

Ref No: PSB/HO/Shares Cell / 73 /2024-25

October 19, 2024

To,

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

Dear Sir,

**Reg: Investor Presentation on the Reviewed Unaudited Financial Results for the Quarter / Half Year ended September 30, 2024.**

We are enclosing Investor Presentation on the Reviewed Unaudited Financial Results for the Quarter / Half Year ended September 30, 2024.

The same can also be viewed on the website of the Bank i.e. <https://punjabandsindbank.co.in/>

You are requested to take a note of the above.

Yours faithfully

**Saket Mehrotra**  
Company Secretary





# **FINANCIAL PERFORMANCE**

**Q2 (FY 2024-25)**

**Analyst Presentation**



1800 419 8300 (Toll Free)

Follow us @PSBIndOfficial





**Key Highlights & Business Performance**

**3-13**



**Financial Performance & Balance Sheet**

**14-17**



**Asset Quality & Key Financial Ratios**

**18-24**



**Covid Framework & NCLT Status**

**25-26**



**Treasury Operations**

**27-28**



**Capital Adequacy**

**29**



**Digital Journey, Shareholding Pattern & Credit Rating**

**30-31**



**Geographical Presence, Financial Inclusion**

**32-33**



**Initiatives & Collaborations**

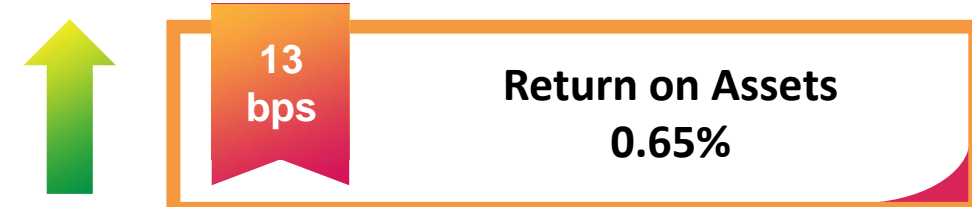
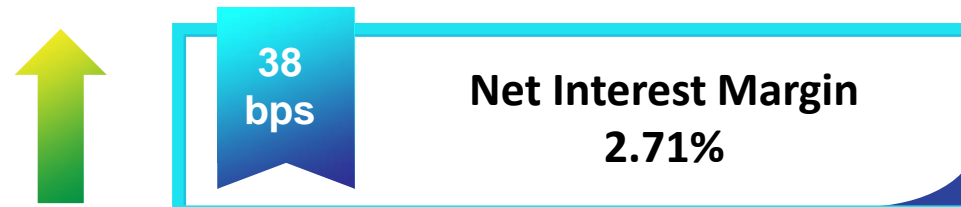
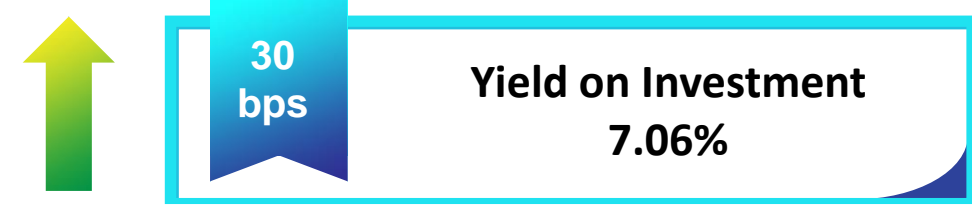
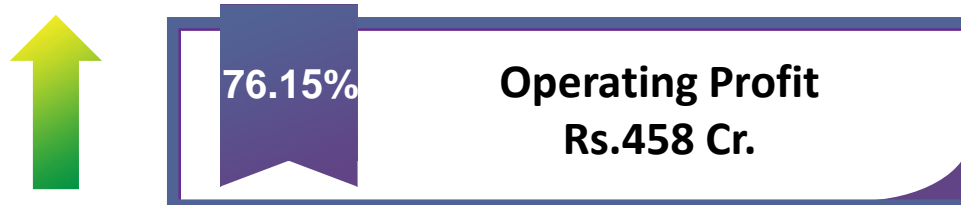
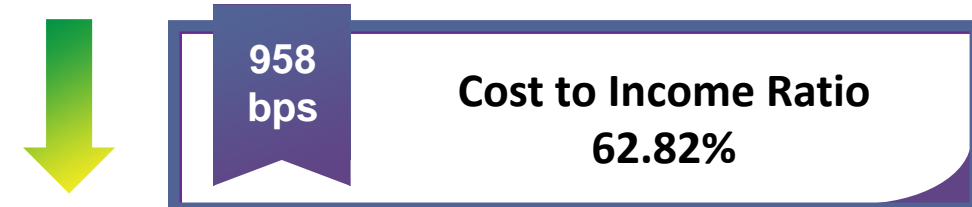
**34-36**



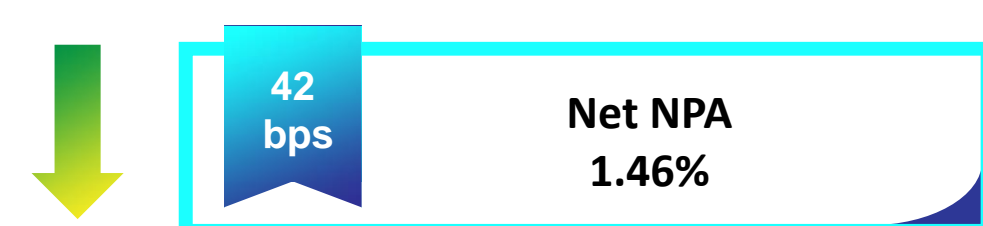
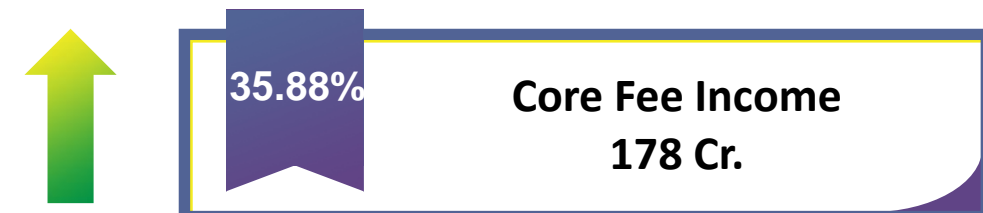
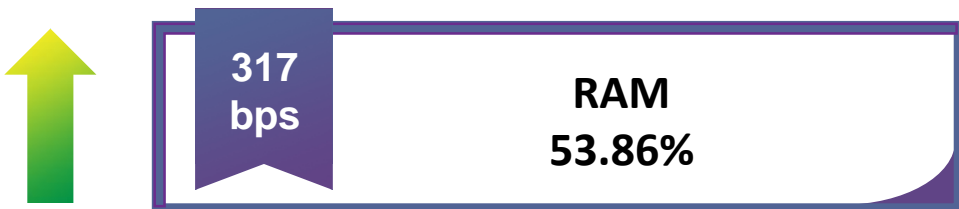
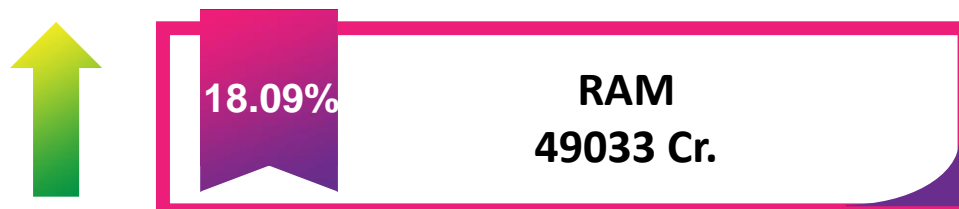
**Renowned Products, ESG, Guidance**

**37-39**

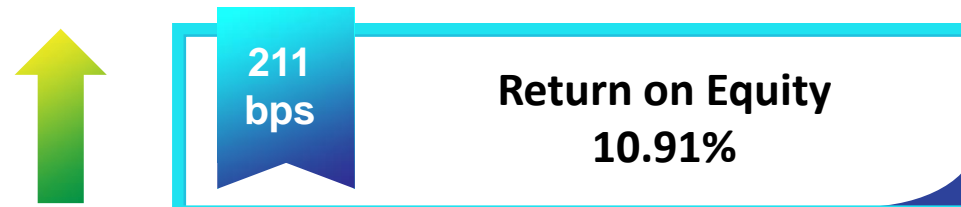
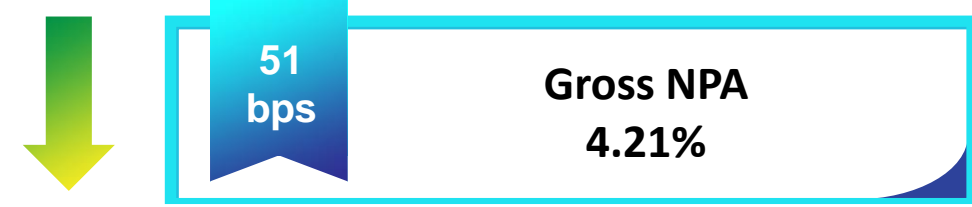
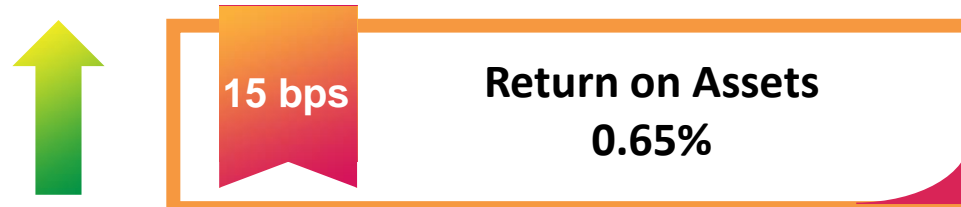
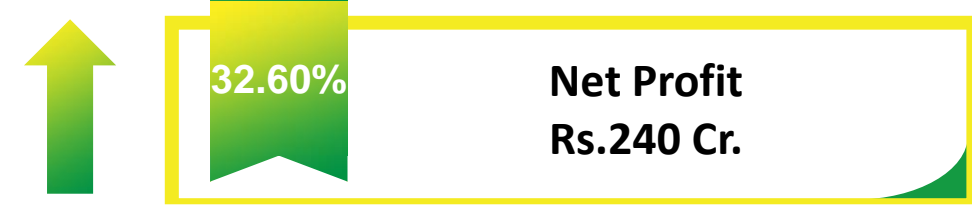
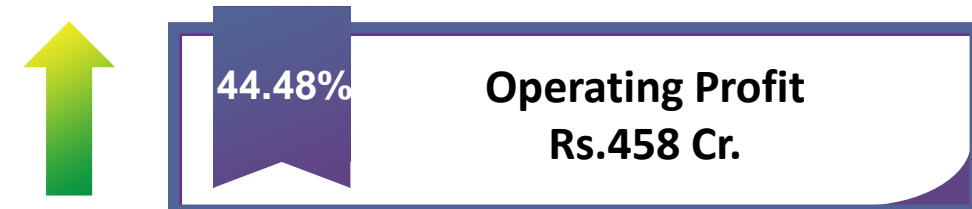
# Key Highlights (Q2-Y-o-Y)



# Key Highlights (Q2-Y-o-Y)



# Key Highlights (Q2-Q-o-Q)

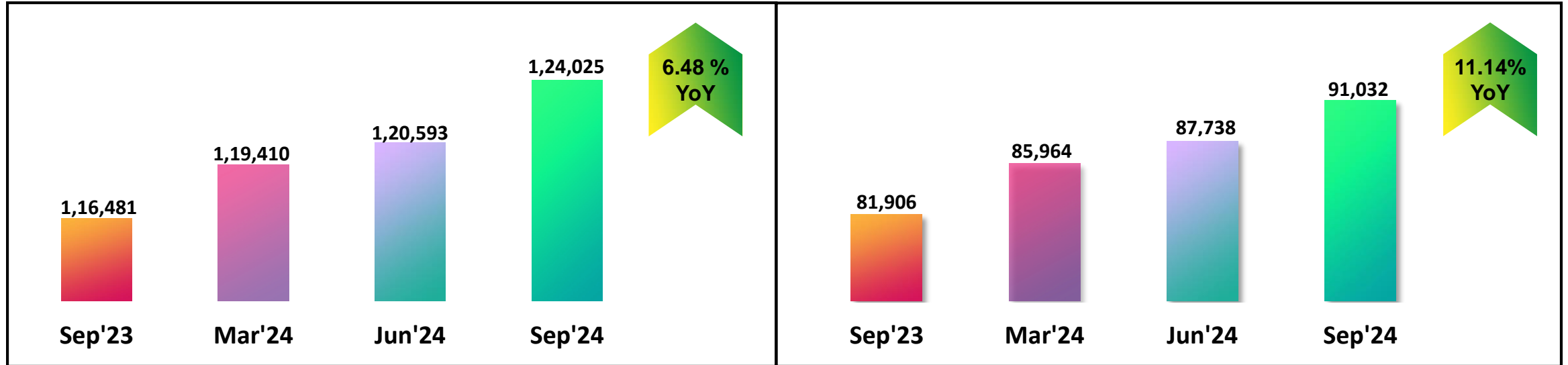


# Overall Business mix

## Total Deposits

## Total Advances

(Rs. in crore)

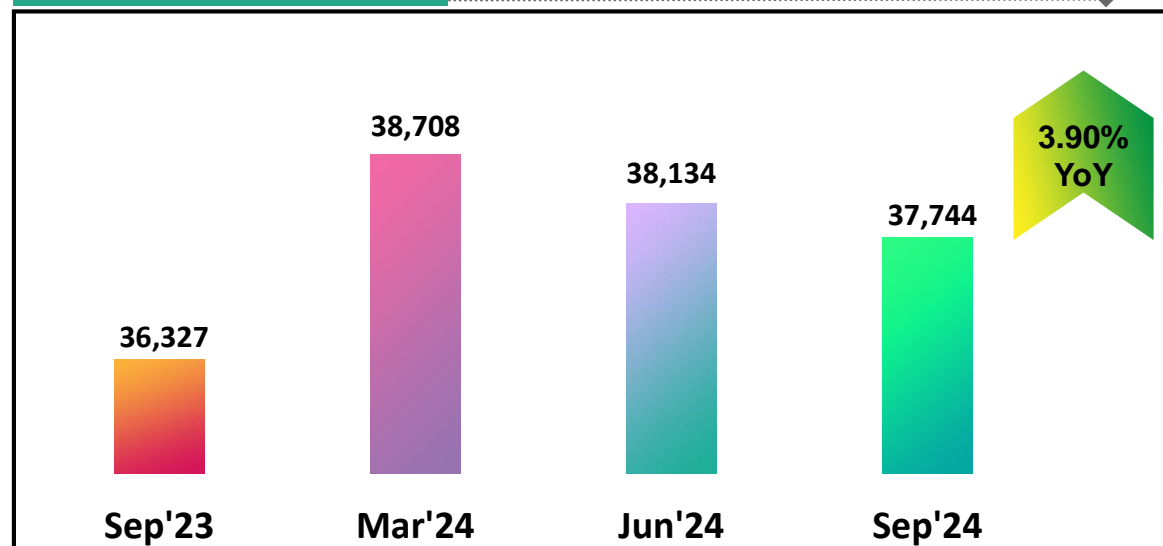


Particulars	Quarter Ended				Variation	
	Sep'23	Mar'24	Jun'24	Sep'24	QoQ (%)	YoY (%)
Total Business	198387	205374	208331	215057	3.23	8.40
Total Deposits	116481	119410	120593	124025	2.85	6.48
Total Advances	81906	85964	87738	91032	3.75	11.14
CD ratio	70.32	71.99	72.76	73.40	64 bps	308 bps

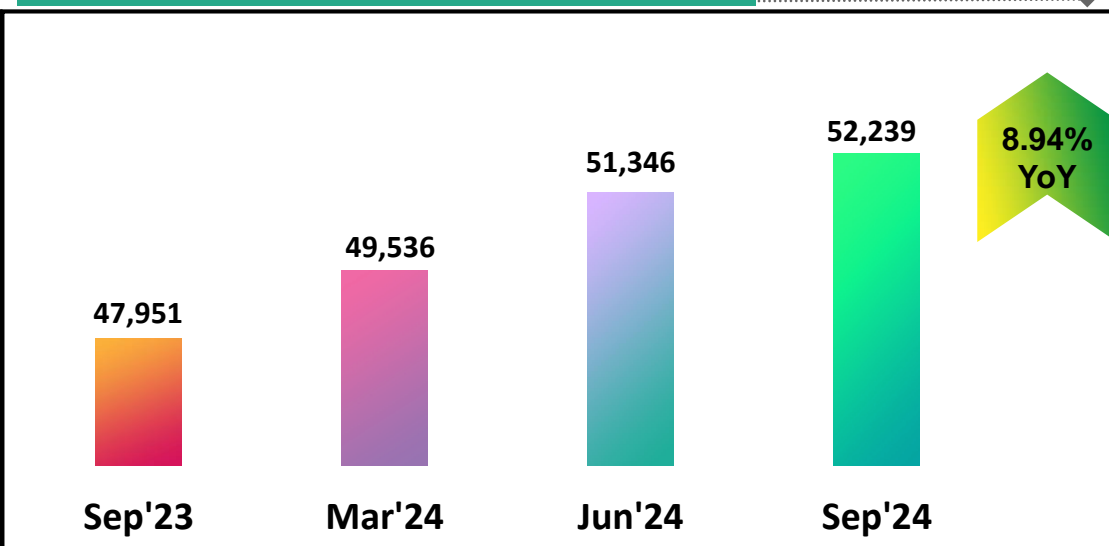
# Liability Franchise

(Rs. in Crore)

## CASA



## Retail Term Deposits

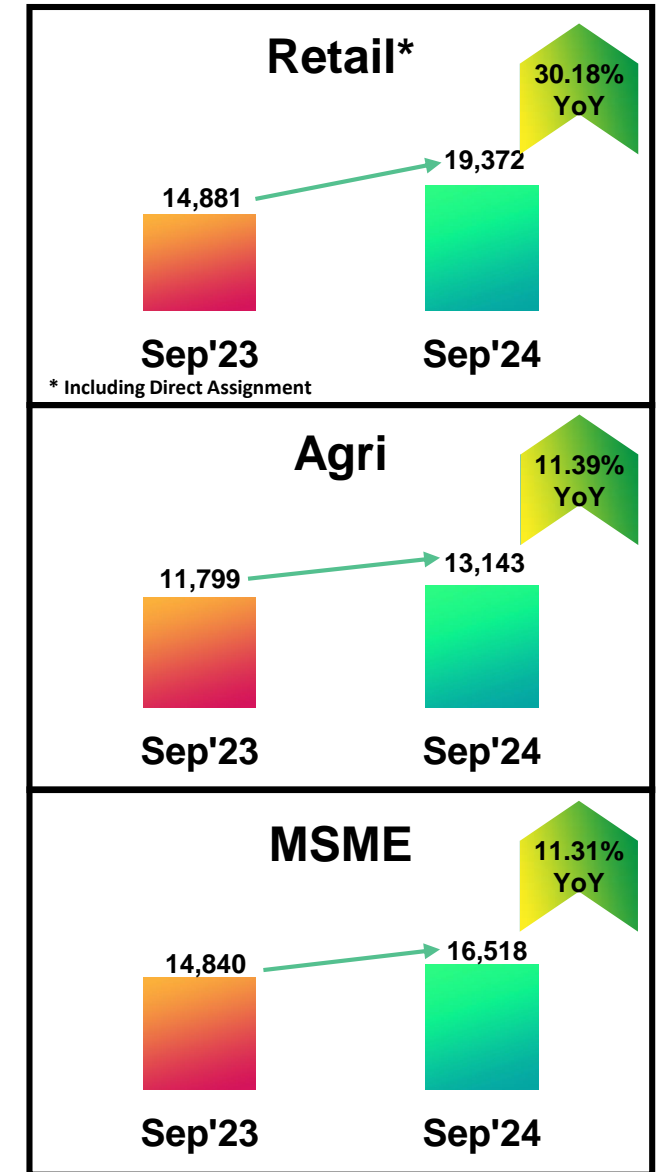
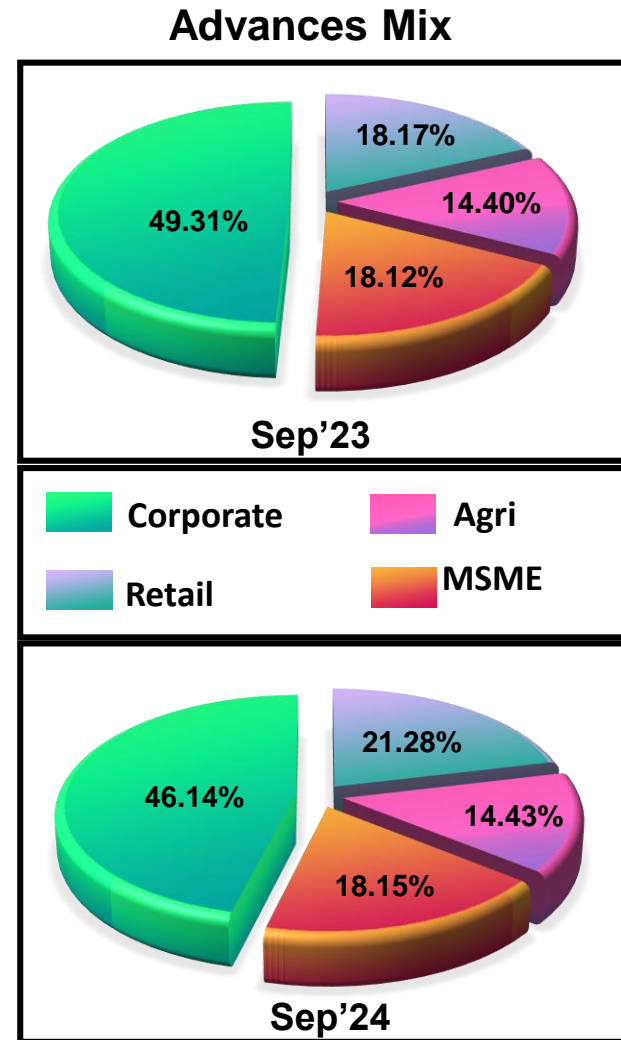


Particulars	Quarter Ended				Variation	
	Sep'23	Mar'24	Jun'24	Sep'24	QoQ (%)	YoY (%)
Current Deposits	4196	5176	4598	4412	(4.05)	5.15
Savings Deposits	32131	33532	33536	33332	(0.61)	3.74
<b>CASA Deposits</b>	<b>36327</b>	<b>38708</b>	<b>38134</b>	<b>37744</b>	(1.02)	3.90
CASA (%)	31.19	32.42	31.62	30.43	(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
<b>Total Deposits</b>	<b>116481</b>	<b>119410</b>	<b>120593</b>	<b>124025</b>	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
<b>Total RAM</b>	<b>41520</b>	<b>44467</b>	<b>46056</b>	<b>49033</b>	<b>6.46</b>	<b>18.09</b>
Corporate	40386	41497	41682	41999	0.76	3.99
RAM	50.69	51.73	52.49	53.86		



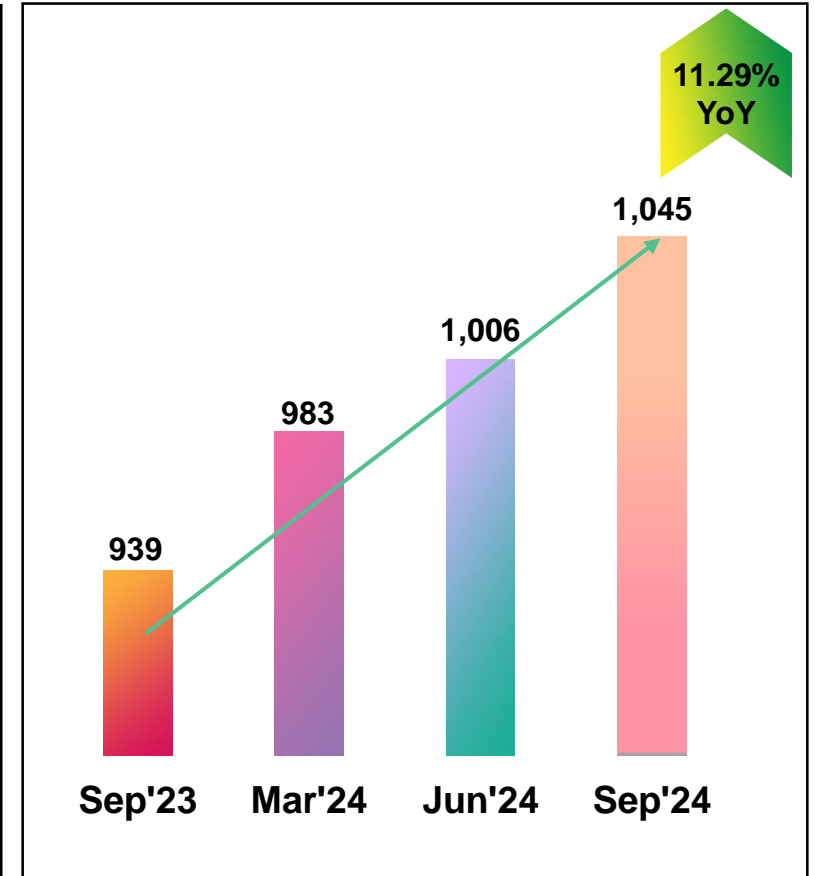
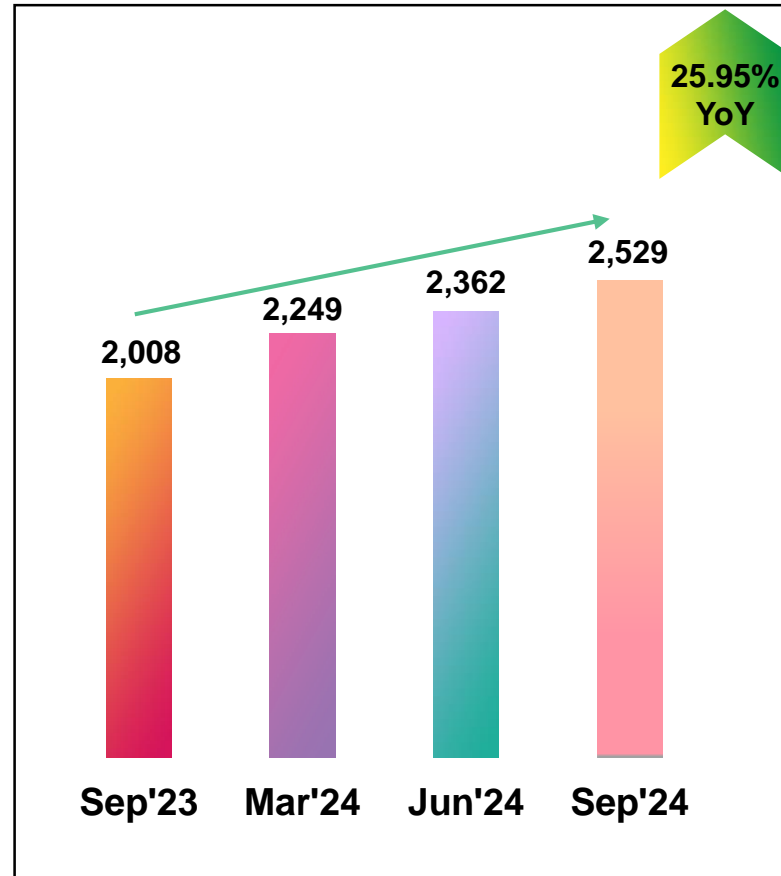
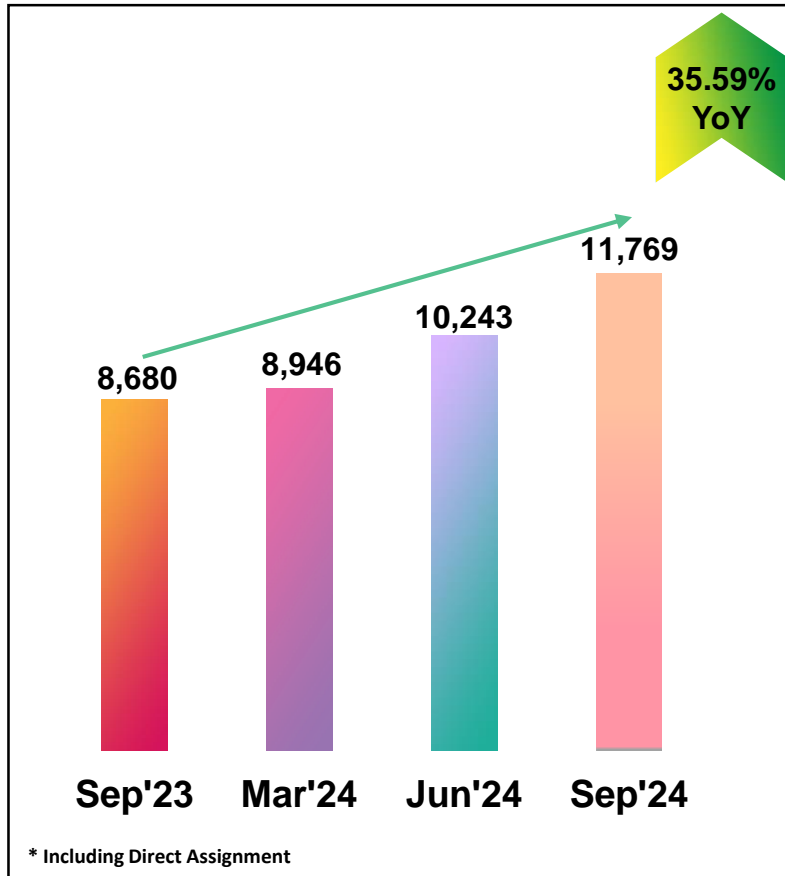
# Retail Lending Portfolio

(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)

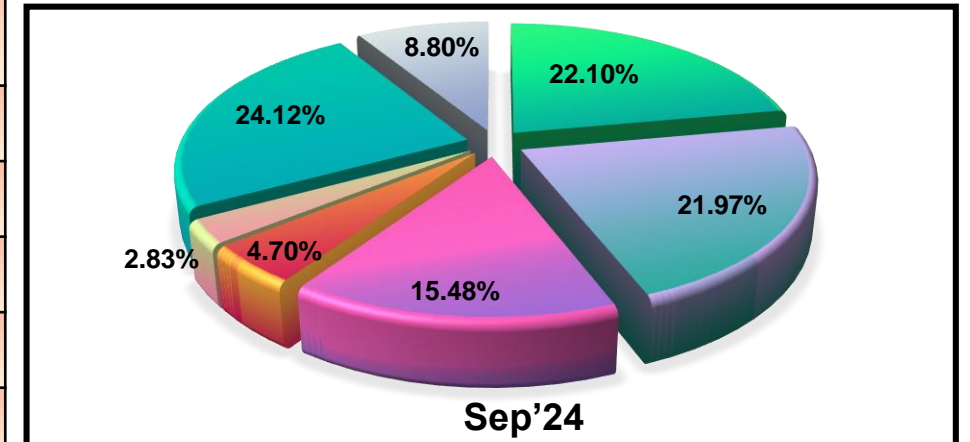
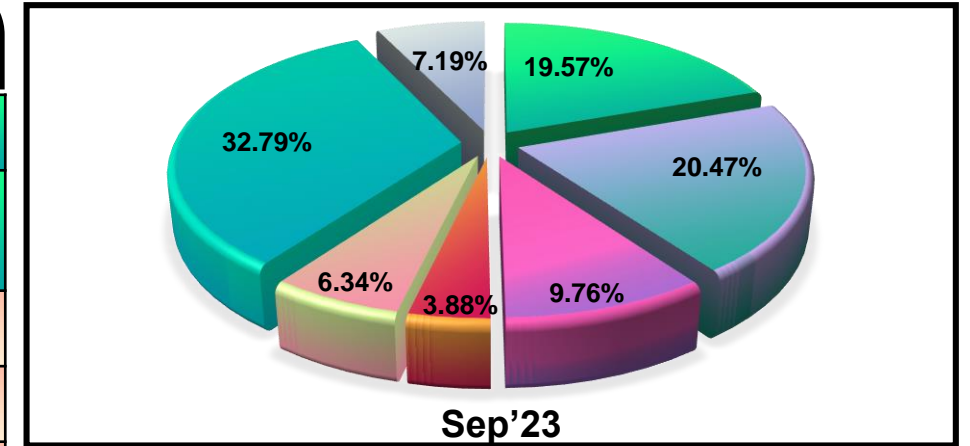
Sector	Quarter Ended							
	Sep'23		Mar'24		Jun'24		Sep'24	
	Amount	% to Total	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	6943	64.75	7865	65.73	7537	59.64	8072	56.92
AA rated	3283	30.62	3760	31.43	4681	37.04	5565	39.24
A rated	478	4.45	339	2.84	375	2.97	534	3.76
<b>Total A &amp; above</b>	<b>10704</b>	<b>99.82</b>	<b>11965</b>	<b>99.99</b>	<b>12593</b>	<b>99.65</b>	<b>14171</b>	<b>99.93</b>
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
<b>Total</b>	<b>10723</b>	<b>100</b>	<b>11966</b>	<b>100</b>	<b>12637</b>	<b>100</b>	<b>14181</b>	<b>100</b>

# 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
<b>Total of BBB &amp; above</b>	<b>24688</b>	<b>53.68</b>	<b>28232</b>	<b>56.60</b>	<b>29186</b>	<b>58.40</b>	<b>33060</b>	<b>64.25</b>
BB & Below	2917	6.34	2379	4.77	1648	3.30	1454	2.83
<b>Total Rated</b>	<b>27605</b>	<b>60.02</b>	<b>30611</b>	<b>61.37</b>	<b>30834</b>	<b>61.70</b>	<b>34514</b>	<b>67.08</b>
<b>Govt. Guaranteed</b>	<b>15082</b>	<b>32.79</b>	<b>14685</b>	<b>29.44</b>	<b>14842</b>	<b>29.70</b>	<b>12412</b>	<b>24.12</b>
Other Unrated	3305	7.19	4587	9.20	4296	8.60	4529	8.80
<b>Total</b>	<b>45992</b>	<b>100</b>	<b>49883</b>	<b>100</b>	<b>49972</b>	<b>100.00</b>	<b>51456</b>	<b>100</b>



# 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
<b>Net Interest Income</b>	<b>675</b>	<b>850</b>	<b>873</b>	<b>2.71</b>	<b>29.33</b>	<b>1413</b>	<b>1723</b>	<b>21.94</b>
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
<b>Operating Profit</b>	<b>260</b>	<b>317</b>	<b>458</b>	<b>44.48</b>	<b>76.15</b>	<b>518</b>	<b>775</b>	<b>49.61</b>
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)
<b>Net Profit</b>	<b>189</b>	<b>181</b>	<b>240</b>	<b>32.60</b>	<b>26.98</b>	<b>342</b>	<b>421</b>	<b>23.10</b>

# 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
<b>Total Interest Income (a)</b>	<b>2406</b>	<b>2652</b>	<b>2739</b>	<b>3.28</b>	<b>13.84</b>	<b>4722</b>	<b>5391</b>	<b>14.17</b>
<b>Core Fee Income</b>	<b>131</b>	<b>122</b>	<b>178</b>	<b>45.90</b>	<b>35.88</b>	<b>238</b>	<b>300</b>	<b>26.05</b>
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]	-	-	-	-	-	-	-	-
<b>Total Non-Interest Income (b)</b>	<b>268</b>	<b>194</b>	<b>359</b>	<b>85.05</b>	<b>33.96</b>	<b>447</b>	<b>553</b>	<b>23.71</b>
<b>Total Income (a+b)</b>	<b>2674</b>	<b>2846</b>	<b>3098</b>	<b>8.85</b>	<b>15.86</b>	<b>5169</b>	<b>5944</b>	<b>14.99</b>



# 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)
<b>Total Interest Expenses (a)</b>	<b>1731</b>	<b>1802</b>	<b>1866</b>	<b>3.55</b>	<b>7.80</b>	<b>3309</b>	<b>3668</b>	<b>10.85</b>
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
<b>Operating Expenses (b)</b>	<b>683</b>	<b>727</b>	<b>774</b>	<b>6.46</b>	<b>13.32</b>	<b>1342</b>	<b>1501</b>	<b>11.85</b>
<b>Total Expenses (a+b)</b>	<b>2414</b>	<b>2529</b>	<b>2640</b>	<b>4.39</b>	<b>9.36</b>	<b>4651</b>	<b>5169</b>	<b>11.14</b>

# Balance Sheet

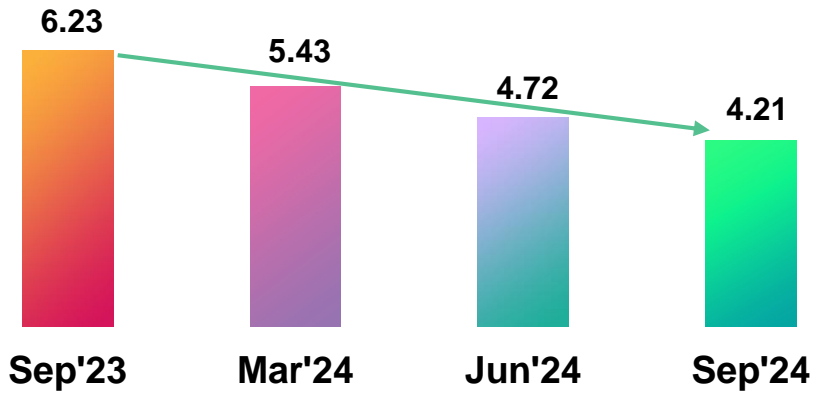
(Rs. in Crore)

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
<b>Total</b>	<b>142154</b>	<b>147657</b>	<b>144886</b>	<b>148280</b>

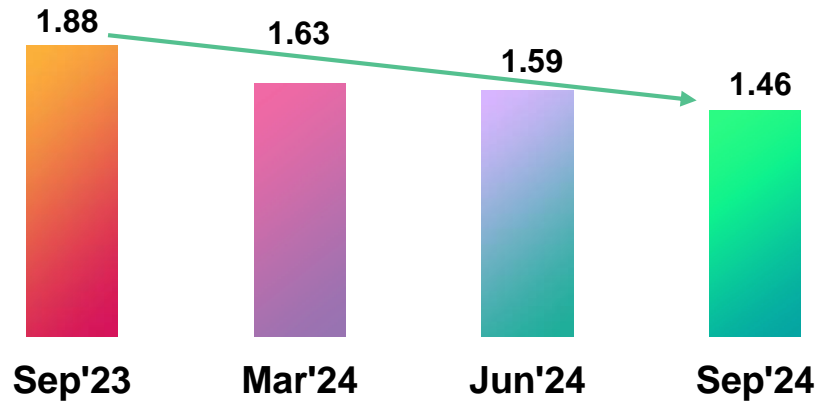
Asset	As on			
	Sep'23	Mar'24	Jun'24	Sep'24
Cash & Balance with RBI	6473	7313	6846	6455
Balance with Banks & Money at call	254	71	372	400
Investments (Net)	48788	49599	44673	44926
Advances (Net)	78352	82736	85046	88596
Fixed Assets	1487	1756	1727	1713
Other Assets	6800	6182	6222	6190
<b>Total</b>	<b>142154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

# Asset Quality

## Gross NPA (%)

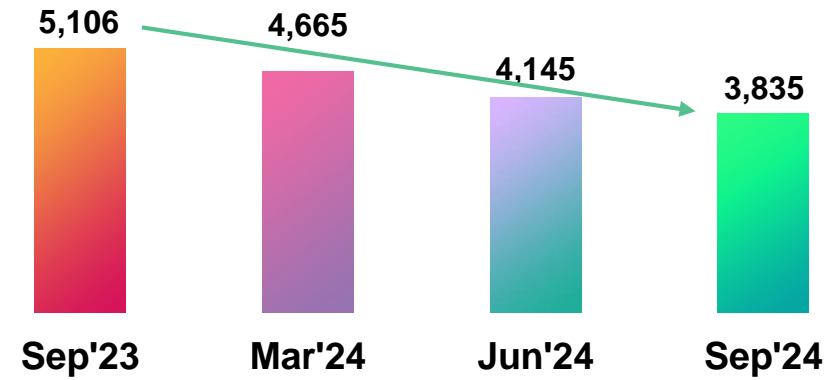


## Net NPA (%)

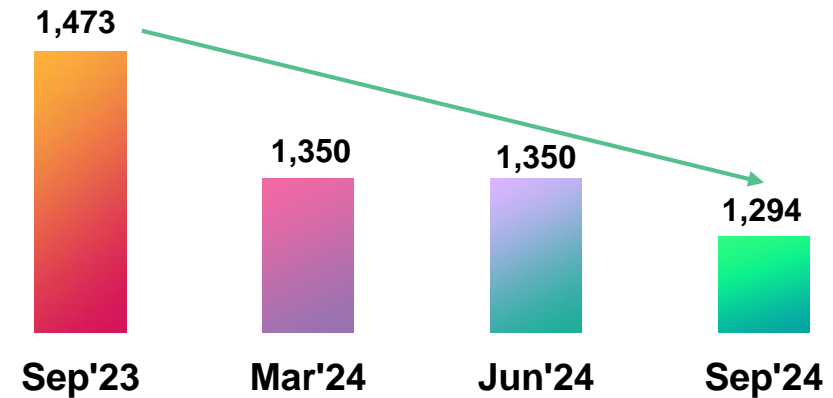


## Gross NPA

(Rs. in Crore)



## Net NPA



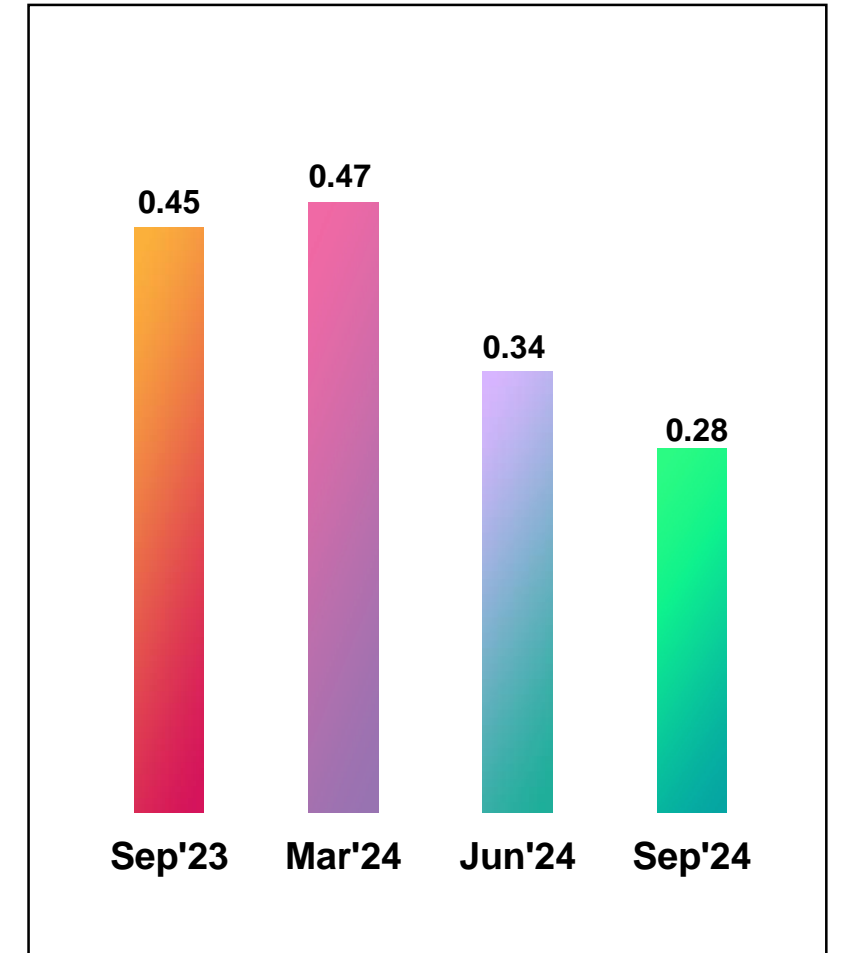
# Asset Quality

## Sector Wise NPA

(Rs. in Crore)

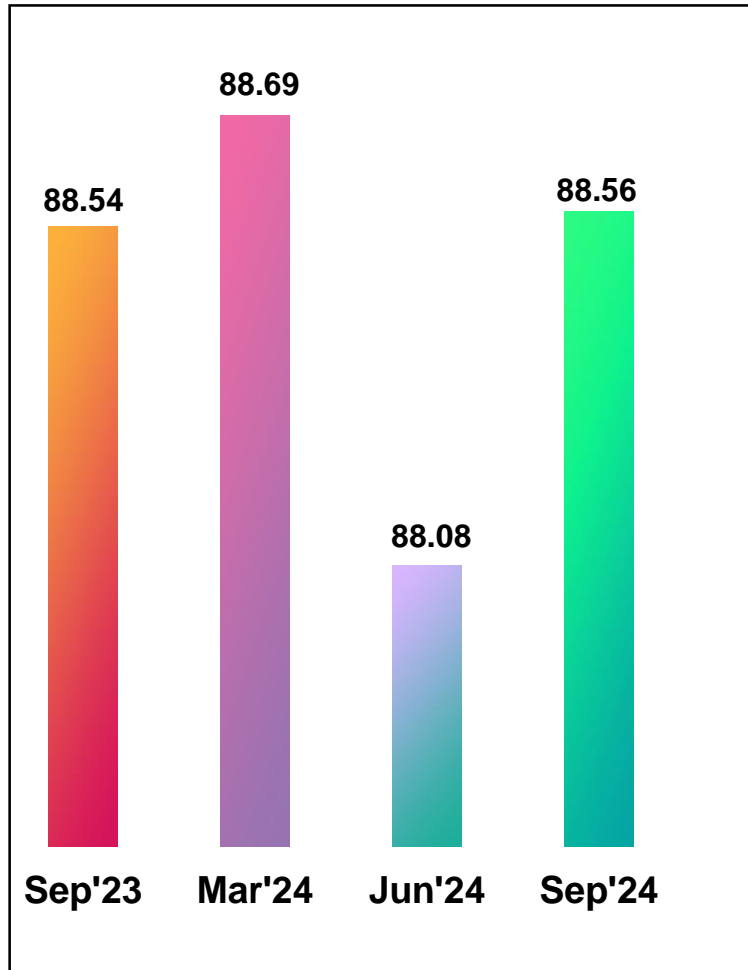
Particulars	Quarter Ended								
	Sep'23		Mar'24		Jun'24		Sep'24		
	GNPA	Ratio (%)	GNPA	Ratio (%)	GNPA	Ratio (%)	GNPA	Ratio (%)	NNPA Ratio (%)
Retail	500	3.36	568	3.54	401	2.29	397	2.05	0.91
Agri	1125	9.54	1228	9.81	1165	9.54	1219	9.27	4.86
MSME	1433	9.65	1446	9.09	1560	9.54	1578	9.55	3.56
Corporate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

## Slippage Ratio (%) (Qtr)



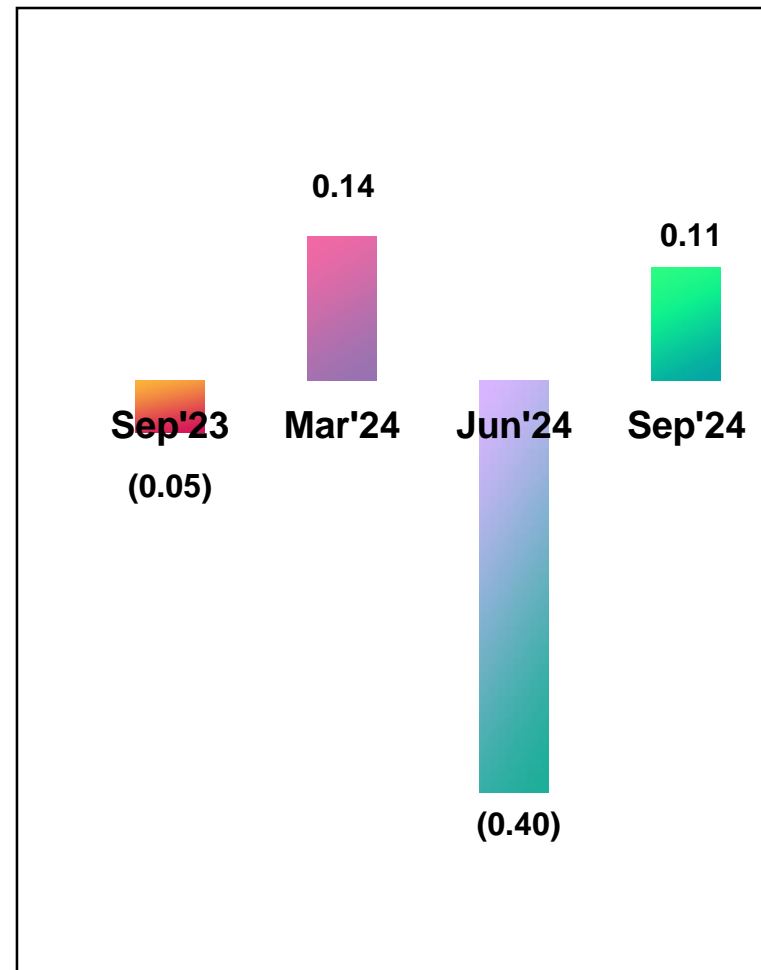
# Asset Quality

## Provision Coverage Ratio (%)



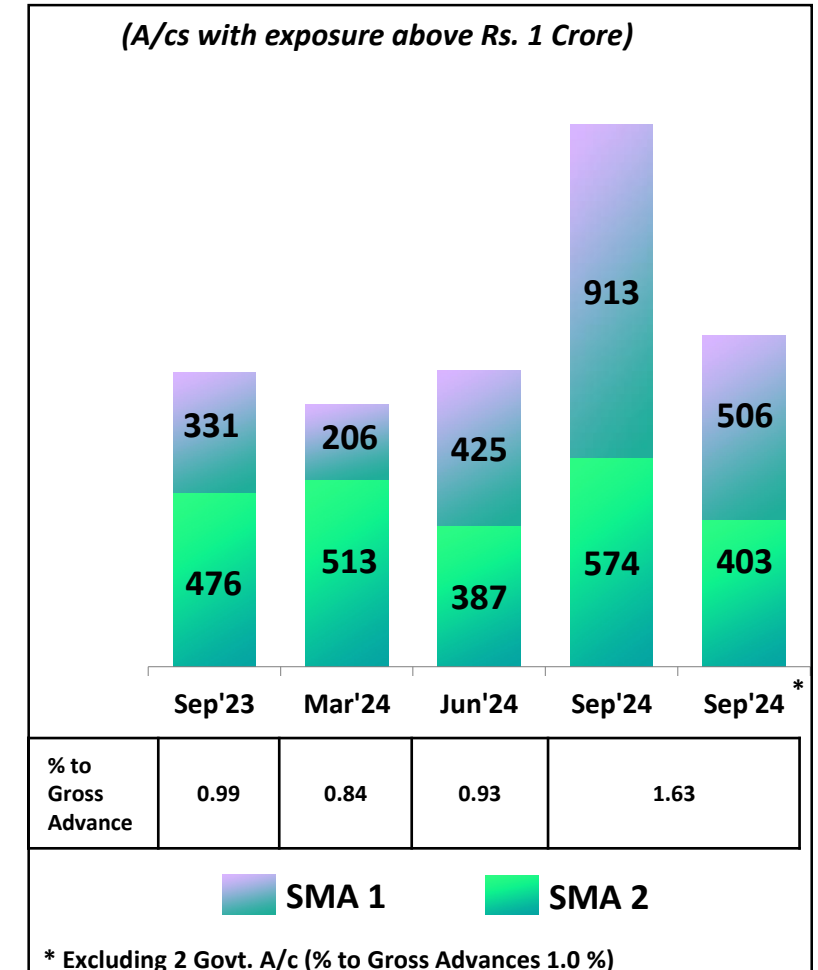
## Credit cost (%) (Qtr)

(Not Annualised)



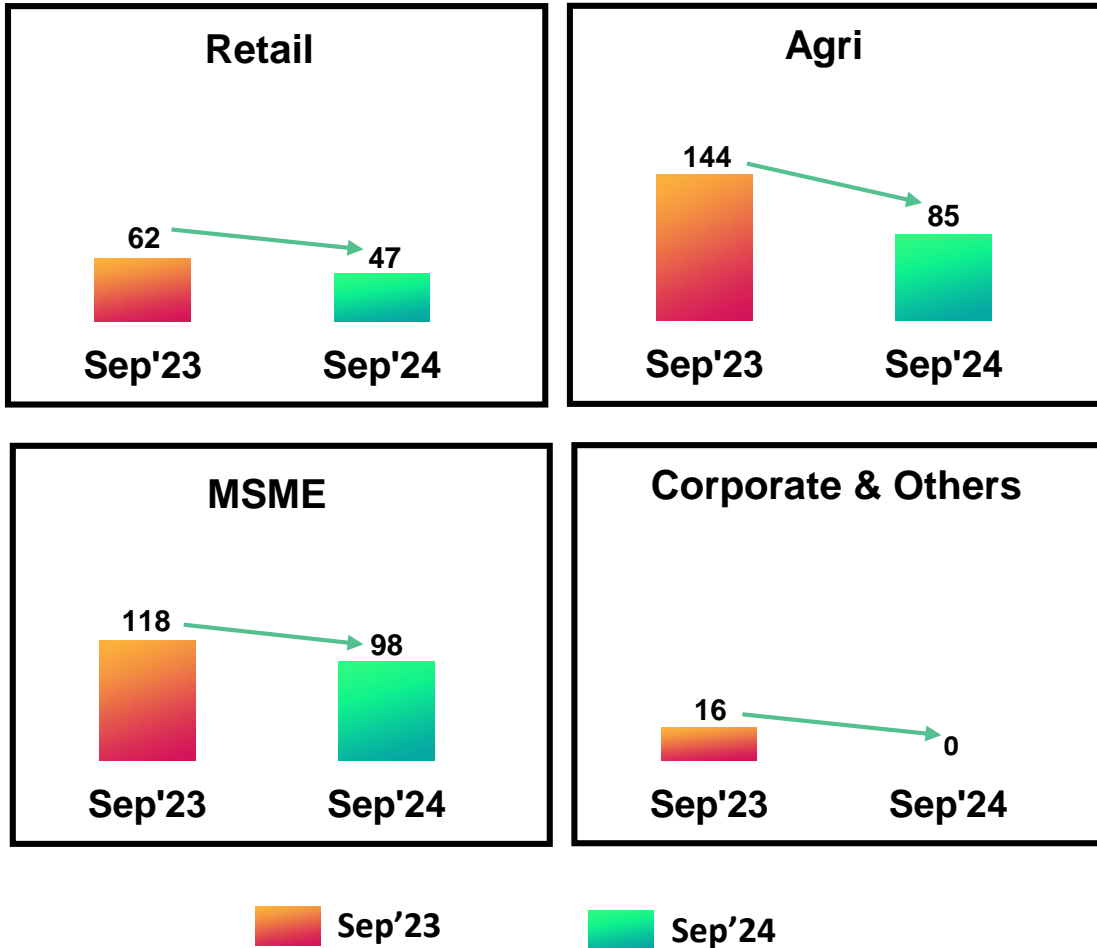
## SMA1 and SMA2 (Qtr)

(Rs. in Crore)



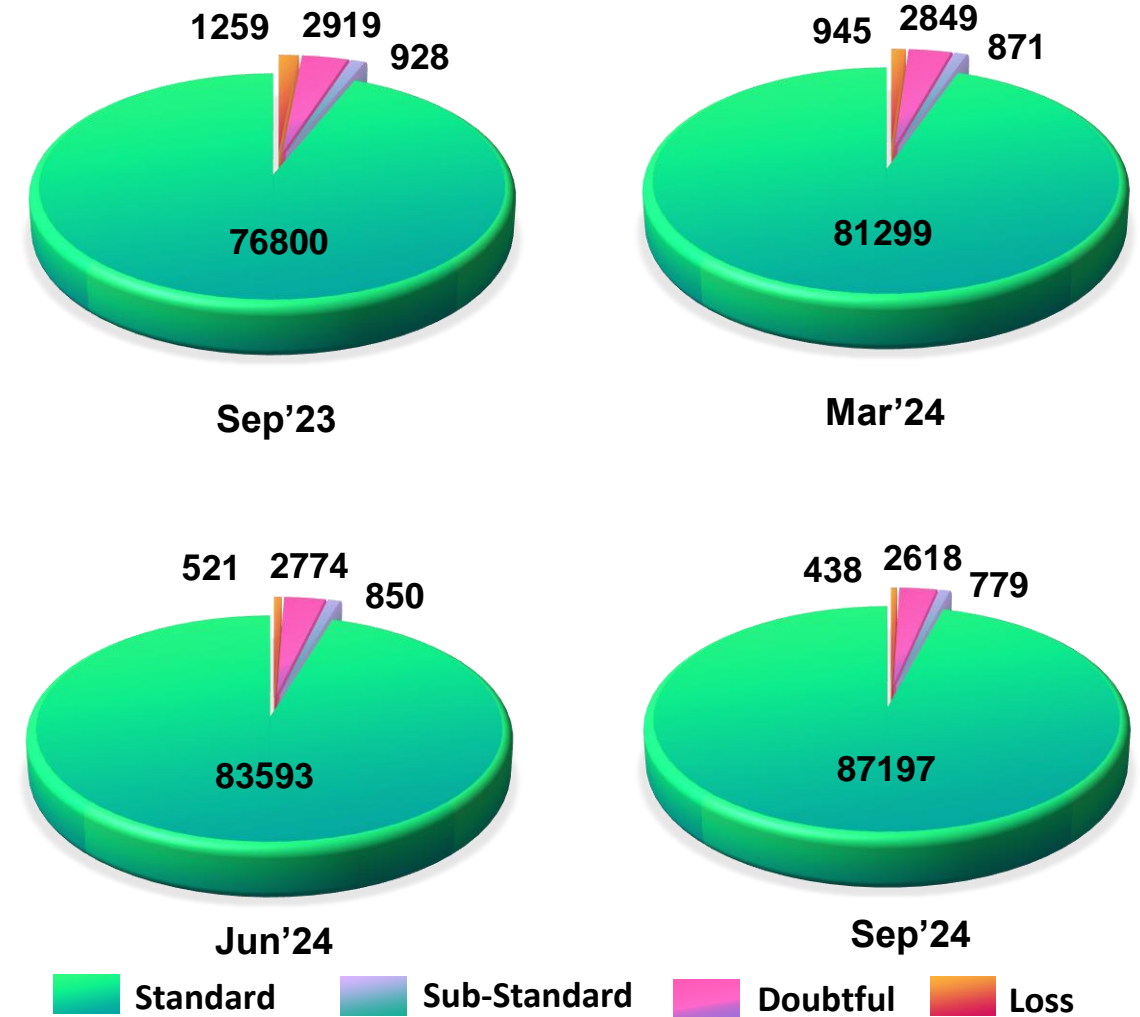
# Asset Quality

## Fresh Slippages(Qtr)



(Rs. in Crore)

## Asset classification



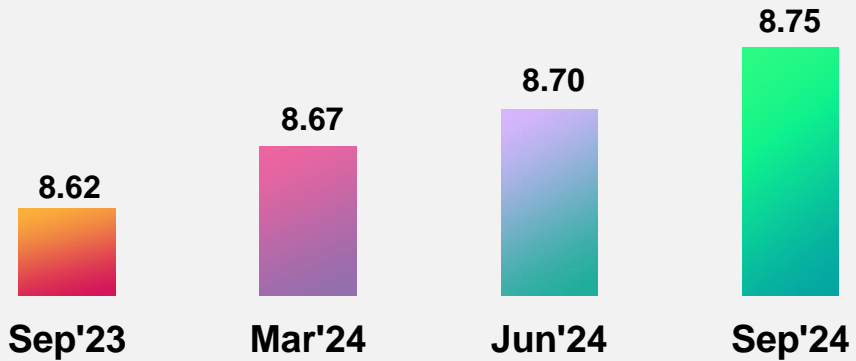
# Movement of NPA

(Rs in Crore)

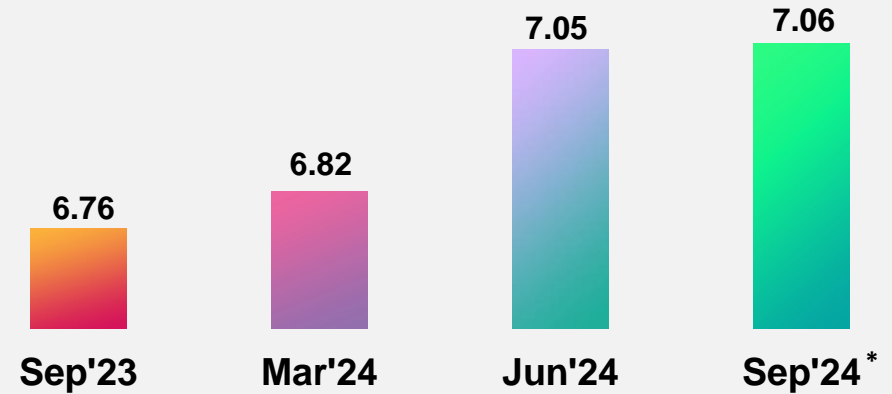
S.No.	Particulars	Quarter				Half Yearly	
		Sep'23	Mar'24	Jun'24	Sep'24	Sep'23	Sep'24
1	Gross NPA Opening Balance	5464	4759	4665	4145	5648	4665
2	Cash recoveries	290	217	157	170	486	277
3	Out of Above Cash recovery Income Booked	71	23	40	74	99	115
4	Up gradations	169	135	93	125	162	148
5	Technical Write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

# Key Financial Ratios(Qtr)

### Yield on Advances (%)

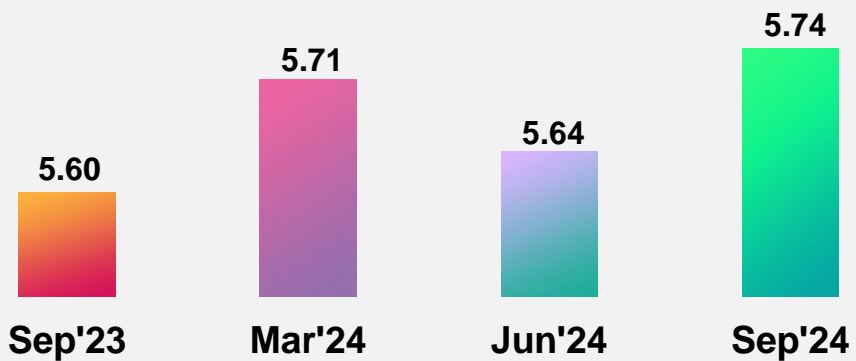


### Yield on Investment (%)

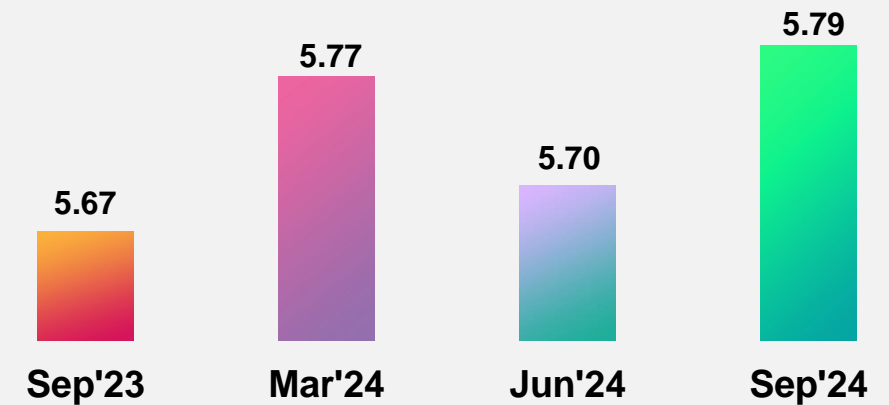


\*Including Trading Profit 7.85%

### Cost of Deposit (%)



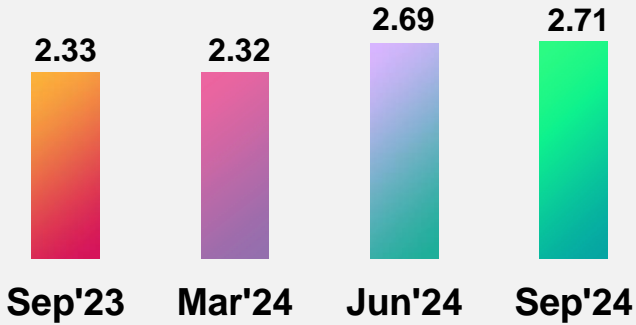
### Cost of Fund (%)



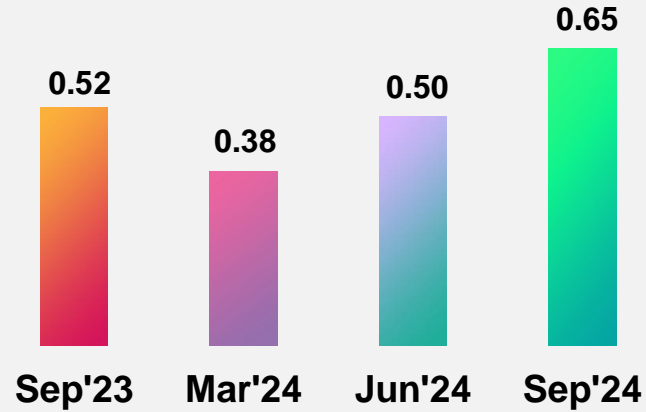


# Key Financial Ratios(Qtr)

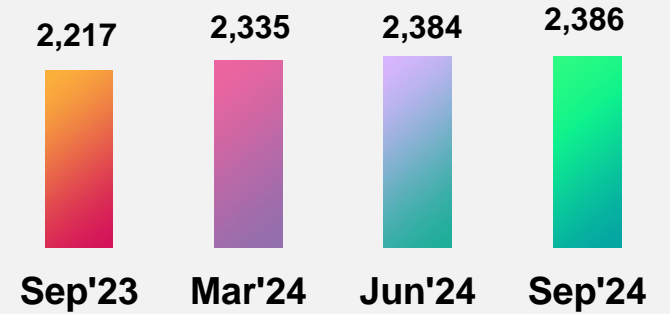
### Net Interest Margin (%)



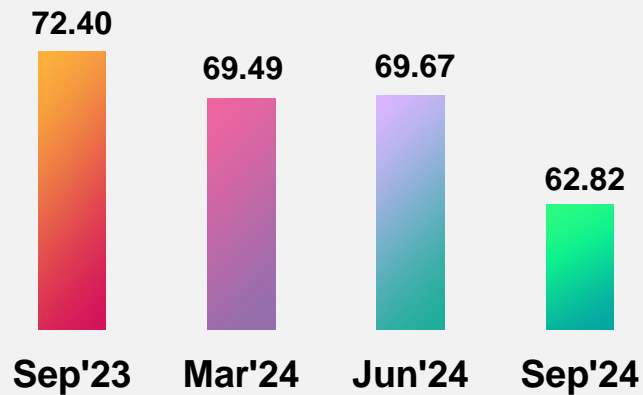
### Return on Asset (%)



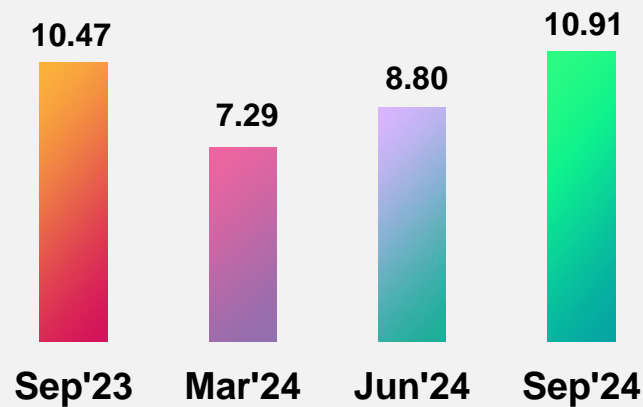
### Business per Employee (Rs. In Lakhs)



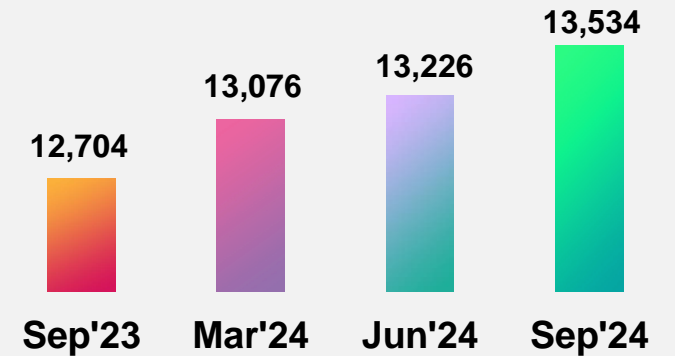
### Cost to Income Ratio (%)



### Return on Equity (%)



### Business per Branch (Rs. In Lakhs)



# COVID Resolution Framework

(Rs in Crore)

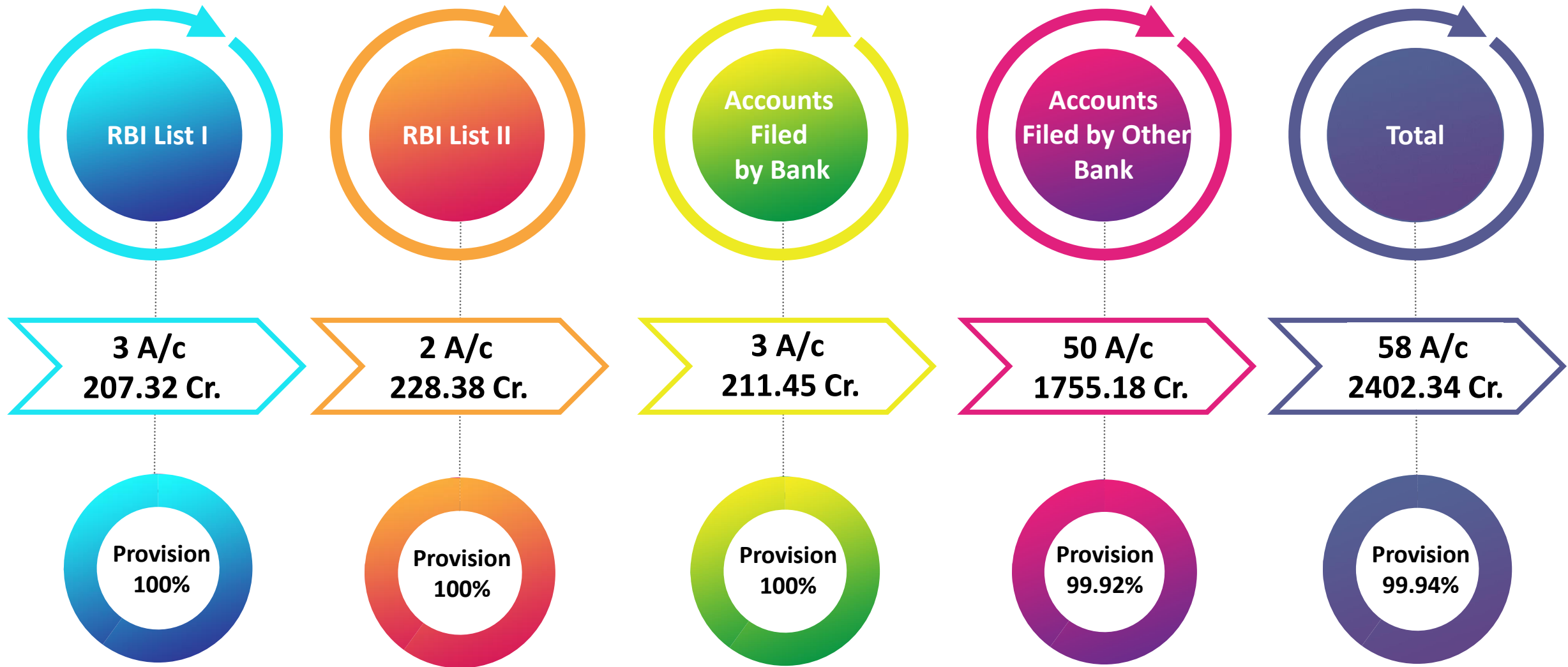
## Resolution Framework 1

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
<b>Total</b>	<b>6669</b>	<b>1563</b>	<b>2785</b>	<b>752</b>
MSME Loans	5098	438	2106	266
<b>Grand Total</b>	<b>11767</b>	<b>2001</b>	<b>4891</b>	<b>1018</b>

## 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	-	-	-	-
<b>Total</b>	<b>7415</b>	<b>798</b>	<b>4556</b>	<b>540</b>
MSME Loans	3167	362	1529	161
<b>Grand Total</b>	<b>10582</b>	<b>1160</b>	<b>6085</b>	<b>701</b>

# Status of NCLT Accounts



# Treasury Operations

(Rs. in Crore)

Particulars	Sep'23	Mar'24	Jun'24	Sep'24
<b>Domestic Investments</b>	<b>49416</b>	<b>50668</b>	<b>45490</b>	<b>45741</b>
• 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)

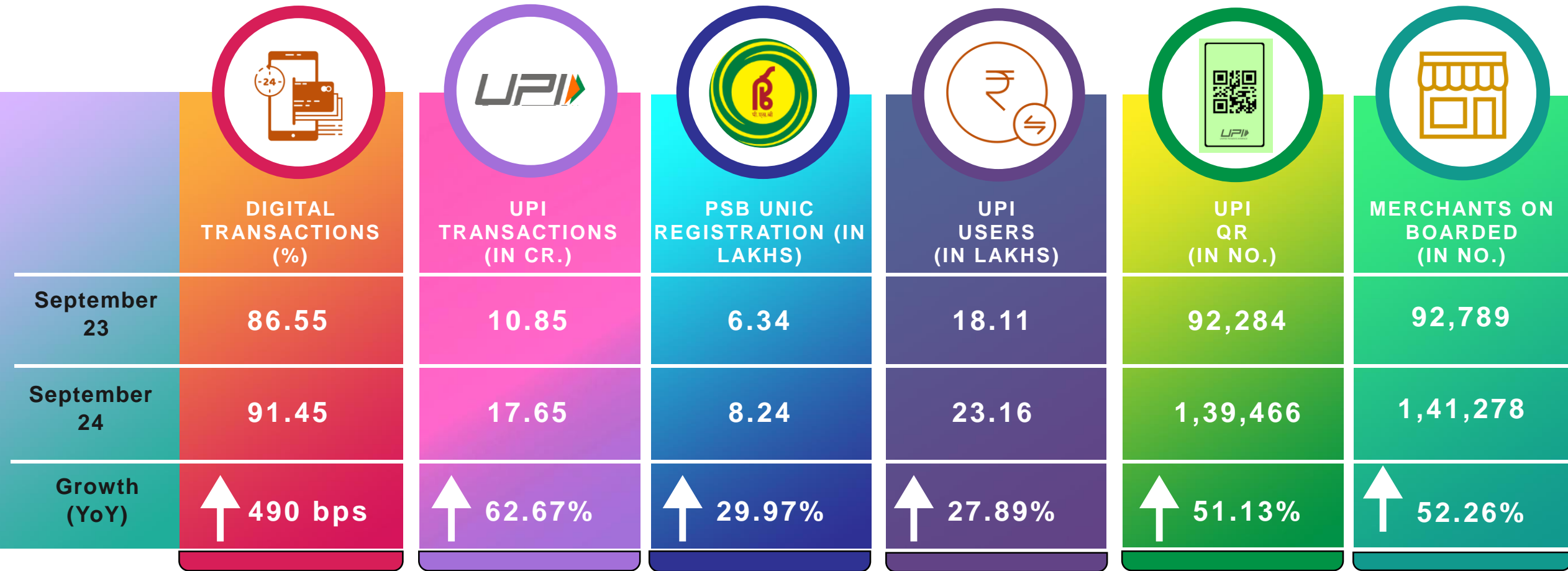
Particulars		Sep'23	Mar'24	Jun'24	Sep'24	% to Total (Sep'24)
<b>GROSS INVESTMENTS</b>		<b>49416</b>	<b>50668</b>	<b>45490</b>	<b>45741</b>	
<b>SLR INVESTMENTS</b>		<b>31795</b>	<b>32216</b>	<b>32014</b>	<b>32082</b>	<b>70.14%</b>
(i)	HFT	-	-	2437	3254	7.11%
(ii)	AFS	8110	7607	7977	7024	15.36%
(iii)	HTM	23685	24609	21600	21804	47.67%
<b>NON-SLR INVESTMENTS</b>						
(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	-	-	-
<b>Total of Non-SLR Investments (Excluding RIDF)</b>		<b>17621</b>	<b>18452</b>	<b>13476</b>	<b>13659</b>	<b>29.86%</b>

# Capital Adequacy

(Rs. in Crore)

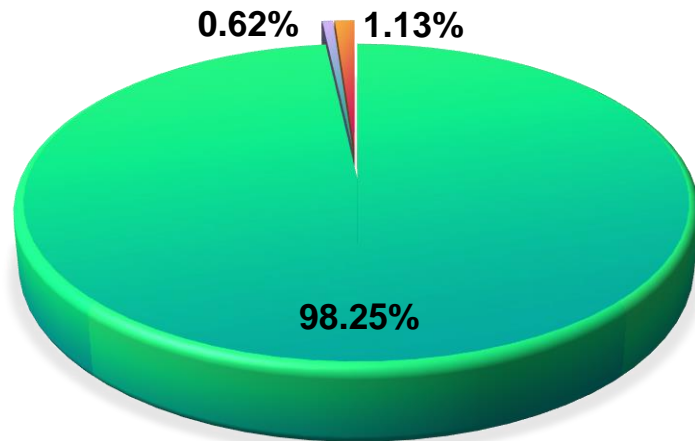
Particulars	Regulatory Requirement	Period Ended							
		Sep'23		Mar'24		Jun'24		Sep'24	
		Amount	%	Amount	%	Amount	%	Amount	%
CET I (Including CCB)	8.00	8396	14.53	9252	14.74	9463	14.80	9648	14.55
AT - 1									
Tier I (Including CCB)	9.50	8396	14.53	9252	14.74	9463	14.80	9648	14.55
Tier II		1559	2.70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

# 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)

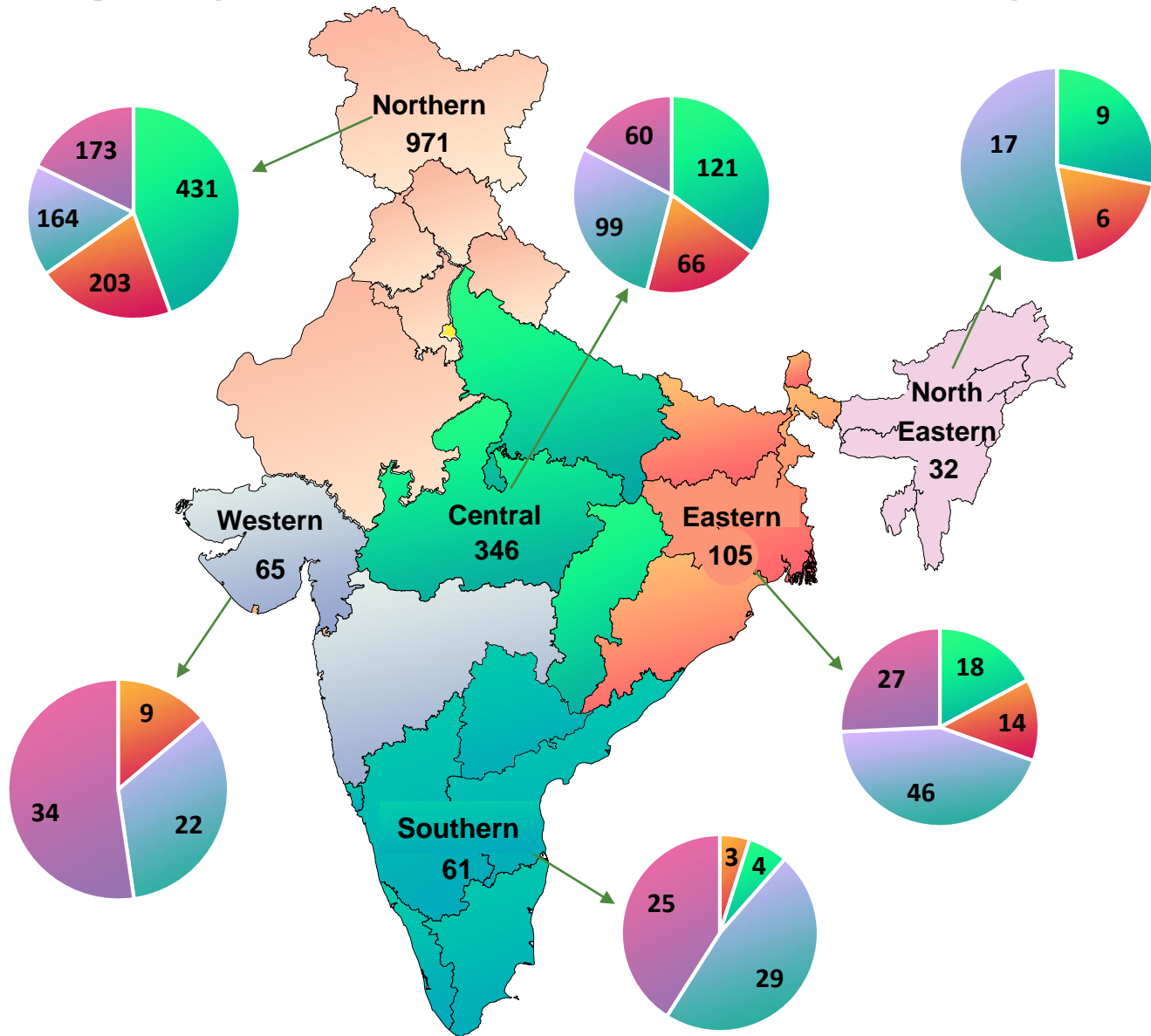
**Infomercis Ratings** AA (Stable)

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

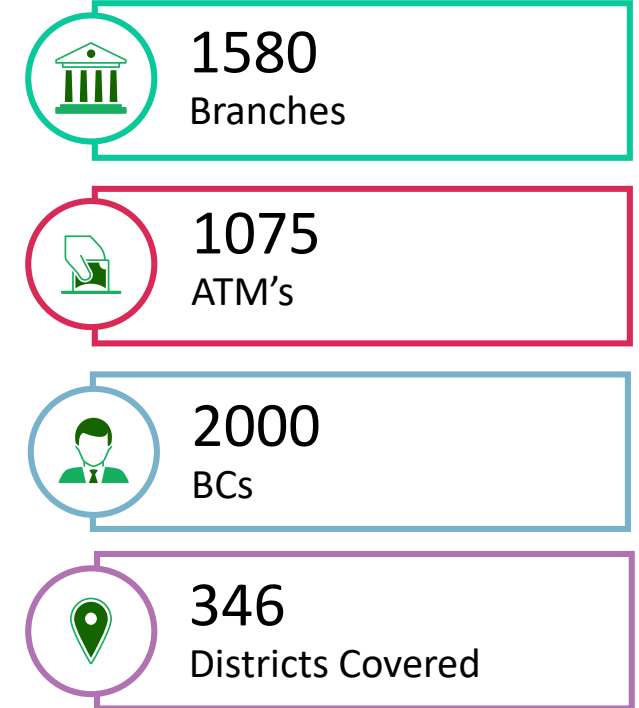


# Geographical Presence- Expanding Footprints



■ Rural 
 ■ Semi-Urban 
 ■ Urban 
 ■ Metro

## Our Reach



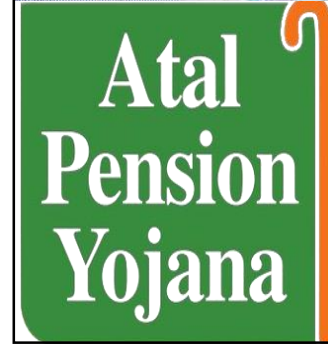
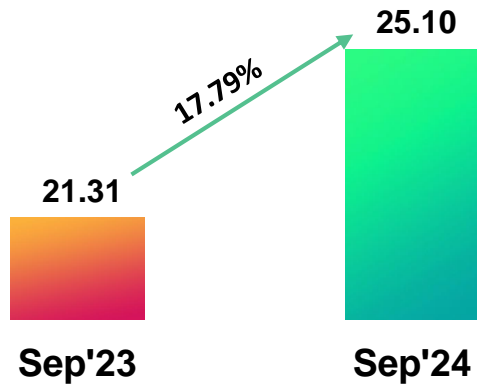
Total Branches opened during the Year	Total ATM opened during the Year
17	44

# Financial Inclusion

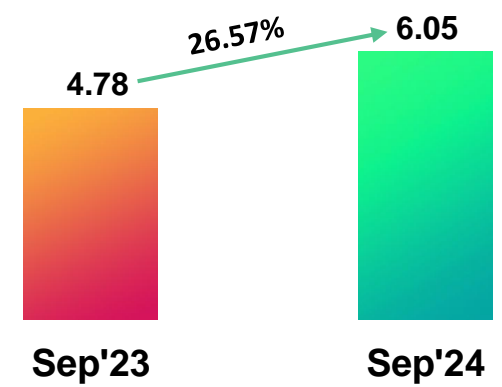
(In Lacs)



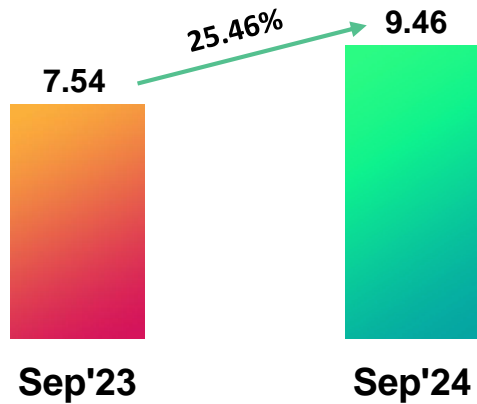
### PMJDY Accounts Opened



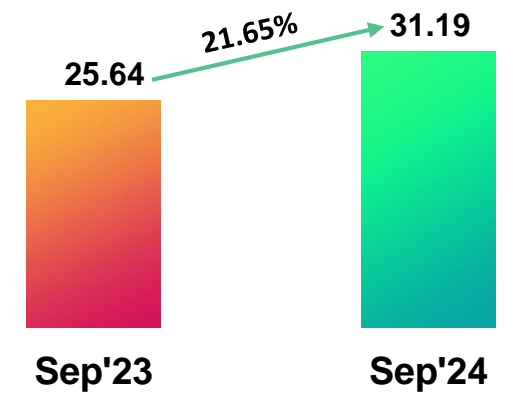
### Atal Pension Yojana



### 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



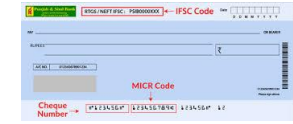
Multilingual WhatsApp Banking

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 Unif**

**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**

**PSB Gaurav Bachat**

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

**PSB UDYAM CURRENT ACCOUNT**

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\*

**पीएसबी गोल्ड लोन**

**8.85% ब्याज दर**

**75% तक फाइनेंस**

**अधिकतम फाइनेंस ₹25 लाख**

**PSB Scheme for financing Roof Top Solar (RTS)**

Project Backed by PM Surya Ghar: Muft Bijli Yojana

**Loan upto ₹6 Lakh\***

**Govt. Subsidy Available**

**10 yrs Repayment Period\***

**NIL Collateral Security**

**NIL Processing Fees**

**ROI 7% p.a.**

# 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%



# Disclaimer

- 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".
- Potential investors must make their own assessment of the relevance, accuracy and adequacy of the information contained in this presentation and must make such independent investigation as they may consider necessary or appropriate for such purpose.



# THANK YOU

Enjoy our seamless Mobile Banking through **PSB UniC**

**You & I Connected**