

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹ ॥



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

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



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

Phone : 011-25782926, 25812922, 25817353, 25728930, Telefax : 25781639, 15728919, Email : complianceofficer@psb.co.in

ਸੰਦਰਭ/Ref. No.

ਦਿਨਾਂਕ/Dated:
November 17, 2021

To

Bombay Stock Exchange Limited, Department of Corporate Services, 25 th floor, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, <u>Mumbai – 400 001.</u> SCRIP ID : PSB SCRIP CODE : 533295	National Stock Exchange of India Ltd., Exchange Plaza, C – 1, Block – G, Bandra Kurla Complex, Bandra (East), <u>Mumbai – 400 051.</u> SYMBOL: PSB SERIES: EQ
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Dear Sir,

Reg: Disclosure of divergence in the asset classification and provisioning

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and with reference to SEBI Circular Number CIR/CFD/CMD1/120/2019 dated October 31, 2019, the divergence in the asset classification and provisioning as per the RBI's Risk Assessment Report as on March 31, 2021 is provided below:

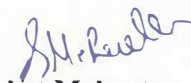
(Rs in Crore)

Sr.	Particulars	Amount
1.	Gross NPAs as on March 31, 2021 as reported by the bank	9334
2.	Gross NPAs as on March 31, 2021 as assessed by RBI	9363
3.	Divergence in Gross NPAs (2-1)	29
4.	Net NPAs as on March 31, 2021 as reported by the bank	2462
5.	Net NPAs as on March 31, 2021 as assessed by RBI	2491
6.	Divergence in Net NPAs (5-4)	29
7.	Provisions for NPAs as on March 31, 2021 as reported by the bank	6817
8.	Provisions for NPAs as on March 31, 2021 as assessed by RBI	6834
9.	Divergence in provisioning (8-7)	17
10.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2021	(-)2733
11.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2021 after taking into account the divergence in provisioning	(-)2750

This filing has been made within 24 hours of receipt of communication from RBI.

You are requested to take the above on record.

Yours faithfully,


Saket Mehrotra
Company Secretary

