



Ref No: PSB/HO/Shares Cell / 35 /2026-27

July 18, 2026

To,

BSE Limited, Department of Corporate Services, 25 th floor, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001. SCRIP ID : PSB SCRIP CODE : 533295	National Stock Exchange of India Ltd., Exchange Plaza, C – 1, Block – G, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051. SYMBOL: PSB SERIES: EQ
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Dear Sir,

Reg: Investor Presentation – Reviewed Unaudited Financial Results for the Quarter ended June 30, 2026

We are enclosing Investor Presentation on the Reviewed Unaudited Financial Results for the Quarter ended June 30, 2026.

The same can also be viewed on the website of the Bank i.e. <https://punjabandsind.bank.in/>

This is for your information & records.

Yours faithfully

Saket Mehrotra
Company Secretary





PSB BHARAT CONNECT



PSB DIGI MSME



PSB DIGI GOLD LOAN



PSB UnīC
You & I Connected

FINANCIAL PERFORMANCE

Q1 (FY 2026-27)

ANALYST PRESENTATION



**DIGITAL
BANKING**



SECURE



CONVENIENT



RELIABLE



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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
₹ 266420 Crore

15.27% ↑
(YoY)



Total Deposits
₹ 147130 Crore

12.16% ↑
(YoY)



Gross Advances
₹ 119290 Crore

19.35% ↑
(YoY)



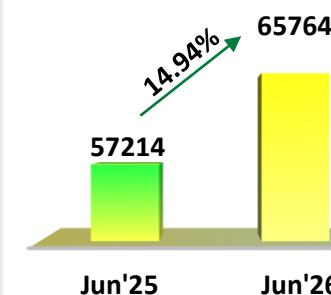
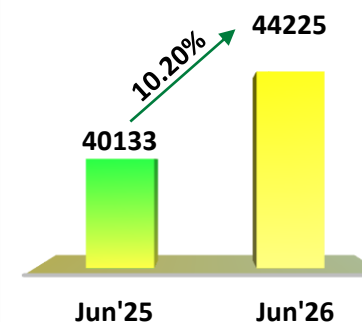
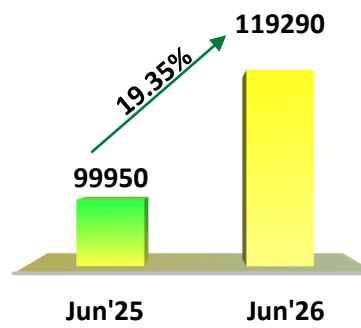
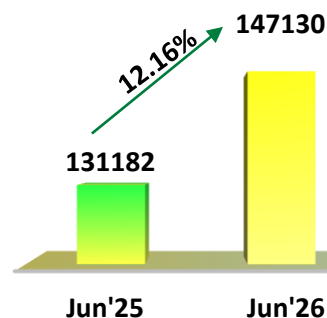
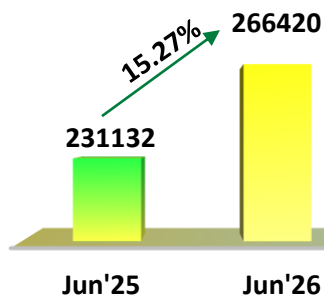
CASA Deposits
₹ 44225 Crore

10.20% ↑
(YoY)



Retail Term Deposits
₹ 65764 Crore

14.94% ↑
(YoY)



1 Consistency in Operational Income



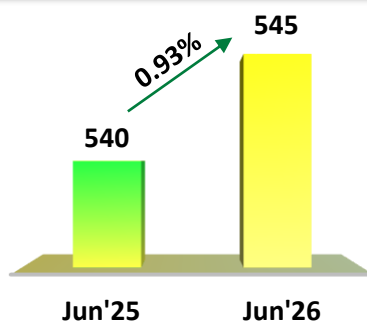
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Where service is a way of life



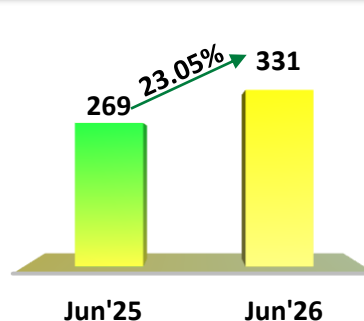
Operating Profit
₹ 545 Crore

0.93% ↑
(YoY)



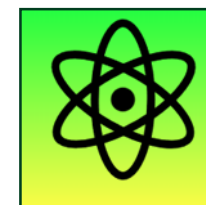
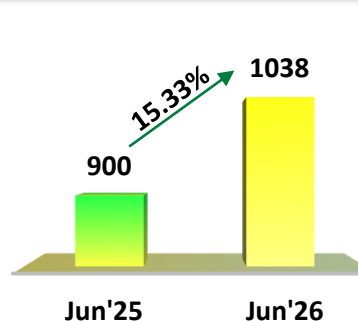
Net Profit
₹ 331 Crore

23.05% ↑
(YoY)



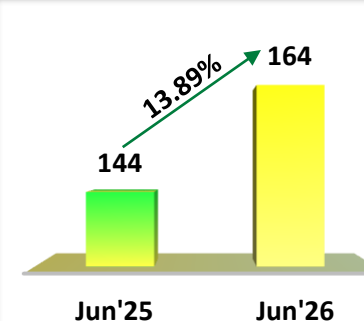
Net Interest Income
₹ 1038 Crore

15.33% ↑
(YoY)



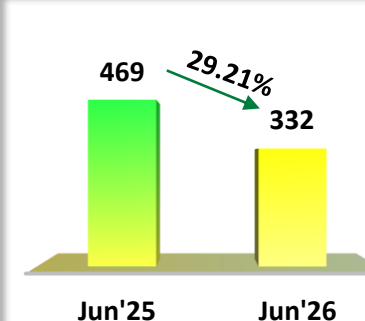
Core Fee Income
₹ 164 Crore

13.89% ↑
(YoY)



Non Interest Income
₹332 Crore

29.21% ↓
(YoY)



1 Asset Quality – Significant Improvement



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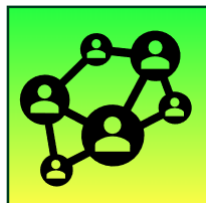
Where service is a way of life



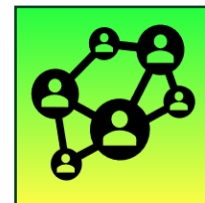
Gross NPA (%)
2.21% ↓



Net NPA (%)
0.65% ↓



PCR
(With TWO) (%)
92.33% ↑



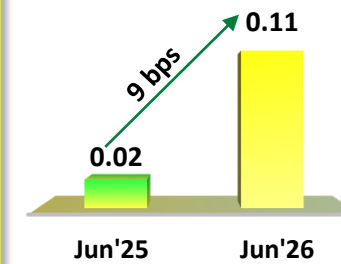
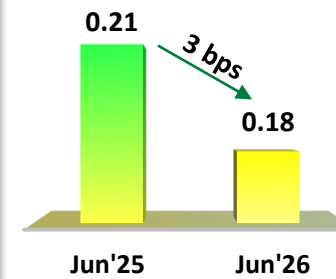
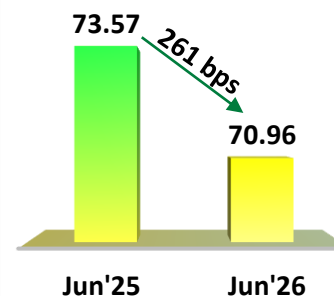
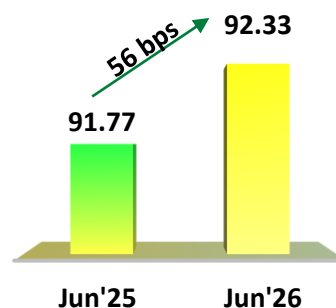
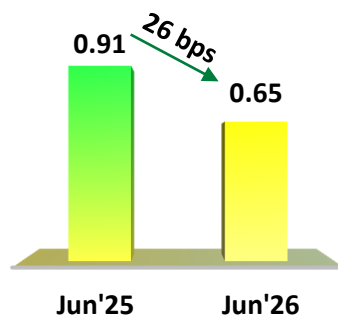
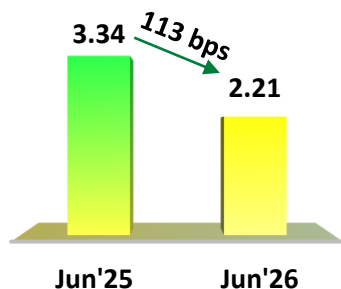
PCR (Without
TWO) (%) ↓
70.96%



Slippage
Ratio (%) ↓
0.18%



Credit Cost (%)
0.11% ↑



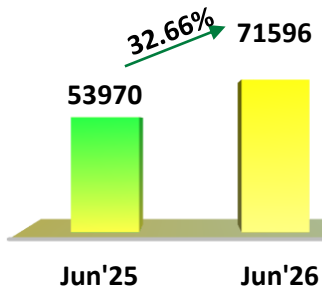
Other Key Performance Highlights – Driving Financial & Operational Improvement



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% ↑

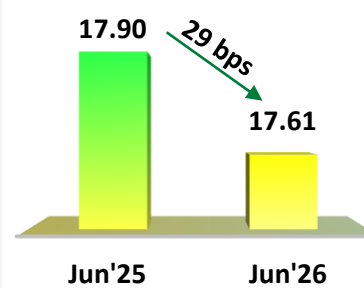
Corporate - 3.73% ↑



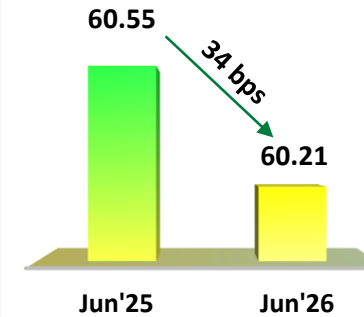
Strong Capital Adequacy

CRAR (%)
17.61% (YoY) ↓

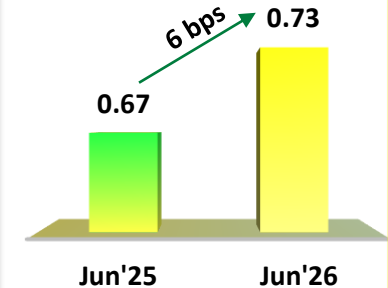
CET-I (Including
CCCB) (%) – 16.56%



Cost to Income Ratio reduced from 60.55% to 60.21%

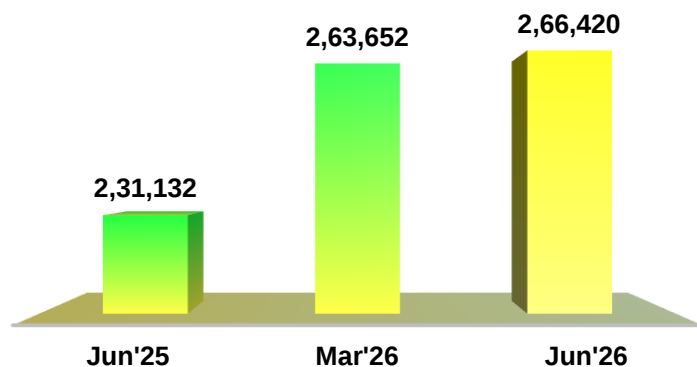


Return on Assets (%)
0.73% ↑



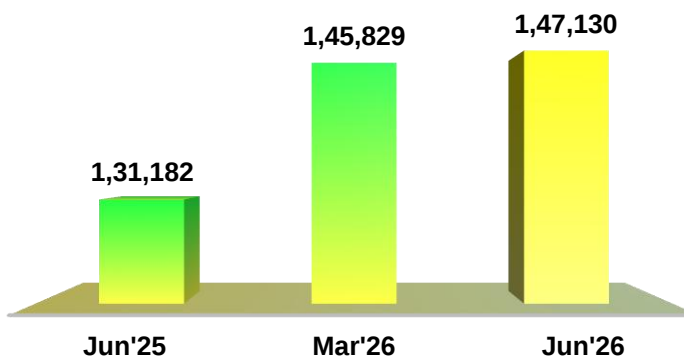
1 Overall Business Mix – Consistent and Stable Growth

Total Business (₹ Cr)



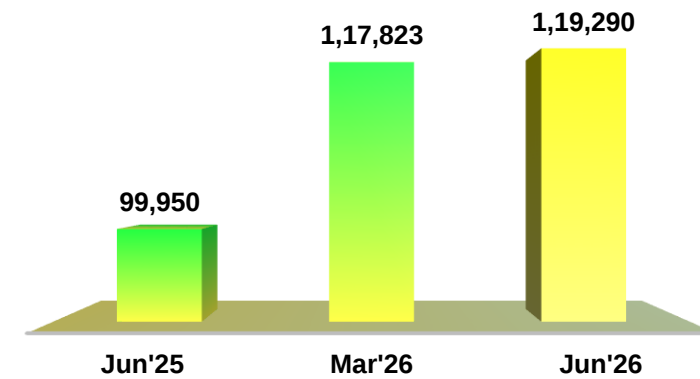
YoY Growth (Jun'25 vs Jun'26) – 15.27%

Total Deposits (₹ Cr)



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

Total Advances (₹ Cr)

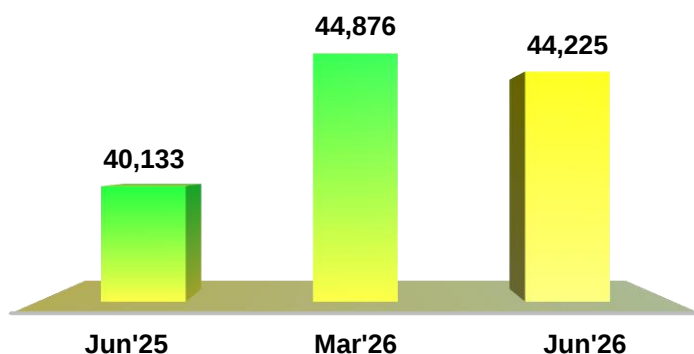


YoY Growth (Jun'25 vs Jun'26) – 19.35%

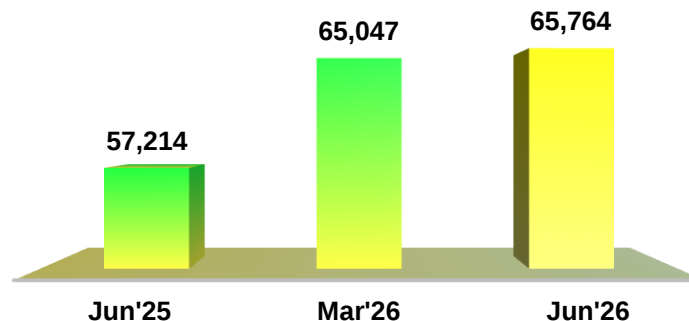
In ₹ Cr

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

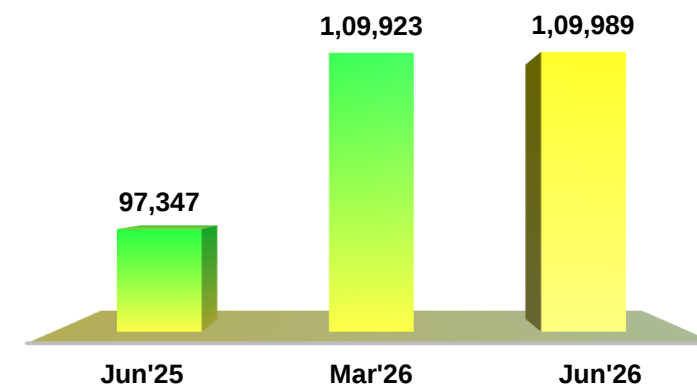
CASA(₹ Cr)



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

1

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



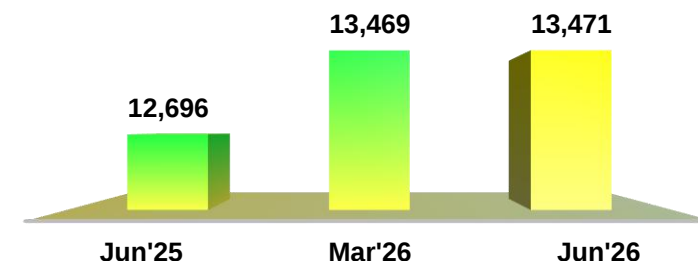
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Where service is a way of life

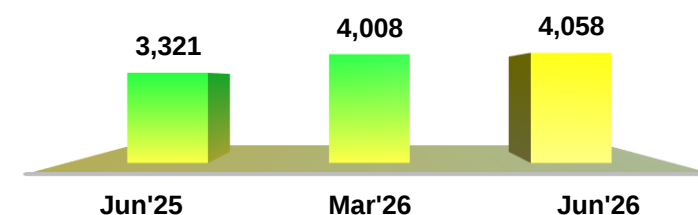
Advances Mix (₹ Cr)

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		

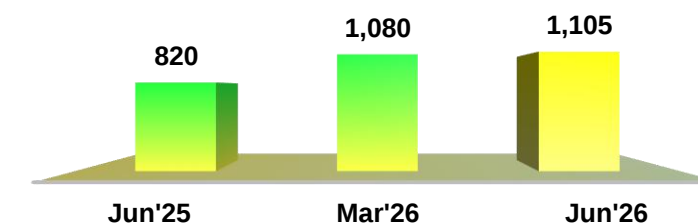
Home Loan (₹ Cr)



Vehicle Loan (₹ Cr)



Personal Loan (₹ Cr)



1 Segmented RAM Portfolio

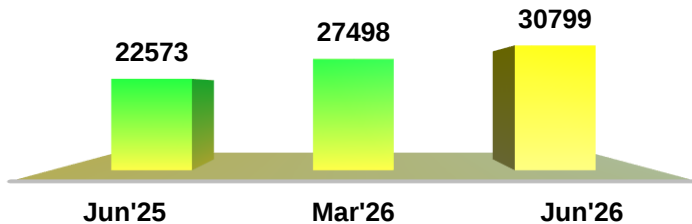
Retail Portfolio - ₹ 30799 Cr

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	

Retail



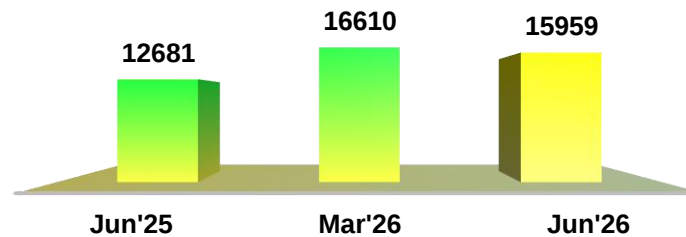
Agri Portfolio - ₹ 15959 Cr

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	

Agriculture



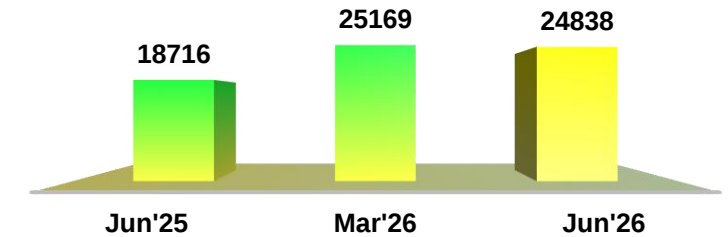
MSME Portfolio - ₹ 24838 Cr

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	

MSME



1 Advances Breakup of Major Industries / Sectors

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

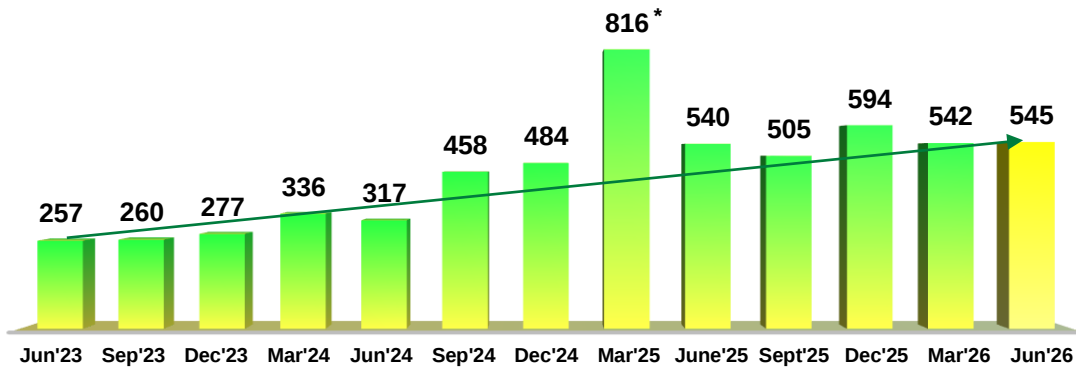
Credit – External Rating Wise (Above Rs. 5 Cr.)

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

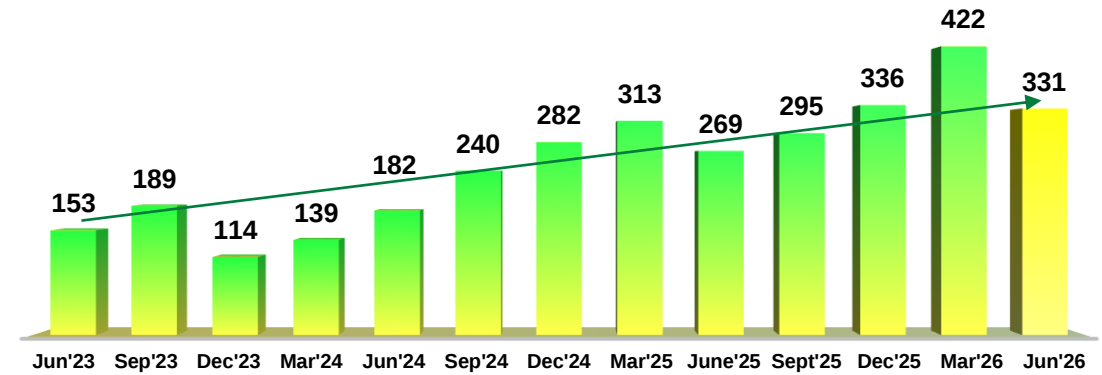


Operating Profit (₹ Cr)

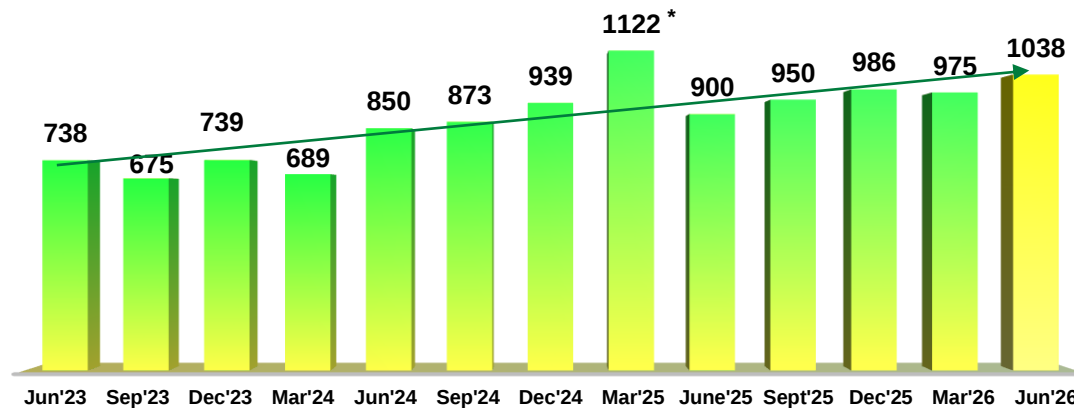


* Including one-off item of Rs. 400 Crore

Net Profit (₹ Cr)

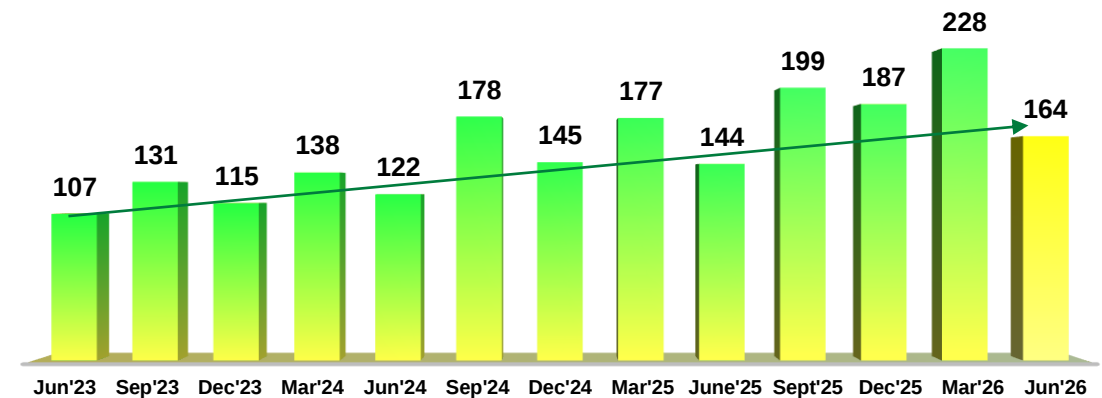


Net Interest Income (₹ Cr)

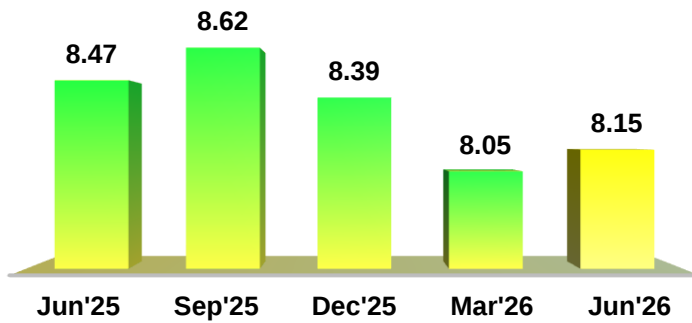


* Including one-off item of Rs. 255 Crore

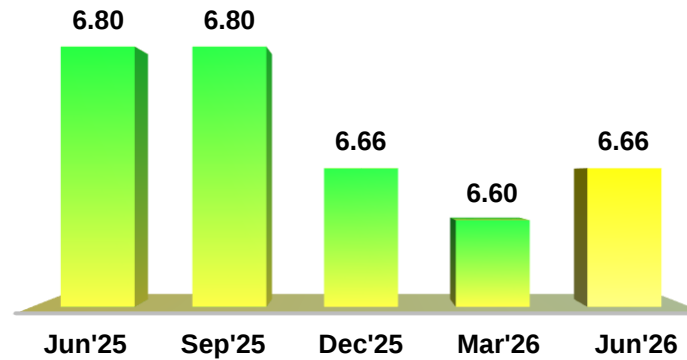
Core Fee Income (₹ Cr)



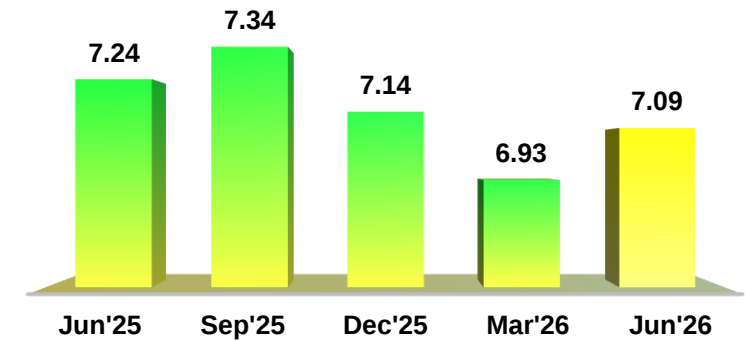
Yield on Advances (In %)



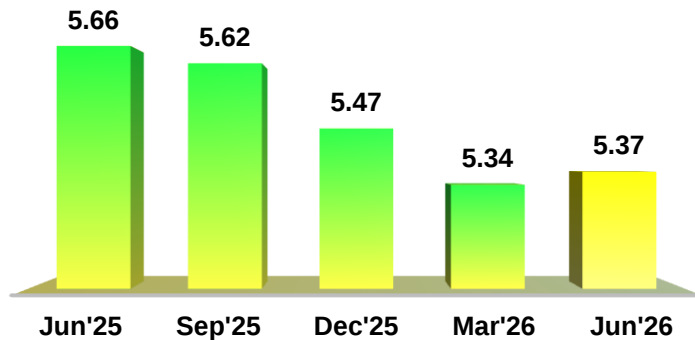
Yield on Investments (In %)



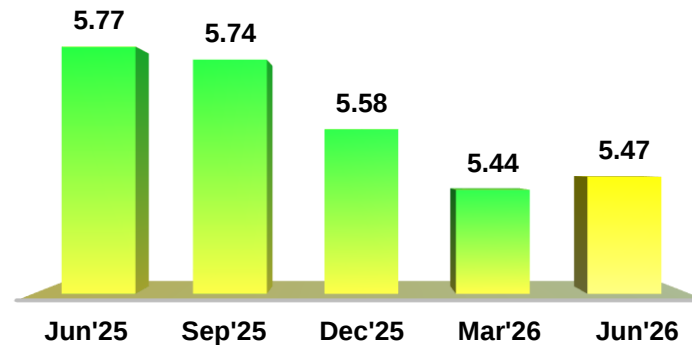
Yield on Funds (In %)



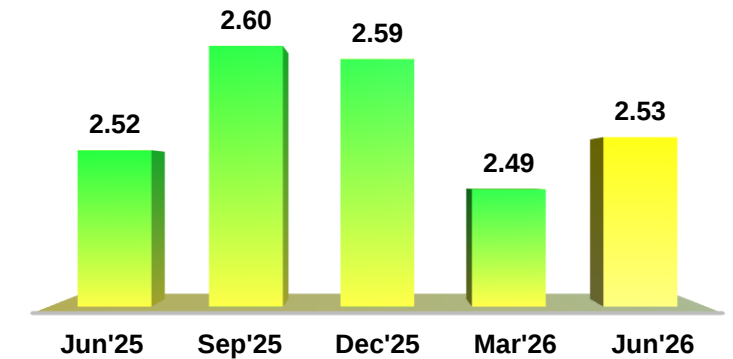
Cost of Deposits (In %)



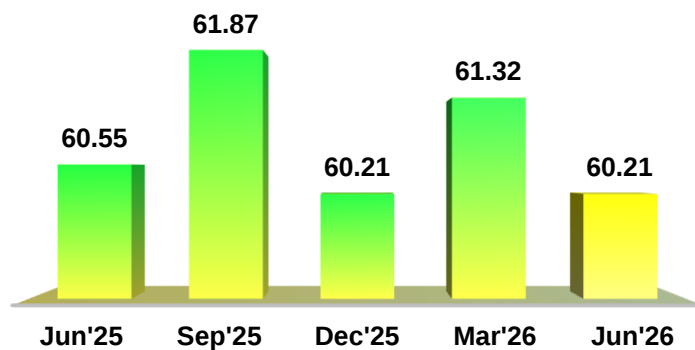
Cost of Funds (In %)



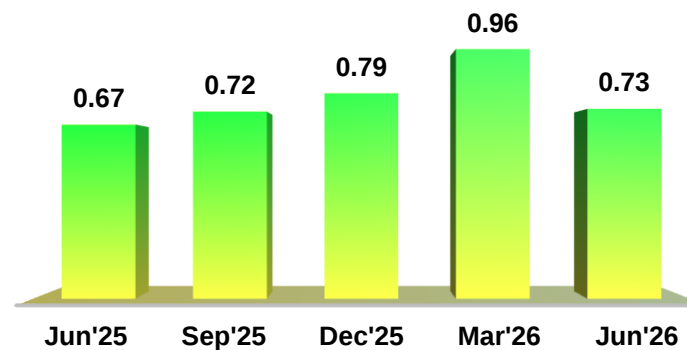
Net Interest Margin (%)



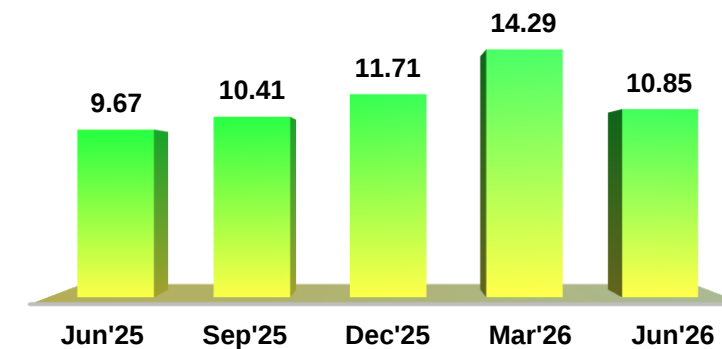
Cost to Income Ratio (In %)



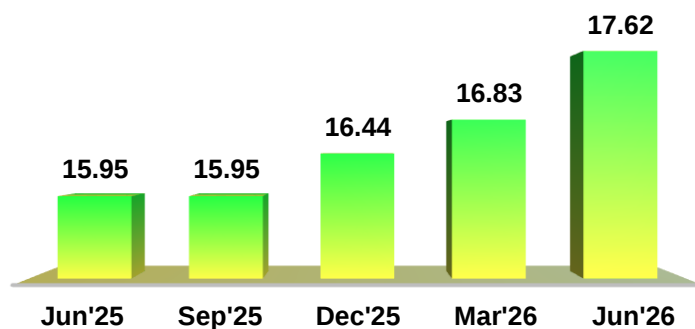
Return on Asset (In %)



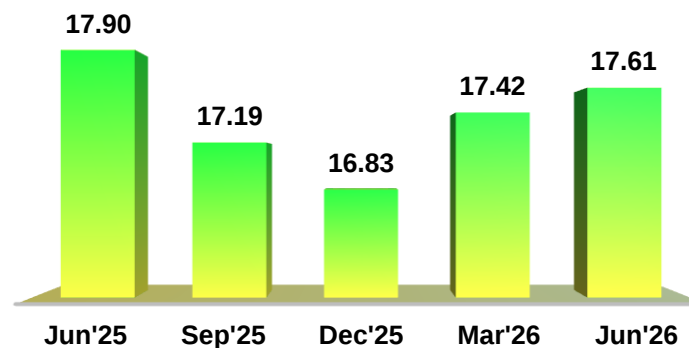
Return on Equity (In %)



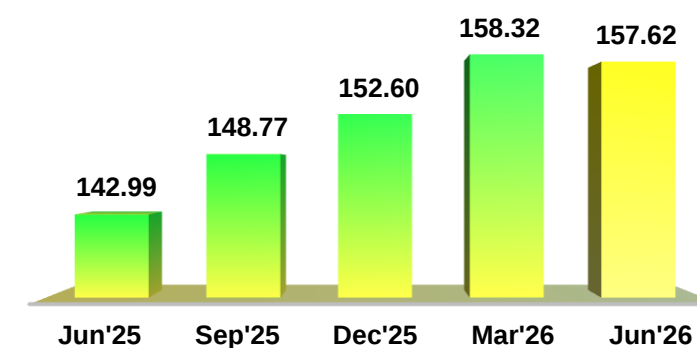
Book Value Per Share



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

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

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



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

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



Collection Efficiency

67%

March 2022



95%

June 2026

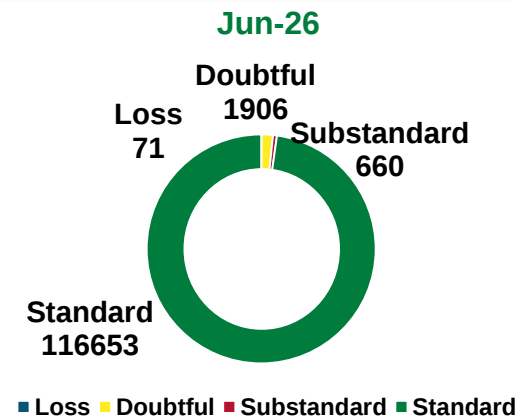
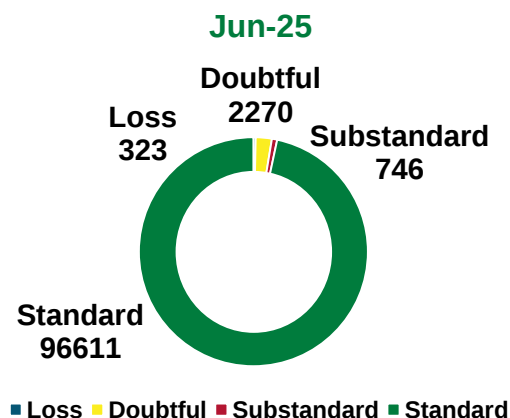
- ◆ Dedicated on-ground team for collections
- ◆ Strengthening Follow-Up Mechanisms through Automated reminders (SMS & calls)
- ◆ NACH registration for digital loans, Regular training of collection team for negotiations & Compliance
- ◆ Introduction of measurable KRAs for recovery officers ensuring dedicated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

In ₹ Cr

Sector Wise NPA (₹ Cr)

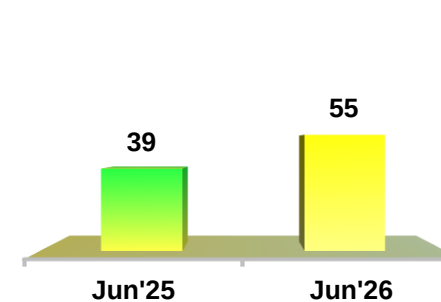
Particulars (₹ Cr)	Quarter Ended						
	Jun'25		Mar'26		Jun'26		
	GNPA	Ratio (%)	GNPA	Ratio (%)	GNPA	Ratio (%)	NNPA (%)
Retail	404	1.79	305	1.11	293	0.95	0.39
Agri	1216	9.59	1230	7.41	1203	7.54	2.35
MSME	1347	7.20	1080	4.29	960	3.87	1.63
Corporate	372	0.81	216	0.45	180	0.38	-
Total	3339	3.34	2831	2.40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

Asset Classification (₹ Cr)

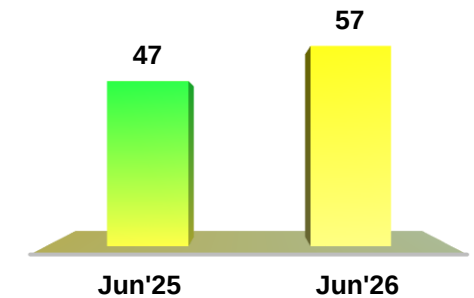


Fresh Slippages(Qtr) (₹ Cr)

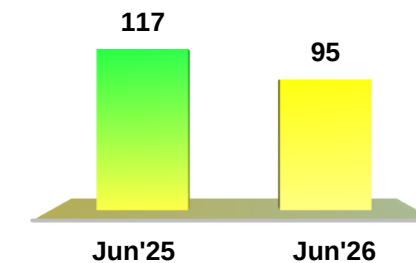
Retail (₹ Cr)



Agri (₹ Cr)



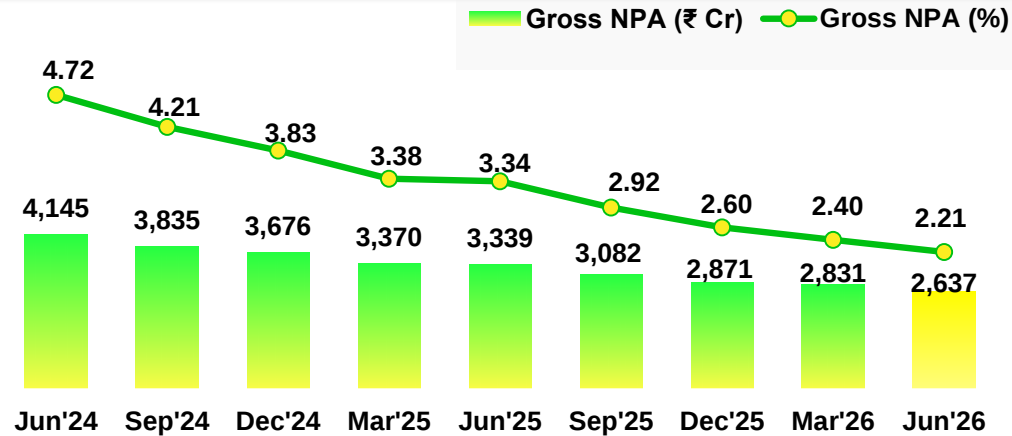
MSME (₹ Cr)



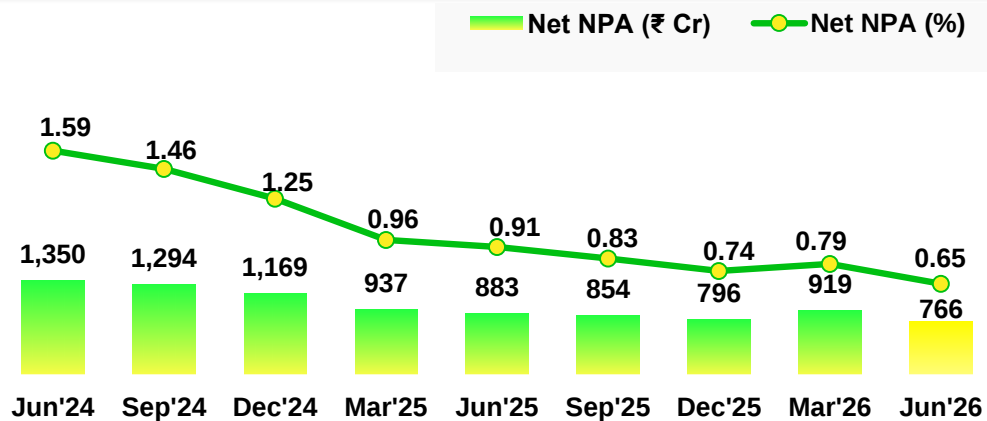
4 Asset Quality



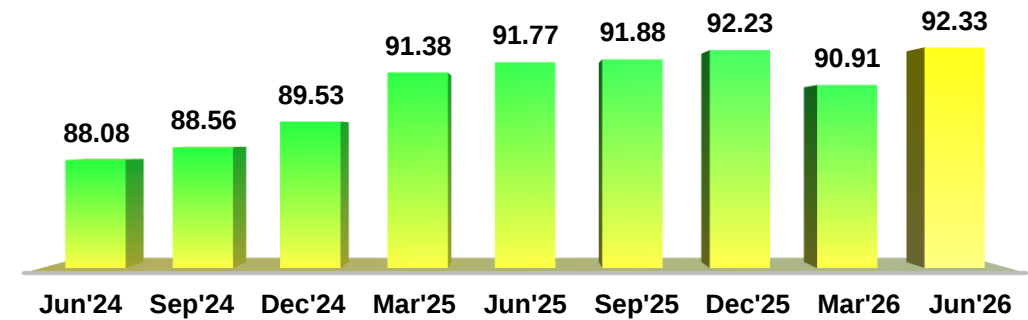
Gross NPA (In %)



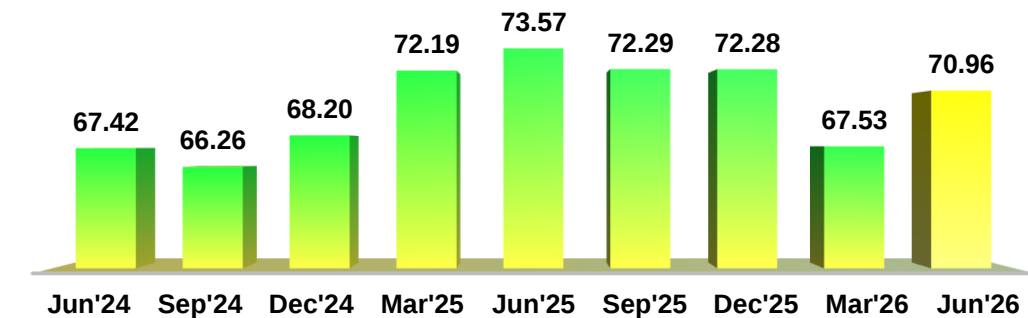
Net NPA (In %)



Provision Coverage Ratio with TWO (In %)



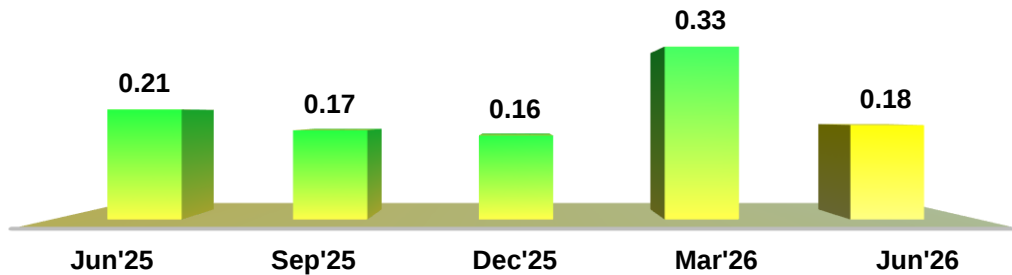
Provision Coverage Ratio without TWO (In %)



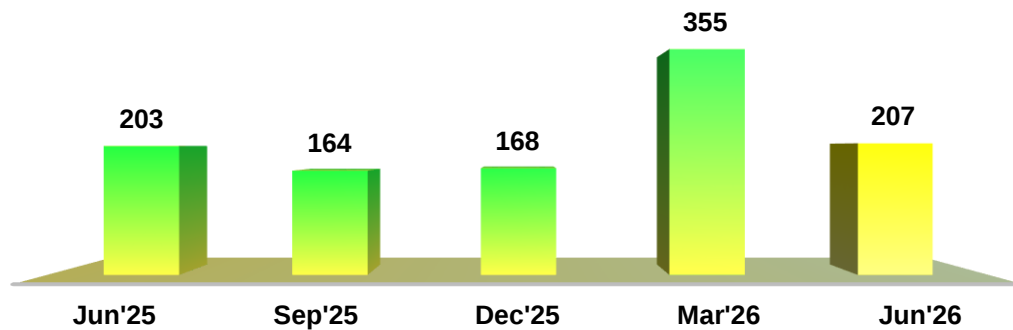
4 Asset Quality



Slippage Ratio (In %)



Fresh Slippage (₹ Cr)

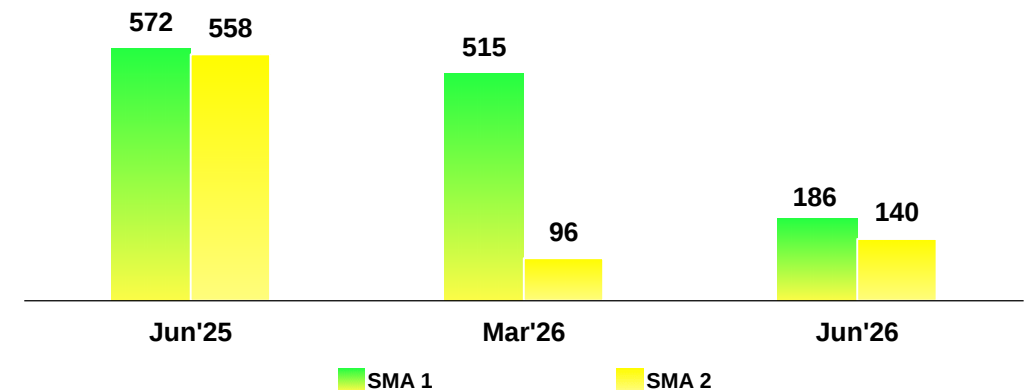


Credit Cost (In %)



SMA1 and SMA2 (₹ Cr)

(above Rs. 5 Crore)



5 Treasury Operations



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

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	

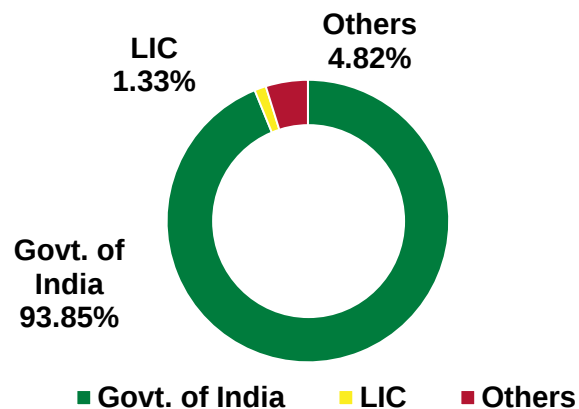
7 Shareholding Pattern & Credit Rating



ਪੰਜਾਬ ਸਿੰਧ ਬੈਂਕ ਨੀ 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)

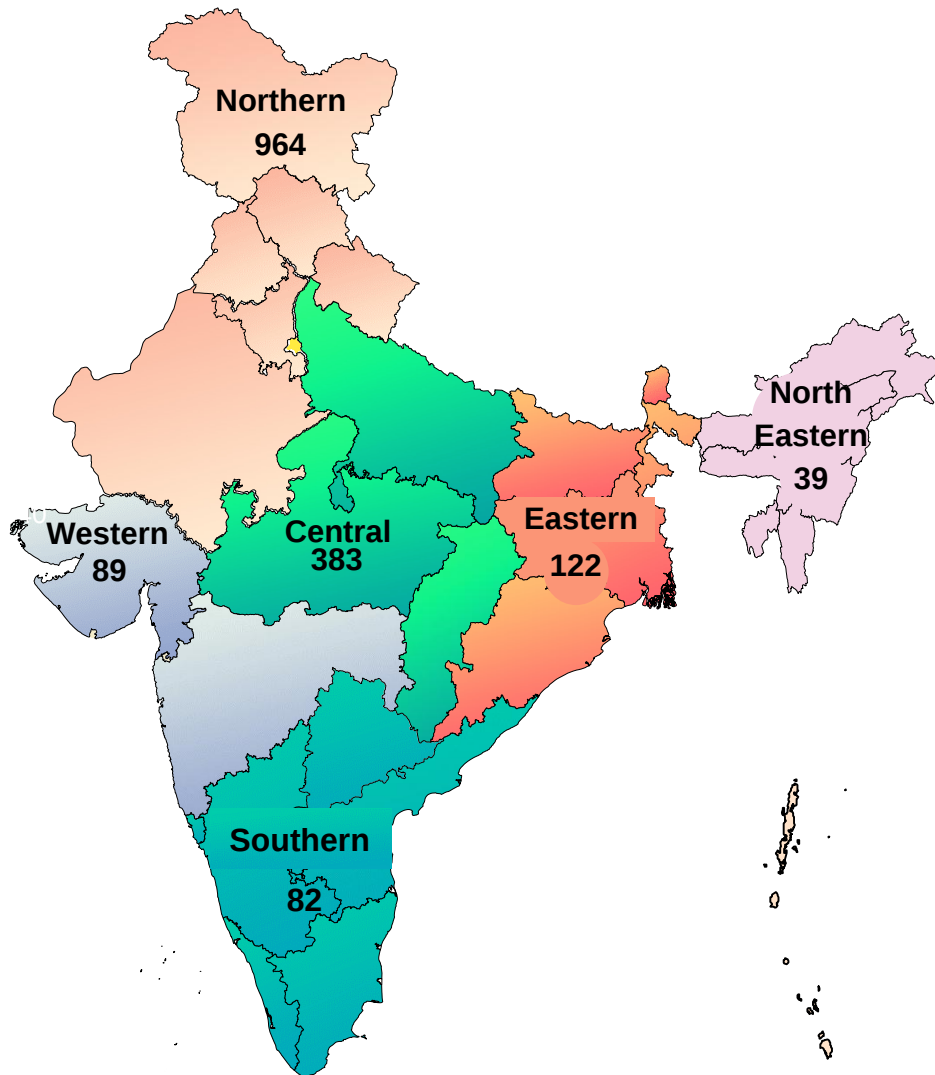
Infomerics Ratings AA (Stable)

CARE Ratings AA (Stable)

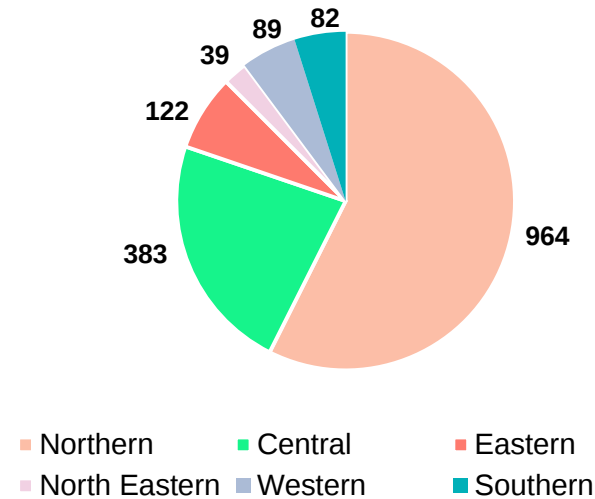
Particulars	As on		
	Jun'25	Mar'26	Jun'26
Share Capital (Rs. In Cr.)	7095.59	7095.59	7095.59
No. of Shares (Rs. In Cr.)	709.56	709.56	709.56
Net Worth (Rs. In Cr.)	11315	11945	12500
Book Value Per Share	15.95	16.83	17.62

(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



Region Wise Classification



1679
Branches



1188
ATMs



3147
BCs



410
Districts Covered

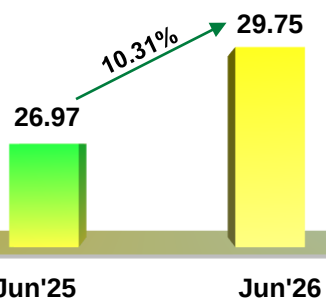
Region wise Branches as on 30.06.2026

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

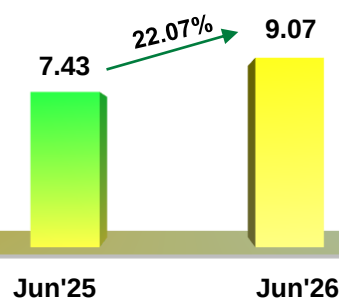
S. No.	Particulars	Mandated Targets	Jun'26
1	Priority Sector % to ANBC	40.00%	46.72%
2	Agriculture - PS % to ANBC	18.00%	18.15%
3	Small and Marginal Farmers (SMF) % to ANBC	10.00%	10.23%
4	Weaker Section % to ANBC	12.00%	12.05%
5	Micro Enterprises (PS) % to ANBC	7.50%	13.09%
6	Non Corporate Farmer %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



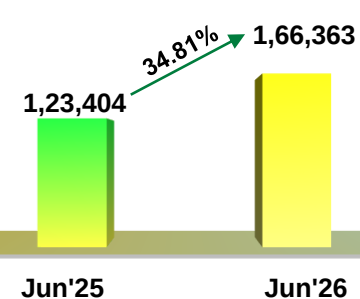
PMJDY Accounts Opened
(₹ Lacs)



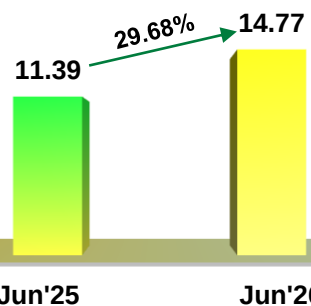
Atal Pension Yojna (₹ Lacs)



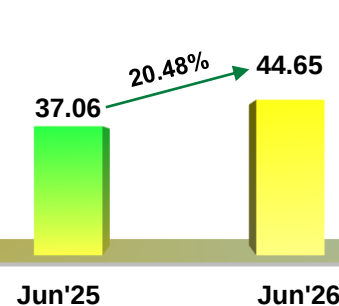
Total No. of Accounts under
MUDRA Scheme (in Nos)



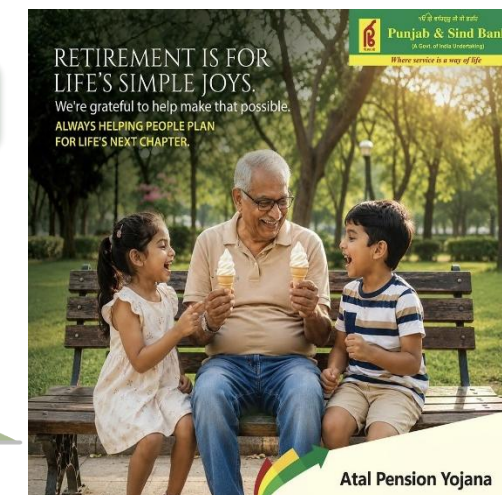
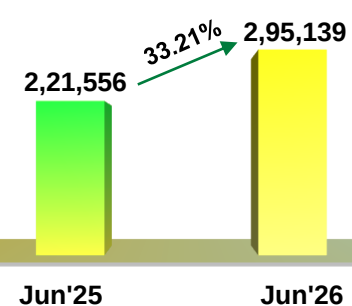
Pradhan Mantri Jeevan Jyoti
Bima Yojna (₹ Lacs)



Pradhan Mantri Suraksha Bima
Yojna (₹ Lacs)



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





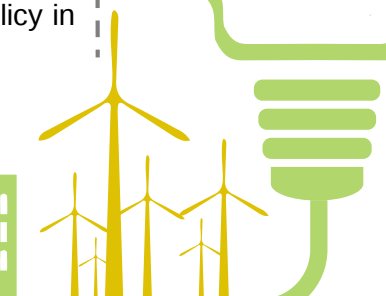
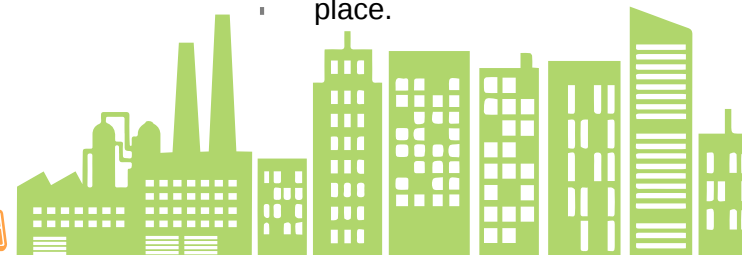
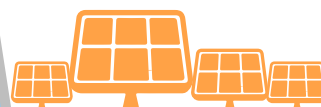
- **Climate Risk & Green Deposit Policy** for Sustainability.
- Mobilized funds under **Green Earth Deposit Scheme** and financed ₹ **411.79 Cr** in renewable energy sector.
- Introduced environment friendly finance named as **PSB GO-GREEN Financing Scheme**.
- ₹ **266.57 Cr** sanctioned under **PSB 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.





IGBC CERTIFICATION

Building a Sustainable
Banking Future



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

(भारत सरकार का उपक्रम)

Punjab & Sind Bank

(A Govt. of India Undertaking)

Where service is a way of life



Energy-Efficient
Lighting Systems



Enhanced Indoor
Environmental Quality



Continuously Improving
Our Environmental Performance



Green Building
Practices



Maximum Utilization of
Natural Lighting

OUR BRANCH



CUSTOMER SERVICE AREA



OUR BRANCH EXTERIOR



Committed to a Greener Today for a Better Tomorrow.



Street Vendor Incubation Centre

Research-led
Credit & Growth
Model

STREET VENDOR CENTRE

₹ GRANT	₹1,38,00,000 (CSR funds)
PERSON FACILITATOR	ISB Centre for Analytical Finance (CAF)
GROUP BENEFICIARIES	Creditworthy PM SVANidhi street vendors across 6 Urban Local Bodies in Punjab
BAR CHART 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.

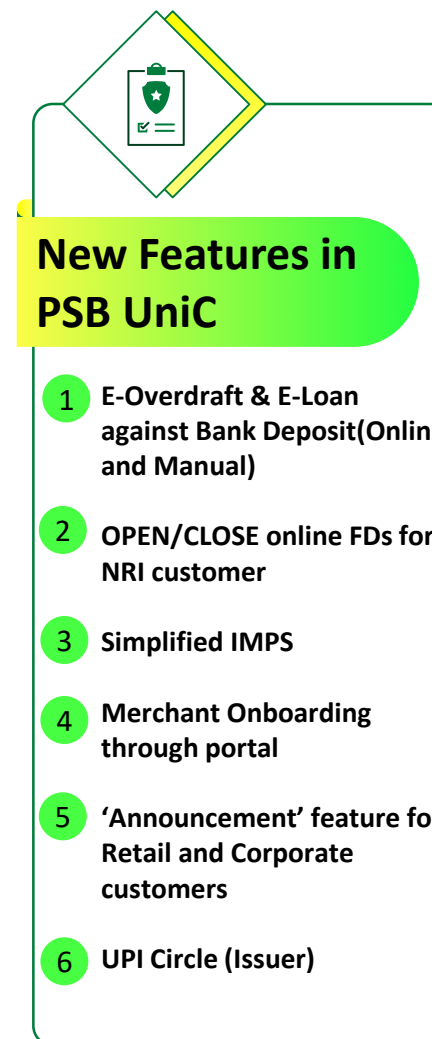
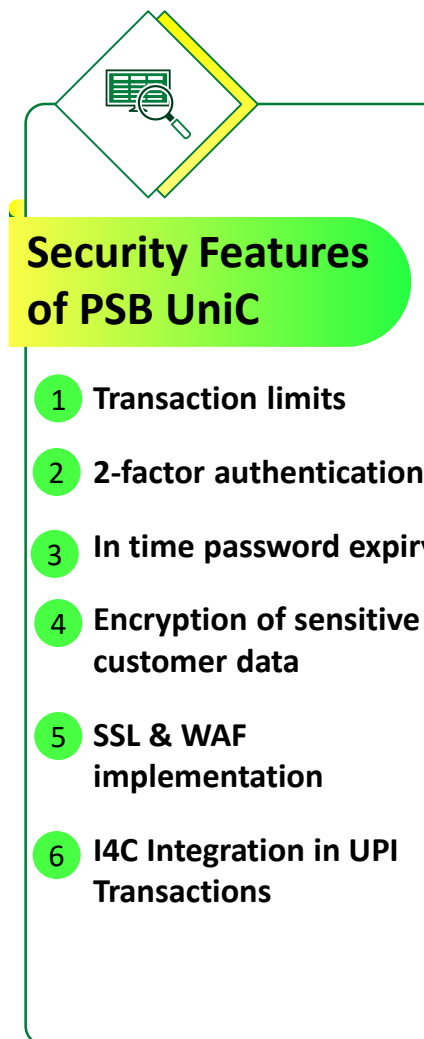
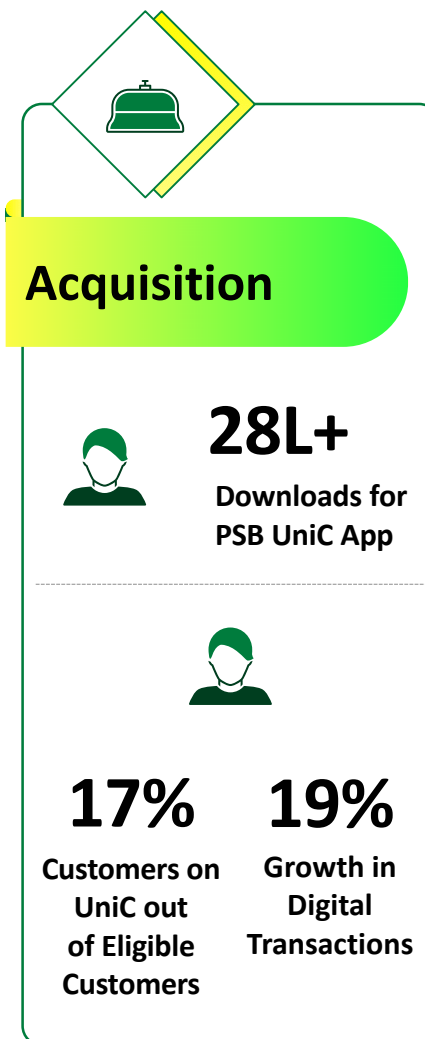
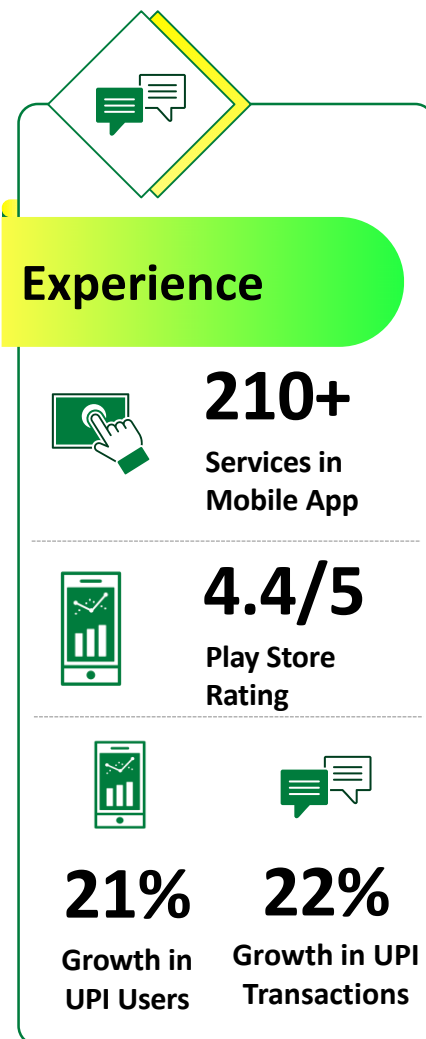
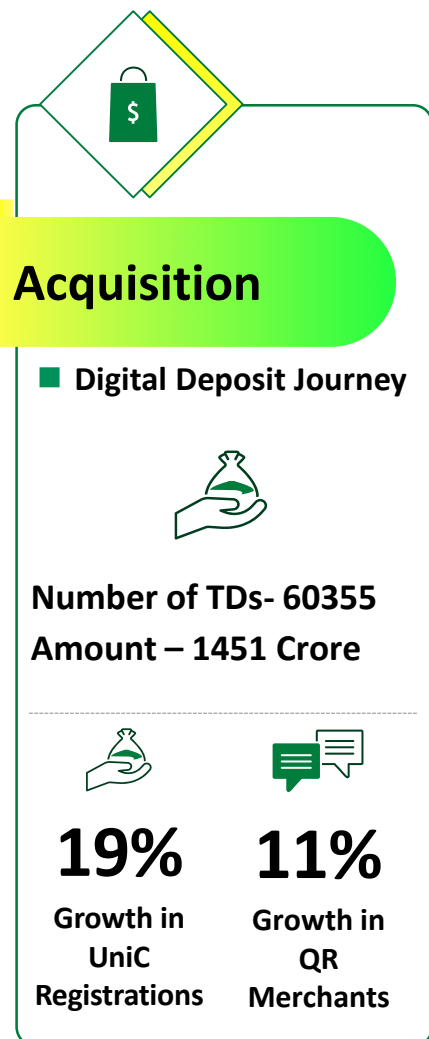


RITU RANI Kirana & Cosmetics Store

- 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







	DIGITAL TRANSACTIONS* (No. in Cr.)	UPI TRANSACTIONS# (IN CR.)	PSB UNIC REGISTRATIONS (IN LAKHS)	UPI USERS (IN LAKHS)	UPI QR (IN NO.)	MERCHANTS ON BOARD-ED (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.



WHAT IT OFFERS



EDUCATIONAL SOLUTIONS



DIGITAL FORMS & PAYMENTS



HOUSING SOCIETY MANAGEMENT



DONATION MANAGEMENT



E-AUCTION SOLUTIONS



INTEGRATED PAYMENT GATEWAY



BUILT FOR INSTITUTIONS



EDUCATIONAL
INSTITUTIONS



HOUSING
SOCIETIES



RELIGIOUS
ORGANIZATIONS



GOVERNMENT
DEPARTMENTS



HOSPITALS



ENTERPRISES &
ORGANIZATIONS



KEY BENEFITS



STRONGER BANKING
FRANCHISE



DRIVES CASA GROWTH &
FEE INCOME



OPERATIONAL EFFICIENCY
THROUGH AUTOMATION



SECURE & CASHLESS
PAYMENT ECOSYSTEM

ONLINE PAN GENERATION

Through the Bank's website

Launch of

ONLINE PAN APPLICATION FACILITY

through



protean
Change is growth

WHO CAN APPLY ?



NEW-TO-BANK
CUSTOMERS



EXISTING
CUSTOMERS



WALK-IN
CUSTOMERS

BENEFITS TO CUSTOMERS

- ➔ Simple, digital, and hassle-free PAN application process.
- ➔ Apply for a new PAN or update existing PAN details.
- ➔ Faster onboarding into the formal banking ecosystem.
- ➔ Easy access to banking, investment, taxation, and government services that require a PAN.

BENEFITS TO THE BANK

- ✓ Strengthens KYC & regulatory compliance
- ✓ Supports Financial Inclusion initiatives
- ✓ Improves customer onboarding experience
- ✓ Generates additional fee-based income
- ✓ Strengthens customer engagement with value-added digital services



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Secure | Paperless | Fast
e-PAN in ~15 Minutes



PSB DIGI GOLD LOAN

Instant Gold Loans. Digital Process. Maximum Value.



PAPERLESS
ONBOARDING

100% Digital
Hassle-free



INSTANT
KYC VALIDATION

Seamless &
Compliant



AUTOMATED
PROCESSING

Digital. Fast.
Reliable.



QUICK
ASSESSMENT

Minimal Steps,
Maximum Convenience



FLEXIBLE
REPAYMENT TERMS

Tenure & EMI
Options to Suit You



AUTOMATED
APPROVAL

Upto
Rs. 2,50,000/-*



SAFE, SECURE
& TRUSTED

Your Gold is
Always Protected



TOTALLY DIGITAL

From Application to
Disbursal



#PSBDigiGoldLoan

★ Your Gold. Your Trust. Our Priority. ★



DIGITAL LOAN AGAINST BANK DEPOSIT

Instant Loan on your FD /RD (Online/Manual) - Anytime, Anywhere

- ✓ 100 % Digital Process - No Branch visit needed !
- ✓ Instant Disbursal - Funds credited in seconds !
- ✓ Low Interest Rates - Much Cheaper than personal loans !
- ✓ No Break in FD earnings - Continue earning interest on your deposit

Fast | Safe | Paperless

Apply via Mobile App or Internet Banking

Don't Break. Just Borrow Against Your Deposits



TO BE LAUNCHED SOON
— Your Digital Secure Future —

PSB CBDC Connect

A Secure, Digital & Inclusive Future
with Central Bank Digital Currency



SOVEREIGN & LEGAL



FAST & SECURE
TRANSACTIONS



FINANCIAL INCLUSION
& ACCESSIBILITY



EFFICIENCY &
TRANSPARENCY



EVERYDAY USE



TRUSTED BY NATION



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(भारत सरकार का उपक्रम)

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

Where service is a way of life



★ **CBDC Connect** ★

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PSB Bharat Connect

SB Salary Account- 'VISTA'

For all permanent salaried employees and pensioners of Central Government Departments and Ministries.

BENEFITS

- Free Air Accident Insurance Coverage upto **Rs 4 Crore***
Free Personal Accidental Death Insurance upto **Rs 3.50 Crore***
- Rs 20 lakh Free Term Life Insurance*
- Rs 10 lakh hassle free overdraft facility*
- Concession in Rate of Interest on Housing/Car/Education loan*
- Nil Processing Fee on Housing/Car/Personal Loan*
- No Legal /Valuation Charges on Home Loan & Waiver of last 3 EMIs
- Free Rupay Select Debit Card with Lounge Access*
- Free Annual Preventive Health Check Up*

The Bank shall act as a facilitator between the customer and the Insurance Company

Toll Free Number
1800 419 8300

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PSB Bharat Connect

SB Salary Account- 'OMNI'

For all the permanent salaried employees and pensioners of State/UT Government, Public Sector Undertakings (Both Central and State).

BENEFITS

- Free Air Accident Insurance Coverage upto **Rs 4 Crore***
Free Personal Accidental Death Insurance upto **Rs 3.50 Crore***
- Rs 20 lakh Free Term Life Insurance*
- Rs 10 lakh hassle free overdraft facility*
- Concession in Rate of Interest on Housing/Car/Education loan*
- Nil Processing Fee on Housing/Car/Personal Loan*
- No Legal /Valuation Charges on Home Loan & Waiver of last 3 EMIs
- Free Rupay Select Debit Card with Lounge Access*
- Free Annual Preventive Health Check Up*

The Bank shall act as a facilitator between the customer and the Insurance Company



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For all your financial needs



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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.





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

- 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”.
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