

PUNJAB & SIND BANK

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

Reviewed Un-audited Financial Results for the Quarter & Half Year ended 30th September, 2014

(Rupees in lacs)

S. No.	Particulars	QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED 31.03.2014 Audited
		30.09.2014 Reviewed	30.06.2014 Reviewed	30.09.2013 Reviewed	30.09.2014 Reviewed	30.09.2013 Reviewed	
1	INTEREST EARNED (a+b+c+d)	215582	213845	190120	429427	377458	797271
	a).Interest/ discount on advances/bills	162929	155380	144865	318309	290890	597767
	b) Income on Investments	51698	56190	43907	107888	84683	188019
	c) Interest on Balances with RBI & Other Inter Bank Funds	955	2275	1348	3230	1885	8203
	d) Others	0	0	0	0	0	3282
2	Other Income	9695	12484	7379	22179	19517	42728
3	TOTAL INCOME (1+2)	225277	226329	197499	451606	396975	839999
4	Interest Expended	169473	174352	149644	343825	294345	635212
5	Operating Expenses (i)+(ii)	34354	32219	30651	66573	61999	124732
	i) Employees Cost	22660	22284	20609	44944	44012	85623
	ii) Other Operating Expenses	11694	9935	10042	21629	17987	39109
6	TOTAL EXPENDITURE (4+5) (excluding Provisions & Contingencies)	203827	206571	180295	410398	356344	759944
7	Operating Profit before Provisions & Contingencies (3-6)	21450	19758	17204	41208	40631	80055
8	Provisions (other than tax) and Contingencies	9696	16325	18738	26021	22564	55421
9	Exceptional Items	0	0	0	0	0	0
10	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	11754	3433	-1534	15187	18067	24634
11	Tax Expense	533	1290	-5830	1823	1600	-5429
12	Net Profit (+)/ Loss (-) from Ordinary Activities after tax (10-11)	11221	2143	4296	13364	16467	30063
13	Extraordinary items (net of tax expense)	0	0	0	0	0	0
14	Net Profit (+)/ Loss (-) for the period (12-13)	11221	2143	4296	13364	16467	30063
15	Paid-up Equity Share Capital (Face Value Rs.10/-)	40041	27528	25402	40041	25402	27528
16	Reserves excluding Revaluation Reserve (as per Balance Sheet of previous accounting year)						370524
17	Analytical Ratios						
	(i). Percentage of shares held by Government of India	79.62	81.42	79.86	79.62	79.86	81.42
	(ii) Capital Adequacy Ratio: Basel-II	11.52	11.75	12.03	11.52	12.03	12.10
	Basel-III	10.90	10.70	11.12	10.90	11.12	11.04
	(iii) Earning per share (of Rs.10/- each) (Not Annualized) (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)	4.06	0.78	1.69	4.84	6.48	10.69
	(b) Basic and diluted EPS after Extraordinary items for the period, for the year to date and for the previous year (not annualized)	4.06	0.78	1.69	4.84	6.48	10.69
	(iv) (a) Amount of Gross Non Performing Assets	301305	301047	224025	301305	224025	255352
	(b) Amount of Net Non Performing Assets	229806	220063	159976	229806	159976	191860
	(c) % of Gross NPAs	5.08	5.22	4.12	5.08	4.12	4.41
	(d) % of Net NPAs	3.92	3.87	2.98	3.92	2.98	3.35
	(v) Return on Assets (Annualized)	0.49	0.09	0.21	0.29	0.41	0.35



Sl. No.	Particulars	QUARTER ENDED			HALF YEAR ENDED		YEAR ENDED 31.03.2014 Audited
		30.09.2014 Reviewed	30.06.2014 Reviewed	30.09.2013 Reviewed	30.09.2014 Reviewed	30.09.2013 Reviewed	
18	Public Shareholding:						
	No. of Shares	81588252	51152000	51152000	81588252	51152000	51152000
	Percentage of Shareholding	20.38	18.58	20.14	20.38	20.14	18.58
19	Promoters and promoter group Share holding						
	(a) Pledged/ Encumbered						
	Number of shares	Nil	Nil	Nil	Nil	Nil	Nil
	Percentage of Shares (as a % of the total shareholding of promoter and promotor group)	Nil	Nil	Nil	Nil	Nil	Nil
	Percentage of Shares (as a % of the total share capital of the Bank)	Nil	Nil	Nil	Nil	Nil	Nil
	(b) Non-encumbered						
	Number of shares	318822775	224132212	202869189	318822775	202869189	224132212
	Percentage of Shares (as a % of the total shareholding of promoter and promotor group)	100.00	100.00	100.00	100.00	100.00	100.00
	Percentage of Shares (as a % of the total share capital of the Bank)	79.62	81.42	79.86	79.62	79.86	81.42

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			Half Year ended		Year ended
	30.09.14 (Reviewed)	30.06.14 (Reviewed)	30.09.13 (Reviewed)	30.09.14 (Reviewed)	30.09.13 (Reviewed)	31.03.14 (Audited)
1. Segment Revenue						
a) Treasury	54980	62241	45135	117221	92356	200556
b) Corporate/ Wholesale Banking	117916	122476	114814	231526	229573	476456
c) Retail Banking	52358	41578	37511	102802	75004	162868
d) Other Banking Operations	23	34	39	57	42	119
Total	225277	226329	197499	451606	396975	839999
2. Segment Result						
a) Treasury	1977	4653	254	6342	5646	1429
b) Corporate/ Wholesale Banking	20530	18808	22165	38176	47747	83591
c) Retail Banking	9116	6385	7240	16951	15599	28575
d) Other Banking Operations	23	34	39	57	42	119
Total	31646	29880	29699	61526	69034	113714
3. Unallocated Expenses	10197	10122	12495	20319	28403	33659



