

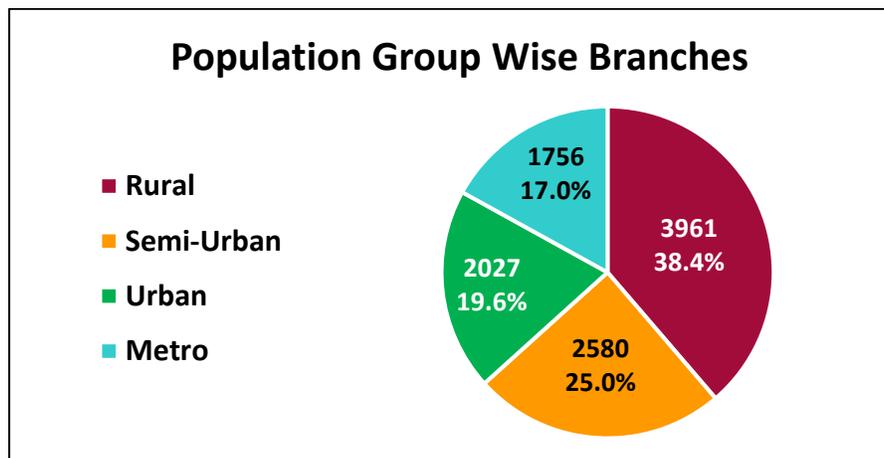


PROFILE OF PUNJAB NATIONAL BANK

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 March 2026, Bank has total 54,703 domestic delivery channels with a network of 10,324 domestic branches, 11,065 ATMs & 33,314 Business Correspondents. The population wise breakup is given as under:



INTERNATIONAL FORAYS

As on March 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 ₹29,69,685 Crore as of March 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 March 2026 are given as below:

(₹ Crore)

Sl.	Parameters	Mar'25	Dec'25	Mar'26	YoY variation	
					Amt.	%
1	Domestic Deposits	15,11,336	15,97,392	16,49,060	1,37,724	9.1%
2	Global Deposits	15,66,623	16,60,290	17,11,126	1,44,503	9.2%
3	Gross Domestic Advances	10,66,048	11,66,793	11,92,950	1,26,902	11.9%
4	Gross Global Advances	11,16,637	12,31,238	12,58,559	1,41,922	12.7%
5	Gross Domestic Business	25,77,383	27,64,185	28,42,010	2,64,627	10.3%
6	Gross Overseas Business	1,05,877	1,27,342	1,27,676	21,799	20.6%
7	Gross Global Business	26,83,260	28,91,528	29,69,685	2,86,425	10.7%
8	CASA Deposits	5,73,543	5,92,176	6,09,615	36,072	6.3%
9	Current Deposits	75,114	76,377	79,294	4,180	5.6%
10	Savings Deposits	4,98,429	5,15,799	5,30,321	31,892	6.4%
11	CASA Share Domestic (%)	38.0%	37.1%	37.0%		

PROFITABILITY

The Bank registered a Net Profit of ₹5,225 Crore in Q4 FY'26, marking a 14.4% YoY growth from ₹4,567 Crore in Q4 FY'25. Operating Profit rose to ₹7,500 Crore in Q4 FY'26 as against ₹6,776 Crore in Q4 FY'25, showing a YoY growth of 10.7%. Similarly, Net Profit for FY'26 stood at ₹16,904 crore, while Operating Profit for the same period reached ₹29,290 crore. Total Income for FY'26 was at ₹1,47,017 Crore recording a growth of 6.5% on YoY basis. The bank's Domestic Net Interest Margin (NIM) stood at 2.70%, while Global NIM was 2.57% for the FY'26.

CAPITAL ADEQUACY RATIO

As of March 31st, 2026, Bank's Capital to Risk-Weighted Assets Ratio (CRAR) improved to 17.74%, up from 17.01% a year earlier. The bank's capital structure remains strong, with CET-1 at 13.62%, Tier-1 at 15.15%, and Tier-II at 2.59%. Risk-Weighted Assets stood at ₹9,01,547 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 2.95% as of March 31st, 2026, from 3.95% in March 2025 and 3.19% in December 2025, while Net NPA improved to 0.29% from 0.40% a year earlier. The Provision Coverage Ratio (Incl. TWO) stood at 97.14%, exceeding the Bank's guidance of more than 96% for FY'26.

Fresh slippages during Q4 FY'26 were contained at ₹2,758 Crore, as against ₹3,001 Crore in Q4 FY'25. Total recovery during the quarter amounted to ₹4,082 Crore, surpassing slippages and reflecting a strengthening recovery trend. Credit cost for Q4 FY'26 was at 0.30%.

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 PNB One Activated users increased to 260 Lakh as on Q4 FY'26 from 214 Lakh as on Q4 FY'25 registering a growth of 21% on Y-o-Y basis.
- Number of WhatsApp Banking users increased to 109 Lakh as on Q4 FY'26 from 61.5 Lakh as on Q4 FY'25, registering a growth of 77% on Y-o-Y basis.
- Number of UPI Transactions increased to 323 Crores in Q4 FY'26 from 267 Crores in Q4 FY'25 registering a growth of 21% on Y-o-Y basis.
- Number of PNB One Biz activated users increased to 2.99 Lakh as on Q4 FY'26 recording a 205% Y-o-Y growth.
- Digital transactions accounted for 95.16% of the Bank's total transactions in Q4 FY'26.
- Total amount sanctioned and disbursed through Digital Lending Journeys crossed ₹20,872 Crore in Q4 FY'26.
- Under CBDC, No. of Users increased to 10.50 Lakh and No. of transactions in FY'26 increased to 71.89 Lakh.

Some other new initiatives are undertaken:

- Facility for opening Flexi RD through Retail Internet Banking
- Facility for opening RD through WhatsApp Banking
- Multi-Currency World Travel Card Services in Retail Internet Banking & PNB One
- Mobile Number Change through PNB One
- Temporary block/unblock Credit Cards through PNB One
- Pre-mature closure of eOD/eDL through PNB One
- Gen AI – AR/VR learning
- HL (Top-up), Griha Vatika and Digi MSME Prime are among the newly launched digital lending journeys in Q4 FY'26.

FINANCIAL INCLUSION

The Bank has been a pioneer in taking initiatives in the area of Financial Inclusion. Under PMJDY accounts increased to 571.84 lakh as on Mar'26 from 542.89 lakh as on Mar'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 73.08 lakh as of March 31, 2025, to 92.74 lakh by March 31, 2026. PMSBY saw a rise from 291.97 lakh to 351.05 lakh during the same period. Similarly, APY enrollments grew from 46.81 lakh to 57.19 lakh, reflecting a continued positive trend in social security coverage across the country.

AWARDS AND RECOGNITIONS

- ❖ Institutional Excellence Award at Industry Academia Conference (IAC) 2026.
- ❖ PNB is recognized as one of the best BFSI Brands 2026 by ET Edge BFSI.
- ❖ SKOCH Award, BFSI Gold for the Perpetual Pipeline, A Framework for Day-to-day Lead Curation.
- ❖ Tech-Driven Operational Excellence Award (Silver) at IBEX India BFSI Tech Awards 2026.
- ❖ Data Innovation Awards 2026 in Sustainable Infrastructure Leader Category – by Hitachi Vantara.

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:** 32,75,044 followers <https://www.facebook.com/pnbindia/>
- ❖ **X (Twitter):** 4,69,443 followers <https://twitter.com/pnbindia>
- ❖ **Instagram:** 10,07,910 followers <https://www.instagram.com/pnbindia>
- ❖ **LinkedIn:** 2,21,855 followers <https://in.linkedin.com/company/pnbindia>
- ❖ **YouTube:** 4,09,467 subscribers <https://www.youtube.com/pnbindia>
- ❖ **Threads:** 48,920 followers <https://www.threads.net/@pnbindia>