

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹ ॥



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

ਪੀ.ਐਸ.ਬੀ. (ਸਾਰਤ 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 ਏਵੰ ਲੇਖਾ ਪਰਿਕਸ਼ਾ ਵਿਭਾਗ
"ਸ਼ੇਅਰ ਕਲੱਬ" ਬੈਂਕ ਹਾਊਸ, ਪ੍ਰਥਮ ਤਲ,
21, ਰਾਜੇਂਦਰ ਪਲੇਸ, ਨਵੀਂ ਦਿਲਲੀ-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

November 02, 2019

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: Disclosure of divergence in the asset classification and provisioning

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and with reference to SEBI Circular Number CIR/CFD/CMDI/120/2019 dated October 31, 2019, the divergence in the asset classification and provisioning as per the RBI's Risk Assessment Report is provided below:

(Rs in thousands)

Sr.	Particulars	Amount
1.	Gross NPAs as on March 31, 2019 as reported by the bank	86058678
2.	Gross NPAs as on March 31, 2019 as assessed by RBI	89258678
3.	Divergence in Gross NPAs (2-1)	3200000
4.	Net NPAs as on March 31, 2019 as reported by the bank	49942208
5.	Net NPAs as on March 31, 2019 as assessed by RBI	46772208
6.	Divergence in Net NPAs (5-4)	(3170000)
7.	Provisions for NPAs as on March 31, 2019 as reported by the bank	35636031
8.	Provisions for NPAs as on March 31, 2019 as assessed by RBI	42006031
9.	Divergence in provisioning (8-7)	6370000
10.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2019	(5434779)
11.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2019 after taking into account the divergence in provisioning	(11804779)

You are requested to take the above on record.

Yours faithfully,

Authorised Signatory