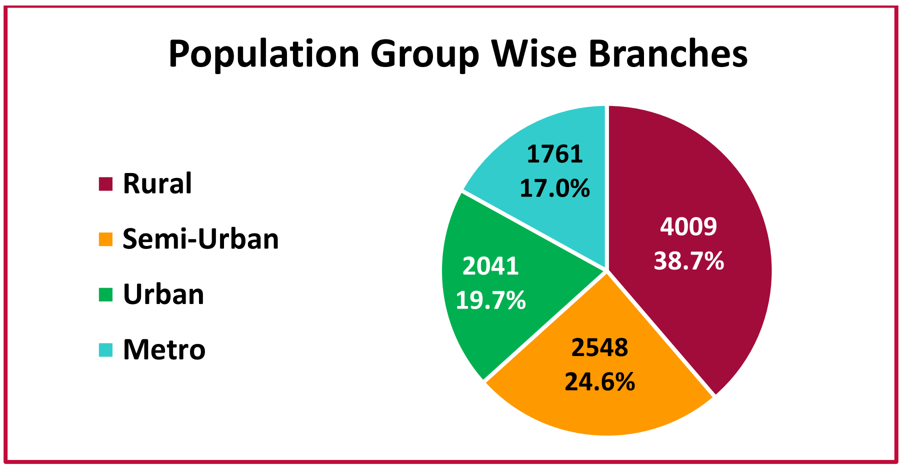
PROFILE OF PUNJAB NATIONAL BANK

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 2026, Bank has total 54,248 domestic delivery channels with a network of 10,359 domestic branches, 10,605 ATMs & 33,284 Business Correspondents. The population-wise breakup is given as under:



INTERNATIONAL FORAYS

As on June 2026, Bank has 2 International branches in Gift City, Gandhinagar 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 among the largest Public Sector Bank (PSB) in the country with Global Gross Business at ₹29,97,970 Crore as of June 2026. 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 2026 are given as below: (₹ Crore)

Sl.	Parameters	Jun'25	Mar'26	Jun'26	YoY variation	
					Amt.	%
1	**Domestic Deposits**	15,37,455	16,49,060	16,70,177	1,32,722	8.6%
2	**Global Deposits**	15,89,379	17,11,126	17,24,837	1,35,458	8.5%
3	**Gross Domestic Advances**	10,79,080	11,92,950	12,03,859	1,24,779	11.6%
4	**Gross Global Advances**	11,29,898	12,58,559	12,73,132	1,43,234	12.7%
5	**Gross Domestic Business**	26,16,535	28,42,010	28,74,037	2,57,502	9.8%
6	**Gross Overseas Business**	1,02,742	1,27,676	1,23,933	21,191	20.6%
7	**Gross Global Business**	27,19,276	29,69,685	29,97,970	3,14,710	10.2%
8	**CASA Deposits**	5,68,638	6,09,615	6,13,116	44,478	7.8%
9	**Current Deposits**	70,656	79,294	79,318	8,662	12.3%
10	**Savings Deposits**	4,97,981	5,30,321	5,33,798	35,817	7.2%
11	**CASA Share Domestic (%)**	37.0%	37.0%	36.7%		

PROFITABILITY

The Bank registered a Net Profit of ₹5,253 Crore in Q1 FY'27, marking a 213.6% YoY growth from ₹1,675 Crore in Q1 FY'26. Operating Profit rose to ₹7,519 Crore in Q1 FY'27 as against ₹7,081 Crore in Q1 FY'26, showing a YoY growth of 6.2%. Total Income for Q1 FY'27 was at ₹37,231 Crore recording a growth of 2.5% on sequential basis. The bank's Domestic Net Interest Margin (NIM) stood at 2.64%, while Global NIM was 2.50% for the Q1 FY'27.

CAPITAL ADEQUACY RATIO

As of June 30th, 2026, Bank's Capital to Risk-Weighted Assets Ratio (CRAR) improved to 18.13%, up from 17.50% a year earlier. The bank's capital structure remains strong, with CET-1 at 14.52%, Tier-1 at 16.03%, and Tier-II at 2.10%. Risk-Weighted Assets stood at ₹9,17,780 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 2.78% as of June 30th, 2026, from 3.78% in June 2025 and 2.95% in March 2026, while Net NPA improved to 0.28% from 0.38% a year earlier. The Provision Coverage Ratio (Incl. TWO) stood at 97.23%, exceeding the Bank's guidance of more than 96% for FY'27.

Fresh slippages during Q1 FY'27 stood at ₹2,080 Crore, while total recoveries amounted to ₹2,789 Crore, exceeding slippages and reflecting a continued improvement in the Bank's recovery performance. Credit cost for Q1 FY'27 was at 0.25%.

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 outlined below:

- ❖ Number of Digital Transactions increased to 365 Crores in Q1 FY'27 from 295 Crores in Q1 FY'26 registering a growth of 24% on Y-o-Y basis.
- ❖ Number of PNB One Activated users increased to 270 Lakh as on 30.06.2026 from 227 Lakh as on 30.06.2025 registering a growth of 19% on Y-o-Y basis.
- ❖ Number of WhatsApp Banking users increased to 140 Lakh as on 30.06.2026 from 70 Lakh as on 30.06.2025 registering a growth of 100% on Y-o-Y basis.
- ❖ The number of Central Bank Digital Currency (CBDC) users reached 17.22 Lakh, while the number of transactions stood at 153.06 Lakh.
- ❖ 'Project Sentinel'-Tracing the Mule Network Thread implemented that analyzes complex peer-to-peer fund flows to expose hidden mule topologies and pre-empt coordinated financial fraud.

Some other new initiatives are undertaken:

- ❖ Forex Purchase through PNB One
- ❖ Enhancement of Nominee Services in PNB One and Internet Banking Services
- ❖ PPF Extension through PNB One
- ❖ Download Form 131 (erst. Form 16A) through PNB One and WhatsApp Banking
- ❖ Expanded WhatsApp Banking language support to 13 languages with the addition of Odia and Gujarati Biometric Authentication (Fingerprint/ Face ID) for Transactions in BHIM PNB
- ❖ PNB Shram Saathi and Credit Risk Guarantee Home Loan are among the newly launched digital lending journeys in Q1 FY'27.

FINANCIAL INCLUSION

The Bank has been a pioneer in taking initiatives in the area of Financial Inclusion. Under PMJDY accounts increased to 573.46 lakh as on Jun'26 from 538.93 lakh as on Jun'25. 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 75.54 lakh as of June 30, 2025, to 95.72 lakh by June 30, 2026. PMSBY saw a rise from 300.15 lakh to 357.00 lakh during the same period. Similarly, APY enrollments grew from 48.11 lakh to 59.77 lakh, reflecting a continued positive trend in social security coverage across the country.

AWARDS AND RECOGNITIONS

- **Golden Peacock National Training Award** for the year 2026.
- **APY Annual Awards: Excellence Achiever** for FY 2025-26 targets, awarded by PFRDA.
- **Platinum Award for Treasury Transformation** at the Infosys Finacle Innovation Awards 2026.
- Winner in the Climate Finance category for the Viksit Bharat **"Ambassador for Change" Awards 2026.**
- **BAANKNET Highest Value Realization Award** at a function organized by PSB Alliance.
- **Platinum Award for Product Innovation** at the Infosys Finacle Innovation Awards 2026 for Krishi Tatkal Rinn.

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:** 34,84,289 followers https://www.facebook.com/pnbindia/
- **X (Twitter):** 4,70,546 followers https://twitter.com/pnbindia
- **Instagram:** 11,94,090 followers https://www.instagram.com/pnbindia
- **LinkedIn:** 2,35,760 followers https://in.linkedin.com/company/pnbindia
- **YouTube:** 5,32,000 subscribers https://www.youtube.com/pnbindia
- **Threads:** 53,500 followers https://www.threads.net/@pnbindia