



मु० का० : जन सम्पर्क विभाग, 'बैंक हाऊस', 21, राजेन्द्र प्लेस, नई दिल्ली-110008
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HIGHLIGHTS OF PERFORMANCE FOR THE HALF YEAR ENDED

30.09.2011

- THE DEPOSITS OF THE BANK REGISTERED A GROWTH OF 14.53 % YEAR ON YEAR BASIS
- GROSS ADVANCES REGISTERED A GROWTH OF 17.97% YEAR ON YEAR BASIS .
- TOTAL BUSINESS OF BANK POSTED A GROWTH OF 15.92% YEAR ON YEAR BASIS
- NET PROFIT FOR HALF YEAR ENDED 30.09.2011 STOOD AT RS 211.85 CRORES
- NET PROFIT FOR QUARTER ENDED 30.09.2011 POSTED A GROWTH 35.47% YEAR ON YEAR BASIS .
- CD RATIO ROSE TO 69.84 % AS ON 30.09.2011 FROM 67.80 % AS ON 30.09.2010
- CAPITAL TO RISK WEIGHTED ASSETS RATIO (CRAR) AS PER BASEL -II NORMS IMPROVED TO 13.33% AS ON 30.09.2011 FROM 13.04% AS ON 30.09.2010.
- BUSINESS PER EMPLOYEE ROSE TO RS. 11.52 CRORES AS ON 30.09.2011 FROM RS. 10.46 CRORES AS ON 30.09.2010 THUS REGISTERING A GROWTH 10.13% YEAR ON YEAR BASIS
- GROSS NPAs RATIO STOOD AT 1.06% AS ON 30.09.2011
- NET NPAs RATIO OF THE BANK STOOD AT 0.71% AS ON 30.09.2011

BUSINESS

- TOTAL BUSINESS OF THE BANK STOOD AT RS.102982.88 CRORES AS ON 30.09.2011 AGAINST RS 88841.06 CRORES AS ON 30.09.2010 THEREBY REGISTERING A GROWTH OF 15.92 % YEAR ON YEAR BASIS.
- GROSS DEPOSITS OF THE BANK INCREASED TO RS. 60635.41 CRORES AS ON 30.09.2011 FROM RS.52945.09 CRORES AS ON 30.09.2010 REGISTERING A GROWTH OF 14.53 % YEAR ON YEAR BASIS
- GROSS ADVANCES OF THE BANK ROSE TO RS. 42347 .47 CRORES AS ON 30.09.2011 FROM RS. 35895.97 CRORES AS ON 30.09.2010 THUS REGISTERING A GROWTH OF 17.97% YEAR ON YEAR BASIS

ASSET QUALITY

- GROSS NPAs OF THE BANK STOOD AT RS. 450.41 Cr. AS ON 30.09.2011 AGAINST RS.331.43 Cr. AS ON 30.09.2010 . THE GROSS NPA RATIO IS 1.06%
- NET NPA STOOD AT RS.297.46 CRORES AS ON 30.09.2011 AGAINST RS.155.90 Cr. AS ON 30.09.2010. THE NET NPA RATIO IS 0.71%

SHARE HOLDERS'S VALUE

- EARNING PER SHARE (EPS) AS ON 30.09.2011 STOOD AT RS.18.99 AS AGAINST RS. 28.47 RECORDED FOR THE CORRESPONDING HALF YEAR ENDED 30.09.2010
- BOOK VALUE PER SHARE ROSE TO RS. 137.18 AS ON 30.09.2011 AS AGAINST RS.119.52 AS ON 30.09.2010.
- CAPITAL TO RISK WEIGHTED ASSETS RATIO (CRAR) AS PER BASEL -II NORMS STOOD AT 13.33% AS ON 30.09.2011 AS AGAINST 13.04% AS ON 30.09.2010.
- RETURN ON ASSETS (ROA) STOOD AT 0.61% AS ON 30.09.2011 AGAINST 1.02% AS ON 30.09.2010.

HUMAN RESOURCES

- TOTAL MANPOWER STRENGTH OF THE BANK ROSE TO 8501 AS ON 30.09.2011 FROM 8047 AS ON 30.09.2010

NEW INITIATIVES

- 29 NEW BRANCHES OPENED DURING THE HALF YEAR ENDED 30.09.2011 TAKING THE TOTAL BRANCH NETWORK TO 994 BRANCHES AS ON 30.09.2011
- 25 NEW ATMs INSTALED DURING THE HALF YEAR ENDED SEPT 2011 TAKING THE TOTAL ATM TALLY TO 108 AS ON 30.09.2011
- 81 NEW BRANCHES AND 237 NEW ATMS TO BE OPENED IN THE CURRENT FISCAL TO INCREASE PAN INDIA PRESENCE
- INTRODUCED ON LINE INCOME TAX COLLECTION THRU ATMS
- PER ACRE CREDIT IN CASE OF KISSAN CREDIT CARDS INCREASED FROM RS. 40000 TO RS. 1 LAC IN ORDER TO INCREASE CREDIT DISPENSATION TO PRIORITY SECTOR-DIRECT AGRICULTURE
- SPECIAL CREDIT SCHEMES TO STEP UP CREDIT TO MSE FORMULATED FOR RESTAURANTS & DHABAS BESIDES BRICK KILNS.
- SPECIAL FOCUS IS BEING LAID ON CREDIT TO MICRO, SMALL & MEDIUM ENTERPRISES AND THIS SHALL BE THE THRUST AREA WITH LAUNCH OF SPECIAL FORTNIGHT CAMPAIGN WHEREIN EVERY BRANCH WILL HOLD MSE CREDIT CAMPS.
- BANK IS LAUNCHING UIDAI ENROLEMENT IN THE STATES OF PUNJAB,HARYANA,DELHI, UTTRAKHAND & WESTERN UP FOR WHICH VENDORS HAVE SINCE BEEN APPOINTED.

