

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹ ॥



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

ਪੀ.ਐਸ.ਬੀ. (ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕਰਮ/A Govt. of India Undertaking)

Phone: 011-25782926, 25812922, Email: complianceofficer@psb.co.in

ਪ੍ਰ.ਕਾ. ਲੇਖਾ ਏਵੰ ਲੇਖਾ ਪਰਿਕਸ਼ਾ ਵਿਭਾਗ  
"ਸ਼ੇਅਰ ਕਲੱਬ" ਬੈਂਕ ਹਾਊਸ, ਪ੍ਰਥਮ ਤਲ,  
21, ਰਾਜੇਨ੍ਦਰ ਪਲੇਸ, ਨਵੀਂ ਦਿੱਲੀ-110008  
**H.O. Account & Audit Department**  
"SHARES CELL" Bank House, 1st Floor  
21, Rajendra Place, New Delhi- 110008

ਸੰਦਰਭ /Ref. No.

PSB/HO/Shares Cell/ 29 /2022-23

ਦਿਨਾਂਕ /Dated: .....  
May 20, 2022

To,

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

**Reg: Publication of Audited Financial Results of the Bank for the Quarter (Q4)/ Year ended March 31, 2022.**

Audited Financial Results of the Bank for the Quarter (Q4)/ Year ended March 31, 2022 were approved by the Board of Directors of the Bank, in its meeting held on 19.05.2022 and were informed to the Stock Exchanges.

The results were published in Business Standard (Hindi and English edition) on 20.05.2022. We are enclosing a copy of newspapers herewith.

This is for your information and records.

Yours faithfully,

  
**Saket Mehrotra**

**Company Secretary**







# Business Standard

www.business-standard.com

**THE MARKETS ON THURSDAY**

Series	52,792.3	1,416.3
Nifty	15,484.4	430.8
Nifty Futures*	15,769.5	48.0
Dollar	₹77.7	₹77.6
Euro	₹81.6	₹81.6**
Brent Crude (Bbl)	108.78	10.4**
Gold (999.9)**	₹53,479.5	₹397.0

\*Nifty Futures on Nifty 50. \*\*Reference done @ New York Stock Exchange. BSE & NSE. BSE & NSE are marketplaces for securities. BSE & NSE are not regulated by RBI.



**APPLE STOPS STORING CARD INFO OF CUSTOMERS IN INDIA**

**SC: GST COUNCIL'S WORD NOT BINDING ON STATES, CENTRE**



PUBLISHED SIMULTANEOUSLY FROM AHMEDABAD, BANGALORE, BHUBANESHWAR, CHANDIGARH, CHENNAI, HYDRABAD, KOCCHI, KOLKATA, LUDHIANA, MUMBAI (ALSO PRINTED IN BHOPAL), NEW DELHI AND PUNE

पंजाब एण्ड सिंध बैंक  
(भारत सरकार का उपक्रम)

Punjab & Sind Bank  
(A Govt. of India Undertaking)

Azadi Ka Amrit Mahotsav

Where service is a way of life

## Thank you Customers & Stakeholders

**PSB APNA GHAR**  
ROI 6.90%

▲ Net Profit for FY 2021-22 zooms to Rs.1039 Cr against a Net Loss of Rs.2733 Cr for FY 2020-21.

▲ Return on Assets (ROA) for FY 2021-22 improves to 0.85% against -2.55% for FY 2020-21.

▼ Net Non-Performing Assets (NNPA) ratio reduces to 2.74% for FY 2021-22 from 4.04% in FY 2020-21.

▲ Robust growth of 15.29% in Retail Credit on Y-o-Y basis.

**PSB APNA VAHAN**  
ROI 7.20%

One Unique App, All Unique Solutions

H.O. Accounts & Audit Deptt. (Shares Cell) (शेयर कक्ष) Rajendra Place, New Delhi-8

\*T&C Apply/Interest Rate-Linked to Repo Rate

### Audited Financial Results for the Quarter / Year ended 31<sup>st</sup> March, 2022

Particulars	Quarter ended	Quarter ended	Year ended	Year ended
	31.03.2022 [Audited]	31.03.2021 [Audited]	31.03.2022 [Audited]	31.03.2021 [Audited]
<b>Operating Profit</b> Rs.1330 Cr (72.28 %)				
Total Income from operations	200790	195113	805519	787753
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	44905	16937	118669	-340423
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	44905	16937	118669	-340423
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	34610	16080	103905	-273290
Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	Refer Note 2			
Paid up Equity Share Capital	677779	405267	677779	405267
Reserves (excluding Revaluation Reserve)	631290	339191	631290	339191
Securities Premium Account	313198	483511	313198	483511
Net worth	505190*	512625	505190*	512625
Paid up Debt Capital/ Outstanding Debt	135558	228919	135558	228919
Outstanding Redeemable Preference Shares	0	0	0	0
Debt Equity Ratio**	0.27	0.45	0.27	0.45
Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) -				
1. Basic :	0.85	1.67	2.56	-35.71
2. Diluted:	0.85	1.67	2.56	-35.71
Capital Redemption Reserve	NIL	NIL	NIL	NIL
Debenture Redemption Reserve	N/A	N/A	N/A	N/A
Interest Service Coverage Ratio	N/A	N/A	N/A	N/A
Debt Service Coverage Ratio	N/A	N/A	N/A	N/A

\*After considering the impact of valuing the Non-Interest bearing Recaptalization Bonds at Fair Value.  
\*\*Total debts represent total borrowings of the Bank. Borrowings represent debts due for more than one year.

Notes:  
1. The above is an extract of the detailed format of Quarterly/Yearly Financial Results filed with the Stock Exchanges under Regulation 33 and 52 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Yearly Financial Results are available on Stock Exchange websites (BSE: www.bseindia.com and NSE: www.nseindia.com) and website of the Bank (<https://punjabandindbank.co.in>)  
2. Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet applicable on banks.  
3. The Board of Directors recommended a dividend of Rs. 0.31/- per equity share (3.10% of Face Value of Rs.10/- each) at their meeting held on 19/05/2022 subject to approval of shareholders in Annual General Meeting

(Y-o-Y Basis)  
**TOLL FREE**  
1800 419 8300

**PSB UnIC**  
0124-2544115/16

Place : New Delhi Date : 19.05.2022  
Dr. Ram Jass Yadav EXECUTIVE DIRECTOR  
Kollegal V Raghavendra EXECUTIVE DIRECTOR  
S Krishnan MANAGING DIRECTOR & CEO  
For and on behalf of Board of Directors

Do not share your Internet Banking details, such as, user ID / password or your credit card number/CVV/OTP with anyone-either over phone or through email.