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Share Department, Board & Coordination Division, Head Office Plot No.4 Sector 10, Dwarka,  
New Delhi-110075, E-mail: [hosd@pnb.bank.in](mailto:hosd@pnb.bank.in)

Scrip Code: PNB	Scrip Code: 532461
National Stock Exchange of India Limited "Exchange Plaza" Bandra – Kurla Complex, Bandra (E) Mumbai – 400 051	BSE Limited 1 <sup>st</sup> Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001

Date: 19.01.2026

Dear Sir (s),

**Reg.: Analyst Presentation on Unaudited (Reviewed) Financial Results for the Quarter/Nine-Months ended on 31<sup>st</sup> December, 2025**

Pursuant to Regulation 30 read with Clause 15 of Para A of Part A of Schedule III of the SEBI (LODR) Regulations, 2015, please find enclosed Analyst Presentation on the Unaudited (Reviewed) Financial Results of the Bank for the quarter/nine-months ended 31<sup>st</sup> December, 2025.

The same is also available at <https://pnb.bank.in/financials-current.html>.

You are requested to take the above on record.

Thanking you,

**(Bikramjit Shom)**  
Company Secretary



Enclosed: As above

# FINANCIAL RESULTS

Q3 FY 2026

19<sup>th</sup> January 2026



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## Profitability

Net Profit  
₹ 5,100 Cr  
13.1% YoY



ROA%  
1.06%  
03 bps YoY



Book Value Per  
Share (Tangible)  
₹ 101.89  
23.1% YoY



Operating Profit  
₹ 7,481 Cr  
13.0% YoY



## Asset Quality

GNPA %  
3.19%  
90 bps YoY



NNPA %  
0.32%  
9 bps YoY



PCR (Inc. TWO) %  
96.99%  
22 bps YoY



Slippage Ratio  
0.67%  
2 bps YoY



## Business

Global Business  
₹ 28,91,528 Cr  
9.5% YoY



Global Deposits  
₹ 16,60,290 Cr  
8.5% YoY



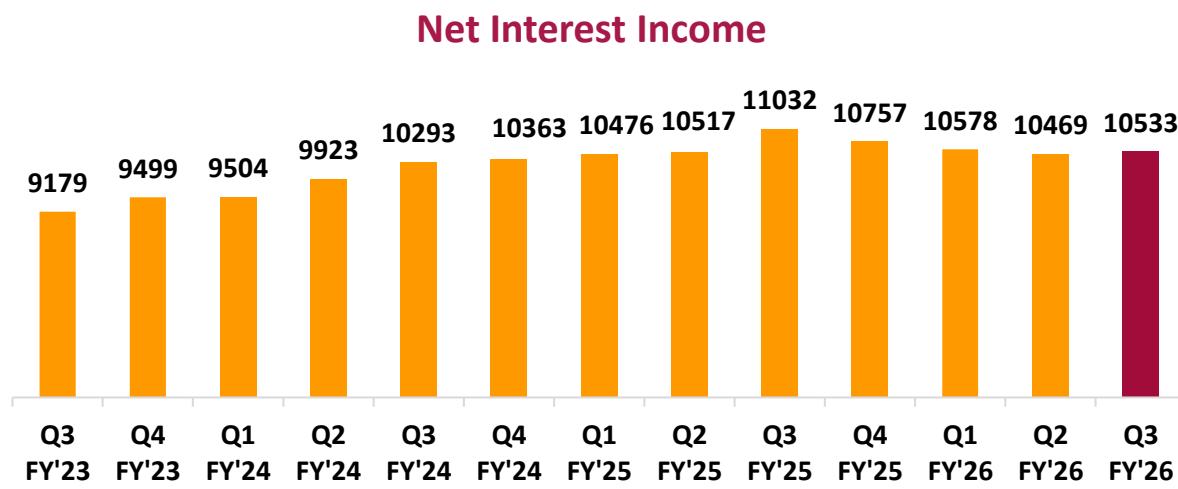
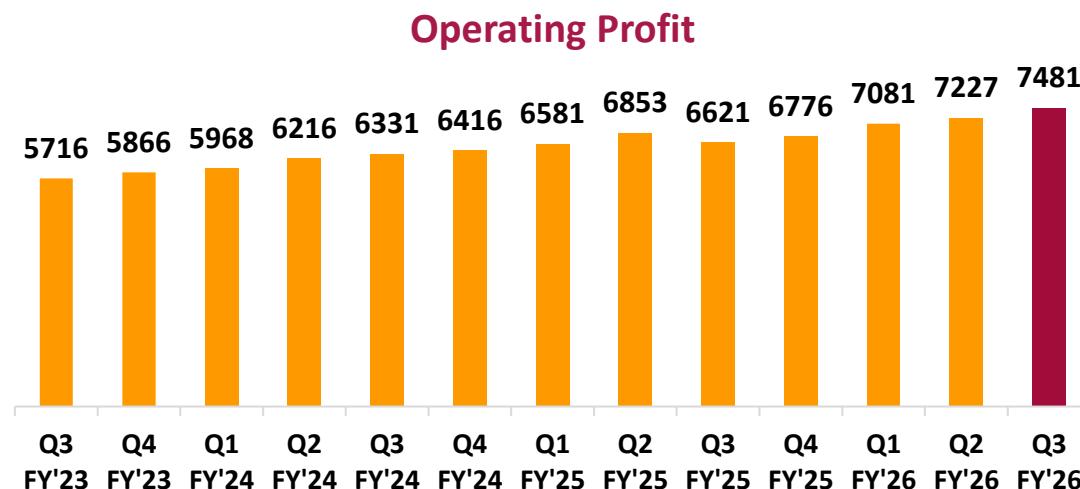
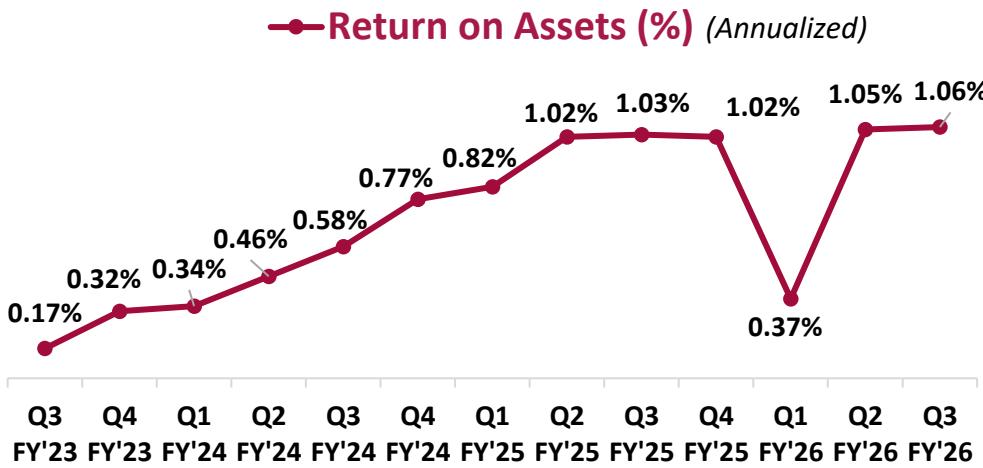
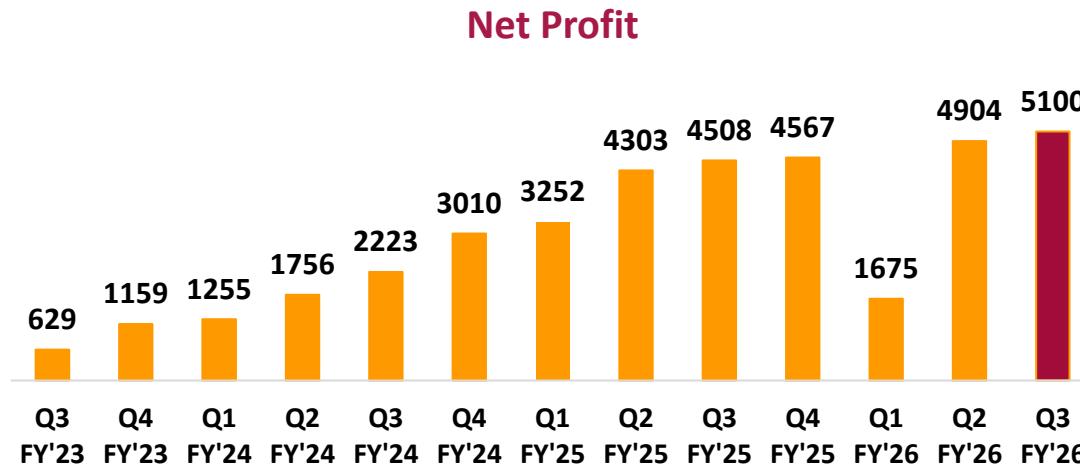
Global Advances  
₹ 12,31,238 Cr  
10.9% YoY



RAM Advances  
₹ 6,61,826 Cr  
11.0% YoY

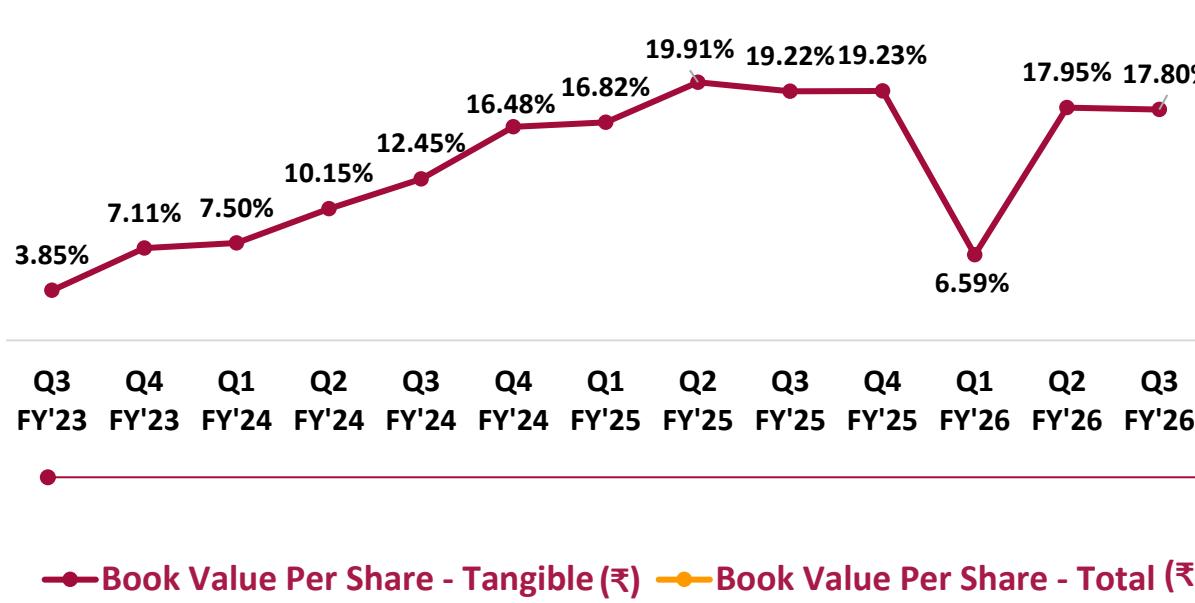


# Profitability

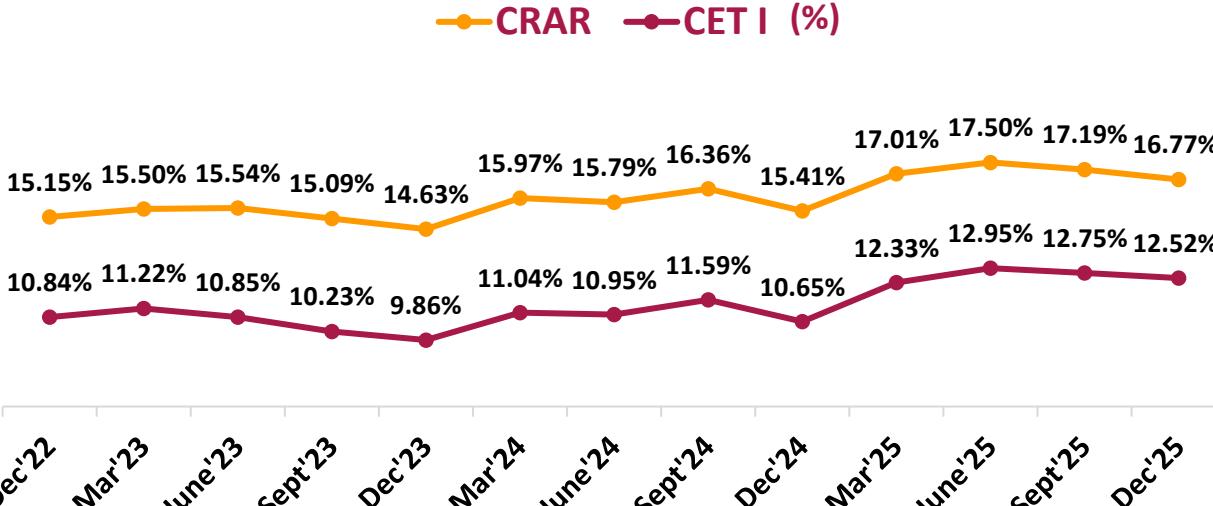
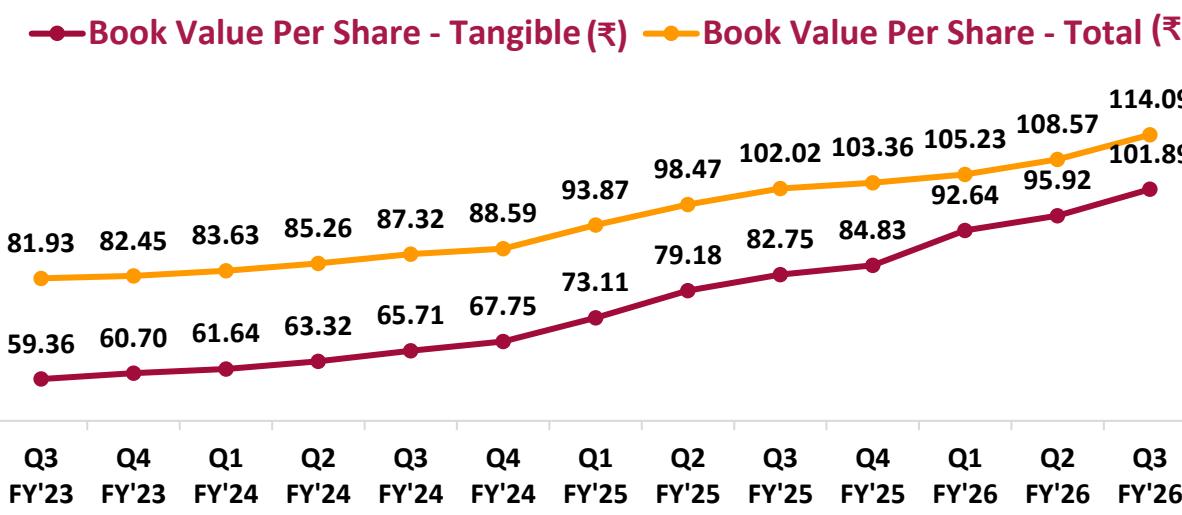
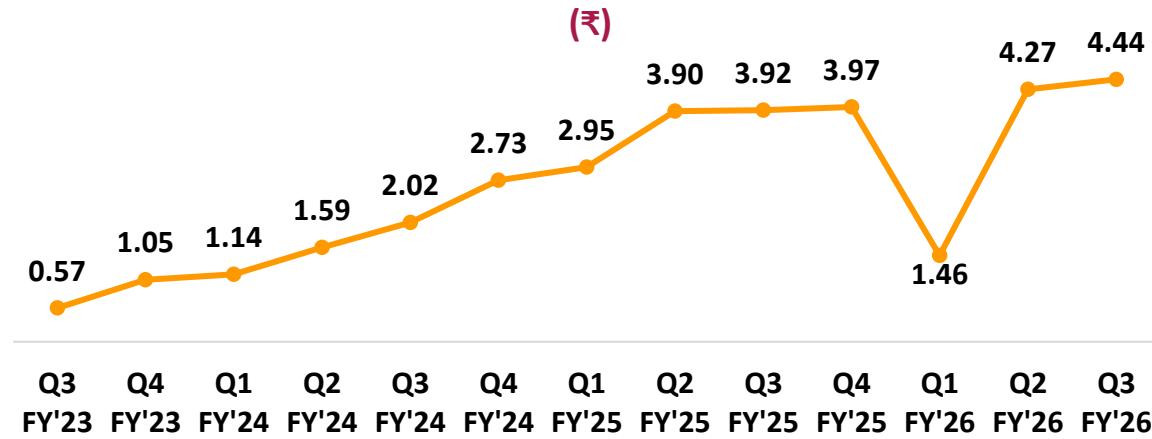


# Profitability

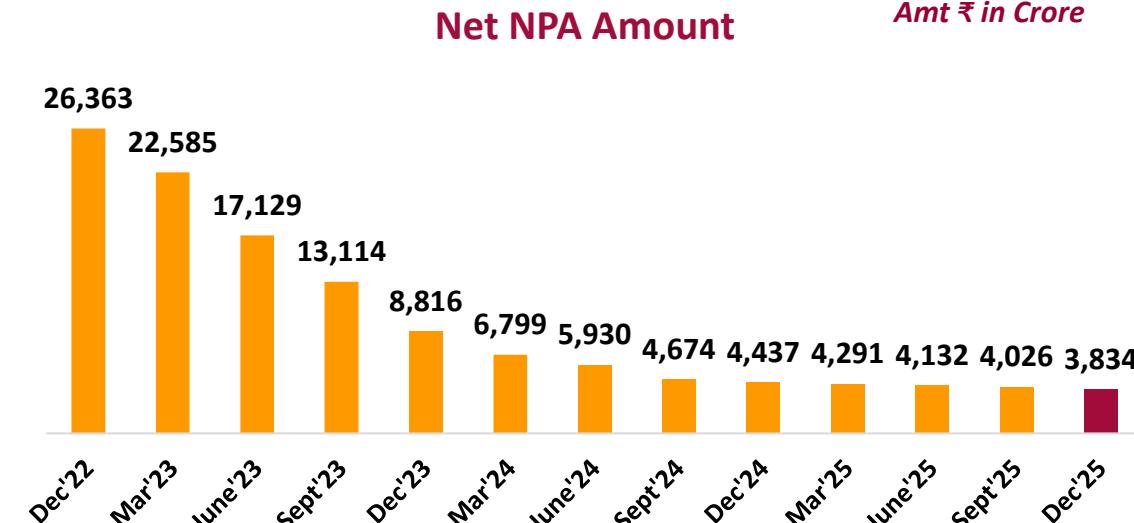
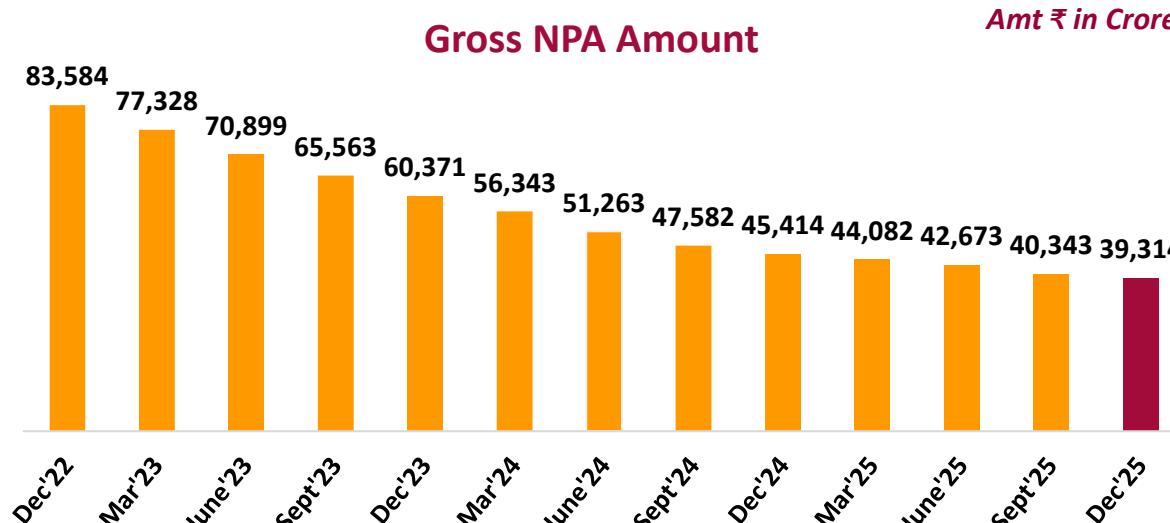
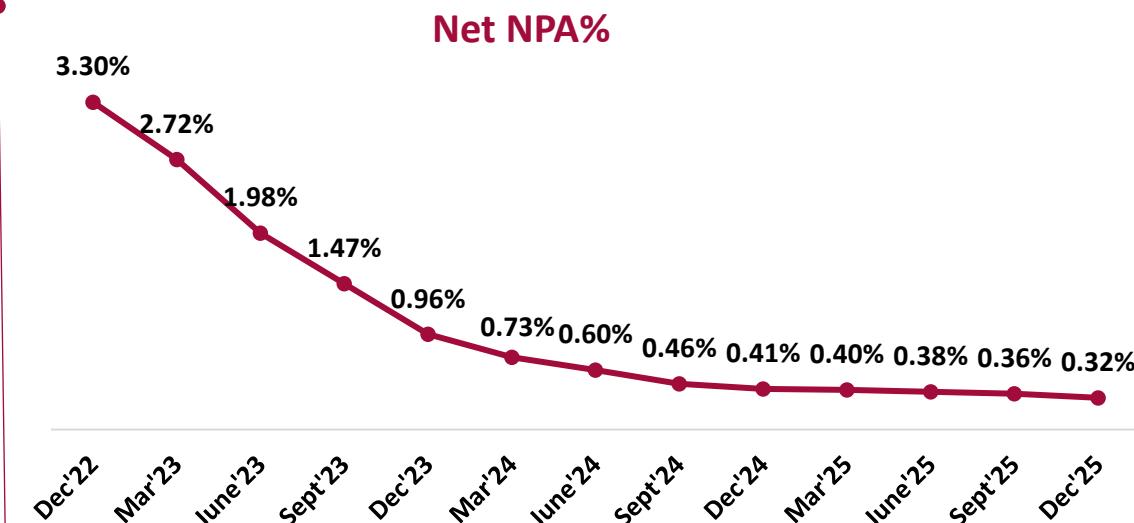
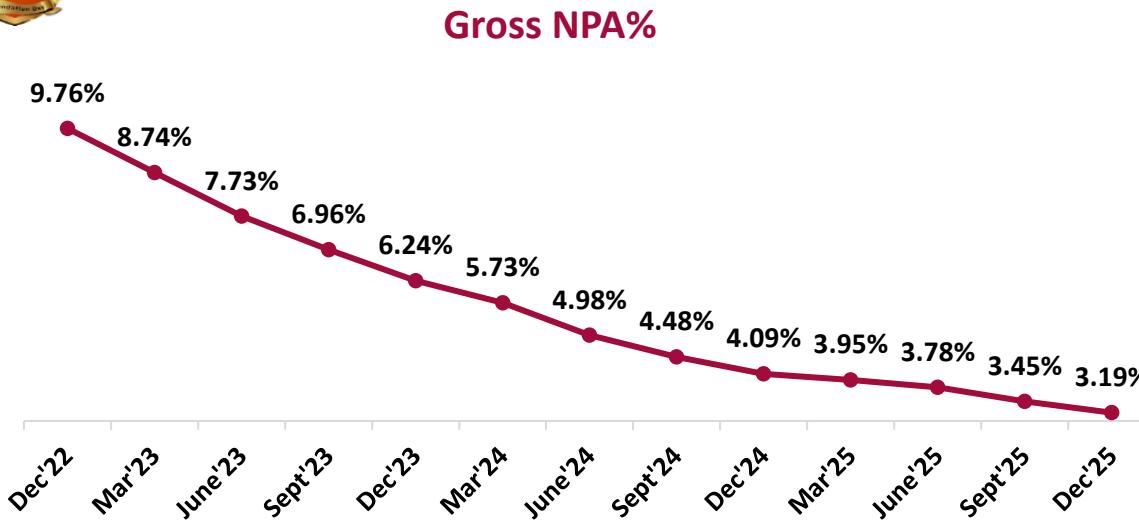
Return on Equity (%) (Annualized)



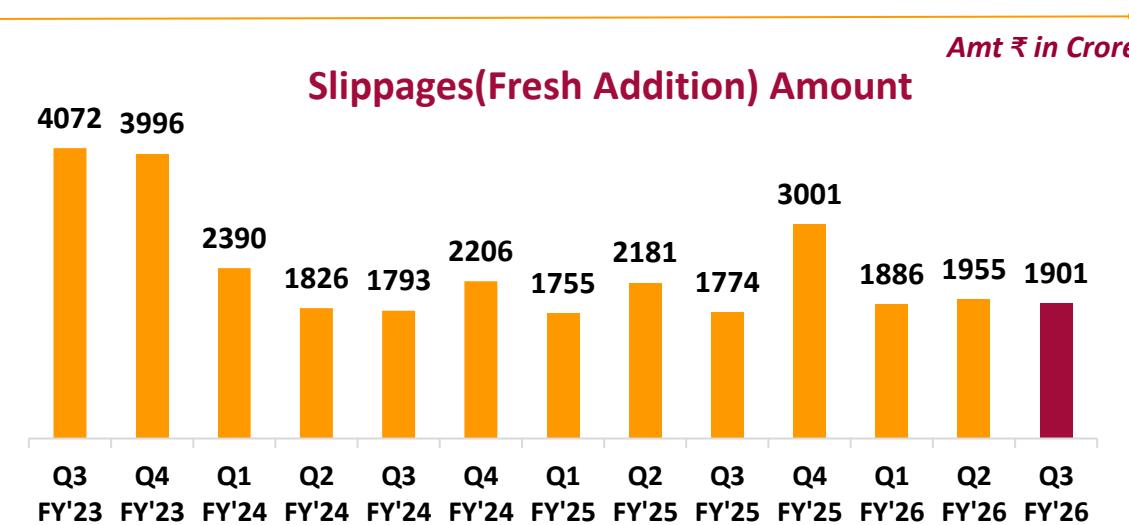
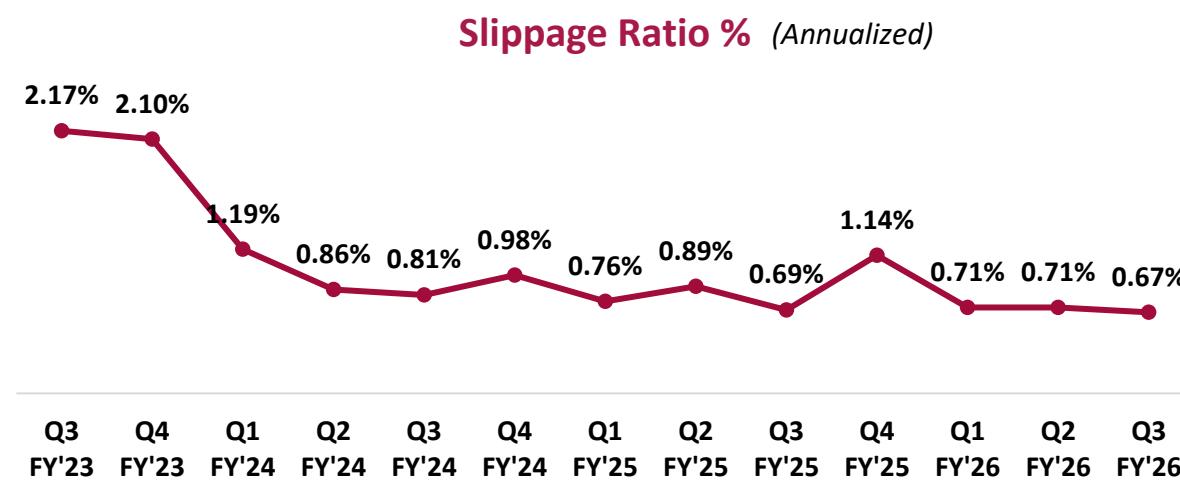
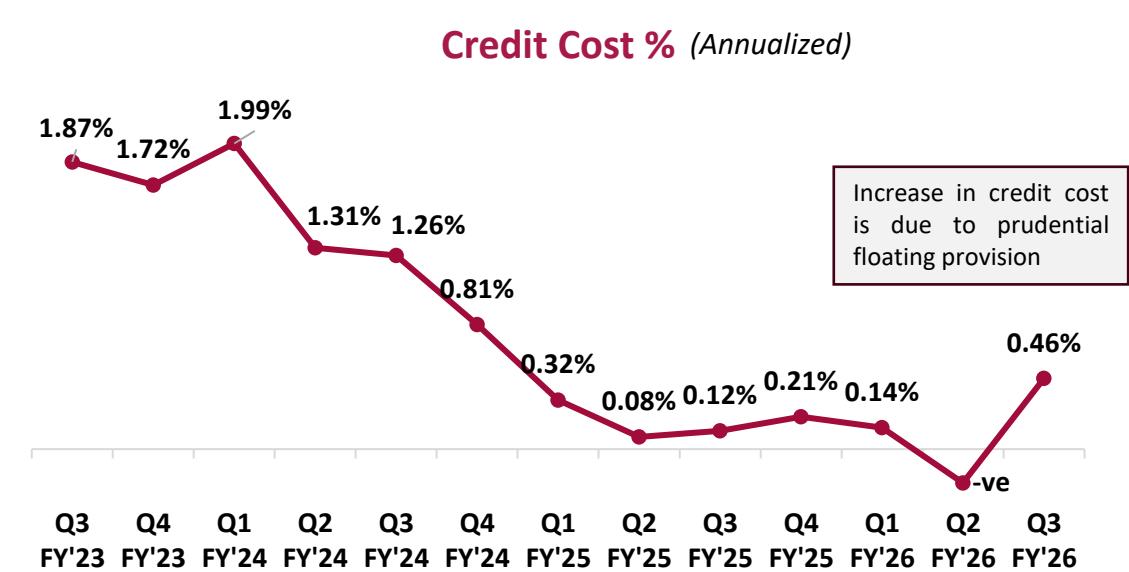
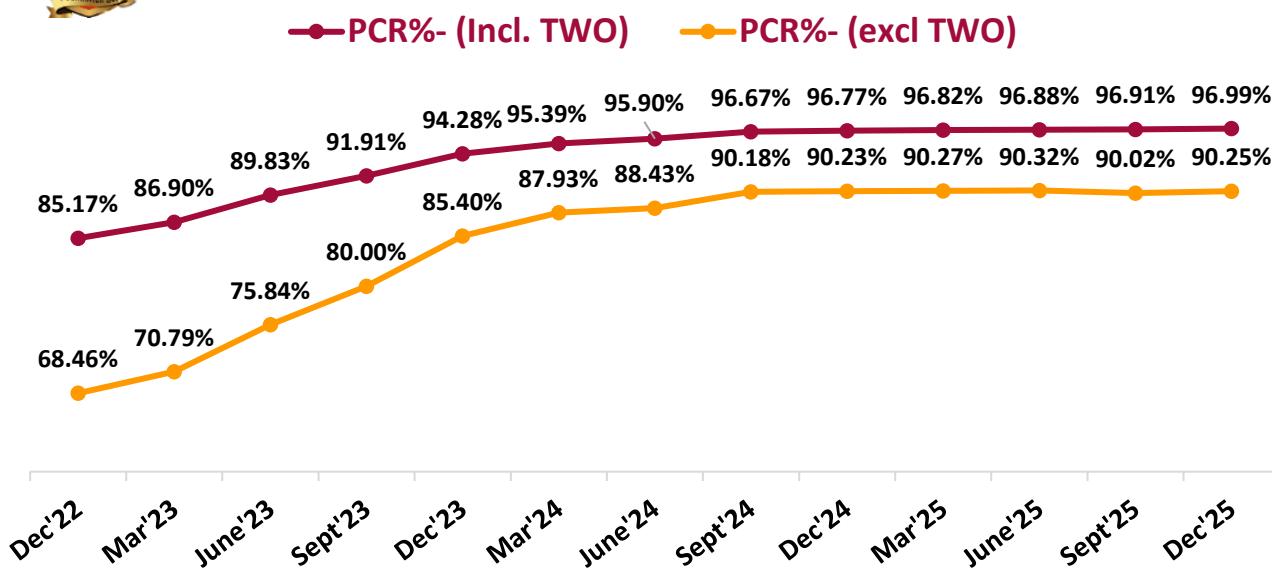
Earning Per Share (Not Annualized)  
(₹)



# Improving Asset Quality



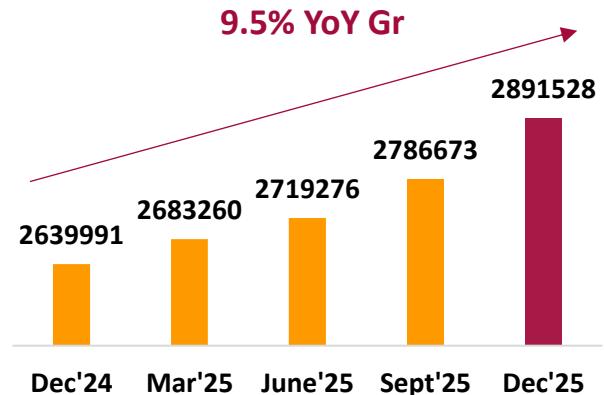
# Improving Asset Quality



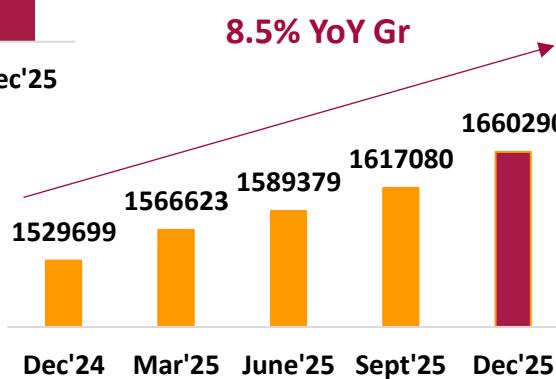
# Business Mix

S.N.	Parameters	Dec'24	Sept'25	Dec'25	Growth %	
					QoQ	YoY
1	Global Business	2639991	2786673	2891528	3.8%	9.5%
1a	Overseas Business	105025	104805	127342	21.5%	21.2%
1b	Domestic Business	2534966	2681867	2764185	3.1%	9.0%
2	Global Deposits	1529699	1617080	1660290	2.7%	8.5%
2a	Overseas Deposits	54938	53098	62898	18.5%	14.5%
2b	Domestic Deposits	1474760	1563982	1597392	2.1%	8.3%
3	Global Advances	1110292	1169592	1231238	5.3%	10.9%
3a	Overseas Advances	50087	51707	64444	24.6%	28.7%
3b	Domestic Advances	1060205	1117885	1166793	4.4%	10.1%
4	CD Ratio	72.6%	72.3%	74.2%		

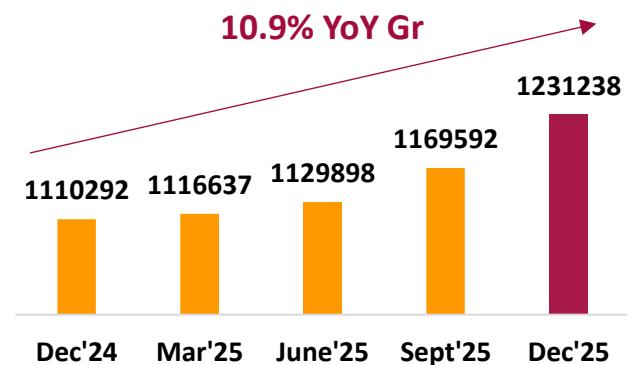
## Global Gross Business



## Global Deposits



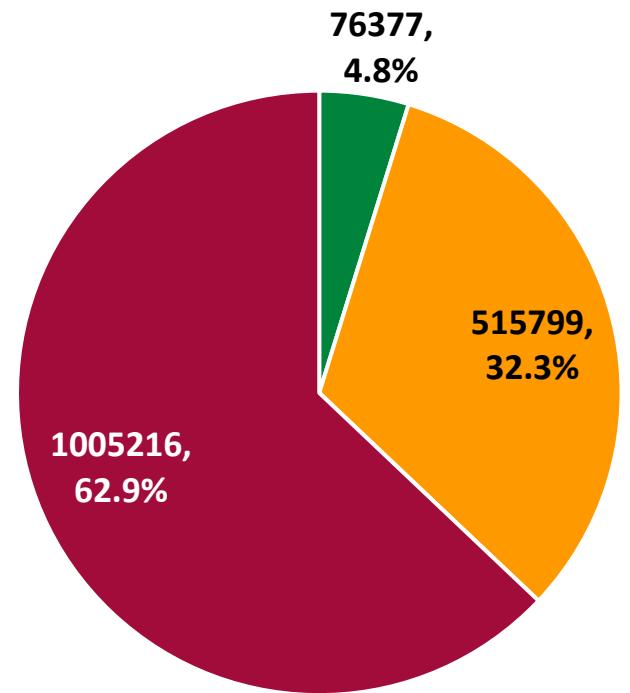
## Global Advances



# Deposits

Sl.	Parameters	Dec'24	Sept'25	Dec'25	Growth %	
					QoQ	YoY
1	Global Deposits (2+3)	1529699	1617080	1660290	2.7%	8.5%
2	Overseas Deposits	54938	53098	62898	18.5%	14.5%
3	Domestic Deposits	1474760	1563982	1597392	2.1%	8.3%
4	Current Deposits	70018	74215	76377	2.9%	9.1%
5	Savings Deposits	492138	508964	515799	1.3%	4.8%
6	CASA Deposits (4+5)	562156	583178	592176	1.5%	5.3%
7	Domestic CASA Share %	38.1%	37.3%	37.1%		
8	Total Term Deposits	967543	1033902	1068114	3.3%	10.4%

## Domestic Deposit Mix – Dec'25

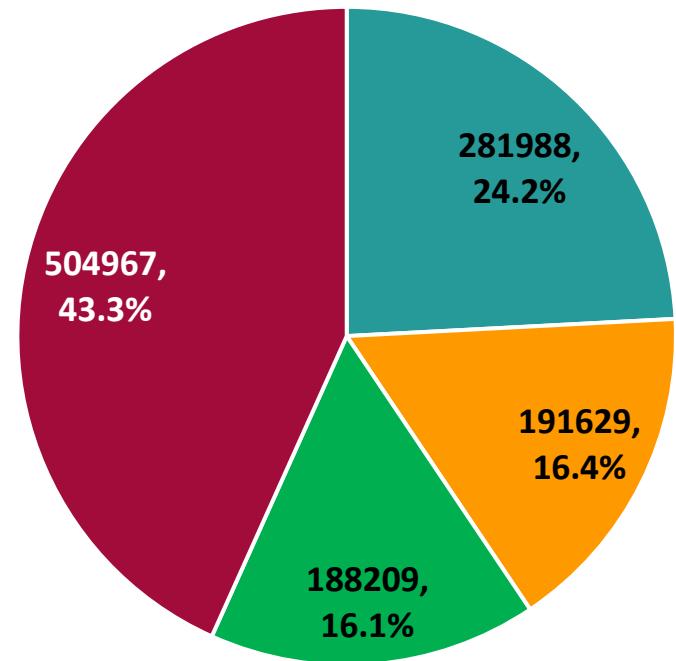


■ Current Deposits ■ Savings Deposits ■ Term Deposits

# Advances

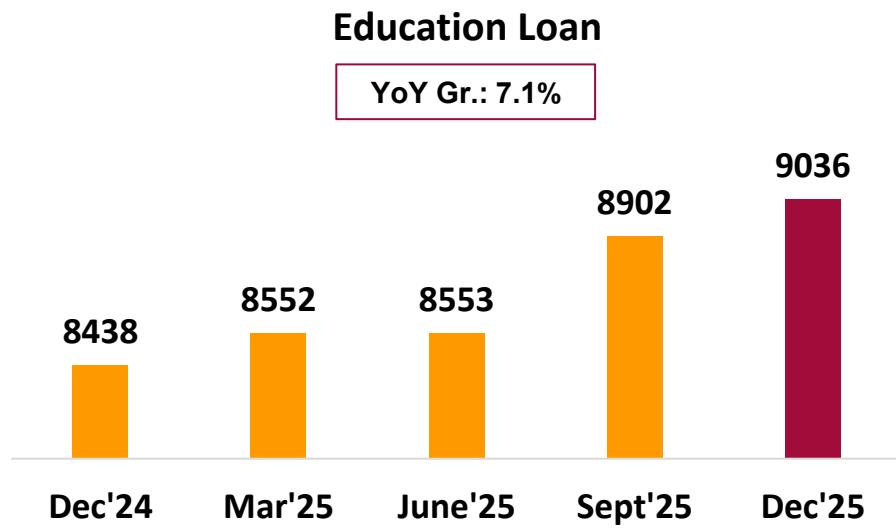
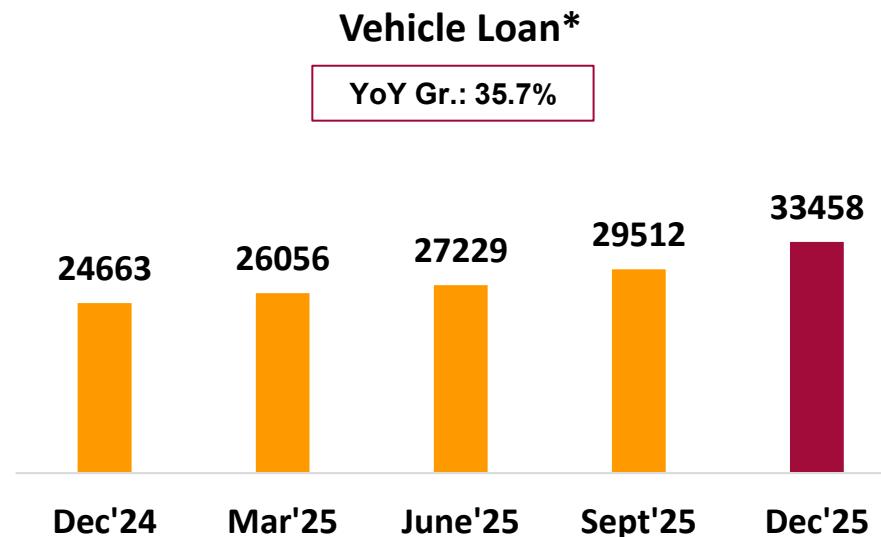
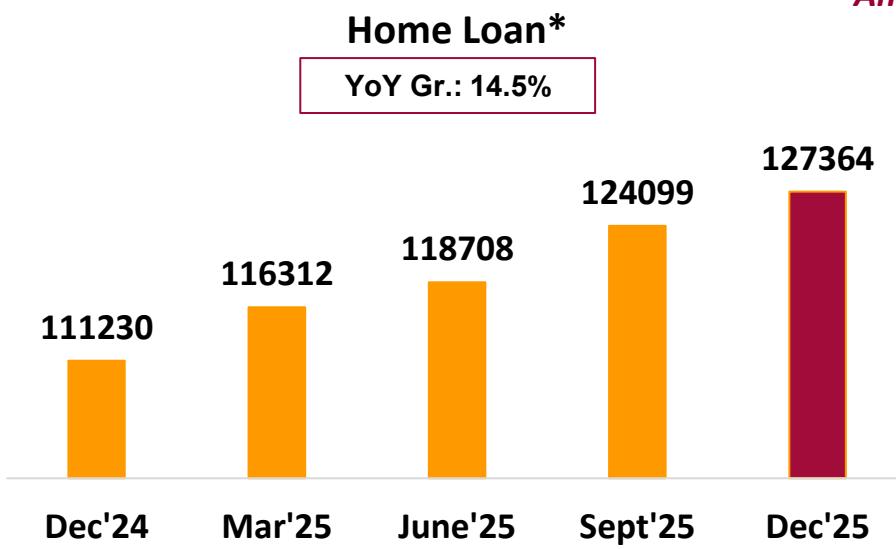
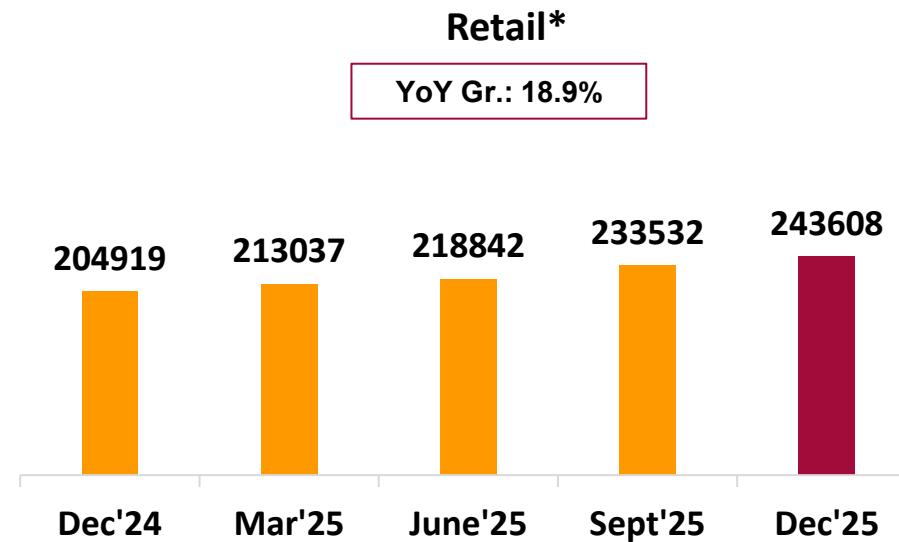
Sl.	Parameters	Dec'24	Sept'25	Dec'25	Growth %	
					QoQ	YoY
1	Global Advances (2+3)	1110292	1169592	1231238	5.3%	10.9%
2	Overseas Advances	50087	51707	64444	24.6%	28.7%
3	Domestic Advances	1060205	1117885	1166793	4.4%	10.1%
	<i>Out of which</i>					
4	Retail	262627	272210	281988	3.6%	7.4%
4a	Retail excluding IBPC	204919	233532	243608	13.2%	18.9%
5	Agriculture	174472	183987	191629	4.2%	9.8%
5a	Agriculture PS	133234	144905	152418	5.2%	14.4%
6	MSME	159383	179220	188209	5.0%	18.1%
7	RAM (4+5+6)	596482	635417	661826	4.2%	11.0%
8	RAM Share %	56.3%	56.8%	56.7%		
9	Corporate & Others	463723	482468	504967	4.7%	8.9%

## Domestic Credit Mix – Dec'25



■ Retail ■ Agriculture ■ MSME ■ Corporate & Others

# Retail Advances



\* Excluding IBPC

# Priority Sector Achievement & Flagship Govt. Schemes

Amt ₹ in Crore

As on Dec'25

ACHIEVED ALL  
MANDATED  
TARGETS



**TOTAL PRIORITY SECTOR ADVANCES**  
@42.68% of ANBC against norm of 40%



**AGRICULTURE (PS) ADVANCES**  
@18.17% of ANBC against norm of 18%



**SMALL & MARGINAL FARMERS**  
@10.74% of ANBC against norm of 10%



**WEAKER SECTION**  
@13.83% of ANBC against norm of 12%



**MICRO ENTERPRISES**  
@10.27% of ANBC against norm of 7.5%

**PM-VIDYALAXMI SCHEME**



Amt in Rs.  
Crore  
No. of  
A/c  
Amount

Sanctioned	3747	434
Disbursed	2561	62

As on Dec'25

**PM SURYA GHAR YOJANA**



Amt in Rs.  
Crore  
No. of  
A/c  
Amount

Sanctioned	89246	1616
Disbursed	79008	1330

## Agriculture Gold Loan

YoY Gr.: 62.89%



As on Dec'25

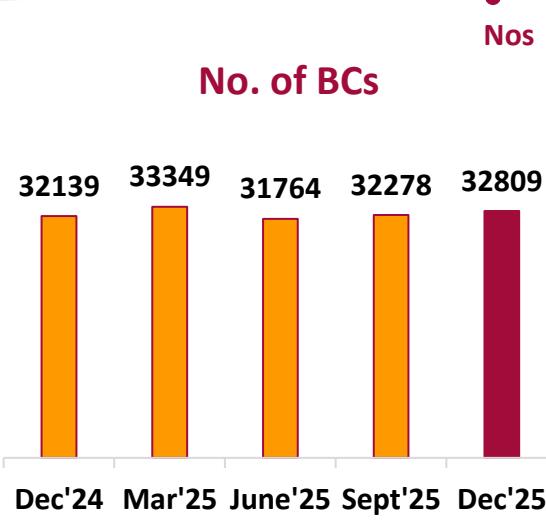
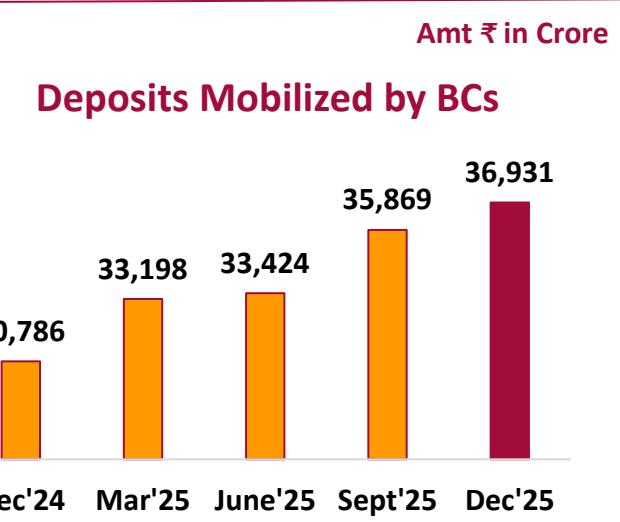
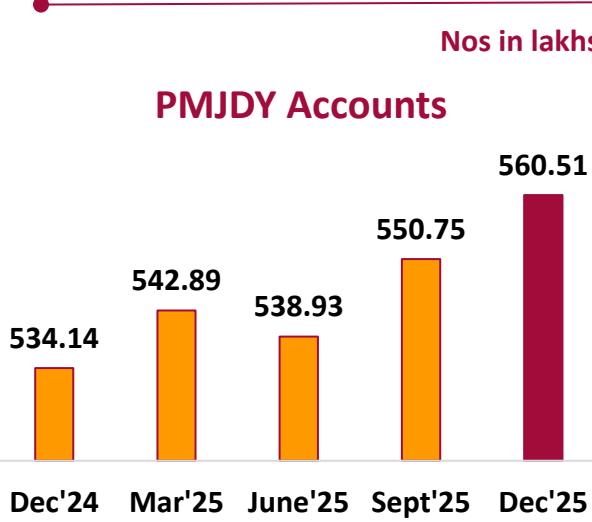
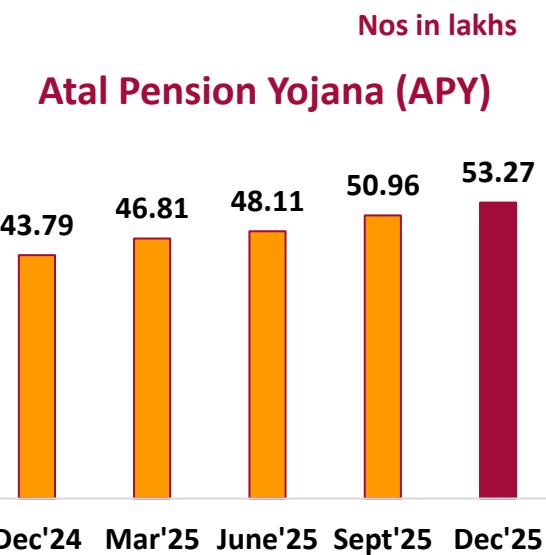
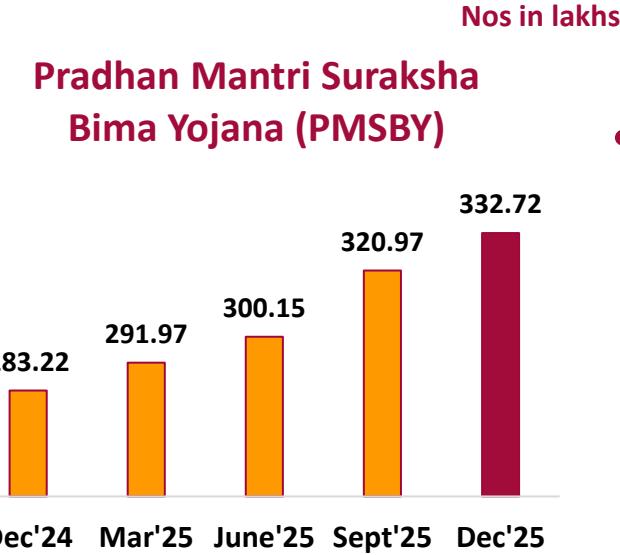
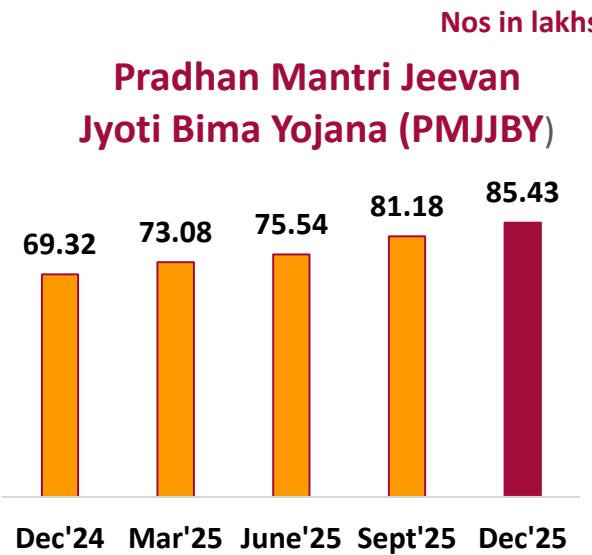
No of Applications	Amount Sanctioned
40282	392

**Pradhan Mantri  
MudRā Yojna**

Amt in Rs.  
Crore  
Q3 FY26 9M FY26

Sanctioned	6371	17397
Disbursed	6338	17278

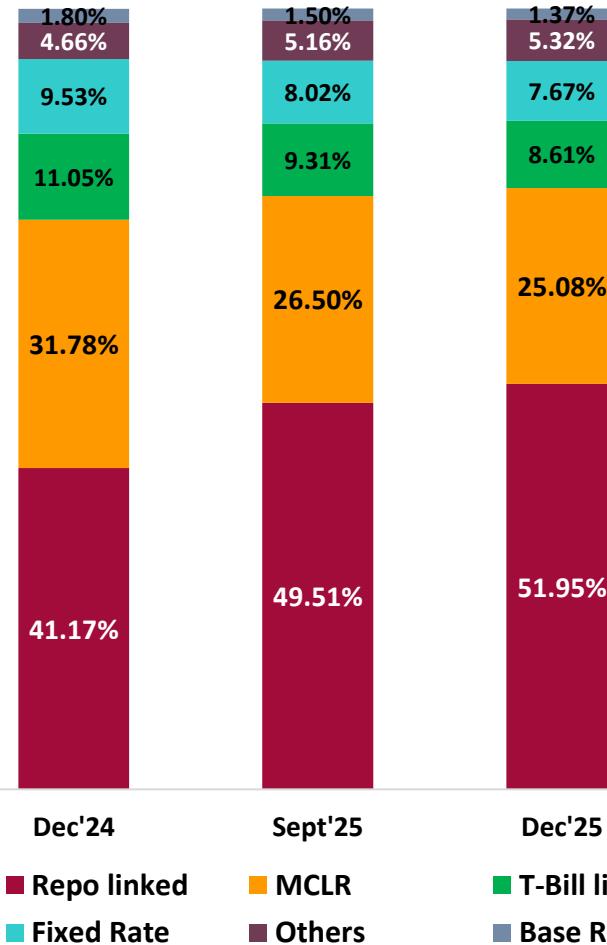
# Financial Inclusion Performance



- SLBC- 5
- UTLBC-1
- LDMO- 113
- Rural Self Employment Training Institute (RSETI)- 78
- Rural Development Centre (RDC)- 2
- Financial Literacy Centre (FLC) - 163
- Centre for Financial Literacy (CFL)- 342
- Farmer Training Centre – 12
- Villages adopted for holistic development - 307

Portfolio > Rs.25 Crore							
Sl	Rating Grade	Dec'24		Sept'25		Dec'25	
		Amt.	% Share	Amt.	% Share	Amt.	% Share
1	AAA	197767	45.44%	244978	51.67%	264958	53.05%
2	AA	107425	24.68%	93832	19.79%	97018	19.42%
3	A	69041	15.86%	75812	15.99%	69769	13.97%
4	BBB	30761	7.07%	31659	6.68%	31368	6.28%
BBB & Above		404993	93.06%	446280	94.13%	463114	92.72%
5	BB	8066	1.85%	7271	1.53%	8074	1.62%
6	B	1290	0.30%	851	0.18%	719	0.14%
7	C	859	0.20%	242	0.05%	154	0.03%
8	D	1314	0.30%	1170	0.25%	308	0.06%
BB & Below		11529	2.65%	9534	2.01%	9256	1.85%
9	Unrated	18683	4.29%	18309	3.86%	27096	5.42%
Sub-Total		435205	100.00%	474123	100.00%	499466	100.00%
Guarantee/Direct Claim on Central/State Govt		71240	14.07% (of Total Portfolio)	70051	12.87% (of Total Portfolio)	75742	13.17% (of Total Portfolio)
Total Portfolio		506445		544174		575207	

## Advances Mix of Benchmark rate



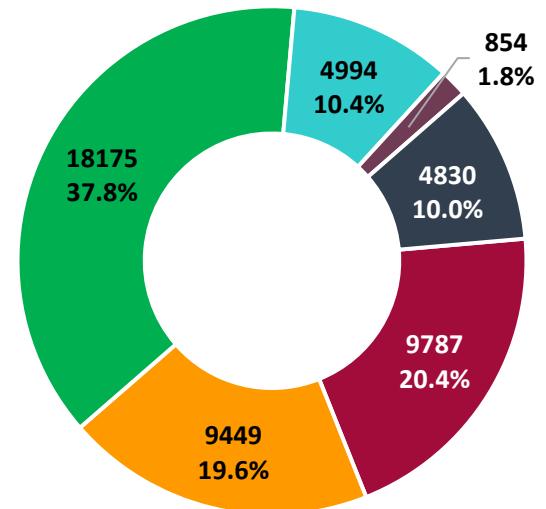
# Diversified Industry Portfolio & Energy Sector

Sl.	Industry	Dec'24		Sept'25		Dec'25	
		O/s	% to Domestic Advances	O/s	% to Domestic Advances	O/s	% to Domestic Advances
1	Infrastructure	102821	9.7%	107598	9.6%	111273	9.5%
	-Energy	44496	4.2%	45479	4.1%	48166	4.1%
	-Tele-Communication	13306	1.3%	11043	1.0%	10705	0.9%
	-Roads & Ports	40375	3.8%	44697	4.0%	45811	3.9%
	-Other Infra	4643	0.4%	6379	0.6%	6591	0.6%
2	Basic Metal & Metal Products	24775	2.3%	21463	1.9%	20072	1.7%
	-Iron & Steel	21889	2.1%	18517	1.7%	17159	1.5%
3	Food Processing	22659	2.1%	20373	1.8%	22242	1.9%
4	Textiles	11654	1.1%	12232	1.1%	12688	1.1%
5	Chemical & Chemical Products	6385	0.6%	10820	1.0%	10440	0.9%
6	All Engineering	6516	0.6%	10460	0.9%	11543	1.0%
7	Construction	2359	0.2%	1993	0.2%	1886	0.2%
8	Petroleum	10904	1.0%	17232	1.5%	12227	1.0%
9	Other Industries	52284	4.9%	57556	5.1%	62663	5.4%
	<b>Total</b>	<b>240358</b>	<b>22.7%</b>	<b>259727</b>	<b>23.2%</b>	<b>265035</b>	<b>22.7%</b>

## Energy Sector

**External Rating Standard Portfolio**  
31.12.2025 : ₹ 48089 Cr

## External Rating wise Portfolio



■ AAA ■ AA ■ A ■ BBB ■ BB & below ■ Unrated

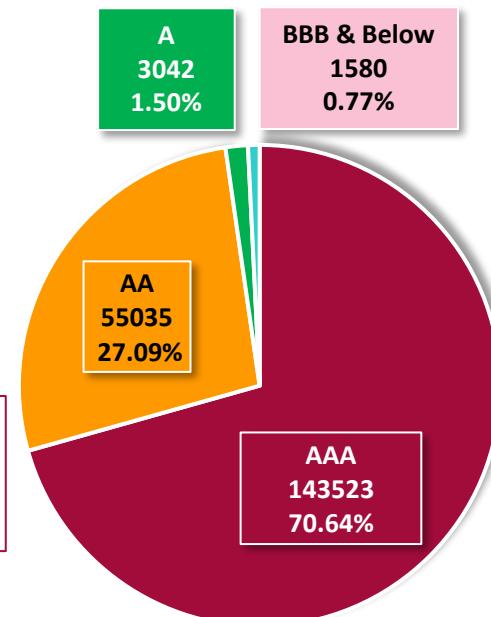


# NBFC Sector

Key Sectors	As on		
	Dec'24	Sept'25	Dec'25
NBFC	160588	183006	203179
<i>Out of which,</i>			
NBFC- HFC	54645	60990	65188
NBFC- PSUs and PSU backed	39095	41139	46136
NBFC- Private	65879	79952	90883
NBFC- MFI	970	924	972

## Total NBFC

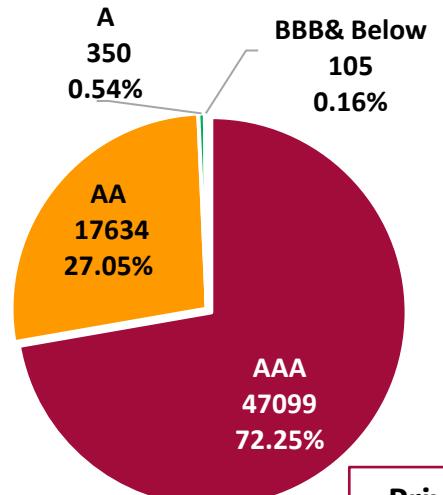
### External Rating Wise Portfolio – As on 31.12.2025



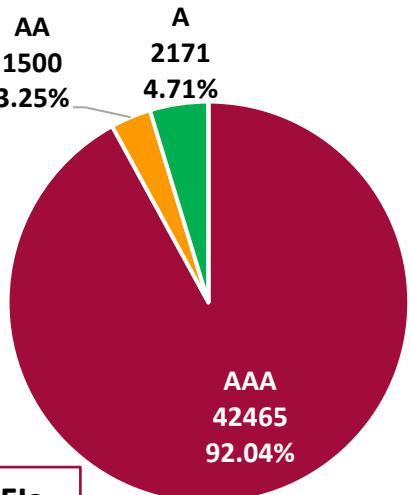
**AAA & AA comprises of 97.73% of the total portfolio**

### External Rating Wise Portfolio – As on 31.12.2025

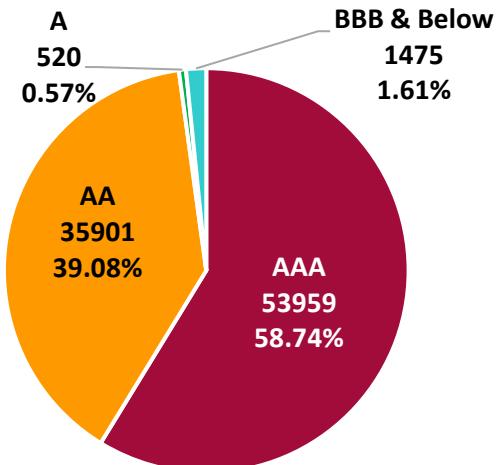
#### Housing Finance Companies



#### PSUs & PSU backed



#### Private NBFCs + MFIs



# Investment Portfolio

Sl.	Parameters	Dec'24	Sept'25	Dec'25
1	<b>Gross Domestic Investment</b>	<b>462942</b>	<b>496450</b>	<b>484281</b>
2	SLR	349189	367617	360811
2a	<b>SLR as % to Dom. Investment (2/1)</b>	<b>75.43%</b>	<b>74.05%</b>	<b>74.50%</b>
3	Non SLR	113753	128833	123471
4	<b>Held To Maturity (HTM)</b>	<b>337160</b>	<b>360125</b>	<b>362406</b>
4a	<b>HTM To Gross Domestic Investment (4/1)</b>	<b>72.83%</b>	<b>72.54%</b>	<b>74.83%</b>
5	<b>Available For Sale (AFS)</b>	<b>101671</b>	<b>108875</b>	<b>97723</b>
6	<b>Fair value through profit and loss (HFT)</b>	<b>6359</b>	<b>9529</b>	<b>6194</b>
7	<b>Fair value through profit and loss (Non HFT)</b>	<b>12209</b>	<b>12316</b>	<b>12638</b>
8	<b>Subsidiaries, Joint Venture &amp; Associates (SBJVAS)</b>	<b>5543</b>	<b>5605</b>	<b>5320</b>
9	<b>Investment by Overseas Branches</b>	<b>6388</b>	<b>8982</b>	<b>7826</b>
10	<b>Total Gross Investment (1+9)</b>	<b>469330</b>	<b>505432</b>	<b>492107</b>
11	<b>Modified Duration (AFS+HFT)</b>	<b>3.89</b>	<b>3.55</b>	<b>3.56</b>
12	<b>Net demand &amp; time Liabilities</b>	<b>1420190</b>	<b>1530483</b>	<b>1562289</b>

Sl.	Parameters	Dec'24		Sept'25		Dec'25	
		O/S	% Share	O/S	% Share	O/S	% Share
1	PSU Bonds	19919	17.51%	30820	23.92%	30363	24.59%
2	Corporate and Other Bonds & Debentures	15973	14.04%	17429	13.53%	15356	12.44%
3	Special Govt. Sec excl. Recap Bonds	696	0.61%	488	0.38%	487	0.39%
4	CG Recapitalisation Bond	55274	48.59%	55274	42.90%	55274	44.77%
5	Share of PSU/Corporate/Others	9983	8.78%	10067	7.81%	11474	9.29%
6	Venture Capital Fund	151	0.13%	206	0.16%	214	0.17%
7	Regional Rural Bank	1583	1.39%	1576	1.22%	1576	1.28%
8	Security Receipts	0	0.00%	1400	1.09%	1903	1.54%
9	Subsidiaries JV	3960	3.48%	4029	3.13%	3744	3.03%
10	Other	6214	5.46%	7544	5.86%	3080	2.49%
	<b>Total Non SLR Investment</b>	<b>113753</b>	<b>100.00%</b>	<b>128833</b>	<b>100.00%</b>	<b>123471</b>	<b>100.00%</b>

Sl.	Parameters	31 <sup>st</sup> Dec'24	30 <sup>th</sup> Sept'25	31 <sup>st</sup> Dec'25
	<b>CAPITAL &amp; LIABILITIES</b>			
1	Capital	2299	2299	2299
2	Reserves and Surplus	123515	133503	139819
3	Deposits	1529699	1617080	1660290
4	Borrowings	73024	84687	90180
5	Other Liabilities and Provisions	33874	39233	37625
	<b>Total Liabilities</b>	<b>1762410</b>	<b>1876801</b>	<b>1930213</b>
	<b>ASSETS</b>			
1	Cash and Balances with RBI	62042	65228	55380
2	Balances with Banks	74482	81107	93161
3	Net Investments	463784	501961	488918
4	Net Advances	1069957	1133780	1196208
5	Fixed Assets	12622	15583	15616
6	Other Assets	79523	79141	80931
	<b>Total Assets</b>	<b>1762410</b>	<b>1876801</b>	<b>1930213</b>

# Income

Sl.	Parameters	Q3	Q2	Q3	YoY Variation		9M	9M	YoY Variation	
		FY25	FY26	FY26	Amt.	%	FY25	FY26	Amt.	%
1	<b>Interest Income (2+3+4)</b>	<b>31340</b>	<b>31872</b>	<b>32231</b>	<b>891</b>	<b>2.8%</b>	<b>89771</b>	<b>96066</b>	<b>6295</b>	<b>7.0%</b>
2	Interest on Advances	22240	21914	22695	455	2.0%	63876	66273	2397	3.8%
3	Interest on Investments	7741	8541	8102	361	4.7%	22689	25081	2392	10.5%
4	Other Interest Income	1359	1416	1435	76	5.6%	3206	4712	1506	47.0%
5	<b>Other Income (6+7+8+9)</b>	<b>3412</b>	<b>4342</b>	<b>5022</b>	<b>1610</b>	<b>47.2%</b>	<b>11593</b>	<b>14632</b>	<b>3039</b>	<b>26.2%</b>
	<i>of which</i>									
6	Fee Based Income	1568	1685	1712	144	9.2%	5225	5647	422	8.1%
	<i>Out of which</i>									
6.1	Processing Fees	149	256	233	84	56.1%	981	1216	235	24.0%
6.2	Non Fund Based Income	186	196	197	11	6.0%	539	585	46	8.6%
6.3	Income from Insurance & MF	120	105	107	-13	-11.0%	336	307	-29	-8.5%
7	Recovery in Written off Accounts	823	844	1956	1133	137.6%	3097	3989	892	28.8%
8	Treasury income	1007	1769	1337	330	32.8%	3236	4923	1687	52.1%
	<i>of which</i>									
8.1	Profit on Sales on Investments	947	1040	1559	612	64.6%	2034	4069	2035	100.1%
8.2	Profit on Exchange Transaction	74	156	181	107	144.6%	228	545	317	139.0%
8.3	Profit/Loss on Revaluation of Investment	-14	574	-402			974	309		
9	Others	14	43	17	3	19.6%	36	73	37	102.8%
10	<b>Total Income (1+5)</b>	<b>34752</b>	<b>36214</b>	<b>37253</b>	<b>2501</b>	<b>7.2%</b>	<b>101365</b>	<b>110698</b>	<b>9333</b>	<b>9.2%</b>

# Expenses

Sl.	Parameters	Q3	Q2	Q3	YoY Variation		9M	9M	YoY Variation	
		FY25	FY26	FY26	Amt.	%	FY25	FY26	Amt.	%
1	<b>Total Interest Paid (2+3+4)</b>	<b>20308</b>	<b>21403</b>	<b>21698</b>	<b>1390</b>	<b>6.8%</b>	<b>57746</b>	<b>64487</b>	<b>6741</b>	<b>11.7%</b>
2	Interest Paid on Deposits	19118	20425	20524	1406	7.4%	54255	61361	7106	13.1%
3	Interest Paid on Borrowings	406	215	459	53	13.0%	1047	867	-180	-17.2%
4	Others Interest Paid	783	762	716	-67	-8.6%	2444	2259	-185	-7.6%
5	<b>Operating Expenses (6+7)</b>	<b>7824</b>	<b>7584</b>	<b>8074</b>	<b>250</b>	<b>3.2%</b>	<b>23564</b>	<b>24422</b>	<b>858</b>	<b>3.6%</b>
6	Establishment Expenses	5264	4747	5089	-175	-3.3%	15565	15000	-565	-3.6%
7	Other Operating Expenses	2560	2837	2985	425	16.6%	7999	9422	1423	17.8%
8	<b>Total Expenses (1+5)</b>	<b>28131</b>	<b>28987</b>	<b>29772</b>	<b>1641</b>	<b>5.8%</b>	<b>81310</b>	<b>88909</b>	<b>7599</b>	<b>9.3%</b>

# Profit & Provisions

Amt ₹ in Crore

Sl.	Parameters	Q3	Q2	Q3	YoY Variation		9M	9M	YoY Variation	
		FY25	FY26	FY26	Amt.	%	FY25	FY26	Amt.	%
1	Net Interest Income	11032	10469	10533	-499	-4.5%	32025	31579	-446	-1.4%
2	Other Income	3412	4342	5022	1610	47.2%	11593	14632	3039	26.2%
3	Operating Income (1+2)	14444	14811	15555	1111	7.7%	43619	46211	2592	5.9%
4	Operating Expenses	7824	7584	8074	250	3.2%	23564	24422	858	3.6%
5	Operating Profit (3-4)	6621	7227	7481	860	13.0%	20055	21789	1734	8.7%
6	Provisions other than Tax	-285	643	1150	1435	-503.5%	1315	2116	801	60.9%
	<i>Of which</i>									
a	NPAs	318	-639	1341	1023		1309	1098	-211	
b	Standard Advances incl. Standard Restructured	-425	396	130	555		-158	835	993	
c	Non-Performing Investments & Impairment	-191	-668	-282	-91		169	-1353	-1522	
d	Others	13	1554	-40	-53		-4	1536	1540	
7	Profit Before Tax	6906	6584	6331	-575	-8.3%	18740	19673	933	5.0%
8	Provision for Income Tax	2398	1680	1231	-1167	-48.7%	6677	7994	1317	19.7%
9	Net Profit	4508	4904	5100	592	13.1%	12063	11679	-384	-3.2%

# Efficiency Ratios (Quarter)

(Annualized)

■ Global ■ Domestic

## Cost of Deposits [%]

5.24% 5.23% 5.18% 5.18% 5.09% 5.10%

Dec'24 (Q3) Sept'25 (Q2) Dec'25 (Q3)

## Cost of Funds [%]

4.63% 4.59% 4.58% 4.57% 4.50% 4.50%

Dec'24 (Q3) Sept'25 (Q2) Dec'25 (Q3)

## NIM [%]

2.93% 3.09% 2.60% 2.72% 2.52% 2.65%

Dec'24 (Q3) Sept'25 (Q2) Dec'25 (Q3)

## Yield on Advances [%]

8.38% 8.50% 7.90% 8.01% 7.69% 7.80%

Dec'24 (Q3) Sept'25 (Q2) Dec'25 (Q3)

## Yield on Funds [%]

7.14% 7.21% 6.82% 6.91% 6.69% 6.78%

Dec'24 (Q3) Sept'25 (Q2) Dec'25 (Q3)

## Yield on Investment [%]

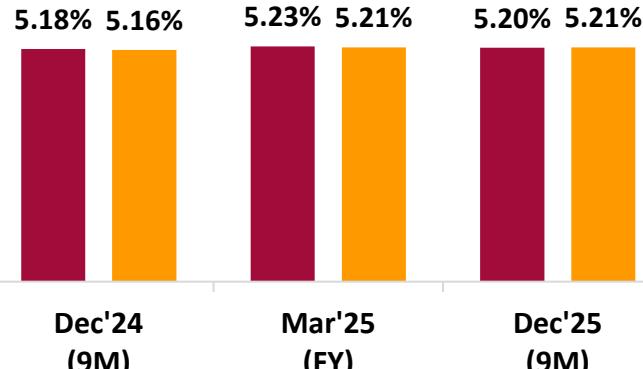
6.87% 6.89% 6.93% 6.97% 6.76% 6.79%

Dec'24 (Q3) Sept'25 (Q2) Dec'25 (Q3)

# Efficiency Ratios (9M FY26)

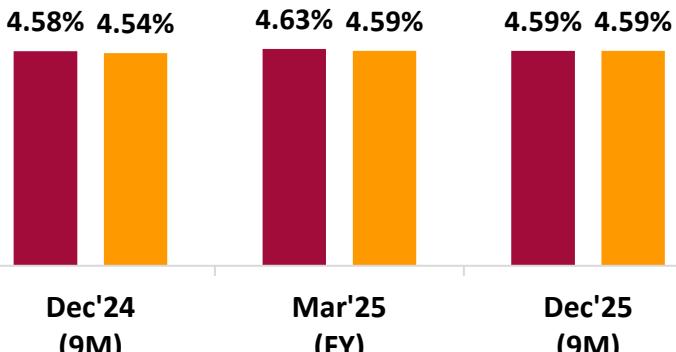
(Annualized)

## Cost of Deposits [%]

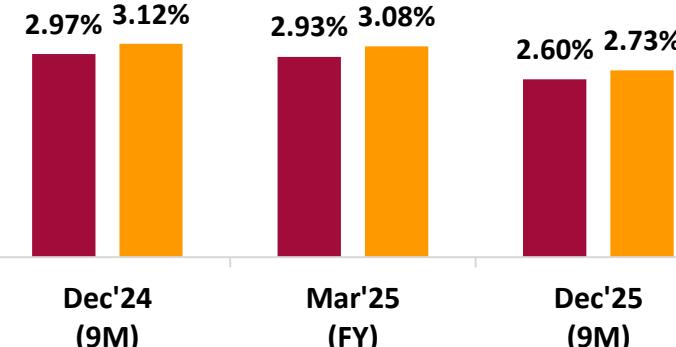


■ Global ■ Domestic

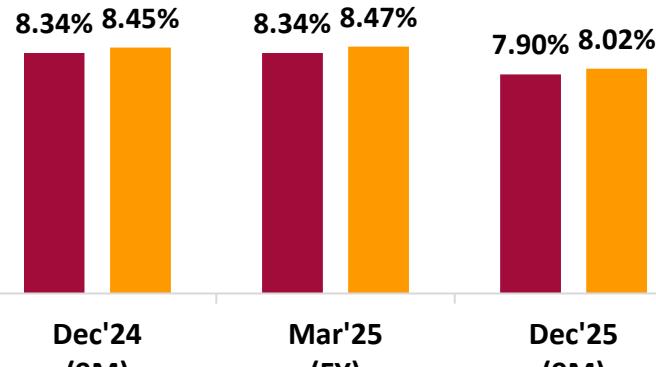
## Cost of Funds [%]



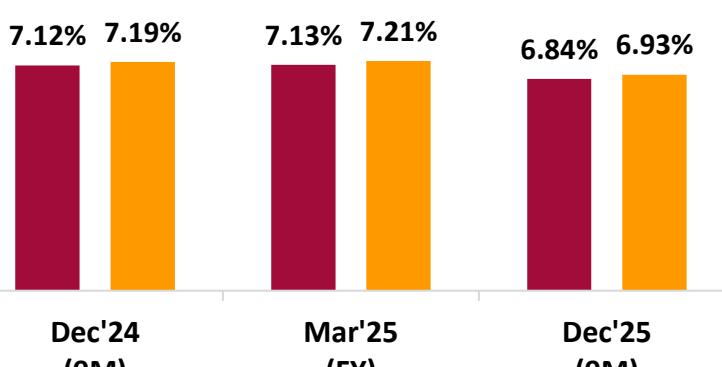
## NIM [%]



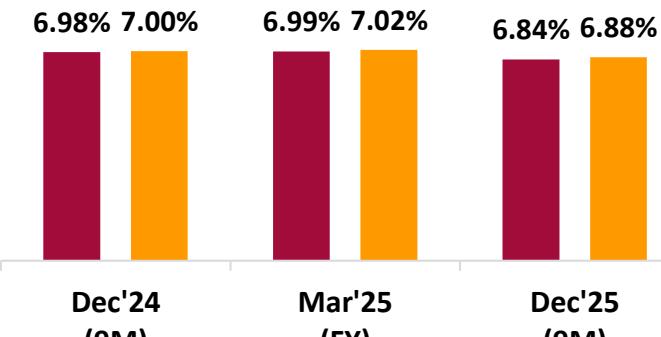
## Yield on Advances [%]



## Yield on Funds [%]



## Yield on Investment [%]



# Profitability/Productivity Ratios

(Annualized)

Sl.	Key Ratios	Q3 FY25	Q2 FY26	Q3 FY26	9M FY25	9M FY26
1	Return on Assets [%]	1.03%	1.05%	1.06%	0.96%	0.83%
2	Return on Equity [%]	19.22%	17.95%	17.80%	18.87%	14.45%
3	Book Value per Share [₹]	102.02	108.57	114.09	102.02	114.09
4	Book Value per Share-Tangible [₹]	82.75	95.92	101.89	82.75	101.89
5	Earnings per share [₹] (Not annualized)	3.92	4.27	4.44	10.79	10.16
6	Cost to Income Ratio [%]	54.16%	51.20%	51.91%	54.02%	52.85%
6a	Staff Cost to Income Ratio [%]	36.44%	32.05%	32.71%	35.68%	32.46%
6b	Other Cost to Income Ratio [%]	17.72%	19.15%	19.19%	18.34%	20.39%
7	Net Profit Per Employee [₹ in Lacs]	18.48	19.97	20.77	16.54	15.91
8	Net Profit Per Branch [₹ in Lacs]	175.87	190.18	197.16	157.44	151.04

Sl.	Key Ratios	Dec'24	Sept'25	Dec'25
1	Business Per Employee [₹ in Cr]	26.29	27.62	28.57
2	Business Per Branch [₹ in Cr]	250.22	263.06	271.18

## OTR 1

As per RBI's guidelines dated  
Aug 06, 2020

Sl.	Loan and aggregate exposure category	Position as on 31.12.25 under OTR 1		Provisions Made# Amt
		No. of accounts	Amount involved	
1	Personal loans	2289	311.92	36.84
2	Other Exposures*	84	839.88	18.82
3	<b>Total (1+2)</b>	<b>2373</b>	<b>1151.80</b>	<b>55.66</b>
4	MSME loans	1974	374.43	27.87
	<b>Grand Total (3+4)</b>	<b>4347</b>	<b>1526.23</b>	<b>83.53</b>

\*Other Exposures includes corporate loans > Rs. 25 Crore as per RBI guidelines.

## OTR 2

As per RBI's guidelines dated  
May 05, 2021

Sl.	Loan and aggregate exposure category	Position as on 31.12.25 under OTR 2		Provisions Made# Amt
		No. of accounts	Amount involved	
1	Individual Borrowers	34553	3158.48	310.51
2	Small Business	748	298.28	11.75
3	<b>Total (1+2)</b>	<b>35301</b>	<b>3456.76</b>	<b>322.26</b>
4	MSME loans	10134	1185.55	148.19
	<b>Grand Total (3+4)</b>	<b>45435</b>	<b>4642.31</b>	<b>470.45</b>

# Asset Quality -SMA 2 Accounts ( > Rs 5.00 Crore)

Amt ₹ in Crore

S. N.	CATEGORY	Dec'24		Sept'25		Dec'25	
		SMA2	% of Domestic Advances	SMA2	% of Domestic Advances	SMA2	% of Domestic Advances
1	RETAIL	84	0.01%	102	0.01%	87	0.01%
2	AGRICULTURE	259	0.02%	314	0.03%	359	0.03%
3	MSME	961	0.09%	1040	0.09%	1001	0.09%
4	RAM TOTAL	1304	0.12%	1456	0.13%	1447	0.12%
5	CORPORATE & OTHER	214	0.02%	417	0.04%	392	0.03%
6	TOTAL	1518	0.14%	1873	0.17%	1839	0.16%

# Movement of NPA

Amt ₹ in Crore

Sl.	Parameters	Q3 FY'25	Q2 FY'26	Q3 FY'26	9M FY'25	9M FY'26
1	NPA at the beginning of Year/Quarter	47582	42673	40343	56343	44082
2	Cash Recovery & Up-gradation (2a+2b)	1973	2716	1693	5456	4848
2a	-Cash Recovery	1333	1125	1054	3790	2949
2b	-Up-gradation	640	1591	639	1666	1898
3	Write Off	1969	1568	1237	10030	4438
4	Total Reduction (2+3)	3943	4284	2930	15486	9286
5	Fresh Addition (5a+5b)	1774	1955	1901	4557	4518
5a	-Fresh slippages	1600	1812	1824	4242	4207
5b	-Debits in existing NPA A/cs	174	142	76	315	312
6	Gross NPAs at end of the period	45414	40343	39314	45414	39314
7	Eligible Deductions incl. Provisions	40977	36318	35481	40977	35481
8	Net NPAs at end of the period (6-7)	4437	4026	3834	4437	3834
9	Recovery in TWO & RI	1439	1203	2397	4944	5295
10	Total Recovery (2+9)	3412	3920	4090	10400	10142

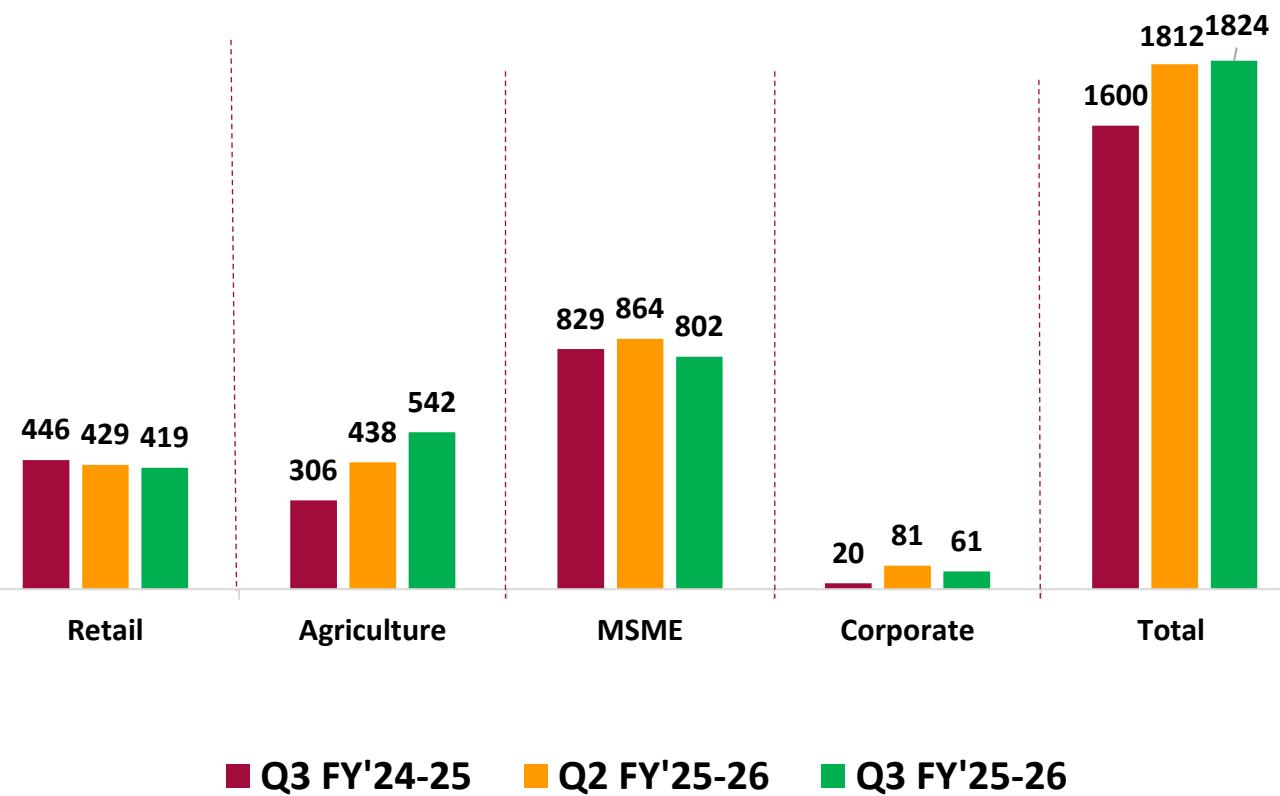
# Asset Classification

Sl.	Parameters	Dec'24		Sept'25		Dec'25		YoY Variation	
		O/S	Share%	O/S	Share%	O/S	Share%	Amt.	Variation
1	<b>Standard</b>	<b>1064878</b>	<b>95.91%</b>	<b>1129249</b>	<b>96.55%</b>	<b>1191923</b>	<b>96.81%</b>	<b>127045</b>	<b>11.93%</b>
2	<b>Gross NPA</b>	<b>45414</b>	<b>4.09%</b>	<b>40343</b>	<b>3.45%</b>	<b>39314</b>	<b>3.19%</b>	<b>-6100</b>	<b>90 bps</b>
2a	<b>Sub-Standard</b>	<b>5189</b>	<b>0.47%</b>	<b>5744</b>	<b>0.49%</b>	<b>5793</b>	<b>0.47%</b>	<b>604</b>	<b>-</b>
2b	<b>Doubtful</b>	<b>21658</b>	<b>1.95%</b>	<b>21060</b>	<b>1.80%</b>	<b>20691</b>	<b>1.68%</b>	<b>-967</b>	<b>27 bps</b>
2c	<b>Loss</b>	<b>18567</b>	<b>1.67%</b>	<b>13539</b>	<b>1.16%</b>	<b>12830</b>	<b>1.04%</b>	<b>-5737</b>	<b>63 bps</b>
3	<b>Global Advances (1+2)</b>	<b>1110292</b>	<b>100%</b>	<b>1169592</b>	<b>100%</b>	<b>1231238</b>	<b>100%</b>	<b>120946</b>	<b>10.89%</b>

# Slippages & Recoveries

Amt ₹ in Crore

## Sector wise Fresh Slippage



## Recovery v/s Slippages

Period	Q3 FY 24-25	Q2 FY 25-26	Q3 FY 25-26	9M FY24-25	9M FY25-26
Net Recovery	3412	3920	4090	10400	10142
NPA Addition (Net Slippage)	1774	1955	1901	4557	4518
Recovery v/s Slippage	1.9x	2.0x	2.2x	2.3x	2.2x
Slippage Ratio*	0.69%	0.71%	0.67%	0.65%	0.56%

\*Annualised



■ Q3 FY'24-25   ■ Q2 FY'25-26   ■ Q3 FY'25-26

Highlights

Business

Financial

Asset  
Quality

Share/  
Capital

Digitalization/  
Analytics

HR/Network/GB/RRB

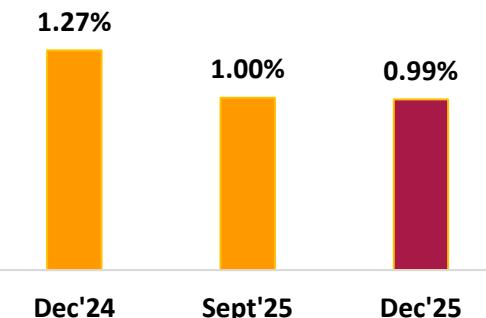
ESG/  
Award



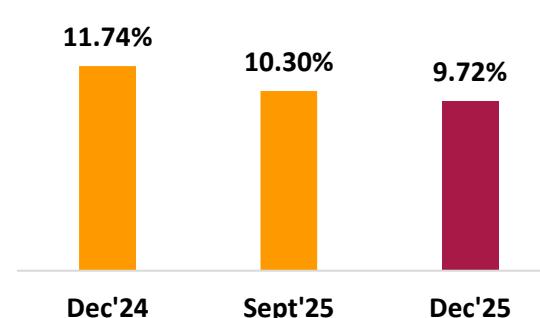
# NPA Classification - Sector Wise

Sl.	Parameters	Dec'24			Sept'25			Dec'25		
		Advances	GNPA	GNPA%	Advances	GNPA	GNPA%	Advances	GNPA	GNPA%
1	Retail Loans	262627	3344	1.27%	272210	2730	1.00%	281988	2797	0.99%
2	Agriculture	174472	20475	11.74%	183987	18946	10.30%	191629	18626	9.72%
3	MSME	159383	19001	11.92%	179220	18352	10.24%	188209	17620	9.36%
4	Corporate, Overseas & Others	513810	2594	0.50%	534175	316	0.06%	569411	271	0.05%
5	Global (1+2+3+4)	1110292	45414	4.09%	1169592	40343	3.45%	1231238	39314	3.19%

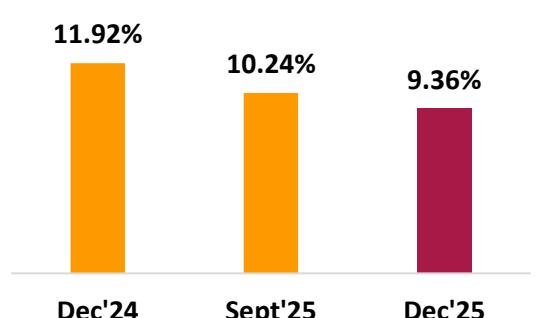
Retail NPA (%)



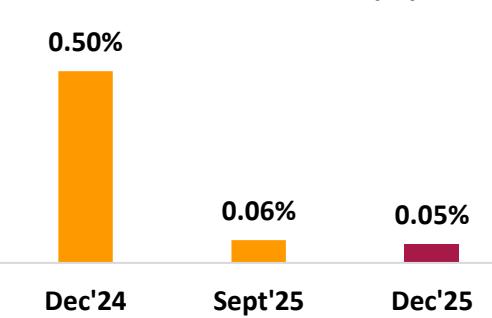
Agriculture NPA (%)



MSME NPA (%)



Corporate, Overseas & others NPA (%)



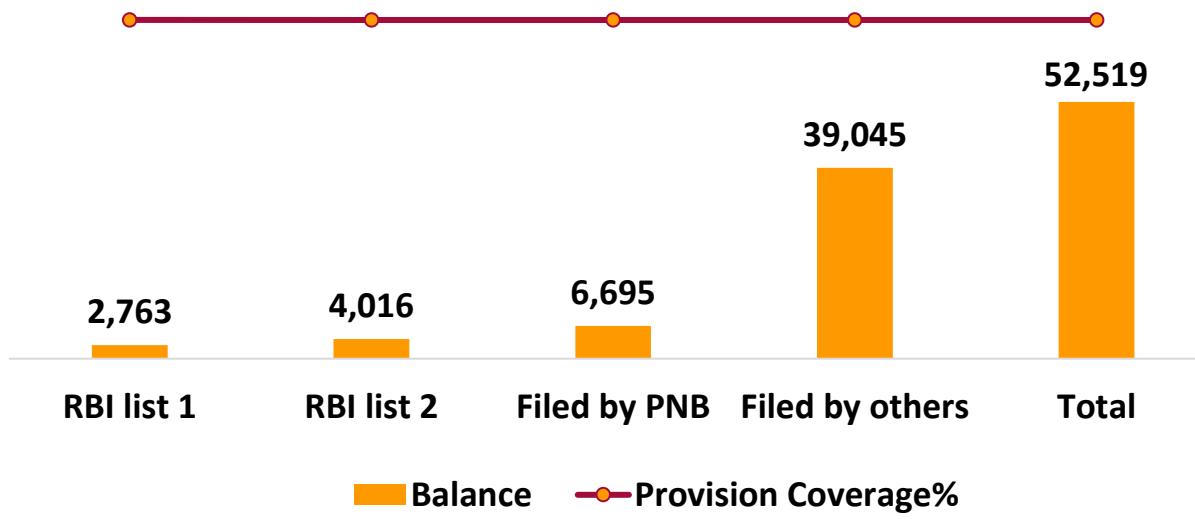
# NPA Classification- Industry Wise

Sl.	Diversified Industry Portfolio	Dec'24			Sept'25			Dec'25		
		O/s	GNPA	GNPA %	O/s	GNPA	GNPA %	O/s	GNPA	GNPA %
1	<b>Infrastructure</b>	<b>102821</b>	<b>2197</b>	<b>2.1%</b>	<b>107598</b>	<b>123</b>	<b>0.11%</b>	<b>111273</b>	<b>182</b>	<b>0.16%</b>
	-Energy	44496	995	2.2%	45479	65	0.14%	48166	77	0.16%
	-Tele-Communication	13306	435	3.3%	11043	2	0.02%	10705	2	0.02%
	-Roads & Ports	40375	568	1.4%	44697	15	0.03%	45811	64	0.14%
	-Other Infra	4643	199	4.3%	6379	41	0.65%	6591	40	0.60%
2	<b>Basic Metal &amp; Metal Products</b>	<b>24775</b>	<b>821</b>	<b>3.3%</b>	<b>21463</b>	<b>685</b>	<b>3.19%</b>	<b>20072</b>	<b>675</b>	<b>3.36%</b>
	-Iron & Steel	21889	598	2.7%	18517	431	2.33%	17159	423	2.47%
3	<b>Food Processing</b>	<b>22659</b>	<b>3033</b>	<b>13.4%</b>	<b>20373</b>	<b>2572</b>	<b>12.62%</b>	<b>22242</b>	<b>2279</b>	<b>10.25%</b>
4	<b>Textiles</b>	<b>11654</b>	<b>1026</b>	<b>8.8%</b>	<b>12232</b>	<b>839</b>	<b>6.86%</b>	<b>12688</b>	<b>826</b>	<b>6.51%</b>
5	<b>Chemical &amp; Chemical Products</b>	<b>6385</b>	<b>202</b>	<b>3.2%</b>	<b>10820</b>	<b>173</b>	<b>1.60%</b>	<b>10440</b>	<b>184</b>	<b>1.77%</b>
6	<b>All Engineering</b>	<b>6516</b>	<b>565</b>	<b>8.7%</b>	<b>10460</b>	<b>382</b>	<b>3.66%</b>	<b>11543</b>	<b>346</b>	<b>3.00%</b>
7	<b>Construction</b>	<b>2359</b>	<b>65</b>	<b>2.7%</b>	<b>1993</b>	<b>49</b>	<b>2.45%</b>	<b>1886</b>	<b>48</b>	<b>2.52%</b>
8	<b>Petroleum</b>	<b>10904</b>	<b>5</b>	<b>0.0%</b>	<b>17232</b>	<b>4</b>	<b>0.02%</b>	<b>12227</b>	<b>5</b>	<b>0.04%</b>
9	<b>Other Industries</b>	<b>52284</b>	<b>4107</b>	<b>7.9%</b>	<b>57556</b>	<b>3443</b>	<b>5.98%</b>	<b>62663</b>	<b>3287</b>	<b>5.25%</b>
	<b>Total</b>	<b>240358</b>	<b>12020</b>	<b>5.0%</b>	<b>259727</b>	<b>8270</b>	<b>3.18%</b>	<b>265035</b>	<b>7832</b>	<b>2.95%</b>

## NCLT

Sl.	Parameters	Accounts	Balance	Provision	PCR%
1	RBI list 1	2	2763	2763	100.00%
2	RBI list 2	9	4016	4016	100.00%
3	Filed by PNB	111	6695	6675	99.71%
4	Filed by others	415	39045	38979	99.83%
5	<b>Total</b>	<b>537</b>	<b>52519</b>	<b>52433</b>	<b>99.84%</b>

100.00% 100.00% 99.71% 99.83% 99.84%



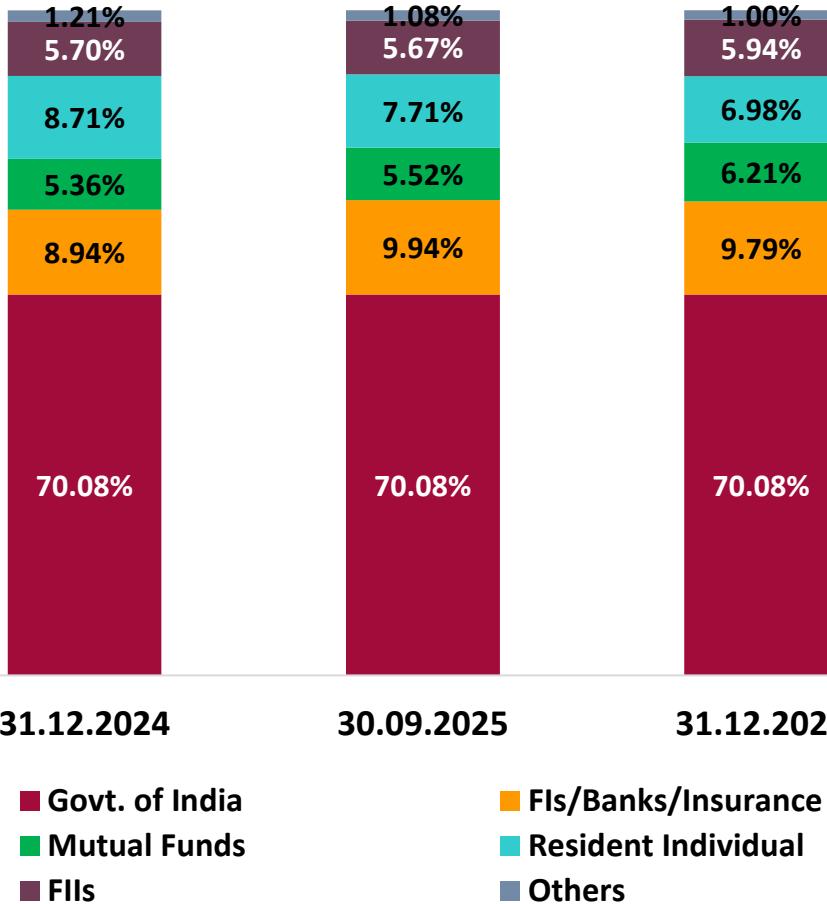
## NARCL

S.No	Position of accounts with PNB	No of Accounts	Balance Outstanding
1	Accounts already resolved	23	6243
2	Bids received from NARCL and in process	2	184
3	Under process with NARCL - Due Diligence	3	747
4	<b>Total</b>	<b>28</b>	<b>7174</b>

# Shareholding and Ratings

## Shareholding as on 31.12.2025

Total No. of Shares: 1149.29 Crores



## PNB's Rating

### Moody's

PNB's Rating-  
Baa3/P-3/ Stable

### Fitch

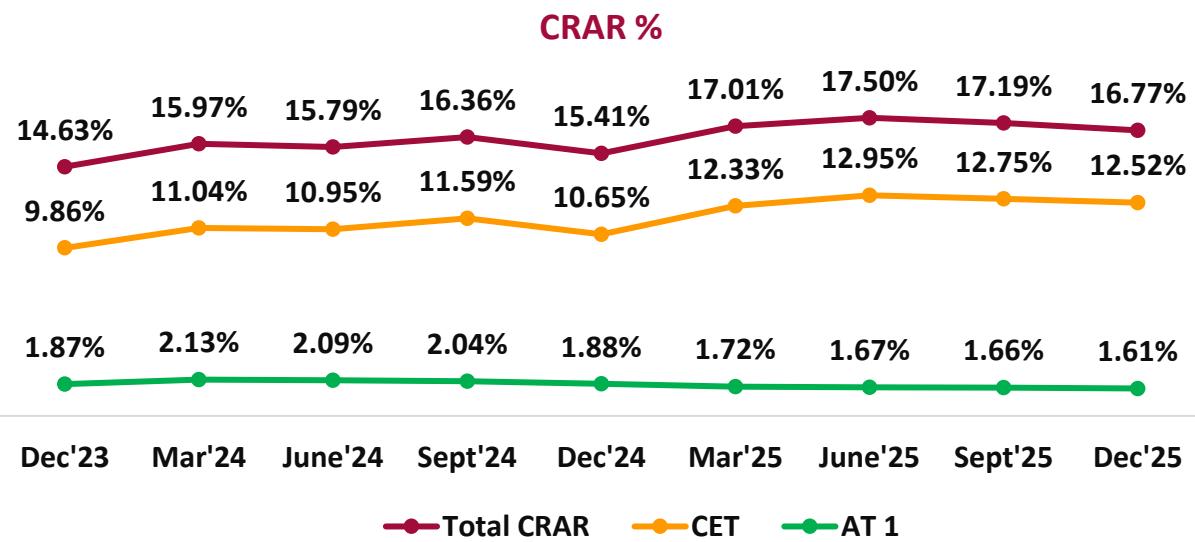
PNB's Rating-  
BBB-/F3/Stable

## PNB's BOND RATING

S.N	Rating Agency	Basel III	
		Additional Tier-1 Bonds Rating	Tier-II Bonds Rating
1	CRISIL Ratings	AA+/Stable	AAA/Stable
2	India Ratings	AA+/Stable	AAA/Stable
3	CARE Ratings	AA+/Stable	AAA/Stable
4	ICRA Ratings	AA+/Stable	AAA/Stable
5	Brickwork Ratings	AA+/Stable	-

# Capital Adequacy

Capital & CRAR					
Sl.	Parameters	Dec'24	Sept'25	Dec'25	
1	Total Capital (Tier 1+2)	128081	147269	147410	
	CRAR %	15.41%	17.19%	16.77%	
Out of Which,					
2	Tier 1	104122	123482	124230	
	Tier 1%	12.53%	14.41%	14.13%	
2a	Common Equity	88509	109299	110057	
	CET-1 %	10.65%	12.75%	12.52%	
2b	Additional Tier 1	15613	14183	14172	
	AT-1 %	1.88%	1.66%	1.61%	
3	Tier 2	23959	23787	23181	
	Tier-2 %	2.88%	2.78%	2.64%	

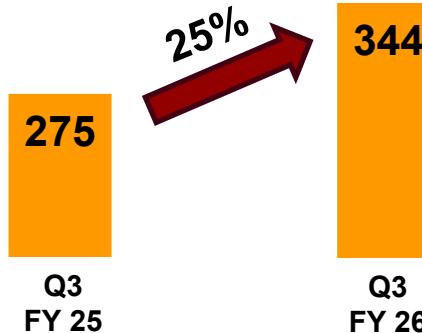


Risk Weighted Assets					
Sl.	Parameters	Dec'24	Sept'25	Dec'25	
1	Total RWA	831358	856879	879122	
Out of Which,					
a	Credit RWA	746424	761519	784506	
b	Market RWA	8571	8404	7660	
c	Operational RWA	76363	86956	86956	

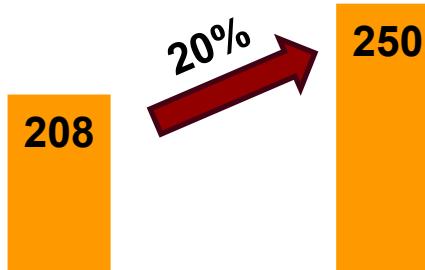
Capital Raising Plan for FY 2025-26	
Type of Capital	Capital Raising Plan for FY'25-26
Tier 1 + Tier 2	Rs 8000 Cr
Out of Which,	
Tier-1 (Through AT-1)	Rs 4000 Cr
Tier-2	Rs 4000 Cr

# Augmenting Digital Base

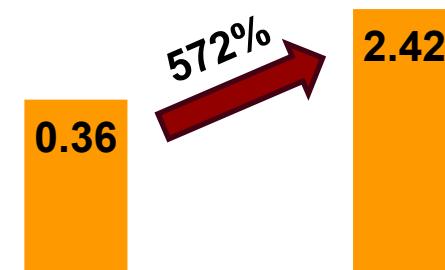
## Number of Digital Transactions (in Crores)



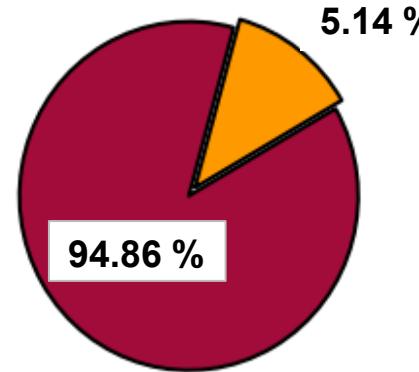
## PNB One Activated Users (in Lakhs)



## PNB One BIZ Activated Users (in Lakhs)



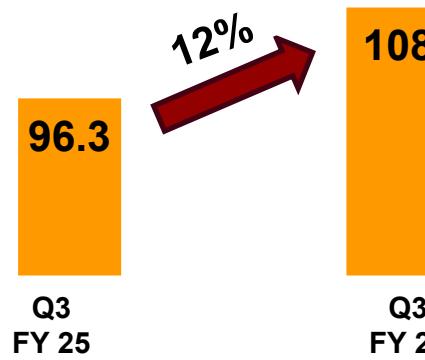
## Share of Digital Transaction (Q3, FY 2025-26)



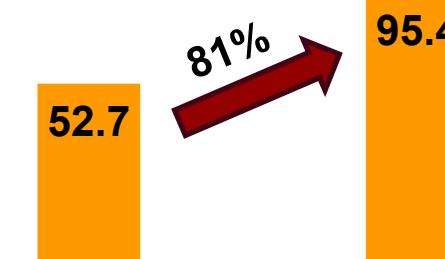
■ Share of Digital Txn (Incl. ADC)   ■ Other Txns (Incl. ADC)



## UPI Transactions through PNB One (in Lakhs)



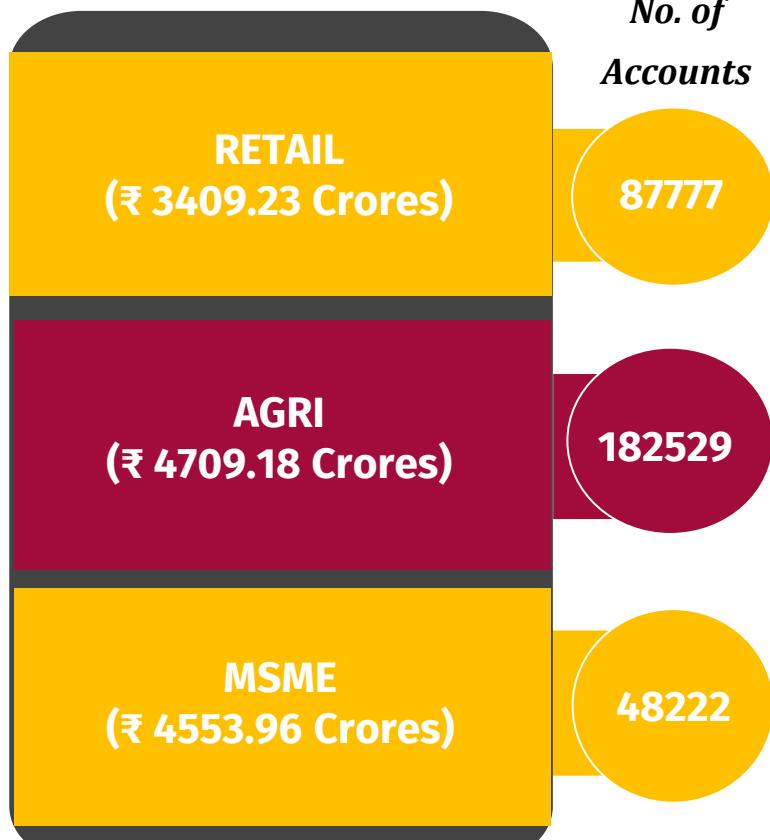
## WhatsApp Banking Users (in Lakhs)



As on 31.12.2024 (WhatsApp Banking – Available in 7 languages with 90+ features)  
As on 31.12.2025 (WhatsApp Banking – Available in 7 languages with 90+ features)

## Digital Lending Performance

### Digital Sanctions – Q3 FY 26



*Total Number of Accounts – 318528*

*Total Amount Sanctioned & Disbursed – Rs. 12672.37 Crore*

## Digital Lending Products



### RETAIL

1. Digi Car Loan
2. Personal Loan
3. Digi Education Loan
4. Digi Home Loan
5. E-LAS (Insta Loan Against Mutual Funds)
6. E-Overdraft/ Demand Loan against Fixed or Recurring Deposits
7. Digi PM Surya Ghar
8. Digi Saarthi (Two-Wheeler Loan)\*



### Agri

1. Krishi Tatkal Rin
2. KCC Review, Renewal & DP Enhancement (upto ₹10.00 Lakh)
3. Digi Gold Loan
4. Digi Self Help Group (SHG)
5. Digi Dairy KCC
6. Digital KCC (through Jansamarth Portal)
7. Digi Shreshtha (Lakhapti Didi)
8. Tractor Xpress\*



### MSME

1. e-GST Express
2. Easy MSME Renewal (up to ₹1 Crore)
3. PM Vishwakarma
4. GST Sahay
5. DIGI MSME\* (TL Facility)
6. e-PM SVANidhi 2.0\*

*\* Newly launched journeys in Q3 FY26*

# Progress Under Major Digital Offerings

## Central Bank Digital Currency (CBDC)



No. of Users  
5.96 Lakh

No. of Transactions  
98.42 Lakh

- ❖ Recognized by RBI & Government for innovative implementation, leading from the front on adoption and innovative use cases.
- ❖ Successfully executing PCBDC disbursements across various government schemes.
- ❖ Launched the ecosystem's first mobile application featuring multilingual support and integrated AI chatbot functionality.
- ❖ Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) has been successfully executed via CBDC for multiple central & state commodity in Gujarat.

### Promoting 'Financial Inclusion' Digitally



DIY SHG Journey



KCC Renewal



Digi MSME  
(incl. eMudra)



ePM Vishwakarma



MSME Renewal



Krishi Tatkal Rin



Digi Surya Ghar



Digi Education  
Loan

## New Initiatives Undertaken

- PNB One Upgradation: With enhanced UI/UX with latest technology stack
- PNB One now supports UPI integration (incl. UPI Lite, UPI Mandate and UPI Credit Line)
- Open Flexi RD Account and Apply Debit Card in different variants now through PNB One
- PNB One Registration Facility Exclusively for Deposit and Loan Account Holders
- KYC Updation through WhatsApp Banking
- e-Sign, e-Stamp, and the Land Record System-Master Data are now available on the Unified Lending Interface (ULI)

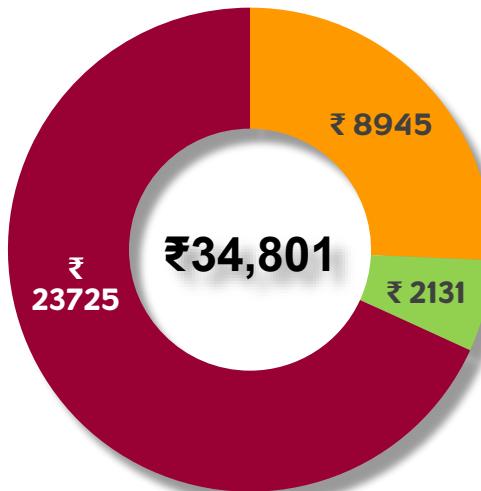
## Way Forward

- UPI in PNB One BIZ
- World Travel Card in PNB One
- Revamping of Retail & Corporate Internet Banking Services
- Gen AI - AR VR learning for Bank Employees
- Digital Lending - HL Top-up Loan, Griha Vatika (Loan for Kitchen Garden), Credit Guarantee HL for LIG, MSME Loan upto ₹10 Cr etc.

## Business Augmentation

(Amt ₹ in Crore)

As on Dec'25



■ RETAIL ■ AGRICULTURE ■ MSME



### PNB PRISM

Portfolio & Relationship Intelligence for Strategic Markets



Deposit & Transaction Score (DTS):  
Score Model for Depositors



### Perpetual Pipeline

Transforming passive digital touchpoints into a proactive, data-driven lead generation ecosystem.



Sandbox setup of open weight  
Language Model for Analytics &  
Insights.



Customer Life-time value (CLTV)  
Leveraging customer financial  
insights to Drive long-term value.

# HR Transformation Project “UDAAN”

## Revamped Digital PMS Framework under HR Transformation Project Udaan

Driving Organisational Alignment and Objective Performance Evaluation

### 1. The Framework: Clarity & Scale

**16,160**

#### Key Result Areas (KRAs) Mapped

Directly linking individual and team effort to strategic outcomes and aligning the entire organisation with Vision 2030.

 Integrated Customer Service & Conduct Risk metrics directly into the appraisal framework, hardwiring our core values into performance evaluation.

### 2. The Engine: Data-Driven Automation

A Powerful, System-Driven Performance Engine

#### Input 1: System-Driven Automation

- Automated data collection is now underway for real-time, objective evaluations.



#### Input 2: Advanced Analytics

- Internal and external profilers are deployed to generate actionable leads and proactively boost performance.

### 3. The Outcomes: Strengthened Performance



#### Strengthened Accountability

Individual and team performance is now transparent, objective, and directly tied to organisational goals.

- Proof Point:** 96.5% of all KRAs are measurable.



#### Data-Driven Decision Making

We are moving from intuition to insight in how we manage performance, talent, and development across all cadres.

- Proof Point:** Automated, system-driven data collection is the new standard.

# HR Transformation Project “UDAAN”

## Capability Building

Creating a Skilled, Adaptable and Future- Ready Work Force

### The Scale & The Approach

**68,489**

#### Colleagues Empowered for the Future

We have executed one of the largest and most targeted upskilling initiatives in our history, with a clear goal of achieving **100% employee coverage** by March 2026.



### A Deliberate 3-Step Process



### Building Critical Skills & Leaders

#### Building Niche Skills for a Competitive Edge

Our programmes are directly equipping our workforce with critical, in-demand expertise in:

 Renewable Energy	 Climate Risk Management
 Cybersecurity	 Artificial Intelligence / Machine Learning (AI/ML)

#### Cultivating Our Next Generation of Leaders

Strengthening our leadership pipeline through robust LDPs showing measurable improvements and a digital succession planning framework. Advanced LDPs for selected high-potential executives have been planned.

### A Competitive Edge

#### Future-Ready Workforce

Our people are equipped with the niche and emerging skills required to win in both traditional banking and new-age domains.

- **Proof Point:** Specialised training in AI/ML, Climate Risk, and Cybersecurity.



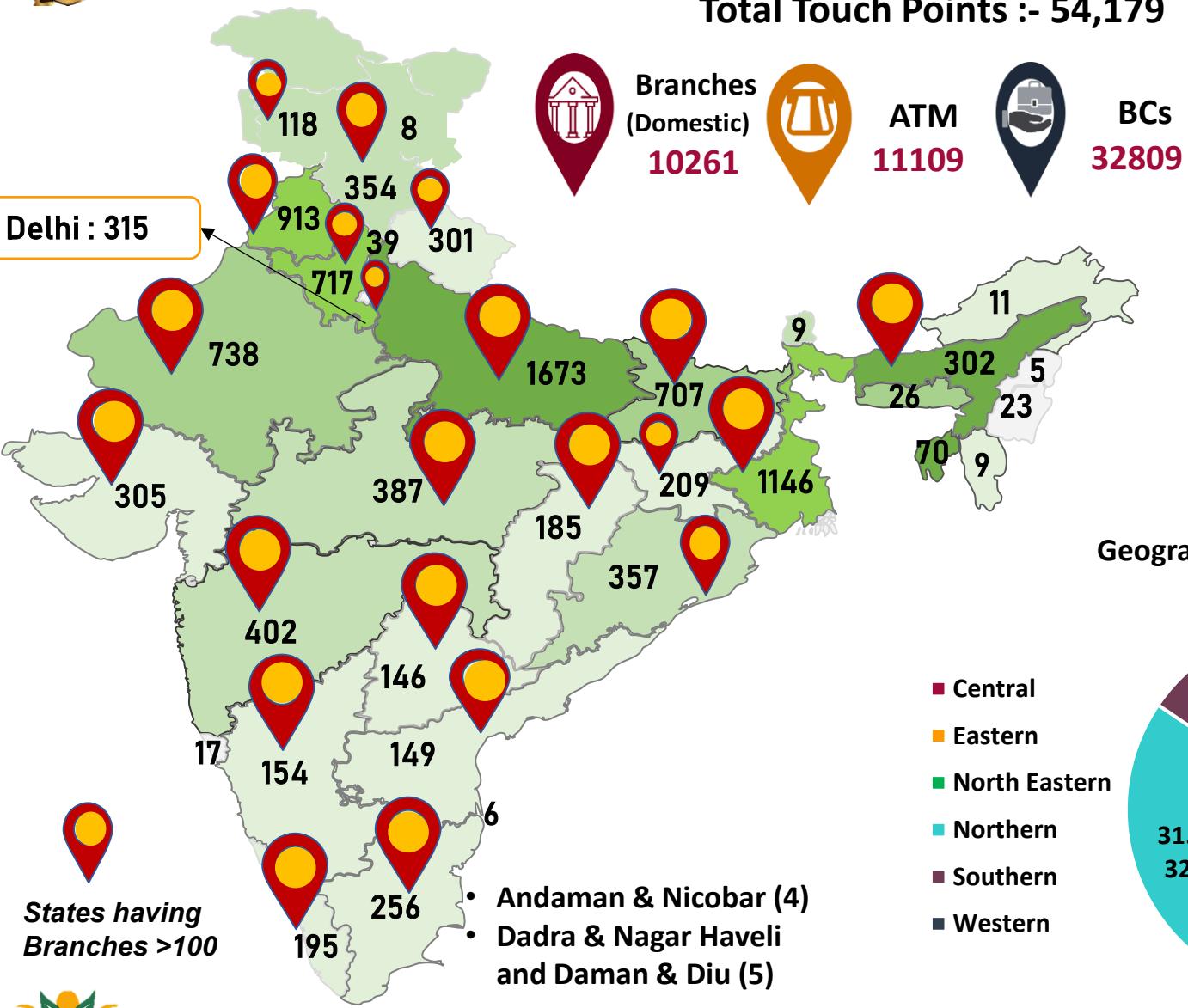
#### Enhanced Leadership Pipeline

A structured, digital approach is successfully identifying and developing our next generation of leaders.

- **Proof Point:** Measurable LDP improvements and a digital succession planning framework.

As on 31.12.2025

# Distribution Network

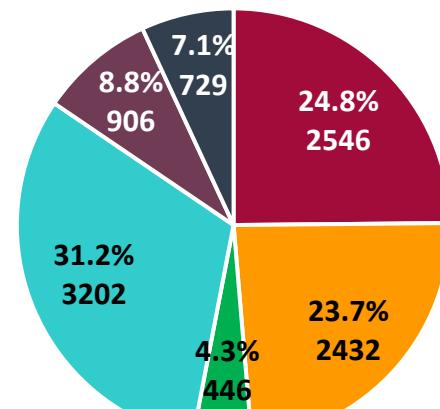


**International Presence**  
 Branches at:- Dubai and Gift City, Gandhinagar  
 Subsidiaries:-London(UK) and Bhutan  
 Joint Venture:- Nepal  
 Representative Offices:- Myanmar and Bangladesh

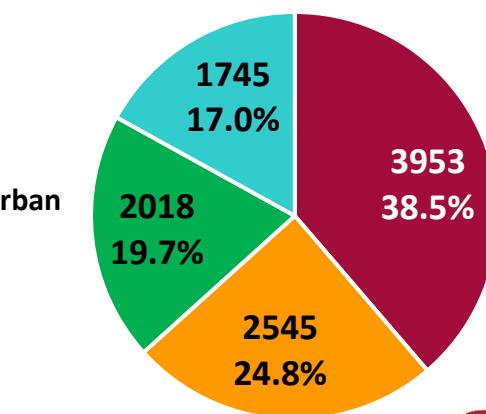
## Loan Processing Offices

- Large Corporate Branches (LCB) - 15 (including 2 ELCBs)
- Mid Corporate Centres (MCC) – 113
- Corporate Banking Branches (CBB)-15
- PNB Loan Points (PLP)- 146
- Centralized Co-lending & Pool Centres (C-CPC)- 3

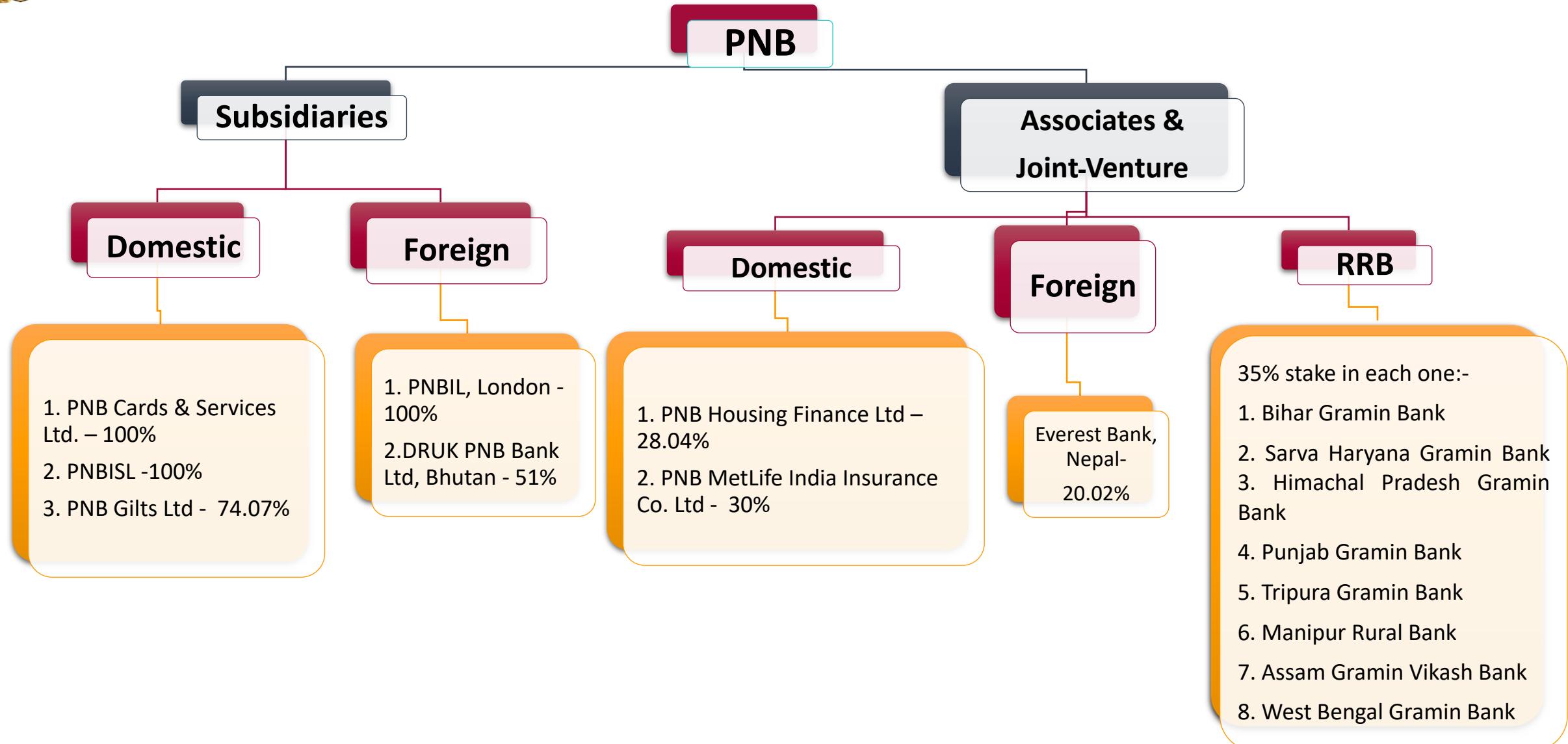
## Geography wise Branches



## Population Group Wise Branches



# Group Structure of the Bank



# Performance of Subsidiaries, Associates, Joint Venture & RRB's

Name of the entity	Results (3/6/9/12 M)	Total Income	Total Expenses	Gross Profit	Net Profit
PNB Housing Finance Ltd	Sept'25 (6M)	4389	3120	1269	955
PNB Investment Services Ltd.	Sept'25 (6M)	8	4	4	3
PNB Cards & Services Limited	Dec'25 (9M)	55	49	6	4
PNB Gilts Ltd.	Dec'25 (9M)	1277	1051	227	169
PNB MetLife India Insurance Co. Ltd	Sept'25 (6M)	7640	7484	156	156
PNB (International) Ltd. (London) (FY : 1 <sup>st</sup> April to 31 <sup>st</sup> March)	Mar'25 (12M)	690	531	158	6
Druk PNB Bank Ltd. (Bhutan) (FY : 1 <sup>st</sup> January to 31 <sup>st</sup> December)	Dec'24 (12M)	226	179	47	28
Everest Bank Ltd. (Nepal) (FY : 16 <sup>th</sup> July to 15 <sup>th</sup> July)	July'25 (12M)	1462	1002	460	302

## Performance of RRBs (Unaudited)

Consolidated Position	Q3 FY'25 Dec'24 *	Q3 FY'26 Dec'25	YoY%
Business	237962	259571	9.08%
Advances	88805	100018	12.63%
Deposits	149157	159552	6.97%
Capital Adequacy Ratio	13.13%	13.97%	84 bps
Total Income	11110	12514	12.64%
Operating Profit	1740	2701	55.21%
Net profit	729	1395	91.25%

\*The number of Regional Rural Banks has been reduced to eight w.e.f 01.05.2025 after the Government of India issued a gazette notification merging multiple banks into a single Regional Rural Bank in each state.  
 • Business Figures of Previous FY Have been adjusted accordingly

# ESG Highlights



## Environmental

- Third Party Verification and Impact Assessment of the Green Deposits Proceeds (as on March 31, 2025) certifying Net GHG Emissions Avoided of  $\approx$  28,188 t CO<sub>2</sub> eq.
- Easy renewal journey has been made live for loans up to 1 Cr, under **Digital mode**.
- Schemes under **Sustainable financing** viz PNB Solar rooftop, PNB Green Car, PNB KUSUM, PNB Solar vendor, SIDBI Green financing Scheme (MSE GIFT) which underscores bank's commitment towards environment and inclusive development.
- Sustainable financing (9M FY26) –**
  - ₹14479 Cr sanctioned under Renewable energy sector.
  - ₹1498 Cr for financing purchase of Electric car- PNB Green Car scheme.
  - ₹1130 Cr under PNB Solar rooftop scheme.



## Social

- Bank has appointed Indian women's cricket captain Harmanpreet Kaur as its first-ever female brand ambassador which symbolizes strength, leadership, and resonating with the Bank's progressive values.
- RSETIs** and **FTCs** have imparted training to 1,30,838 beneficiaries during FY'26.
- Braille Credit Card** designed for visually impaired customers, promoting financial inclusivity and ensuring enhanced accessibility for all segments of society.
- Bank is conducting PNB Khel Utsav & Taal Tarang, the Sports & Cultural Tournament on a pan-India basis, which allows all employees to unwind and rejuvenate.
- Bank has financed 448945 SHGs, towards social upliftment, with total outstanding of Rs 13306 Cr as on 31.12.25



## Governance

- ISO 27001:2022 Information Security Management System Certification coupled with PCI DSS 4.0 certification
- Whistle Blower policy, Customers' Right policy, Grievance Redressal policy, Equal opportunity Policy etc., are in place, strengthening stakeholder engagement.
- Bank has migrated its corporate website to the bank.in domain, to boost cybersecurity, prevent fraud and build greater trust.
- Bank has framed ESG policy to integrate sustainability into the core operations and decision making, reflecting the bank's commitment to responsible banking and value creation for all stakeholders
- To oversee and drive the sustainability related matters, bank has Sustainability and Resilience Committee (SARC), headed by MD & CEO.

# ESG – Green Initiatives



**Bank launched PALAASH 3.0, a comprehensive green initiative featuring tree plantation drives, quiz contests, lectures by environmentalists, and other sustainability-focused activities, showcasing its dedication to environmental responsibility.**

*Net Zero Conceptual Framework, announcing 2060 as the Net zero target year.*

*Adoption of Green Tariff across branches and offices in Maharashtra, Odisha, and Uttarakhand, reinforcing its commitment to renewable energy.*

*Net zero plan for Scope 1 & 2 by 2031 and Subsidiaries of the bank have also set their Carbon Neutrality Plan with the target year of FY2031 under the guidance of the Bank.*

*Inaugural Sustainability report 2025 marking an important step in its ESG journey.*



**Solar Energy plant:**

*2208.5 KWp : Bank's owned buildings.*

*1403 KWp being initiated at HO Gurugram & HO Dwarka Buildings.*

*Installation of Energy efficient appliances like star rated ACs and LEDs under Branch Ambience Improvement Drive.*

*Indoor Digital Signage Solutions across 1,000 branches, this initiative significantly reduces flex and vinyl usage.*

*“Griha Vatika” a digital initiative aimed at promoting organic vegetable cultivation at household level, encouraging sustainable living and environmentally friendly practices.*

# Rewards & Accolades



PNB received 2 awards at the 21<sup>st</sup> IBA Banking Technology Awards 2025:

- FinTech & DPI Adoption (Runner up)
- Digital Financial Inclusion (Special Mention)



» PNB was recognized for its outstanding performance at Agriculture Infrastructure Fund (AIF) Scheme:

- 1st position in Geo Tagging of sanctioned and disbursed AIF loans accounts.
- 2nd position in AIF Loan Disbursement.



» Bank was awarded "The Jury's Choice Award" in highly competitive Data Centres Category for "Excellence in Data Centre Transformation and Modernisation".

# Guidance for FY'26 vs Actuals for December'25

Parameters	Guidance for FY'26	Dec'25 (Q3)	9M FY'26
Credit Growth % (YoY)	11% - 12%	10.9%	10.9%
Deposit Growth % (YoY)	9% - 10%	8.5%	8.5%
CASA Share %	> 38%	37.1%	37.1%
Operating Profit Gr % (YOY)	8%-9%	13.0%	8.7%
Net Interest Income Gr % (YOY)	7%	-4.5%	-1.4%
NIM %	2.8% - 2.9%	2.52%	2.60%
Gross NPA %	Below 3%	3.19%	3.19%
Net NPA %	0.35%	0.32%	0.32%
PCR % (incl TWO)	More than 96%	96.99%	96.99%
Credit Cost %	Below 0.5%	0.46%	0.13%
Total Recovery (Amount)	Rs. 16,000 Crores	Rs. 4090 Crores	Rs. 11,366 Crores
RoA %	Above 1%	1.06%	0.83%
Slippage Ratio % (Annualized)	Below 1%	0.67%	0.56%

# Disclaimer

“This representation contains certain forward-looking statements apart from historical information. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. Punjab National Bank undertakes no obligation to update forward-looking statements to reflect events or circumstances after the present date.”

Celebrating



YouTube  
3,36,248



31,81,611



2,08,605



45,312



4,67,817



8,86,785

# Thank you

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