

**PUNJAB & SIND BANK**

Head Office: 21, Rajendra Place, New Delhi 110 008

Reviewed Un-audited Financial Results for the Quarter ended 30th June, 2015

(Rupees in lacs)

Sl. No.	Particulars	QUARTER ENDED			YEAR ENDED
		30.06.2015	31.03.2015	30.06.2014	31.03.2015
		Reviewed	Audited	Reviewed	Audited
<b>1</b>	<b>INTEREST EARNED (a+b+c+d)</b>	<b>224474</b>	<b>211096</b>	<b>213845</b>	<b>858855</b>
	a).Interest/ discount on advances/bills	172899	158587	155380	637481
	b) Income on Investments	51311	52012	56190	213628
	c) Interest on Balances with RBI & Other Inter Bank Funds	264	497	2275	6469
	d) Others	0	0	0	1277
2	Other Income	11156	12394	12484	42875
<b>3</b>	<b>TOTAL INCOME (1+2)</b>	<b>235630</b>	<b>223490</b>	<b>226329</b>	<b>901730</b>
4	Interest Expended	172770	171947	174352	690935
5	Operating Expenses (i)+(ii)	35451	31335	32219	133250
	i) Employees Cost	24410	19333	22284	87433
	ii) Other Operating Expenses	11041	12002	9935	45817
<b>6</b>	<b>TOTAL EXPENDITURE (4+5) (excluding Provisions &amp; Contingencies)</b>	<b>208221</b>	<b>203282</b>	<b>206571</b>	<b>824185</b>
<b>7</b>	<b>Operating Profit before Provisions &amp; Contingencies (3-6)</b>	<b>27409</b>	<b>20208</b>	<b>19758</b>	<b>77545</b>
8	Provisions (other than tax) and Contingencies	21630	26219	16325	62733
9	Exceptional Items	0	0	0	0
<b>10</b>	<b>Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)</b>	<b>5779</b>	<b>-6011</b>	<b>3433</b>	<b>14812</b>
11	Tax Expense	1463	1013	1290	2677
12	Net Profit (+)/ Loss (-) from Ordinary Activities after tax (10-11)	4316	-7024	2143	12135
13	Extraordinary items (net of tax expense)	0	0	0	0
<b>14</b>	<b>Net Profit (+)/ Loss (-) for the period (12-13)</b>	<b>4316</b>	<b>-7024</b>	<b>2143</b>	<b>12135</b>
15	Paid-up Equity Share Capital (Face Value Rs.10/-)	40041	40041	27528	40041
16	Reserves excluding Revaluation Reserve (as per Balance Sheet of previous accounting year)				441121
17	Analytical Ratios				
	(i). Percentage of shares held by Government of India	79.62	79.62	81.42	79.62
	(ii) Capital Adequacy Ratio: Basel-II	11.10	11.88	11.75	11.88
	Basel-III	10.43	11.24	10.70	11.24
	(iii) Earning per share (of Rs.10/- each) (Not Annualised) (Rs.)				
	(a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (not annualized)	1.08	-1.75	0.78	3.59
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualized)	1.08	-1.75	0.78	3.59
	(iv) (a) Amount of Gross Non Performing Assets	330017	308219	301047	308219
	(b) Amount of Net Non Performing Assets	228373	226600	220063	226600
	(c) % of Gross NPAs	5.17	4.76	5.22	4.76
	(d) % of Net NPAs	3.65	3.55	3.87	3.55
	(v) Return on Assets (Annualised)	0.18	-0.30	0.09	0.13

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Sl. No.	Particulars	QUARTER ENDED			YEAR ENDED 31.03.2015 Audited
		30.06.2015	31.03.2015	30.06.2014	
		Reviewed	Audited	Reviewed	
18	Public Shareholding:				
	No. of Shares	81588252	81588252	51152000	81588252
	Percentage of Shareholding	20.38	20.38	18.58	20.38
19	Promoters and promoter group Share holding				
	(a) Pledged/ Encumbered				
	Number of shares	Nil	Nil	Nil	Nil
	Percentage of Shares (as a % of the total shareholding of promoter and promotor group)	Nil	Nil	Nil	Nil
	Percentage of Shares (as a % of the total share capital of the Bank)	Nil	Nil	Nil	Nil
	(b) Non-encumbered				
	Number of shares	318822775	318822775	224132212	318822775
	Percentage of Shares (as a % of the total shareholding of promoter and promotor group)	100.00	100.00	100.00	100.00
	Percentage of Shares (as a % of the total share capital of the Bank)	79.62	79.62	81.42	79.62

### Segment Reporting:

#### A: BUSINESS SEGMENT:

For the purpose of segment reporting in terms of AS-17 of ICAI and as prescribed in RBI guidelines, the business of the Bank has been classified into four segments i.e. a) Treasury Operations b) Corporate/wholesale Banking, c) Retail Banking and d) Other Banking Operations. Segmental Revenue, Results, Assets & Liabilities in respect of Corporate / Wholesale and Retail Banking segment have been bifurcated on the basis of exposure to these segments. Assets and Liabilities, wherever directly related to segments have been accordingly allocated to segments and wherever not directly related have been allocated on the basis of pro-rata segment revenue.

(Rupees in Lacs)

Particulars	Quarter ended			Year ended
	30.06.15 (Reviewed)	31.03.15 (Audited)	30.06.14 (Reviewed)	31.03.15 (Audited)
<b>1. Segment Revenue</b>				
a) Treasury	54218	54091	62241	226994
b) Corporate/ Wholesale Banking	132852	98685	122476	469691
c) Retail Banking	48483	70694	41578	204946
d) Other Banking Operations	77	20	34	99
<b>Total</b>	<b>235630</b>	<b>223490</b>	<b>226329</b>	<b>901730</b>
<b>2. Segment Result</b>				
a) Treasury	3112	1282	4653	7724
b) Corporate/ Wholesale Banking	26052	14867	18808	74400
c) Retail Banking	9507	10920	6385	32463
d) Other Banking Operations	77	20	34	99
<b>Total</b>	<b>38748</b>	<b>27089</b>	<b>29880</b>	<b>114686</b>

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