



ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ
(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕਰਮ)

PUNJAB & SIND BANK

(A Government of India Undertaking)

STATEMENT OF ASSETS & LIABILITIES

AS PER CLAUSE '20' OF PUNJAB & SIND BANK OFFICER EMPLOYEES' (CONDUCT) REGULATIONS 1981 FOR THE YEAR 2025-2026(AS ON DATE)

Name of Officer: ----- P.F.Code: -----
S/o,W/o,D/o : ----- Designation: -----
Mobile No. : ----- E-mail Id: -----
Present Place of Posting : ----- Since: -----
Date of joining the Bank :----- Date of Birth :-----
Date of promotion: To JMGS I:----- To the Present Scale: -----
Gross Income of spouse (if any):----- Source thereof:-----
Permanent Resi. Address: _____
Present Resi. Address : _____

PART I : DETAILS OF RECEIPTS

A. Net salary Receipts for the year 2025-26 (i.e. carry home salary including arrears after deducting PF, I.Tax, Loans etc.): Rs. _____

B. Inflow of funds during the year (Excluding accrued income)

Items	Amount (Rs.)	Details of Receipt
a. Rent (Mention the property details in details of receipt)		
b. Interest/Dividend		
c. Other Receipts (such as Disposal of Movable/ Immovable Assets, Gifts, encashment of NSC/ NSS/ PPF/ FDR's/LIC, Mutual Fund etc.)		
d. PLI received from Bank		
TOTAL		

PART II: DETAILS OF IMMOVABLE PROPERTY (IES) PURCHASED/ADDITION MADE/ALTERED DURING THE FY 2025-26

1.	a. Description & Location of property(ies)	
	b. Agricultural/Residential/Commercial	
	c. Area	
2.	a. Name of person in whose name Property(ies) is/are held (if not in the name of Officer)	
	b. Relationship with Officer	
3.	a. Date of Acquisition	
	b. Mode of acquisition (Purchase/Lease/Mortgage/Inheritance/Gift etc.)	
	c. Name & Address of person from whom acquired (Also indicate whether you have/had any official dealings with the seller)	
	d. Value of property (At the time of acquisition)	
4.	Whether sanction obtained from Competent Authority Wherever so required (give details)	
5.	Additions/alterations of permanent nature made during the year 2025-26 (for 25000/- or more)	
6.	Total amount spent on purchase/addition/alteration during the year 2025-26	

PART III: DETAILS OF ASSETS (OTHER THAN IMMOVABLE PROPERTY (IES))
A. LIQUID ASSETS (As on date)

1. CASH IN HAND **Amount** **Source**

As on 31.03.2025 : _____ _____
As on DATE : _____ _____

2. BALANCE IN SAVING/CURRENT A/C:

	Nature of A/C	Complete Account Number	Name of Bank/Branch	Credit Balance		Source
				As on 31.03.2025	As on DATE	
i.	With Our Bank					
ii.	With other banks					

I do hereby confirm that I do not have any other Bank Account (Single/Joint) in any Bank apart from accounts mentioned above.

B. DEPOSITS & INVESTMENTS (Made during the year 2025-26):

		Investments made with	Amount	Source
a.	Banks (FD, RD etc.)			
b.	Companies/Firms			
c.	i. NSC			
	ii. NSS			
	iii. Mutual Fund			
	iv. UTI Scheme			
	v. ULIP			
	vi. Insurance			
	vii. PPF			
	viii. Others			

Note: All officers of all Scales are required to submit the proforma as per Annexure-II along with this statement.

C. LOANS/ADVANCES (Made during the year 2025-26)(ASSET HOLDING FOR THE TOTAL AMOUNT PAID TO BUILDER/AUTHORITY SHOULD BE SHOWN AS ADVANCE TO BUILDER/AUTHORITY WHERE POSSESSION OF PROPERTY IS YET TO BE TAKEN) :

Investments made with	Amount	Source
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a. To Institutions/ Firms: _____

b. To Individual Persons: _____

D. STOCK/SHARES/DEBENTURES etc.*

1. Acquired out of Promoters/Employees/Other Preferential Reserve Quota

i. Since joining bank service and upto DATE : _____

ii. During the year i.e. from 01.04.2025 to DATE : _____

2. Acquired during the year other than those reported in Column D (1): _____

*If an officer acquires any shares/stock/debentures mentioned in columns D(1) either in his own name or in the name of dependent members of his family, he/she will have to furnish the details as per Format-I & II, attached with this circular. All others are required to furnish the certificate as per Format-III.

E. OTHER MOVABLE PROPERTY (IES)

i.e. Furniture, Jewellery, Electric /Electronic Equipments, Vehicles etc. acquired during the year.

AMOUNT

F. ANY OTHER MAJOR EXPENDITURE INCURRED DURING THE YEAR (GIVE DETAILS)

AMOUNT

PART IV: ALL LIABILITIES OUTSTANDING AS ON DATE ARE TO BE MENTIONED HERE WHETHER REPAID/REDUCED OR NOT (INCLUDING CURRENT OD A/C)

S.No	Nature of Loan	Balance as on 31.03.2025	Repayment made during the Year	Balance as on DATE	Source from which Repayment Done (Amount in Rs.)	
					Salary Ded.	Saving
1.						
2.						
3.						
4.						
5.	CAOD	Dr./Cr.		Dr./Cr.		

PART V: FRESH DEBTS AND OTHER LIABILITIES CREATED (DIRECTLY OR INDIRECTLY) DURING THE YEAR 2025-26

S.No.	Nature of Loan	Date of Loan (DD/MM/YY)	Initial Amount of Loan	Purpose of Loan	Repayment made during the Year & Source	Balance O/S as on DATE
1.	FESTIVAL LOAN					
2.						
3.						

PART VI: INDIRECT LIABILITIES I.E Guarantor in Loan/ OD etc of others:

S.No.	Nature of Loan	Date of Loan (DD/MM/YY)	Initial Amount of Loan	Relationship with applicant	Permission reference no	Balance O/S as on DATE
1.						
2.						
3.						

NOTES:

1. The officers are required to intimate only the changes during the year, wherever, a particular asset has already been reported in any of the previous years. All columns are required to be filled in and the details, wherever required, may be given by way of separate Annexure. Reference to the sanctions obtained from the competent authority shall be made against the relative transaction.
2. All the transactions, both purchases and sales, of `5000/- or more are required to be reported. So far as investment in shares, securities, debentures, mutual fund schemes etc. is concerned, even transactions of values of less than `5000/- are required to be reported. However, if the total transactions in such investments **exceed `25000/-** during the financial year, intimation is required to be given as per **Annexure-I**.
3. The statement need not include transactions which have been entered into by the spouse or any other member of the family of the officer employee out of his/her own funds including stridhan, gifts, inheritance etc. as distinct from the funds of the officer employee.

I hereby declare that I have read and understood the Regulation 14 to 20 of the PSB Officer Employees' Conduct Regulations-1981 and the particulars in the statement furnished here-in-above are in conformity with the said regulations and are complete and correct as of date and to the best of my knowledge and belief.

DATE: _____

SIGNATURE

NAME & DESIGNATION:

DATE : _____

FORMAT - I

Statement showing details of shares etc. acquired out of Promoters/Employees Other Preferential Reserve Quotas and held as on DATE.

Sr. No.	Name of Issuing Company	Face Value	Cost of Acquisition	Date of Acquisition (Month & Year)	In whose name held (State relationship)	Source of funds for Acquisition	Remarks (Circumstances under which acquired)
1	2	3	4	5	6	7	8
Promoters Quota							
Employees Quota							
Other Preferential Reserve Quota							

FORMAT – II

Statement showing details of sales and purchases of shares etc. (Including convertible debentures) undertaken during the last five years (2021-22, 2022-23, 2023-24, 2024-25 & 2025-26: April-March) in respect of Promoters /Employees/Other Preferential Quota.

Sr.No.	Name of the Company	No. of shares etc. purch a-sed/ sold	Face Value	Purch -ase Price/ Sale Price	Profit or Loss Made	Purchas -ed from/ Sold To	Name & Add. Of broker if Any	In the case of sale Date on which purchased	Remarks (Circumst a -nces under which Purchased / Sold)
1	2	3	4	5	6	7	8	9	10
Promoters Quota i. Sales ii. Purchases									
Employees Quota i. Sales ii. Purchases									
Other Preferential Reserve Quota i. Sales ii. Purchases									

(Details may be given by way of separate annexure)

SIGNATURE

NAME & DESIGNATION: _____

DATE : _____

FORMAT-III

DECLARATION

I have read and understood the Punjab and Sind Bank Officer Employees' (Conduct) Regulations 1981 (amended up to date). Further, I understand that violation of the same will attract Disciplinary Action.

SIGNATURE

DATE : _____

NAME :

BRANCH/OFFICE : _____

DESIGNATION:

ANNEXURE-I

STATEMENT OF TRANSACTIONS IN SHARES/SECURITIES ETC. AS ON DATE.

(THIS STATEMENT IS REQUIRED TO BE SUBMITTED IF THE TRANSACTIONS IN SALE, PURCHASE OR BOTH IN SHARES, SECURITIES, DEBENTURES AND INVESTMENTS IN MUTUAL FUND SCHEMES ETC. MADE DURING THE YEAR 2025-26 **EXCEEDS 25000/-**).

1.	Name and Designation	
2.	Scale of pay & present pay	
3.	Details of each transaction made in Shares, Securities, Debentures, Mutual Fund Schemes etc. during financial year. (Details may be given by way of separate annexure)	
4.	Particulars of the party/firm with whom transaction is made:- a) Is party related to the applicant: b) Did the applicant had any dealing with party in his official capacity at any time or is the applicant likely to have any dealings with him in the near future	
5.	Source(s) from which financed a) Personal savings: b) Other sources (given details):	
6.	Any other relevant fact which applicant may like to mention	

DECLARATION

I hereby declare that the particulars given above are true to the best of my knowledge.

SIGNATURE

DATE : _____

NAME :

BRANCH/OFFICE :

DESIGNATION :

ANNEXURE-II

**TO BE SUBMITTED BY OFFICERS OF ALL SCALES
ALONGWITH THEIR STATEMENT OF ASSETS & LIABILITIES
(COMPLETE DETAILS TO BE GIVEN EVERY TIME)**

PART I- DETAILS OF IMMOVABLE PROPERTY (IES) HOLDINGS AS ON DATE

Complete Details & Description/Location of Property (ies) (Specify area, whether Residential/Agri./ Commercial, Date and mode of acquisition in whose name held (If not in the name of the Officer), Value of property at the time of acquisition, Source of finance etc.).

1.	(In case of any change in Part I details of property column 5 addition alteration same should be added in value of particular property) by creating 02 rows below existing row: Addition/ alteration/Repair/Renovation made in the property till date: Value of the property after Addition/ alteration/Repair/Renovation :
2.	
3.	Whether any advance has been given to any builder/authority where possession of property is yet to be taken (mention Property Details and Advance given till DATE and in FY 2025-26 along-with Source:
4.	Details of vehicle holding as on DATE incl. Purchase Year and Purchase Price:

PART II- DETAILS OF VEHICLE (S) HOLDING

Sl. No.	Vehicle No.	Vehicle Details	Purchase Year	Purchase Price or IDV	Amount

PART III- DETAILS OF MOVABLE PROPERTY(IES) HOLDING AS ON DATE

Items	Acquisition Cost/Face value as on 31.03.2025 (in Rs.)	Addition during the year (in Rs.)	Disposal during the year (in Rs.)	Face Value as on DATE (in Rs.)
Banks (FD, RD etc.)				
Deposits with Companies/ Firms				
Mutual Funds/ Shares/Bonds/Debentures etc.				
PPF/NSC/KVP/SUKANYA SAMRUDHI/LIFE INSURANCE PREMIUM/ANY OTHER INVESTMENT				
Balance in Savings Account.(sum of all the savings account declared)		NA	NA	
SUB TOTAL				

PART IV- DETAILS OF IMMOVABLE/MOVABLE PROPERTY (IES) SOLD DURING THE YEAR.

Item (Descriptions) (Drop Down Proposed)	Acquisition Cost	Sale Price	Profit/Loss	Details of Property Sold
IMMOVABLE PROPERTY				
VEHICLE				
ANY OTHER ITEMS				

PART V- DETAILS OF GOLD JEWELLARY:

OPENING BALANCE		PURCHASED / ACQUIRED DURING THE YEAR		SOURCE FROM WHICH RECEIVED	SOLD DURING THE YEAR		CLOSING BALANCE
Items (Drop down Proposed)	Weight in grams	Acquisition Cost (in rupees)	Weight in grams	Source	Selling price (in rupees)	Weight in grams	Weight in grams
Gold/Silver/ Other Valuables							(If no acquisition or sales in current FY previous year balance should be auto filled in

