



DIGITAL HOME LOAN



DIGITAL VEHICLE LOAN



DIGITAL MSME LOAN



DIGITAL KCC LOAN

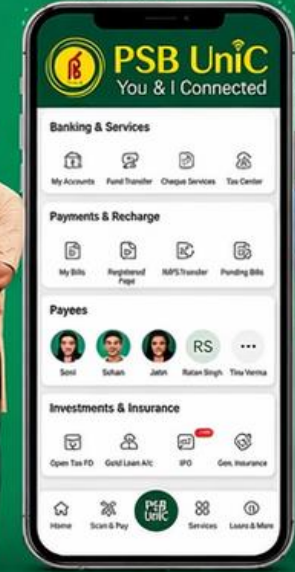


# PSB UniC

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## FINANCIAL PERFORMANCE Q4 & FY (2025-26)

### ANALYST PRESENTATION



DIGITAL BANKING



SECURE



CONVENIENT



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# 1 Strong Business Growth Continues



**Total Business**  
₹ 2,63,652 Crore

**Growth – 14.94%**  
(YoY)



**Total Deposits**  
₹ 1,45,829 Crore

**Growth – 12.37%**  
(YoY)



**Gross Advances**  
₹ 1,17,823 Crore

**Growth – 18.29%**  
(YoY)



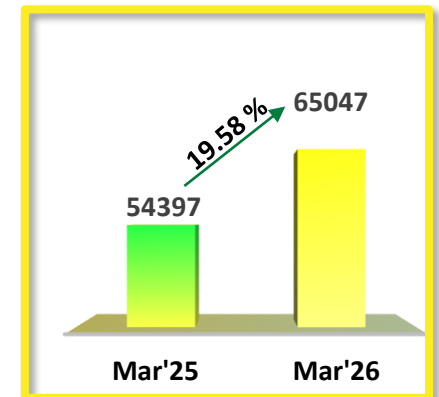
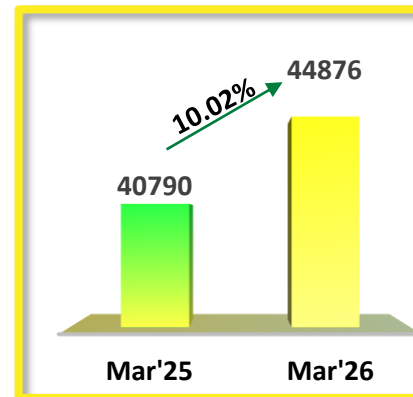
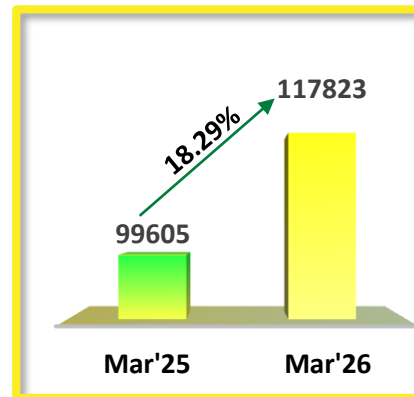
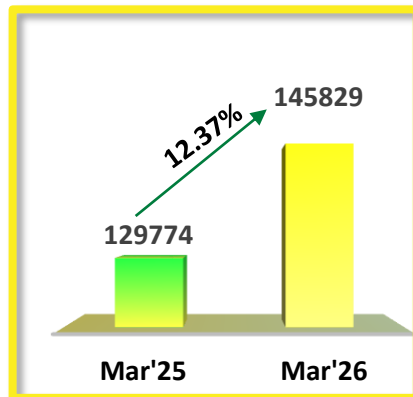
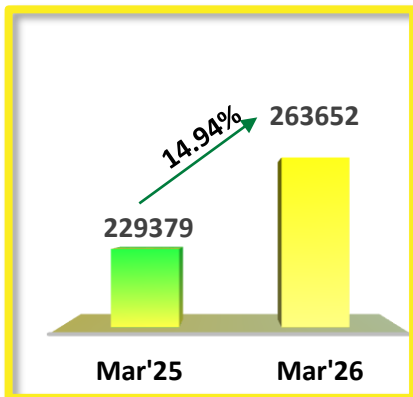
**CASA Deposits**  
₹ 44,876 Crore

**Growth – 10.02%**  
(YoY)



**Retail Term Deposits**  
₹65047 Crore

**Growth – 19.58%**  
(YoY)



# 1 Consistency in Operational Income



**Operating Profit**  
(FY 2025-26)  
₹ 2182 Crore

**Growth – 5.16%**  
(YoY)



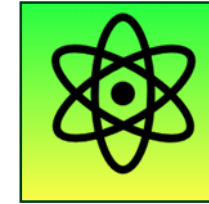
**Net Profit**  
(FY 2025-26)  
₹1322 Crore

**Growth – 30.12%**  
(YoY)



**Net Interest Income**  
(FY 2025-26)  
₹ 3812 Crore

**Growth – 0.74%**  
(YoY)



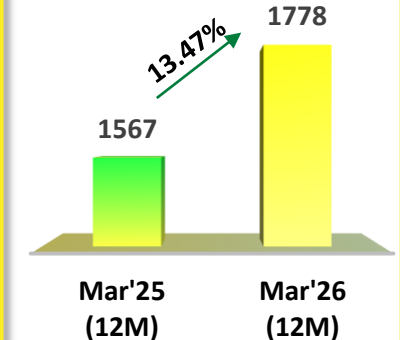
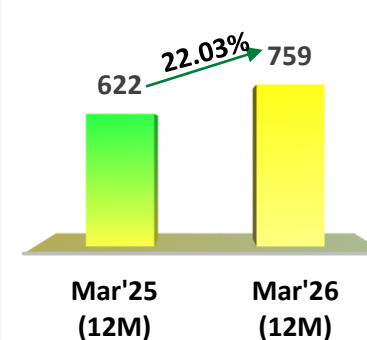
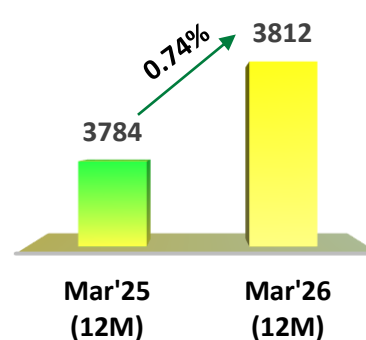
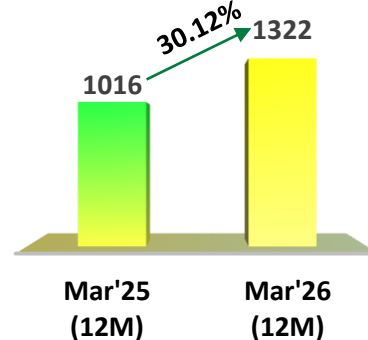
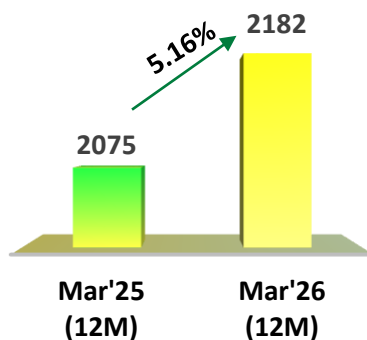
**Core Fee Income**  
(FY 2025-26)  
₹ 759 Crore

**Growth – 22.03%**  
(YoY)



**Non Interest Income**  
(FY 2025-26)  
₹ 1778 Crore

**Growth – 13.47%**  
(YoY)



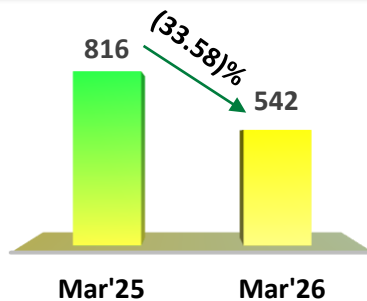
# 1 Consistency in Operational Income



**Operating Profit  
(Q4) FY25-26  
₹ 542 Crore**

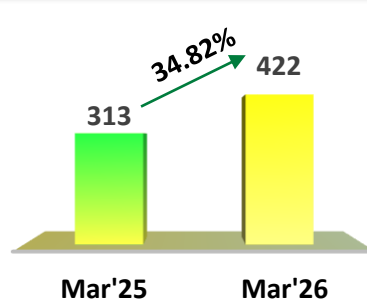
**Growth – (33.58)%\*  
(YoY)**

\*Without one-off item in  
Mar'25 (%) growth - 30.29%



**Net Profit  
(Q4) FY25-26  
₹422 Crore**

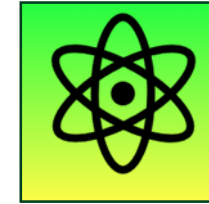
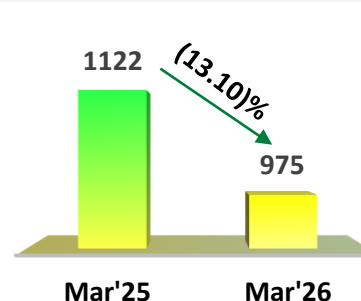
**Growth – 34.82%  
(YoY)**



**Net Interest  
Income  
(Q4) FY25-26  
₹ 975 Crore**

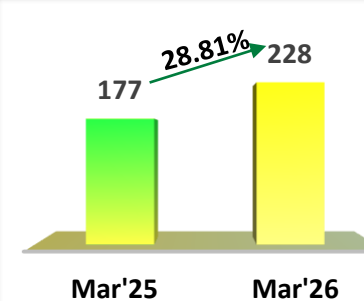
**Growth – (13.10)%\*  
(YoY)**

\*Without one-off item in  
Mar'25 (%) growth – 12.46%



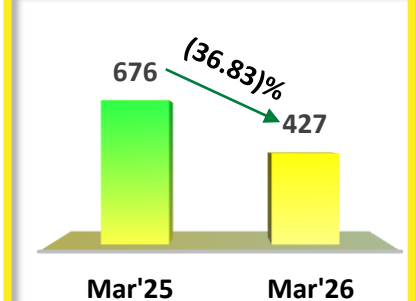
**Core Fee Income  
(Q4) FY25-26  
₹ 228 Crore**

**Growth – 28.81%  
(YoY)**



**Non Interest  
Income  
(Q4) FY25-26  
₹ 427 Crore**

**Growth – (36.83)%  
(YoY)**



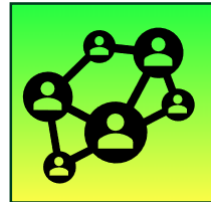
# 1 Asset Quality – Significant Improvement



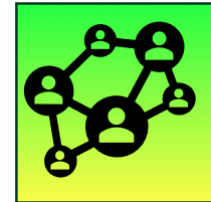
**Gross NPA (%)**  
**2.40%**



**Net NPA (%)**  
**0.79%**



**PCR**  
**(With TWO) (%)**  
**90.91%**



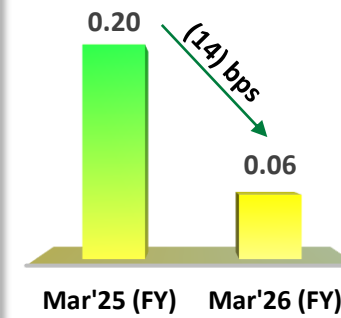
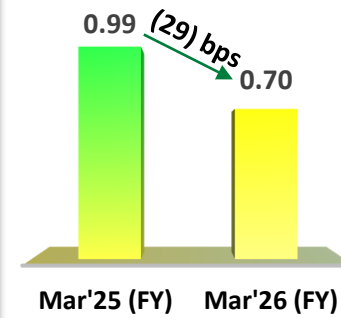
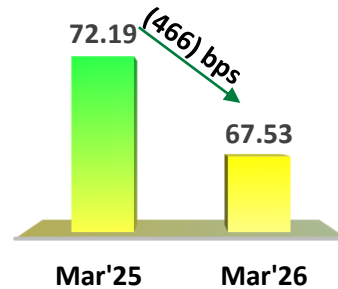
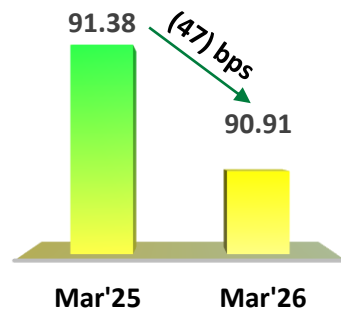
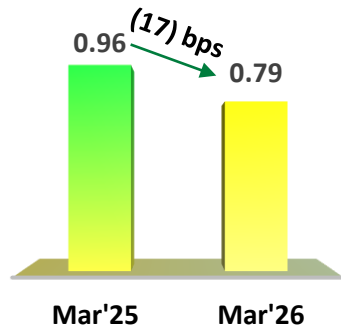
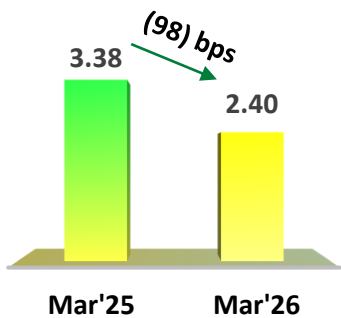
**PCR (Without**  
**TWO) (%)**  
**67.53%**



**Slippage**  
**Ratio (%)**  
**0.70%**



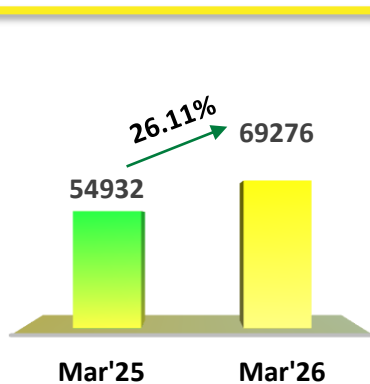
**Credit Cost (%)**  
**0.06%**



# Other Key Performance Highlights – Driving Financial & Operational Improvement



**RAM Advances**  
₹ 69,276 Crore  
Growth – 26.11%  
(YoY)  
RAM (%) to Total  
Advance – 58.80%

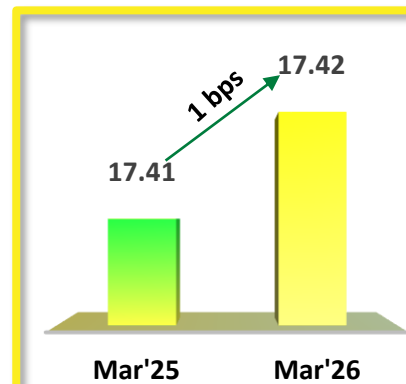


**Segmental Credit Growth (YoY)**  
Retail – 24.59%  
Agri.- 23.44%

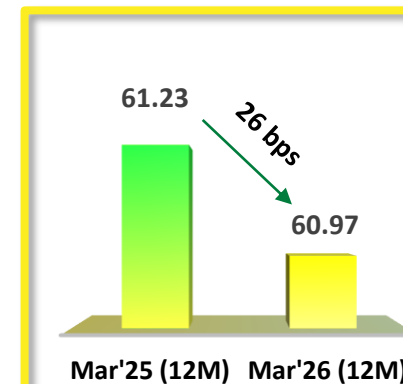
**MSME- 29.70%**  
**Corporate- 8.67%**



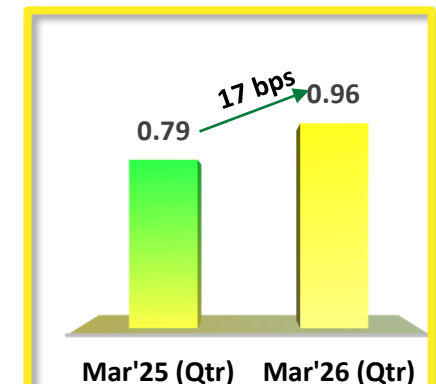
**Strong Capital Adequacy**  
CRAR (%) – 17.42%  
CET-I (Including CCCB) (%) – 15.92 %



**Cost to Income Ratio reduced from 61.23% to 60.97% (12M)**



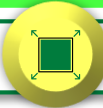
**Return on Assets (%)**  
₹ 0.96%(Qtr)



# Consistent Improvement in Bank Performance Driven by Structural Transformation across all Core Dimensions



## Consistent and sustained improvement



### Channel Expansion



#### Business Growth

- New asset & liability products
- Market expansion with institutional partnerships
- Digital onboarding (VKYC, tab)



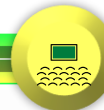
#### Digital Enablement

- Core system modernization
- Enterprise & ecosystem integration
- Automation-led operations



#### Customer Service Excellence

- Omnichannel engagement
- Contact center upgrade



#### Employee Capability & Engagement

- Integrated employee platforms
- Continuous feedback
- Wellness & benefits ecosystem



#### Compliance and Risk

- AI Fraud controls
- 24x7 cyber monitoring
- Digital audit automation



Sustained Outcomes

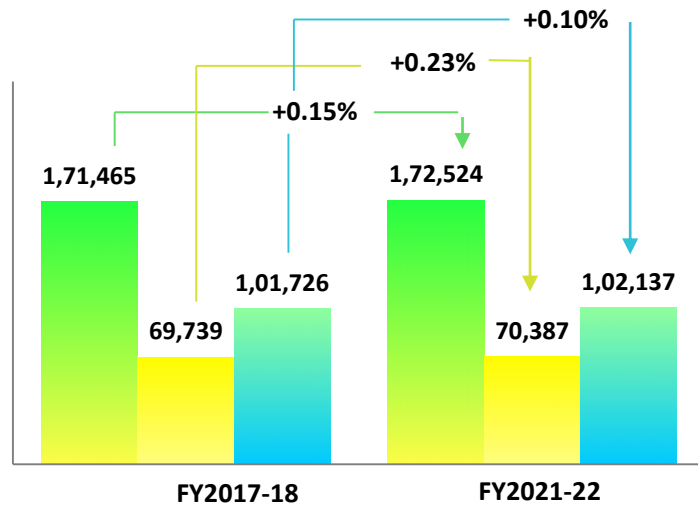
- Growth

- Productivity

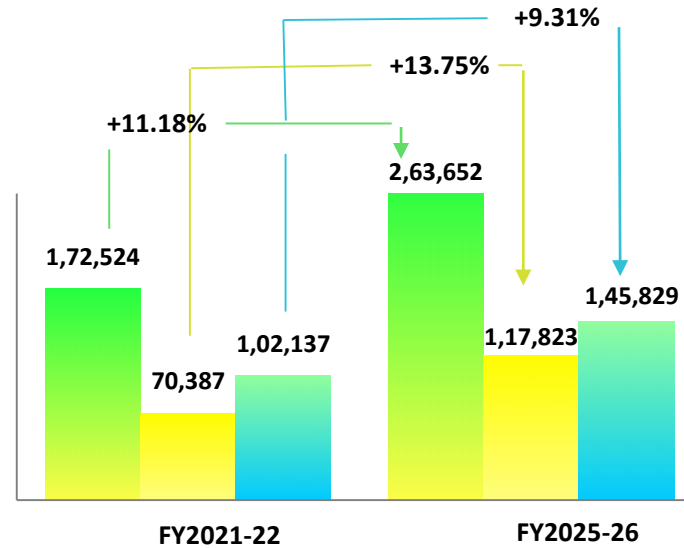
- Profitability

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

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



Business growth From FY 2021-22 to FY 2025-26



Business Advances Deposits

All figures in Cr & Growth in CAGR

1,219 Cr.

Raised equity capital via QIP in FY 2024-25

3,000 Cr.

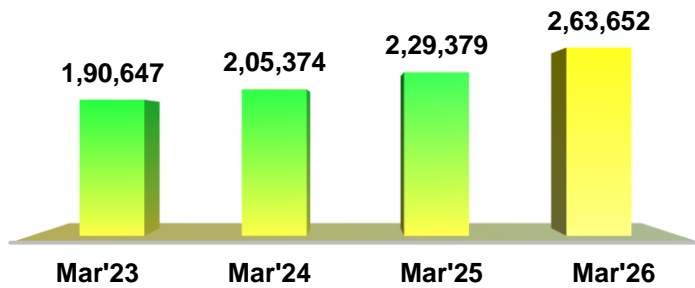
Raised through infrastructure bonds in FY 2024-25

AA (Stable)

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

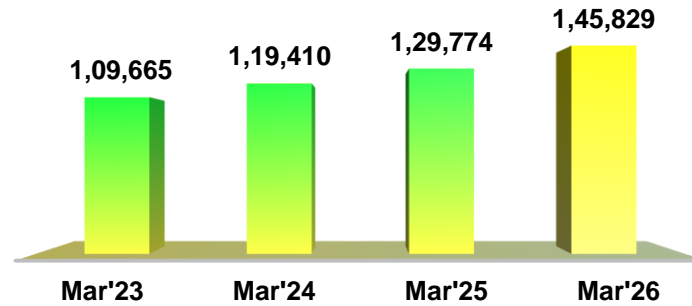
# 1 Overall Business Mix – Consistent and Stable Growth

## Total Business (₹ Cr)



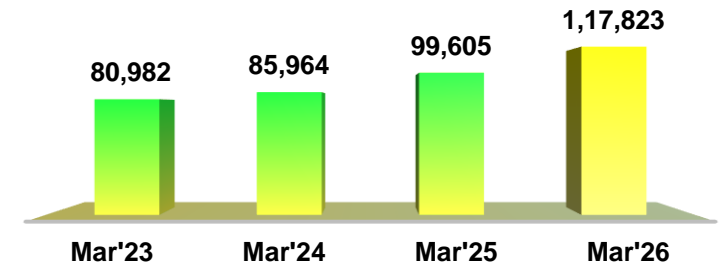
YoY Growth (Mar'25 vs Mar'26) – 14.94%

## Total Deposits (₹ Cr)



YoY Growth (Mar'25 vs Mar'26) – 12.37%

## Total Advances (₹ Cr)



YoY Growth (Mar'25 vs Mar'26) – 18.29%

In ₹ Cr

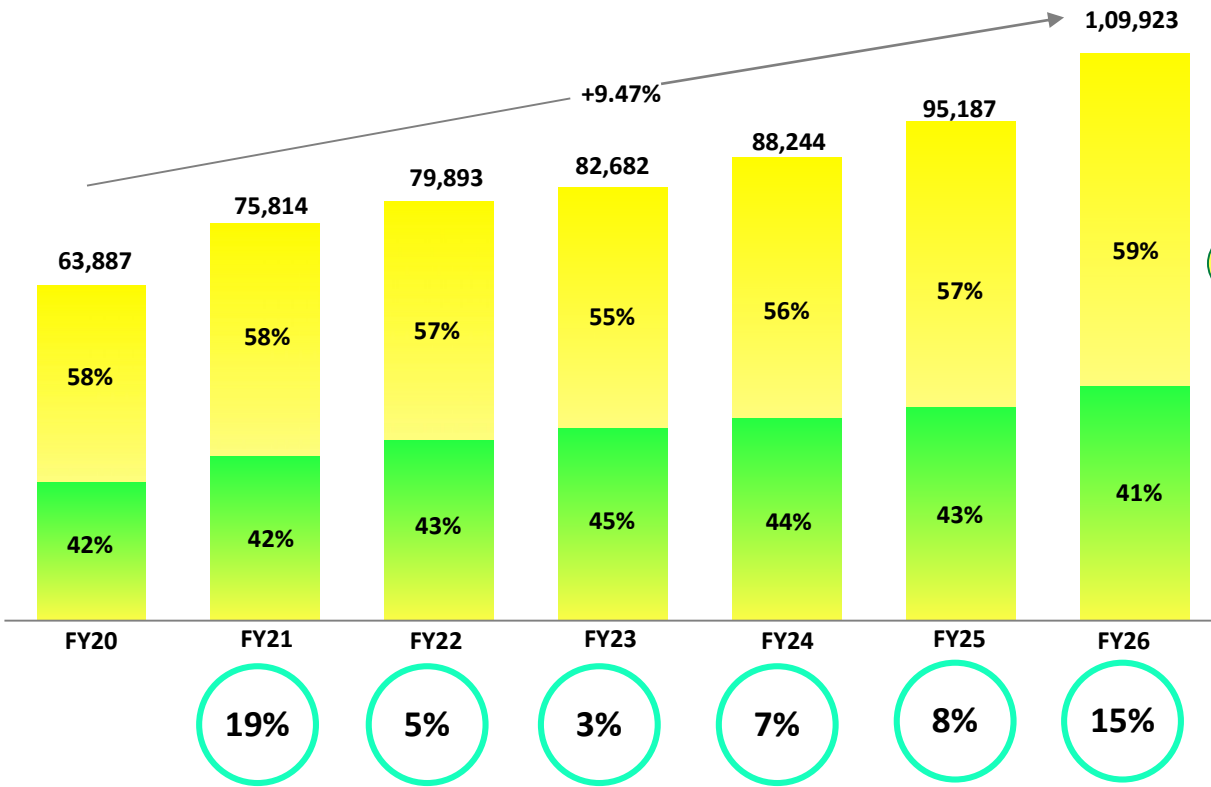
Particulars (in ₹ Cr)	Period Ended			Variation	
	Mar'25	Dec'25	Mar'26	QoQ (%)	YoY (%)
Total Business	229379	249499	263652	5.67	14.94
Total Deposits	129774	139202	145829	4.76	12.37
Total Advances	99605	110297	117823	6.82	18.29
CD Ratio (%)	76.75	79.24	80.80	156 bps	405 bps

# 1

# Stable Increase in Retail and CASA Deposits & Augmenting RAM Credit

Deposits Delivered Steady Growth with a stable CASA and RTD Share Improving the Overall Funding Mix and Stability

All figures in Cr & Growth in CAGR

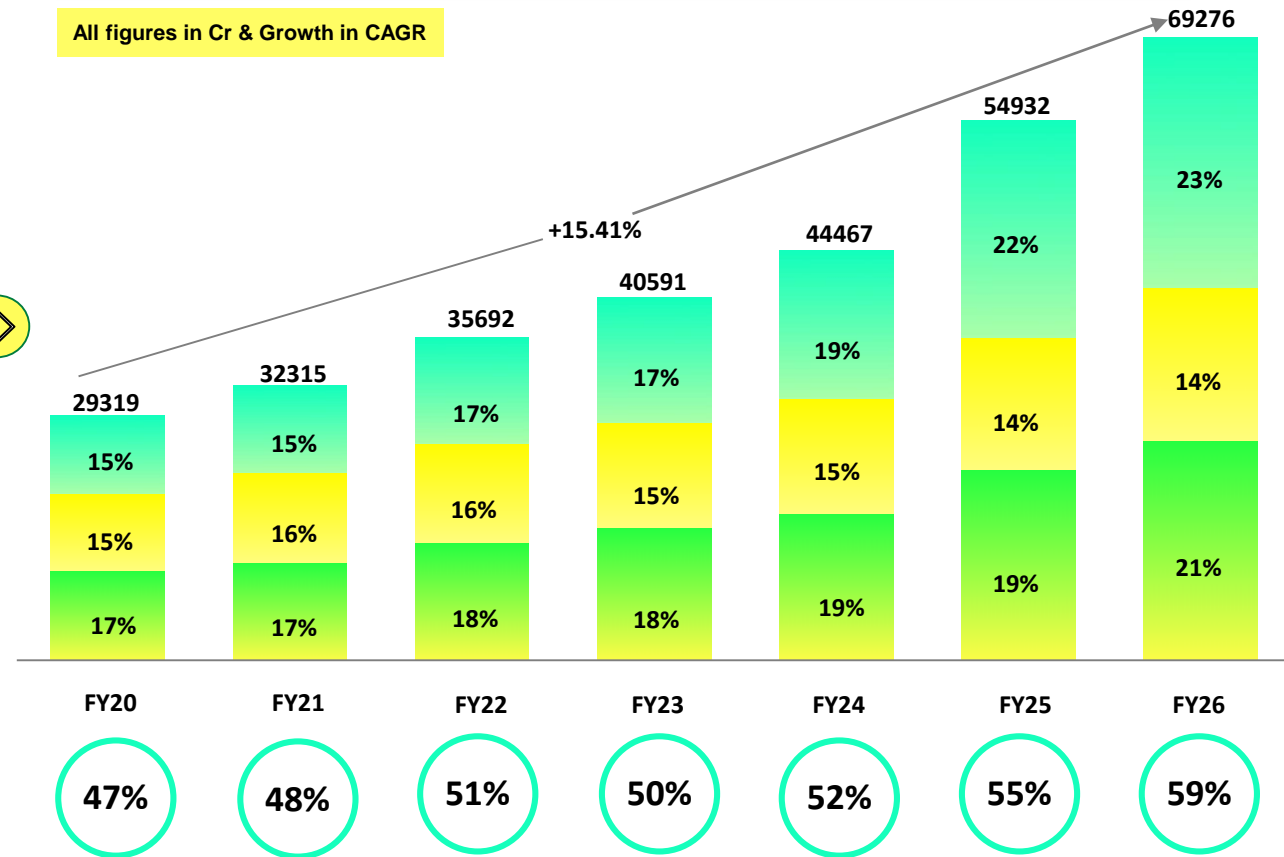


YoY trend of CASA and RTD

■ Retail Term Deposits    
 ■ CASA Deposits    
    YOY Growth

RAM advances nearly doubled, driven by strong MSME and retail growth, with improving mix strengthening overall loan quality

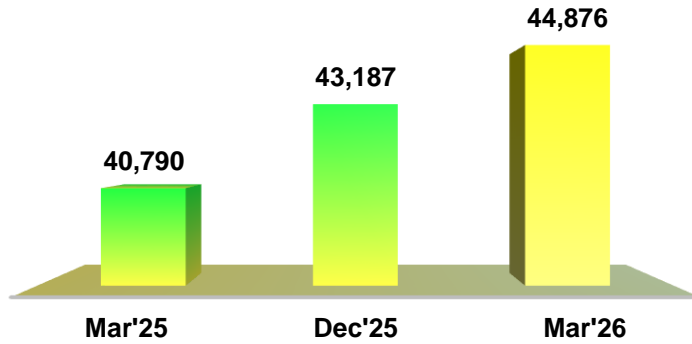
All figures in Cr & Growth in CAGR



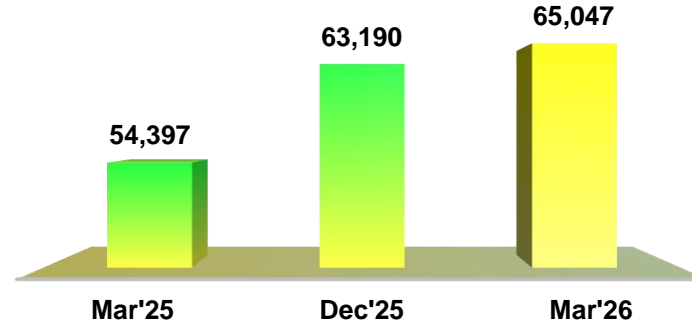
■ % Retail in Total Advances    
 ■ % Agri in Total Advances    
 ■ % MSMEs in Total Advances    
    % of RAM in Total Advances

# 1 Liability Franchise

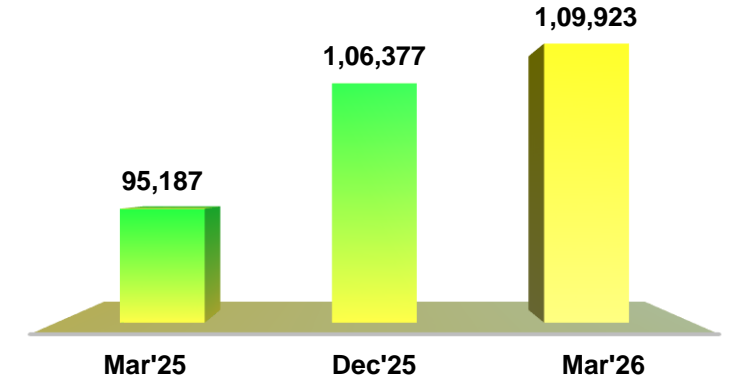
CASA (₹ Cr)



Retail Term Deposits (₹ Cr)



CASA & Retail Term Deposits (₹ Cr)



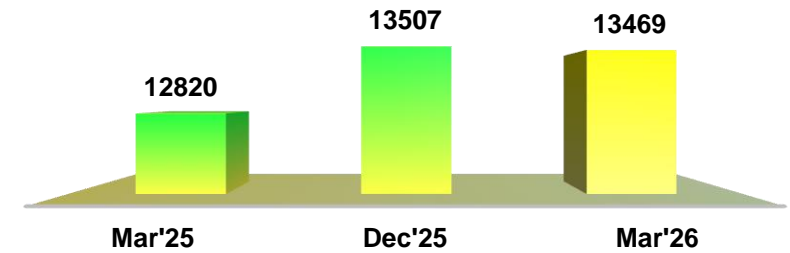
In ₹ Cr

Particulars (in ₹ Cr)	Period Ended			Variation	
	Mar'25	Dec'25	Mar'26	QoQ (%)	YoY (%)
Current Deposits	5472	5672	6577	15.96	20.19
Savings Deposits	35318	37515	38299	2.09	8.44
<b>CASA Deposits</b>	<b>40790</b>	<b>43187</b>	<b>44876</b>	<b>3.91</b>	<b>10.02</b>
CASA (%)	31.43	31.02	30.77	(25) bps	(66) bps
Term Deposits	88984	96015	100953	5.14	13.45
• Out of above Retail Term Deposits	54397	63190	65047	2.94	19.58
<b>CASA + Retail Term Deposits</b>	<b>95187</b>	<b>106377</b>	<b>109923</b>	<b>3.33</b>	<b>15.48</b>
<b>Total Deposits</b>	<b>129774</b>	<b>139202</b>	<b>145829</b>	<b>4.76</b>	<b>12.37</b>

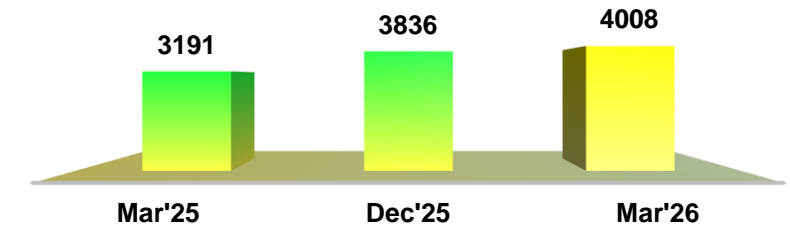
## Advances Mix (₹ Cr)

Particulars (in ₹ Cr)	Period Ended			Variation	
	Mar'25	Dec'25	Mar'26	QoQ (%)	YoY (%)
<b>Advances</b>	<b>99605</b>	<b>110297</b>	<b>117823</b>	<b>6.82%</b>	<b>18.29%</b>
Retail	22070	24730	27498	11.19%	24.59%
Agri	13456	16030	16610	3.62%	23.44%
MSME	19406	22608	25169	11.33%	29.70%
<b>Total RAM</b>	<b>54932</b>	<b>63368</b>	<b>69276</b>	<b>9.32%</b>	<b>26.11%</b>
Corporate	44673	46929	48547	3.45%	8.67%
<b>RAM (%)</b>	<b>55.15</b>	<b>57.45</b>	<b>58.80</b>		

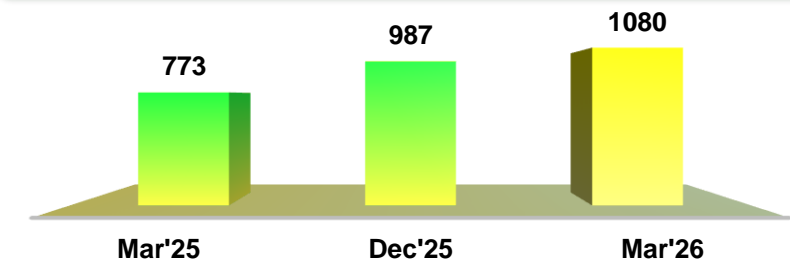
## Home Loan (₹ Cr)



## Vehicle Loan (₹ Cr)



## Personal Loan (₹ Cr)



# 1 Retail Lending Portfolio

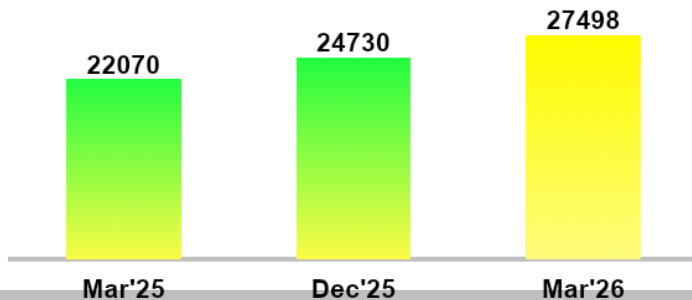
## Retail Portfolio - ₹ 27498 Cr

**23.34%**  
of Advances

In ₹ Cr

Particulars (in ₹ Cr)	Period Ended			% Share Mar-26
	Mar'25	Dec'25	Mar'26	
Home Loans	12820	13507	13469	48.98
Vehicle Loans	3191	3836	4008	14.58
Personal Loan	773	987	1080	3.93
Gold Loans	1248	1578	4463	16.23
Others	4038	4822	4478	16.28
<b>Total Retail</b>	<b>22070</b>	<b>24730</b>	<b>27498</b>	

### Retail



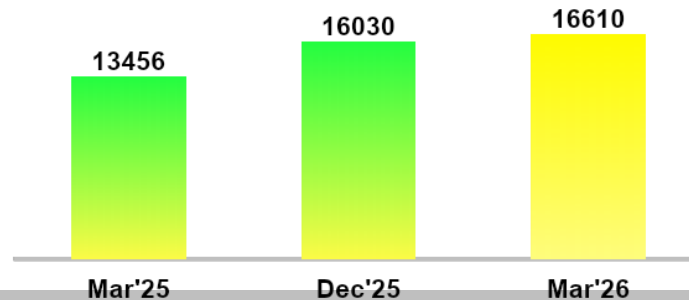
## Agri Portfolio - ₹ 16610 Cr

**14.10 %**  
of Advances

In ₹ Cr

Particulars (in ₹ Cr)	Period Ended			% Share Mar-26
	Mar'25	Dec'25	Mar'26	
Farm Credit	8684	8269	8665	52.17
Agri Infra	262	422	516	3.11
Rice Shellar	281	474	430	2.59
Agri Gold	655	2487	2264	13.63
Others	3574	4378	4735	28.51
<b>Total Agri</b>	<b>13456</b>	<b>16030</b>	<b>16610</b>	

### Agriculture



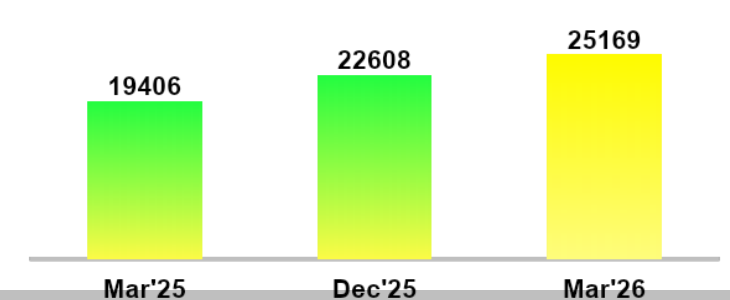
## MSME Portfolio - ₹ 25169 Cr

**21.36 %**  
of Advances

In ₹ Cr

Particulars (in ₹ Cr)	Period Ended			% Share Mar-26
	Mar'25	Dec'25	Mar'26	
General MSME	4017	3981	4139	16.44
TReDS	1787	2334	3100	12.32
GST EASE	1888	2495	2730	10.85
MSME Premier	483	1301	1940	7.71
Vyapar	1320	1387	1522	6.05
Other MSME	9911	11110	11738	46.64
<b>Total MSME</b>	<b>19406</b>	<b>22608</b>	<b>25169</b>	

### MSME



# 1 Advances Breakup of Major Industries / Sectors

In ₹ Cr

Sector		Quarter Ended					
		Mar'25		Dec'25		Mar'26	
Particulars (in ₹ Cr)		Amount	% to Total Advances	Amount	% to Total Advances	Amount	% to Total Advances
Infrastructure		14339	14.40	13183	11.95	13999	11.88
(Out of Which)	Energy	6207	6.23	5820	5.28	6765	5.74
	Telecommunication	168	0.17	568	0.51	168	0.14
	Roads, Ports	3334	3.35	3382	3.07	3608	3.06
	Other Infra	4630	4.65	3413	3.09	3457	2.93
Iron & Steel		2608	2.62	3856	3.50	3936	3.34
Textile		1151	1.16	1193	1.08	1303	1.11
NBFC		14872	14.93	16995	15.41	17664	14.99
(Out of Which)	HFC	1203	1.21	1383	1.25	1224	1.04
	PSU & PSU backed NBFC	4168	4.18	3956	3.59	4039	3.43
	Private NBFC	9501	9.54	11656	10.57	12400	10.52

# 1 Rating Profile of NBFCs

In ₹ Cr

Particulars (in ₹ Cr)	Quarter Ended					
	Mar'25		Dec'25		Mar'26	
	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	7404	50.32	6607	38.79	7861	44.53
AA rated	6717	45.65	8733	51.27	8278	46.89
A rated	542	3.68	1643	9.64	1470	8.33
<b>Total A &amp; above</b>	<b>14663</b>	<b>99.66</b>	<b>16983</b>	<b>99.70</b>	<b>17609</b>	<b>99.75</b>
BBB Rated	2	0.01	-	-	-	-
BB & Below	49	0.33	50	0.30	45	0.25
<b>Total</b>	<b>14714</b>	<b>100</b>	<b>17033</b>	<b>100</b>	<b>17653</b>	<b>100</b>

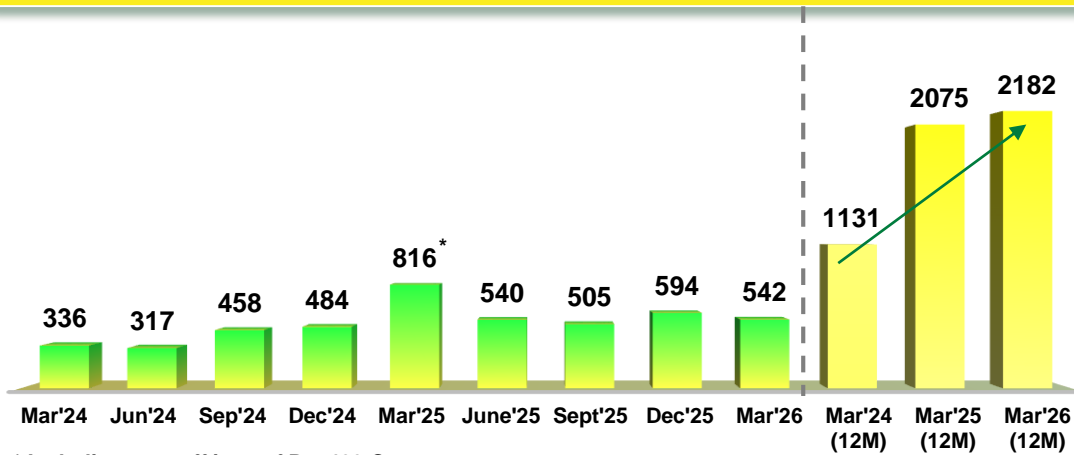
## Credit – External Rating Wise (Above Rs. 5 Cr.)

In ₹ Cr

Particulars (in ₹ Cr)	Quarter Ended					
	Mar'25		Dec'25		Mar'26	
	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	10197	18.52	10319	16.60	12188	18.05
AA rated	14397	26.15	16431	26.43	18064	26.75
A rated	6795	12.34	8476	13.63	9802	14.52
BBB rated	3224	5.86	4094	6.59	7073	10.48
<b>Total of BBB &amp; above</b>	<b>34613</b>	<b>62.87</b>	<b>39320</b>	<b>63.25</b>	<b>47127</b>	<b>69.80</b>
BB & Below	1670	3.03	1616	2.60	1593	2.36
<b>Total Rated</b>	<b>36283</b>	<b>65.90</b>	<b>40937</b>	<b>65.85</b>	<b>48720</b>	<b>72.16</b>
<b>Govt. Guaranteed</b>	<b>14020</b>	<b>25.47</b>	<b>13561</b>	<b>21.81</b>	<b>12925</b>	<b>19.14</b>
Other Unrated	4751	8.63	7672	12.34	5873	8.70
<b>Total</b>	<b>55054</b>	<b>100</b>	<b>62171</b>	<b>100</b>	<b>67518</b>	<b>100</b>

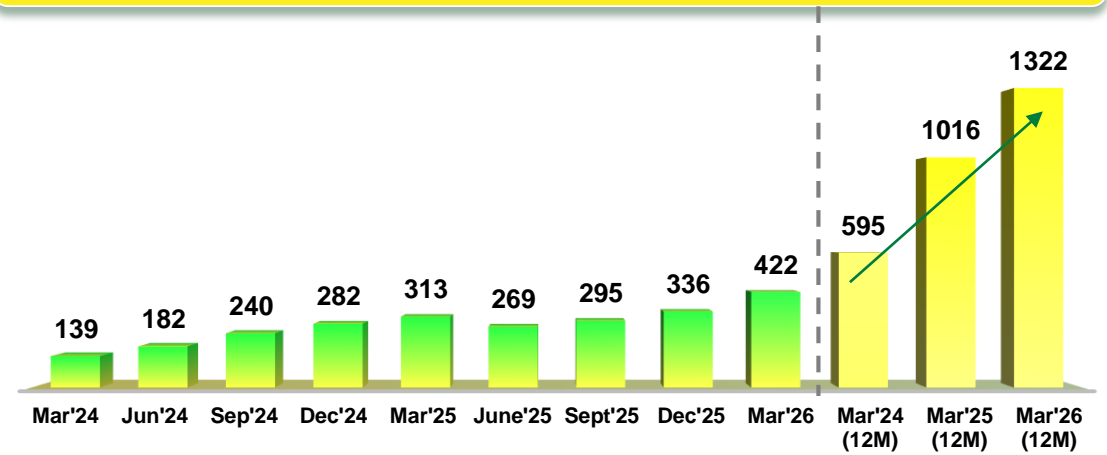
## 2 Key Financials

### Operating Profit (₹ Cr)

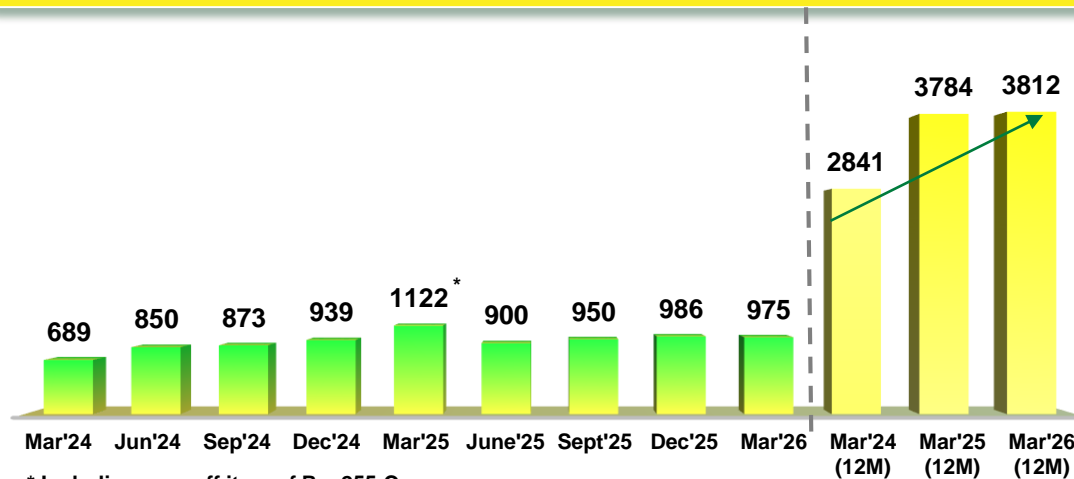


\* Including one-off item of Rs. 400 Crore

### Net Profit (₹ Cr)

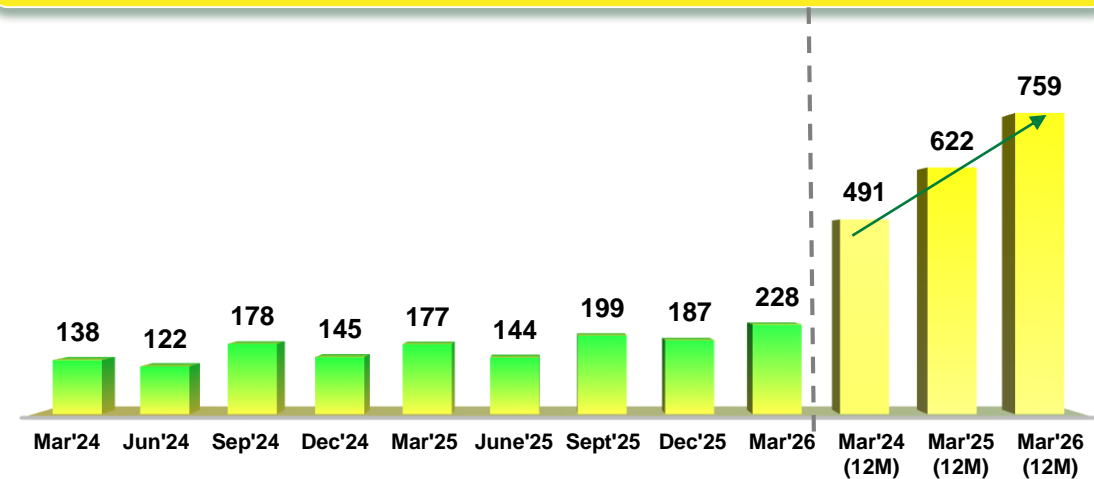


### Net Interest Income (₹ Cr)



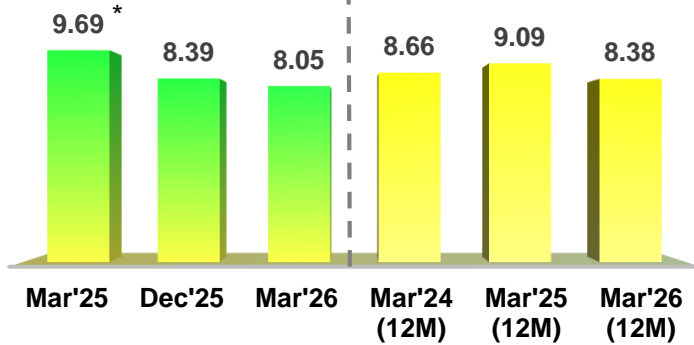
\* Including one-off item of Rs. 255 Crore

### Core Fee Income (₹ Cr)



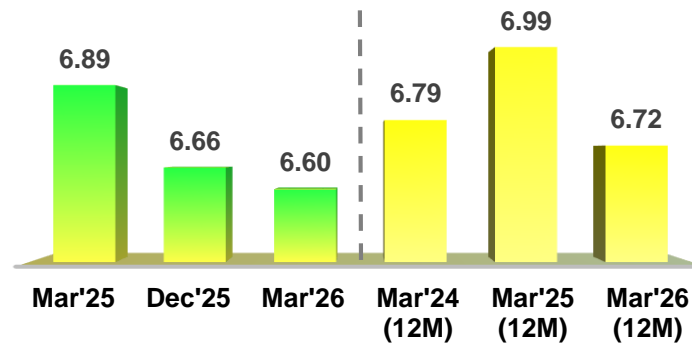


### Yield on Advances (In %)

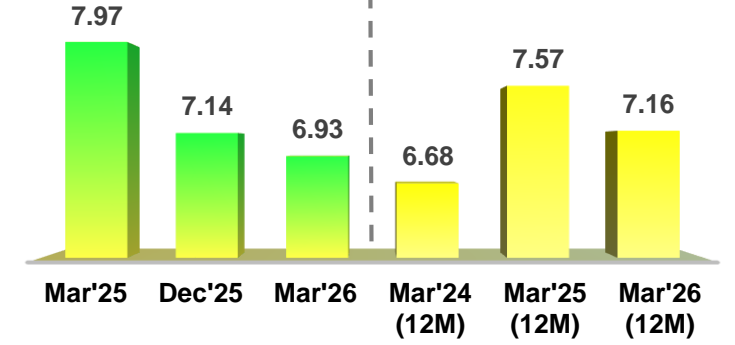


\*excluding one-off item 8.63%

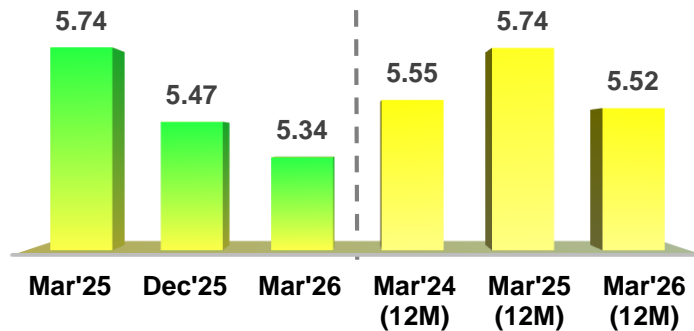
### Yield on Investments (In %)



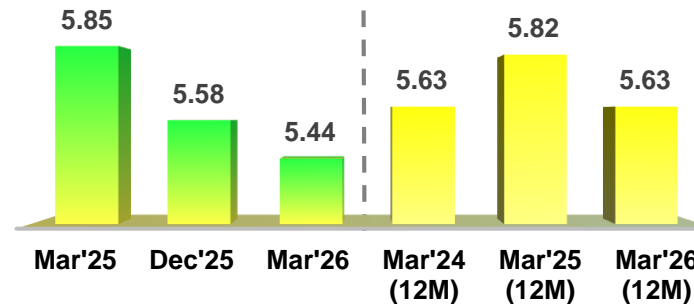
### Yield on Funds (In %)



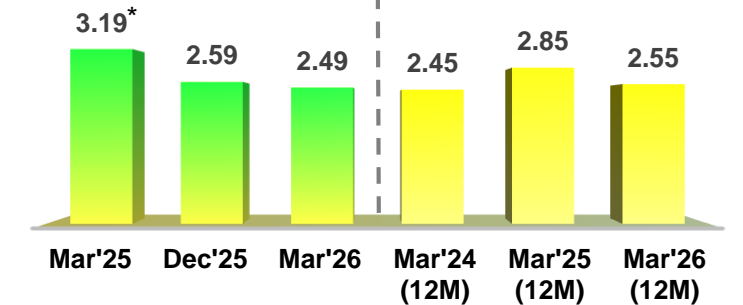
### Cost of Deposits (In %)



### Cost of Funds (In %)



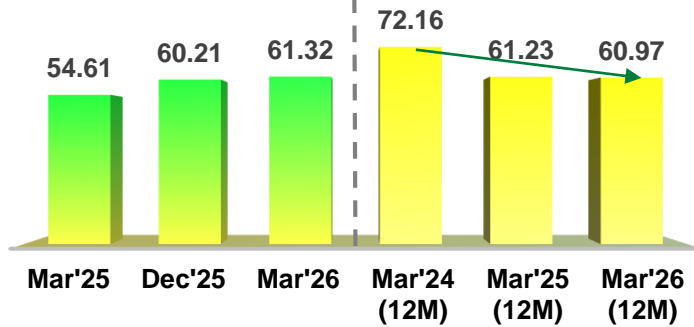
### Net Interest Margin (%)



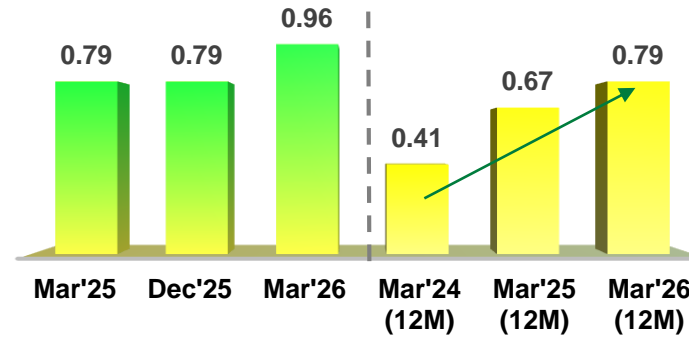
\* excluding one-off item 2.47%

## 2 Key Financial Ratios

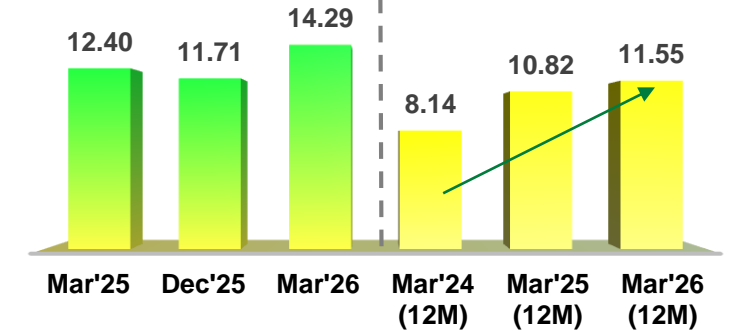
### Cost to Income Ratio (In %)



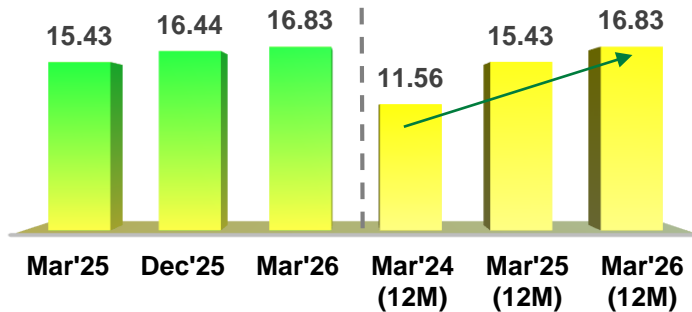
### Return on Asset (In %)



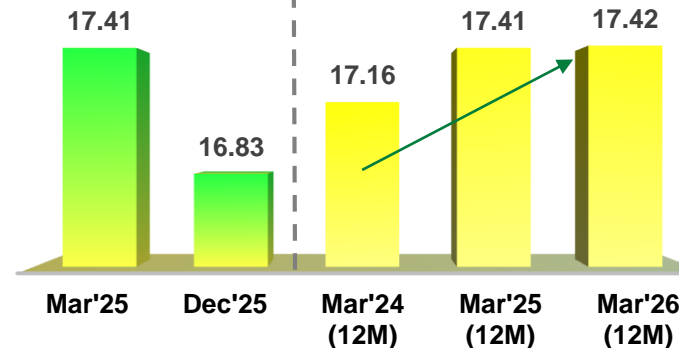
### Return on Equity (In %)



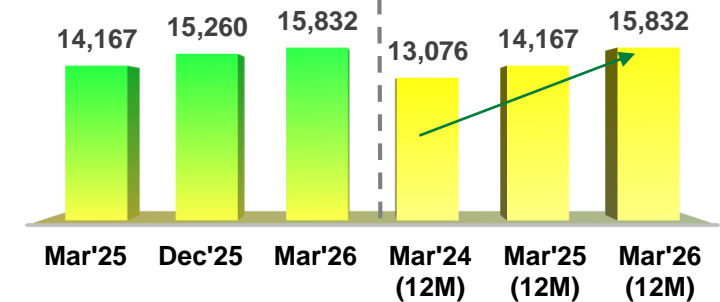
### Book Value Per Share



### Capital Adequacy Ratio (In %)



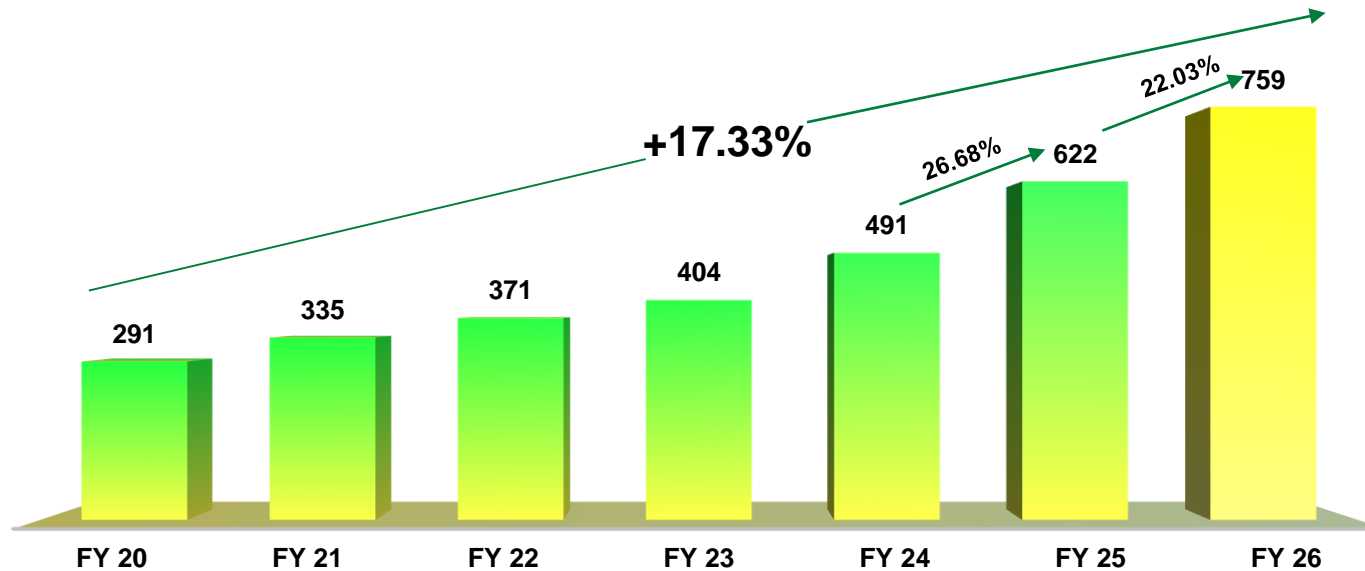
### Business per Branch (₹ Lacs)



### 3 Increase in Core Fee Income is Driving Profitability

#### Core Fee Income (₹ Cr)

All figures in Cr &  
Growth in CAGR



- Focus on Trade finance.
- Automation in Bank charges.
- Upkeep of ATMs has strengthened transaction-based fee income.
- Set up Revenue Intelligence Cell (RIC) to enhance revenue tracking.
- Systemic improvement on revenue collection for all types of service charges.
- Cross selling of 3<sup>rd</sup> Party Products.

### 3 Operating & Net Profit

In ₹ Cr

Particulars (in ₹ Cr)	Quarter			Variation		Year Ended		Variation
	Mar'25	Dec'25	Mar'26	QoQ%	YoY%	Mar'25	Mar'26	YoY%
Interest Income	3160	3042	3030	(0.39)	(4.11)	11482	11982	4.35
Interest Expenses	2038	2056	2055	(0.05)	0.83	7698	8170	6.13
<b>Net Interest Income</b>	<b>1122*</b>	<b>986</b>	<b>975</b>	<b>(1.12)</b>	<b>(13.10)</b>	<b>3784</b>	<b>3812</b>	<b>0.74</b>
Non Interest Income	676	507	427	(15.78)	(36.83)	1567	1778	13.47
Operating Expenses	982	899	860	(4.34)	(12.42)	3276	3408	4.03
<b>Operating Profit</b>	<b>816**</b>	<b>594</b>	<b>542</b>	<b>(8.75)</b>	<b>(33.58)</b>	<b>2075</b>	<b>2182</b>	<b>5.16</b>
Provisions other than Tax	373	138	(73)	(152.90)	(119.57)	737	430	(41.66)
Provision for Tax	130	120	193	60.83	48.46	322	430	33.54
<b>Net Profit</b>	<b>313</b>	<b>336</b>	<b>422</b>	<b>25.60</b>	<b>34.82</b>	<b>1016</b>	<b>1322</b>	<b>30.12</b>

\*Excluding one-off item - Rs.867 Crore

\*\* Excluding one-off item - Rs.416 Crore

### 3 Total Income

In ₹ Cr

Particulars (in ₹ Cr)	Quarter			Variation		Year Ended		Variation
	Mar'25	Dec'25	Mar'26	QoQ%	YoY%	Mar'25	Mar'26	YoY%
Interest on Advances	2331	2198	2178	(0.91)	(6.56)	8158	8581	5.19
Interest on Investments	812	828	827	(0.12)	1.85	3225	3309	2.60
Other Interest Income	17	16	25	56.25	47.06	99	92	(7.07)
<b>Total Interest Income (a)</b>	<b>3160</b>	<b>3042</b>	<b>3030</b>	<b>(0.39)</b>	<b>(4.11)</b>	<b>11482</b>	<b>11982</b>	<b>4.35</b>
<b>Core Fee Income</b>	<b>177</b>	<b>187</b>	<b>228</b>	<b>21.93</b>	<b>28.81</b>	<b>622</b>	<b>759</b>	<b>22.03</b>
Profit on Sale of Investment	106	80	41	(48.75)	(61.32)	317	406	28.08
Profit/(Loss) on Revaluation of Investment	18	(14)	(85)	-	-	57	(115)	-
Forex Income	6	5	5	-	-	20	21	5.00
Recovery in written off A/Cs	369	249	238	(4.42)	(35.50)	551	707	28.31
<b>Total Non-Interest Income (b)</b>	<b>676</b>	<b>507</b>	<b>427</b>	<b>(15.78)</b>	<b>(36.83)</b>	<b>1567</b>	<b>1778</b>	<b>13.47</b>
<b>Total Income (a+b)</b>	<b>3836</b>	<b>3549</b>	<b>3457</b>	<b>(2.59)</b>	<b>(9.88)</b>	<b>13049</b>	<b>13760</b>	<b>5.45</b>

### 3 Total Expenses

In ₹ Cr

Particulars (in ₹ Cr)	Quarter			Variation		Year Ended		Variation
	Mar'25	Dec'25	Mar'26	QoQ%	YoY%	Mar'25	Mar'26	YoY%
Interest on Deposits	1813	1833	1840	0.38	1.49	7078	7290	3.00
Interest on Others	225	223	215	(3.59)	(4.44)	620	880	41.94
<b>Total Interest Expenses (a)</b>	<b>2038</b>	<b>2056</b>	<b>2055</b>	<b>(0.05)</b>	<b>0.83</b>	<b>7698</b>	<b>8170</b>	<b>6.13</b>
Establishment Expenses	642	560	496	(11.43)	(22.74)	2088	2069	(0.91)
Other Operating Expenses	340	339	364	7.37	7.06	1188	1338	12.63
<b>Operating Expenses (b)</b>	<b>982</b>	<b>899</b>	<b>860</b>	<b>(4.34)</b>	<b>(12.42)</b>	<b>3276</b>	<b>3407</b>	<b>4.00</b>
<b>Total Expenses (a+b)</b>	<b>3020</b>	<b>2955</b>	<b>2915</b>	<b>(1.35)</b>	<b>(3.48)</b>	<b>10974</b>	<b>11577</b>	<b>5.49</b>

### 3 Other Operating Expenses

In ₹ Cr

Particulars (in ₹ Cr)	Quarter			Variation		Year Ended		Variation
	Mar'25	Dec'25	Mar'26	QoQ%	YoY%	Mar'25	Mar'26	YoY%
Rent, Taxes & Lighting	41	41	41	-	-	147	158	7.48
Printing & Stationery	3	3	3	-	-	13	13	-
Advertisement & Publicity	4	5	7	40.00	75.00	11	20	81.82
Depreciation on Fixed Assets	18	53	43	(18.87)	138.89	145	177	22.07
Postage, Telegram, Telephone etc	22	18	12	(33.33)	(45.45)	54	59	9.26
Law Charges	5	4	6	50.00	20.00	18	19	5.56
Repairs & Maintenance	11	15	21	40.00	90.91	37	63	70.27
Other Expenditure	236	200	231	15.50	(2.12)	763	829	8.65
<b>Total Other Operating Exp.</b>	<b>340</b>	<b>339</b>	<b>364</b>	<b>7.37</b>	<b>7.06</b>	<b>1188</b>	<b>1338</b>	<b>12.63</b>

### 3 Balance Sheet

In ₹ Cr

Liabilities (in ₹ Cr)	As on		
	Mar'25	Dec'25	Mar'26
Capital	7096	7096	7096
Reserve & Surplus	6259	6829	7037
Deposits	129774	139202	145829
Borrowings	14229	14394	16352
Other Liabilities & Provision	4457	3213	2957
<b>Total</b>	<b>161815</b>	<b>170734</b>	<b>179271</b>
Assets (in ₹ Cr)	As on		
	Mar'25	Dec'25	Mar'26
Cash & Balance with RBI	8794	5703	6230
Balance with Banks & Money at call	26	147	70
Investments (Net)	46912	49049	49388
Advances (Net)	97300	108222	115912
Fixed Assets	1798	1775	1862
Other Assets	6985	5838	5809
<b>Total</b>	<b>161815</b>	<b>170734</b>	<b>179271</b>

## 4 Asset Quality

In ₹ Cr

S. No.	Particulars (in ₹ Cr)	Quarter			Year Ended	
		Mar'25	Dec'25	Mar'26	Mar'25	Mar'26
1	Gross NPA Opening Balance	3676	3082	2871	4665	3370
2	Cash recoveries	174	134	191	659	531
3	Out of Above Cash recovery Income Booked	73	30	36	320	116
4	Up gradations	87	65	59	257	173
5	Technical Write off	401	200	158	1103	556
6	Rebate	21	14	32	418	77
<b>7</b>	<b>Total Net Reduction</b>	<b>610</b>	<b>383</b>	<b>404</b>	<b>2118</b>	<b>1220</b>
8	Fresh Slippage	268	168	355	801	678
9	Debit in existing NPA accounts	37	4	9	21	3
<b>10</b>	<b>GROSS NPA</b>	<b>3370</b>	<b>2871</b>	<b>2831</b>	<b>3370</b>	<b>2831</b>
<b>11</b>	<b>GROSS NPA (%)</b>	<b>3.38</b>	<b>2.60</b>	<b>2.40</b>	<b>3.38</b>	<b>2.40</b>
<b>12</b>	<b>NET NPA</b>	<b>937</b>	<b>796</b>	<b>919</b>	<b>937</b>	<b>919</b>
<b>13</b>	<b>NET NPA (%)</b>	<b>0.96</b>	<b>0.74</b>	<b>0.79</b>	<b>0.96</b>	<b>0.79</b>
14	Recovery in T.W.O. A/Cs	630	285	273	822	792
<b>15</b>	<b>Total Recovery &amp; Upgradation</b>	<b>891</b>	<b>484</b>	<b>523</b>	<b>1738</b>	<b>1496</b>

## 4 Structured Interventions to Improve Collection Efficiency



### Collection Efficiency

67%

March 2022



96%

March 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

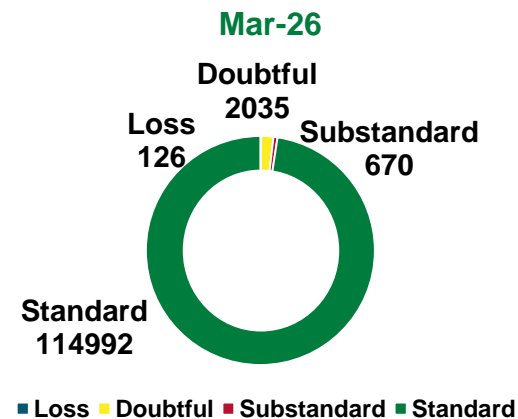
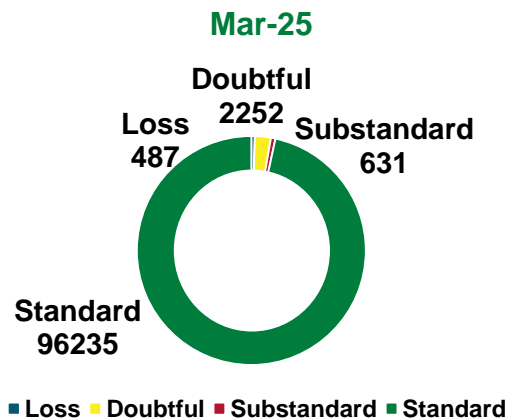
# 4 Asset Quality

In ₹ Cr

## Sector Wise NPA (₹ Cr)

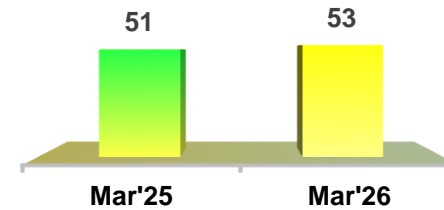
Particulars (₹ Cr)	Quarter Ended						
	Mar'25		Dec'25		Mar'26		
	GNPA	Ratio (%)	GNPA	Ratio (%)	GNPA	Ratio (%)	NNPA (%)
Retail	393	1.78	333	1.35	305	1.11	0.46
Agri	1264	9.39	1202	7.50	1230	7.41	2.89
MSME	1354	6.98	1131	5.00	1080	4.29	1.80
Corporate	359	0.80	205	0.44	216	0.45	0.00
<b>Total</b>	<b>3370</b>	<b>3.38</b>	<b>2871</b>	<b>2.60</b>	<b>2831</b>	<b>2.40</b>	<b>0.79</b>

## Asset Classification (₹ Cr)

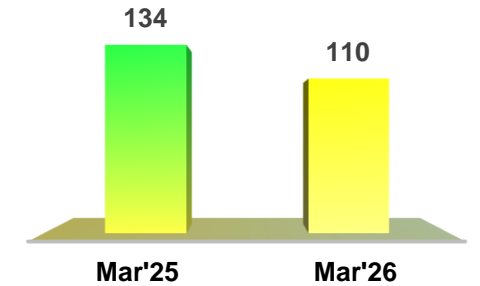


## Fresh Slippages(Qtr) (₹ Cr)

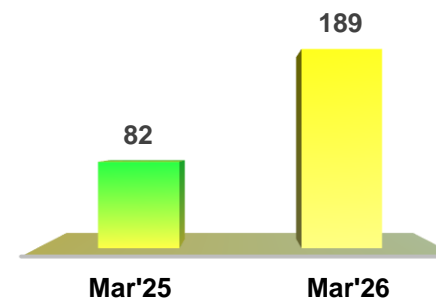
### Retail (₹ Cr)



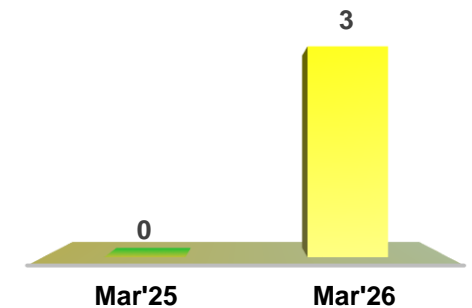
### Agri (₹ Cr)



### MSME (₹ Cr)

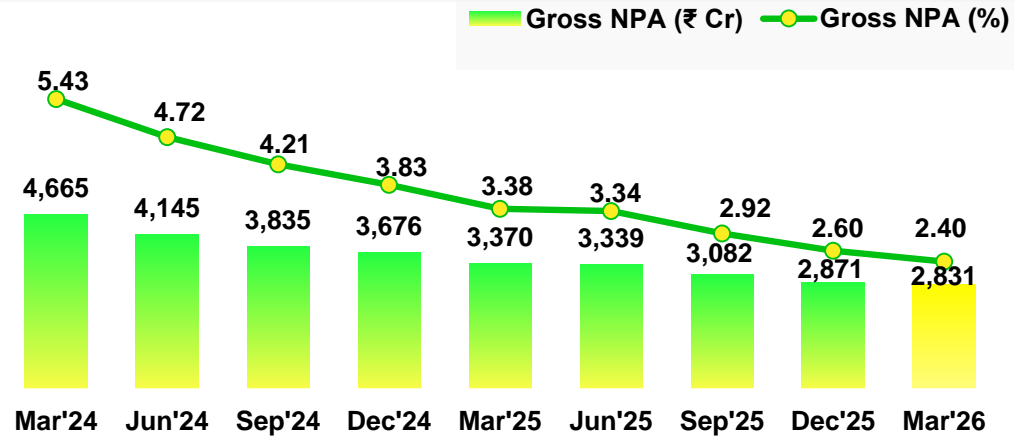


### Corporate & Others (₹ Cr)

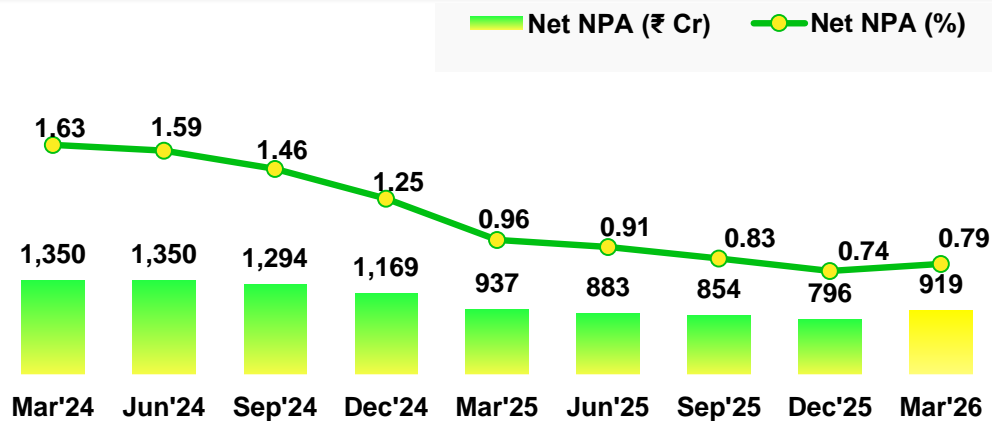


# 4 Asset Quality

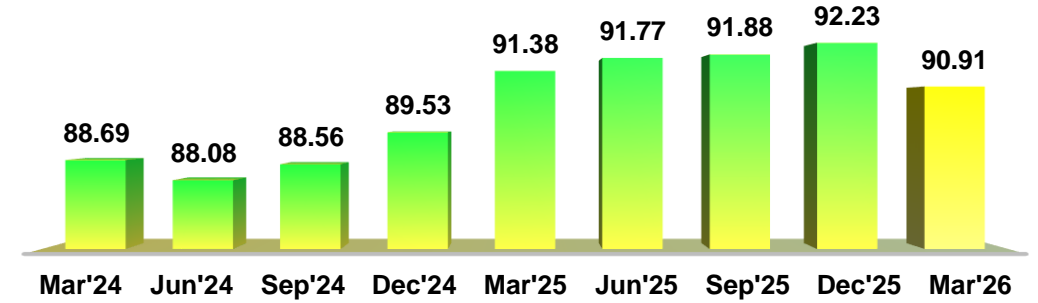
## Gross NPA (In %)



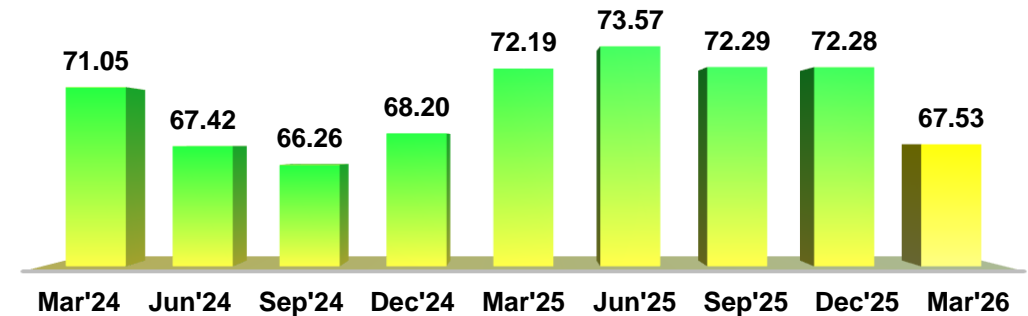
## Net NPA (In %)



## Provision Coverage Ratio with TWO (In %)

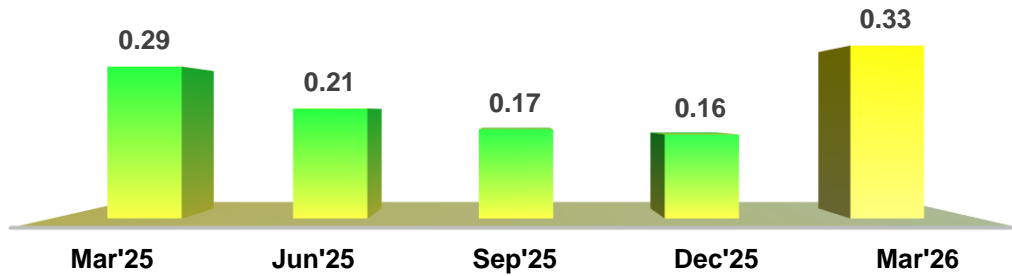


## Provision Coverage Ratio without TWO (In %)

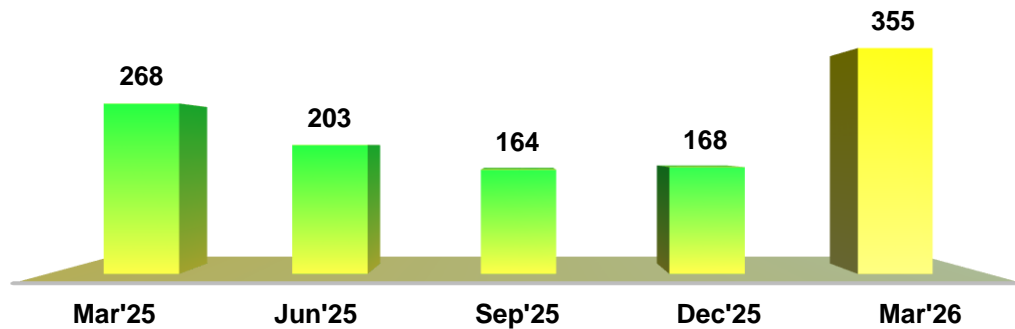


# 4 Asset Quality

## Slippage Ratio (In %)



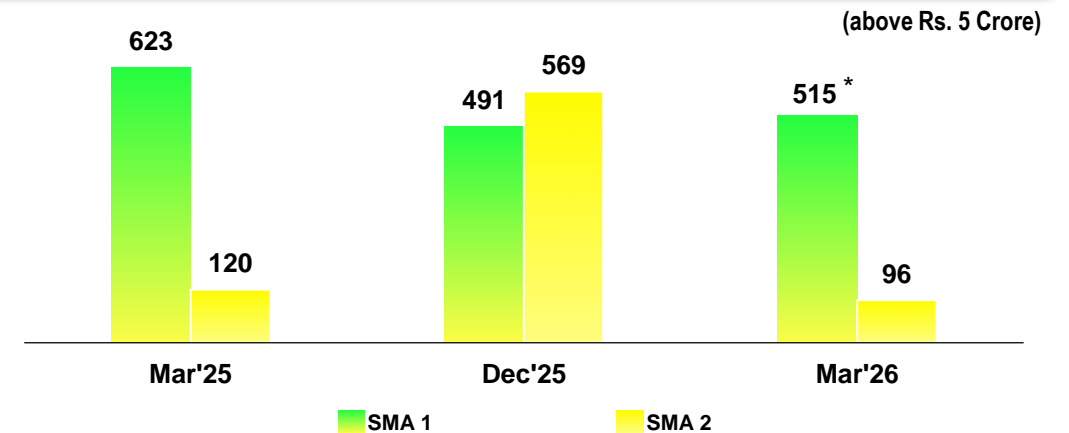
## Fresh Slippage (₹ Cr)



## Credit Cost (In %)



## SMA1 and SMA2 (₹ Cr)



\* Due to one corporate account backed by State Govt. Guarantee amounting to Rs.372.07 Crore

## 5 Treasury Operations

In ₹ Cr

Particulars		Mar'25	Dec'25	Mar'26	% to Total (Mar'26)
<b>GROSS INVESTMENTS</b>		<b>47694</b>	<b>49789</b>	<b>50127</b>	
<b>SLR INVESTMENTS</b>		<b>33107</b>	<b>34649</b>	<b>34915</b>	<b>69.65</b>
(i)	HFT	3838	2649	2651	5.29
(ii)	AFS	7687	8898	8786	17.53
(iii)	HTM	21582	23102	23478	46.84
<b>NON-SLR INVESTMENTS</b>					
(i)	PSU Bonds	3180	3406	3463	6.91
(ii)	GOI RECAP Bonds	7711	7975	8089	16.14
(iii)	Corporate Debentures	2116	2156	2189	4.37
(iv)	CDs	172	295	198	0.39
(v)	CPs	295	171	173	0.35
(vi)	Shares of PSUs /Corporates & Others	577	596	559	1.12
(viii)	Venture CF	136	141	141	0.28
(ix)	Securitized Receipt	400	400	400	0.80
<b>Total of Non-SLR Investments (Excluding RIDF)</b>		<b>14587</b>	<b>15140</b>	<b>15212</b>	<b>30.35</b>

### Category Wise Classification

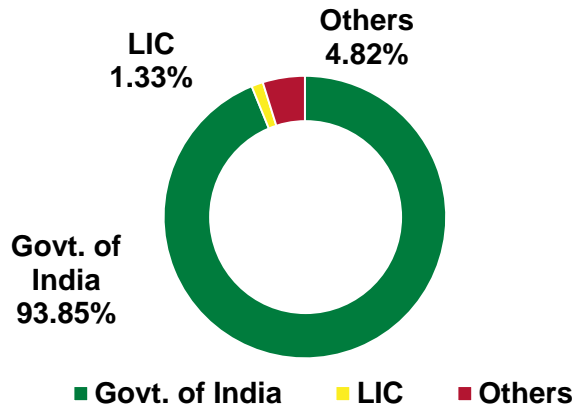
Particulars	Mar'25	Dec'25	Mar'26
• Held to Maturity (HTM)	30000	31762	32162
• AFS + FVTPL(Including HFT)	17694	18027	17965

## 6 Capital Adequacy

In ₹ Cr

Particulars	Regulatory Requirement (%)	Period Ended					
		Mar'25		Dec'25		Mar'26	
		Amount	%	Amount	%	Amount	%
CET I (Including CCB)	8.00	11790	15.59	11640	15.28	13002	15.92
AT - 1							
Tier I (Including CCB)	9.50	11790	15.59	11640	15.28	13002	15.92
Tier II		1369	1.82	1181	1.55	1220	1.49
Capital Adequacy	11.50	13159	17.41	12821	16.83	14222	17.42
Risk Weighted Assets		75602		76182		81653	

## 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)

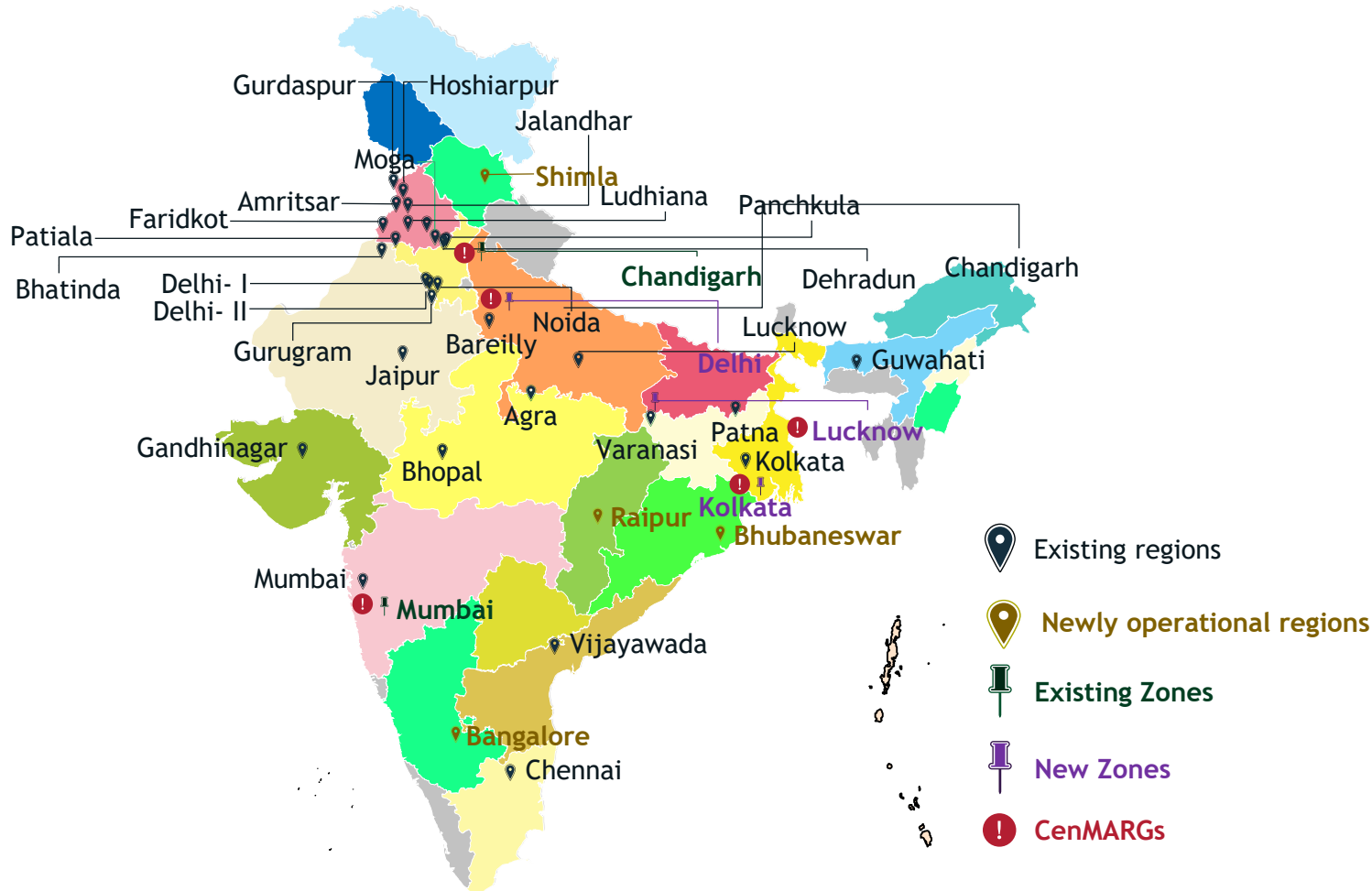
**CARE Ratings** AA (Stable)

Particulars	As on		
	Mar'25	Dec'25	Mar'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.)	10945	11664	11945
Book Value Per Share	15.43	16.44	16.83

(In %)

Particulars	As on		
	Mar'25	Dec'25	Mar'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 Network Expansion & Improvement



- > Total 5800+ touch points
- > 1654 operational branches
- > 5 Zones pushing business growth
- > Expanded Regional Office Network from 29 (as on 31.03.2026) to 33 at present
- > 5 CenMARGs providing Operational Advantage
- > 3027 BCs, 1161 ATMs
- > Dedicated Corporate Setup - 2 LCBs, 15 MCBs, specialized - housing, Agri & MSME focus branches

## ATM Network



- ATMs increased from 573 to 1161 since FY22
- Avg ATMs per zone increased from 22 (FY22) to 40 (FY26)

## BC Network

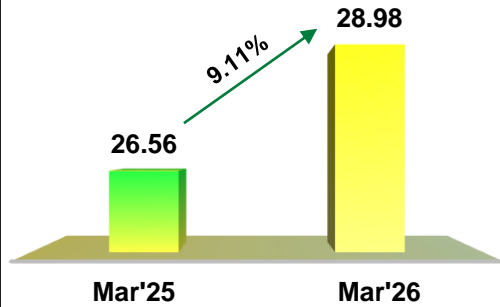


- BCs increased from 387 to 3027 since FY22
- Avg BCs per zone increased from 15 (FY22) to 104 (FY26)

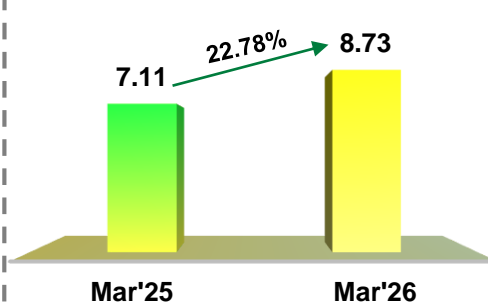
S. No.	Particulars	Mandated Targets	Mar'26
1	Priority Sector % to ANBC	40.00%	46.44%
2	Agriculture - PS % to ANBC	18.00%	19.11%
3	Small and Marginal Farmers (SMF) % to ANBC	10.00%	10.80%
4	Weaker Section % to ANBC	12.00%	12.06%
5	Micro Enterprises (PS) % to ANBC	7.50%	13.00%
6	Non Corporate Farmer % to ANBC	14.00%	12.90%



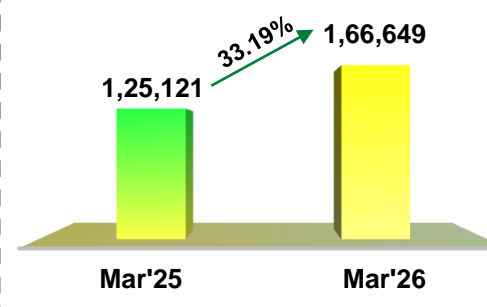
**PMJDY Accounts Opened (₹ Lacs)**



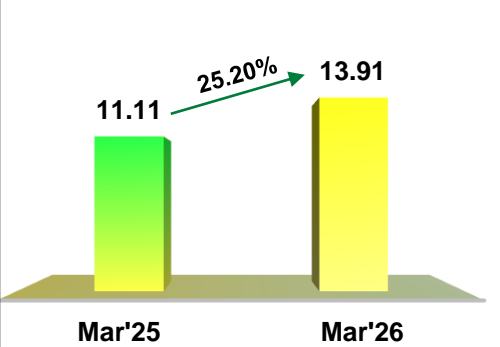
**Atal Pension Yojna (₹ Lacs)**



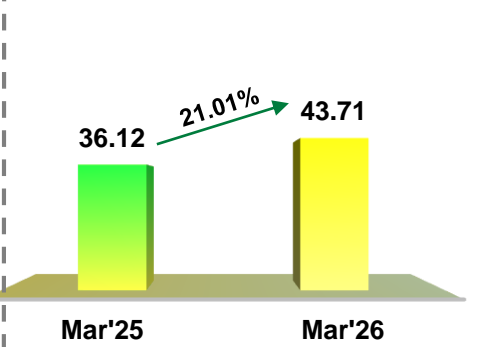
**Total No. of Accounts under MUDRA Scheme**



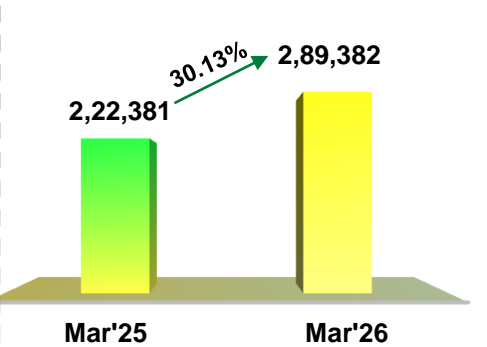
**Pradhan Mantri Jeevan Jyoti Bima Yojna (₹ Lacs)**



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



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





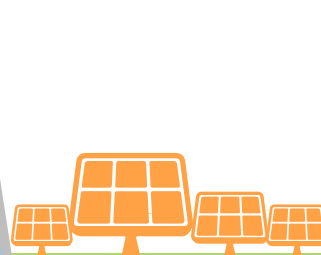
- **Climate Risk & Green Deposit Policy** for Sustainability.
- Mobilized funds under **Green Earth Deposit Scheme** and financed ₹ **380.89 Cr** in renewable energy sector.
- Introduced environment friendly finance named as **PSB GO-GREEN Financing Scheme**.
- ₹ **232.70 Cr** sanctioned under **PSB e- Vahan** for electric vehicles.
- Installed **rooftop solar power system** in premises and emphasized the usage of **LED light**.

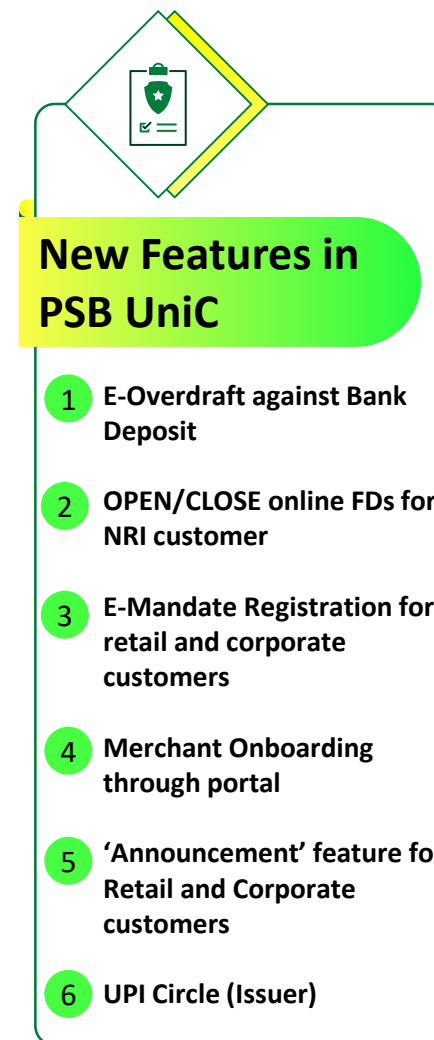
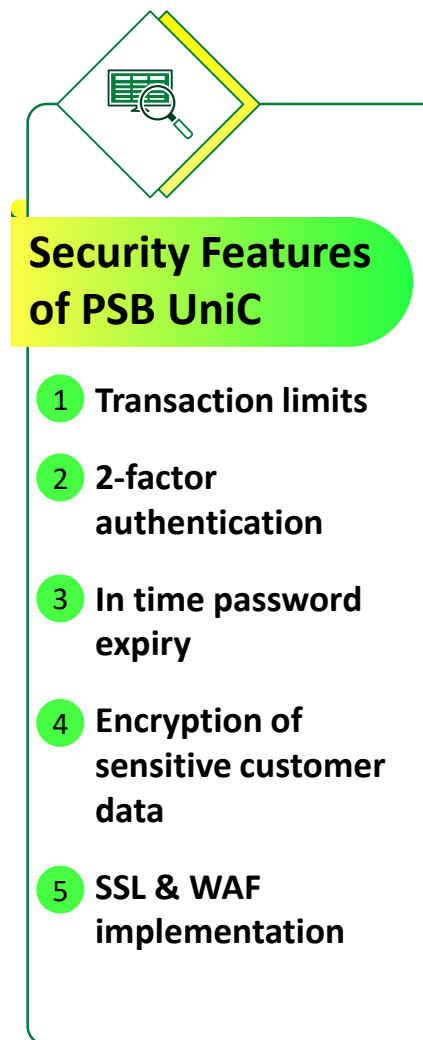
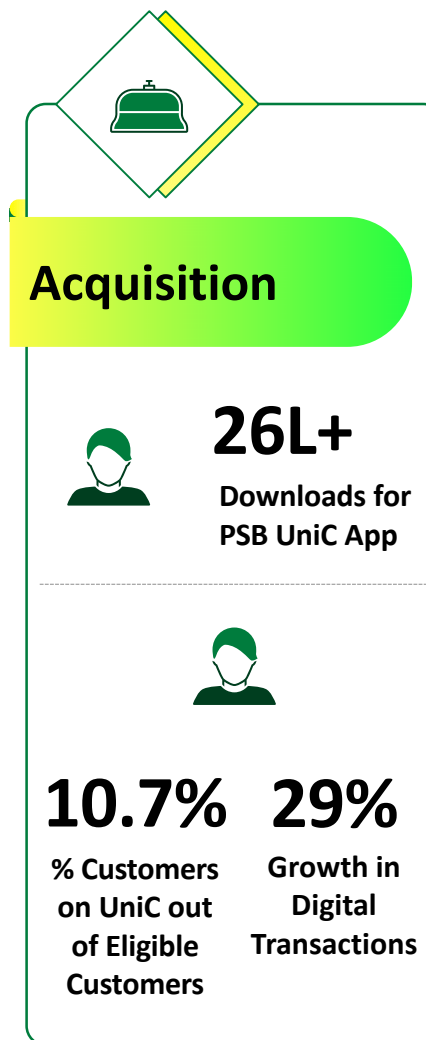
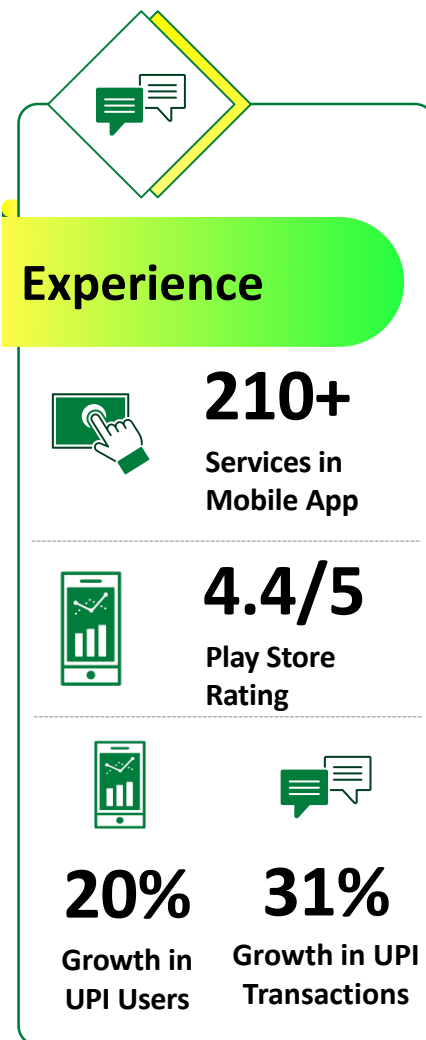
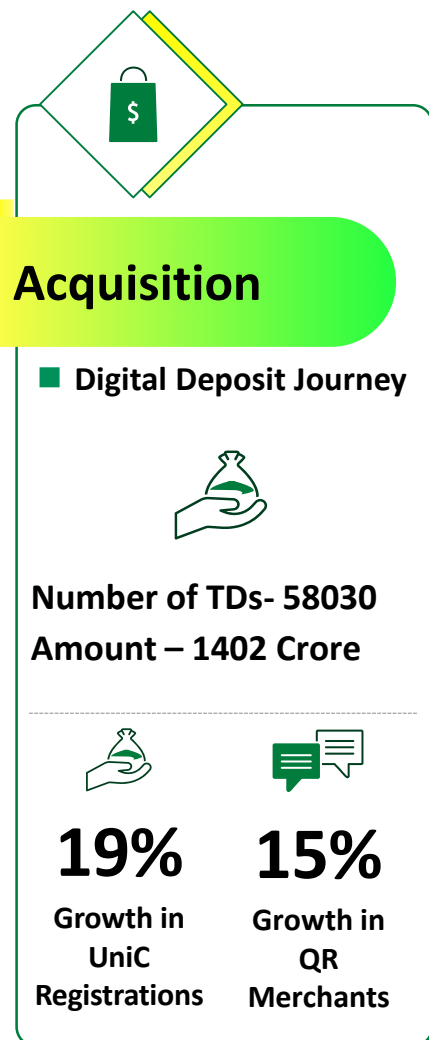


- Organized **27 training batches** and trained **855 trainees** in different **RSETIs** during **Q4 (2025-26)**.
- Organized **280 camps** by **FLCs** and imparted financial awareness to **4032 participants** during **Q4 (2025-26)**.
- Unbanked **70486 person** accessible to banking services under **PMJDY** during **Q4 (2025-26)**.
- Financed **102 New SHGs** with amount of **Rs.5.04 crores** during **Q4 (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.





# 11 Transforming RAM lending through Scaled Digital Enablement

## Retail

- PSB E Apna Ghar Loan
- PSB E Apna Vahan Loan
- PM Surya Ghar Bijli Yojna
- Education Loan
- Personal Loan
- Pre-Owned Car

## Agri

- E-KCC Loan

## MSME

- Shishu Mudra Loan
- Digital MSME Loans
- SHG
- Digi Commercial Vehicle Loan



## Enhanced Security & Trust through Fraud Controls

- Seamless, end-to-end digital customer journeys
- Instant, hassle-free digital approvals
- Intuitive, simple, and secure user experience
- One-click, fully digital account onboarding
- Robust digital KYC and verification processes
- Completely paperless processing and documentation
- Omnichannel access via QR, mobile app (PSB UnIC), and digital platforms

## New Products in Progress

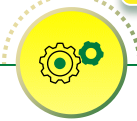
- Gold Loans

- Loan against mutual funds

# 2X spend on IT budget to Strengthen Tech & Digital Foundation through Core System Upgrades and Ecosystem Integration



## Back-end Strengthening



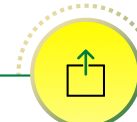
### Enterprise Integration

Integrated HRMS, NSDL, UIDAI, VAHAN, CKYC, Internal rating and ATMs



### Straight-through Automation

Enabled E2E IRAC, continuous clearing, automation of penal and service charges



### Industry leading Upgrade

Migration to Finacle 10.2.25 with multi-language capabilities; ITMS implementation



### Deep Ecosystem Integration

Integrated LOS, CASA BO, fintech co-lending (10k loans/day), Jan Suraksha, and BCA channel

## Seamless Front-end Experience



### Introduced UniC Platform

Unified omnichannel engagement with enhanced security through transaction limits, 2FA and Data Encryption



### AI Chatbot

24/7 support reducing routine query load with a focus on high value cases



### Customer & Branch Experience

Enabled SMS/email feedback, and regional language login



### TAB Banking

Faster onboarding with improved accessibility and inclusion



## Strengthened Digital Outreach

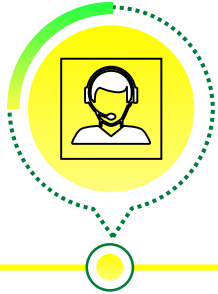
- Digital Marketing via SMS, WhatsApp and other Channels
- Stronger Social Media Presence & Engagement
- Targeted, Personalized Customer Communication

## Next-Gen Contact Centers for better service excellence

- Standardized Call Centers with Scripting
- Better Agent Performance via Training & QC
- Faster Resolution with Consistent Engagement

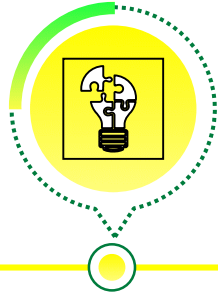
## Enhanced security & trust through fraud controls

- Deployed Mule Hunter API for Real-time Fraud Detection
- Integrated I4C for Faster Cybercrime Response
- Strengthened AML Compliance & Transaction Security



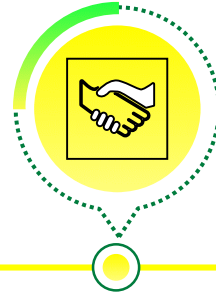
## 24x7 Customer Support

24/7 support enables customers to resolve urgent issues (e.g., card blocking, failed transactions) anytime, anywhere



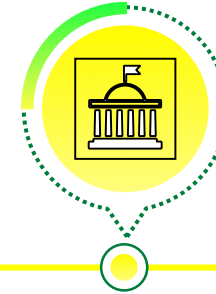
## Quick Problem Resolution

Enables instant resolution of routine issues like account number freezing, PIN reset etc. over call, reducing the need for branch visits



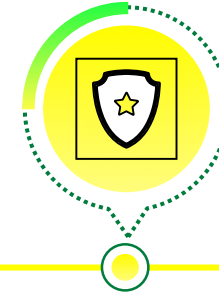
## Better Customer Satisfaction

Quick issue resolution enhances customer trust and strengthens relationships



## Cost-Effective for Bank

Centralized call centers handle high call volumes efficiently, reducing branch and staff workload



## Increased Security

Enables instant card blocking and real-time support, reducing fraud risk and resolving transaction issues quickly



## Unified fraud controls: Automated risk management across all channels

	<b>i4C Integration (GoI)</b>
Direct MHA– i4C/NCRP link for faster lien marking, debit freeze, and complaint resolution	

	<b>RBIH Mule Hunter</b>
AI/ML detects mule accounts, assigns risk scores, triggers freeze and EDD via EFRMS	

	<b>EFRMS</b>
Real-time transaction alerts with IVR/SMS confirmations, digital channel blocking for CDD, and unblocking via branch or call center	

	<b>FRI / MNRL</b>
FRI flags risky numbers; MNRL blocks transactions from compromised numbers	

**Resilience Operations Centre (ROC): Centralized Visibility and Monitoring of Critical IT Assets – Under Implementation**

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

# Strengthened employee engagement by building an employee-centric ecosystem spanning value proposition and wellbeing



## Employee Engagement



	<b>Kutumb app</b>	Centralized platform for employee benefits, reimbursements, and services
	<b>NavDrishti</b>	Employee-led initiative to redefine the bank's vision & mission, enabling growth & career opportunities
	<b>Health &amp; wellness initiatives</b>	Physiotherapists, medical consultants, and psychologist support
	<b>Employee benefits ecosystem</b>	Holiday homes, allowances, and well-being initiatives
	<b>Engagement &amp; feedback mechanisms</b>	Employee surveys and continuous feedback loops

## Health and Wellbeing

- Physiotherapists
- Medical Consultants
- Psychological Support
- Wellness Initiatives

## Financial & Lifestyle Benefits

- Holiday Homes
- Allowances
- Reimbursements



## Engagement and Experience

- Employee App
- Surveys
- Feedback Loops
- Continuous Engagement

## Career Growth

- Succession Planning Tool
- Broader career growth opportunities

# Built a comprehensive, multi-channel learning ecosystem to drive targeted capability building and leadership development



## Learning and development



	<b>Institution-led programs</b>	Specialized learning with IIBF, NIBM, IDRBT and other institutes; nominations to apex institutes (IIMs, CAFRAL, NIBAF, etc.)
	<b>Targeted capability building</b>	Trainings on Digital Banking, AI, Forex, compliance, and credit
	<b>Navjyoti Learning Tools</b>	Structured skill assessment and leadership development launched
	<b>Digital Learning Platforms</b>	LMS (VidyaNidhi) with mandatory e-learning programs
	<b>Center of Excellence</b>	CoE launched in Chandigarh for Food and Agro processing sector

26K+

Trainings Given

7X

Increase in Trainings from 2023

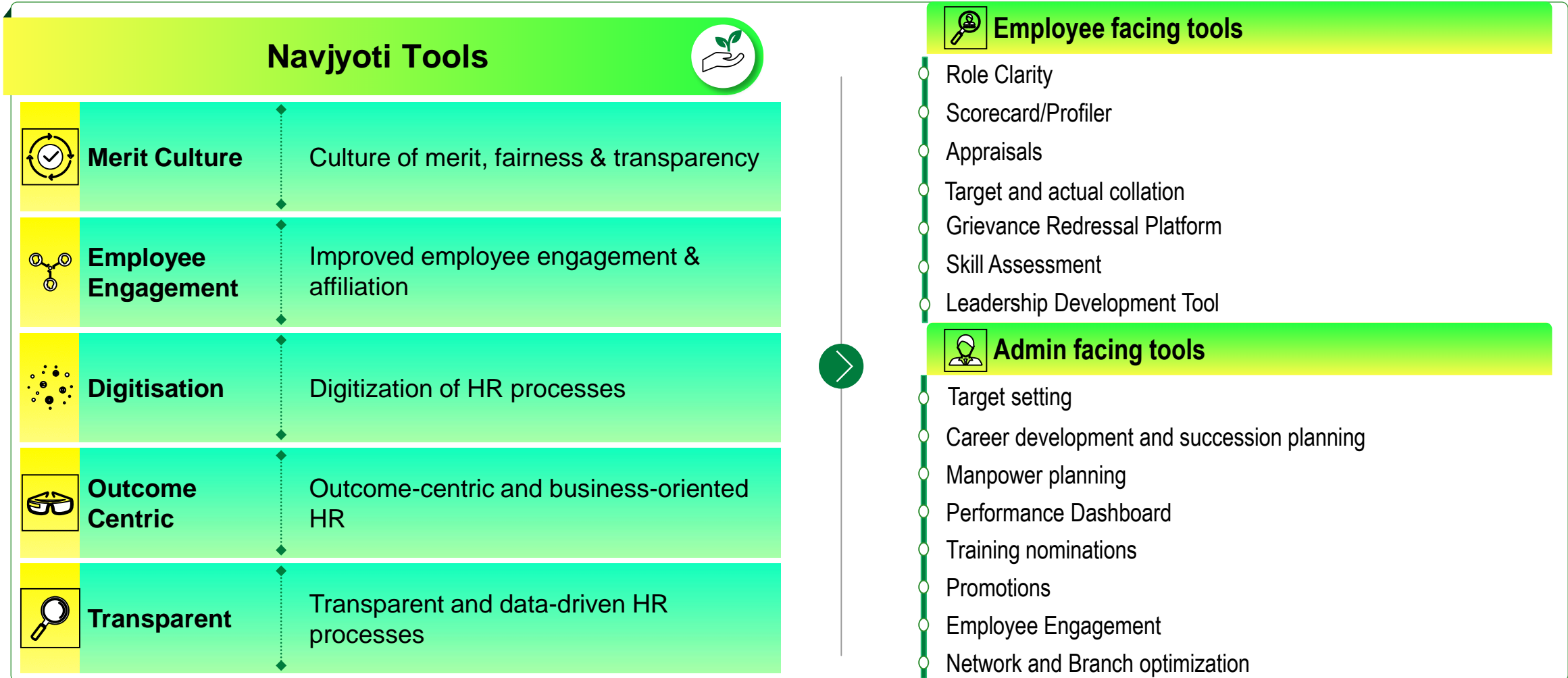
9K+

Unique Employees Trained



**Inauguration of Food & Agro Processing Center of Excellence, Chandigarh**

- Aligned with Government focus on farmer welfare, rural growth, and MSME empowerment
- Enables scalable in-person trainings and workshops for staff



# 12 Guidance

Parameters	Actual as on Mar'26	Guidance for FY'26	Achievement	Guidance for FY'27
Deposit Growth (YoY)	12.37%	8-10%	✓	13-14%
Advances Growth (YoY)	18.29%	15-16%	✓	16-18%
RAM % to Total Advances	58.80%	>57%	✓	>60%
Gross NPA	2.40%	<2.50%	✓	<2.0%
Net NPA	0.79%	<0.75%	●	<0.65%
PCR	90.91%	92-93%	●	92-93%
Recovery & Upgradation	Rs.1738 Crore	> Rs.1000 Crore	✓	> Rs.1000 Crore
Credit Cost	0.06%	<1%	✓	<1%
Slippage Ratio	0.70%	<1%	✓	<1%

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