

# Punjab & Sind Bank

(A Government of India Undertaking)

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ



## Financial Performance – Q3 (FY 2021-22)

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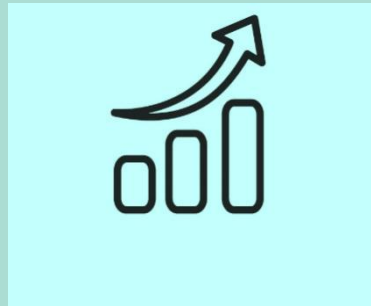
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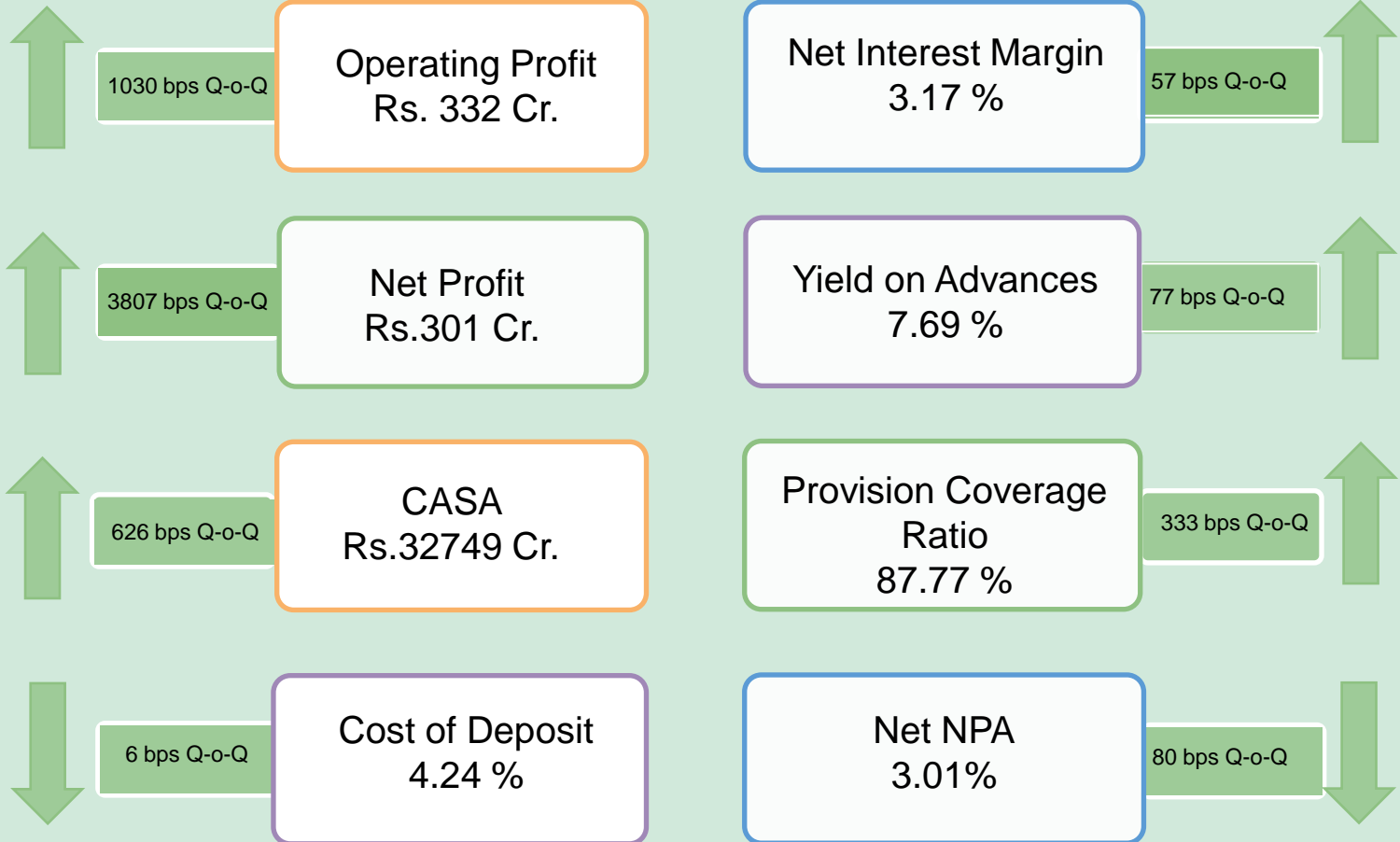
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# Highlights & Business Performance

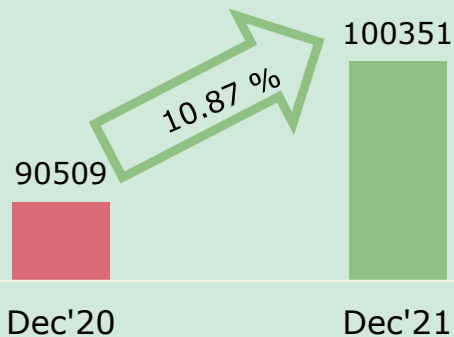
# Highlights



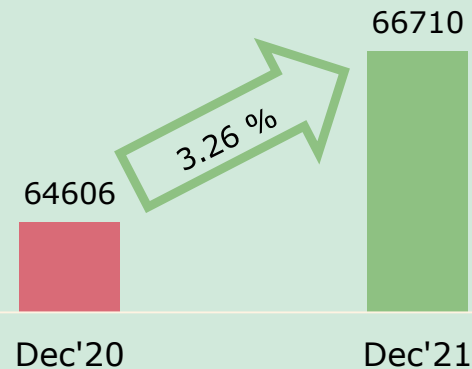
(Rs in Crore)

Parameters	Outstanding as of				Dec'21	QoQ Growth (%) (Sequential)	YoY Growth (%)
	Dec'20	Mar'21	Jun'21	Sep'21			
<b>Total Business</b>	155115	163919	166411	169484	167061	(1.43)	7.70
<b>Total Deposits</b>	90509	96108	98478	101910	100351	(1.53)	10.87
<b>Total Advances</b>	64606	67811	67933	67574	66710	(1.28)	3.26

### Total Deposits



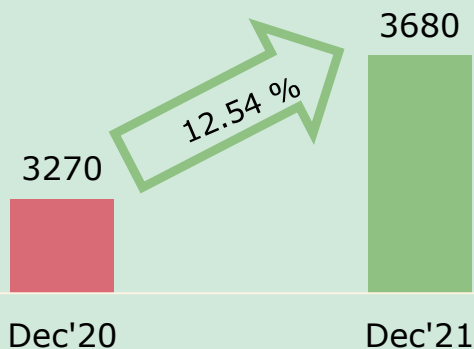
### Total Advances



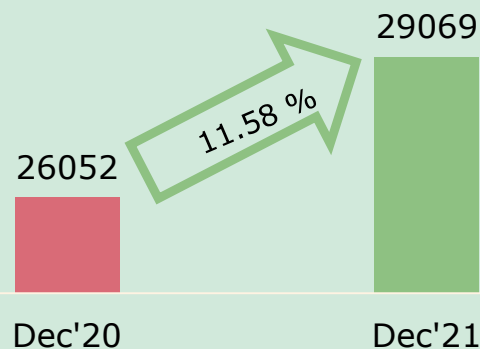
(Rs in Crore)

Parameters	Outstanding as of				Dec'21	QOQ Growth (%) (Sequential)	YOY Growth (%)
	Dec'20	Mar'21	Jun'21	Sep'21			
Current Deposits	3270	4123	3446	3585	3680	2.65	12.54
Savings Deposits	26052	27407	27386	27235	29069	6.73	11.58
CASA Deposits	29322	31530	30832	30820	32749	6.26	11.69
CASA (%) to Total Deposits	32.40	32.81	31.31	30.24	32.63	239 bps	23 bps

Current Deposits



Savings Deposits

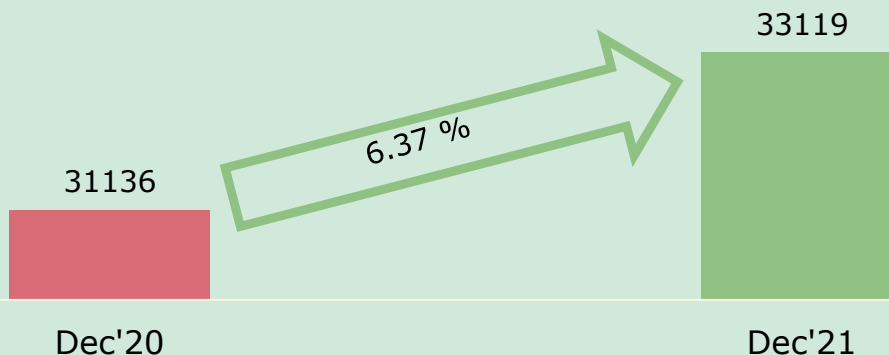


# Composition of Advances

(Rs in Crore)

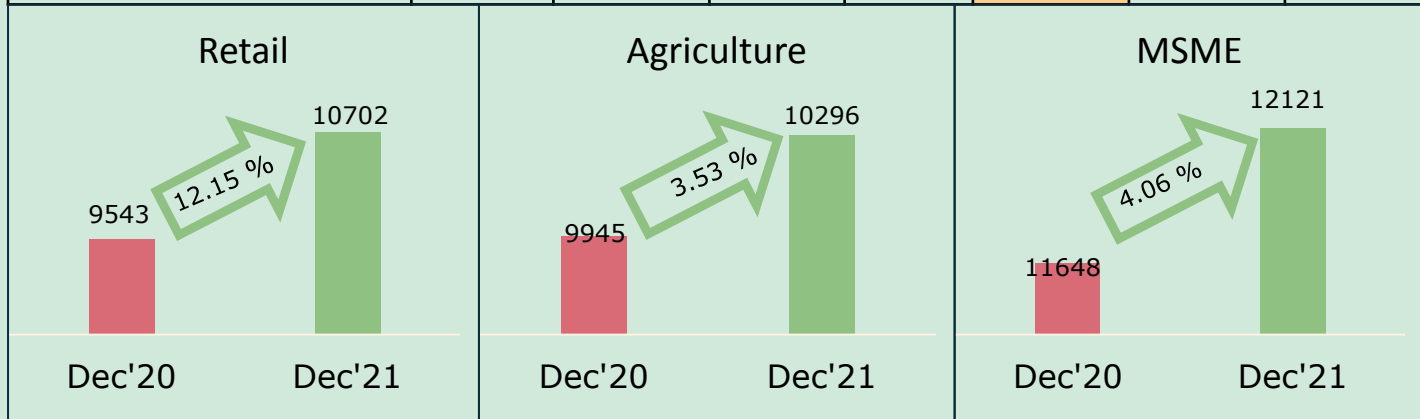
Particulars	Outstanding as of				Dec'21	Variation over Dec'20		% to Gross Advances (Dec'20)	% to Gross Advances (Dec'21)
	Dec'20	Mar'21	Jun'21	Sep'21		Amt	%		
<b>RAM</b>	31136	31933	30673	32244	33119	1983	6.37	48	50
<b>Corporate Advances</b>	33470	35878	37260	35330	33591	121	0.36	52	50
<b>Total</b>	64606	67811	67933	67574	66710	2104	3.26	100	100

## RAM



(Rs in Crore)

Particulars	Outstanding as of				Dec'21	Variation over Dec'20	
	Dec'20	Mar'21	Jun'21	Sep'21		Amt	%
<b>RAM</b>	31136	31933	30673	32244	33119	1983	6.37
• <b>Retail</b>	9543	9798	9828	10198	10702	1159	12.15
• <b>Agriculture</b>	9945	10638	9710	10308	10296	351	3.53
• <b>MSME</b>	11648	11497	11135	11738	12121	473	4.06

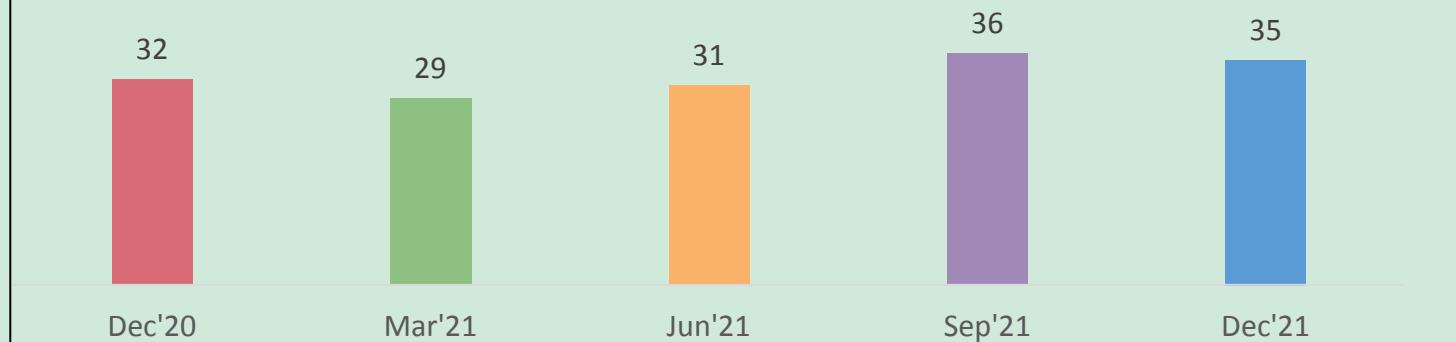




(Rs in Crore)

Particulars	Outstanding as of				Dec'21	Variation over Dec'20	
	Dec'20	Mar'21	Jun'21	Sep'21		Amt	%
<b>Corporate Advances</b>	33470	35878	37260	35330	33591	121	0.36
• <b>Govt. Guaranteed Adv.</b>	10850	10403	11528	12826	11652	802	7.39
• <b>Others</b>	22620	25475	25732	22504	21939	(681)	(3.01)

Govt. Guaranteed Advances as % to Corporate Advances



# Exposure to Major Industries

(Rs in Crore)

Sector		Dec'20		Mar'21		Jun'21		Sep'21		Dec'21	
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Infrastruct ure		14159	22	14354	21	15478	23	15729	23	15865	24
(Out of Which)	Power	4128	6	4379	6	5307	8	5842	9	6162	9
	Telecom	1406	2	1315	2	963	1	910	1	1074	2
	Roads, Ports, Railways & Highways	3364	5	3384	5	3453	5	3093	5	2705	4
	Other Infra	5260	8	5276	8	5754	8	5884	9	5924	9
Textiles		1510	2	1642	2	1697	3	1780	3	1811	3
Food Processing		1190	2	1432	2	1440	2	1454	2	1549	2

(Rs in Crore)

Sl.	Particulars	Dec'20	Mar'21	Jun'21	Sep'21	Dec'21	Increase QoQ % (Sequential)	Increase YoY %
1	Agriculture	12049	12868	11845	12282	12012	(2.20)	(0.31)
2	MSME	12297	10122 *	11835	12457	12269 **	(1.51)	(0.23)
3	Other PSL	5301	5238	5275	5208	5137	(1.36)	(3.09)
	<b>Total PSL *</b>	29647	28228 *	28955	29947	29418 **	(1.77)	(0.77)

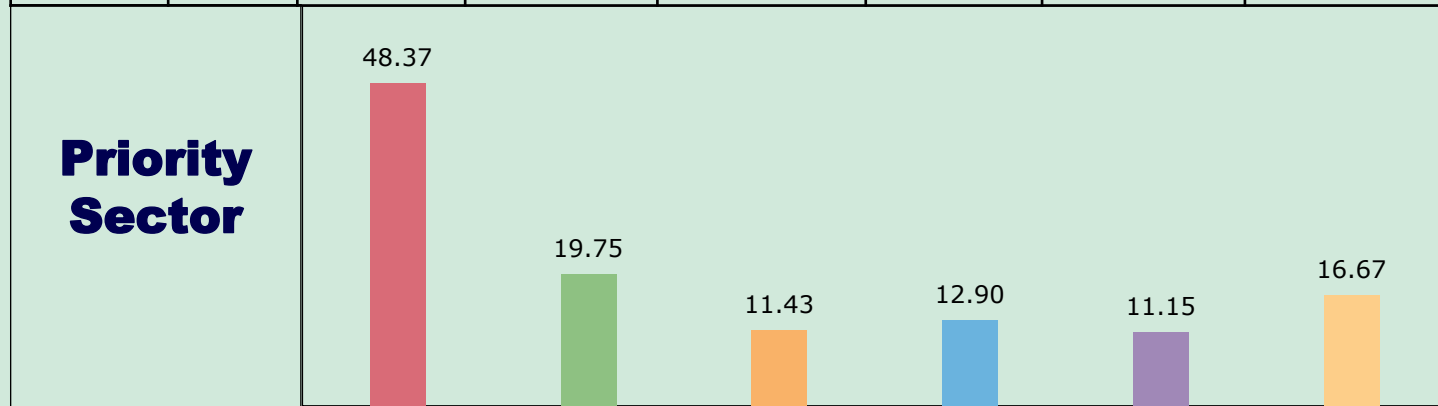
\*Excluding PSLC of Rs.2130 Crore as on Mar 21

\*\*Excluding PSLC of Rs.650 Crore as on Dec 21

# Performance under Priority Sector

(Rs in Crore)

		Priority Sector	Agriculture	Small/Marginal Farmers	Weaker Section	Micro under MSME	Non Corporate Farmers
Mandatory Target (% to ANBC)		40	18	9	11	7.50	12.73
As on 31.12.2021	Amount	29418	12012	6953	7846	6780	10139
	%	48.37	19.75	11.43	12.90	11.15	16.67



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

(Rs in Crore)

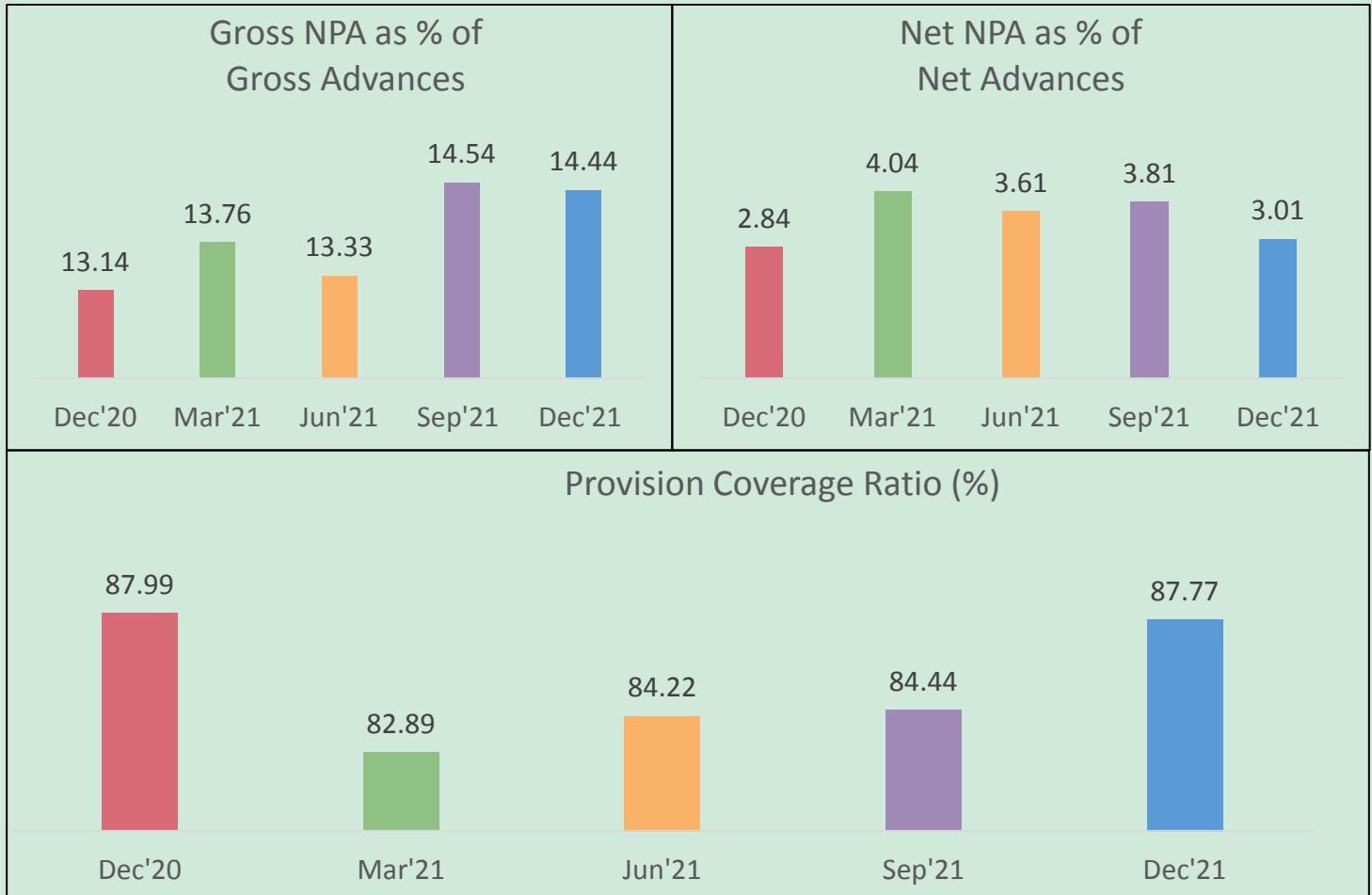
Sl.	Particulars	Dec'20	Mar'21	Jun'21	Sep'21	Dec'21	Increase QoQ % (Sequential)	Increase YoY %
1	Housing	6634	6713	6675	6727	6944	3.23	4.67
2	Vehicle	1225	1301	1306	1407	1519	7.96	24.00
3	Personal	219	207	201	219	240	9.59	9.59
4	Other Retail	1465	1577	1646	1845	1999	8.35	36.45
	<b>Total Retail</b>	<b>9543</b>	<b>9798</b>	<b>9828</b>	<b>10198</b>	<b>10702</b>	<b>4.94</b>	<b>12.15</b>

\* Other Retail includes Education Loan, Loan against Rent Receivables, Loan against Property for Personal use, Reverse Mortgage Loan etc.



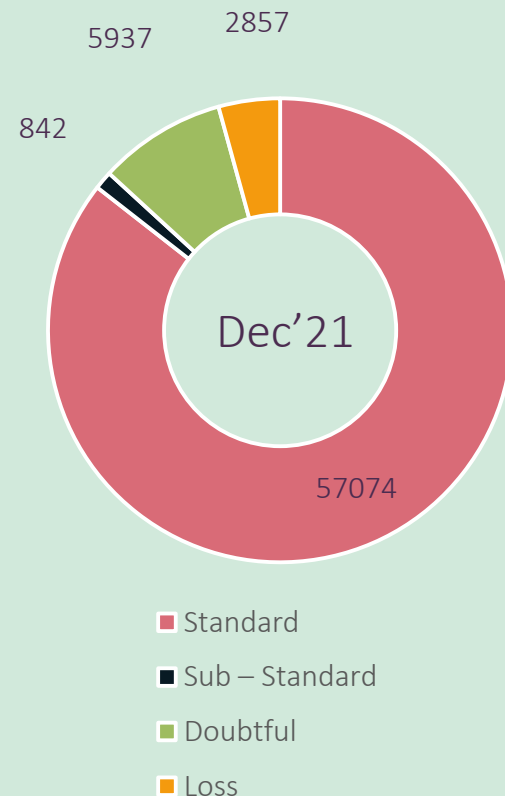
# Asset Quality

# Highlights - Asset Quality



(Rs in Crore)

Particulars	Dec'20	Mar'21	Jun'21	Sep'21	Dec'21
<b>Standard</b>	56116	58477	58878	57751	57074
<b>Sub – Standard</b>	139	1501	1354	2344	842
<b>Doubtful</b>	6373	4744	4626	4707	5937
<b>Loss</b>	1978	3089	3075	2772	2857
<b>Total Advances</b>	<b>64606</b>	<b>67811</b>	<b>67933</b>	<b>67574</b>	<b>66710</b>





# Movement of NPA

(Rs in Crore)

Sr. No	Particulars	Full Year	Quarter				Nine Months Ended	
		Mar'21	Dec'20	Jun'21	Sep'21	Dec'21	Dec'20	Dec'21
1	Gross NPA Opening Balance	8875	8673	9334	9055	9823	8875	9334
2	Cash recoveries	927	123	194	530	230	368	888
3	Out of Above Cash recovery Income Booked	48	11	45	38	7	39	89
4	Up gradations	148	74	540	303	175	141	691
5	Write off/ Rebate	71	2	33	3	3	4	39
6	Total Net Reductions(2+4+5-3)	1097	188	722	798	401	474	1529
7	Fresh Slippage	1557	5	443	1566	214	89	1831
8	GROSS NPA(1+7-6)	9334	8490	9055	9823	9636	8490	9636
9	GROSS NPA (%)	13.76	13.14	13.33	14.54	14.44	13.14	14.44
10	NET NPA	2462	1638	2207	2288	1773	1638	1773
11	NET NPA (%)	4.04	2.84	3.61	3.81	3.01	2.84	3.01
12	Recovery in T.W.O. A/Cs	136	32	124	60	25	67	210

(Rs in Crore)

Sector	Dec'20	Mar'21	Jun'21	Sep'21	Dec'21
Agriculture	909	918	839	840	833
MSME	1792	2098	2088	1949	1851
Retail	457	657	659	609	633
Corporate	5332	5661	5469	6425	6319

(Rs in Crore)

Industry	Dec' 20	Mar'21	Jun'21	Sep'21	Dec'21
Iron and Steel	269	187	185	179	171
Engineering	86	101	96	81	0
Textile	404	457	457	455	334
Infra-energy	690	669	785	777	774
Infra-Transport	640	814	816	909	961
Infra-Others	397	405	404	387	290
Food Processing	0	100	99	95	49
Wood Product	42	23	23	23	23
NBFC	23	1886	1889	2766	2737
Others (Chemical, Leather, etc.)	2781	1019	715	753	980
<b>Total</b>	<b>5332</b>	<b>5661</b>	<b>5469</b>	<b>6425</b>	<b>6319</b>

(Rs in Crore)

Sector	Dec'20		Mar'21		Jun'21		Sep'21		Dec'21	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Power	87	7.36	82	4.45	263	8.90	263	7.63	261	7.62
Textiles	11	0.93	229	12.44	236	7.99	192	5.57	192	5.60
Cement & Products	1	0.09	0	0.00	1	0.03	1	0.03	1	0.03
Iron & Steel	3	0.25	2	0.11	14	0.47	9	0.26	9	0.26
Hotel	39	3.30	46	2.50	141	4.77	135	3.92	151	4.41
Petro Chemical	0	0.00	0	0.00	1	0.03	1	0.03	1	0.03
Other Infrastructure	234	19.80	262	14.23	285	9.64	282	8.18	292	8.52
Others	807	68.27	1220	66.27	2015	68.17	2563	74.38	2519	73.53
<b>Total</b>	<b>1182</b>	<b>100</b>	<b>1841</b>	<b>100</b>	<b>2956</b>	<b>100</b>	<b>3446</b>	<b>100</b>	<b>3426</b>	<b>100</b>

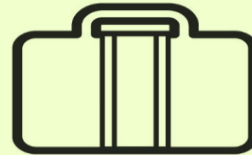
# SMA – Sector wise

(Rs in Crore)

S. No.	Sector	31.12.2020			31.03.2021			30.06.2021			30.09.2021			31.12.2021		
		SMA 0	SMA 1	SMA 2	SMA 0	SMA 1	SMA 2	SMA 0	SMA 1	SMA 2	SMA 0	SMA 1	SMA 2	SMA 0	SMA 1	SMA 2
1	Retail	63	583	702	186	1247	13	710	44	636	720	97	583	1592	725	640
2	Agriculture	9	353	627	62	440	21	180	346	186	165	327	205	232	796	249
3	MSME	196	782	655	450	881	26	1075	232	570	1087	230	755	2046	705	703
4	Corporate	456	1802	2529	791	403	3004	836	113	3078	574	21	1728	2109	525	174
5	<b>Total (1+2+3+4)</b>	724	3520	4513	1489	2971	3064	2801	735	4470	2546	675	3271	5979	2751	1766

(Rs in Crore)

Category	As on 31.12.2021			
	No. of Accounts	Exposure	Provision	PCR (%)
RBI List I	03	258	258	100
RBI List II	02	32	33	100
Accounts filed by Bank	01	65	65	100
Accounts filed by other Banks	44	3696	3524	95
<b>Total</b>	<b>50</b>	<b>4051</b>	<b>3880</b>	<b>96</b>



# Investment

(Rs in Crore)

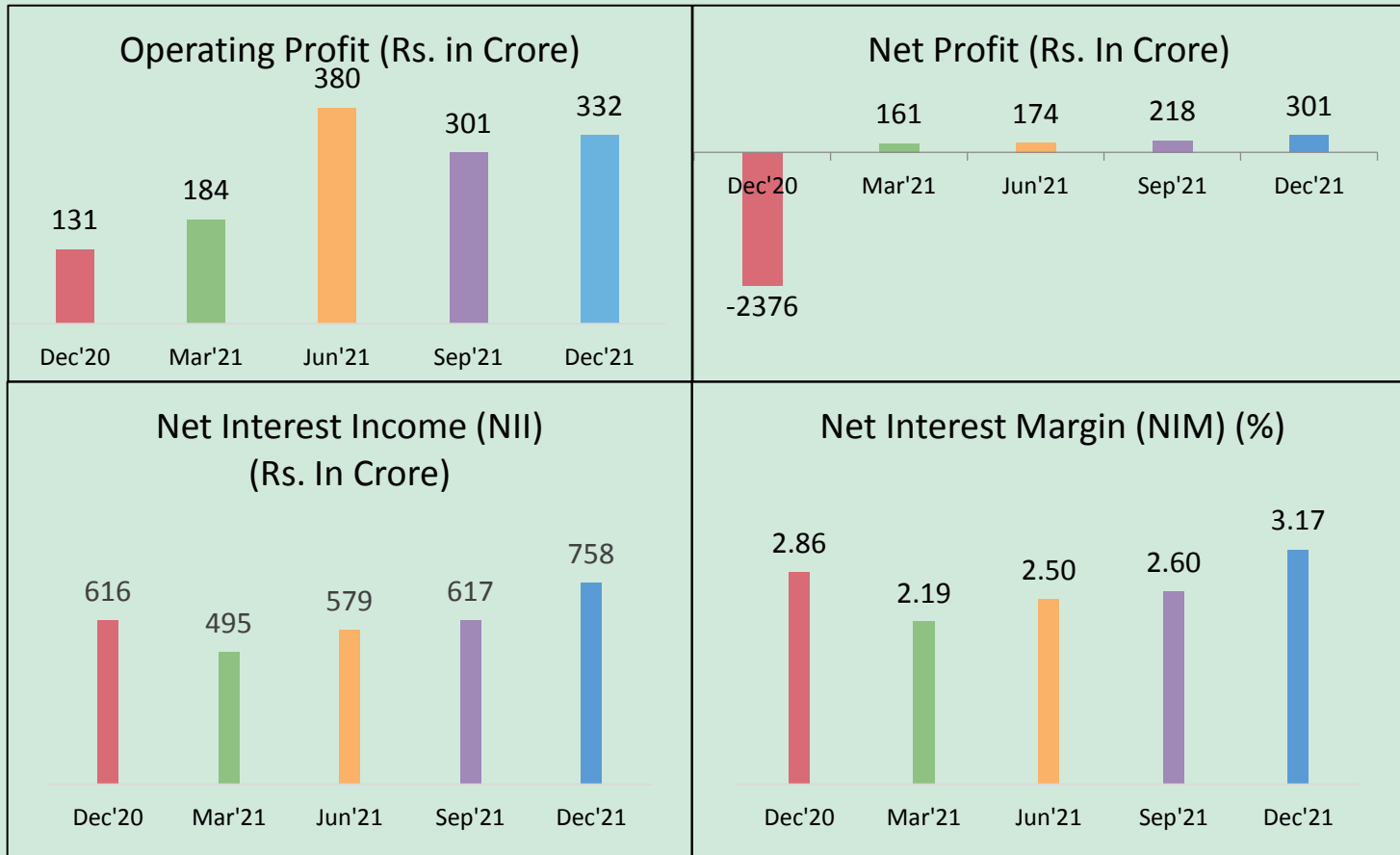
Particulars	Dec 20	Mar 21	Jun 21	Sep 21	Dec 21	% to Total (Dec 21)
<b>GROSS INVESTMENTS</b>	<b>30849</b>	<b>32518</b>	<b>36372</b>	<b>37553</b>	<b>37651</b>	
<b>SLR INVESTMENTS</b>						
i) Treasury Bills	395	457	1018	946	757	2.84
ii) CG securities	10903	11763	14282	13133	13579	51.00
iii) State Govt. Securities	7100	7104	9516	12001	12291	46.16
iv) Other Approved Securities	1	2	1	1	1	0.00
<b>Total of SLR Investments</b>	<b>18399</b>	<b>19326</b>	<b>24717</b>	<b>26081</b>	<b>26628</b>	<b>100.00</b>
<b>NON-SLR INVESTMENTS</b>						
i) PSU Bonds	9337	9477*	9341*	9340*	9136*	82.88
ii) Corporate Debentures	1410	1381	1356	1358	1207	10.95
iii) CDs	1008	1430	291	96	96	0.87
iv) CPs	319	533	295	294	196	1.78
v) Shares of PSUs /Corporates & Others	328	321	320	328	331	3.00
vi) Venture CF	10	13	17	21	25	0.23
viii) Securitized Receipt	38	37	35	35	32	0.29
<b>Total of Non-SLR Investments(Excluding RIDF)</b>	<b>12450</b>	<b>13192</b>	<b>11655</b>	<b>11472</b>	<b>11023</b>	<b>100.00</b>

\* PSU Bonds include Recapitalization Bonds of Rs.7072 Cr





# Financial Performance



# Operating Profit

(Rs in Crore)

Particulars	Full Year	Quarter				Variation		Nine Months Ended		Variation
	Mar'21	Dec'20	Jun'21	Sep'21	Dec'21	QoQ% (Sequential)	YoY%	Dec'20	Dec'21	YoY%
<b>Interest Income</b>	6974	1763	1691	1741	1871	7.47	6.13	5363	5303	(1.12)
<b>Interest Expenses</b>	4712	1147	1112	1124	1113	(0.98)	(2.96)	3596	3349	(6.87)
<b>NII (Spread)</b>	2262	616	579	617	758	22.85	23.05	1767	1954	10.58
<b>Non Interest Income</b>	904	211	318	256	171	(33.20)	(18.96)	564	745	32.09
<b>Operating Expenses</b>	2394	696	517	572	597	4.37	(14.22)	1743	1686	(3.27)
<b>Operating Profit</b>	<b>772</b>	<b>131</b>	<b>380</b>	<b>301</b>	<b>332</b>	<b>10.30</b>	<b>153.44</b>	<b>588</b>	<b>1013</b>	<b>72.28</b>

(Rs in Crore)

Particulars-	Full Year	Quarter				Variation		Nine Months Ended		Variation
	Mar'21	Dec'20	Jun'21	Sep'21	Dec'21	QoQ% (Sequential)	YoY%	Dec'20	Dec'21	YoY%
<b>Operating Profit</b>	772	131	380	301	332	10.30	153.44	588	1013	72.28
<b>Provision for NPA</b>	2678	1482	(23)	678	325	(52.06)	(78.07)	2658	980	(63.13)
<b>Provision on Restructured Adv.</b>	39	29	(47)	(1)	1	200.00	(96.55)	30	(47)	(256.67)
<b>Standard Assets</b>	1284	1344	88	(468)	(307)	34.40	(122.84)	1382	(687)	(149.71)
<b>Provision for NPI</b>	102	58	(7)	(60)	5	108.33	(91.38)	86	(62)	(172.09)
<b>Others Provisions</b>	73	3	35	54	2	(96.30)	(33.33)	6	91	1416.67
<b>Tax Expense</b>	(671)	(409)	160	(120)	5	104.17	101.22	(680)	45	106.62
<b>Total Provisions</b>	3505	2507	206	83	31	(62.65)	(98.76)	3482	320	(90.81)
<b>Net Profit</b>	<b>(2733)</b>	<b>(2376)</b>	<b>174</b>	<b>218</b>	<b>301</b>	<b>38.07</b>	<b>112.67</b>	<b>(2894)</b>	<b>693</b>	<b>123.95</b>

(Rs in Crore)

Particulars	Full Year	Quarter			Dec'21	Variation		Nine Months Ended		Variation
	Mar'21	Dec'20	Jun'21	Sep'21		QoQ% (Sequential)	YoY%	Dec'20	Dec'21	YoY%
<b>Interest Income (a+b+c)</b>	<b>6974</b>	<b>1763</b>	<b>1691</b>	<b>1741</b>	<b>1871</b>	<b>7.47</b>	<b>6.13</b>	<b>5363</b>	<b>5303</b>	<b>(1.12)</b>
<b>a) Advances</b>	4865	1252	1167	1151	1267	10.08	1.20	3785	3585	(5.28)
<b>b) Investments</b>	1874	455	477	528	544	3.03	19.56	1420	1549	9.08
<b>c) Others</b>	235	56	47	62	60	(3.23)	7.14	158	169	6.96

# Non Interest Income

(Rs in Crore)

Particulars	Full Year	Quarter			Variation			Nine Months Ended		Variation
	Mar'21	Dec'20	Jun'21	Sep'21	Dec'21	QoQ% (Sequential)	YoY%	Dec'20	Dec'21	YoY%
Comm. Exchange, Brokerage	92	24	24	30	22	(26.67)	(8.33)	70	76	8.57
Exchange Earned on Forex	27	7	15	12	13	8.33	85.71	17	40	135.29
Profit on Sale of Investment	415	107	163	110	54	(50.91)	(49.53)	287	327	13.94
Profit on Revaluation of Investment	1	(9)	(31)	(5)	(20)	(300.00)	(122.22)	(10)	(56)	(460.00)
Loan Processing Fee	82	19	14	24	19	(20.83)	0.00	47	57	21.28
Recovery in written off A/cs	125	30	104	52	22	(57.69)	(26.67)	61	178	191.80
Other Income	162	33	29	33	61	84.85	84.85	92	123	33.70
<b>Total</b>	<b>904</b>	<b>211</b>	<b>318</b>	<b>256</b>	<b>171</b>	<b>(33.20)</b>	<b>(18.96)</b>	<b>564</b>	<b>745</b>	<b>32.09</b>

(Rs in Crore)

Particulars	Full Year	Quarter			Variation			Nine Months Ended		Variation
	Mar'21	Dec'20	Jun'21	Sep'21	Dec'21	QoQ% (Sequential)	YoY%	Dec'20	Dec'21	YoY%
<b>Total Expenses</b>	<b>7106</b>	<b>1843</b>	<b>1629</b>	<b>1696</b>	<b>1710</b>	<b>0.83</b>	<b>(7.22)</b>	<b>5339</b>	<b>5035</b>	<b>(5.69)</b>
<b>Interest Expenses</b>	<b>4712</b>	<b>1147</b>	<b>1112</b>	<b>1124</b>	<b>1113</b>	<b>(0.98)</b>	<b>(2.96)</b>	<b>3596</b>	<b>3349</b>	<b>(6.87)</b>
<b>- Deposits</b>	4453	1085	1047	1062	1057	(0.47)	(2.58)	3398	3166	(6.83)
<b>- Others</b>	259	62	65	62	56	(9.68)	(9.68)	198	183	(7.58)
<b>Operating Expenses</b>	<b>2394</b>	<b>696</b>	<b>517</b>	<b>572</b>	<b>597</b>	<b>4.37</b>	<b>(14.22)</b>	<b>1743</b>	<b>1686</b>	<b>(3.27)</b>
<b>a. Salaries</b>	1688	520	338	366	390	6.56	(25.00)	1257	1094	(12.97)
<b>b. Other Operating Expenses</b>	706	176	179	206	207	0.49	17.61	486	592	21.81



# Capital and Shareholding Pattern

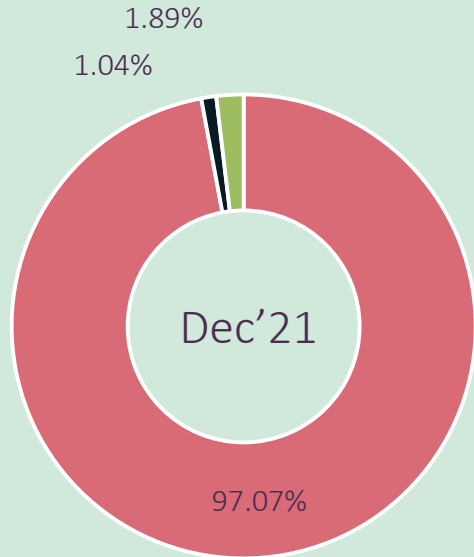


# Capital Adequacy

(Rs in Crore)

Particulars	Dec 20 (Basel III)			Mar 21 (Basel III)			Jun 21 (Basel III)			Sep 21 (Basel III)			Dec 21 (Basel III)		
	Amount	%	Regulatory Requirement	Amount	%	Regulatory Requirement	Amount	%	Regulatory Requirement	Amount	%	Regulatory Requirement	Amount	%	Regulatory Requirement
<b>CET I (Including CCB)</b>	5860	11.45	7.375	6243	12.05	7.375	6296	12.38	7.375	5920	12.25	7.375	5949	12.34	8.00
<b>AT - 1</b>	1000	1.95		1000	1.93		1000	1.96		1000	2.07		1000	2.07	
<b>Tier I (Including CCB)</b>	6860	13.40	8.875	7243	13.98	8.875	7296	14.34	8.875	6920	14.32	8.875	6949	14.41	9.50
<b>Tier II</b>	1530	2.99		1598	3.08		1666	3.28		1734	3.60		1638	3.41	
<b>Capital Adequacy</b>	8389	16.39	10.875	8840	17.06	10.875	8962	17.62	10.875	8654	17.92	10.875	8587	17.82	11.50
<b>Risk Weighted Assets</b>	51181			51790			50868			48308			48223		

# Share Holding Pattern

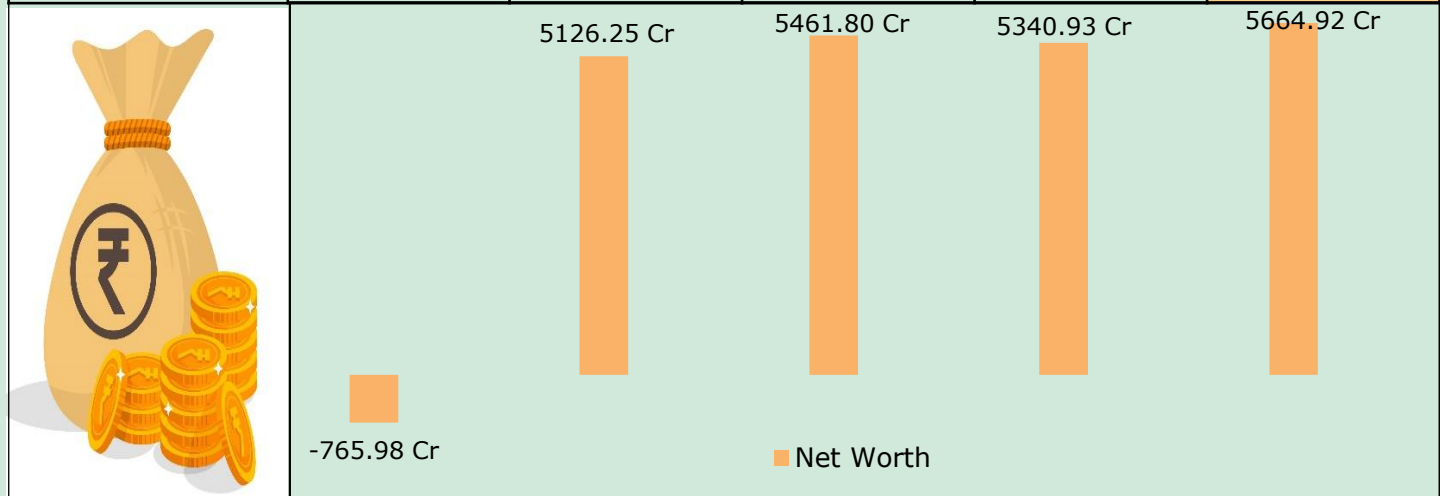


■ Govt. of India ■ LIC ■ Others

Particulars	31.12.20	31.03.21	30.06.21	30.09.21	31.12.21
• <b>Share Capital</b>	701.05 Cr	4052.67 Cr	4052.67 Cr	4052.67 Cr	4052.67 Cr
• <b>No. of Shares</b>	70.10 Cr	405.27 Cr	405.27 Cr	405.27 Cr	405.27 Cr

Particulars	31.12.20	31.03.21	30.06.21	30.09.21	31.12.21
• <b>Govt. of India</b>	83.06	97.07	97.07	97.07	97.07
• <b>LIC</b>	5.99	1.04	1.04	1.04	1.04
• <b>Others</b>	10.95	1.89	1.89	1.89	1.89

Particulars	31.12.20	31.03.21	30.06.21	30.09.21	31.12.21
Net Worth	(765.98) Cr	5126.25 Cr	5461.80 Cr	5340.93 Cr *	5664.92 Cr *
Book Value	(Rs. 10.93)	Rs. 12.65	Rs. 13.48	Rs.13.18 *	Rs. 13.98 *



\* Deferred Pension has been netted from Net Worth.



# Balance Sheet

(Rs in Crore)

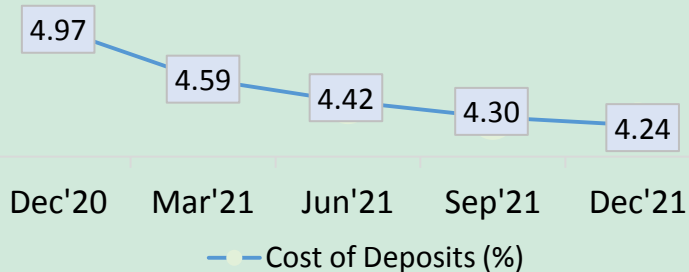
Liabilities	As on				Dec'21
	Dec'20	Mar'21	Jun'21	Sep'21	
Capital	701	4053	4053	4053	4053
Reserve & Surplus	2002	4310	4484	4702	5003
Share Application Money Pending Allotment	5500	0	0	0	0
Deposits	90509	96108	98478	101910	100351
Borrowings	2604	2644	2644	2630	2303
Other Liabilities & Provision	3660	3367	3008	2839	2538
<b>Total</b>	<b>104976</b>	<b>110482</b>	<b>112667</b>	<b>116134</b>	<b>114248</b>
<b>Assets</b>					
Cash & Balance with RBI	6712	7208	5759	9177	8740
Bal. with Banks & Money at Call	1180	1131	795	567	295
Investments (Net)	30360	32023	35871	37108	37180
Advances (Net)	57766	60942	61134	60096	58908
Fixed Assets	1261	1585	1593	1582	1564
Other Assets	7697	7593	7515	7604	7561
<b>Total</b>	<b>104976</b>	<b>110482</b>	<b>112667</b>	<b>116134</b>	<b>114248</b>



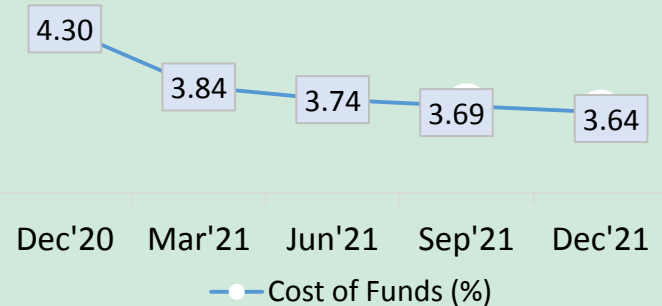
# Key Financial Ratios

# Key Financial Ratios (QoQ)

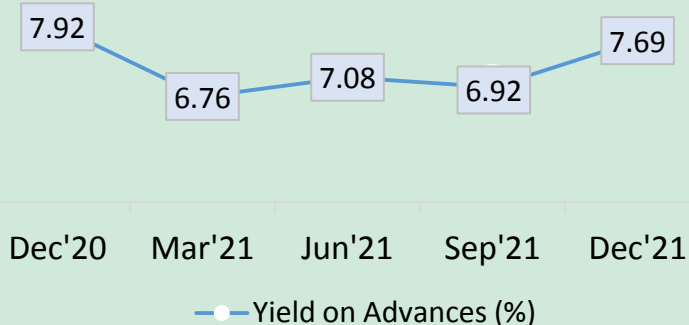
## Cost of Deposits (%)



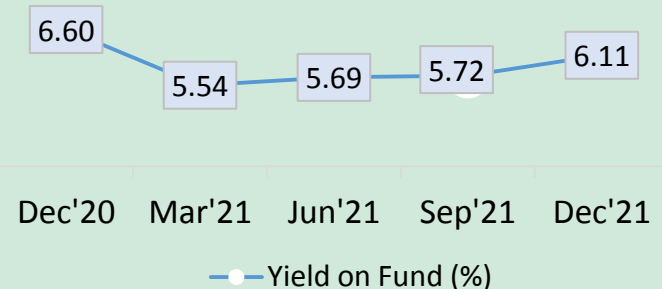
## Cost of Funds (%)



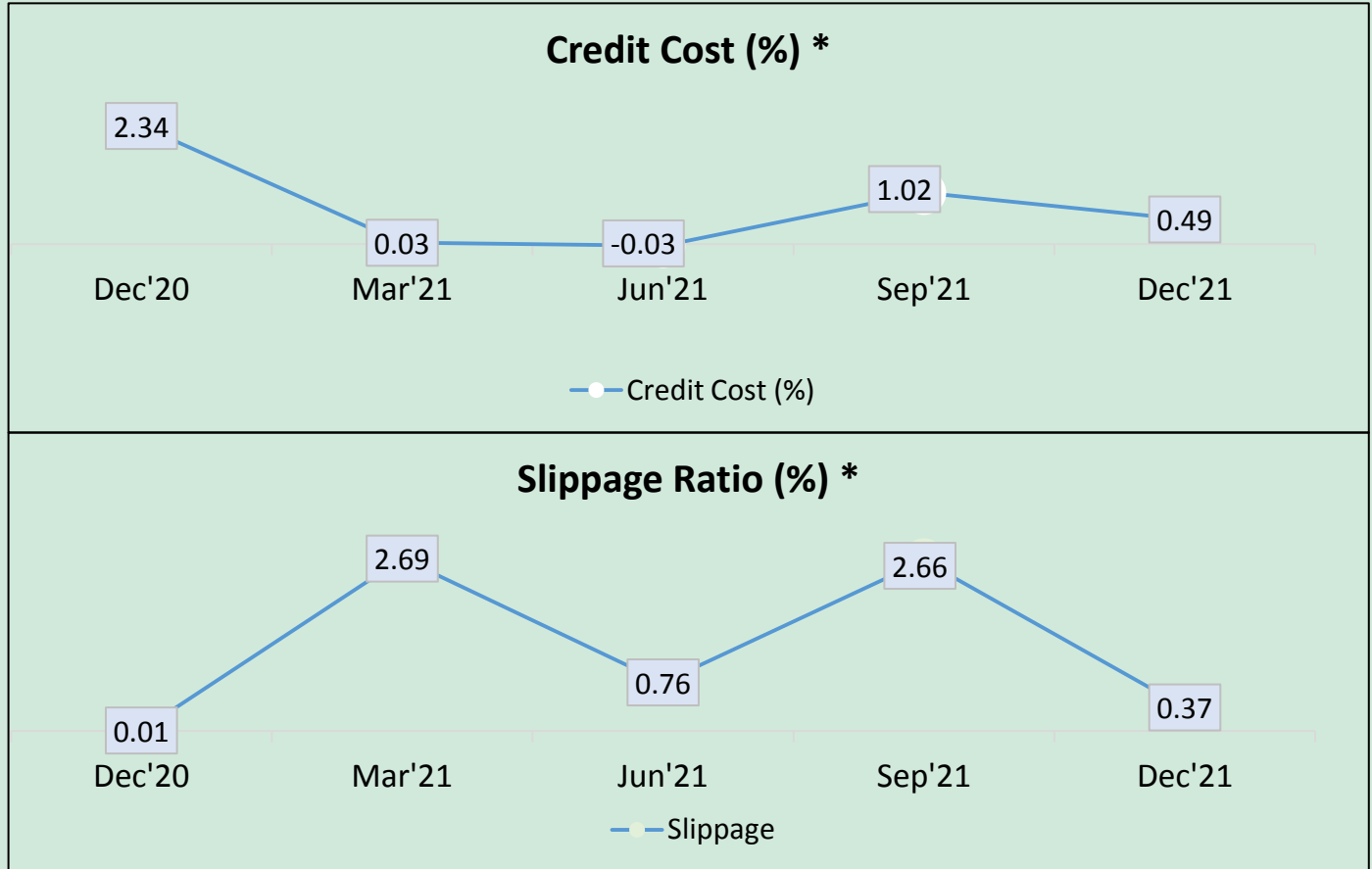
## Yield on Advances (%)



## Yield on Fund (%)



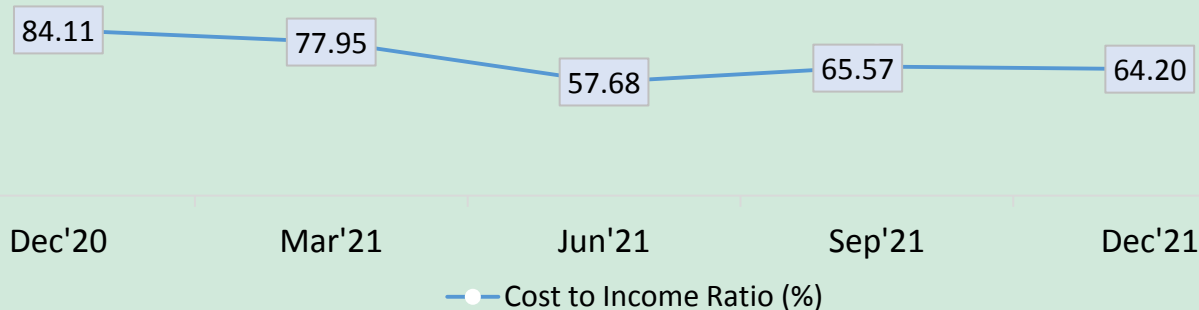
# Key Financial Ratios (QoQ)



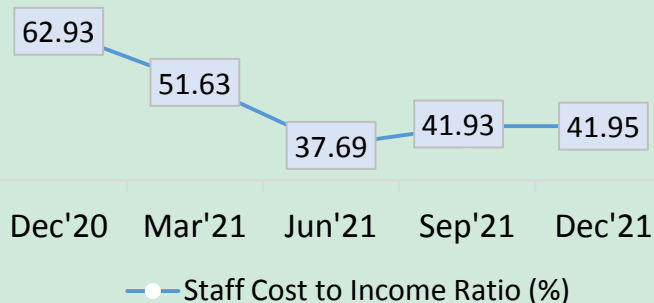
\* For the Quarter



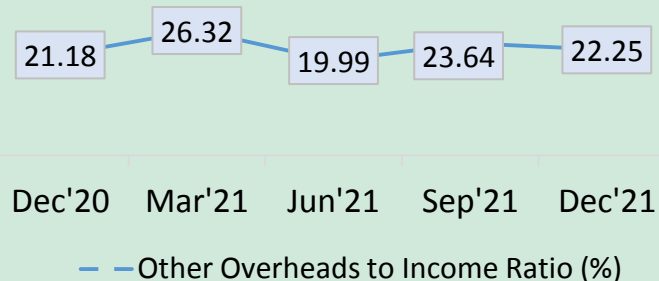
## Cost to Income Ratio (%)



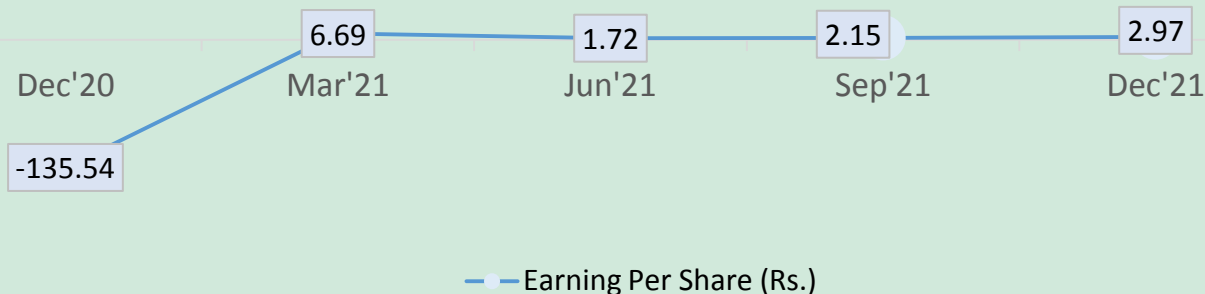
## Staff cost to Income ratio (%)



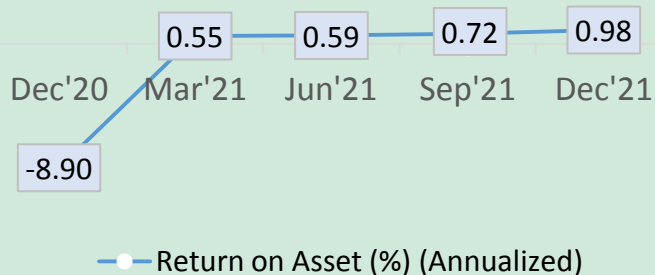
## Other Overheads to Income Ratio (%)



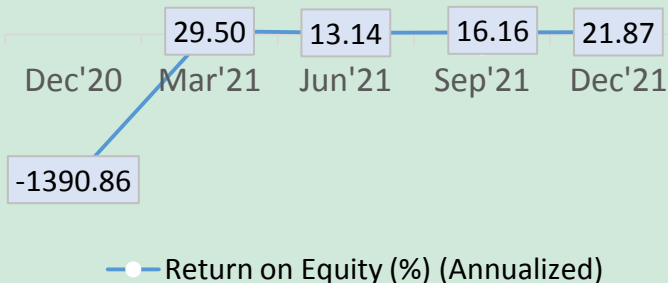
## Earning Per Share (Rs.)



## Return on Asset (%) (Annualized)



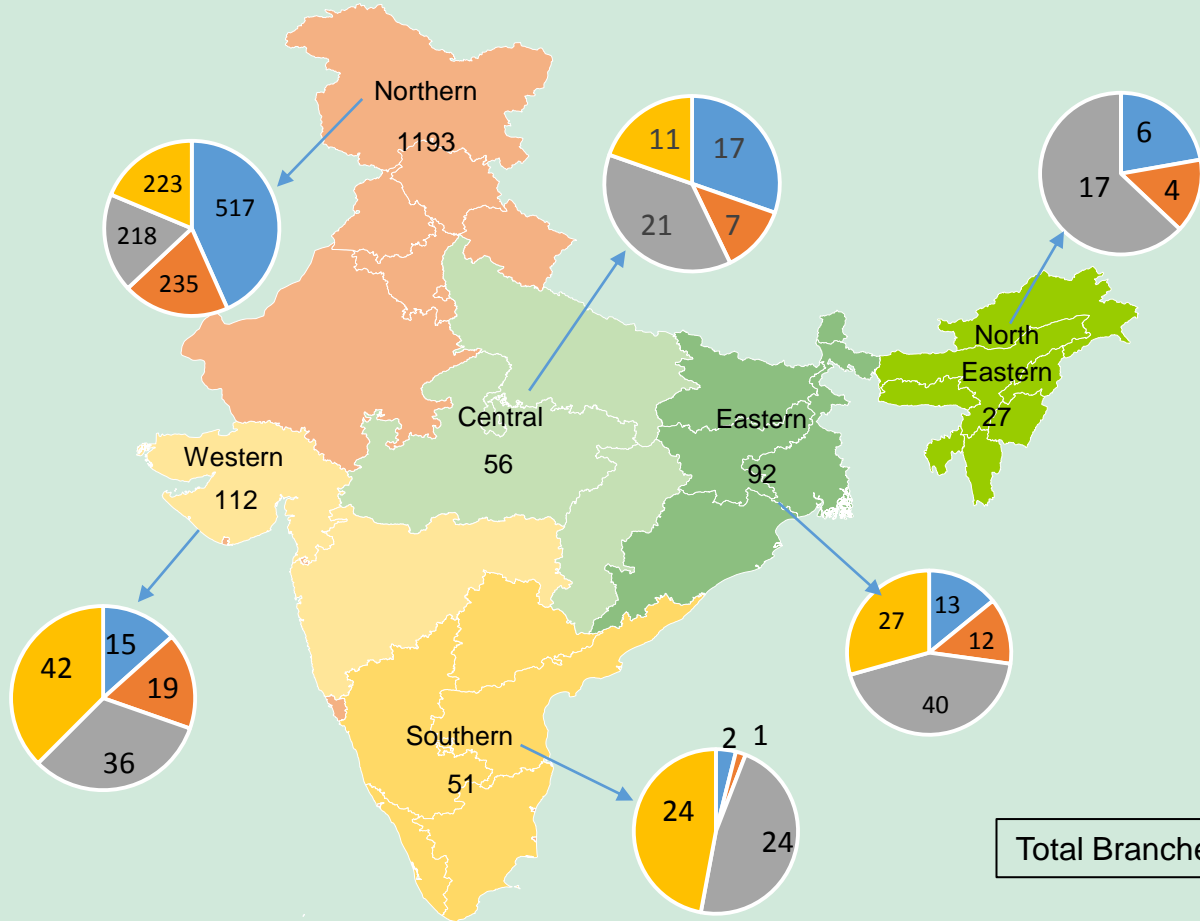
## Return on Equity (%) (Annualized)





# Geographical Presence & Financial Inclusion

# Region-wise Branches



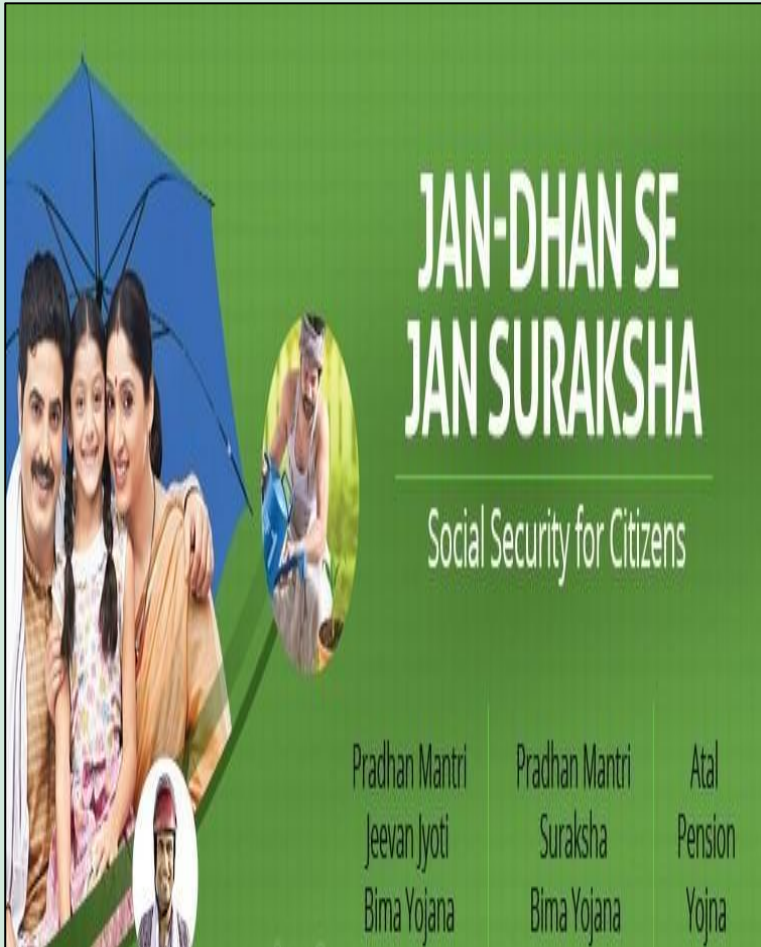
Total Branches - 1531

■ Rural     
 ■ Semi-Urban     
 ■ Urban     
 ■ Metro



## Cumulative position of Pradhan Mantri Jan-Dhan Yojana Schemes

Particulars	As on Dec'20	As on Mar'21	As on Jun'21	As on Sep'21	As on Dec'21
Number of Accounts opened (In Lacs)	13.77	13.96	13.98	14.24	14.51
Number of Active Accounts (In Lacs)	11.26	11.62	11.64	11.81	12.06



**JAN-DHAN SE  
JAN SURAKSHA**

Social Security for Citizens

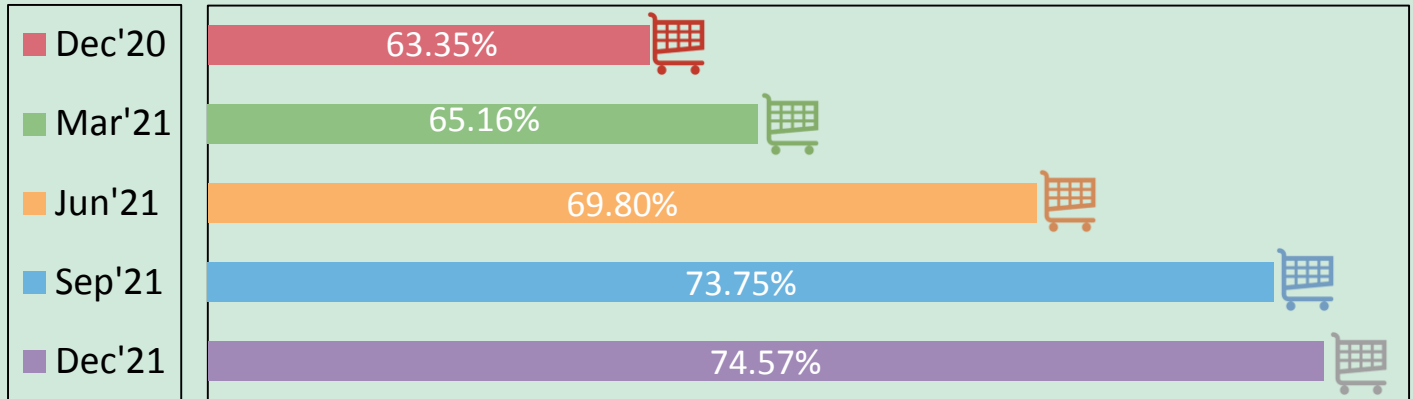
Pradhan Mantri Jeevan Jyoti Bima Yojana	Pradhan Mantri Suraksha Bima Yojana	Atal Pension Yojana
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Pradhan Mantri Social Security Schemes					
Scheme	No. of Enrolments as on Dec'20	No. of Enrolments as on Mar'21	No. of Enrolments as on Jun'21	No. of Enrolments as on Sep'21	No. of Enrolments as on Dec'21
Pradhan Mantri Jeevan Jyoti Bima Yojana (In Lacs)	3.15	3.60	3.64	4.12	4.38
Pradhan Mantri Suraksha Bima Yojana (In Lacs)	13.31	14.11	14.37	15.30	16.01
Atal Pension Yojana (In Lacs)	2.37	2.44	2.61	2.65	2.73
<b>Total Enrolments (In Lacs)</b>	<b>18.83</b>	<b>20.15</b>	<b>20.62</b>	<b>22.07</b>	<b>23.12</b>

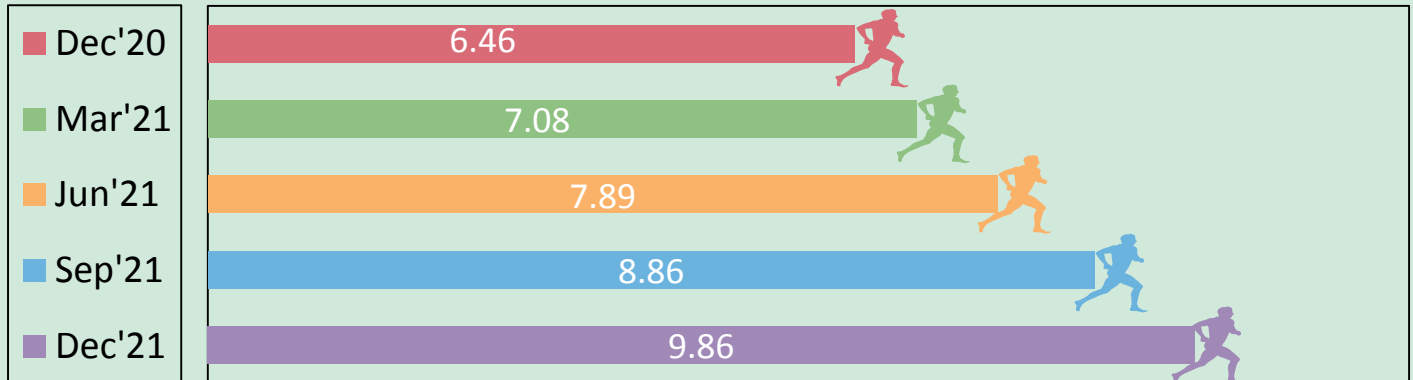


# Digital Initiative

## E- Transaction (%)



## UPI/BHIM Users (In Lac)





## Internet & Mobile Banking Platform

Balance View  
&  
Fund Transfer

Open & Close  
FD/RD

Deposit Account  
(FD & RD) Balance

Insta Pay

Donations

TDS Certificate

Stop Cheque

New Cheque  
Book

Social Securities

## Services Available

Retail  
Banking

Corporate  
Banking

NRI Banking


## Upcoming Services

Opening  
of PSB  
Digital  
Account

Merchant  
Banking



PSB Apna Ghar




PSB Apna Vahan




PSB Gold Loan




MSME Financing



PSB Salary Plus Account –An account for Govt./Corporate employees



PSB Smart Salary Account – An account for Individuals



PSB Sanchay – Term Deposit account for Govt./ Corporate employees



PSB Flexi Saving Deposit Account



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