



ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ  
(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕਰਮ)

**PUNJAB & SIND BANK**

(A Government of India Undertaking)

**STATEMENT OF ASSETS & LIABILITIES**

AS PER CLAUSE '20' OF PUNJAB & SIND BANK OFFICER EMPLOYEES' (CONDUCT) REGULATIONS 1981 FOR THE YEAR 2016-2017 (AS ON 31.03.2017)

Name of Officer: ----- P.F.Code: -----  
S/o,W/o,D/o : ----- Designation: -----  
Mobile No. : ----- E-mail Id: -----  
Present Place of Posting : ----- Since: -----  
Date of joining the Bank :----- Date of Birth : -----  
Date of promotion: To JMGS I:----- To the Present Scale: -----  
Gross Income of spouse (if any):----- Source thereof:-----  
Permanent Resi. Address:-----  
Present Resi. Address :-----

**PART I : DETAILS OF RECEIPTS**

A. Net salary Receipts for the year 2016-2017 (i.e. carry home salary including arrears after deducting PF, I.Tax, Loans etc.): Rs. \_\_\_\_\_

B. Inflow of funds during the year (Excluding accrued income)

	Amount (Rs.)	Details of Property from which received
a. Rent		
b. Interest/Dividend		
c. Other Receipts (such as Disposal of Movable/ Immovable Assets, Gifts, encashment of NSC/ NSS/ PPF/ FDR's/LIC, Mutual Fund etc.)		
TOTAL		

**PART II: DETAILS OF IMMOVABLE PROPERTY(IES)**

<b>1.</b>	a. Description & Location of property(ies)	
	b. Agricultural/Residential/Commercial	
	c. Area	
<b>2.</b>	a. Name of person in whose name Property(ies) is/are held (if not in the name of Officer)	
	b. Relationship with Officer	
<b>3.</b>	a. Date of Acquisition	
	b. Mode of acquisition(Purchase/Lease/Mortgage/Inheritance/Gift etc.)	
	c. Name & Address of person from whom acquired (Also indicate whether you have/had any official dealings with the seller)	
	d. Value of property (At the time of acquisition)	
<b>4.</b>	Whether sanction obtained from Competent Authority Wherever so required (give details)	
<b>5.</b>	Additions/alterations of permanent nature made during the year (for 25000/- or more)	
<b>6.</b>	Total amount spent on purchase/addition/alteration during the year	

**PART III: DETAILS OF ASSETS (OTHER THAN IMMOVABLE PROPERTY(IES))**

**A. LIQUID ASSETS (As on 31.3.2017)**

1. CASH IN HAND                      **Amount**                      **Source**

As on 31.03.2016 :                      \_\_\_\_\_

As on 31.03.2017 :                      \_\_\_\_\_

2. BALANCE IN SAVING/CURRENT A/C :

	Nature of A/C	Name of Bank/ Branch	Credit Balance		Source
			As on 31.03.2016	As on 31.03.2017	
<b>i.</b>	<b>With Our Bank</b>				
<b>ii.</b>	<b>With other banks</b>				

**B. DEPOSITS & INVESTMENTS (Made during the year 2016-2017):**

		Investments made with	Amount	Source
a.	Banks (FD, RD etc.)			
b.	Companies/Firms			
c.	i. NSC			
	ii. NSS			
	iii. Mutual Fund			
	iv. UTI Scheme			
	v. ULIP			
	vi. Insurance			
	vii. PPF			
	viii. Others			

**Note:** All officers of **Scale-IV & Above** are required to submit the proforma as per **Annexure-II** along with this statement.

**C. LOANS/ADVANCES (Made during the year 2016-2017) :**

Investments made with	Amount	Source
-----------------------	--------	--------

a. To Institutions/ Firms: \_\_\_\_\_

b. To Individual Persons: \_\_\_\_\_

**D. STOCK/SHARES/DEBENTURES etc.\***

1. Acquired out of Promoters/Employees/Other Preferential Reserve Quota

i. Since joining bank service and upto **31.03.2017** : \_\_\_\_\_

ii. During the year i.e. from **1.4.2016 to 31.3.2017** : \_\_\_\_\_

2. Acquired during the year other than those reported in Column D (1): \_\_\_\_\_

\*If an officer acquires any shares/stock/debentures mentioned in columns D(1) either in his own name or in the name of dependent members of his family, he/she will have to furnish the details as per **Format-I & II**, attached with this circular. All others are required to furnish the certificate as per **Format-III**.

**E. OTHER MOVABLE PROPERTY (IES)**

i.e. Furniture, Jewellery, Electric /Electronic Equipments, Vehicles etc. acquired during the year.

	<i>AMOUNT</i>
<input style="width: 80%; height: 20px;" type="text"/>	

**F. ANY OTHER MAJOR EXPENDITURE INCURRED DURING THE YEAR (GIVE DETAILS)**

	<i>AMOUNT</i>
<input style="width: 80%; height: 20px;" type="text"/>	

**PART IV: ALL LIABILITIES OUTSTANDING AS ON 31.03.2017 ARE TO BE MENTIONED HERE WHETHER REPAID/REDUCED OR NOT (INCLUDING CURRENT OD A/C)**

S.No	Nature of Loan	Balance as on 31.03.2016	Repayment made during the Year	Balance as on 31.03.2017	Source from which paid(Amount)	
					Salary Ded.	Saving
1.						
2.						
3.						
4.	CAOD					

**PART V : FRESH DEBTS AND OTHER LIABILITIES CREATED (DIRECTLY OR INDIRECTLY) DURING THE YEAR 2016-2017**

S.No.	Nature of Loan	Date of Loan	Initial Amount of Loan	Purpose of Loan	Repayment made during the Year & Source	Balance O/S as on 31.03.2017
1.	FESTIVAL LOAN					
2.						
3.						

**NOTES:**

1. The officers are required to intimate only the changes during the year, wherever, a particular asset has already been reported in any of the previous years. All columns are required to be filled in and the details, wherever required, may be given by way of separate Annexure. Reference to the sanctions obtained from the competent authority shall be made against the relative transaction.
2. All the transactions, both purchases and sales, of `5000/- or more are required to be reported. So far as investment in shares, securities, debentures, mutual fund schemes etc. is concerned, even transactions of values of less than `5000/- are required to be reported. However, if the total transactions in such investments **exceed `25000/-** during the financial year, intimation is required to be given as **per Annexure-I**.
3. The statement need not include transactions which have been entered into by the spouse or any other member of the family of the officer employee out of his/her own funds including stridhan, gifts, inheritance etc. as distinct from the funds of the officer employee.

I hereby declare that I have read and understood the Regulation 14 to 20 of the PSB Officer Employees' Conduct Regulations-1981 and the particulars in the statement furnished here-in-above are in conformity with the said regulations and are complete and correct as of date and to the best of my knowledge and belief.

**DATE:** \_\_\_\_\_

SIGNATURE

**FORMAT-III**

**DECLARATION**

I have read and understood the Staff Circular No.2385 dated 12.02.1996 alongwith Staff Circular No.2261 dated 15.04.1993 and hereby declare that I have never held/purchased/sold any type of shares/debentures out of promoter's/employee's/other preferential reserve quota in my name or in the name of my spouse or other close relatives in contravention of the above said staff circulars.

SIGNATURE

**DATE** : \_\_\_\_\_ **NAME** :

**BRANCH/OFFICE** : \_\_\_\_\_ **DESIGNATION** :

### FORMAT - I

Statement showing details of shares etc. acquired out of Promoters/Employees Other Preferential Reserve Quotas and held as on 31.03.2017.

Sr. No.	Name of Issuing Company	Face Value	Cost of Acquisition	Date of Acquisition (Month & Year)	In whose name held (State relationship)	Source of funds for Acquisition	Remarks (Circumstances under which acquired)
1	2	3	4	5	6	7	8
<b>Promoters Quota</b>							
<b>Employees Quota</b>							
<b>Other Preferential Reserve Quota</b>							

### FORMAT – II

Statement showing details of sales and purchases of shares etc. (Including convertible debentures) undertaken during the last five years (2012-13, 2013-14, 2014-15, 2015-16 and 2016-17: April-March) in respect of Promoters /Employees/Other Preferential Quota.

Sr.No.	Name of the Company	No. of shares etc. purchased/sold	Face Value	Purchase Price/Sale Price	Profit or Loss Made	Purchased from/Sold To	Name & Add. Of broker if Any	In the case of sale Date on which purchased	Remarks (Circumstances under which Purchased/Sold)
1	2	3	4	5	6	7	8	9	10
<b>Promoters Quota</b> i. Sales ii. Purchases									
<b>Employees Quota</b> i. Sales ii. Purchases									
<b>Other Preferential Reserve Quota</b> i. Sales ii. Purchases									

(Details may be given by way of separate annexure)

SIGNATURE

NAME & DESIGNATION:

DATE : \_\_\_\_\_

**ANNEXURE-I**

**STATEMENT OF TRANSACTIONS IN SHARES/SECURITIES ETC. AS ON 31.3.2017.**

(THIS STATEMENT IS REQUIRED TO BE SUBMITTED IF THE TRANSACTIONS IN SALE, PURCHASE OR BOTH IN SHARES, SECURITIES, DEBENTURES AND INVESTMENTS IN MUTUAL FUND SCHEMES ETC. MADE DURING THE YEAR 2016-2017 **EXCEEDS 25000/-**).

1.	Name and Designation	
2.	Scale of pay & present pay	
3.	Details of each transaction made in Shares, Securities, Debentures, Mutual Fund Schemes etc. during financial year. (Details may be given by way of separate annexure)	
4.	Particulars of the party/firm with whom transaction is made:- a) Is party related to the applicant: b) Did the applicant had any dealing with party in his official capacity at any time or is the applicant likely to have any dealings with him in the near future	
5.	Source(s) from which financed a) Personal savings: b) Other sources (given details):	
6.	Any other relevant fact which applicant may like to mention	

**DECLARATION**

I hereby declare that the particulars given above are true to the best of my knowledge.

SIGNATURE

**DATE** : \_\_\_\_\_ **NAME** :

**BRANCH/OFFICE** : \_\_\_\_\_ **DESIGNATION** :

**ANNEXURE-II**

**TO BE SUBMITTED BY OFFICERS OF SCALE-IV & ABOVE**  
**ALONGWITH THEIR STATEMENT OF ASSETS & LIABILITIES**  
**(COMPLETE DETAILS TO BE GIVEN EVERY TIME)**

**Part I- DETAILS OF IMMOVABLE PROPERTY (IES) HOLDINGS AS ON 31.3.2017.**

Complete Details & Description/Location of Property(ies) (Specify area, whether Residential/Agri./ Commercial, Date and mode of acquisition, In whose name held (If not in the name of the Officer), Value of property at the time of acquisition, Source of finance etc.).

1.	
2.	
3.	

**Part II- DETAILS OF MOVABLE PROPERTY(IES) HOLDING**

Item (Value at the time of acquisition)	Balance as on 31.03.2016	Addition during the year	Disposal during the year	Balance as on 31.03.2017
Banks (FD, RD etc.)				
Deposits with Companies/ Firms				
Shares/Debentures etc.				

SIGNATURE

**DATE** : \_\_\_\_\_ **NAME** :

**BRANCH/OFFICE** : \_\_\_\_\_ **DESIGNATION** :