

**COMPARATIVE PERFORMANCE HIGHLIGHTS**

Sr.No	Particular	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Un Audited)
		31.03.18	31.03.19	31.03.20	31.03.21	31.03.22	31.03.23
1	Share Capital	2,079.51	2,175.65	2,225.11	2,264.55	2,313.05	2,425.75
2	Reserve	10,567.84	10,371.56	12,098.41	14,263.70	16,156.28	18,753.85
3	Net Worth	7,650.15	8,863.93	9,934.24	11,328.81	12,797.00	14,059.01
4	Clean Loan %	4.12	-	8.29	9.73	9.17	2.09
5	<b>Deposits</b>	<b>1,03,233.07</b>	<b>1,10,257.98</b>	<b>1,13,204.31</b>	<b>1,25,164.37</b>	<b>1,27,375.61</b>	<b>1,40,104.53</b>
6	Low Cost Deposit	29,948.57	29,287.42	26,444.74	31,298.52	31,436.59	34,062.93
7	<b>% to Total Deposits</b>	<b>29.01</b>	<b>26.56</b>	<b>23.36</b>	<b>25.01</b>	<b>24.68</b>	<b>24.31</b>
8	<b>Loans &amp; Advances</b>	<b>58,484.51</b>	<b>67,016.57</b>	<b>70,590.21</b>	<b>76,807.30</b>	<b>79,912.59</b>	<b>91,801.13</b>
9	Priority Sector %	39.88	38.64	32.80	39.88	50.14	61.14
10	<b>C.R.E Amt.</b>	<b>14,608.38</b>	<b>16,361.39</b>	<b>15,595.60</b>	<b>15,544.14</b>	<b>15,299.16</b>	<b>14,953.59</b>
11	Investments	50,131.63	50,260.18	51,113.66	57,431.50	59,091.59	59,672.55
12	of Which Govt. & Other Securities	35,937.51	34,691.41	21,951.92	30,637.60	34,234.41	31,936.43
13	Borrowing	-	-	-	-	-	-
14	<b>Total Business</b>	<b>1,61,717.58</b>	<b>1,77,274.55</b>	<b>1,83,794.52</b>	<b>2,01,971.67</b>	<b>2,07,288.20</b>	<b>2,31,905.66</b>
15	<b>CD Ratio</b>	<b>56.65</b>	<b>60.78</b>	<b>62.36</b>	<b>61.37</b>	<b>62.74</b>	<b>65.52</b>
16	<b>Gross NPA's</b>	<b>5,211.79</b>	<b>4,738.10</b>	<b>6,456.00</b>	<b>6,423.79</b>	<b>7,456.22</b>	<b>7,059.31</b>
17	<b>% to Total Loans</b>	<b>8.91</b>	<b>7.07</b>	<b>9.15</b>	<b>8.36</b>	<b>9.33</b>	<b>7.69</b>
18	BDDR Provision	3,625.00	4,253.43	4,924.25	5,568.78	5,691.96	7,036.96
19	Provision for Restructured Accounts	-	-	-	140.00	556.22	476.22
20	COVID Regulatory Package Reserve	-	-	-	-	55.00	-
21	Net Loans	54,859.51	62,763.14	65,665.96	70,926.52	74,220.63	84,764.17
22	<b>Net NPA's</b>	<b>1,586.79</b>	<b>484.67</b>	<b>1,531.75</b>	<b>855.01</b>	<b>1,452.26</b>	<b>2.35</b>
23	<b>% to Net Loans</b>	<b>2.89</b>	<b>0.77</b>	<b>2.33</b>	<b>1.21</b>	<b>1.96</b>	<b>0.00</b>
24	Working Capital	1,16,941.88	1,25,380.86	1,29,464.47	1,44,039.14	1,48,599.28	1,63,765.10
25	<b>C.R.A.R %</b>	<b>13.72</b>	<b>13.24</b>	<b>12.81</b>	<b>14.11</b>	<b>15.48</b>	<b>13.77</b>
26	Net Interest Margin	2.99	3.12	3.42	3.53	3.14	3.41
27	Operating Profit	-806.17	3,761.73	168.54	3,994.15	2,323.82	2,999.51
28	<b>A) Gross Profit</b>	<b>1,669.38</b>	<b>2,483.96</b>	<b>2,968.99</b>	<b>3,299.49</b>	<b>2,820.77</b>	<b>3,404.51</b>
29	B) Net Profit after Provisions	347.64	1,252.69	1,264.00	1,522.45	1,589.61	1,377.32
30	C) % of Gross Profit to Working Capital	1.43	1.98	2.29	2.29	1.90	2.08
31	D) % of Net Profit to Working Capital	0.30	1.00	0.98	1.06	1.07	0.84
32	Branches in Profit	21.00	21.00	21.00	21.00	19.00	20.00
33	Branches in Loss	2.00	2.00	2.00	2.00	2.00	1.00
34	<b>Total No. Of Staff</b>	<b>199.00</b>	<b>188.00</b>	<b>224.00</b>	<b>220.00</b>	<b>225.00</b>	<b>208.00</b>
35	<b>Business per Staff</b>	<b>812.65</b>	<b>942.95</b>	<b>820.51</b>	<b>918.05</b>	<b>921.28</b>	<b>1,114.93</b>
36	Profit per Staff	1.75	6.66	5.64	6.92	7.06	6.62
37	Total Income	10,578.30	12,247.32	13,074.35	13,234.40	12,068.68	12,895.89
38	Total Expenses	10,230.66	10,994.64	11,810.35	11,711.94	10,479.07	11,518.57
39	A)Salary and Allowance and PF	1,080.84	1,236.73	1,254.70	1,455.55	1,266.38	1,577.72
40	A)% to Salary Exps to Total Income	10.22	10.10	9.60	11.00	10.49	12.23
41	A)% to Salary Exps to Working Capital	0.92	0.99	0.97	1.01	0.85	0.96
42	<b>Cost of Deposit %</b>	<b>6.88</b>	<b>6.52</b>	<b>6.75</b>	<b>6.34</b>	<b>5.61</b>	<b>5.27</b>
43	<b>Yield on Advances %</b>	<b>11.54</b>	<b>11.41</b>	<b>11.27</b>	<b>10.92</b>	<b>10.64</b>	<b>9.62</b>
44	<b>Cost of Funds% ( After Payment of Dividend)</b>	<b>6.31</b>	<b>6.01</b>	<b>6.24</b>	<b>5.63</b>	<b>5.10</b>	<b>4.78</b>
45	<b>Yield on Investment %</b>	<b>5.21</b>	<b>7.33</b>	<b>8.70</b>	<b>8.56</b>	<b>5.91</b>	<b>6.68</b>
46	Exposure Limits - Individual	800.00	800.00	650.00	650.00	900.00	1,000.00
47	Exposure Limits - Group	2,000.00	2,000.00	1,500.00	1,500.00	1,500.00	1,800.00
<b>Financially Sound and well Managed Bank ( FSWM) RBI - Norms 1st Dec 2022</b>		<b>Supervisory Action Framework- Norms Jan 2020</b>					
<b>Sr. No.</b>	<b>RBI Norms</b>	<b>RBI Norms</b>					
1	Capital Adequacy Ratio (CRAR) more than 10 %	Capital Adequacy Ratio (CRAR) more than 9%					
2	Net NPA not more than 3%	Net NPA not exceed 6%					
3	NET Profit for continues 4 Years	Loss two consecutive years					
4	NO default in CRR & SLR						
5	Sound Internal control system with Atleast 2 Professional Director on the Board						
6	Core Banking Solution (CBS) Fully Implemented						
7	No monetary penalty for last 2 years						