

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ  
(ਭਾਰਤ ਸਰਕਾਰ ਦਾ ਉਪਕਰਮ)



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

Where service is a way of life

75  
Azadi Ka  
Amrit Mahotsav



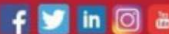
# Financial Performance Q1 (June 2023)



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## Key Highlights (YoY)

↑ 11.63%

**Total Business**  
**Rs.194525 Cr.**

↑ 12.49%

**Deposit**  
**Rs.114211 Cr.**

↑ 10.43%

**Gross Advances**  
**Rs.80314 Cr.**

↑ 413 bps

**RAM % to Gross**  
**Advances**  
**53.60%**

↑ 54.78%

**Other Income**  
**Rs.178 Cr.**

↑ 143 bps

**Yield on Advances**  
**8.45%**

## Key Highlights (YoY)

↓ 454 bps

**Gross NPA**  
**6.80%**

↑ 48 bps

**PCR**  
**88.58%**

↑ 38.01%

**Net Worth**  
**Rs.7213 Cr.**

↑ 19.64%

**RAM**  
**Rs.43046 Cr.**

↑ 18.16%

**Core Retail  
Advances**  
**Rs.14227 Cr.**

↑ 40 bps

**CRAR**  
**17.19%**

## Key Highlights (QoQ)

↑ 4.15%

**Deposit**  
**Rs.114211 Cr.**

↑ 10 bps

**NIM**  
**2.63%**

↑ 60 bps

**Yield on Advances**  
**8.45%**

↓ 17 bps

**Gross NPA**  
**6.80%**

↓ 3 bps

**Slippage Ratio**  
**0.60**

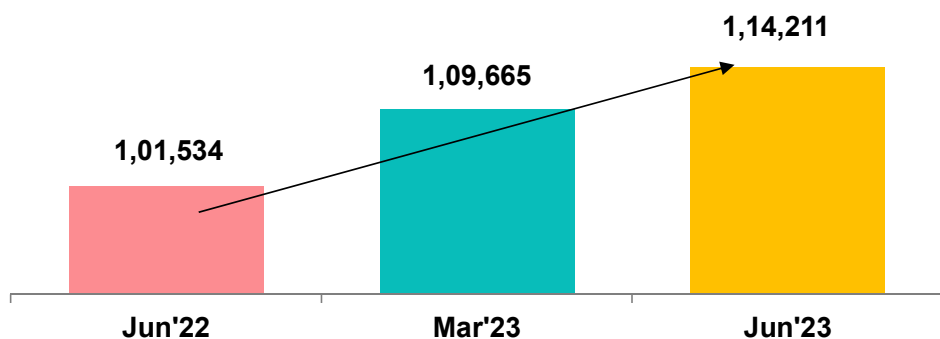
↑ 14 bps

**CET-I**  
**14.46%**

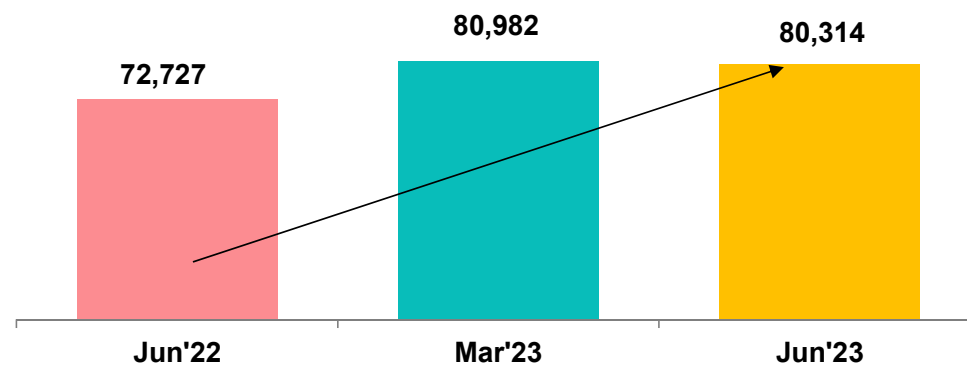
# Overall Business mix

(Rs. in Crores)

## Total Deposits



## Total Advances

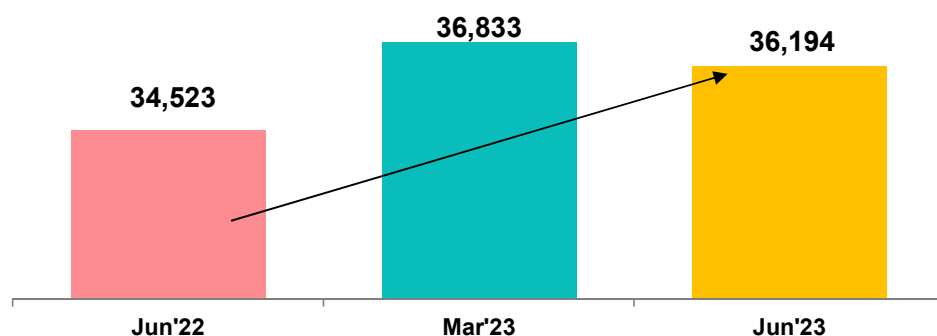


Particulars	Jun'22	Mar'23	Jun'23	QoQ (%)	YoY (%)
Total Business	174261	190647	194525	2.03	11.63
Total Deposits	101534	109665	114211	4.15	12.49
Total Advances	72727	80982	80314	(0.82)	10.43
CD ratio	71.63	73.84	70.32	(3.52)	(1.31)

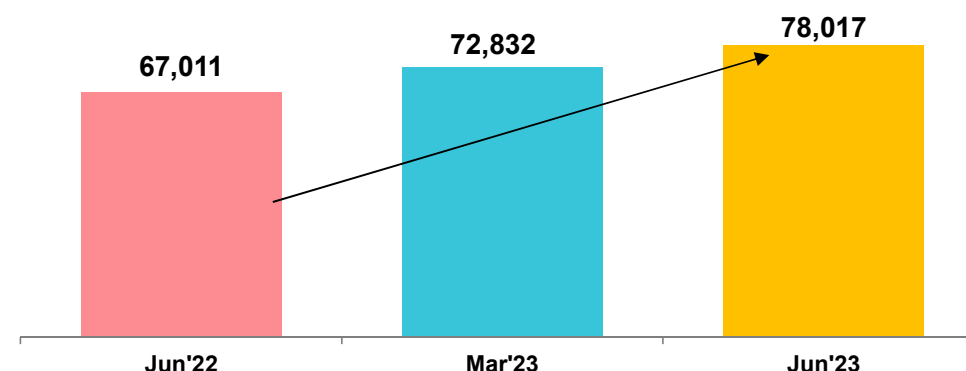
# Liability Franchise

(Rs. in Crores)

## CASA



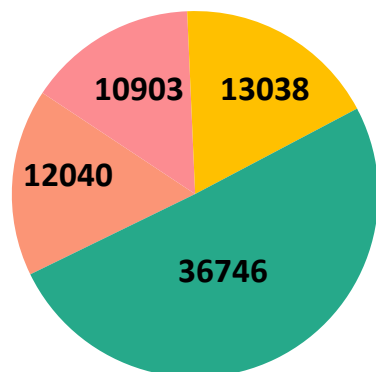
## Term deposits



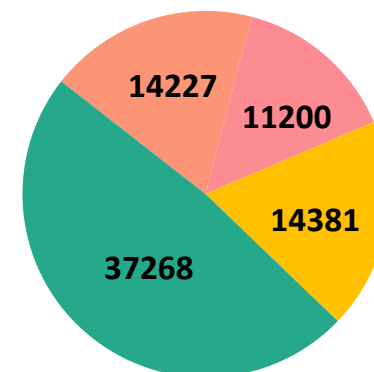
Particulars	Jun'22	Mar'23	Jun'23	QoQ (%)	YoY (%)
Current Deposits	3692	4975	4107	(17.45)	11.24
Savings Deposits	30831	31858	32087	0.72	4.07
CASA Deposits	34523	36833	36194	(1.73)	4.84
CASA (%)	34.00	33.59	31.69	(1.90)	(2.31)
Term Deposits	67011	72832	78017	7.12	16.42
Total Deposits	101534	109665	114211	4.15	12.49

# Diversified loan book - Advances Mix

Advances – Q1 FY'23 (%)



Advances – Q1 FY'24 (%)



■ Retail      ■ MSME  
■ Agri      ■ Corporate

(Rs. in Crores)

Parameters	Jun'22	Mar'23	Jun'23	%QoQ	% YoY	% to Gross advances (Jun'22)	% to Gross advances (Mar'23)	% to Gross advances (Jun'23)
RAM	35981	43082	43046	(0.08)	19.64	49.47	53.20	53.60
Out of which								
Core Retail	12040	13947	14227	2.01	18.16	16.56	17.22	17.71
Agri	10903	11787	11200	(4.98)	2.72	14.99	14.56	13.95
MSME	13038	14857	14381	(3.20)	10.30	17.93	18.35	17.91
Corporate	36746	37900	37268	(1.67)	1.42	50.53	46.80	46.40





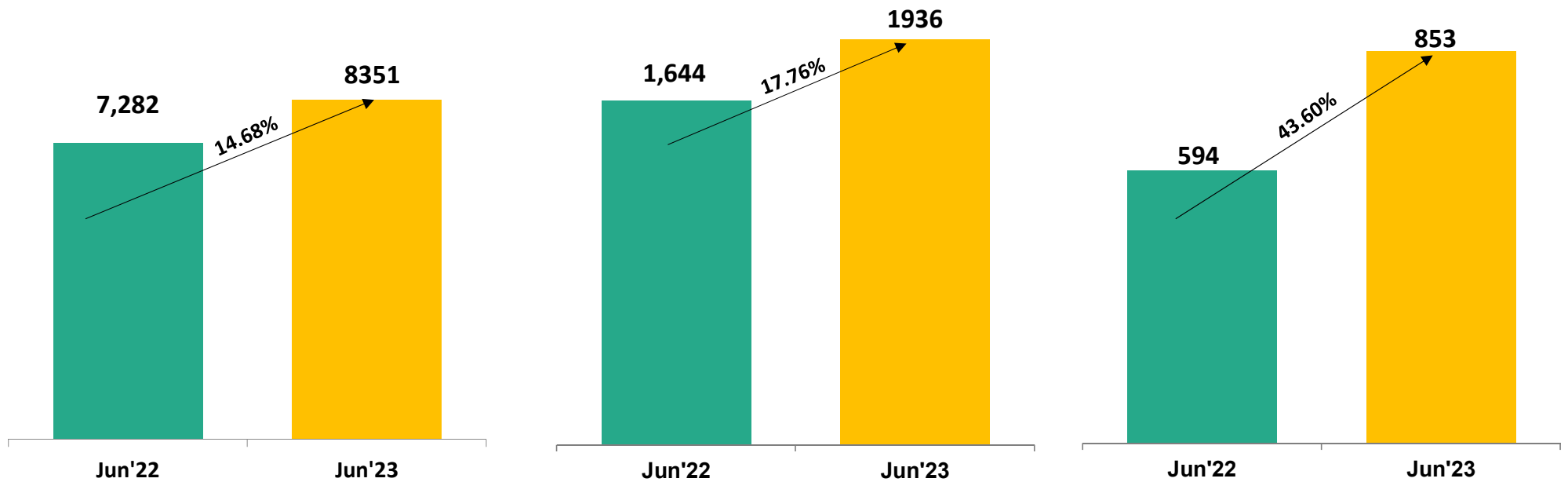
# Retail Lending Portfolio

(Rs. in Crores)

## Home Loan

## Vehicle Loan

## Gold loan



# Advances Breakup of Major Industries / Sectors

(Rs. in Crores)

Sector		Jun '22		Mar '23		Jun '23	
		Amount	% to Total Advances	Amount	% to Total Advances	Amount	% to Total Advances
Infrastructure		15625	21.48	15498	19.14	15274	19.02
(Out of Which)	Energy	6,299	8.66	5755	7.11	5462	6.80
	Telecommunication	910	1.25	337	0.42	336	0.42
	Roads, Ports	3003	4.13	3369	4.16	3390	4.22
	Other Infra	5413	7.44	6038	7.46	6086	7.58
Iron & Steel		347	0.48	1220	1.51	1112	1.38
Textile		1325	1.82	1330	1.64	1273	1.59
NBFC		8992	12.36	14878	18.37	14032	17.47
(Out of Which)	HFC	1381	1.90	5078	6.27	5418	6.75
	PSU & PSU backed NBFC	725	1.00	6396	7.90	5646	7.03
	Private NBFC	6886	9.47	3404	4.20	2968	3.70

# Rating Profile of NBFCs

(Rs. in Crores)

Particulars	Jun'22		Mar'23		Jun'23	
	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	2541	36.93	7783	58.47	8535	66.47
AA rated	3346	48.63	5070	38.09	3853	30.00
A rated	926	13.46	396	2.97	440	3.43
Total A & above	6813	99.02	13249	99.53	12828	99.90
BBB Rated	34	0.49	53	0.40	5.44	0.04
Total of BBB & above	6847	99.51	13302	99.93	12833	99.94
BB & Below	34	0.49	10	0.07	8	0.06
Total	6881	100	13312	100.00	12841	100

# Credit Profile

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

(Rs. in Crores)

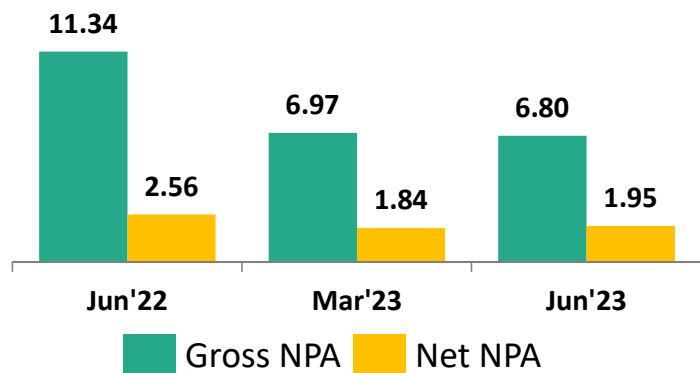
Particulars	Jun'22		Mar'23		Jun'23	
	Amount	% to Total	Amount	% to Total	Amount	% to Total
AAA rated	4204	12.50	11469	26.27	10466	22.85
AA rated	6954	20.68	7575	17.35	9723	21.23
A rated	3111	9.25	4145	9.50	4634	10.12
BBB rated	2157	6.42	1570	3.60	2143	4.68
Total of BBB & above	16426	48.85	24759	56.72	26966	58.88
BB & Below	2151	6.40	2249	5.15	2116	4.62
Total Rated	18577	55.25	27008	61.87	29082	63.50
Govt. Guaranteed	13561	40.33	12360	28.32	12867	28.10
Other Unrated	1487	4.42	4284	9.81	3848	8.40
<b>Total</b>	<b>33625</b>	<b>100.00</b>	<b>43652</b>	<b>100.00</b>	<b>45797</b>	<b>100.00</b>

# Priority Sector Lending

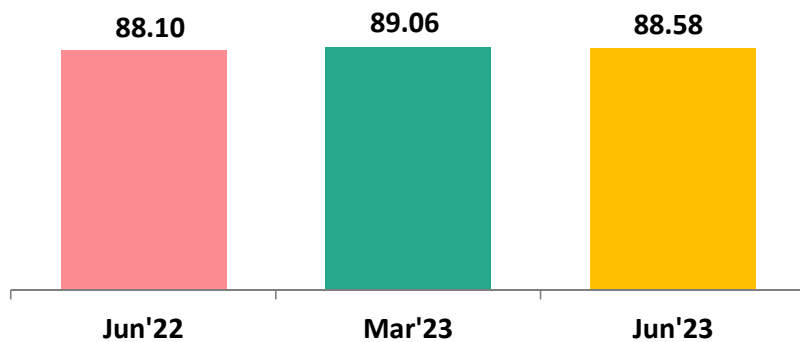
Sl.	Particulars	Mandated Targets	Jun'23
1	Priority Sector % to ANBC	40.00%	51.95%
2	Agriculture - PS % to ANBC	18.00%	20.02%
3	Small and Marginal Farmers (SMF) % to ANBC	10.00%	11.08%
4	Weaker Section % to ANBC	12.00%	12.59%
5	Micro Enterprises (PS) % to ANBC	7.50%	13.81%

# Asset Quality

## NPAs (%)

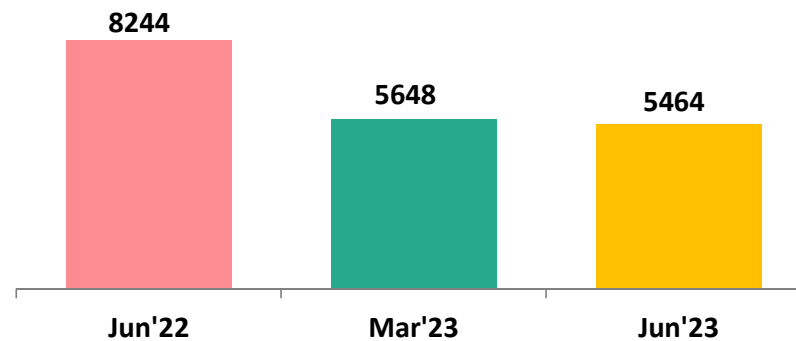


## PCR with TWO (%)

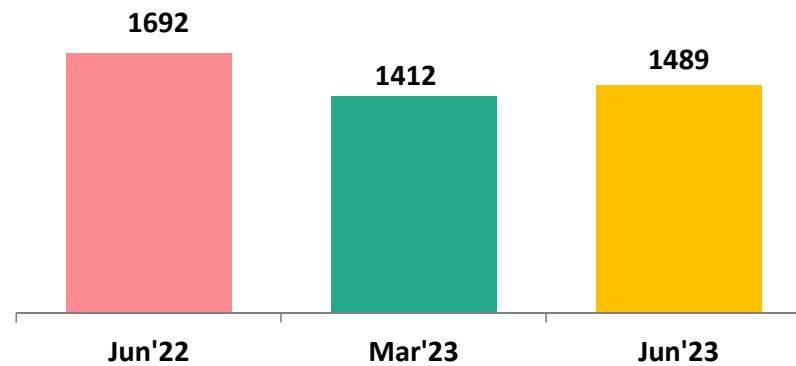


## Gross NPA

(Rs. in Crores)



## Net NPA



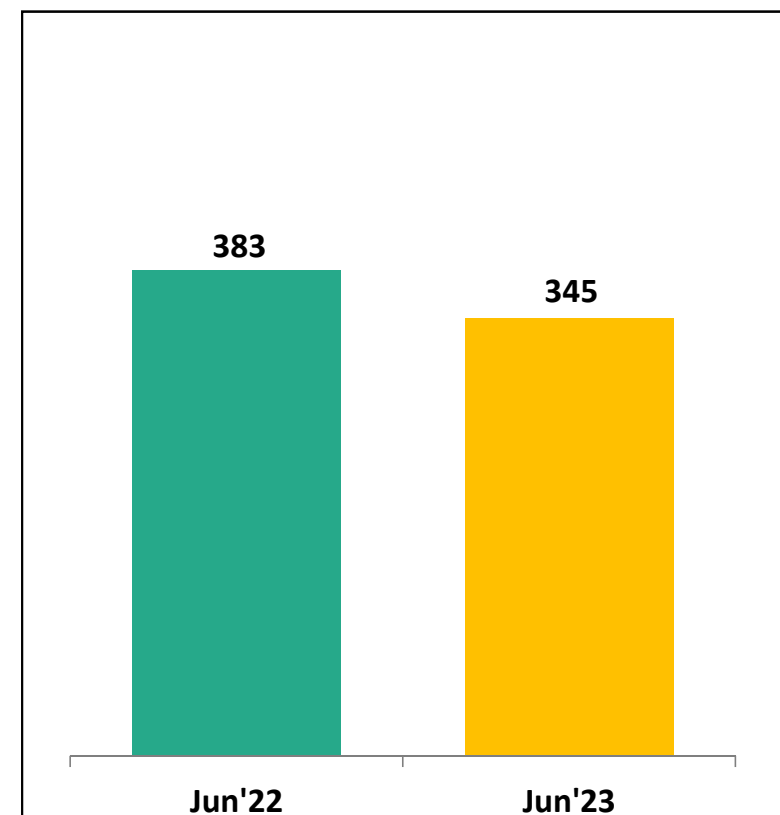
# Asset Quality

(Rs. in Crores)

## Sector Wise NPA

Particulars	Jun '22		Mar '23		Jun '23	
	GNPA	Ratio (%)	GNPA	Ratio (%)	GNPA	Ratio (%)
Retail	561	4.66	478	2.91	513	2.94
Agri	907	8.32	1027	8.71	1034	9.23
MSME	1869	14.34	1441	9.70	1433	9.97
Corporate	4907	13.35	2702	7.13	2485	6.67
<b>Total</b>	<b>8244</b>	<b>11.34</b>	<b>5648</b>	<b>6.97</b>	<b>5464</b>	<b>6.80</b>

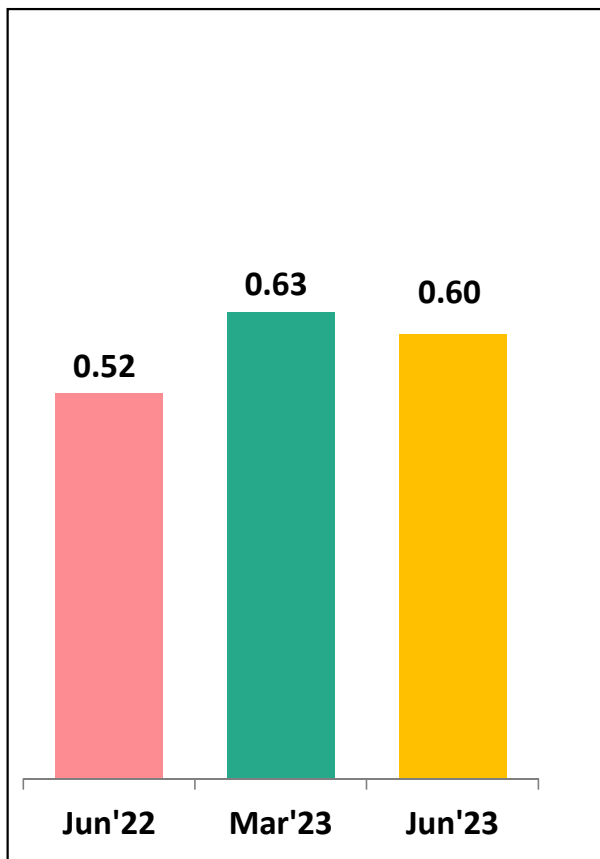
## Recovery & Upgradation



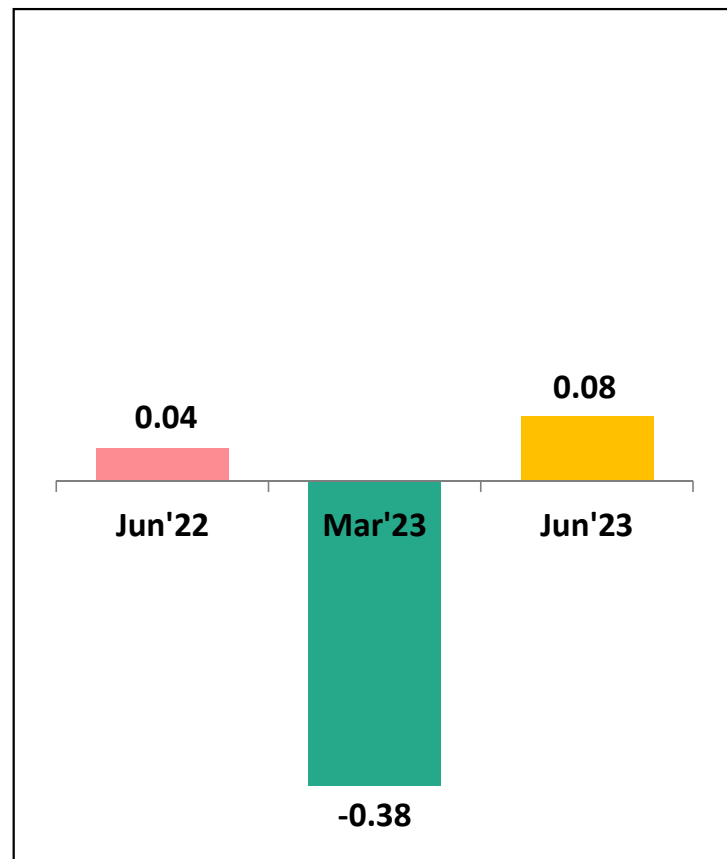
# Asset Quality

(Rs. in Crores)

## Slippage ratio (Qtr)

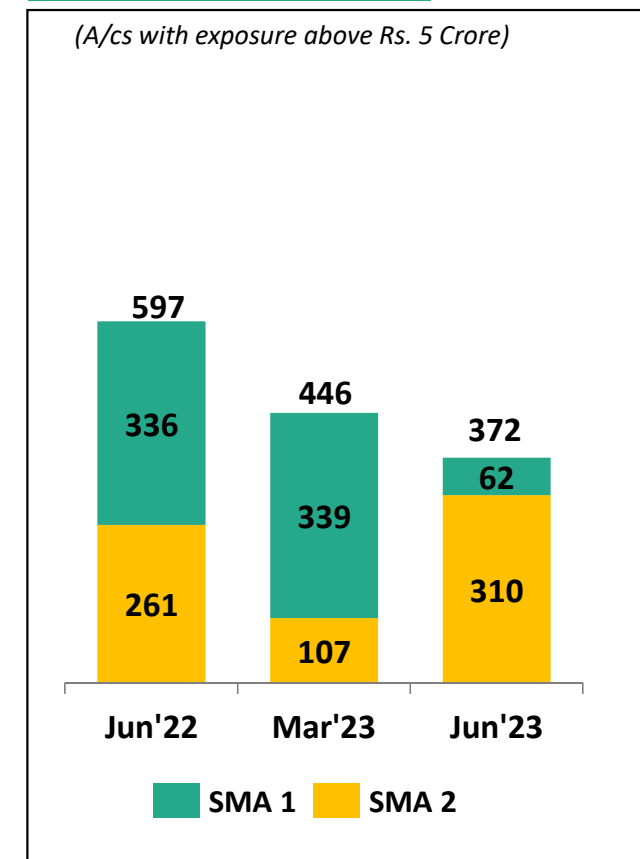


## Credit cost (Qtr)



## SMA1 and SMA2 (Qtr)

(A/cs with exposure above Rs. 5 Crore)

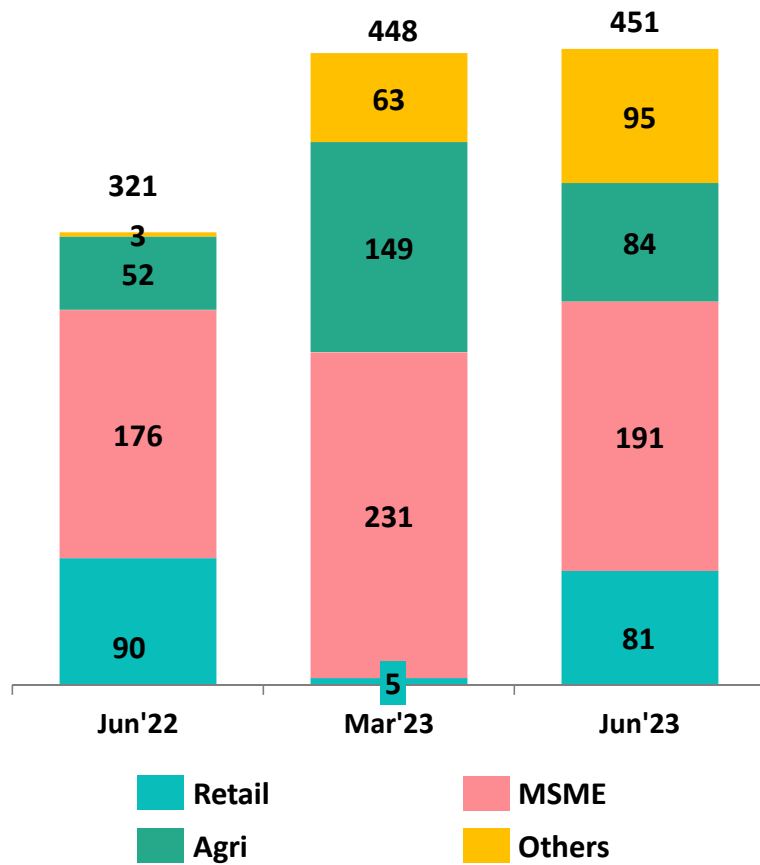




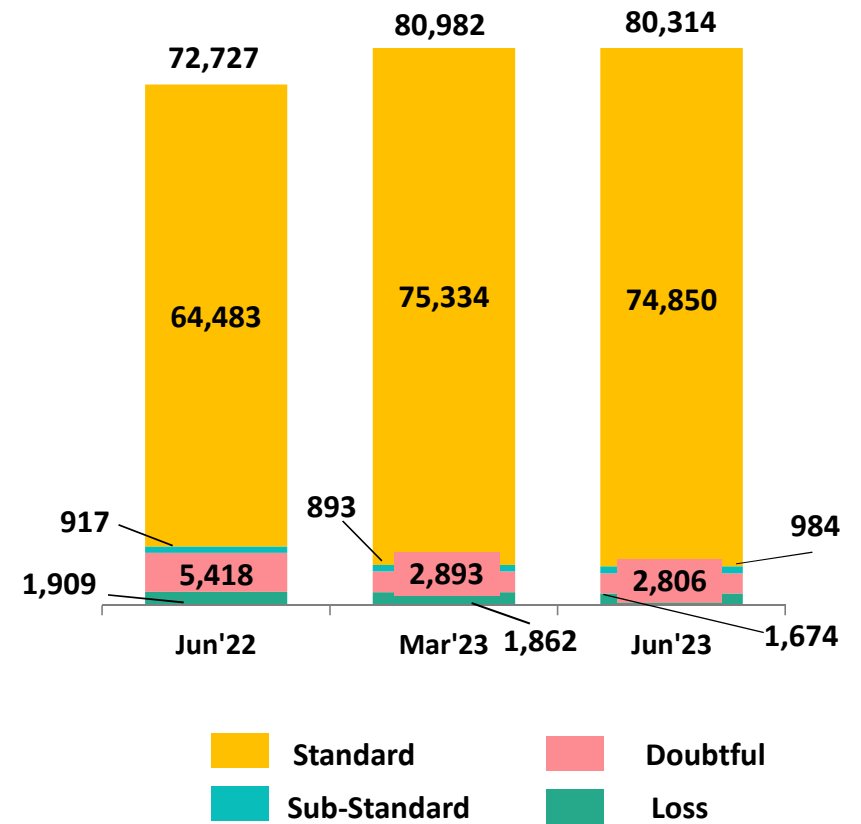
# Asset Quality

(Rs. in Crores)

## Fresh slippages



## Asset classification



# Movement of NPA

(Rs in Crore)

Sr. No	Particulars	Quarter		
		Jun'22	Mar'23	Jun'23
1	Gross NPA Opening Balance	8565	6500	5648
2	Cash recoveries	192	562	208
3	Out of Above Cash recovery Income Booked	7	5	28
4	Up gradations	120	170	122
5	Technical Write off	300	510	329
6	Rebate	37	68	6
<b>7</b>	<b>Total Net Reduction (2+4+5+6-3)</b>	<b>642</b>	<b>1305</b>	<b>636</b>
8	Fresh Slippage	321	448	451
9	Debit in existing NPA accounts	-	6	1
<b>10</b>	<b>GROSS NPA (1+8+9-7)</b>	<b>8244</b>	<b>5648</b>	<b>5464</b>
11	GROSS NPA (%)	11.34	6.97	6.80
12	NET NPA	1692	1412	1489
13	NET NPA (%)	2.56	1.84	1.95
14	Recovery in T.W.O. A/Cs	71	421	15
15	Total Recovery & Upgradation	383	1153	345

# Operating & Net Profit

(Rs. in Crores)

Particulars	Quarter Ending			Variation	
	Jun'22	Mar'23	Jun'23	QoQ%	YoY%
Interest Income	1800	2105	2316	10.02	28.67
Interest Expenses	1091	1421	1578	11.05	44.64
Net Interest Income	709	684	738	7.89	4.09
Non Interest Income	115	547	178	(67.46)	54.78
Operating Expenses	572	695	659	(5.18)	15.21
<b>Operating Profit</b>	<b>252</b>	<b>536</b>	<b>257</b>	<b>(52.05)</b>	<b>1.98</b>
Total Provisions	47	79	104	31.65	121.28
<b>Net Profit</b>	<b>205</b>	<b>457</b>	<b>153</b>	<b>(66.52)</b>	<b>(25.37)</b>

# Total Income

(Rs. in Crores)

Particulars	Quarter Ending			Variation	
	Jun'22	Mar'23	Jun'23	QoQ%	YoY%
Interest on Advances	1220	1491	1678	12.54	37.54
Interest on Investments	549	591	616	4.23	12.20
Other Interest Income	31	23	22	(4.35)	(29.03)
<b>Total Interest Income (a)</b>	<b>1800</b>	<b>2105</b>	<b>2316</b>	<b>10.02</b>	<b>28.67</b>
Core Fee Income	90	127	107	(15.75)	18.89
Treasury Income	(54)	7	52	642.86	196.30
Forex Income	11	7	9	28.57	(18.18)
Recovery in written off A/Cs	68	404	10	(97.52)	(85.29)
Profit on sale of Land, Other Asset etc. [Net]	0	2	0	-	-
<b>Total Non-Interest Income (b)</b>	<b>115</b>	<b>547</b>	<b>178</b>	<b>(67.46)</b>	<b>54.78</b>
<b>Total Income (a+b)</b>	<b>1915</b>	<b>2652</b>	<b>2494</b>	<b>(5.96)</b>	<b>30.23</b>

# Total Expenses

(Rs. in Crores)

Particulars	Quarter Ending			Variation	
	Jun'22	Mar'23	Jun'23	QoQ%	YoY%
Interest on Deposits	1040	1317	1434	8.88	37.88
Interest on Others	51	104	144	38.46	182.35
<b>Total Interest Expenses (a)</b>	<b>1091</b>	<b>1421</b>	<b>1578</b>	<b>11.05</b>	<b>44.64</b>
Establishment Expenses	334	458	452	(1.31)	35.33
Other Operating Expenses	238	237	207	(12.66)	(13.03)
<b>Operating Expenses (b)</b>	<b>572</b>	<b>695</b>	<b>659</b>	<b>(5.18)</b>	<b>15.21</b>
<b>Total Expenses (a+b)</b>	<b>1663</b>	<b>2116</b>	<b>2237</b>	<b>5.72</b>	<b>34.52</b>

# Provisions

(Rs. in Crores)

Particulars	Quarter Ending			Variation	
	Jun'22	Mar'23	Jun'23	QoQ%	YoY%
Operating Profit	252	536	257	(52.05)	1.98
Loan Loss	27	(290)	66	122.76	144.44
Standard Assets	(96)	14	(47)	-	51.04
NPI	1	122	(2)	-	-
Other Provisions	38	98	6	(93.88)	(84.21)
Income Tax	78	136	81	(40.44)	3.85
<b>Total Provisions</b>	<b>47</b>	<b>79</b>	<b>104</b>	<b>31.65</b>	<b>121.28</b>
<b>Net Profit</b>	<b>205</b>	<b>457</b>	<b>153</b>	<b>(66.52)</b>	<b>(25.37)</b>

# Balance Sheet

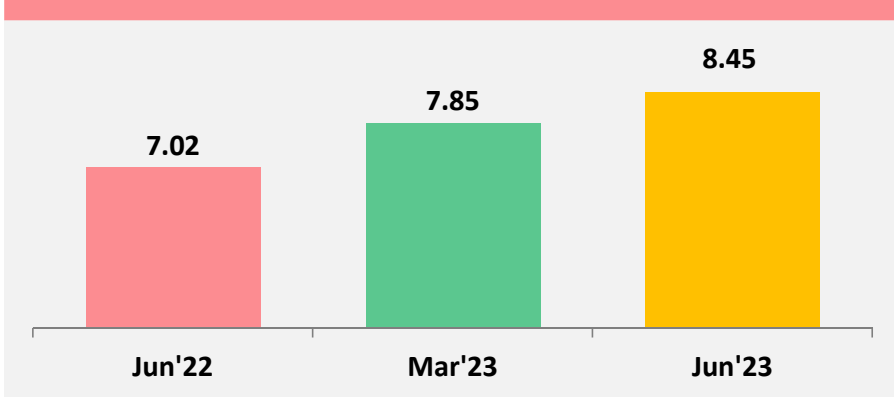
(Rs. in Crores)

Liabilities	As on		
	Jun'22	Mar'23	Jun'23
Capital	6778	6778	6778
Reserve & Surplus	7437	8331	8483
Deposits	101534	109665	114211
Borrowings	6656	9018	8985
Other Liabilities & Provision	2072	2662	2476
<b>Total</b>	<b>124477</b>	<b>136454</b>	<b>140933</b>

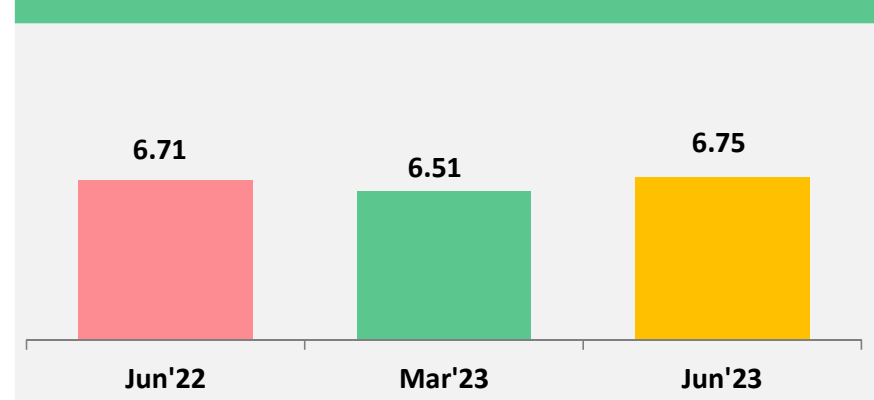
Liabilities	As on		
	Jun'22	Mar'23	Jun'23
Cash & Balance with RBI	5633	6225	6698
Balance with Banks & Money at call	167	71	298
Investments (Net)	43559	44838	48405
Advances (Net)	66239	76819	76415
Fixed Assets	1553	1519	1498
Other Assets	7326	6982	7619
<b>Total</b>	<b>124477</b>	<b>136454</b>	<b>140933</b>

# Key Financial Ratios

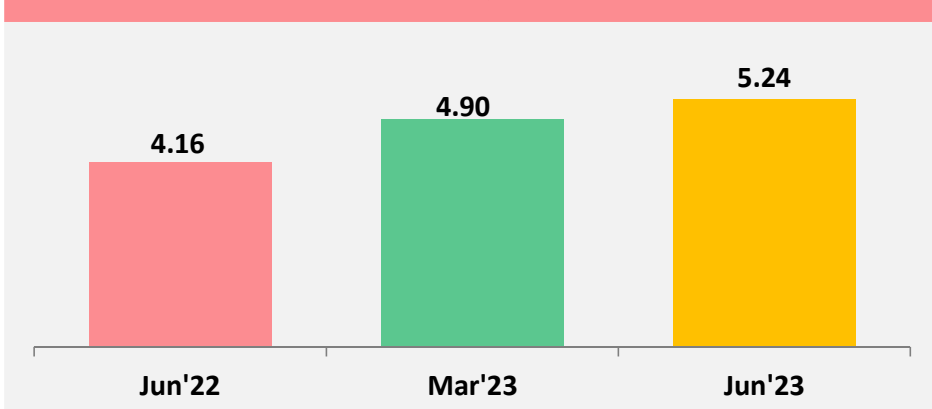
### Yield on Advances (%)



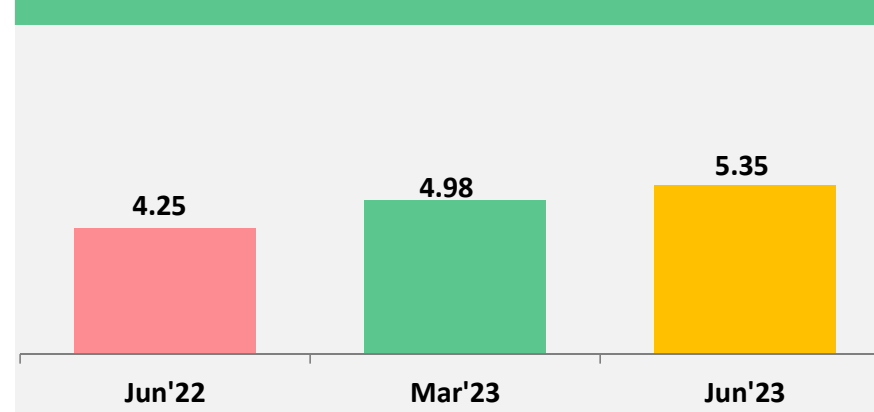
### Yield on Investment (%)



### Cost of Deposit (%)



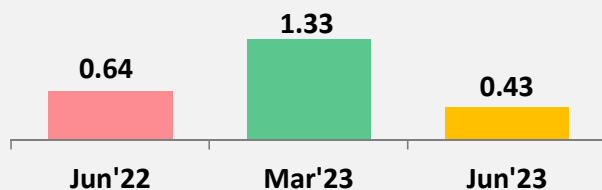
### Cost of Fund (%)



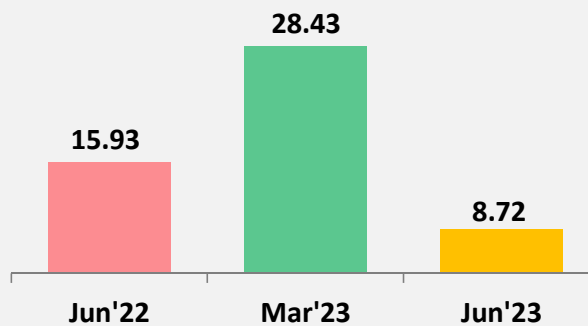


# Key Financial Ratios

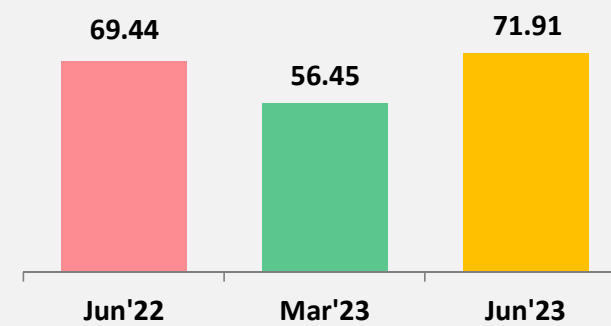
### Return on Asset (%)



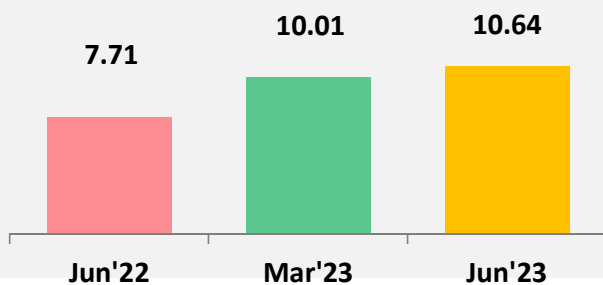
### Return on Equity (%)



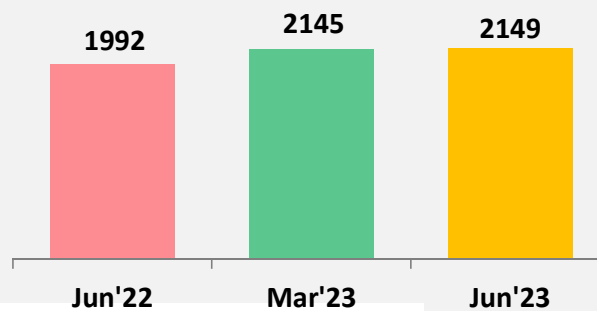
### Cost to Income Ratio (%)



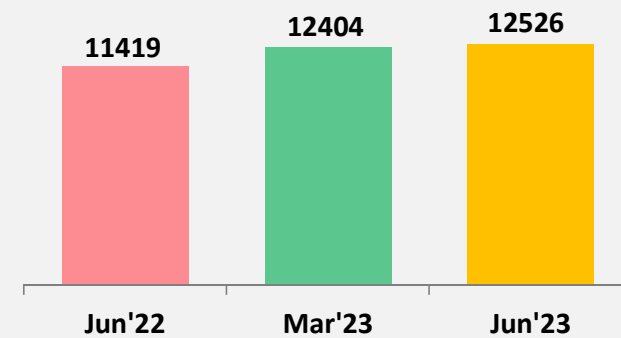
### Book Value of Shares (In Rs.)



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



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





# COVID Resolution Framework

## Resolution Framework 1

(Rs in Crore)

Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 30.06.2023	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	6250	556	3276	354
Other Exposures	419	1007	210	533
<b>Total</b>	<b>6669</b>	<b>1563</b>	<b>3486</b>	<b>887</b>
MSME Loans	5098	438	2920	367
<b>Grand Total</b>	<b>11767</b>	<b>2001</b>	<b>6406</b>	<b>1254</b>

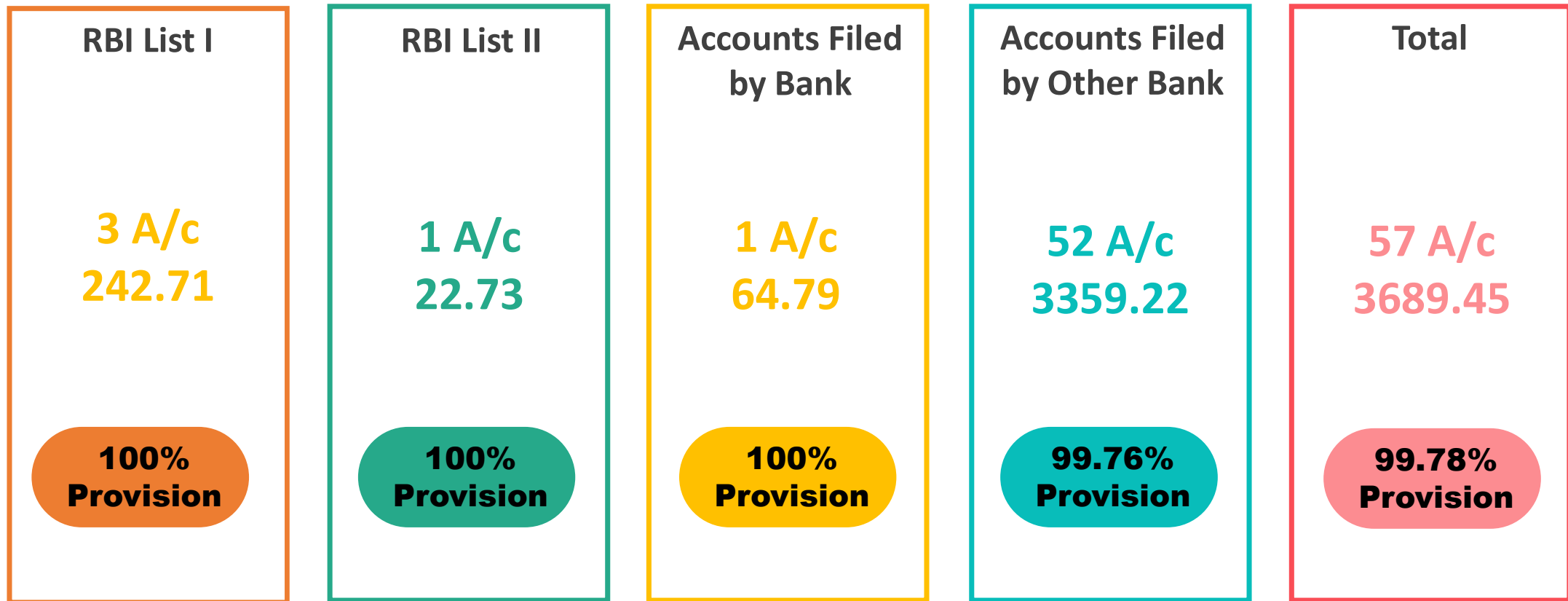
## Resolution Framework 2

Loan and aggregate exposure category	Restructuring Implemented		Out of which, position as on 30.06.2023	
	No. of Account	Outstanding	No. of Account	Outstanding
Personal Loans	7415	798	5824	685
Other Exposures	-	-	-	-
<b>Total</b>	<b>7415</b>	<b>798</b>	<b>5824</b>	<b>685</b>
MSME Loans	3167	362	2315	279
<b>Grand Total</b>	<b>10582</b>	<b>1160</b>	<b>8139</b>	<b>964</b>

# Status of NCLT

## PCR on NCLT Accounts

(Rs in Crore)



# Treasury Operations

(Rs. in Crores)

Particulars	Jun '22	Mar '23	Jun '23
<b>Domestic Investments</b>	<b>44154</b>	<b>45464</b>	<b>49007</b>
• SLR Investments	28108	28977	31512
• Non-SLR Investments	16046	16487	17495

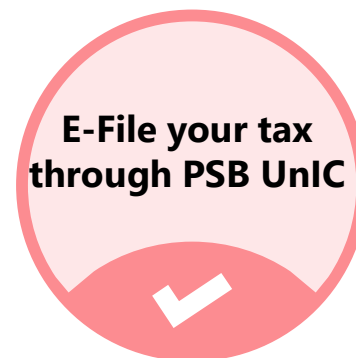
Category Wise Classification			
• Held to Maturity (HTM)	31709	33934	35088
• Available for Sale (AFS + HFT)	12445	11530	13919

# Capital Adequacy

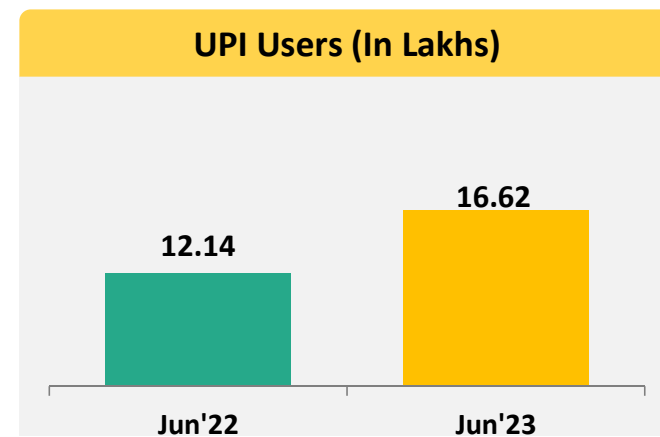
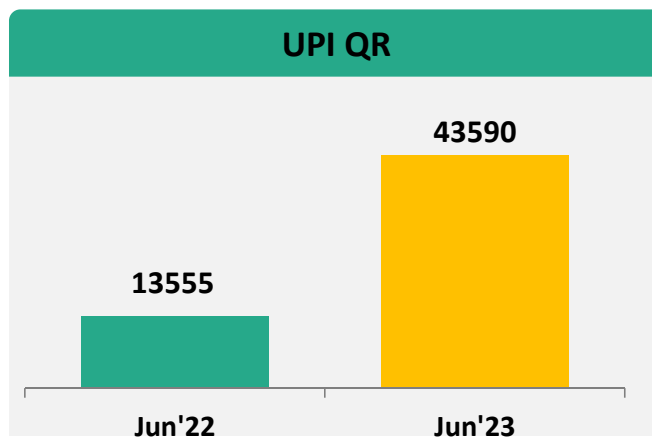
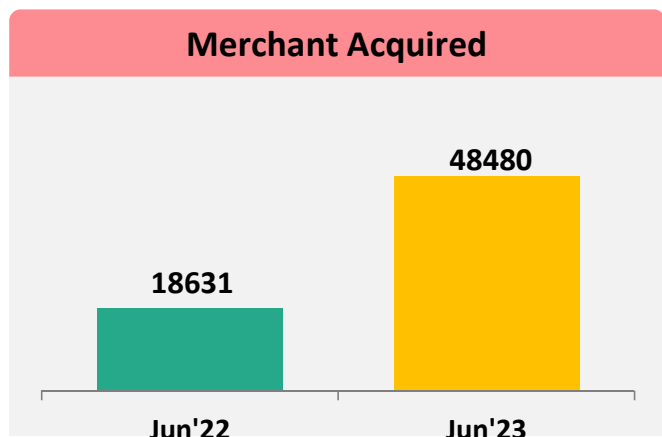
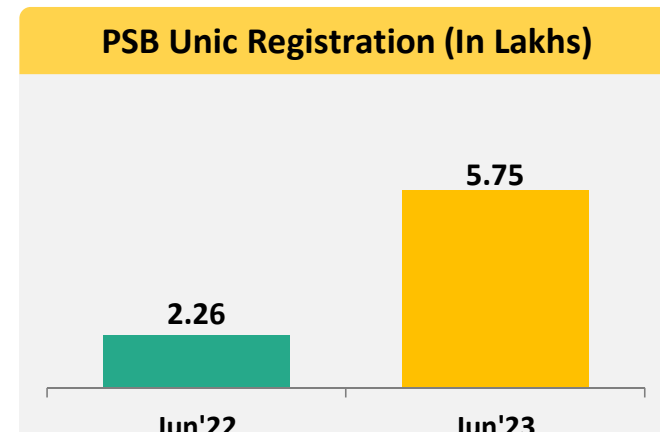
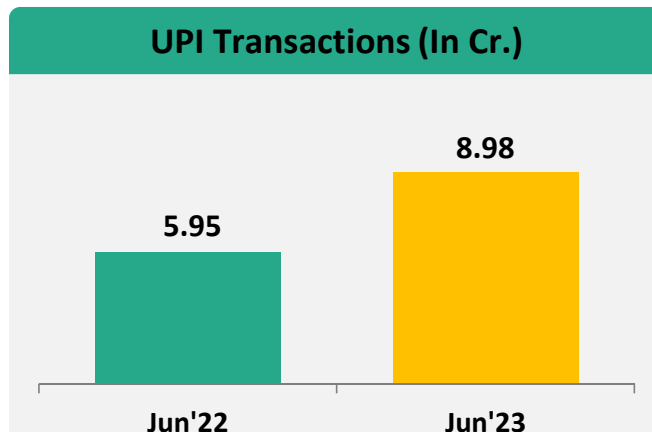
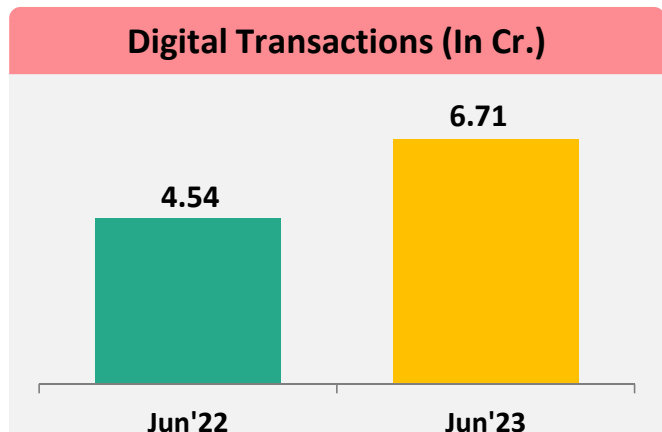
(Rs. in Crores)

Particulars	Regulatory Requirement	Jun'22		Mar'23		Jun'23	
		Amount	%	Amount	%	Amount	%
CET I (Including CCB)	8.00	6515	13.08	7990	14.32	8233	14.46
AT - 1							
Tier I (Including CCB)	9.50	6515	13.08	7990	14.32	8233	14.46
Tier II		1847	3.71	1553	2.78	1552	2.73
<b>Capital Adequacy</b>	<b>11.50</b>	<b>8362</b>	<b>16.79</b>	<b>9543</b>	<b>17.10</b>	<b>9785</b>	<b>17.19</b>
Risk Weighted Assets		49813		55815		56930	

# Digital Journey



# Digital Growth



# Future Digital Initiatives



SKOCH Award Winner for Silver Category in BFSI Category

Wearable Banking



Tab Banking



Cardless cash withdrawal



Online current account opening



Reward Program



Tap & pay through mobile



Apply for IPO through ASBA

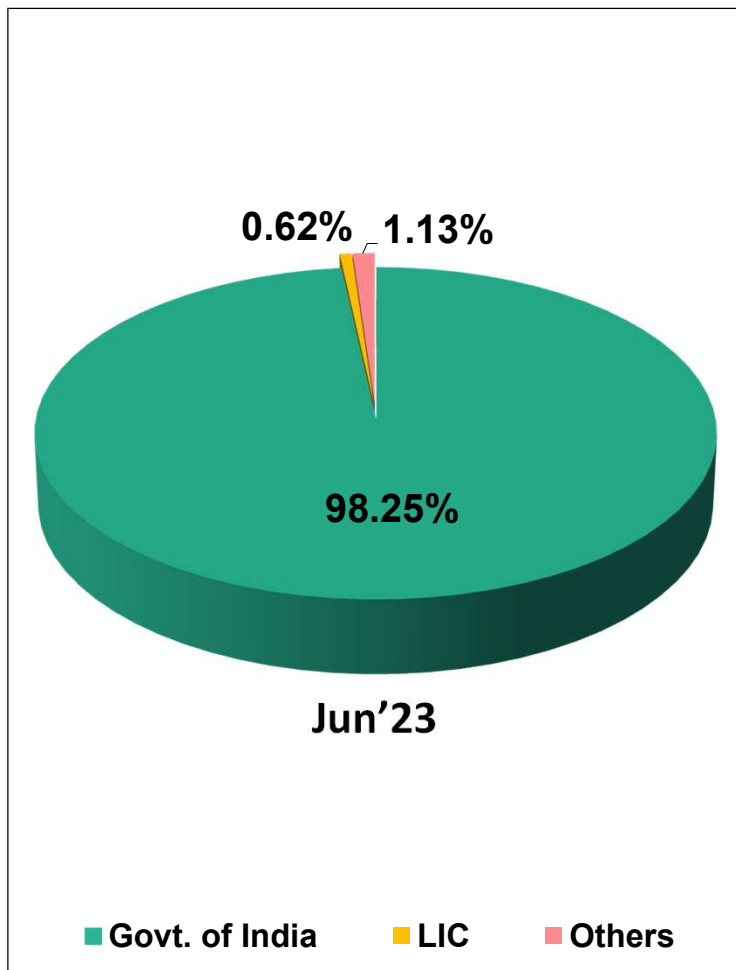


MeitY Scorecard  
FY 2022-23

1<sup>st</sup> Position amongst 14  
Small & Micro Banks  
(Digital Transactions  
<= 50 Cr)



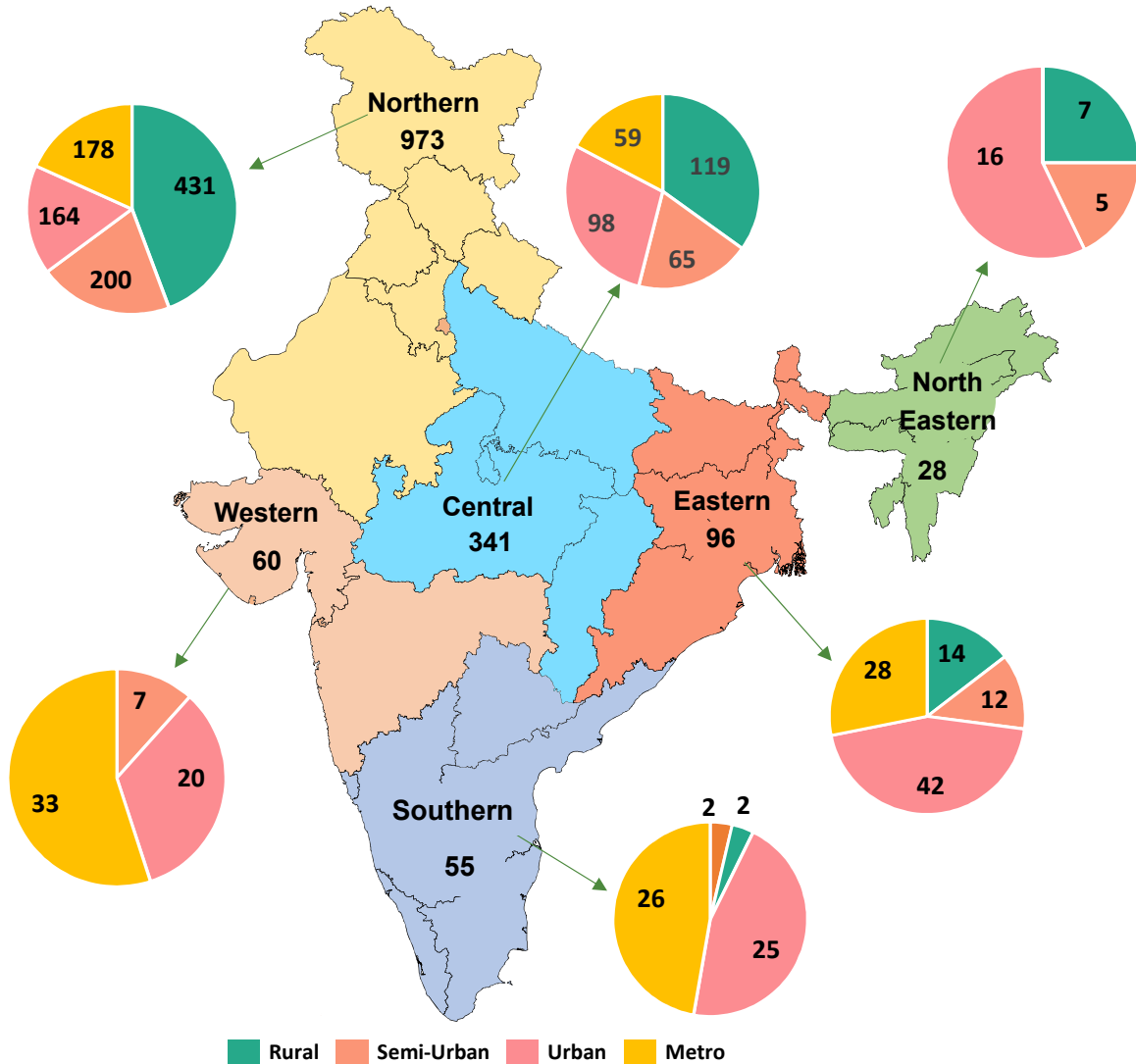
# Shareholding Pattern



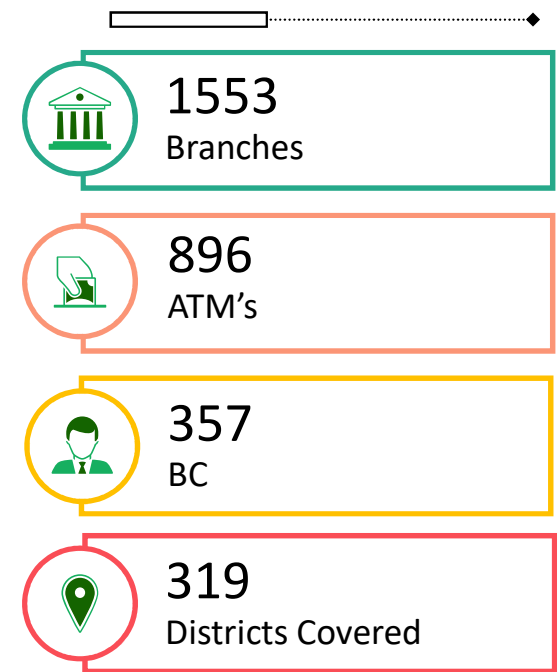
Particulars	30.06.22	31.03.23	30.06.23
Share Capital	6777.79 Cr	6777.79 Cr	6777.79 Cr
No. of Shares	677.78 Cr	677.78 Cr	677.78 Cr
Net Worth	5226.31 Cr	6785.94 Cr	7212.86 Cr

Particulars	30.06.22	31.03.23	30.06.23
Govt. of India	98.25	98.25	98.25
LIC	0.62	0.62	0.62
Others	1.13	1.13	1.13

# Geographical Presence- Expanding Footprints



## Our Reach

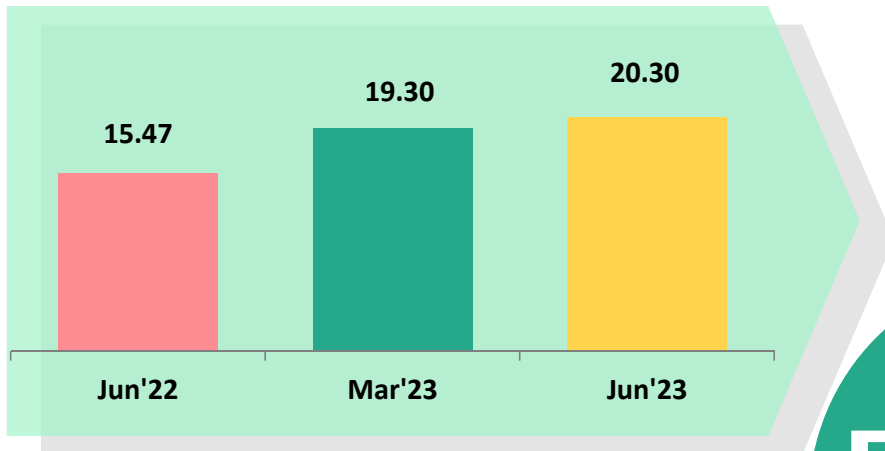


Category	Metro	Urban	Semi-urban	Rural
No. of Branches	322	367	291	573

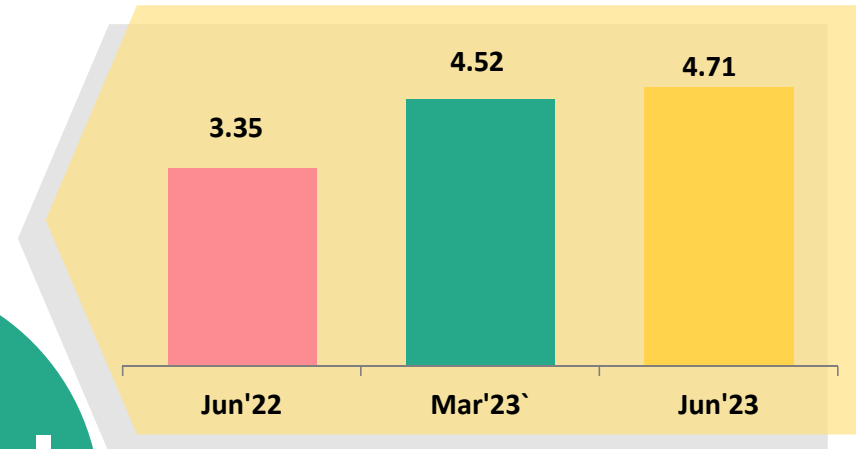
# Financial Inclusion

(In Lacs)

## PMJDY Accounts opened

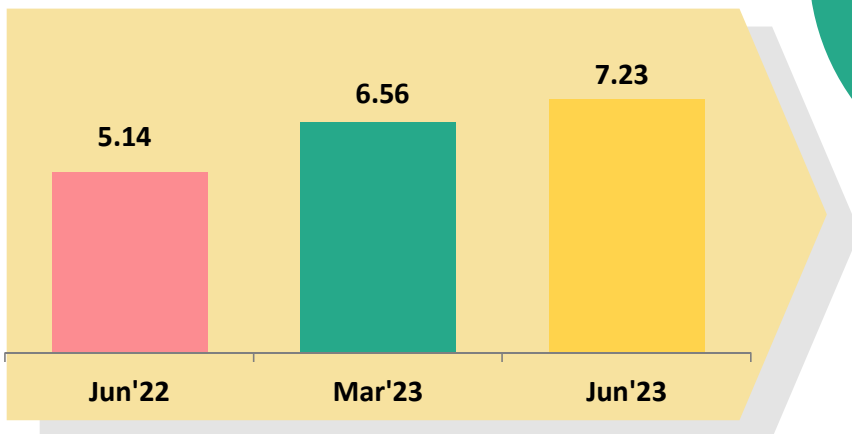


## Atal Pension Yojna

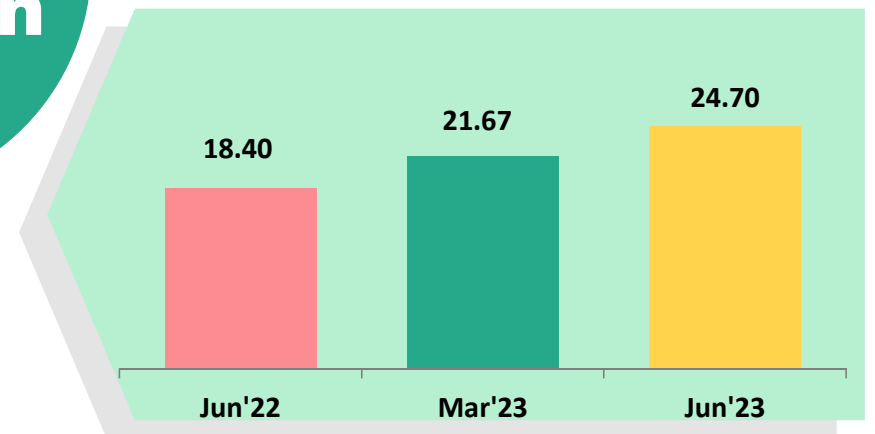


**Financial Inclusion**

## Pradhan Mantri Jeevan Jyoti Bima Yojna



## Pradhan Mantri Suraksha Bima Yojna



# Contributing to ESG



## Environment

- **Solar & Green Energy:** Bank has a portfolio of **Rs. 51.91 Crore** under this segment.
- Bank has introduced digital & paperless banking initiatives and as of now Bank has sanctioned & disbursed **Rs. 156.05 crores** through pre-approved personal loans.



## Social

- Sanctioned **Rs. 42.20 crore** under PM Svanidhi
- Sanctioned **Rs. 246.48 crore** under Pradhan Mantri Mudra Yojna (PMMY) during Q1. Out of that **Rs. 68.67 Cr.** Sanctioned to women entrepreneurs.
- Sanctioned **3137 loans** for **Rs 656.73 Crore** under Stand Up India Scheme. Out of which **2735 loans** for **Rs 587.62 crore** sanctioned to women entrepreneurs.



## Governance

### Well Defined Polices:

- **Strong Risk Management Policies**
- **Whistle Blower Policy**
- **Cyber Security Policy**
- **Customer Rights Policy**
- **Deposit & Customer Service Policy**

# Initiatives Planned for FY'24

**Capital  
Optimized  
Business  
Growth.**

**Technological  
Upgradation  
of Core  
Banking  
Platform.**

**Strong focus  
on Recovery  
and  
Upgradation**

**Collaboration  
for Mutual  
Fund Business**

**Digital  
Transformation  
for Improving  
Process  
Delivery**




**Fintech  
Collaboration for  
Improving Credit  
Underwriting  
and Collection  
Efficiency**

**Branch  
Expansion**

**Establishment  
of CASA Back  
Office**

**Capacity  
Building-  
Improving  
Skill of  
Employees**

**Improving  
Operational  
Efficiency**



# Automation of Process for Operational Efficiency Fintech Collaboration Roadmap

**Lead  
Management  
and  
Workflow  
Management**

**Current  
Account  
Sourcing and  
Retention**

**Credit  
Underwriting  
Process  
Improvement**

**Auto Renewal  
of Loan  
Accounts and  
STP of Small  
Value Loans**

**Tab Banking**

**Wealth  
Management  
& Advisory  
Services**

**Customer  
Loyalty Reward  
Program**

**Data Analysis  
for Business  
Strategy and  
Credit  
Decisions**

## Key Parameters – Guidance for FY'24

Parameters	Actual as on June'23	Guidance for FY'24
Deposit Growth	4.15%	<b>8-10%</b>
Advances Growth	(0.82%)	<b>13-14%</b>
Gross NPA	6.80%	<b>&lt;6%</b>
Net NPA	1.95%	<b>&lt;1.5%</b>
PCR	88.58%	<b>89-90%</b>
Recovery & Upgradation	Rs. 345 Crore	<b>&gt;Rs.1500 Crore</b>
NIM	2.63%	<b>&gt;2.90%</b>
Credit Cost	0.08%	<b>&lt;1%</b>
Slippage Ratio	0.60%	<b>&lt;1.25%</b>

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- 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".
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## Our New Corporate Office

# THANK YOU



**East Kidwai Nagar, New Delhi**