

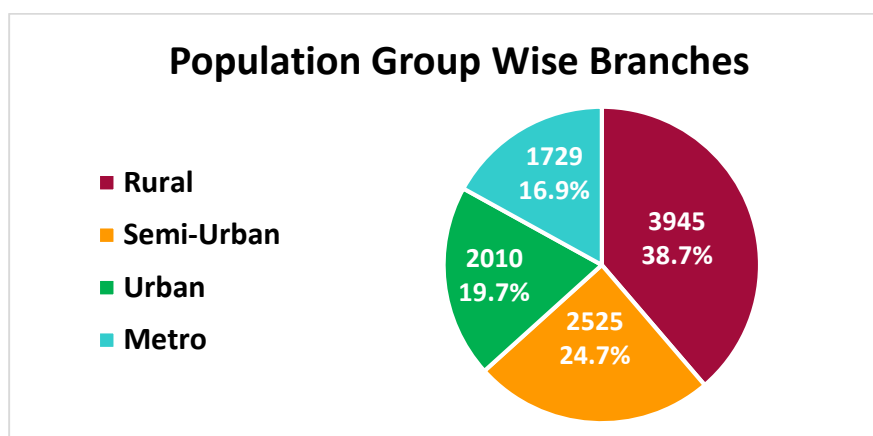


## PROFILE OF PUNJAB NATIONAL BANK

Punjab National Bank (PNB), India's first Swadeshi Bank, commenced its operations on April 12, 1895 from Lahore, with an authorized capital of ₹2 Lakh and working capital of ₹20,000. The Bank was established by the spirit of nationalism and was the first bank purely managed by Indians with Indian Capital. During the long history of the Bank, 9 banks have been merged/ amalgamated with PNB.

### DOMESTIC BRANCH NETWORK

As at the end of June 2025, Bank has total 53,212 domestic delivery channels with a network of 10,209 domestic branches, 11,240 ATMs & 31,763 Business Correspondents. The population wise breakup is given as under:



### INTERNATIONAL FORAYS

As on June 2025, Bank has 2 International branches in Gift City, Ahmedabad and Dubai. The Bank has two overseas subsidiaries viz. PNB International Ltd. London and Druk PNB Bank Ltd. Bhutan and one joint Venture Bank in Nepal under the name Everest Bank Ltd. Nepal. Bank has its representative offices in Myanmar and Bangladesh.

### BUSINESS PERFORMANCE

PNB is the second largest Public Sector Bank (PSB) in the country with Global Gross Business at ₹27,19,276 Crore as of June 2025. The Bank continues to maintain its forte in low-cost CASA deposits, reinforcing its strong retail base. With a strategic focus on qualitative growth, robust recovery, and proactive measures to curb fresh slippages, PNB is steadily strengthening its financial position and operational resilience.

The Business figures of the Bank as on June 2025 is given as under:

(₹ Crore)

Sl.	Parameters	Jun'24	Mar'25	Jun'25	YoY variation	
					Amt.	%
1	<b>Domestic Deposits</b>	13,69,916	15,11,336	15,37,455	1,67,539	12.2%
2	<b>Global Deposits</b>	14,08,247	15,66,623	15,89,379	1,81,132	12.9%
3	<b>Gross Domestic Advances</b>	9,84,407	10,66,048	10,79,080	94,673	9.6%
4	<b>Gross Global Advances</b>	10,28,682	11,16,637	11,29,898	1,01,216	9.8%
5	<b>Gross Domestic Business</b>	23,54,323	25,77,383	26,16,535	2,62,212	11.1%
6	<b>Gross Overseas Business</b>	82,606	105,877	1,02,742	20,136	24.4%
7	<b>Gross Global Business</b>	24,36,929	26,83,260	27,19,276	2,82,347	11.6%
8	<b>CASA Deposits</b>	5,49,079	5,73,543	5,68,638	19,559	3.6%
9	<b>Current Deposits</b>	64,702	75,114	70,656	5,954	9.2%
10	<b>Saving Deposits</b>	4,84,377	4,98,429	4,97,981	13,604	2.8%
11	<b>CASA Share Domestic (%)</b>	40.08%	37.95%	36.99%		

### **PROFITABILITY**

The Bank posted its highest-ever Operating Profit of ₹7,081 Crore in Q1 FY'26, marking a 7.6% YoY growth from ₹6,581 Crore in Q1 FY'25. Profit Before Tax rose to ₹6,758 Crore in Q1 FY'26 as against ₹5,269 Crore in Q1 FY'25, showing a YoY growth of 28.3%. However, Net Profit declined to ₹1,675 Crore from ₹3,252 Crore due to the transition to the New Tax Regime. Net Interest Income stood at ₹10,578 Crore, with a YoY growth of 1% for Q1 FY '26. The bank's Domestic Net Interest Margin (NIM) stood at 2.84%, while Global NIM was 2.70% for the quarter.

### **CAPITAL ADEQUACY RATIO**

As of June 30, 2025, Bank's Capital to Risk-Weighted Assets Ratio (CRAR) improved to 17.50%, up from 15.79% a year earlier. The bank's capital structure remains strong, with CET-1 at 12.95%, Tier-1 at 14.62%, and Tier-II at 2.88%. Risk-Weighted Assets stood at ₹8,51,723 Crore, reflecting prudent capital management and a stable risk profile.

## **ASSET QUALITY**

Management of stressed assets continues to be a top priority for the Bank, resulting in notable improvements in asset quality. The Gross NPA ratio declined to 3.78% as of June 30, 2025, from 4.98% in June 2024 and 3.95% in March 2025, while Net NPA improved to 0.38% from 0.60% over the same period. The Provision Coverage Ratio (PCR) stood at 96.88%, exceeding the Bank's guidance of over 96% for FY'26.

Fresh slippages during Q1 FY'26 were contained at ₹1,886 Crore, significantly lower than ₹3,001 Crore in Q4 FY'25. Total recovery during the quarter amounted to ₹3,356 Crore, surpassing slippages and reflecting a strengthening recovery trend. Credit cost for Q1 FY'26 was well contained at 0.14%.

## **ENHANCING DIGITALISATION – PROGRESS & NEW INITIATIVES**

PNB continues to strengthen its digital foundation, with a sharp focus on AI/ML and analytics-driven business generation, which is delivering remarkable results. The progress under digitalization is outline below:

- Number of Digital Transactions increased to 294 Crore as of June 30, 2025 from 221 Crore as of June 30, 2024, registering a growth of 32% on YoY basis.
- WhatsApp Banking users grew by 105%, reaching 69.7 lakh as of June 30, 2025, up from 34 Lakh a year earlier.
- Number of PNB One Activated users increased to 223 Lakh as of June 30, 2025 from 187 Lakh as of June 30, 2024 registering a growth of 19% on YoY basis.
- Corporate Mobile Banking App, launched in September 2024, now serves over 1.41 lakh customers with strong user ratings.
- Sanctions under Digi Lending Journeys crossed ₹27,900 Crore, with every fifth loan now sanctioned digitally.
- Bank has on-boarded 4.58 lakh CBDC customers, facilitating over 74.71 lakh transactions through the CBDC app.
- PNB is the 1<sup>st</sup> Bank in the industry with capability of off-us onboarding by using Aadhar number of beneficiaries'/wallet holders.

Some other key initiatives undertaken recently includes the launch of Gen AI chatbot PIHU across platforms, enhancements to the PNB One Biz App, and a suite of financial inclusion initiatives such as DIY SHG journeys, Digi MSME Loans, eMudra, ePM Vishwakarma, and Digi Surya Ghar.

To accelerate its digital momentum, PNB is onboarding a system integrator for full-scale Gen AI implementation and plans to launch a unified solution to streamline over 100 digital journeys, alongside a major revamp of its IBS and mobile banking platforms.

## **FINANCIAL INCLUSION**

The Bank has been a pioneer in taking initiatives in the area of Financial Inclusion. Under PMJDY accounts increased to 5.39 Crore as on June'25 from 5.13 Crore as on June'24. enrollments under the Jan Suraksha schemes Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY)—have shown notable growth compared to the previous year. PMJJBY enrollments increased from 65.39 lakh as of June 30, 2024, to 75.54 lakh by June 30, 2025. PMSBY saw a rise from 261.68 lakh to 300.15 lakh during the same period. Similarly, APY enrollments grew from 39.80 lakh to 48.11 lakh, reflecting a continued positive trend in social security coverage across the country.

## **AWARDS AND RECOGNITIONS**

- ❖ Under EASE 7.0, Bank received awards in 3 themes: 1) Effective risk/fraud management, collections and recovery (Winner) 2) Excellence in customer service (1st Runner Up) and 3) Adoption of new age technology and other advanced capabilities (2<sup>nd</sup> Runner Up)
- ❖ Digital Payments Awards 2023-24 – Secured first position 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)
- ❖ Received first position in BFSI category at the 19<sup>th</sup> National Awards for Excellence in Cost Management 2024 by ICWAI.
- ❖ Infosys Finacle Innovation Awards 2025 – Bank received Two Platinum and One Gold Category Awards.
- ❖ Awarded First prize in Region 'A' for the Best Implementation of Official Language by Ministry of Finance, Government of India.

## **SOCIAL MEDIA PRESENCE**

Bank believes in thriving communication with customers & in this context understands the importance of social media as an effective tool, thereby having high followers on various platforms

- ❖ **Facebook:** 29,73,857 followers <https://www.facebook.com/pnbindia/>
- ❖ **X (Twitter):** 4,66,323 followers <https://twitter.com/pnbindia>
- ❖ **Instagram:** 8,96,869 followers <https://www.instagram.com/pnbindia>
- ❖ **LinkedIn:** 1,86,620 followers <https://in.linkedin.com/company/pnbindia>
- ❖ **YouTube:** 2,67,079 subscribers <https://www.youtube.com/pnbindia>
- ❖ **Threads:** 40,104 followers <https://www.threads.net/@pnbindia>