

PUNJAB NATIONAL BANK
ANNUAL FINANCIAL RESULTS FOR THE PERIOD ENDED 31st MARCH, 2014

₹ In lacs

S.No.	Particulars	Quarter Ended (Solo)			Year Ended (Solo)		Year Ended (Consolidated)	
		31.03.2014	31.12.2013	31.03.2013	31.03.2014	31.03.2013	31.03.2014	31.03.2013
		AUDITED	REVIEWED	AUDITED	AUDITED		AUDITED	
1	Interest Earned (a+b+c+d)	1110133	1098387	1037663	4322325	4188582	4495810	4307060
	a) Interest/discount on advances/bills	824913	824639	779038	3239309	3184704	3370968	3270366
	b) Income on Investments	265940	259881	240563	1026583	952995	1064721	985200
	c) Interest on Balances with RBI & other Inter Bank Funds	8784	9493	10228	36224	32486	36980	32517
	d) Others	10496	4374	7834	20209	18397	23141	18977
2	Other Income	139690	93843	117621	457671	422343	471034	430954
3	TOTAL INCOME (1+2)	1249823	1192230	1155284	4779996	4610925	4966844	4738014
4	Interest Expended	709953	676275	660013	2707728	2703682	2822027	2780243
5	Operating Expenses (i+ii)	222527	245717	210100	933823	816506	958149	833730
	(i) Employees' Cost	147778	175804	142127	651045	567472	661639	575148
	(ii) Other operating expenses	74749	69913	67973	282778	249034	296510	258582
6	TOTAL EXPENSES (4+5) (excluding provisions & contingencies)	932480	921992	870113	3641551	3520188	3780176	3613973
7	Operating Profit (3-6) (Profit before Provisions & Contingencies)	317343	270238	285171	1138445	1090737	1186668	1124041
8	Provisions (other than tax) and contingencies	213869	159004	147770	669394	438561	689722	445395
9	Exceptional items	0	0	0	0	0	0	0
10	Profit (+)/Loss (-) from ordinary activities before tax (7-8+9)	103474	111234	137401	469051	652176	496946	678646
11	Tax Expense (Including FBT)	22839	35693	24321	134794	177409	143484	185922
12	Less : Minority Interest	NA	NA	NA	NA	NA	5683	6539
13	Add : Share of earnings in Associates	NA	NA	NA	NA	NA	13924	9236
14	Net Profit (+)/Loss(-) from ordinary activities after tax (10-11-12-13)	80635	75541	113080	334257	474767	361703	495421
15	Extraordinary items (net of tax expense)	0	0	0	0	0	0.00	0.00
16	Net Profit (+)/Loss(-) for the period (14-15)	80635	75541	113080	334257	474767	361703	495421
17	Paid up equity Share Capital (Face value ₹ 10/-each)	36207	36207	35347	36207	35347	36207	35347
18	Reserves excluding revaluation reserves	3412507	3089458	3089458	3412507	3089458	3595816	3268096
19	Analytical Ratios							
	(i) Share holding of Govt. of India (%)	58.87	58.87	57.87	58.87	57.87		
	(iia) Capital Adequacy Ratio (%) as per Basel-II	12.28	11.62	12.72	12.28	12.72	12.69	13.16
	(iib) Capital Adequacy Ratio (%) as per Basel-III	11.52	11.02	NA	11.52	NA	12.11	NA
	(iii) Earnings per Share (EPS) not annualized in ₹							
	(a) Basic & diluted EPS before extraordinary items	22.27	21.29	32.91	93.91	139.52	101.62	140.16
	(b) Basic & diluted EPS after extraordinary items	22.27	21.29	32.91	93.91	139.52	101.62	140.16

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		AUDITED	REVIEWED	AUDITED	AUDITED		AUDITED	
	(iv) NPA Ratios:						Not Applicable	
	(a) Amount of gross non-performing assets	1888006	1659584	1346579	1888006	1346579		
	(b) Amount of net non-performing assets	991699	908399	723650	991699	723650		
	(c) % of gross NPAs	5.25	4.96	4.27	5.25	4.27		
	(d) % of net NPAs	2.85	2.80	2.35	2.85	2.35		
	(v) Return on Assets (Annualised) %	0.58	0.58	0.93	0.64	1.00		
20	Public Shareholding							
	(i) No. of Shares	148901807	148901807	148901807	148901807	148901807		
	(ii) Percentage of Share holding	41.13	41.13	42.13	41.13	42.13		
21	Promoters and Promoter Group Share Holding							
a)	Pledged/Encumbered							
	--Number of shares	Nil	Nil	Nil	Nil	Nil		
	--Percentage of shares (as % of the total shareholding of promoter & promoter group)	Nil	Nil	Nil	Nil	Nil		
	--Percentage of shares(as % of the total share capital of the bank)	Nil	Nil	Nil	Nil	Nil		
b)	Non-Encumbered							
	--Number of shares	213168119	213168119	204571589	213168119	204571589		
	--Percentage of shares(as % of the total shareholding of promoter & promoter group)	100	100	100	100	100		
	--Percentage of shares(as % of the total share capital of the bank)	58.87	58.87	57.87	58.87	57.87		

SUMMARISED BALANCE SHEET

(₹ in Crore)

Particulars	Solo As at Mar 2014 (Audited)	Solo As at Mar 2013 (Audited)
CAPITAL & LIABILITIES		
Capital	362.07	353.47
Reserves & Surplus	35533.25	32323.43
Deposits	451396.75	391560.06
Borrowings	48034.41	39620.92
Other Liabilities and Provisions	15093.44	15089.85
TOTAL	550419.92	478947.73
ASSETS		
Cash & Balances with Reserve Bank of India	22245.58	17886.25
Balances with Banks & Money at Call & Short Notice	22972.87	9249.13
Investments	143785.50	129896.19
Advances	349269.12	308795.90
Fixed Assets	3419.74	3357.68
Other Assets	8727.11	9762.58
TOTAL	550419.92	478947.73