

## Performance Highlights 2014-15

- Total Business of the Bank increased from Rs. 7,120 crore as on 31<sup>st</sup> March, 2014 to Rs. 7,941 crore, registering a growth of 11.54%.
- Total Deposits increased to Rs. 5,344 crore against Rs. 4,650 crore last year, recording a growth of 14.94%.
- Gross Advances registered a growth of 5.14% over previous year to reach at Rs. 2,597 crore against Rs. 2,470 crore last year.
- Share of CASA to Total Deposits stood at 34.36%.
- C.D. Ratio stood at 48.59%.
- Bank's Net owned Funds increased to Rs. 494.68 crore as on March 31<sup>st</sup>, 2015 as against Rs. 445.28 crore last year.
- Cost of Deposits increased to 7.23 % as on March 31<sup>st</sup>, 2015 as against 7.00% last year.
- Yield on Advances stood at 12.18%.
- Priority Sector Lending stood at 61.18% of Adjusted Net Bank Credit against RBI stipulation of minimum 40%.
- Operating Profit increased to Rs. 105.41 crore, up by 8.83% as against Rs. 96.86 crore last year.
- Net Profit increased to Rs. 67.18 crore as on March 31<sup>st</sup>, 2015 as against Rs. 65.42 crore last year.
- Capital Adequacy Ratio stood at 14.71% as per Basel-II and 14.86% as per Basel-III norms.
- Gross NPA to Gross Advances increased to 2.98% as on March 31<sup>st</sup>, 2015 as against 2.47% last year.
- Net NPA maintained at 0.00% (ZERO level).
- Net Interest Margin (NIM) stood at 3.20%.
- Return on Average Assets stood at 1.26%.
- Business per Employee increased to Rs. 9.88 crore from Rs. 8.73 crore and Profit per Employee stood at Rs. 0.09 crore.
- Book Value per Share increased to Rs. 71.86 as on March 31<sup>st</sup>, 2015 as against Rs. 65.97 last year.
- Earning per Share (EPS) increased to Rs. 9.95 as on March 31<sup>st</sup>, 2015 as against Rs. 9.69 last year.
- All branches working on CBS platform with RTGS/NEFT and SMS Alert, Mobile Banking & Net Banking facilities.
- Implementation of Financial Inclusion Plan in line with RBI/GOI Directives.