



...the name you can BANK upon!



Share Department, Board & Coordination Division, HO Plot No.4 Sector 10, Dwarka,  
New Delhi-110075 Tel No. : 011-28044857, E-mail: [hosd@pnb.co.in](mailto:hosd@pnb.co.in)

<b>Scrip Code : PNB</b>	<b>Scrip Code : 532461</b>
National Stock Exchange of India Limited "Exchange Plaza" Bandra – Kurla Complex, Bandra (E) Mumbai – 400 051	BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001

Date: 03.11.2022

Dear Sir(s),

**Reg.: Reviewed Financial Results (Standalone and Consolidated) for the quarter/half year ended 30<sup>th</sup> September, 2022 - Newspaper Publication.**

In compliance with Regulation 47 of SEBI (LODR) Regulations, 2015, the Unaudited/Reviewed Financial Results (Standalone & Consolidated) of the Bank for the quarter/half year ended 30<sup>th</sup> September, 2022, approved by the Board of Directors of the Bank in its meeting held on 01.11.2022, were published in the "Financial Express" (English) and "Jansatta" (Hindi) newspapers on 02.11.2022. The copies of the same are enclosed herewith.

You are requested to take the above on record.

Thanking you,  
Yours faithfully,

(Ekta Pasricha)  
Company Secretary  
(Encl.: as above)

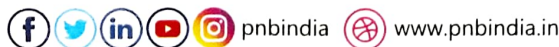


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T: 011 28075000, 28045000

**पंजाब नैशनल बैंक punjab national bank**

कॉर्पोरेट कार्यालय: प्लॉट सं.4, सेक्टर-10, द्वारका, नई दिल्ली-110075  
Corp. Office: Plot No. 4, Sector - 10, Dwarka, New Delhi 110075 India





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जनसत्ता 02.11.2022

**बोनान्ज़ा**  
इस त्योहारी सीजन का ही सबसे शुभारंभ

30 सितम्बर, 2022 को परामर्श विभागी/उपभागी के लिए स्वीकृत वित्तीय परिणाम

परिणाम	30.09.2022 (₹ करोड़)	30.09.2021 (₹ करोड़)	31.03.2022 (₹ करोड़)	31.03.2021 (₹ करोड़)	30.09.2022 (₹ करोड़)	30.09.2021 (₹ करोड़)	31.03.2022 (₹ करोड़)	31.03.2021 (₹ करोड़)
कुल आय	23,001.26	21,292.72	44,295.76	44,078.36	22,791.20	21,747.71	44,519.12	44,113.30
अवशेष आय	860.83	738.15	1,749.86	1,163.75	4,316.40	4,701.44	896.33	1,087.81
कुल व्यय	660.83	738.15	1,289.86	1,163.75	4,316.40	4,701.44	896.33	1,087.81
अवशेष व्यय	411.27	1,106.15	718.11	1,284.11	1,428.36	1,941.11	1,148.25	1,712.88
अवशेष आय/व्यय	449.56	367.99	431.75	419.64	388.04	369.99	448.08	374.93
अवशेष आय/व्यय (%)	2.20	2.00	2.20	2.20	2.20	2.20	2.20	2.20
अवशेष आय/व्यय (₹ करोड़)	449.56	367.99	431.75	419.64	388.04	369.99	448.08	374.93
अवशेष आय/व्यय (%)	0.32	1.80	0.65	1.06	1.16	1.44	1.03	0.73
अवशेष आय/व्यय (%)	0.32	1.80	0.65	1.06	1.16	1.44	1.03	0.73

पंजाब नैशनल बैंक

Financial Express 02.11.2022

**Festiva BONANZA**  
OFFER - 2022

This festive season, say hello to auspicious beginnings

Car Loan starting at 6.15% and Home Loan starting at 6.20%

Quarterly Profit: 6667 Cr. (28.7% increase)

Global NIM: 3.00%

Global Gross Credit: 630212 Cr. (18.5% increase)

Loan Ratio: 61.40%

Loan Growth: 18.50%

REVIEWED FINANCIAL RESULTS FOR THE QUARTERLY YEAR ENDED SEPTEMBER 30, 2022

Particulars	Quarter Ended		Half Year Ended		Year Ended		Year to Date	
	30.09.2022	30.09.2021	30.09.2022	30.09.2021	31.03.2022	31.03.2021	30.09.2022	30.09.2021
Total Income	23,001.26	21,292.72	44,295.76	44,078.36	22,791.20	21,747.71	44,519.12	44,113.30
Total Expense	660.83	738.15	1,289.86	1,163.75	4,316.40	4,701.44	896.33	1,087.81
Net Profit	22,340.43	20,554.57	43,005.90	42,914.61	18,474.80	17,046.27	43,622.79	43,025.49
Net Profit (₹ करोड़)	22,340.43	20,554.57	43,005.90	42,914.61	18,474.80	17,046.27	43,622.79	43,025.49
Net Profit (%)	97.12	96.64	97.09	97.35	81.10	78.40	97.77	97.53
Net Profit (₹ करोड़)	22,340.43	20,554.57	43,005.90	42,914.61	18,474.80	17,046.27	43,622.79	43,025.49
Net Profit (%)	97.12	96.64	97.09	97.35	81.10	78.40	97.77	97.53
Net Profit (₹ करोड़)	22,340.43	20,554.57	43,005.90	42,914.61	18,474.80	17,046.27	43,622.79	43,025.49
Net Profit (%)	97.12	96.64	97.09	97.35	81.10	78.40	97.77	97.53
Net Profit (₹ करोड़)	22,340.43	20,554.57	43,005.90	42,914.61	18,474.80	17,046.27	43,622.79	43,025.49
Net Profit (%)	97.12	96.64	97.09	97.35	81.10	78.40	97.77	97.53

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