



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)



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

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ਸੰਦਰਭ /Ref. No. PSB/HO/Shares Cell/ 78 /2022-23  
To,

ਦਿਨਾਂਕ /Dated: November 5, 2022

<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>
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Dear Sir,

**Reg: Investor Presentation – Unaudited Reviewed Financial Results for the Quarter (Q2) / Half Year ended September 30, 2022.**

We are enclosing Investor Presentation on the Unaudited Reviewed Financial Results for the Quarter (Q2) / Half Year ended September 30, 2022. 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





# Punjab & Sind Bank

where service is a way of life....

## Financial Performance

Q2 (HY Sept. 22)

Redefining Banking \* Redefining Growth



Key Highlights & Business Performance

3-14



Investment

15-16



Financial Performance

17-22



Key Financial Ratios & Balance Sheet

23-26



Asset Quality

27-35



Capital and Shareholding Pattern

36



IT & Digital Initiatives

37-38



Geographical Presence & Financial Inclusion

39-40



Environmental, Social, Governance [ESG] & Awards

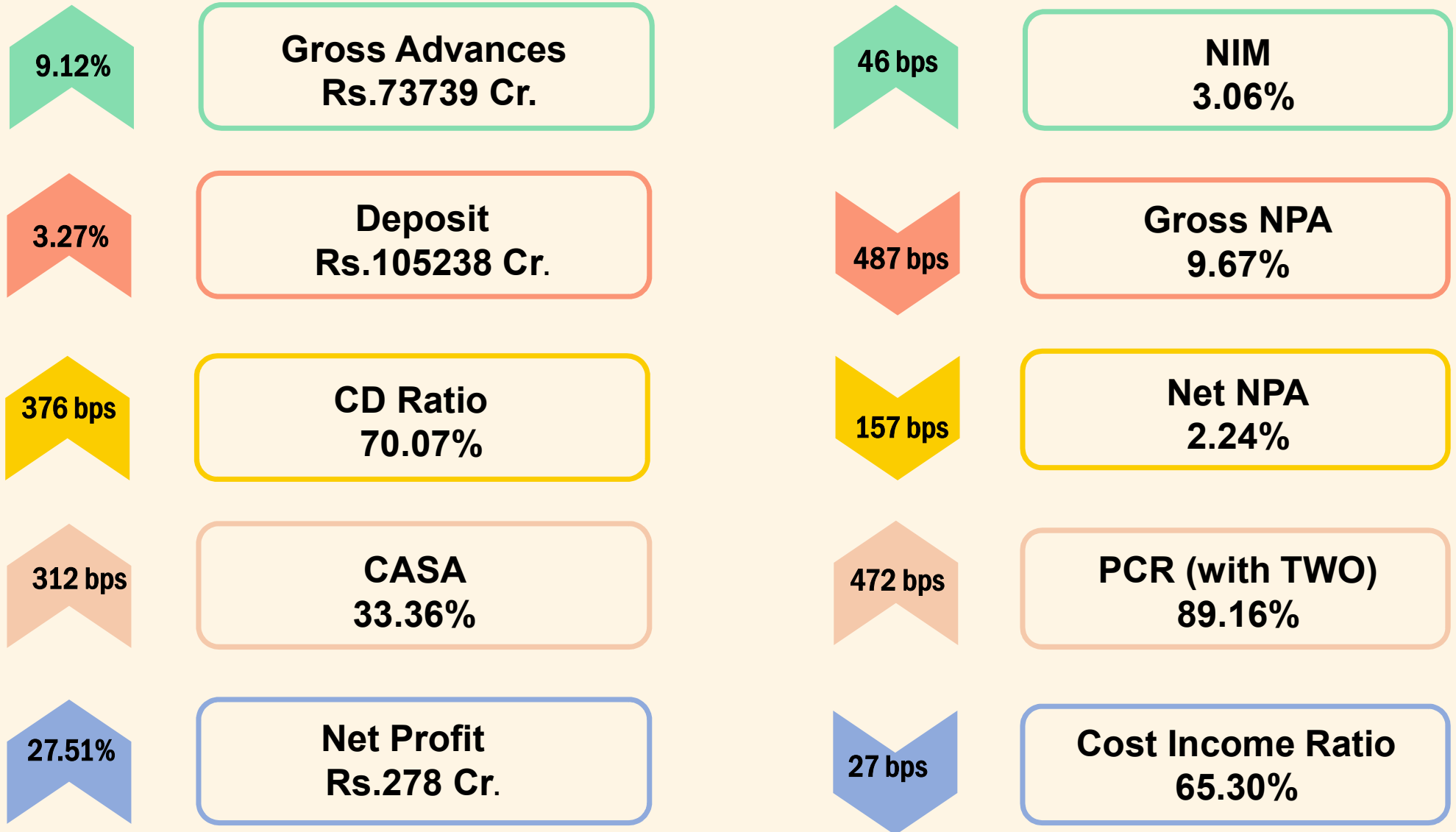
41-42



Way Forward & Guidance

43-46

## Key Highlights (YoY)



## Key Highlights (YoY)

16.18%

**RAM Advances**  
**Rs. 37937 Cr.**

25.61%

**Net Interest**  
**Income Rs. 775 Cr**

18.95%

**Retail Advances**  
**Rs. 12619 Cr**

12 bps

**ROA**  
**0.84%**

11.86%

**Agriculture Advances**  
**Rs. 11531 Cr**

483 bps

**ROE**  
**20.99%**

17.46%

**MSME Advances**  
**Rs. 13787 Cr.**

75 bps

**Yield On Advances**  
**7.67%**

## Key Highlights (QoQ)

26.19 %

**Operating Profit**  
Rs. 318 Cr

106 bps

**PCR**  
89.16%

35.61 %

**Net Profit**  
Rs. 278 Cr

65 bps

**YOA**  
7.67%

414 bps

**Cost Income Ratio**  
65.30%

506 bps

**ROE**  
20.99%

13.33 %

**Fee Income**  
Rs. 102 Cr.

20 bps

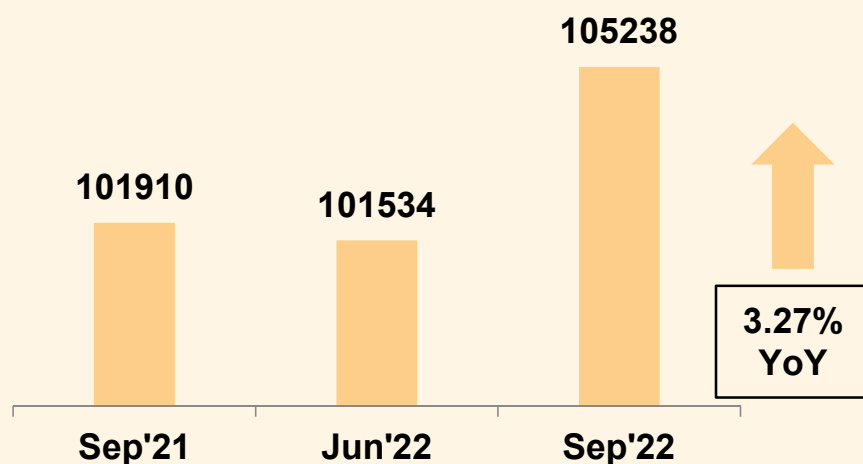
**ROA**  
0.84%

# Business Mix

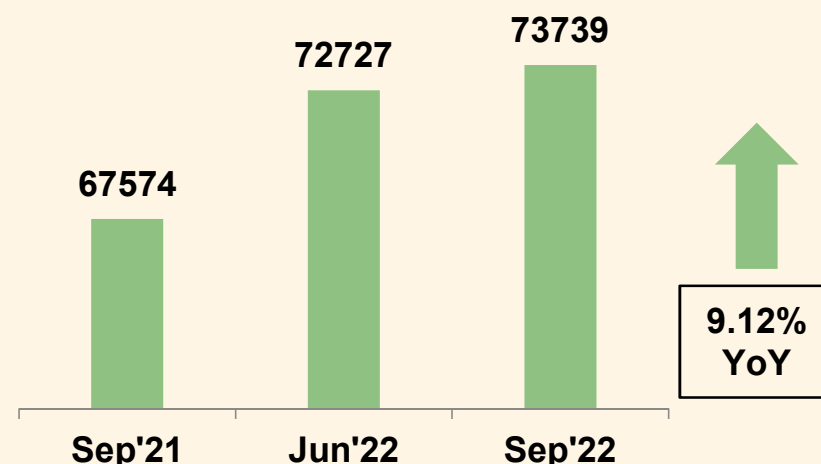
(Rs in Crore)

Parameters	Sep'21	Mar'22	Jun'22	Sep'22	QoQ (%)	YoY (%)
<b>Total Business</b>	169484	172524	174261	178977	2.71	5.60
<b>Total Deposits</b>	101910	102137	101534	105238	3.65	3.27
<b>Total Advances</b>	67574	70387	72727	73739	1.39	9.12
<b>CD Ratio</b>	66.31	68.91	71.63	70.07	(156) bps	376 bps

## Total Deposits



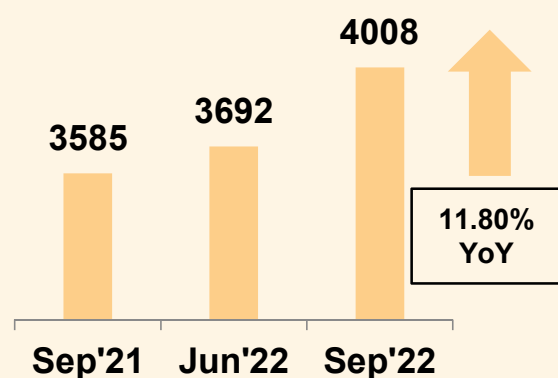
## Total Advances



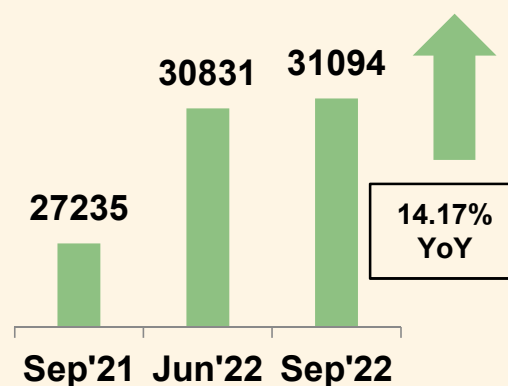
(Rs in Crore)

Parameters	Sep'21	Mar'22	Jun'22	Sep'22	QOQ (%)	YOY (%)
Current Deposits	3585	4153	3692	4008	8.56	11.80
Savings Deposits	27235	30375	30831	31094	0.85	14.17
CASA Deposits	30820	34528	34523	35102	1.68	13.89
CASA (%) to Total Deposits	30.24	33.81	34.00	33.36	(64) bps	312 bps

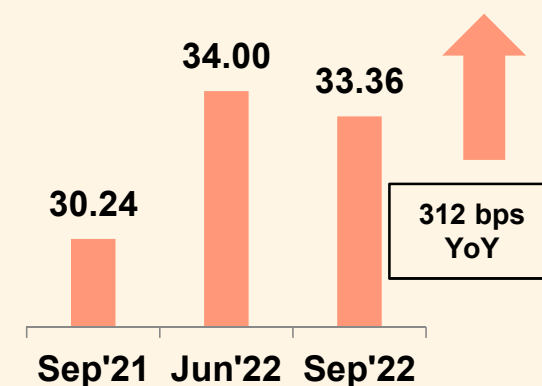
## Current Deposits



## Savings Deposit



## CASA (%)



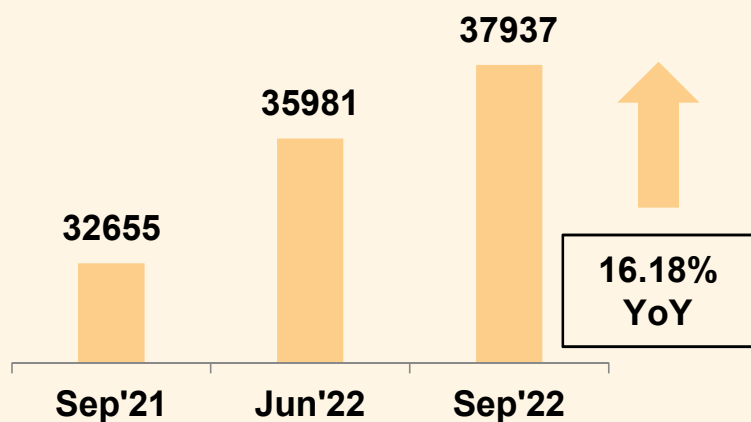


# Composition of Advances

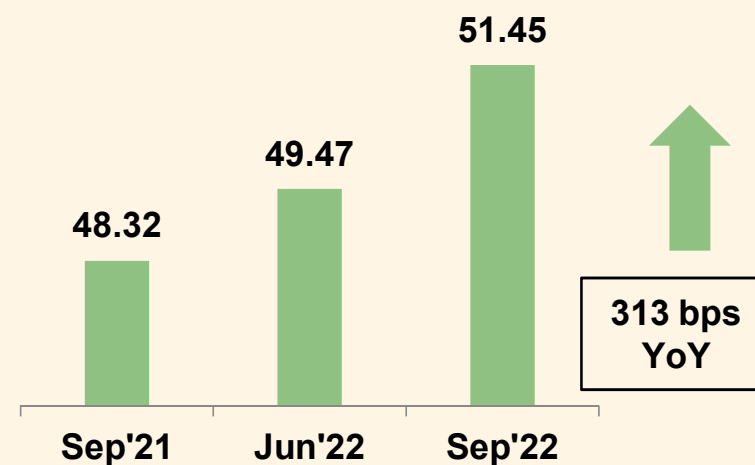
(Rs in Crore)

Particulars	Sep'21	Mar'22	Jun'22	Sep'22	Y-o-Y		% to Gross Advances (Sep'21)	% to Gross Advances (Sep'22)
					Amt	%		
RAM	32655	35692	35981	37937	5282	16.18	48.32	51.45
Corporate Advances	34919	34695	36746	35802	883	2.53	51.68	48.55
Total	67574	70387	72727	73739	6165	9.12		

### RAM



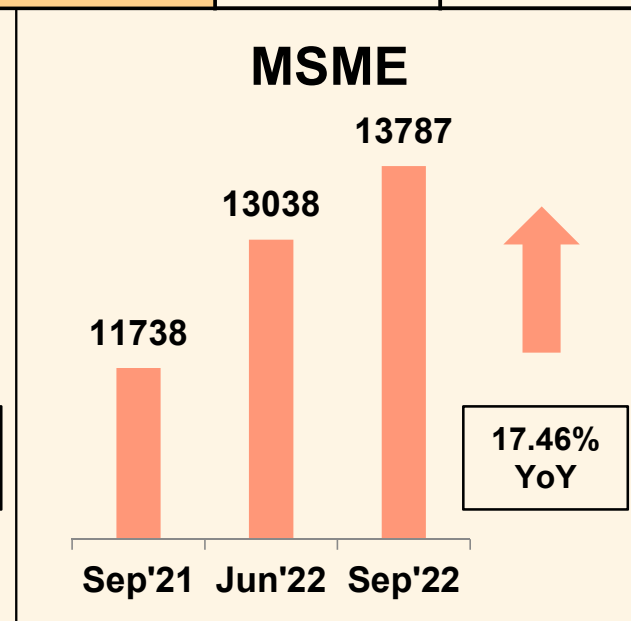
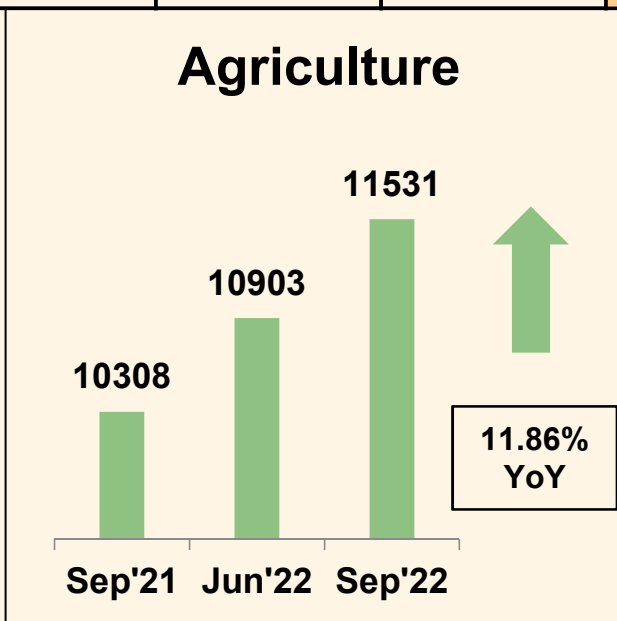
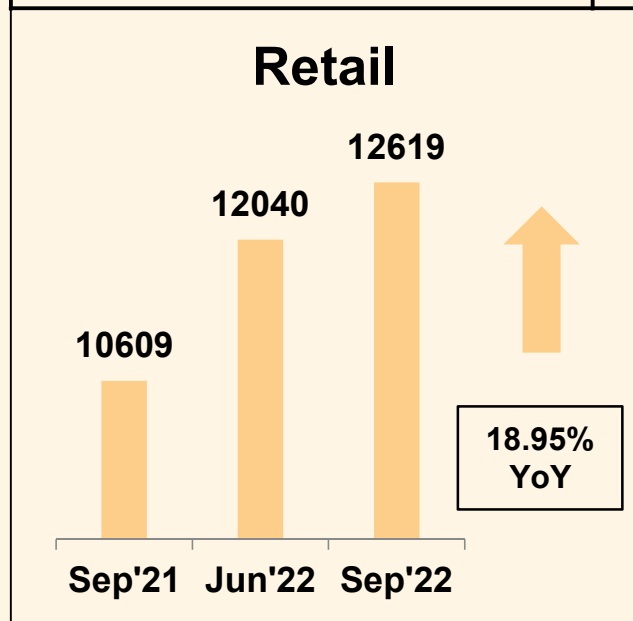
### RAM % to Total Advances



# RAM Advances

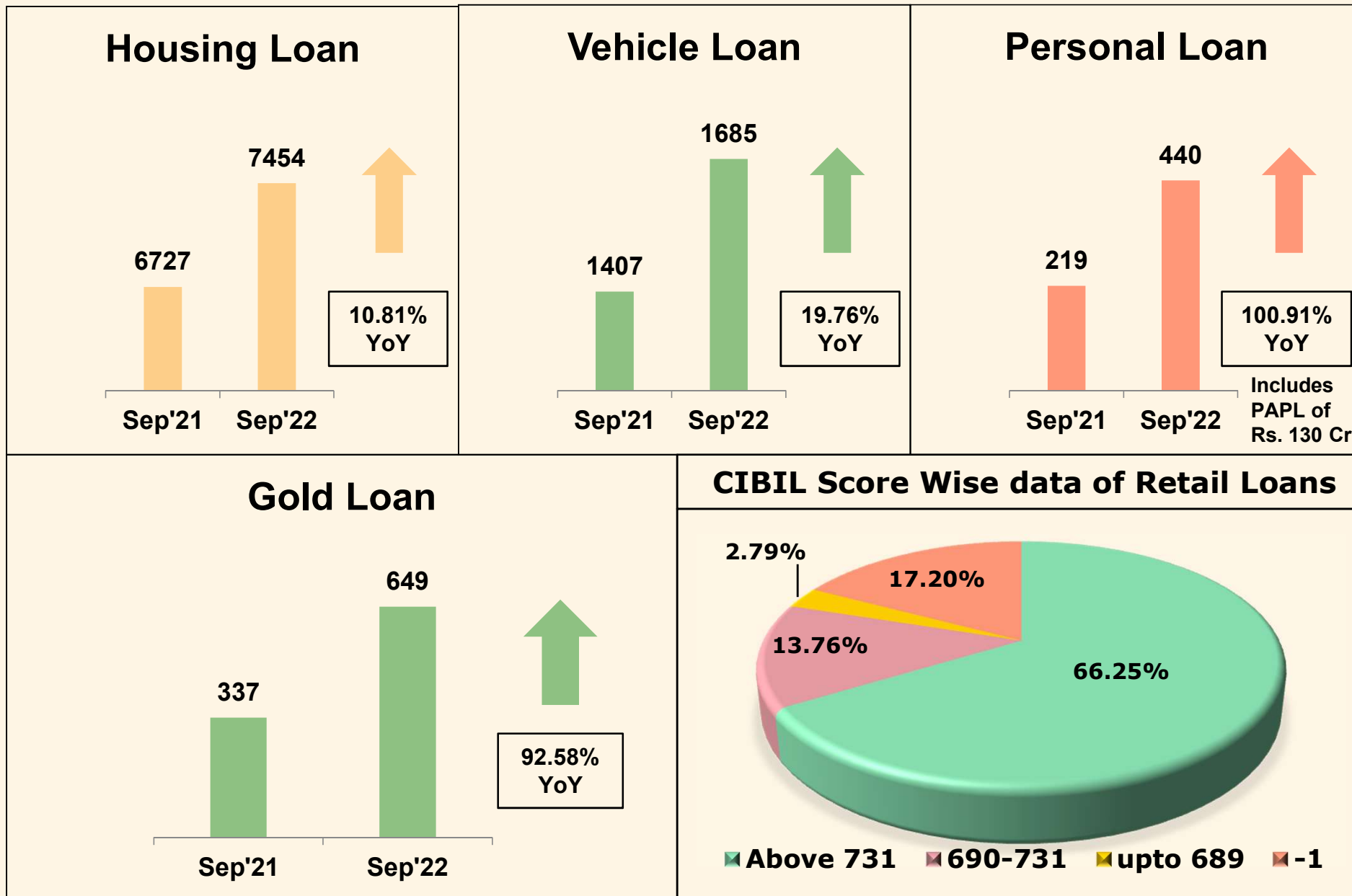
(Rs in Crore)

Particulars	Sep'21	Mar'22	Jun'22	Sep'22	YoY	
					Amt	%
<b>RAM</b>	32655	35692	35981	37937	5282	16.18
• <b>Retail</b>	10609	11737	12040	12619	2010	18.95
• <b>Agriculture</b>	10308	10934	10903	11531	1223	11.86
• <b>MSME</b>	11738	13021	13038	13787	2049	17.46



# Core Retail Lending Products

(Rs in Crore)



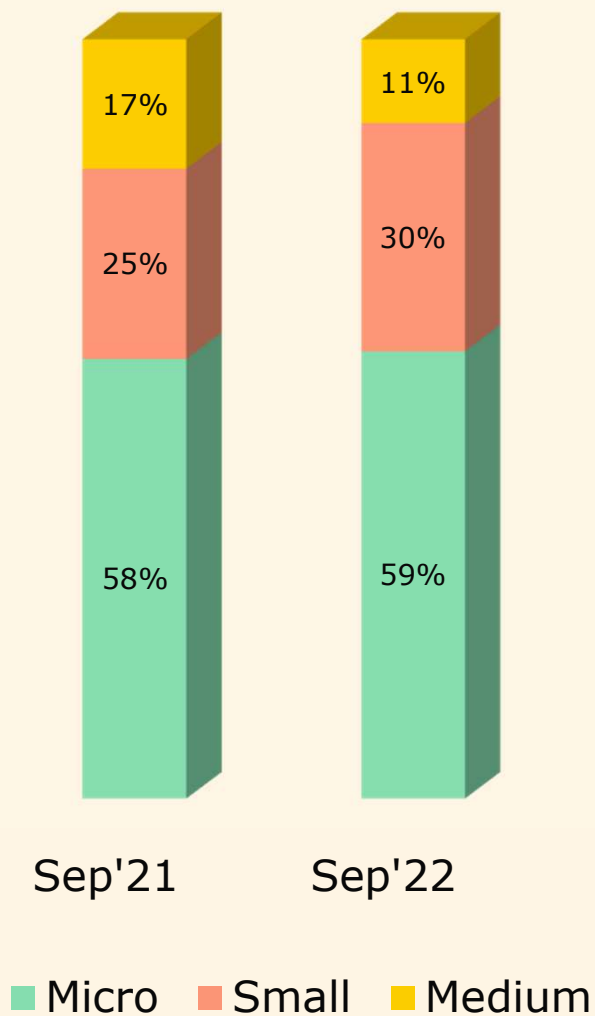
# Priority Sector

(Rs in Crore)

		Priority Sector	Agriculture	Small/Marginal Farmers	Weaker Section	Micro under MSME	Non Corporate Farmers
<b>Mandatory Target (% to ANBC)</b>		40	18	9.50	11.50	7.50	13.78
<b>As on 30.09.22</b>	<b>%</b>	51.12	20.00	11.23	13.37	12.76	17.26
	<b>Amount</b>	32541	12729	7151	8511	8119	10987

(Rs in Crore)

## Segment Mix



## Performance under GECL Facility

Particular	Sep'22
Amount Sanctioned	1954
Amount Disbursed	1840

Stand up India (as on Sep'22) (Since Inception)	
Target	3046
Achievement	2338
Achievement (%)	76.75

# Credit - External Rating Wise (Above Rs. 5 Cr.)

(Rs in Crore)

Particulars	Sep'21		Sep'22	
	Amount	% to Total	Amount	% to Total
AAA rated	2,161	6.85	4,741	13.23
AA rated	5,598	17.74	6,812	19.01
A rated	3,187	10.10	3,045	8.50
BBB Rated	3,273	10.37	1,961	5.47
Total of BBB & above	14,219	45.06	16,559	46.22
BB & Below	2,980	9.44	2,768	7.73
<b>Total Rated</b>	<b>17,199</b>	<b>54.50</b>	<b>19,327</b>	<b>53.94</b>
<b>Govt. Guaranteed</b>	<b>11,414</b>	<b>36.17</b>	<b>13,338</b>	<b>37.23</b>
Other Unrated	2,945	9.33	3,163	8.83
<b>Total</b>	<b>31,558</b>	<b>100.00</b>	<b>35,828</b>	<b>100.00</b>

# Advances to Major Industries/Sectors

(Rs in Crore)

Sector		Sep'21		Sep'22	
		Amount	% to Total Advances	Amount	% to Total Advances
Infrastructure		15729	23.28	15168	20.57
(Out of Which)	Energy	5842	8.65	5817	7.89
	Tele Communication	912	1.35	931	1.26
	Roads, Ports	3335	4.94	3336	4.52
	Other Infra	5640	8.35	5084	6.89
Iron & Steel		510	0.75	576	0.78
Textile		1780	2.63	1162	1.58
Food Processing		1455	2.15	679	0.92
Engineering		508	0.75	524	0.71
Construction		461	0.68	496	0.67
Chemical & Chemical Products		120	0.18	453	0.61
Auto & Auto Parts		229	0.34	230	0.31
Gem & Jewellery		33	0.05	36	0.05
NBFC		8759	12.96	7965	10.80
Commercial Real Estate		1319	1.95	821	1.11
<b>TOTAL</b>		<b>46632</b>		<b>43278</b>	

# Investments

(Rs in Crore)

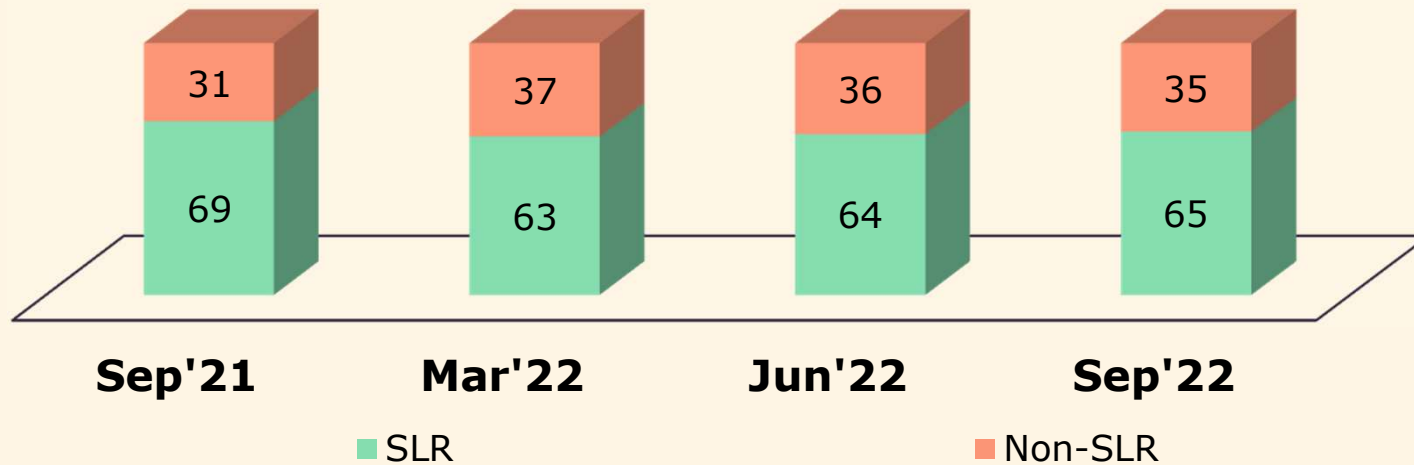
Particulars		Sep 21	Mar 22	Sep 22	% to Total (Sep 22)
<b>GROSS INVESTMENTS</b>		<b>37553</b>	<b>42766</b>	<b>47814</b>	<b>100.00</b>
<b>SLR INVESTMENTS</b>		<b>26081</b>	<b>27073</b>	<b>31124</b>	<b>65.09</b>
(i)	HFT	0	0	0	0
(ii)	AFS	5942	5444	8209	17.17
(iii)	HTM	20139	21629	22915	47.93
<b>NON-SLR INVESTMENTS</b>					
i)	PSU Bonds*	9340	13707	14240	29.78
ii)	Corporate Debentures	1358	1276	1666	3.48
iii)	CDs	96	248	197	0.41
iv)	CPs	294	47	167	0.35
v)	Shares of PSUs /Corporates & Others	328	354	358	0.75
vi)	Venture CF	21	29	34	0.07
viii)	Securitized Receipt	35	32	28	0.06
<b>Total of Non-SLR Investments(Excluding RIDF)</b>		<b>11472</b>	<b>15693</b>	<b>16690</b>	<b>34.91</b>

\* Includes GOI Special Securities of Rs 7072.00 Cr in Sep'2021 & Rs.11672.00 Cr in Sep'2022

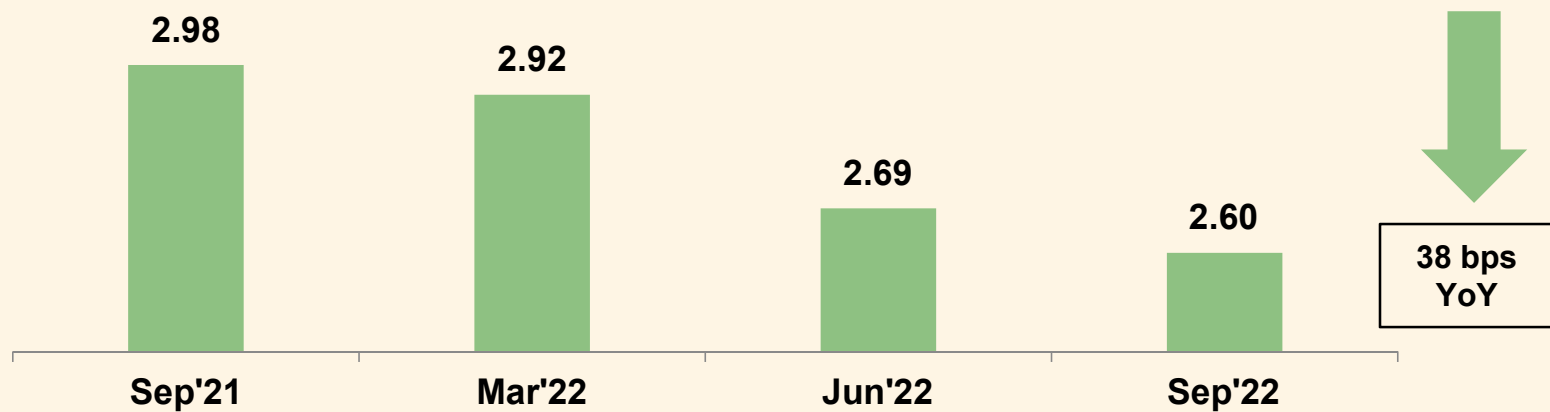


# Investments

### % of SLR & Non-SLR in Domestic Investments



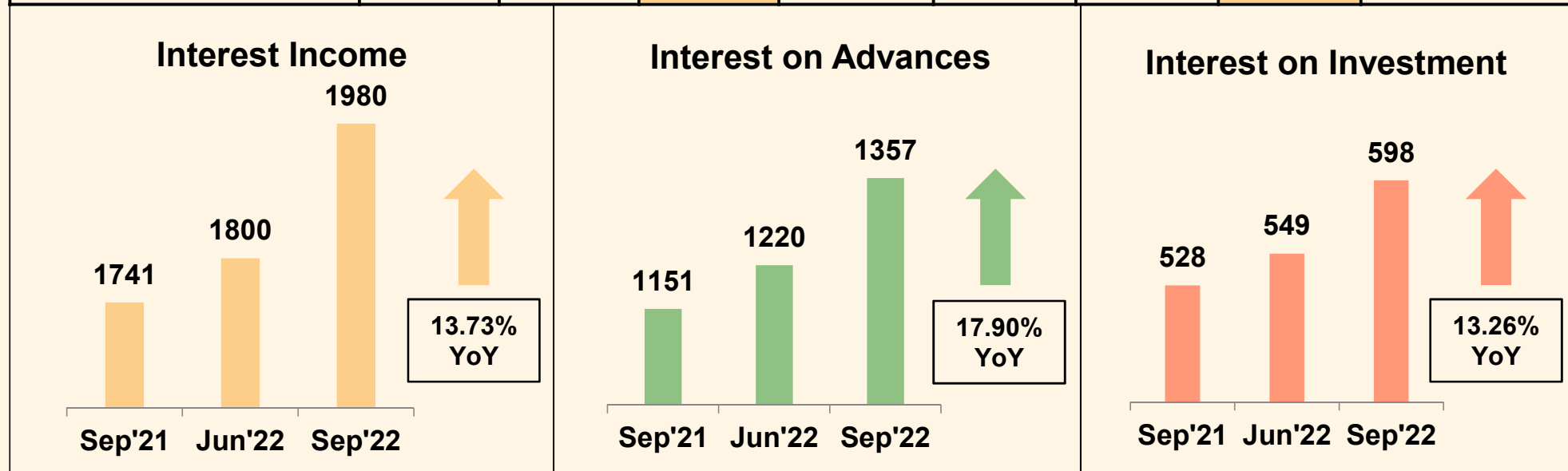
### Modified Duration of Trading Book (AFS+HFT)



# Interest Income

(Rs in Crore)

Particulars	Quarter			Variation		Half Yearly		Variation
	Sep'21	Jun'22	Sep'22	QoQ%	YoY%	Sep'21	Sep'22	YoY%
Interest Income (a+b+c)	1741	1800	1980	10.00	13.73	3431	3780	10.17
a) Advances	1151	1220	1357	11.23	17.90	2318	2577	11.17
b) Investments	528	549	598	8.93	13.26	1005	1147	14.13
c) Others	62	31	25	(19.35)	(59.68)	108	56	(48.15)

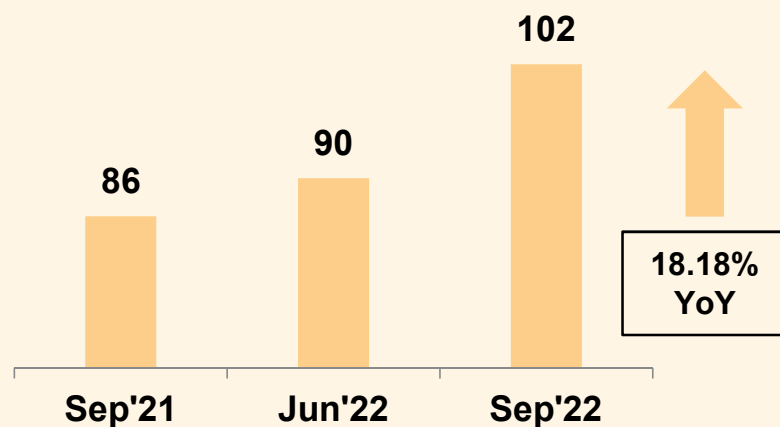


# Non Interest Income

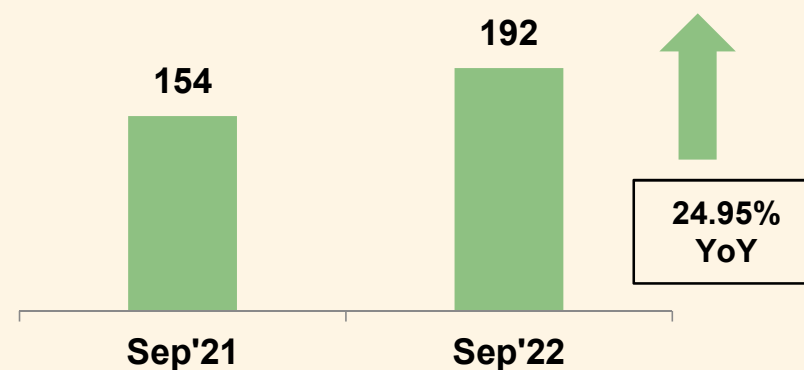
(Rs in Crore)

Particulars	Quarter			Variation		Half Yearly		Variation
	Sep'21	Jun'22	Sep'22	QoQ%	YoY%	Sep'21	Sep'22	YoY%
Comm. Exchange, Brokerage	30	23	35	52.17	17.49	54	58	7.49
Loan Processing Fee	24	17	19	11.76	(21.71)	38	36	(4.76)
Other Income	32	50	48	(4.00)	48.84	62	98	58.32
<b>Core Fee Based Income (A)</b>	<b>86</b>	<b>90</b>	<b>102</b>	<b>13.33</b>	<b>18.18</b>	<b>154</b>	<b>192</b>	<b>24.95</b>
Treasury Income (B)	106	(54)	7	-	(93.38)	237	(47)	-
Exchange Earned on Forex (C)	12	11	9	(18.18)	(26.05)	27	20	(26.14)
Recovery in written off A/cs (D)	52	68	23	(66.18)	(55.64)	156	91	(41.64)
<b>Total (A+B+C+D)</b>	<b>256</b>	<b>115</b>	<b>141</b>	<b>22.61</b>	<b>(44.93)</b>	<b>574</b>	<b>256</b>	<b>(55.39)</b>

Core Fee Based Income (QTR)



Core Fee Based Income (HY)



# Total Expenditure

(Rs in Crore)

Particulars	Quarter			Variation		Half Yearly		Variation
	Sep'21	Jun'22	Sep'22	QoQ%	YoY%	Sep'21	Sep'22	YoY%
<b>Total Expenses</b>	<b>1696</b>	<b>1663</b>	<b>1803</b>	<b>8.42</b>	<b>6.31</b>	<b>3325</b>	<b>3466</b>	<b>4.24</b>
<b>Interest Expenses</b>	<b>1124</b>	<b>1091</b>	<b>1205</b>	<b>10.45</b>	<b>7.21</b>	<b>2235</b>	<b>2296</b>	<b>2.73</b>
- Deposits	1062	1040	1145	10.10	7.82	2109	2185	3.60
- Others	62	51	60	17.65	(3.23)	126	111	(11.90)
<b>Operating Expenses</b>	<b>572</b>	<b>572</b>	<b>598</b>	<b>4.55</b>	<b>4.55</b>	<b>1090</b>	<b>1170</b>	<b>7.34</b>
-Establishment	366	327	356	8.87	(2.73)	704	683	(2.98)
-Other Operating Expenses	206	245	242	(1.22)	17.48	386	487	26.17

# Operating Profit

(Rs in Crore)

Particulars	Quarter			Variation		Half Yearly		Variation
	Sep'21	Jun'22	Sep'22	QoQ%	YoY%	Sep'21	Sep'22	YoY%
Interest Income	1741	1800	1980	10.00	13.73	3431	3780	10.17
Interest Expenses	1124	1091	1205	10.45	7.21	2235	2296	2.73
Net Interest Income	617	709	775	9.31	25.61	1196	1484	24.08
Non Interest Income	256	115	141	22.61	(44.93)	574	256	(55.39)
Operating Expenses	572	572	598	4.55	4.55	1090	1170	7.34
Operating Profit	301	252	318	26.19	5.64	680	570	(16.17)

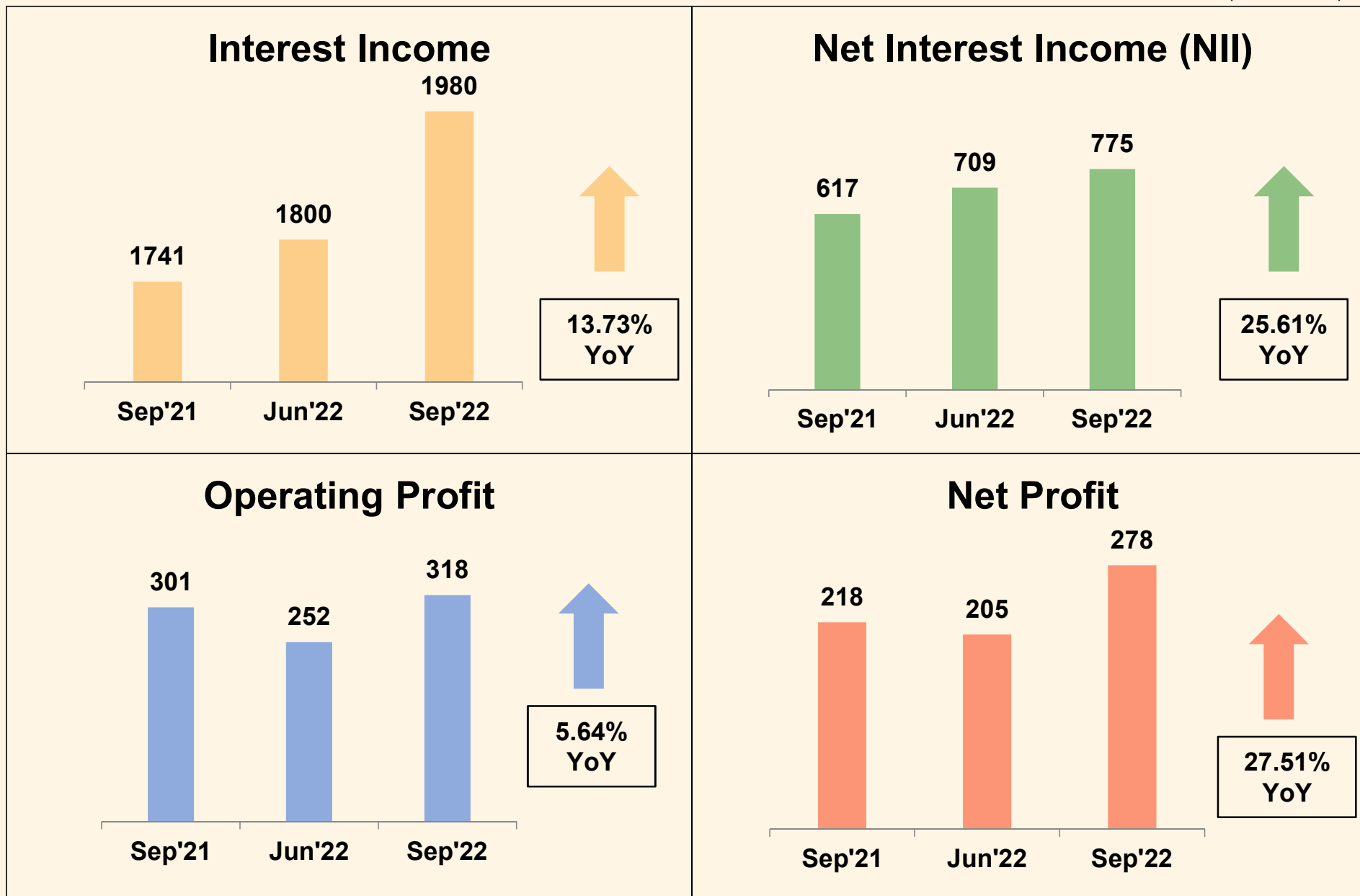
# Net Profit

(Rs in Crore)

Particulars-	Quarter			Variation		Half Yearly		Variation
	Sep'21	Jun'22	Sep'22	QoQ%	YoY%	Sep'21	Sep'22	YoY%
<b>Operating Profit</b>	<b>301</b>	<b>252</b>	<b>318</b>	<b>26.19</b>	<b>5.64</b>	<b>680</b>	<b>570</b>	<b>(16.17)</b>
Provision for NPA	679	27	63	133.33	(90.72)	656	90	(86.28)
Provision on Restructured Adv.	(1)	(1)	0	-	-	(48)	(1)	-
Standard Assets	(468)	(96)	6	-	-	(381)	(90)	76.38
Provision for NPI	(60)	1	29	-	-	(67)	30	-
Others Provisions	54	38	28	(26.32)	(48.15)	89	66	(25.84)
<b>Profit before Tax</b>	<b>97</b>	<b>283</b>	<b>192</b>	<b>(32.16)</b>	<b>97.88</b>	<b>431</b>	<b>475</b>	<b>10.23</b>
Tax Expense	(121)	78	(86)	-	28.93	39	(8)	-
<b>Net Profit</b>	<b>218</b>	<b>205</b>	<b>278</b>	<b>35.61</b>	<b>27.51</b>	<b>392</b>	<b>483</b>	<b>23.24</b>

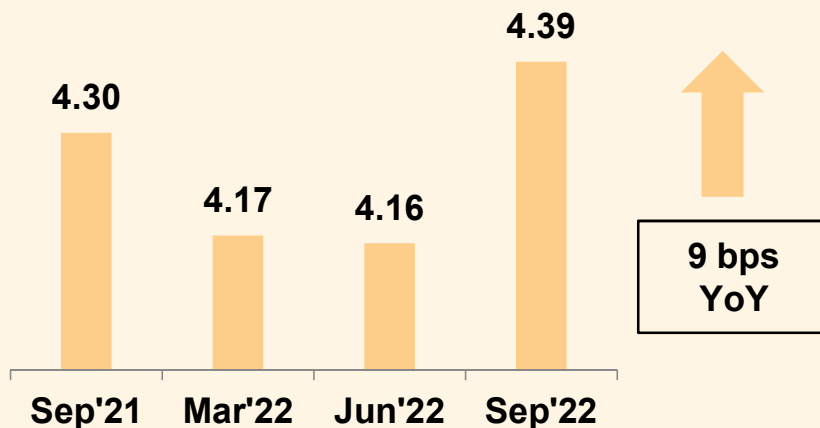
# Highlights - Financial Performance

(Rs in Crore)

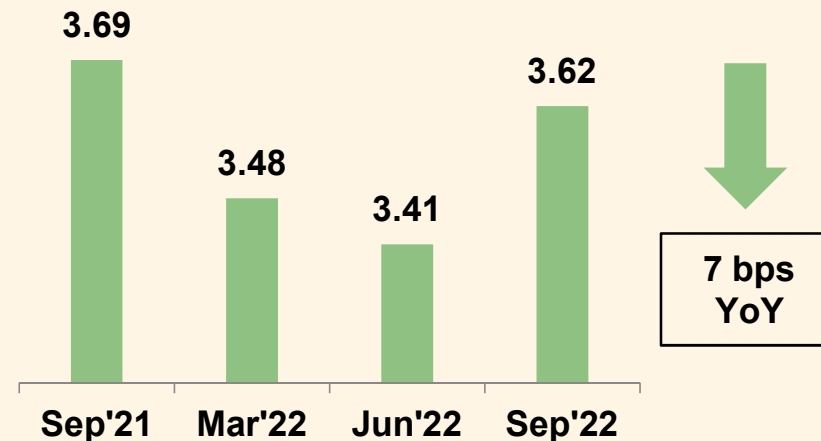


# Key Financial Ratios (QoQ)

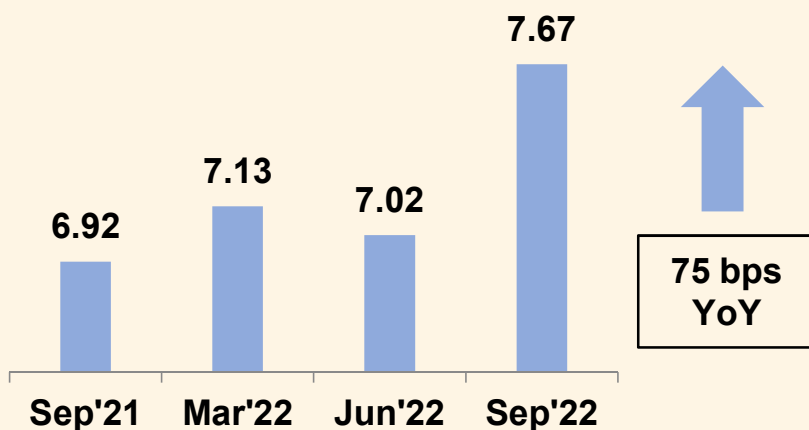
### Cost of Deposits (%)



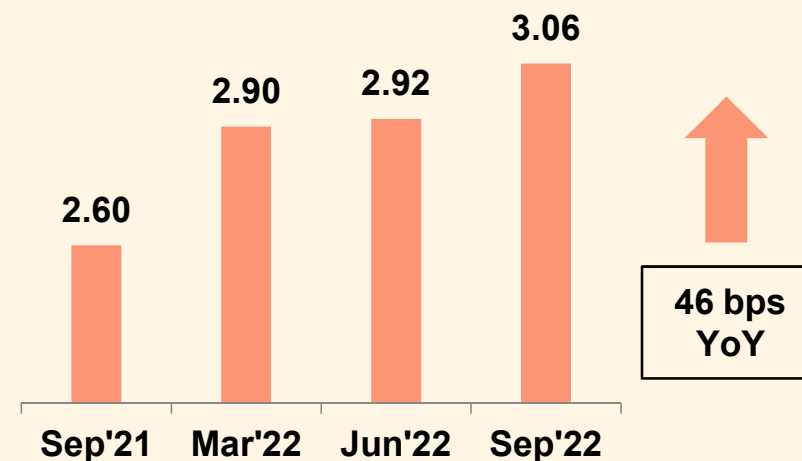
### Cost of Funds (%)



### Yield on Advances (%)



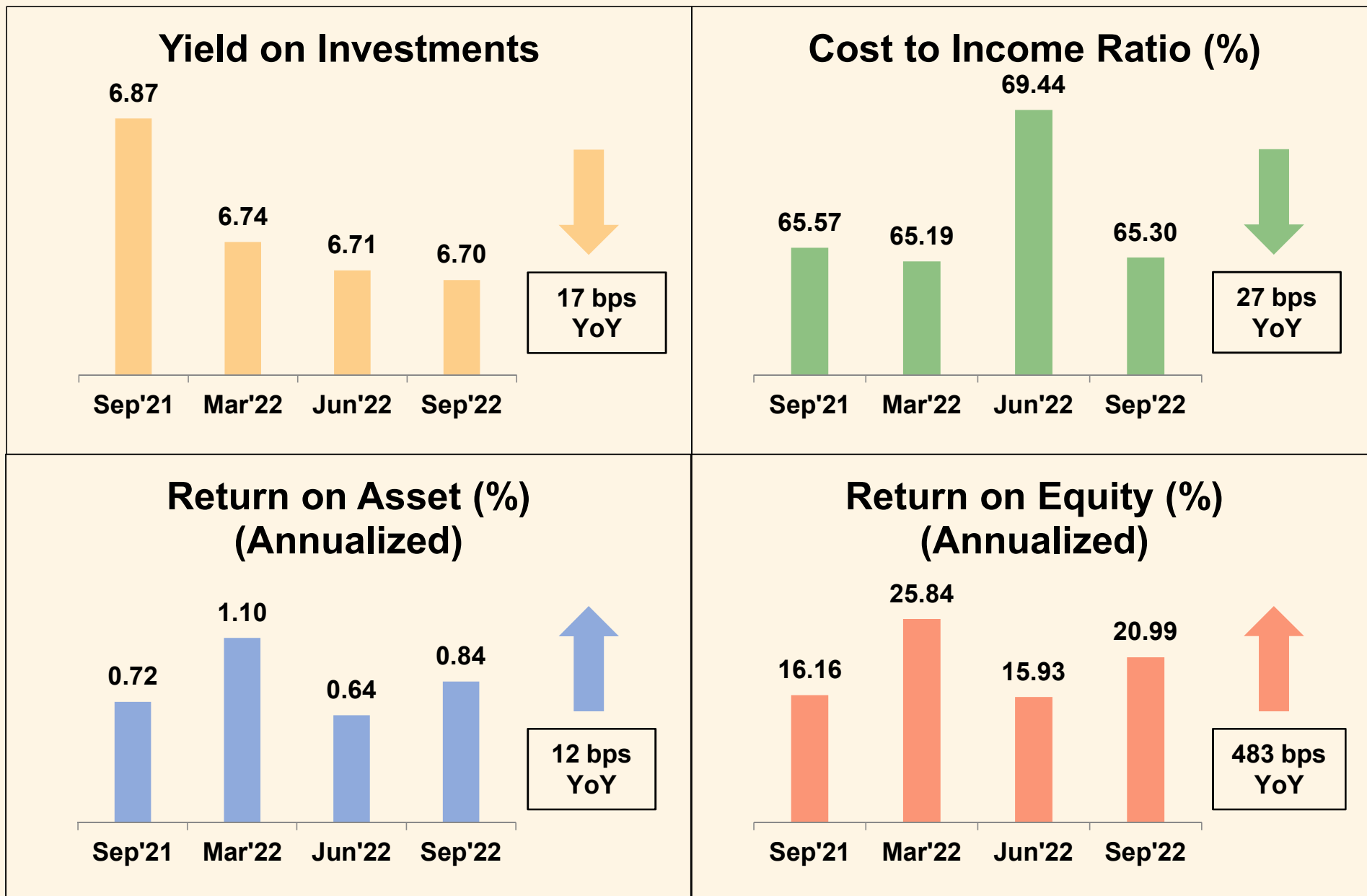
### Net Interest Margin (NIM) (%)



\* Ratios have been Annualised.



# Key Financial Ratios (QoQ)

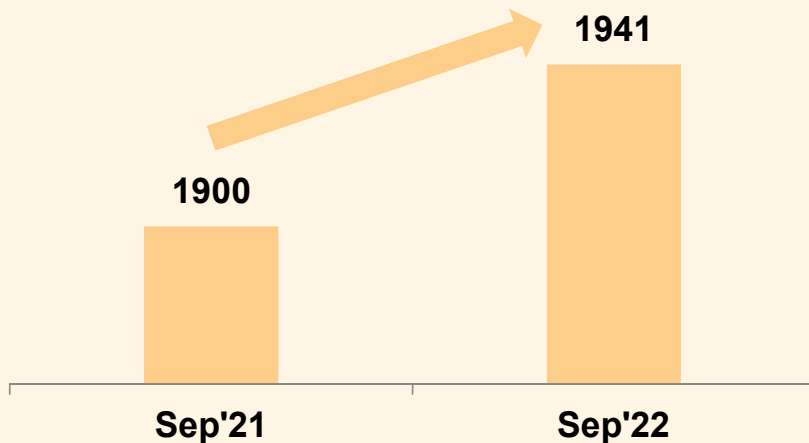


\* Ratios have been Annualised.

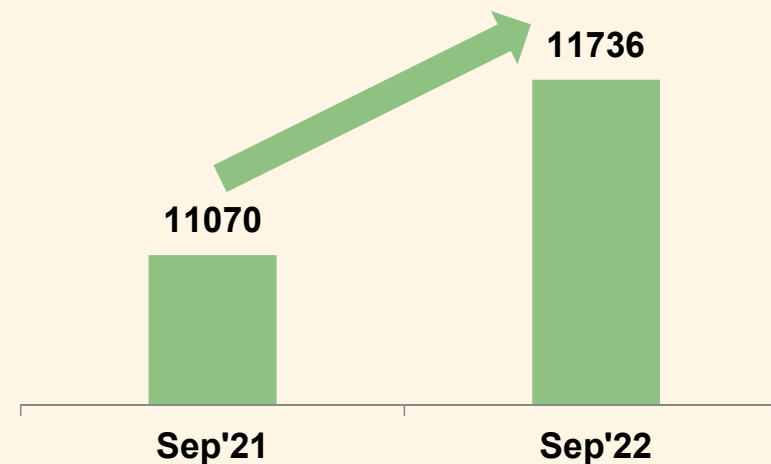
# Productivity Ratios

(Rs. in Lacs)

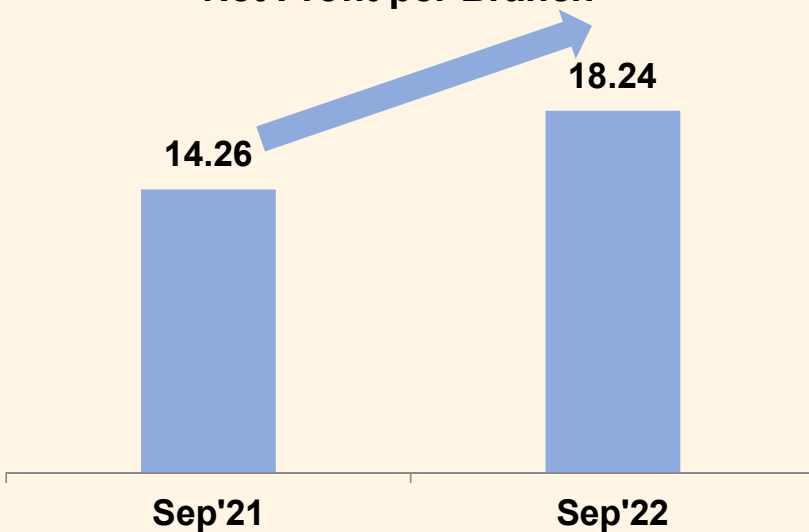
### Business per Employee



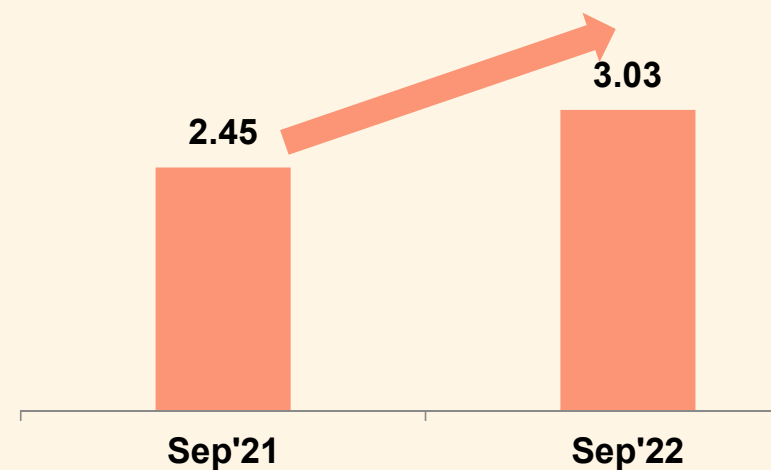
### Business per Branch



### Net Profit per Branch



### Net Profit per Employee



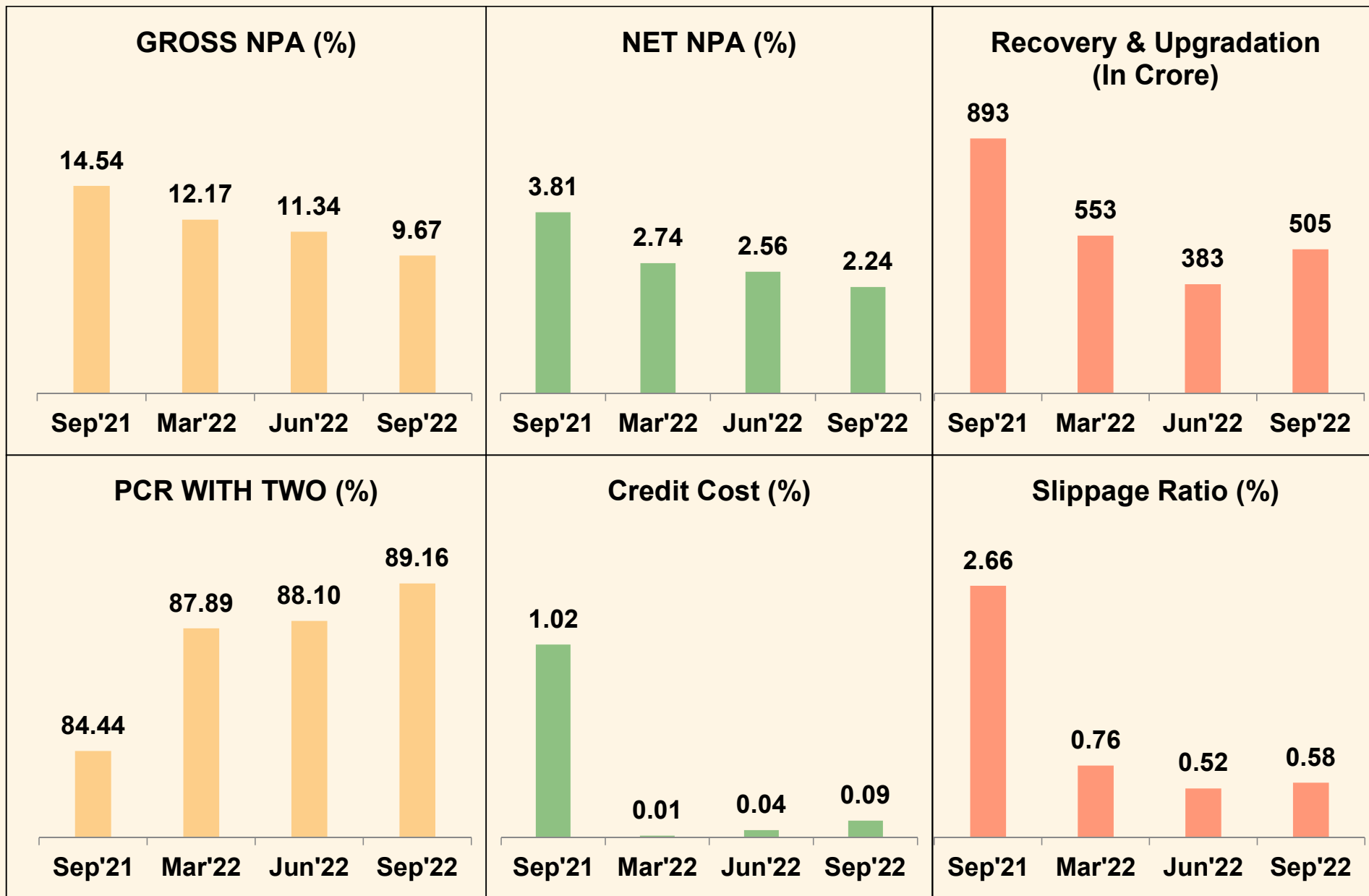
# Balance Sheet

(Rs in Crore)

Liabilities	As on			
	Sep'21	Mar'22	Jun'22	Sep'22
Capital	4053	6778	6778	6778
Reserve & Surplus	4702	7233	7437	7505
Deposits	101910	102137	101534	105238
Borrowings	2630	2444	6656	8387
Other Liabilities & Provision	2839	2476	2072	2362
<b>Total</b>	<b>116134</b>	<b>121068</b>	<b>124477</b>	<b>130270</b>

Assets				
Cash & Balance with RBI	9177	6139	5633	5531
Bal. with Banks & Money at Call	567	149	167	539
Investments (Net)	37108	42281	43559	47182
Advances (Net)	60096	63627	66239	68205
Fixed Assets	1582	1577	1553	1531
Other Assets	7604	7295	7326	7282
<b>Total</b>	<b>116134</b>	<b>121068</b>	<b>124477</b>	<b>130270</b>

# Asset Quality



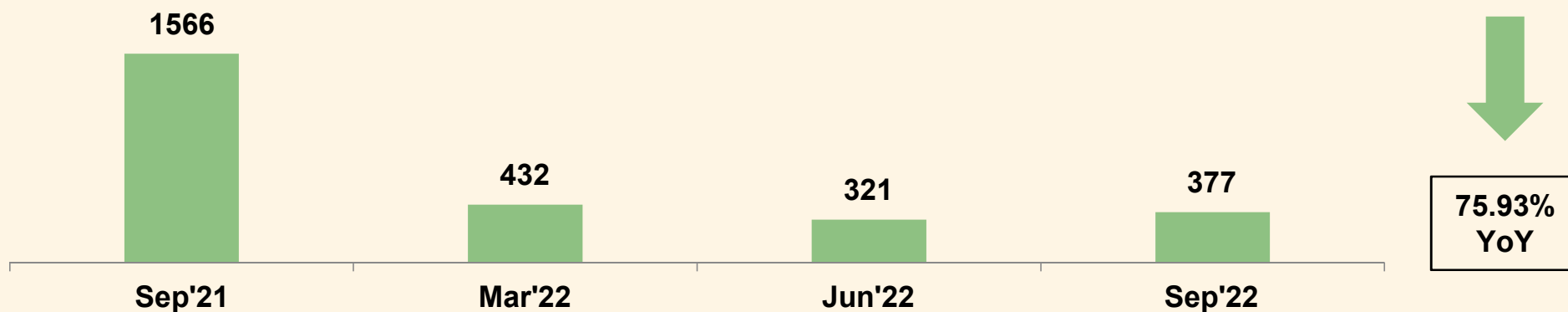
# Movement of NPA

(Rs in Crore)

Sr. No	Particulars	Quarter				Half Year	
		Sep'21	Mar'22	Jun'22	Sep'22	Sep'21	Sep'22
1	Gross NPA Opening Balance	9055	9636	8565	8244	9334	8565
2	Cash recoveries	530	305	192	251	740	427
3	Out of Above Cash recovery Income Booked	38	16	7	30	83	37
4	Up gradations	303	120	120	229	675	205
5	Write off (T.W.O)	0	1050	300	1017	0	1317
6	Rebate	3	45	37	27	36	64
7	Total Net Reductions(2+4+5+6-3)	798	1504	642	1495	1368	1976
8	Fresh Slippage	1566	432	321	377	1835	538
9	Debit in existing NPA accounts	0	1	0	2	22	2
10	GROSS NPA(1+8+9-7)	9823	8565	8244	7128	9823	7128
11	GROSS NPA (%)	14.54	12.17	11.34	9.67	14.54	9.67
12	NET NPA	2288	1742	1692	1528	2288	1528
13	NET NPA (%)	3.81	2.74	2.56	2.24	3.81	2.24
14	Recovery in T.W.O. A/Cs	60	128	71	25	184	97

# Fresh Slippages

(Rs in Crore)



Particulars	Sep'21	Mar'22	Jun'22	Sep'22
Retail	56	69	90	81
Agriculture	54	197	52	71
MSME	113	134	176	132
Corporate	1343	32	3	93
<b>Total</b>	<b>1566</b>	<b>432</b>	<b>321</b>	<b>377</b>

# Sector wise NPA

(Rs in Crore)

Sector	Sep'21			Mar'22			Jun'22			Sep'22		
	Advance	NPA	NPA % to Adv	Advance	NPA	NPA % to Adv	Advance	NPA	NPA % to Adv	Advance	NPA	NPA % to Adv
<b>Retail</b>	10609	609	5.74	11737	597	5.09	12040	561	4.66	12619	532	4.22
<b>Agriculture</b>	10308	840	8.15	10934	944	8.63	10903	907	8.32	11531	888	7.70
<b>MSME</b>	11738	1949	16.60	13021	1821	13.99	13038	1869	14.34	13787	1512	10.97
<b>Corporate</b>	34919	6425	18.40	34695	5203	15.00	36746	4907	13.35	35802	4196	11.72
<b>Total</b>	<b>67574</b>	<b>9823</b>	<b>14.54</b>	<b>70387</b>	<b>8565</b>	<b>12.17</b>	<b>72727</b>	<b>8244</b>	<b>11.34</b>	<b>73739</b>	<b>7128</b>	<b>9.67</b>

# Retail NPA

(Rs in Crore)

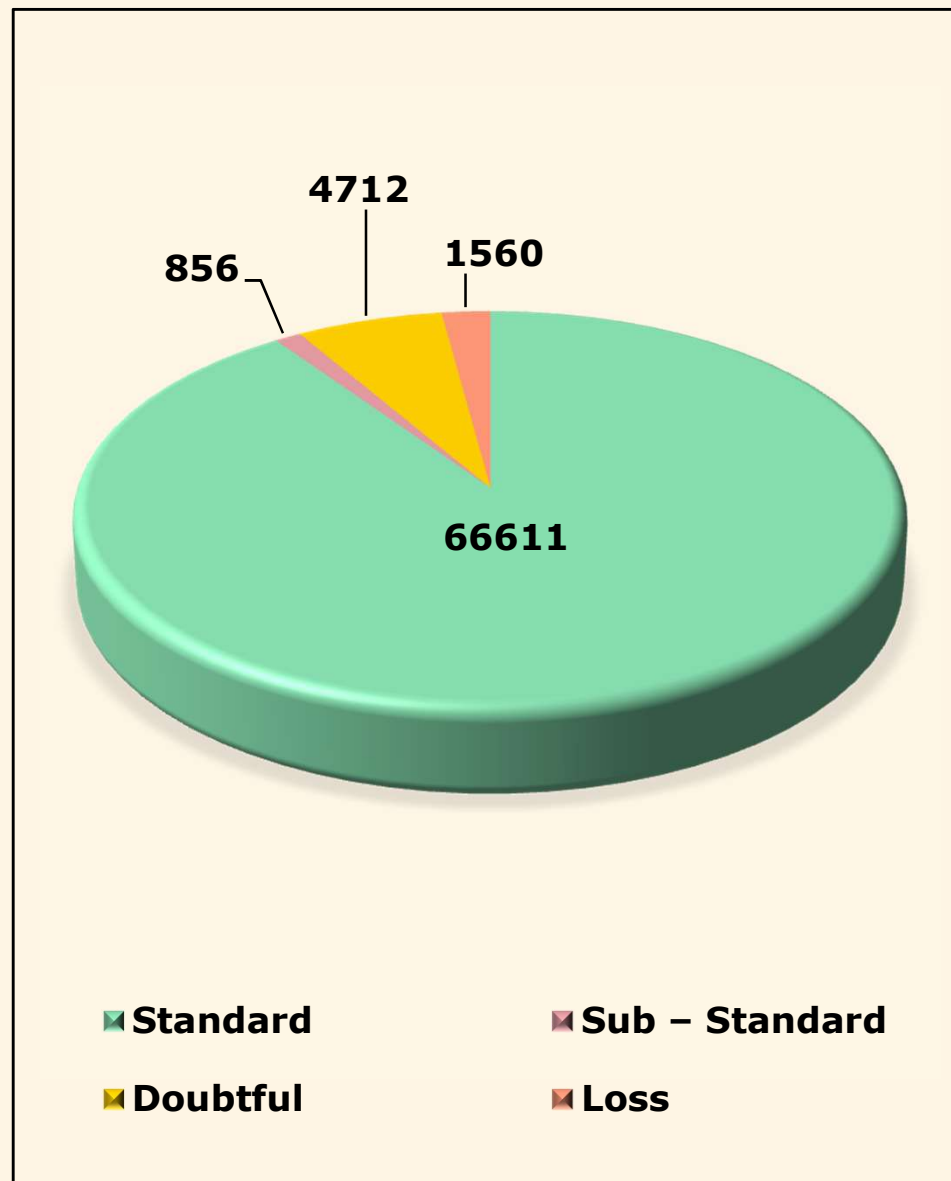
Sector	Sep'21			Mar'22			Jun'22			Sep'22		
	Advance	NPA	NPA % to Adv	Advance	NPA	NPA % to Adv	Advance	NPA	NPA % to Adv	Advance	NPA	NPA % to Adv
Housing	6727	465	6.91	7159	432	6.03	7282	388	5.33	7454	370	4.96
Vehicle	1407	84	5.97	1614	79	4.89	1644	79	4.81	1685	78	4.63
Personal	219	7	3.20	291	6	2.06	299	6	2.01	440	6	1.36
Gold	337	2	0.59	517	1	0.19	594	5	0.84	649	2	0.31
Other Retail	1919	51	2.66	2156	79	3.66	2221	83	3.74	2391	76	3.19
<b>Total</b>	<b>10609</b>	<b>609</b>	<b>5.74</b>	<b>11737</b>	<b>597</b>	<b>5.09</b>	<b>12040</b>	<b>561</b>	<b>4.66</b>	<b>12619</b>	<b>532</b>	<b>4.22</b>



# Asset Classification

(Rs in Crore)

Particulars	Sep'21	Mar'22	Jun'22	Sep'22
Standard	57751	61822	64483	66611
Sub – Standard	2344	833	917	856
Doubtful	4707	5569	5418	4712
Loss	2772	2163	1909	1560
<b>Total Advances</b>	<b>67574</b>	<b>70387</b>	<b>72727</b>	<b>73739</b>



# COVID Resolution Framework

## Resolution Framework 1

(Rs in Crore)

Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 30.09.22	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	6250	556	4154	407
Other Exposures	419	1007	270	531
<b>Total</b>	<b>6669</b>	<b>1563</b>	<b>4424</b>	<b>938</b>
MSME Loans	5098	438	3492	401
<b>Grand Total</b>	<b>11767</b>	<b>2001</b>	<b>7916</b>	<b>1339</b>

## Resolution Framework 2

Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 30.09.22	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	7415	798	6936	758
Other Exposures	-	-	-	-
<b>Total</b>	<b>7415</b>	<b>798</b>	<b>6936</b>	<b>758</b>
MSME Loans	3167	362	2868	332
<b>Grand Total</b>	<b>10582</b>	<b>1160</b>	<b>9804</b>	<b>1090</b>

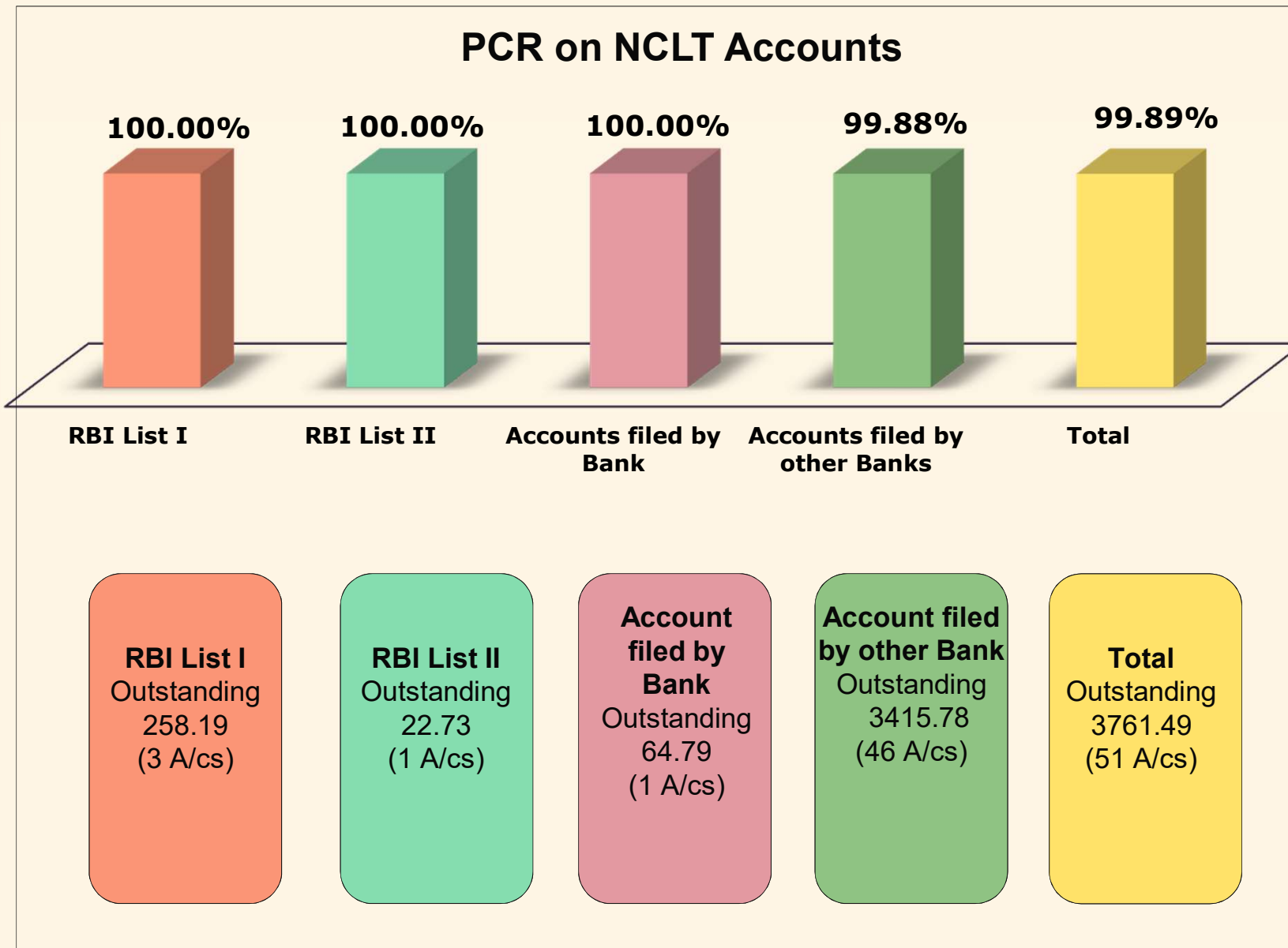
# SMA – Sector wise (5 Cr & Above)

(Rs in Crore)

Sector	30.09.21		31.03.22		30.06.22		30.09.22	
	SMA 1	SMA 2	SMA 1	SMA 2	SMA 1	SMA 2	SMA 1	SMA 2
<b>Retail</b>	0	1	1	0	2	1	6	2
<b>Agriculture</b>	2	0	0	0	7	0	5	3
<b>MSME</b>	166	220	131	76	226	147	223	245
<b>Corporate</b>	7	1620	543	5	101	112	308	38
<b>Total</b>	<b>175</b>	<b>1841</b>	<b>675</b>	<b>81</b>	<b>336</b>	<b>260</b>	<b>542</b>	<b>288</b>
<b>% to Total Advances</b>	0.25	2.72	0.96	0.12	0.46	0.36	0.74	0.39

# Status of NCLT

(Rs in Crore)

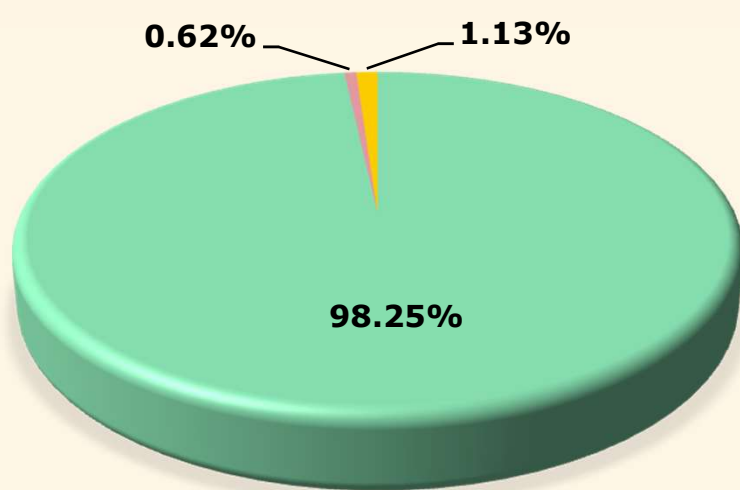


# Capital Adequacy & Share Holding Pattern

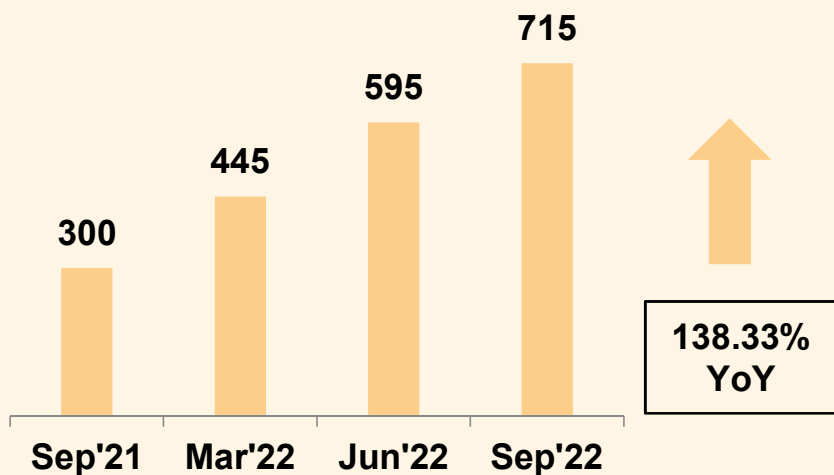
Particulars	Sep' 21		Mar' 22		Jun' 22		Sep' 22		Particulars	Sep' 22
	Amount	%	Amount	%	Amount	%	Amount	%		
CET I	5920	12.25	6307	12.77	6515	13.08	6588	12.65	Share Capital	6777.79Cr
AT - 1	1000	2.07	1000	2.03	0	0	0	0	No. of Shares	677.78Cr
Tier I	6920	14.32	7307	14.80	6515	13.08	6588	12.65	Net Worth	5374.21Cr.
Tier II	1735	3.59	1849	3.74	1847	3.71	1578	3.03	EPS (Rs.)	1.64
Capital Adequacy	8654	17.92	9156	18.54	8362	16.79	8166	15.68	Book Value (Rs.)	7.93
Risk Weighted Assets	48308		49381		49813		52070			

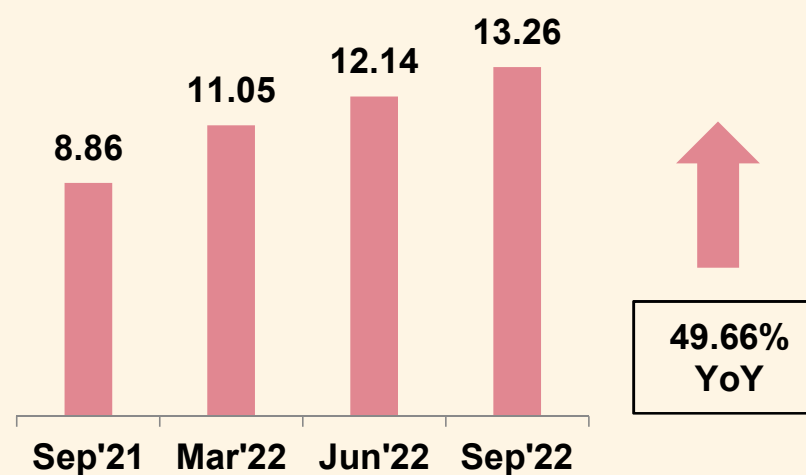
Shareholding Pattern	
Govt. of India	98.25%
LIC	1.13%
Others	0.62%



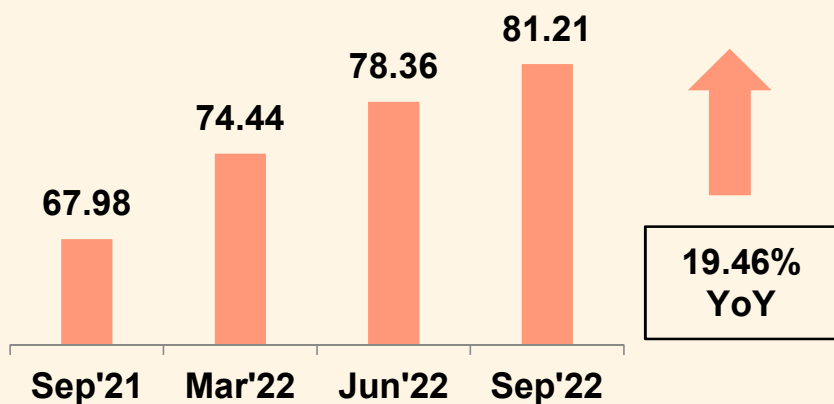
### UPI/BHIM Transactions (In Lacs)



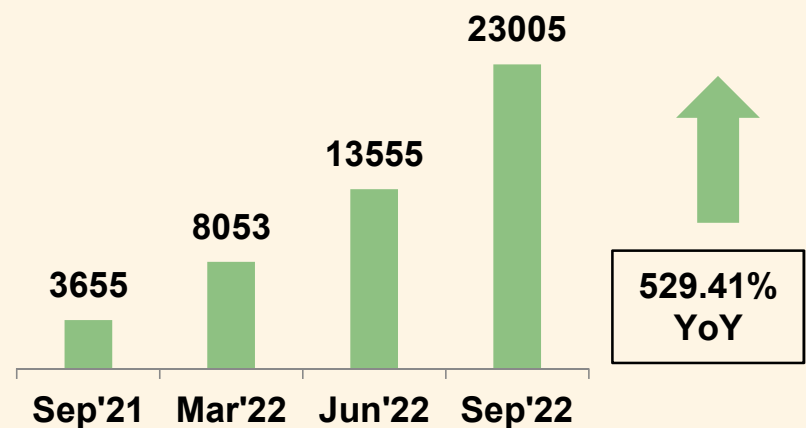
### UPI/BHIM Users (In Lacs)



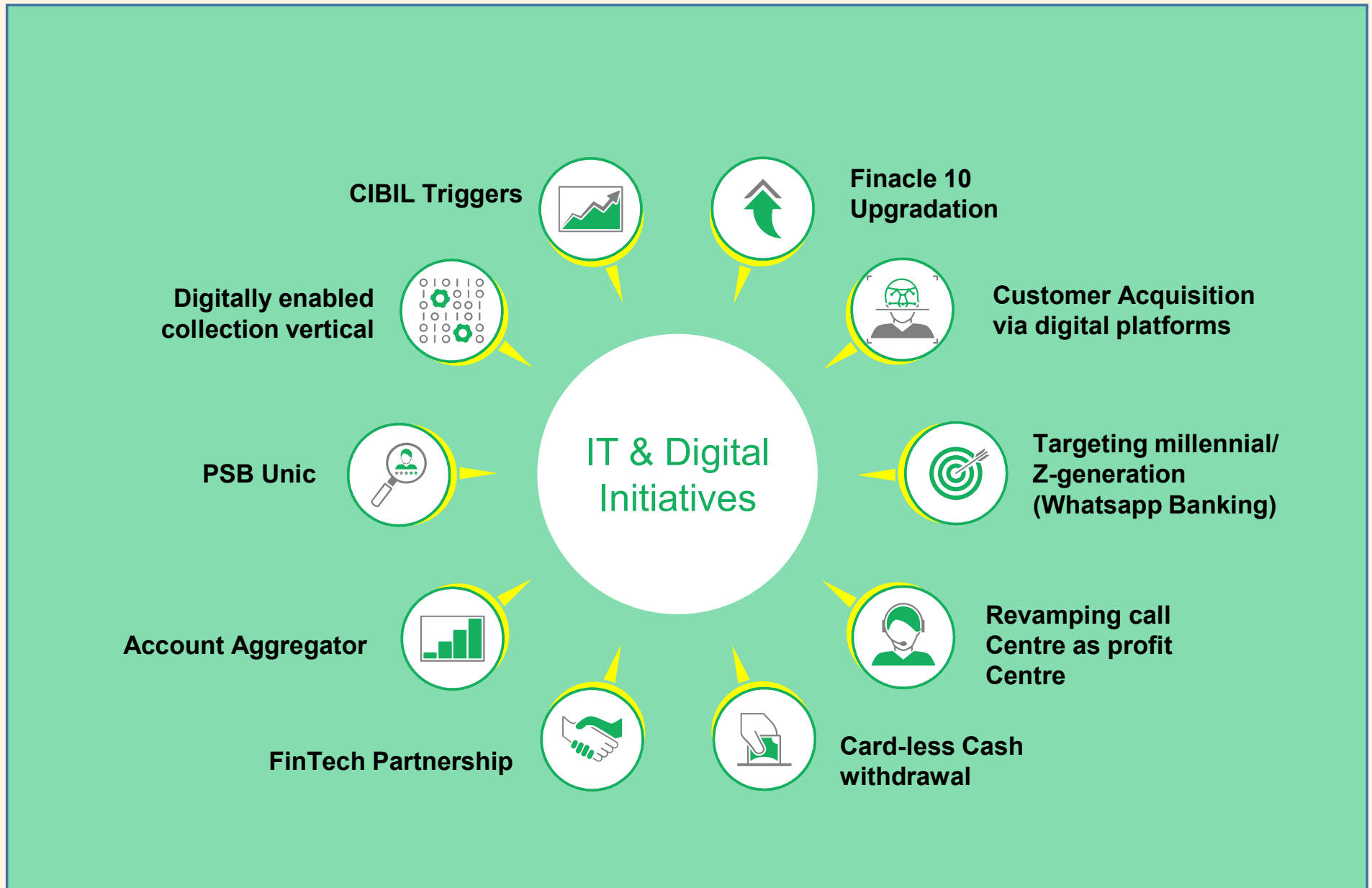
### % of Digital Transaction



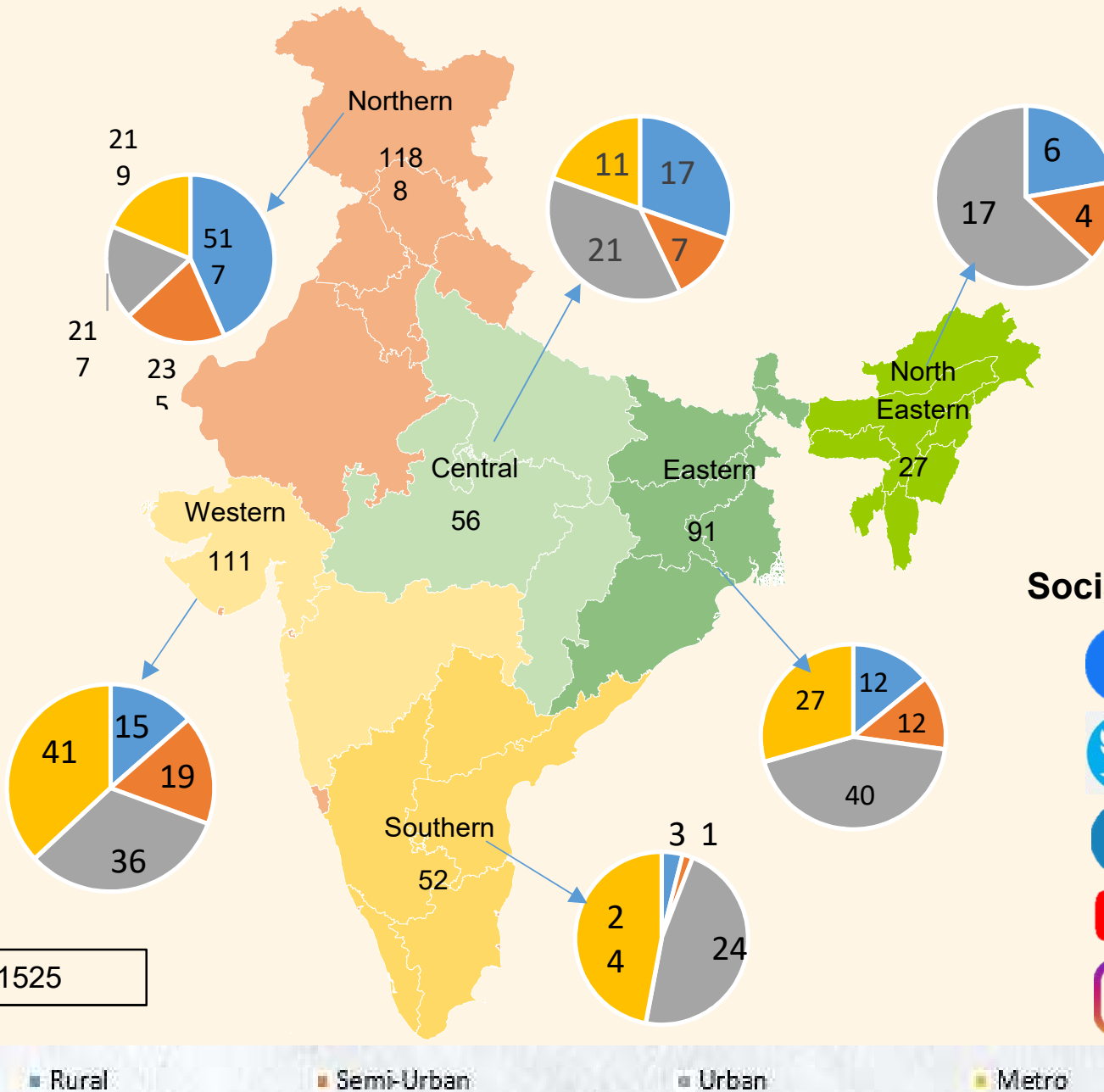
### QR Merchant on Boarding



# IT & Digital Initiatives



# Geographical & Social Media Presence



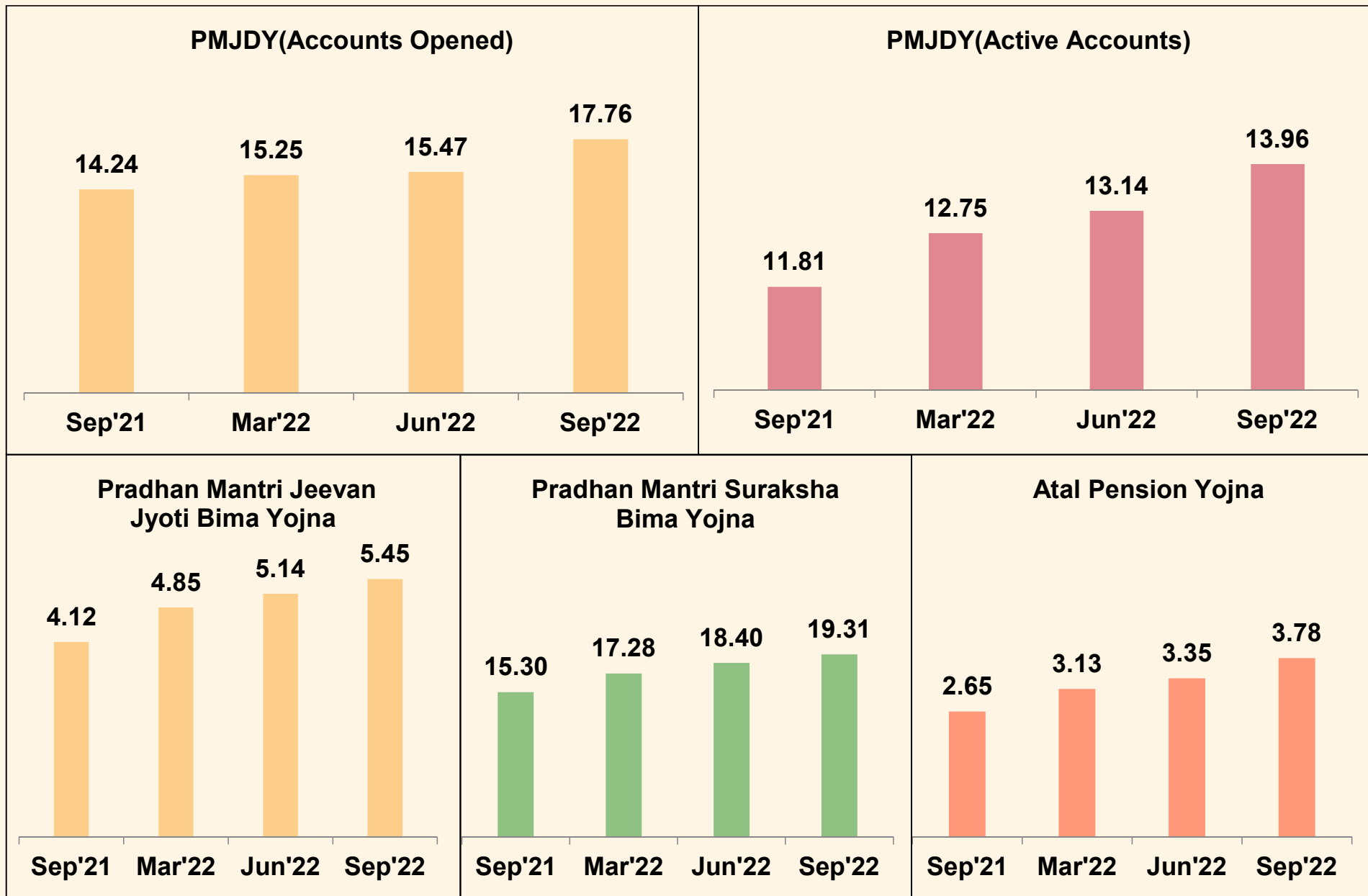
Total Branches - 1525

## Social Media Presence





(In Lacs)



# Environmental, Social, Governance [ESG]



- Various schemes focusing on Environmental Sustainability.
- Sanctioned Rs. 48 crore towards Renewable Energy and Electric Vehicle
- Movement towards procurement of energy efficient electrical and electronic equipments.



- Gender Diversity with approx 30% of Women Employee Workforce.
- Expansion of Job Families for developing specialized workforce.
- Sanctioned Rs.29 crore under PM Svanidhi .
- Sanctioned Rs.685 crore under PMMY during HY ended Sep 22.



- Commitment towards following best Corporate Governance practices and setting high standards of ethical values, transparency and a disciplined approach.
- Existence of own Grievance Redressal portal SPGRS (Standard Public Grievances Redressal System) facilitating for online lodging and tracking of complaint.

# Awards & Accolades



- Runner up trophy for **Top Improvement** in EASE 4.0 reforms

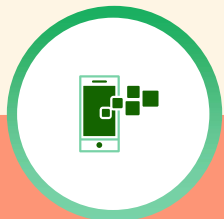


- Runner up trophy under the **Collaboration** theme



- **IBA** award as Runner Up for “ **Best Digital Financial inclusion initiatives**” under the category of Small Banks.

# Way Forward – CASA, RAM, Asset Quality



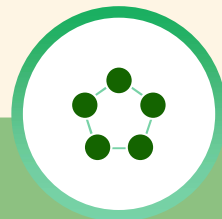
Digital Pre-  
approved  
Personal  
Loan



Onboarding of  
more NBFCs/  
HFCs for Co-  
lending.



Implementa-  
tion of DSA  
Model.



Growth in  
high-quality  
CASA Deposits  
– Focus on  
Salary  
Accounts.



Setup  
outbound call  
center to  
manage SMA  
0,1 A/c's in  
Retail, MSME



War against  
NPA

# Way Forward – Fees, Employee Productivity, Footprint, Young A/C Holders



Increase fee income through tech-enabled products, transaction fees, third-party distribution.



Leverage analytics to identify fee generation opportunities



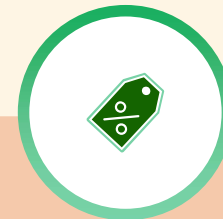
Identification of non-core assets for sale.



Employee engagement to drive productivity uplift



Leverage BC channel to address gaps in branch footprint



Focus on younger generation's banking needs.

# Way Forward – Analytics, Digital Lending, Contact Centers, Products per Customer



Implement analytics use-cases to increase business (e.g., CIBIL triggers)



Setup digital lending platform and create digital customer journeys



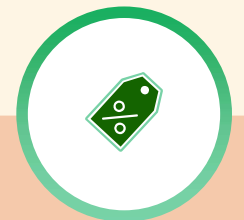
Create e2e digital products (e.g., KCC/MSME renewals)



Improve customer service levels through best-in-class inbound call centers



Reposition call center as profit centre



Introduction of Wealth Management - Co-branding Credit Cards, Mutual Funds.

# Guidance v/s Actuals

Parameters	Actual as on Jun' 22	Actual as on Sep' 22	Guidance for FY 2022-23
Deposit Growth	3.10%	3.27%	>12%
Advances Growth	7.06%	9.12%	>15%
Gross NPA	11.34%	<b>9.67%</b>	<9% (Revised from earlier <10%)
Net NPA	2.56%	2.24%	<2%
PCR	<b>88.10%</b>	<b>89.16%</b>	>89% (Revised from earlier >88%)
Recovery & Upgradation	383 Crore	729 Crore	>Rs.2000 Crore
NIM	<b>2.92%</b>	<b>3.06%</b>	>2.90%
Credit Cost	<b>0.04%</b>	<b>0.09%</b>	<1%
Slippage Ratio	<b>0.52%</b>	<b>0.58%</b>	<1.5%

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(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕਰਮ)



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