

Share Department, Finance Division, HO Plot No.4 Sector 10, Dwarka, NEW DELHI-110075
Tel Nos : 011-28073025 E-mail : hosd@pnb.co.in

SDFD/SE/61/63

05th December 2017

Script Code : PNB	Script Code : 532461
The Asstt. Vice President National Stock Exchange of India Limited "Exchange Plaza", Bandra – Kurla Complex, Bandra (E), Mumbai – 400 051 Email: cmlist@nse.co.in	The Dy. General Manager Bombay Stock Exchange Limited 1 st Floor, Phiroze Jeejeebhoy Towers Dalal Street, Mumbai – 400 001 Email: correlations@bse.co.in

Dear Sir,

Reg.: Condensed Financial Statements for the quarter/Half year ended 30.09.2017.

The Exchange is hereby informed that the Committee of Directors for Capital Raising for the Bank in its meeting held on 04.12.2017, has approved condensed Financial Statements of the Bank for the quarter/half year ended 30.09.2017 (copy enclosed).

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully,



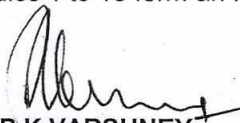
(Balbir Singh)
Company Secretary


PUNJAB NATIONAL BANK
CONDENSED BALANCE SHEET AS ON 30th SEPTEMBER, 2017

(₹000 omitted)

<u>CAPITAL & LIABILITIES</u>	<u>Schedule</u>	<u>As on 30.09.17</u>	<u>As on 30.09.16</u>
Capital	1	4255937	4255937
Reserves & Surplus	2	433482792	420968147
Deposits	3	6362083495	5748841166
Borrowings	4	363495771	368047173
Other Liabilities and Provisions	5	157837345	159349026
	TOTAL	7321155340	6701461449
=====			
ASSETS			
Cash & Balances with Reserve Bank of India	6	264918925	238190712
Balances with Banks & Money at call & short notice	7	557790117	560420361
Investments	8	2105705199	1715137265
Advances	9	4102656299	3937309221
Fixed Assets	10	64559235	61537901
Other Assets	11	225525565	188865989
	TOTAL	7321155340	6701461449
=====			
Contingent Liabilities	12	3413972657	3448245998
Bills for Collection		261359111	221250835

Significant Accounting Policies 17
Notes on Accounts 18
The Schedules 1 to 18 form an integral part of the Accounts.

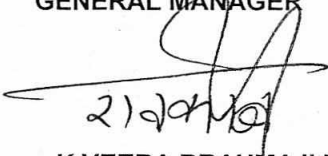

P-K VARSHNEY
CHIEF MANAGER


S K JAIN
DY. GENERAL MANAGER


P K SHARMA
GENERAL MANAGER


MAHESH BABOO GUPTA
DIRECTOR

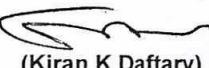

SUDHIR NAYAR
DIRECTOR


K VEERA BRAHMAJI RAO
EXECUTIVE DIRECTOR


SUNIL MEHTA
MANAGING DIRECTOR & C.E.O.



For Chhajed & Doshi
Chartered Accountants
FRN 101794W


(Kiran K Daftary)
Partner
M No.010279

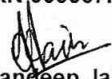


As per our Report of even date
For R Devendra Kumar & Associates
Chartered Accountants
FRN 114207W


(Neeraj Goyal)
Partner
M No. 074392



For Hem Sandeep & Co.
Chartered Accountants
FRN 009907N


(Sandeep Jain)
Partner
M No. 087977



For Suri & Co.
Chartered Accountants
FRN 004283S


(R Mahesh)
Partner
M No. 024775



For SPMG & Co.
Chartered Accountants
FRN 509249C


(Avadesh Gupta)
Partner
M No. 516769

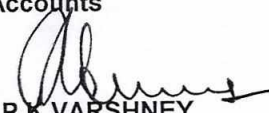


PUNJAB NATIONAL BANK
CONDENSED PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th SEPTEMBER, 2017

	<u>Schedule</u>	<u>Half-Year Ended</u> <u>30.09.2017</u>	<u>Half-Year Ended</u> <u>30.09.2016</u>
I. INCOME			
Interest earned	13	244356561	234052974
Other Income	14	42377914	37087539
TOTAL		286734475	271140513
II. EXPENDITURE			
Interest expended	15	165653399	158264530
Operating expenses	16	56117169	57351516
Provisions and Contingencies		55924060	46967218
TOTAL		277694628	262583264
iii. PROFIT			
Net Profit for the period		9039847	8557249
Add: Balance in Profit & Loss A/c		0	0
Profit Available for Appropriation		9039847	8557249
IV. APPROPRIATIONS			
Transfer to :			
Revenue & Other Reserves		9039847	8557249
Balance in Profit & Loss Account		9039847	8557249
TOTAL		9039847	8557249
Earning per Share (₹) (Basic/Diluted)		4.25	4.32


Significant Accounting Policies
Notes on Accounts

17
18


P K VARSHNEY
CHIEF MANAGER


S K JAIN
DY. GENERAL MANAGER


P K SHARMA
GENERAL MANAGER


MAHESH BABOO GUPTA
DIRECTOR


SUDHIR NAYAR
DIRECTOR


K VEERA BRAHMAJI RAO
EXECUTIVE DIRECTOR


SUNIL MEHTA
MANAGING DIRECTOR & C.E.O.

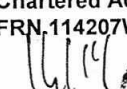


For Chhajed & Doshi
Chartered Accountants
FRN 101794W


(Kiran K Daftary)
Partner
M No.010279



As per our Report of even date
For R Devendra Kumar & Associates
Chartered Accountants
FRN.114207W


(Neeraj Golas)
Partner
M No. 074392

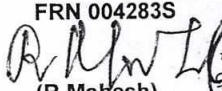


For Hem Sandeep & Co.
Chartered Accountants
FRN 009907N


(Sandeep Jain)
Partner
M No. 087977

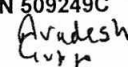


For Suri & Co.
Chartered Accountants
FRN 004283S


(R Mahesh)
Partner
M No. 024775



For SPMG & Co.
Chartered Accountants
FRN 509249C


(Avadesh Gupta)
Partner
M No. 516769



Date : 04.12.2017
Place: New Delhi

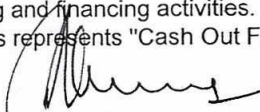
PUNJAB NATIONAL BANK

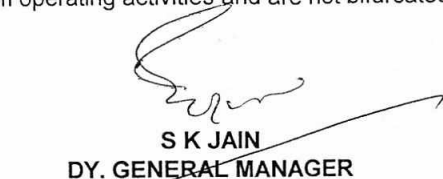
CONDENSED CASH FLOW STATEMENT FOR THE PERIOD ENDED 30th SEPTEMBER 2017


Particulars		(INR ' 000)	
		Sep-17	Sep-16
A. Cash Flow from Operating Activities	(A)	(4,99,52,675)	4,59,77,184
B. Cash flow from (used in) Investing Activities	(B)	(1,16,35,308)	(15,45,757)
C. Cash flow from (used in) Financing Activities	(C)	9,80,555	(20,51,254)
Net Change in Cash and Cash Equivalents	(A+B+C)	(6,06,07,428)	4,23,80,173
Cash and Cash Equivalents at the beginning of the year		88,33,16,470	75,62,30,900
Cash and Cash Equivalents at the end of the year		82,27,09,042	79,86,11,073

Notes :-

- 1 Direct taxes paid (net of refund) are treated as arising from operating activities and are not bifurcated between investing and financing activities.
- 2 All figures in minus represents "Cash Out Flow"

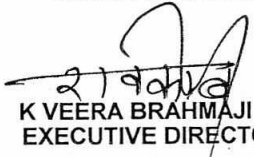

P K VARSHNEY
CHIEF MANAGER


S K JAIN
DY. GENERAL MANAGER


P K SHARMA
GENERAL MANAGER


MAHESH BABOO GUPTA
DIRECTOR


SUDHIR NAYYAR
DIRECTOR


K VEERA BRAHMAJI RAO
EXECUTIVE DIRECTOR


SUNIL MEHTA
MANAGING DIRECTOR & C.E.O.



As per our Report of even date


For Chhajed & Doshi
Chartered Accountants
FRN 101794W

For R Devendra Kumar & Associates
Chartered Accountants
FRN 114207W

For Hem Sandeep & Co.
Chartered Accountants
FRN 009907N


(Kiran K Daffary)
Partner
M No.010279

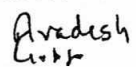

(Neeraj Golas)
Partner
M No. 074392


(Sandeep Jain)
Partner
M No. 087977

For Suri & Co.
Chartered Acc
FRN 004283S


(R Mahesh)
Partner
M No. 024775

For SPMG & Co.
Chartered Accountants
FRN 509249C


(Avadesh Gupta)
Partner
M No.516769

Date : 04.12.2017
Place: New Delhi