



पंजाब एण्ड सिंध बैंक
(पंजाब सरकार का उद्योग)



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



जहाँ सेवा ही जीवन... जहाँ है। Where service is a way of life

PRESS RELEASE

Date: 15.01.2025

FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31st DEC 2024

Key Highlights

- ❖ The Bank's Net Profit demonstrated an outstanding growth of 147% (YoY) in Q3FY25, reaching to ₹282 crores.
- ❖ Operating Profit for Q3FY25 grew by 74.73% (YoY) to ₹484 crores.
- ❖ Net Interest Margin up by 24 bps to 2.78% (YoY).
- ❖ Yield on Advances up by 23 bps to 9.14% (YoY).
- ❖ Return on Assets (%) increased by 42 basis points (YoY).

Performance Highlights of Q3 FY 2025 (Quarter Ended)

Parameters	Q3FY24	Q2FY25	Q3FY25	Q-o-Q (%)	Y-o-Y (%)
Operating Profit (in Cr)	277	458	484	5.68	74.73
Net Profit (in Cr)	114	240	282	17.50	147.37
Interest Income	2491	2739	2931	7.01	17.66
Net Interest Income (in Cr)	739	873	939	7.56	27.06
Total Income (In Cr)	2853	3098	3269	5.52	14.58
Yield on Advances (%)	8.91	8.75	9.14	39 bps	23 bps
NIM (%)	2.54	2.71	2.78	7 bps	24 bps
Cost to Income Ratio (%)	74.84	62.82	62.10	(72) bps	(1274) bps
Return on Assets (%)	0.31	0.65	0.73	8 bps	42 bps
GNPA (%)	5.70	4.21	3.83	(38) bps	(187) bps
NNPA (%)	1.80	1.46	1.25	(21) bps	(55) bps
PCR (%)	88.16	88.56	89.53	97 bps	137 bps

कृते पंजाब एण्ड सिंध बैंक
For PUNJAB & SIND BANK

सह महाप्रबंधक (ज.सं.) Asstt. General Manager (PR)



पंजाब एण्ड सिंध बैंक
(पंजाब सरकार का प्रायोजन)



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

जहाँ सेवा ही जीवन है | Where service is a way of life



Business Highlights of Q3 FY 2025 (YoY)

Parameters	Q3FY24	Q3FY25	Growth (%)
Total Business (in Cr)	201914	223267	10.58
Total Deposit (in Cr)	118355	127397	7.64
Retail Term Deposits (In Cr)	48255	53399	10.66
Total Advances (in Cr)	83559	95870	14.73
RAM Advances (in Cr)	43001	51966	20.85
Retail Advances (in Cr)	15305	20680	35.12
Agri Advances (in Cr)	11979	12897	7.66
MSME Advances (in Cr)	15717	18389	17.00
RAM Advances (%) to Gross Adv.	51.46	54.20	274 bps
CD Ratio	70.60	75.25	465 bps

- ❖ Total Business registered a growth of 10.58% (YoY) and stood at Rs. 2,23,267 Cr.
- ❖ Total advances grew by 14.73% (YoY).
- ❖ RAM Advances (%) to Gross Advances increased by 274 bps from 51.46% to 54.20%.
- ❖ Total Deposit grew by 7.64% (YoY).
- ❖ Retail Term Deposits registered a growth of 10.66% (YoY).
- ❖ RAM advances registered a healthy growth of 20.85% (YoY).
- ❖ Retail Advances registered a significant growth of 35.12 % (YoY).

Major Developments in Q3 FY 2024-25:

- Bank launched Digital Journey for Home Loan & Car Loan Segment offering Seamless Digital Journey through QR Code, Missed Call or Website.
- Bank signed a MoU with the Assam Rifles and Indian Navy to offer best-in-class salary package for serving personnel and pensioners.
- Bank launched e-Bank Guarantee (e-BG) in partnership with National e-Governance Service Ltd (NeSL).

कृते पंजाब एण्ड सिंध बैंक
For PUNJAB & SIND BANK

सह-महाप्रबंधक (ज.स.) Asstt. General Manager (PR)