ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ

पंजाब एण्ड सिंध बैंक
(भारत सरकार का उपक्रम)

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

Ref No: PSB/HO/Shares Cell / 44 /2026-27 **September 1, 2026**

To,

BSE Limited, **Department of Corporate Services,** 25th 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**

Dear Sir,

Sub: Submission of Corporate Presentation

Pursuant to disclosure of material event / information under Regulation 30 read with Schedule III and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, read with corresponding circulars and notifications issued thereunder, please find enclosed the Corporate Presentation of Punjab & Sind Bank.

The same is also available on the website of the Bank at https://punjabandsind.bank.in/.

This is for your information and record.

Yours faithfully

SAKET MEHROTRA Digitally signed by SAKET MEHROTRA Date: 2026.09.01 15:54:40 +05'30'

Saket Mehrotra
Company Secretary

PUNJAB & SIND BANK ★ H.O. Accounts & Audit Deptt. (Shares Cell) (शेयर कक्ष) ★ EAST KIDWAI NAGAR, NEW DELHI

Head Office: 21, Rajendra Place, New Delhi-110008
Corporate Office: NBCC Office Complex, Block 3, East Kidwai Nagar, New Delhi – 110023
Email: complianceofficer@psb.bank.in

੧ਓ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ

Punjab & Sind Bank

(A Govt. of India Undertaking)

Where service is a way of life

CORPORATE PRESENTATION

September 2026

Follow our Official Page: @PSBIndOfficial

Disclaimer

This presentation is issued by Punjab & Sind Bank (the "Bank") for general information purposes only, without regard to any specific objectives, suitability, financial situations and needs of any particular person. This presentation does not constitute any recommendation or form part of any offer or invitation, directly or indirectly, in any manner or inducement to sell or issue, or any solicitation of any offer to purchase or subscribe for, any securities of the Bank, in any jurisdiction, nor shall it or any part of it or the fact of its distribution form the basis of, or be relied on in connection with, any contract or commitment therefor. This presentation does not solicit any action based on the material contained herein and no offering of securities of the Bank will be made except by means of a statutory offering document containing detailed information about the Bank. Nothing in this presentation is intended by the Bank to be construed as legal, accounting or tax advice and does not take into account an investor's individual investment objectives, including the merits and risks involved in an investment in the Bank or its securities, or an investor's financial situation, tax position or particular needs.This presentation has not been approved and will not or may not be reviewed or approved by any statutory or regulatory authority in India or by any Stock Exchange in India.

This presentation may include statements which may constitute forward-looking statements. All statements that address expectations or projections about the future, including, but not limited to, statements about the strategy for growth, business development, market position, expenditures, and financial results, are forward looking statements. Forward looking statements are based on certain assumptions and expectations of future events. All forward-looking statements are based on judgments derived from the information available to the Bank at this time. Forward-looking statements are statements concerning future circumstances and results, and any other statements that are not historical facts, sometimes identified by the words including, without limitation "believes", "expects", "predicts", "intends", "projects", "plans", "estimates", "aims", "foresees", "anticipates", "targets", and similar expressions. This presentation should not be relied upon as a recommendation or forecast by the Bank. Please note that the past performance of the Bank is not, and should not be considered as, indicative of future results. The Bank cannot guarantee that these assumptions and expectations are accurate or will be realised. The actual results, performance or achievements, could thus differ materially from those projected in any such forward-looking statements. Such statements are not and should not be construed as a representation of future performance or achievements of the Bank. In particular, such statements should not be regarded as a projection of future performance of the Bank. It should be noted that the actual performance or achievements of the Bank may vary significantly from such statements. The Bank does not undertake to revise any forward-looking statement that may be made from time to time by or on behalf of the Bank. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements.

This presentation is confidential, is being given solely for your information and for your use and may not be (i) copied, photocopied, duplicated or disseminated, in whole or in part, and in any manner or for any purpose and; (ii) re-circulated, redistributed, passed on, published in any media, website or otherwise disseminated, to any other person, in any form or manner, in part or as a whole, without the prior written consent of the Bank. No person is authorized to give any information or to make any representation not contained in or inconsistent with this presentation and if given or made, such information or representation must not be relied upon as having been authorized by any person. Any unauthorized use, disclosure or public dissemination of information contained herein is prohibited. Failure to comply with this restriction may constitute a violation of applicable laws.

The information contained in these materials has not been independently verified. None of the Bank, its Directors or affiliates nor any of its or their respective employees, advisers or representatives or any other person accepts any responsibility or liability whatsoever, whether arising in tort, contract or otherwise, for any errors, omissions or inaccuracies in such information or opinions or for any loss, cost or damage suffered or incurred howsoever arising, directly or indirectly, from any use of this document or its contents or otherwise in connection with this document, and makes no representation or warranty, express or implied, for the contents of this document including its accuracy, fairness, completeness or verification or for any other statement made or purported to be made by any of them, or on behalf of them, and nothing in this presentation shall be relied upon as a promise or representation in this respect, whether as to the past or the future. Past performance is not a guide for future performance. The information and opinions contained in this presentation are current, and if not stated otherwise, as of the date of this presentation. 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. Any opinions or information expressed in this presentation are subject to change without notice. Further, certain financial and operational numbers may have been rounded off.

Persons should consult their own financial or tax adviser and carry out their own due diligence procedures if in doubt about the treatment of the transaction for themselves.

Disclaimer

This presentation includes certain industry data and projections that have been obtained from industry publications and surveys. Industry publications and surveys and forecasts generally state that the information contained therein has been obtained from sources believed to be reliable, but there is no assurance that the information is accurate or complete. Neither the Bank nor any of its advisors or representatives have independently verified any of the data from third-party sources or ascertained the underlying economic assumptions relied upon therein. All industry data and projections contained in this presentation are based on data obtained from the sources cited and involve significant elements of subjective judgment and analysis, which may or may not be correct. For the reasons mentioned above, you should not rely in any way on any of the projections contained in this presentation for any purpose.

This presentation is not a prospectus, a statement in lieu of a prospectus, an offering circular, an advertisement or an offer document under the Companies Act, 2013, as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended, or any other applicable law in India, nor does it form part of, and should not be construed as, any present or future invitation, recommendation or offer to purchase or sell securities of the Bank or an inducement to enter into investment activity in any jurisdiction. If there is any subsequent offering of any security of the Bank, it will be made pursuant to a separate and distinct offering documentation. Any decision to purchase securities in the context of an offering of securities (if any) should be made solely on the basis of information contained in the offering documentation published in relation to such offering.

Neither this document nor any part or copy of it may be distributed, directly or indirectly, in the United States. This presentation is not an offer to sell or a solicitation of any offer to buy the securities of the Bank in the United States or in any other jurisdiction where such offer or sale would be unlawful. Securities may not be offered, sold, resold, pledged, delivered, distributed or transferred, directly or indirectly, in to or within the United States absent registration under the United States Securities Act of 1933, as amended (the "Securities Act"), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and in compliance with any applicable securities laws of any state or other jurisdiction of the United States. The Bank's securities have not been and will not be registered under the Securities Act. The distribution of these materials in certain jurisdictions may be restricted by law and persons into whose possession these materials comes should inform themselves about and observe any such restrictions. Accordingly, any persons in possession of the aforesaid should inform themselves about and observe any such restrictions. By reviewing this presentation, you agree to be bound by the foregoing limitations. You further represent and agree that you are permitted under the laws of your jurisdiction to receive this presentation. You may not repackage or sell the presentation. Information contained in a presentation hosted or promoted by the Bank is provided "as is" without warranty of any kind, either expressed or implied, including any warranty of fitness for a particular purpose.

By accessing this presentation, you accept this disclaimer and any claims arising out of or in connection with this presentation shall be governed by the laws of India and only the courts in the concerned state in India and no other courts shall have jurisdiction over the same.

Table of Contents

पी.एस.बी.

Overview

Punjab & Sind Bank – An Introduction

Strong Legacy as a Premier Commercial Bank

- Incorporated in **1908** in Amritsar
- **118 years** of operating excellence covering **410 districts** across India
- Catering to the **overall banking needs of customers** across several segments

Pan-India Presence through Multiple Delivery Channels

- Established **PAN-India franchise**
- Overall **6,014 delivery channels,** comprising of 1,679 branches, 1,188 ATMs, 3,147 BCs
- Dedicated **staff strength** of **11,225** serving our valued customers.
- **PSB UnIC:** A one-stop omni-channel application catering to the needs of both retail and corporate customers.

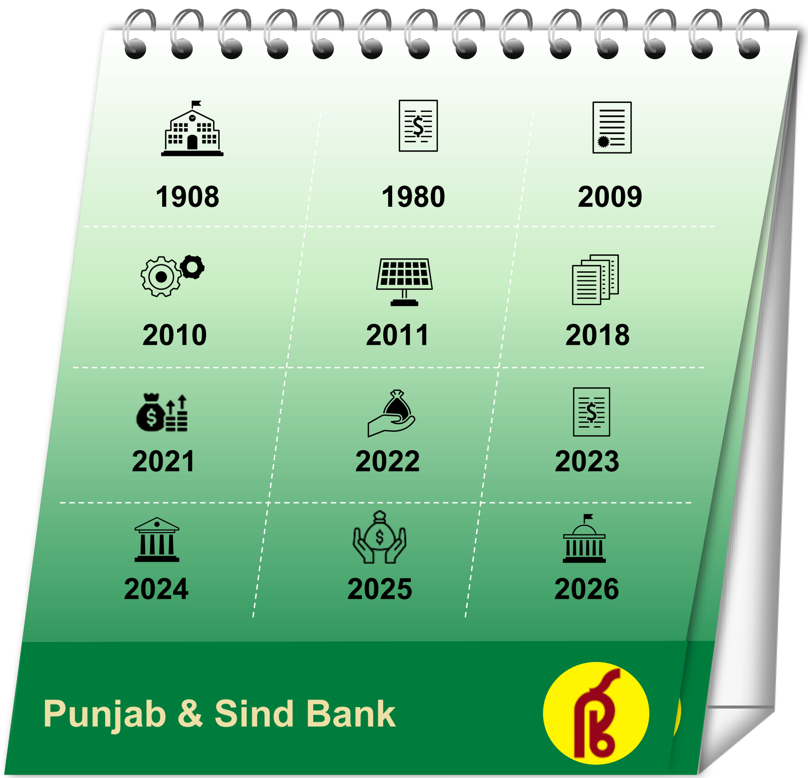
Track Record & Support from GoI

- Diversified loan portfolio
- **Profitable operations** and **consistent dividend declarations** since FY22
- Adequately capitalized
- Successfully raised **Infra Bonds** at competitive rates, with **overall subscription of > 2.0x**
- **93.85%** owned by GoI
- Successfully raised **₹ 1,219 Cr by way of issue of equity share through QIP**

Committed to High Standards of Corporate Governance

- Well defined Board level committees and policies
- Seasoned Management team with vast experience in banking sector
- High Assurance & Compliance functions
- Vigilance mechanism
- Approved code of ethics
- Improved credit quality and underwriting standards
- Improved operating systems and processes

Major Events and Milestones



1908
- Incorporated as Punjab & Sind Bank Limited in Amritsar, Punjab

1980
- Nationalized along with five other banks

2009
- Total business of the Bank for financial year 2008-09 crosses **₹ 50,000 Cr**

2010
- Total business of the Bank crosses **₹ 81,000 Cr** & Net Profit **of ₹ 500 Cr**
- Listed on BSE and NSE

2011
- Total business of the Bank crosses **₹ 1,00,000 Cr**

2018
- Bank implemented Unified Payments Interface (UPI).
- Government of India infuses capital of **₹ 785 Cr**

2021
- Bank launches its omni-channel app, PSB UnIC
- GoI infuses capital of **₹ 5,500 Cr**

2022
- GoI infuses capital of **₹ 4,600 Cr**

2023
- Total business of the Bank crosses **₹ 2,00,000 Cr**

2024
- STP journeys launched for Housing and Vehicle Loans
- CBS upgraded (Finacle 7 to 10)
- Raised funds through Infra Bonds of **₹ 3,000 Cr**

2025
- Successfully raised **₹ 1,219 Cr through QIP**

2026
- CARE **Ratings upgraded to AA (Stable)** from AA-
- Bank achieves its highest ever **Operating Profit & Net profit of ₹ 2,182 Cr & ₹ 1,322 Cr** respectively.

Key Investment Highlights

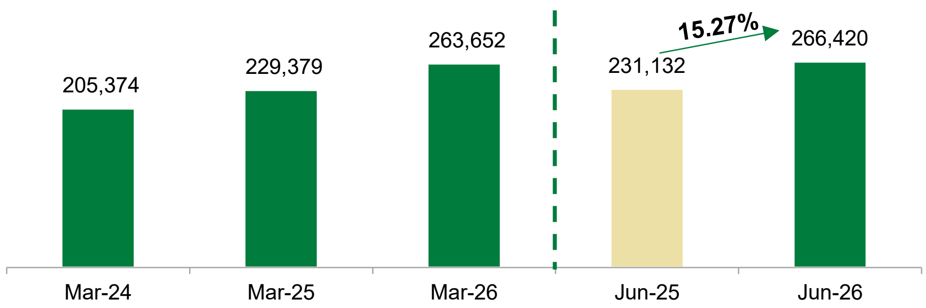
Key Investment Highlights

1. Sustainable and Growing Business Profile
2. Diversified Credit Portfolio with Increasing RAM Share
3. Pan-India Branch Network and Stable CASA & Retail Term Deposits Mix
4. Strong Capital Adequacy with Stable Credit Rating & improving Net Worth
5. Track Record of Robust Financial Performance
6. Seasoned Board with in-depth Sector Expertise
7. Five transformation pillars underpinning Digital-Led Growth
8. Continued Focus on ESG Initiatives

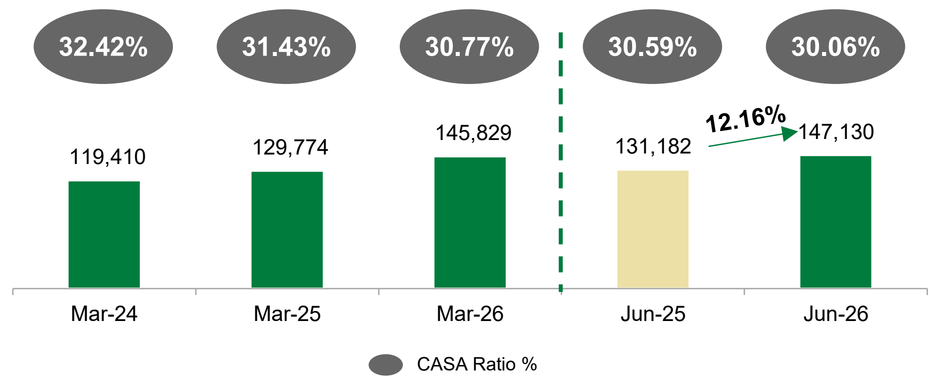
Sustainable and Growing Business Profile (1/2)

1

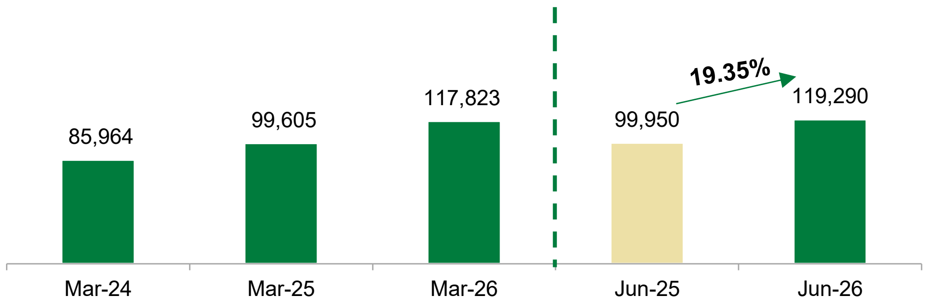
Total Business (₹ Cr)



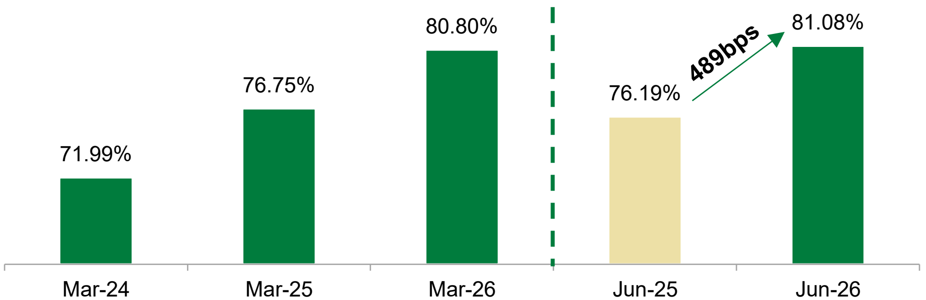
Total Deposits (₹ Cr)



Total Advances (₹ Cr)



Credit-to-Deposit Ratio (%)



Sustainable and Growing Business Profile (2/2)

1

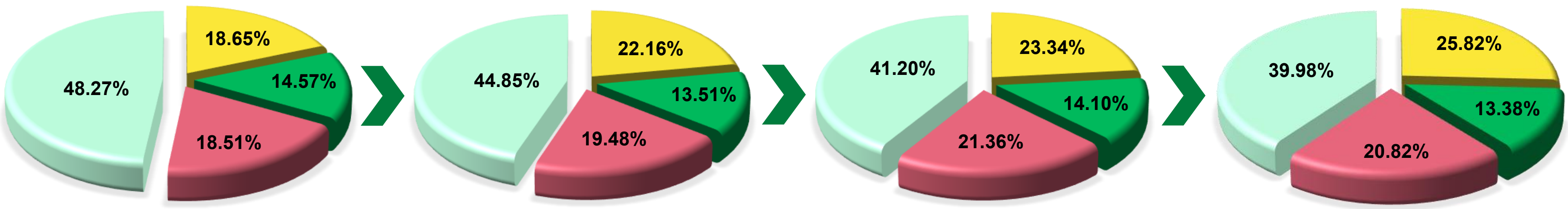
Business Size	Loan Book Mix	Profitability	Asset Quality	Capital Structure
As on June 30, 2026	As on June 30, 2026	For period ended June 30, 2026	As on June 30, 2026	As on June 30, 2026
₹ 2,66,420 Cr Total Business *Y-o-Y growth: 15.27%*	**₹ 71,596 Cr** Total RAM Book *Y-o-Y growth: 32.66%*	**8.15%** Yield on Advances *Y-o-Y growth: -32bps*	**2.21%** Gross NPA *Y-o-Y decline: -113bps*	**₹ 12,500 Cr** Net worth *Y-o-Y growth: 10.47%*
₹ 1,47,130 Cr Total Deposits *Y-o-Y growth: 12.16%*	**₹ 30,799 Cr** Retail Loan Book *Y-o-Y growth: 36.44%*	**0.73%** Return on Assets *Y-o-Y growth: 6bps*	**0.65%** Net NPA *Y-o-Y decline: -26bps*	**17.61%** CRAR *Y-o-Y growth: -29bps*
₹ 1,19,290 Cr Total Advances *Y-o-Y growth: 19.35%*	**₹ 24,838 Cr** MSME Loan Book *Y-o-Y growth: 32.71%*	**10.85%** Return on Equity *Y-o-Y growth: 118bps*	**92.33%** PCR *Y-o-Y growth: 56bps*	**16.56%** Tier 1 Capital *Y-o-Y growth: 54bps*

Diversified Credit Portfolio with Increasing RAM Share

2

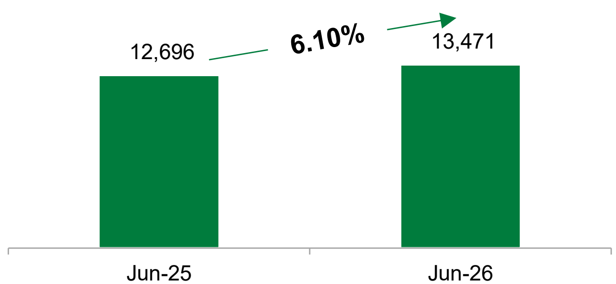
Increasing RAM Share

Mar-24	51.73%	Mar-25	55.15%	Mar-26	58.80%	Jun-26	60.02%

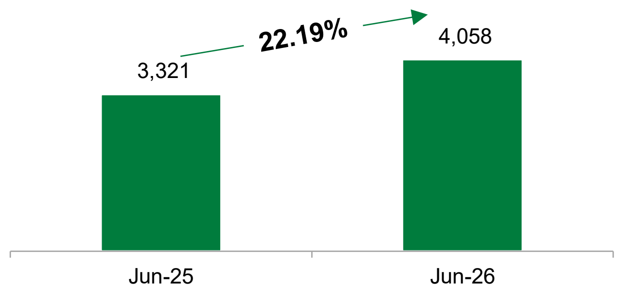


Corporate Retail Agri. MSME RAM %

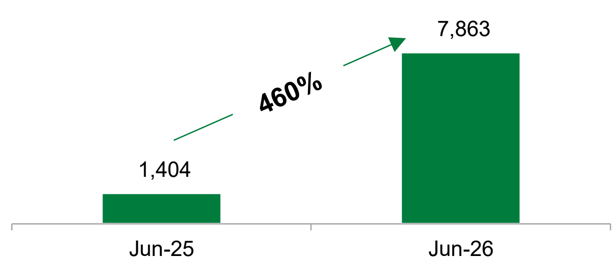
Home Loan (₹ Cr)*



Vehicle Loan (₹ Cr)*



Gold Loans (₹ Cr)*



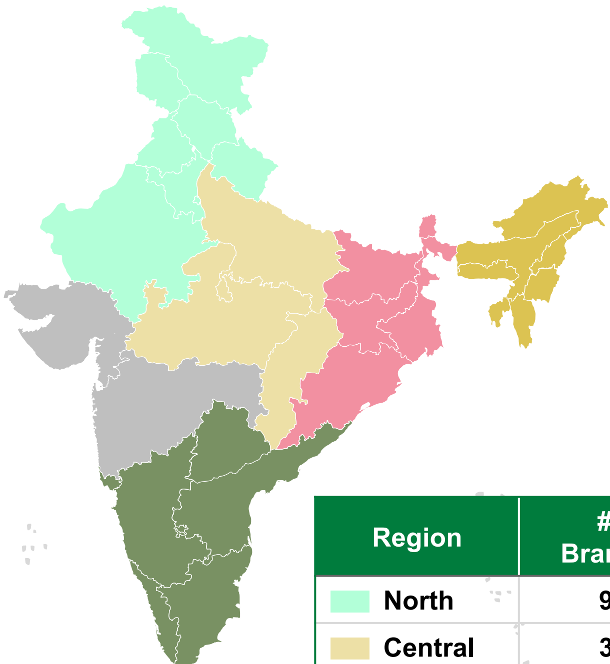
Implementation of centralized processing centre (CenMARG) for augmenting RAM share and improved asset quality

Note: (*) Retail Loans including Direct Assignment

Pan-India Branch Network for Servicing broad Customer Base and Stable CASA & Retail Term Deposits Mix

3

Expanding Branch Footprint across India



1,679 *Branches opened up to Jun 30, 2026*

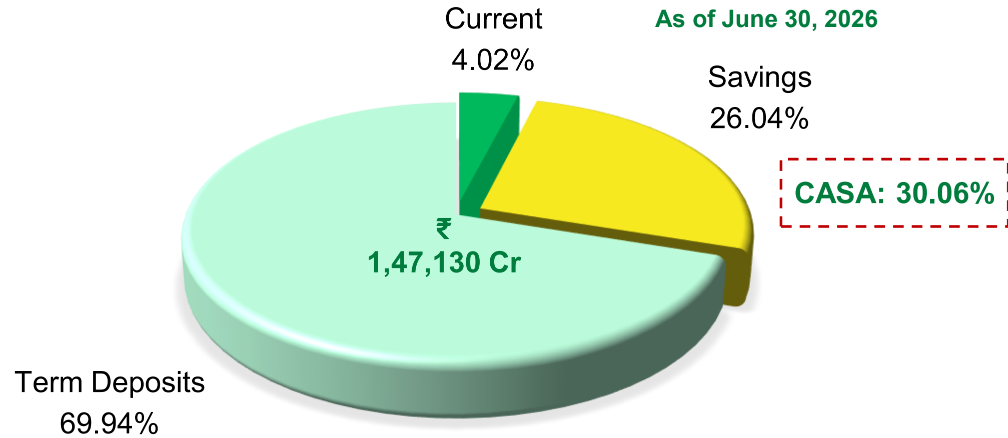
1,188 *ATMs*

3,147 *BCs*

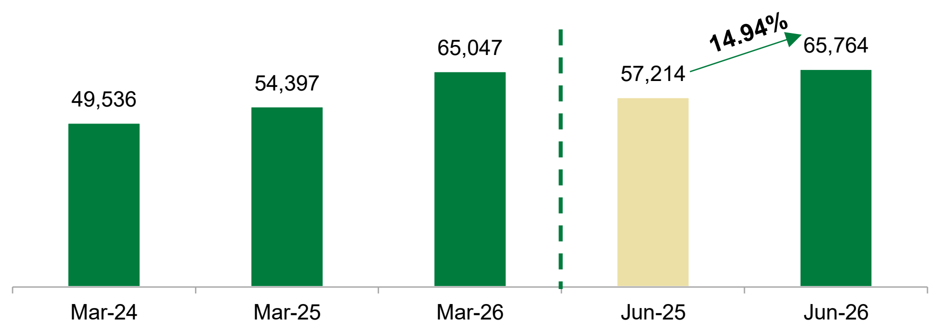
410 *Districts Covered*

Region	# of Branches	% in Rural & Semi Urban
North	964	66.18%
Central	383	52.48%
Eastern	122	36.88%
Western	89	20.22%
Southern	82	9.75%
North-Eastern	39	56.41%
Total	1,679	55.51%

Balanced Liability Franchise with Stable CASA Mix



Growing Retail Term Deposits (₹ Cr)

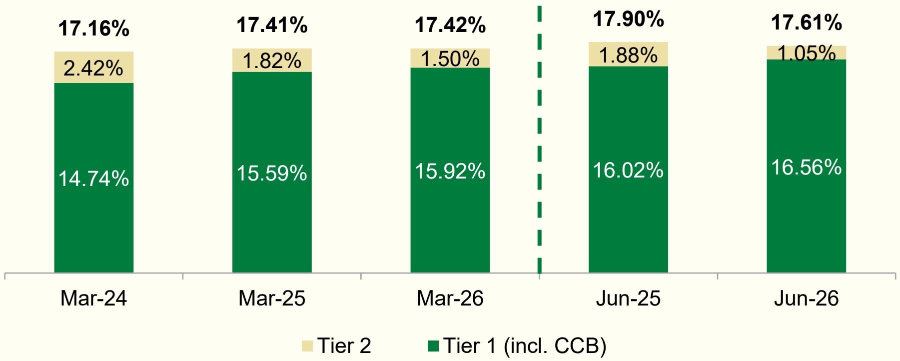


Strong Capital Adequacy with Stable Credit Rating & Improving Net Worth

4

Strong Capital Adequacy & Stable Credit Rating

Capital to Risk-weighted Assets Ratio (%)

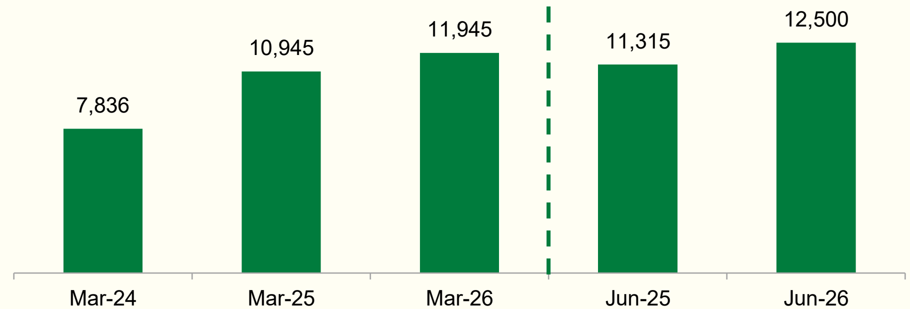


Credit Rating (As of Jun 30, 2026)

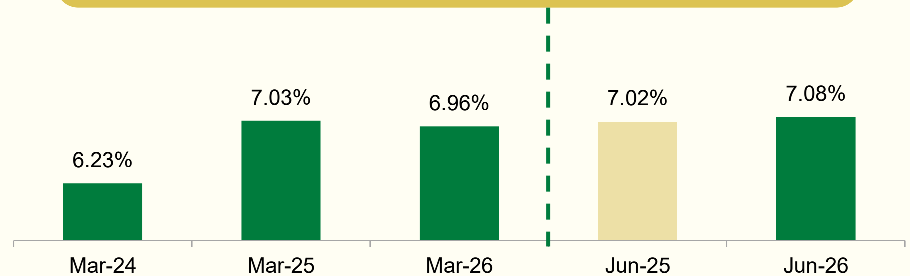
Infra Bonds	Credit Rating
CRISIL Ratings	AA (Stable)
India Ratings	AA (Stable)
Tier 2 Bonds	
CRISIL Ratings	AA (Stable)
Infomerics Ratings	AA (Stable)
CARE Ratings	AA (Stable)

Net-worth & Leverage Ratio (Basel III)

Net-worth (₹ Cr)

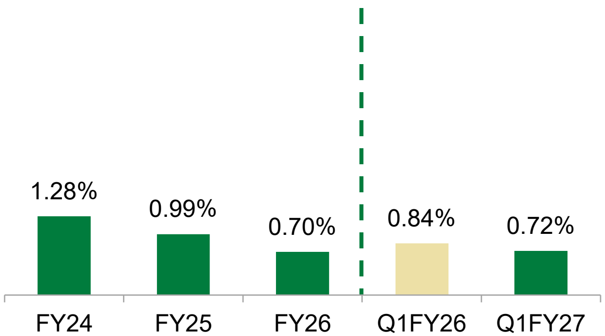


Leverage Ratio (Basel III)

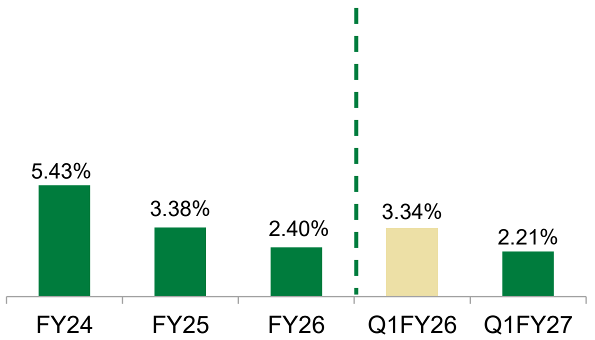


Improved Asset Quality

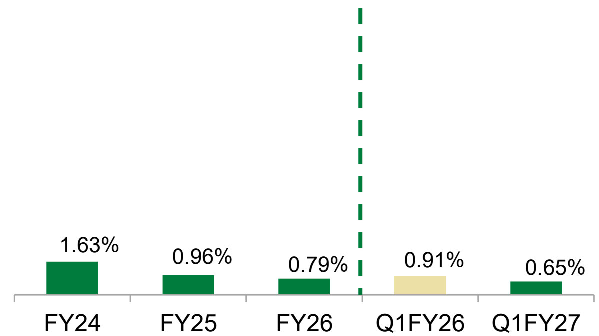
Declining Slippage Ratio (%)



Reduction in Gross NPAs (%)

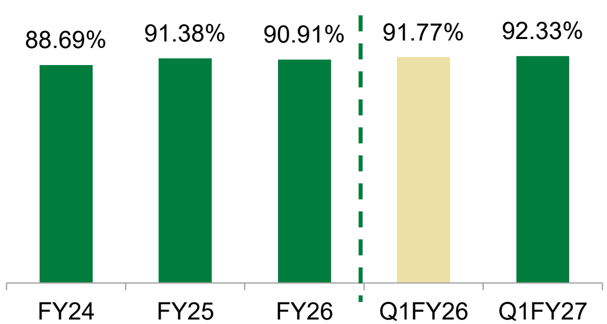


Reduction in Net NPAs (%)

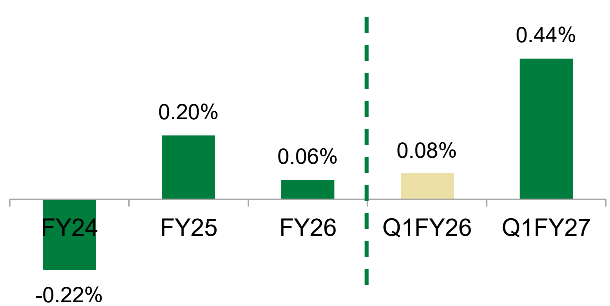


Fresh Slippages (₹ Cr)

Stable Provision Coverage Ratio (%)



Credit Cost (%)



Note: Slippages & Credit Cost quarterly numbers are annualized.

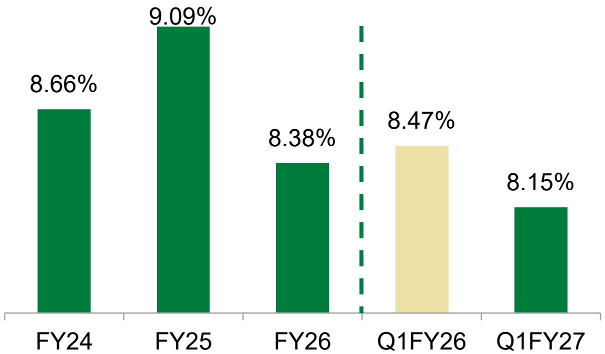
Rating Profile of Corporate Credit Exposure

Credit (Rated Exposure) – External Rating Wise (Above ₹ 5 Cr)

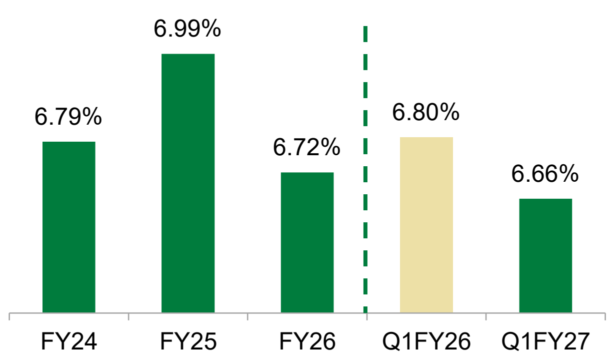
Particulars	Quarter Ended							
	Mar'24		Mar'25		Mar'26		Jun'26	
(In ₹ Cr)	Amount	% to Total	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	10,985	22.02%	10,197	18.52%	12,188	18.05%	14,787	21.63%
AA rated	10,810	21.67%	14,397	26.15%	18,064	26.75%	17,488	25.59%
A rated	4,401	8.82%	6,795	12.34%	9,802	14.52%	9,241	13.52%
BBB rated	2,036	4.08%	3,224	5.86%	7,073	10.48%	4,846	7.09%
Total of BBB & above	**28,232**	**56.59%**	**34,613**	**62.87%**	**47,127**	**69.80%**	**46,362**	**67.83%**
BB & Below	2,379	4.77%	1,670	3.03%	1,593	2.36%	1,537	2.25%
Total Rated	**30,611**	**61.36%**	**36,283**	**65.90%**	**48,720**	**72.16%**	**47,899**	**70.08%**
Govt. Guaranteed	**14,685**	**29.44%**	**14,020**	**25.47%**	**12,925**	**19.14%**	**10,171**	**14.88%**
Other Unrated	4,587	9.20%	4,751	8.63%	5,873	8.70%	10,279	15.04%
Total	**49,883**	**100.00%**	**55,054**	**100.00%**	**67,518**	**100.00%**	**68,350**	**100.00%**

Track Record of Robust Financial Performance (1/3)

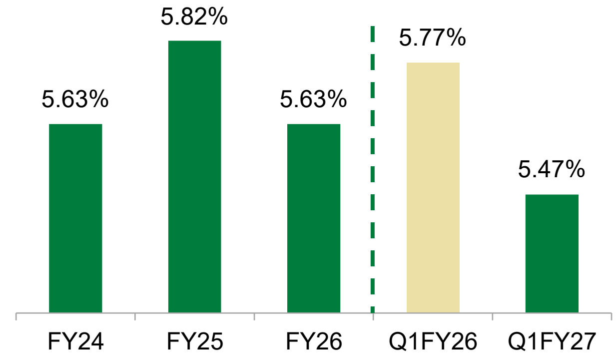
Yield on Advances (%)



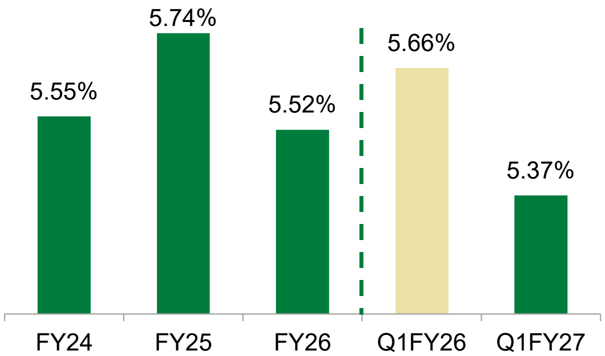
Yield on Investments (%)



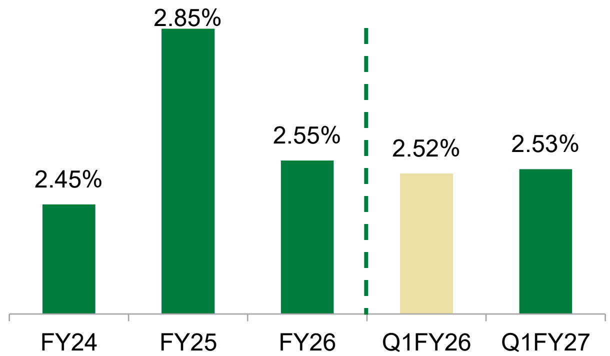
Cost of Funds (%)



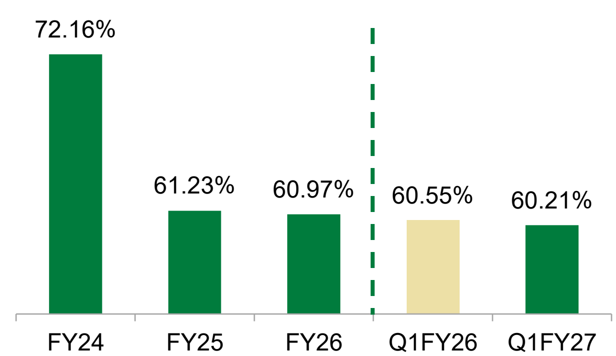
Cost of Deposits (%)



Net Interest Margin (%)

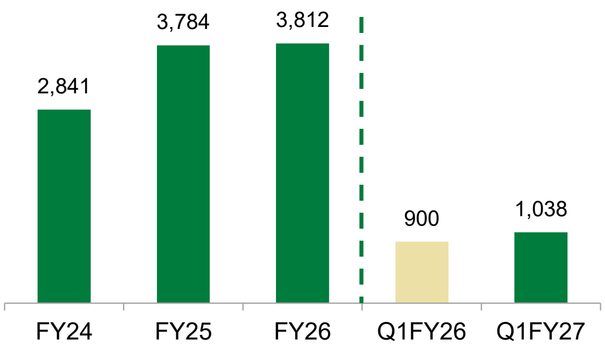


Cost-to-Income Ratio (%)

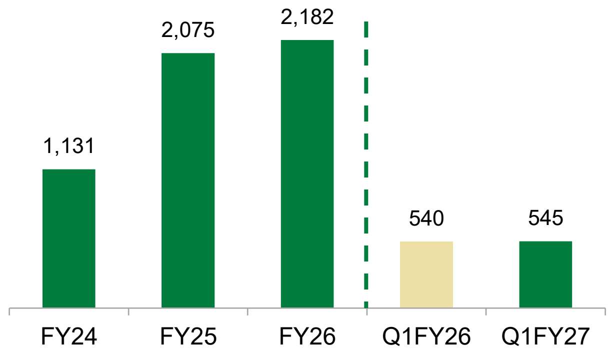


Track Record of Robust Financial Performance (2/3)

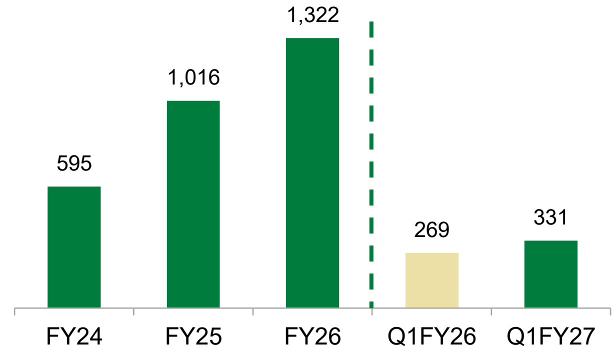
Net Interest Income (₹ Cr)



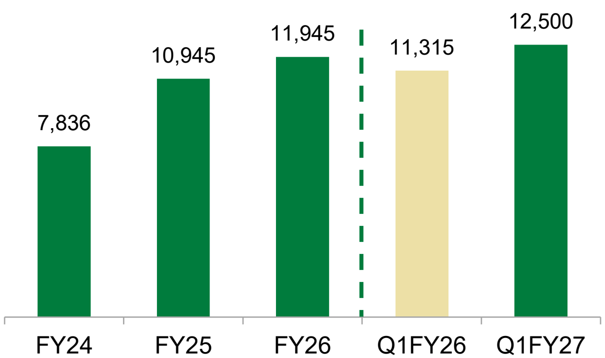
Operating Profit (₹ Cr)



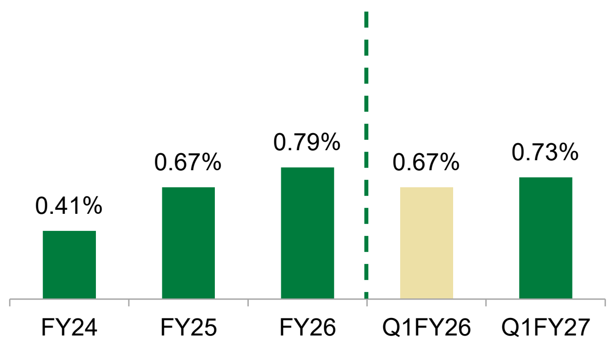
Net Profit (₹ Cr)



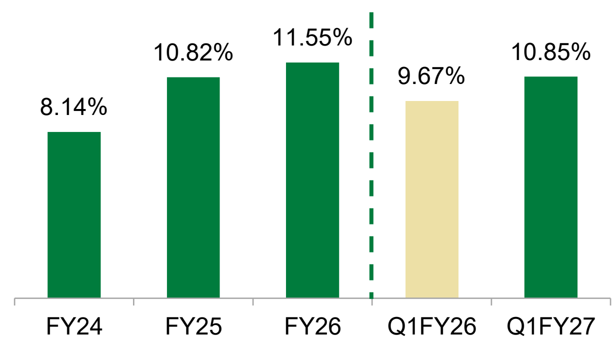
Net-worth (₹ Cr)



Return on Assets (%)



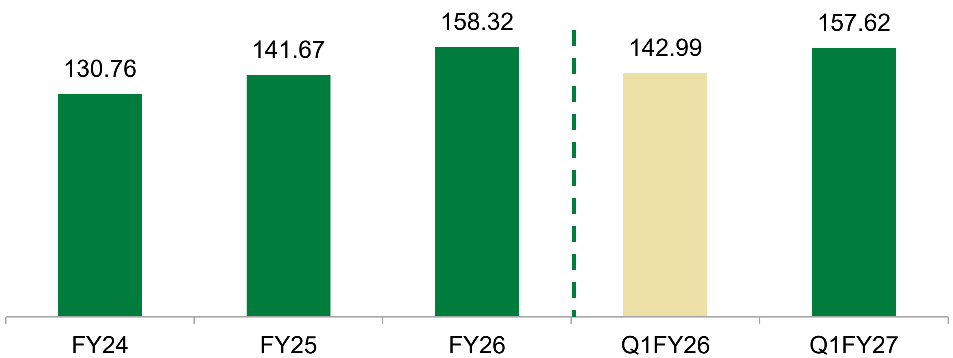
Return on Equity (%)



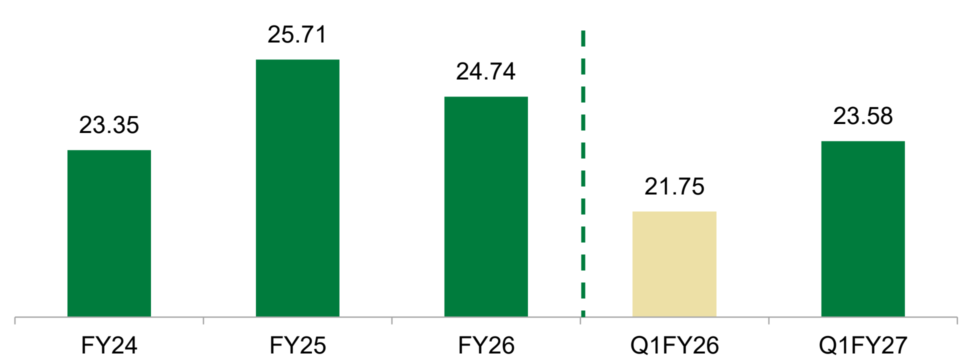
Track Record of Robust Financial Performance (3/3)

5

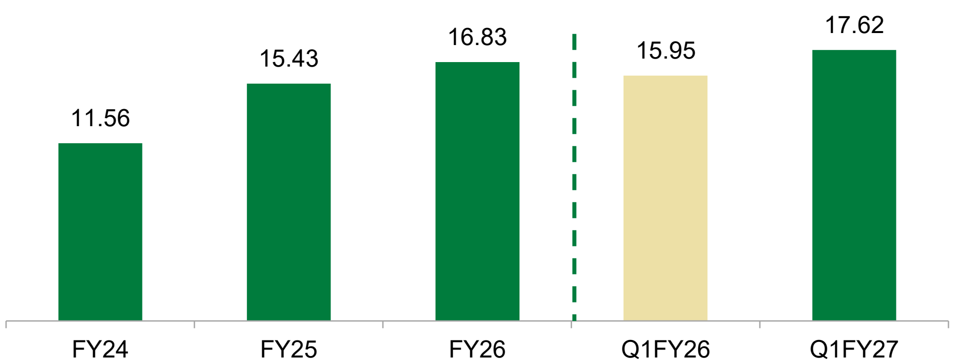
Business per Branch (₹ Cr)



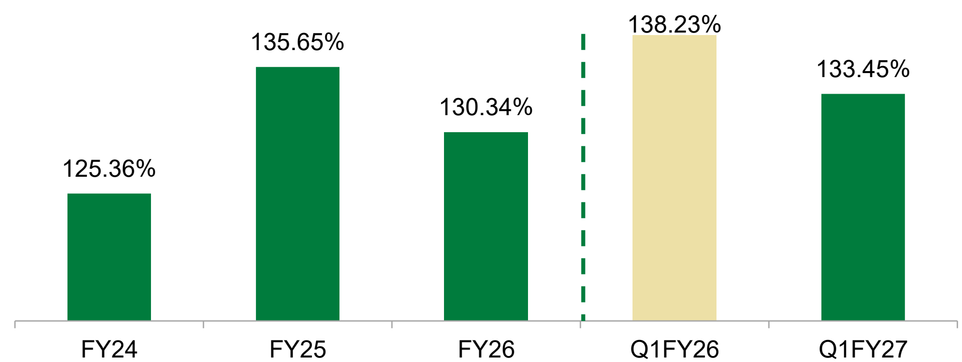
Business per Employee (₹ Cr)



Book Value per share (₹)



Liquidity Coverage Ratio (%)



Seasoned Board with in-depth Sector Expertise

Our Experienced Board of Directors

Shri Swarup Kumar Saha
MD & CEO

Overall experience of more than three decades and was appointed as MD & CEO of Punjab & Sind Bank in June-22. He obtained Bachelor of Science degree from the University of Calcutta and is a Certified Associate of the Indian Institute of Bankers. He holds diploma in Treasury, Investment, and Risk Management awarded by the Indian Institute of Bankers and the Fixed Income Money Market and Derivatives Association of India.

Shri Ravi Mehra
Executive Director

Overall experience of 35+ years and joined as Executive Director of the Bank in October-23. In his prior experience he was the General Manager of Punjab & Sind Bank. He is a post-graduate in Commerce and also a Certified Associate of Indian Institute of Bankers (CAIIB)

Shri Rajeeva
Executive Director

Appointed as Executive Director in August-24 and has a total experience spanning 30+ years. Previously, he was Chief General Manager of PNB. He is a post-graduate in Arts, MBA in Banking and Finance and a Certified Associate of Indian Institute of Bankers (CAIIB). He has also served as MD & CEO of PNB (International) Ltd. in UK

Shri Jitendra Asati
Ministry of Finance Nominee Director

Appointed as GoI Nominee Director on the Board in September-25. He has vast experience across 15+ years at various levels in different capacities in the GoI.

Shri Vivek Srivastava
RBI Nominee Director

Shri Vivek Srivastava has been a career central banker, having joined Reserve Bank of India in November 1990 with an overall experience of more than 30 years. He has served across departments in the RBI and is currently posted as the Regional Director of Chandigarh regional office.

Shri R.ajendra Gupta
Shareholder Director

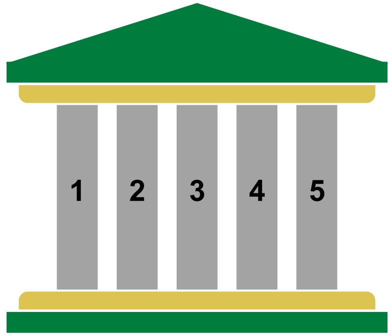
Retired from LIC of India as Executive Director. He holds Master's degree in Physics from Lucknow University. He is also a fellow member of Insurance Institute of India.

Shri K. Subba Raju Guptha
Non-Official Director
Senior Advocate with more than four decades of continuous professional experience. A graduate in Science and Law, he enrolled as an Advocate in 1986 and has since remained in active legal practice in High Courts, District Courts, Tribunals, Consumer Forums, Revenue adjudicators, trial courts, sessions courts and arbitrations.

Five transformation pillars underpin Punjab & Sind Bank's digital-led growth agenda

7

The transformation journey from core technology and digital acquisition to products, trust and people execution



Modern Technology And Operating Foundation

2x IT budget; Finacle and Integrated Treasury Management System upgrades; enterprise and ecosystem integrations; Automation through STP; Co-lending; AI chatbot, one-stop omni-channel - UnIC and TAB banking.

Digital Channel, Acquisition and Journeys

Rapid growth in digital transactions, UPI users, QR and merchants; UnIC scale, digital deposits, one-click onboarding, instant approvals, digital KYC, paperless and omnichannel journeys.

Product and Ecosystem Expansion

Retail, Agri and MSME lending; One Smart Scan; payment gateway; online PAN; Digi Gold Loan; loan against deposits and mutual funds; CBDC Connect and Bharat Connect salary propositions.

Customer Engagement, Service and Trust

Digital outreach, personalized communication, next-gen contact centers, 24x7 resolution, continuous UnIC upgrades, multi-layer security, fraud controls, AML and resilience monitoring.

People, Capability and Performance Engine

Kutumb employee ecosystem, health and lifestyle benefits, feedback and career growth; institution-led learning, VidyaNidhi, CoE and Navjyoti's transparent outcome-led HR toolset.

Build the core → Scale digital adoption → Widen the product ecosystem → Strengthen service and trust → institutionalize execution

A modernized technology stack is enabling scale, automation and omnichannel delivery

7

Back-end strengthening and front-end transformation are being pursued in parallel

2x IT BUDGET

Back-end Strengthening

1 Enterprise Integration

HRMS, NSDL, UIDAI, VAHAN, CKYC, internal ratings and ATMs integrated

2 Straight-through Automation

E2E IRAC, continuous clearing and automated penal and service charges

3 Core System Upgrade

Finacle 10.2.25 migration with multi-language capability; ITMS implementation

4 Ecosystem Integration

LOS, CASA back office, fintech co-lending (~10k loans/day), Jan Suraksha and BCA channel

Seamless Front-end Experience

1 Unified UnIC Platform

Omnichannel engagement with transaction limits, 2FA and data encryption

2 AI Chatbot

“UniBot” for customers & “R-YaBot” (Gen AI) for staff offers 24x7 support that reduces routine query load and focuses teams on higher-value cases

3 Customer & Branch Experience

SMS/email feedback mechanisms and regional-language login capabilities enhance accessibility.

4 Tab Banking

Faster onboarding with improved accessibility and inclusion

Strategic outcome: a more integrated, automated and scalable operating architecture with a consistent experience across branch, mobile and digital channels

Punjab & Sind Bank

Source: Punjab & Sind Bank management presentation

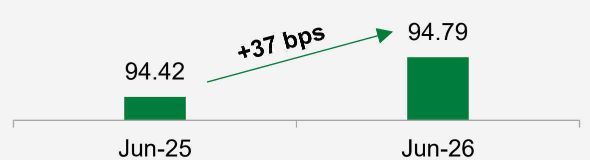
Digital adoption is scaling rapidly across transactions, customers and merchants

7

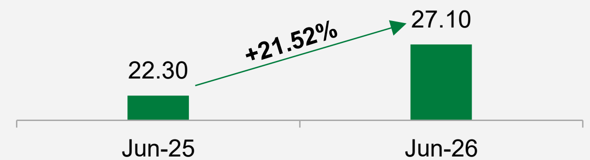
Broad-based growth across every tracked digital metric is strengthening the bank's acquisition and engagement engine

Digital Scale-up: Jun 2025 → Jun 2026

01. % of Digital Transactions

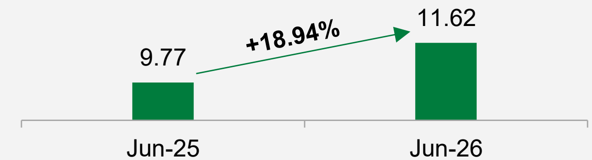


02. UPI Transactions (Cr.)#

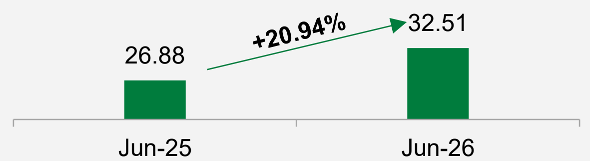


Debit & Credit Transactions

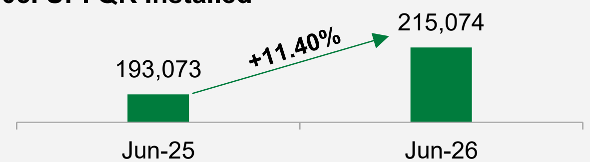
03. UnIC Registrations (Lakhs)



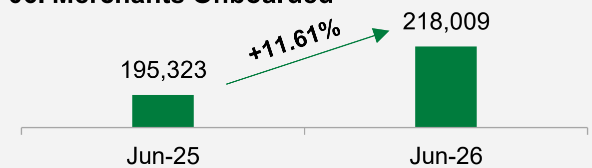
04. UPI Users (Lakhs)



05. UPI QR Installed



06. Merchants Onboarded



UnIC Scale And Digital Acquisition

- **28L+** UnIC downloads
- **210+** Mobile services
- **4.4/5** Play Store rating
- **17%** Eligible customers on UnIC
- **60,355** Digital TDs
- **INR 1,451 Cr** Digital TD amount

Design Principles Across Digital Journeys

1. Seamless end-to-end digital customer journeys
2. Instant, hassle-free approvals and one-click onboarding
3. Robust digital KYC and verification
4. Fully paperless processing and documentation
5. Intuitive, simple and secure user experience
6. Omni channel access through QR, UnIC mobile app and digital platforms

Digital acquisition is broad-based: transactions, registrations, UPI users, QR installations and merchant onboarding are all growing at double-digit rates

Source: Punjab & Sind Bank management presentation; Jun 2025 to Jun 2026

Product and ecosystem innovation is widening wallet share across customer segments

7

The portfolio spans digital lending, institutional payments, onboarding utilities and differentiated propositions

01 Segmented Digital Lending Suite

Retail: E Apna Ghar, E Apna Vahan, PM Surya Ghar Bijli Yojna, pre-owned car and Digi Jewel / Gold Loan.

Agri and inclusion: e-KCC, SHG and farmer-focused omnichannel access.

MSME / commercial: Shishu Mudra, Digital MSME Loans and Digi Commercial Vehicle Loan; co-lending integration supports scale.

Journey design: instant approvals, one-click onboarding, digital KYC, paperless processing and secure omnichannel access.

02 Payment Gateway and Online Pan Ecosystem

Payment gateway offers education solutions, forms and payments, housing-society management, donations, e-auctions and integrated collections for educational institutions, housing societies, religious bodies, government departments, hospitals and enterprises.

Online PAN: available to new-to-bank, existing and walk-in customers in ~15 minutes;

Launched an integrated Payment Gateway with Easebuzz-powered, tailor-made SaaS/ERP solutions

ONE SMART SCAN:

Unified access to home, vehicle, education, personal, jewel, commercial vehicle, MSME, pre-owned vehicle, e-KCC and rooftop-solar journeys

04 Bharat Connect Salary Propositions

VISTA targets central-government employees and pensioners; OMNI targets state / UT government, PSU employees and pensioners.

Benefits highlighted across the propositions: free air-accident insurance up to INR 4 Cr; personal accidental-death cover up to INR 3.5 Cr; INR 20 L term-life cover; INR 10 L overdraft; interest concessions on housing, car and education loans; nil processing fee on selected loans; no legal / valuation charges.

03 Digital Secured and Next-gen Propositions

Digi Gold Loan: paperless onboarding, instant KYC, automated processing, quick assessment, flexible repayment, automated approval up to INR 250,000, secure custody and digital application-to-disbursal.

Loan against bank deposits: 100% digital, instant disbursal, lower rates and no break in FD / RD interest.

Loan against mutual funds & CBDC Connect (Under CUG)

Virtual Account Management (VAM) Solution: enables automated payment workflows through uniquely generated Virtual Account Numbers.

Punjab & Sind Bank

Source: Punjab & Sind Bank management presentation

A unified service and security architecture is strengthening trust while lowering cost-to-serve

Customer engagement, 24x7 resolution and real-time fraud controls are being integrated across channels

Continuous UNiC Upgrades: E-overdraft / e-loan against deposits | online NRI FD open-close | simplified IMPS | merchant-onboarding portal | retail / corporate announcements | UPI Circle (issuer)

Customer Engagement and Service

1. **Digital Outreach**
   SMS, WhatsApp, social media and targeted personalized communication strengthen reach and engagement
2. **Next-gen Contact Centres & CRM**
   Standardized scripts, agent training and QC, plus faster resolution through consistent engagement, Unified Contact Centre Platform Enabling Efficient Customer Query Handling and Service Support.
3. **24x7 CUSTOMER SUPPORT**
   Instant resolution of routine issues, card blocking and failed transactions reduces branch visits
4. **Instant Personalized Debit Card**
   enable real-time, secure debit card issuance at branches, while enhancing customer convenience, operational efficiency; one kiosk is already live at DBU Rajendra Place, New Delhi.

Security and Fraud Control Stack

1. **UNiC Security Controls**
   Transaction limits, 2FA, password expiry, encryption of sensitive data, SSL/WAF and I4C integration in UPI
2. **I4C and Mule Hunter**
   Direct MHA–i4C/NCRP link for faster lien marking, debit freeze, and complaint resolution, AI/ML detects mule accounts, assigns risk scores, triggers freeze and EDD via EFRMS
3. **EFRMS and FRI/MNRL**
   Real-time IVR/SMS alerts, digital-channel blocking for CDD, branch/call-center unblocking and risky-number screening
4. **Compliance and Resilience**
   Strengthened AML and transaction security; Resilience Operations Centre under implementation for centralized monitoring of critical IT assets

Unified controls support real-time prevention, faster response, stronger customer confidence and a more efficient service model

Source: Punjab & Sind Bank management presentation

People transformation is strengthening capability, engagement and performance accountability

7

Employee experience, targeted learning and transparent outcome-led HR tools are reinforcing execution capacity

Employee Experience And Wellbeing

- **Kutumb app:** centralized benefits, reimbursements and services
- **NavDrishti:** employee-led vision, mission, growth and career opportunities
- Health and wellbeing
- Financial and lifestyle
- Engagement and experience
- Career growth
- Structured Leadership Development Program.

26k+ Trainings given

Multi-channel Capability Building

- **Navjyoti** skill assessment and leadership-development tools
- **VidyaNidhi** LMS with mandatory e-learning programs
- Institution-led programs with IIBF, NIBM, IDRBT, IIM, CAFRAL, NIBAF, etc.
- Targeted learning in digital banking, AI, forex, compliance and credit
- PSB Centre of Excellence, Chandigarh

7x Increase in trainings since 2023

Navjyoti Outcome-led Performance System

Five HR Principles
- Merit-Driven Performance Culture
- Employee Engagement & Belonging
- Digital-First HR
- Outcome-Focused Execution
- Transparent, Data-Backed Decisions

Employee-Focused Tools
- Role Clarity & Scorecards
- Performance Appraisals & Target Tracking
- Grievance Redressal
- Skill Mapping & Leadership Pipeline

HR / Administrative Tools
- Target Setting & Performance Dashboards
- Career Growth & Succession Planning
- Manpower Planning & Branch Optimization
- Training, Promotions & Engagement

9k+ Unique employees trained

Source: Punjab & Sind Bank management presentation

Continued Focus on ESG Initiatives

1 Environment

- 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
- Setup of Green Branch in Cochin having IGBC Certification.

2 Social

- 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 86,063 persons 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).

3 Governance

- Well defined Board level committees & policies are in place for better control and governance
- Prudent vigilance mechanism and whistle blower policy in place to enhance transparency
- Board level Committee to monitor recovery in NPAs
- Efficient 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
- eTHIC: Centralized, paperless platform enabling risk-based audits, digital workflows and stronger governance

पी.एस.बी.

Way Forward

Key Growth Strategies

1

- ✓ Tailor made RAM products
- ✓ Creation of MSME clusters and specialized branches for mid-corporate credit
- ✓ Digital lending in Retail, MSME, Co-lending & TReDS
- ✓ Augmenting Non-Fund & Forex Business

2

- ✓ Launch of new liability bundled products for savings, current and retail term deposit to augment deposit growth
- ✓ MOUs for mobilizing salary accounts with Government, Defence and Corporate Establishments
- ✓ Customer acquisition through tab banking.

3

- ✓ Increasing cross-selling through third-party collaborations to augment fee-based income
- ✓ Increasing revenue through co-branded credit cards, insurance and mutual funds

4

- ✓ Expansion of Delivery Channel in uncovered districts.
- ✓ Continuous investment in technology and digital innovation for value-added services
- ✓ Opening up of Gift City Branch

5

- ✓ Dedicated credit monitoring for:
- ✓ Restricting fresh slippages
- ✓ Increased recovery and upgradation of NPA
- ✓ Enhancing collection efficiency

Implemented Transformational Projects

Technology Projects

- Upgraded Treasury Solution
- Upgradation of CBS platform on Finacle version 10X
- Email solutions on cloud network
- Centralized Loan Origination System (LOS)
- IT infrastructure and security stack have been strengthened with latest technology
- Video KYC for onboarding customers

Digital Initiatives

- Introduced digital journey for retail and corporate customers through omni channel
- 150+ functionalities provided in PSB UnIC (mobile banking application)
- Empaneled 50 fintech companies for utilizing new age solutions
- Implemented WhatsApp Banking to its customers in three languages
- Digital journeys for vehicle and housing loans through STP for customers
- Issuing BG in electronic mode
- PSB Mitra App – Digital field visit solution for RAM Segment

Infrastructure

- Implementation of Structural changes to support consistent performance, with 5 Zones driving business growth, 33 Regional Offices and five CenMARGs providing operational advantages.
- Cloud implementation for IT application
- Establishing private cloud to move all existing solution on latest IT infrastructure
- Implementation of specialized back office – Processing centre for RAM advances at zonal level
- Strengthening the credit monitoring engine and collection efficiency
- Creation of dedicated vertical for liability resource mobilization and new project implementation

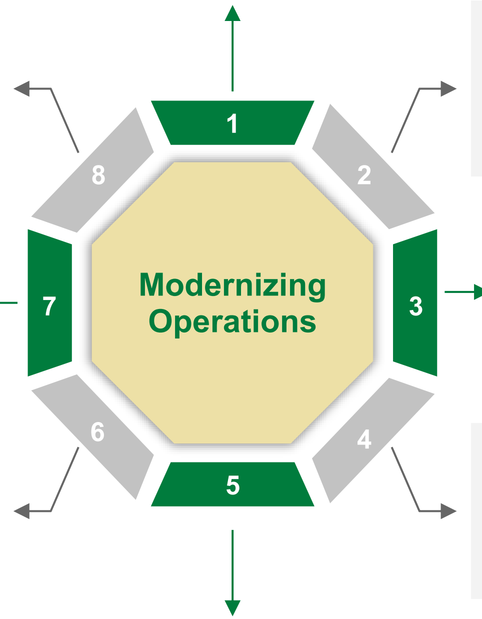
Ongoing Transformational Projects

CASA Back Office
- Streamlining Deposit and Account Management Workflows

HR Transformation
- PMS for monitoring employee performance digitally through KRAs
- Lateral hiring of specialized cadre
- New Staff training college for capacity building

Next-Gen Contact Centre and CRM
- AI-powered for Personalized and Effective Customer Support
- Proactive Customer Engagement

Supply Chain Finance
- Developing an end-to-end digital, cash-flow-based financing solution for dealers & suppliers, supported by fintech partnerships and a centralized Supply Chain Facilities Cell



Centralized Trade Finance
- Enhanced Customer Experience for augmenting Forex Business
- FOREX Card, offering secure, globally accepted and digitally managed foreign-currency payments

Data Warehouse & Analytics; Regulatory Return Data Mart (RRDM)
- Advanced Insights for Better Forecasting and Strategic Planning
- Developing a centralized repository for accurate and timely regulatory submissions to the RBI and other authorities

Risk Management / Cyber Security/Fraud Monitoring
- Advanced EWS to track potential risks in real time
- Strengthen enterprise-wide risk management systems
- Fraud Mitigation using Advanced Technologies

UnIC 2.0
- Digital transformation covering UI/UX & architecture modernization, digital customer journeys, AI & cybersecurity, ecosystem partnerships, Embedded Fintech & Marketplace, Trade Finance.

Financial Highlights

Summary of Assets and Liabilities

In ₹ Cr

Particulars	As of June 30, 2026	As of June 30, 2025	As of March 31, 2026	As of March 31, 2025	As of March 31, 2024
Capital & Liabilities					
Capital	7,096	7,096	7,096	7,096	6,778
Reserves & Surplus	7,538	6,562	7,037	6,259	8,756
Deposits	1,47,130	1,31,182	1,45,829	1,29,774	1,19,410
Borrowings	16,881	12,456	16,352	14,229	9,771
Other Liabilities & Provisions	3,056	4,232	2,957	4,457	2,942
Total	**1,81,701**	**1,61,528**	**1,79,271**	**1,61,815**	**1,47,657**
Assets					
Cash & balance with Reserve Bank of India	6,065	6,779	6,230	8,794	7,313
Balance with banks & money at call and short notice	181	108	70	26	71
Investments	50,226	48,255	49,388	46,912	49,599
Advances	1,17,419	97,622	1,15,912	97,300	82,736
Fixed Assets	1,960	1,756	1,862	1,798	1,756
Other Assets	5,850	7,008	5,809	6,985	6,182
Total	**1,81,701**	**1,61,528**	**1,79,271**	**1,61,815**	**1,47,657**

Summary of Profit and Loss

In ₹ Cr

Particulars	For three-month ended June 30, 2026	For three-month ended June 30, 2025	Year ended March 31, 2026	Year ended March 31, 2025	Year ended March 31, 2024
Income					
Interest Earned	3,213	2,910	11,982	11,481	9,694
Other Income	332	469	1,778	1,568	1,221
Total Income (A)	**3,545**	**3,379**	**13,760**	**13,049**	**10,915**
Expenses					
Interest Expended	2,175	2,010	8,170	7,698	6,853
Operating Expenses	825	829	3,408	3,276	2,931
Provisions and Contingencies	214	271	860	1,059	536
Total Expenses (B)	**3,214**	**3,110**	**12,438**	**12,033**	**10,320**
Net Profit for the period (A-B)	**331**	**269**	**1,322**	**1,016**	**595**

Key Financial Ratios

Particulars	For three-month ended June 30, 2026	For three-month ended June 30, 2025	Year ended March 31, 2026	Year ended March 31, 2025	Year ended March 31, 2024
Profitability					
Yield on Advances	8.15%	8.47%	8.38%	9.09%	8.66%
Cost of Funds	5.47%	5.77%	5.63%	5.82%	5.63%
Net Interest Margin	2.53%	2.52%	2.55%	2.85%	2.45%
Cost-to-Income Ratio	60.21%	60.55%	60.97%	61.23%	72.16%
Return on Assets	0.73%	0.67%	0.79%	0.67%	0.41%
Return on Equity	10.85%	9.67%	11.55%	10.82%	8.14%
Capital Ratios					
Tier 1 Capital	16.56%	16.02%	15.92%	15.59%	14.74%
CRAR	17.61%	17.90%	17.42%	17.41%	17.16%
Leverage Ratio	7.08%	7.02%	6.96%	7.03%	6.23%
Asset Quality					
GNPA	2.21%	3.34%	2.40%	3.38%	5.43%
NNPA	0.65%	0.91%	0.79%	0.96%	1.63%
Provision Coverage Ratio[1]	92.33%	91.77%	90.91%	91.38%	88.69%

Note: (1) with TWO (technical write-off)

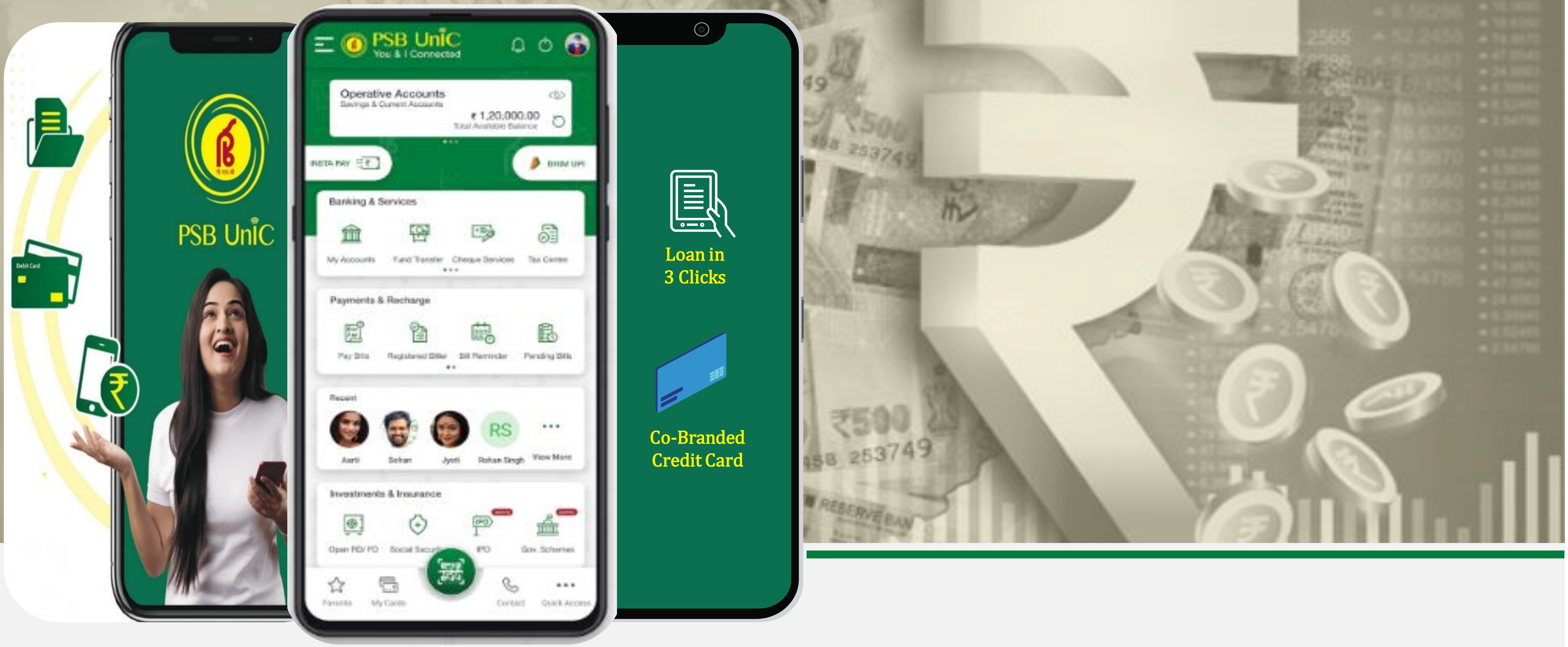
पी.एस.बी.

Appendix

Key Abbreviations

Abbreviations	Expansion	Abbreviation	Expansion
ATM	Automated Teller Machine	**RSETIs**	Rural Self Employment Training Institutes
BC	Business Correspondents	**FLCs**	Financial Literacy Centres
BSE	BSE Ltd	**PMSVANidhi**	Prime Minister Street Vendor's AtmaNirbhar Nidhi
NSE	National Stock Exchange of India Limited	**PMJDY**	Pradhan Mantri Jan-Dhan Yojana
GoI	Government of India	**SHGs**	Self Help Groups
UPI	Unified Payments Interface	**PMS**	Performance Management System
STP	Straight Through Processing	**KRA**	Key Responsibility Areas
CBS	Core Banking Solution	**PF**	Provident Fund
CASA	Current Account & Savings Account	**EWS**	Early Warning Signals
RAM	Retail, Agriculture and MSME	**BO**	Branch Office
NPA	Non-Performing Assets	**KYC**	Know Your Customer
CRAR	Capital to Risk (Weighted) Assets Ratio	**BG**	Bank Guarantee
PCR	Provision Coverage Ratio	**TReDs**	Trade Receivables electronic Discounting System
bps	Basis points		

Follow our Official Page: @PSBIndOfficial



Enjoy our seamless Mobile Banking through **PSB UnIC**

You & I Connected

Thank You