

Financial Highlights for the quarter ended June 30, 2011

- The sanctions and disbursements for the quarter ended June 30, 2011 stand at ₹ 1,704 crore and ₹ 1,914 crore respectively.
- Income from operations for current quarter at ₹ 603 crore is higher by 21.8% over income of ₹ 495 crore in the corresponding quarter of previous year due to fresh disbursements. Return on interest Earning Assets (incl.funds deployed) has risen from 10.9% as at March 31, 2011 to 11.3% for the current quarter.
- The profit before tax has improved to ₹ 235 crore for the current quarter ended June 30, 2011 vis-a-vis ₹ 221 crore in the corresponding quarter in previous year, registering growth of 7% (approx.)
- The profit after tax of ₹ 132 crore for the current quarter is higher by 12% over profit after tax of ₹ 118 crore for the corresponding quarter in the previous year.
- The Net worth as at June 30, 2011 stands at ₹ 3,894 crore vis-a-vis ₹ 3,762 crore as at March 31, 2011.
- Capital Adequacy Ratio stands at 19.1% (considering Tier II Bonds of ₹ 659 crore due for allotment on 01/08/2011).
- Net interest margin for the quarter ended June 30, 2011 stands at 2.7%. Net interest income for the current quarter at ₹ 130 crore is higher as compared to corresponding quarter in previous year at ₹ 84 crore.
- Business assets as at June 30, 2011 have increased to ₹ 23,934 crore from ₹ 22,658 crore as at March 31, 2011, registering a growth of 5.6%.
- The balance-sheet size stands at ₹ 26,651 crore as at June 30, 2011 vis-a-vis ₹ 25,528 crore as at March 31, 2011, showing a growth of 4.4%. The CAGR since 01.04.2008 when it stood at ₹ 14574 crore is 20.4%.