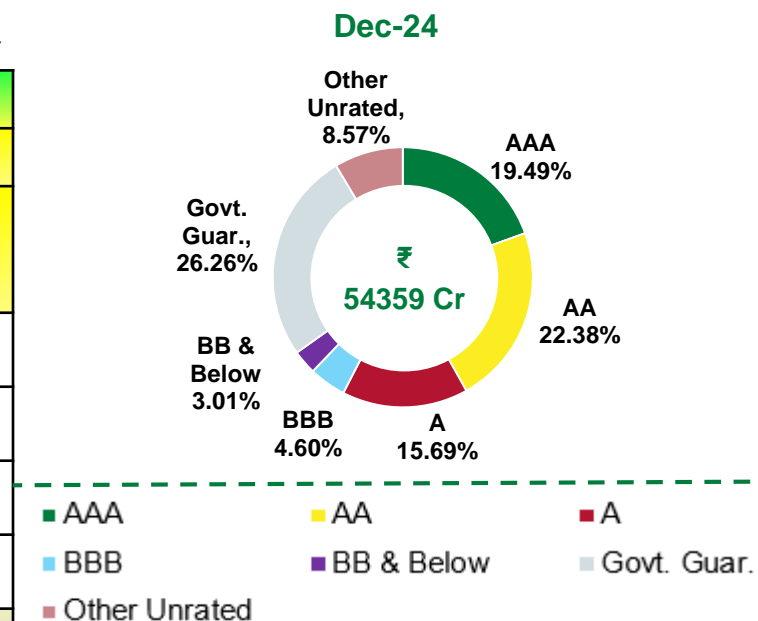
Particulars (in ₹ Cr)	Quarter Ended							
	Dec'24		Mar'25		Sep'25		Dec'25	
	Amount	% to Total	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	7762	53.05	7404	50.32	6395	41.59	6607	38.79
AA rated	6307	43.11	6717	45.65	7883	51.27	8733	51.27
A rated	552	3.77	542	3.68	1060	6.90	1643	9.64
Total A & above	14621	99.93	14663	99.66	15338	99.75	16983	99.70
BBB Rated	3	0.02	2	0.01	-	-	-	-
BB & Below	7	0.05	49	0.33	38	0.25	50	0.30
Total	14630	100	14714	100	15376	100	17033	100

1 Credit Profile

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

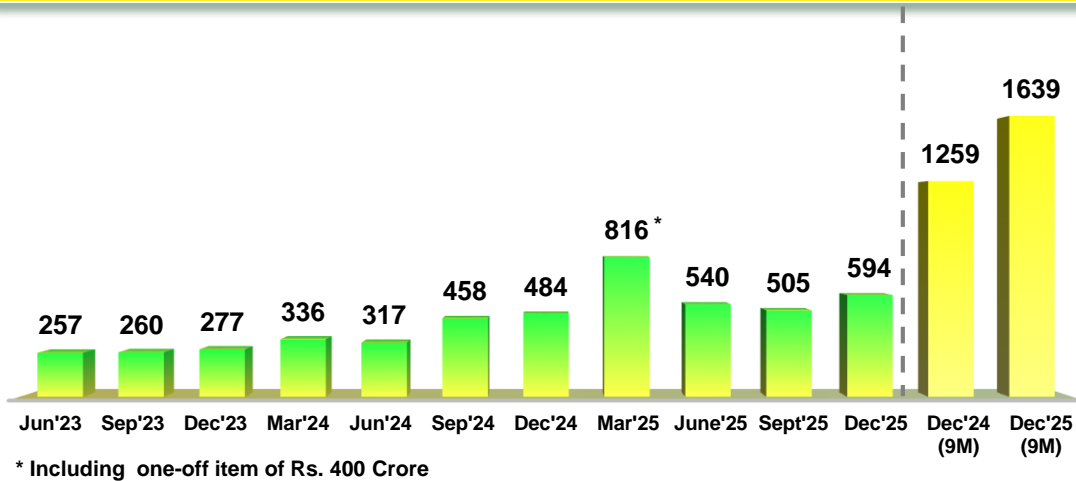
In ₹ Cr

Particulars (in ₹ Cr)	Quarter Ended							
	Dec'24		Mar'25		Sep'25		Dec'25	
	Amount	% to Total	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	10593	19.49	10197	18.52	9247	15.48	10319	16.60
AA rated	12164	22.38	14397	26.15	17035	28.52	16431	26.43
A rated	8527	15.69	6795	12.34	9368	15.68	8476	13.63
BBB rated	2502	4.60	3224	5.86	4147	6.94	4094	6.59
Total of BBB & above	33786	62.15	34613	62.87	39797	66.63	39320	63.25
BB & Below	1636	3.01	1670	3.03	1648	2.76	1616	2.60
Total Rated	35422	65.16	36283	65.90	41445	69.39	40937	65.85
Govt. Guaranteed	14274	26.26	14020	25.47	12985	21.74	13561	21.81
Other Unrated	4663	8.57	4751	8.63	5296	8.87	7672	12.34
Total	54359	100	55054	100	59726	100	62171	100

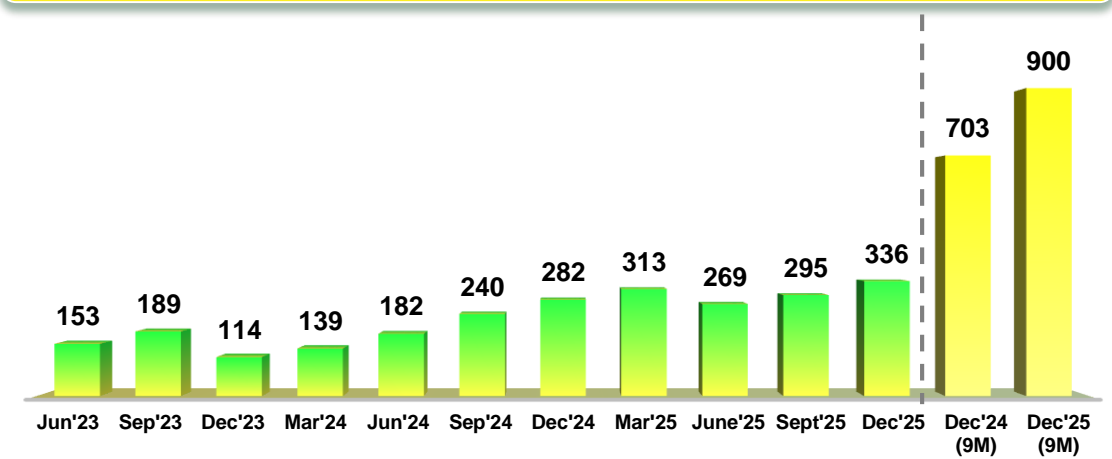




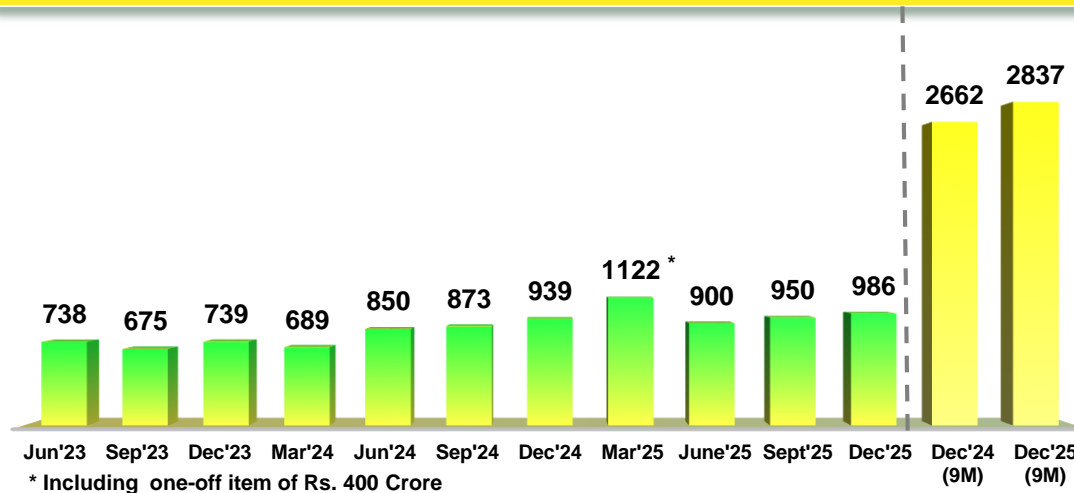
Operating Profit (₹ Cr)



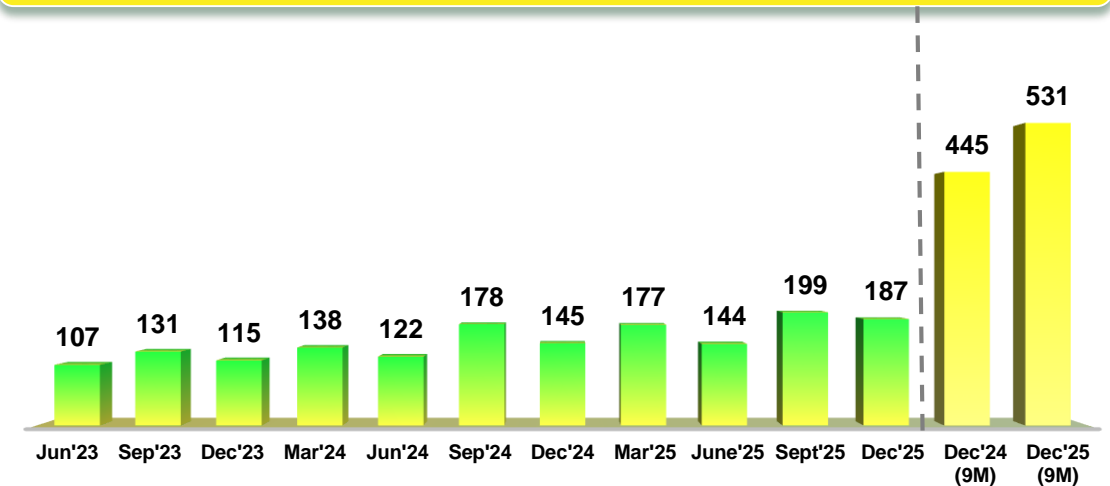
Net Profit (₹ Cr)



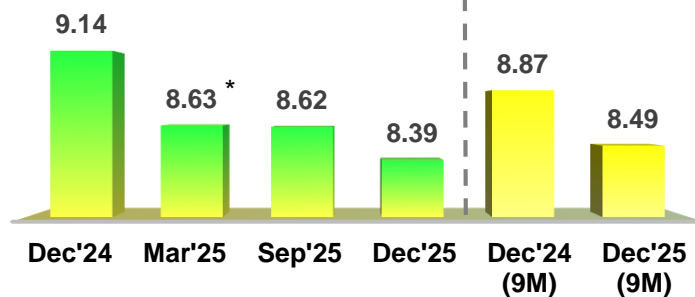
Net Interest Income (₹ Cr)



Core Fee Income (₹ Cr)

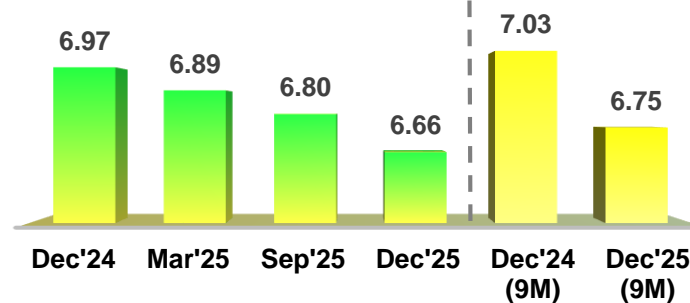


Yield on Advances (In %)

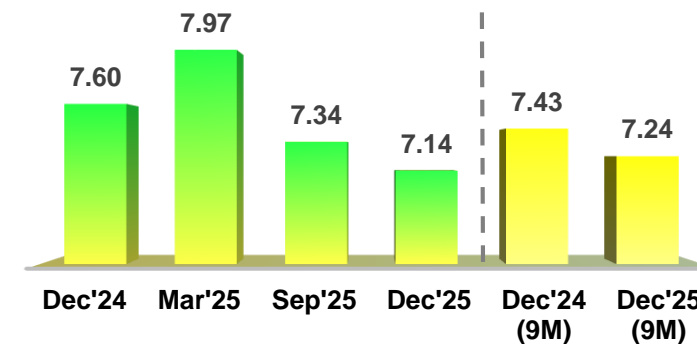


* Including one-off item 9.69%

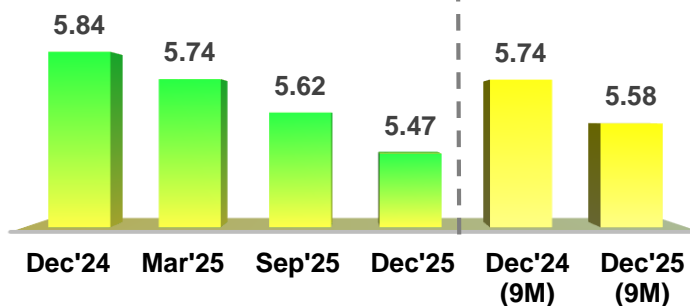
Yield on Investments (In %)



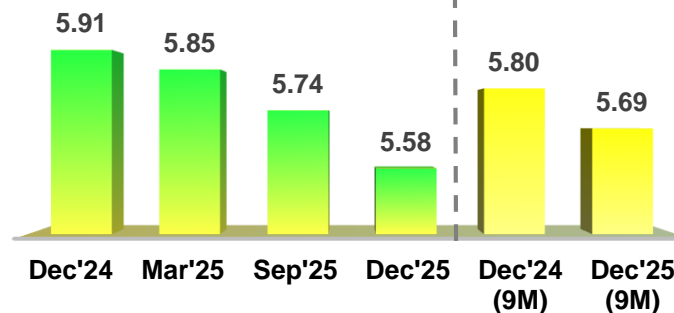
Yield on Funds (In %)



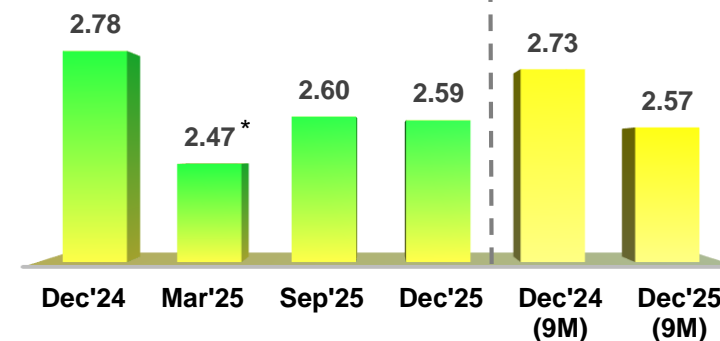
Cost of Deposits (In %)



Cost of Funds (In %)



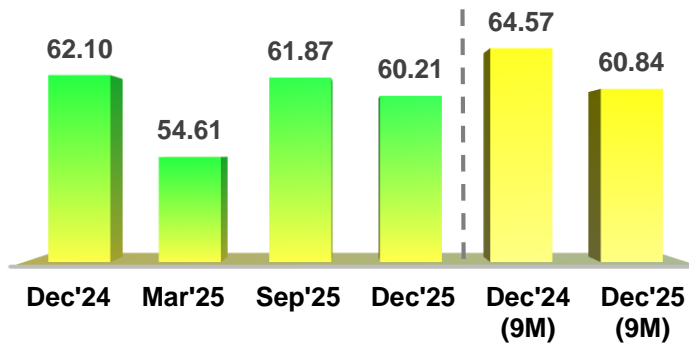
Net Interest Margin (%)



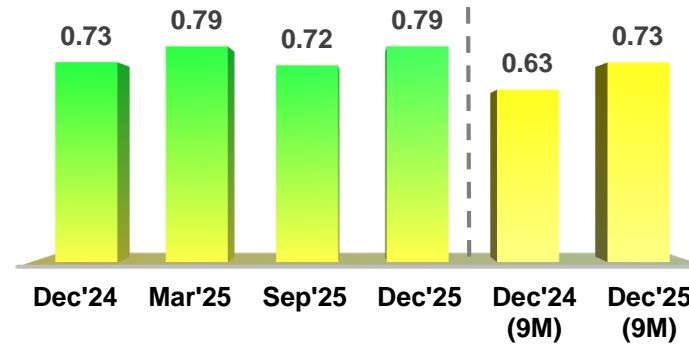
* Including one-off item 3.19%



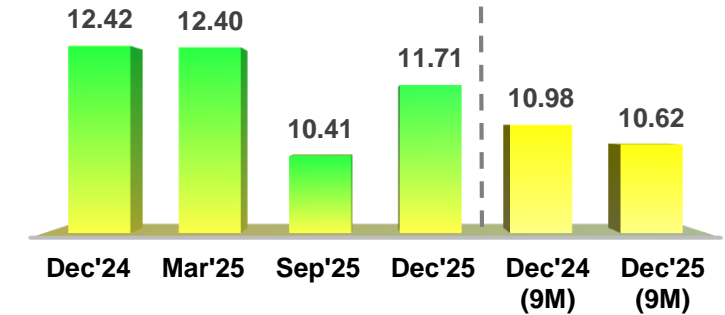
Cost to Income Ratio (In %)



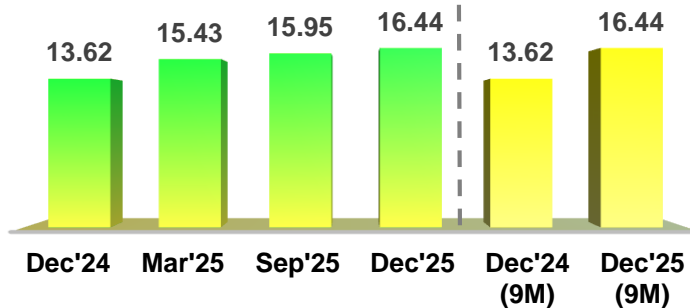
Return on Asset (In %)



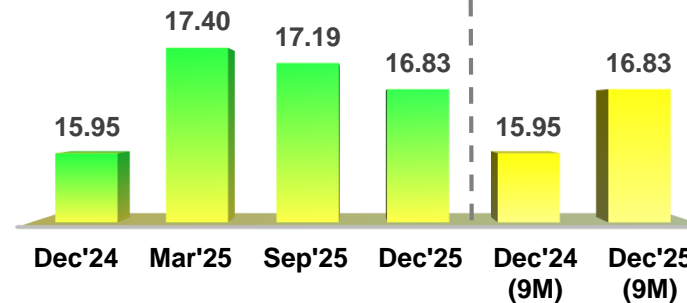
Return on Equity (In %)



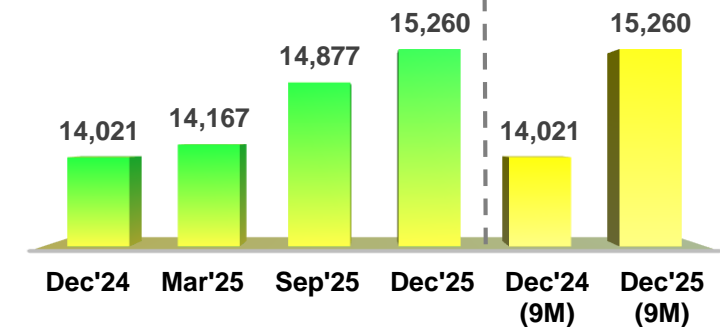
Book Value Per Share



Capital Adequacy Ratio (In %)



Business per Branch (₹ Lacs)



3 Operating & Net Profit

In ₹ Cr

Particulars (in ₹ Cr)	Quarter			Variation		Nine Months Ended		Variation
	Dec'24	Sep'25	Dec'25	QoQ%	YoY%	Dec'24	Dec'25	YoY%
Interest Income	2931	2999	3042	1.43	3.79	8322	8952	7.57
Interest Expenses	1992	2049	2056	0.34	3.21	5660	6115	8.04
Net Interest Income	939	950	986	3.79	5.01	2662	2837	6.57
Non Interest Income	338	374	507	35.56	50.00	891	1350	51.52
Operating Expenses	793	819	899	9.77	13.37	2294	2548	11.07
Operating Profit	484	505	594	17.62	22.73	1259	1639	30.18
Provisions other than Tax	109	147	138	-6.12	26.61	364	502	37.91
Provision for Tax	93	63	120	90.48	29.03	192	237	23.44
Net Profit	282	295	336	13.90	19.15	703	900	28.02

3 Total Income

In ₹ Cr

Particulars (in ₹ Cr)	Quarter			Variation		Nine Months Ended		Variation
	Dec'24	Sep'25	Dec'25	QoQ%	YoY%	Dec'24	Dec'25	YoY%
Interest on Advances	2104	2148	2198	2.33	4.47	5827	6403	9.89
Interest on Investments	801	836	828	(0.96)	3.37	2413	2482	2.86
Other Interest Income	26	15	16	6.67	(38.46)	82	67	(18.29)
Total Interest Income (a)	2931	2999	3042	1.43	3.79	8322	8952	7.57
Core Fee Income	145	199	187	(6.03)	28.97	445	531	19.33
Profit on Sale of Investment	89	78	80	2.56	(10.11)	211	365	72.99
Profit/(Loss) on Revaluation of Investment	(21)	(18)	(14)	22.22	33.33	39	(29)	-
Forex Income	4	5	5	0.00	25.00	14	15	7.14
Recovery in written off A/Cs	121	110	249	126.36	105.79	182	468	157.14
Total Non-Interest Income (b)	338	374	507	35.56	50.00	891	1350	51.52
Total Income (a+b)	3269	3374	3549	5.18	8.57	9213	10302	11.82

In ₹ Cr

Particulars (in ₹ Cr)	Quarter			Variation		Nine Months Ended		Variation
	Dec'24	Sep'25	Dec'25	QoQ%	YoY%	Dec'24	Dec'25	YoY%
Interest on Deposits	1850	1830	1834	0.22	(0.86)	5265	5451	3.53
Interest on Others	142	219	222	1.37	56.34	395	664	68.10
Total Interest Expenses (a)	1992	2049	2056	0.34	3.21	5660	6115	8.04
Establishment Expenses	492	489	560	14.52	13.82	1446	1573	8.78
Other Operating Expenses	301	330	339	2.73	12.62	848	975	14.98
Operating Expenses (b)	793	819	899	9.77	13.37	2294	2548	11.07
Total Expenses (a+b)	2785	2868	2955	3.03	6.10	7954	8663	8.91

3 Other Operating Expenses

In ₹ Cr

Particulars (in ₹ Cr)	Quarter			Variation		Nine Months Ended		Variation
	Dec'24	Sep'25	Dec'25	QoQ%	YoY%	Dec'24	Dec'25	YoY%
Rent, Taxes & Lighting	35	40	41	2.50	17.14	106	117	10.38
Printing & Stationery	3	4	3	(25.00)	0.00	9	10	11.11
Advertisement & Publicity	3	6	5	(16.67)	66.67	8	14	75.00
Depreciation on Fixed Assets	44	44	53	20.45	20.45	127	134	5.51
Postage, Telegram, Telephone etc	12	10	18	80.00	50.00	32	47	46.88
Audit Fees (incl. Branch Auditors)	3	3	3	0.00	0.00	11	10	(9.09)
Law Charges	5	5	4	(20.00)	(20.00)	12	13	8.33
Repairs & Maintenance	10	18	15	(16.67)	50.00	26	42	61.54
Insurance	49	45	40	(11.11)	(18.37)	136	130	(4.41)
Other Expenditure	137	155	157	1.29	14.60	381	458	20.21
Total Other Operating Exp.	301	330	339	2.73	12.62	848	975	14.98



In ₹ Cr

Liabilities (in ₹ Cr)	As on			
	Dec'24	Mar'25	Sep'25	Dec'25
Capital	6778	7096	7096	7096
Reserve & Surplus	5007	6259	6538	6829
Deposits	127397	129774	135706	139202
Borrowings	12612	14229	12536	14394
Other Liabilities & Provision	2914	4457	3466	3213
Total	154708	161815	165342	170734
Assets (in ₹ Cr)	As on			
	Dec'24	Mar'25	Sep'25	Dec'25
Cash & Balance with RBI	6269	8794	5952	5703
Balance with Banks & Money at call	822	26	119	147
Investments (Net)	46072	46912	48573	49049
Advances (Net)	93488	97300	103472	108222
Fixed Assets	1691	1779	1766	1775
Other Assets	6366	7004	5460	5838
Total	154708	161815	165342	170734

In ₹ Cr

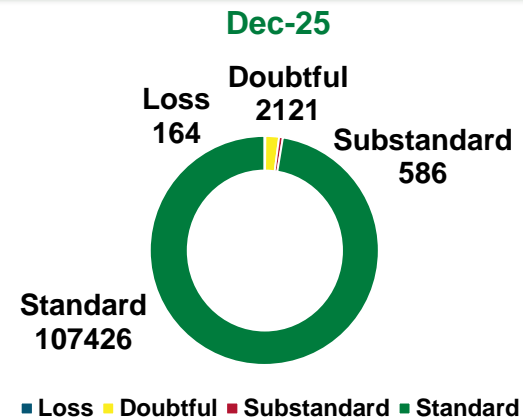
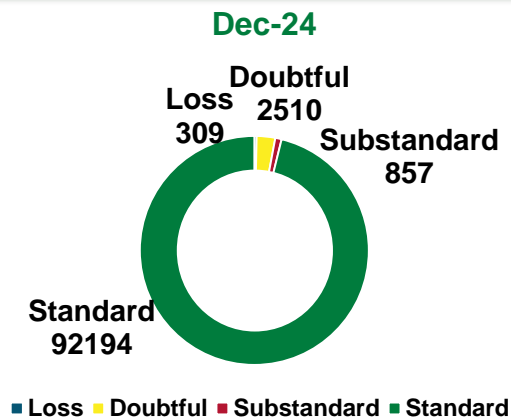
S. No.	Particulars (in ₹ Cr)	Quarter			Nine Months Ended	
		Dec'24	Sep'25	Dec'25	Dec'24	Dec'25
1	Gross NPA Opening Balance	3835	3339	3082	4665	3370
2	Cash recoveries	275	111	134	516	355
3	Out of Above Cash recovery Income Booked	134	32	30	237	85
4	Up gradations	164	138	65	236	187
5	Technical Write off	151	202	200	702	402
6	Rebate	4	4	14	397	45
7	Total Net Reduction	460	423	383	1614	904
8	Fresh Slippage	299	164	168	619	401
9	Debit in existing NPA accounts	1	2	4	5	4
10	GROSS NPA	3676	3082	2871	3676	2871
11	GROSS NPA (%)	3.83	2.92	2.60	3.83	2.60
12	NET NPA	1169	854	796	1169	796
13	NET NPA (%)	1.25	0.83	0.74	1.25	0.74
14	Recovery in T.W.O. A/Cs	126	125	285	192	520
15	Total Recovery & Upgradation	565	374	484	944	1062

In ₹ Cr

Sector Wise NPA (₹ Cr)

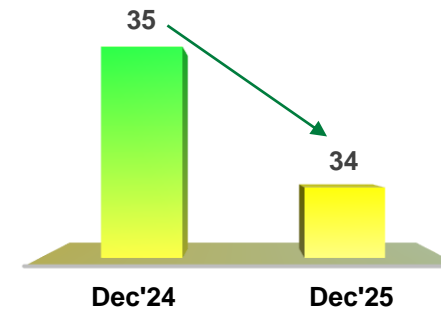
Particulars (₹ Cr)	Quarter Ended						
	Dec'24		Sep'25		Dec'25		
	GNPA	Ratio (%)	GNPA	Ratio (%)	GNPA	Ratio (%)	NNPA (%)
Retail	369	1.78	341	1.45	333	1.35	0.51%
Agri	1200	9.30	1216	8.20	1202	7.50	2.78%
MSME	1596	8.68	1302	6.31	1131	5.00	1.74%
Corporate	510	1.16	223	0.48	205	0.44	0.00%
Total	3676	3.83	3082	2.92	2871	2.60	0.74%

Asset Classification (₹ Cr)

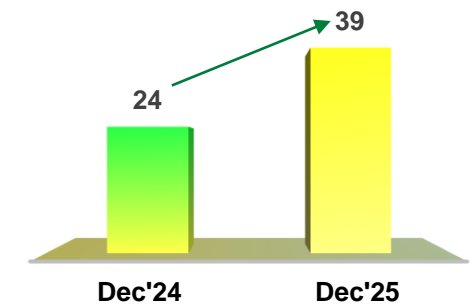


Fresh Slippages(Qtr) (₹ Cr)

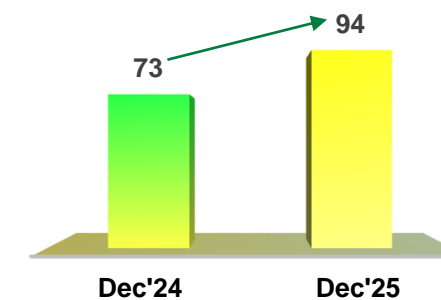
Retail (₹ Cr)



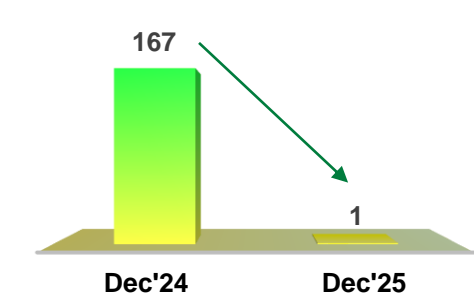
Agri (₹ Cr)



MSME (₹ Cr)



Corporate & Others (₹ Cr)

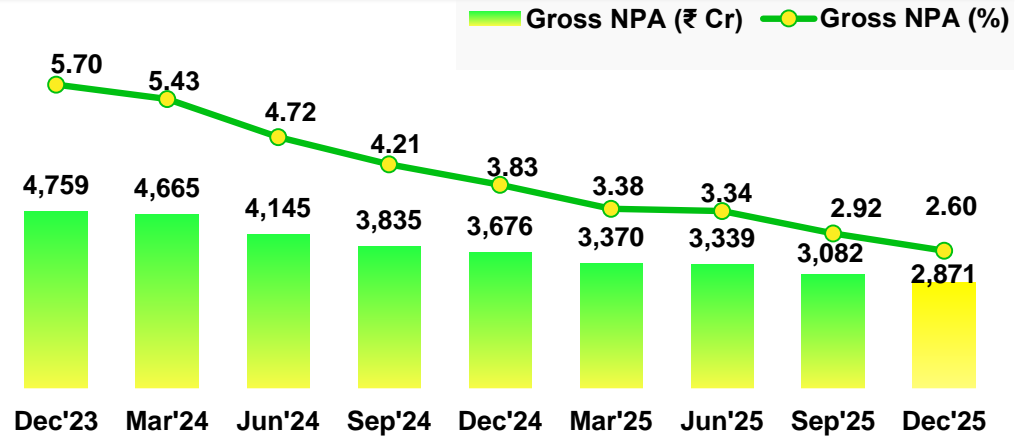


4 Asset Quality

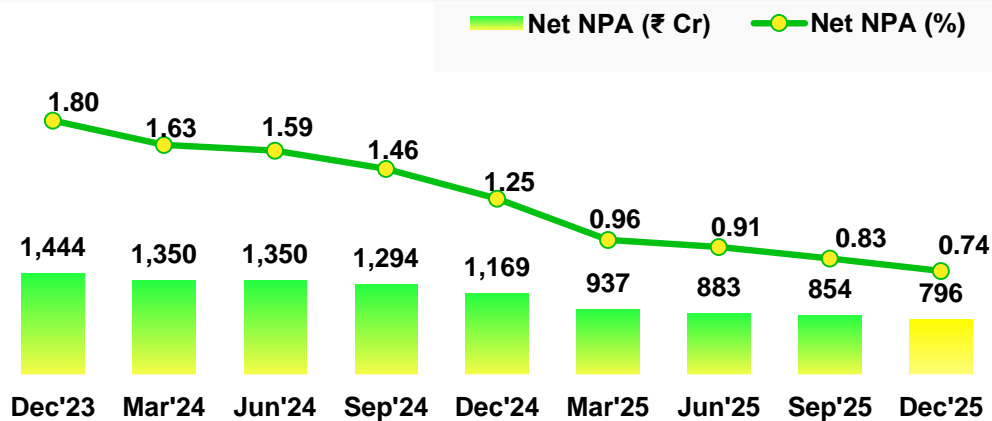


ਪੰਜਾਬ ਸਿੰਧ ਬੈਂਕ ਨੀ ਕੀ ਫ਼ਤਹਿ
Punjab & Sind Bank
 (A Govt. of India Undertaking)
Where service is a way of life

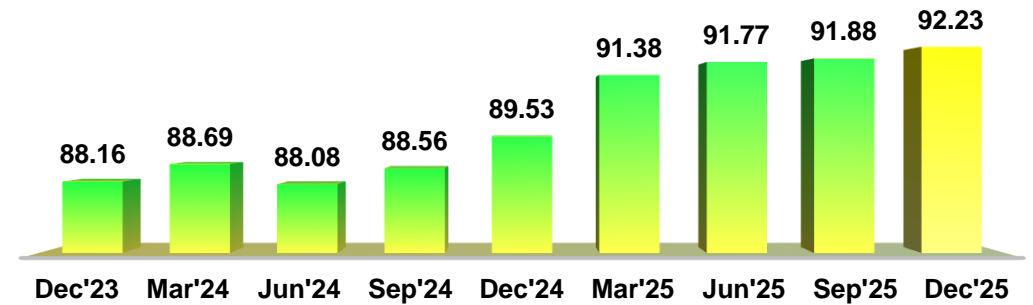
Gross NPA (In %)



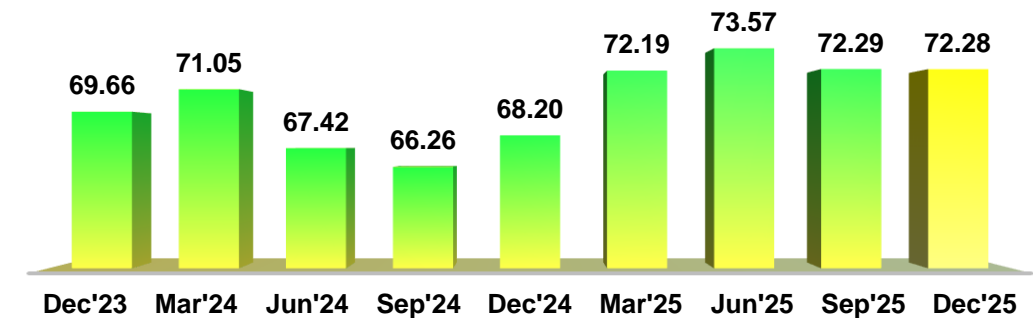
Net NPA (In %)



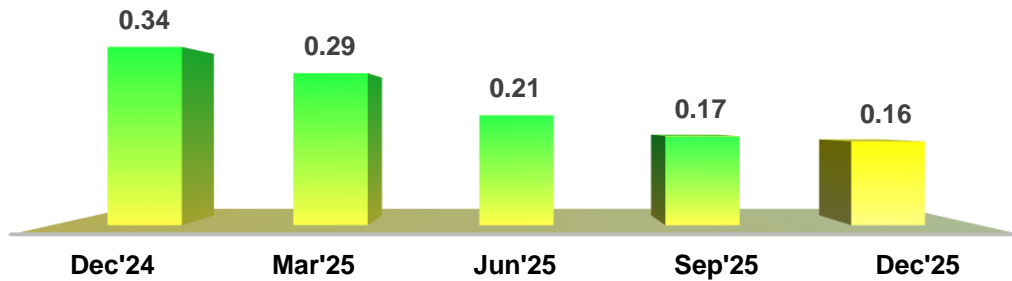
Provision Coverage Ratio with TWO (In %)



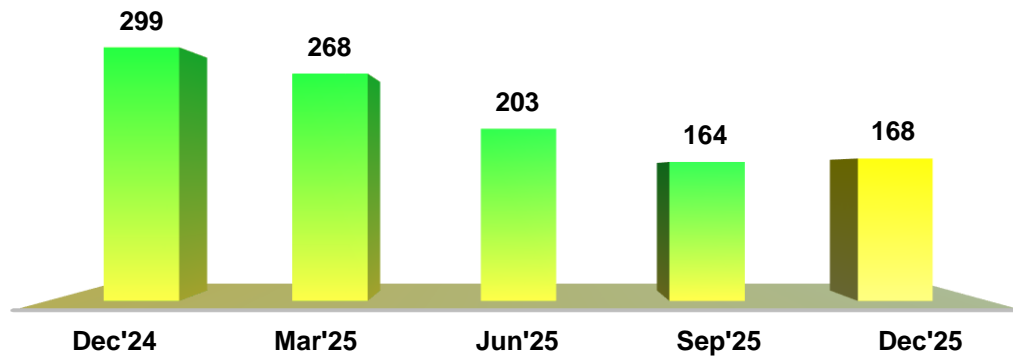
Provision Coverage Ratio without TWO (In %)



Slippage Ratio (In %)



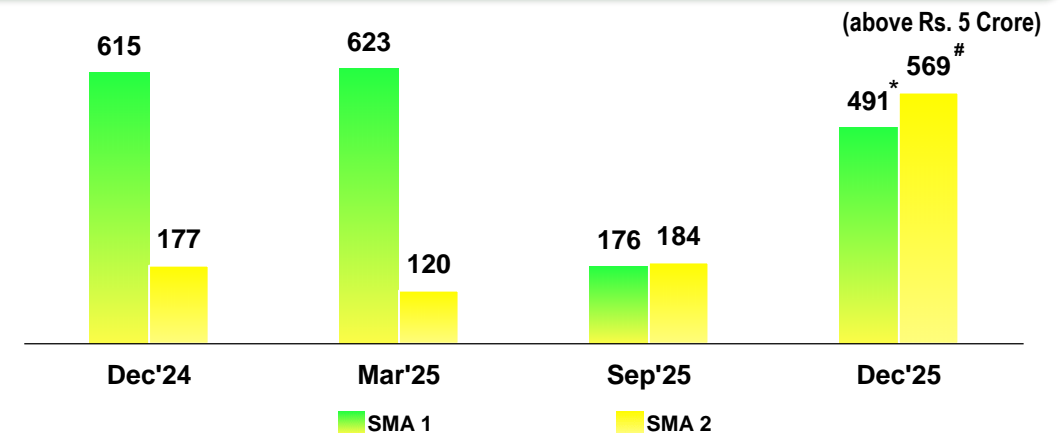
Fresh Slippage (₹ Cr)



Credit Cost (In %)



SMA1 and SMA2 (₹ Cr)



* Due to one corporate account backed by State Govt. Guarantee amounting to Rs.359.09 Crore

Due to one corporate account backed by State Govt. Guarantee amounting to Rs.384.21 Crore

5 COVID Resolution Framework

Resolution Framework 1

In ₹ Cr

Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 31.12.2025	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	6250	556	2253	235
Other Exposures	419	1007	125	24
Total	6669	1563	2378	259
MSME Loans	5098	438	1614	214
Grand Total	11767	2001	3992	473

Resolution Framework 2

Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 31.12.2025	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	7415	798	3750	430
Other Exposures	-	-	-	-
Total	7415	798	3750	430
MSME Loans	3167	362	1010	98
Grand Total	10582	1160	4760	528

In ₹ Cr

Particulars		Dec'24	Mar'25	Sep'25	Dec'25	% to Total (Dec'25)
GROSS INVESTMENTS		46881	47694	49313	49789	
SLR INVESTMENTS		32910	33107	34437	34649	69.59
(i)	HFT	3508	3838	2777	2649	5.32
(ii)	AFS	7072	7687	8236	8898	17.87
(iii)	HTM	22330	21582	23424	23102	46.40
NON-SLR INVESTMENTS						
(i)	PSU Bonds	3321	3180	3256	3406	6.84
(ii)	GOI RECAP Bonds	7599	7711	7857	7975	16.02
(iii)	Corporate Debentures	2105	2116	2188	2156	4.33
(iv)	CDs	219	172	291	295	0.59
(v)	CPs	148	295	170	171	0.35
(vi)	Shares of PSUs /Corporates & Others	541	577	575	596	1.20
(viii)	Venture CF	38	136	139	141	0.28
(ix)	Securitized Receipt	-	400	400	400	0.80
Total of Non-SLR Investments (Excluding RIDF)		13971	14587	14876	15140	30.41

Category Wise Classification

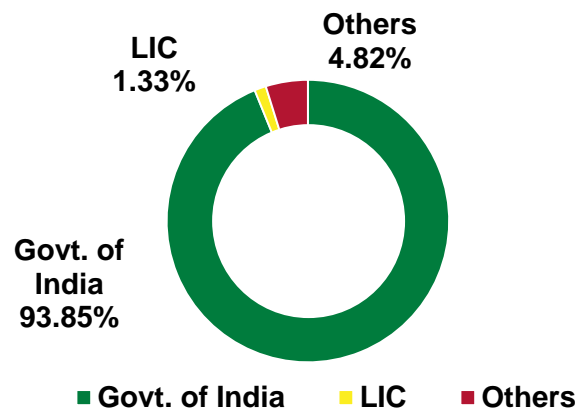
Particulars	Dec'24	Mar'25	Sep'25	Dec'25
• Held to Maturity (HTM)	30682	30000	31967	31762
• AFS + FVTPL(Including HFT)	16199	17694	17346	18027

In ₹ Cr

Particulars	Regulatory Requirement (%)	Period Ended							
		Dec'24		Mar'25		Sep'25		Dec'25	
		Amount	%	Amount	%	Amount	%	Amount	%
CET I (Including CCB)	8.00	9716	14.04	11790	15.59	11612	15.32	11640	15.28
AT - 1									
Tier I (Including CCB)	9.50	9716	14.04	11790	15.59	11612	15.32	11640	15.28
Tier II		1328	1.92	1369	1.82	1414	1.87	1181	1.55
Capital Adequacy	11.50	11044	15.95	13159	17.41	13026	17.19	12821	16.83
Risk Weighted Assets		69221		75602		75784		76182	

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)

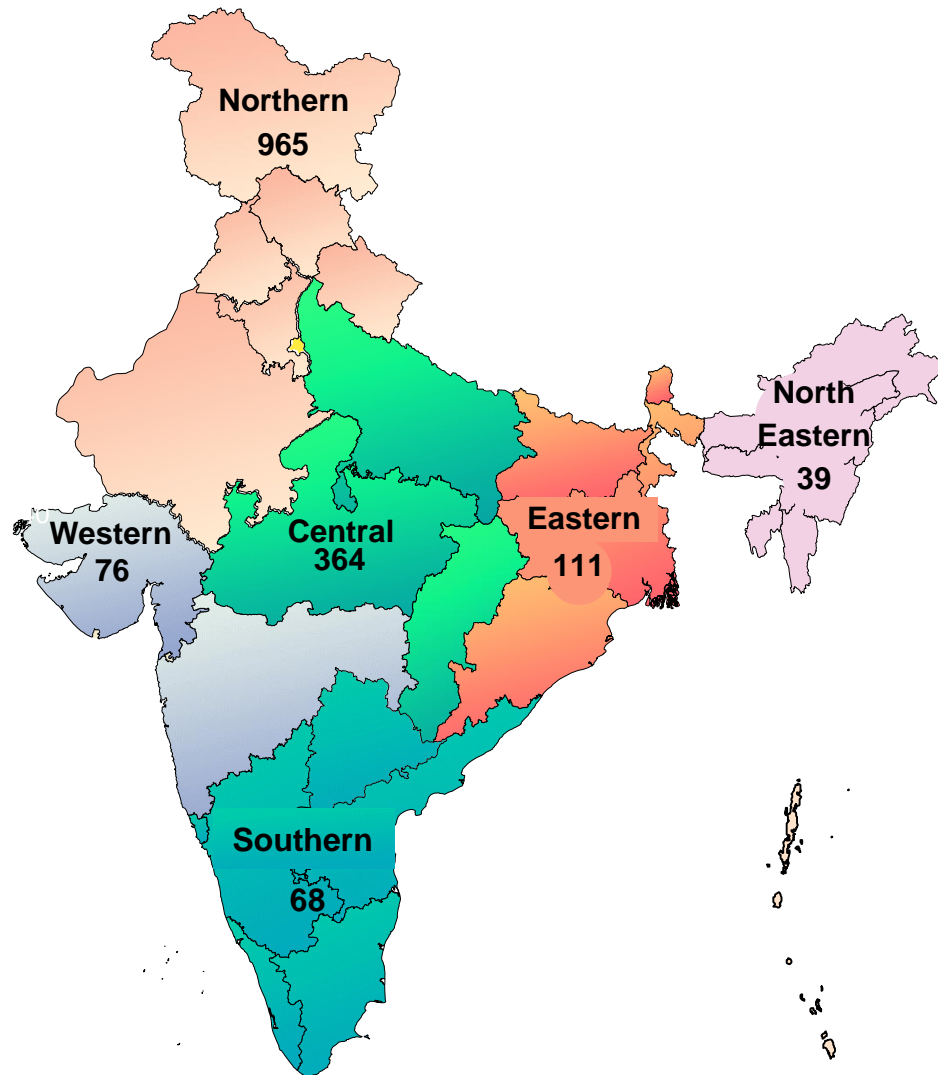
Infomerics Ratings AA (Stable)

CARE Ratings AA (Stable)

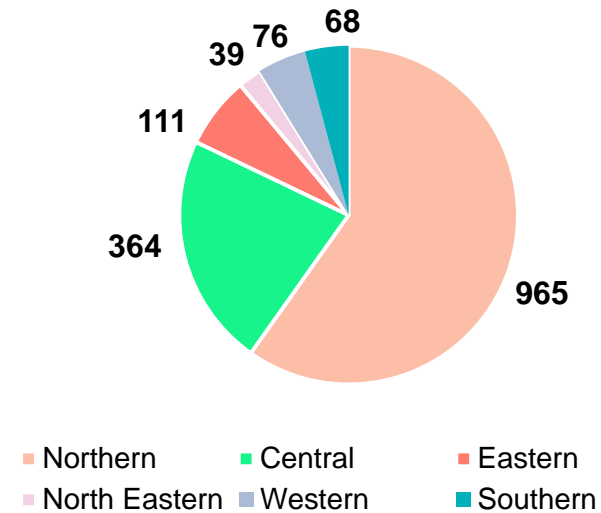
Particulars	As on			
	Dec'24	Mar'25	Sep'25	Dec'25
Share Capital (Rs. In Cr.)	6777.79	7095.59	7095.59	7095.59
No. of Shares (Rs. In Cr.)	677.78	709.56	709.56	709.56
Net Worth (Rs. In Cr.)	9234.41	10945	11321	11664
Book Value Per Share	13.62	15.43	15.95	16.44

(In %)

Particulars	As on			
	Dec'24	Mar'25	Sep'25	Dec'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



1623
Branches



1107
ATMs



2770
BCs



383
Districts Covered

Region wise Branches as on 31.12.2025

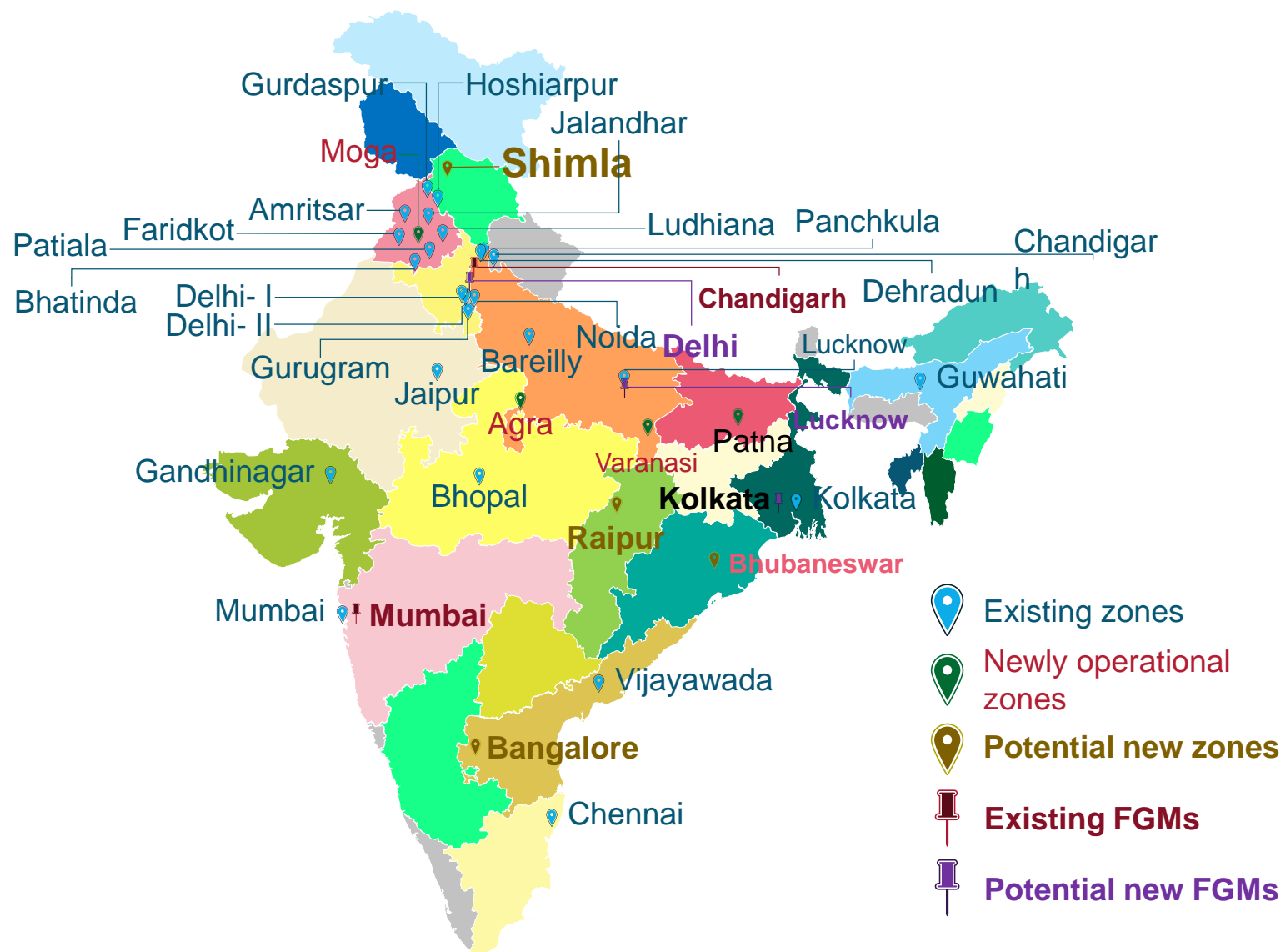
Region Name	Metro	Rural	Semi Urban	Urban	Grand Total
Central	61	122	73	108	364
Eastern	26	18	19	48	111
North-Eastern	-	11	11	17	39
Northern	170	431	204	160	965
Southern	25	4	4	35	68
Western	35	2	12	27	76
Grand Total	317	588	323	395	1623

9 To build a Wider, Stronger PSB Network



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

Where service is a way of life



Branch Expansion

4 New Zones Opened
in Apr'25

4 New Zonal Offices
Planned by Mar'27

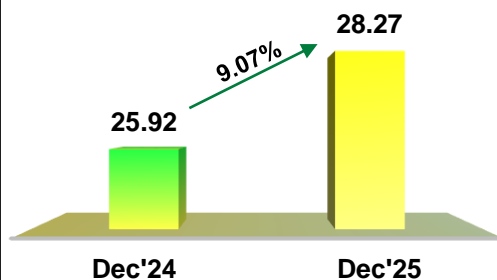
3 New FGM Offices
Planned by Mar'27

Expansion of BCs
to 6000 by March 27

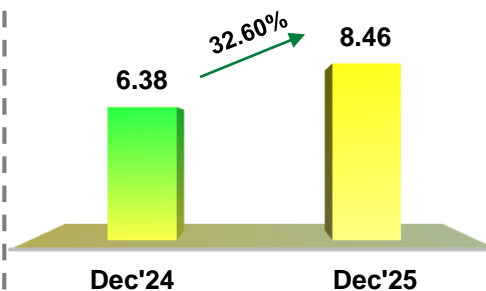
S. No.	Particulars	Mandated Targets	Dec'25
1	Priority Sector % to ANBC	40.00%	46.69%
2	Agriculture - PS % to ANBC	18.00%	19.46%
3	Small and Marginal Farmers (SMF) % to ANBC	10.00%	10.96%
4	Weaker Section % to ANBC	12.00%	12.19%
5	Micro Enterprises (PS) % to ANBC	7.50%	13.35%
6	Non Corporate Farmer % to ANBC	14.00%	12.27%



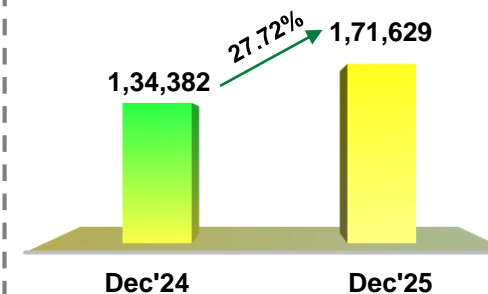
**PMJDY Accounts Opened
 (₹ Lacs)**



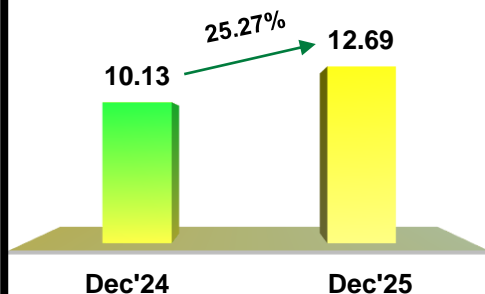
Atal Pension Yojana (₹ Lacs)



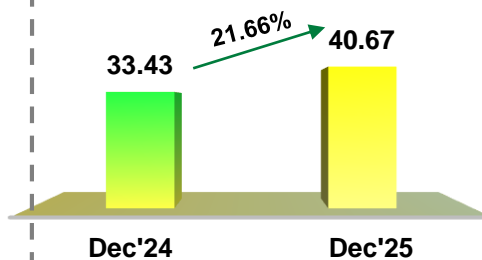
**Total No. of Accounts under
 MUDRA Scheme**



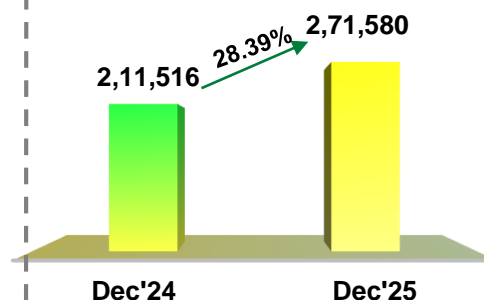
**Pradhan Mantri Jeevan Jyoti
 Bima Yojna (₹ Lacs)**



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



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





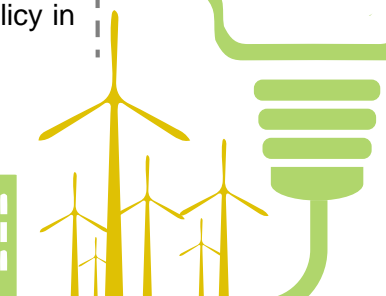
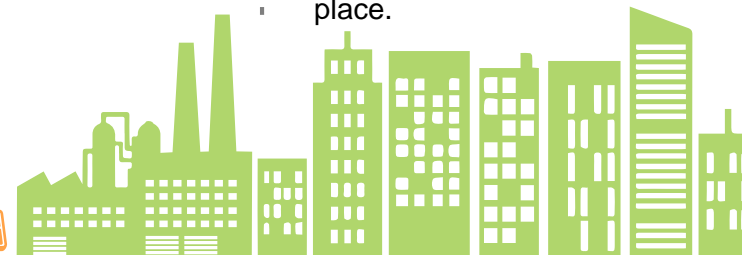
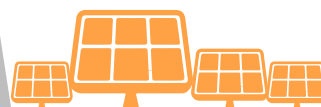
- **Climate Risk & Green Deposit Policy** for Sustainability.
- Mobilized funds under **Green Earth Deposit Scheme** and financed ₹ **360.33 Cr** in renewable energy sector.
- Introduced environment friendly finance named as **PSB GO-GREEN Financing Scheme**.
- ₹ **204.90 Cr** sanctioned under **PSB e- Vahan** for electric vehicles.
- Installed **rooftop solar power system** in premises and emphasized the usage of **LED light**.



- Organized **15 training batches** and trained **455 trainees** in different **RSETIs** during Q3 (2025-26).
- Organized **233 camps** by **FLCs** and imparted financial awareness to **3148** participants during Q3 (2025-26).
- Unbanked **55,582 person** accessible to banking services under **PMJDY** during Q3 (2025-26).
- Financed **182 New SHGs** with amount of **Rs.7.53 crores** during Q3 (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.





Acquisition



~14
digital loan
journeys



22%
Growth in
UniC
registrations



32%
Growth in
QR merchants



Experience



210+
Services in
mobile app



4.4/5
Play Store rating



21%
Growth in
UPI users



21%
Growth in UPI
transactions



Acquisition

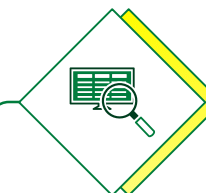


10L+
Downloads for
PSB UniC app



10.3% **20%**
% customers
on UniC out
of eligible
customers

Growth in
digital
transactions



Security Features of PSB UniC

- 1 Transaction limits
- 2 2-factor authentication
- 3 In time password expiry
- 4 Encryption of sensitive customer data
- 5 SSL & WAF implementation



New Features in PSB UniC

- 1 Bulk Positive Pay submission
- 2 UPI-FIR (Foreign Inward Remittance)
- 3 Set security question for retail users (web)
- 4 NACH e-Mandate
- 5 Re-KYC with CKYC

Digital MSME Loans (Up to 1 Cr.)

It's SIMPLE

Smart: seamless journey through QRcode/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



Digital Home Loans (Up to 2 cr.)

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

40% share in the Total Housing Loan sanctioned during the Dec'25 Qtr.

Digital Car Loans (Up to 50 Lakhs)



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

54% share in the Total Vehicle Loan sanctioned during the Dec'25Qtr.

E-KCC Loan (Loan up to ₹ 2.00 lakhs)

Smart

Seamless Digital journey

Integrated

Well Integrated

Automation

Automated loan documentation and disbursal of loans to farmer within minutes

Loan

Decision on the basis bureau data

System based assessment

System-Based Assessment with No Manual Intervention

Exclusive

Unique customer experience

Recently Launched Digital Products

DIGITAL ROOFTOP SOLAR

Loan up to ₹ 2.00 lakh



SMART

Seamless journey through QR code/URL

INTEGRATION

Jansamarth, CIC, PAN real time verification

NO MANUAL INTERVENTION

The entire loan process, from application to sanction with Nil manual intervention.

RULE BASED

Rule based assessment and sanction.

TAT

Quick sanction less than 30 minutes

EXCLUSIVE

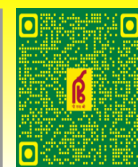
Unique customer experience



Minimum ROI

Quick TAT

Zero paperwork and hassle free journey



URL:

<https://stploans.punjabandsind.bank.in/lpstpolar/homeLandi ng>
Seamless Journey through QR Code & URL
Up to ₹2 Lakh

DIGITAL COMMERCIAL VEHICLE LOAN

Loan up to ₹ 50 lakhs



SMART

Seamless journey through QR code/URL

INTEGRATION

Udyam, CGTMSE, GST, CIC, PAN and ITR real time verification

NO MANUAL INTERVENTION

The entire loan process, from application to sanction with Nil manual intervention.

RULE BASED

Rule based assessment and sanction.

TAT

Quick sanction less than 30 minutes

EXCLUSIVE

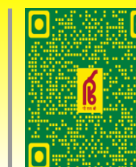
Unique customer experience



Minimum ROI

Quick TAT

Zero paperwork and hassle free journey



URL:

<https://digiloans.punjabandsind.bank.in/msme/home/psbms medigi>
Seamless Journey through QR Code & URL
Up to ₹50 Lakhs

Upcoming STP Products

Digital Personal Loan

Digital Loan to Self Help Group

Digital vehicle Loan (2nd Hand Car Finance)

Digital Gold Loan





Digital Loan against Mutual Funds

Digital Education Loan

10 Preventing Customer Frauds: A Multi-layered Defense



Unified fraud controls: Automated risk management across all channels

	i4C Integration (GoI)		RBIH Mule Hunter		EFRMS		FRI / MNRL (to be implemented shortly)
Direct MHA–i4C/NCRP link for faster lien marking, debit freeze, and complaint resolution		AI/ML detects mule accounts, assigns risk scores, triggers freeze and EDD via EFRMS		Real-time transaction alerts with IVR/SMS confirmations, digital channel blocking for Customer Due Diligence, and unblocking via branch or call center.		FRI flags risky numbers & system debit freeze accounts followed by EDD; MNRL blocks transactions from compromised numbers.	

Note: i4C – Indian Cyber Crime Coordination Centre; NCRP – National Cyber Crime Reporting Portal; RBIH – Reserve Bank Innovation Hub; FRI – Fraud Risk Indicator; MNRL – Mobile Number Revocation List; EFRMS – Enterprise Fraud Risk Management System; RTTS – Real-Time Transaction Surveillance

10 Smart AI Chatbots for Improving Customer and Staff Experience



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

Where service is a way of life



UniBot - For Customers

R-Yabot – For Bank Staff

Description

AI assistant for customer's digital banking needs

AI-powered internal knowledge assistant for staff

Features

- Secure, real-time responses for routine banking needs
- Improved digital convenience & engagement

- Gives instant, context-aware responses
- Shows source documents where needed

Services / Scope

- Balance enquiry
- Mini statement
- Cheque book request & tracking
- Debit card services (block/unblock, enable/disable, PIN generation)

- Internal circulars
- Bank policies
- SOPs
- Pre-promotion material
- FAQs
- RBI circulars

Available on

Bank website (customer-facing channels)

HRMS, Sanchay & CRM



CRM Solution

Single customer view for efficient service and improved customer experience

CRM Modules

- Customer 360
- Tickets Module
- Lead Management
- Campaign Management

Outbound Campaigns

- SMA
- DEA Fund Calling
- Dormant accounts
- EFRM Outcall



AI-powered Contact Center



Intent Recognition



Speech Analytics



Sentiment Analytics



Virtual Sales Coach

One centralized, paperless platform for managing all audits across the Bank

Features

Single audit platform

All audit types on one system

Risk-based audits

Data-driven assessment over manual sampling

End-to-end digital workflow

Plan → Execute → Report → Archive

Regulatory readiness

Aligned with RBI and statutory requirements

Benefits to bank

- Stronger governance
- Faster audits
- Improved risk visibility

eTHIC strengthens transparency and accountability across the audit lifecycle

A **24x7 cyber security command centre** that continuously monitors, detects, and responds to cyber threats across the Bank’s digital infrastructure

Features of SOC

24x7 threat monitoring

Real-time monitoring of security events through **SIEM**

Threat prevention

DDoS protection, WAF, EDR, antivirus, and DLP controls

Proactive threat detection

Red team exercises, dark web monitoring, and threat intelligence

Early vulnerability identification

NBAD, honeypots, VAPT, and anomaly detection tools



Benefits to customers

- Protects customer data and financial assets
- Ensures secure digital banking channels
- Enables rapid detection and response to cyber incidents

Upcoming Next gen SOC: AI-enabled security to strengthen detection, response, and automation

10 CASA Back Office: Focus on KYC-AML Compliance



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

Where service is a way of life

1L+

Savings accounts
opened since July
25

37K

Savings accounts
opened using Tab
banking
since July 25

Initiative designed to enhance operational efficiency and streamline CASA opening processes within our bank

CA/ Non-Individual opening
digital journey made live.

Digital customer
onboarding through VKYC
under progress

A centralized, digital trade finance platform where branch-initiated requests are processed by specialized teams through standardized, system-driven workflows



Benefits to the customers



Faster turnaround



Digital request initiation & tracking



Consistent service quality



Lower errors and rework



Secure digital document storage



Benefits to the Bank



Higher operational efficiency



Uniform processes



Stronger regulatory compliance



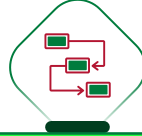





Improved risk control



Scalable model

To be implemented shortly

 Automated credit appraisals	 CRM-led lead generation	 Operating cost management	 Responsible use of AI	 Enhanced digital & Mobile App features	 Data-driven marketing
<ul style="list-style-type: none"> ▶ Automated credit appraisal note generation ▶ Auto-population of borrower, business, financial, risk, collateral, and compliance details 	<ul style="list-style-type: none"> ▶ Lead mgmt. across channels with lifecycle tracking ▶ Digital campaigns using SMS, WhatsApp, push notifications ▶ Real-time lead status and conversion tracking 	<ul style="list-style-type: none"> ▶ Cost-map framework for allocation of operating expenses ▶ Centralized tools for monthly OPEX computation ▶ Automated, centralized cost-map dashboards 	<ul style="list-style-type: none"> ▶ Employee awareness on AI use cases and potential risks ▶ Coverage of privacy, bias, inaccurate output, security, misuse, and compliance risks 	<ul style="list-style-type: none"> ▶ Access and management of digital collection solutions ▶ Mobile banking app for Retail & MSME customers ▶ In-app analytics, performance monitoring, gamification 	<ul style="list-style-type: none"> ▶ MarTech stack for digital acquisition ▶ Automated channel selection and A/B testing ▶ Product recommendation engine with customer feedback

10 Strategic Collaborations Enabling Business Growth



Retail Partnerships

- Salary & institutional tie-ups
- Auto & skill loan partnerships



MARUTI SUZUKI



Agri Ecosystem

- Financing across agri value chain
- Farmers, Receipt-based financing



Sa-Dhan
Postering Inclusive Impact Finance

WDRA
Warehousing Development & Regulatory Authority



MSME & Startups

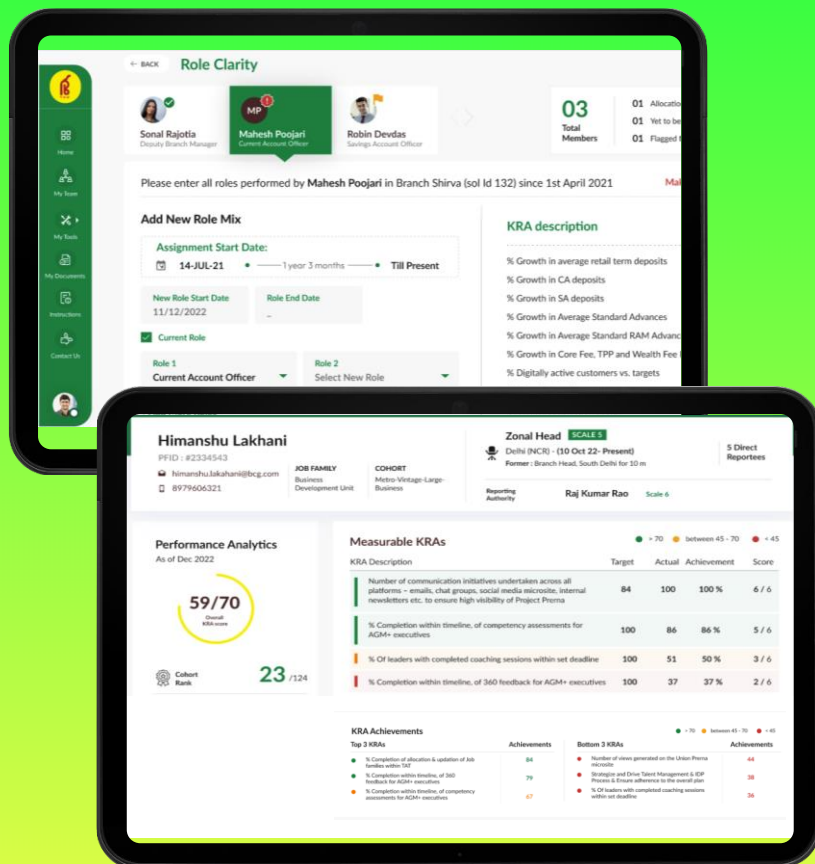
- MSME & priority sector partnerships
- Incubation & capability building



सिडबी
sidbi

poornatha





Project Navjyoti (Phase I) launched for employee-focused, digitally revamped processes



1 Role Clarity Tool

Clear KRAs and expectations



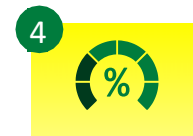
2 Target and Actual Collation Tool

Digital consolidation of data



3 Target Setting Tool

Objective & scientific targets



4 PMS Profiler/Scorecard

Objective monthly performance standing



5 Performance Dashboards

Know your unit's standing



6 Appraisal Tool

Frequent and transparent evaluations



7 Manpower Assessment Tool

Workload analysis for optimized manpower utilization



8 Career Development Tool

Planned succession pathways

Objectives for the next 6 months:

- To stabilize & embed Navjyoti adoption
- To develop future leaders through dedicated assessments and learning interventions
- To enable data-driven talent management decisions
- To support future-ready network growth planning through analytics

Integrated set of tools to strengthen performance management & leadership development



1 Grievance Management Portal

Log, allocate, & track Navjyoti grievances



2 Skill Assessment Tool

Test key functional skills and sub-skills for IDP¹



3 Nominations Tool

Scientific nominations engine for training programs



4 Leadership Development

Program and tool with assessments, coaching, & IDP¹



5 Promotions Tool

Data-driven promotions shortlisting & reporting platform



6 Employee Engagement Tool

For HR to track & review performance & adoption



7 Mobile App

Android & iOS PMS apps for scorecard & dashboard



8 Network Optimization Dashboard

For Bank to plan new branches using data analytics

1. IDP = Individual Development Plan

11 PSB Central Connect – Central Government Salary Account



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



Target segment: Central Government employees with stable, predictable salary inflows

Zero balance : salary account with free digital payments

Accident & life insurance cover : up to ₹180 lakh

Minimum Balance Requirement: Nil

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

PSB CENTRAL SB SALARY ACCOUNT

BECAUSE YOUR SALARY SHOULD COME
WITH SECURITY & BENEFITS.

- » Personal Accident (Death) Insurance up to ₹ 1.24 Cr*
- » Education Cover up to ₹ 24 Lakhs* for children
- » Group Term Life Insurance of ₹ 11 Lakhs*
- » Instant Overdraft Facility up to ₹ 10 Lakhs*
- » Flexi Fixed Deposit amount ₹25,000*
- » Loans Available – Home, Car, Education & Personal Loans
- » Processing Fee Concession on loans
- » Reduced Locker Charges
- » EMI Waiver Benefits*
- » Annual Health Check-up
- » Facilities / Medical Insurance Cover*

Toll Free Number
 1800 419 8300

Follow us @psbindofficial



SMART SAVINGS FOR SMARTER STUDENTS

PSB Smart Yuva Savings Account

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

Toll Free Number: 1800 419 8300

Follow us @psbindiaofficial

BACHAT JO UGAYE AAPKA KAL

PSB Krishak Savings Account

- Free Primary Healthcare (Physio & Online).
- Unlimited doctor tele-consultations.
- Higher interest rates with Flexi FDR.
- Waiver of NEFT/RTGS/IMPS/ SMS & Locker Rent Concession.

Toll Free Number: 1800 419 8300

Follow us @psbindiaofficial

YOUR SALARY. OUR SERVICE. ZERO HASSLE. MAXIMUM BENEFIT.

PSB Salary Plus- New Udaan

- Accumulated Permanent Disability Cover up to ₹1 Cr*
- Waiver on Locker charges up to 25%*
- OD facility up to 4 months* (Net Salary)
- Free Child Education Benefit under PA Cover up to ₹24 lakhs*
- Free 24x7 Customer Care Support up to ₹24 lakhs*

Toll Free Number: 1800 419 8300

Follow us @psbindiaofficial

PSB SHIKSHAK SB SALARY ACCOUNT

- ₹10 Lakh Group Term Life Insurance for natural death coverage.
- Child Education Benefit up to ₹24 Lakh for a maximum of two children.
- Personal Accidental Insurance of ₹120 Lakh plus ₹2 Lakh with Platinum Rupay Card.
- Exclusive Anti-Terrorist/Naval Operations Cover up to ₹10 Lakh.
- Comprehensive Disability and Air Accidental Cover up to ₹100 Lakh.

Toll Free Number: 1800 419 8300

Follow us @psbindiaofficial

CONNECTING ACCOUNTS SAVING SMARTER GROWING TOGETHER

PSB Parivaar Family Banking Savings Product

- Link up to 6 family savings accounts.
- Flexibility to maintain average balance in minimum.
- Free premium debit card.
- No NEFT/RTGS/IMPS/ SMS charges.
- Locker rent discount.

Toll Free Number: 1800 419 8300

Follow us @psbindiaofficial

PSB ROADWAYS SB SALARY ACCOUNT

- For permanent employees of PRTC (Punjab Road Transport Corporation).
- Personal Accidental Death Cover up to ₹40 lakhs*
- Additional Air Accident Death cover up to ₹120 lakhs*
- Free Child Education Benefit under PA Cover up to ₹24 lakhs*
- OD Facility up to 2 months of Net Salary.*
- Waiver on Locker Rent Charges up to 25%*

Toll Free Number: 1800 419 8300

Follow us @psbindiaofficial

PSB RAIL COACH SB SALARY ACCOUNT

- For permanent employees of Rail Coach Factory, Kapurthala.
- Personal Accident Cover / Permanent Total Disability Cover up to ₹100 lakhs.*
- OD Facility up to 2 months of Net Salary.*
- Group Term Life Insurance Cover of ₹11 lakhs*.
- Free Child Education Benefit under PA Cover up to ₹24 lakhs*.
- Waiver on Locker Rent Charges up to 100%*

Toll Free Number: 1800 419 8300

Follow us @psbindiaofficial

PSB NAARI SHAKTI- EMPOWERING WOMEN

- Cancer Cover Up to ₹10 Lakh*
- Group Accidental Insurance Coverage up to ₹20 Lakh*
- Complimentary Annual Preventive Health Check-up and Tele Consultation.
- Complimentary Platinum Rupay Debit Card.
- Higher ROI via Flexi Deposits.
- Various Concessions in service charges.

Toll Free Number: 1800 419 8300

Follow us @psbindiaofficial



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

AFFORDABLE LOANS FOR FISHERY ENTREPRENEURS

PM-MKSSS 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



Punjab & Sind Bank proudly reaffirms its unwavering commitment to support the "Guardians of the Sea," the Indian Coast Guard by renewing the MoU for the ICG Salary Package for the next three years.



Bank signed an MoU with HRTC, the state-run transport operator of Himachal Pradesh for salary accounts of HRTC employees.



Bank reaffirms the commitment to serve the FIRST LINE OF FORCE (BSF) by signing the MoU for the CAPF Salary Package, the Gaurav Bachat.

Parameters	Actual as on Dec'25	Guidance for FY'26	Achievement
Deposit Growth (YoY)	9.27%	8-10%	✓
Advances Growth (YoY)	15.05%	15-16%	✓
RAM % to Total Advances	57.45%	>57%	✓
Gross NPA	2.60%	<2.5%	●
Net NPA	0.74%	<0.75%	✓
PCR	92.23%	92-93%	✓
Recovery & Upgradation	1062 Crore	> Rs.1000 Crore	✓
Credit Cost (Annualised)	0.05%	<1%	✓
Slippage Ratio (Annualised)	0.55%	<1%	✓

Disclaimer

- 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.



THANK YOU

Enjoy our seamless Mobile Banking through **PSB UniC**
You & I Connected

Follow our Official Page: @PSBIndOfficial

