

PUNJAB & SIND BANK
21 BANK HOUSE, RAJENDRA PLACE, NEW DELHI

Particulars	2021-22 (Audited)	Half Year Ended 30.09.2022	Quarter Ended 30.09.2022	Half Year Ended 30.09.2021	Quarter Ended 30.09.2021
Deposits	102,137.01	105,238.37	105,238.37	101,910.32	101,910.32
Gross Advances	70,387.09	73,738.57	73,738.57	67,573.58	67,573.58
Business	172,524.10	178,976.94	178,976.94	169,483.90	169,483.90
Investments	42,766.25	47,814.10	47,814.10	37,553.38	37,553.38
Operating Profit	1,330.09	569.60	317.63	680.23	300.65
Net Profit	1,039.05	482.80	278.10	392.13	218.28
Net Worth (Rs.in Crores)	5,051.90	5,374.21	5,374.21	5,340.93	5,340.93
CASA (%)	33.81	33.36	33.36	30.24	30.24
Cost of Deposits (%)	4.28	4.28	4.39	4.36	4.30
Yield on Advances (%)	7.20	7.35	7.67	7.00	6.92
Yield on Investments (%)	6.69	6.71	6.70	6.66	6.87
Total Yield on Investments (%)	7.56	6.43	6.79	8.23	8.24
Net Interest Margin (%) (NII to AEA)	2.80	2.99	3.06	2.55	2.60
Return on Assets (%) Annualised	0.85	0.74	0.84	0.65	0.72
Return on Equity (%)	20.42	18.52	20.99	14.99	16.16
Capital Adequacy Ratio (Basel III)	18.54	15.68	15.68	17.92	17.92
Tier I (%)	14.80	12.65	12.65	14.32	14.32
Tier II (%)	3.74	3.03	3.03	3.60	3.60
Cost - Income Ratio (%)	63.16	67.26	65.30	61.57	65.57
Provision Coverage Ratio (PCR)	87.89	89.16	89.16	84.44	84.44
Gross NPA (Amount in Crores)	8,564.82	7,128.45	7,128.45	9,822.80	9,822.80
Gross NPA Ratio (%)	12.17	9.67	9.67	14.54	14.54
Net NPA (Amount in Crores)	1,742.27	1,528.49	1,528.49	2,287.77	2,287.77
Net NPA Ratio (%)	2.74	2.24	2.24	3.81	3.81