

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕਰਮ)



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Optoin 1

Financial Performance

Q3 (2024-25)

Analyst Presentation



Key Highlights & Business Performance

3-13



Financial Performance & Balance Sheet

14-17



Asset Quality & Key Financial Ratios

18-25



Covid Framework

26



Treasury Operations

27-28



Capital Adequacy

29



Digital Journey, Shareholding Pattern & Credit Rating

30-32



Geographical Presence, Status of NCLT Accounts & Priority Sector Lending

33-35



Financial Inclusion, Initiatives & Collaborations

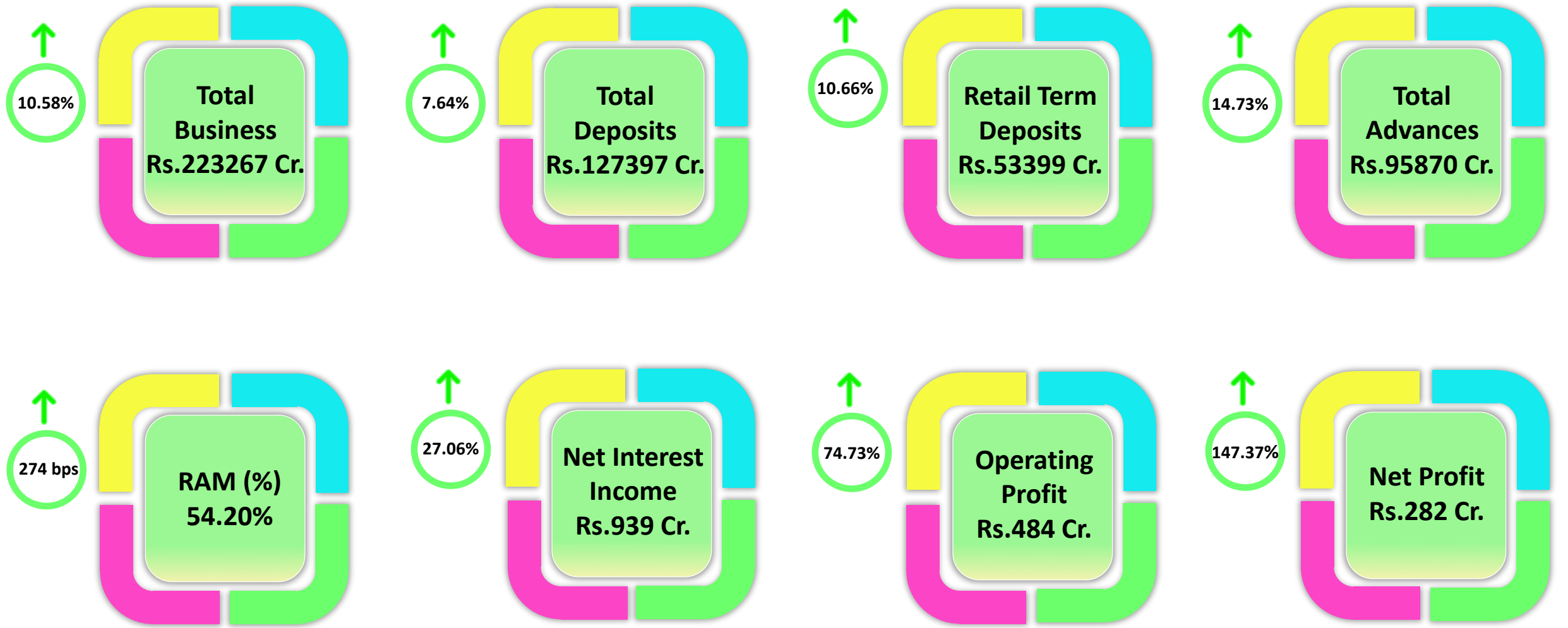
36-42



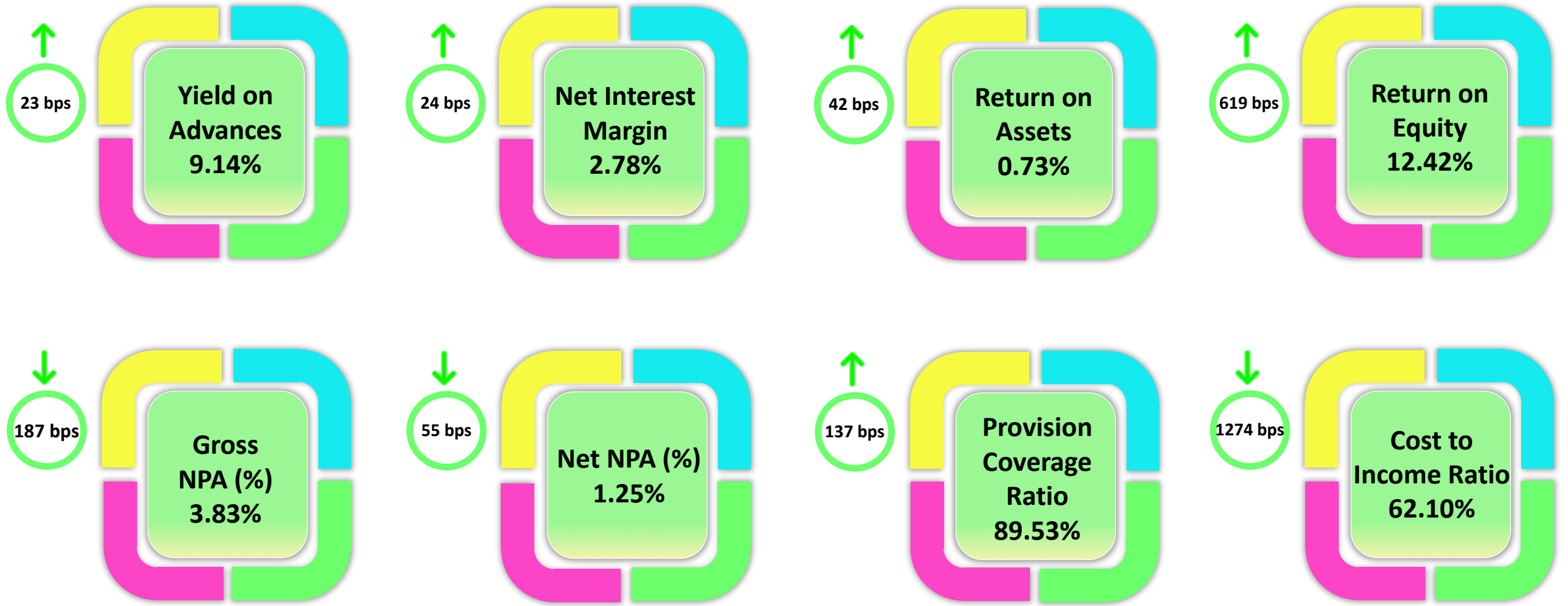
ESG Initiatives, Guidance

43-44

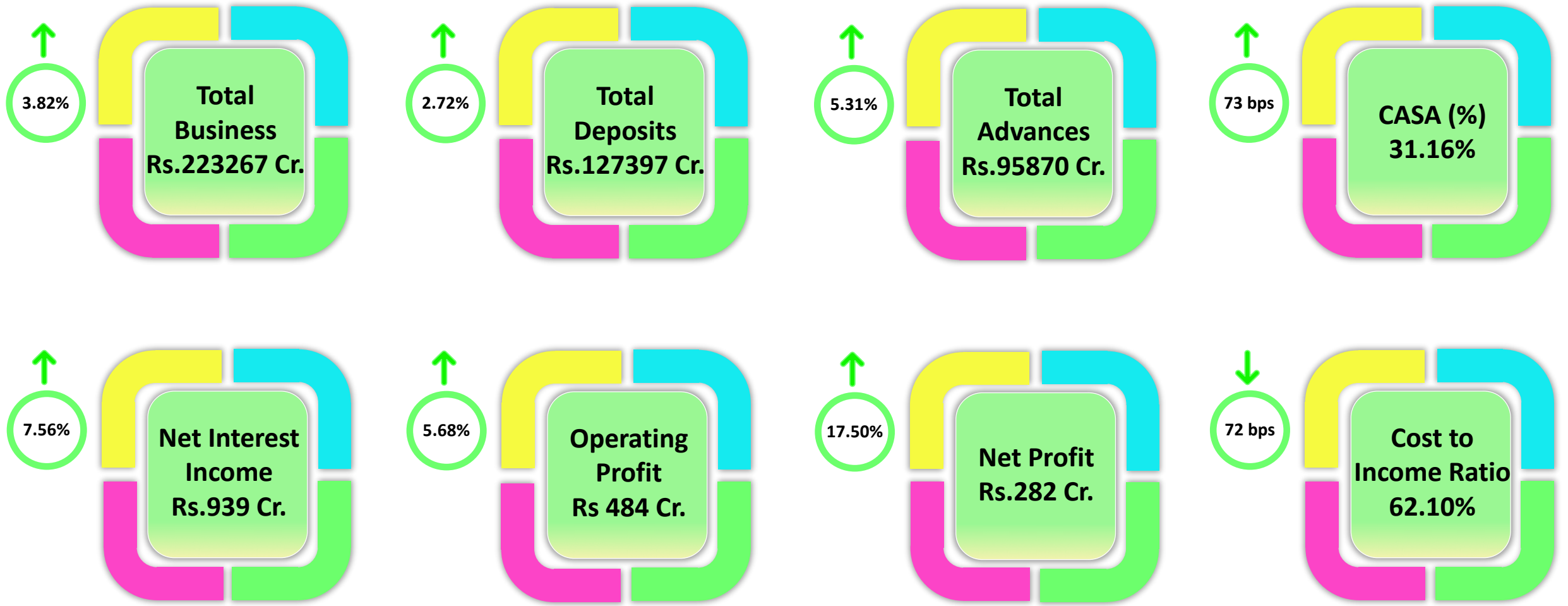
Key Highlights (Q3-Y-o-Y)



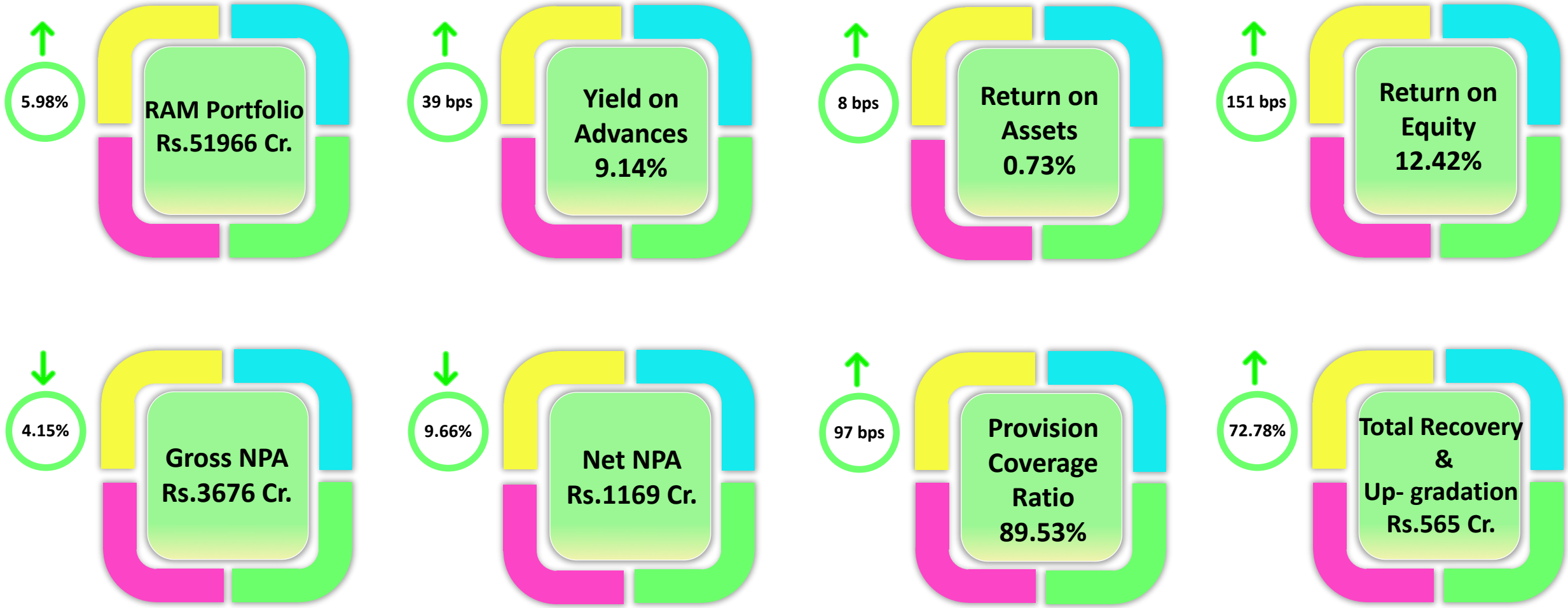
Key Highlights (Q3-Y-o-Y)



Key Highlights (Q3-Q-o-Q)

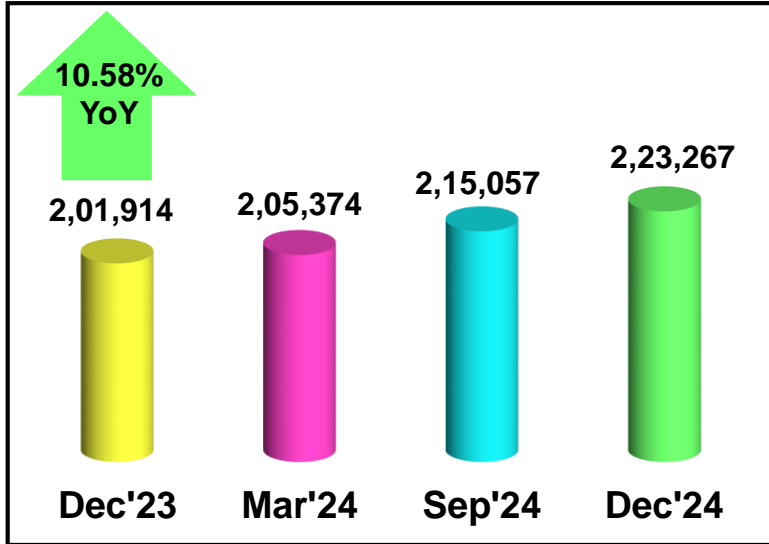


Key Highlights (Q3-Q-o-Q)

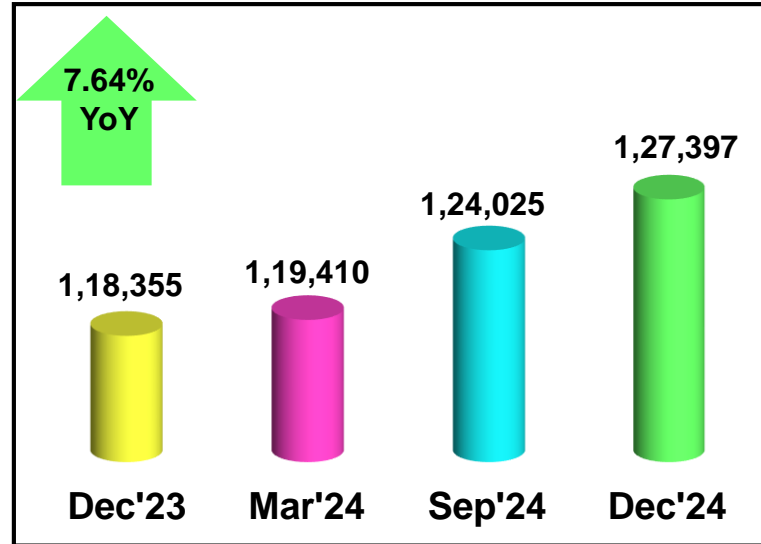


Overall Business mix

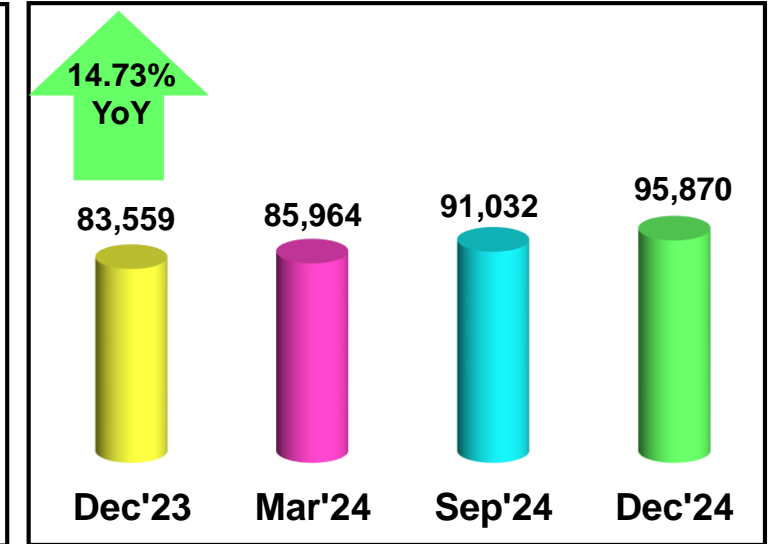
Total Business



Total Deposits



Total Advances



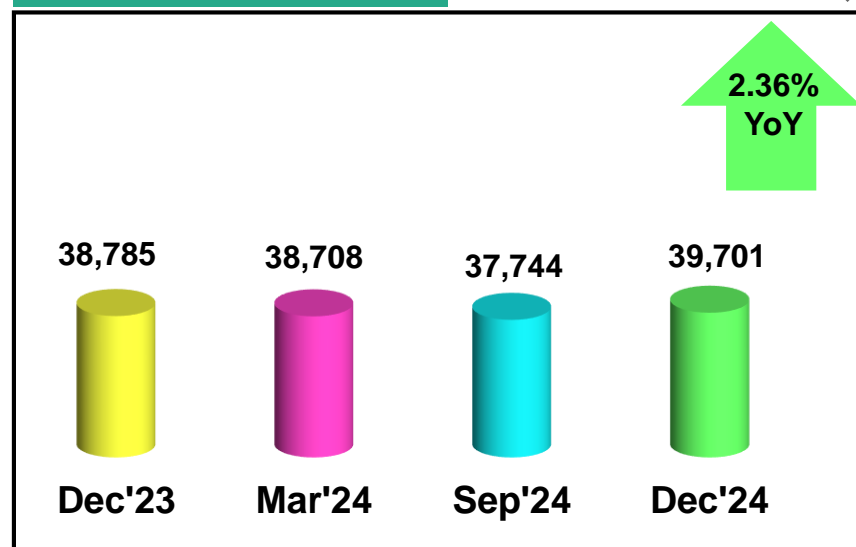
(Rs. in crore)

Particulars	Quarter Ended				Variation	
	Dec'23	Mar'24	Sep'24	Dec'24	QoQ (%)	YoY (%)
Total Business	201914	205374	215057	223267	3.82	10.58
Total Deposits	118355	119410	124025	127397	2.72	7.64
Total Advances	83559	85964	91032	95870	5.31	14.73
CD ratio	70.60	71.99	73.40	75.25	185 bps	465 bps

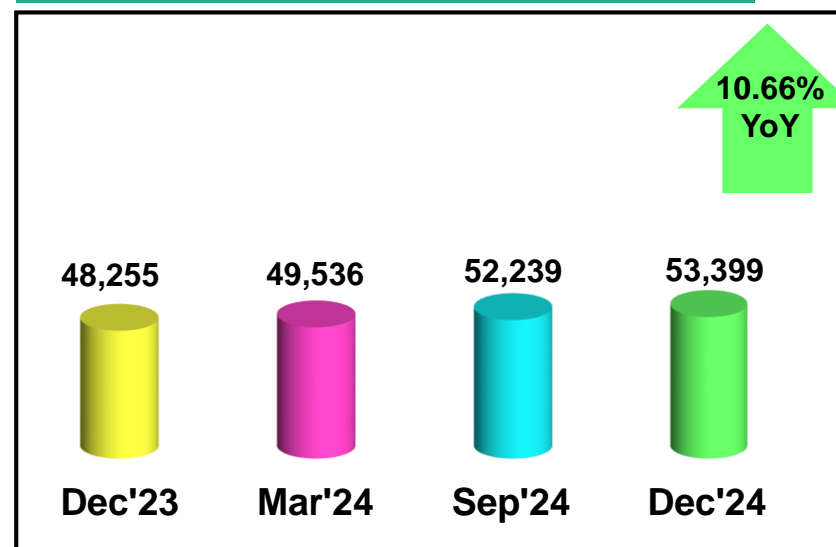
Liability Franchise

(Rs. in Crore)

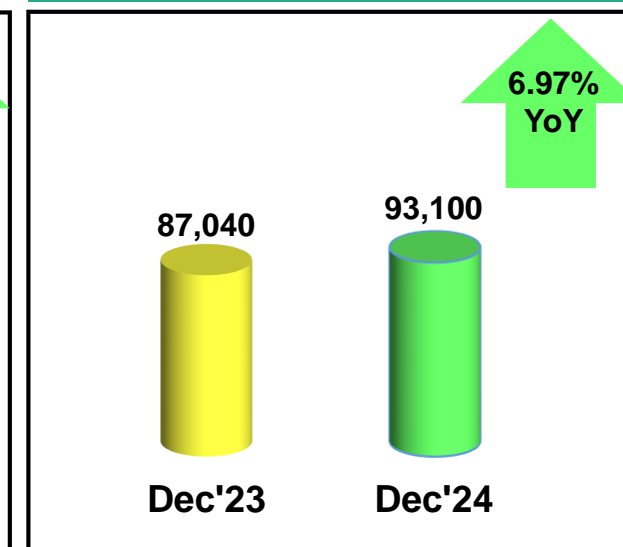
CASA



Retail Term Deposits



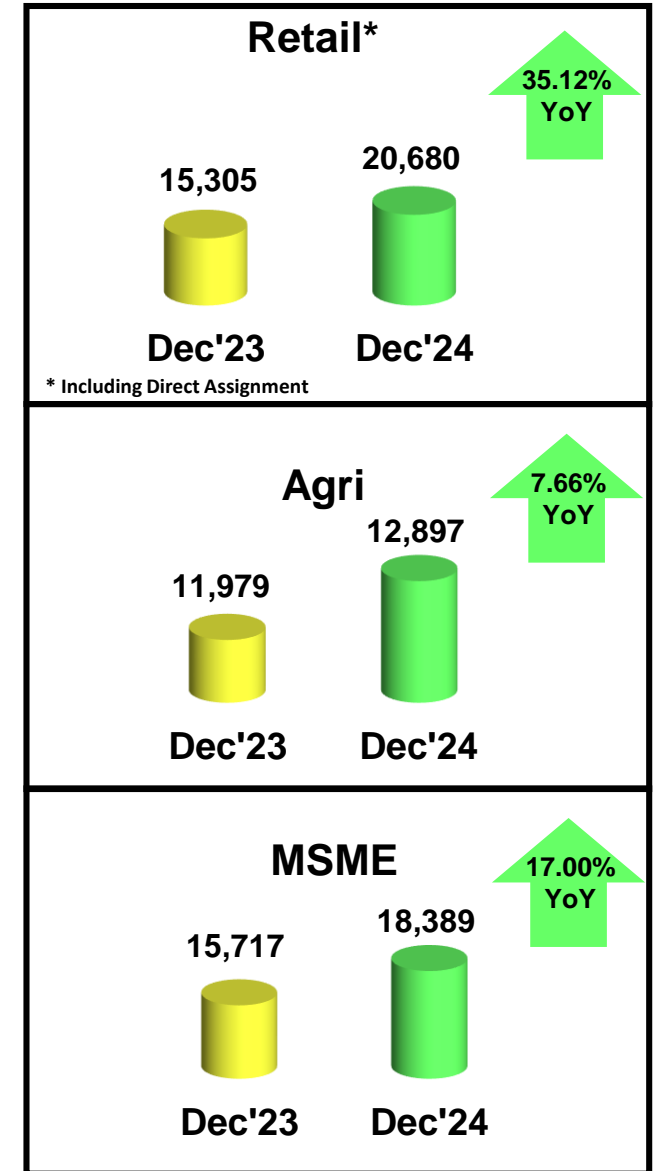
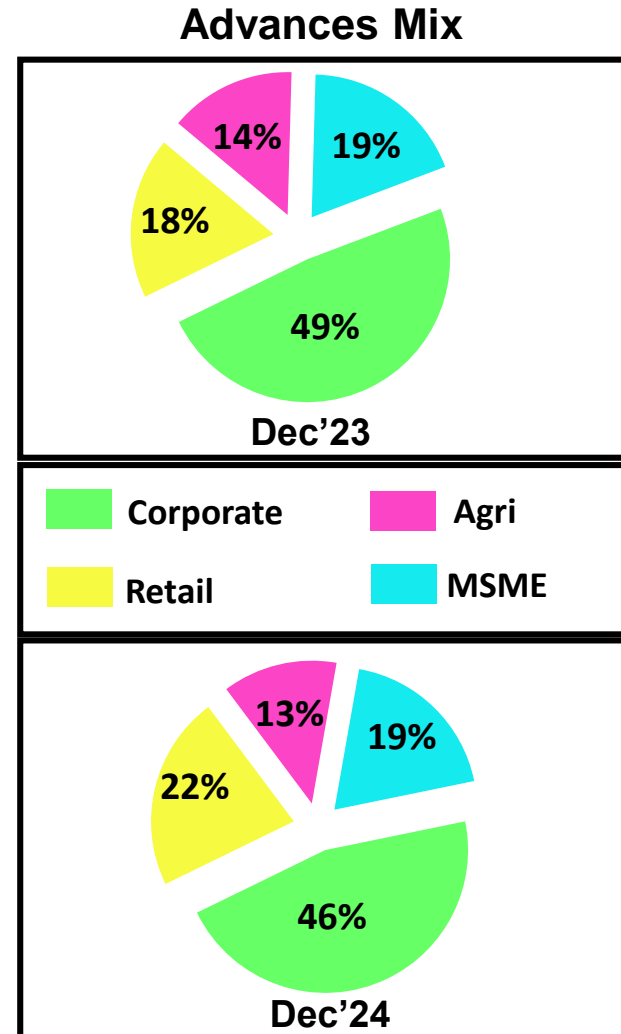
CASA & Retail Term Deposits



Particulars	Quarter Ended				Variation	
	Dec'23	Mar'24	Sep'24	Dec'24	QoQ (%)	YoY (%)
Current Deposits	4607	5176	4412	5102	15.66	10.74
Savings Deposits	34178	33532	33332	34599	3.80	1.23
CASA Deposits	38785	38708	37744	39701	5.19	2.36
CASA (%)	32.77	32.42	30.43	31.16	73 bps	(161 bps)
Term Deposits	79570	80702	86281	87696	1.64	10.21
• Out of above Retail Term Deposits	48255	49536	52239	53399	2.22	10.66
Total Deposits	118355	119410	124025	127397	2.72	7.64

Diversified loan book - Advances Mix

Parameters	Quarter Ended				Variation	
	Dec'23	Mar'24	Sep'24	Dec'24	QoQ (%)	YoY (%)
Advances	83559	85964	91032	95870	5.31	14.73
Retail	15305	16034	19372	20680	6.75	35.12
Agri	11979	12524	13143	12897	(1.87)	7.66
MSME	15717	15909	16518	18389	11.33	17.00
Total RAM	43001	44467	49033	51966	5.98	20.85
Corporate	40558	41497	41999	43904	4.54	8.25
RAM (%)	51.46	51.73	53.86	54.20		



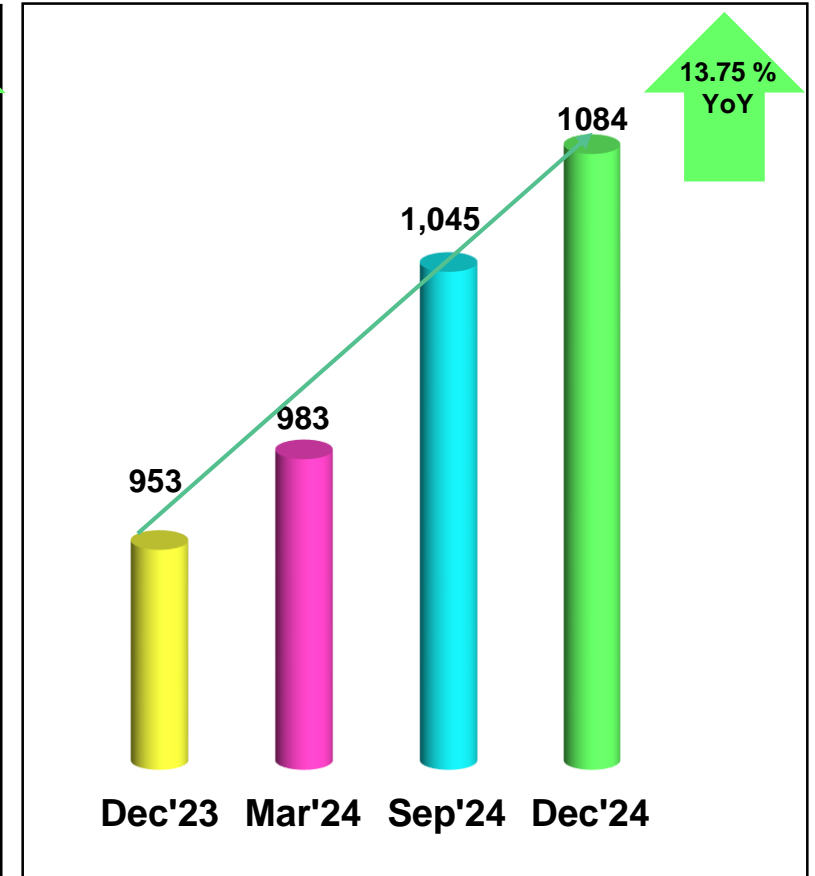
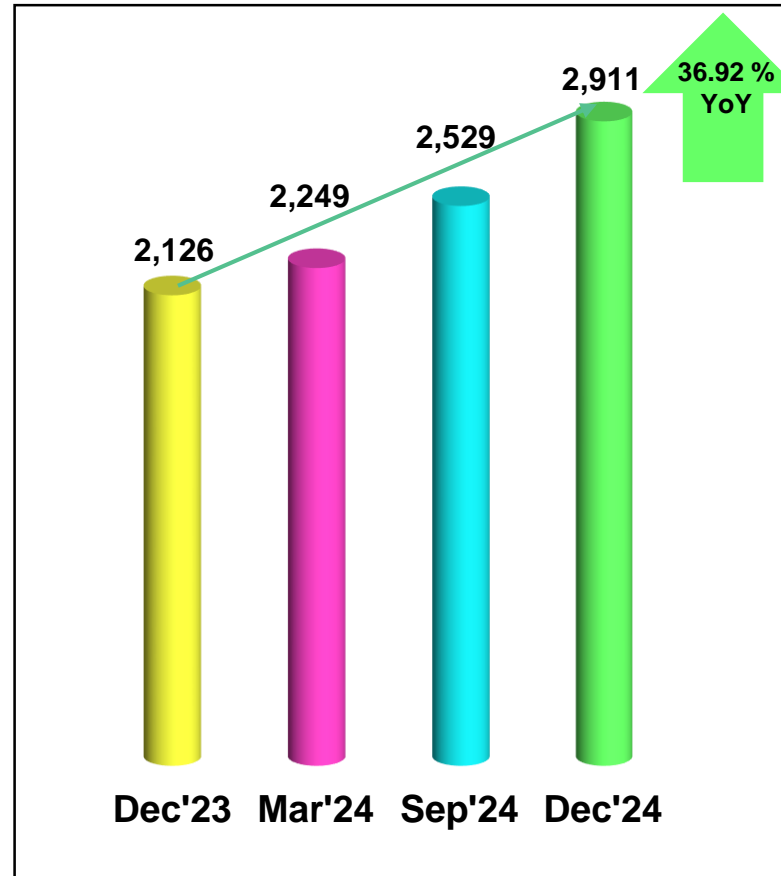
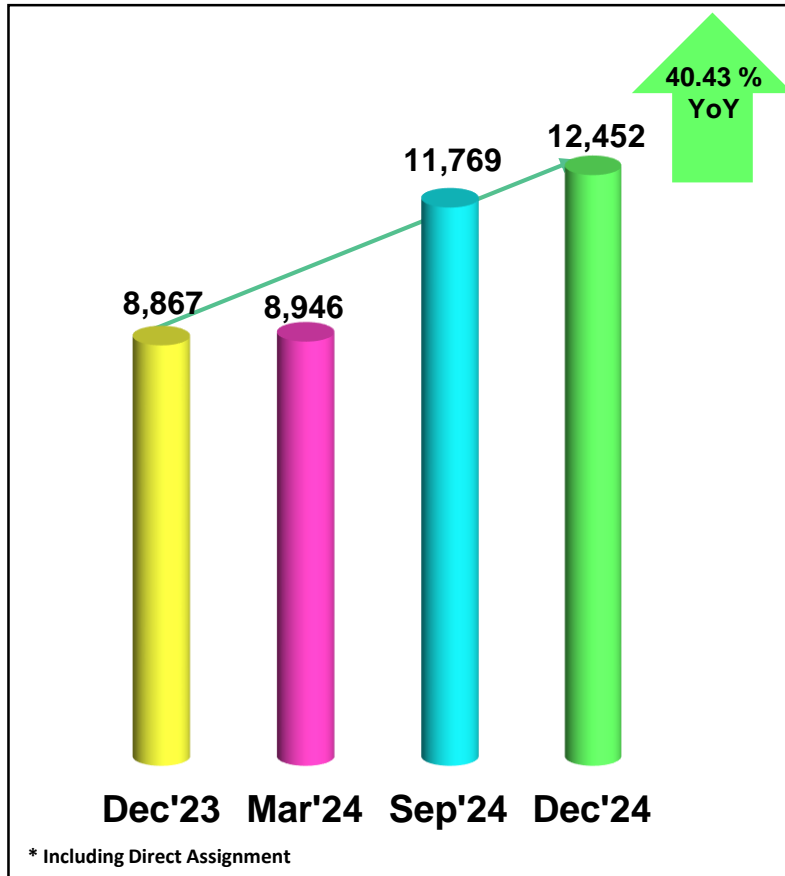
Retail Lending Portfolio

(Rs. in Crore)

Home Loan*

Vehicle Loan

Gold loan



Advances Breakup of Major Industries / Sectors

(Rs. in Crore)

Sector		Quarter Ended							
		Dec '23		Mar '24		Sep '24		Dec '24	
		Amount	% to Total Advances	Amount	% to Total Advances	Amount	% to Total Advances	Amount	% to Total Advances
Infrastructure		15863	18.98	14882	17.31	13371	14.69	13481	14.06
(Out of Which)	Energy	5483	6.56	5567	6.48	4833	5.31	5281	5.51
	Telecommunication	221	0.26	419	0.49	173	0.19	168	0.18
	Roads, Ports	3776	4.52	3627	4.22	3856	4.24	3576	3.73
	Other Infra	6383	7.64	5269	6.13	4509	4.95	4456	4.65
Iron & Steel		1171	1.40	1331	1.55	2298	2.52	2426	2.53
Textile		1319	1.58	1234	1.44	1169	1.28	1179	1.23
NBFC		12935	15.48	12514	14.56	14359	15.77	14657	15.29
(Out of Which)	HFC	1069	6.24	1068	1.24	1082	1.19	1082	1.13
	PSU & PSU backed NBFC	5215	1.28	5043	5.87	4409	4.84	4271	4.45
	Private NBFC	6651	7.96	6403	7.45	8868	9.74	9305	9.71

Rating Profile of NBFCs

(Rs. in Crore)

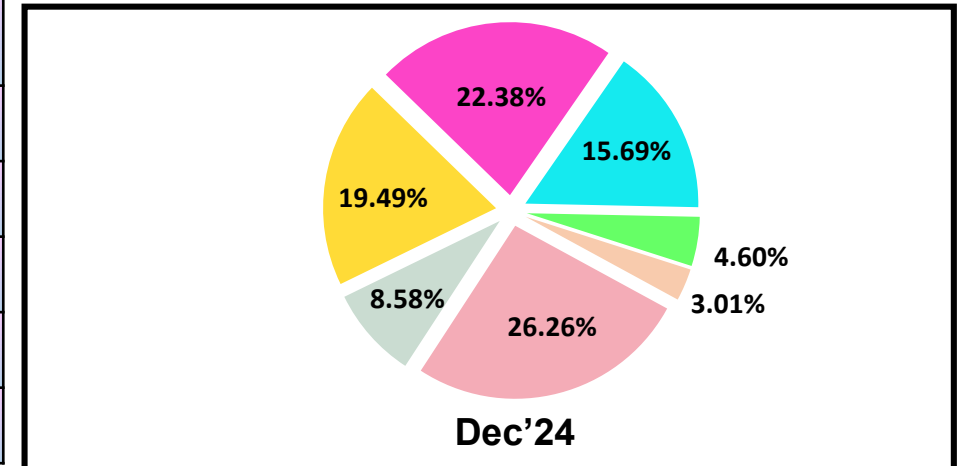
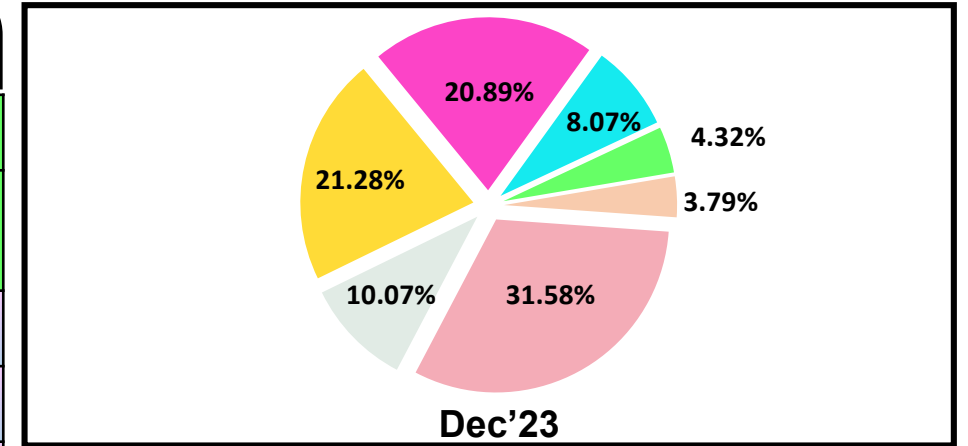
Sector	Quarter Ended							
	Dec'23		Mar'24		Sep'24		Dec'24	
	Amount	% to Total	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	8212	66.33	7865	65.73	8072	56.92	7762	53.05
AA rated	3782	30.55	3760	31.43	5565	39.24	6307	43.11
A rated	382	3.09	339	2.84	534	3.76	552	3.77
Total A & above	12376	99.97	11965	99.99	14171	99.93	14621	99.94
BBB Rated	4	0.03	1	0.01	4	0.03	3	0.02
BB & Below	0	0	-	-	6	0.04	7	0.05
Total	12380	100	11966	100	14181	100	14630	100

Credit Profile

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

(Rs. in Crore)

Particulars	Quarter Ended							
	Dec'23		Mar'24		Sep'24		Dec'24	
	Amount	% to Total	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	10039	21.28	10985	22.02	11372	22.10	10593	19.49
AA rated	9856	20.89	10810	21.67	11304	21.97	12164	22.38
A rated	3806	8.07	4401	8.82	7965	15.48	8527	15.69
BBB rated	2036	4.32	2037	4.08	2420	4.70	2502	4.60
Total of BBB & above	25737	54.56	28232	56.60	33060	64.25	33786	62.15
BB & Below	1788	3.79	2379	4.77	1454	2.83	1636	3.01
Total Rated	27525	58.35	30611	61.37	34514	67.08	35422	65.16
Govt. Guaranteed	14900	31.58	14685	29.44	12412	24.12	14274	26.26
Other Unrated	4751	10.07	4587	9.20	4529	8.80	4663	8.58
Total	47176	100	49883	100	51456	100	54359	100



Operating & Net Profit

(Rs. in Crore)

Particulars	Quarter			Variation		Nine Months Ended		Variation
	Dec'23	Sep'24	Dec'24	QoQ%	YoY%	Dec'23	Dec'24	YoY%
Interest Income	2491	2739	2931	7.01	17.66	7213	8322	15.38
Interest Expenses	1752	1866	1992	6.75	13.70	5061	5660	11.84
Net Interest Income	739	873	939	7.56	27.06	2152	2662	23.70
Non Interest Income	362	359	338	(5.85)	(6.63)	809	891	10.14
Operating Expenses	824	774	793	2.45	(3.76)	2166	2294	5.91
Operating Profit	277	458	484	5.68	74.73	795	1259	58.36
Provisions other than Tax	97	151	109	(27.81)	12.37	85	364	-
Provision for Tax	66	67	93	38.81	40.91	254	192	(24.41)
Net Profit	114	240	282	17.50	147.37	456	703	54.17

Total Income

(Rs. in Crore)

Particulars	Quarter			Variation		Nine Months Ended		Variation
	Dec'23	Sep'24	Dec'24	QoQ%	YoY%	Dec'23	Dec'24	YoY%
Interest on Advances	1784	1898	2104	10.85	17.94	5183	5827	12.43
Interest on Investments	683	799	801	0.25	17.28	1962	2413	22.99
Other Interest Income	24	42	26	(38.10)	8.33	68	82	20.59
Total Interest Income (a)	2491	2739	2931	7.01	17.66	7213	8322	15.38
Core Fee Income	115	178	145	(18.54)	26.09	353	445	26.06
Profit on Sale of Investment	(8)	90	89	(1.11)	-	49	211	330.61
Profit/(Loss) on Revaluation of Investment	(52)	58	(21)	(136.21)	59.62	(57)	39	168.42
Forex Income	6	5	4	(20.00)	(33.33)	22	14	(36.36)
Recovery in written off A/Cs	301	28	121	332.14	(59.80)	442	182	(58.82)
Total Non-Interest Income (b)	362	359	338	(5.85)	(6.63)	809	891	10.14
Total Income (a+b)	2853	3098	3269	5.52	14.58	8022	9213	14.85

Total Expenses

(Rs. in Crore)

Particulars	Quarter			Variation		Nine Months Ended		Variation
	Dec'23	Sep'24	Dec'24	QoQ%	YoY%	Dec'23	Dec'24	YoY%
Interest on Deposits	1615	1746	1850	5.96	14.55	4661	5265	12.96
Interest on Others	137	120	142	18.33	3.65	400	395	(1.25)
Total Interest Expenses (a)	1752	1866	1992	6.75	13.70	5061	5660	11.84
Establishment Expenses	547	494	492	(0.40)	(10.05)	1431	1446	1.05
Other Operating Expenses	277	280	301	7.50	8.66	735	848	15.37
Operating Expenses (b)	824	774	793	2.45	(3.76)	2166	2294	5.91
Total Expenses (a+b)	2576	2640	2785	5.49	8.11	7227	7954	10.06

Balance Sheet

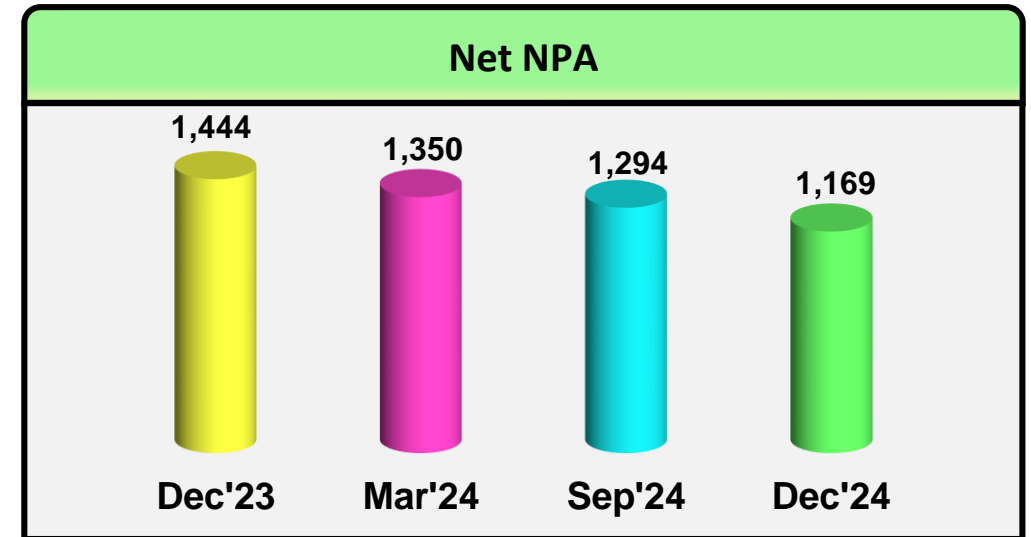
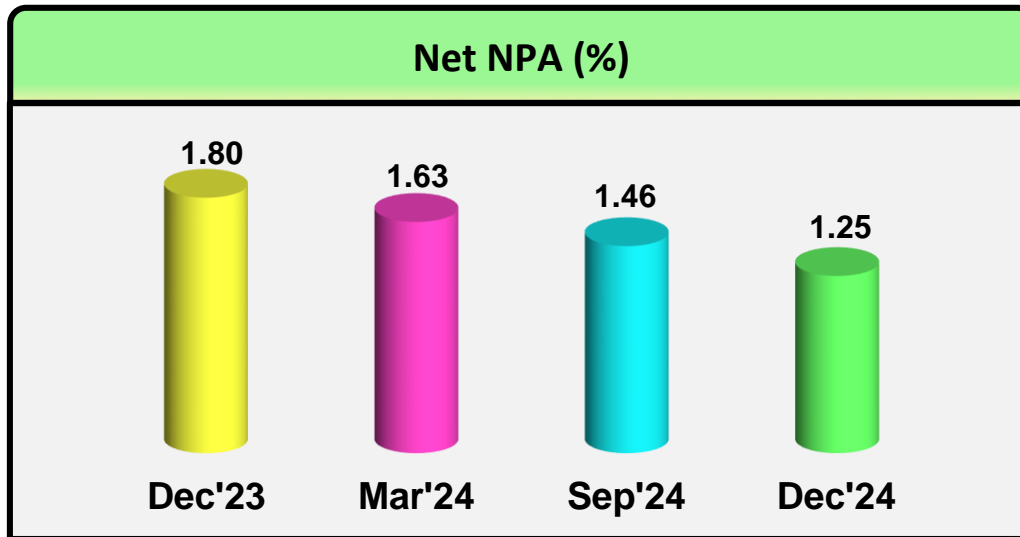
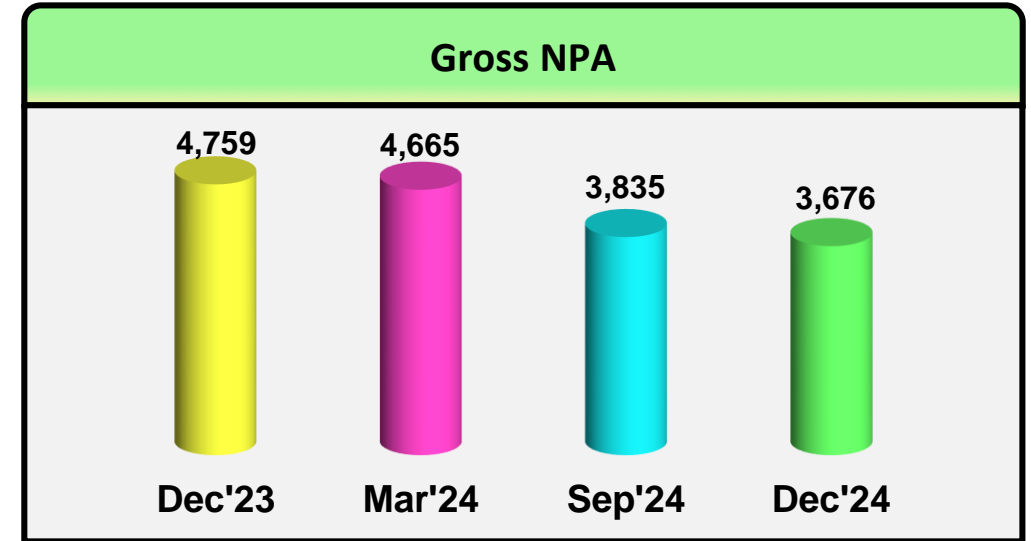
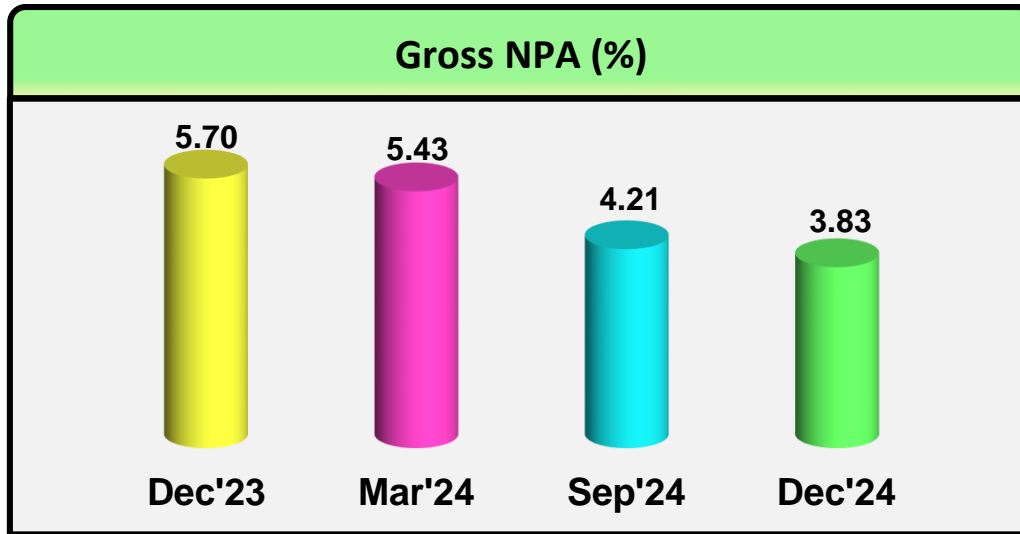
(Rs. in Crore)

Liabilities	As on			
	Dec'23	Mar'24	Sep'24	Dec'24
Capital	6778	6778	6778	6778
Reserve & Surplus	8459	8756	4799	5007
Deposits	118355	119410	124025	127397
Borrowings	8811	9771	9785	12612
Other Liabilities & Provision	2858	2942	2893	2914
Total	145261	147657	148280	154708

Asset	As on			
	Dec'23	Mar'24	Sep'24	Dec'24
Cash & Balance with RBI	6215	7313	6455	6269
Balance with Banks & Money at call	471	71	400	822
Investments (Net)	49881	49599	44926	46072
Advances (Net)	80325	82736	88596	93488
Fixed Assets	1564	1756	1713	1691
Other Assets	6805	6182	6190	6366
Total	145261	147657	148280	154708

Asset Quality

(Rs. in Crore)



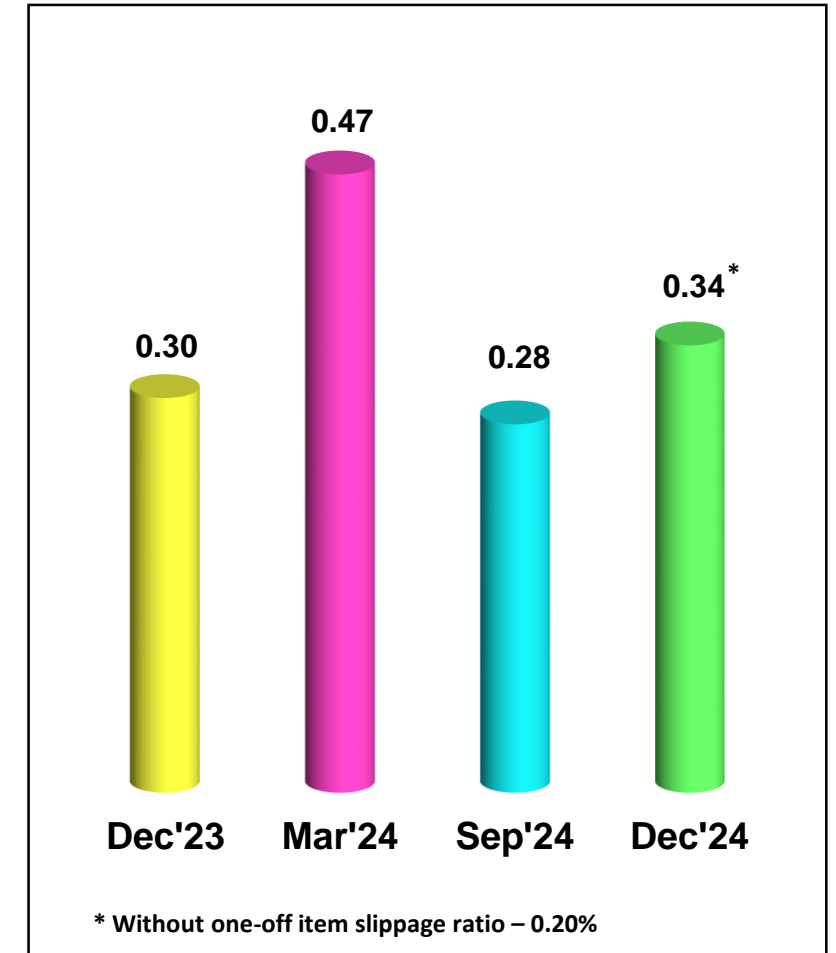
Asset Quality

Sector Wise NPA

(Rs. in Crore)

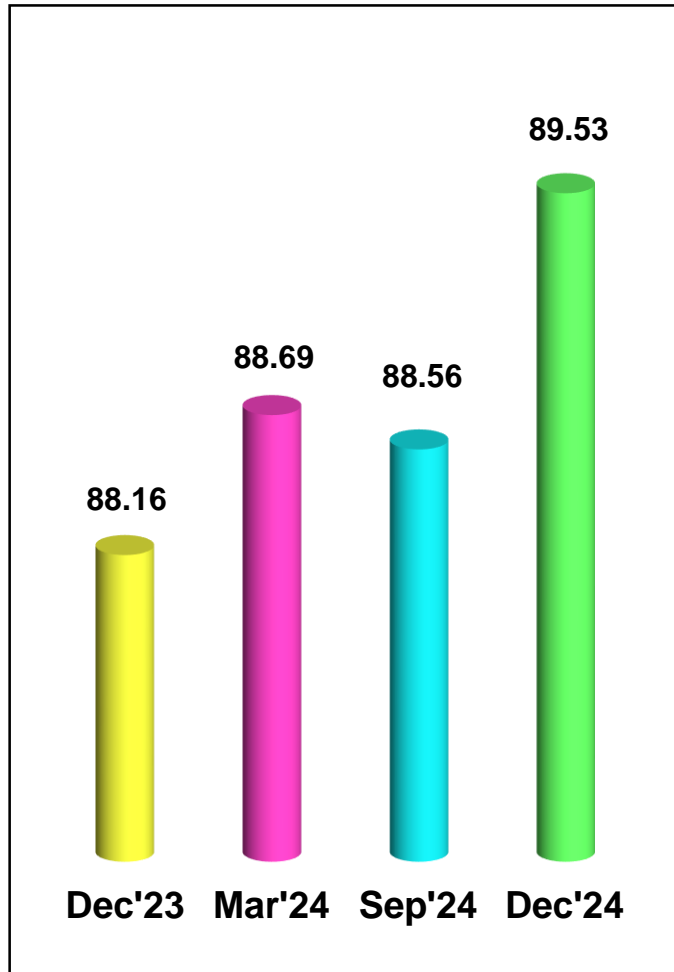
Particulars	Quarter Ended								
	Dec'23		Mar'24		Sep'24		Dec'24		
	GNPA	Ratio (%)	GNPA	Ratio (%)	GNPA	Ratio (%)	GNPA	Ratio (%)	NNPA (%)
Retail	500	3.27	568	3.54	397	2.05	369	1.78	0.78
Agri	1122	9.36	1228	9.81	1219	9.27	1200	9.30	4.31
MSME	1480	9.42	1446	9.09	1578	9.55	1596	8.68	2.85
Corporate	1657	4.09	1423	3.43	641	1.53	510	1.16	0.27
Total	4759	5.70	4665	5.43	3835	4.21	3676	3.83	1.25

Slippage Ratio (%) (Qtr)



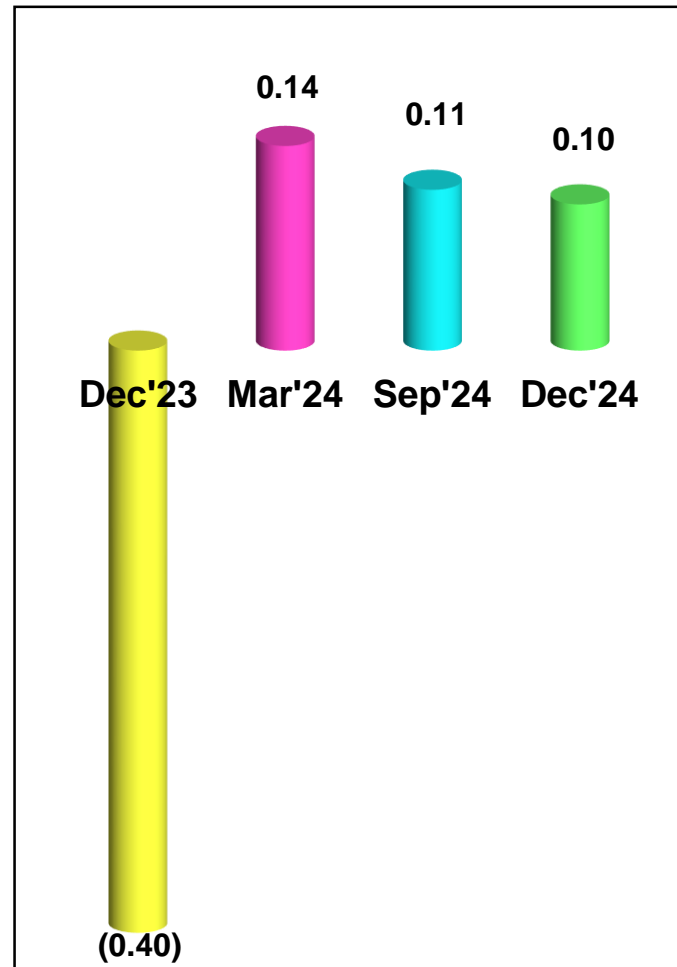
Asset Quality

Provision Coverage Ratio (%)



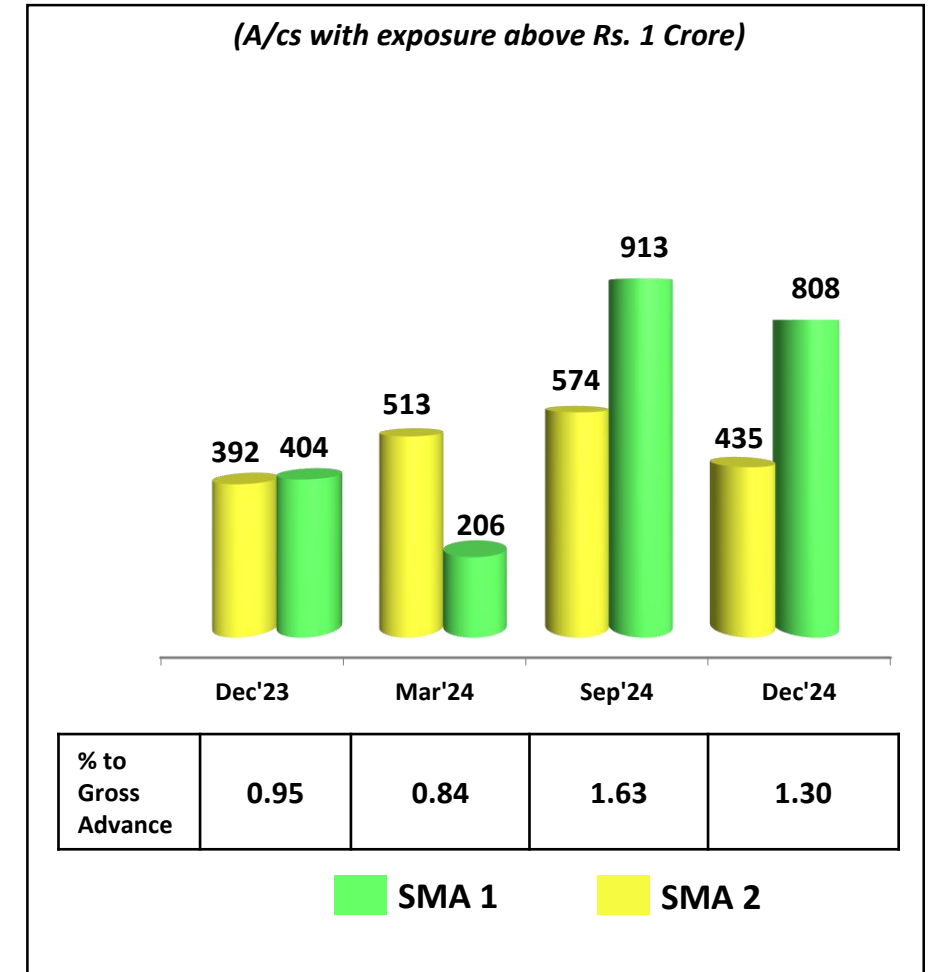
Credit cost (%) (Qtr)

(Not Annualised)



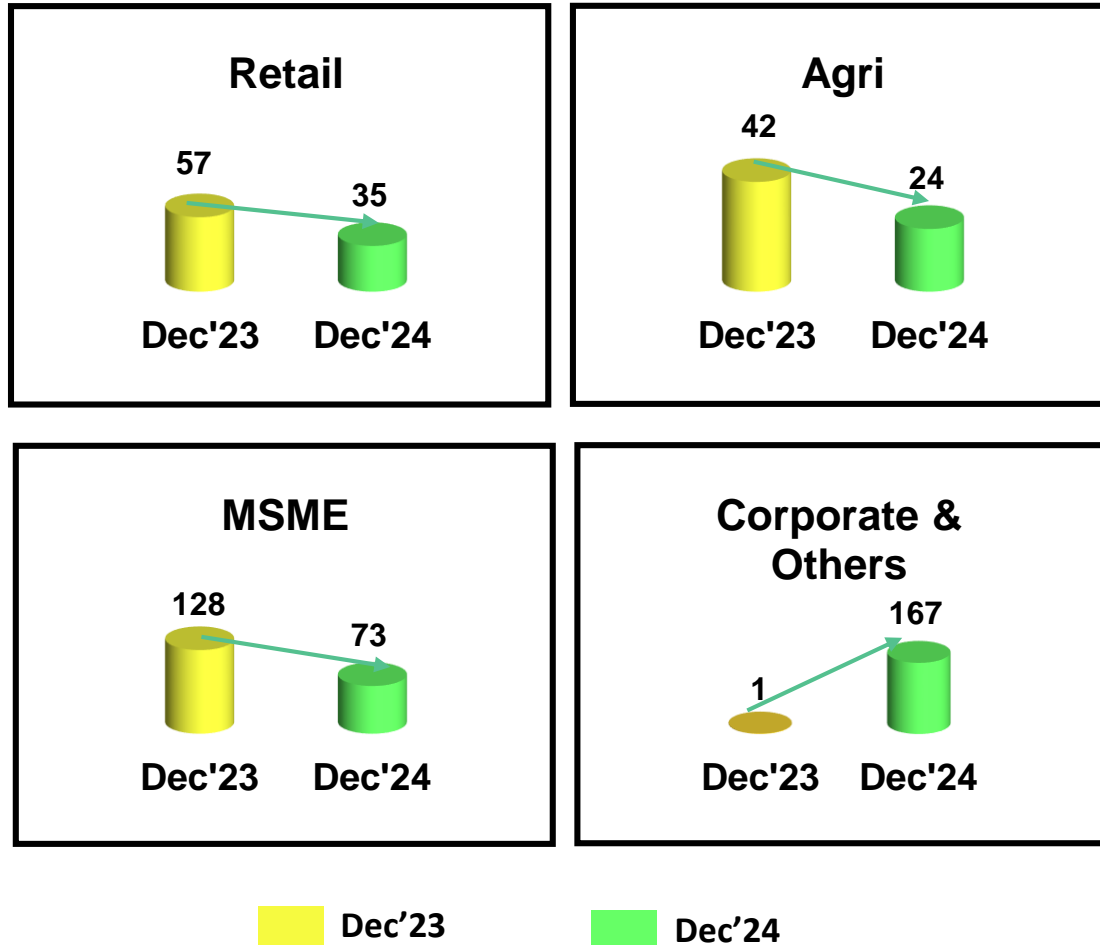
SMA1 and SMA2 (Qtr)

(Rs. in Crore)



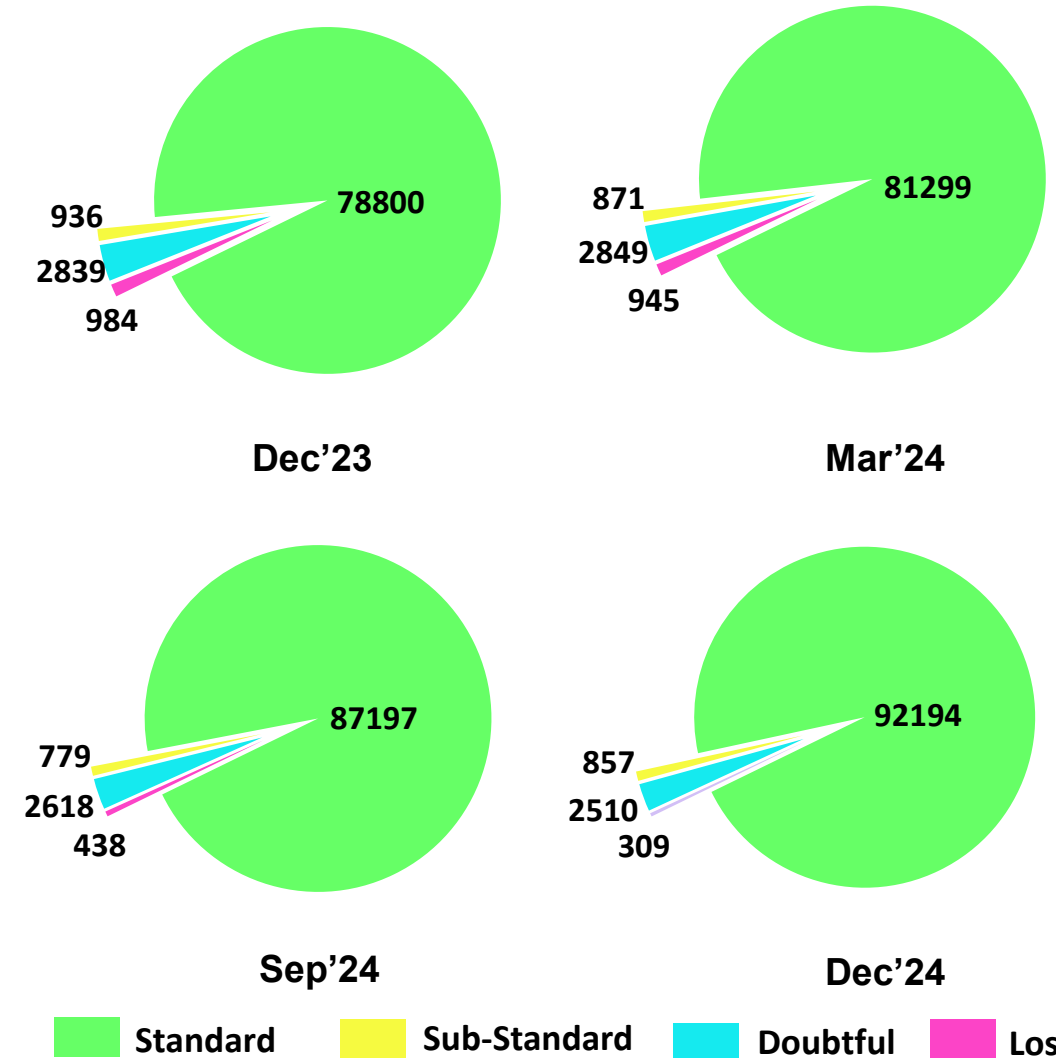
Asset Quality

Fresh Slippages(Qtr)



(Rs. in Crore)

Asset classification



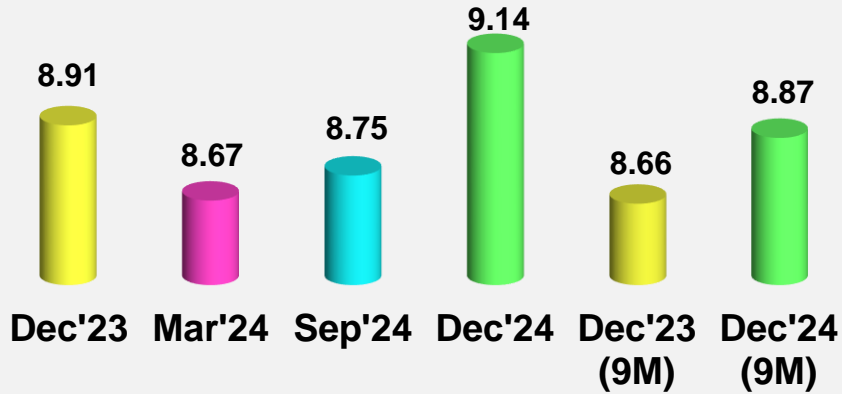
Movement of NPA

(Rs in Crore)

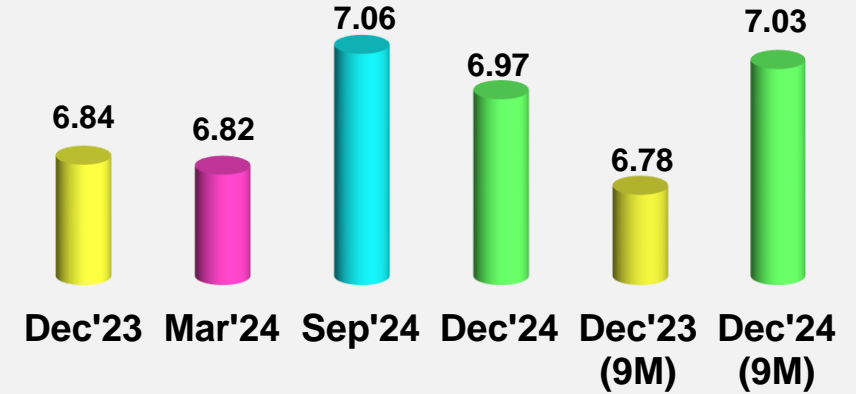
S.No.	Particulars	Quarter				Nine Months Ended	
		Dec'23	Mar'24	Sep'24	Dec'24	Dec'23	Dec'24
1	Gross NPA Opening Balance	5106	4759	4145	3835	5648	4665
2	Cash recoveries	443	217	170	275	906	516
3	Out of Above Cash recovery Income Booked	46	23	74	134	145	237
4	Up gradations	185	135	125	164	240	236
5	Technical Write off	0	118	351	151	637	702
6	Rebate	5	25	4	4	16	397
7	Total Net Reduction	587	472	576	460	1654	1614
8	Fresh Slippage	228	370	230	299	751	619
9	Debit in existing NPA accounts	12	8	36	1	14	5
10	GROSS NPA	4759	4665	3835	3676	4759	3676
11	GROSS NPA (%)	5.70	5.43	4.21	3.83	5.70	3.83
12	NET NPA	1444	1350	1294	1169	1444	1169
13	NET NPA (%)	1.80	1.63	1.46	1.25	1.80	1.25
14	Recovery in T.W.O. A/Cs	320	288	32	126	471	192
15	Total Recovery & Upgradation	948	640	327	565	1617	944

Key Financial Ratios(Qtr)

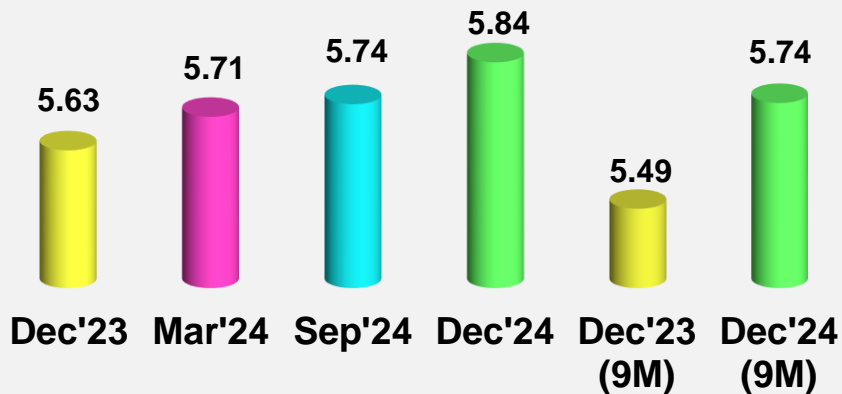
Yield on Advances (%)



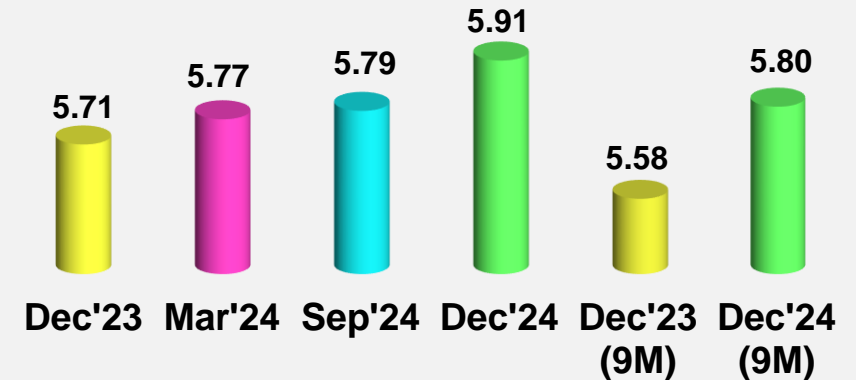
Yield on Investment (%)



Cost of Deposit (%)

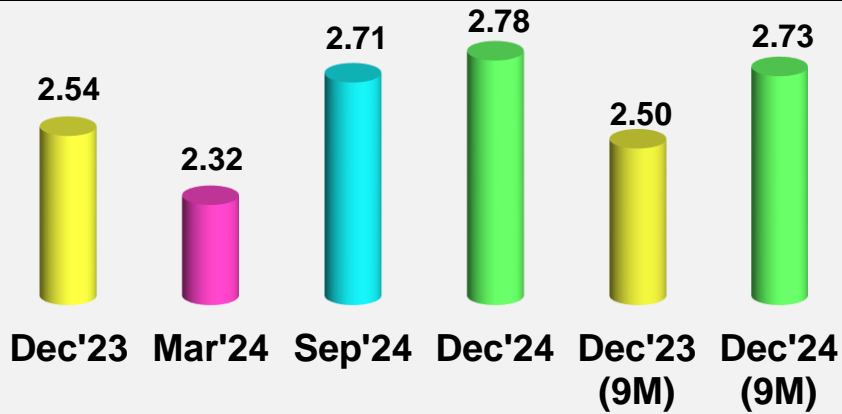


Cost of Fund (%)

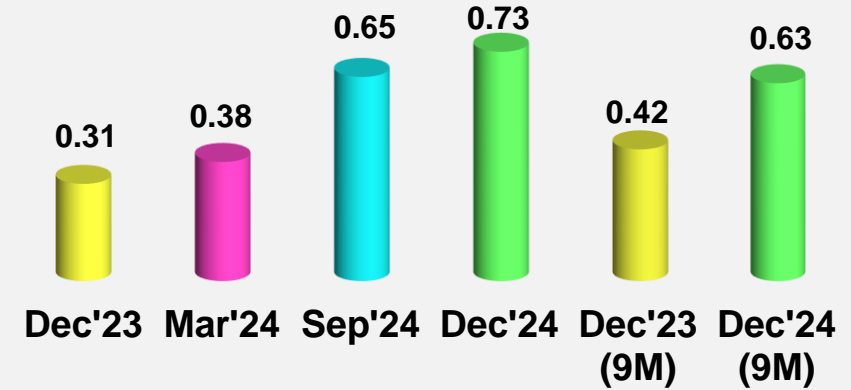


Key Financial Ratios(Qtr)

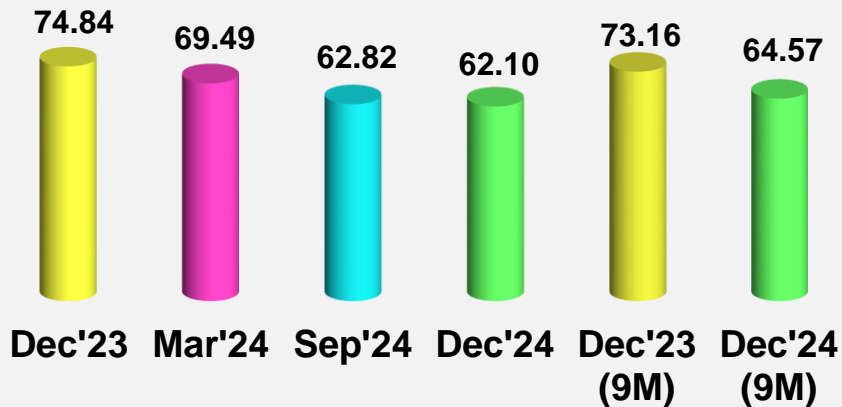
Net Interest Margin (%)



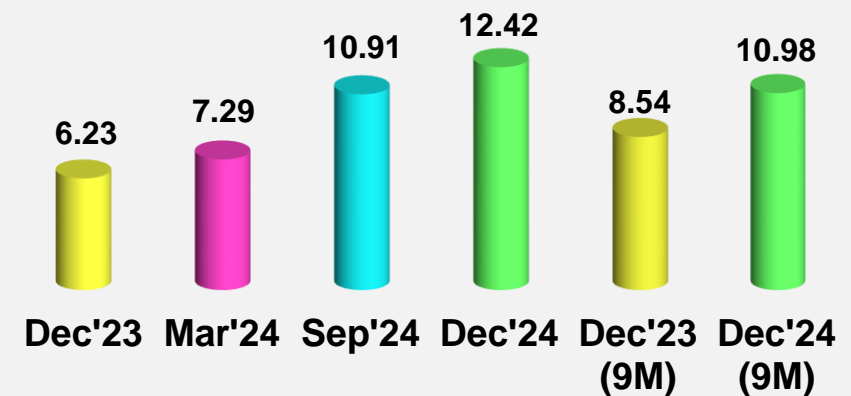
Return on Asset (%)



Cost to Income Ratio (%)

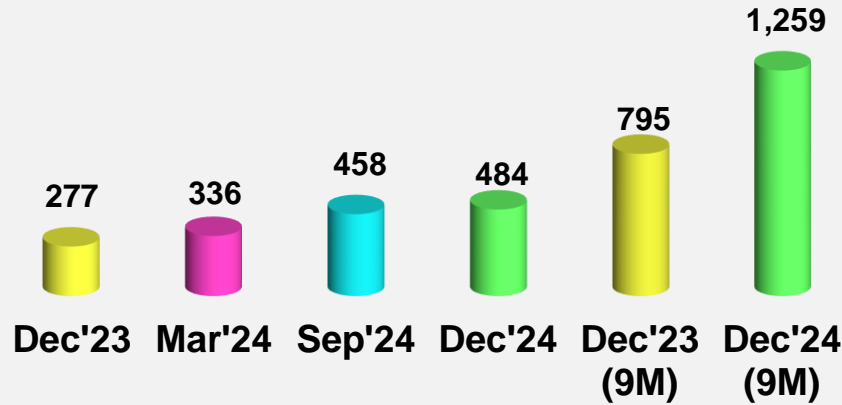


Return on Equity (%)

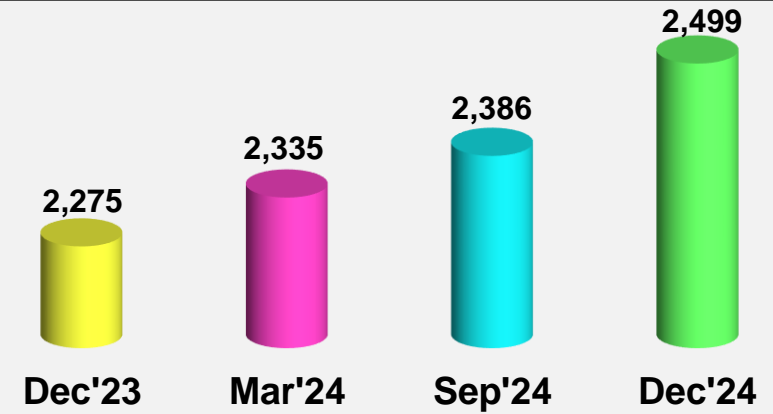


Other Key Parameters(Qtr)

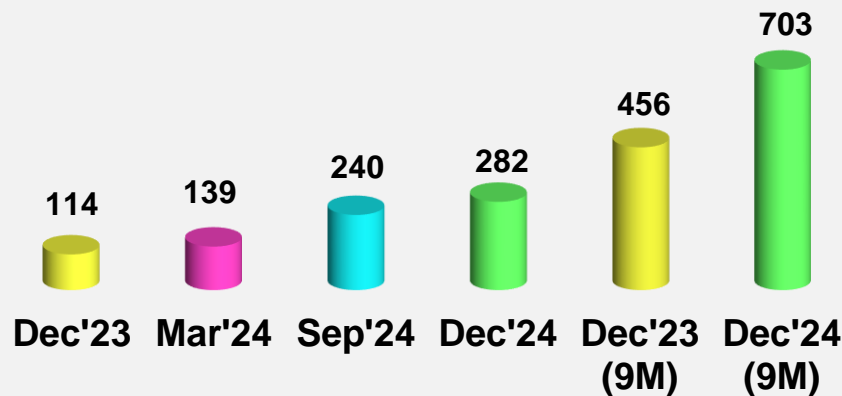
Operating Profit (Rs. In Crore)



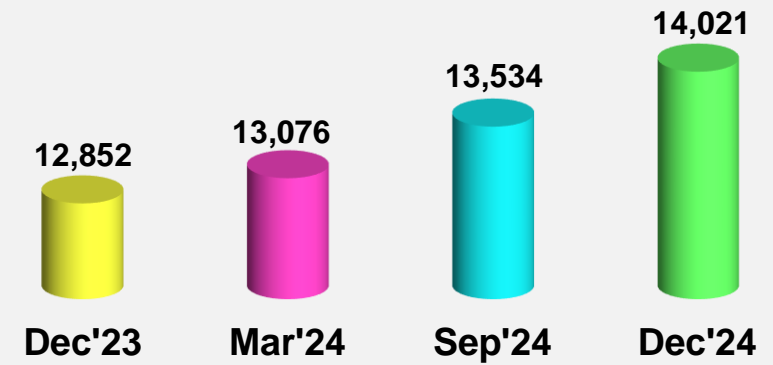
Business per Employee (Rs. In Lakhs)



Net Profit (Rs. In Crore)



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 31.12.2024	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	6250	556	2557	278
Other Exposures	419	1007	141	241
Total	6669	1563	2698	519
MSME Loans	5098	438	2011	255
Grand Total	11767	2001	4709	774

Resolution Framework 2

Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 31.12.2024	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	7415	798	4381	515
Other Exposures	-	-	-	-
Total	7415	798	4381	515
MSME Loans	3167	362	1414	147
Grand Total	10582	1160	5795	662

Treasury Operations

(Rs. in Crore)

Particulars	Dec'23	Mar'24	Sep'24	Dec'24
Domestic Investments	50987	50668	45741	46881
• SLR Investments	32133	32216	32082	32910
• Non-SLR Investments	18854	18452	13659	13971

Category Wise Classification

• Held to Maturity (HTM)	36156	36309	30048	30682
• AFS + FVTPL(Including HFT)	14831	14359	15693	16199

Treasury Operations

(Rs. in Crore)

Particulars		Dec'23	Mar'24	Sep'24	Dec'24	% to Total (Dec'24)
GROSS INVESTMENTS		50987	50668	45741	46881	
SLR INVESTMENTS		32133	32216	32082	32910	70.20%
(i)	HFT	-	-	3254	3508	7.48%
(ii)	AFS	7679	7607	7024	7072	15.09%
(iii)	HTM	24454	24609	21804	22330	47.63%
NON-SLR INVESTMENTS						
(i)	PSU Bonds	3451	3335	3220	3321	7.08%
(ii)	GOI RECAP Bonds	11672	11672	7486	7599	16.21%
(iii)	Corporate Debentures	2171	2007	2002	2105	4.49%
(iv)	CDs	572	496	191	219	0.47%
(v)	CPs	485	462	173	148	0.32%
(vi)	Shares of PSUs /Corporates & Others	377	363	554	541	1.15%
(viii)	Venture CF	29	28	33	38	0.08%
(ix)	Securitized Receipt	97	89	-	-	0.00%
Total of Non-SLR Investments (Excluding RIDF)		18854	18452	13659	13971	29.80%

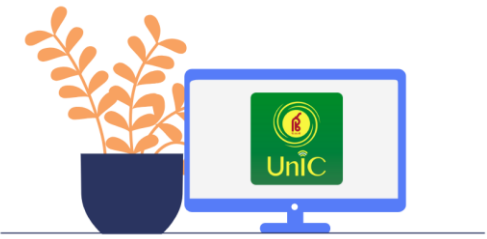
Capital Adequacy

(Rs. in Crore)

Particulars	Regulatory Requirement	Period Ended							
		Dec'23		Mar'24		Sep'24		Dec'24	
		Amount	%	Amount	%	Amount	%	Amount	%
CET I (Including CCB)	8.00	8455	13.75	9252	14.74	9648	14.55	9716	14.04
AT - 1									
Tier I (Including CCB)	9.50	8455	13.75	9252	14.74	9648	14.55	9716	14.04
Tier II		1463	2.38	1519	2.42	1546	2.33	1328	1.92
Capital Adequacy	11.50	9918	16.13	10771	17.16	11194	16.89	11044	15.95
Risk Weighted Assets		61492		62777		66294		69221	

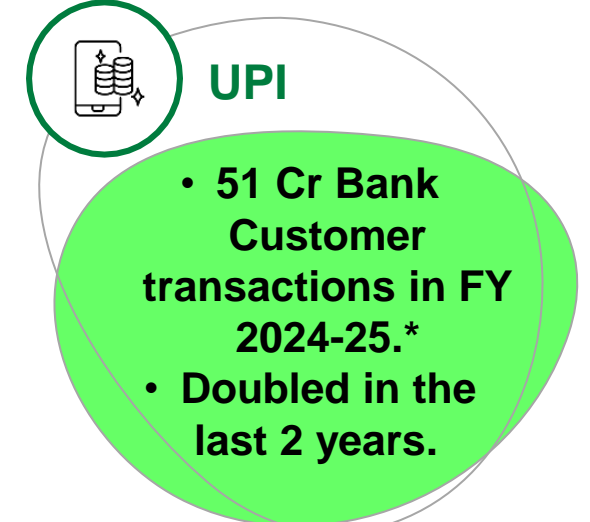
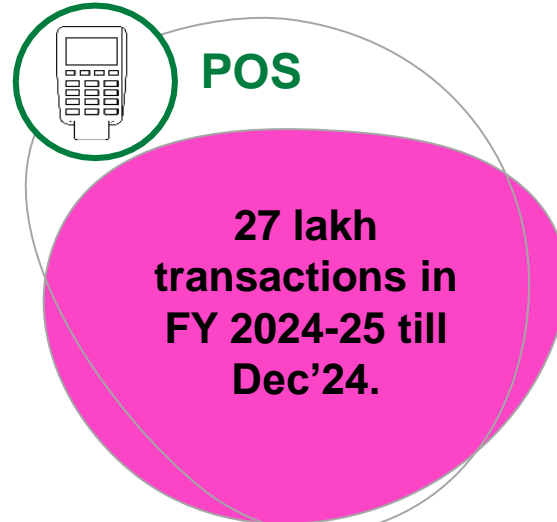
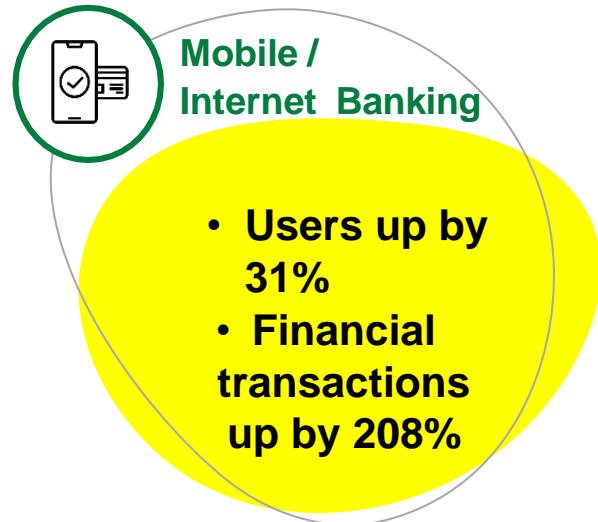
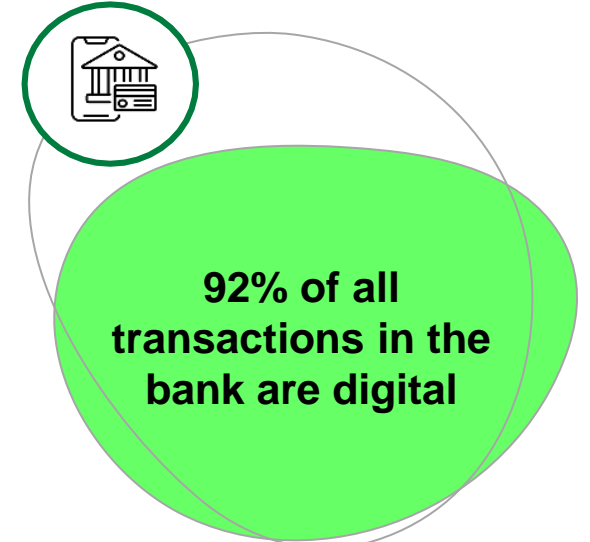
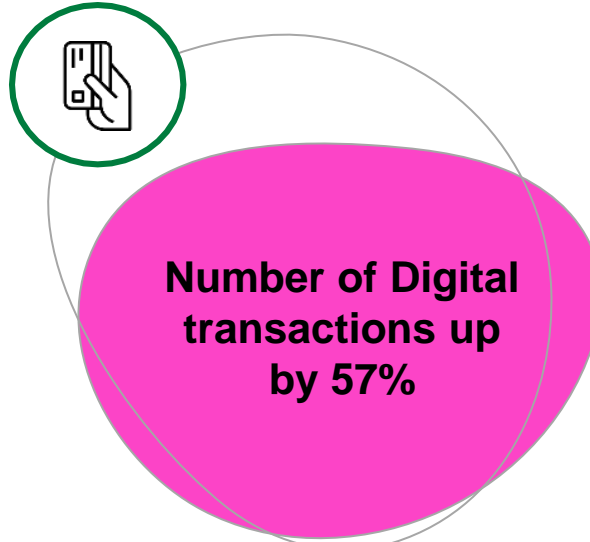
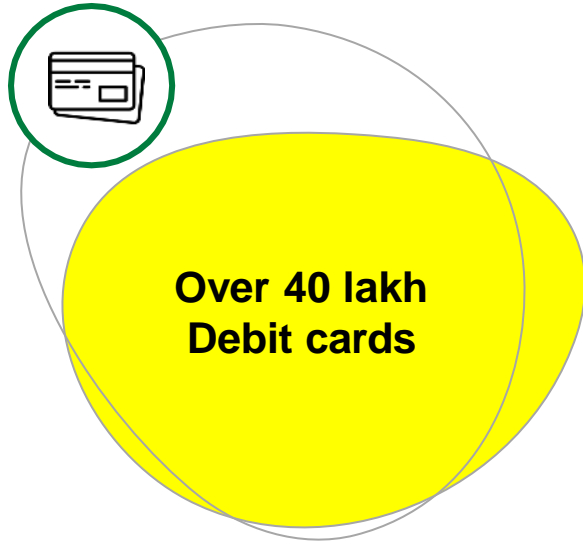
* During Q3 bank has additionally raised Rs. 3000 crores through Infrastructure Long Term Bonds

Digital Growth



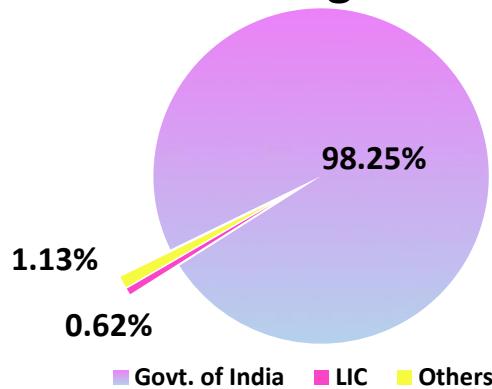
	DIGITAL TRANSACTIONS (%)	UPI TRANSACTIONS (IN CR.)	PSB UNIC REGISTRATIONS (IN LAKHS)	UPI USERS (IN LAKHS)	UPI QR (IN NO.)	MERCHANTS ON BOARD-ED (IN NO.)
December 23	88.16	31.17	6.23	19.23	100403	101695
December 24	92.40	51.87	8.82	24.53	163637	165699
Growth (YoY)	424 bps	66.41%	41.57%	27.56%	62.98%	62.94%

Expanding Digital Footprints



Shareholding Pattern & Credit Rating

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)

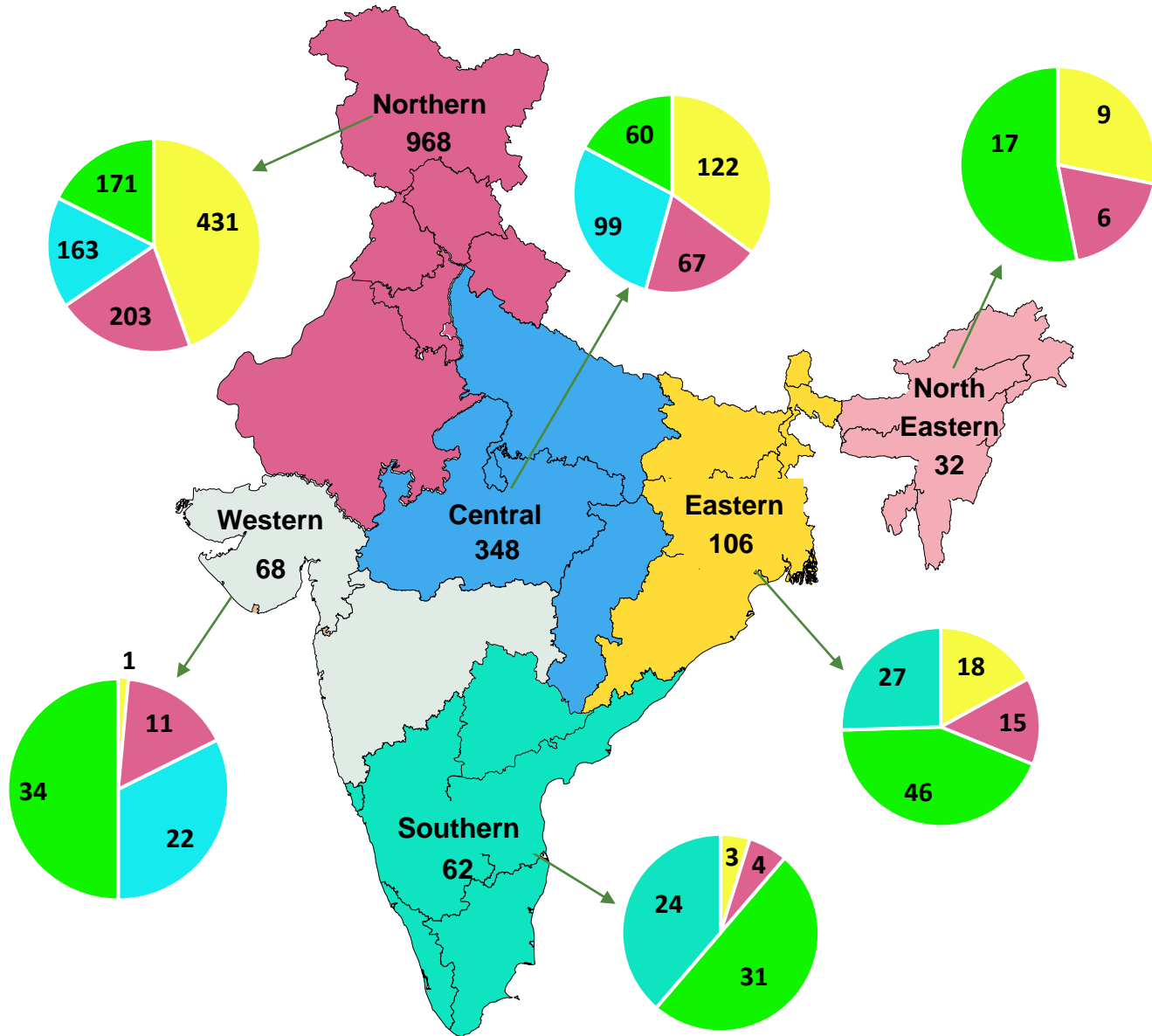
CARE Ratings AA - (Positive)

Particulars	As on			
	31.12.23	31.03.24	30.09.24	31.12.24
Share Capital (Rs. In Cr.)	6777.79	6777.79	6777.79	6777.79
No. of Shares (Rs. In Cr.)	677.78	677.78	677.78	677.78
Net Worth (Rs. In Cr.)	7453.51	7835.78	8920.67	9234.41
Book Value Per Share	11.00	11.56	13.16	13.62

Particulars	As on			
	31.12.23	31.03.24	30.09.24	31.12.24
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

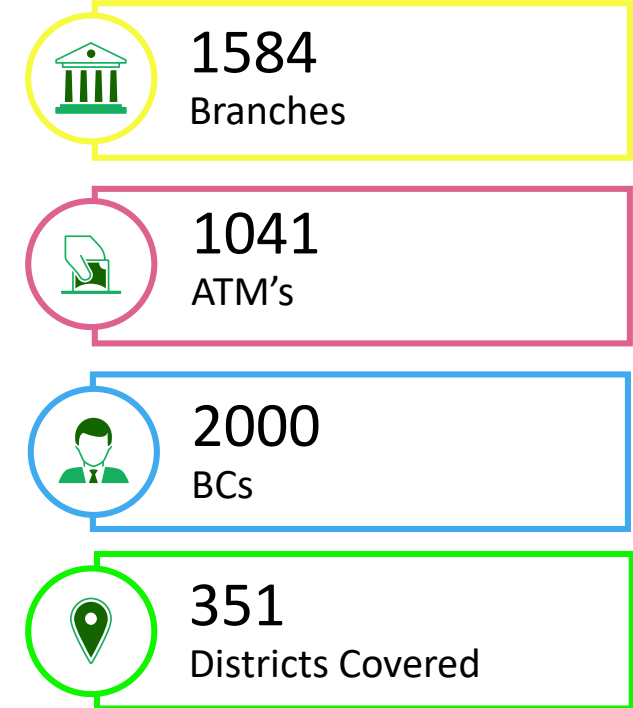
(In %)

Geographical Presence- Expanding Footprints



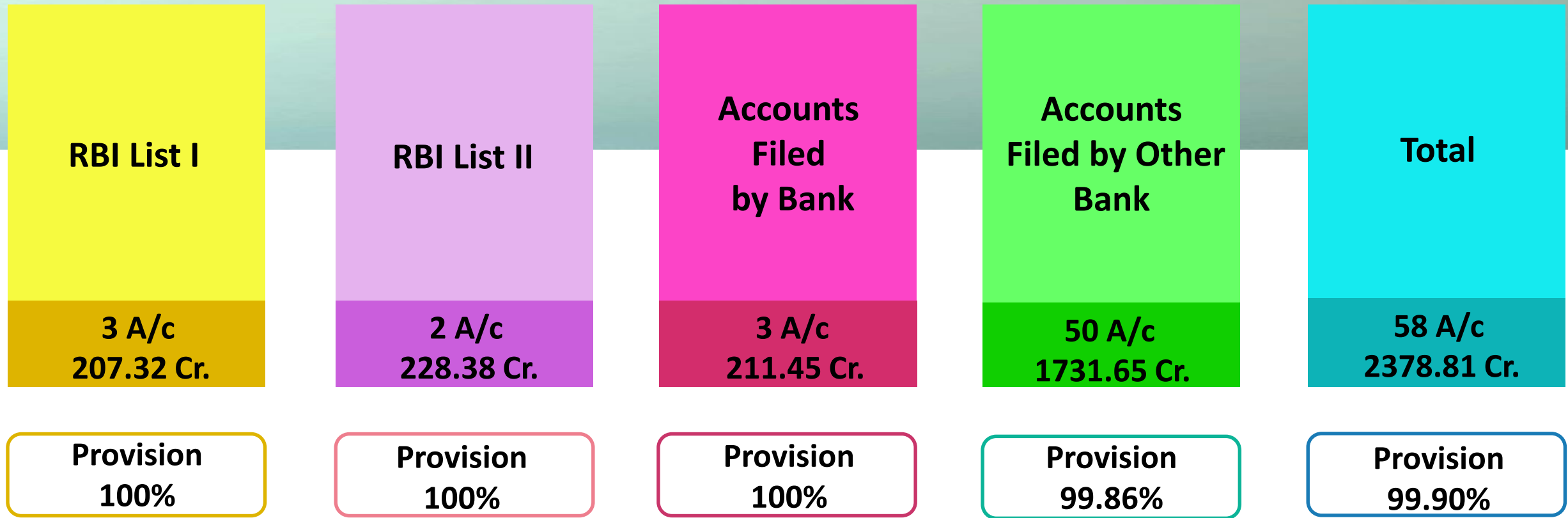
■ Rural
 ■ Semi-Urban
 ■ Urban
 ■ Metro

Our Reach



Total Branches opened during the Year	Total ATM opened during the Year
25	52

Status of NCLT Accounts



Priority Sector Lending

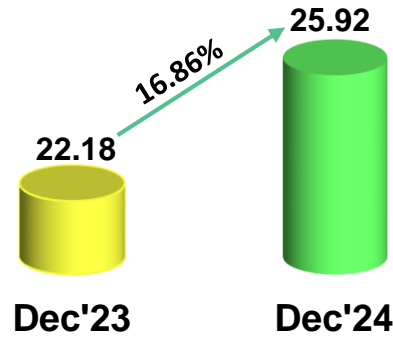
S No.	Particulars	Mandated Targets	Dec'24
1	Priority Sector % to ANBC	40.00%	45.77%
2	Agriculture - PS % to ANBC	18.00%	18.66%
3	Small and Marginal Farmers (SMF) % to ANBC	10.00%	10.53%
4	Weaker Section % to ANBC	12.00%	11.59%
5	Micro Enterprises (PS) % to ANBC	7.50%	11.85%

Financial Inclusion

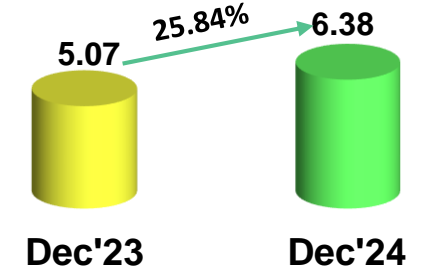
(In Lacs)



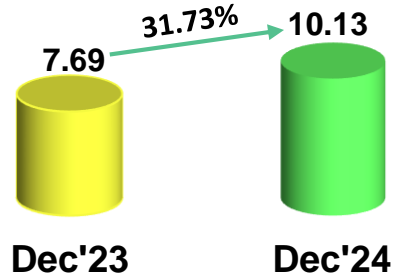
PMJDY Accounts Opened



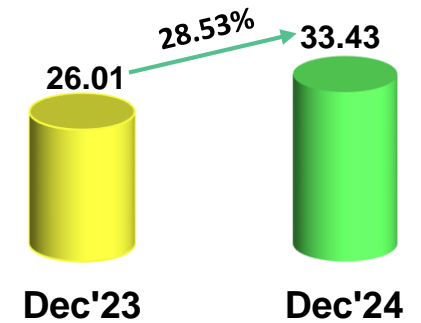
Atal Pension Yojana



Pradhan Mantri Jeevan Jyoti Bima Yojna



Pradhan Mantri Suraksha Bima Yojna

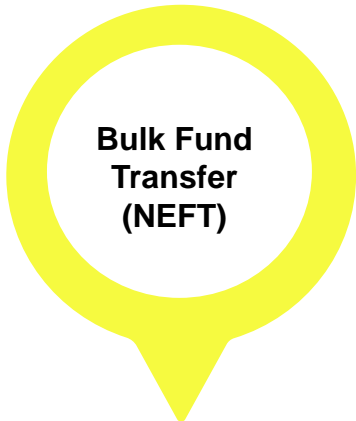


New Initiatives



- Instant account opening
- Mutual Fund & Investments
- Recharge & Bill Pay
- Card Management and many more

“ PSB Unic is Simple, Secure and Fast ”



Bulk Fund Transfer (NEFT)



Sovereign Gold Bond



Change Home Branch & Primary Account



Investment Advisor (Goal Based Calculator)



Deposit Slip



E-Statement Registration /De-Registration



Daily Forex Rates View



E-Mandate Authorization & IMPS-UDIR



Form-15 G/H through WhatsApp Banking



EMI Calculator through WhatsApp Banking



Digital Car Loans Launched in Nov 2024

PSB E Apna Vahan Loans Highlights

Paperless Minimal Fields
Seamless journey leading to quick offer generation online

Faster Approval & sanction
With video KYC

Omni-channel
Available across touchpoints – physical (branches & dealerships) and digital (Bank app & website)

Customer-centric Experience
Choose “any car, any dealer, any time”

Market Disruptions

End to end digital lending journey from present paper-based journey, catering to both ETB & NTB customers.

Seamless loans across geographies, expanding reach to semi-urban and rural buyers

Anytime-anywhere digital auto loans with seamless connectivity to multiple platforms

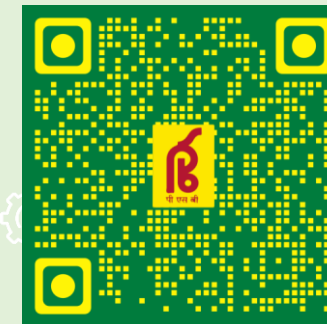


100% offers in <15 min

60% approvals < 10 mins

<30 min Taken in disbursements

60% Vehicle Loans sanctioned through Digitally Assisted Journey.(Nov-Dec 24)



API based architecture

Seamless Journey through QR Code



Digital Home Loans Launched in Nov 2024

PSB E Apna Ghar Loans

Paperless with Minimal Fields
Seamless journey leading to quick offer generation online

Faster Approval & sanction
with Video KYC

Omni-channel
Available across touchpoints – physical (branches & dealerships) and digital (Bank app & website)

Market Disruptions

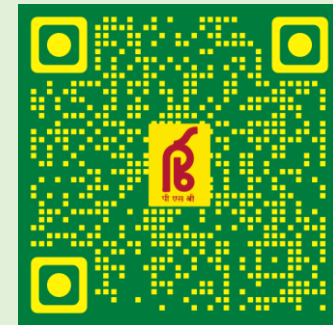
End to end digital lending journey from present paper-based journey, catering to both ETB & NTB customers.

Seamless loans across geographies, expanding reach to semi-urban and rural buyers



100 % offers in <30 min	60 % Approvals < 20 mins	< 7 Days Taken in disbursals	48% Housing Loans sanctioned through Digitally Assisted Journey (Nov-Dec 24)
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Seamless Journey through QR Code



API based architecture

Future-Ready Banking

- Investing in advanced technology for customer-centric innovation
- Strengthening digital and physical channels for seamless financial inclusion
- Achieving operational excellence through automation, analytics, and cybersecurity
- Aligned with Compliance, Governance, and the Vision for sustainable growth
- Adoption of best-in-class IT Service Management tools
- Alignment with RBI guidelines for regulatory compliances.
- Strengthening internal capabilities for IT product and service development.

Transformational Projects in Progress

CASA Back Office



STREAMLINING DEPOSIT AND
ACCOUNT MANAGEMENT
WORKFLOWS

NEXT-GEN CONTACT CENTRE



AI-POWERED FOR
PERSONALIZED AND EFFECTIVE
CUSTOMER SUPPORT.

CENTRALISED TRADE FINANCE



SIMPLIFIED CORPORATE
BANKING WITH FOCUS ON
EFFICIENCY.

DATA WAREHOUSE & ANALYTICS



ADVANCED INSIGHTS FOR
BETTER FORECASTING AND
STRATEGIC PLANNING.

NEXT-GEN CRM



PROACTIVE CUSTOMER
ENGAGEMENT

FRAUD MONITORING



FRAUD MITIGATION USING
ADVANCED TECHNOLOGIES.

"Modernizing Operations"

Collaborations



MoU with Assam Rifles for the PSB Gaurav Bachat CAPF Salary Package



MoU with Indian Navy for Defense Salary Package



Launched e-Bank Guarantee (e-BG) in partnership with National e-Governance Service Ltd (NeSL)

ESG Initiatives

Environment



- For Sustainability, Bank has **Climate Risk & Green Deposit Policy**.
- Bank has sourced Rs.1.30 Cr in **Green Earth Deposit Scheme** and financed Rs.213.96 Cr in **Renewable Energy Sector**.
- To promote Environment friendly finance bank has introduced **PSB GO-GREEN Financing Scheme**.
- Rs.63.54 Cr sanctioned under **PSB e- Vahan (Electric Vehicle)** .
- As a part of Green Initiatives, Bank has installed **Rooftop Solar Power System** in Bank premises and emphasized the usage of **LED light, BEE rated AC units**.
- Bank has planted total **2915 trees (approx)** through out the country during FY 25 (9M).

Social



- Bank has organized 71 camps and **trained 828** participants in different **RSETIs** during Q3. **Training imparted to 2313** trainees during FY 25 (9M).
- Bank has organized 134 camps by **FLCs** and imparted **training to 1122** untrained persons during Q3. Bank has imparted training to total **2975** trainees during FY 25 (9M).
- Financed Rs. 4.88 crores to **2295** street vendors in Q3 **through PMSVANidhi**, with total disbursement of Rs 99.56 crores during FY 25(9M).
- Unbanked 73834 person accessible to banking services **under PMJDY** scheme in Q3 and opened 260837 PMJDY account during FY 25(9M).
- Financed 253 New **SHGs** with amount of Rs.10.25 crores in Q3 and sanctioned Rs. 22.08 crores during FY 25 (9M).
- To inspire Young People & Women, Bank has introduced PSB Business loan **for Young India & PSB Samraddh Mahila** scheme.
- Bank has disbursed an amount of Rs 4.57crores for **various CSR initiatives** in FY 25(9M) which includes Ambulances, Wheel Chairs, Water cooler etc.

Governance



- 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.

Key Parameters – Guidance for FY'25

Parameters	Actual as on Dec'24	Guidance for FY'25
Deposit Growth	7.64%	8-10%
Advances Growth	14.73%	10-12%
RAM % to Total Advances	54.20%	>56%
Gross NPA	3.83%	<4.5%
Net NPA	1.25%	<1.5%
PCR	89.53%	89-90%
Recovery & Upgradation	Rs.944 Crore	> Rs.1000 Crore
Credit Cost	(0.17%)	<1%
Slippage Ratio	0.76%	<1.25%



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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.
- 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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