

# RAJ BANK

Maintaining The Zero Net NPA Bank Status Since Last 20 Years  
with Deposits of Rs. 678 Crores, Advances Of Rs. 398 Crores,  
Investments of Rs. 336 Crores & Profit of Rs. 15 Crores as on 31-12-09

The Only Bank Across the Nation Approving Quarterly Financial Results on  
Last Day of the Quarter itself & Publishing the same on 1st Day of Next Quarter

## HIGHLIGHTS : FINANCIAL RESULTS

**AS ON 31-12-2009**

Rs. in Lacs

| CAPITAL & LIABILITIES          | 31-12-2009      | 31-12-2008      |
|--------------------------------|-----------------|-----------------|
| Capital                        | 2440.16         | 1686.60         |
| Reserves & Surplus             | 10671.82        | 8912.52         |
| Deposits                       | 67819.68        | 55677.62        |
| Borrowings                     | NIL             | NIL             |
| Other Liabilities & Provisions | 1803.67         | 1095.44         |
| <b>TOTAL</b>                   | <b>82735.33</b> | <b>67372.18</b> |
| ASSETS & PROPERTIES            |                 |                 |
| Cash & Balances with RBI       | 1003.61         | 1071.83         |
| Balances with Banks            | 16413.38        | 20561.89        |
| Investments                    | 20736.74        | 16385.20        |
| Loan & Advances                | 39860.55        | 25897.70        |
| Fixed Assets                   | 2499.14         | 1711.96         |
| Other Assets                   | 2221.91         | 1743.60         |
| <b>TOTAL</b>                   | <b>82735.33</b> | <b>67372.18</b> |

| INCOME                     | 31-12-2009     | 31-12-2008     |
|----------------------------|----------------|----------------|
| Interest & Dividend Earned | 5096.49        | 4397.25        |
| Other Income               | 487.09         | 276.00         |
| <b>TOTAL</b>               | <b>5583.58</b> | <b>4673.25</b> |
| EXPENDITURE                |                |                |
| Interest Expended          | 3111.82        | 2484.11        |
| Operating Expenses         | 970.01         | 837.38         |
| <b>TOTAL</b>               | <b>4081.83</b> | <b>3321.49</b> |
| <b>PROFIT</b>              | <b>1501.75</b> | <b>1351.76</b> |

**F** Multiple ATM Card  
**R** Prompt Personalized  
**E** Cheque Book Facility  
**E** SMS Alerts  
SMS Banking  
e-TDS  
Statement Through  
e-mail  
\* As per terms & conditions

**RTGS - NEFT**  
With Reasonable Charges

### AREA OF OPERATION

- ◇ ENTIRE SAURASHTRA & KUTCH
- ◇ AHMEDABAD ◇ BARODA ◇ KHEDA
- ◇ ANAND ◇ MEHSANA ◇ GANDHINAGAR
- ◇ SABARKANTHA ◇ BANASKANTHA
- ◇ BHARUCH ◇ PANCHMAHAL

**Declaring 15% Dividend**  
Since Last 16 Years

**ZERO Net NPA BANK**  
Since 1990

**GROSS NPA 00.61%**  
As on 31-12-2009 even After 2 Banks Merger



## THE CO-OPERATIVE BANK OF RAJKOT LTD.

Regd. Office : 'Sahakar Sarita', Panchnath Road, Rajkot-1.

Ph. No. (0281) 2233155, 2234454.

**Madhusudanbhai Donga**  
Chairman

**Nareshbhai Patel**  
Vice Chairman

**Kamalbhai Dhami**  
Jt. Managing Director

**Satyaprakash Khokhara**  
General Manager & CEO

Visit our site for more details about the bank - [www.rajbank.net](http://www.rajbank.net)