

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹ ॥



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

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

Phone : 011-25782926, 25812922, 25817353, 25728930, Telefax : 25781639, 15728919, Email : complianceofficer@psb.co.in

ਪ੍ਰ.ਕਾ. ਲੇਖਾ ਏਂਡ 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.

ਦਿਨਾਂਕ/Dated: .....

Ref: PSB/HO/Shares Cell/ /2019-20

7<sup>th</sup> August, 2019

To,

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

Dear Sir,

**Reg: Punjab & Sind Bank – Press Release dated 07.08.2019**

We are forwarding a copy of Press Release dated 07.08.2019 issued by the Bank on Financial Results of the Bank for the Three month period / Quarter (Q1) ended 30.06.2019. The same can also be viewed on the website of the Bank i.e, [www.psbindia.com](http://www.psbindia.com)

Yours faithfully,

**Vinay Khandelwal**  
Company Secretary

**पंजाब एण्ड सिंध बैंक**

(भारत सरकार का उपक्रम)  
प्र.क. जन सम्पर्क विभाग  
दूसरा तल, बैंक हाऊस  
21, राजेंद्र प्लेस,  
नई दिल्ली- 110008



**Punjab & Sind Bank**

(A Govt. Of India Undertaking)  
H.O. Public Relation Dept.  
Bank House, 2nd Floor  
21, Rajendra Place  
New Delhi-110008

## **PRESS RELEASE**

Date: 07.08.2019

### **Punjab & Sind Bank declares Financial Results for Quarter ended 30.06.2019**

Punjab & Sind Bank today announced the financial results for the Quarter ended 30.06.2019.

The Net Loss has reduced from Rs.398 crore to Rs 30 crore on YOY mainly due to reduction in provision for loan losses from Rs.787 crore to Rs.208 crore. Accordingly, Return on Assets (ROA) has also improved from (-) 1.40% to (-) 0.11% on YOY.

The Common Equity Tier-1 (CET-1) and Capital to Risk Weighted Assets Ratio (CRAR) has improved from 7.56% to 7.87% and from 10.46% to 11.35% on YOY respectively. The CET-1 and CRAR has also improved as compared to that of 7.80% and 10.93% as on March 31, 2019 respectively. The above improvement has been achieved by efficiently managing the capital.

Average Advances has improved from Rs.66443 crore to Rs.69660 crore on YOY. CASA has also improved by 1.27% from 24.47% as on 30.06.2018 to 25.74% as on 30.06.2019. The total business of the Bank stood at Rs.1,63,609 crore as on 30.06.2019.

Chief Manager (PR)