

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹ ॥



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

(भारत सरकार का उपक्रम/A Govt. of India Undertaking)

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ਪ੍ਰ. ਕਾ. ਲੇਖਾ ਏਂ ਲੇਖਾ ਪਰੀਕਸ਼ਾ ਵਿਭਾਗ
"ਸ਼ੇਅਰ ਕਲੱਬ", ਬੈਂਕ ਹਾਊਸ, ਪ੍ਰਥਮ ਤਲ,
21, ਰਾਜੇਂਦ੍ਰਾ ਪਲੇਸ, ਨਵੀਂ ਦਿੱਲੀ-110 008
H.O. Accounts & Audit Department
"Shares Cell", Bank House, 1st Floor,
21, Rajendra Place, New Delhi - 110008

ਸਦਰਭ:.....

ਦਿਨਾਂਕ /Dated:.....

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

10th February, 2020

To,

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

Reg: Punjab & Sind Bank – Press Release dated 10.02.2020

We are forwarding a copy of Press Release dated 10.02.2020 issued by the Bank on Financial Results of the Bank for the Nine months period / Quarter (Q3) ended 31.12.2019. The same can also be viewed on the website of the Bank i.e, www.psbindia.com

Yours faithfully,

Vinay Khandelwal
Company Secretary

पंजाब एण्ड सिंध बैंक

(भारत सरकार का उपक्रम)
प्र.का.जन संपर्क विभाग
दूसरा तल, बैंक हॉउस,
21, राजेन्द्र प्लेस, नई दिल्ली -110008
दूरभाष : 011-25719082
ईमेल:- ho.pr@psb.co.in

१९ श्री बर्गिस्तु नी वी इवति



PUNJAB & SIND BANK

(A Government Of India Undertaking)
H.O. Public Relation Department
2nd Floor, Bank House,
21, Rajendra Place, New Delhi- 110008
Phone: 011-25719082
E-mail: ho.pr@psb.co.in

Date: 10.02.2020

PRESS RELEASE

Punjab & Sind Bank declares Financial Results for the Quarter ended 31.12.2019

The Bank has reduced Net Loss for the quarter ended 31.12.2019 to Rs 255 crore as compared to net loss of Rs.468 crore for the quarter ended 30.09.2019. The Operating Profit has also reduced from Rs.251 crore during the quarter ended 30.09.2019 to Rs.147 crore during the quarter ended on 31.12.2019. Consequently, the Return of Assets (ROA) has improved to (-) 0.93% during quarter ended 31.12.2019 from (-) 1.70% during quarter ended 30.09.2019.

The Capital to Risk Weighted Assets Ratio (CRAR) has improved to 12.04% as on 31.12.2019 from 11.68% as on 30.09.2019 mainly due to raising of capital and issuance of Tier II Bonds and reduction in risk weighted Assets.

Provision Coverage Ratio stood at 62.14% as on 31.12.2019. Liquidity Coverage Ratio improved from 166.66% as on 30.09.2019 to 176.78% as on 31.12.2019. Cost of Deposit has improved from 6.16% for the quarter ended 30.09.2019 to 6.04% for the quarter ended 31.12.2019.

Retail Credit and Priority Sector Lending stood at Rs.16,613 crore and Rs.28,036 crore respectively as on 31.12.2019.

Gross NPA has decreased from Rs.9218 crore as on 30.09.2019 to Rs. 8923 crore as on 31.12.2019. Gross NPA has slightly improved from 13.64 % as on 30.09.2019 to 13.58% as on 31.12.2019. Net NPA stood at 8.71% as on 31.12.2019.

Total Business of the Bank stood at Rs.1,58,193 crore as on 31.12.2019 as against Rs.1,61,558 crore as on 30.09.2019. CASA has improved from 26.20% as on 30.09.2019 to 27.65% as on 31.12.2019.


Deputy General Manager (PR)