



Ref No: PSB/HO/Shares Cell / 60 /2026-27

October 17, 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 (Q2) / Half Year ended September 30, 2026

We are enclosing Investor Presentation on the Reviewed Unaudited Financial Results for the Quarter (Q2) / Half Year ended September 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
A

Digitally signed
by SAKET
MEHROTRA
Date: 2026.10.17
19:57:46 +05'30'

Saket Mehrotra
Company Secretary



Financial Performance

(Q2) FY 2026-27

Analyst Presentation



**STRONG
FINANCIALS**



**SUSTAINABLE
GROWTH**



**CUSTOMER
FOCUSED**



**OPERATIONAL
EFFICIENCY**



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Table of Contents

Section 1	Key Highlights & Business Performance	3-13
Section 2	Key Financial Ratios	14-16
Section 3	Financial Performance & Balance Sheet	17-21
Section 4	Asset Quality	22-26
Section 5	Treasury Operations	27
Section 6	Capital Adequacy	28
Section 7	Shareholding Pattern & Credit Rating	29
Section 8	Geographical Presence	30
Section 9	Priority Sector Lending, Financial Inclusion & ESG Initiatives	31-33
Section 10	Digital Journey & Our Products	34-41
Section 11	Initiatives	42-43
Section 12	Guidance	44

1 Strong Business Growth Continues



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

Where service is a way of life



Total Business
₹ 279231 Crore

15.73% ↑
(YoY)



Total Deposits
₹ 153312 Crore

12.97% ↑
(YoY)



Gross Advances
₹ 125919 Crore

19.28% ↑
(YoY)



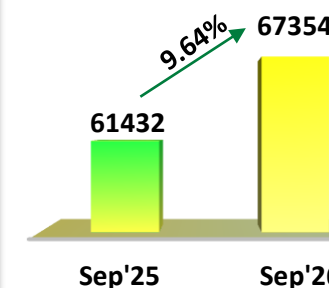
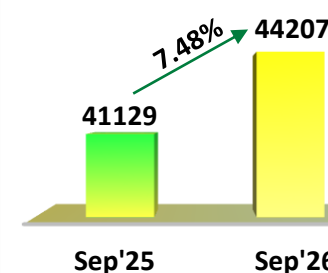
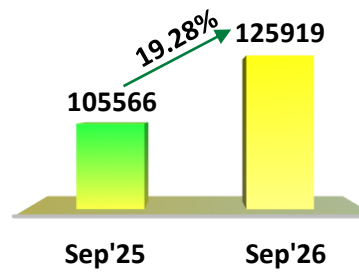
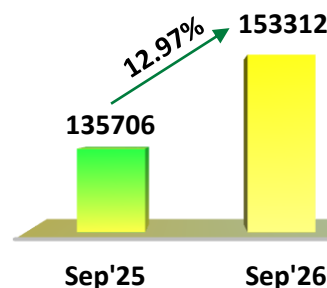
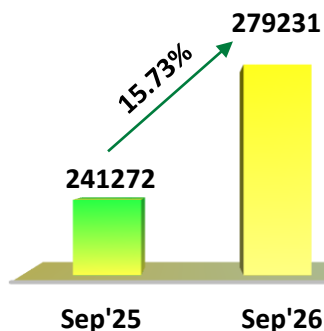
CASA Deposits
₹ 44207 Crore

7.48% ↑
(YoY)



Retail Term Deposits
₹ 67354 Crore

9.64% ↑
(YoY)



1 Consistency in Operational Income



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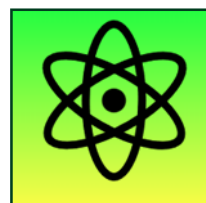
Operating Profit
₹ 618 Crore

22.38% ↑
(YoY)



Net Profit
₹ 412 Crore

39.66% ↑
(YoY)



Core Fee Income
₹ 246 Crore

23.62% ↑
(YoY)



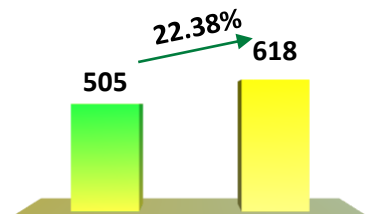
**Net Interest
Income**
₹ 1162 Crore

22.32% ↑
(YoY)

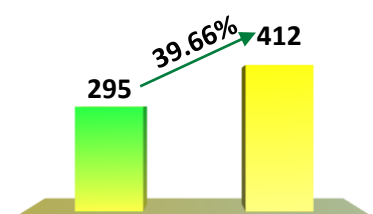


**Net Interest
Margin**
2.77%

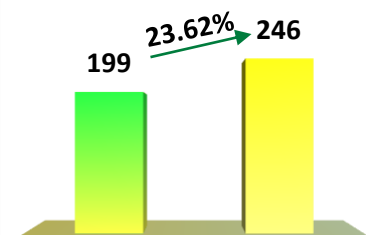
17 bps ↑
(YoY)



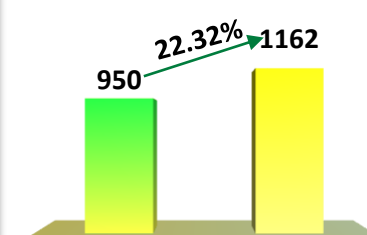
Sep'25 Sep'26



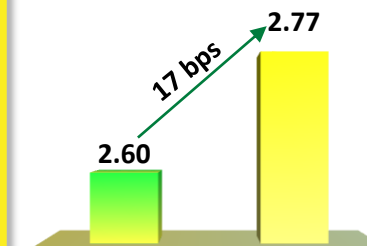
Sep'25 Sep'26



Sep'25 Sep'26



Sep'25 Sep'26



Sep'25 Sep'26

1 Asset Quality – Significant Improvement

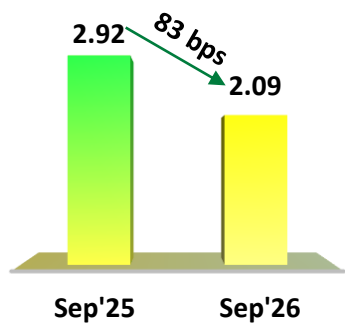


ਪੰਜਾਬ ਸਿੰਧ ਬੈਂਕ
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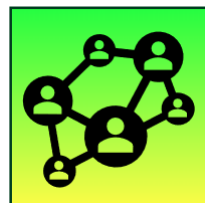
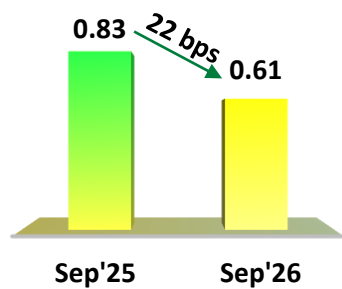
Where service is a way of life



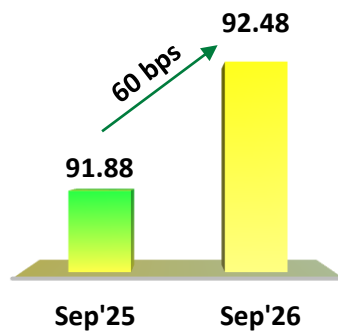
Gross NPA (%)
2.09% ↓



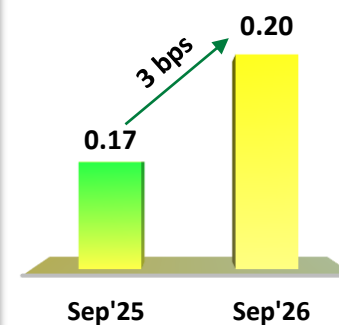
Net NPA (%)
0.61% ↓



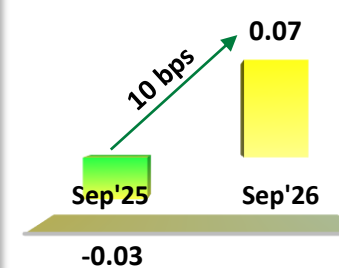
**PCR
(With TWO) (%)**
92.48% ↑



**Slippage
Ratio (%)**
0.20%



Credit Cost (%)
0.07%



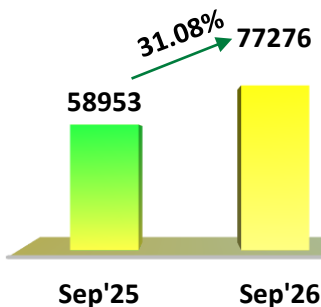
Other Key Performance Highlights – Driving Financial & Operational Improvement



RAM Advances
₹ 77276 Crore

31.08% ↑
(YoY)

RAM (%) to Total
Advance – 61.37%



Segmental Credit
Growth (YoY)

Retail – 42.71% ↑

Agri.- 16.01% ↑

MSME- 28.69% ↑

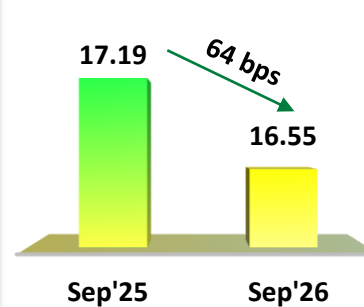
Corporate - 4.35% ↑



Strong Capital
Adequacy

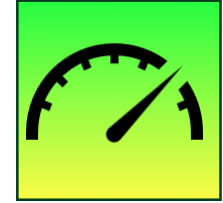
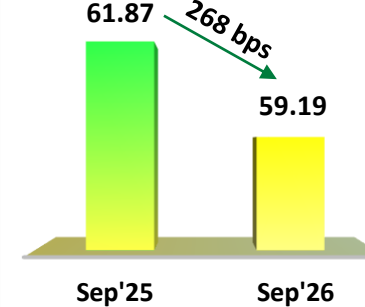
CRAR (%)
16.55% (YoY) ↓

CET-I (Including
CCCB) (%) – 15.49%



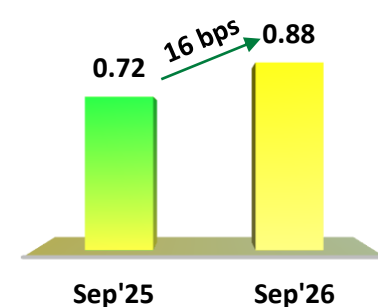
Cost to Income
Ratio (%)

59.19%
268 bps ↓
(YoY)

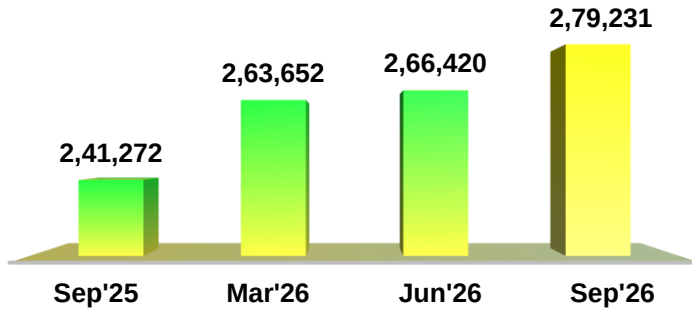


Return on
Assets (%)

0.88%
16 bps ↑
(YoY)

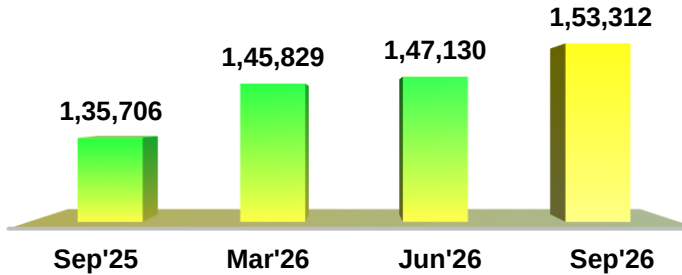


Total Business (₹ Cr)



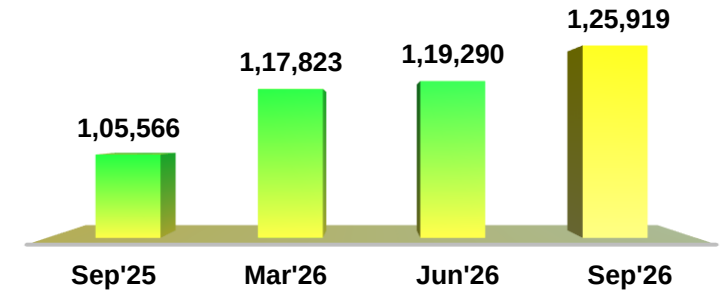
YoY Growth (Sep'25 vs Sep'26) – 15.73%

Total Deposits (₹ Cr)



YoY Growth (Sep'25 vs Sep'26) – 12.97%

Gross Advances (₹ Cr)

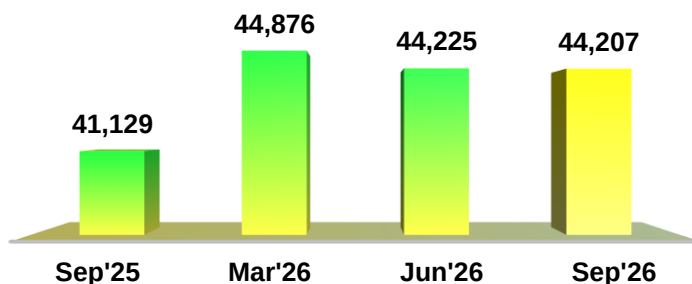


YoY Growth (Sep'25 vs Sep'26) – 19.28%

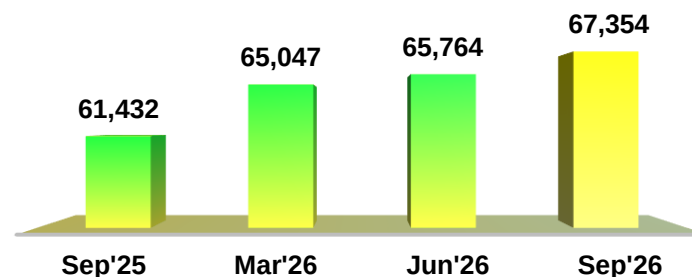
In ₹ Cr

Particulars (in ₹ Cr)	Period Ended				Variation	
	Sep'25	Mar'26	Jun'26	Sep'26	QoQ (%)	YoY (%)
Total Business	241272	263652	266420	279231	4.81	15.73
Total Deposits	135706	145829	147130	153312	4.20	12.97
Gross Advances	105566	117823	119290	125919	5.56	19.28
CD Ratio (%)	77.79	80.80	81.08	82.13	105 bps	434 bps

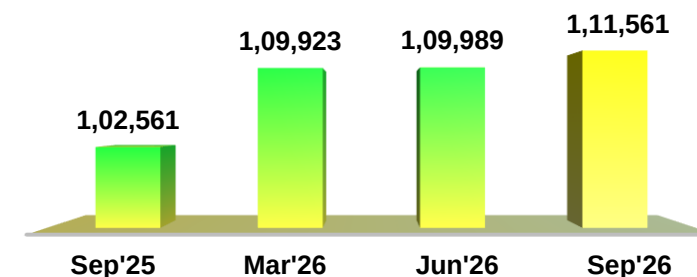
CASA(₹ Cr)



Retail Term Deposits (₹ Cr)



CASA & Retail Term Deposits(₹ Cr)



In ₹ Cr

Particulars (in ₹ Cr)	Period Ended				Variation	
	Sep'25	Mar'26	Jun'26	Sep'26	QoQ (%)	YoY (%)
Current Deposits	5093	6577	5915	6338	7.15	24.45
Savings Deposits	36036	38299	38310	37869	(1.15)	5.09
CASA Deposits	41129	44876	44225	44207	(0.04)	7.48
CASA (%)	30.31	30.77	30.06	28.83	(123 bps)	(148 bps)
Term Deposits	94577	100953	102905	109105	6.02	15.36
• Out of above Retail Term Deposits	61432	65047	65764	67354	2.42	9.64
CASA + Retail Term Deposits	102561	109923	109989	111561	1.43	8.78
Total Deposits	135706	145829	147130	153312	4.20	12.97

1

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



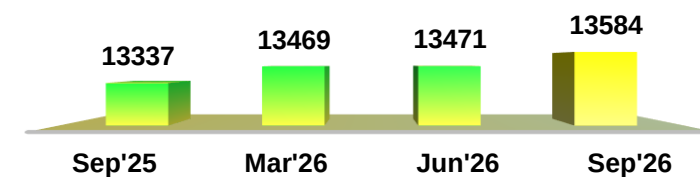
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Where service is a way of life

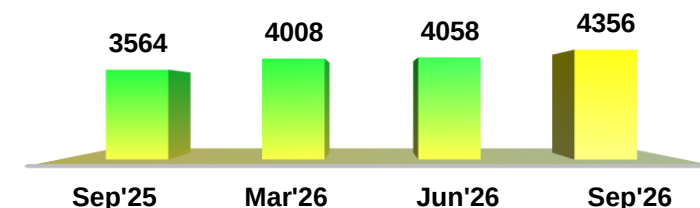
Advances Mix (₹ Cr)

Particulars (in ₹ Cr)	Period Ended				Variation	
	Sep'25	Mar'26	Jun'26	Sep'26	QoQ (%)	YoY (%)
Advances	105566	117823	119290	125919	5.56%	19.28%
Retail	23458	27498	30799	33478	8.70%	42.71%
Agri	14839	16610	15959	17215	7.87%	16.01%
MSME	20656	25169	24838	26583	7.03%	28.69%
Total RAM	58953	69276	71596	77276	7.93%	31.08%
Corporate	46614	48547	47694	48643	1.99%	4.35%
RAM (%)	55.84	58.80	60.02	61.37		

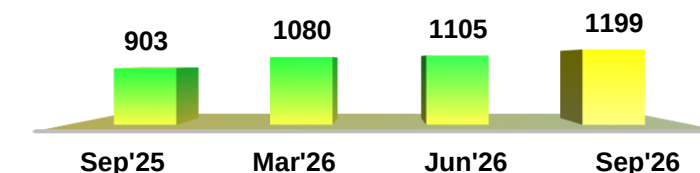
Home Loan (₹ Cr)



Vehicle Loan (₹ Cr)



Personal Loan (₹ Cr)



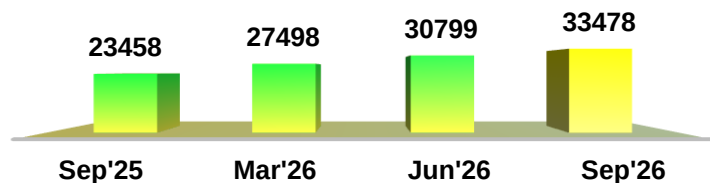
1 Segmented RAM Portfolio

Retail Portfolio - ₹ 33478 Cr

26.59 %
of Advances

Particulars (in ₹ Cr)	Period Ended				% Share Sep-26
	Sep'25	Mar'26	Jun'26	Sep'26	
Home Loans	13337	13469	13471	13584	40.58%
Vehicle Loans	3564	4008	4058	4356	13.01%
Personal Loan	903	1080	1105	1199	3.58%
Gold Loans	1378	4463	7863	9804	29.28%
Out of which, DA	-	2042	5593	7087	
Others	4276	4478	4302	4535	13.55%
Total Retail	23458	27498	30799	33478	

Retail

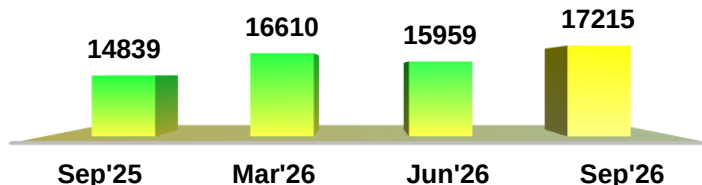


Agri Portfolio - ₹ 17215 Cr

13.67 %
of Advances

Particulars (in ₹ Cr)	Period Ended				% Share Sep-26
	Sep'25	Mar'26	Jun'26	Sep'26	
Farm Credit	8597	8665	7968	8475	49.23%
Agri Infra	344	516	479	703	4.08%
Food & Agro Processing	1804	2699	2900	3639	21.14%
Agri Gold	1462	2264	1997	1578	9.17%
Others	2632	2466	2615	2820	16.38%
Total Agri	14839	16610	15959	17215	

Agriculture

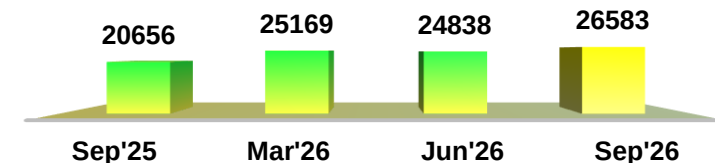


MSME Portfolio - ₹ 26583 Cr

21.11 %
of Advances

Particulars (in ₹ Cr)	Period Ended				% Share Sep-26
	Sep'25	Mar'26	Jun'26	Sep'26	
MSE Loan	3938	4139	4193	4347	16.35%
GST EASE	2258	2730	2752	3003	11.30%
MSME Premier	952	1940	2195	2841	10.69%
Vyapar	1327	1522	1496	1550	5.83%
TReDS	2011	3100	2689	2852	10.73%
Othes	10170	11738	11513	11990	45.10%
Total MSME	20656	25169	24838	26583	

MSME



1 Advances Breakup of Major Industries / Sectors

In ₹ Cr

Sector		Quarter Ended							
		Sep'25		Mar'26		Jun'26		Sep'26	
Particulars (in ₹ Cr)		Amount	% to Total Advances	Amount	% to Total Advances	Amount	% to Total Advances	Amount	% to Total Advances
Infrastructure		13388	12.68	13999	11.88	13782	11.55	14334	11.38
(Out of Which)	Energy	6174	5.85	6765	5.74	6428	5.39	6535	5.19
	Telecommunication	568	0.54	168	0.14	168	0.14	168	0.13
	Roads, Ports	3168	3.00	3608	3.06	3636	3.05	3830	3.04
	Other Infra	3478	3.29	3457	2.93	3550	2.98	3801	3.02
Iron & Steel		3879	3.67	3936	3.34	3824	3.21	3199	2.54
Textile		1194	1.13	1303	1.11	1267	1.06	1317	1.05
NBFC		15347	14.54	17664	14.99	17842	14.96	18612	14.78
(Out of Which)	HFC	1189	1.13	1224	1.04	1172	0.98	1124	0.89
	PSU & PSU backed NBFC	4216	3.99	4039	3.43	3952	3.31	4865	3.86
	Private NBFC	9942	9.42	12400	10.52	12717	10.66	12622	10.02

1 Rating Profile of NBFCs

In ₹ Cr

Particulars (in ₹ Cr)	Quarter Ended							
	Sep'25		Mar'26		Jun'26		Sep'26	
	Amount	% to Total	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	6395	41.59	7861	44.53	8598	48.09	8871	47.57
AA rated	7883	51.27	8278	46.89	7967	44.56	8077	43.31
A rated	1060	6.90	1470	8.33	1270	7.11	1650	8.85
Total A & above	15338	99.75	17609	99.75	17835	99.76	18598	99.73
BBB Rated	-	-	-	-	-	-	5	0.03
BB & Below	38	0.25	45	0.25	44	0.24	46	0.25
Total	15376	100	17653	100	17879	100	18649	100

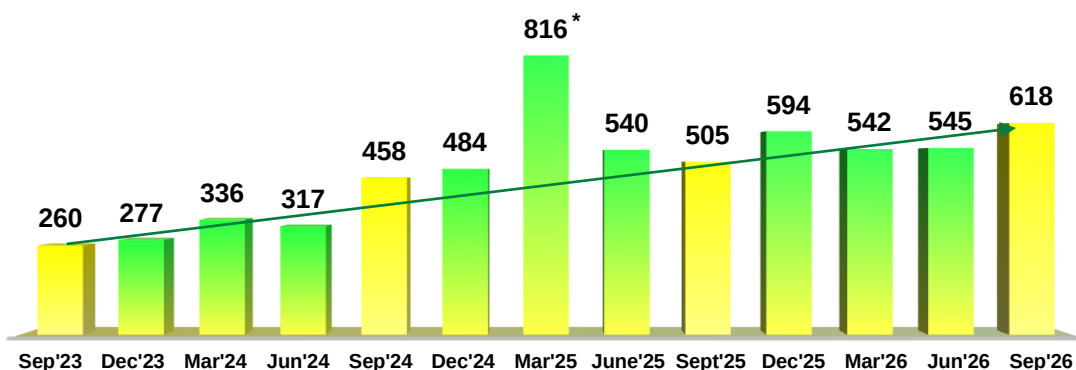
Credit – External Rating Wise (Above Rs. 50 Cr.)

In ₹ Cr

Particulars (in ₹ Cr)	Quarter Ended							
	Sep'25		Mar'26		Jun'26		Sep'26	
	Amount	% to Total	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	9228	18.23	12168	22.18	14787	26.79	16730	29.44
AA rated	16778	33.14	17587	32.06	17002	30.80	17835	31.38
A rated	7245	14.31	5780	10.54	7551	13.68	8420	14.82
BBB rated	3077	6.08	3982	7.26	3221	5.84	3156	5.55
Total of BBB & above	36327	71.75	39517	72.04	42560	77.11	46141	81.19
BB & Below	641	1.27	684	1.25	755	1.37	841	1.48
Total Rated	36969	73.02	40200	73.29	43315	78.47	46983	82.67
Govt. Guaranteed	12964	25.61	13475	24.57	10104	18.31	8354	14.70
Other Unrated	697	1.38	1179	2.15	1777	3.22	1494	2.63
Total	50630	100	54855	100	55196	100	56831	100

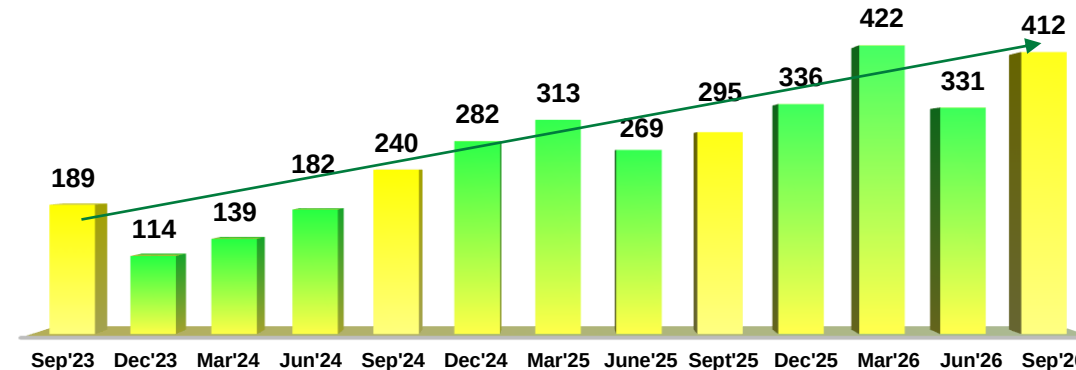


Operating Profit (₹ Cr)

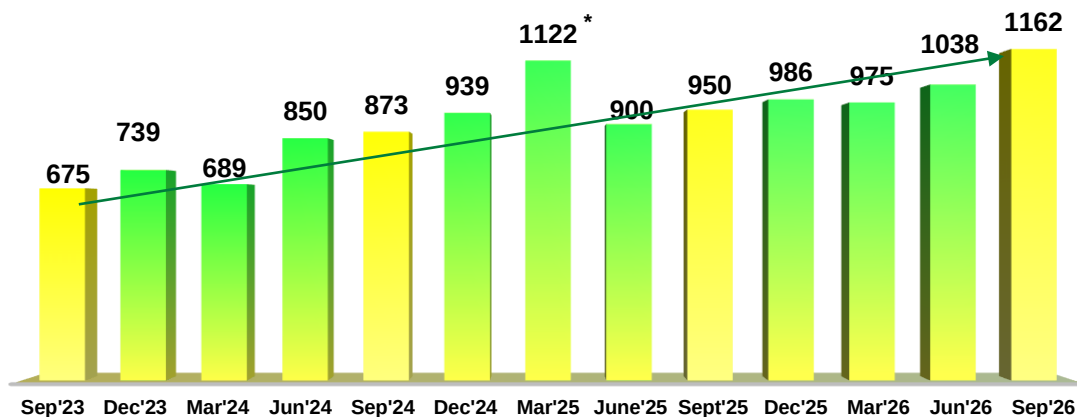


* Including one-off item of Rs. 400 Crore

Net Profit (₹ Cr)

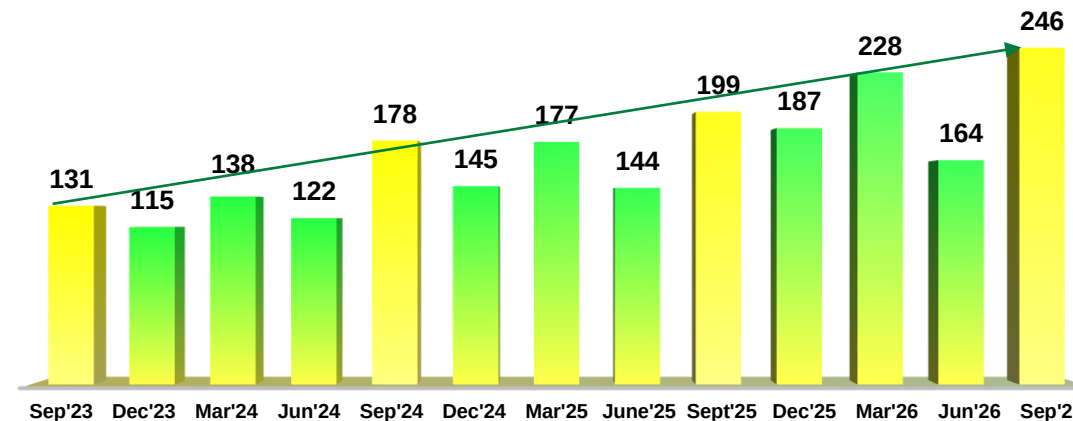


Net Interest Income (₹ Cr)

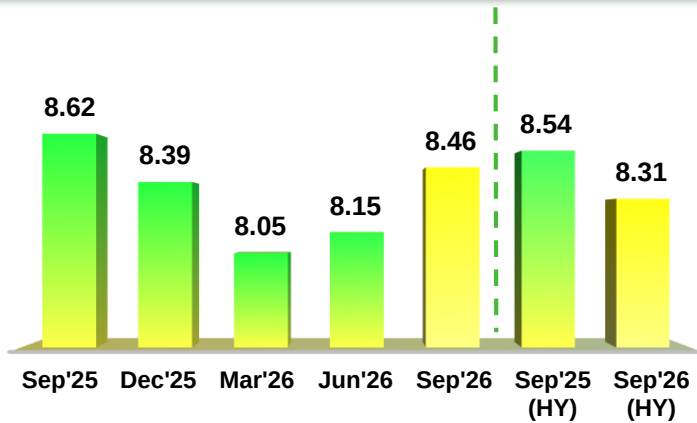


* Including one-off item of Rs. 255 Crore

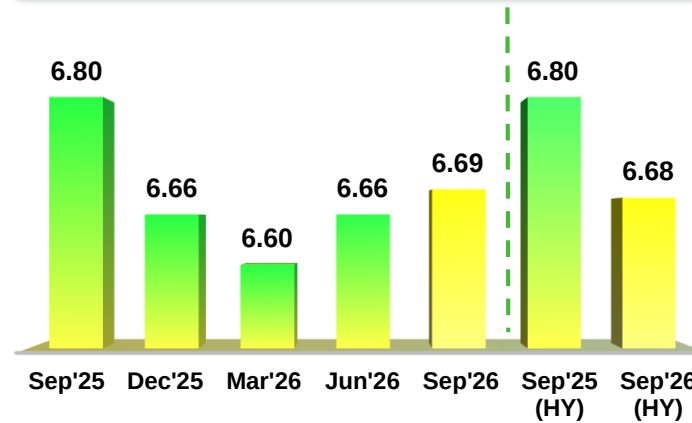
Core Fee Income (₹ Cr)



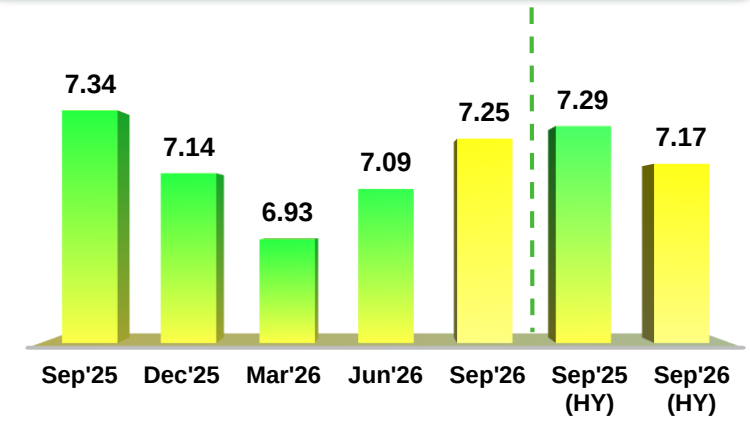
Yield on Advances (In %)



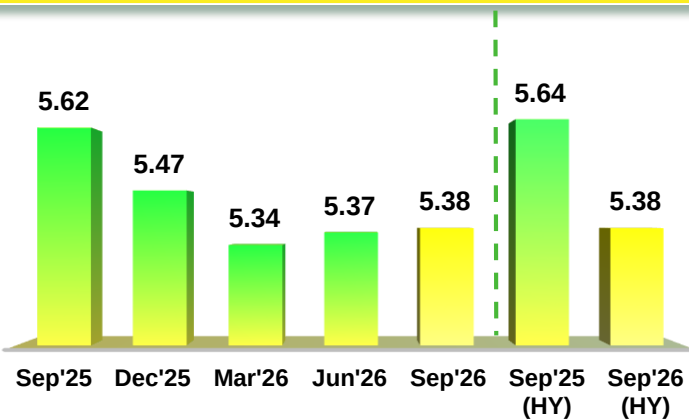
Yield on Investments (In %)



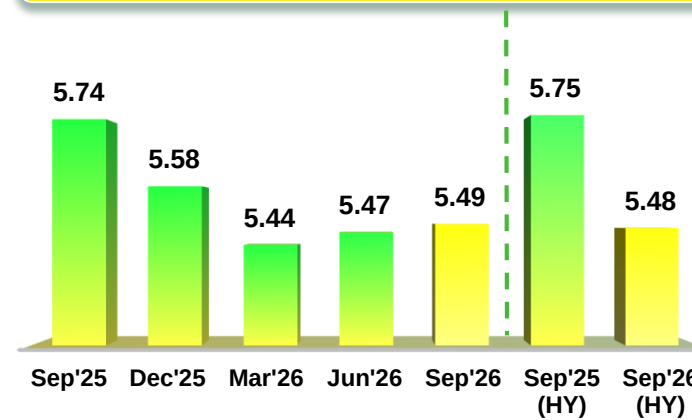
Yield on Funds (In %)



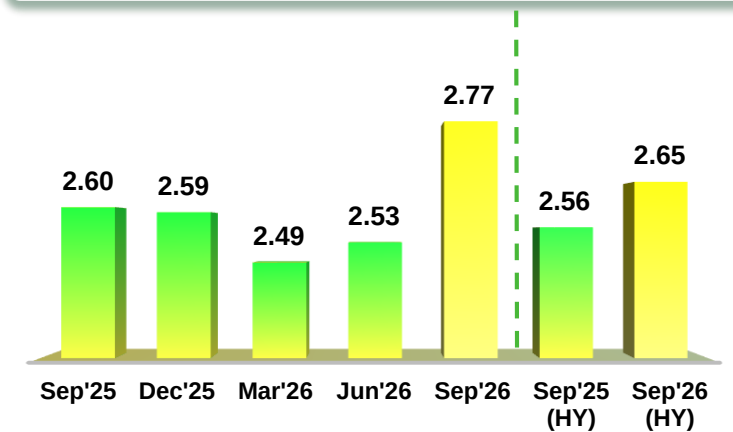
Cost of Deposits (In %)



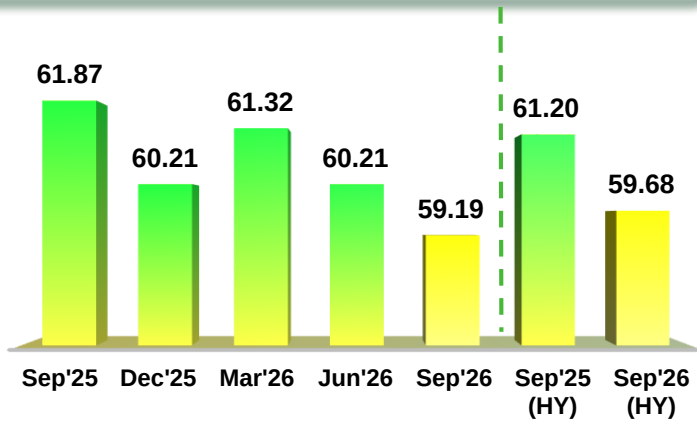
Cost of Funds (In %)



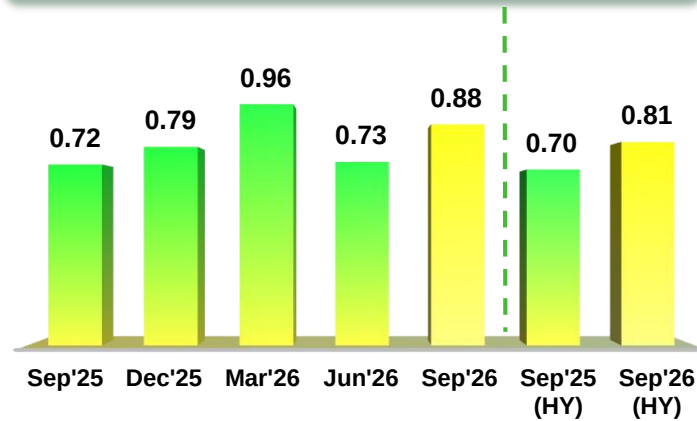
Net Interest Margin (%)



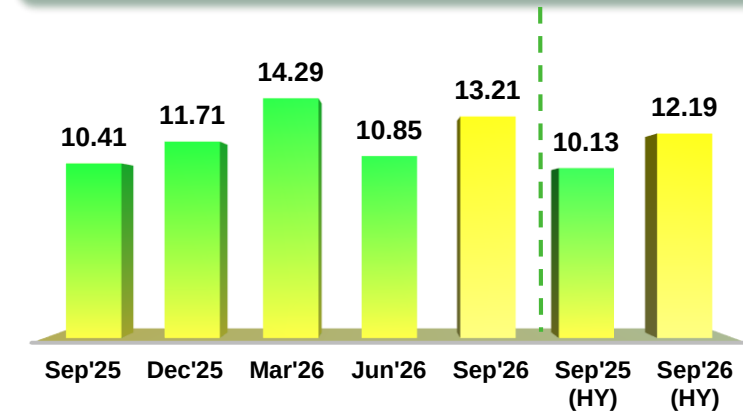
Cost to Income Ratio (In %)



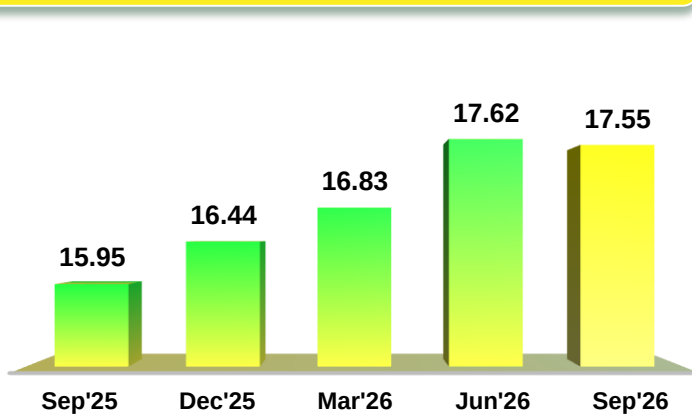
Return on Asset (In %)



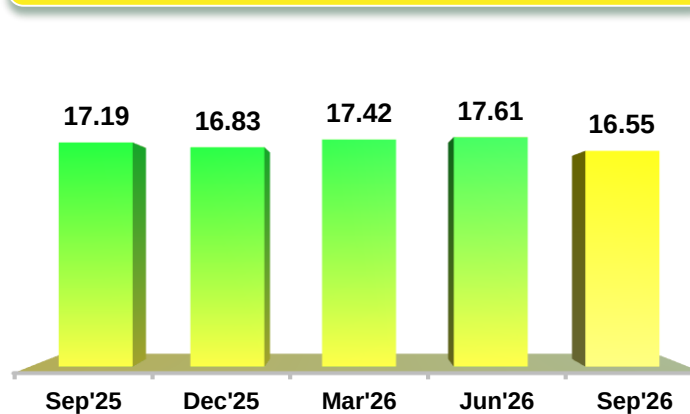
Return on Equity (In %)



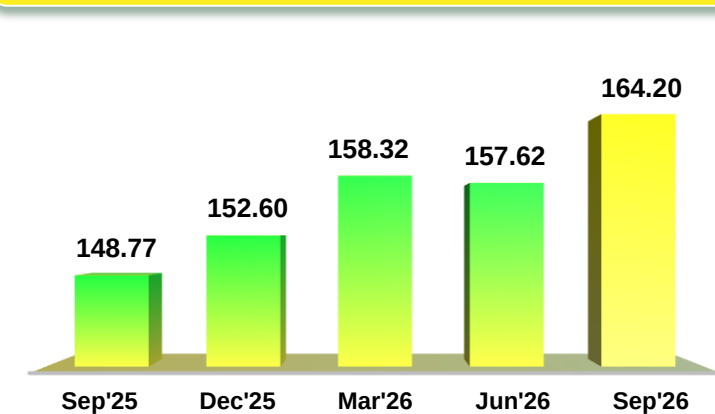
Book Value Per Share



Capital Adequacy Ratio (In %)



Business per Branch (₹ Cr)



3 Operating & Net Profit

Particulars (in ₹ Cr)	Quarter				Variation		Half Yearly		Variation
	Sep'25	Mar'26	Jun'26	Sep'26	QoQ%	YoY%	Sep'25	Sep'26	YoY%
Interest Income	2999	3030	3213	3395	5.66	13.20	5910	6608	11.81
Interest Expenses	2049	2055	2175	2233	2.67	8.98	4059	4408	8.60
Net Interest Income	950	975	1038	1162	11.95	22.32	1851	2200	18.85
Non Interest Income	374	427	332	352	6.02	(5.88)	843	684	(18.86)
Operating Expenses	819	860	825	896	8.61	9.40	1648	1721	4.43
Operating Profit	505	542	545	618	13.39	22.38	1045	1163	11.29
Provisions other than Tax	147	(73)	94	53	(43.62)	(63.95)	364	147	(59.62)
Provision for Tax	63	193	120	153	27.50	142.86	117	273	133.33
Net Profit	295	422	331	412	24.47	39.66	564	743	31.74

3 Total Income

In ₹ Cr

Particulars (in ₹ Cr)	Quarter				Variation		Half Yearly		Variation
	Sep'25	Mar'26	Jun'26	Sep'26	QoQ%	YoY%	Sep'25	Sep'26	YoY%
Interest on Advances	2148	2178	2349	2491	6.05	15.97	4204	4840	15.13
Interest on Investments	836	827	847	863	1.89	3.23	1654	1710	3.39
Other Interest Income	15	25	17	41	141.18	173.33	51	58	13.73
Total Interest Income (a)	2999	3030	3213	3395	5.66	13.20	5910	6608	11.81
Core Fee Income	199	228	164	246	50.00	23.62	343	410	19.53
Profit on Sale of Investment	78	41	10	44	340.00	(43.59)	286	54	(81.12)
Profit/(Loss) on Revaluation of Investment	(18)	(85)	70	(32)	(145.71)	(77.78)	(16)	38	337.50
Forex Income	5	5	8	5	(37.50)	-	11	13	18.18
Recovery in written off A/Cs	110	238	80	89	11.25	(19.09)	219	169	(22.83)
Total Non-Interest Income (b)	374	427	332	352	6.02	(5.88)	843	684	(18.86)
Total Income (a+b)	3374	3457	3545	3747	5.70	11.06	6753	7292	7.98

3 Total Expenses

In ₹ Cr

Particulars (in ₹ Cr)	Quarter				Variation		Half Yearly		Variation
	Sep'25	Mar'26	Jun'26	Sep'26	QoQ%	YoY%	Sep'25	Sep'26	YoY%
Interest on Deposits	1830	1840	1943	1988	2.32	8.63	3617	3931	8.68
Interest on Others	219	215	232	245	5.60	11.87	442	477	7.92
Total Interest Expenses (a)	2049	2055	2175	2233	2.67	8.98	4059	4408	8.60
Establishment Expenses	489	496	495	499	0.81	2.04	1013	994	(1.88)
Other Operating Expenses	330	364	330	397	20.30	20.30	635	727	14.49
Operating Expenses (b)	819	860	825	896	8.61	9.40	1648	1721	4.43
Total Expenses (a+b)	2868	2915	3000	3129	4.30	9.10	5707	6129	7.39

3 Other Operating Expenses

In ₹ Cr

Particulars (in ₹ Cr)	Quarter				Variation		Half Yearly		Variation
	Sep'25	Mar'26	Jun'26	Sep'26	QoQ%	YoY%	Sep'25	Sep'26	YoY%
Rent, Taxes & Lighting	40	41	42	48	14.29	20.00	76	90	18.42
Printing & Stationery	4	3	3	4	33.33	0.00	7	7	-
Advertisement & Publicity	6	7	3	5	66.67	(16.67)	8	8	-
Depreciation on Fixed Assets	44	43	48	63	31.25	43.18	81	111	37.04
Postage, Telegram, Telephone etc	10	12	25	15	(40.00)	50.00	29	40	37.93
Law Charges	5	6	5	6	20.00	20.00	9	11	22.22
Repairs & Maintenance	18	21	12	23	91.67	27.78	27	35	29.63
Other Expenditure	203	231	192	233	21.35	14.78	398	425	6.78
Total Other Operating Exp.	330	364	330	397	20.30	20.30	635	727	14.49



In ₹ Cr

Liabilities (in ₹ Cr)	As on			
	Sep'25	Mar'26	Jun'26	Sep'26
Capital	7096	7096	7096	7096
Reserve & Surplus	6538	7037	7538	7448
Deposits	135706	145829	147130	153312
Borrowings	12536	16352	16881	19230
Other Liabilities & Provision	3466	2957	3056	3202
Total	165342	179271	181701	190288
Assets (in ₹ Cr)	As on			
	Sep'25	Mar'26	Jun'26	Sep'26
Cash & Balance with RBI	5952	6230	6065	6330
Balance with Banks & Money at call	119	70	181	1440
Investments (Net)	48573	49388	50226	50907
Advances (Net)	103472	115912	117419	124034
Fixed Assets	1766	1862	1960	2012
Other Assets	5460	5809	5850	5565
Total	165342	179271	181701	190288

In ₹ Cr

S. No.	Particulars (in ₹ Cr)	Quarter				Half Yearly	
		Sep'25	Mar'26	Jun'26	Sep'26	Sep'25	Sep'26
1	Gross NPA Opening Balance	3339	2871	2831	2637	3370	2831
2	Cash recoveries	111	191	98	91	235	183
3	Out of Above Cash recovery Income Booked	32	36	21	17	59	37
4	Up gradations	138	59	153	88	176	192
5	Technical Write off	202	158	162	89	202	249
6	Rebate	4	32	18	13	30	31
7	Total Net Reduction	423	404	410	265	584	618
8	Fresh Slippage	164	355	207	237	294	411
9	Debit in existing NPA accounts	2	9	9	27	2	12
9	GROSS NPA	3082	2831	2637	2636	3082	2636
10	GROSS NPA (%)	2.92	2.40	2.21	2.09	2.92	2.09
11	NET NPA	854	919	766	751	854	751
12	NET NPA (%)	0.83	0.79	0.65	0.61	0.83	0.61
13	Recovery in T.W.O. A/Cs	125	273	115	132	235	248
14	Total Recovery & Upgradation	374	523	366	312	646	622



Collection Efficiency

67%

March 2022



96%

September 2026

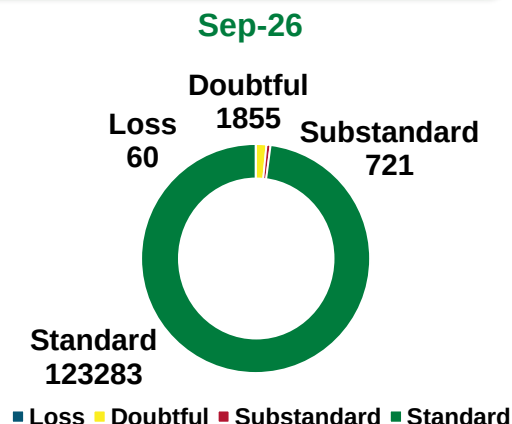
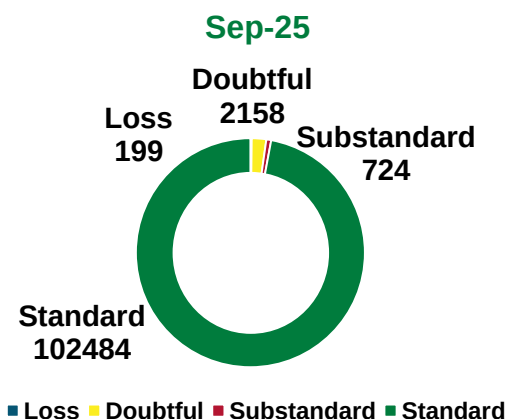
- ◆ **Dedicated on-ground team for collections**
- ◆ **Strengthening Follow-Up Mechanisms through Automated reminders (SMS & calls)**
- ◆ **NACH registration for digital loans, Regular training of collection team for negotiations & Compliance**
- ◆ **Introduction of measurable KRAs for recovery officers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

In ₹ Cr

Sector Wise NPA (₹ Cr)

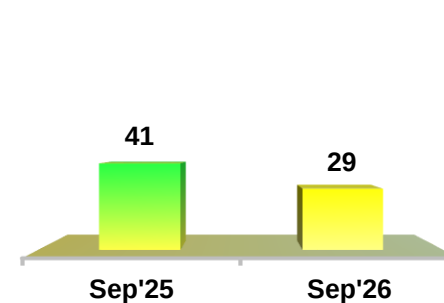
Particulars (₹ Cr)	Quarter Ended								
	Sep'25		Mar'26		Jun'26		Sep'26		
	GNPA	Ratio (%)	GNPA	Ratio (%)	GNPA	Ratio (%)	GNPA	Ratio (%)	NNPA (%)
Retail	341	1.45	305	1.11	293	0.95	297	0.89	0.34
Agri	1216	8.20	1230	7.41	1203	7.54	1229	7.14	2.19
MSME	1302	6.31	1080	4.29	960	3.87	876	3.30	1.38
Corporate	223	0.48	216	0.45	180	0.38	234	0.48	0.08
Total	3082	2.92	2831	2.40	2637	2.21	2636	2.09	0.61

Asset Classification (₹ Cr)

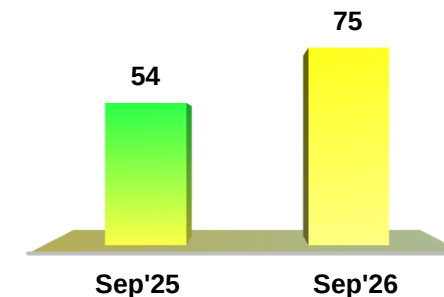


Fresh Slippages(Qtr) (₹ Cr)

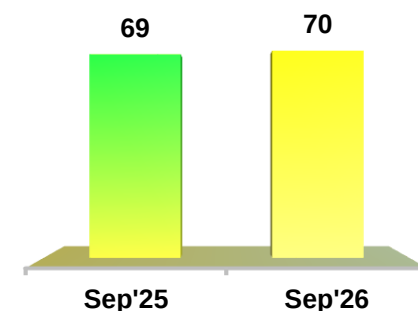
Retail (₹ Cr)



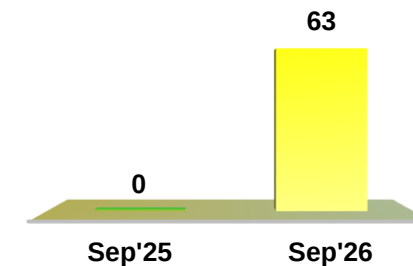
Agri (₹ Cr)



MSME (₹ Cr)



Corporate (₹ Cr)



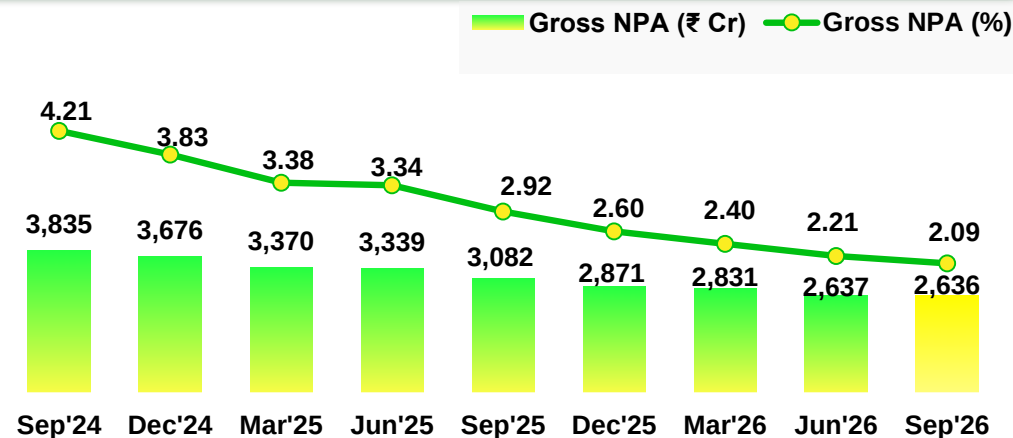
4 Asset Quality



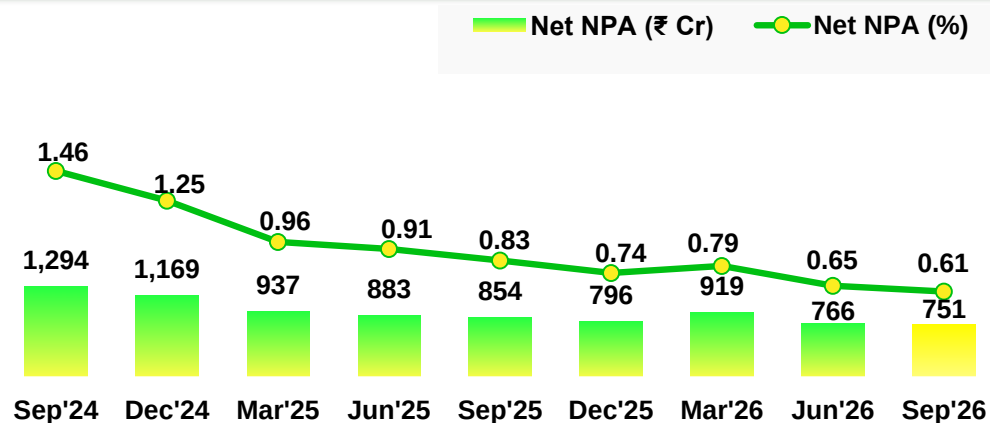
ਪੰਜਾਬ ਸਿੰਧ ਬੈਂਕ
Punjab & Sind Bank
(A Govt. of India Undertaking)

Where service is a way of life

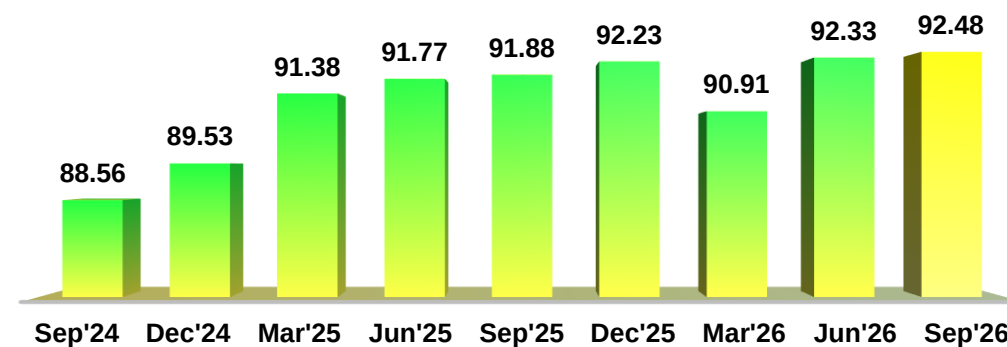
Gross NPA (In %)



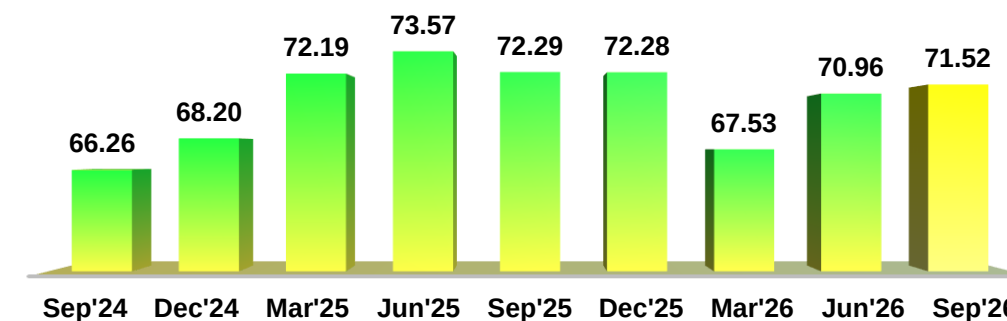
Net NPA (In %)



Provision Coverage Ratio with TWO (In %)



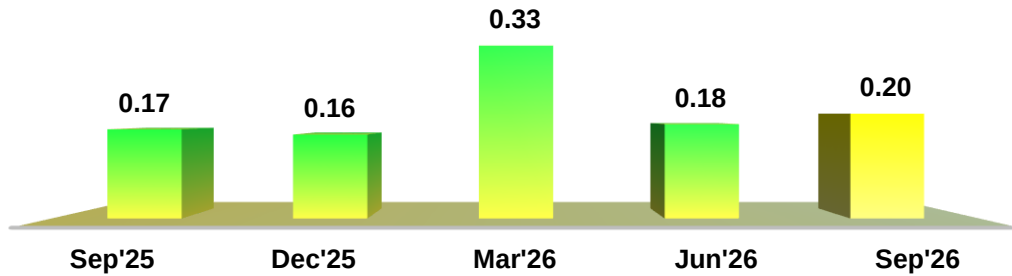
Provision Coverage Ratio without TWO (In %)



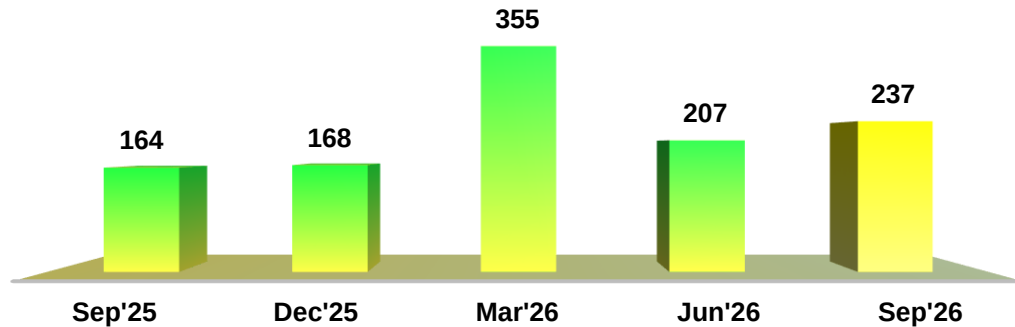
4 Asset Quality



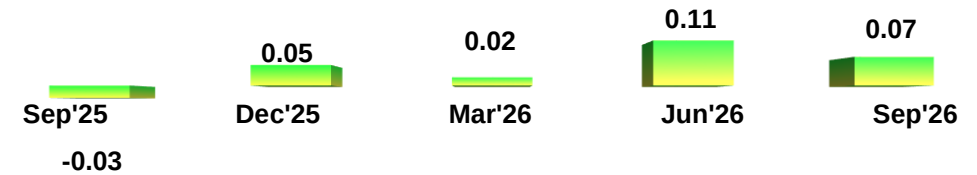
Slippage Ratio (In %)



Fresh Slippage (₹ Cr)

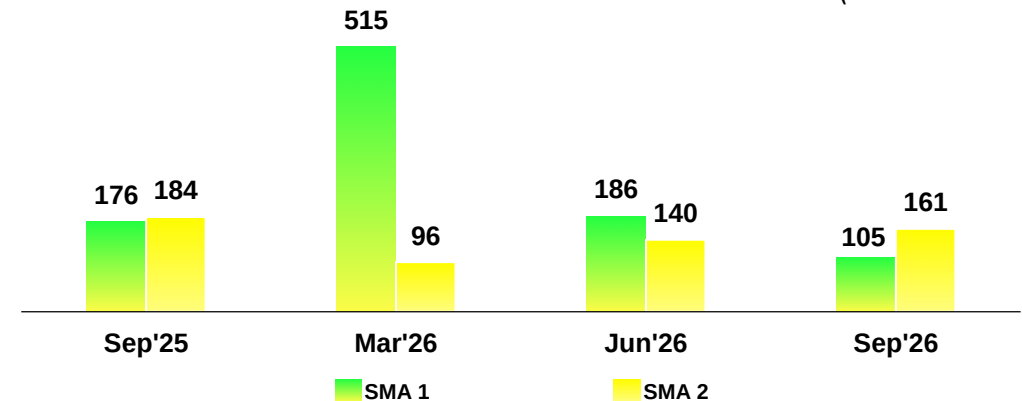


Credit Cost (In %)



SMA1 and SMA2 (₹ Cr)

(above Rs. 5 Crore)



5 Treasury Operations

In ₹ Cr

Particulars		Sep'25	Mar'26	Jun'26	Sep'26	% to Total (Sep'26)
GROSS INVESTMENTS		49313	50127	50866	51547	
SLR INVESTMENTS		34437	34915	35700	36301	70.42
(i)	HFT	2777	2651	2612	2392	4.64
(ii)	AFS	8236	8786	9091	9456	18.34
(iii)	HTM	23424	23478	23997	24453	47.44
NON-SLR INVESTMENTS						
(i)	PSU Bonds	3256	3463	3579	3352	6.50
(ii)	GOI RECAP Bonds	7857	8089	8205	8323	16.15
(iii)	Corporate Debentures	2188	2189	2226	2385	4.63
(iv)	CDs	291	198	49	49	0.10
(v)	CPs	170	173	99	97	0.19
(vi)	Shares of PSUs /Corporates & Others	575	559	623	662	1.28
(viii)	Venture CF	139	141	136	132	0.26
(ix)	Securitized Receipt	400	400	249	246	0.47
Total of Non-SLR Investments (Excluding RIDF)		14876	15212	15166	15246	29.58

Category Wise Classification

Particulars	Sep'25	Mar'26	Jun'26	Sep'26
• Held to Maturity (HTM)	31967	32162	32773	33320
• AFS + FVTPL(Including HFT)	17346	17965	18093	18227

In ₹ Cr

Particulars	Regulatory Requirement (%)	Period Ended							
		Sep'25		Mar'26		Jun'26		Sep'26	
		Amount	%	Amount	%	Amount	%	Amount	%
CET I (Including CCB)	8.00	11612	15.32	13002	15.92	13541	16.56	13538	15.49
AT - 1									
Tier I (Including CCB)	9.50	11612	15.32	13002	15.92	13541	16.56	13538	15.49
Tier II		1414	1.87	1220	1.49	862	1.05	919	1.06
Capital Adequacy	11.50	13026	17.19	14222	17.42	14403	17.61	14457	16.55
Risk Weighted Assets		75784		81653		81777		87373	

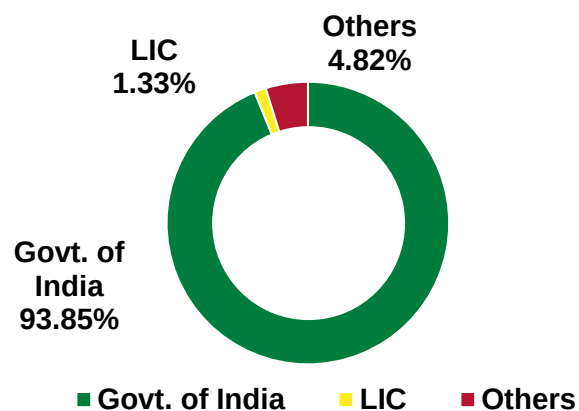
7 Shareholding Pattern & Credit Rating



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)

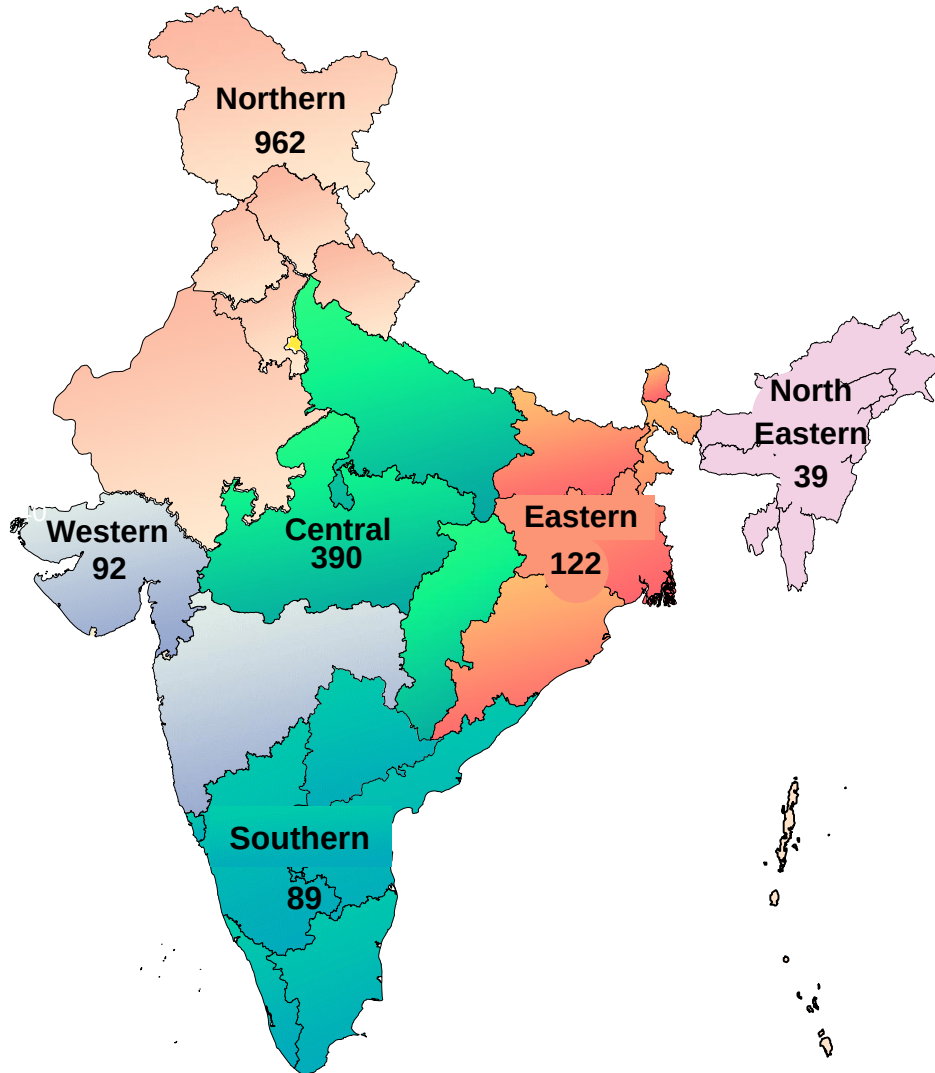
Infomerics Ratings AA (Stable)

CARE Ratings AA (Stable)

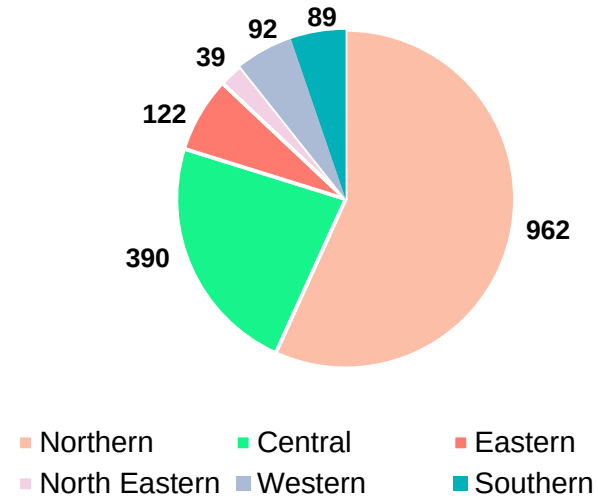
Particulars	As on			
	Sep'25	Mar'26	Jun'26	Sep'26
Share Capital (Rs. In Cr.)	7095.59	7095.59	7095.59	7095.59
No. of Shares (Rs. In Cr.)	709.56	709.56	709.56	709.56
Net Worth (Rs. In Cr.)	11321	11945	12500	12452
Book Value Per Share	15.95	16.83	17.62	17.55

(In %)

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



Region Wise Classification



1694
Branches

1212
ATM's

3405
BCs

417
Districts Covered

Region wise Branches as on 30.09.2026

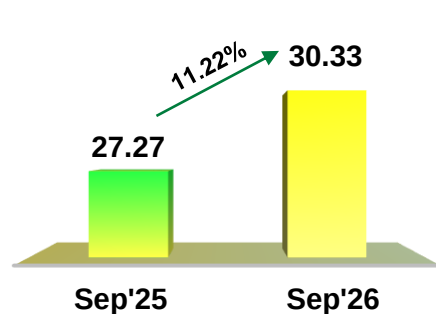
Region Name	Metro	Rural	Semi Urban	Urban	Grand Total
Central	69	123	81	117	390
Eastern	28	19	26	49	122
North-Eastern	-	11	11	17	39
Northern	165	430	207	160	962
Southern	30	4	7	48	89
Western	39	3	16	34	92
Grand Total	331	590	348	425	1694



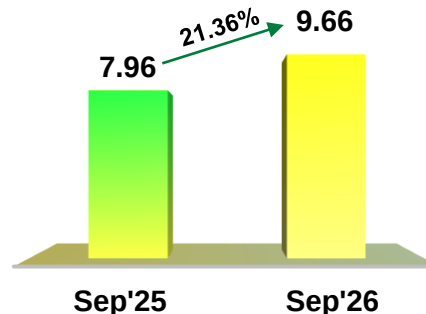
S. No.	Particulars	Mandated Targets	Sep'26
1	Priority Sector % to ANBC	40.00%	48.33%
2	Agriculture - PS % to ANBC	18.00%	19.07%
3	Small and Marginal Farmers (SMF) % to ANBC	10.00%	10.75%
4	Weaker Section % to ANBC	12.00%	12.29%
5	Micro Enterprises (PS) % to ANBC	7.50%	13.32%
6	Non Corporate Farmer % to ANBC	14.00%	12.66%



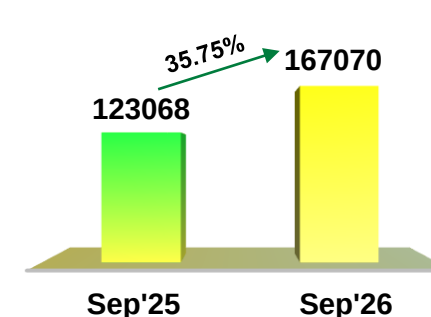
PMJDY Accounts Opened (₹ Lacs)



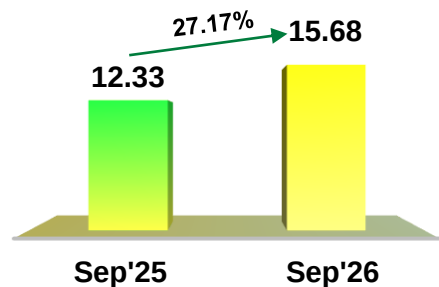
Atal Pension Yojna (₹ Lacs)



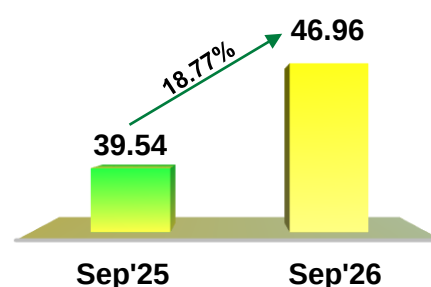
Total No. of Accounts under MUDRA Scheme (in Nos)



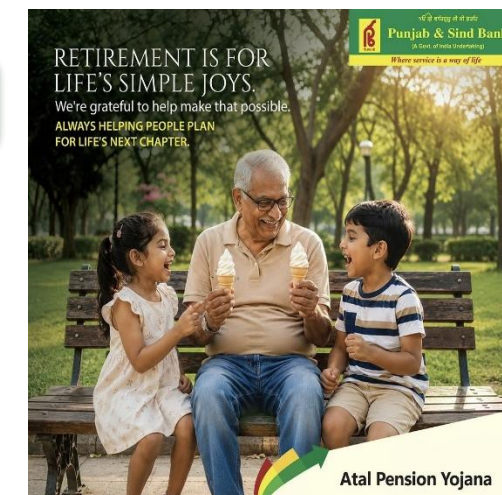
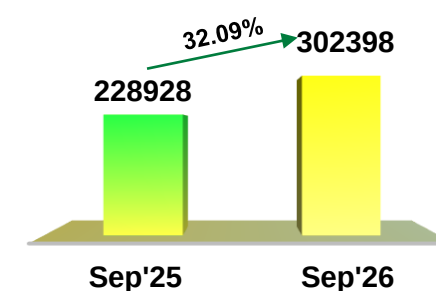
Pradhan Mantri Jeevan Jyoti Bima Yojna (₹ Lacs)



Pradhan Mantri Suraksha Bima Yojna (₹ Lacs)



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





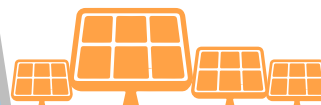

- **Climate Risk & Green Deposit Policy** for Sustainability.
- Mobilized funds under **Green Earth Deposit Scheme** and financed ₹ 517 Cr in renewable energy sector.
- Introduced environment friendly finance named as **PSB GO-GREEN Financing Scheme**.
- ₹ 301 Cr sanctioned under **PSB e-Vahan** for 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**.

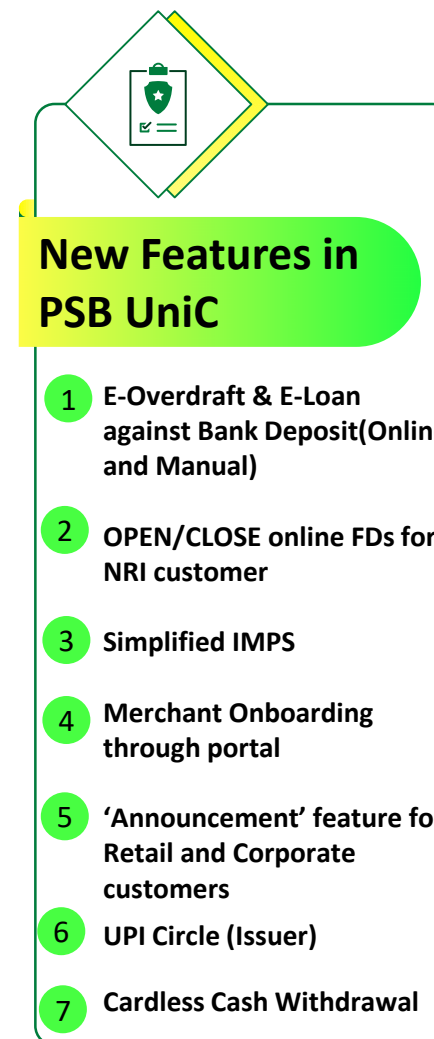
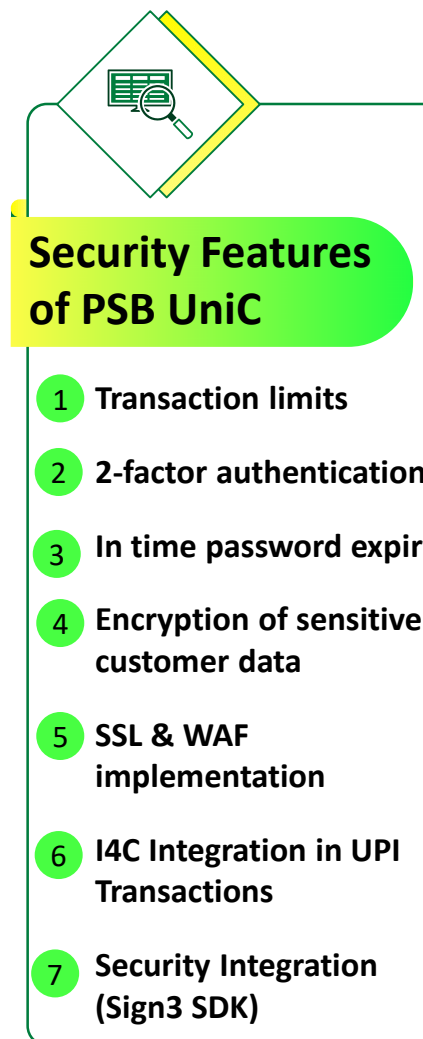
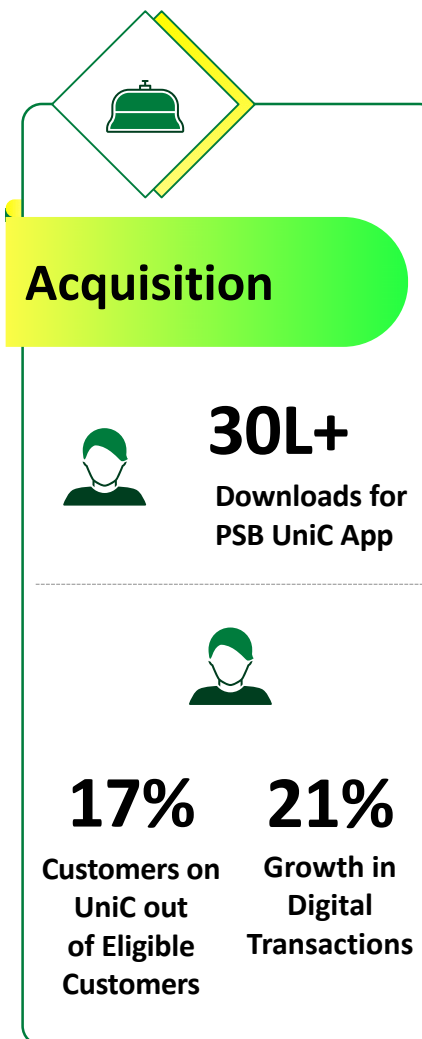
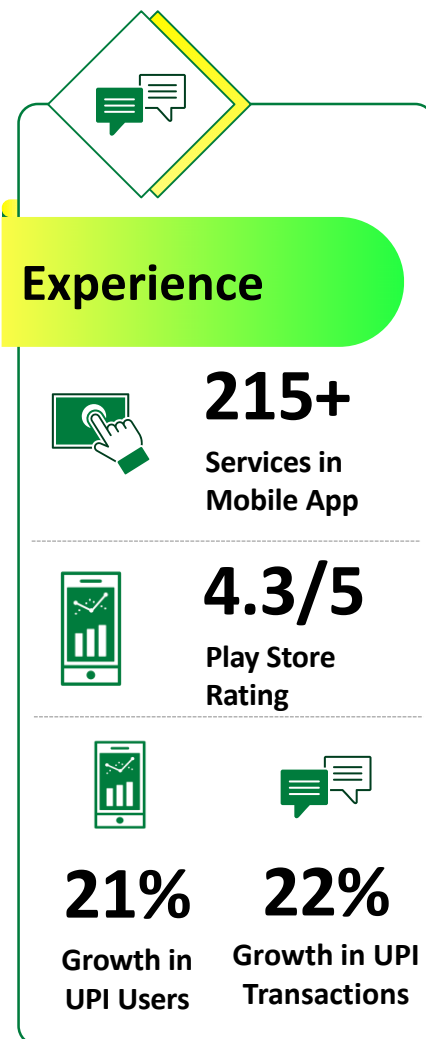
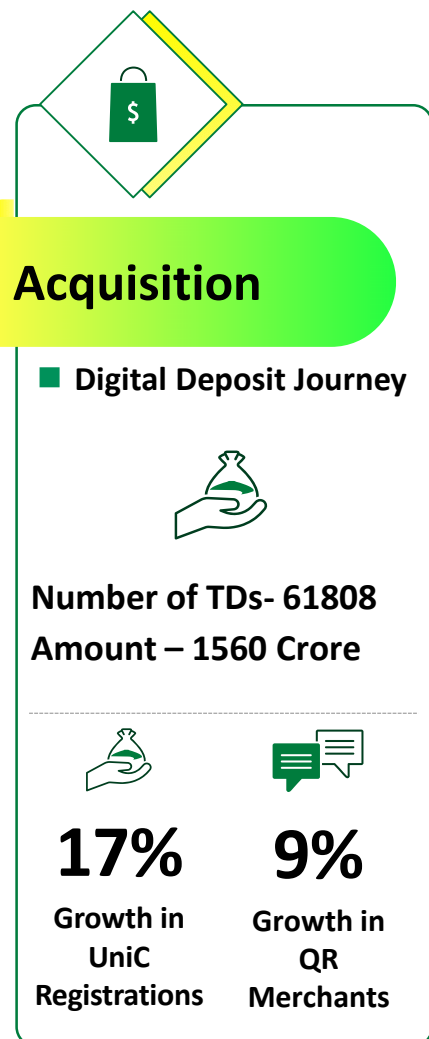


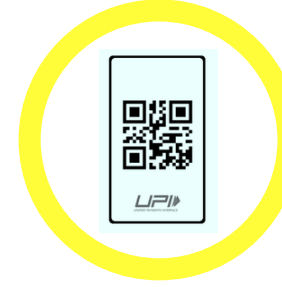

- Organized **24 training batches** and **trained 719 trainees** in different **RSETIs** during **Q2 (2026-27)**.
- Organized **258 camps** by **FLCs** and imparted financial awareness to **3383 participants** during **Q2 (2026-27)**.
- Unbanked **59897 person** accessible to banking services under **PMJDY** during **Q2 (2026-27)**.
- Financed **74 New SHGs** with amount of **Rs. 3.37 crores** during **Q2 (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.







QUARTER ENDED	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.)
September 25	16.62	23.49	10.30	28.26	205466	207892
September 26	20.13	28.67	12.01	34.27	223965	227145
Growth (YoY)	21.12%	22.05%	16.60%	21.27%	9.00%	9.26%

* Debit Transactions

Debit & Credit Transactions

Digital Channels account for 94.92% of the Bank's Total Transactions.

Loan Against Mutual Fund

Leverage Your Investments for Your Financial Needs

A seamless, fully digital loan against mutual funds with quick processing and minimal documentation.



100%
Digital Journey



Minimal
Documentation



Quick &
Convenient



How It Works?

1



Apply Online

Initiate the loan journey through PSB UNIQ app or Bank's website.

2



Pledge Mutual Funds

Mutual funds are pledged digitally as collateral.

3



Sanction & Disbursement

End-to-end online process from application to disbursement and lien marking.

4



Continuous Monitoring

System monitors the value of pledged funds.



Key Highlights



Scheme Availability

Live for Existing to Bank (ETB) customers. Second phase for New to Bank (NTB) customers under development.



Loan Amount

Minimum: ₹ 10,000

Maximum:

- Equity Mutual Fund: ₹ 10 lakh
- Debt Mutual Fund: ₹ 20 lakh



Margin (Loan-to-Value)

50%



Tenor

Term Loan up to 36 months



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

Where service is a way of life

Gold Loan STP Digital Journey

Up to ₹50 Lakh

Quick | Simple | Seamless



For
NTB, ETB &
NTC Customers



Across
Agriculture, Retail
and MSME



Multiple Options
Term Loan | Demand Loan
Bullet Repayment



Apply Anytime, Anywhere
No branch visit to initiate



Start with QR Code Scan
Quick and convenient access



Faster Processing
Automated & rule-based decisioning



Digital & Secure
Data capture, automated validations and system-driven processing



How It Works?

1



Scan QR Code
Start application instantly

2



Digital Application
Enter details and upload documents

3



Automated Processing
System-driven validations and rule-based decisioning

4



Instant Sanction
Quick and seamless approval

5



Loan Disbursal
Get funds in your account



Key Benefits



Faster Turnaround Time



Simple & Convenient



Transparent Process



Enhanced Customer Experience



UniBot

– Your Digital Banking Assistant

Looking for a Loan?

Explore P&SB Loan Product that fit your needs.

OUR LOAN PRODUCTS



And More Loan Solutions



QUICK
Instant
Information



EASY
Simple & Guided
Experience



AVAILABLE 24x7
Anytime,
Anywhere



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

DIGI MSME LOAN

LOAN upto
₹3 Crore

Working capital & Term Loan



ETB / NTB /
NTC applicable



Collateral-free
loan up to
₹20 lakh



Based on
digital footprints



Anywhere,
anytime



Quick TAT



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EXPECTED BUSINESS BENEFITS

Under Implementation



Improved recovery in SMA-0, SMA-1 & SMA-2 accounts



Reduced SMA-to-NPA slippages and better asset quality



Higher collection efficiency through automation



Wider borrower reach via digital and field channels



Optimised utilisation of recovery resources



Real-time performance monitoring and data-driven decisions



Faster realisation through digital payments and reduced manual intervention



Enhanced compliance with EASE 8.0 & EASE 9.0



TECHNOLOGY LED COLLECTIONS FOR A STRONGER PUNJAB & SIND BANK



Higher Recoveries



Better Asset Quality



Sustainable Growth





OVERVIEW



Designed for corporate customers with multi-location or multi-business operations.



Provides Parent-Child Account structure for centralised monitoring, control and management of transactions.



Enables consolidated reporting, automated reconciliation and better cash flow visibility.



Strengthens customer retention and helps increase the Bank's CASA base.



KEY BENEFITS



Improved
Operational Efficiency



Better
Liquidity Management



Greater
Transparency



Reduced
Transaction Failures



Enhanced
Customer Experience



Higher
Transaction Volumes



Stronger
CASA Growth



KEY FEATURES



Parent-Child Account Structure
Single Parent Account with multiple Child Accounts (departments, franchises, subsidiaries, locations)



Centralised Monitoring & Control
Real-time oversight of all transactions



Consolidated Reporting
Unified view across all locations/business units



Automated Reconciliation
Simplifies liquidity management



Real-time Cash Flow Visibility
Track collections and payments seamlessly



Virtual Account Functionality
Supports both payments and collections into the main CASA account



Enhanced Customer Retention
Tailored solution for large and complex corporate needs

Supply Chain Finance

Powering Partnerships for a Stronger MSME Ecosystem

Transaction-based financing
enabling seamless supply chains
and business growth



Key Benefits



Strengthens
MSME portfolio



Reduces
credit acquisition cost



Supports
established
supply chains



Ensures
quality asset
creation



Improves
portfolio
diversification



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



★ **CBDC Connect** ★

#PSBCBDCConnect



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



Parameters	Actual as on Sep'26	Achievement	Guidance for FY'27
Deposit Growth (YoY)	12.97%		13-14%
Advances Growth (YoY)	19.28%		16-18%
RAM % to Total Advances	61.37%		>60%
Gross NPA	2.09%		<2.0%
Net NPA	0.61%		<0.65%
PCR	92.48%		92-93%
Recovery & Upgradation	622 Crore		> Rs.1000 Crore
Credit Cost (Annualised)	0.28%		<1%
Slippage Ratio (Annualised)	0.80%		<1%

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- 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.
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