

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹ ॥



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
Punjab & Sind Bank
ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

ਪੀ.ਐਸ.ਬੀ. (ਭਾਰਤ ਸਰਕਾਰ ਦਾ ਉਪਕਰਮ/A Govt. of India Undertaking)

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ਪ੍ਰ.ਕਾ. ਲੇਖਾ ਏਵੰ ਲੇਖਾ ਪਰਿਕਸ਼ਾ ਵਿਭਾਗ
"ਸ਼ੇਅਰ ਕਲੱਬ" ਬੈਂਕ ਹਾਊਸ, ਪ੍ਰਥਮ ਤਲ,
21, ਰਾਜੇਂਦਰ ਪਲੇਸ, ਨਵੀਂ ਦਿੱਲੀ-110008
H.O. Account & Audit Department
"SHARES CELL" Bank House, 1st Floor
21, Rajendra Place, New Delhi-110008

ਸੰਦਰ්ਭ/Ref. No.

ਦਿਨਾਂਕ/Dated:

Ref: PSB/HO/Shares Cell/ /2021-22

November 01, 2021

To,

Bombay Stock Exchange Limited, Department of Corporate Services, 25 th floor, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, <u>Mumbai – 400 001.</u> SCRIP CODE : 533295	National Stock Exchange of India Ltd., Exchange Plaza, C – 1, Block – G, Bandra Kurla Complex, Bandra (East), <u>Mumbai – 400 051.</u> SYMBOL: PSB SERIES: EQ
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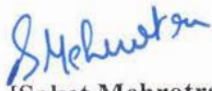
Dear Sir,

**Reg: Investor Presentation – Unaudited Reviewed Financial Results for the Quarter (Q2) /
Half Year ended September 30, 2021.**

We are enclosing Investor Presentation on the Unaudited Reviewed Financial Results for the Quarter (Q2) / Half Year ended September 30, 2021. The same can also be viewed on the website of the Bank i.e. <https://punjabandsindbank.co.in/>

This is for your information & records.

Yours faithfully,



[Saket Mehrotra]

Company Secretary





ੴ ਸ੍ਰੀ ਵਾਗਿਗੁਰੂ ਜੀ ਕੀ ਫੁਤਹਿ

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕ੍ਰਮ)



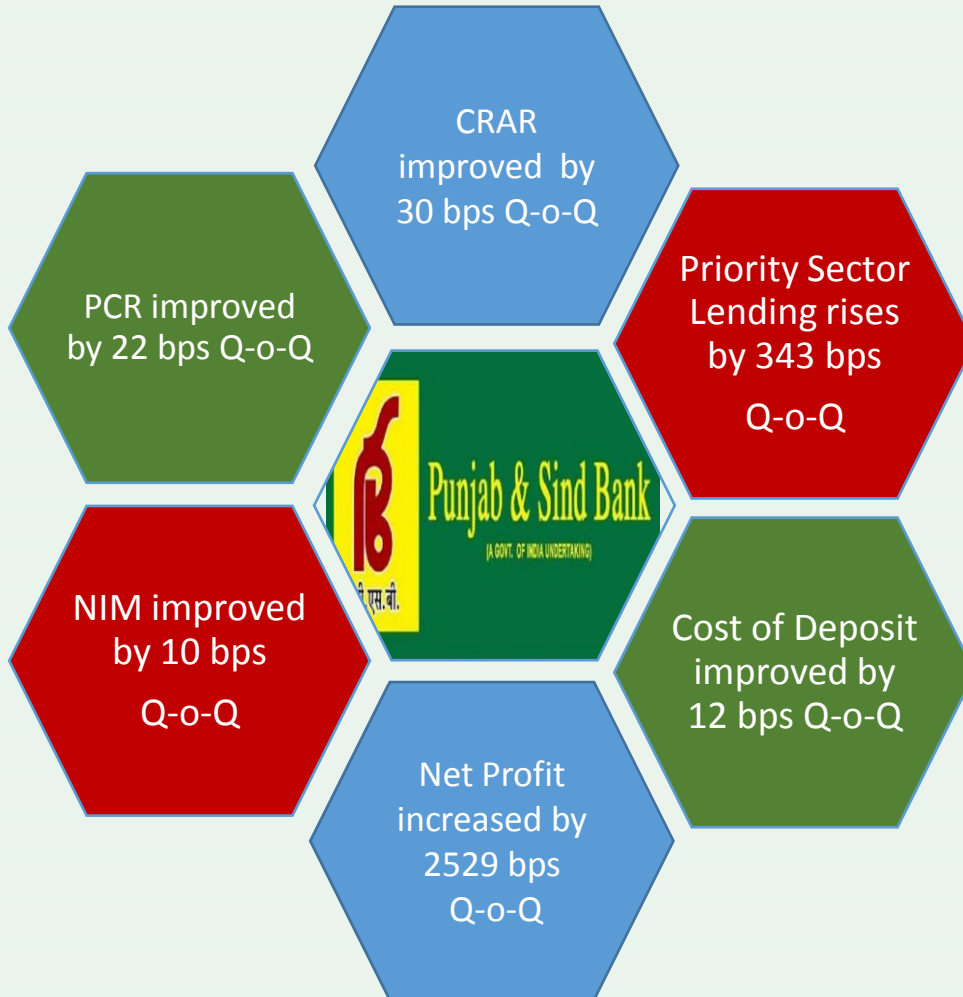
Punjab & Sind Bank
(A Govt. of India Undertaking)

Where service is a way of life

Financial Performance

Quarter & Half Year Ended September 2021

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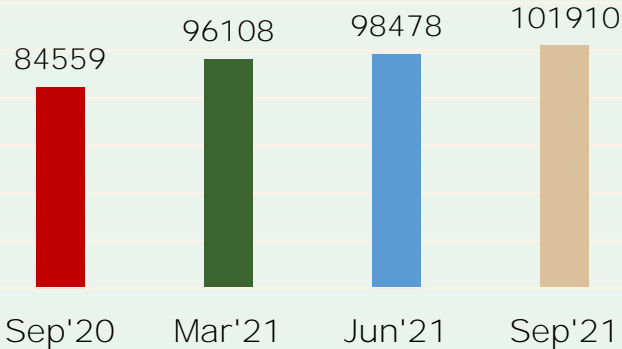


Business

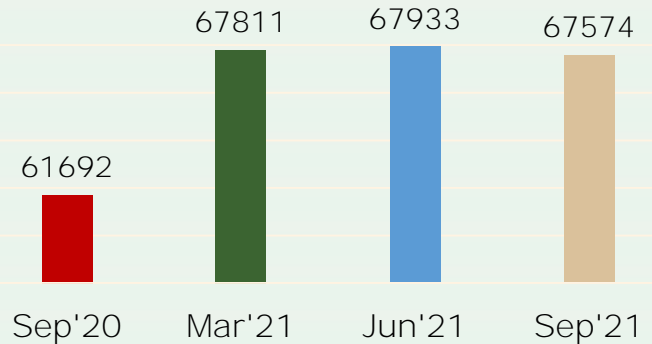
(Rs in Crore)

Parameters	Outstanding as of				QoQ Growth (%) (Sequential)	YoY Growth (%)
	Sep'20	Mar'21	Jun'21	Sep'21		
Total Business	146251	163919	166411	169484	1.85	15.89
Total Deposits	84559	96108	98478	101910	3.49	20.52
Total Advances	61692	67811	67933	67574	(0.53)	9.53

Total Deposits



Total Advances

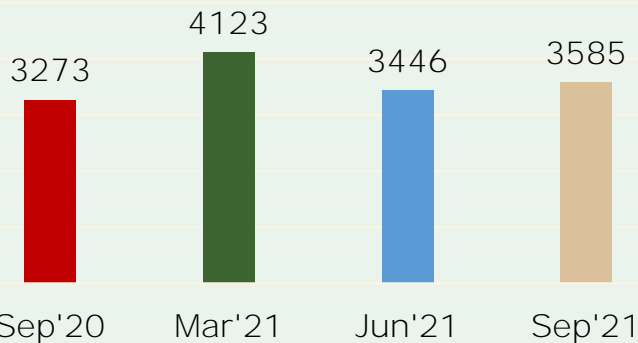




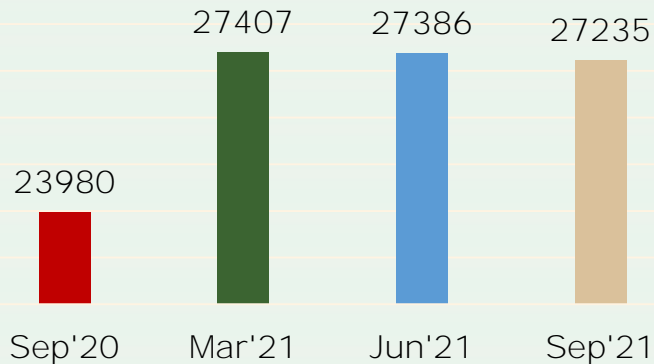
(Rs in Crore)

Parameters	Outstanding as of				QOQ Growth (%) (Sequential)	YOY Growth (%)
	Sep'20	Mar'21	Jun'21	Sep'21		
Current Deposits	3273	4123	3446	3585	4.03	9.53
Savings Deposits	23980	27407	27386	27235	(0.55)	13.57
CASA Deposits	27253	31530	30832	30820	(0.04)	13.09
CASA (%) to Total Deposits	32.23	32.81	31.31	30.24		

Current Deposits



Savings Deposits



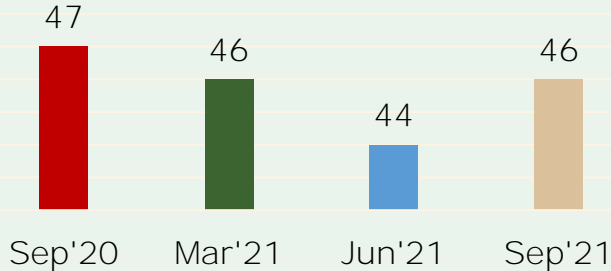


(Rs in Crore)

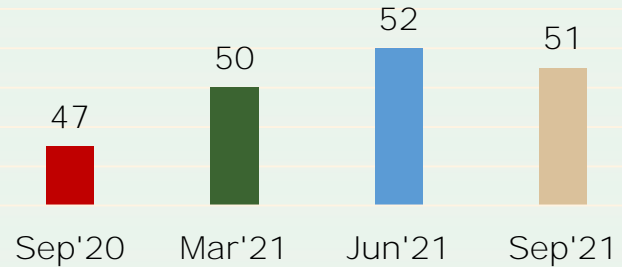
Composition of Advances

Particulars	Outstanding as of				Variation over Sep'20		% to Gross Advances (Sep'21)
	Sep'20	Mar'21	Jun'21	Sep'21	Amt	%	
Agriculture	9238	10638	9710	10308	1070	11.58	15.25
MSME	10909	11497	11135	11738	829	7.60	17.37
Retail Advances	8872	8956	8884	9090	218	2.45	13.45
Food Credit	3470	2495	2751	2125	(1345)	(38.76)	3.14
Corporate Advances	29203	34225	35453	34313	5110	17.50	50.78
Total	61692	67811	67933	67574	5882	9.53	100.00
RAM	29019	31090	29729	31136	2117	7.29	46.08

RAM % to Total Adv.



Corporate Adv % to Total Adv.





Exposure to Major Industries

(Rs in Crore)

Sector		Sep'20		Mar'21		Jun'21		Sep'21	
		Amount	%	Amount	%	Amount	%	Amount	%
Infrastructure		12932	20.96	14354	21.17	15478	22.78	15729	23.28
(Out of Which)	Power	3701	6	4379	6.46	5307	7.81	5842	8.65
	Telecom	894	1.45	1315	1.94	963	1.42	910	1.35
	Roads, Ports, Railways & Highways	3137	5.09	3384	4.99	3453	5.08	3093	4.58
	Other Infra	5200	8.43	5276	7.78	5754	8.47	5884	8.71
Metal including Iron & Steel		1155	1.87	886	1.31	785	1.16	511	0.76
Textiles		1409	2.28	1642	2.42	1697	2.5	1780	2.63
Chemical & Chemical Products		95	0.15	132	0.19	119	0.18	119	0.18
All Engineering		440	0.71	510	0.75	488	0.72	470	0.7
Gems & Jewellery		36	0.06	38	0.06	36	0.05	33	0.05
Food Processing		1083	1.76	1432	2.11	1440	2.12	1454	2.15
Construction		473	0.77	472	0.7	468	0.69	461	0.68



Priority Sector Lending

(Rs in Crore)

Sl.	Particulars	Sep'20	Mar'21	Jun'21	Sep'21	Increase QoQ % Sequential	Increase YoY %
1	Agriculture*	11206	12868	11845	12282	3.69	9.60
	Out of which, S&MF	6284	7127	6554	6996	6.74	11.33
2	MSME*	11506	10122**	11835	12457	5.26	8.27
	Out of which, Micro	5713	5025**	6889	6781	(1.57)	18.69
3	Housing Loan*	4935	4818	4758	4704	(1.13)	(4.68)
4	Education Loan	280	247	236	231	(2.12)	(17.50)
5	Others	144	173	281	273	(2.85)	89.58
	Total PSL*	28071	28228**	28955	29947	3.43	6.68

* Data includes RIDF & Other Associated Funds

** Excluding PSLC of Rs. 2130 Cr. For Mar' 21



Performance under Priority Sector

(Rs in Crore)

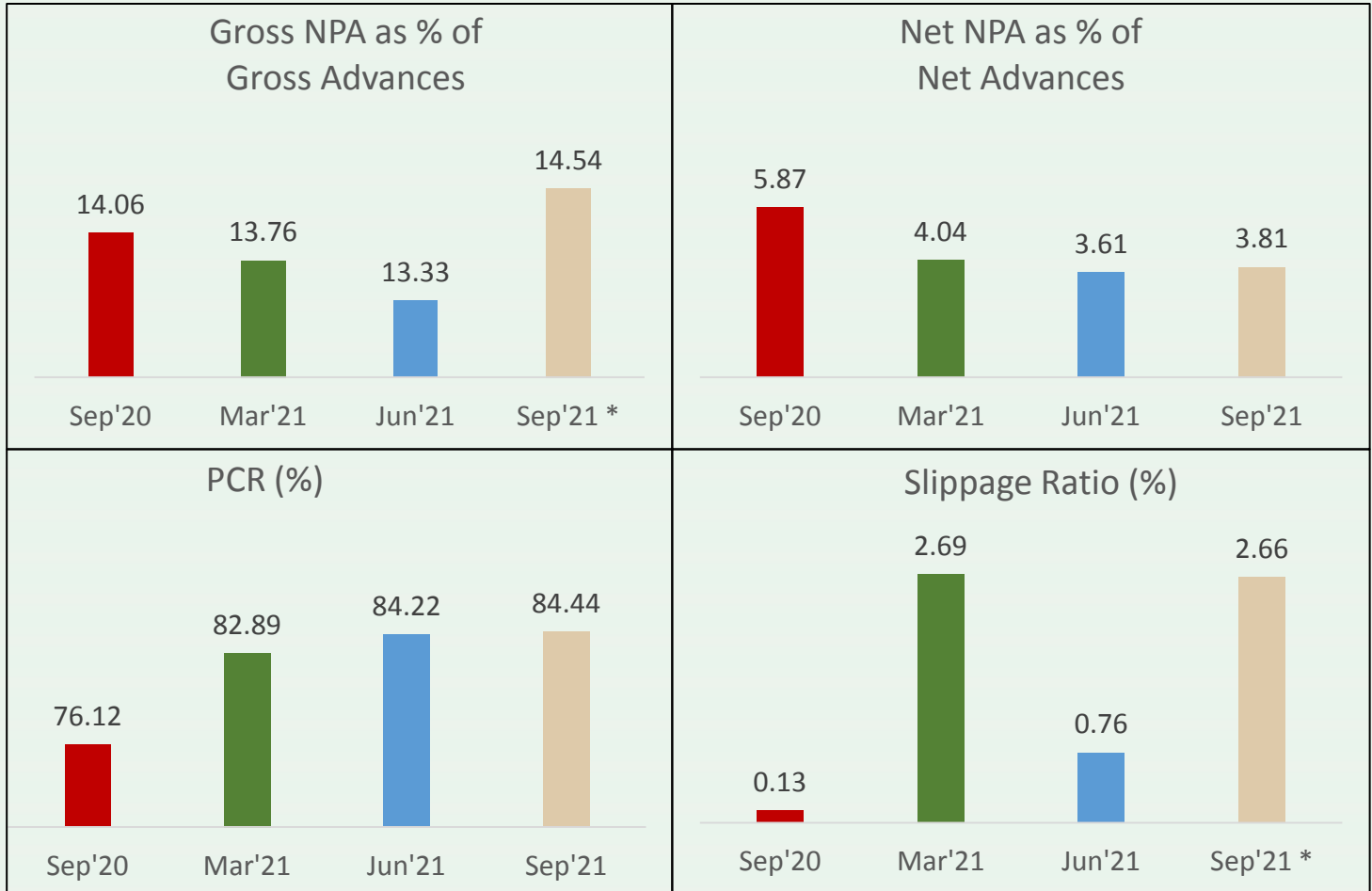
Segment	Mandatory Target (% to ANBC)	As on 30.09.2021	
		Amount	% to ANBC
Priority Sector *	40	29947	47.37
Agriculture *	18	12282	19.43
Small/Marginal Farmers	9	6996	11.07
Weaker Section	11	7611	12.04
Micro under MSME *	7.50	6781	10.73
Non Corporate Farmers	12.73	9060	14.33

All the five mandatory targets stipulated by RBI under Priority Sector Advances have been Surpassed.

* Figure includes RIDF



Highlights - Asset Quality



* Due to downgradation of three accounts amounting to Rs. 1333 crore



Asset Quality

(Rs in Crore)

Particulars	Sep'20	Mar'21	Jun'21	Sep'21
Standard	53019	58477	58878	57751
Sub – Standard	1181	1501	1354	2344
Doubtful	6141	4744	4626	4707
Loss	1351	3089	3075	2772
Total Advances	61692	67811	67933	67574



Movement of NPA

(Rs in Crore)

Sr. No	Particulars	Full Year	Quarter			Half Year	
		Mar'21	Sep'20	Jun'21	Sep'21	Sep'20	Sep'21
1	Gross NPA Opening Balance	8874.57	8848.06	9334.00	9054.96	8874.57	9334.00
2	Cash recoveries	926.57	181.37	194.11	529.67	255.59	739.80
3	Out of Above Cash recovery Income Booked	47.93	11.07	44.68	37.86	28.48	82.54
4	Up gradations	148.07	72.62	539.93	303.42	89.52	675.23
5	Write off/ Rebate	70.57	1.67	32.51	3.06	2.47	35.57
6	Total Net Reductions(2+4+5-3)	1097.28	244.59	721.87	798.29	319.10	1368.06
7	Fresh Slippage	1556.71	69.69	442.83	1566.13*	117.69	1856.86
8	GROSS NPA(1+7-6)	9334.00	8673.16	9054.96	9822.80	8673.16	9822.80
9	GROSS NPA (%)	13.76	14.06	13.33	14.54	14.06	14.54
10	NET NPA	2461.95	3306.52	2206.70	2287.77	3306.52	2287.77
11	NET NPA (%)	4.04	5.87	3.61	3.81	5.87	3.81
12	Recovery in T.W.O. A/Cs	135.52	25.77	123.87	60.30	34.70	184.17

* Due to downgradation of three accounts amounting to Rs. 1333 crore



Priority Sector NPA

(Rs. In Crore)

Sector	Sep' 20	Mar'21	Jun'21	Sep'21
A. Agriculture Advances	935	918	839	840
B. MSME	1783	2098	2088	1949
(i) Micro Enterprises	705	1283	1292	1173
(ii) Small Enterprises	612	391	379	381
(iii) Medium Enterprises	466	424	417	395
C. Housing Loan	271	392	392	359
D. Education Loan	14	18	16	17
E. Social Infrastructure	12	16	14	14
F. Other Priority Sector	11	12	12	12
Total	3026	3454	3361	3191



Corporate NPAs

(Rs in Crore)

Industry	Sep' 20	Mar'21	Jun'21	Sep'21
Iron and Steel	313	187	185	179
Engineering	87	101	96	81
Textile	460	457	457	455
Infra-energy	694	669	785	777
Infra-Transport	638	814	816	909
Infra-Others	397	405	404	387
Food Processing	51	100	99	95
Wood Product	23	23	23	23
NBFC	1902	1886	1889	2766
Others (Chemical, Leather, etc.)	1040	1985	1646	751
Total	5604	6627	6400	6425



Restructured Advances

(Rs in Crore)

Sector	Sep'20		Mar'21		Jun'21		Sep'21	
	Amount	% age	Amount	% age	Amount	% age	Amount	% age
Power	77	13.86	82	4.44	263	8.91	263	7.63
Textiles	5	0.90	229	12.42	236	7.98	192	5.56
Cement & Products	0.08	0.01	0.44	0.02	1	0.02	1	0.02
Iron & Steel	2	0.32	2	0.11	14	0.46	9	0.26
Hotel	19	3.52	46	2.51	141	4.77	135	3.91
Petro Chemical	0.03	0.01	0	0.00	1	0.03	1	0.03
Other Infrastructure	180	32.64	262	14.25	285	9.67	282	8.18
Others	269	48.74	1220	66.25	2015	68.16	2564*	74.41
Total	553	100.00	1841	100.00	2956	100.00	3446	100.00

* Restructuring done in Resolution Framework 2.0 in Personal Loan Segment and MSME Restructuring



Resolution Framework for COVID - 19

(Rs in Crore)

Particulars	Resolution Framework COVID-19 : 1.0		Resolution Framework COVID-19 : 2.0	
	No. of Accounts	Amount	No. of Accounts	Amount
Agriculture	345	27	0	0
MSME	4721	503	2971	364
Retail Advances	5589	525	7661	778
Corporate Advances	21	947	0	0



SMA - Sector wise

(Rs in Crore)

S. No.	Sector	30.09.2020			31.03.2021			30.06.2021			30.09.2021		
		SMA 0	SMA 1	SMA 2	SMA 0	SMA 1	SMA 2	SMA 0	SMA 1	SMA 2	SMA 0	SMA 1	SMA 2
1	Retail	194	65	106	186	1246	13	710	44	636	719	96	582
2	Agriculture	24	166	661	62	440	21	180	346	186	159	326	201
3	MSME	546	107	115	450	881	26	1075	232	570	1086	229	750
4	Corporate	674	45	445	790	403	3004	836	113	3078	574	21	1729*
5	Total (1+2+3+4)	1438	383	1327	1489	2971	3064	2801	735	4470	2538	673	3262

*Includes exposure of one Government guaranteed account amounting to Rs.1560 crore.



Status of NCLT

(Rs in Crore)

Category	As on 30.09.2021			
	No. of Accounts	Exposure	Provision	PCR (%)
RBI List I	3	258	258	100
RBI List II	1	23	23	100
Accounts filed by Bank	1	65	65	100
Accounts filed by other Banks	44	2820	2649	93.92
Total	49	3167	2995	94.58



Investments

(Rs in Crore)

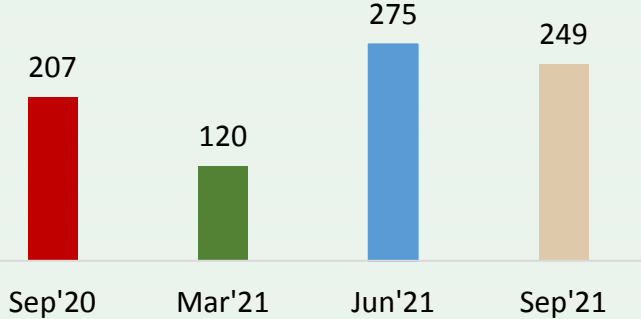
Particulars	Sep 20	Mar 21	Sep 21	% to Total (Sep 21)
GROSS INVESTMENTS	24626	32518	37553	
SLR INVESTMENTS				
i) Treasury Bills	395	457	946	3.63
ii) CG securities	10989	11763	13133	50.35
iii) State Govt. Securities	7204	7104	12001	46.02
iv) Other Approved Securities	5	2	1	0
Total of SLR Investments	18593	19326	26081	100.00
NON-SLR INVESTMENTS				
i) PSU Bonds	3863	9477*	9340*	81.41
ii) Corporate Debentures	1504	1381	1358	11.84
iii) CDs	0	1430	96	0.84
iv) CPs	293	533	294	2.56
v) Shares of PSUs /Corporates & Others	330	321	328	2.86
vi) Venture CF	5	13	21	0.18
viii) Securitized Receipt	38	37	35	0.31
Total of Non-SLR Investments(Excluding RIDF)	6033	13192	11472	100.00

* PSU Bonds include Recapitalization Bonds of Rs.7072 Cr

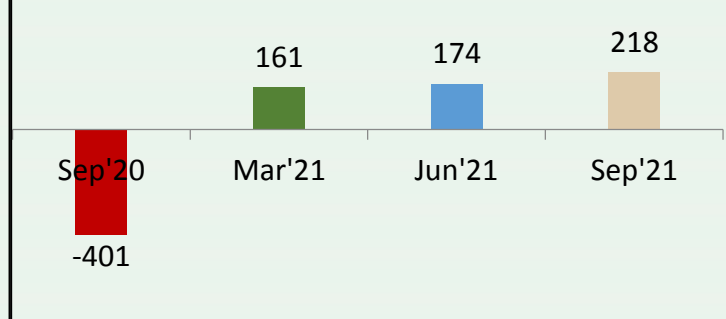


Highlights - Financial Performance

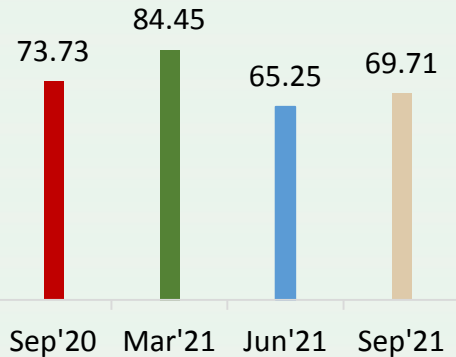
Operating Profit (Rs. in Crore)



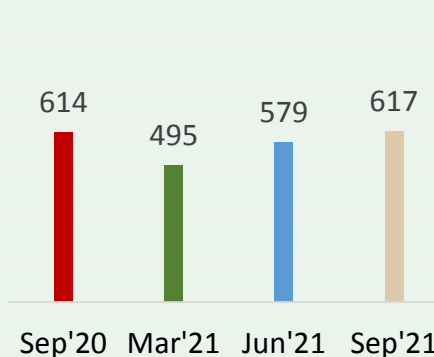
Net Profit (Rs. In Crore)



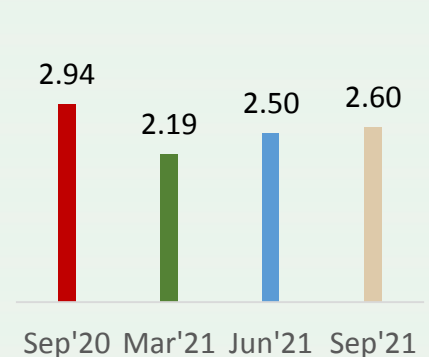
Cost to Income Ratio (%)



Net Interest Income (NII) (Rs. In Crore)



Net Interest Margin (NIM) (%) *



*Average Earning Assets have been considered instead of Average Working Funds for computing NIM in line with Master Direction issued by RBI on 30.08.2021



Operating Profit

(Rs in Crore)

Particulars	Full Year	Quarter			Variation		Half Yearly		Variation
	Mar'21	Sep'20	Jun'21	Sep'21	QoQ% (Sequential)	YoY%	Sep'20	Sep'21	YoY%
Interest Income	6974	1800	1690	1741	3.02	(3.28)	3600	3431	(4.69)
Interest Expenses	4712	1187	1111	1124	1.17	(5.31)	2449	2235	(8.74)
NII (Spread)	2262	614	579	617	6.56	0.49	1151	1196	3.91
Non Interest Income	779	175	214	204	(4.67)	16.57	322	418	29.81
Operating Expenses	2394	581	518	572	10.42	(1.55)	1047	1090	4.11
Operating Profit	647	207	275	249	(9.45)	20.29	426	524	23.00



Net Profit

(Rs in Crore)

Particulars-	Full Year	Quarter			Variation		Half Yearly		Variation
	Mar'21	Sep'20	Jun'21	Sep'21	QoQ% (Sequential)	YoY%	Sep'20	Sep'21	YoY%
Operating Profit	647	207	275	249	(9.45)	20.29	426	524	23.00
Provision for NPA	2678	845	(23)	679	3052.17	(19.64)	1176	656	-44.22
Provision on Restructured Adv.	39	(1)	(47)	(1)	97.87	0.00	1	(48)	(4900.00)
Standard Assets	1284	(10)	87	(468)	(637.93)	(4580.00)	38	(381)	(1102.63)
Recovery in Written Off Account	125	23	104	52	(50.00)	126.09	31	156	403.23
Provision for NPI	102	28	(7)	(60)	(757.14)	(314.29)	28	(67)	(339.29)
Others Provisions	73	0	35	54	54.29	-	3	89	2866.67
Tax Expense	(671)	(231)	160	(121)	(175.63)	47.62	(271)	39	114.39
Total Provisions	3380	608	101	31	(69.31)	(94.90)	944	132	(86.02)
Net Profit	(2733)	(401)	174	218	25.29	154.36	(518)	392	175.68



Interest Income

(Rs in Crore)

Particulars	Full Year	Quarter			Variation		Half Yearly		Variation
	Mar'21	Sep'20	Jun'21	Sep'21	QoQ% (Sequential)	YoY%	Sep'20	Sep'21	YoY%
Interest Income (a+b+c)	6974	1800	1690	1741	3.02	(3.28)	3600	3431	(4.69)
a) Advances	4865	1265	1167	1151	(1.37)	(9.01)	2533	2318	(8.49)
b) Investments	1874	488	476	528	10.92	8.20	965	1005	4.15
c) Others	235	47	47	62	31.91	31.91	102	108	5.88



Non Interest Income

(Rs in Crore)

Particulars	Full Year	Quarter			Variation		Half Yearly		Variation
	Mar'21	Sep'20	Jun'21	Sep'21	QoQ% (Sequential)	YoY%	Sep'20	Sep'21	YoY%
Comm. Exchange, Brokerage	92	28	24	30	25.00	7.14	47	54	14.89
Exchange Earned on Forex	27	6	15	12	(20.00)	100.00	10	27	170.00
Profit on Sale of Investment	415	95	163	110	(32.52)	15.79	180	273	51.67
Profit on Revaluation of Investment	1	(1)	(31)	(5)	83.87	(400.00)	(1)	(36)	-
Loan Processing Fee	82	15	14	24	71.43	60.00	28	38	35.71
Other Income	162	32	29	33	13.79	3.13	58	62	6.90
Total	779	175	214	204	(4.67)	16.57	322	418	29.81



Total Expenditure

(Rs in Crore)

Particulars	Full Year	Quarter			Variation		Half Yearly		Variation
	Mar'20	Sep'20	Jun'21	Sep'21	QoQ% (Sequential)	YoY%	Sep'20	Sep'21	YoY%
Total Expenses	7106	1768	1629	1696	4.11	(4.07)	3496	3325	(4.89)
Interest Expenses	4712	1186	1111	1124	1.17	(5.23)	2449	2235	(8.74)
- Deposits	4453	1118	1047	1062	1.43	(5.01)	2313	2109	(8.82)
- Others	259	68	64	62	(3.13)	(8.82)	136	126	(7.35)
Operating Expenses	2394	581	518	572	10.42	(1.55)	1047	1090	4.11
a. Salaries	1688	417	338	366*	8.28	(12.23)	737	704	(4.48)
b. Other Operating Expenses	706	164	180	206	14.44	25.61	310	386	24.52

* Due to additional provision made for Family Pension and Banks contribution to NPS amounting to Rs. 33 crore.



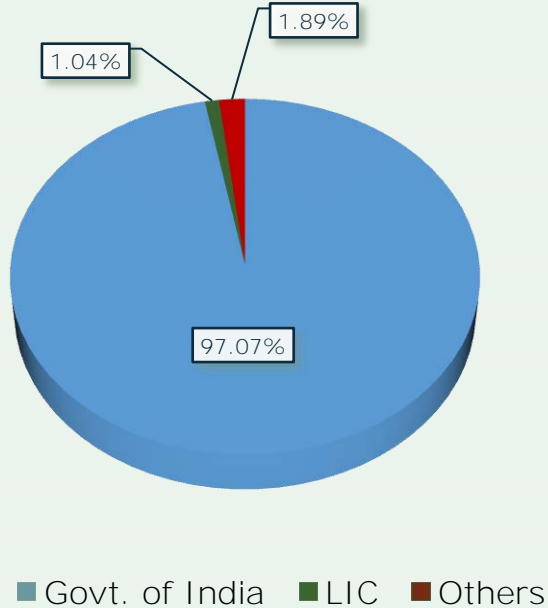
Capital Adequacy

(Rs in Crore)

Particulars	Sep 20 (Basel III)			Mar 21 (Basel III)			Jun 21 (Basel III)			Sep 21 (Basel III)		
	Amount	%	Regulatory Requirement	Amount	%	Regulatory Requirement	Amount	%	Regulatory Requirement	Amount	%	Regulatory Requirement
CET I (Including CCB)	2917	5.98	7.375	6243	12.05	7.375	6296	12.38	7.375	5920	12.25	7.375
AT - 1	1000	2.05		1000	1.93		1000	1.96		1000	2.07	
Tier I (Including CCB)	3917	8.03	8.875	7243	13.98	8.875	7296	14.34	8.875	6920	14.32	8.875
Tier II	1501	3.08		1598	3.08		1666	3.28		1734	3.60	
Capital Adequacy	5418	11.11	10.875	8840	17.06	10.875	8962	17.62	10.875	8654	17.92	10.875
Risk Weighted Assets	48747			51790				50869		48308		



Share Holding Pattern



Particulars	30.09.20	31.03.21	30.06.21	30.09.21
• Share Capital	701.05 Cr	4052.67 Cr	4052.67 Cr	4052.67 Cr
• No. of Shares	70.10 Cr	405.27 Cr	405.27 Cr	405.27 Cr

Particulars	30.09.20	31.03.21	30.06.21	30.09.21
• Govt. of India	83.06	97.07	97.07	97.07
• LIC	5.99	1.04	1.04	1.04
• Others	10.95	1.89	1.89	1.89



Net Worth

Particulars	30.09.20	31.03.21	30.06.21	30.09.21
• Net Worth	2132.35 Cr	5126.25 Cr	5461.80 Cr	5340.93 Cr *
• Book Value	Rs. 30.42	Rs. 12.65	Rs. 13.48	Rs.13.18 *

* Deferred Pension of Rs.220.84 crore has been netted from Net Worth.



Balance Sheet

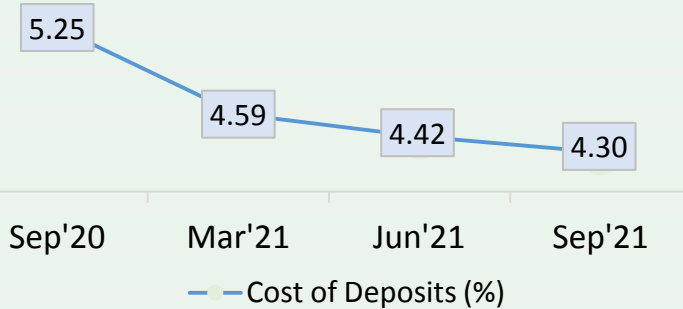
(Rs in Crore)

Liabilities	As on			Sep'21
	Sep' 20	Mar'21	Jun'21	
Capital	701	4053	4053	4053
Reserve & Surplus	4377	4310	4484	4702
Deposits	84559	96108	98478	101910
Borrowings	2738	2644	2644	2630
Other Liabilities & Provision	2029	3367	3008	2839
Total	94404	110482	112667	116134
Assets				
Cash & Balance with RBI	5429	7208	5759	9177
Bal. with Banks & Money at Call	301	1131	795	567
Investments (Net)	24203	32023	35871	37108
Advances (Net)	56363	60942	61134	60096
Fixed Assets	1226	1585	1593	1582
Other Assets	6882	7593	7515	7604
Total	94404	110482	112667	116134

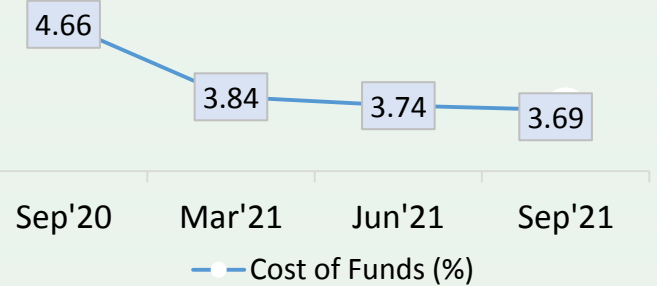


Key Financial Ratios (QoQ)

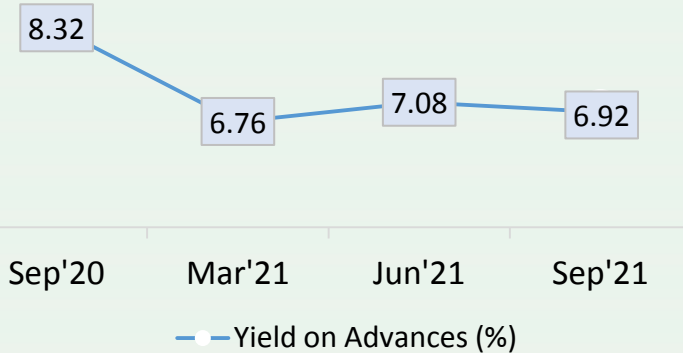
Cost of Deposits (%)



Cost of Funds (%)



Yield on Advances (%)



Net Interest Margin (%)*

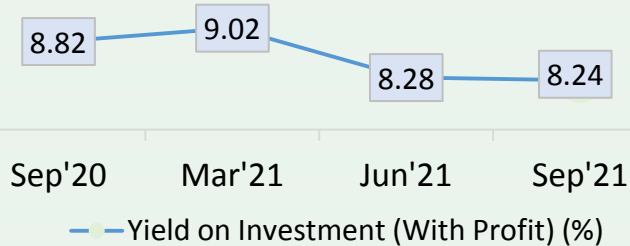


* Average Earning Assets have been considered instead of Average Working Funds for computing NIM in line with Master Direction issued by RBI on 30.08.2021.

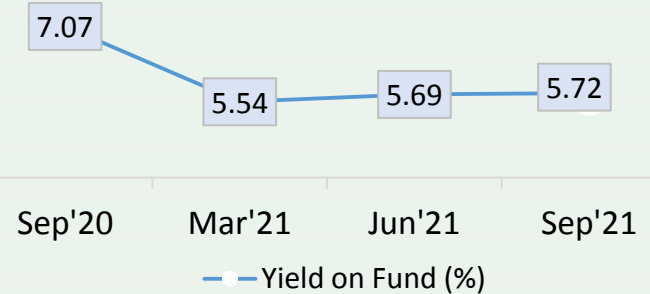


Key Financial Ratios (QoQ)

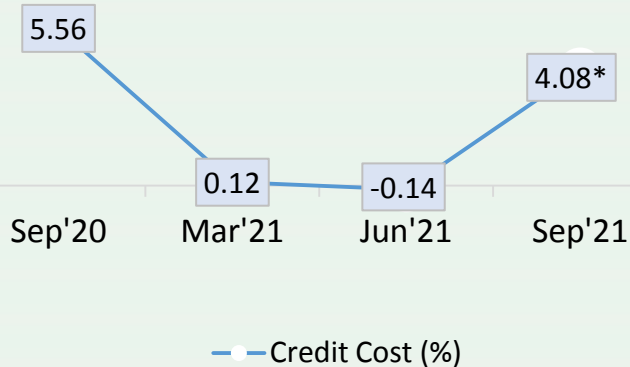
Total Yield on Investment (%)



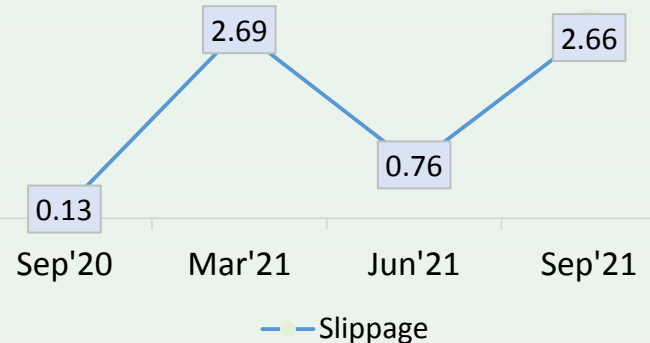
Yield on Fund (%)



Credit Cost (%) *



Slippage Ratio (%)

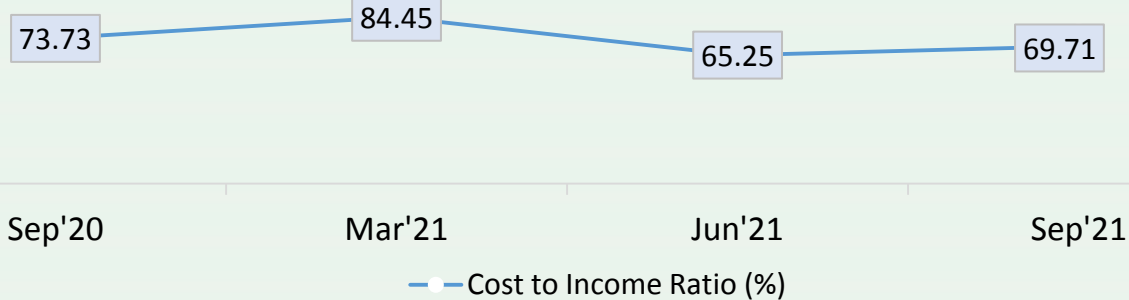


* Ratio has been annualised

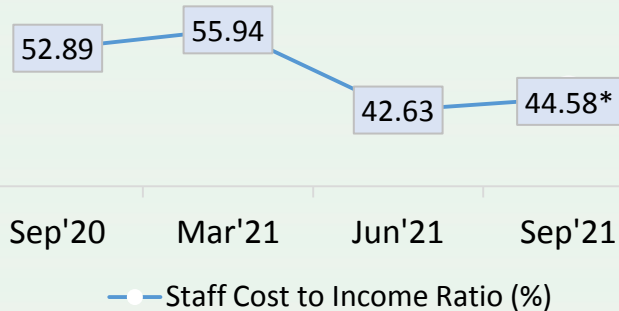


Key Financial Ratios (QoQ)

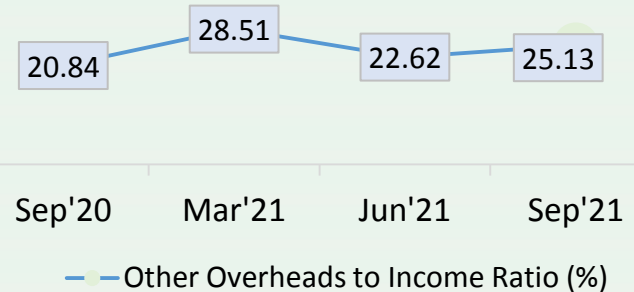
Cost to Income Ratio (%)



Staff cost to Income ratio (%)



Other Overheads to Income Ratio (%)

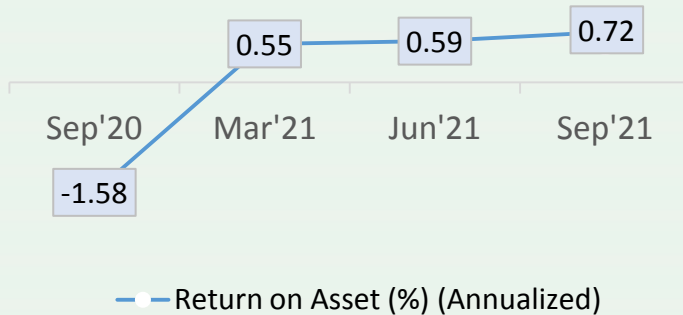


* Staff Cost to Income Ratio would have improved by 405 bps, if the additional provision for Family Pension and Banks contribution to NPS amounting to Rs. 33 crore not been considered.

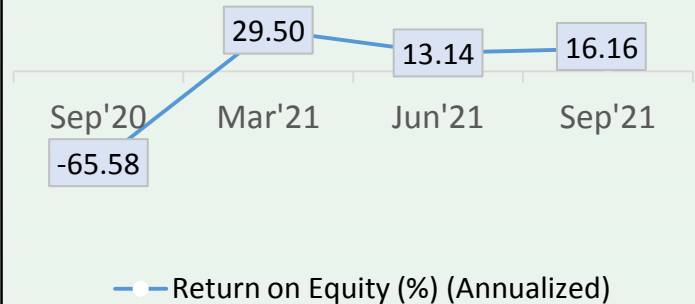


Key Financial Ratios (QoQ)

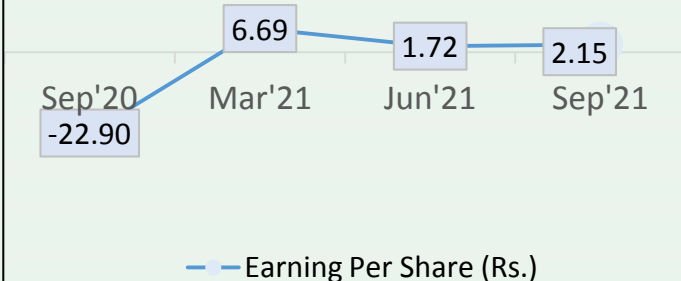
Return on Asset (%) (Annualized)



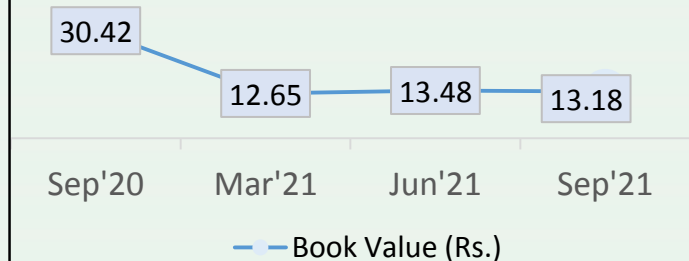
Return on Equity (%) (Annualized)



Earning Per Share (Rs.)

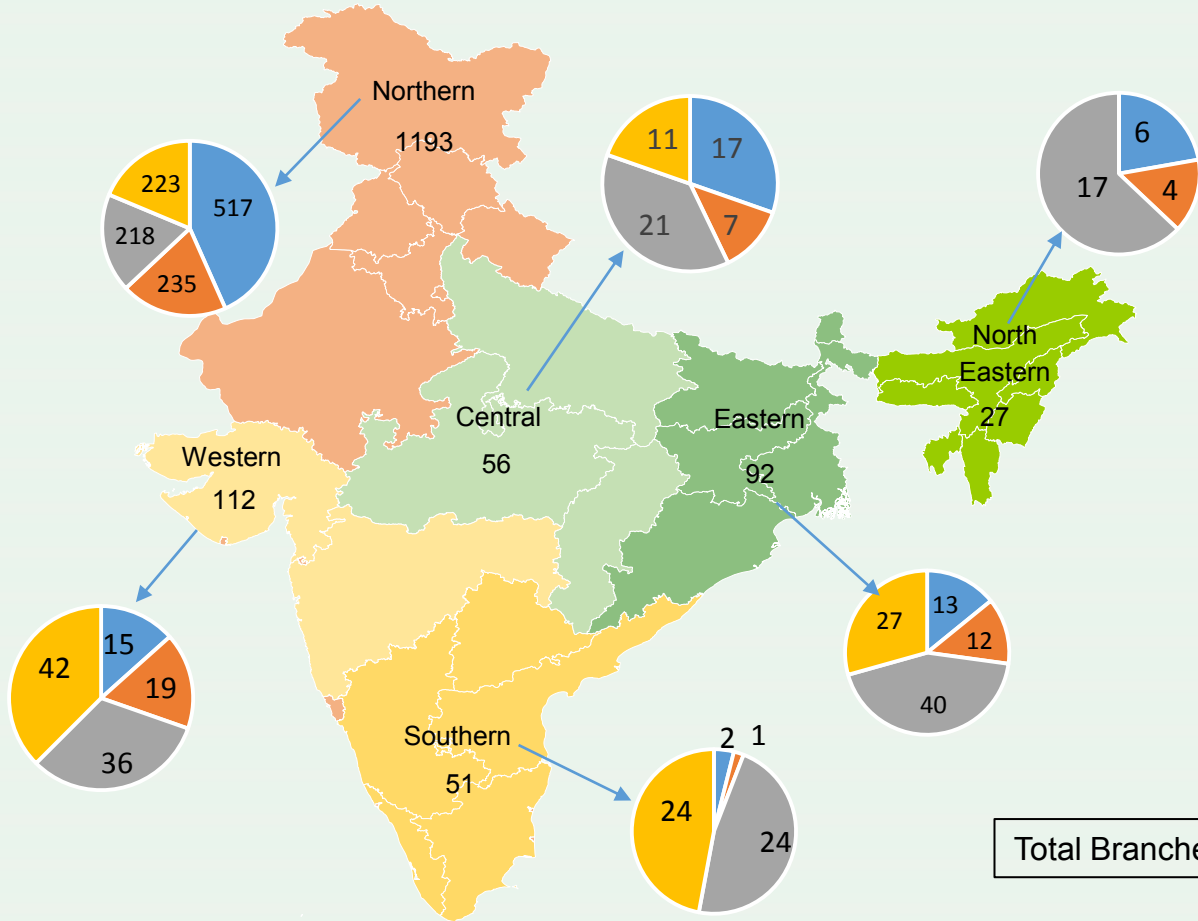


Book Value (Rs.)





Region-wise Branches



Total Branches - 1531

■ Rural ■ Semi-Urban ■ Urban ■ Metro



Cumulative position of Pradhan Mantri Jan-Dhan Yojana Schemes

Particulars	As on 30.09.20	As on 31.03.21	As on 30.09.21
Number of Accounts opened	1342736	1396110	1424132
Number of Active Accounts	1089330	1162246	1181245

Pradhan Mantri Social Security Schemes

Scheme	No. of Enrolments as on 30.09.20	No. of Enrolments as on 31.03.21	No. of Enrolments as on 30.09.21
Pradhan Mantri Jeevan Jyoti Bima Yojna	316085	359572	411837
Pradhan Mantri Suraksha Bima Yojna	1293224	1410851	1529940
Atal Pension Yojana	203078	243830	265262
Total Enrolments	1812387	2014253	2207039

JAN-DHAN SE JAN SURAKSHA

Social Security for Citizens

Pradhan Mantri
Jeevan Jyoti
Bima Yojana

Pradhan Mantri
Suraksha
Bima Yojana

Atal
Pension
Yojana



Digital Initiative

ੴ ਸ੍ਰੀ ਵਾਗਿਗੁਰੂ ਜੀ ਕੀ ਫੁਤਹਿ

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕਰਮ)



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