



Ref No: PSB/HO/Shares Cell / 12 /2026-27

April 27, 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: Punjab & Sind Bank – Press Release dated April 27, 2026

We are forwarding a copy of Press Release dated April 27, 2026 issued by the Bank on Financial Results of the Bank for the Quarter (Q4) and Financial Year ended March 31, 2026. The same can also be viewed on the website of the Bank i.e. <https://punjabandsind.bank.in/>

You are requested to take a note of the above.

Yours faithfully

Saket Mehrotra
Company Secretary





ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(ਭਾਰਤ ਸਰਕਾਰ ਦਾ ਉਪਕਰਮ)

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹਿ



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

Where service is a way of life



PRESS RELEASE

Date: 27th April 2026

FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31st March 2026

- ❖ Net Profit on Year-on-Year Basis grew by **30.12 %** from ₹1016 Cr. to ₹1322 Cr.
- ❖ Net Profit on Quarter-on-Quarter Basis grew by **25.60 %** from ₹336 Cr. to ₹422 Cr.
- ❖ Operating Profit on Year-on-Year Basis grew by **5.16 %** from ₹2075 Cr. to ₹2182 Cr.
- ❖ RAM (%) increased by **365 bps** from 55.15% to 58.80%.
- ❖ Gross NPA on Year-on-Year Basis decreased by **98 bps** from 3.38% to 2.40%.
- ❖ Net NPA on Year-on-Year Basis reduced by **17 bps** from 0.96% to 0.79%.

Key Highlights on Year-on-Year Basis (Q4 FY2024-25 to Q4 FY2025-26)

- ❖ Total Business registered growth of **14.94 %** and stands at ₹ 263652 Cr.
- ❖ Total Deposit showed a growth of **12.37%**, and Retail Term Deposits showed a growth of **19.58%**.
- ❖ Total advances grew by **18.29%**, whereas RAM advances registered a healthy growth of **26.11%**.
- ❖ Retail advances registered a growth of **24.59%**, Agriculture advances registered a growth of **23.44%** & MSME advances registered a growth of **29.70%**.
- ❖ Provision Coverage Ratio decreased by **47 bps** from 91.38% to 90.91%.
- ❖ Total Income grew by **5.45%** and stands at ₹ 13760 cr.
- ❖ Non Interest income grew by **13.47%** and stands at ₹ 1778 cr.
- ❖ Return on Assets (%) improved by **12 bps** from 0.67% to 0.79%.
- ❖ Cost to Income ratio reduced by **26 bps** from 61.23% to 60.97%.
- ❖ CRAR (%) improved by **1 bps** from 17.41% to 17.42%.



ਪੰਜਾਬ ਈਡ ਸਿੰਠ ਬੈਂਕ
(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕਰਮ)

ੴ ਸ੍ਰੀ ਵਾਗਿਗੁਰੂ ਜੀ ਕੀ ਫੁਲਿ



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Business Highlights for Quarter ended 31st March 2026

(in Cr.)

	Q4FY25	Q4FY26	YoY (%)
Total Business	229379	263652	14.94%
Total Deposit	129774	145829	12.37%
Retail Term Deposits	54397	65047	19.58%
Total Advances	99605	117823	18.29%
RAM Advances	54932	69276	26.11%
RAM (%)	55.15	58.80	365 bps
GNPA (₹ in Crores)	3370	2831	(15.99%)
GNPA (%)	3.38	2.40	(98) bps
NNPA (₹ in Crores)	937	919	(1.92%)
NNPA (%)	0.96	0.79	(17) bps

Business Highlights for Year ended 31st March 2026

	FY25	FY26	YoY (%)
Operating Profit	2075	2182	5.16
Net Profit	1016	1322	30.12%
Cost to Income Ratio	61.23	60.97	(26) bps
RoA	0.67	0.79	12 bps
RoE	10.82	11.55	73 bps

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