



NZWA GARGHRE
Gurgaon Gramin Bank
Head Office : Gurgaon
(Sponsored by : Syndicate Bank)

जन-जन का साथी Bank for the Masses

**MAJOR HIGHLIGHTS OF PERFORMANCE OF
GURGAON GRAMIN BANK AS ON 31.03.2011**

1. The Bank has a network of 186 branches, covering 7 southern districts of Haryana State.
2. Total business of Bank has increased to Rs. 5788.18 Crore.
3. Total deposit of the Bank increased to Rs. 3967.36 Crore showing a growth of 37.01% over the figures as on 31.03.2010.
4. Low Cost Deposit reached a level of Rs. 2847.13 crore, constituting 71.76% of total deposits.
5. Total advances of the Bank registered a level of Rs. 1820.82 crore with a growth of 21.96% over 31.03.2010.
6. Total clientele base increased to 14.21 lakh against the level of 12.60 lakh as on 31.03.2010.
7. Bank has disbursed loans to the tune of Rs. 1199.36 Crore during 2010-11.
8. Advances to priority sector stood at Rs. 1495.19 Crore which constitutes 82.12% of total advances.
9. The level of agriculture advances stood at Rs. 1046.18 Crore, constituting 57.46% of total advances.
10. The level of outstanding NPA remained at Rs. 45.49 crore which accounts for 2.50 % of total advances.
11. Operating Profit & Net Profit remained Rs. 113.61 crore & Rs. 74.27 crore respectively.
12. Per Branch Business attained a level of Rs. 31.12Crore.
13. Per Employee productivity increased to Rs. 6.08 Crore.
14. Cash deposit ratio remained as low as 0.39%.
15. Bank has opened twenty three new branches during 2010-11.
16. Head Office of the Bank has been shifted to its own newly constructed, spacious, state of the art building "Pragati Bhawan" at 36P, Sector-44, Institutional Area, Gurgaon on 29.04.2010.
17. Currency Chest and Small Coin Depot has been opened by the bank on 02.08.2010.
18. During the financial year 2010-11, as many as 66712 No Frill Accounts have been opened by the branches and thus total number of No Frill Accounts reached to 505340.
19. Bank has formed 1114 new SHGs during current fiscal and thus total SHGs promoted by the Bank reached to 10927.
20. Bank has credit linked 1712 SHGs during the current fiscal and with this cumulative credit linkage reached to 7614 SHGs.
21. Bank has implemented Cheque Truncation System (CTS) in 34 branches in NCR, which are member of New Delhi Clearing House.
22. Our Patli branch which is computerized is operating through solar power and more branches are proposed to be covered under the programme.
23. Bank has been enrolled as member of Credit Information Bureau (India) Limited (CIBIL) and started drawing Credit Information Reports (CIRs) from CIBIL Consumer Bureau w.e.f. 15.12.2010.
24. Bank has launched the project under BC model & enrolled BC for opening accounts & distribution of smart card on 12.02.2010.
25. Bank has migrated 53 branches to CBS module during fiscal year 2010-11.