

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹ ॥



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

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

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

ਸੰਦਰਸ਼/Ref. No.

ਦਿਨਾਂਕ/Dated:

Ref: PSB/HO/Shares Cell/ /2021-22

July 29, 2021

To,

Bombay Stock Exchange Limited,
Department of Corporate Services,
25th floor, Phiroze Jeejeebhoy Towers,
Dalal Street, Fort, Mumbai – 400 001.
SCRIP CODE : 533295

National Stock Exchange of India Ltd.,
Exchange Plaza, C – 1, Block – G,
Bandra Kurla Complex, Bandra (East),
Mumbai – 400 051.
SYMBOL: PSB SERIES: EQ

Dear Sir,

**Reg: Investor Presentation – Unaudited Reviewed Financial Results for the Quarter (Q1) /
Three months period ended June 30, 2021.**

We are enclosing Investor Presentation on the Unaudited Reviewed Financial Results for the Quarter (Q1) / Three months period ended June 30, 2021. The same can also be viewed on the website of the Bank i.e. <https://punjabandsindbank.co.in/>

This is for your information & records.

Yours faithfully,

[Saket Mehrotra]

Company Secretary



ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹਿ ॥



ਪੰਜਾਬ ਆਡ ਸਿੰਘ ਬੈਂਕ

Punjab & Sind Bank

A Government of India Undertaking

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

June 2021(Q1)

PSB – where service is a way of life....



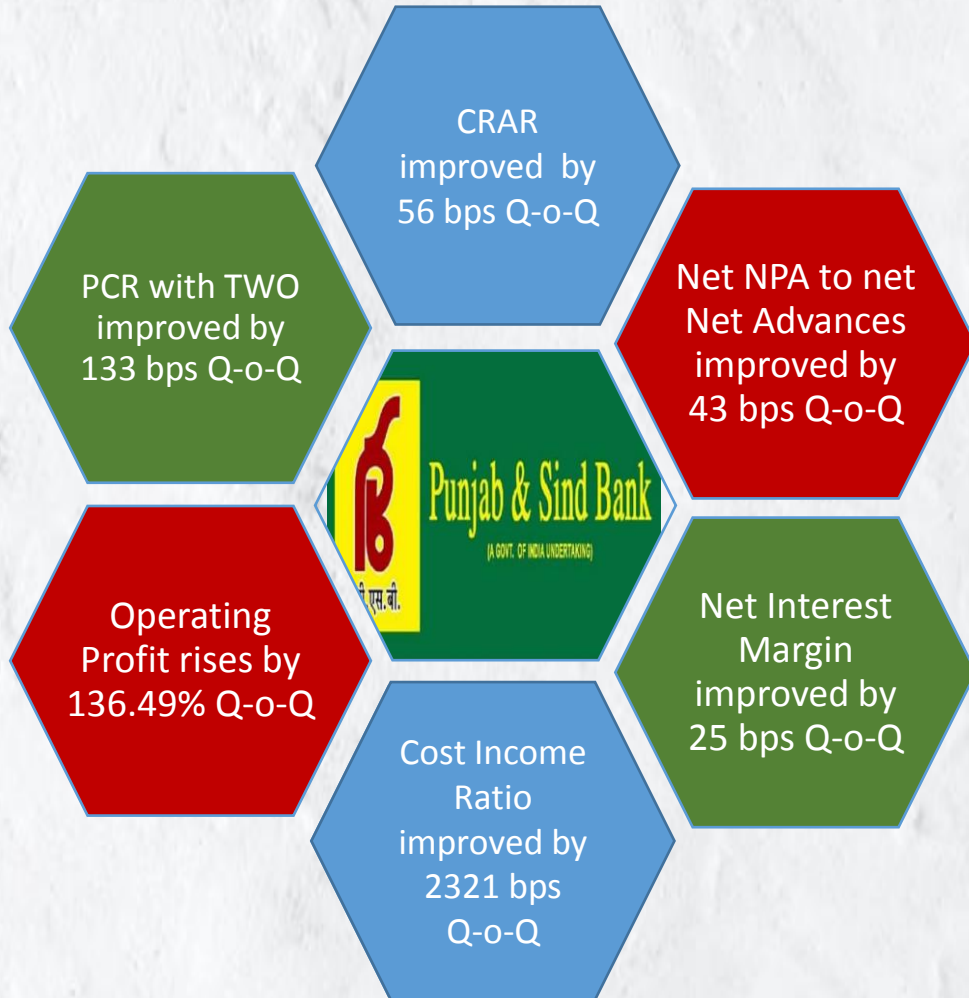
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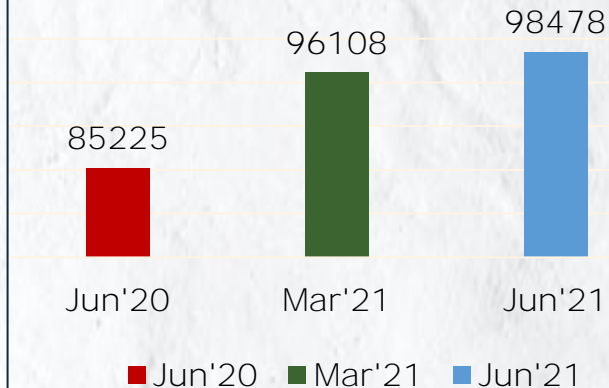


Business Mix

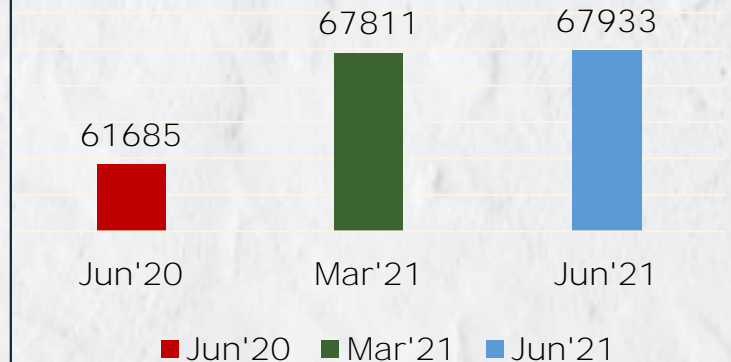
(Rs in Crore)

Parameters	Outstanding as of			QoQ Growth (%) (Sequential)	YoY Growth (%)
	Jun'20	Mar'21	Jun'21		
Total Business	146910	163919	166411	1.52	13.27
Total Deposits	85225	96108	98478	2.47	15.55
Total Advances	61685	67811	67933	0.18	10.13

Total Deposits



Total Advances

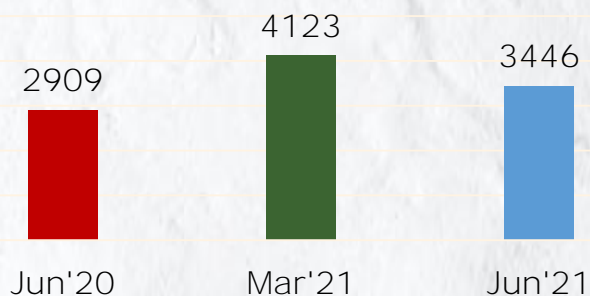




(Rs in Crore)

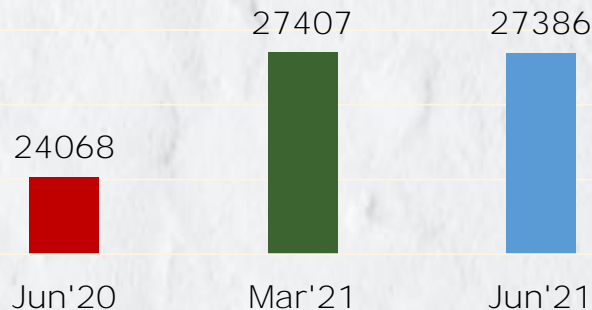
Parameters	Outstanding as of			QOQ Growth (%) (Sequential)	YOY Growth (%)
	Jun'20	Mar'21	Jun'21		
Current Deposits	2909	4123	3446	(16.42)	18.46
Savings Deposits	24068	27407	27386	(0.08)	13.79
CASA Deposits	26977	31530	30832	(2.21)	14.29
CASA (%) to Total Deposits	31.65	32.81	31.31	(150) bps	(34) bps

Current Deposits



■ Jun'20 ■ Mar'21 ■ Jun'21

Savings Deposits



■ Jun'20 ■ Mar'21 ■ Jun'21

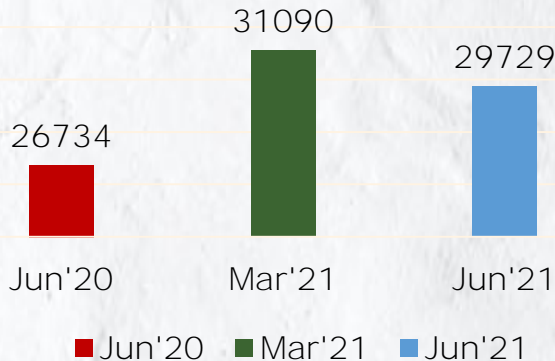


Composition of Advances

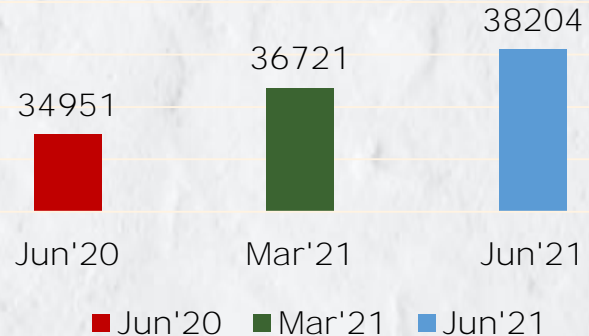
(Rs in Crore)

Particulars	Outstanding as of			Variation over Jun'20		% to Gross Advances (Jun'21)
	Jun'20	Mar'21	Jun'21	Amt	%	
Agriculture	8649	10638	9710	1061	12.27	14
MSME	9865	11497	11135	1270	12.87	17
Retail Advances	8220	8956	8884	664	8.08	13
Food Credit	623	583	786	163	26.12	1
Corporate Advances	34328	36138	37418	3091	9.00	55
Total	61685	67811	67933	6248	10.13	100
RAM	26734	31090	29729	2995	11.20	44

RAM



Corporate Advances *



(*incl. Food Credit)



Exposure to Major Industries

(Rs in Crore)

Sector		Jun'20		Mar'21		Jun'21	
		Amount	% age	Amount	% age	Amount	% age
Infrastructure		13111.79	21.26	14354.40	21.17	15477.82	22.78
(Out of Which)	Power	3991.79	6.47	4378.72	6.46	5307.48	7.81
	Telecom	882.19	1.43	1315.42	1.94	963.40	1.42
	Roads, Ports, Railways & Highways	3122.49	5.06	3383.98	4.99	3452.59	5.08
	Other Infra	2240.3	3.63	5276.28	7.78	5754.35	8.47
Metal including Iron & Steel		1167.78	1.89	886.41	1.31	785.37	1.16
Textiles		1316.96	2.13	1642.31	2.42	1696.91	2.50
Chemical & Chemical Products		91.29	0.15	132.23	0.19	119.28	0.18
All Engineering		394.76	0.64	510.26	0.75	488.29	0.72
Gems & Jewellery		36.28	0.06	37.63	0.06	35.70	0.05
Food Processing		1020.27	1.65	1431.87	2.11	1440.18	2.12
Construction		445.11	0.72	471.71	0.70	467.98	0.69



Priority Sector Lending

(Rs in Crore)

Sl.	Particulars	Jun'20	Mar'21	Jun'21	Increase QoQ % Sequential	Increase YoY %	% to ANBC (Jun' 21)
1	Agriculture*	10518	12868	11845	(7.95)	12.62	18.73
	Out of which, S&MF	5883	7127	6554	(8.04)	11.41	10.37
2	MSME*	10478	10122**	11835	16.92	12.95	
	Out of which, Micro	5181	5025**	6889	37.09	32.97	10.90
3	Housing Loan*	4949	4818	4758	(1.25)	(3.86)	
4	Education Loan	193	247	236	(4.45)	22.28	
5	Others	141	173	281	62.43	99.29	
	Total PSL*	26279	28228**	28955	2.58	10.18	45.80
	PSL % to ANBC	37.23	43.95	45.80			

* Figures includes RIDF

** Excluding PSLC of Rs. 2130 Cr.



Performance under Priority Sector

(Rs in Crore)

Segment	Mandatory Target (%)	Achievement	Achievement (%)
Priority Sector *	40	28955	45.80
Agriculture *	18	11845	18.73
Small/Marginal Farmers	9	6554	10.37
Weaker Section	11	7587	11.99
Micro under MSME *	7.50	6889	10.90
Non Corporate Farmers	12.14	8467	13.39

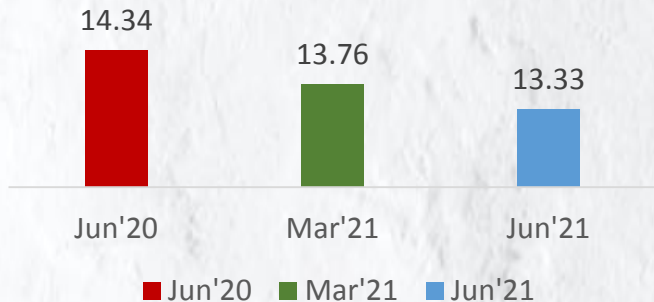
All the five mandatory targets stipulated by RBI under Priority Sector Advances have been Surpassed.

* Figure includes RIDF

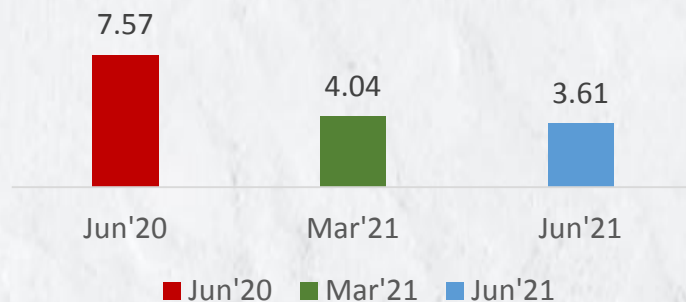


Highlights - Asset Quality

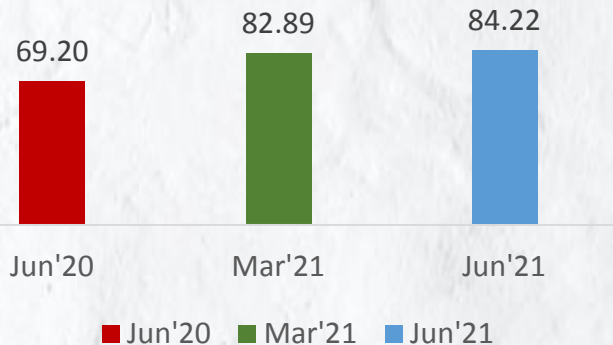
Gross NPA as % of Gross Advances



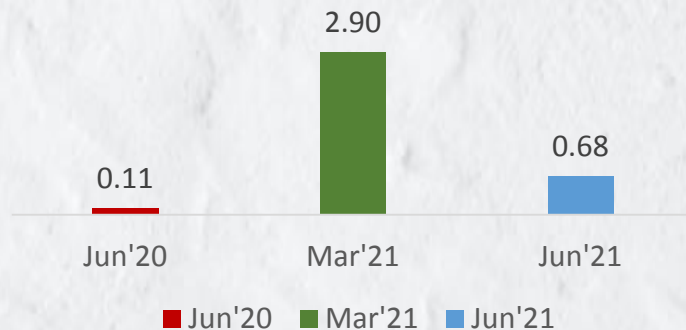
Net NPA as % of Net Advances



PCR with Two (%)



Slippage Ratio (%)





Asset Quality

(Rs in Crore)

Particulars	Jun'20	Mar'21	Jun'21
Standard	52837	58477	58878
Sub – Standard	2051	1501	1354
Doubtful	6491	4744	4626
Loss	306	3089	3075
Total Advances	61685	67811	67933



Movement of NPA

(Rs in Crore)

Sr. No	Particulars	Quarter		
		Jun'20	Mar'21	Jun'21
1	Gross NPA Opening Balance	8874.57	8489.89	9334.00
2	Cash recoveries	66.96	531.19	194.11
3	Out of Above Cash recovery(2) Income Booked	17.41	8.86	44.68
4	Up gradations	35.39	76.94	539.93
5	Write off/ Rebate	0.80	66.28	32.51
6	Total Net Reductions(2+4+5-3)	85.74	665.55	721.87
7	Fresh Slippage	59.23	1509.66	442.83
8	GROSS NPA(1+7-6)	8848.06	9334.00	9054.96
9	GROSS NPA (%)	14.34	13.76	13.33
10	NET NPA	4326.41	2461.95	2206.70
11	NET NPA (%)	7.57	4.04	3.61
12	Recovery in T.W.O. A/Cs	8.93	69.01	123.87



Priority Sector NPA

(Rs. In Crore)

Sector	Jun' 20	Mar'21	Jun'21
A. Total Agriculture Advances	988	918	839
B. MSME	1875	2098	2088
(i) Micro Enterprises	760	1283	1292
(ii) Small Enterprises	643	391	379
(iii) Medium Enterprises	472	424	417
C. Housing Loan	286	392	392
D. Education Loan	13	18	16
E. Social Infrastructure	11	16	14
F. Other Priority Sector	11	12	12
Total Priority Sector NPA	3184	3454	3361



Corporate NPAs

(Rs in Crore)

Industry	Jun' 20	Mar'21	Jun'21
Iron and Steel	312.95	186.94	185.13
Engineering	84.48	100.72	95.72
Textile	462.03	456.67	456.55
Infra-energy	702.79	669.02	785.42
Infra-Transport	700.75	814.11	816.21
Infra-Others	396.62	404.62	404.11
Food Processing	50.55	99.92	98.57
Wood Product	23.07	23.07	23.07
Others (Chemical, Leather, etc.)	3705.17	3871.44	3534.94
Total	6438.41	6626.51	6399.72



Restructured Advances

(Rs in Crore)

Sector	Jun'20		Mar'21		Jun'21	
	Amount	% age	Amount	% age	Amount	% age
Agriculture	8.92	1.57	43.59	2.37	52.62	1.78
Power	83.49	14.68	81.77	4.44	263.41	8.91
Textiles	4.88	0.86	228.74	12.42	235.83	7.98
Cement & Products	0.09	0.02	0.44	0.02	0.58	0.02
Iron & Steel	1.75	0.31	1.98	0.11	13.63	0.46
Telecom	0.1	0.02	0.09	0.00	0.2	0.01
Hotel	19.07	3.35	46.13	2.51	141.05	4.77
Petro Chemical	0.03	0.01	0.00	0.00	0.89	0.03
Other Infrastructure	184.29	32.40	262.29	14.25	546.54	18.49
Others	266.19	46.80	1176.05	63.88	1700.88*	57.55
Total	568.81	100.00	1841.08	100.00	2955.63	100.00

*Other Restructuring comprises of MSME Rs. 641 crore, housing and vehicle of Rs. 848 crore,.



Resolution Framework for COVID - 19

(Rs in Crore)

Particulars	Resolution Framework COVID-19 : 1.0		Resolution Framework COVID-19 : 2.0	
	No. of Accounts	Amount	No. of Accounts	Amount
Agriculture	402	29.52	0	0
MSME	5098	438.45	1235	155.08
Retail Advances	6250	555.88	3575	349.02
Corporate Advances	17	977.75	0	0



SMA - Sector wise

(Rs in Crore)

S. No.	Sector	30.06.2020			31.03.2021			30.06.2021		
		SMA 0	SMA 1	SMA 2	SMA 0	SMA 1	SMA 2	SMA 0	SMA 1	SMA 2
1	Retail	180	146	18	186	1246	13	710	44	636
2	Agriculture	6	182	512	62	440	21	180	346	186
3	MSME	68	31	25	450	881	26	1075	232	570
4	Corporate	72	23	151	790	403	3004	836	113	3078
5	Total (1+2+3+4)	326	381	706	1489	2971	3064	2801	735	4470



Status of NCLT

(Rs in Crore)

Category	30.06.2021			
	No. of Accounts	Exposure	Provision	PCR (%)
RBI List I	3	258.40	258.40	100
RBI List II	1	23.37	23.37	100
Accounts filed by Bank	1	64.79	64.79	100
Accounts filed by other Banks	43	3110.51	2937.84	94.44
Total	48	3457.07	3284.40	95.00



Investments

(Rs in Crore)

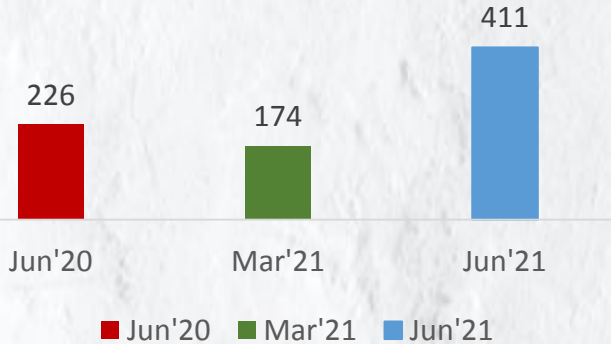
Particulars	Jun 20	Mar 21	Jun 21	% to Total (Jun 21)
GROSS INVESTMENTS	24549	32518	36372	100.00
SLR INVESTMENTS				
i) Treasury Bills	143	457	1018	2.80
ii) CG securities	11341	11763	14281	39.26
iii) State Govt. Securities	7069	7104	9416	25.89
iv) Other Approved Securities	7	1	1	0.01
Total of SLR Investments	18560	19326	24717	67.96
NON-SLR INVESTMENTS				
i) PSU Bonds	4212	9478	9341	25.68
ii) Corporate Debentures	1405	1381	1355	3.72
iii) CDs	0	1430	291	0.80
iv) CPs	0	533	295	0.81
v) Shares of PSUs /Corporates & Others	329	321	320	0.88
vi) Venture CF	5	13	17	0.05
viii) Securitized Receipt	38	37	35	0.10
Total of Non-SLR Investments(Excluding RIDF)	5989	13192	11656	32.04

* PSU Bonds include Recapitalization Bonds of Rs.7072 Cr

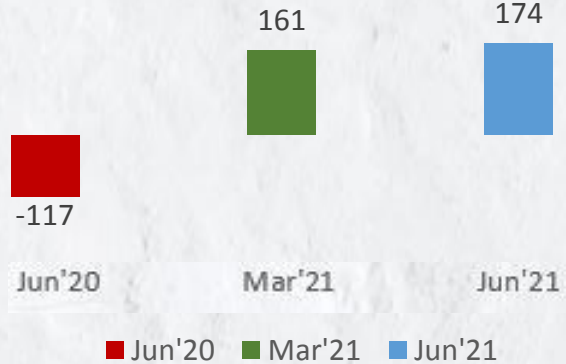


Highlights - Financial Performance

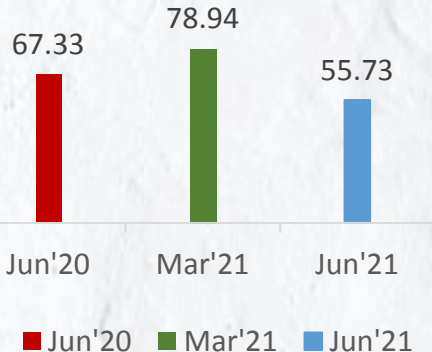
Operating Profit (Rs. in Crore)



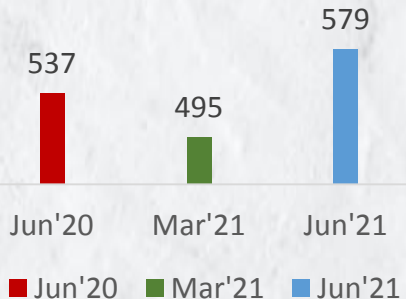
Net Profit (Rs. In Crore)



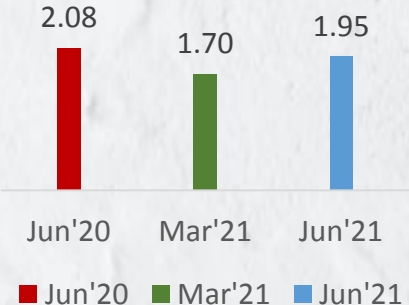
Cost to Income Ratio (%)



Net Interest Income (NII) (Rs. In Crore)



Net Interest Margin (NIM) (%)





Operating Profit

(Rs in Crore)

Particulars	Quarter			Variation	
	Jun'20	Mar'21	Jun'21	QoQ% (Sequential)	YoY%
Interest Income	1800	1611	1690	4.90	(6.11)
Interest Expenses	1263	1116	1111	(0.45)	(12.03)
NII (Spread)	537	495	579	16.97	7.82
Non Interest Income	154	330	349	5.76	126.62
Operating Expenses	465	651	517	(20.58)	11.18
Operating Profit	226	174	411	136.21	81.86



Net Profit

(Rs in Crore)

Particulars-	Quarter			Variation	
	Jun'20	Mar'21	Jun'21	QoQ% (Sequential)	YoY%
Operating Profit	226	174	411	136.21	81.86
Provision for NPA	331	20	(23)	(215.00)	(106.95)
Tax Expense	(40)	9	160	1677.78	500
Investment Depreciation / NPI	0	6	25	316.67	-
Standard Assets	48	(98)	87	188.78	81.25
NPV Prov. On Restructured Adv.	2	9	(47)	(622.22)	(2450.00)
Others	2	67	35	(47.76)	1650.00
Total Provisions	343	13	237	1723.08	(30.90)
Net Profit	(117)	161	174	8.07	248.72



Interest Income

(Rs in Crore)

Particulars	Quarter			Variation	
	Jun'20	Mar'21	Jun'21	QoQ% (Sequential)	YoY%
Interest Income (a+b+c)	1800	1611	1690	4.90	(6.11)
a) Advances	1268	1080	1167	8.06	(7.97)
b) Investments	477	454	476	4.85	(0.21)
c) Others	55	77	47	(38.96)	(14.55)



Total Expenditure

(Rs in Crore)

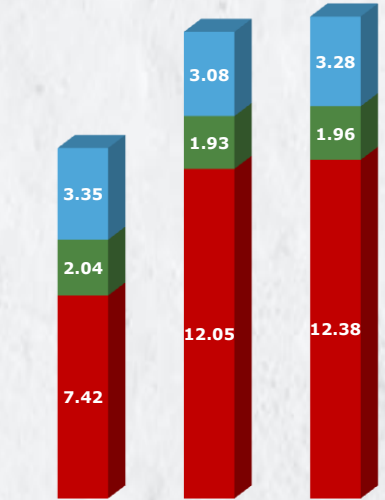
Particulars	Quarter			Variation	
	Jun'20	Mar'21	Jun'21	QoQ% (Sequential)	YoY%
Total Expenses	1728	1767	1628	(7.87)	(5.79)
Interest Expenses	1263	1116	1111	(0.45)	(12.03)
- Deposits	1195	1055	1047	(0.76)	(12.38)
- Others	68	61	64	4.92	(5.88)
Operating Expenses	465	651	517	(20.58)	11.18
a. Salaries	319	431	338	(21.58)	5.96
b. Other Operating Expenses	146	220	179	(18.64)	22.60



Capital Adequacy

(Rs in Crore)

Particulars	Jun 20 (Basel III)			Mar 21 (Basel III)			Jun 21 (Basel III)		
	Amount	%	Regulatory Requirement	Amount	%	Regulatory Requirement	Amt	%	Regulatory Requirement
CET I (Including CCB)	3636	7.42	7.375	6243	12.05	7.375	6296	12.38	7.375
AT - 1	1000	2.04		1000	1.93		1000	1.96	
Tier I	4636	9.46	8.875	7243	13.98	8.875	7296	14.34	8.875
Tier II	1640	3.35		1598	3.08		1666	3.28	
Capital Adequacy	6276	12.81	10.875	8841	17.06	10.875	8962	17.62	10.875
Risk Weighted Assets	48996			51790			50869		

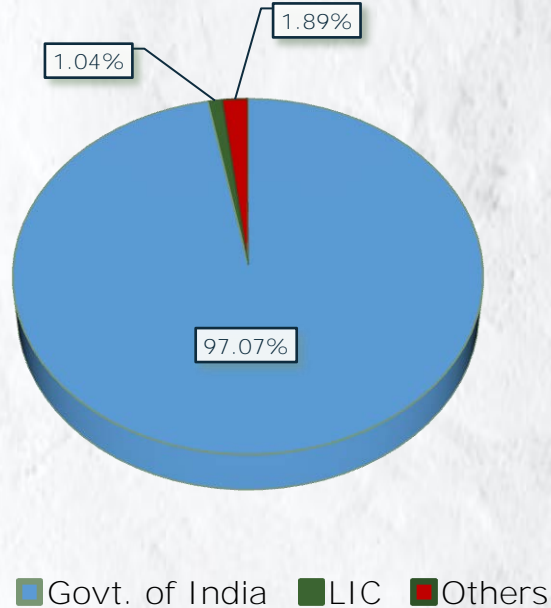


Jun'20 Mar'21 Jun'21

- Common Equity Tier I
- Additional Tier I
- Tier II



Share Holding Pattern



Particulars	30.06.20	31.03.21	30.06.21
• Share Capital	701.05 Cr	4052.67 Cr	4052.67 Cr
• No. of Shares	70.10 Cr	405.27 Cr	405.27 Cr

Particulars	30.06.20	31.03.21	30.06.21
• Govt. of India	83.06	97.07	97.07
• LIC	5.99	1.04	1.04
• Others	10.95	1.89	1.89



Net Worth

Particulars	30.06.20	31.03.21	30.06.21
• Net Worth	2762.76 Cr	5126.26 Cr	5461.80 Cr
• Book Value	Rs. 39.41	Rs. 12.65	Rs. 13.48



Balance Sheet

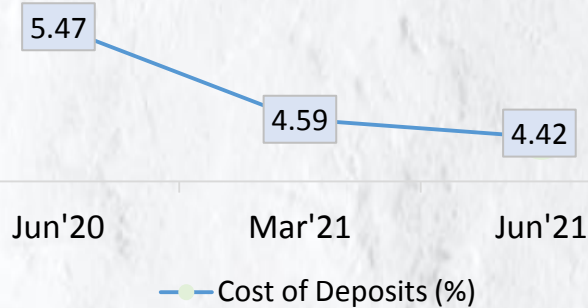
(Rs in Crore)

Liabilities	As on		
	Jun' 20	Mar'21	Jun'21
Capital	701	4053	4053
Reserve & Surplus	4778	4310	4484
Deposits	85225	96108	98478
Borrowings	3058	2644	2644
Other Liabilities & Provision	2002	3367	3008
Total	95764	110482	112667
Assets			
Cash & Balance with RBI	5948	7208	5759
Bal. with Banks & Money at Call	74	1131	795
Investments	24154	32023	35871
Advances (Net)	57200	60942	61134
Fixed Assets	1230	1585	1593
Other Assets	7158	7593	7515
Total	95764	110482	112667

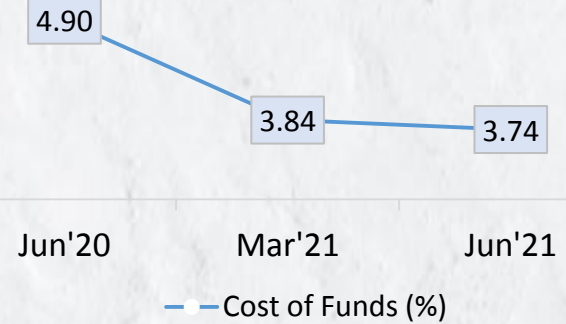


Key Financial Ratios (QoQ)

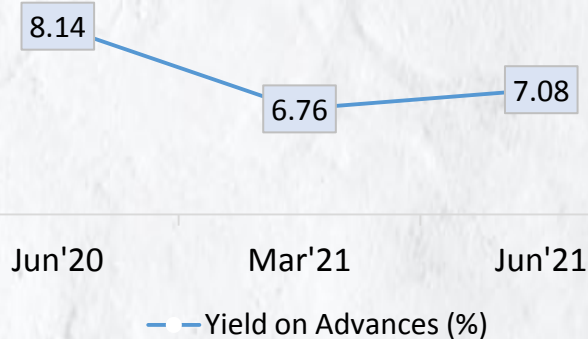
Cost of Deposits (%)



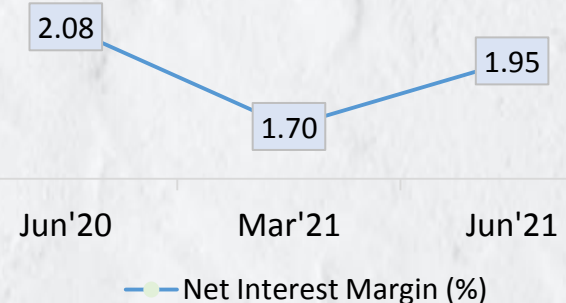
Cost of Funds (%)



Yield on Advances (%)



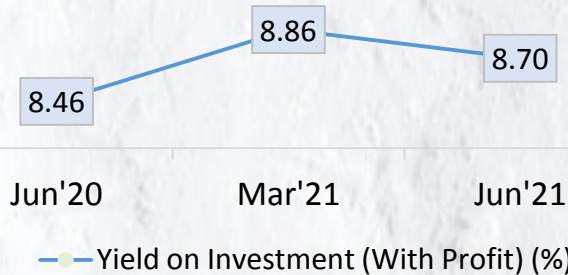
Net Interest Margin (%)



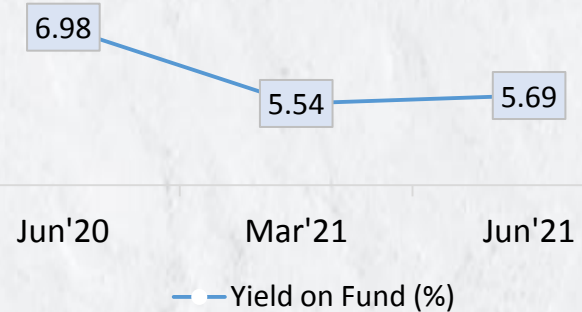


Key Financial Ratios (QoQ)

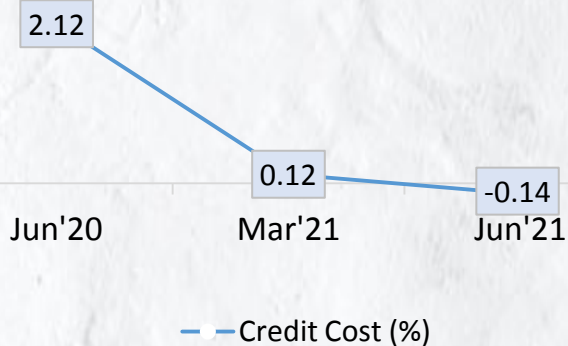
Yield on Investment (With Profit) (%)



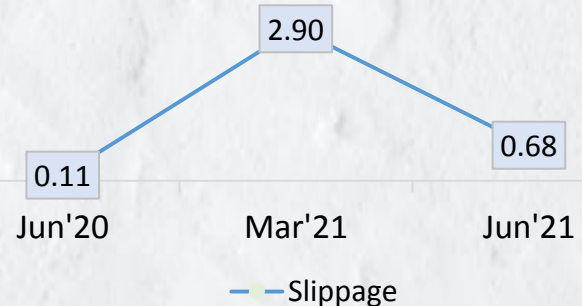
Yield on Fund (%)



Credit Cost (%)



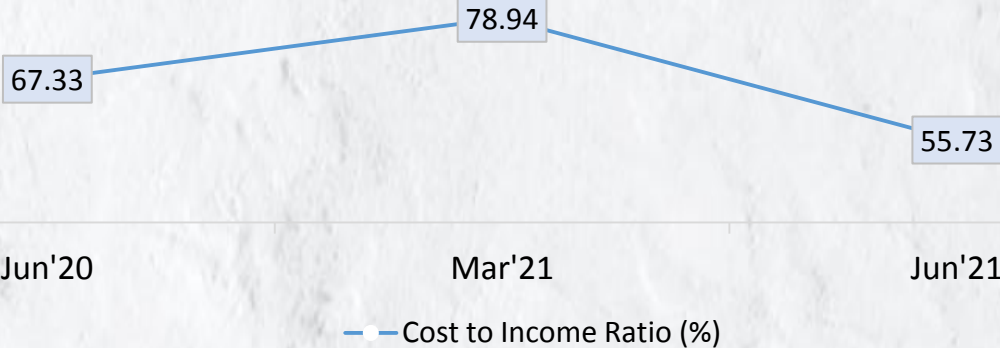
Slippage Ratio (%)



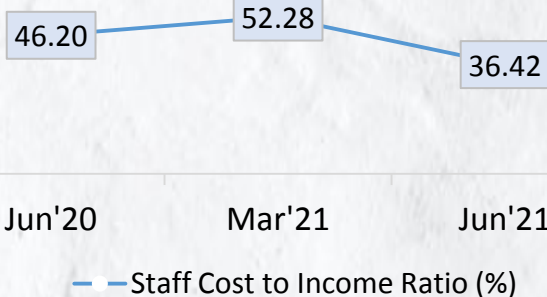


Key Financial Ratios (QoQ)

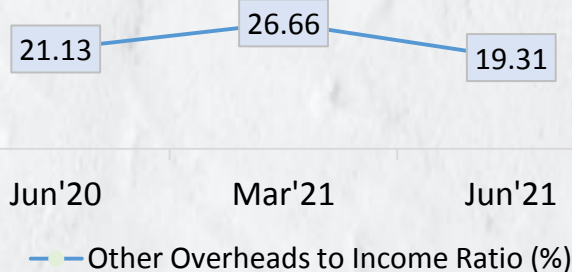
Cost to Income Ratio (%)



Staff cost to Income ratio (%)



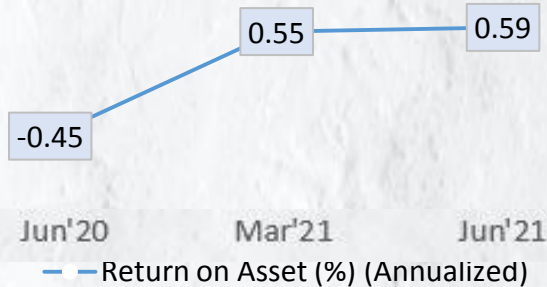
Other Overheads to Income Ratio (%)



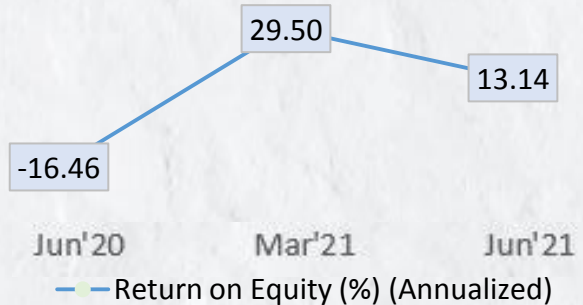


Key Financial Ratios (QoQ)

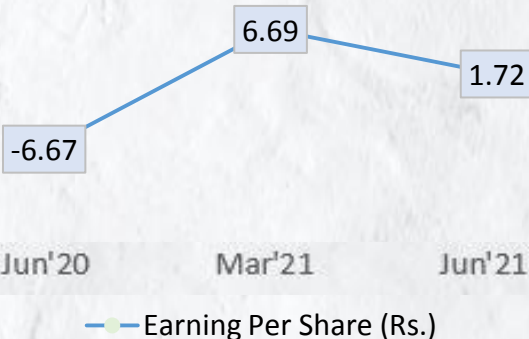
Return on Asset (%) (Annualized)



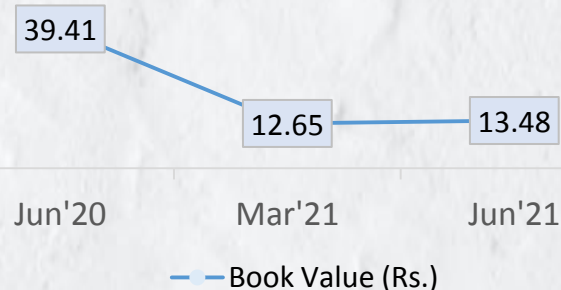
Return on Equity (%) (Annualized)



Earning Per Share (Rs.)



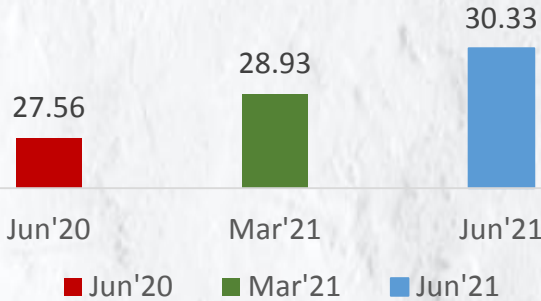
Book Value (Rs.)



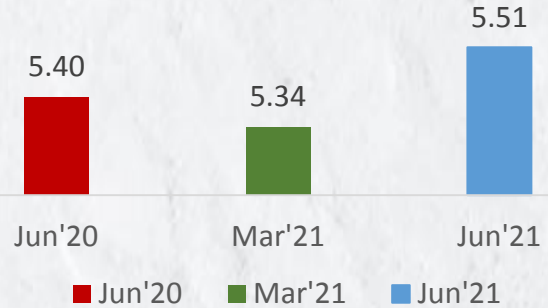


Digital Footprints

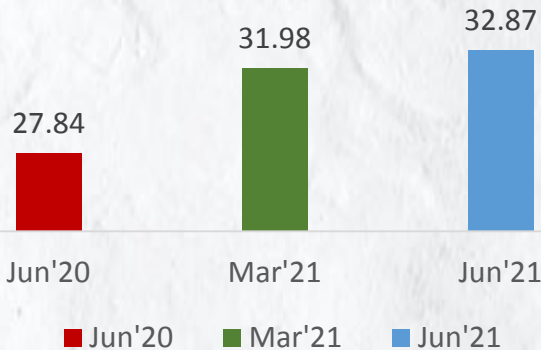
E- Transaction (%)



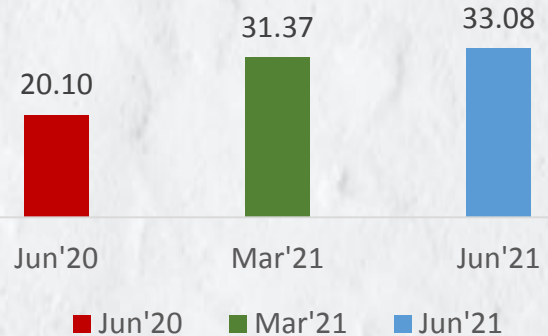
Internet Banking Users (In Lac)



ATM Card Base (In Lac)

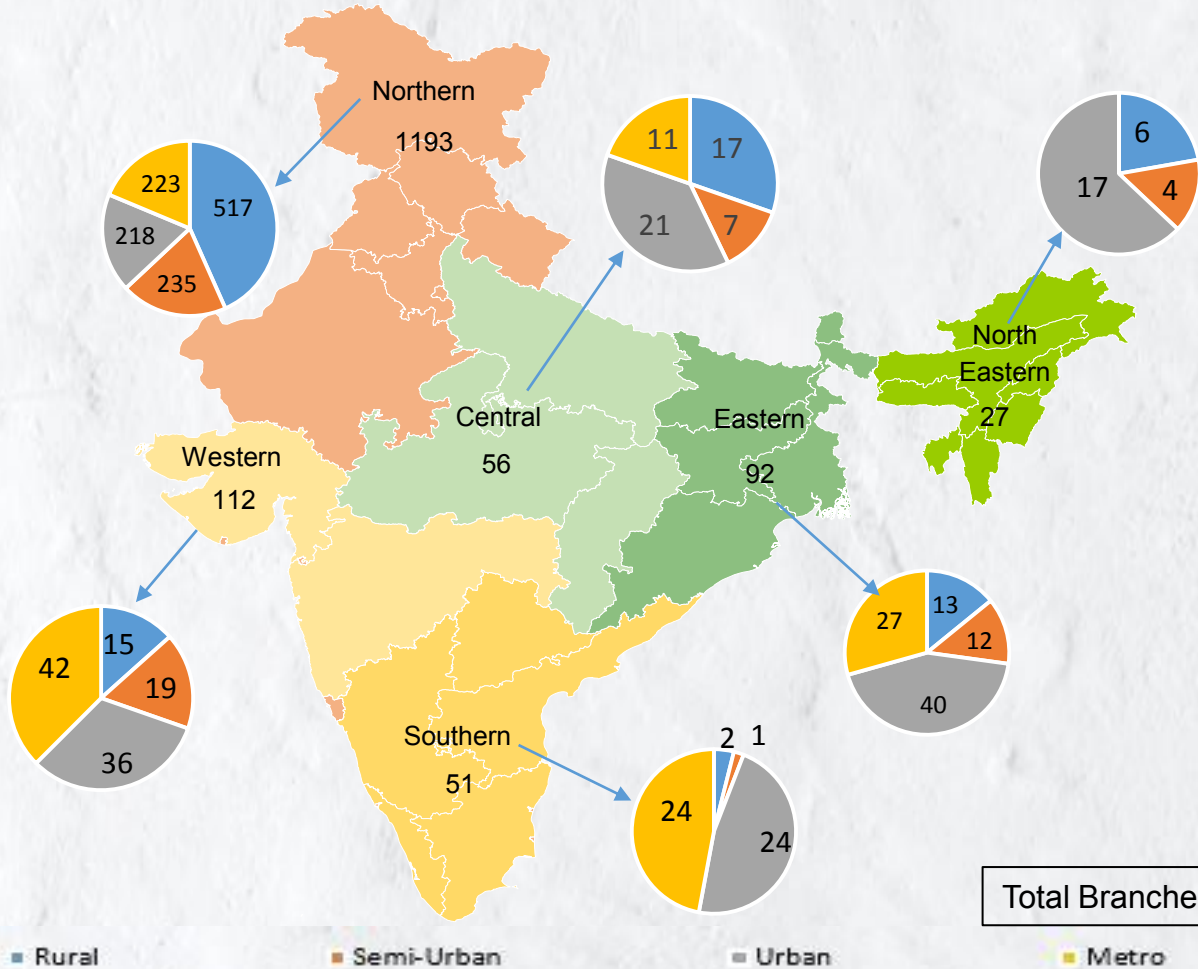


UPI/BHIM Users (In Lac)





Region-wise Branches



Total Branches - 1531



Financial Inclusion



Cumulative position of Pradhan Mantri Jan-Dhan Yojana Schemes

Particulars	As on 30.06.20	As on 31.03.21	As on 30.06.21
Number of Accounts opened	1298361	1396110	1398442
Number of Active Accounts	1055432	1162246	1164259
Deposits in Accounts (Rs. In Cr.)	590	575	550
Average Balance per Account	Rs 4545/-	Rs.4118/-	Rs. 3930/-



Financial Inclusion

JAN-DHAN SE JAN SURAKSHA

Social Security for Citizens

Pradhan Mantri
Jeevan Jyoti
Bima Yojana

Pradhan Mantri
Suraksha
Bima Yojana

Atal
Pension
Yojna

Pradhan Mantri Social Security Schemes

Scheme	No. of Enrolments as on 30.06.20	No. of Enrolments as on 31.03.21	No. of Enrolments as on 30.06.21
Atal Pension Yojana	190388	243830	260891
Pradhan Mantri Jeevan Jyoti Bima Yojna	282675	359572	363533
Pradhan Mantri Suraksha Bima Yojna	1218966	1410851	1437108
Total Enrolments	1692029	2014253	2061532



Our Renowned Products

PSB
APNA GHAR
 — सहज —



PSB
Contractor Plus Scheme



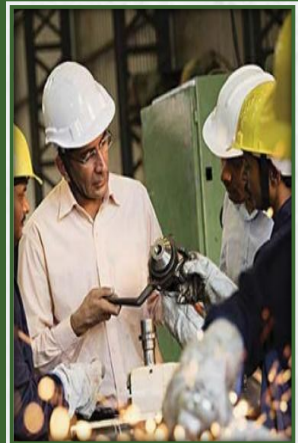
PSB Kisan Credit Card
 Empowers Rural India



PSB
APNA VAHAN
 — सुगम —

PSB
PERSONAL
LOAN

PSB
VYAPAR LOAN



PSB
MORTGAGE
LOAN



Thank You !

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