

ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ

ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕ੍ਰਮ



Punjab & Sind Bank

A Government of India Undertaking

Financial Performance (Q4) FY 2021-22

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Highlights & Business Performance

Highlights



7228
bps
Y-o-Y

Operating Profit
Rs. 1330 Cr.

Net Interest Margin
2.80 %

18
bps
Y-o-Y



13802
bps
Y-o-Y

Net Profit
Rs. 1039 Cr.

Return on Asset
0.85%

340
bps
Y-o-Y

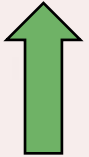


951
bps
Y-o-Y

CASA
Rs. 34528 Cr.

Provision Coverage Ratio
87.89 %

500
bps
Y-o-Y



1245
bps
Y-o-Y

Cost to Income Ratio
63.16 %

Gross NPA
12.17%

159
bps
Y-o-Y



78
bps
Y-o-Y

Cost of Deposit
4.28 %

Net NPA
2.74%

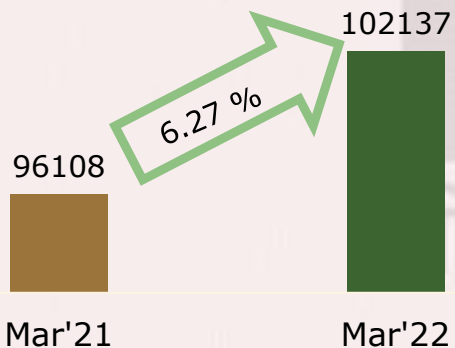
130
bps
Y-o-Y



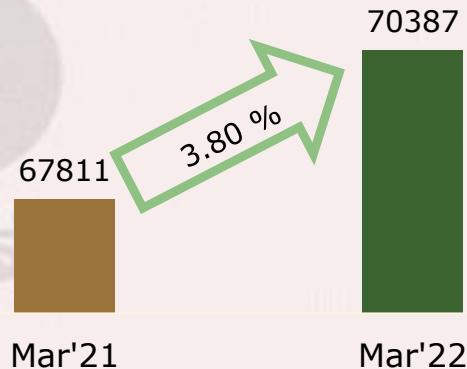
(Rs in Crore)

Parameters	Outstanding as of					QoQ Growth (%) (Sequential)	YoY Growth (%)
	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22		
Total Business	163919	166411	169484	167061	172524	3.27	5.25
Total Deposits	96108	98478	101910	100351	102137	1.78	6.27
Total Advances	67811	67933	67574	66710	70387	5.51	3.80

Total Deposits



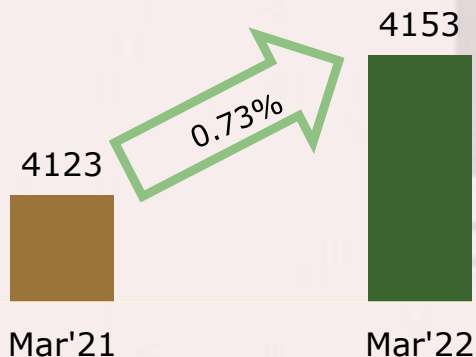
Total Advances



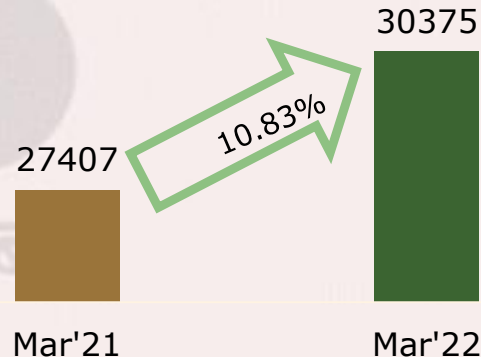
(Rs in Crore)

Parameters	Outstanding as of				Mar'22	QOQ Growth (%) (Sequential)	YOY Growth (%)
	Mar'21	Jun'21	Sep'21	Dec'21			
Current Deposits	4123	3446	3585	3680	4153	12.85	0.73
Savings Deposits	27407	27386	27235	29069	30375	4.49	10.83
CASA Deposits	31530	30832	30820	32749	34528	5.43	9.51
CASA (%) to Total Deposits	32.81	31.31	30.24	32.63	33.81	117 bps	100 bps

Current Deposits



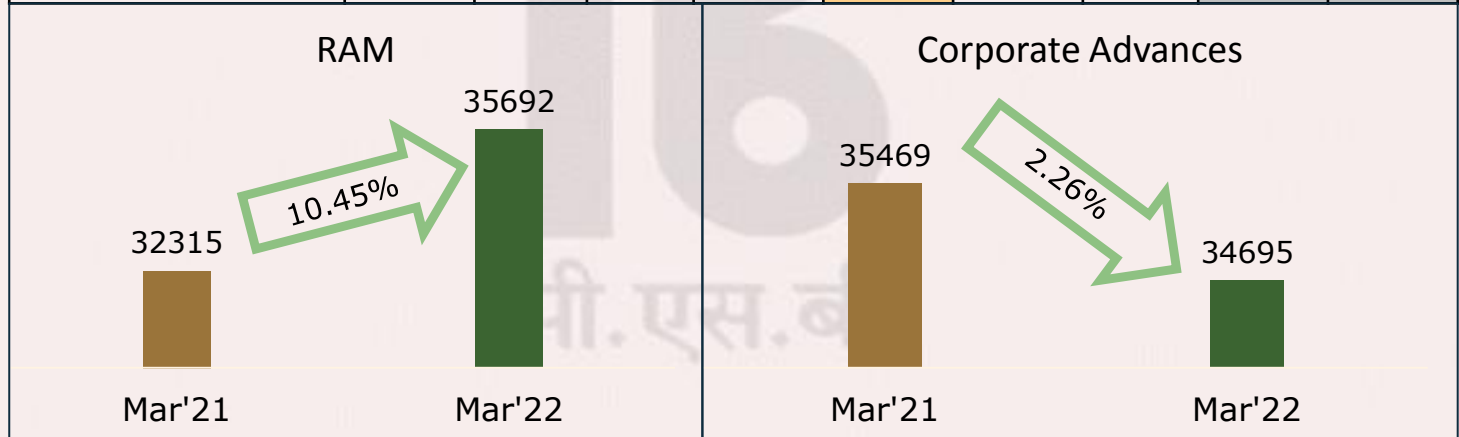
Savings Deposits



Composition of Advances

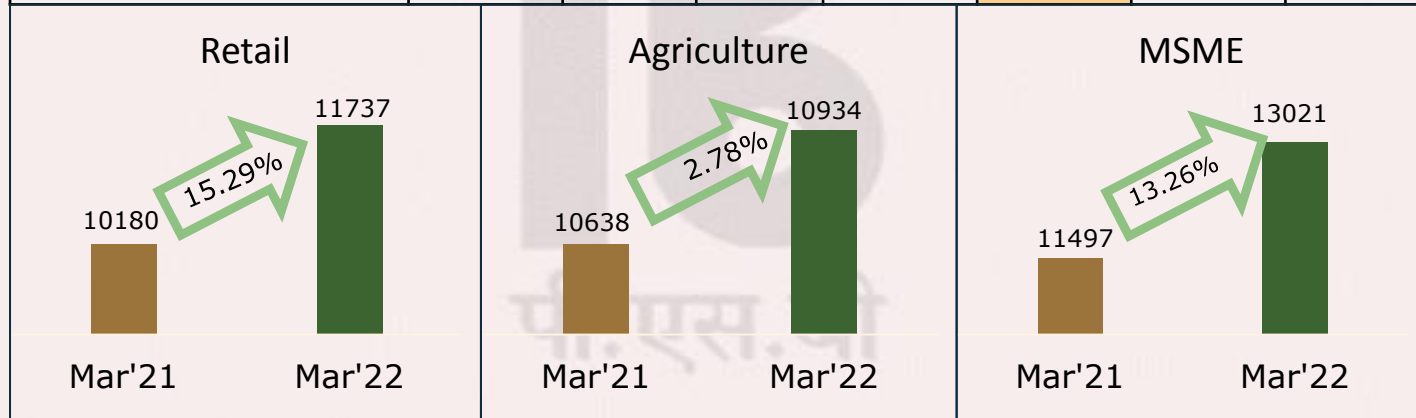
(Rs in Crore)

Particulars	Outstanding as of				Mar'22	Variation over Mar'21		% to Gross Advances (Mar'21)	% to Gross Advances (Mar'22)
	Mar'21	Jun'21	Sep'21	Dec'21		Amt	%		
RAM	32315	31049	32655	33557	35692	3377	10.45	47.65	50.71
Corporate Advances	35496	36884	34919	33153	34695	(801)	(2.26)	52.35	49.29
Out of which Govt. Guaranteed Adv.	10403	11528	12826	11652	12714	2311	22.21	15.34	18.06
Total	67811	67933	67574	66710	70387	2576	3.80		



(Rs in Crore)

Particulars	Outstanding as of				Mar'22	Variation over Mar'21	
	Mar'21	Jun'21	Sep'21	Dec'21		Amt	%
RAM	32315	31049	32655	33557	35692	3377	10.45
• Retail	10180	10204	10609	11140	11737	1557	15.29
• Agriculture	10638	9710	10308	10296	10934	296	2.78
• MSME	11497	11135	11738	12121	13021	1524	13.26



Exposure to Major Industries

(Rs in Crore)

Sector		Mar'21		Jun'21		Sep'21		Dec'21		Mar'22	
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Infrastructure		14354	21	15478	23	15729	23	15865	24	15969	23
(Out of Which)	Power	4379	6	5307	8	5842	9	6162	9	6575	9
	Telecom	1315	2	963	1	910	1	1074	2	991	1
	Roads, Ports, Railways & Highways	3384	5	3453	5	3093	5	2705	4	2726	4
	Other Infra	5276	8	5754	8	5884	9	5924	9	5678	8
Textiles		1642	2	1697	3	1780	3	1811	3	1559	2
Food Processing		1432	2	1440	2	1454	2	1549	2	1567	2

Priority Sector Lending

(Rs in Crore)

Sl.	Particulars	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22	Increase QoQ % (Sequential)	Increase YoY %
1	Agriculture	12868	11845	12282	12012	12551	4.49	(2.46)
2	MSME	10122 *	11835	12457	12269 **	13196**	7.56	30.37
3	Other PSL	5238	5275	5208	5137	5431	5.72	3.68
	Total PSL *	28228 *	28955	29947	29418 **	31178**	5.98	10.45

*Excluding PSLC of Rs.2130 Crore as on Mar 21

**Excluding PSLC of Rs.650 Crore as on Dec 21 & Mar 22

Performance under Priority Sector

(Rs in Crore)

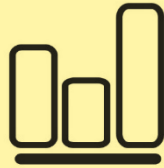
		Priority Sector	Agriculture	Small/Marginal Farmers	Weaker Section	Micro under MSME	Non Corporate Farmers
Mandatory Target (% to ANBC)		40	18	9	11	7.50	12.73
As on 31.03.2022	%	50	20	12	13	11	17
	Amount	31178	12551	7334	8017	7073	10795

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

(Rs in Crore)

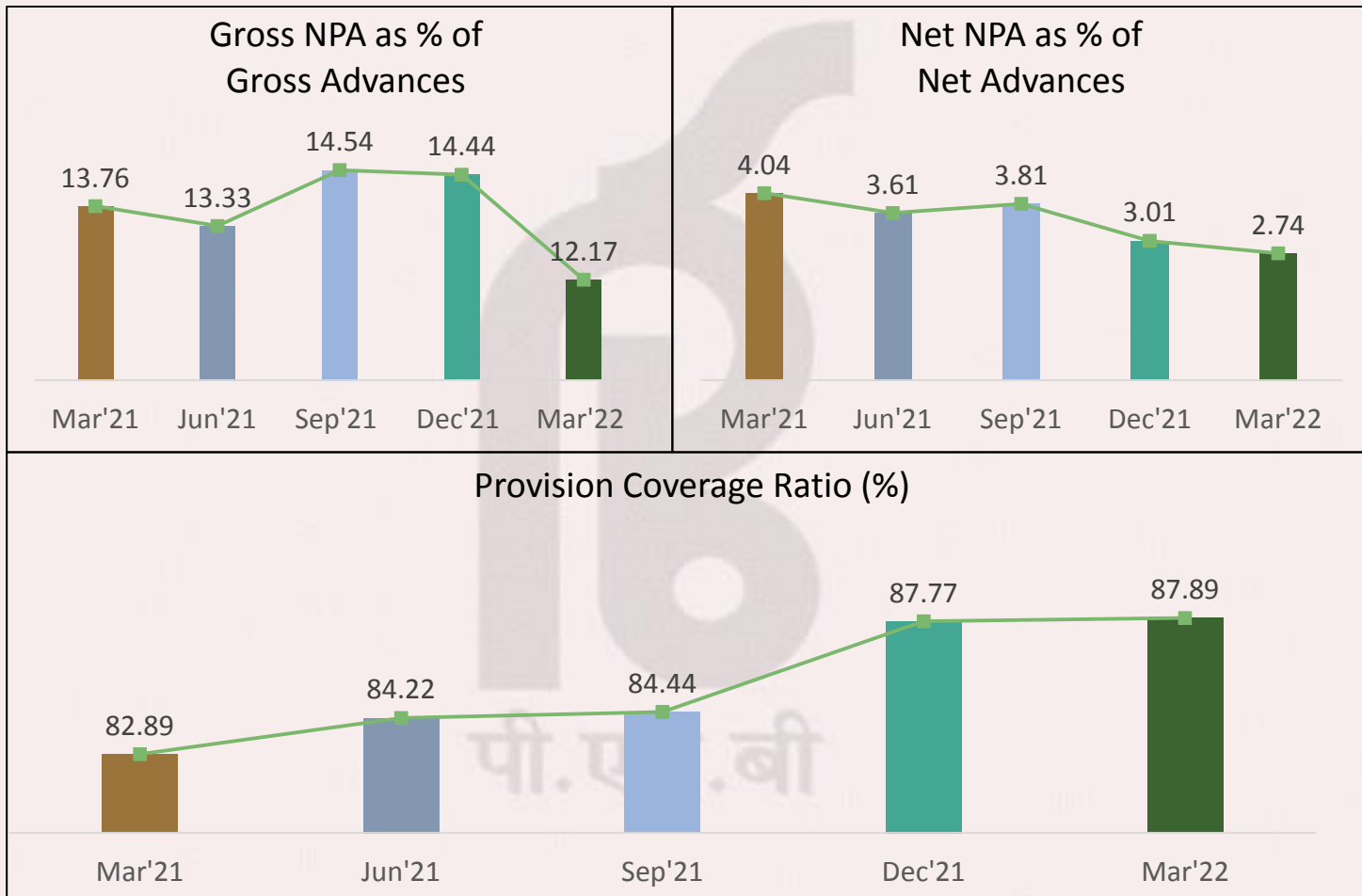
Sl.	Particulars	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22	Increase QoQ % (Sequential)	Increase YoY %
1	Housing	6713	6675	6727	6945	7159	3.08	6.64
2	Vehicle	1301	1306	1407	1519	1614	6.25	24.06
3	Personal	207	201	219	240	291	21.25	40.58
4	Other Retail	1959	2022	2256	2436	2674	9.77	36.50
	Total Retail	10180	10204	10609	11140	11737	5.36	15.29

* Other Retail includes Education Loan, Loan against Rent Receivables, Loan against Property for Personal use, Reverse Mortgage Loan etc.



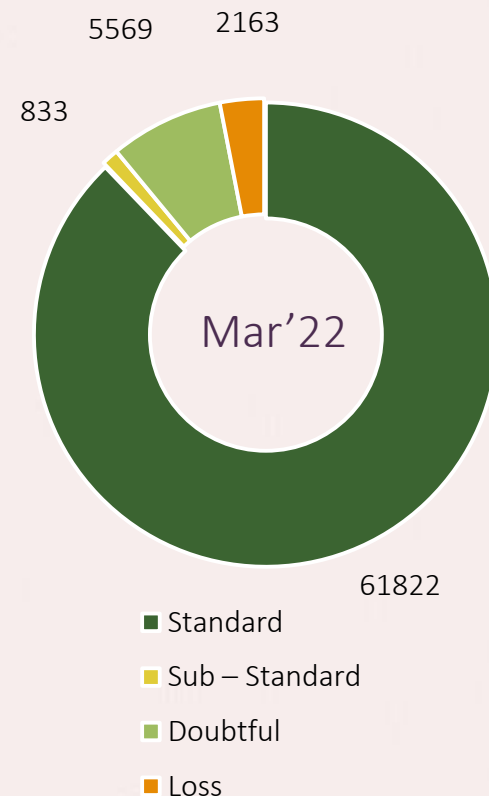
Asset Quality

Highlights - Asset Quality



(Rs in Crore)

Particulars	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22
Standard	58477	58878	57751	57074	61822
Sub – Standard	1501	1354	2344	842	833
Doubtful	4744	4626	4707	5937	5569
Loss	3089	3075	2772	2857	2163
Total Advances	67811	67933	67574	66710	70387



Movement of NPA

(Rs in Crore)

Sr. No	Particulars	Quarter					Full Year	
		Mar'21	Jun'21	Sep'21	Dec'21	Mar'22	Mar'21	Mar'22
1	Gross NPA Opening Balance	8490	9334	9055	9823	9636	8875	9334
2	Cash recoveries	531	194	530	230	305	927	1116
3	Out of Above Cash recovery Income Booked	9	45	38	7	16	48	105
4	Up gradations	77	540	303	175	120	148	689
5	Write off/ Rebate	66	33	3	3	1095	71	1134
6	Total Net Reductions(2+4+5-3)	665	722	798	401	1504	1097	2834
7	Fresh Slippage	1509	443	1566	214	433	1557	2065
8	GROSS NPA(1+7-6)	9334	9055	9823	9636	8565	9334	8565
9	GROSS NPA (%)	13.76	13.33	14.54	14.44	12.17	13.76	12.17
10	NET NPA	2462	2207	2288	1773	1742	2462	1742
11	NET NPA (%)	4.04	3.61	3.81	3.01	2.74	4.04	2.74
12	Recovery in T.W.O. A/Cs	69	124	60	25	128	136	338

(Rs in Crore)

Sector	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22
Agriculture	918	839	840	833	944
MSME	2098	2088	1949	1851	1821
Retail	657	659	609	633	597
Corporate	5661	5469	6425	6319	5203

(Rs in Crore)

Industry	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22
Iron and Steel	187	185	179	171	192
Engineering	101	96	81	0	91
Textile	457	457	455	334	506
Infra-energy	669	785	777	774	771
Infra-Transport	814	816	909	961	807
Infra-Others	405	404	387	290	358
Food Processing	100	99	95	49	64
Wood Product	23	23	23	23	29
NBFC	1886	1889	2766	2737	2359
Others (Chemical, Leather, etc.)	1019	715	753	980	26
Total	5661	5469	6425	6319	5203

Restructured Advances

(Rs in Crore)

Sector	Mar'21		Jun'21		Sep'21		Dec'21		Mar'22	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Power	82	4.45	263	8.90	263	7.63	261	7.62	233	7.01
Textiles	229	12.44	236	7.98	192	5.57	192	5.60	227	6.83
Hotel	46	2.50	141	4.77	135	3.92	151	4.41	137	4.12
Other Infrastructure	264	14.34	300	10.15	292	8.47	302	8.81	184	5.54
MSME	511	27.76	892	30.18	1072	31.11	1045	30.502	952	28.66
Housing	464	25.20	745	25.20	939	27.25	940	27.4372	918	27.63
Vehicle	54	2.93	80	2.71	83	2.41	79	2.3059	75	2.26
Others	191	10.37	299	10.12	470	13.64	456	13.31	596	17.94
Total	1841	100	2956	100	3446	100	3426	100	3322	100

SMA – Sector wise

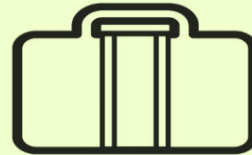
(Rs in Crore)

S. No.	Sector	31.03.2021			30.06.2021			30.09.2021			31.12.2021			31.03.2022		
		SMA 0	SMA 1	SMA 2	SMA 0	SMA 1	SMA 2	SMA 0	SMA 1	SMA 2	SMA 0	SMA 1	SMA 2	SMA 0	SMA 1	SMA 2
1	Retail	186	1247	13	710	44	636	720	97	583	1592	725	640	1713	1387	61
2	Agriculture	62	440	21	180	346	186	165	327	205	232	796	249	366	744	87
3	MSME	450	881	26	1075	232	570	1087	230	755	2046	705	703	2130	1095	112
4	Corporate	791	403	3004	836	113	3078	574	21	1728	2109	525	174	791	568	6
5	Total (1+2+3+4)	1489	2971	3064	2801	735	4470	2546	675	3271	5979	2751	1766	5000	3794	266

Status of NCLT

(Rs in Crore)

Category	As on 31.03.2022			
	No. of Accounts	Exposure	Provision	PCR (%)
RBI List I	3	258	258	100
RBI List II	1	23	23	100
Accounts filed by Bank	1	65	65	100
Accounts filed by other Banks	45	3588	3418	95
Total	50	3934	3764	96



Investment

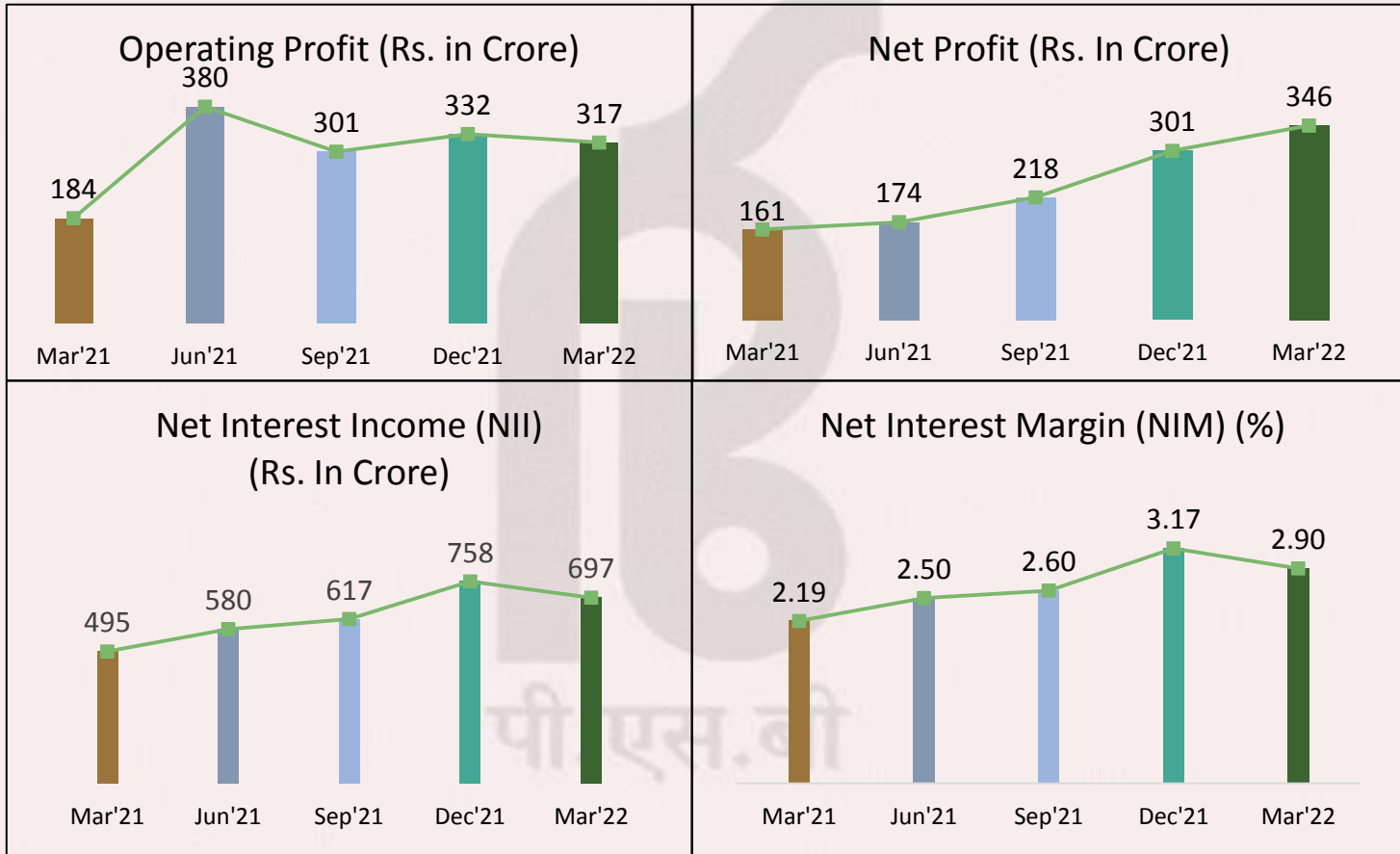
(Rs in Crore)

Particulars	Mar 21	Jun 21	Sep 21	Dec 21	Mar 22	% to Total (Mar 22)
GROSS INVESTMENTS	32518	36372	37553	37651	42766	
SLR INVESTMENTS						
i) Treasury Bills	457	1018	946	757	659	2.43
ii) CG securities	11763	14282	13133	13579	13935	51.48
iii) State Govt. Securities	7104	9416	12001	12291	12479	46.09
iv) Other Approved Securities	2	1	1	1	0	0.00
Total of SLR Investments	19326	24717	26081	26628	27073	100.00
NON-SLR INVESTMENTS						
i) PSU Bonds	9477	9341	9340	9136	13707*	87.34
ii) Corporate Debentures	1381	1356	1358	1207	1276	8.13
iii) CDs	1430	291	96	96	248	1.58
iv) CPs	533	295	294	196	47	0.30
v) Shares of PSUs /Corporates & Others	321	320	328	331	354	2.26
vi) Venture CF	13	17	21	25	29	0.19
viii) Securitized Receipt	37	35	35	32	32	0.20
Total of Non-SLR Investments(Excluding RIDF)	13192	11655	11472	11023	15693	100.00

* PSU Bonds include Recapitalization Bonds of Rs.11672 Cr



Financial Performance



Operating Profit

(Rs in Crore)

Particulars	Quarter					Variation		Full Year		Variation
	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22	QoQ% (Sequential)	YoY%	Mar'21	Mar'22	YoY%
Interest Income	1611	1691	1741	1871	1793	(4.17)	11.30	6974	7096	1.75
Interest Expenses	1116	1111	1124	1113	1096	(1.53)	(1.79)	4712	4444	(5.69)
NII (Spread)	495	580	617	758	697	(8.05)	40.81	2262	2652	17.24
Non Interest Income	340	317	256	171	215	25.73	(36.76)	904	959	6.08
Operating Expenses	651	517	572	597	595	(0.34)	(8.60)	2394	2281	(4.72)
Operating Profit	184	380	301	332	317	(4.52)	72.28	772	1330	72.28

(Rs in Crore)

Particulars-	Quarter					Variation		Full Year		Variation
	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22	QoQ% (Sequential)	YoY%	Mar'21	Mar'22	YoY%
Operating Profit	184	380	301	332	317	(4.52)	72.28	772	1330	72.28
Provision for NPA	20	(23)	678	325	9	(97.23)	(55.00)	2678	989	(63.07)
Provision on Restructured Adv.	9	(47)	(1)	1	(1)	(200.00)	(111.11)	39	(48)	(223.08)
Standard Assets	(98)	88	(468)	(307)	(196)	36.16	100.00	1284	(883)	(168.77)
Provision for NPI	17	(7)	(60)	5	59	1080.00	247.06	102	(3)	(102.94)
Others Provisions	66	35	54	2	(3)	(250.00)	(104.55)	73	88	20.55
Tax Expense	9	160	(120)	5	103	1960.00	1044.44	(671)	148	(122.06)
Total Provisions	23	206	83	31	(29)	(193.55)	(226.09)	3505	291	(91.70)
Net Profit	161	174	218	301	346	14.95	114.91	(2733)	1039	138.02

Interest Income

(Rs in Crore)

Particulars	Quarter					Variation		Full Year		Variation
	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22	QoQ% (Sequential)	YoY%	Mar'21	Mar'22	YoY%
Interest Income (a+b+c)	1611	1691	1741	1871	1793	(4.17)	11.30	6974	7096	1.75
a) Advances	1080	1167	1151	1267	1193	(5.84)	10.46	4865	4778	(1.79)
b) Investments	454	477	528	544	546	0.37	20.26	1874	2095	11.79
c) Others	77	47	62	60	54	(10.00)	(29.87)	235	223	(5.11)

Non Interest Income

(Rs in Crore)

Particulars	Quarter					Variation		Full Year		Variation
	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22	QoQ% (Sequential)	YoY%	Mar'21	Mar'22	YoY%
Comm. Exchange, Brokerage	22	24	30	22	25	13.64	13.64	92	101	9.78
Exchange Earned on Forex	10	15	12	13	16	23.08	60.00	27	56	107.41
Profit on Sale of Investment	128	163	110	54	4	(92.59)	(96.88)	415	331	(20.24)
Profit on Revaluation of Investment	11	(31)	(5)	(20)	(5)	(75.00)	(145.45)	1	(61)	(6200)
Loan Processing Fee	35	14	24	19	32	68.42	(8.57)	82	89	8.54
Recovery in written off A/cs	64	104	52	22	83	277.27	29.69	125	261	108.80
Other Income	70	28	33	61	60	(1.64)	(14.29)	162	182	12.35
Total	340	317	256	171	215	25.73	(36.76)	904	959	6.08

(Rs in Crore)

Particulars	Quarter					Variation		Full Year		Variation
	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22	QoQ% (Sequential)	YoY%	Mar'21	Mar'22	YoY%
Total Expenses	1767	1629	1696	1710	1691	(1.11)	(4.30)	7106	6725	(5.36)
Interest Expenses	1116	1111	1124	1113	1096	(1.53)	(1.79)	4712	4444	(5.69)
- Deposits	1055	1047	1062	1057	1042	(1.42)	(1.23)	4453	4208	(5.50)
- Others	61	64	62	56	54	(3.57)	(11.48)	259	236	(8.88)
Operating Expenses	651	518	572	597	595	(0.34)	(8.60)	2394	2281	(4.72)
a. Salaries	431	338	366	390	360	(7.69)	(16.47)	1688	1454	(13.86)
b. Other Operating Expenses	220	180	206	207	235	13.53	6.82	706	827	17.14



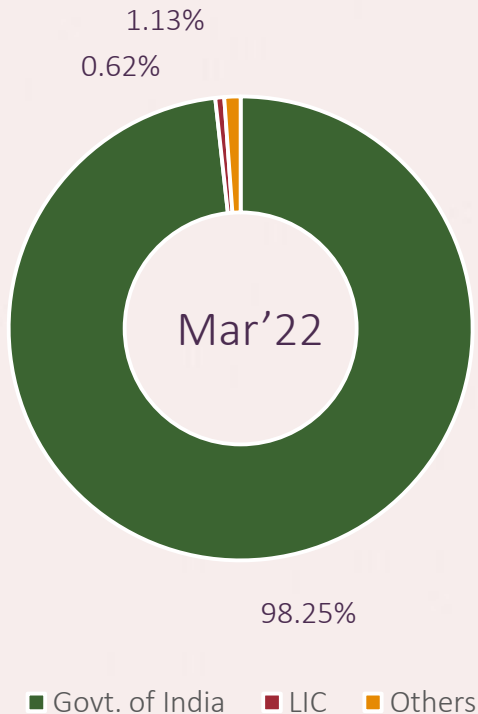
Capital and Shareholding Pattern

(Rs in Crore)

Particulars	Mar 21 (Basel III)			Jun 21 (Basel III)			Sep 21 (Basel III)			Dec 21 (Basel III)			Mar 22 (Basel III)		
	Amount	%	Regulatory Requirement	Amount	%	Regulatory Requirement	Amount	%	Regulatory Requirement	Amount	%	Regulatory Requirement	Amount	%	Regulatory Requirement
CET I (Including CCB)	6243	12.05	7.375	6296	12.38	7.375	5920	12.25	7.375	5949	12.34	8.00	6307*	12.77*	8.00
AT - 1	1000	1.93		1000	1.96		1000	2.07		1000	2.07		1000	2.03	
Tier I (Including CCB)	7243	13.98	8.875	7296	14.34	8.875	6920	14.32	8.875	6949	14.41	9.50	7307*	14.80*	9.50
Tier II	1598	3.08		1666	3.28		1734	3.60		1638	3.41		1849	3.74	
Capital Adequacy	8841	17.06	10.875	8962	17.62	10.875	8654	17.92	10.875	8587	17.82	11.50	9156*	18.54*	11.50
Risk Weighted Assets	51790			50868			48308			48223			49381		

* After valuing Non Interest Bearing Recapitalizing Bonds at Fair Value.

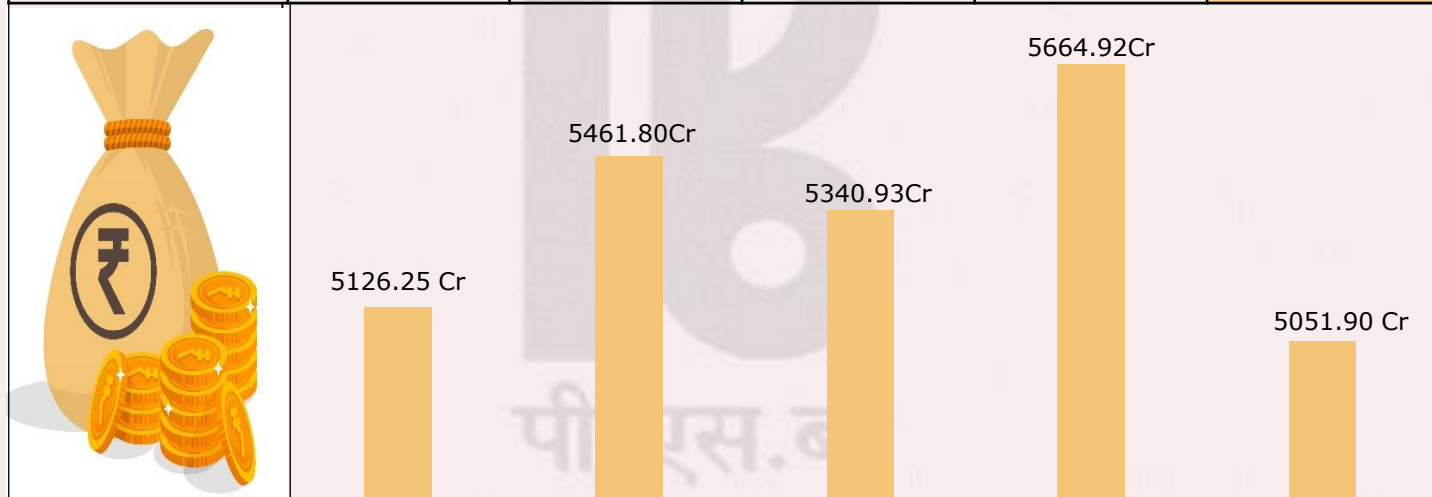
Share Holding Pattern



Particulars	31.03.21	30.06.21	30.09.21	31.12.21	31.03.22
• Share Capital	4052.67 Cr	4052.67 Cr	4052.67 Cr	4052.67 Cr	6777.79Cr
• No. of Shares	405.27 Cr	405.27 Cr	405.27 Cr	405.27 Cr	677.78Cr

Particulars	31.03.21	30.06.21	30.09.21	31.12.21	31.03.22
• Govt. of India	97.07	97.07	97.07	97.07	98.25
• LIC	1.04	1.04	1.04	1.04	0.62
• Others	1.89	1.89	1.89	1.89	1.13

Particulars	31.03.21	30.06.21	30.09.21	31.12.21	31.03.22
Net Worth	5126.25 Cr	5461.80 Cr	5340.93 Cr *	5664.92 Cr *	5051.90 Cr * [§]
Book Value	Rs. 12.65	Rs. 13.48	Rs.13.18 *	Rs. 13.98 *	Rs. 7.45 *



•Deferred Pension has been netted from Net Worth.

•[§] After valuing Non Interest Bearing Recapitalizing Bonds at Fair Value.



Balance Sheet

(Rs in Crore)

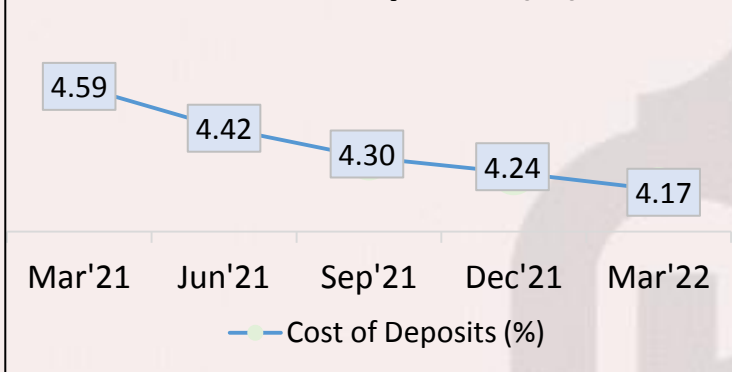
Liabilities	As on				
	Mar'21	Jun'21	Sep'21	Dec'21	Mar'22
Capital	4053	4053	4053	4053	6778
Reserve & Surplus	4310	4484	4702	5003	7233
Deposits	96108	98478	101910	100351	102137
Borrowings	2644	2644	2630	2303	2444
Other Liabilities & Provision	3367	3008	2839	2538	2476
Total	110482	112667	116134	114248	121068
Assets					
Cash & Balance with RBI	7208	5759	9177	8740	6139
Bal. with Banks & Money at Call	1131	795	567	295	149
Investments (Net)	32023	35871	37108	37180	42281
Advances (Net)	60942	61134	60096	58908	63627
Fixed Assets	1585	1593	1582	1564	1577
Other Assets	7593	7515	7604	7561	7295
Total	110482	112667	116134	114248	121068



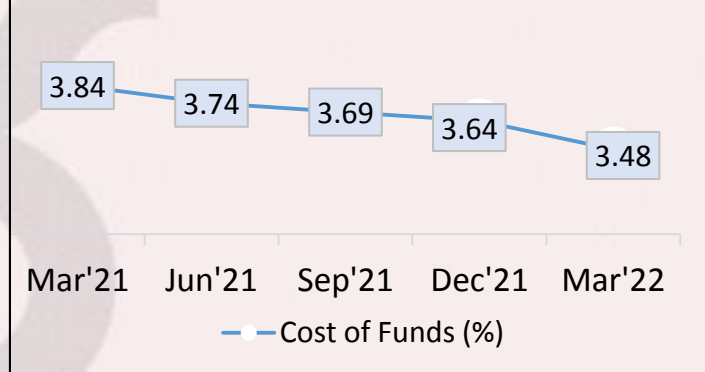
Key Financial Ratios

Key Financial Ratios (QoQ)

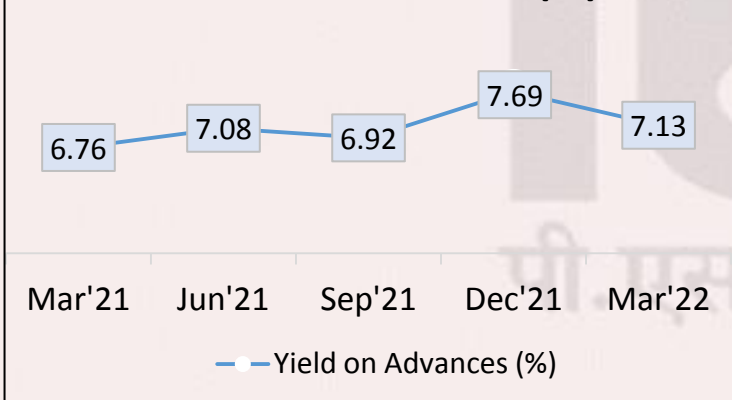
Cost of Deposits (%)



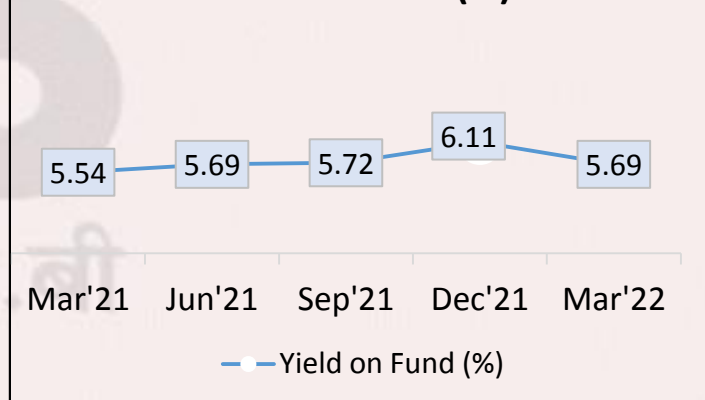
Cost of Funds (%)



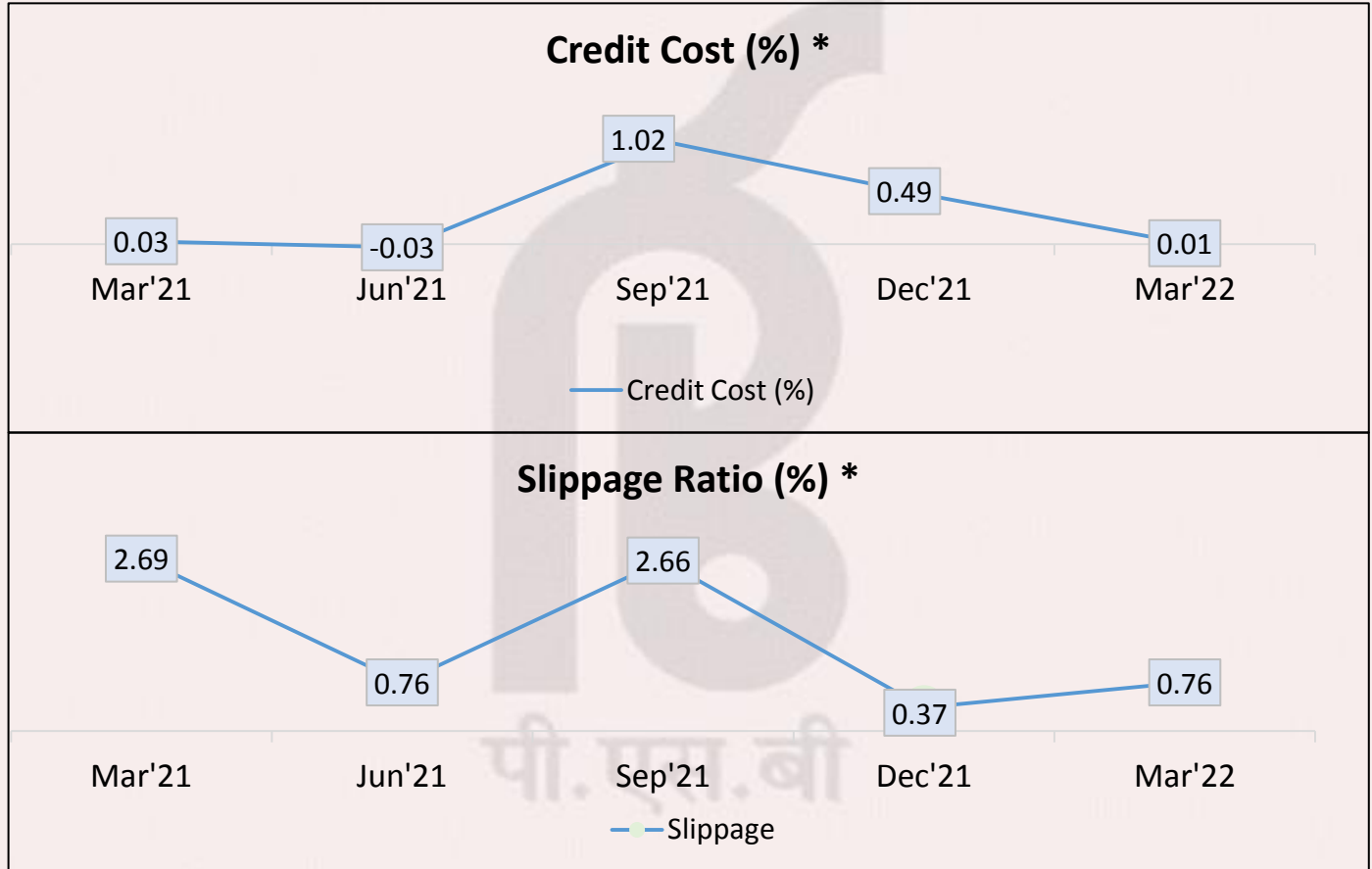
Yield on Advances (%)



Yield on Fund (%)

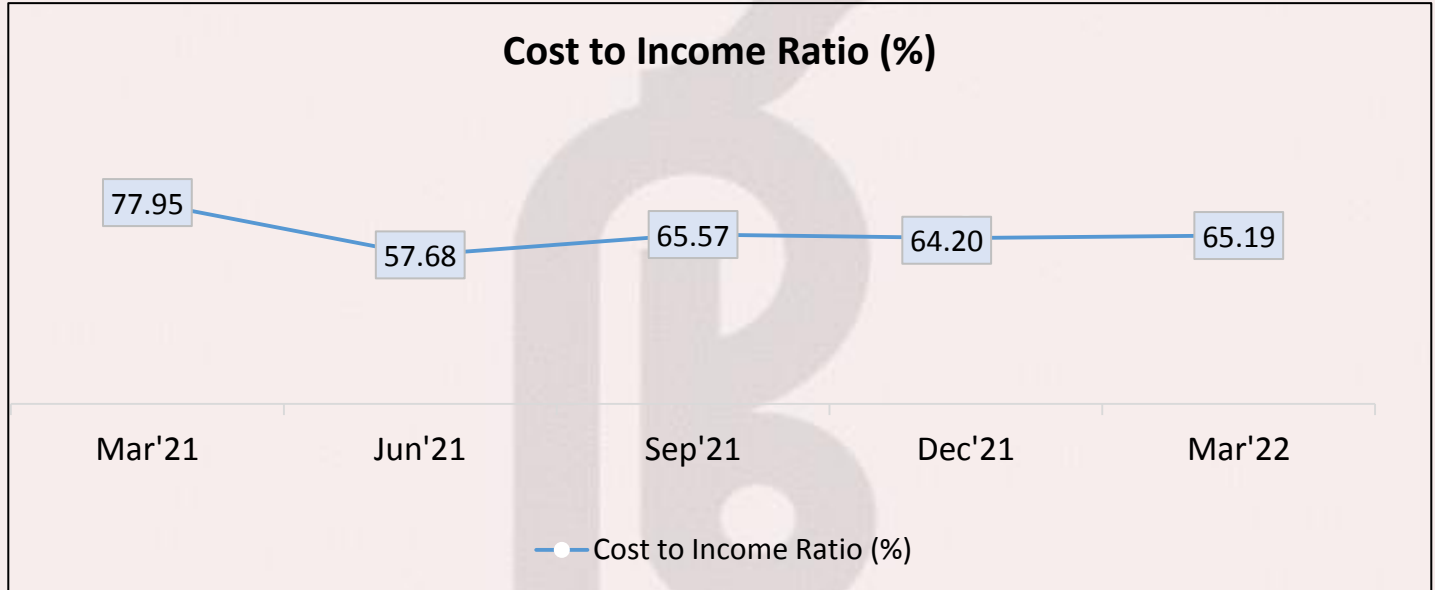


Key Financial Ratios (QoQ)



* For the Quarter

Key Financial Ratios (QoQ)



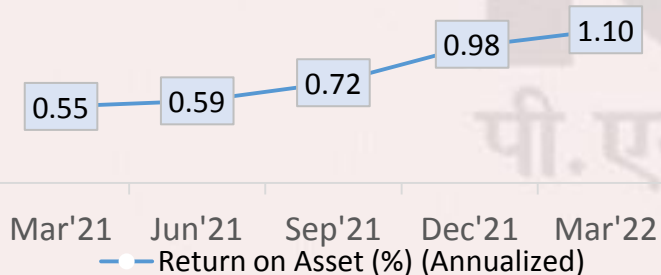
पी.एस.बी

Key Financial Ratios (QoQ)

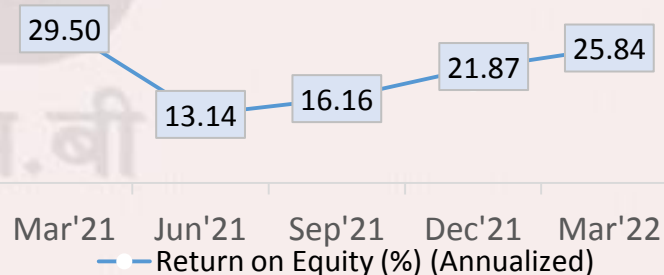
Earning Per Share (Rs.)



Return on Asset (%) (Annualized)



Return on Equity (%) (Annualized)



Awards & Accolades



Exemplary Gold Award under “**Leadership Capital (4.0)**” campaign organized by **PFRDA for APY Enrolments**



Runner-up in **Best Digital Financial Inclusion Initiative** declared by IBA



3rd Top Performing Bank in Theme 3 i.e. Collaborating for synergistic outcomes under EASE 4.0 as on 31.12.2021

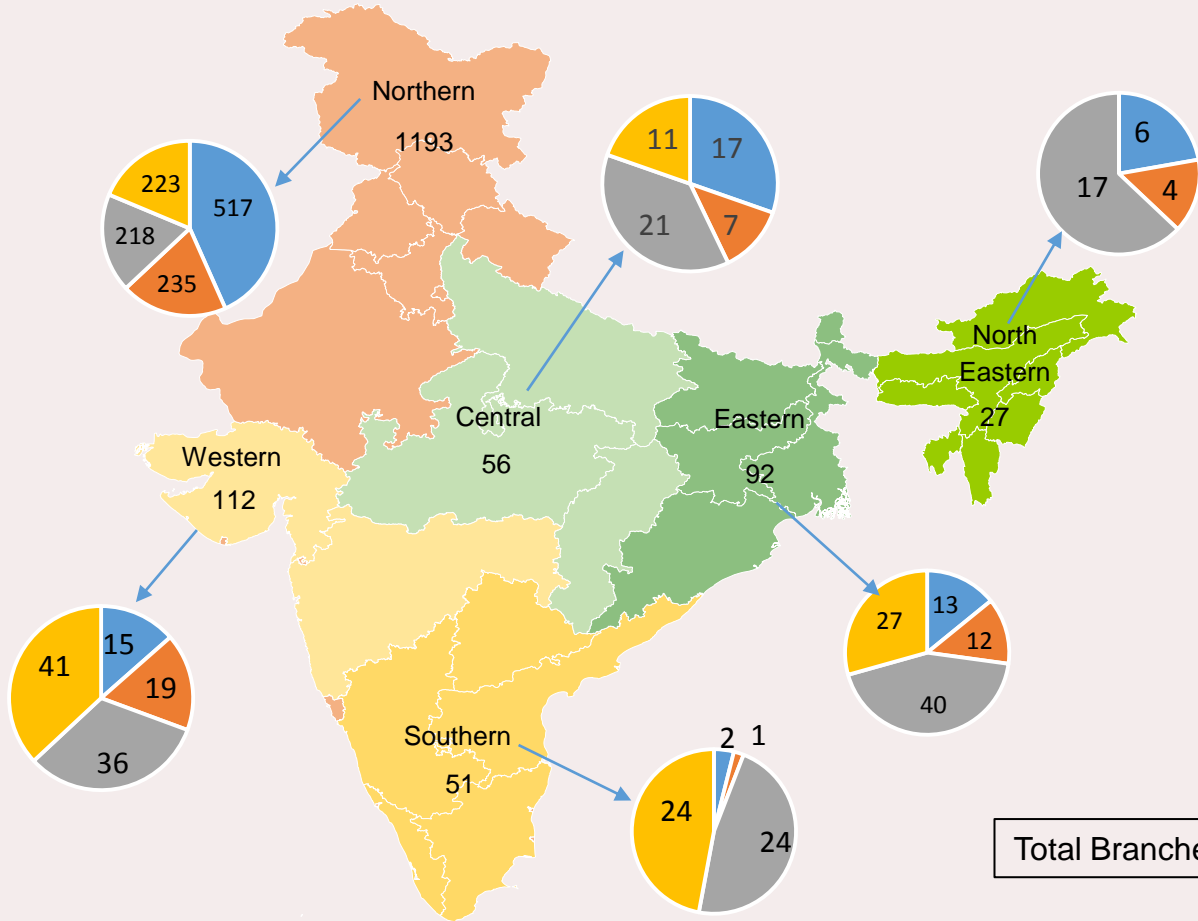


Highest Rajbhasha Kirti Puraskar (Second) of the Official Language



Geographical Presence & Financial Inclusion

Region-wise Branches



Total Branches - 1530

■ Rural
 ■ Semi-Urban
 ■ Urban
 ■ Metro



Cumulative position of Pradhan Mantri Jan-Dhan Yojana Schemes

Particulars	As on Mar'21	As on Jun'21	As on Sep'21	As on Dec'21	As on Mar'22
Number of Accounts opened (In Lacs)	13.96	13.98	14.24	14.51	15.25
Number of Active Accounts (In Lacs)	11.62	11.64	11.81	12.06	12.75

जन धन से जन सुरक्षा JAN DHAN SE JAN SURAKSHA



प्रधानमंत्री
सुरक्षा बीमा योजना



प्रधानमंत्री
जीवन ज्योति बीमा योजना

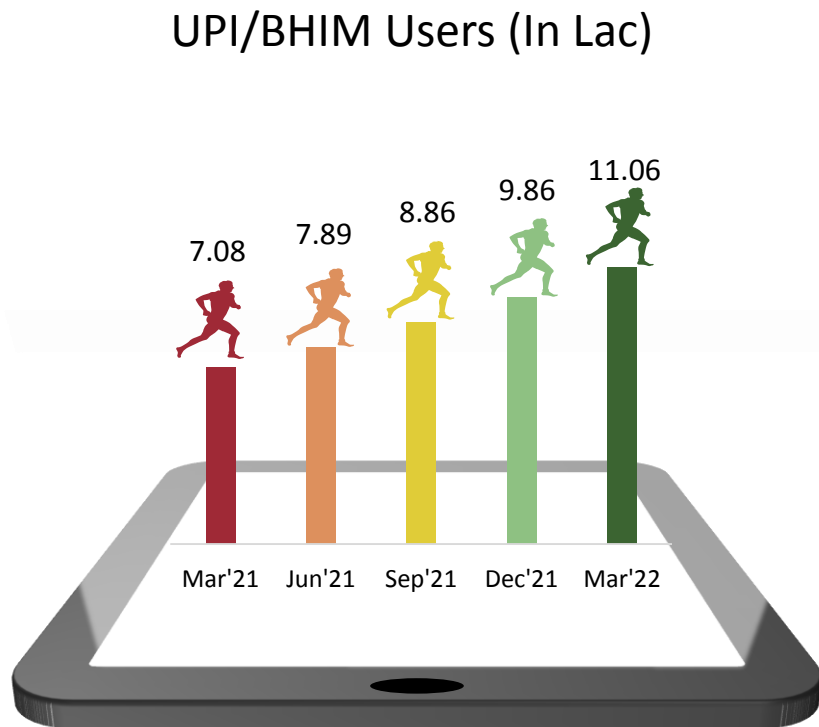
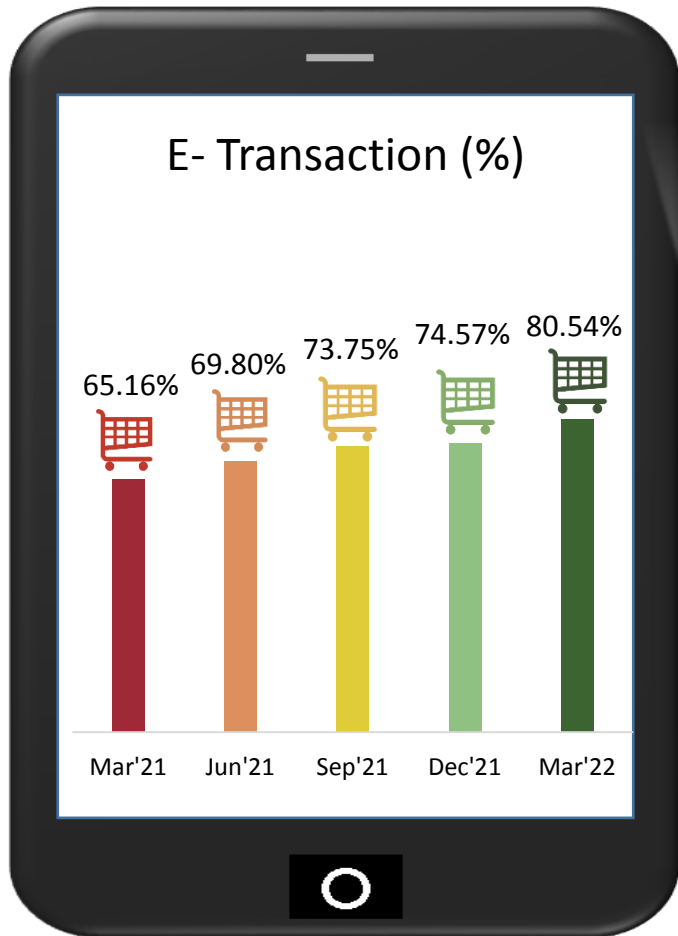


Pradhan Mantri Social Security Schemes

Scheme	No. of Enrolments as on Mar'21	No. of Enrolments as on Jun'21	No. of Enrolments as on Sep'21	No. of Enrolments as on Dec'21	No. of Enrolments as on Mar'22
Pradhan Mantri Jeevan Jyoti Bima Yojna (In Lacs)	3.60	3.64	4.12	4.38	4.85
Pradhan Mantri Suraksha Bima Yojna (In Lacs)	14.11	14.37	15.30	16.01	17.28
Atal Pension Yojana (In Lacs)	2.44	2.61	2.65	2.73	3.13
Total Enrolments (In Lacs)	20.15	20.62	22.07	23.12	25.26



Digital Initiative



Balance View

Fund Transfer

Insta Pay

Apply for Cheque Book

Nomination

PSB UnIC

Services Available

Retail Banking

Corporate Banking

NRI Banking

Upcoming Services

Opening
of PSB
Digital
Account

Merchant
Banking

PSB Apna Ghar

MSME Financing

PSB Gold Loan

MSME Financing

PSB Apna Vahan

Education Loan





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