

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

Particulars	2016-17 (Audited)	Half Year Ended 30.09.2017	Quarter Ended 30.09.2017	Quarter Ended 30.06.2017	Half Year Ended 30.09.2016	Quarter Ended 30.09.2016
Deposits	85,540.16	92,847.37	92,847.37	87,463.76	87,222.72	87,222.72
Gross Advances	60,263.09	60,636.49	60,636.49	59,076.37	61,754.68	61,754.68
Business	1,45,803.25	1,53,483.86	1,53,483.86	1,46,540.13	1,48,977.40	1,48,977.40
Investments	27,997.61	34,112.17	34,112.17	30,206.89	27,919.47	27,919.47
Operating Profit	1,241.88	664.03	358.59	305.44	629.99	300.53
Net Profit	201.08	39.07	13.70	25.37	115.24	61.89
Net Worth (Rs.in Crores)	5,046.39	5,083.45	5,083.45	5,064.57	5,183.33	5,183.33
CASA (%)	27.54	24.09	24.09	26.13	23.10	23.10
Cost of Deposits (%)	6.73	6.00	5.96	6.04	6.99	6.92
Yield on Advances (%)	9.73	9.11	9.17	9.04	10.00	9.87
Yield on Investments (%)	7.82	7.54	7.47	7.71	7.91	7.90
Total Yield on Investments (%)	8.72	8.43	8.56	8.36	8.85	9.03
Net Interest Margin (%) (NII to AWF)	2.16	2.25	2.27	2.23	2.16	2.07
Return on Assets (%) Annualised	0.20	0.08	0.05	0.10	0.23	0.25
Return on Equity (%)	3.98	1.54	1.08	2.01	4.50	4.80
Capital Adequacy Ratio (Basel II)	11.57	12.74	12.74	13.24	11.40	11.40
Tier I (%)	8.40	10.05	10.05	10.39	8.74	8.74
Tier II (%)	3.17	2.69	2.69	2.85	2.66	2.66
Capital Adequacy Ratio (Basel III)	11.05	11.94	11.94	12.43	10.68	10.68
Tier I (%)	9.14	10.31	10.31	10.68	9.23	9.23
Tier II (%)	1.91	1.63	1.63	1.75	1.45	1.45
Cost - Income Ratio (%)	54.63	54.28	53.07	55.63	53.75	55.53
Provision Coverage Ratio (PCR)	46.69	49.10	49.10	47.53	46.01	46.01
Gross NPA (Amount in Crores)	6,297.59	6,821.51	6,821.51	6,693.36	5,328.21	5,328.21
Gross NPA Ratio (%)	10.45	11.25	11.25	11.33	8.63	8.63
Net NPA (Amount in Crores)	4,375.08	4,501.94	4,501.94	4,511.40	3,730.16	3,730.16
Net NPA Ratio (%)	7.51	7.72	7.72	7.94	6.21	6.21