



पंजाब नैशुनल बैंक
...भरोसे का प्रतीक !



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

Corporate Office, Plot No 4, Sector-10, Dwarka, New Delhi 110075

PRESS RELEASE

Financial Results for the Quarter and Year Ended 31st March 2025

Key Highlights

- ❖ Bank registered a Net Profit of ₹16,630 Crore during FY'2025 with Y-o-Y growth of 101.7%. The Net Profit for Q4'FY25 is ₹4,567 Crore as against ₹3,010 Crore in Q4FY'24 with Y-o-Y growth of 51.7%.
- ❖ Return on Assets (RoA) improved by 25 bps to 1.02% in Q4 FY'25 from 0.77% in Q4 FY'24. RoA improved Y-o-Y by 43 bps to 0.97% during FY'25 from 0.54% in FY'24.
- ❖ Return on Equity (RoE) improved to 19.23% in Q4 FY'25 from 16.48% in Q4 FY'24. RoE improved to 19.33% during FY'25 from 11.66% in FY'24.
- ❖ Net Interest Income for FY'25 was at ₹42,782 Crore recording growth of 6.7% on YoY basis. NII increased to ₹10,757 Crore in Q4 FY'25 from ₹10,363 Crore in Q4 FY'24.
- ❖ GNPA ratio improved by 178 bps on Y-o-Y basis to 3.95% as on March'25 from 5.73% as on March'24.
- ❖ NNPA ratio improved by 33 bps on Y-o-Y basis to 0.40% as on March'25 from 0.73% as on March'24.
- ❖ Provision Coverage Ratio (including TWO) improved by 143 bps on Y-o-Y basis to 96.82% as on March'25 from 95.39% as on March'24.
- ❖ Provision Coverage Ratio (Excluding TWO) improved by 234 bps on Y-o-Y basis to 90.27% as on March'25 from 87.93% as on March'24.
- ❖ Credit Cost improved by 60 bps on Y-o-Y basis to 0.21% in Q4 FY'25 from 0.81% in Q4 FY'24.
- ❖ Global Business grew by 14.03% on Y-o-Y basis to ₹26,83,260 Crore as on March'25 from ₹23,53,038 Crore as on March'24.
- ❖ Global Deposits registered a growth of 14.38% on Y-o-Y basis to ₹15,66,623 Crore as on March'25 from ₹13,69,713 Crore as on March'24.
- ❖ Global Advances increased by 13.56% on Y-o-Y basis to ₹11,16,637 Crore as on March'25 from ₹9,83,325 Crore as on March'24.
- ❖ RAM Advances grew by 15.89% on Y-o-Y basis to ₹6,02,682 Crore as on March'25 from ₹5,20,050 Crore as on March'24.



Business Performance in Key Parameters

Deposits

- ❖ Savings Deposits increased to ₹4,98,429 Crore registering a Y-o-Y growth of 3.8%.
- ❖ Current Deposits increased to ₹75,114 Crore registering a Y-o-Y growth of 4.0%.
- ❖ CASA Deposits increased to ₹5,73,543 Crore recording a Y-o-Y growth of 3.8%.
- ❖ CASA Share of the bank stands at 37.95% as on March'25.
- ❖ Total Term Deposit witnessed a growth of 21.5% on Y-o-Y basis to ₹9,93,080 Crore as on March'25.

Advances

- ❖ Total Retail credit increased by 16.5% Y-o-Y to ₹2,59,363 Crore as on March'25.
- ❖ The bank grew under Core Retail Advances recording a Y-o-Y growth of 18.2%. Within Core Retail Credit:
 - Housing Loan grew by 18.3% Y-o-Y to ₹1,16,312 Crore.
 - Vehicle loan posted a growth of 25.5% Y-o-Y to reach ₹26,056 Crore.
- ❖ Agriculture Advances grew by 14.2% on Y-o-Y basis to ₹1,80,625 Crore.
- ❖ MSME Advances increased Y-o-Y by 16.8% to ₹1,62,693 Crore.

Asset Quality

- ❖ Gross Non-Performing Assets (GNPA) declined by ₹12,261 Crore to ₹44,082 Crore as on March'25 from ₹56,343 Crore as on March'24.
- ❖ Net Non-Performing Assets (NNPA) declined by ₹2,508 Crore to ₹4,291 Crore as on March'25 from ₹6,799 Crore as on March'24.
- ❖ Operating Profit for Q4 FY'25 was at ₹6,776 Crore and ₹26,831 Crore for FY'25 recording growth of 5.6 % and 7.6 %, respectively on YoY basis.
- ❖ Total Income for Q4 FY'25 was at ₹36,705 Crore and ₹1,38,070 Crore for FY'25 recording growth of 13.4% and 14.8%, respectively on YoY basis.
- ❖ Total Interest Income for Q4 FY'25 was at ₹31,989 Crore and ₹1,21,761 Crore for FY'25 recording growth of 13.8% and 13.9%, respectively on YoY basis.
- ❖ Non-interest income for Q4 FY'25 was at ₹4,716 Crore and ₹16,309 Crore for FY'25 recording growth of 11.0% and 21.9%, respectively on YoY basis.
- ❖ Global Net Interest Margin (NIM) stands at 2.81% for Q4 FY'25 and 2.93% for FY'25.
- ❖ Total Interest Expenses for Q4 FY'25 was at ₹21,232 Crore and ₹78,979 Crore for FY'25, increased by 19.6% and 18.2%, respectively on YoY basis.
- ❖ Operating Expenses for Q4 FY'25 was at ₹8,697 Crore and ₹32,261 Crore for FY'25, increased by 6.1% and 13.1%, respectively on YoY basis.

Capital Adequacy

- ❖ CRAR remained at 17.01% as on March'25 against 15.97% as on March'24.
- ❖ Tier-I Capital was at 14.05% (CET-1 remained at 12.33% as on March'25 against 11.04% as on March'24 and AT-1 remained at 1.72% as on March'25 against 2.13% as on March'24) and Tier-II at 2.96% as on March'25.



Efficiency/Productivity Ratio

- ❖ Global Yield on Advances was at 8.36% in Q4FY'25 and 8.34% in FY'25 as compared to 8.44% in Q4FY'24 and 8.28% in FY'24.
- ❖ Global Cost of Deposits increased YoY by 27 bps to 5.36% in Q4FY'25 and 32 bps to 5.23% for FY'25.
- ❖ Global Yield on Investment improved YoY by 24 bps to 7.02% in Q4FY'25 and 21 bps to 6.99% for FY'25.
- ❖ Business per employee improved to ₹26.86 Crore as on March'25 from ₹23.84 Crore as on March'24. Business per branch improved to ₹253.55 Crore as on March'25 from ₹225.25 Crore as on March'24.
- ❖ Net profit per employee improved to ₹19.25 lakh in Q4FY'25 from ₹12.64 lakh in Q4FY'24. Net profit per branch improved to ₹181.75 lakh in Q4FY'25 from ₹119.44 lakh in Q4FY'24.

Priority Sector Achievement

- ❖ Priority Sector Advances exceeded the National Goal of 40% and stands at 40.36% of ANBC.
- ❖ Agriculture advances exceeded the National Goal of 18% and stands at 18.08% of ANBC.
- ❖ Credit to Small & Marginal Farmers exceeded the National Goal of 10% and stands at 10.07% of ANBC.
- ❖ Credit to Weaker Sections surpassed the National Goal of 12% and stands at 13.50% of ANBC
- ❖ Credit to Micro Enterprises surpassed the National Goal of 7.50% and stands at 8.12% of ANBC.

Financial Inclusion

- ❖ PMJDY accounts increased to 5.43 Crore as on Mar'25 from 5.05 Crore as on Mar'24.
- ❖ Cumulative enrollments under PMJJBY, PMSBY & APY as on Mar'2025 are as under:

(No. In Lacs)

JANSURAKSHA SCHEME ENROLLMENT UP TO	31.03.2024	31.03.2025
Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	63.82	73.08
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	254.54	291.97
Atal Pension Yojana (APY)	38.53	46.81

Digital Progress and Initiatives

- ❖ Number of Digital Transactions increased to 997 Crores for FY'2025 from 659 Crores as for FY'2024 registering a growth of 51% on Y-o-Y basis
- ❖ Number of PNB One Activated users increased to 214 Lakhs as on 31.03.2025 from 174 Lakhs as on 31.03.2024 registering a growth of 23% on Y-o-Y basis.
- ❖ Number of UPI Transactions through PNB One increased to 314 Lakhs for FY'2025 from 121 lakhs for FY'2024 registering a growth of 160% on YoY basis.
- ❖ Number of WhatsApp Banking users increased to 61.6 Lakhs as on 31.03.2025 from 28.7 Lakhs as on 31.03.2024 registering a growth of 115% on Y-o-Y basis.
- ❖ Number of PNB One Biz (Corporate M-Banking App with 150+ features) users as on 31.03.2025 is around 99K.
- ❖ **New Initiatives undertaken:**
 - Opening of FD and applying Debit Card through WhatsApp Banking
 - Submission of 15 G/H Form through WhatsApp Banking
 - Digital NRI account opening
 - Bulk positive pay system upload through Corporate IBS
 - Subsidy of Carbon Credit of National Dairy Development Board given to women farmer beneficiaries by means of programmable CBDC into their Aadhar linked CBDC wallets.



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Distribution Network

- ❖ As on 31st March 2025, the Bank has 10,189 domestic branches and 2 International Branches. Out of total no. of branches, Bank has 63.4% branches in Rural & Semi-Urban areas.

- ❖ The distribution of branches is as under:

Category	No. of Branches	%age Share
Rural	3940	38.7%
Semi Urban	2517	24.7%
Urban	2005	19.7%
Metro	1727	16.9%

- ❖ The bank also has 11,822 ATMs and 333,49 BCs as part of its distribution network making the total number of 55,360 touch points as on 31.03.2025.

Awards & Accolades

- ❖ **Under EASE 6.0, Overall First Runner Up - PNB winner in 2 themes**
 - ✓ Tech and Data driven capability building
 - ✓ Digital and Analytics driven business improvement
- ❖ **CIMSME Banking Excellence Award for - Best Bank for implementing Government Schemes (Winner) & Best MSME Friendly Bank (Runner Up)**
- ❖ **Prestigious Silver Shield for Excellence in Financial Reporting** in the category of PSBs for the Year 2023-24 by ICAI
- ❖ **Data quality Award "PSU Best DQI-FY'25"** in Consumer Segment from Credit Information Company TransUnion CIBIL (TU CIBIL)
- ❖ **'Institutional Excellence Award for Pioneering Initiatives for New Gen Workforce'** at the Industry-Academia Conference by People Labs.

Social Media Presence of the Bank

- ❖ **Facebook:** 28,38,227 followers <https://www.facebook.com/pnbindia/>
- ❖ **X:** 4,66,920 followers <https://twitter.com/pnbindia>
- ❖ **Instagram:** 8,98,013 followers <https://www.instagram.com/pnbindia>
- ❖ **LinkedIn:** 1,77,591 followers <https://in.linkedin.com/company/pnbindia>
- ❖ **YouTube:** 2,52,101 subscribers <https://www.youtube.com/pnbindia>
- ❖ **Threads:** 37,791 followers <https://www.threads.net/@pnbindia>

Place: New Delhi

Date: 07.05.2025