

पंजाब एण्ड सिंध बैंक  
प्र.क. जन सम्पर्क विभाग  
चौथा तल, बैंक हाऊस  
21, राजेंद्र प्लेस,  
नई दिल्ली- 110125



PUNJAB & SIND BANK  
(A Govt. Of India Undertaking)  
H.O. Public Relation Dept.  
Bank House, 4<sup>th</sup> Floor  
21, Rajendra Place  
New Delhi-110125

## PRESS RELEASE

Date: 12.05.2015

### **Punjab & Sind Bank declares Financial Results of the Bank for Quarter / Year Ended 31.03.2015**

- Shri Jatinderbir Singh, IAS, CMD, Punjab & Sind Bank today announced the financial results for the Quarter / Year ended 31.03.2015. The Bank has registered an Operating Profit of Rs.775.45 crore and Net Profit of Rs.121.35 crore.

In comparison to last fiscal, total Business of the Bank increased to Rs.1,51,511 crore, registering a growth of 6.26% (YoY), Deposits increased by 2.34% (YoY) to Rs.86,715 crore and Gross Advances by 11.99% (YoY) to Rs.64,796 crore. The CD ratio increased from 68.28% to 74.72% during the year 2014-15. Net Worth of the Bank improved to Rs.4,812 crore from Rs.4,180 crore during the same period. Business Per Employee has improved and gone upto Rs.15.95 crore from Rs.15.31 crore (YoY).

Gross NPAs of the Bank stood at Rs.3,082 crore and Net NPAs at Rs.2,266 crore as on 31.3.2015. Gross & Net NPAs ratio is 4.76% & 3.55% respectively during this period.

Shri Jatinderbir Singh stated that the Bank has signed MOU with the Insurance companies for implementation of PMJJBY, PMSBY and APY schemes announced by the Hon'ble Prime Minister of India on 9 May, 2015. The Bank is making vigorous efforts to make it a grand success.

कृते पंजाब एण्ड सिंध बैंक  
For PUNJAB & SIND BANK  
[Signature]  
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[Signature] D.C., Manager (PR)