



पंजाब एण्ड सिंध बैंक
(भारत सरकार का स्वाम्य)



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

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PRESS RELEASE

Date: 19th Oct 2024

Financial Results for the Quarter and Half Year ended 30th September, 2024

Key Highlights

- ❖ Operating Profit (Q2) up by 76.15% (YoY).
- ❖ Net Profit (Q2) up by 26.98 % (YoY).
- ❖ Net Interest Income (Q2) up by 29.33% (YoY).
- ❖ Net Interest Margin (Q2) rises by 38 bps to 2.71% (YoY).
- ❖ Cost to Income ratio (%) reduces by 958 bps to 62.82% (YoY).
- ❖ Return on Assets (%) improves by 13 bps (YoY).
- ❖ Gross NPA (%) reduced by 202 bps (YoY).
- ❖ Net NPA (%) reduced by 42 bps (YoY).
- ❖ PCR (%) improved by 48 bps (QoQ).

Performance Highlights of Q2 FY 2025 (Quarter Ended)

Parameters	Q2FY24	Q1FY25	Q2FY25	Q-o-Q (%)	Y-o-Y (%)
Operating Profit (in Cr)	260	317	458	44.48	76.15
Net Profit (in Cr)	189	181	240	32.60	26.98
Core Fee Income (in Cr)	131	122	178	45.90	35.88
Non-Interest Income (in Cr)	268	194	359	85.05	33.96
Net Interest Income (in Cr)	675	850	873	2.71	29.33
Total Income (In Cr)	2674	2846	3098	8.85	15.86
Yield on Advances (%)	8.62	8.70	8.75	5 bps	13 bps
Yield on Investment (%)	6.76	7.05	7.06	1 bps	30 bps
NIM (%)	2.33	2.69	2.71	2 bps	38 bps
Cost to Income Ratio (%)	72.40	69.67	62.82	(685) bps	(958) bps
Return on Assets (%)	0.52	0.50	0.65	15 bps	13 bps
GNPA (%)	6.23	4.72	4.21	(51) bps	(202) bps
NNPA (%)	1.88	1.59	1.46	(13) bps	(42) bps
PCR (%)	88.54	88.08	88.56	48 bps	2 bps

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For PUNJAB & SIND BANK

सहायक महाप्रबंधक (ज.स.) / Assistant General Manager (PR)



Business Highlights of Q2 FY 2025 (YoY)

Parameters	Q2 FY 23-24	Q2 FY 24-25	Growth (%)
Total Business (in Cr)	198387	215057	8.40
Total Deposit (in Cr)	116481	124025	6.48
Retail Term Deposits (In Cr)	47951	52239	8.94
Total Advances (in Cr)	81906	91032	11.14
RAM Advances (in Cr)	41520	49033	18.09
RAM Advances (%) to Gross Adv.	50.69	53.86	317 bps
CD Ratio	70.32	73.40	308 bps

- ❖ Total Business registered a growth of 8.40% (YoY) and stood at Rs. 2,15,057 Cr.
- ❖ Total Deposit grew by 6.48% (YoY).
- ❖ Retail Term Deposits registered a growth of 8.94% (YoY).
- ❖ Total advances grew by 11.14% (YoY)
- ❖ RAM advances registered a healthy growth of 18.09% (YoY).
- ❖ RAM Advances (%) to Gross Advances improved by 317 bps from 50.69% to 53.86%.

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