

PUNJAB AND SIND BANK
21, BANK HOUSE, RAJENDRA PLACE, NEW DELHI-110008

Particulars	2020-21 (Audited)	Quarter Ended 31.03.2021	Quarter Ended 31.12.2020	Quarter Ended 30.09.2020	Quarter Ended 30.06.2020
Deposits	96,108.18	96,108.18	90,508.85	84,559.24	85,225.44
Gross Advances	67,811.17	67,811.17	64,606.29	61,692.09	61,685.33
Business	163,919.35	163,919.35	155,115.14	146,251.33	146,910.77
Investments	32518.41	32,518.41	30,849.11	24,626.17	24,548.59
Operating Profit	771.22	173.74	140.14	231.43	225.91
Net Profit	(2,732.90)	160.79	(2,375.53)	(401.27)	(116.89)
Net Worth (Rs.in Crores)	5,126.25	5,126.25	(765.98)	2,132.35	2,762.76
CASA (%)	32.81	32.81	32.40	32.23	31.65
Cost of Deposits (%)	5.06	4.59	4.97	5.25	5.47
Yield on Advances (%)	7.78	6.76	7.92	8.32	8.14
Yield on Investments (%)	7.17	6.91	7.18	7.40	7.17
Total Yield on Investments (%)	8.75	8.86	8.87	8.84	8.46
Net Interest Margin (%) (NII to AWF)	2.11	1.70	2.31	2.41	2.08
Return on Assets (%) Annualised	(2.55)	0.55	(8.90)	(1.58)	(0.45)
Return on Equity (%)	(67.95)	29.50	(1,390.86)	(65.58)	(16.46)
Capital Adequacy Ratio (Basel III)	17.06	17.06	16.39	11.11	12.81
Tier I (%)	13.98	13.98	13.40	8.03	9.46
Tier II (%)	3.08	3.08	2.99	3.08	3.35
Cost - Income Ratio (%)	75.63	78.94	83.23	71.52	67.33
Provision Coverage Ratio (PCR)	82.89	82.89	87.99	76.12	69.20
Gross NPA (Amount in Crores)	9334	9,334.00	8489.89	8,673.16	8848.06
Gross NPA Ratio (%)	13.76	13.76	13.14	14.06	14.34
Net NPA (Amount in Crores))	2461.95	2,461.95	1638.25	3,306.52	4326.41
Net NPA Ratio (%)	4.04	4.04	2.84	5.87	7.57