



FINANCIAL PERFORMANCE

Q2 (FY 2024-25)

Analyst Presentation



1800 419 8300 (Toll Free)

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Key Highlights & Business Performance

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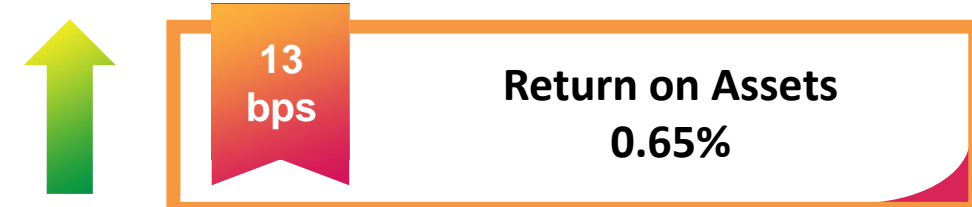
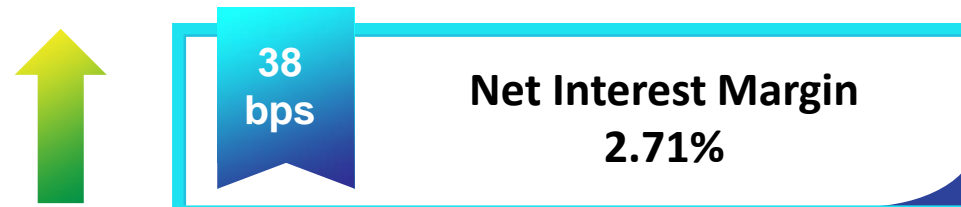
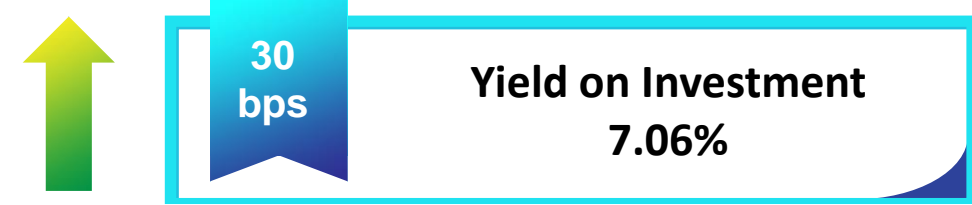
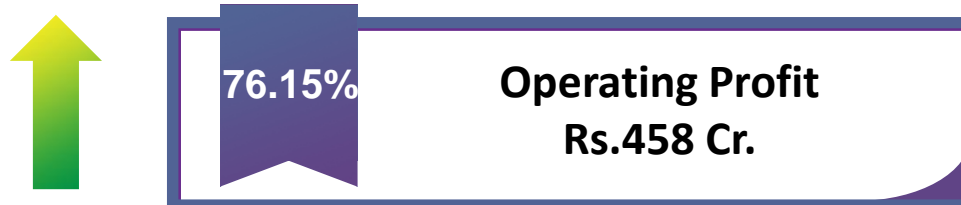
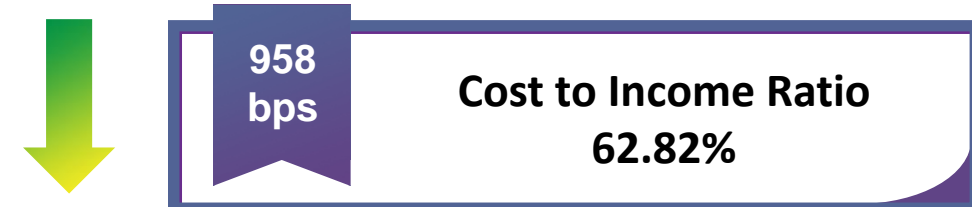
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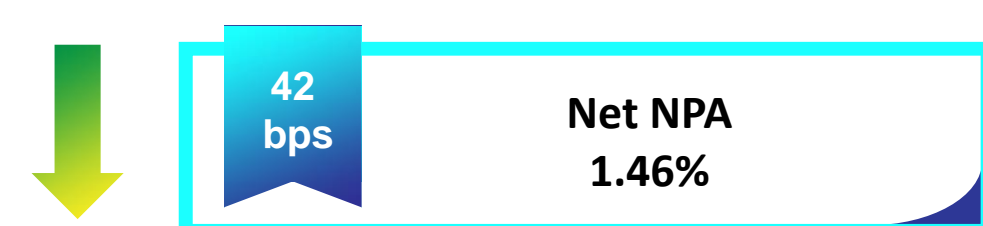
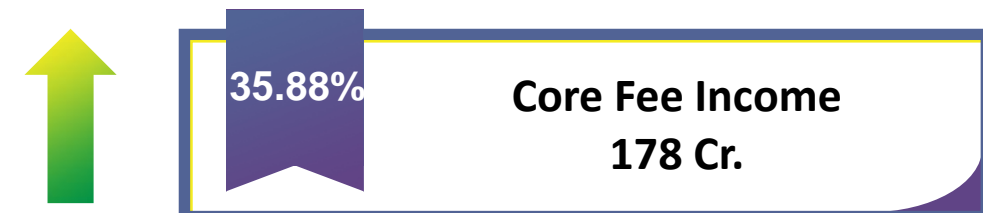
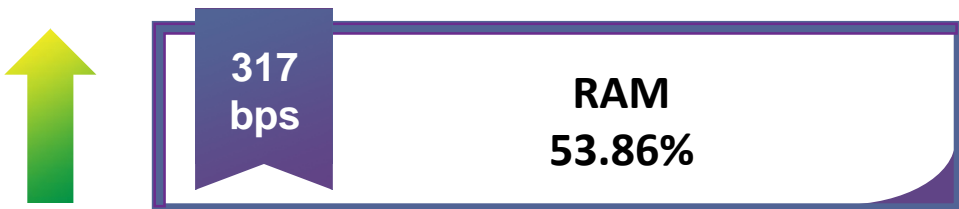
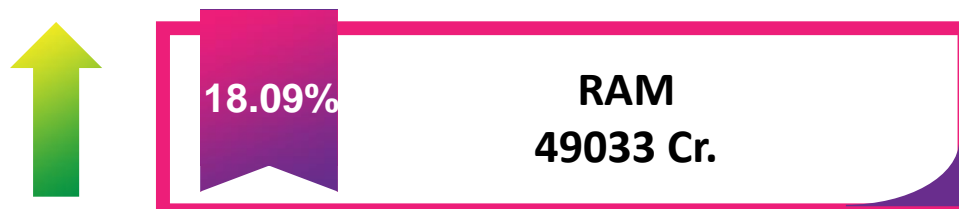
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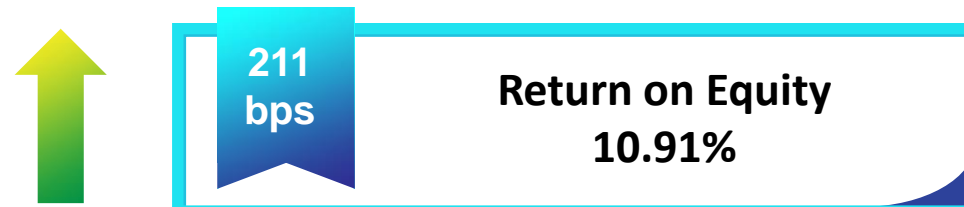
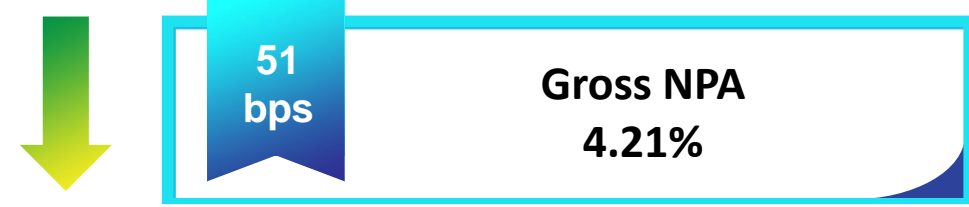
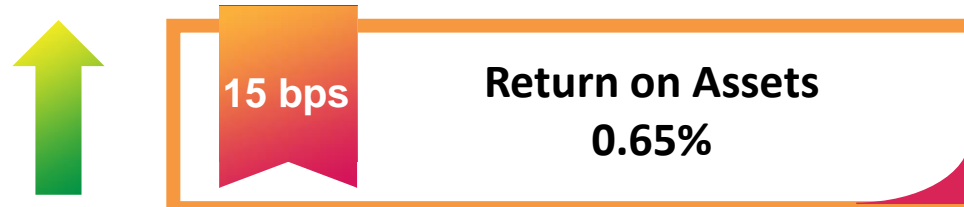
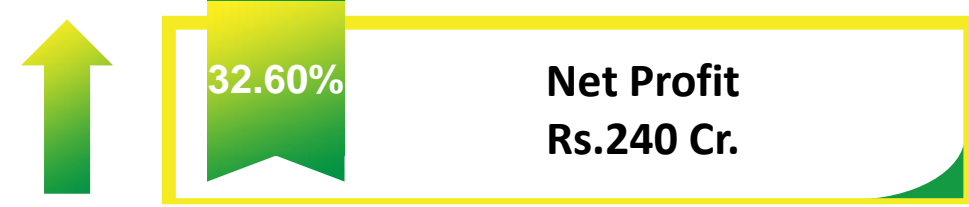
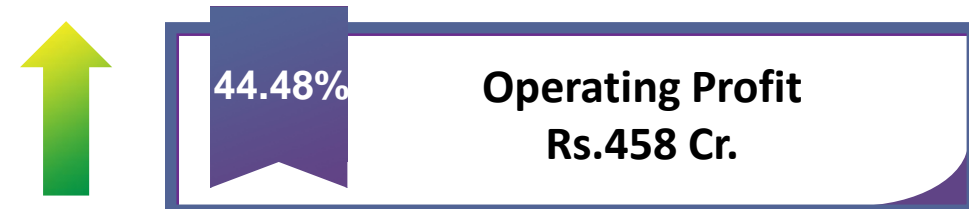
Key Highlights (Q2-Y-o-Y)



Key Highlights (Q2-Y-o-Y)



Key Highlights (Q2-Q-o-Q)

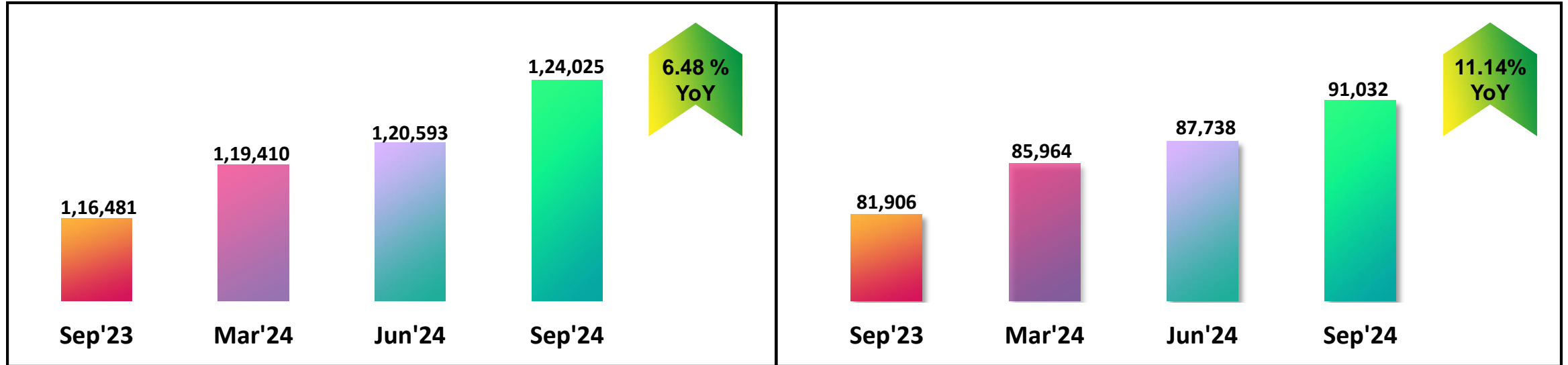


Overall Business mix

Total Deposits

Total Advances

(Rs. in crore)

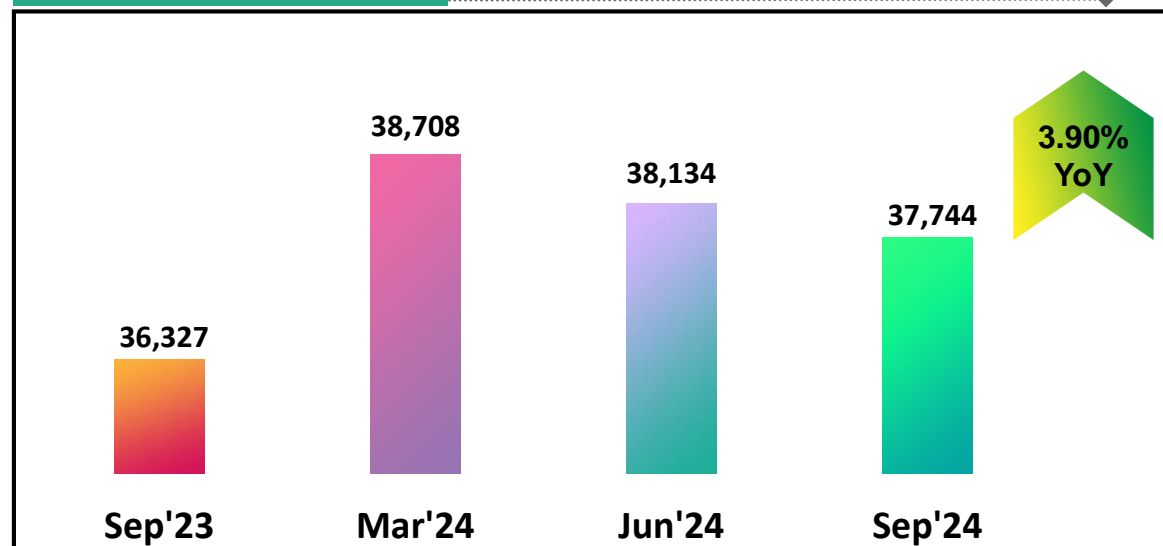


Particulars	Quarter Ended				Variation	
	Sep'23	Mar'24	Jun'24	Sep'24	QoQ (%)	YoY (%)
Total Business	198387	205374	208331	215057	3.23	8.40
Total Deposits	116481	119410	120593	124025	2.85	6.48
Total Advances	81906	85964	87738	91032	3.75	11.14
CD ratio	70.32	71.99	72.76	73.40	64 bps	308 bps

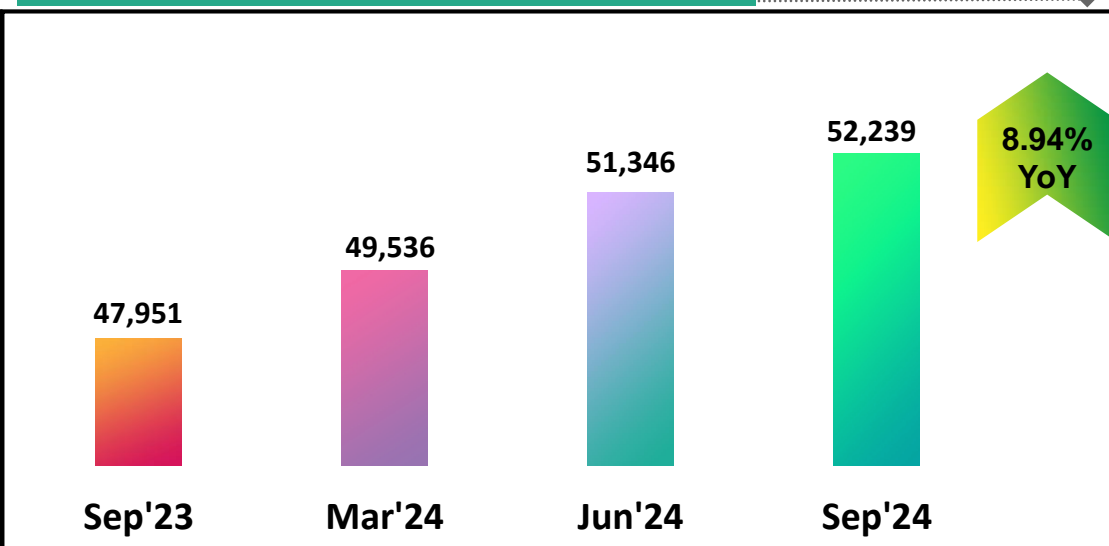
Liability Franchise

(Rs. in Crore)

CASA



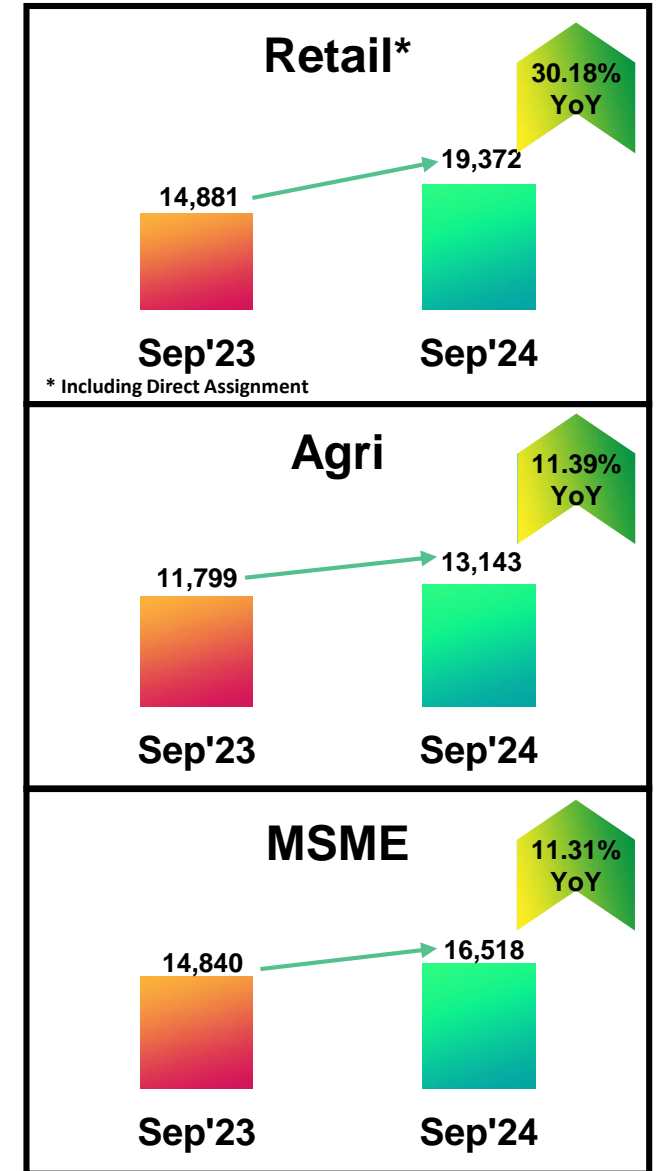
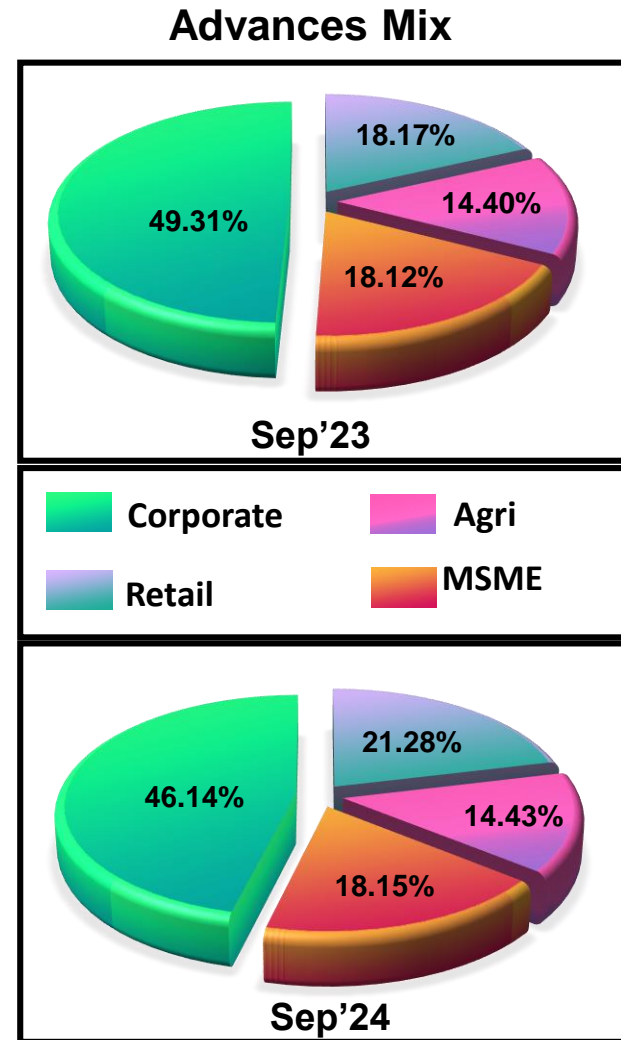
Retail Term Deposits



Particulars	Quarter Ended				Variation	
	Sep'23	Mar'24	Jun'24	Sep'24	QoQ (%)	YoY (%)
Current Deposits	4196	5176	4598	4412	(4.05)	5.15
Savings Deposits	32131	33532	33536	33332	(0.61)	3.74
CASA Deposits	36327	38708	38134	37744	(1.02)	3.90
CASA (%)	31.19	32.42	31.62	30.43	(119 bps)	(76 bps)
Term Deposits	80154	80702	82459	86281	4.64	7.64
• <i>Out of above Retail Term Deposits</i>	47951	49536	51346	52239	1.74	8.94
Total Deposits	116481	119410	120593	124025	2.85	6.48

Diversified loan book - Advances Mix

Parameters	Quarter Ended				Variation	
	Sep'23	Mar'24	Jun'24	Sep'24	QoQ (%)	YoY (%)
Advances	81906	85964	87738	91032	3.75	11.14
Retail	14881	16034	17498	19372	10.71	30.18
Agri	11799	12524	12217	13143	7.58	11.39
MSME	14840	15909	16341	16518	1.08	11.31
Total RAM	41520	44467	46056	49033	6.46	18.09
Corporate	40386	41497	41682	41999	0.76	3.99
RAM	50.69	51.73	52.49	53.86		



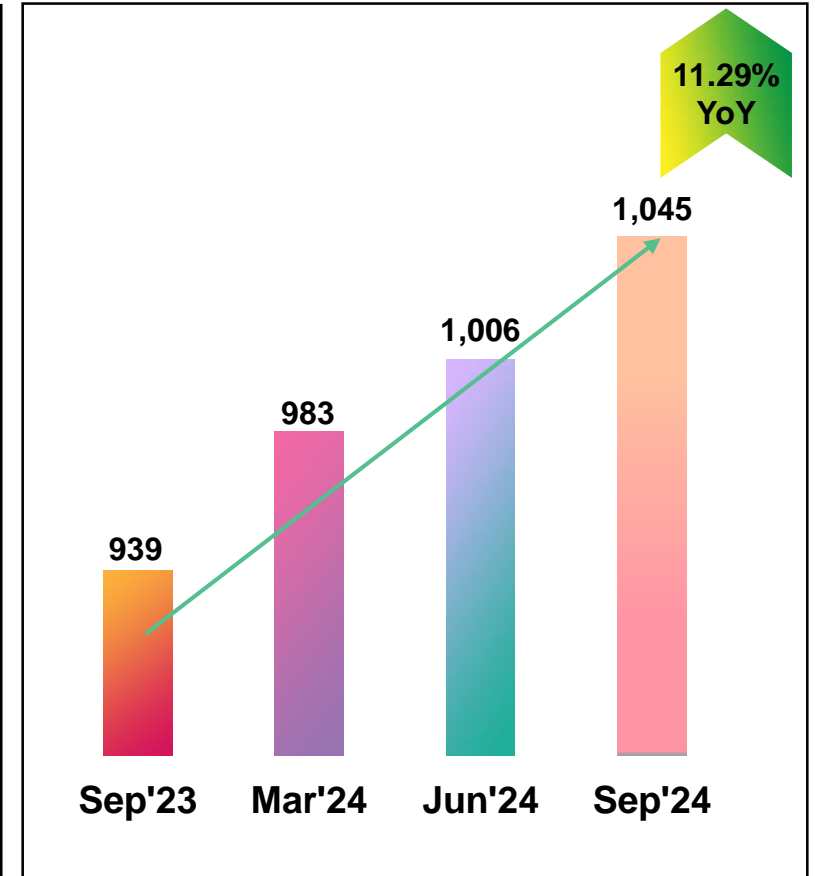
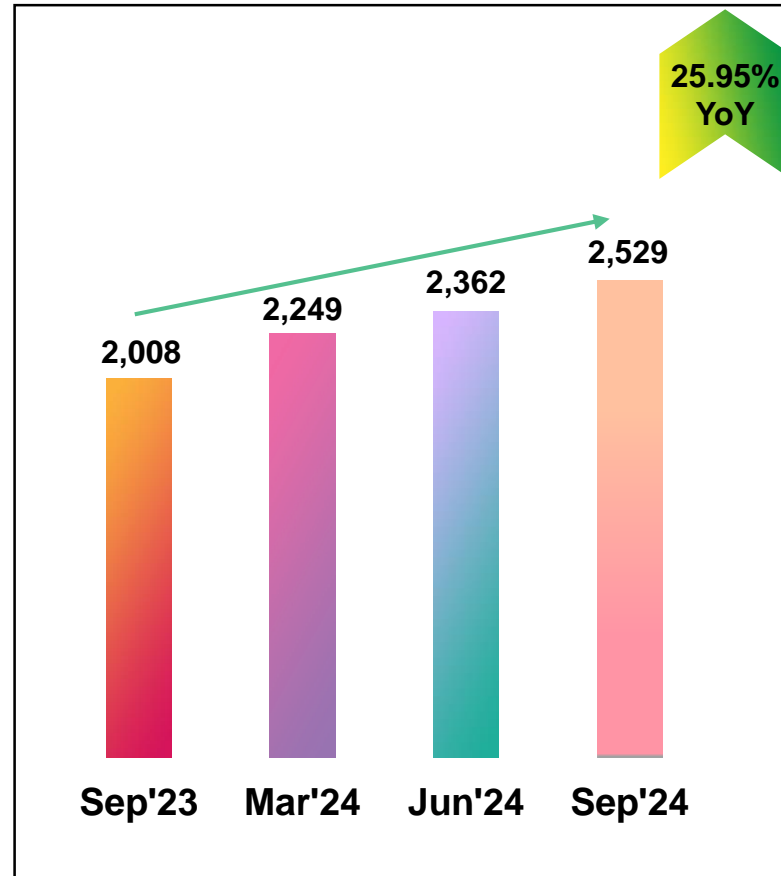
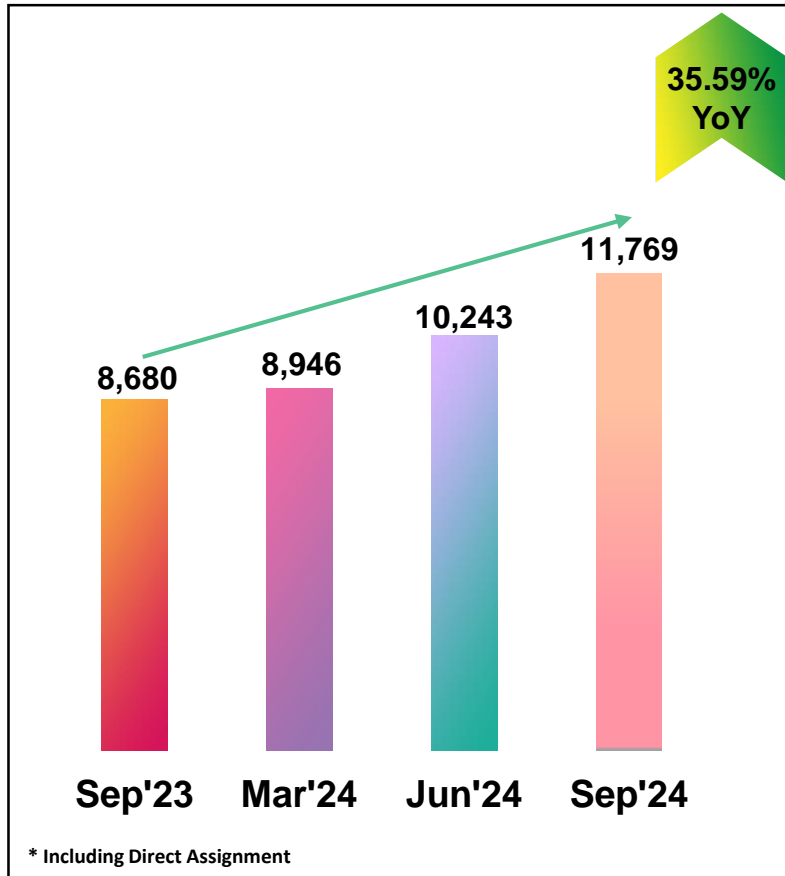
Retail Lending Portfolio

(Rs. in Crore)

Home Loan*

Vehicle Loan

Gold loan



Advances Breakup of Major Industries / Sectors

(Rs. in Crore)

Sector		Quarter Ended							
		Sep '23		Mar '24		Jun '24		Sep '24	
		Amount	% to Total Advances	Amount	% to Total Advances	Amount	% to Total Advances	Amount	% to Total Advances
Infrastructure		16706	20.40	14882	17.31	14611	16.65	13371	14.69
(Out of Which)	Energy	5984	7.31	5567	6.48	5368	6.12	4833	5.31
	Telecommunication	222	0.27	419	0.49	369	0.42	173	0.19
	Roads, Ports	3796	4.63	3627	4.22	4487	5.11	3856	4.24
	Other Infra	6704	8.18	5269	6.13	4386	5.00	4509	4.95
Iron & Steel		1035	1.26	1331	1.55	1420	1.62	2298	2.52
Textile		1223	1.49	1234	1.44	1162	1.32	1169	1.28
NBFC		11533	14.08	12514	14.56	12772	14.56	14359	15.77
(Out of Which)	HFC	1075	1.31	1068	1.24	916	1.04	1082	1.19
	PSU & PSU backed NBFC	5380	6.57	5043	5.87	4975	5.67	4409	4.84
	Private NBFC	5078	6.20	6403	7.45	6881	7.84	8868	9.74

Rating Profile of NBFCs

(Rs. in Crore)

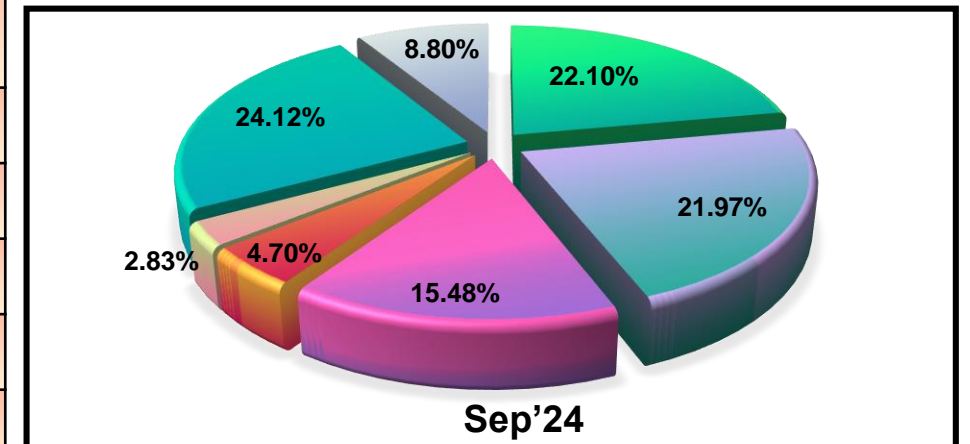
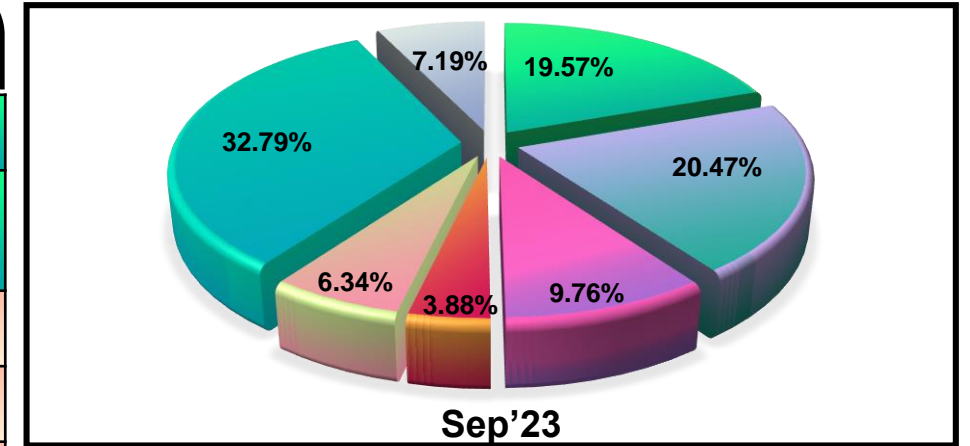
Sector	Quarter Ended							
	Sep'23		Mar'24		Jun'24		Sep'24	
	Amount	% to Total	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	6943	64.75	7865	65.73	7537	59.64	8072	56.92
AA rated	3283	30.62	3760	31.43	4681	37.04	5565	39.24
A rated	478	4.45	339	2.84	375	2.97	534	3.76
Total A & above	10704	99.82	11965	99.99	12593	99.65	14171	99.93
BBB Rated	8	0.08	1	0.01	1	0.01	4	0.03
BB & Below	10	0.10	-	-	43	0.34	6	0.04
Total	10723	100	11966	100	12637	100	14181	100

Credit Profile

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

(Rs. in Crore)

Particulars	Quarter Ended							
	Sep'23		Mar'24		Jun'24		Sep'24	
	Amount	% to Total	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	9001	19.57	10985	22.02	11245	22.50	11372	22.10
AA rated	9414	20.47	10810	21.67	11047	22.11	11304	21.97
A rated	4489	9.76	4401	8.82	4334	8.67	7965	15.48
BBB rated	1785	3.88	2037	4.08	2560	5.12	2420	4.70
Total of BBB & above	24688	53.68	28232	56.60	29186	58.40	33060	64.25
BB & Below	2917	6.34	2379	4.77	1648	3.30	1454	2.83
Total Rated	27605	60.02	30611	61.37	30834	61.70	34514	67.08
Govt. Guaranteed	15082	32.79	14685	29.44	14842	29.70	12412	24.12
Other Unrated	3305	7.19	4587	9.20	4296	8.60	4529	8.80
Total	45992	100	49883	100	49972	100.00	51456	100



Priority Sector Lending

S No.	Particulars	Mandated Targets	Sep'24
1	Priority Sector % to ANBC	40.00%	43.79%
2	Agriculture - PS % to ANBC	18.00%	18.16%
3	Small and Marginal Farmers (SMF) % to ANBC	10.00%	10.04%
4	Weaker Section % to ANBC	12.00%	10.97%
5	Micro Enterprises (PS) % to ANBC	7.50%	11.57%

Operating & Net Profit

(Rs. in Crore)

Particulars	Quarter			Variation		Half Yearly		Variation
	Sep'23	Jun'24	Sep'24	QoQ%	YoY%	Sep'23	Sep'24	YoY%
Interest Income	2406	2652	2739	3.28	13.84	4722	5391	14.17
Interest Expenses	1731	1802	1866	3.55	7.80	3309	3668	10.85
Net Interest Income	675	850	873	2.71	29.33	1413	1723	21.94
Non Interest Income	268	194	359	85.05	33.96	447	553	23.71
Operating Expenses	683	727	774	6.46	13.32	1342	1501	11.85
Operating Profit	260	317	458	44.48	76.15	518	775	49.61
Provisions other than Tax	(35)	104	151	45.19	-	(12)	255	-
Provision for Tax	106	32	67	109.38	(36.79)	188	99	(47.34)
Net Profit	189	181	240	32.60	26.98	342	421	23.10

Total Income

(Rs. in Crore)

Particulars	Quarter			Variation		Half Yearly		Variation
	Sep'23	Jun'24	Sep'24	QoQ%	YoY%	Sep'23	Sep'24	YoY%
Interest on Advances	1721	1825	1898	4.00	10.28	3399	3723	9.53
Interest on Investments	663	813	799	(1.72)	20.51	1279	1612	26.04
Other Interest Income	22	14	42	200	90.91	44	56	27.27
Total Interest Income (a)	2406	2652	2739	3.28	13.84	4722	5391	14.17
Core Fee Income	131	122	178	45.90	35.88	238	300	26.05
Profit on Sale of Investment	26	32	90	181.25	246.15	57	122	114.04
Profit/(Loss) on Revaluation of Investment	(26)	2	58	-	-	(5)	60	-
Forex Income	6	5	5	-	(16.67)	16	10	(37.50)
Recovery in written off A/Cs	131	33	28	(15.15)	(78.63)	141	61	(56.74)
Profit on sale of Land, Other Asset etc. [Net]	-	-	-	-	-	-	-	-
Total Non-Interest Income (b)	268	194	359	85.05	33.96	447	553	23.71
Total Income (a+b)	2674	2846	3098	8.85	15.86	5169	5944	14.99

Total Expenses

(Rs. in Crore)

Particulars	Quarter			Variation		Half Yearly		Variation
	Sep'23	Jun'24	Sep'24	QoQ%	YoY%	Sep'23	Sep'24	YoY%
Interest on Deposits	1612	1669	1746	4.61	8.31	3046	3415	12.11
Interest on Others	119	133	120	(9.77)	0.84	263	253	(3.80)
Total Interest Expenses (a)	1731	1802	1866	3.55	7.80	3309	3668	10.85
Establishment Expenses	432	460	494	7.39	14.35	884	954	7.92
Other Operating Expenses	251	267	280	4.87	11.55	458	547	19.43
Operating Expenses (b)	683	727	774	6.46	13.32	1342	1501	11.85
Total Expenses (a+b)	2414	2529	2640	4.39	9.36	4651	5169	11.14

Balance Sheet

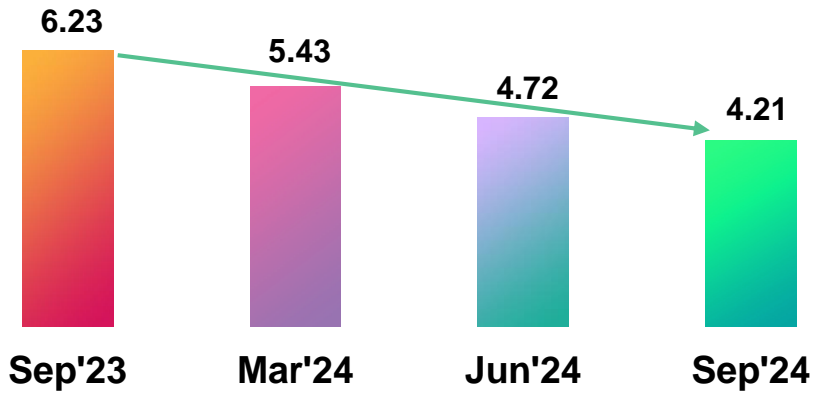
(Rs. in Crore)

Liabilities	As on			
	Sep'23	Mar'24	Jun'24	Sep'24
Capital	6778	6778	6778	6778
Reserve & Surplus	8345	8756	4614	4799
Deposits	116481	119410	120593	124025
Borrowings	7956	9771	10382	9785
Other Liabilities & Provision	2594	2942	2519	2893
Total	142154	147657	144886	148280

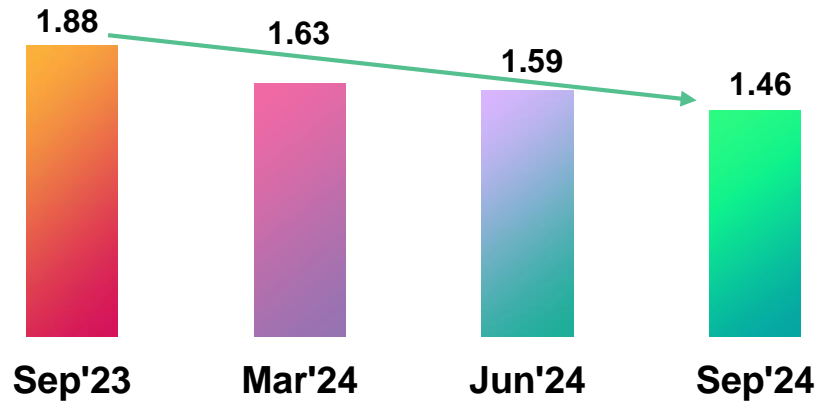
Asset	As on			
	Sep'23	Mar'24	Jun'24	Sep'24
Cash & Balance with RBI	6473	7313	6846	6455
Balance with Banks & Money at call	254	71	372	400
Investments (Net)	48788	49599	44673	44926
Advances (Net)	78352	82736	85046	88596
Fixed Assets	1487	1756	1727	1713
Other Assets	6800	6182	6222	6190
Total	142154	147657	144886	148280

Asset Quality

Gross NPA (%)

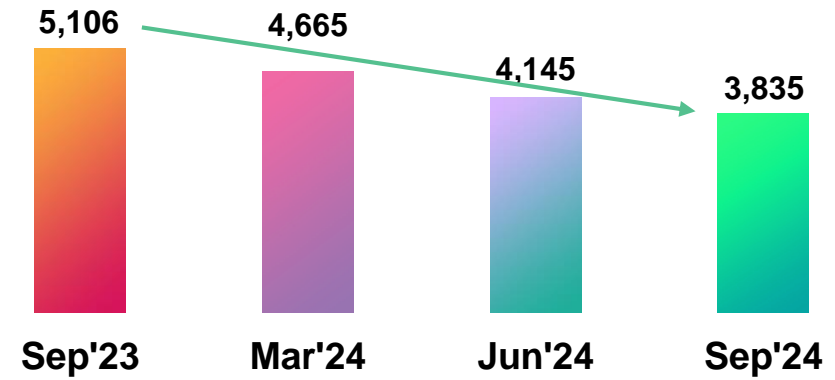


Net NPA (%)

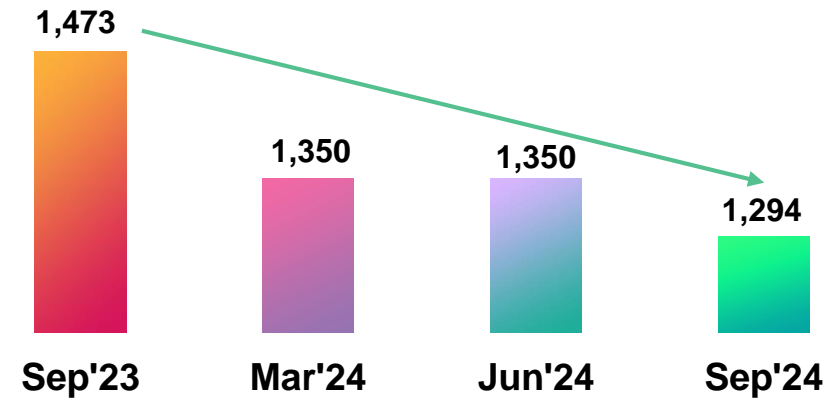


Gross NPA

(Rs. in Crore)



Net NPA



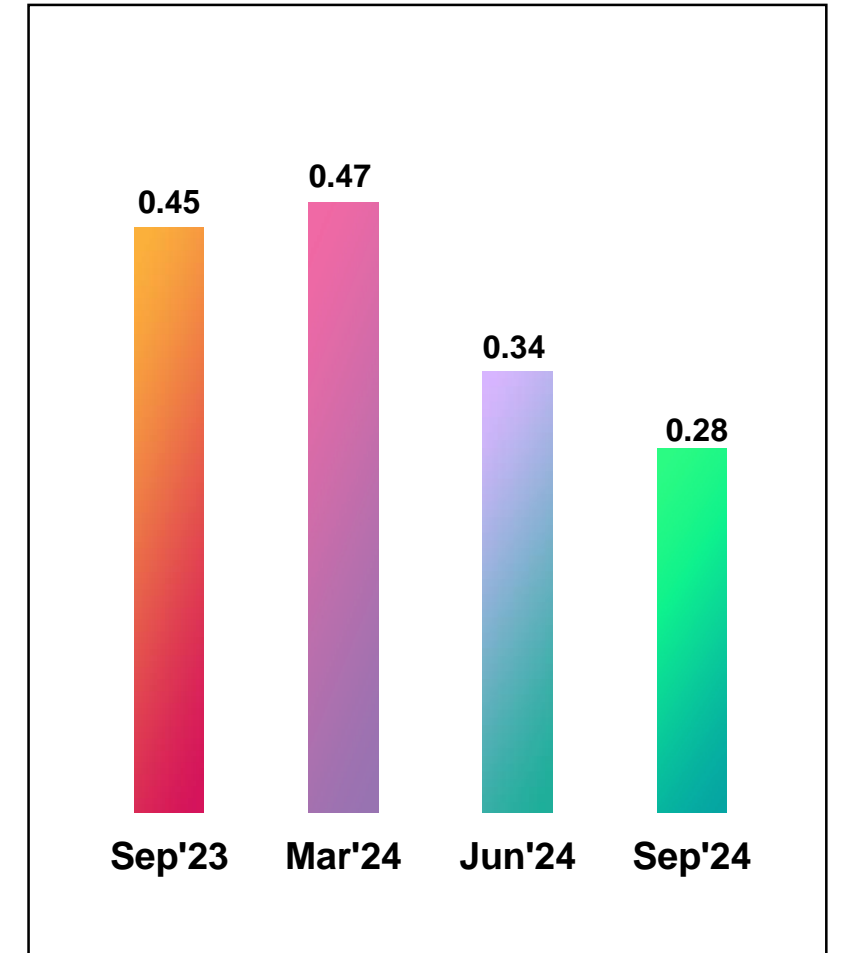
Asset Quality

Sector Wise NPA

(Rs. in Crore)

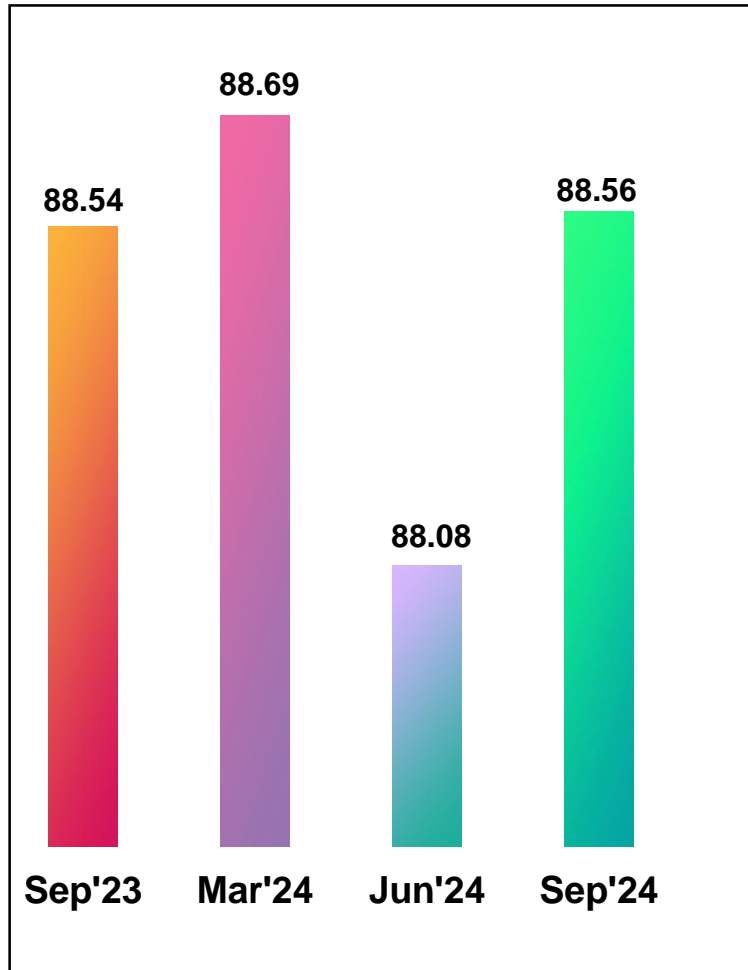
Particulars	Quarter Ended								
	Sep'23		Mar'24		Jun'24		Sep'24		
	GNPA	Ratio (%)	GNPA	Ratio (%)	GNPA	Ratio (%)	GNPA	Ratio (%)	NNPA Ratio (%)
Retail	500	3.36	568	3.54	401	2.29	397	2.05	0.91
Agri	1125	9.54	1228	9.81	1165	9.54	1219	9.27	4.86
MSME	1433	9.65	1446	9.09	1560	9.54	1578	9.55	3.56
Corporate	2048	5.07	1423	3.43	1019	2.44	641	1.53	0.16
Total	5106	6.23	4665	5.43	4145	4.72	3835	4.21	1.46

Slippage Ratio (%) (Qtr)



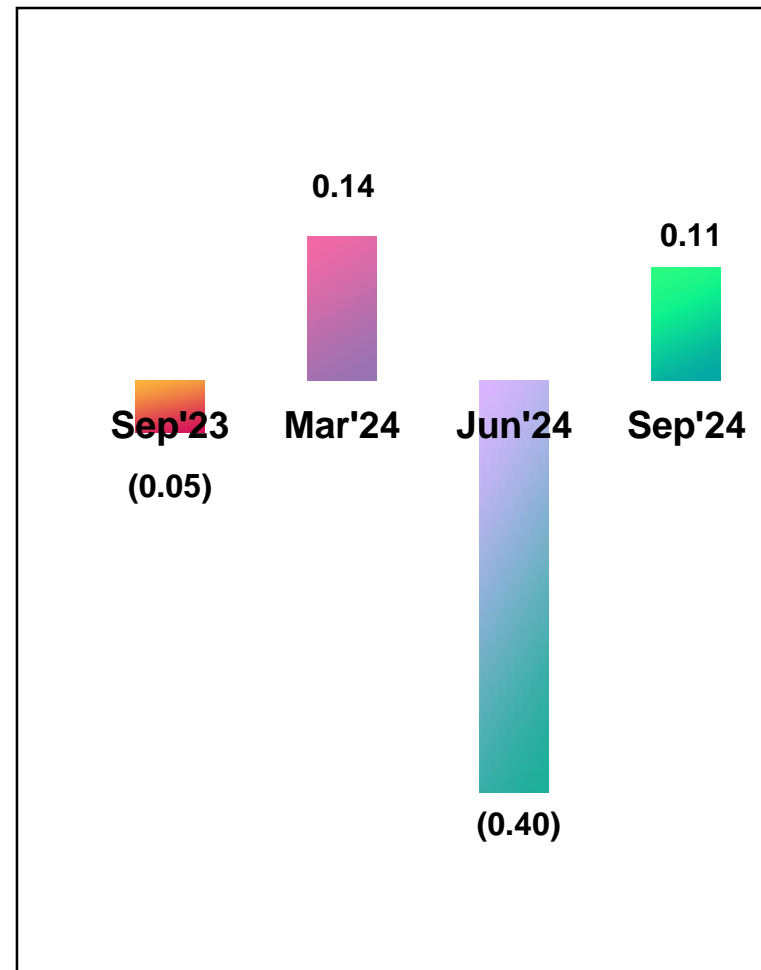
Asset Quality

Provision Coverage Ratio (%)



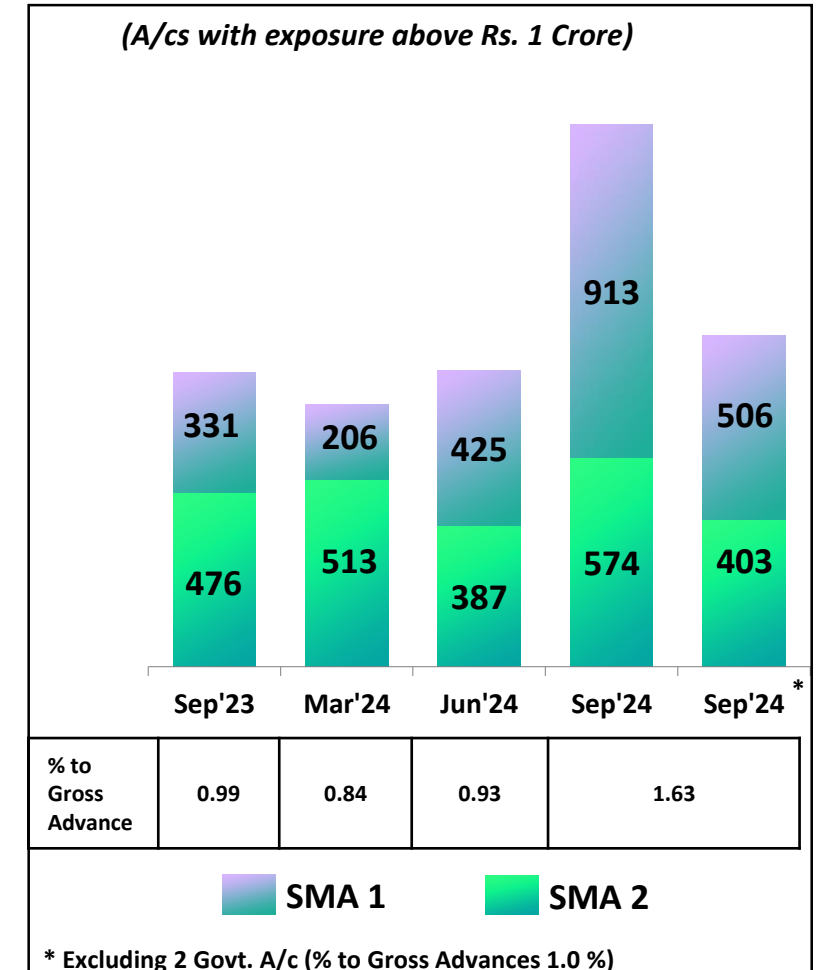
Credit cost (%) (Qtr)

(Not Annualised)



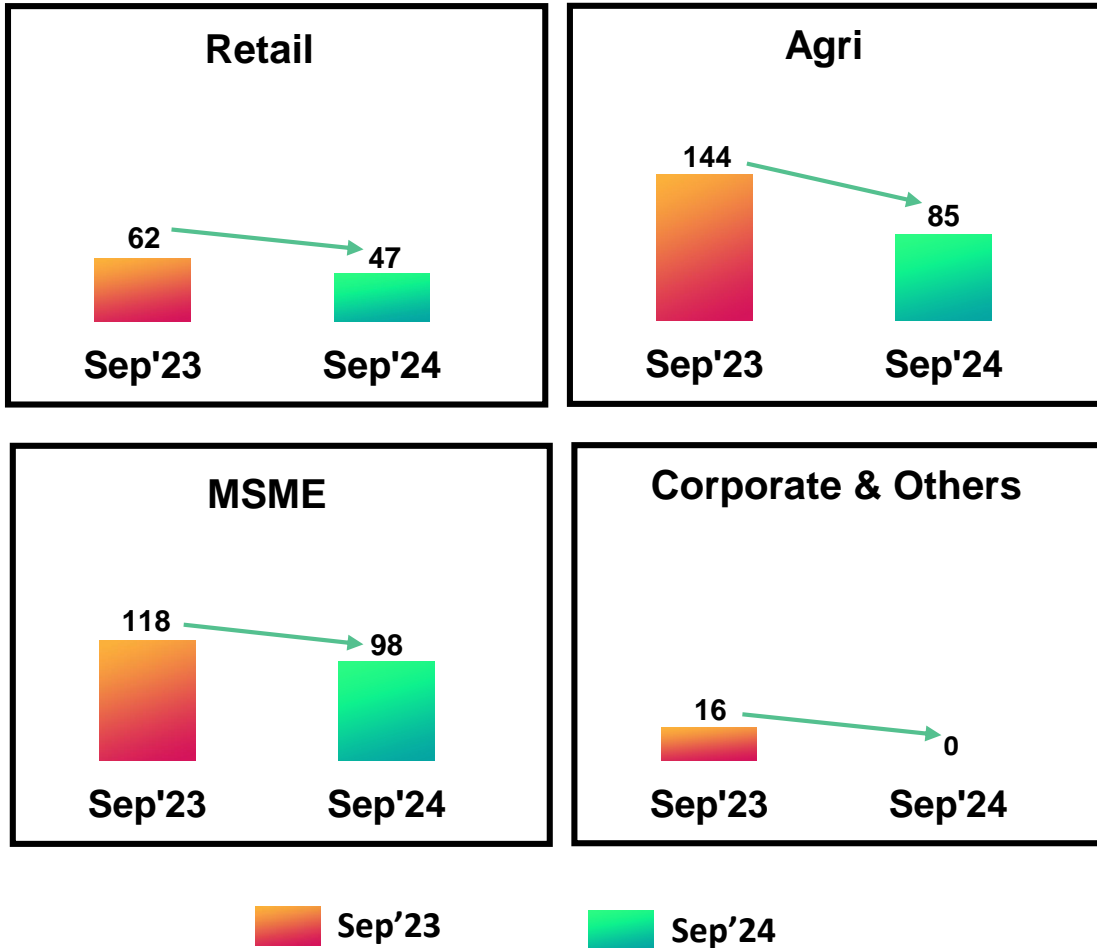
SMA1 and SMA2 (Qtr)

(Rs. in Crore)



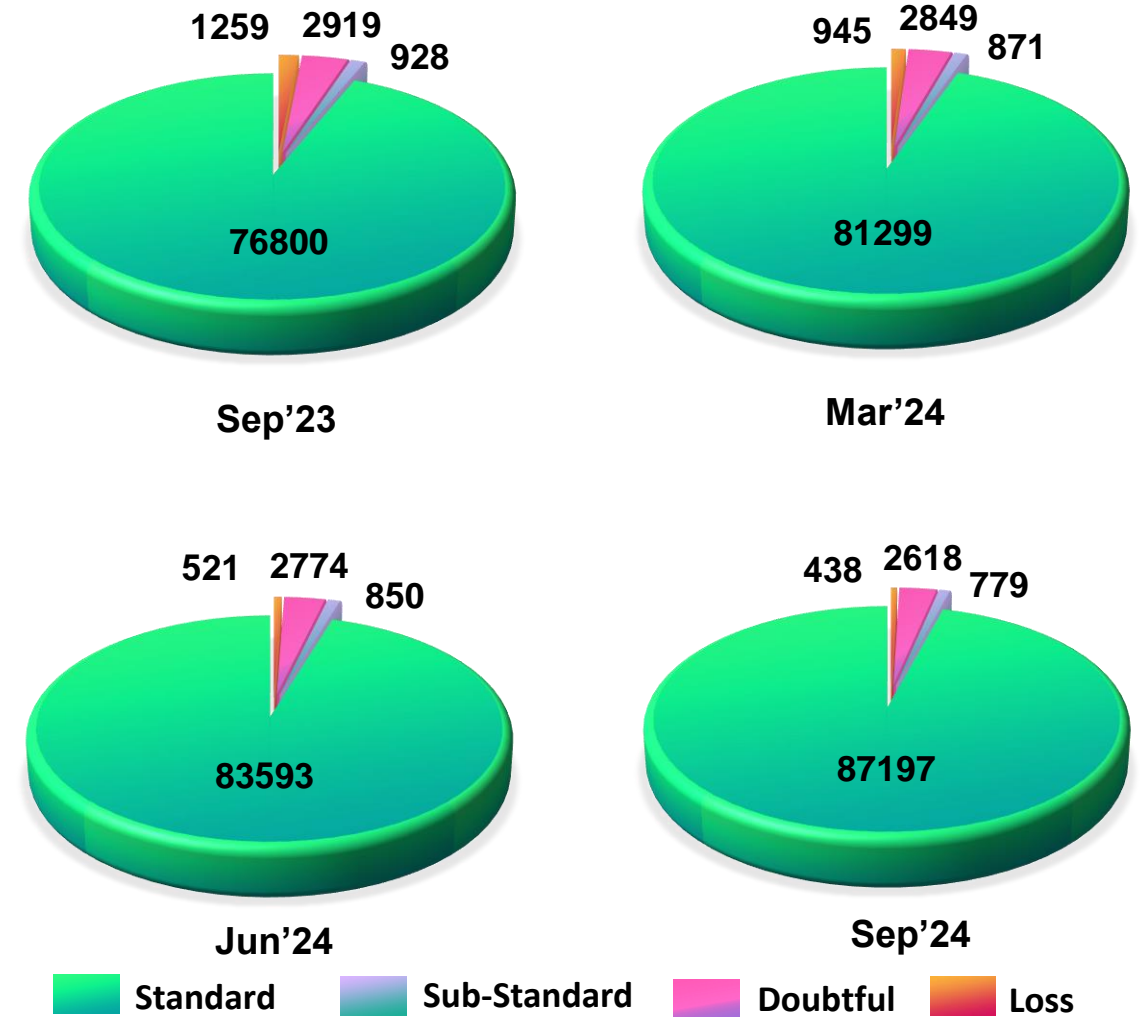
Asset Quality

Fresh Slippages(Qtr)



(Rs. in Crore)

Asset classification



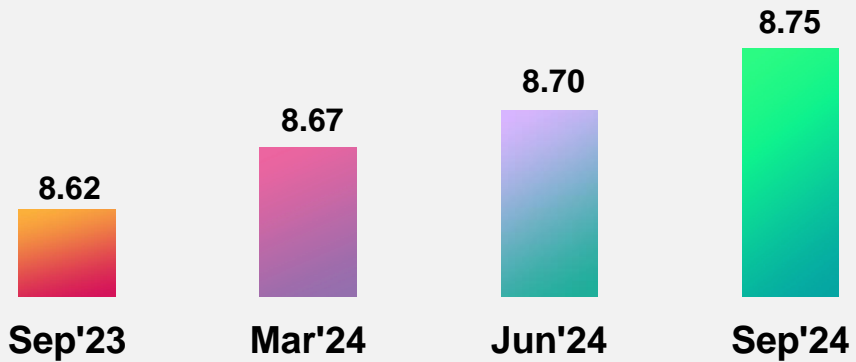
Movement of NPA

(Rs in Crore)

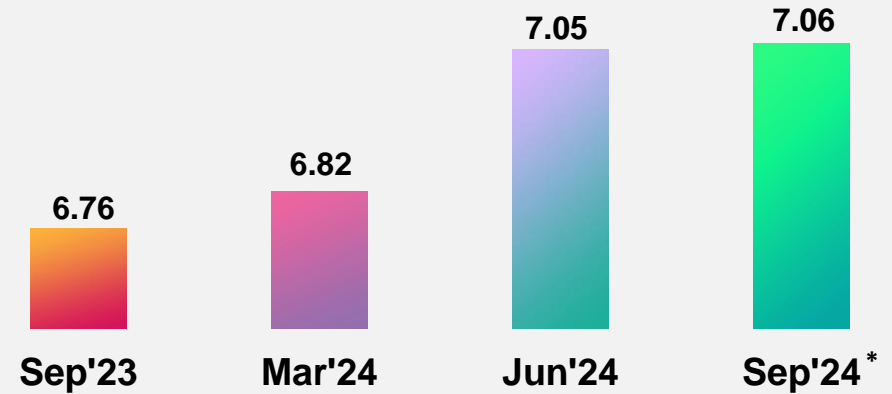
S.No.	Particulars	Quarter				Half Yearly	
		Sep'23	Mar'24	Jun'24	Sep'24	Sep'23	Sep'24
1	Gross NPA Opening Balance	5464	4759	4665	4145	5648	4665
2	Cash recoveries	290	217	157	170	486	277
3	Out of Above Cash recovery Income Booked	71	23	40	74	99	115
4	Up gradations	169	135	93	125	162	148
5	Technical Write off	308	118	200	351	637	551
6	Rebate	5	25	389	4	11	393
7	Total Net Reduction	701	472	799	576	1197	1254
8	Fresh Slippage	340	370	276	230	653	419
9	Debit in existing NPA accounts	3	8	3	36	3	5
10	GROSS NPA	5106	4665	4145	3835	5106	3835
11	GROSS NPA (%)	6.23	5.43	4.72	4.21	6.23	4.21
12	NET NPA	1473	1350	1350	1294	1473	1294
13	NET NPA (%)	1.88	1.63	1.59	1.46	1.88	1.46
14	Recovery in T.W.O. A/Cs	136	288	33	32	151	66
15	Total Recovery & Upgradation	594	640	283	327	799	491

Key Financial Ratios(Qtr)

Yield on Advances (%)

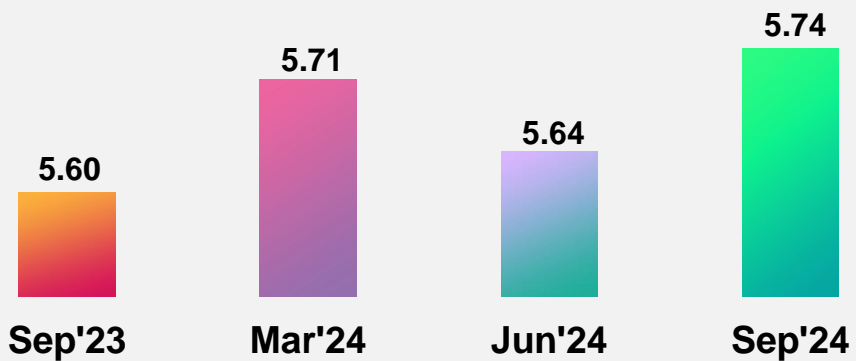


Yield on Investment (%)

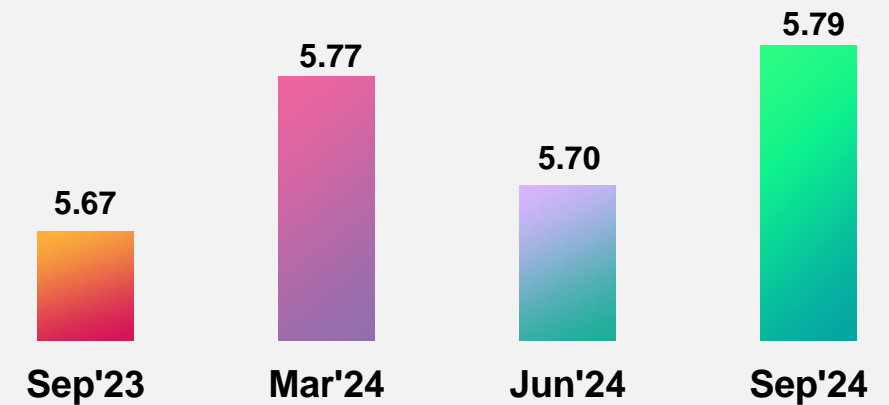


*Including Trading Profit 7.85%

Cost of Deposit (%)

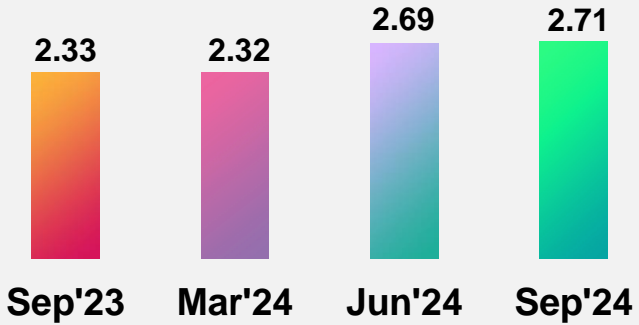


Cost of Fund (%)

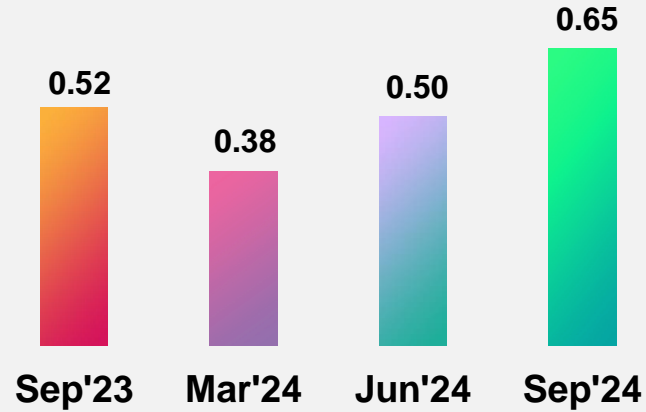


Key Financial Ratios(Qtr)

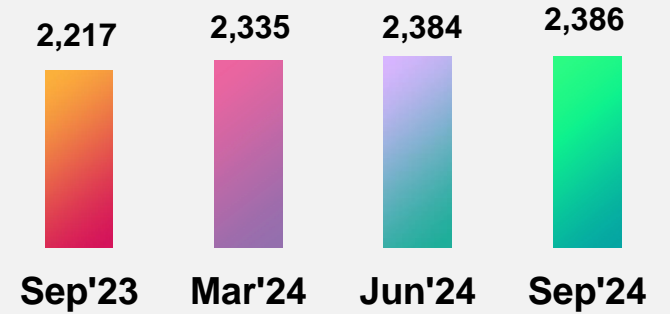
Net Interest Margin (%)



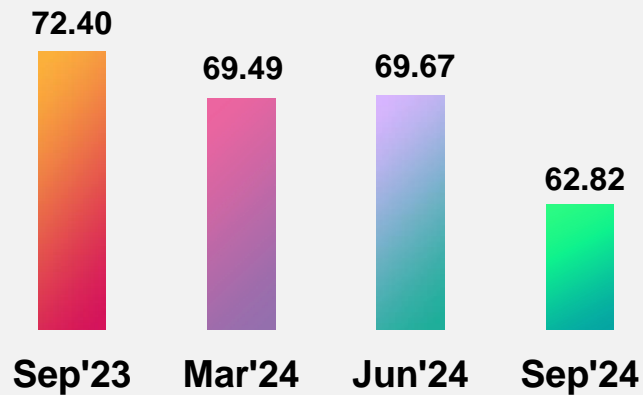
Return on Asset (%)



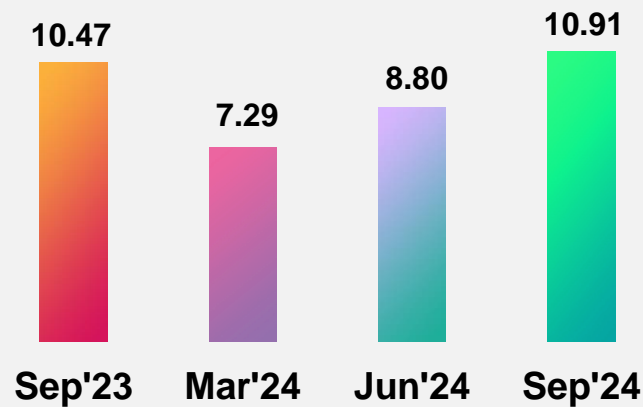
Business per Employee (Rs. In Lakhs)



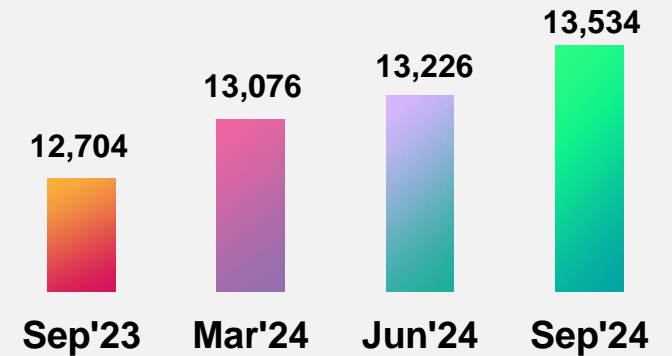
Cost to Income Ratio (%)



Return on Equity (%)



Business per Branch (Rs. In Lakhs)



COVID Resolution Framework

(Rs in Crore)

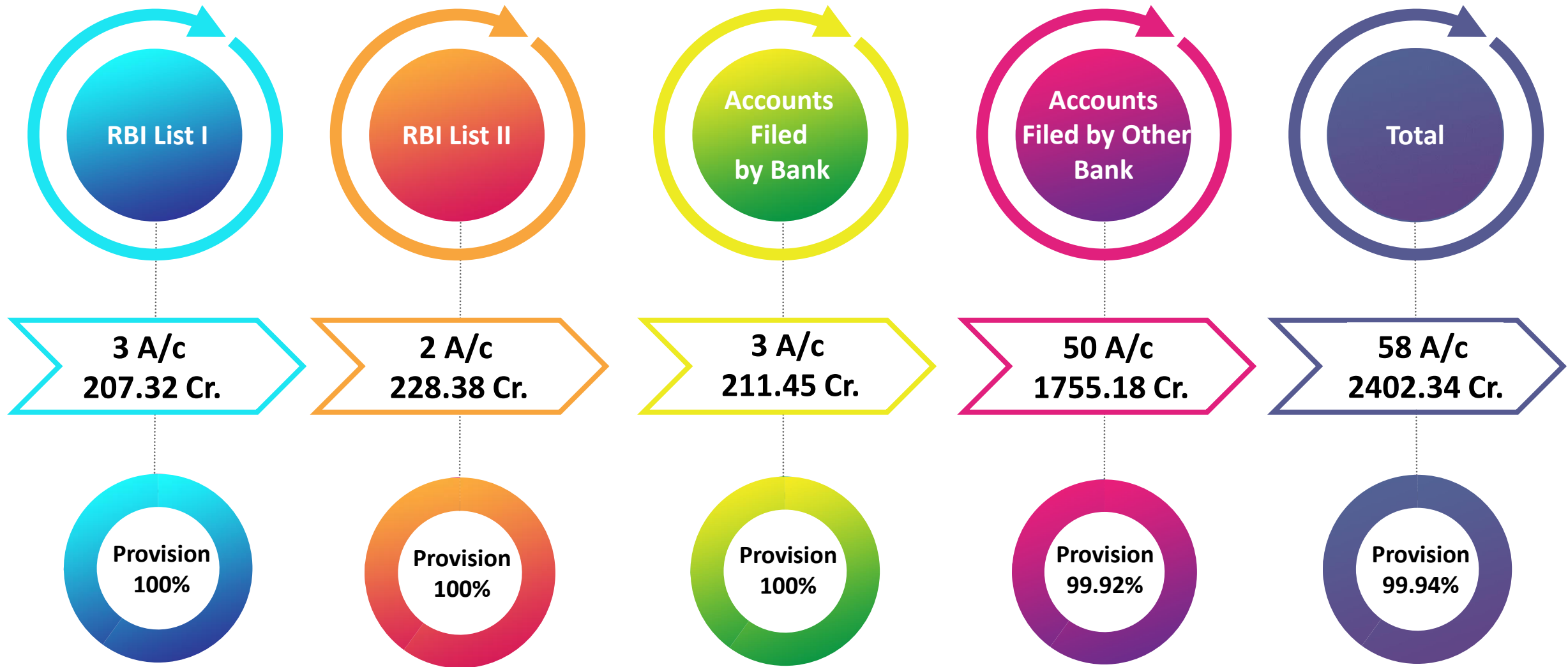
Resolution Framework 1

Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 30.09.2024	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	6250	556	2639	286
Other Exposures	419	1007	146	466
Total	6669	1563	2785	752
MSME Loans	5098	438	2106	266
Grand Total	11767	2001	4891	1018

Resolution Framework 2

Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 30.09.2024	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	7415	798	4556	540
Other Exposures	-	-	-	-
Total	7415	798	4556	540
MSME Loans	3167	362	1529	161
Grand Total	10582	1160	6085	701

Status of NCLT Accounts



Treasury Operations

(Rs. in Crore)

Particulars	Sep'23	Mar'24	Jun'24	Sep'24
Domestic Investments	49416	50668	45490	45741
• SLR Investments	31795	32216	32014	32082
• Non-SLR Investments	17621	18452	13476	13659

Category Wise Classification

• Held to Maturity (HTM)	35387	36309	29749	30048
• AFS + FVTPL(Including HFT)	14029	14359	15741	15693

Treasury Operations

(Rs. in Crore)

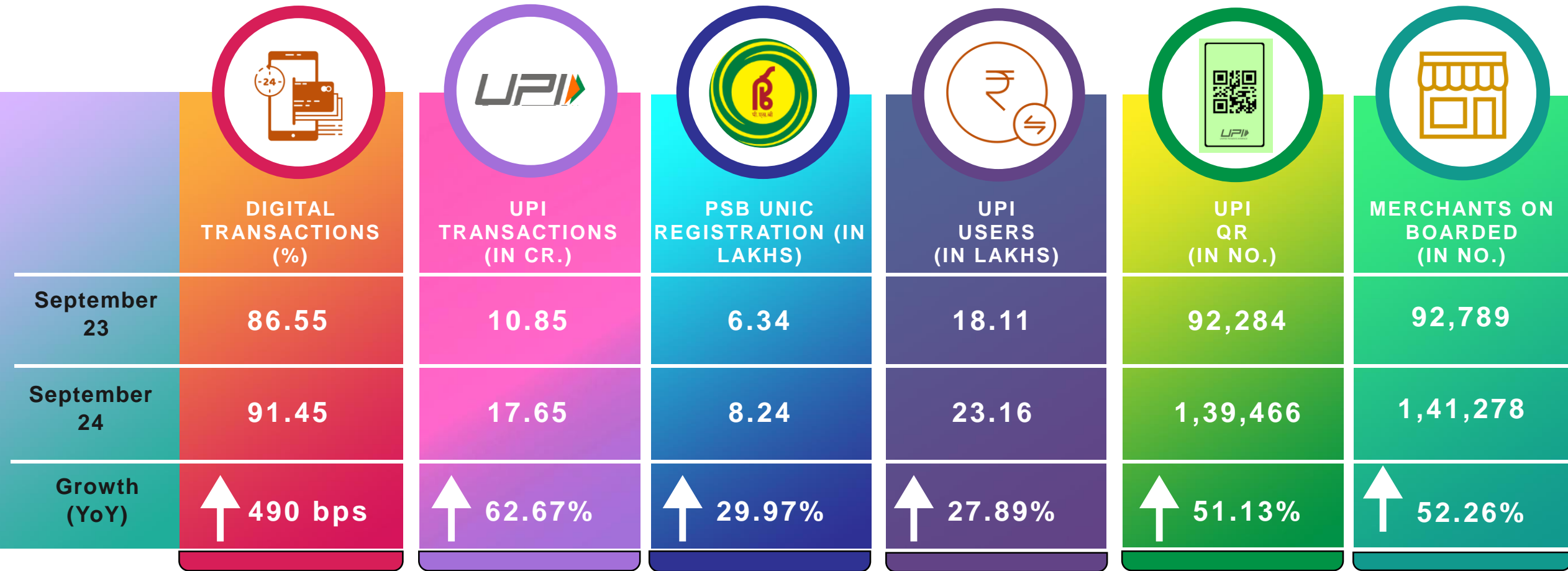
Particulars		Sep'23	Mar'24	Jun'24	Sep'24	% to Total (Sep'24)
GROSS INVESTMENTS		49416	50668	45490	45741	
SLR INVESTMENTS		31795	32216	32014	32082	70.14%
(i)	HFT	-	-	2437	3254	7.11%
(ii)	AFS	8110	7607	7977	7024	15.36%
(iii)	HTM	23685	24609	21600	21804	47.67%
NON-SLR INVESTMENTS						
(i)	PSU Bonds	3022	3335	3338	3220	7.04%
(ii)	GOI RECAP Bonds	11672	11672	7371	7486	16.36%
(iii)	Corporate Debentures	1710	2007	1957	2002	4.38%
(iv)	CDs	397	496	123	191	0.42%
(v)	CPs	380	462	148	173	0.38%
(vi)	Shares of PSUs /Corporates & Others	387	363	507	554	1.21%
(viii)	Venture CF	29	28	32	33	0.07%
(ix)	Securitized Receipt	24	89	-	-	-
Total of Non-SLR Investments (Excluding RIDF)		17621	18452	13476	13659	29.86%

Capital Adequacy

(Rs. in Crore)

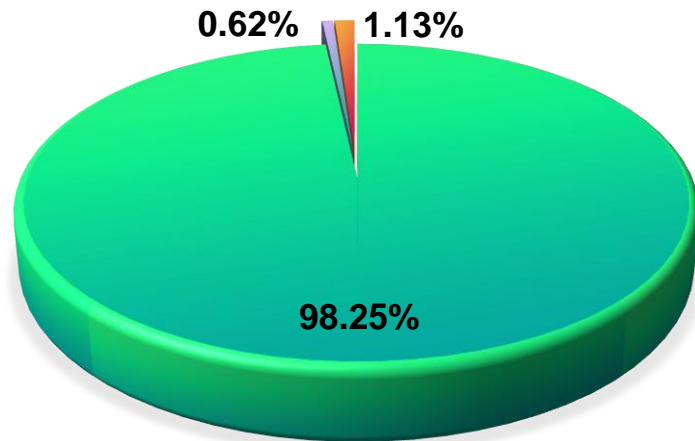
Particulars	Regulatory Requirement	Period Ended							
		Sep'23		Mar'24		Jun'24		Sep'24	
		Amount	%	Amount	%	Amount	%	Amount	%
CET I (Including CCB)	8.00	8396	14.53	9252	14.74	9463	14.80	9648	14.55
AT - 1									
Tier I (Including CCB)	9.50	8396	14.53	9252	14.74	9463	14.80	9648	14.55
Tier II		1559	2.70	1519	2.42	1597	2.50	1546	2.33
Capital Adequacy	11.50	9954	17.23	10771	17.16	11060	17.30	11194	16.89
Risk Weighted Assets		57772		62777		63928		66294	

Digital Growth



Shareholding Pattern & Credit Rating

Shareholding Pattern



■ Govt. of India ■ LIC ■ Others

Credit Rating of Tier II Bonds

CRISIL Ratings AA (Stable)

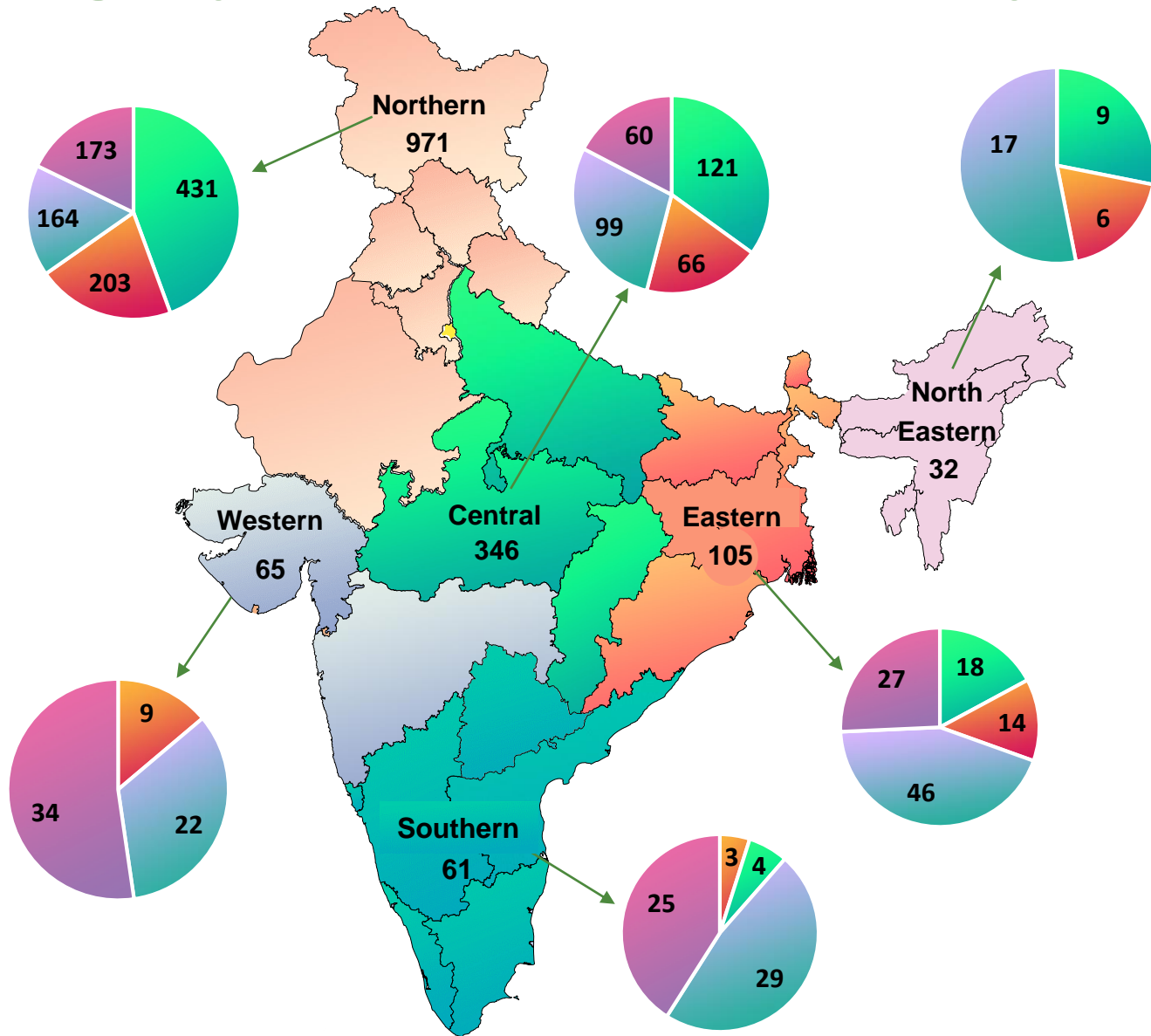
CARE Ratings AA - (Positive)

Infomercis Ratings AA (Stable)

Particulars	As on			
	30.09.23	31.03.24	30.06.24	30.09.24
Share Capital	6777.79 Cr.	6777.79 Cr.	6777.79 Cr.	6777.79 Cr.
No. of Shares	677.78 Cr.	677.78 Cr.	677.78 Cr.	677.78 Cr.
Net Worth	7231.20 Cr.	7835.78 Cr.	8654.99 Cr.	8920.67 Cr.
Book Value Per Share	10.67	11.56	12.77	13.16

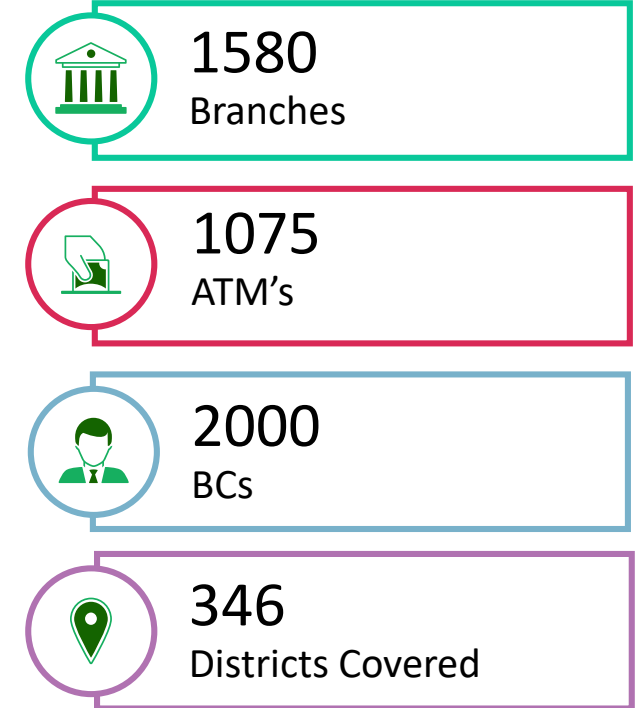
Particulars	As on <i>(In %)</i>			
	30.09.23	31.03.24	30.06.24	30.09.24
Govt. of India	98.25	98.25	98.25	98.25
LIC	0.62	0.62	0.62	0.62
Others	1.13	1.13	1.13	1.13

Geographical Presence- Expanding Footprints



■ Rural
 ■ Semi-Urban
 ■ Urban
 ■ Metro

Our Reach



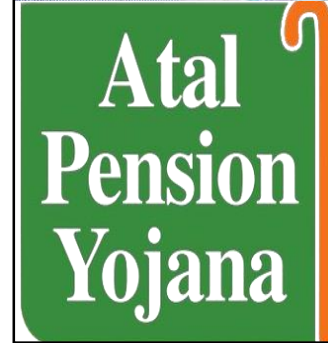
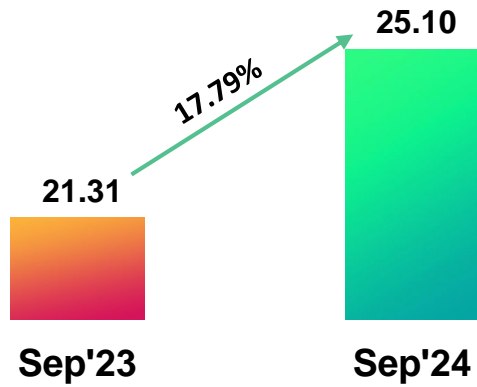
Total Branches opened during the Year	Total ATM opened during the Year
17	44

Financial Inclusion

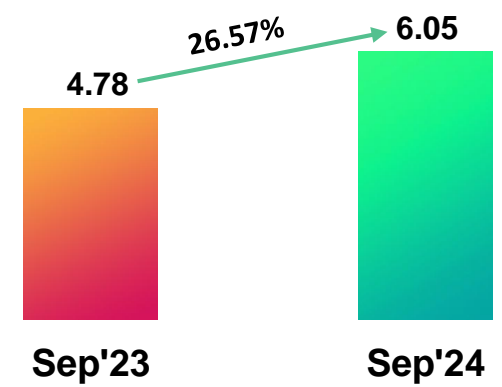
(In Lacs)



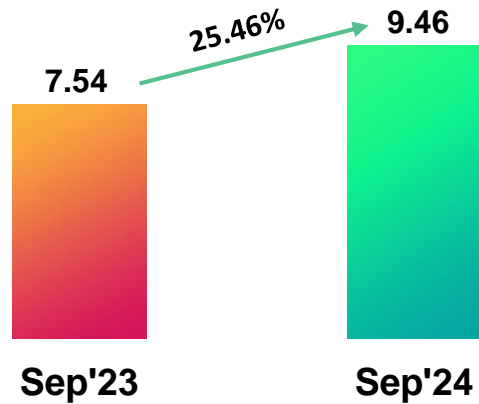
PMJDY Accounts Opened



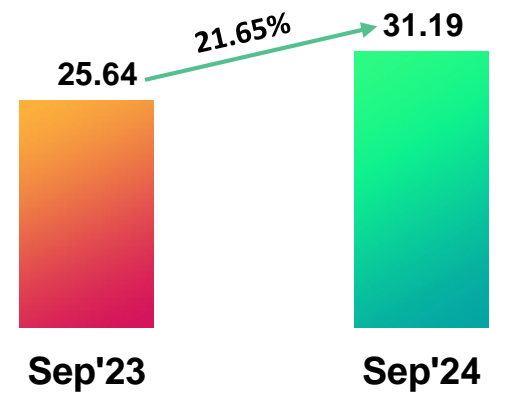
Atal Pension Yojana



Pradhan Mantri Jeevan Jyoti Bima Yojna



Pradhan Mantri Suraksha Bima Yojna



New Initiatives



Registration through Aadhaar

Customers not having debit cards can also register for PSB UnIC through Aadhaar OTP



ICEGATE

Customer can pay Customs Duty through PSB UnIC



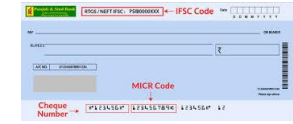
Multilingual WhatsApp Banking

Hindi, Punjabi & English



Stop Cheque in WhatsApp Banking

Customer can request Stop Cheque through WhatsApp



Request Chequebook in WhatsApp Banking

Customer can request for Cheque Book through WhatsApp



Holiday List in PSB UnIC

State-wise list of Holidays



Deposit Calculator

Customer can check Maturity Value based on Scheme



Loan Calculator

Customer can check EMI based on Loan Amount, Intt. Rate & Tenure



Statement through email

Customer can get for e-statement in PDF format



UPI Numeric Mapper

Customer can set UPI number instead of VPA

Collaborations



MoU with Indian Air Force for Defence Accounts



MoU with Indian Army for Defence Accounts



MoU with Indian Coast Guard for Defence Accounts



MoU with the Punjab Civil Services Officers Association (PCSOA)



Collaboration with ISB Mohali for building entrepreneurial skill for PM Svanidhi beneficiary and supporting meritorious students of Punjab.



Partnership with Finwizard Technology Pvt Ltd (FISDOM) to offer Mutual fund and Stock broking services.



Tie up with IIM Amritsar for collaboration on Punjab specific strategies.



Tie up with WDRA (Warehousing Development and Regulatory Authority for financing against E-warehouse receipts.

Future Initiatives

PSB UnIC



- Sovereign Gold Bond
- e-Statement Registration/ De-Registration
- Pre-filled Deposit Slips
- Change Primary Account
- Goal Based Calculator
- BBPS Corporate
- E-mandate NACH- Retail
- Bulk RTGS/NEFT
- LABD
- ASBA through UnIC
- Corporate App
- Merchant App

UPI



- UPI PIN Based Payment
- UPI Credit Limit Restriction
- UPI Lite & LiteX

WhatsApp Banking



- FD/RD Detail
- Interest Certificate
- TDS Certificate
- SSY/PPF Balance Enquiry

Transformation Projects



- Transformation of existing Call Center to Profit Center.
- Creation of CASA Back Office and Introduction of Tab Banking for Customer Acquisition.
- Expansion of Delivery Channels viz. Branches, ATMs, BCs.
- Creation of Smart Branches.
- Digital Lending (STP) for Retail/Agriculture Schemes.

Our Renowned Products

PSB APNA VAHAN

8.64% ROI

100% On Road Finance

NIL Processing Fee

₹ 1591/- EMI /Lakh

PSB GST Ease Loan

(A MSME Loan product)

Maximum Limit upto ₹500.00 Lakh

Collateral Security Minimum 50%

50% Concession on Processing Charges

<https://punjabandsindbank.co.in>

पीएसबी मॉर्गेज लोन

₹10 करोड़ तक ऋण

15 वर्षों तक चुकौती अवधि*

संपत्ति के मूल्य का 65% तक फाइनेंस*

PSB UDYAM

Loan upto ₹10 cr.

Repayment Period upto 10 yrs

Finance upto 75%* of property value

VIDYA LAKSHMI

Padho Pardesh

- > NIL Margin and NIL security upto INR 4 lakhs
- > Longest repayment period up to 15 Years
- > Attractive Rate of Interest

Scheme of interest subsidy on Education Loans for Overseas Studies for the Students Belonging to the Minority Communities.

Jai Hind Presents DEFENCE SALARY & PENSION PACKAGE

PSB Gaurav Bachat

- Accidental Insurance Coverage up to Rs 1.1Cr*
- Veer Naari- Similar Benefits as of Pensioners
- Air Accidental Coverage up to Rs 1.2Cr* including service aircraft
- Attractive Benefits for Working Spouse Salary Account.
- Loans at Highly Competitive Interest Rates.
- Similar benefits available for Paramilitary forces and Agniveers.

PSB UDYAM CURRENT ACCOUNT

"BIG REWARDS . BIGGER SAVINGS"

PLATINUM

GOLD

SILVER

FEATURES

- FREE CHEQUE BOOK/ DO NOTIFICES FACILITY
- FLEXI FACILITY (AUTO SWEEP-IN & SWEEP-OUT)
- FREE INSTALLATION CHARGE OF BHARAT/ SVR QR CODE
- PSB RENT WAIVED*
- FREE LOANER RENT FACILITY*
- FREE PREMIUM DEBIT CARD WITH ATTRACTIVE FEATURES
- ATTRACTIVE OFFERS/ SERVICE CHARGES*

PSB Scheme for financing Roof Top Solar (RTS)

Project Backed by PM Surya Ghar: Muft Bijli Yojana

Loan upto ₹6 Lakh*

Govt. Subsidy Available

ROI 7% p.a.

10 yrs Repayment Period*

NIL Collateral Security

NIL Processing Fees

पीएसबी गोल्ड लोन

8.85% ब्याज दर

75% तक फाइनेंस

अधिकतम फाइनेंस ₹25 लाख

Contributing to ESG



Solar & Green Energy: Bank has a portfolio of Rs. 259 Crore under this segment.

Bank has introduced digital & paperless banking initiatives and till date Bank has sanctioned & disbursed Rs. 184 crore through pre-approved personal loans.

Green Deposit Policy along with framework is in place.



Sanctioned Rs. 95 crore under PM Svanidhi

Sanctioned Rs. 437 crore under Pradhan Mantri Mudra Yojna (PMMY) during FY 2024-25, of which Rs. 148 crore sanctioned to women entrepreneurs.

Sanctioned loans for Rs. 709 Crore under Stand Up India Scheme, of which loans for Rs. 557 crore sanctioned to women entrepreneurs.



Well Defined Polices:

- Strong Risk Management Policies
- Whistle Blower Policy
- Cyber Security Policy
- Customer Rights Policy
- Deposit & Customer Service Policy

Key Parameters – Guidance for FY'25

Parameters	Actual as on Sep'24	Guidance for FY'25
Deposit Growth	6.84%	8-10%
Advances Growth	11.14%	10-12%
RAM % to Total Advances	53.86%	>56%
Gross NPA	4.21%	<4.5%
Net NPA	1.46%	<1.5%
PCR	88.56%	89-90%
Recovery & Upgradation	491 Crore	> Rs.1000 Crore
Credit Cost	(0.29%)	<1%
Slippage Ratio	0.52%	<1.25%

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- Except for the historical information contained herein, statements in this release which contain words or phrases such as “will”, “aim”, “will likely result”, “would”, “believe”, “may”, “expect”, “will continue”, “anticipate”, “estimate”, “intend”, “plan”, “contemplate”, “seek to”, “future”, “objective”, “goal”, “strategy”, “philosophy”, “project”, “should”, “will pursue” and similar expressions or variations of such expressions may constitute "forward-looking statements".
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THANK YOU

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You & I Connected