



NAINITAL BANK

THE NAINITAL BANK LIMITED

(Registered Office: G. B. Pant Road, Nainital)

Performance Highlights 2016-17

- Total Business of the Bank increased from Rs. 8,049.22 crore as on 31st March, 2016 to Rs. 10,132.80 crore as on 31st March, 2017 showing annualized growth of 25.89%.
- Total Deposits increased to Rs. 6,852.79 crore against Rs. 5,310.59 crore last year, registered growth of 29.04%.
- Gross Advances registered a growth of 19.77% over previous year to reach at Rs. 3,280.01 crore against Rs. 2,738.63 crore last year.
- Share of CASA to Total Deposits stood at 33.82% in comparison to last year's 34.88%.
- C. D. Ratio of the Bank stood at 47.86% in comparison to last year's 51.57%.
- Bank's Net owned Funds increased to Rs. 589.46 crore as on March 31st, 2017 as against Rs. 525.44 crore last year.
- Cost of Deposits decreased to 6.29% as on March 31st, 2017 as against 7.02% last year.
- Yield on Advances stood at 11.41% in comparison to last year's 11.69%.
- Priority Sector Lending stood at 56.43% of Adjusted Net Bank Credit (ANBC) against RBI stipulation of minimum 40%.
- Operating Profit of the Bank increased to Rs. 109.78 crore as on 31st March, 2017 against Rs. 83.48 crore as on 31st March, 2016, registering a growth of 31.50%.
- Net Profit of the Bank increased to Rs. 48.46 crore as on 31st March, 2017, against Rs. 46.97 crore as on 31st March, 2016.
- Capital Adequacy Ratio stood at 13.02% as per Basel-II and 12.78% as per Basel-III norms as compared to last year's 15.75% as per Basel-II and 15.69% as per Basel-III norms.
- Gross NPA to Gross Advances stood at 5.01% as on March 31st, 2017 as against 4.42% last year.
- Net NPA to Net Advances stood at 1.25% in comparison to last year's 1.05 %.
- Net Interest Margin (NIM) stood at 2.80% in comparison to last year's 3.02%.
- Average Return on Assets stood at 0.73% in comparison to last year's 0.80%.
- Business per Employee increased to Rs. 12.71 crore from Rs. 10.78 crore as compared to last year and Profit per Employee still stood at Rs. 0.07 crore in comparison to last year's Rs. 0.07 crore.
- Book Value per Share decreased to Rs. 73.51 as on March 31st, 2017 as against Rs. 76.68 last year due to issuance of 1 crore fresh equity share on rights basis.
- Earning per Share (EPS) increased to Rs. 7.17 as on March 31st, 2017 as against Rs. 6.96 last year.

Performance figures for the year ended 31.03.2017 vis-à-vis 31.03.2016 (Y-o-Y)

	Particulars (Fig. in Crore)	31.03.2017 (Audited)	31.03.2016 (Audited)
	DEMAND DEPOSIT	300.84	235.62
	%AGE CHANGE (Y-o-Y)	27.68	-18.52
	SAVINGS BANK DEPOSIT	2,016.94	1,616.67
	%AGE CHANGE (Y-o-Y)	24.76	4.51
	CASA DEPOSIT	2,317.78	1,852.29
	%AGE CHANGE (Y-o-Y)	25.13	0.88
	Share of CASA deposit to total Deposit	33.82	34.88
	TERM DEPOSIT	4,535.01	3,458.30
	%AGE CHANGE (Y-o-Y)	31.13	-1.41
	CORE DEPOSIT	5,855.57	4,976.60
	%AGE CHANGE (Y-o-Y)	17.66	3.15
	TOTAL DEPOSIT	6,852.79	5,310.59
	%AGE CHANGE (Y-o-Y)	29.04	-0.63
	ADVANCES (GROSS)	3,280.01	2,738.63
	% Advances Growth on Y-o-Y basis	19.77	5.46
	TOTAL BUSINESS	10,132.80	8,049.22
	% Business Increase Y-o-Y Basis	25.89	1.36
	INTT. PAID	374.49	359.28
	% Growth on Y-o-Y basis	4.23	6.39
	INTT. RECEIVED	559.65	536.12
	%AGE CHANGE (Y-o-Y)	4.39	5.63
	COST OF DEPOSIT %	6.29	7.02
	YIELD ON ADVANCES %	11.41	11.69
	NET INTT. INCOME- NII	185.16	176.84
	%AGE CHANGE (Y-o-Y)	4.70	4.12
	N I M % (NII / AWF)	2.80	3.02
	Operating Profit	109.78	83.48
	%AGE CHANGE (Y-o-Y)	31.50	-20.80
	Net Profit	48.46	46.97
	%AGE CHANGE (Y-o-Y)	3.17	-30.08
	Gross NPA	164.27	121.04
	%AGE CHANGE (Y-o-Y)	35.72	56.36

	Particulars	31.03.2017 (Audited)	31.03.2016 (Audited)
	% of NPA to Gross Advances	5.01	4.42
	Net NPA	39.51	27.73
	Net NPA % to Net Advances	1.25	1.03
	C.D. Ratio	47.86	51.57
	Bulk Deposit	1,560.84	948.25
	%AGE CHANGE (Y-o-Y)	64.60	-32.72
	% of Bulk Deposit to Total Deposit	22.78	17.86
	CRAR – BASEL II (%)	13.02	15.75
	CRAR – BASEL III (%)	12.78	15.69