

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹੁ ॥



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
Punjab & Sind Bank
ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

ਪੀ.ਐਸ.ਬੀ. (ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕਰਮ/A Govt. of India Undertaking)

Phone: 011-25782926, 25812922, Email: complianceofficer@psb.co.in

ਪ੍ਰ.ਕਾ. ਲੇਖਾ ਏਂ ਲੇਖਾ ਪਰਿਕਸ਼ਾ ਵਿਭਾਗ
"ਸ਼ੇਅਰ ਕਲੱਬ" ਬੈਂਕ ਹਾਊਸ, ਪ੍ਰਥਮ ਤਲ,
21, ਰਾਜੇਂਦਰ ਪਲੇਸ, ਨਵੀਂ ਦਿੱਲੀ-110008
H.O. Account & Audit Department
"SHARES CELL" Bank House, 1st Floor
21, Rajendra Place, New Delhi- 110008

ਸੰਦਰਭ /Ref. No. PSB/HO/Shares Cell/ 57 /2022-23

ਦਿਨਾਂਕ /Dated: August 02, 2022

To,

| | |
|---|---|
| BSE Limited, Department of Corporate Services, 25 th floor, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, <u>Mumbai – 400 001.</u> SCRIP ID : PSB SCRIP CODE : 533295 | National Stock Exchange of India Ltd., Exchange Plaza, C – 1, Block – G, Bandra Kurla Complex, Bandra (East), <u>Mumbai – 400 051.</u> SYMBOL: PSB SERIES: EQ |
|---|---|

Dear Sir,

Reg: Clause 47 of SEBI (LODR) Regulations, 2015; Publication of Reviewed Unaudited Financial Results of the Bank for the Quarter (Q1) ended June 30, 2022.

Reviewed Unaudited Financial Results of the Bank for the Quarter (Q1) ended June 30, 2022 were approved by the Board of Directors of the Bank, in its meeting held on 01.08.2022 and this was informed to the Stock Exchanges.

The results were published in Business Line & Financial Express (English edition) and Jansatta (Hindi edition) on 02.08.2022. We are enclosing a copy of newspapers wherein the Reviewed Unaudited Financial Results of the Bank for the Quarter (Q1) ended June 30, 2022 were published.

Yours faithfully,

[Saket Mehrotra]
Company Secretary

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आजादी का
अमृत महोत्सव
हर घर तिरंगा
13-15 अगस्त 2022

मूल्यों के साथ बढ़ते हुए

विशेष एफडी - 400 दिन
5.80%
प्रति वर्ष
(व्यक्ति नागरिकों के लिए अतिरिक्त लाभ)



पीएसबी डिजीबिल
चालू खाता

- पॉइंट ऑफ सेल मशीन प्री*
- प्लेटिनम एटीएम काम डेबिट कार्ड

सभी समाधानों के लिए एक अनोखा ऐप



30 जून, 2022 को समाप्त तिमाही के लिए समीक्षित वित्तीय परिणाम

(₹ लाखों में)



| विवरण | समाप्त तिमाही 30.06.2022 (समीक्षित) | समाप्त तिमाही 30.06.2021 (समीक्षित) | समाप्त वर्ष 31.03.2022 (लेखापरीक्षित) |
|---|---|---|---|
| प्रचालनों से कुल आय | 191547 | 200830 | 805519 |
| अवधि हेतु शुद्ध लाभ/(हानि) (कर, अपवादात्मक और/या असाधारण मदों से पूर्व) | 28220 | 33359 | 118669 |
| अवधि हेतु कर पूर्व शुद्ध लाभ/(हानि) (अपवादात्मक और/या असाधारण मदों के पश्चात) | 28220 | 33359 | 118669 |
| अवधि हेतु कर पश्चात शुद्ध लाभ/(हानि) (अपवादात्मक और/या असाधारण मदों के पश्चात) | 20470 | 17385 | 103905 |
| अवधि हेतु कुल विस्तृत आय [अवधि हेतु समेकित लाभ/(हानि) (कर पश्चात) तथा अन्य समेकित आय (कर पश्चात)] | | | |
| | नोट-2 का संदर्भ ले | | |
| प्रदत्त सामान्य शोयर पूंजी | 677779 | 405267 | 677779 |
| आरक्षित निधियां (पुनर्मूल्यांकन आरक्षित के अलावा) | | | 631290 |
| प्रतिभूति प्रीमियम खाता | 313198 | 483511 | 313198 |
| निवल मूल्य | 522631 | 546180 | 505190 |
| प्रदत्त ऋण पूंजी/ अदत्त ऋण | 134272 | 228919 | 135558 |
| बकाया प्रतिदेय अधिमान शोयर | 0 | 0 | 0 |
| ऋण इक्विटी अनुपात** | 0.26 | 0.42 | 0.27 |
| प्रति शोयर अर्जन (प्रत्येक ₹10 के) (चालू तथा बंद किए गए प्रचालनों के लिए) | | | |
| 1. मूलभूत : | 0.30 | 0.43 | 2.56 |
| 2. डाइल्यूटेड : | 0.30 | 0.43 | 2.56 |
| पूंजी शोधन आरक्षित निधि | शून्य | शून्य | शून्य |
| ऋणपत्र शोधन आरक्षित निधि | अप्रयोज्य | अप्रयोज्य | अप्रयोज्य |
| व्याज चुकोती प्रावरण अनुपात | अप्रयोज्य | अप्रयोज्य | अप्रयोज्य |
| ऋण चुकोती प्रावरण अनुपात | अप्रयोज्य | अप्रयोज्य | अप्रयोज्य |

* उचित मूल्य पर ब्याज-रहित पुनः पूंजीकरण बॉन्ड्स के मूल्यांकन के प्रभाव के विचार पश्चात
** कुल ऋण, बैंक के कुल उधार को वर्णित करता है। उधार, एक वर्ष से अधिक के लिए देय ऋण को वर्णित करता है।

नोट:
1. उच्च, सेबी (सूचीबद्ध बाध्यताएं और प्रकटीकरण अपेक्षाएं) विनियम, 2015 के विनियम 33 और 52 के अंतर्गत शोयर बाजारों के साथ दर्ज तिमाही वित्तीय परिणामों के विस्तृत प्रारूप का सार है। तिमाही/ त्रैमासिक वित्तीय परिणामों का विस्तृत प्रारूप शोयर बाजारों की वेबसाइट (NSE: www.nseindia.com व BSE: www.bseindia.com) तथा बैंक की वेबसाइट (<https://punjabandsindbank.co.in>) पर उपलब्ध है।
2. कुल विस्तृत आय तथा अन्य विस्तृत आय से संबंधित जानकारी दूरस्थ नहीं है क्योंकि अभी तक बैंक में भारतीय मानक लेखा लागू नहीं है।

(वर्ष-दर-वर्ष आधार पर)

For Android



PSB UniC

ho.customerexcellence@psb.co.in

कृते एवं निदेशक मंडल की ओर से

स्थान : नई दिल्ली
दिनांक : 01.08.2022

डॉ. रामजस यादव
कार्यकारी निदेशक

कोल्लेगाल वी राघवेंद्र
कार्यकारी निदेशक

स्वरूप कुमार साहा
प्रबंध निदेशक एवं सीईओ

For Iphone



PSB UniC

omni_support@psb.co.in



पंजाब एण्ड सिंध बैंक

(भारत सरकार का उपक्रम)



Punjab & Sind Bank

(A Govt. of India Undertaking)

जहाँ सेवा ही जीवन-ध्येय है



Growing with values intact

SPECIAL FD - 400 DAYS
5.80% P.A.
(Additional Benefit for Senior Citizen)



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- Platinum ATM Cum Debit Card

*T&C Apply

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| | | | | | |
|--------------------------------------|-------------------------------------|--|-----------------------------------|----------------------------------|--------------------------------------|
| CASA Deposit Growth 11.97% | Retail Adv. Growth 17.99% | Agriculture Adv. Growth 12.29% | MSME Adv. Growth 17.09% | RAM Adv. Growth 15.88% | CD Ratio 71.63% 265 bps |
|--------------------------------------|-------------------------------------|--|-----------------------------------|----------------------------------|--------------------------------------|

Reviewed Financial Results for the Quarter ended 30th June, 2022

(₹ in lacs)

Net Profit
Rs.205 Cr
17.82%

NII
Rs.709 Cr
22.45%

NIM
2.92%
42 bps

ROA
0.64%
5 bps

PCR
88.10%
388 bps

Net NPA
2.56%
388 bps

(Y-o-Y Basis)



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ho.customerexcellence@psb.co.in

| Particulars | Quarter ended 30.06.2022 [Reviewed] | Quarter ended 30.06.2021 [Reviewed] | Year ended 31.03.2022 [Audited] |
|--|-------------------------------------|-------------------------------------|---------------------------------|
| Total Income from operations | 191547 | 200830 | 805519 |
| Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items) | 28220 | 33359 | 118669 |
| Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items) | 28220 | 33359 | 118669 |
| Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items) | 20470 | 17385 | 103905 |
| Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)] | Refer Note 2 | | |
| Paid up Equity Share Capital | 677779 | 405267 | 677779 |
| Reserves (excluding Revaluation Reserve) as shown in Audited Balance Sheet of Previous Year | | | 631290 |
| Securities Premium Account | 313198 | 483511 | 313198 |
| Net worth* | 522631 | 546180 | 505190 |
| Paid up Debt Capital/ Outstanding Debt | 134272 | 228919 | 135558 |
| Outstanding Redeemable Preference Shares | 0 | 0 | 0 |
| Debt Equity Ratio** | 0.26 | 0.42 | 0.27 |
| Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) - | | | |
| 1. Basic : | 0.30 | 0.43 | 2.56 |
| 2. Diluted: | 0.30 | 0.43 | 2.56 |
| Capital Redemption Reserve | NIL | NIL | NIL |
| Debenture Redemption Reserve | N/A | N/A | N/A |
| Debt Service Coverage Ratio | N/A | N/A | N/A |
| Interest Service Coverage Ratio | N/A | N/A | N/A |

*After considering the impact of valuing the Non-Interest bearing Recapitalization Bonds at Fair Value.
**Total debts represent total borrowings of the Bank. Borrowings represent debts due for more than one year.

Notes:

- The above is an extract of the detailed format of Quarterly/Yearly Financial Results filed with the Stock Exchanges under Regulation 33 and 52 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Yearly Financial Results are available on Stock Exchange websites (BSE: www.bseindia.com and NSE: www.nseindia.com) and website of the Bank (<https://punjabandsindbank.co.in>).
- Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet applicable on banks.

For and on behalf of Board of Directors

Place : New Delhi Dr. Ram Jass Yadav Kollegal V Raghavendra Swarup Kumar Saha
Date : 01.08.2022 EXECUTIVE DIRECTOR EXECUTIVE DIRECTOR MANAGING DIRECTOR & CEO



omni_support@psb.co.in

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ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਨਾਨੋ ਵੀ ਹੁਕਮਿ



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(ਭਾਰਤ ਸਰਕਾਰ ਦਾ ਉਪਕਰਮ)



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- Platinum ATM Cum Debit Card

*T&C Apply

One Unique App, All Unique Solutions



Reviewed Financial Results for the Quarter ended 30th June, 2022

| Particulars | ₹ in lacs | | |
|--|-------------------------------------|-------------------------------------|---------------------------------|
| | Quarter ended 30.06.2022 [Reviewed] | Quarter ended 30.06.2021 [Reviewed] | Year ended 31.03.2022 [Audited] |
| Net Profit - Rs.205 Cr 17.82% | 191547 | 200830 | 805519 |
| Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items) | 28220 | 33359 | 118669 |
| Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items) | 28220 | 33359 | 118669 |
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| Debt Service Coverage Ratio | N/A | N/A | N/A |
| Interest Service Coverage Ratio | N/A | N/A | N/A |

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For Android

For and on behalf of Board of Directors

Place : New Delhi
 Date : 01.08.2022

Dr. Ram Jass Yadav
 EXECUTIVE DIRECTOR

Kollegal V Raghavendra
 EXECUTIVE DIRECTOR

Swarup Kumar Saha
 MANAGING DIRECTOR & CEO



For iPhone

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ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹਿ

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
 (भारत सरकार का उपक्रम)



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