PSB UniC
You & I Connected

PSB BHARAT CONNECT

PSB DIGI MSME

PSB DIGI GOLD LOAN

FINANCIAL PERFORMANCE

Q1 (FY 2026-27)

ANALYST PRESENTATION

DIGITAL BANKING | SECURE | CONVENIENT | RELIABLE

Table of Contents

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

1 Strong Business Growth Continues

੧ਓ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ
Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life

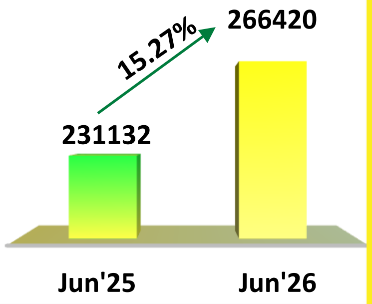
Total Business
₹ 266420 Crore
15.27% ↑ (YoY)

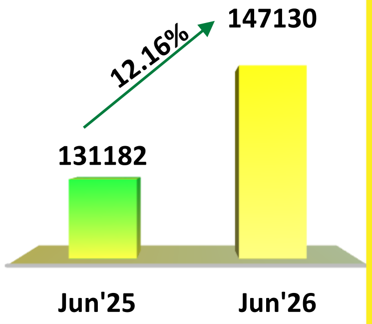
Total Deposits
₹ 147130 Crore
12.16% ↑ (YoY)

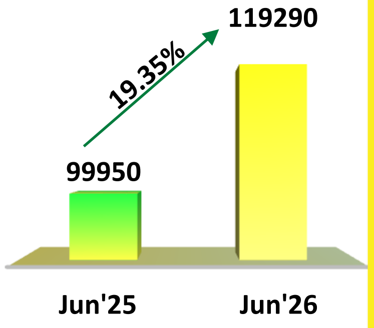
Gross Advances
₹ 119290 Crore
19.35% ↑ (YoY)

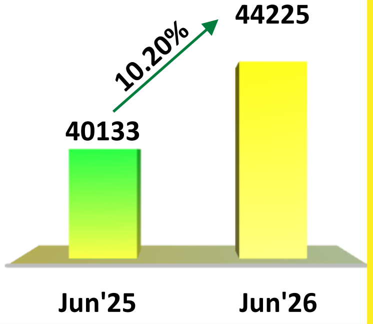
CASA Deposits
₹ 44225 Crore
10.20% ↑ (YoY)

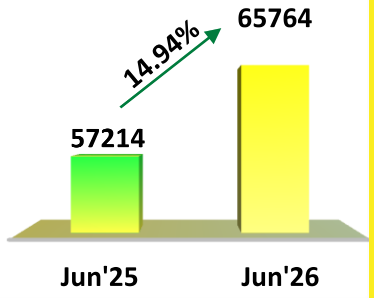
Retail Term Deposits
₹ 65764 Crore
14.94% ↑ (YoY)











1 Consistency in Operational Income

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

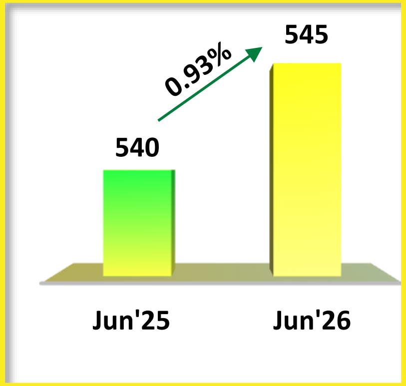
Operating Profit
₹ 545 Crore
0.93% ↑
(YoY)

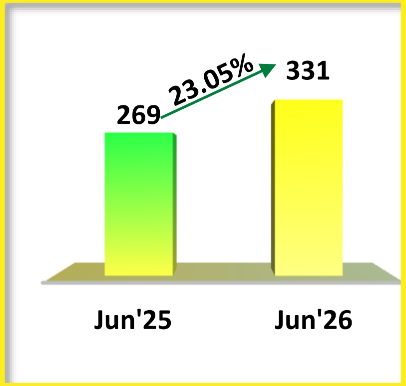
Net Profit
₹ 331 Crore
23.05% ↑
(YoY)

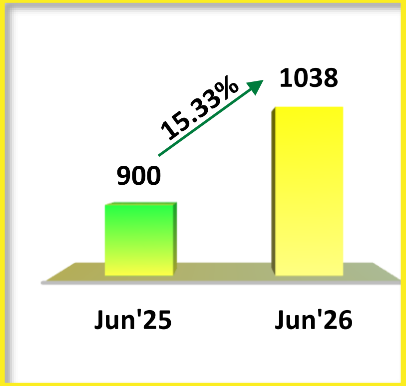
Net Interest Income
₹ 1038 Crore
15.33% ↑
(YoY)

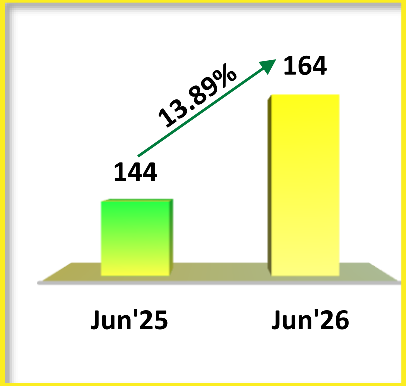
Core Fee Income
₹ 164 Crore
13.89% ↑
(YoY)

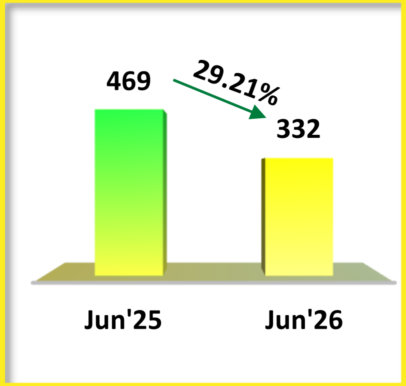
Non Interest Income
₹332 Crore
29.21% ↓
(YoY)





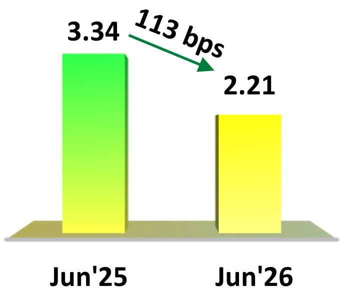




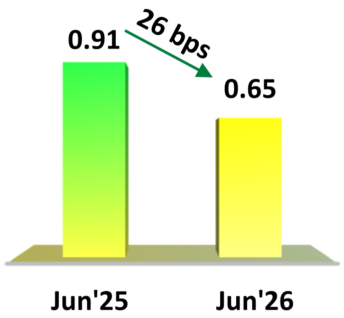


1 Asset Quality – Significant Improvement

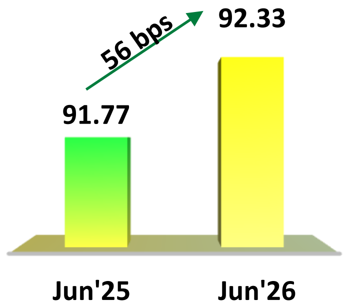
Gross NPA (%)
2.21% ↓



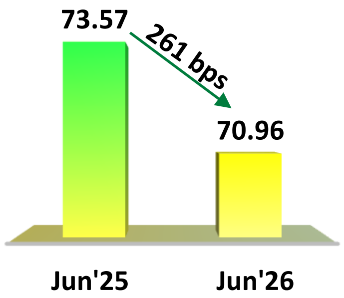
Net NPA (%)
0.65% ↓



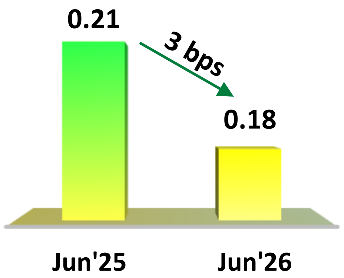
PCR (With TWO) (%)
92.33% ↑



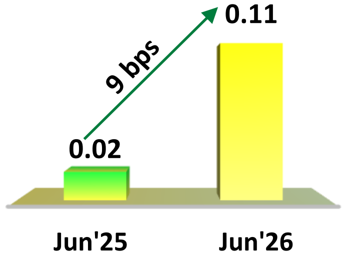
PCR (Without TWO) (%)
70.96% ↓



Slippage Ratio (%)
0.18% ↓



Credit Cost (%)
0.11% ↑

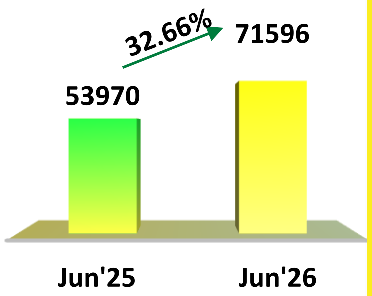


1 Other Key Performance Highlights – Driving Financial & Operational Improvement

RAM Advances ₹ 71596 Crore

32.66% ↑ (YoY)

RAM (%) to Total Advance – 60.02%



Segmental Credit Growth (YoY)

Retail – 36.44% ↑

Agri.- 25.85% ↑

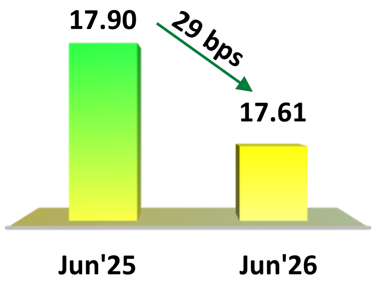
MSME- 32.71% ↑

Corporate - 3.73% ↑

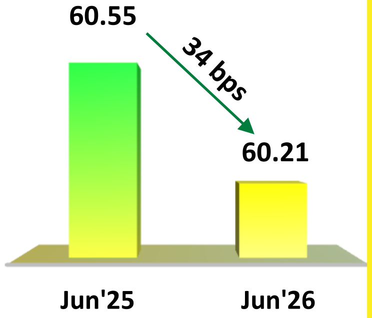
Strong Capital Adequacy

CRAR (%) 17.61% (YoY) ↓

CET-I (Including CCCB) (%) – 16.56%

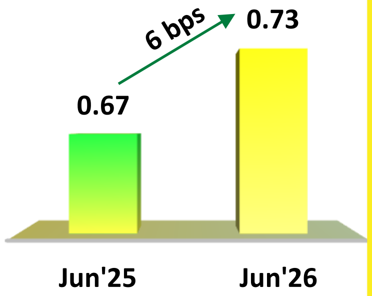


Cost to Income Ratio reduced from 60.55% to 60.21%



Return on Assets (%)

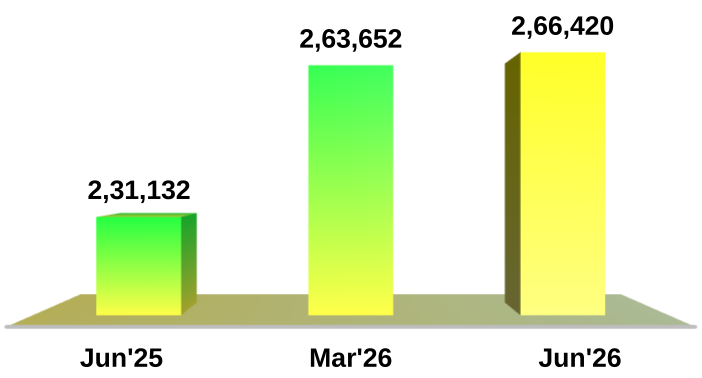
0.73% ↑



1 Overall Business Mix – Consistent and Stable Growth

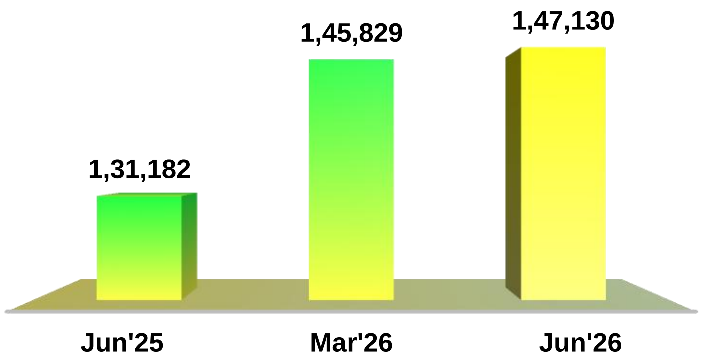
Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life

Total Business (₹ Cr)



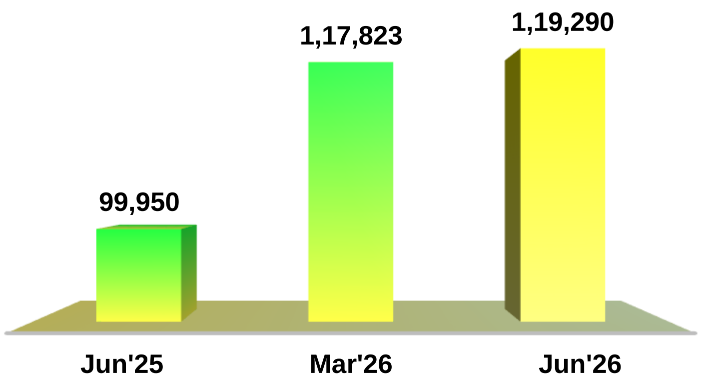
YoY Growth (Jun'25 vs Jun'26) – 15.27%

Total Deposits (₹ Cr)



YoY Growth (Jun'25 vs Jun'26) – 12.16%

Total Advances (₹ Cr)



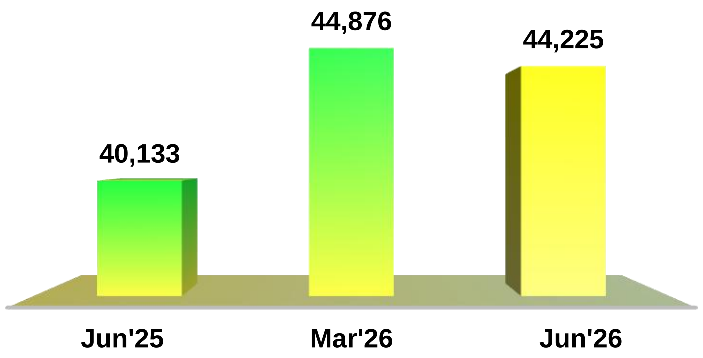
YoY Growth (Jun'25 vs Jun'26) – 19.35%

In ₹ Cr

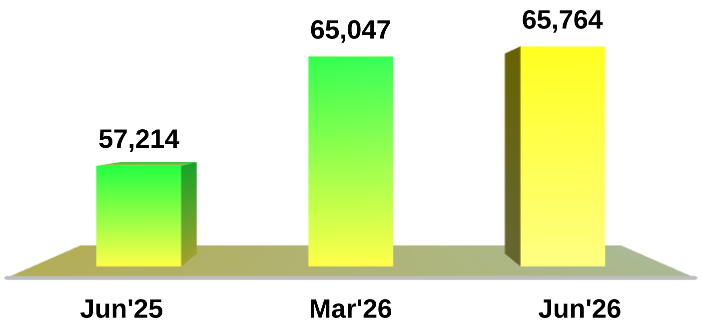
Particulars (in ₹ Cr)	Period Ended			Variation	
	Jun'25	Mar'26	Jun'26	QoQ (%)	YoY (%)
Total Business	231132	263652	266420	1.05	15.27
Total Deposits	131182	145829	147130	0.89	12.16
Gross Advances	99950	117823	119290	1.25	19.35
CD Ratio (%)	76.19	80.80	81.08	28 bps	489 bps

1 Liability Franchise

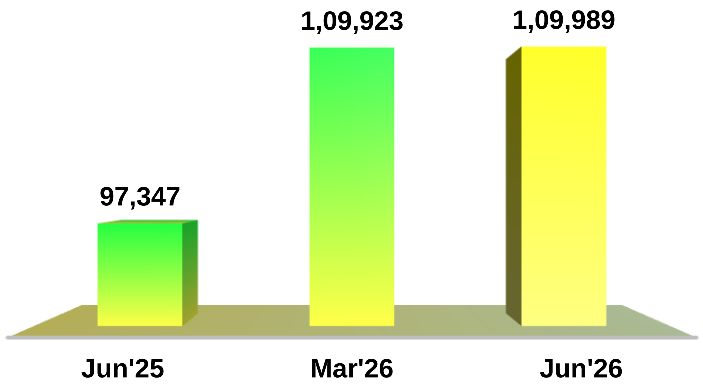
CASA(₹ Cr)



Retail Term Deposits (₹ Cr)



CASA & Retail Term Deposits(₹ Cr)



In ₹ Cr

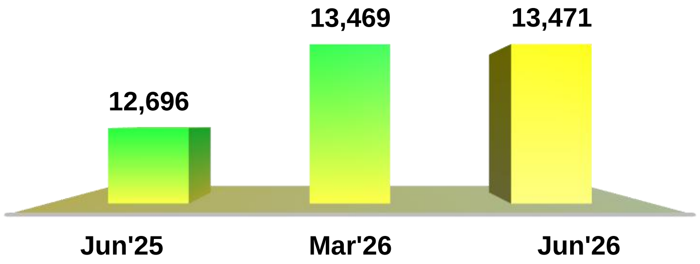
Particulars (in ₹ Cr)	Period Ended			Variation	
	Jun’25	Mar’26	Jun’26	QoQ (%)	YoY (%)
Current Deposits	4707	6577	5915	(10.07)	25.66
Savings Deposits	35426	38299	38310	0.03	8.14
CASA Deposits	**40133**	**44876**	**44225**	**(1.45)**	**10.20**
CASA (%)	30.59	30.77	30.06	(71 bps)	(53 bps)
Term Deposits	91049	100953	102905	1.93	13.02
• *Out of above Retail Term Deposits*	57214	65047	65764	1.10	14.94
CASA + Retail Term Deposits	**97347**	**109923**	**109989**	**0.06**	**12.99**
Total Deposits	**131182**	**145829**	**147130**	**0.89**	**12.16**

Segmental Lending Portfolio – Well Rounded Growth in all the three RAM Segments on yearly basis

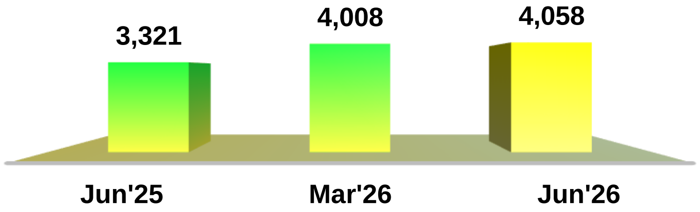
Advances Mix (₹ Cr)

Particulars (in ₹ Cr)	Period Ended			Variation	
	Jun'25	Mar'26	Jun'26	QoQ (%)	YoY (%)
Advances	**99950**	**117823**	**119290**	**1.25**	**19.35**
Retail	22573	27498	30799	12.00	36.44
Agri	12681	16610	15959	(3.92)	25.85
MSME	18716	25169	24838	(1.32)	32.71
Total RAM	**53970**	**69276**	**71596**	**3.35**	**32.66**
Corporate	**45980**	**48547**	**47694**	**(1.76)**	**3.73**
RAM (%)	**54.00**	**58.80**	**60.02**		

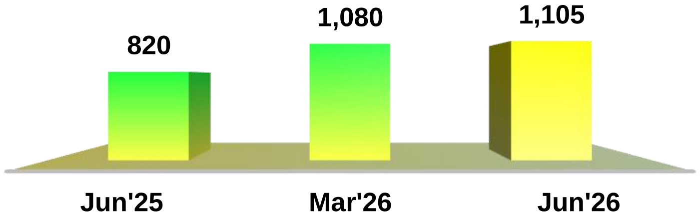
Home Loan (₹ Cr)



Vehicle Loan (₹ Cr)



Personal Loan (₹ Cr)



1 Segmented RAM Portfolio

Retail Portfolio - ₹ 30799 Cr

25.82 %
of Advances

In ₹ Cr

Particulars (in ₹ Cr)	Period Ended			% Share Jun-26
	Jun'25	Mar'26	Jun'26	
Home Loans	12696	13469	13471	43.74%
Vehicle Loans	3321	4008	4058	13.18%
Personal Loan	820	1080	1105	3.59%
Gold Loans	1404	4463	7863	25.53%
Others	4332	4478	4302	13.97%
Total Retail	**22573**	**27498**	**30799**	

Agri Portfolio - ₹ 15959 Cr

13.38 %
of Advances

In ₹ Cr

Particulars (in ₹ Cr)	Period Ended			% Share Jun-26
	Jun'25	Mar'26	Jun'26	
Farm Credit	7997	8665	7968	49.93%
Agri Infra	197	516	479	3.00%
Rice Sheller	277	430	412	2.58%
Agri Gold	724	2264	1997	12.51%
Others	3486	4735	5103	31.98%
Total Agri	**12681**	**16610**	**15959**	

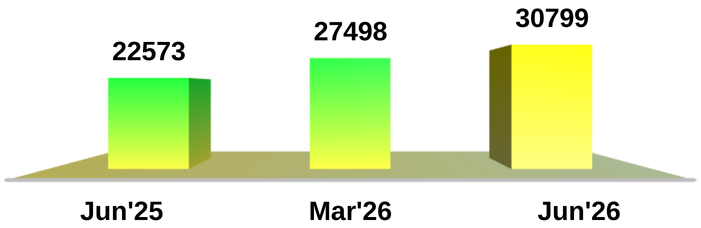
MSME Portfolio - ₹ 24838 Cr

20.82 %
of Advances

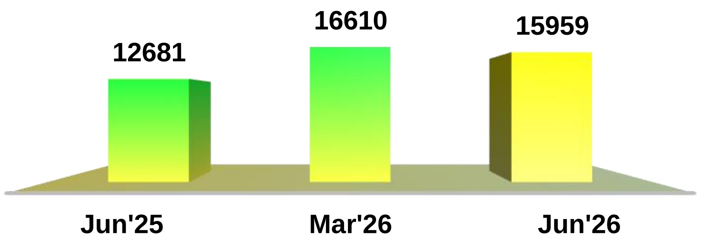
In ₹ Cr

Particulars (in ₹ Cr)	Period Ended			% Share Jun-26
	Jun'25	Mar'26	Jun'26	
General MSME	3454	4139	4193	16.88%
TReDS	1691	3100	2689	10.83%
GST EASE	1926	2730	2752	11.08%
MSME Premier	652	1940	2195	8.84%
Vyapar	1283	1522	1496	6.02%
Other MSME	9710	11738	11513	46.35%
Total MSME	**18716**	**25169**	**24838**	

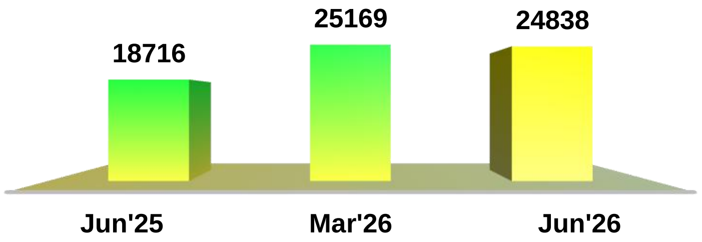
Retail



Agriculture



MSME



1 Advances Breakup of Major Industries / Sectors

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

In ₹ Cr

Sector		Quarter Ended					
		Jun'26		Mar'26		Jun'26	
Particulars (in ₹ Cr)		Amount	% to Total Advances	Amount	% to Total Advances	Amount	% to Total Advances
Infrastructure		14068	14.08	13999	11.88	13782	11.55
(Out of Which)	**Energy**	6046	6.05	6765	5.74	6428	5.39
	Telecommunication	167	0.17	168	0.14	168	0.14
	Roads, Ports	3254	3.26	3608	3.06	3636	3.05
	Other Infra	4601	4.60	3457	2.93	3550	2.98
Iron & Steel		3487	3.49	3936	3.34	3824	3.21
Textile		1147	1.15	1303	1.11	1267	1.06
NBFC		14314	14.32	17664	14.99	17842	14.96
(Out of Which)	**HFC**	1359	1.36	1224	1.04	1172	0.98
	PSU & PSU backed NBFC	3671	3.67	4039	3.43	3952	3.31
	Private NBFC	9284	9.29	12400	10.52	12717	10.66

1 Rating Profile of NBFCs

In ₹ Cr

Particulars (in ₹ Cr)	Quarter Ended					
	Jun'25		Mar'26		Jun'26	
	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	6485	45.35	7861	44.53	8598	48.09
AA rated	7235	50.59	8278	46.89	7967	44.56
A rated	536	3.75	1470	8.33	1270	7.11
Total A & above	**14256**	**99.69**	**17609**	**99.75**	**17835**	**99.76**
BBB Rated	2	0.01	-	-	-	-
BB & Below	43	0.30	45	0.25	44	0.24
Total	**14301**	**100**	**17653**	**100**	**17879**	**100**

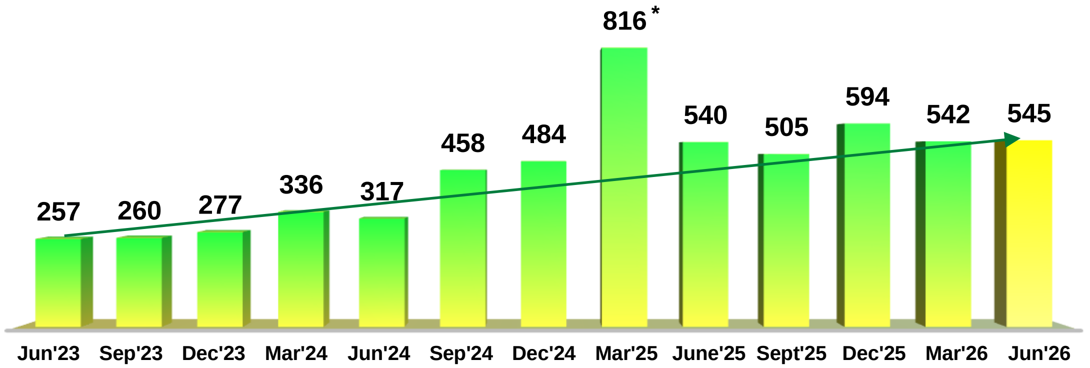
Credit – External Rating Wise (Above Rs. 5 Cr.)

In ₹ Cr

Particulars (in ₹ Cr)	Quarter Ended					
	Jun'25		Mar'26		Jun'26	
	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	9223	16.27	12188	18.05	14787	21.63
AA rated	15641	27.59	18064	26.75	17488	25.59
A rated	8113	14.31	9802	14.52	9241	13.52
BBB rated	3449	6.08	7073	10.48	4846	7.09
Total of BBB & above	**36426**	**64.25**	**47127**	**69.80**	**46362**	**67.83**
BB & Below	1521	2.68	1593	2.36	1537	2.25
Total Rated	**37947**	**66.93**	**48720**	**72.16**	**47899**	**70.08**
Govt. Guaranteed	**14027**	**24.75**	**12925**	**19.14**	**10171**	**14.88**
Other Unrated	4718	8.32	5873	8.70	10279	15.04
Total	**56692**	**100**	**67518**	**100**	**68350**	**100**

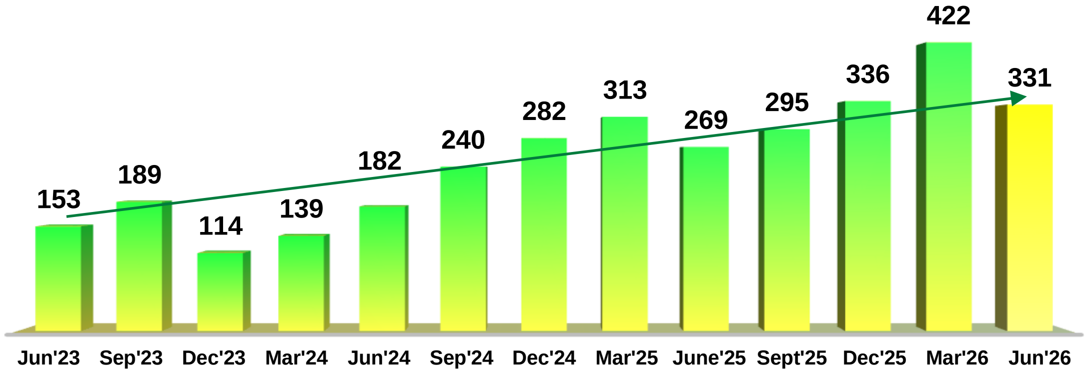
Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life

Operating Profit (₹ Cr)

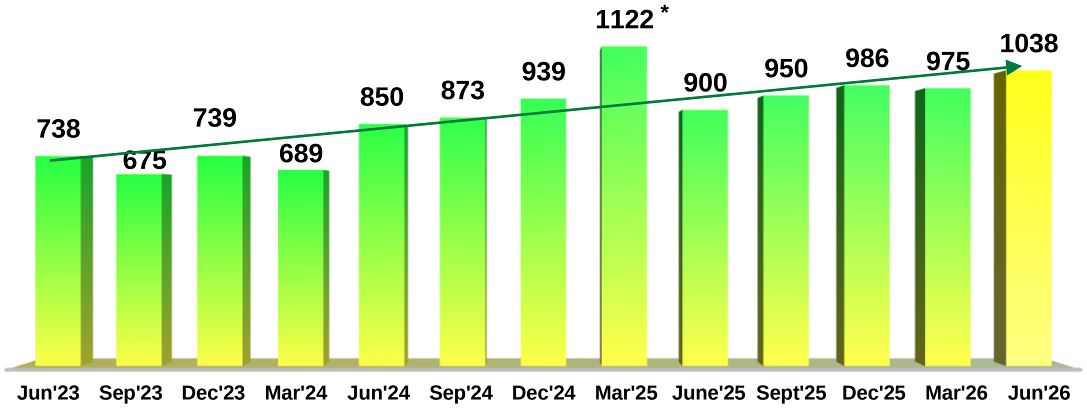


* Including one-off item of Rs. 400 Crore

Net Profit (₹ Cr)

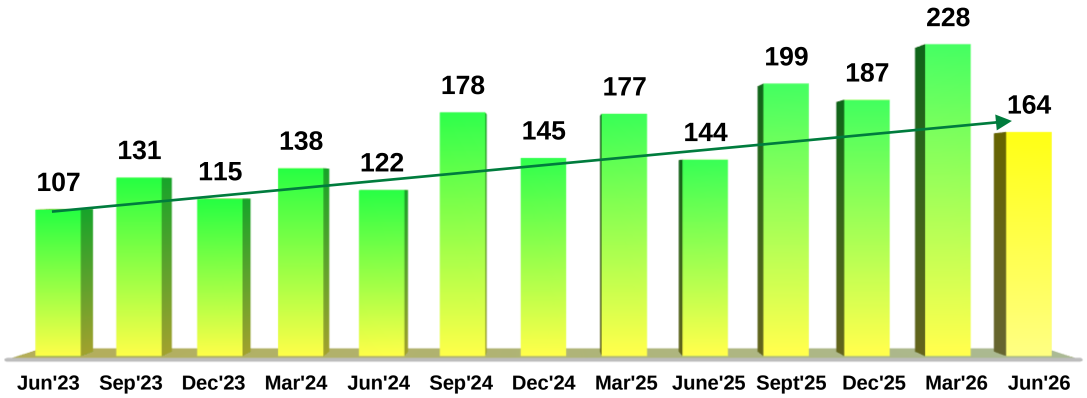


Net Interest Income(₹ Cr)



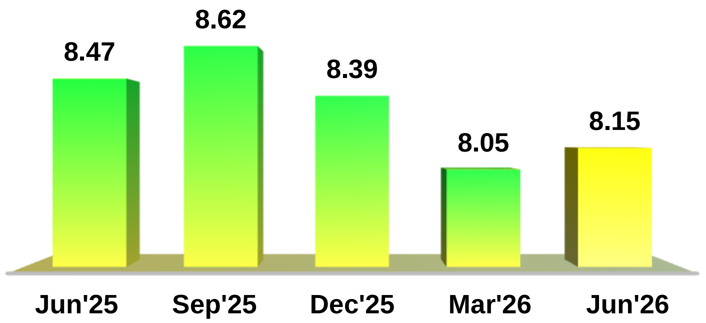
* Including one-off item of Rs. 255 Crore

Core Fee Income (₹ Cr)

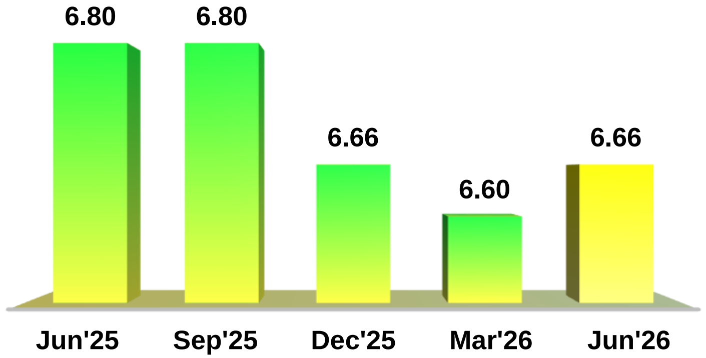


2 Key Financial Ratios

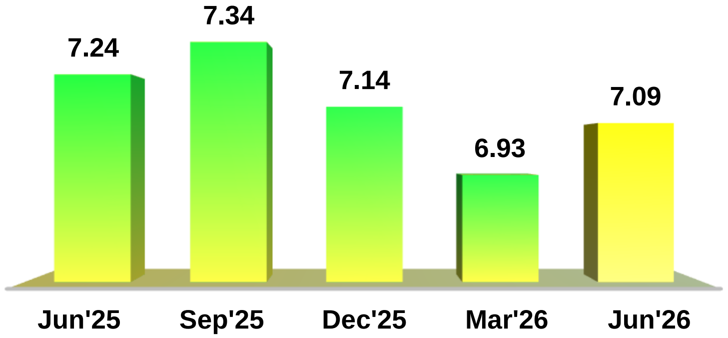
Yield on Advances (In %)



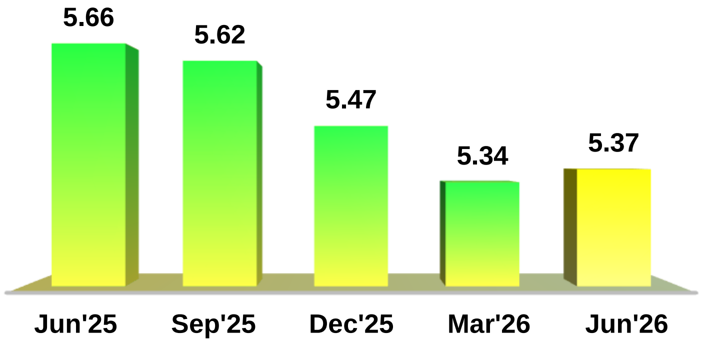
Yield on Investments (In %)



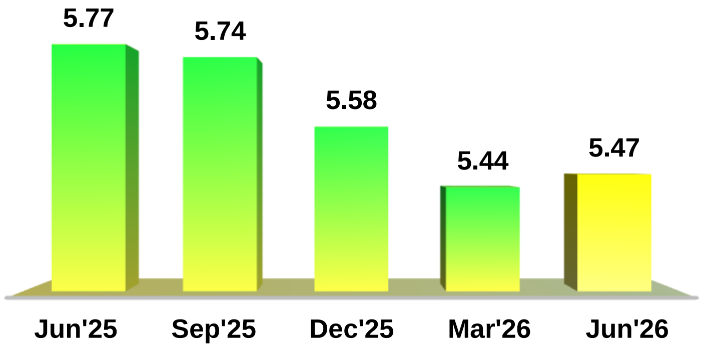
Yield on Funds (In %)



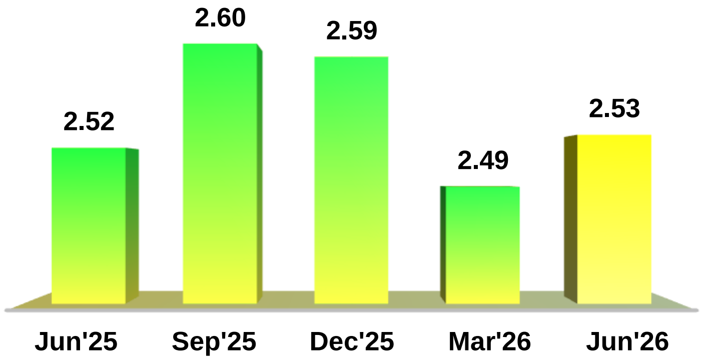
Cost of Deposits (In %)



Cost of Funds (In %)

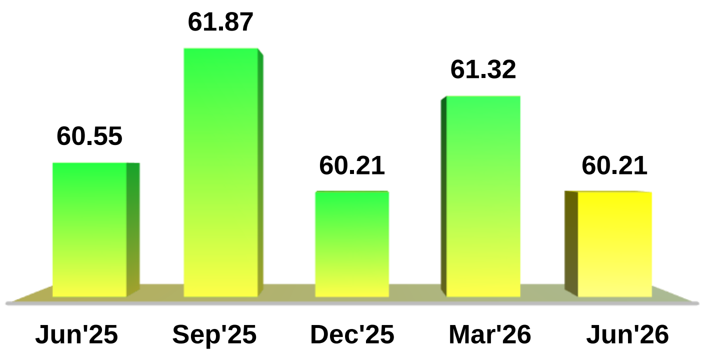


Net Interest Margin (%)

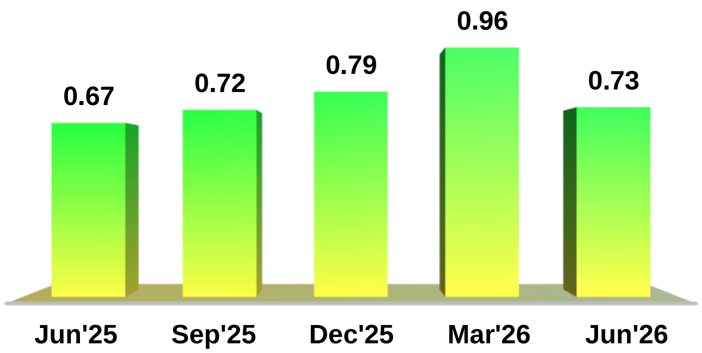


Key Financial Ratios

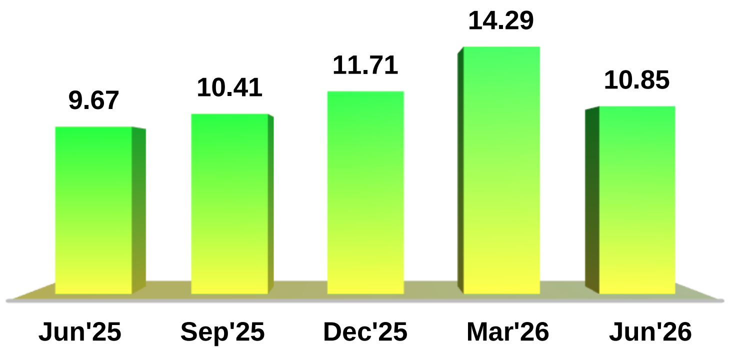
Cost to Income Ratio (In %)



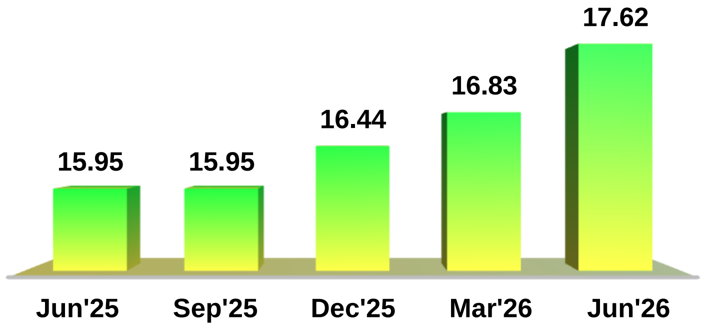
Return on Asset (In %)



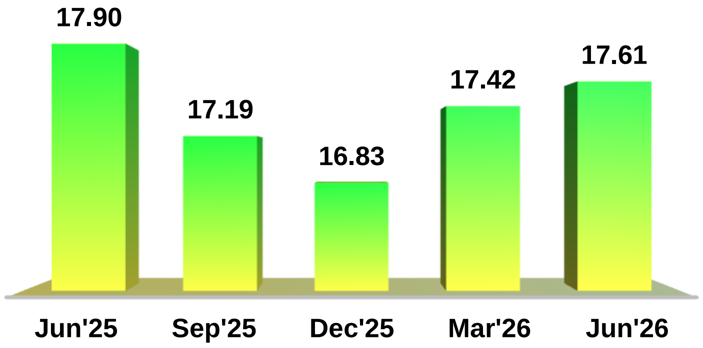
Return on Equity (In %)



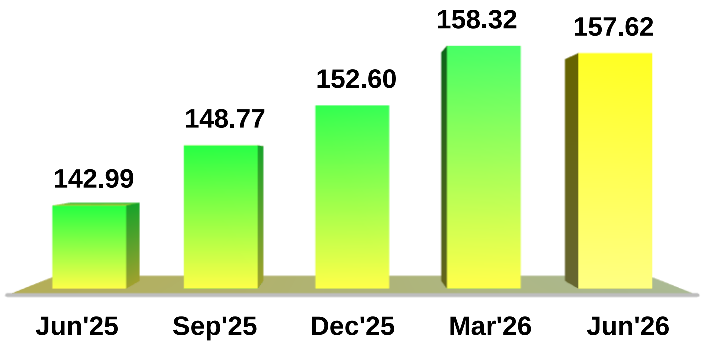
Book Value Per Share



Capital Adequacy Ratio (In %)



Business per Branch (₹ Cr)



3 Operating & Net Profit

In ₹ Cr

Particulars (in ₹ Cr)	Quarter			Variation	
	Jun'25	Mar'26	Jun'26	QoQ%	YoY%
Interest Income	2910	3030	3213	6.04	10.41
Interest Expenses	2010	2055	2175	5.84	8.21
Net Interest Income	**900**	**975**	**1038**	**6.46**	**15.33**
Non Interest Income	469	427	332	(22.25)	(29.21)
Operating Expenses	829	860	825	(4.07)	(0.48)
Operating Profit	**540**	**542**	**545**	**0.55**	**0.93**
Provisions other than Tax	217	(73)	94	-	(56.68)
Provision for Tax	54	193	120	(37.82)	122.22
Net Profit	**269**	**422**	**331**	**(21.56)**	**23.05**

3 Total Income

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

In ₹ Cr

Particulars (in ₹ Cr)	Quarter			Variation	
	Jun'25	Mar'26	Jun'26	QoQ%	YoY%
Interest on Advances	2056	2178	2349	7.85	14.25
Interest on Investments	818	827	847	2.42	3.55
Other Interest Income	36	25	17	(32.00)	(52.78)
Total Interest Income (a)	**2910**	**3030**	**3213**	**6.04**	**10.41**
Core Fee Income	**144**	**228**	**164**	**(28.07)**	**13.89**
Profit on Sale of Investment	208	41	10	(75.61)	(95.19)
Profit/(Loss) on Revaluation of Investment	2	(85)	70	182.35	-
Forex Income	6	5	8	60.00	33.33
Recovery in written off A/Cs	109	238	80	(66.39)	(26.61)
Total Non-Interest Income (b)	**469**	**427**	**332**	**(22.25)**	**(29.21)**
Total Income (a+b)	**3379**	**3457**	**3545**	**2.55**	**4.91**

3 Total Expenses

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ
Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life

In ₹ Cr

Particulars (in ₹ Cr)	Quarter			Variation	
	Jun'25	Mar'26	Jun'26	QoQ%	YoY%
Interest on Deposits	1787	1840	1943	5.60	8.73
Interest on Others	223	215	232	7.91	4.04
Total Interest Expenses (a)	**2010**	**2055**	**2175**	5.84	8.21
Establishment Expenses	524	496	495	(0.20)	(5.53)
Other Operating Expenses	305	364	330	(9.34)	8.20
Operating Expenses (b)	**829**	**860**	**825**	**(4.07)**	**(0.48)**
Total Expenses (a+b)	**2839**	**2915**	**3000**	**2.92**	**5.67**

3 Other Operating Expenses

In ₹ Cr

Particulars (in ₹ Cr)	Quarter			Variation	
	Jun'25	Mar'26	Jun'26	QoQ%	YoY%
Rent, Taxes & Lighting	36	41	42	2.44	16.67
Printing & Stationery	3	3	3	-	-
Advertisement & Publicity	2	7	3	(57.14)	50.00
Depreciation on Fixed Assets	37	43	48	11.63	29.73
Postage, Telegram, Telephone etc	19	12	25	108.33	31.58
Law Charges	4	6	5	(16.67)	25.00
Repairs & Maintenance	9	21	12	(42.86)	33.33
Other Expenditure	195	231	192	(16.88)	(1.54)
Total Other Operating Exp.	**305**	**364**	**330**	**(9.34)**	**8.20**

Balance Sheet

In ₹ Cr

Liabilities (in ₹ Cr)	As on		
	Jun'25	Mar'26	Jun'26
Capital	7096	7096	7096
Reserve & Surplus	6562	7037	7538
Deposits	131182	145829	147130
Borrowings	12456	16352	16881
Other Liabilities & Provision	4232	2957	3056
Total	**161528**	**179271**	**181701**
Assets (in ₹ Cr)	**As on**		
	Jun'25	**Mar'26**	**Jun'26**
Cash & Balance with RBI	6779	6230	6065
Balance with Banks & Money at call	108	70	181
Investments (Net)	48255	49388	50226
Advances (Net)	97622	115912	117419
Fixed Assets	1756	1862	1960
Other Assets	7008	5809	5850
Total	**161528**	**179271**	**181701**

4 Asset Quality

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

In ₹ Cr

S. No.	Particulars (in ₹ Cr)	Quarter		
		Jun'25	Mar'26	Jun'26
1	Gross NPA Opening Balance	3370	2871	2831
2	Cash recoveries	147	191	98
3	Out of Above Cash recovery Income Booked	31	36	21
4	Up gradations	93	59	153
5	Technical Write off	0	158	162
6	Rebate	26	32	18
7	**Total Net Reduction**	**235**	**404**	**410**
8	Fresh Slippage	203	355	207
9	Debit in existing NPA accounts	1	9	9
10	**GROSS NPA**	**3339**	**2831**	**2637**
11	**GROSS NPA (%)**	**3.34**	**2.40**	**2.21**
12	**NET NPA**	**883**	**919**	**766**
13	**NET NPA (%)**	**0.91**	**0.79**	**0.65**
14	Recovery in T.W.O. A/Cs	110	273	115
15	**Total Recovery & Upgradation**	**350**	**523**	**366**

4 Structured Interventions to Improve Collection Efficiency

Collection Efficiency

67%	March 2022
95%	June 2026

- Dedicated on-ground team for collections
- Strengthening Follow-Up Mechanisms through Automated reminders (SMS & calls)
- NACH registration for digital loans, Regular training of collection team for negotiations & Compliance
- Introduction of measurable KRAs for recovery officers ensuring dedicated responsibility
- Ongoing campaign to match customer's EMI date with cashflow date

4 Asset Quality

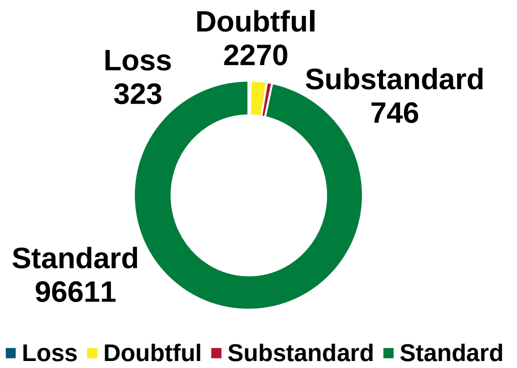
In ₹ Cr

Sector Wise NPA (₹ Cr)

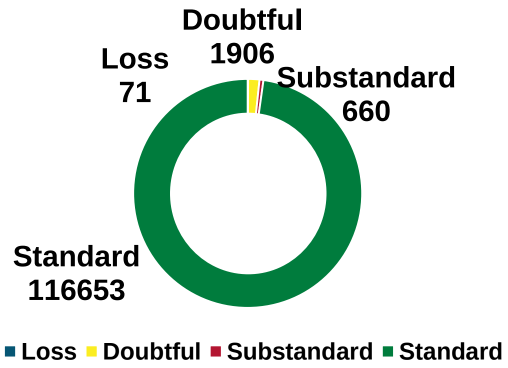
Particulars (₹ Cr)	Quarter Ended						
	Jun'25		Mar'26		Jun'26		
	GNPA	Ratio (%)	GNPA	Ratio (%)	GNPA	Ratio (%)	NNPA (%)
Retail	404	1.79	305	1.11	293	0.95	0.39
Agri	1216	9.59	1230	7.41	1203	7.54	2.35
MSME	1347	7.20	1080	4.29	960	3.87	1.63
Corporate	372	0.81	216	0.45	180	0.38	-
Total	**3339**	**3.34**	**2831**	**2.40**	**2637**	**2.21**	**0.65**

Asset Classification (₹ Cr)

Jun-25

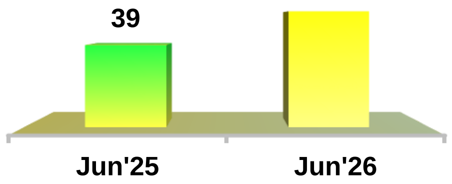


Jun-26

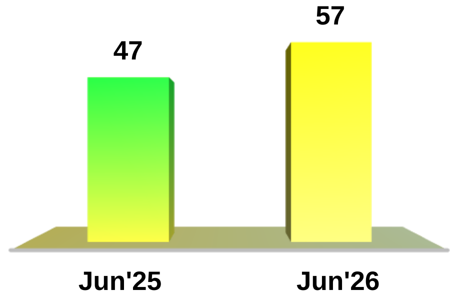


Fresh Slippages(Qtr) (₹ Cr)

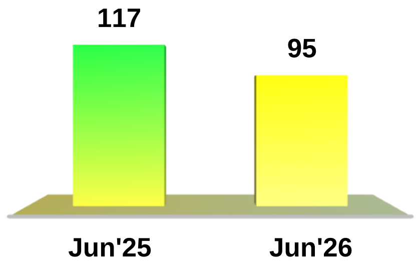
Retail (₹ Cr)



Agri (₹ Cr)

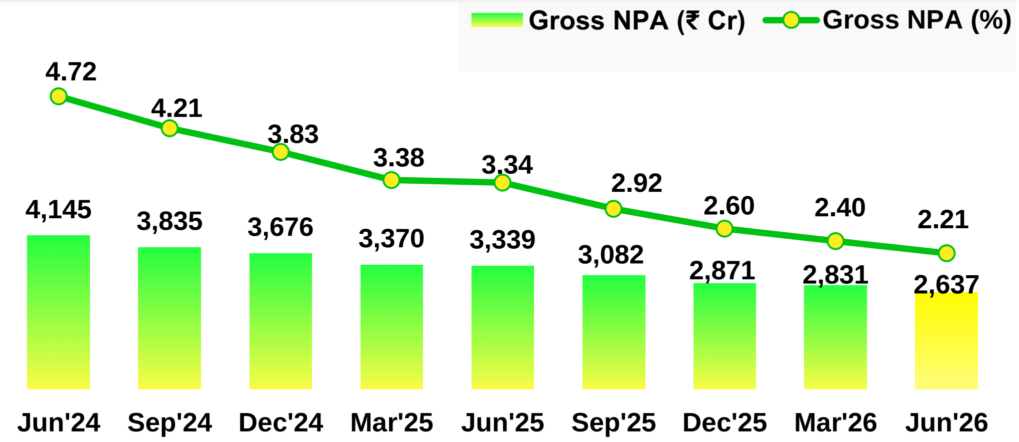


MSME (₹ Cr)

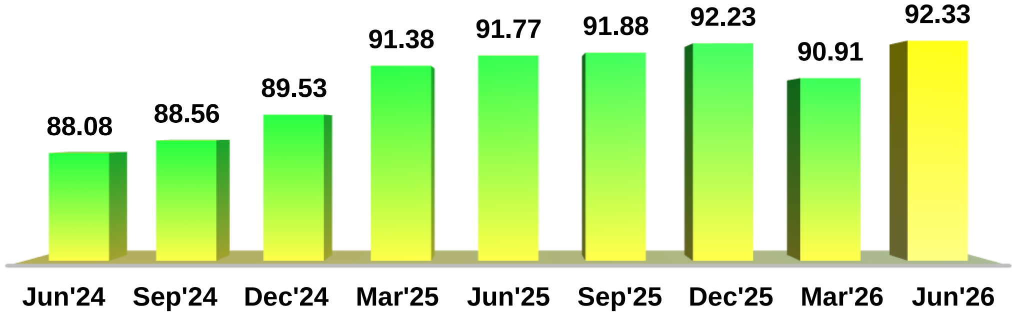


Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life

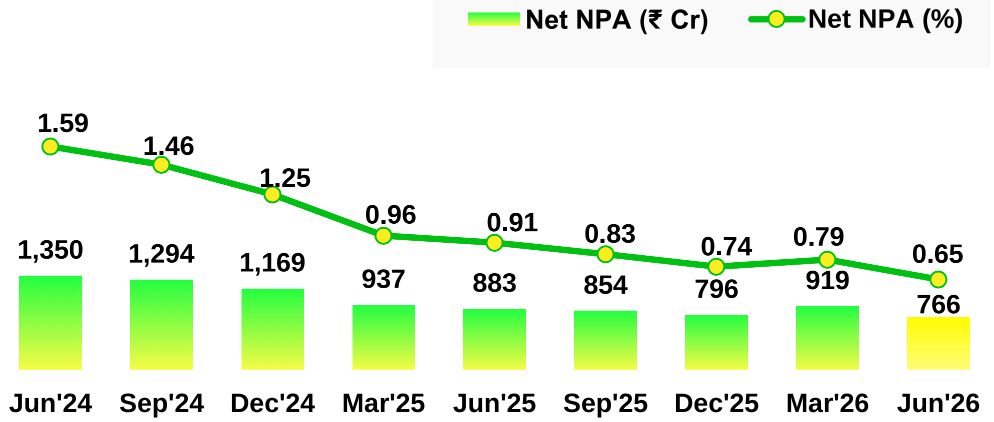
Gross NPA (In %)



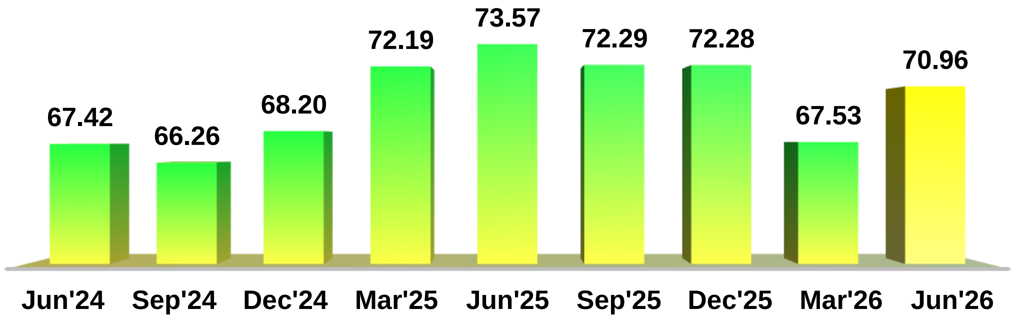
Provision Coverage Ratio with TWO (In %)



Net NPA (In %)



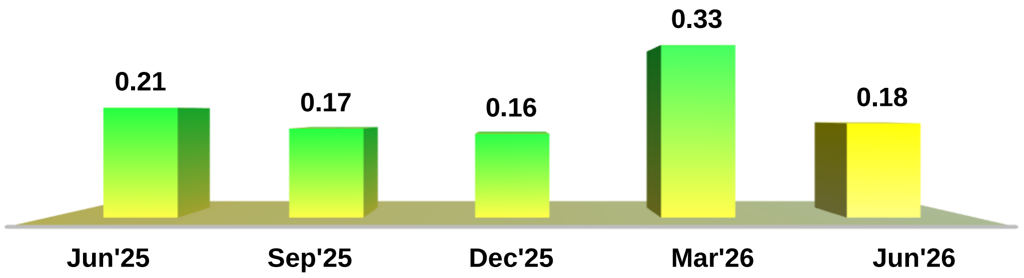
Provision Coverage Ratio without TWO (In %)



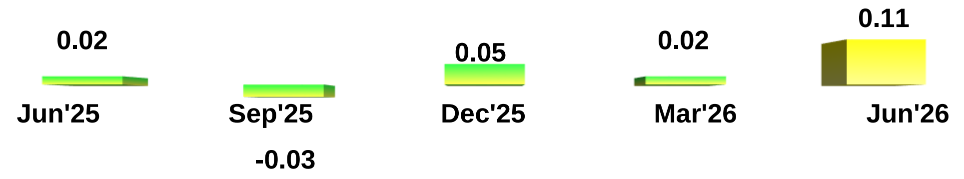
4 Asset Quality

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

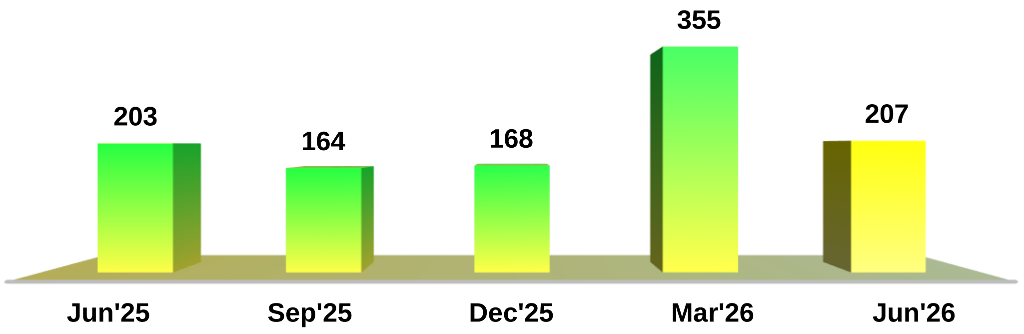
Slippage Ratio (In %)



Credit Cost (In %)

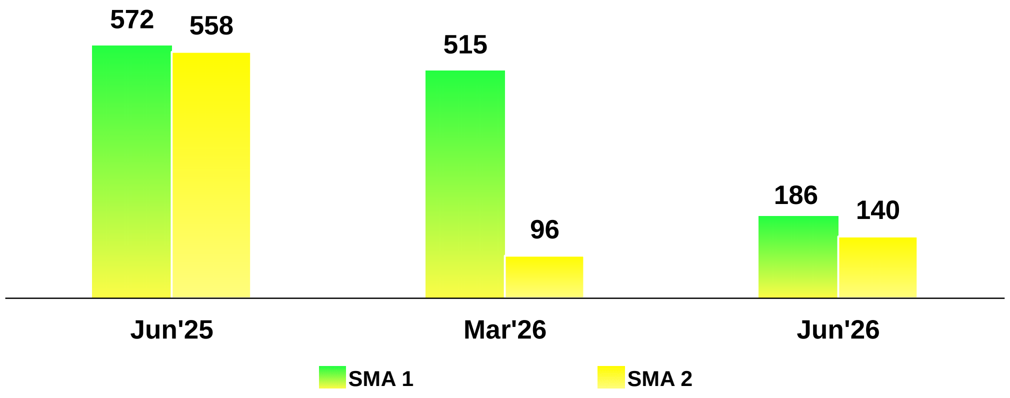


Fresh Slippage (₹ Cr)



SMA1 and SMA2 (₹ Cr)

(above Rs. 5 Crore)



5 Treasury Operations

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

In ₹ Cr

Particulars		Jun'25	Mar'26	Jun'26	% to Total (Jun'26)
GROSS INVESTMENTS		**49036**	**50127**	**50866**	
SLR INVESTMENTS		**34214**	**34915**	**35700**	**70.18**
(i)	HFT	3642	2651	2612	5.13
(ii)	AFS	8559	8786	9091	17.87
(iii)	HTM	22013	23478	23997	47.18
NON-SLR INVESTMENTS					
(i)	PSU Bonds	3175	3463	3579	7.04
(ii)	GOI RECAP Bonds	7825	8089	8205	16.13
(iii)	Corporate Debentures	2319	2189	2226	4.38
(iv)	CDs	192	198	49	0.10
(v)	CPs	217	173	99	0.19
(vi)	Shares of PSUs /Corporates & Others	557	559	623	1.22
(viii)	Venture CF	137	141	136	0.27
(ix)	Securitized Receipt	400	400	249	0.49
Total of Non-SLR Investments (Excluding RIDF)		**14822**	**15212**	**15166**	**29.82**

Category Wise Classification

Particulars	Jun'25	Mar'26	Jun'26
• Held to Maturity (HTM)	30544	32162	32773
• AFS + FVTPL(Including HFT)	18491	17965	18093

6 Capital Adequacy

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

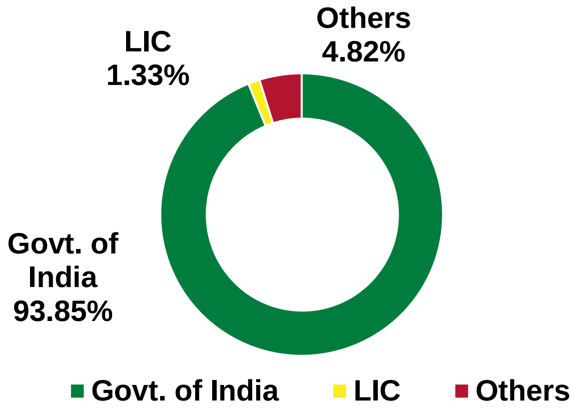
In ₹ Cr

Particulars	Regulatory Requirement (%)	Period Ended					
		Jun'25		Mar'26		Jun'26	
		Amount	%	Amount	%	Amount	%
CET I (Including CCB)	**8.00**	11838	16.02	13002	15.92	13541	16.56
AT - 1							
Tier I (Including CCB)	**9.50**	11838	16.02	13002	15.92	13541	16.56
Tier II		1391	1.88	1220	1.49	862	1.05
Capital Adequacy	**11.50**	13229	17.90	14222	17.42	14403	17.61
Risk Weighted Assets		73902		81653		81777	

7 Shareholding Pattern & Credit Rating

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ
Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life

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)

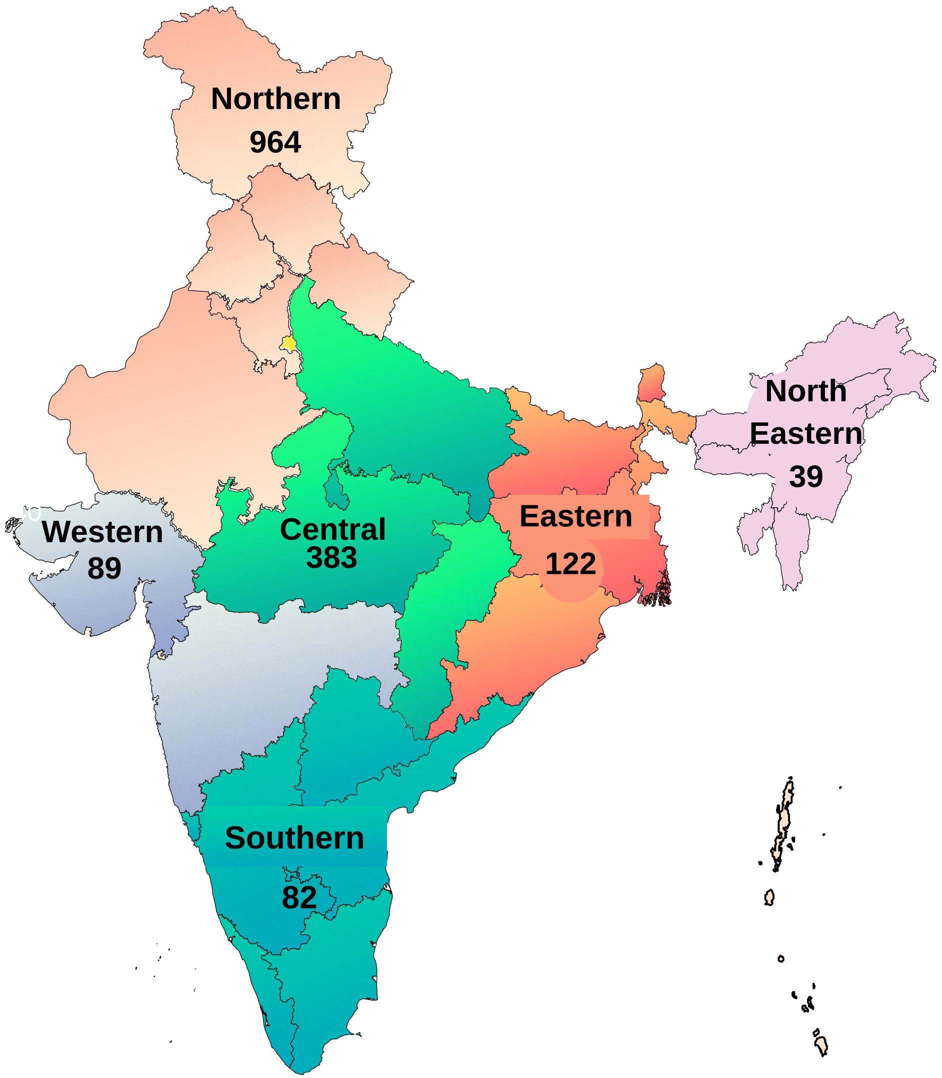
Particulars	As on		
	Jun'25	Mar'26	Jun'26
Share Capital (Rs. In Cr.)	7095.59	7095.59	7095.59
No. of Shares (Rs. In Cr.)	709.56	709.56	709.56
Net Worth (Rs. In Cr.)	11315	11945	12500
Book Value Per Share	15.95	16.83	17.62

(In %)

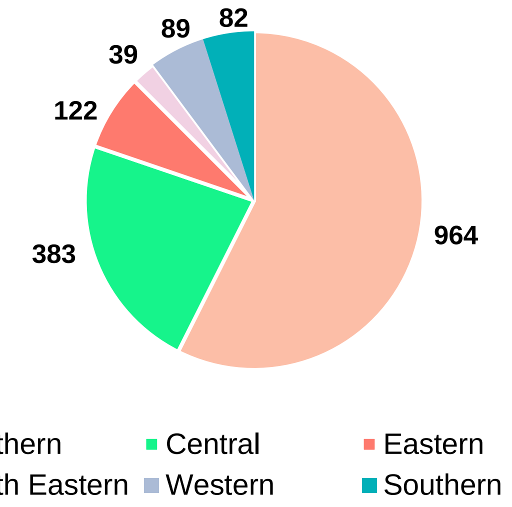
Particulars	As on		
	Jun'25	Mar'26	Jun'26
Govt. of India	93.85	93.85	93.85
LIC	1.33	1.33	1.33
Others	4.82	4.82	4.82

8 Geographical Presence

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



Region Wise Classification



1679 Branches

1188 ATMs

3147 BCs

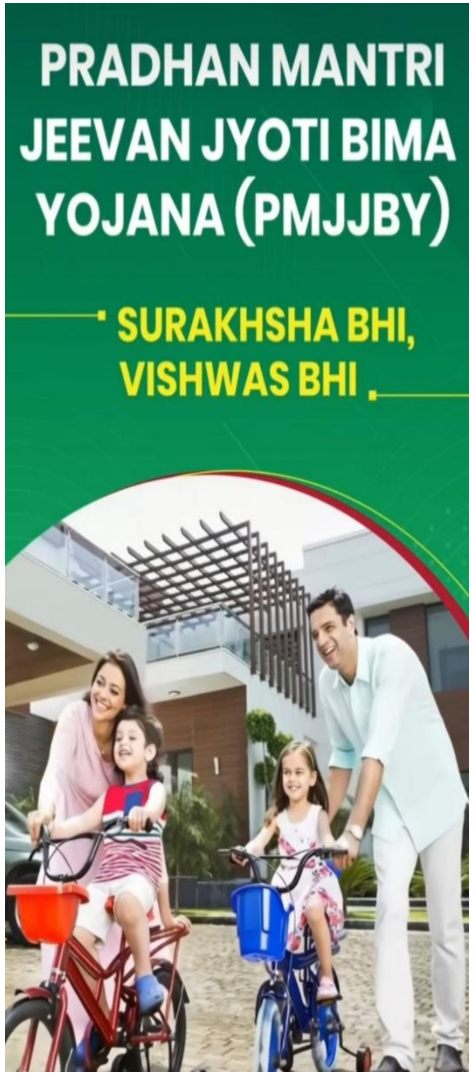
410 Districts Covered

Region wise Branches as on 30.06.2026					
Region Name	**Metro**	**Rural**	**Semi Urban**	**Urban**	**Grand Total**
Central	68	123	78	114	**383**
Eastern	28	19	26	49	**122**
North-Eastern	-	11	11	17	**39**
Northern	166	431	207	160	**964**
Southern	30	4	4	44	**82**
Western	38	3	15	33	**89**
Grand Total	**330**	**591**	**341**	**417**	**1679**

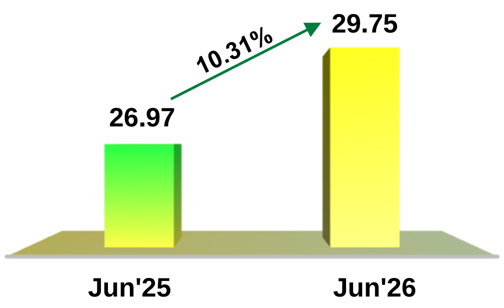
S. No.	Particulars	Mandated Targets	Jun'26
1	Priority Sector % to ANBC	40.00%	46.72%
2	Agriculture - PS % to ANBC	18.00%	18.15%
3	Small and Marginal Farmers (SMF) % to ANBC	10.00%	10.23%
4	Weaker Section % to ANBC	12.00%	12.05%
5	Micro Enterprises (PS) % to ANBC	7.50%	13.09%
6	Non Corporate Farmer % to ANBC	14.00%	12.17%

9 Financial Inclusion

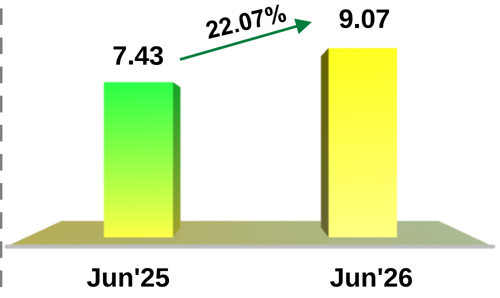
ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ
Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life



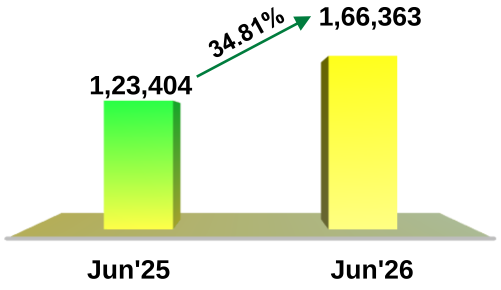
PMJDY Accounts Opened (₹ Lacs)

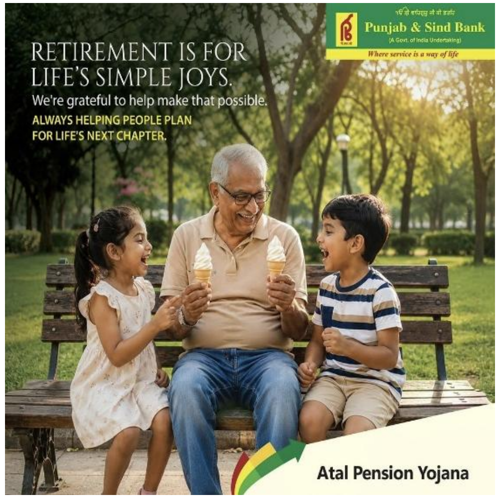


Atal Pension Yojna (₹ Lacs)

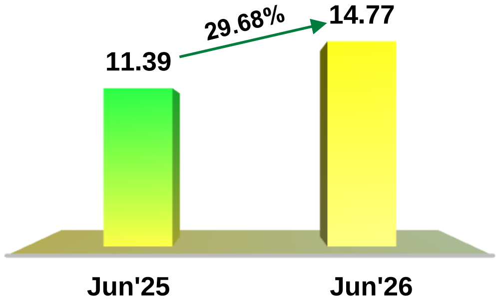


Total No. of Accounts under MUDRA Scheme (in Nos)

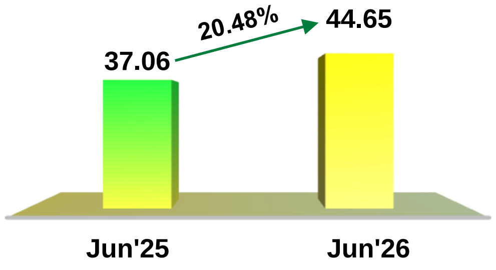




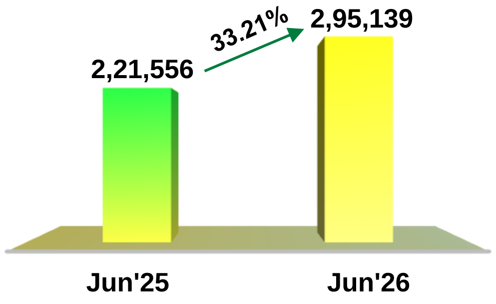
Pradhan Mantri Jeevan Jyoti Bima Yojna (₹ Lacs)



Pradhan Mantri Suraksha Bima Yojna (₹ Lacs)



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



9 ESG Initiatives

- **Climate Risk** & **Green Deposit Policy** for Sustainability.
- Mobilized funds under **Green Earth Deposit Scheme and financed ₹ 411.79 Cr** in renewable energy sector.
- Introduced environment friendly finance named as **PSB GO-GREEN Financing Scheme.**
- **₹ 266.57 Cr sanctioned under PSB e- Vahan** for electric vehicles.
- Installed **rooftop solar power system in premises and emphasized the usage of LED light.**

- Organized **09 training batches** and **trained 272 trainees** in different **RSETIs during Q1 (2026-27)**.
- Organized **322 camps by FLCs** and imparted financial awareness to **4144 participants during Q1 (2026-27).**
- Unbanked **86063 person** accessible to banking services under **PMJDY during Q1 (2026-27).**
- Financed **68 New SHGs with amount of Rs. 2.99 crores during Q1 (2026-27).**

- 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.

9 ESG Initiatives – Green Branch in Cochin

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ
Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life

9 P&SB – Indian School of Business Partnership: Transforming- Lives, Building Futures

Street Vendor Incubation Centre

Research-led Credit & Growth Model

STREET VENDOR CENTRE	
GRANT	₹1,38,00,000 (CSR funds)
FACILITATOR	ISB Centre for Analytical Finance (CAF)
BENEFICIARIES	Creditworthy PM SVANidhi street vendors across 6 Urban Local Bodies in Punjab
METHOD	Two RCTs — Loan-Size and Training-Module — plus a co-branded training app

BACKGROUND

Limited or no credit history
Most vendors have never accessed formal loans, leaving lenders with no repayment record.

Absence of collateral
Vendors typically lack assets or documented income that banks require as security.

Reliance on informal lenders
In the absence of formal credit, vendors depend on moneylenders at a high cost.

ANITA RANI
Catering Business

Background
Ran a small food outlet before COVID-19.

Financial Support
Availed ₹1,60,000 loan from Punjab & Sind Bank.

Impact
Revenue increased by 25–30%.
Expanded services and strengthened operations.

JIT KAUR
Home Textiles & Furnishings

Background
Home textile business supporting her family.

Financial Support
Availed ₹1,60,000 loan from Punjab & Sind Bank.

Impact
Improved inventory and business stability.
Positive growth in Diwali & winter season.

SANDEEP KUMAR
Construction Contractor

Background
Runs a construction contracting business.

Financial Support
Availed ₹1,60,000 loan from Punjab & Sind Bank.

Impact
Stronger capital base and regular payments.
Took up larger projects.

RITU RANI
Kirana & Cosmetics Store

Background
Operates a kirana and cosmetics store.

Financial Support
Availed ₹1,60,000 loan from Punjab & Sind Bank.

Impact
20% growth in revenue.
Expanded product variety and customer base.

PM SVANidhi: A Stepping Stone into the Formal System

₹10,000 1st cycle → ₹20,000 2nd cycle → ₹50,000 3rd cycle → Pathway to formal banking and growth

New Features & Security getting Continuous Upgradation

Acquisition

- Digital Deposit Journey

Number of TDs- 60355
Amount – 1451 Crore

19% Growth in UniC Registrations

11% Growth in QR Merchants

Experience

210+ Services in Mobile App

4.4/5 Play Store Rating

21% Growth in UPI Users

22% Growth in UPI Transactions

Acquisition

28L+ Downloads for PSB UniC App

17% Customers on UniC out of Eligible Customers

19% 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
6. I4C Integration in UPI Transactions

New Features in PSB UniC

1. E-Overdraft & E-Loan against Bank Deposit(Online and Manual)
2. OPEN/CLOSE online FDs for NRI customer
3. Simplified IMPS
4. Merchant Onboarding through portal
5. 'Announcement' feature for Retail and Corporate customers
6. UPI Circle (Issuer)

June-2025 to June-2026 Comparison

Digital Journey

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

	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.)
June 25	15.93	22.30	9.77	26.88	193073	195323
June 26	19.02	27.10	11.62	32.51	215074	218009
Growth (YoY)	19.40%	21.52%	18.94%	20.94%	11.40%	11.61%

* Debit Transactions
# Debit & Credit Transactions

Digital Channels account for 95% of the Bank's Total Transactions.

10 Digital Initiatives – Payment Gateway

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

Digital Initiative – End to End Digital PAN Application through Bank Website

10 Digital Initiatives – P&SB DIGI Gold Loan & Digital Loan against Bank Deposit

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ
Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life

10 Digital Initiatives – Central Bank Digital Currency

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

11 P&SB Bharat Connect

੧ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ
Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life

11 P&SB – One Smart Scan

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

Secretary DFS Shri M Nagaraju, IAS presented APY Annual Award of Excellence Achiever for outstanding Performance under Atal Pension Yojana to Punjab & Sind Bank at glittering function held by PFRDA. Shri Swarup Kumar Saha, MD & CEO, Punjab & Sind Bank received the award.

12 Guidance

Parameters	Actual as on Jun’26	Achievement	Guidance for FY'27
Deposit Growth (YoY)	12.16%		13-14%
Advances Growth (YoY)	19.35%	✓	16-18%
RAM % to Total Advances	60.02%	✓	>60%
Gross NPA	2.21%		<2.0%
Net NPA	0.65%	✓	<0.65%
PCR	92.33%	✓	92-93%
Recovery & Upgradation	366 Crore	✓	> Rs.1000 Crore
Credit Cost (Annualised)	0.43%	✓	<1%
Slippage Ratio (Annualised)	0.72%	✓	<1%

Disclaimer

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

- 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