

Performance Highlights 2015-16

- Total Business of the Bank increased from Rs. 7,941 crore as on 31st March, 2015 to Rs. 8,050 crore as on 31st March, 2016.
- Total Deposits stood at Rs. 5,311 crore against Rs. 5,344 crore last year.
- Gross Advances registered a growth of 5.46% over previous year to reach at Rs. 2,739 crore against Rs. 2,597 crore last year.
- Share of CASA to Total Deposits increased to 34.88% in comparison to last year's 34.36%.
- C. D. Ratio of the Bank improved and stood at 51.57% in comparison to last year's 48.59%.
- Bank's Net owned Funds increased to Rs. 525.44 crore as on March 31st, 2016 as against Rs. 494.68 crore last year.
- Cost of Deposits decreased to 7.02% as on March 31st, 2016 as against 7.23% last year.
- Yield on Advances stood at 11.69% in comparison to last year's 12.18%.
- Priority Sector Lending stood at 56.01% of Adjusted Net Bank Credit (ANBC) against RBI stipulation of minimum 40%.
- Operating Profit of the Bank stood at Rs. 83.48 crore as on 31st March, 2016 against Rs. 105.41 crore as on 31st March, 2015.
- Net Profit of the Bank remained at Rs. 46.97 crore as on 31st March, 2016, against Rs. 67.18 crore as on 31st March, 2015.
- Capital Adequacy Ratio stood at 15.75% as per Basel-II and 15.69% as per Basel-III norms as compared to last year's 14.71% as per Basel-II and 14.86% as per Basel-III norms.
- Gross NPA to Gross Advances stood at 4.42% as on March 31st, 2016 as against 3.02% last year.
- Net NPA to Net Advances stood at 1.05% in comparison to last year's 0.00%.
- Net Interest Margin (NIM) stood at 3.02% in comparison to last year's 3.20%.
- Return on Average Assets stood at 0.80% in comparison to last year's 1.26%.
- Business per Employee increased to Rs. 10.78 crore from Rs. 9.88 crore as compared to last year and Profit per Employee stood at Rs. 0.07 crore in comparison to last year's Rs. 0.09 crore.
- Book Value per Share increased to Rs. 76.68 as on March 31st, 2016 as against Rs. 71.86 last year.
- Earning per Share (EPS) was Rs. 6.96 as on March 31st, 2016 as against Rs. 9.95 last year.
- All branches working on CBS platform with RTGS/NEFT and SMS Alert, Mobile Banking & Net Banking facilities.