



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(ਭਾਰਤ ਸਰਕਾਰ ਦਾ ਉਪਕਰਮ)

ੴ ਸ੍ਰੀ ਵਾਗਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ



Punjab & Sind Bank

(A Govt. of India Undertaking)

Where service is a way of life



PRESS RELEASE

Date: 18th July 2026

FINANCIAL RESULTS FOR THE QUARTER ENDED 30th June 2026

- ❖ Net Profit on Year-on-Year Basis grew by 23.05 % from ₹269 Cr. to ₹331 Cr.
- ❖ Net Interest Income on Year-on-Year Basis grew by 15.33 % from ₹900 Cr. to ₹1038 Cr.
- ❖ RAM (%) on Year-on-Year Basis increased by 602 bps from 54.00 % to 60.02%.
- ❖ Gross NPA on Year-on-Year Basis decreased by 113 bps to 2.21% from 3.34%.
- ❖ Net NPA on Year-on-Year Basis decreased by 26 bps to 0.65% from 0.91%.
- ❖ Provision Coverage Ratio increased by 56 bps from 91.77% to 92.33%.

Key Highlights on Year-on-Year Basis (Q1 FY2025-26 to Q1 FY2026-27)

- ❖ Total Business registered growth of 15.27 % and stands at ₹ 266420 Cr.
- ❖ Total Deposit showed a growth of 12.16%, and Retail Term Deposits showed a growth of 14.94%.
- ❖ Total advances grew by 19.35%, whereas RAM advances registered a healthy growth of 32.66%.
- ❖ Retail advances registered a growth of 36.44%, Agriculture advances registered a growth of 25.85% & MSME advances registered a growth of 32.71%.
- ❖ Total Income grew by 4.91% and stands at ₹ 3545 cr.
- ❖ Return on Assets (%) improved by 6 bps from 0.67% to 0.73%.
- ❖ Return on Equity (%) improved by 118 bps from 9.67% to 10.85%.
- ❖ Cost to Income ratio reduced by 34 bps from 60.55% to 60.21%.
- ❖ Capital Adequacy Ratio stands at 17.61%.



Business Highlights for Quarter ended 30th June 2026

(in Cr.)

	Q1FY26	Q1FY27	YoY (%)
Total Business	231132	266420	15.27%
Total Deposit	131182	147130	12.16%
Retail Term Deposits	57214	65764	14.94%
Total Advances	99950	119290	19.35%
RAM Advances	53970	71597	32.66%
RAM (%)	54.00	60.02	602 bps
Operating Profit	540	545	0.93%
Net Profit	269	331	23.05%
Cost to Income	60.55	60.21	(34) bps
ROA	0.67	0.73	6 bps
ROE	9.67	10.85	118 bps
GNPA (₹ in Crores)	3339	2637	(21.02%)
GNPA (%)	3.34	2.21	(113) bps
NNPA (₹ in Crores)	883	766	(13.25%)
NNPA (%)	0.91	0.65	(26) bps
PCR	91.77 %	92.33 %	56 bps

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