

ਪ੍ਰੋਸਟੀਟ

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹ ॥



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

(भारत सरकार का उपक्रम/A Govt. of India Undertaking)

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HIGHLIGHTS OF PERFORMANCE FOR THE QUARTER ENDED 30.09.2012

BUSINESS

- TOTAL BUSINESS OF THE BANK STOOD AT RS.115636 CRORE AS ON 30.09.2012 AGAINST RS 102983 CRORE AS ON 30.09.2011 THEREBY REGISTERING A GROWTH OF 12.29 % YEAR ON YEAR BASIS.
- GROSS DEPOSITS OF THE BANK INCREASED TO RS. 66304 CRORE AS ON 30.09.2012 FROM RS. 60635 CRORE AS ON 30.09.2011 REGISTERING A GROWTH OF 9.35 % YEAR ON YEAR BASIS
- GROSS ADVANCES OF THE BANK ROSE TO RS. 49332 CRORE AS ON 30.09.2012 FROM RS.42347 CRORE AS ON 30.09.2011 THUS REGISTERING A GROWTH OF 16.49% YEAR ON YEAR BASIS.
- NET PROFIT FOR HALF YEAR ENDED 30.09.2012 STOOD AT RS 141.10 CRORE AGAINST RS.211.85 CRORE FOR THE CORRESPONDING PREVIOUS HALF YEAR ENDED 30.09.2011, AND RS.24.03 CRORE FOR THE QUARTER ENDED 30.06.2012. THUS DURING THE QUARTER ENDED 30.09.2012 BANK POSTED GROWTH OF 387.18% IN NET PROFIT OVER THE PREVIOUS QUARTER.
- BUSINESS PER EMPLOYEE ROSE TO RS. 13.27 CRORE AS ON 30.09.2012 FROM RS. 11.52 CRORE AS ON 30.09.2011 THUS REGISTERING A GROWTH 15.19% YEAR ON YEAR BASIS
- CD RATIO ROSE TO 79.87 % AS ON 30.09.2012 FROM 76.18 % AS ON 30.09.2011
- PRIORITY SECTOR ADVANCES REGISTERED A GROWTH OF 21.40% YOY OVER THE FIGURE OF 30.09.2011 FROM RS.11313 CRORE TO RS.13734 CRORE
- AGRICULTURAL ADVANCES REGISTERED A GROWTH OF 11.57% IN 1ST HALF OF 2012-13 I.E. RS 504 CRS AS AGAINST A NEGATIVE GROWTH OF 19.21% I.E. RS 853 CR IN THE CORRESPONDING 1ST HALF OF PREVIOUS YEAR 2011-12.
- ADVANCES TO MICRO AND SMALL ENTERPRISES REGISTERED A GROWTH OF 8.87% IN 1ST HALF OF 2012-13 I.E. RS 508 CR AS AGAINST 7.04% I.E. RS 345 CR IN THE CORRESPONDING 1ST HALF OF PREVIOUS YEAR 2011-12.

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ASSET QUALITY

- GROSS NPAs OF THE BANK STOOD AT RS. 1070.52 CR. AS ON 30.09.2012 AGAINST RS. 450.41 CRORE AS ON 30.09.2011. THE GROSS NPA RATIO IS 2.17 % AS ON 30.09.2012 AS AGAINST 1.06% AS ON 30.09.2011 AND 1.73% AS ON 30.06.2012.
- NET NPA STOOD AT RS. 774.49 CRORE AS ON 30.09.2012 AGAINST RS. 297.46 CRORE AS ON 30.09.2011. THE NET NPA RATIO IS 1.58 % AS ON 30.09.2012 AS AGAINST 0.71% AS ON 30.09.2011 AND 1.23% AS ON 30.06.2012.

SHARE HOLDERS'S VALUE

- EARNING PER SHARE (EPS) AS ON 30.09.2012 STOOD AT RS. 12.05 (ANNUALIZED) AS AGAINST RS. 19.00 RECORDED FOR THE CORRESPONDING HALF YEAR ENDED 30.09.2011 AND RS. 4.10 FOR THE QUARTER ENDED 30.06.2012.
- BOOK VALUE PER SHARE ROSE TO RS. 147.74 AS ON 30.09.2012 AS AGAINST RS.137.21 AS ON 30.09.2011 AND RS. 142.74 FOR THE LAST QUARTER ENDED 30.06.2012.
- CAPITAL TO RISK WEIGHTED ASSETS RATIO (CRAR) AS PER BASEL -II NORMS STOOD AT 12.75% AS ON 30.09.2012 AS AGAINST 13.33% AS ON 30.09.2011 AND 13.11% AS ON 30.06.2012.
- RETURN ON ASSETS (ROA) STOOD AT 0.38 % AS ON 30.09.2012 AGAINST 0.61% AS ON 30.09.2011 AND 0.13% AS ON 30.06.2012.

HUMAN RESOURCES

- TOTAL MANPOWER STRENGTH OF THE BANK STOOD AT 8371 AS ON 30.09.2012 AS AGAINST 8501 AS ON 30.09.2011.
- OVER 650 YOUNG DIRECT RECRUITS HAVE JOINED THE BANK DURING THIS QUARTER.
- FURTHER 267 SPECIALIZED OFFICERS COMPRISING AGRICULTURAL FIELD OFFICERS, I T OFFICERS, CHARTERED ACCOUNTANTS & TECHNICAL OFFICERS HAVE BEEN APPOINTED BY THE BANK DURING THE QUARTER.

NEW INITIATIVES

- BANK HAS OPENED 72 BRANCHES DURING THE HALF YEAR TAKING THE TOTAL TO LANDMARK FIGURE OF 1100 BRANCHES AS ON 30.09.2012.
- 29 OUT OF ABOVE 72 BRANCHES HAVE BEEN OPENED IN UNBANKED RURAL CENTERS.
- 100 MORE BRANCHES ARE PLANNED TO OPENED IN THE SECOND HALF ENDING 31.03.2013, TAKING THE TOTAL BRANCH TALLY OF THE BANK TO 1200.

- CENTRALIZED PROCESSING OF PAYMENT OF PENSION TO TELECOM EMPLOYEES IS READY FOR OPERATIONALIZATION IN OCTOBER 2012
- THE AGREEMENT FOR OUTSOURCING OF INSTALLATION AND MANAGED SERVICES OF CASH DISPENSERS AND SLAs HAS BEEN EXECUTED.
- VIDEO CONFERENCING FACILITY HAS BEEN INTRODUCED IN 41 LOCATIONS, COVERING ALL LEAD BANK OFFICES & ALL ZONAL OFFICES OF THE BANK. MORE OFFICES INCLUDING TOP 20 BRANCHES ARE ALSO BEING PROVIDED WITH VIDEO CONFERENCING FACILITY SHORTLY.
- THE BANK HAS LAUNCHED A CAMPAIGN ON 'EACH FAMILY ONE ACCOUNT' IN 2943 ALLOTTED SERVICE AREA VILLAGES AND AS AGAINST 794738 HOUSEHOLDS, THE BANK HAS COVERED 656788 HOUSEHOLDS I.E 82.64%.
- BANK HAS LAUNCHED RUPAY ATM CUM DEBIT CARD FOR KISAN CREDIT CARD HOLDERS IN CBS ENABLED BRANCHES ON 26TH OCTOBER 2012. PUNGRAIN DEBIT CARD HS ALSO BEEN LAUNCHED IN ASSOCIATION WITH NPCI.
- THE NUMBER OF KCCs ISSUED BY THE BANK INCREASED BY 8804 FROM 118056 AS ON 31.3.2012 TO 126860 AS ON 30.9.2012 AND THE AMOUNT INCREASED BY RS.546.54 CR i.e. FROM RS.2466.33 CR (AS ON 31.3.2012) TO RS.3012.87 CR (AS ON 30.9.2012). BANK'S NO FRILL ACCOUNTS HAS TOUCHED 6.57 LACS AS ON 30.09.2012.
- BANK HAS SIGNED MOU WITH NABARD CONSULTANCY SERVICES FOR TAKING UP BIG TICKET LENDING TO AGRICULTURE SECTOR LIKE AGRO-BUSINESS UNITS AND ALSO WITH M/S STAR AGRI WAREHOUSING AND COLLATERAL MANAGEMENT LTD TO INCREASE CREDIT DISPENSATION OF DIRECT AGRICULTURE ADVANCES AGAINST PLEDGE OF WAREHOUSING RECEIPTS.
- BANK HAS IMPLEMENTED SIX NEW AGRI- PRODUCTS ISSUED BY DEPARTMENT OF FINANCIAL SERVICES TO MEET CREDIT NEEDS OF THE FARMERS / FARM HOUSEHOLDS. DURING SHORT SPAN OF ONE WEEK, BANK HAS SANCTIONED 2065 CASES AMOUNTING TO RS 14.81 CR UNDER THESE SCHEMES.
- BANK HAS OPERATIONALIZED ON-LINE APPLICATION FACILITY AND TRACKING OF MSME LOAN APPLICATIONS AND INTRODUCED MSME PORTAL TO PROVIDE READY INFORMATION/DATA TO INTENDING BORROWERS.
- THE RATE OF INTEREST HAS BEEN RATIONALIZED UNDER HOUSING LOAN SCHEME, AUTO LOAN SCHEME, APNA GHAR APNI CAR SCHEME AND PERSONAL LOAN SCHEME FOR SALARIED CLASS & PENSIONERS.
- A NEW FESTIVAL BONANZA SCHEME FOR HOME LOAN, AUTO LOAN AND