



...the name you can BANK upon!



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

<b>Scrip Code : PNB</b>	<b>Scrip Code : 532461</b>
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: 30.07.2025

Dear Sir (s),

**Reg.: Analyst Presentation**

Pursuant to Regulation 30 of the SEBI (LODR) Regulations, 2015, please find enclosed Analyst Presentation on the Financial Results of the Bank for the quarter ended 30<sup>th</sup> June, 2025.

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

You are requested to take the above on record.

Thanking you,

(Bikramjit Shom)  
Company Secretary  
Enclosed: As above

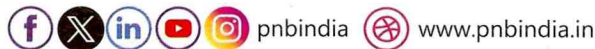


pnbindia.in

T: 011 28075000, 28045000

**पंजाब नैशनल बैंक punjab national bank**

प्रधान कार्यालय: प्लॉट सं.4, सेक्टर-10, द्वारका, नई दिल्ली-110075  
Head Office: Plot No. 4, Sector - 10, Dwarka, New Delhi 110075 India



pnbindia



**पंजाब नैशनल बैंक**  
...भरोसे का प्रतीक !



**punjab national bank**  
...the name you can BANK upon !

PNS-0215A LOT NO 04/08/24/MSA

**Earn More than just a Salary**

Join Uplift Fees & Documentation charges in Housing, Vehicle & Education Loan\*

Personal Accident Insurance from ₹30 Lakh to ₹1.25 Cr & Term Insurance up to ₹9 Lakh\*

Free Airport Lounge Access & OTT Subscriptions\*

Your 9 to 5 deserves a 10/10 account with **PNB Salary Account!**

Varia

New Excel Optima Imperial

**PNB Digi MSME LOAN**

SCAN CODE FOR APPLY

**HASSLE FREE DIGITAL MSME LOAN-PNB DIGI MSME**

Credit facility upto Rs.25.00 Lakh

For Existing as well as New Customers

Wolver of Stock Statement

HO Physical Documentation.

Eligibility Based on Trade Related Credit Submission in account

**PNB WOMEN POWER SAVINGS ACCOUNT**

**Smart tylish trong**

Personalised Account Number\*

Cancer Indemnity Cover up to ₹10 Lakh\*

Free PAI Cover up to ₹20 Lakh\*

Varia

Pearl Emerald Solitaire

**ZERO Charges**  
on Non-Maintenance of Minimum Balance

**JUST ARRIVED!**

**EFFECTIVE 1 July 2025**

Applicable to all Savings Bank Account schemes

**PNB Doorstep Banking**  
Now your Home is the new home branch!

Account statement Cash withdrawal New cheque book request slip Term deposit receipt

**PNB WhatsApp Banking!**

Secure Banking, Your Way with

Enable/Disable Debit Card Channels

- ATM
- POS
- E-commerce
- Contactless

Send to 9264092640

Go for: All Services-Debit Card Services-Enable/Disable Debit Card Channels

# FINANCIAL RESULTS

## Q1 FY 2026

## 30<sup>th</sup> July 2025



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# Performance Highlights : Q1 FY'26

## Profitability



 **₹ 6,758 Cr**  
28.3% YoY   
**PBT**



 **₹ 92.64**  
26.7% YoY   
**Book Value**  
**Per Share (Tangible)**



 **₹ 10,578 Cr**  
1.0% YoY   
**Net Interest Income**



 **₹ 7,081 Cr**  
7.6% YoY   
**Operating Profit**

## Asset Quality

 **3.78%**  
120 bps YoY   
**GNPA %**

 **0.38%**  
22 bps YoY   
**NNPA %**



 **96.88%**  
98 bps YoY   
**PCR (Inc.Two) %**



 **0.14%**  
18 bps YoY   
**Credit Cost%**

## Business

 **₹ 27,19,276 Cr**  
11.6% YoY   
**Global Business**

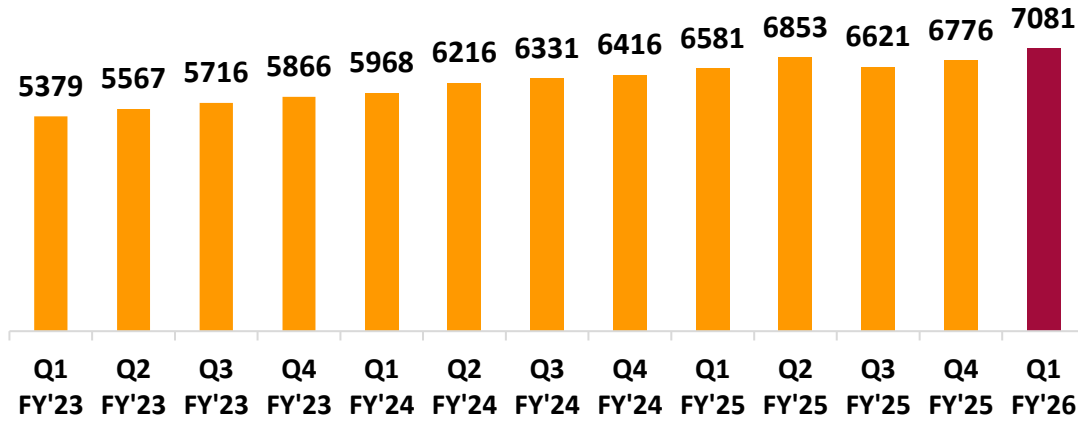
 **₹ 15,89,379 Cr**  
12.9% YoY   
**Global Deposits**

 **₹ 11,29,898 Cr**  
9.8% YoY   
**Global Advances**

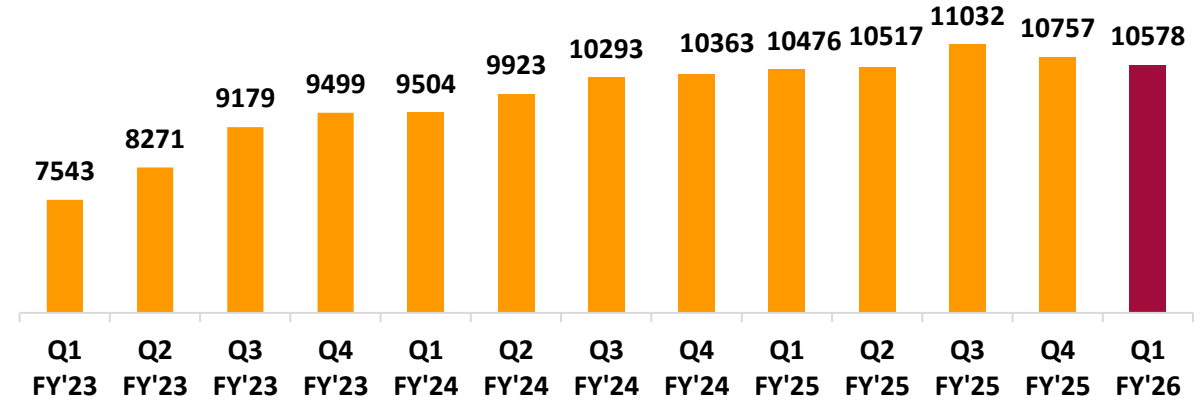
 **₹ 6,10,530 Cr**  
11.8% YoY   
**RAM Advances**



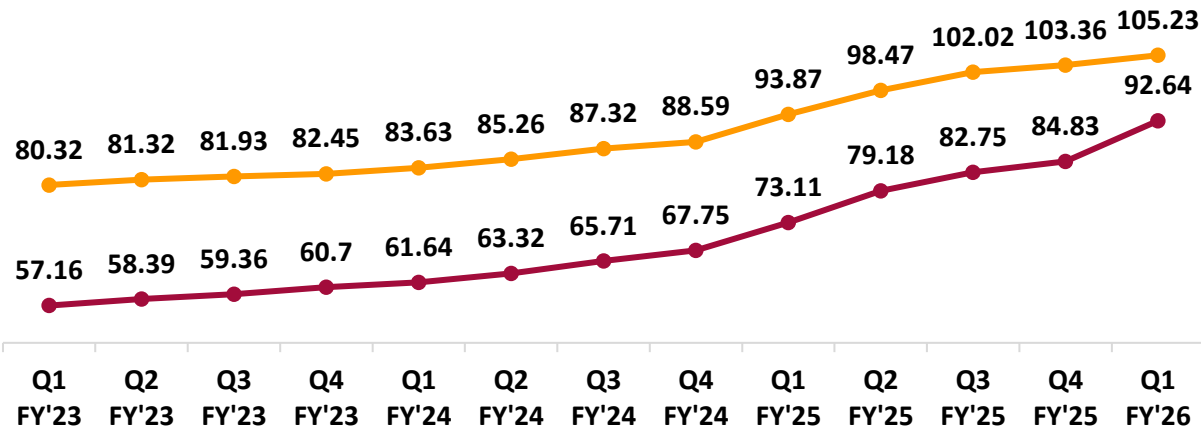
## Operating Profit



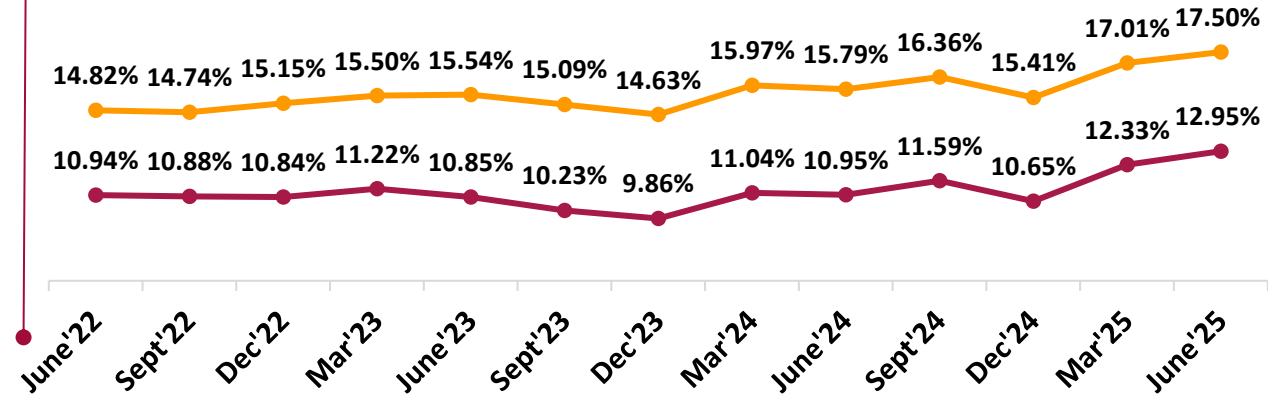
## Net Interest Income



## Book Value Per Share - Tangible Book Value Per Share - Total

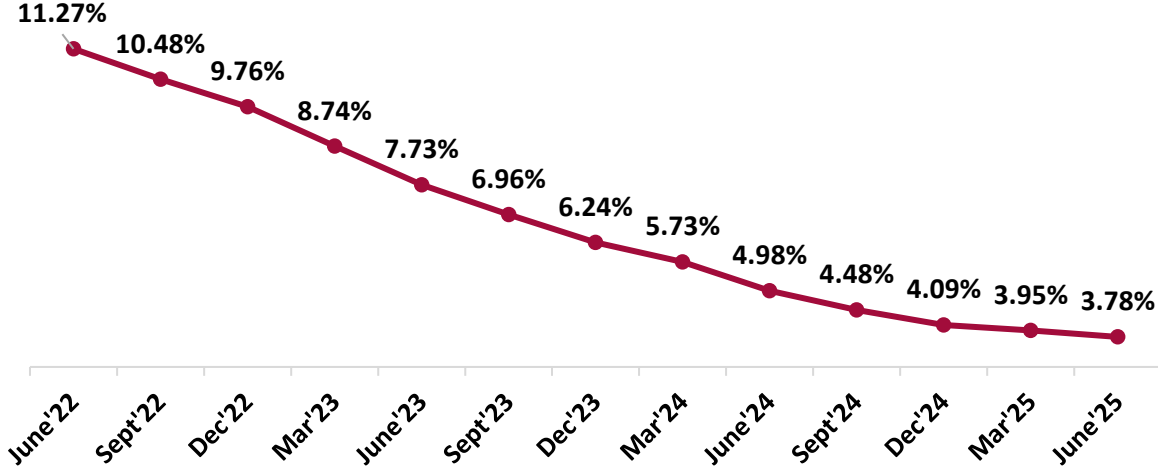


## CRAR CET I (%)

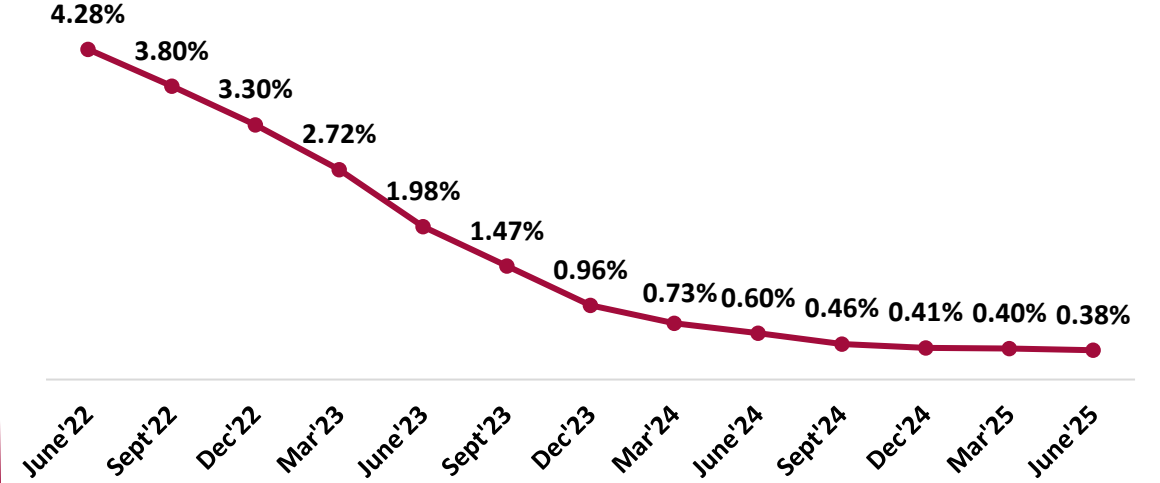


# Improving Asset Quality

## Gross NPA%

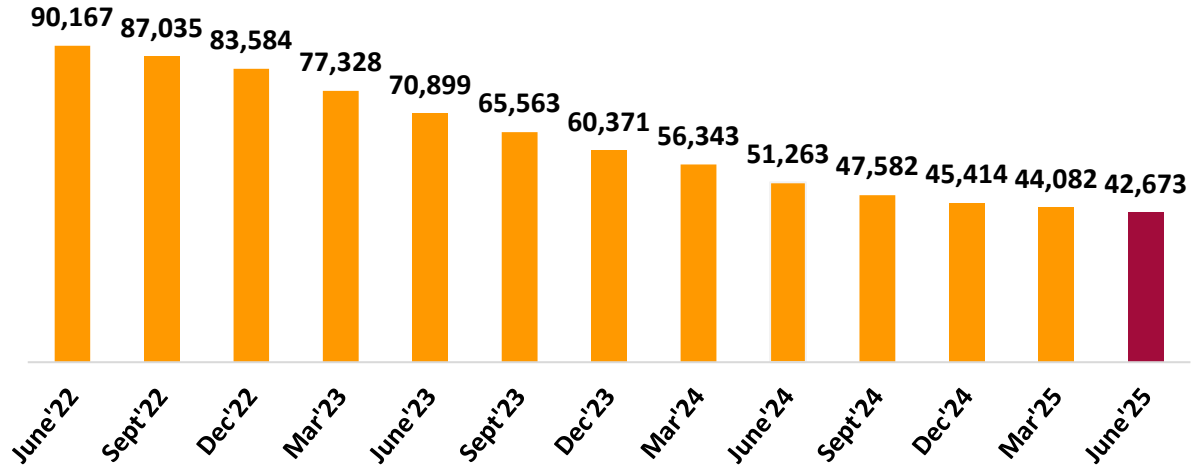


## Net NPA%



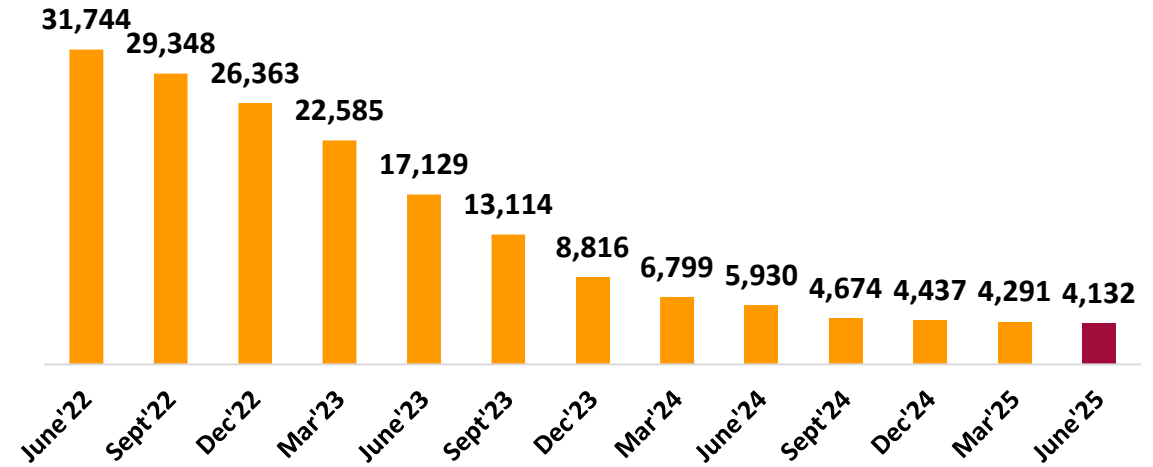
## Gross NPA Amount

Amt ₹ in Crore



## Net NPA Amount

Amt ₹ in Crore



Highlights

Business

Financial

Asset  
Quality

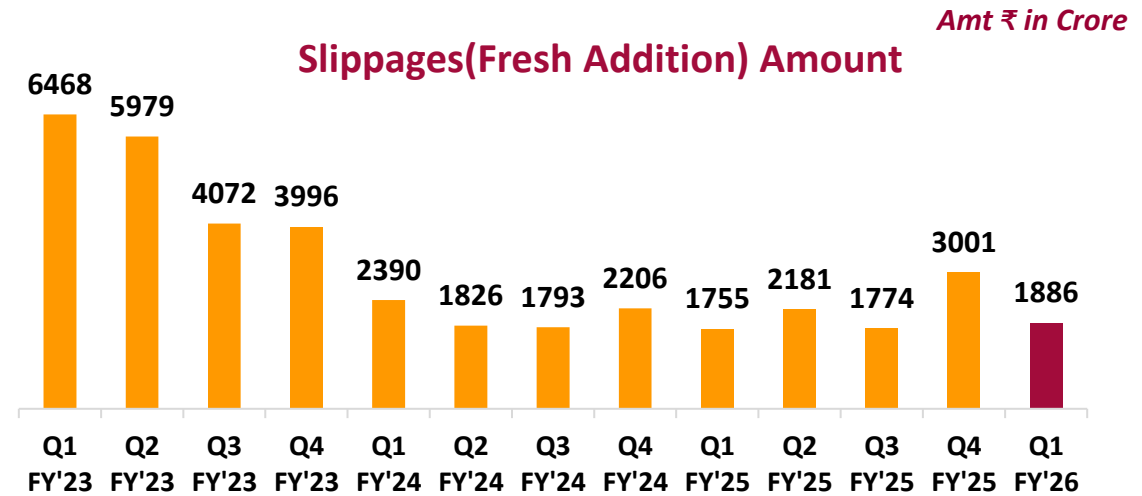
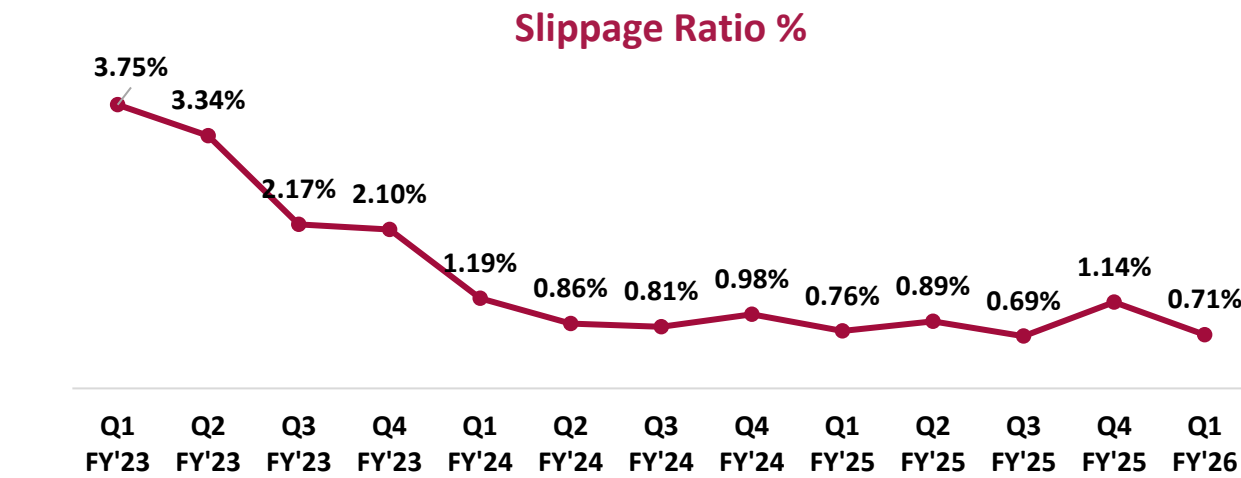
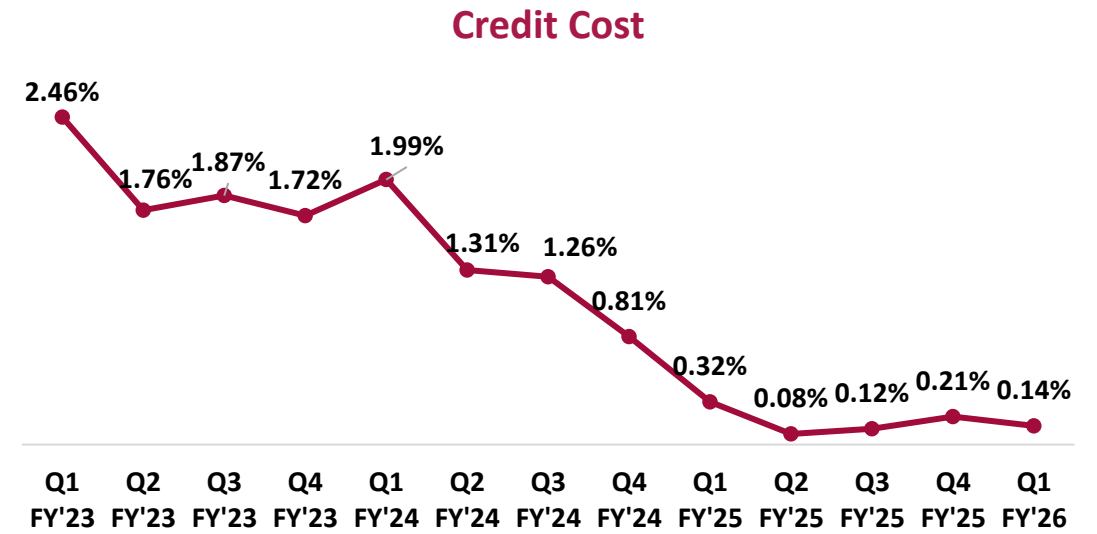
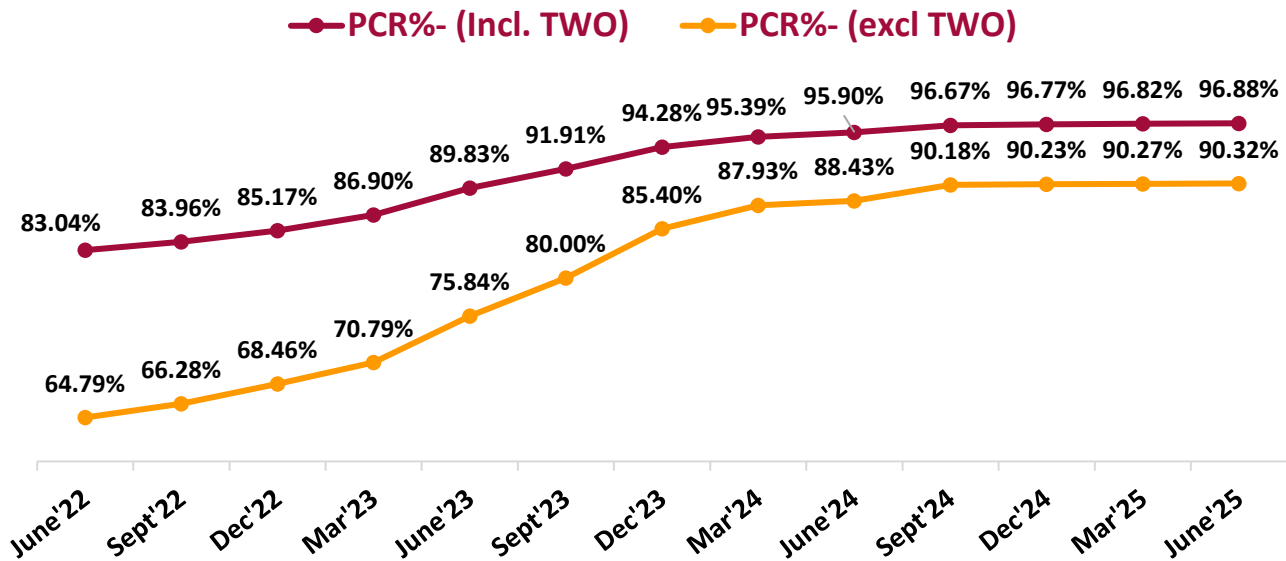
Share/  
Capital

Digitalization

HR/Network/GB/RRB

ESG/  
Award

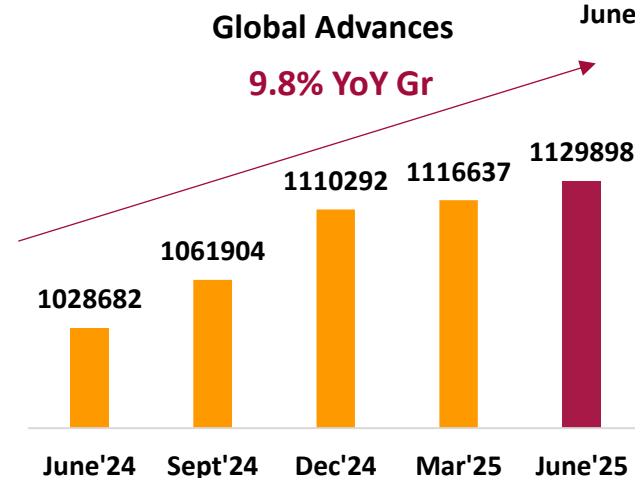
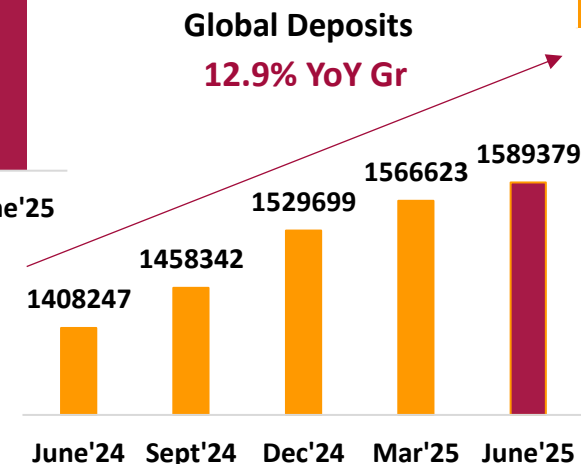
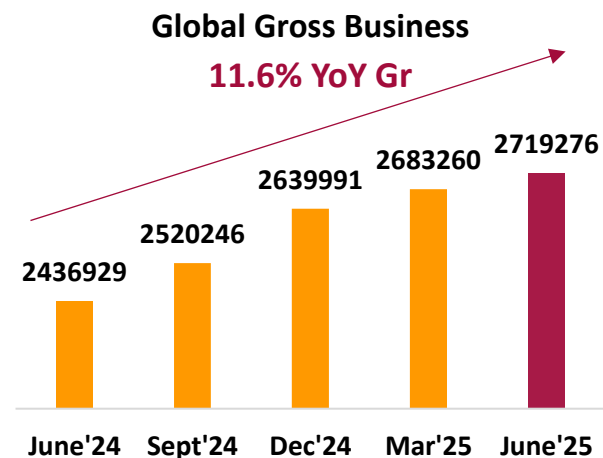
# Improving Asset Quality



# Business Mix

Amt ₹ in Crore

S.N.	Parameters	June'24	Mar'25	June'25	Growth %	
					QoQ	YoY
1	Global Business	2436929	2683260	2719276	1.3%	11.6%
1a	Overseas Business	82606	105877	102742	-3.0%	24.4%
1b	Domestic Business	2354323	2577383	2616535	1.5%	11.1%
2	Global Deposits	1408247	1566623	1589379	1.5%	12.9%
2a	Overseas Deposits	38331	55288	51924	-6.1%	35.5%
2b	Domestic Deposits	1369916	1511336	1537455	1.7%	12.2%
3	Global Advances	1028682	1116637	1129898	1.2%	9.8%
3a	Overseas Advances	44275	50589	50818	0.5%	14.8%
3b	Domestic Advances	984407	1066048	1079080	1.2%	9.6%
4	CD Ratio	73.05%	71.28%	71.09%		

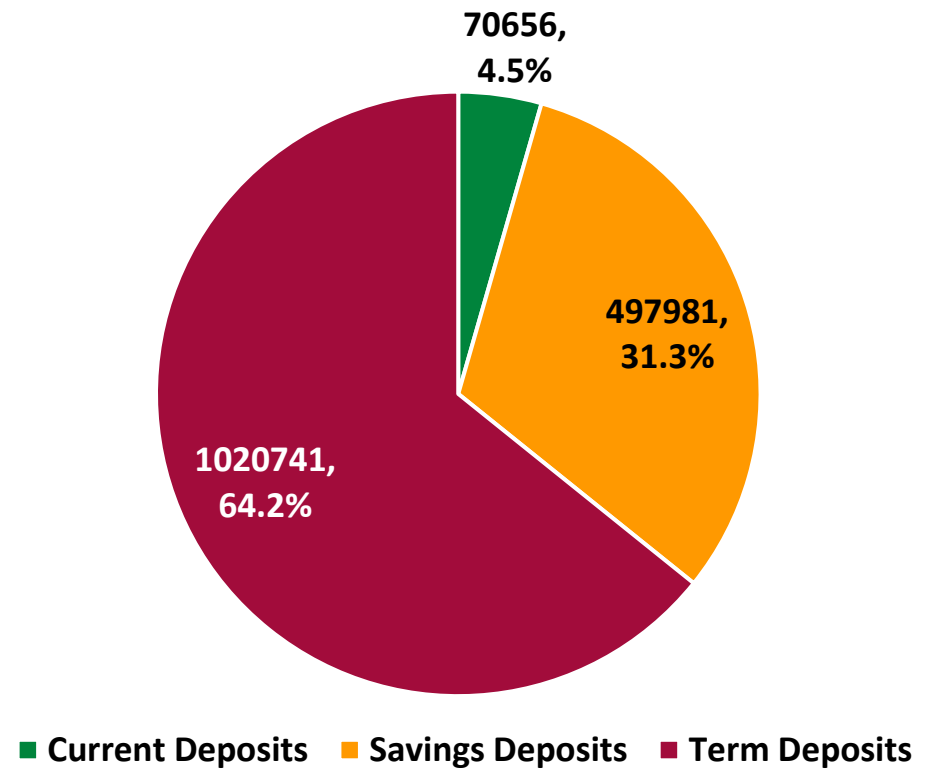




# Deposits

Sl.	Parameters	June'24	Mar'25	June'25	Growth %	
					QoQ	YoY
1	Global Deposits (2+3)	1408247	1566623	1589379	1.5%	12.9%
2	Overseas Deposits	38331	55288	51924	-6.1%	35.5%
3	Domestic Deposits	1369916	1511336	1537455	1.7%	12.2%
4	Current Deposits	64702	75114	70656	-5.9%	9.2%
5	Savings Deposits	484377	498429	497981	-0.1%	2.8%
6	CASA Deposits (4+5)	549079	573543	568638	-0.9%	3.6%
7	Domestic CASA Share %	40.08%	37.95%	36.99%		
8	Total Term Deposits	859168	993080	1020741	2.8%	18.8%

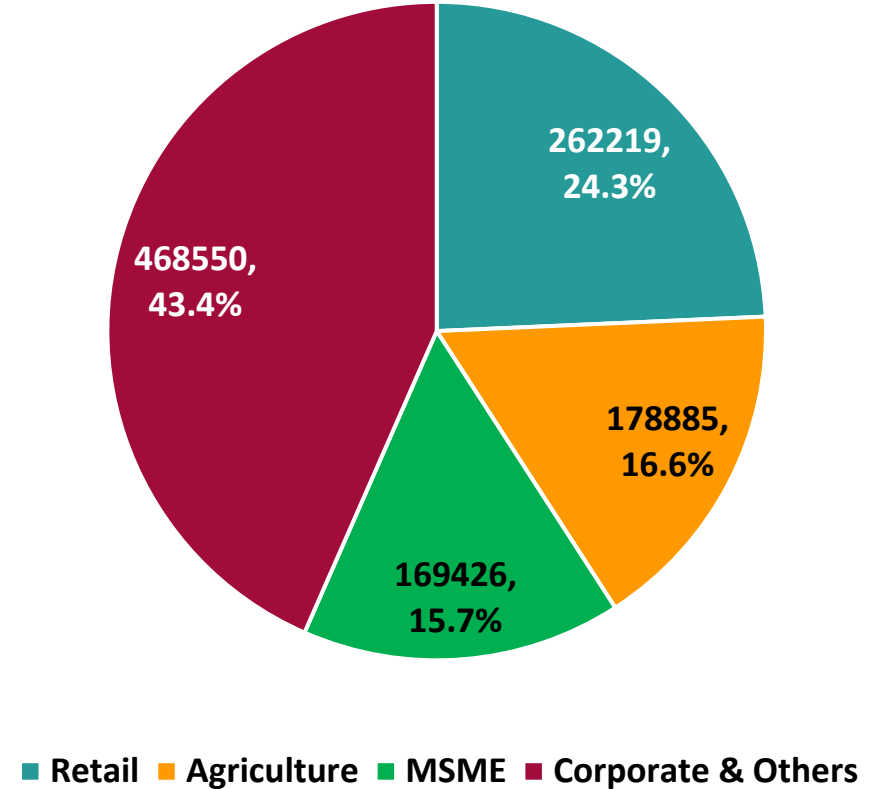
Deposit Mix – June'25



Sl.	Parameters	June'24	Mar'25	June'25	Growth %	
					QoQ	YoY
1	Global Advances (2+3)	1028682	1116637	1129898	1.2%	9.8%
2	Overseas Advances	44275	50589	50818	0.5%	14.8%
3	Domestic Advances	984407	1066048	1079080	1.2%	9.6%
	Out of which					
4	Retail	234564	259363	262219	1.1%	11.8%
4a	Core Retail	174002	199889	204817	2.5%	17.7%
5	Agriculture	168503	180625	178885	-1.0%	6.2%
5a	Agriculture PS	123754	136816	138862	1.5%	12.2%
6	MSME	142886	162693	169426	4.1%	18.6%
7	RAM (4+5+6)	545954	602682	610530	1.3%	11.8%
8	RAM Share %	55.5%	56.5%	56.6%		
9	Corporate & Others	438453	463367	468550	1.1%	6.9%

Core Retail excl IBPC & LAD

Credit Mix – June'25

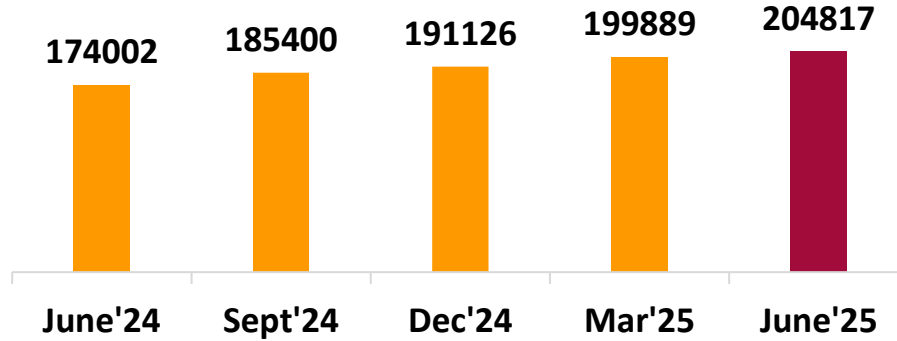


# Core Retail Advances

Amt ₹ in Crore

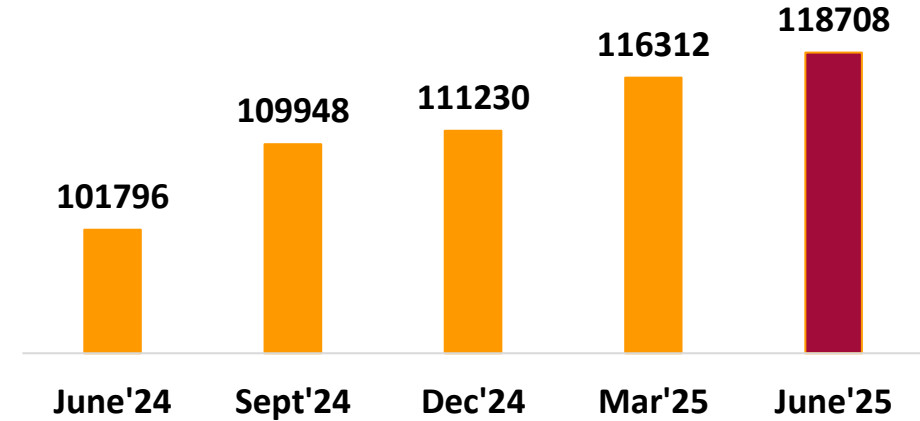
## Core Retail\*

YoY Gr.: 17.7%



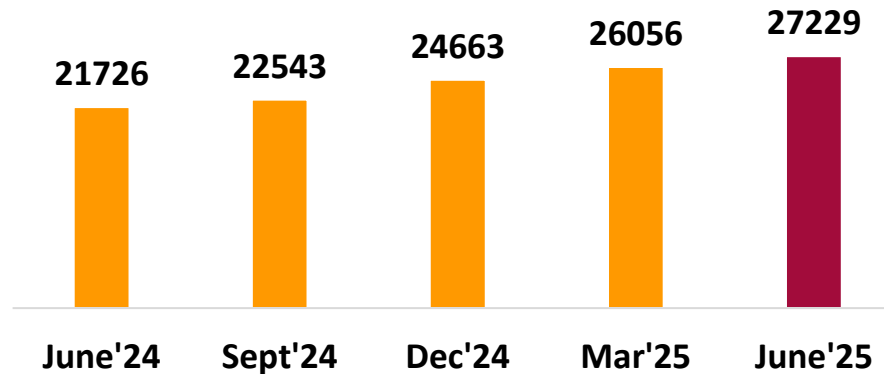
## Home Loan\*

YoY Gr.: 16.6%



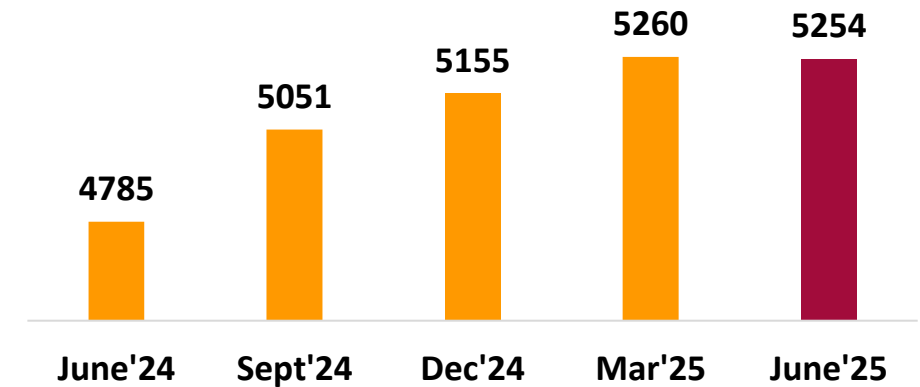
## Vehicle Loan\*

YoY Gr.: 25.3%



## Education Loan > 7.5 lacs

YoY Gr.: 9.8%



\*Excl IBPC & LAD

# Government Flagship Schemes

Amt ₹ in Crore

As on June'25



Amt in Rs. Crore	Q1 FY25	Q1 FY26
Sanctioned	5473	5850
Disbursed	5427	5811



Amt in Rs. Crore	No. of A/c	Amount
Sanctioned	45051	811.45
Disbursed	37253	618.69



As on June'25

No of Applications	Amount Sanctioned
37195	361.53



As on June'25

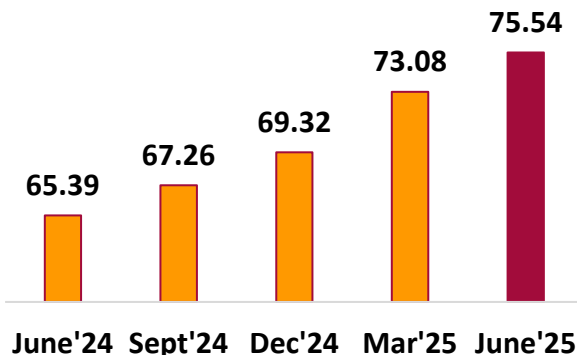
Amt in Rs. Crore	No. of A/c	Amount
Sanctioned	896	133.15
Disbursed	462	19.08



# Financial Inclusion Performance

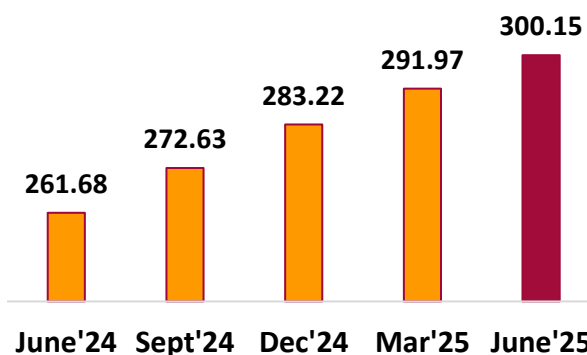
Nos in lakhs

## Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)



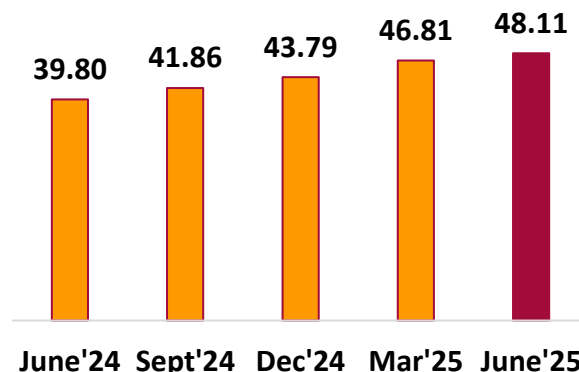
Nos in lakhs

## Pradhan Mantri Suraksha Bima Yojana (PMSBY)



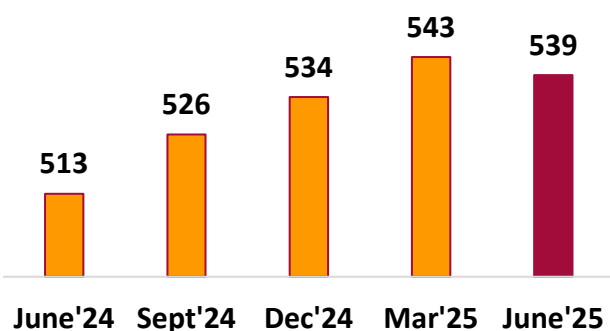
Nos in lakhs

## Atal Pension Yojana (APY)



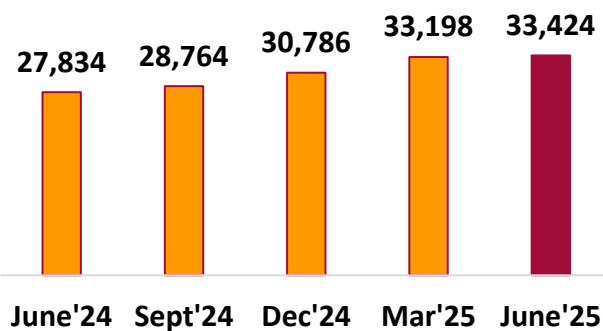
Nos in lakhs

## PMJDY Accounts



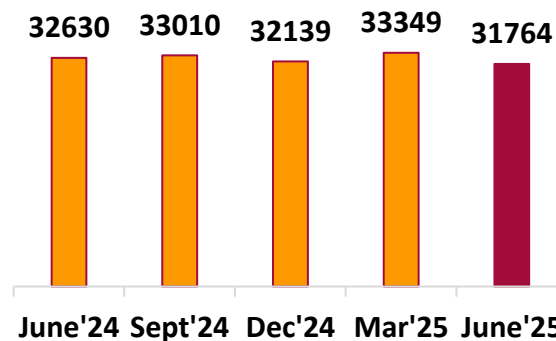
Amt ₹ in Crore

## Deposits Mobilized by BCs



Nos

## No. of BCs



- SLBC- 5
- UTLBC-1
- LDMO- 113
- Rural Self Employment Training Institute (RSETI)- 78
- Rural Development Centre- 2
- Financial Literacy Centre- 175
- Farmer Training Centre – 12
- Villages adopted for holistic development - 307

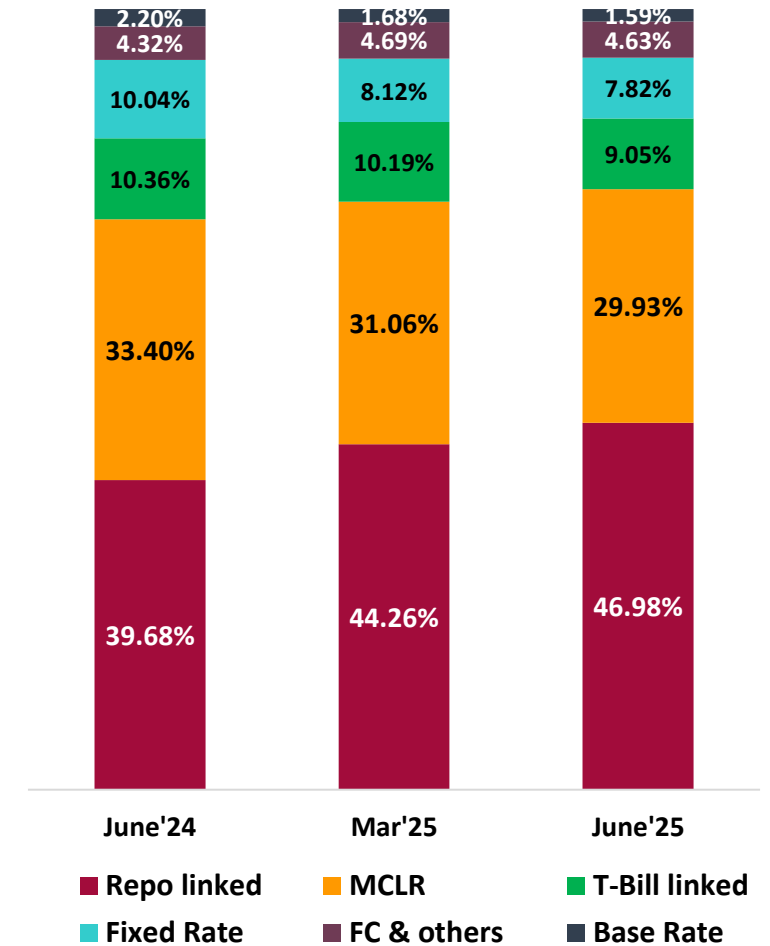


# External Rating (Std FB) Portfolio & Adv. on Benchmark Rates

Amt ₹ in Crore

Portfolio > Rs.25 Crore							
Sl	Rating Grade	June'24		Mar'25		June'25	
		Amt.	% Share	Amt.	% Share	Amt.	% Share
1	AAA	168768	42.72%	220837	50.42%	225231	49.99%
2	AA	97470	24.67%	90203	20.59%	88661	19.68%
3	A	66677	16.88%	67804	15.48%	69775	15.49%
4	BBB	31647	8.01%	31073	7.09%	31736	7.04%
BBB & Above		364562	92.28%	409917	93.59%	415403	92.20%
5	BB	9309	2.36%	8002	1.83%	6880	1.53%
6	B	1774	0.45%	1101	0.25%	910	0.20%
7	C	708	0.18%	727	0.17%	264	0.06%
8	D	380	0.10%	272	0.06%	402	0.09%
BB & Below		12172	3.08%	10101	2.31%	8456	1.88%
9	Unrated	18311	4.64%	17985	4.11%	26693	5.92%
Sub-Total		395046	100.00%	438003	100.00%	450552	100.00%
Guarantee/Direct Claim on Central/State Govt		80265	16.89% (of Total Portfolio)	68865	13.59% (of Total Portfolio)	66289	12.83% (of Total Portfolio)
Total Portfolio		475310		506868		516840	

## Advances Mix of Benchmark rate



# Diversified Industry Portfolio & Energy Sector

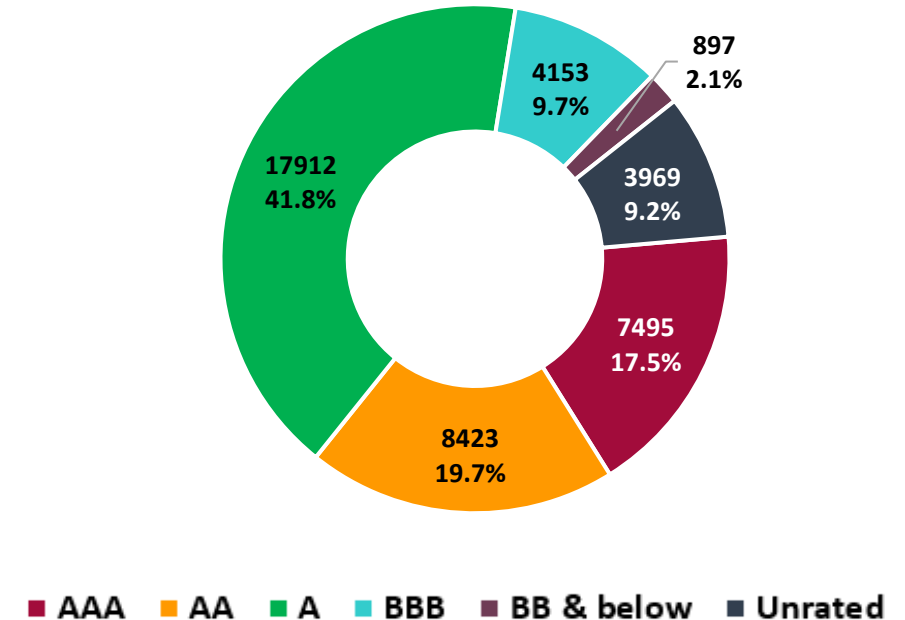
Amt ₹ in Crore

Sl.	Industry	June'24		Mar'25		June'25	
		O/s	% to Domestic Advances	O/s	% to Domestic Advances	O/s	% to Domestic Advances
1	Infrastructure	97279	9.9%	103331	9.7%	102131	9.5%
	-Energy	43572	4.4%	45379	4.3%	43849	4.1%
	-Tele-Communication	9656	1.0%	11643	1.1%	9380	0.9%
	-Roads & Ports	39024	4.0%	41893	3.9%	44696	4.1%
	-Other Infra	5026	0.5%	4415	0.4%	4206	0.4%
2	Basic Metal & Metal Products	25026	2.5%	20573	1.9%	23169	2.1%
	-Iron & Steel	22264	2.3%	17655	1.7%	20209	1.9%
3	Food Processing	22369	2.3%	22557	2.1%	21709	2.0%
4	Textiles	11729	1.2%	11973	1.1%	11923	1.1%
5	Chemical & Chemical Products	7456	0.8%	6585	0.6%	7057	0.7%
6	All Engineering	7261	0.7%	6884	0.6%	7728	0.7%
7	Construction	2052	0.2%	2148	0.2%	2214	0.2%
8	Petroleum	6277	0.6%	12589	1.2%	7709	0.7%
9	Other Industries	46366	4.7%	54323	5.1%	54320	5.0%
	<b>Total</b>	<b>225815</b>	<b>22.9%</b>	<b>240964</b>	<b>22.6%</b>	<b>237959</b>	<b>22.1%</b>

## Energy Sector

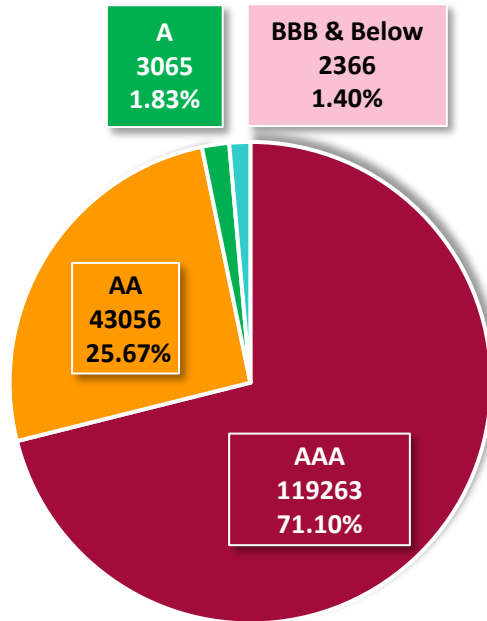
External Rating Standard Portfolio  
30.06.2025 : ₹ 42849 Cr

### External Rating wise Portfolio



Key Sectors	As on		
	June'24	Mar'25	June'25
<b>NBFC</b>	<b>148157</b>	<b>160194</b>	<b>167751</b>
<i>Out of which,</i>			
NBFC- HFC	46667	52402	55663
NBFC- PSUs and PSU backed	36464	37426	35048
NBFC- Private	63948	69394	75942
NBFC- MFI	1077	973	1098

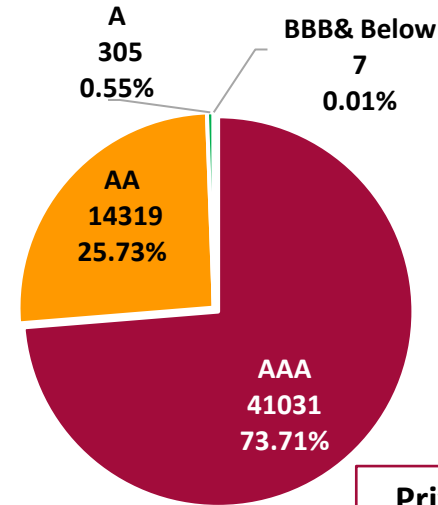
**Total NBFC**  
**External Rating Wise Portfolio – As on 30.06.2025**



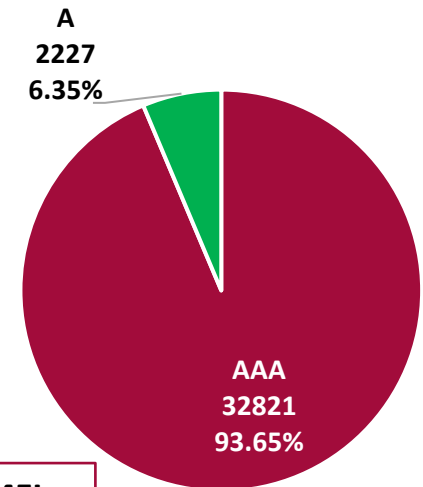
AAA & AA comprises of **96.8%** of the total portfolio

## External Rating Wise Portfolio – As on 30.06.2025

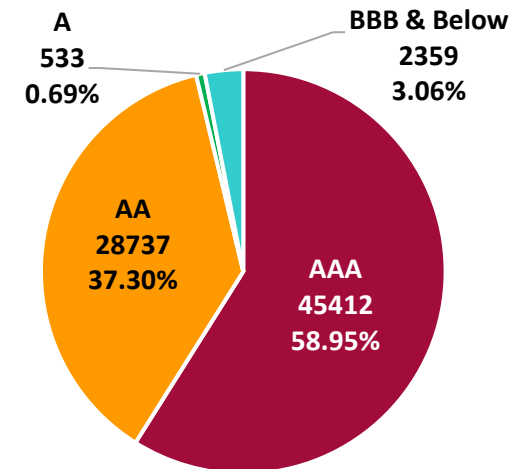
**Housing Finance Companies**



**PSUs & PSU backed**



**Private NBFCs + MFIs**



Sl.	Parameters	June'24	Mar'25	June'25
1	Gross Domestic Investment	422822	492305	505731
2	SLR	316414	363867	372728
2a	SLR as % to Dom. Investment (2/1)	74.83%	73.91%	73.70%
3	Non SLR	106408	128438	133003
4	Held To Maturity (HTM)	311174	348554	359125
4a	HTM To Gross Domestic Investment (4/1)	73.59%	70.80%	71.01%
5	Available For Sale (AFS)	89415	115406	117544
6	Fair value through profit and loss (HFT)	5600	10053	7128
7	Fair value through profit and loss (Non HFT)	11090	12748	16393
8	Subsidiaries, Joint Venture & Associates (SBJVAS)	5543	5543	5541
9	Investment by Overseas Branches	5121	10371	7821
10	Total Gross Investment (1+9)	427943	502676	513552
11	Modified Duration (AFS+HFT)	3.61	3.71	3.52
12	Net demand & time Liabilities	1314489	1461626	1492905

# Non SLR Investment

Amt ₹ in Crore

Sl.	Parameters	June'24		Mar'25		June'25	
		O/S	% Share	O/S	% Share	O/S	% Share
1	PSU Bonds	18968	17.83%	22583	17.58%	34198	25.71%
2	Corporate and Other Bonds & Debentures	14398	13.53%	17295	13.47%	18392	13.83%
3	Special Govt. Sec excl. Recap Bonds	741	0.70%	488	0.38%	490	0.37%
4	CG Recapitalisation Bond	55274	51.95%	55274	43.04%	55274	41.56%
5	Share of PSU/Corporate/Others	9041	8.50%	9110	7.09%	9481	7.13%
6	Venture Capital Fund	144	0.14%	158	0.12%	181	0.14%
7	Regional Rural Bank	1583	1.49%	1583	1.23%	1512	1.14%
8	Security Receipts	0	0.00%	1325	1.03%	1370	1.03%
9	Subsidiaries JV	3962	3.72%	3960	3.08%	4029	3.03%
10	Other	2297	2.16%	16662	12.97%	8075	6.07%
	<b>Total Non SLR Investment</b>	<b>106408</b>	<b>100.00%</b>	<b>128438</b>	<b>100.00%</b>	<b>133003</b>	<b>100.00%</b>



# Balance Sheet-Liabilities & Assets

Sl.	Parameters	30 <sup>th</sup> June'24	31 <sup>st</sup> Mar'25	30 <sup>th</sup> June'25
	<b>CAPITAL &amp; LIABILITIES</b>			
1	Capital	2202	2299	2299
2	Reserves and Surplus	109658	125064	129668
3	Deposits	1408247	1566623	1589379
4	Borrowings	51223	83777	71261
5	Other Liabilities and Provisions	31984	40408	40709
	<b>Total Liabilities</b>	<b>1603314</b>	<b>1818171</b>	<b>1833315</b>
	<b>ASSETS</b>			
1	Cash and Balances with RBI	71356	64305	71384
2	Balances with Banks	48718	84415	67565
3	Net Investments	422175	497311	509406
4	Net Advances	983998	1077475	1091981
5	Fixed Assets	12317	13053	15512
6	Other Assets	64751	81612	77468
	<b>Total Assets</b>	<b>1603314</b>	<b>1818171</b>	<b>1833315</b>

Sl.	Parameters	Q1 FY25	Q4 FY25	Q1 FY26	YoY Variation		QoQ Variation	
					Amt.	%	Amt.	%
1	Interest Income (2+3+4)	28556	31989	31964	3407	11.9%	-25	-0.1%
2	Interest on Advances	20452	22225	21664	1212	5.9%	-561	-2.5%
3	Interest on Investments	7232	8012	8438	1206	16.7%	426	5.3%
4	Other Interest Income	873	1753	1861	988	113.2%	108	6.2%
5	Other Income (6+7+8+9)	3610	4716	5268	1658	45.9%	552	11.7%
	of which							
6	Fee Based Income	2077	1798	2250	173	8.3%	452	25.1%
	Out of which							
6.1	Processing Fees	644	249	728	84	13.0%	479	192.2%
6.2	Non Fund Based Income	175	193	192	17	9.7%	-1	-0.5%
6.3	Income from Insurance & MF	86	148	95	9	10.5%	-53	-35.8%
7	Recovery in Written off Accounts	870	1829	1189	319	36.7%	-640	-35.0%
8	Treasury income	648	1078	1816	1168	180.2%	738	68.5%
	of which							
8.1	Profit on Sales on Investments	326	733	1470	1144	351.0%	737	100.6%
8.2	Profit on Exchange Transaction	66	163	208	142	215.3%	45	27.6%
8.3	Profit/Loss on Revaluation of Investment	257	182	137	-120	-46.5%	-45	-24.5%
9	Others	15	11	13	-2	-13.3%	2	18.2%
10	Total Income (1+5)	32166	36705	37232	5065	15.7%	527	1.4%

# Expenses

Amt ₹ in Crore

Sl.	Parameters	Q1 FY25	Q4 FY25	Q1 FY26	YoY Variation		QoQ Variation	
					Amt.	%	Amt.	%
1	Total Interest Paid (2+3+4)	18080	21232	21386	3306	18.3%	154	0.7%
2	Interest Paid on Deposits	16896	19881	20412	3516	20.8%	531	2.7%
3	Interest Paid on Borrowings	352	554	193	-159	-45.2%	-361	-65.2%
4	Others Interest Paid	832	797	781	-51	-6.1%	-16	-2.0%
5	Operating Expenses (6+7)	7505	8697	8765	1260	16.8%	68	0.8%
6	Establishment Expenses	4551	5793	5164	613	13.5%	-629	-10.9%
6.1	Employee Benefit (AS-15)	743	1385	1150	407	54.8%	-235	-17.0%
7	Other Operating Expenses	2954	2904	3600	646	21.9%	696	24.0%
8	Total Expenses (1+5)	25585	29930	30150	4565	17.8%	220	0.7%

# Profit & Provisions

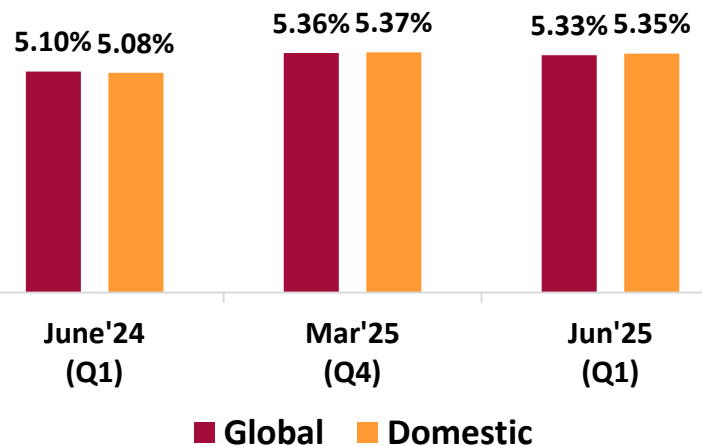
Amt ₹ in Crore

Sl.	Parameters	Q1 FY25	Q4 FY25	Q1 FY26	YoY Variation		QoQ Variation	
					Amt.	%	Amt.	%
1	Net Interest Income	10476	10757	10578	102	1.0%	-179	-1.7%
2	Other Income	3610	4716	5268	1658	45.9%	552	11.7%
3	Operating Income (1+2)	14086	15473	15846	1760	12.5%	373	2.4%
4	Operating Expenses	7505	8697	8765	1260	16.8%	68	0.8%
5	Operating Profit (3-4)	6581	6776	7081	500	7.6%	305	4.5%
6	Provisions other than Tax	1312	360	323	-989	-75.4%	-37	-10.2%
	<i>Of which</i>							
a	NPAs	792	588	396	-396	-50.0%	-192	-32.6%
b	Standard Advances incl. Standard Restructured	184	-145	309				
c	Non-Performing Investments & Impairment	392	-181	-403				
d	Others	-56	97	21	77	-137.8%	-76	-78.2%
7	Profit Before Tax	5269	6416	6758	1489	28.3%	342	5.3%
8	Provision for Income Tax	2017	1849	5083*	3066	152.0%	3234	174.9%
9	Net Profit	3252	4567	1675	-1577	-48.5%	-2892	-63.3%

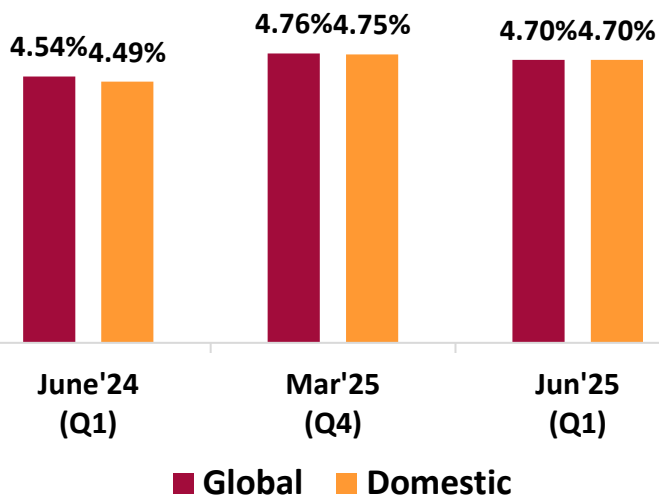
\*Opted for New Tax Regime

# Efficiency Ratios (Quarter)

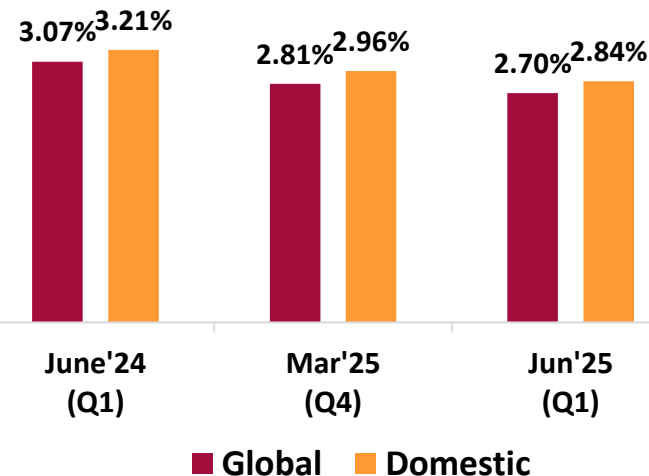
## Cost of Deposits [%]



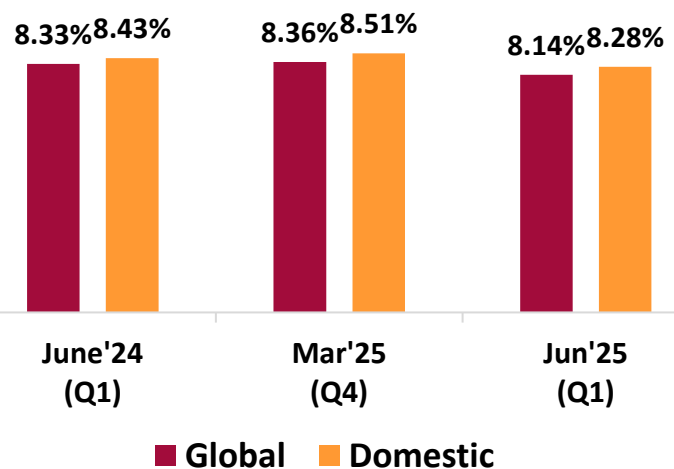
## Cost of Funds [%]



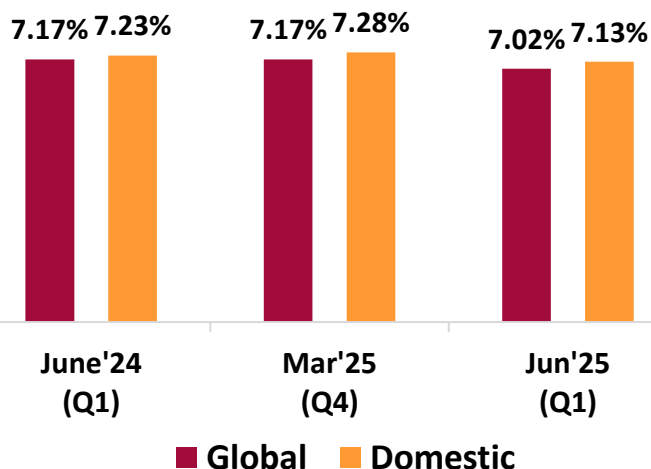
## NIM [%] (Annualized)



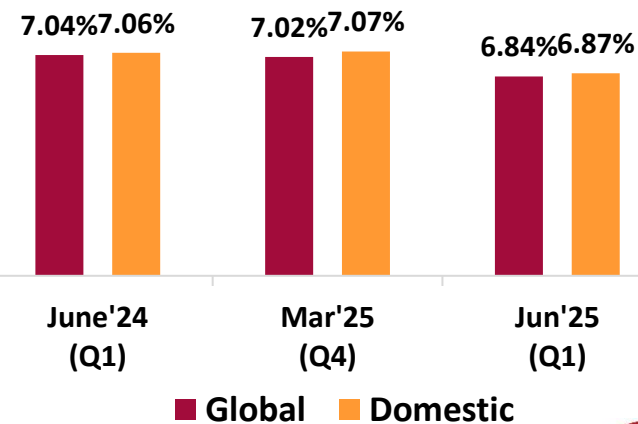
## Yield on Advances [%]



## Yield on Funds [%]



## Yield on Investment [%]





# Profitability/Productivity Ratios

(Annualized)

Sl.	Key Ratios	Q1 FY25	Q4 FY25	Q1 FY26
1	Return on Assets [%]	0.82%	1.02%	0.37%*
2	Return on Equity [%]	16.82%	19.23%	6.59%*
3	Book Value per Share [₹]	93.87	103.36	105.23
4	Book Value per Share-Tangible [₹]	73.11	84.83	92.64
5	Earnings per share [₹] (Not annualized)	2.95	3.97	1.46*
6	Cost to Income Ratio [%]	53.28%	56.21%	55.31%
6a	Staff Cost to Income Ratio [%]	32.31%	37.44%	32.59%
6b	Other Cost to Income Ratio [%]	20.97%	18.77%	22.72%
7	Net Profit Per Employee [₹ in Lacs]	13.66	19.25	6.98*
8	Net Profit Per Branch [₹ in Lacs]	128.47	181.75	65.80*

Sl.	Key Ratios	June'24	Mar'25	June'25
1	Business Per Employee [₹ in Cr]	24.80	26.86	27.30
2	Business Per Branch [₹ in Cr]	233.26	253.55	257.39

\*Opted for New Tax Regime

# One Time Restructuring (OTR 1 & 2)

Amt ₹ in Crore

## OTR 1

As per RBI's guidelines dated  
Aug 06,2020

Sl.	Loan and aggregate exposure category	Position as on 30.06.25 under OTR 1		Provisions Made#
		No. of accounts	Amount involved	Amt
1	Personal loans	2488	339	40
2	Other Exposures*	93	1171	24
3	Total (1+2)	2581	1510	63
4	MSME loans	787	143	18
	<b>Grand Total (3+4)</b>	<b>3368</b>	<b>1653</b>	<b>81</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 30.06.25 under OTR 2		Provisions Made#
		No. of accounts	Amount involved	Amt
1	Individual Borrowers	37213	3338	349
2	Small Business	780	350	18
3	Total (1+2)	37993	3688	367
4	MSME loans	12236	1368	171
	<b>Grand Total (3+4)</b>	<b>50229</b>	<b>5056</b>	<b>538</b>

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

Amt ₹ in Crore

S. N.	CATEGORY	June'24		Mar'25		June'25	
		SMA2	% of Domestic Advances	SMA2	% of Domestic Advances	SMA2	% of Domestic Advances
1	RETAIL	90	0.01%	74	0.01%	43	0.004%
2	AGRICULTURE	271	0.03%	0	0.00%	372	0.03%
3	MSME	1012	0.10%	91	0.01%	755	0.07%
4	RAM TOTAL	1374	0.14%	165	0.02%	1170	0.11%
5	CORPORATE & OTHER	230	0.02%	74	0.01%	426	0.04%
6	TOTAL	1604	0.16%	239	0.02%	1596	0.15%

# Movement of NPA

Amt ₹ in Crore

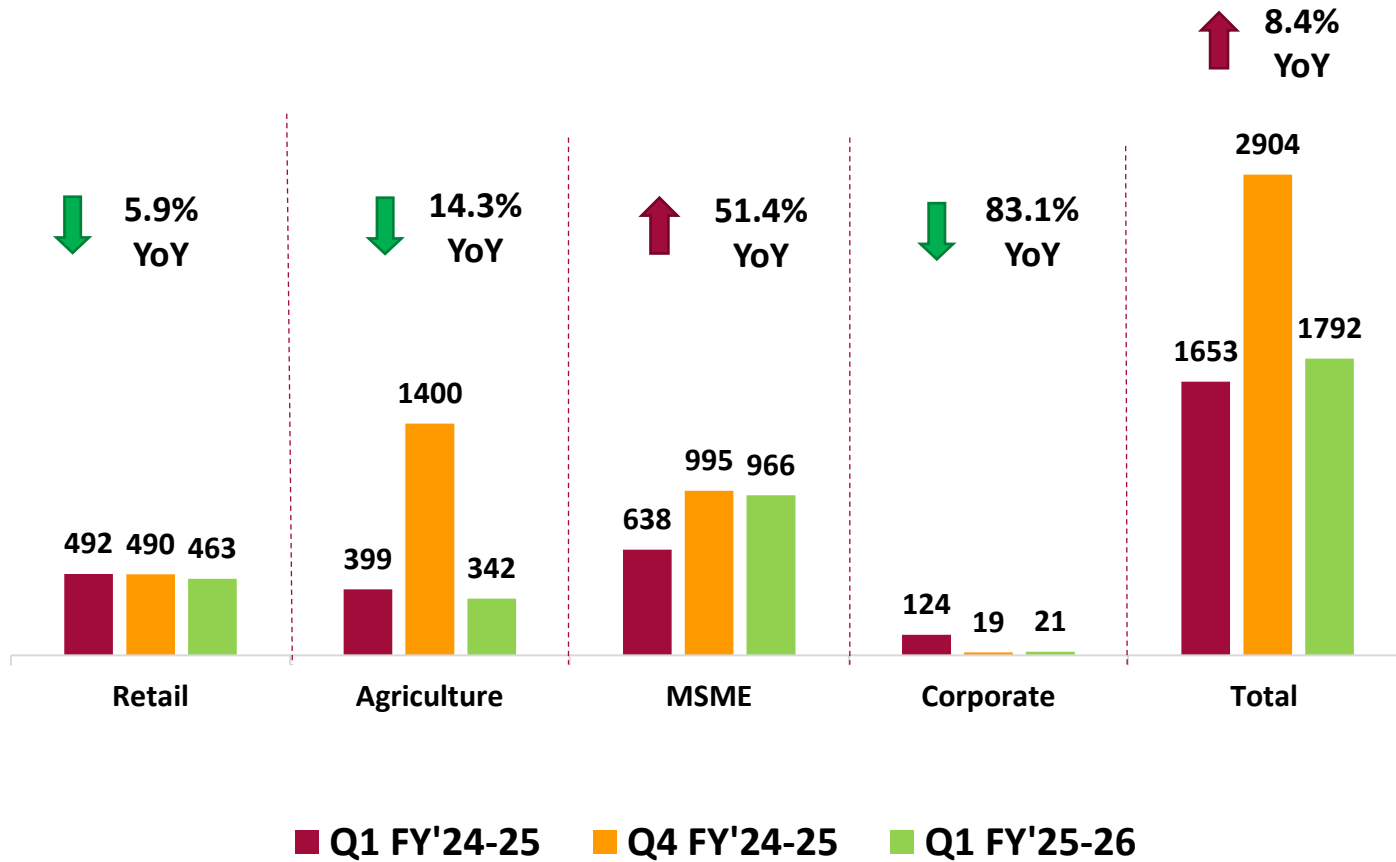
Sl.	Parameters	Q1 FY'25	Q4 FY'25	Q1 FY'26
1	NPA at the beginning of Year/Quarter	56343	45414	44082
2	Cash Recovery & Up-gradation (2a+2b)	1721	2205	1662
2a	-Cash Recovery	1196	1501	1068
2b	-Up-gradation	524	704	594
3	Write Off	5115	2129	1633
4	Total Reduction (2+3)	6835	4333	3295
5	Fresh Addition (5a+5b)	1755	3001	1886
5a	-Fresh slippages	1653	2904	1792
5b	-Debits in existing NPA A/cs	102	97	94
6	Gross NPAs at end of the period	51263	44082	42673
7	Eligible Deductions incl. Provisions	45333	39791	38541
8	Net NPAs at end of the period (6-7)	5930	4291	4132
9	Recovery in TWO & RI	1528	2529	1694
10	Total Recovery (2+9)	3249	4733	3356

# Asset Classification

Sl.	Parameters	June'24		Mar'25		June'25		YoY Variation	
		O/S	Share%	O/S	Share%	O/S	Share%	Amt.	Var. %
1	Standard	977419	95.02%	1072555	96.05%	1087225	96.22%	109806	11.23%
2	Gross NPA	51263	4.98%	44082	3.95%	42673	3.78%	-8590	-16.76%
2a	Sub-Standard	5132	0.50%	5559	0.50%	5834	0.52%	702	13.68%
2b	Doubtful	36072	3.51%	21740	1.95%	21080	1.87%	-14992	-41.56%
2c	Loss	10059	0.98%	16783	1.50%	15759	1.39%	5700	56.66%
3	Global Advances (1+2)	1028682	100.00%	1116637	100%	1129898	100%	101216	9.84%



## Sector wise Fresh Slippage

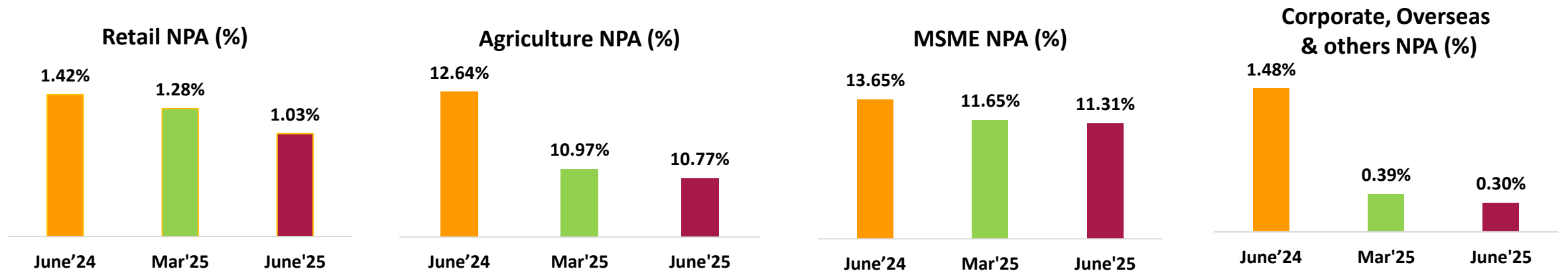


## Recovery v/s Slippages

Period	Q1 FY 24-25	Q4 FY 24-25	Q1 FY 25-26
Net Recovery	3249	4733	3356
NPA Addition (Net Slippage)	1755	3001	1886
Recovery v/s Slippage	1.9x	1.6x	1.8x
Slippage Ratio	0.76%	1.14%	0.71%

# NPA Classification - Sector Wise

Sl.	Parameters	June'24			Mar'25			June'25		
		Advances	GNPA	GNPA%	Advances	GNPA	GNPA%	Advances	GNPA	GNPA%
1	Retail Loans	234564	3340	1.42%	259363	3311	1.28%	262219	2692	1.03%
2	Agriculture	168503	21301	12.64%	180625	19813	10.97%	178885	19261	10.77%
3	MSME	142886	19499	13.65%	162693	18956	11.65%	169426	19161	11.31%
4	Corporate, Overseas & Others	482728	7123	1.48%	513956	2002	0.39%	519368	1559	0.30%
5	Global (1+2+3+4)	1028682	51263	4.98%	1116637	44082	3.95%	1129898	42673	3.78%



# NPA Classification- Industry Wise

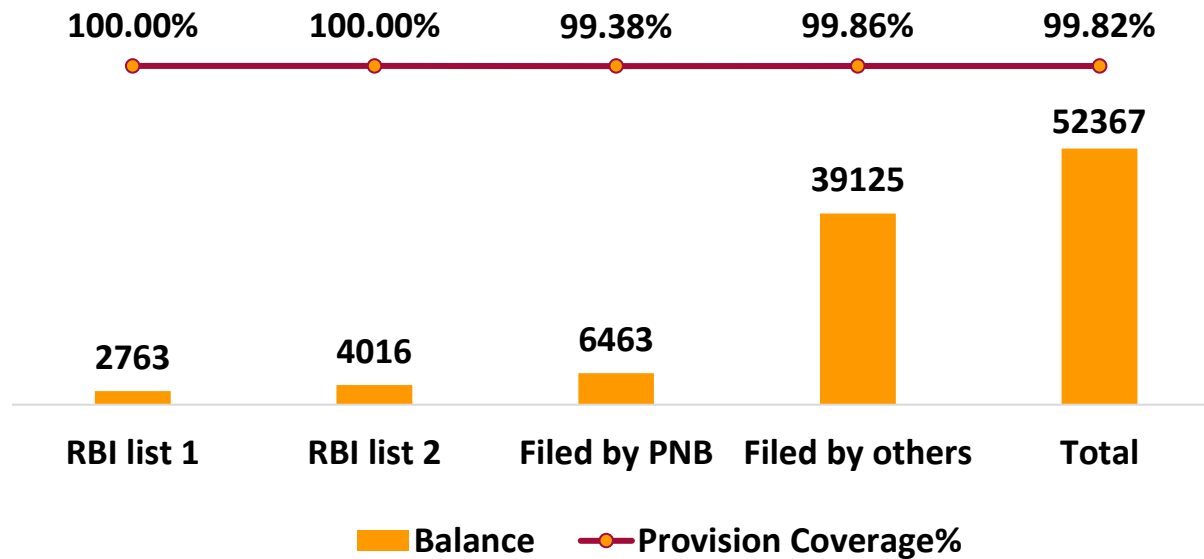
Amt ₹ in Crore

Sl.	Diversified Industry Portfolio	June'24			Mar'25			June'25		
		O/s	GNPA	GNPA %	O/s	GNPA	GNPA %	O/s	GNPA	GNPA %
1	Infrastructure	97279	2298	2.4%	103331	1140	1.1%	102131	1075	1.05%
	-Energy	43572	1206	2.8%	45379	969	2.1%	43849	1000	2.28%
	-Tele-Communication	9656	2	0.0%	11643	2	0.0%	9380	2	0.02%
	-Roads & Ports	39024	889	2.3%	41893	107	0.3%	44696	17	0.04%
	-Other Infra	5026	201	4.0%	4415	62	1.4%	4206	57	1.35%
2	Basic Metal & Metal Products	25026	886	3.5%	20573	739	3.6%	23169	731	3.15%
	-Iron & Steel	22264	603	2.7%	17655	472	2.7%	20209	467	2.31%
3	Food Processing	22369	3130	14.0%	22557	2481	11.0%	21709	2567	11.82%
4	Textiles	11729	1061	9.0%	11973	976	8.2%	11923	939	7.87%
5	Chemical & Chemical Products	7456	207	2.8%	6585	183	2.8%	7057	158	2.24%
6	All Engineering	7261	870	12.0%	6884	396	5.8%	7728	396	5.13%
7	Construction	2052	73	3.6%	2148	64	3.0%	2214	52	2.36%
8	Petroleum	6277	6	0.1%	12589	5	0.0%	7709	4	0.05%
9	Other Industries	52643	4169	7.9%	54323	4010	7.4%	54320	3984	7.34%
	<b>Total</b>	<b>225815</b>	<b>12693</b>	<b>5.6%</b>	<b>240964</b>	<b>9995</b>	<b>4.1%</b>	<b>237959</b>	<b>9907</b>	<b>4.16%</b>

# Exposure to NCLT (Admitted) Accounts & NARCL

## 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	107	6463	6423	99.38%
4	Filed by others	404	39125	39072	99.86%
5	<b>Total</b>	<b>522</b>	<b>52367</b>	<b>52274</b>	<b>99.82%</b>

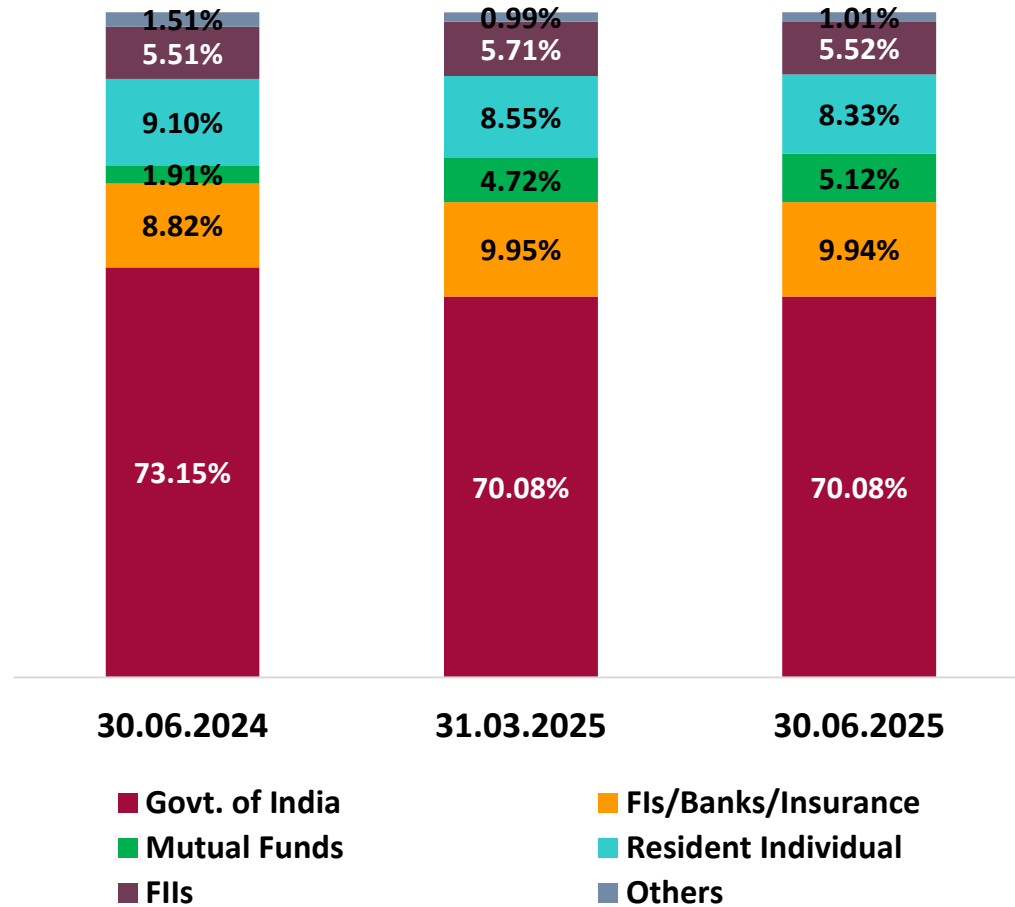


## NARCL

S.No	Position of accounts with PNB	No of Accounts	Balance Outstanding
1	Accounts already resolved	20	4928
2	Bids received from NARCL and in process	3	208
3	Under process with NARCL - Due Diligence	0	0
4	<b>Total</b>	<b>23</b>	<b>5136</b>

## Shareholding as on 30.06.2025

Total No. of Shares: 1149.29 Crores



## PNB's Rating

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

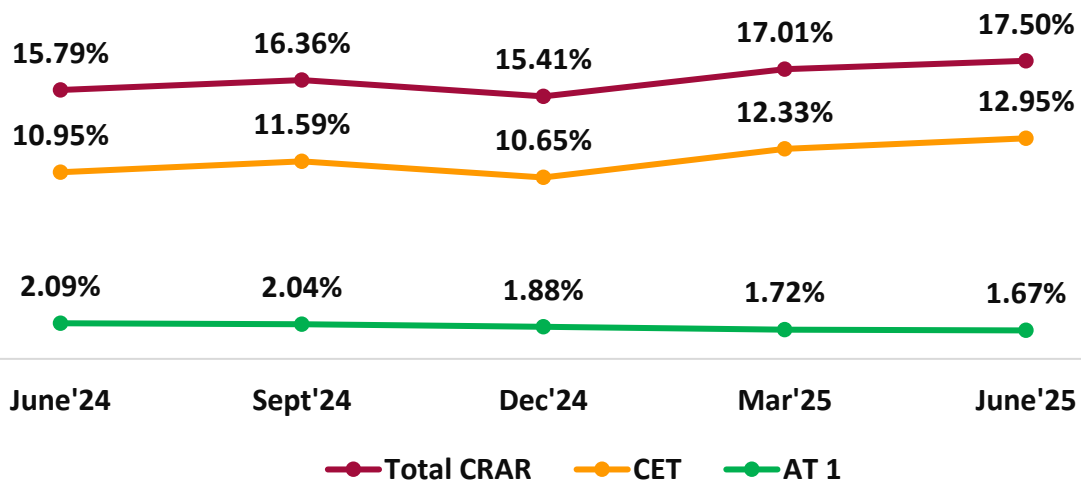
Fitch
PNB's Rating- BBB-/F3/Stable

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

## Capital & CRAR

Sl.	Parameters	June'24	Mar'25	June'25
1	Total Capital (Tier 1+2)	118834	140755	149051
	CRAR %	15.79%	17.01%	17.50%
Out of Which,				
2	Tier 1	98082	116235	124510
	Tier 1%	13.04%	14.05%	14.62%
2a	Common Equity	82383	102016	110269
	CET-1 %	10.95%	12.33%	12.95%
2b	Additional Tier 1	15699	14219	14241
	AT-1 %	2.09%	1.72%	1.67%
3	Tier 2	20751	24520	24541
	Tier-2 %	2.75%	2.96%	2.88%

## CRAR %



## Risk Weighted Assets

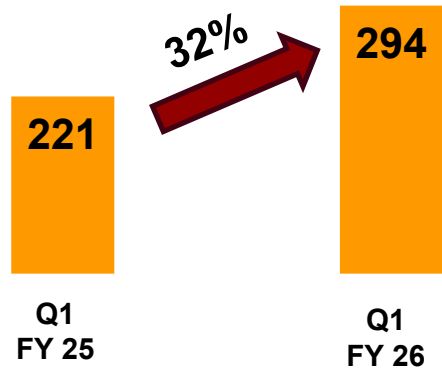
Sl.	Parameters	June'24	Mar'25	June'25
1	Total RWA	752450	827668	851723
Out of Which,				
a	Credit RWA	667095	742638	755596
b	Market RWA	8992	8666	9171
c	Operational RWA	76363	76363	86956

## Capital Raising Plan for FY 2025-26

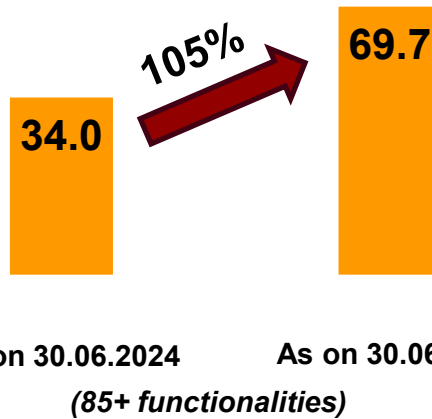
Type of Capital	Capital Raising Plan for FY'25-26
Tier 1 + Tier 2	Rs 8000 Cr
Out of Which,	
Tier-1 (Through AT-1)	Rs 4000 Cr
Tier-2	Rs 4000 Cr

# Augmenting Digital Base

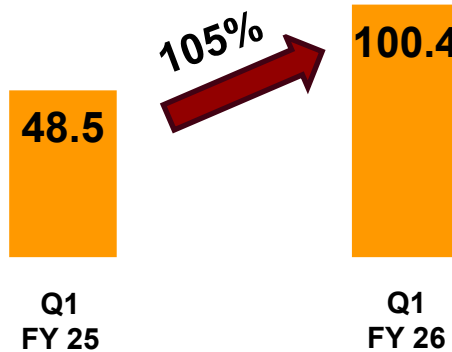
Number of Digital Transactions  
(in Crores)



WhatsApp Banking Users  
(in Lakhs)

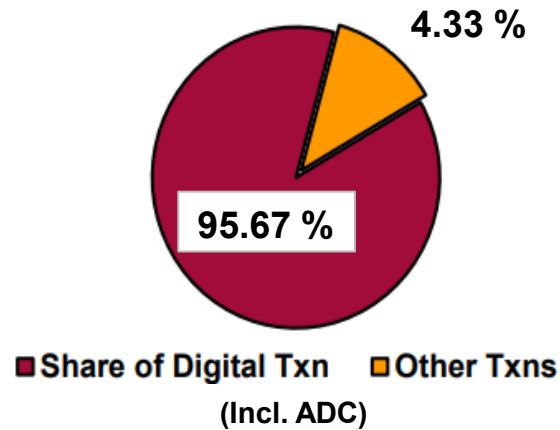


UPI Transactions through PNB  
One (in Lakhs)



Note: PNB one Activated Users as on 30.06.2025 are 223 Lakhs

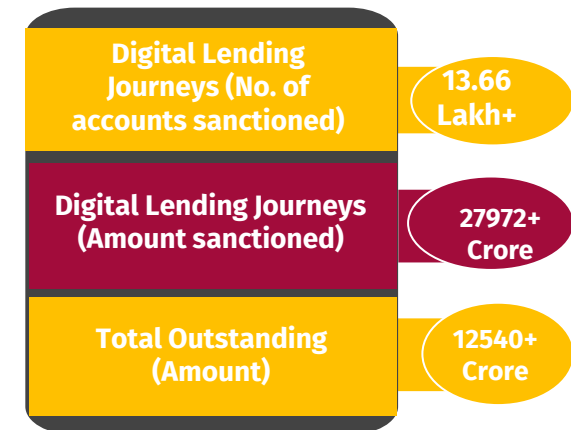
Share of Digital Transaction  
(Q1, FY 2025-26)



Corporate M - Banking App  
Launched on 18.09.2024

No. of Users	1.41 Lakh
Financial Txn	1947K
App Rating (Play Store/iOS)	4.1/4.2

- ❖ 200+ features
- ❖ Industry first features: Single-user & multi-user profiles, Corporate Admin functionality



Note: Data as on 30.06.2025 since Inception



## Central Bank Digital Currency (CBDC)



No.of Users	No.of Txn
4.58 Lakh	74.71 Lakh

*Cash, but Digital !*

- ❖ Recognized by RBI & Government for innovative implementation, leading from the front on adoption and innovative use cases.
- ❖ 1<sup>st</sup> bank in the industry with capability of off-us onboarding by using Aadhar number of beneficiaries/wallet holders

## New Initiatives Undertaken

- Gen AI Chatbot (PIHU): Available on Bank's Website, IBS & PNB One
- Simplified IMPS: Fund transfer via Mobile Number & Bank Name on Retail IBS
- PNB One BIZ App Enhancements: GST services, cheque facilities, mPassbook, TDS certificate etc.
- WhatsApp Banking: 15G/H submission and download (Now available in 6 languages) - Newly Added: Kannada & Tamil

### Promoting 'Financial Inclusion' Digitally



## Way Forward

- On boarding SI for full fledged Gen AI implementation
- Launching RAHEE - Gen AI powered employee Chatbot

### Digital Business Platform

- ✓ Unified Solution to Streamline all Digital Journeys
- ✓ Single Platform for 100+ Digital Journeys
- ✓ Aims to enhance Bank's Operational Efficiency

### Revamping PNB One Mobile App

Upgradation include:

- ✓ Technology Upgrade
- ✓ Enhanced Security
- ✓ Monitoring aspects
- ✓ Content management

### Revamping of Retail & Corporate IBS:

- ✓ Modern UI/UX for intuitive navigation
- ✓ Robust security
- ✓ Consistent user experience

# HR Transformation Project “UDAAN”

Empowering Excellence: Revamped Digital PMS under UDAAN



- Key Result Areas (KRAs) are being revamped to make them more **business-oriented and impact-driven**, ensuring stronger alignment with the strategic objectives and operational goals of the Bank.

## Impact-Driven KRAs



- A **strategic benchmarking exercise** was conducted across six leading peer banks—**three public sector and three private sector**—to assess PMS tools, scoring models, data practices, and appraisal mechanisms, aiming to adopt best-in-class performance strategies.

## Peer Benchmarking



- Insights from **peer benchmarking** are guiding improvements in the Bank’s PMS to strengthen objectivity, align with best practices, and support performance-linked growth.

## PMS Framework Enhancement



- The **next-gen appraisal framework** has been finalized, refined through insights gained from last year’s challenges—including operational hurdles, inconsistent data, and limited engagement.

## Next Gen-Appraisal Framework



- UDAAN Mobile App launched on both Android and iOS platforms.
- Upgrades are underway to improve user experience, streamline navigation, and enhance the overall accessibility of Udaan Tools.

## UDAAN Mobile Application

# HR Transformation Project “UDAAN”

## Capability Building

### Leadership Development Program (LDP 3.0) & Udaan Elevate 2.0

- ❖ **Leadership Development program (LDP 3.0)** for 3<sup>rd</sup> year & **Udaan elevate 2.0** for participants of LDP 2.0 is being launched.

### Gen-AI HR Learning Chatbot

- ❖ **Desing Creation & Development of Gen-AI HR Learning Chatbot** have been completed to facilitate AI enabled answers to the queries of Senior Executives on Learning Journey under project UDAAN.

### URJA Program for Customer Service Associates

- ❖ A targeted training initiative has been launched to enhance the **functional and behavioral competencies** of customer service associates, aimed at improving service quality and customer engagement across the organization.

### Monthly seminar/ webinar Series

- ❖ A **monthly expert-led webinar series** for Scale V Officers and above promotes strategic leadership through thematic discussions on banking and economic trends.

### Infrastructure Development

- ❖ The Bank is advancing strategic infrastructure initiatives, including the upcoming launch of ALI Delhi and Phase 3 expansion of the UDAAN e-lobby, to enhance learning delivery and improve digital accessibility.

### Deployment of Faculties across training centers

- ❖ Over **40 faculty members** have been onboarded and deployed across various training centers following a comprehensive induction program, enhancing institutional learning through their diverse expertise in banking domains.

### Survey Form Tool

- ❖ A **digital survey form tool** has been developed and launched to streamline feedback collection across the organization, supporting policy refinement, training design, and other strategic initiatives.

### Establishment of Research Team

- ❖ Dedicated **team of Research Officers** set up under CLI to strengthen workforce capabilities, enhance digital fluency, and align training programs with market needs, promoting innovation and sustained growth.

### Comprehensive Skills Upgradation Program

- ❖ A curated suite of over 300 approved diploma and certification courses has been introduced, providing structured opportunities for employees to strengthen skills and competencies aligned with career aspirations, evolving industry trends, and the Bank’s strategic objectives.

# Distribution Network

**Total Touch Points :- 53212**



**Branches  
(Domestic)  
10209**



**ATM  
11240**



**BCs  
31763**

## International Presence

**Branches at:-** Dubai and Gift City, Gandhinagar

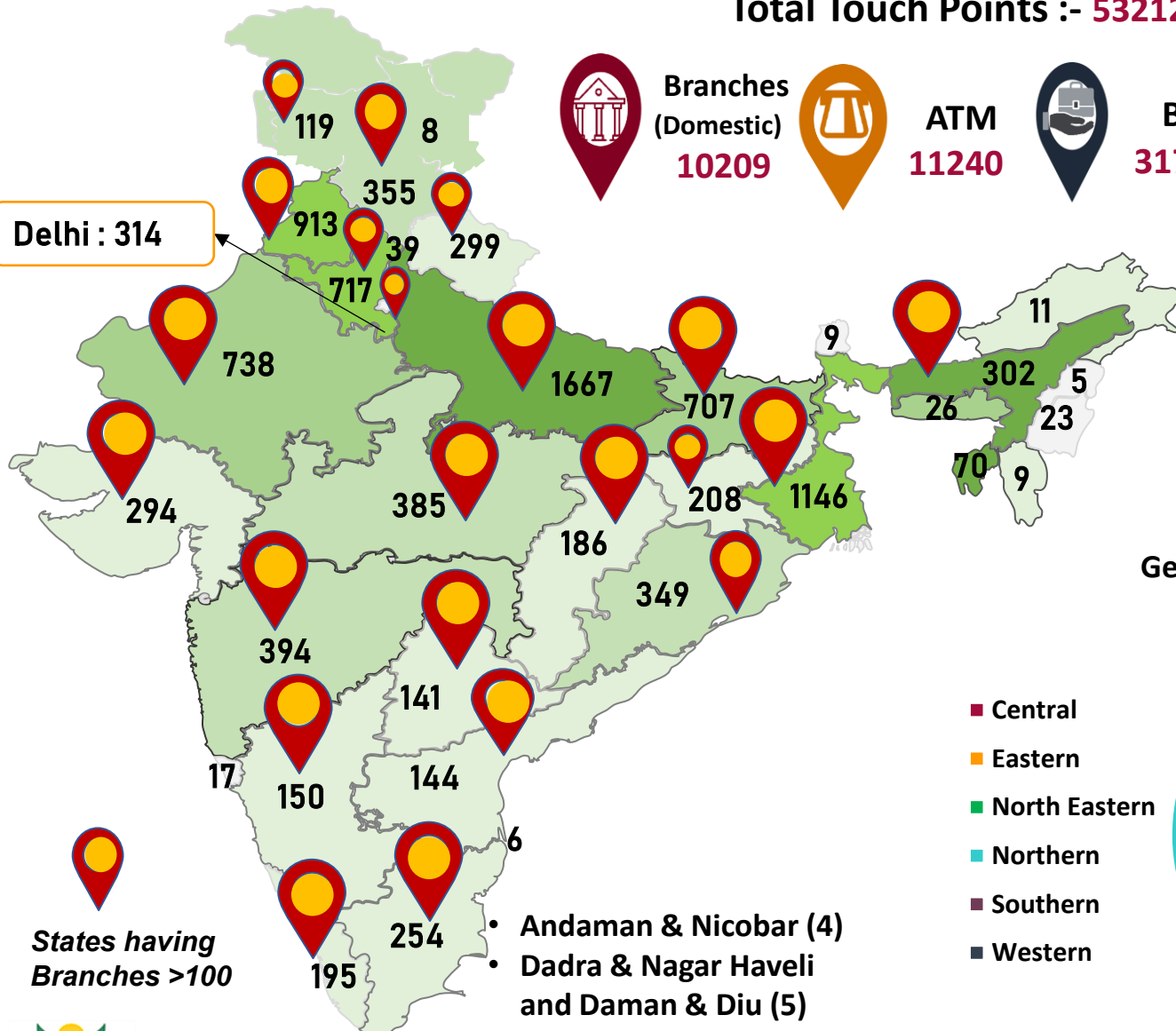
**Subsidiaries:-** London(UK) and Bhutan

**Joint Venture:-** Nepal

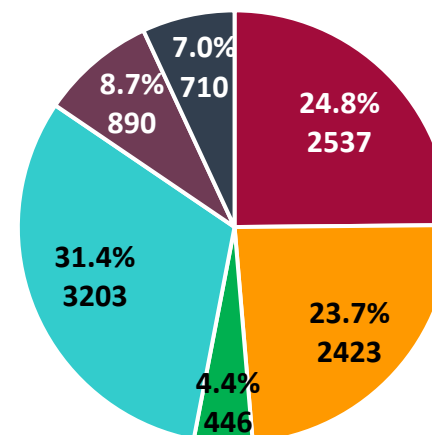
**Representative Offices:-** Myanmar and Bangladesh

## Loan Processing Offices

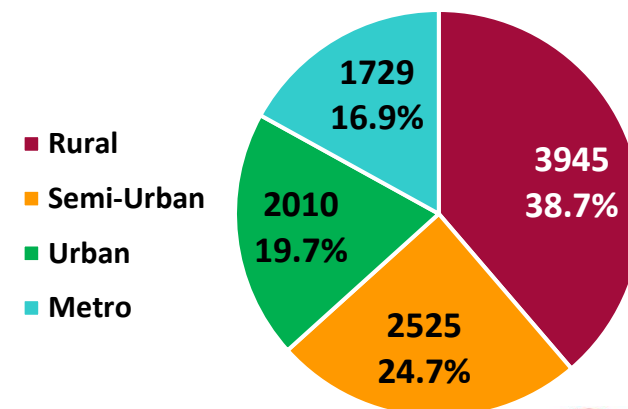
- ☐ Large Corporate Branches (LCB) -15 (including 2 ELCBs)
- ☐ Mid Corporate Centres (MCC) – 113
- ☐ Corporate Banking Branches (CBB)-15
- ☐ PNB Loan Points (PLP)- 146
- ☐ Centralized Co-lending & Pool Centres (C-CPC)- 3



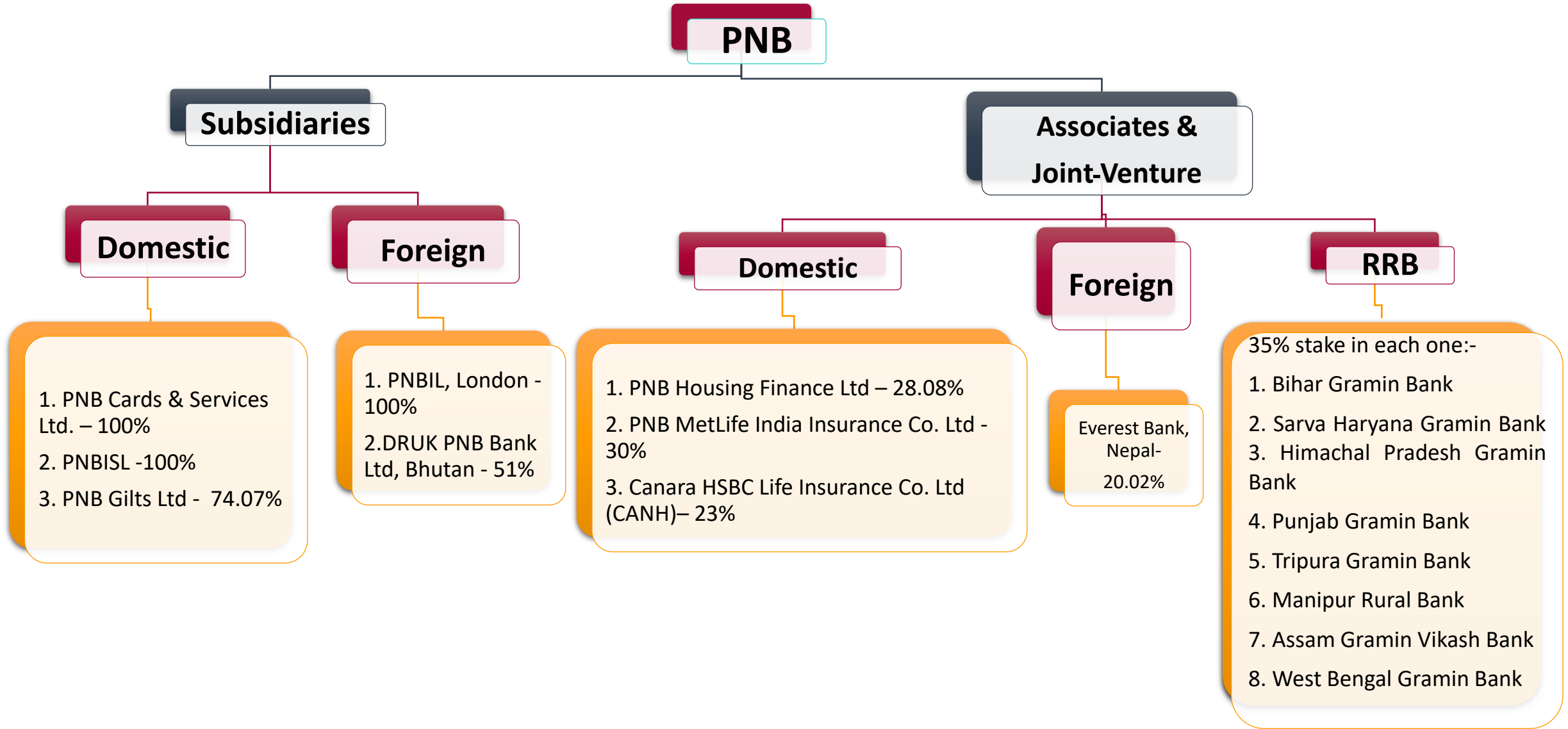
Geography wise Branches



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	June'25 (3M)	2137	1577	559	418
PNB Investment Services Ltd.	June'25 (3M)	3.97	1.83	2.14	1.60
PNB Cards & Services Limited	June'25 (3M)	14.20	12.60	1.60	1.20
PNB Gilts Ltd.	June'25 (3M)	563	350	213	160
PNB MetLife India Insurance Co. Ltd	Mar'25(12M)	14848	14523	325	325
Canara HSBC Life Insurance Co. Ltd	June'25 (3M)	2111	2085	26	23
PNB (International) Ltd. (London) (FY : 1 <sup>st</sup> April to 31 <sup>st</sup> March)	Mar'24 (12M)	625	425	200	52
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'24 (12M)	1544	1190	354	231

## Performance of RRBs\* (Unaudited)

Consolidated Position	Q1 FY'25 June'24 (9 RRBs)	Q1 FY'26 June'25 (8 RRBs)	YOY%
Business	220837	248159	12.37%
Advances	81068	93777	15.68%
Deposits	139769	154382	10.46%
Capital Adequacy Ratio	13.05%	13.43%	38 bps
Total Income	3918	4721	20.52%
Operating profit	1216	1240	1.99%
Net profit	604	597	-1.14%

\* The number of Regional Rural Banks was reduced to eight after the Government of India issued a gazette notification merging multiple banks into a single Regional Rural Bank in each state.

# ESG Highlights

## Environmental

- Bank has established a dedicated **ESG cell at HO** to capture the climate, sustainability related opportunities & to steer its Environmental, Social & Governance initiatives.
- Bank has enhanced transparency by disclosing its emission calculation methodology in the **BRSR footnotes** & bank is actively progressing on its **Net Zero Transition path**.
- **Training on Carbon Neutrality** were conducted for subsidiaries.
- **Impact assessment** study has been conducted on Green Deposit raised during FY 2024-25.
- **Digital signage solution** has been taken up for 1000 branches to reduce flex & vinyl usage.
- **Solar energy capacity** across owned buildings has reached 2,195.5 KWP.
- **Sustainable financing –**
  - Sanctioned ₹ 2382 Cr towards Projects under **Renewable energy sector**.
  - Sanctioned ₹ 314.64 Cr under **PNB Green Car** scheme for financing purchase of Electric car.

## Social

- Bank operates 12 Farmer Training Centres, 78 RSETIs, and 2 PNB-led Rural Development Centres to train rural citizens—particularly BPL families and women—for **self-employment with emphasis on credit support**.
- Banks' **175 Financial Literacy Centres** impart financial education to farmers, SHGs, MSMEs, senior citizens, etc., create awareness on consumer rights, and offer counselling.
- The **URJA training program** was launched to improve customer service associates' functional and behavioral skills, aiming to **boost service quality and engagement**. Over 32,100 employees participated in various other training sessions.
- **PNB SPARSH** provides access to psychologists for employee well-being and support.
- A "**Cyber Run**" Half Marathon was launched to combine **physical fitness with cybersecurity awareness**.
- **Specialized training** was conducted for Credit Officers covering climate risk, renewable energy, green finance, and carbon market mechanisms

## Governance

- Bank maintains robust policies and SOPs including **Cyber Security, Grievance Redressal, and Fraud Risk Management & Investigation Functions (FRMIF)** to ensure operational integrity and accountability.
- **Integrated Compliance Monitoring Tool** to automate and integrate all compliance activities on one platform.
- **PNB SAMADHAAN** for Grievance redressal of employees.
- **Technology driven Customer Grievance Redressal System** for Timely & Faster resolution.
- **API integration with NCCRP (National Cyber Crime Reporting Portal)** for handling cybercrime complaints
- **New Enterprises Fraud Risk Management (EFRM)** for prevention of unauthorized electronic banking transactions.
- Bank launched a **digital survey tool** to collect employee feedback for improving policies, training, and overall development.

## ACCELERATING GREEN FINANCING



**Solar Rooftop  
(Sanctions)  
in Q1FY26**

**₹326.08 Cr.**



Highlights

Business

Financial

Asset  
Quality

Share/  
Capital

Digitalization

HR/Network/GB/RRB

ESG/  
Award



# Rewards & Accolades



**Under EASE 7.0, PNB awarded in 3 themes:**

- ✓ Effective risk/fraud management, collections and recovery (**Winner**)
- ✓ Excellence in customer service (**1<sup>st</sup> Runner Up**)
- ✓ Adoption of new age technology and other advanced capabilities (**2<sup>nd</sup> Runner Up**)



**Secured First position at Digital Payments Awards 2023-24 under PSB category.**  
Awarded by **Ministry of Finance, Government of India.**



**4<sup>th</sup> IBA CISO Summit, Bank was Awarded for:**

- ✓ Cyber Security Team of the Year (**Winner**)
- ✓ Cyber Incident Response Maturity (**Winner**)
- ✓ Cyber Security Transformation of the Year (**Runner Up**)



**First position in BFSI category at the 19<sup>th</sup> National Awards for Excellence in Cost Management 2024 by ICWAI.**



**PNB received Two Platinum and One Gold Category Awards at the Infosys Finacle Innovation Awards 2025.**



**First prize in Region 'A' for the Best Implementation of Official Language. Awarded by Ministry of Finance, Government of India.**

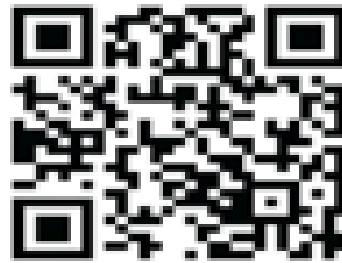
Parameters	Guidance for FY'26	June'25 (Actuals)
Credit Growth % (YoY)	11% - 12%	9.84%
Deposit Growth % (YoY)	9% - 10%	12.86%
CASA Share %	> 38%	36.99%
Operating Profit Gr % (YOY)	8%-9%	7.60%
Net Interest Income Gr % (YOY)	7%	0.97%
NIM %	2.8% - 2.9%	2.70%
Gross NPA %	Below 3%	3.78%
Net NPA %	0.35%	0.38%
PCR % (incl TWO)	More than 96%	96.88%
Credit Cost %	Below 0.5%	0.14%
Total Recovery (Amount)	Rs. 16,000 Crores	Rs.3,356 Crore
RoA %	Above 1%	0.37%
Slippage Ratio % (Annualized)	Below 1%	0.71%

“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.”



# Thank you

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Pihu- AI Chatbot



# just one app