

## Comparative Performance Highlights

Rs.In Lakh

Sr.No.	Particulars	31.03.19	31.03.20	31.03.21	31.03.22	31.03.23	31.03.24
1	Share Capital	2,175.65	2,225.11	2,264.55	2,313.05	2,425.75	2,458.75
2	Reserve	10,371.56	12,098.41	14,263.70	16,156.28	18,753.85	20,872.51
3	Deposits	1,10,257.98	1,13,204.31	1,25,164.37	1,27,375.61	1,40,104.53	1,47,118.01
4	Low Cost Deposits	29,287.49	26,444.74	31,298.52	31,436.59	34,062.93	39,243.46
5	% of Total Deposits	26.56	23.36	25.01	24.68	24.31	26.67
6	Borrowings	-	-	-	-	-	-
7	Profit / Loss	1,252.69	1,264.00	1,522.45	1,589.61	1,377.32	1620.11
8	Investments	50,260.18	51,113.66	57,431.50	59,091.59	59,672.55	69193.66
9	Of Which Govt. & Other Securities	34,691.41	32,039.20	30,637.60	34,234.41	31,936.43	43857.40
10	Loans & Advances	67,016.57	70,590.21	76,807.29	79,912.59	91,801.13	90778.79
11	CD Ratio	60.78	62.36	61.37	62.74	65.52	61.70
12	Gross NPA's	4,843.72	6,542.22	6,423.79	7,456.22	7,059.31	8062.97
13	% to Total Loans	7.23	9.27	8.36	9.33	7.69	8.88
14	BDDR Provision	4,253.43	4,924.25	5,568.78	5,691.96	7,036.96	8,136.96
15	Net Loans	62,763.14	65,665.96	70,926.51	73,908.63	84,764.17	82,641.83
16	Net NPA's	690.29	1,532.44	543.01	1,452.26	2.35	-73.99
17	% to Net Loans	1.10	2.34	0.77	1.96	-	0.00
18	C.R.A.R	13.02	12.81	14.11	15.48	14.21	15.42
19	Branches in Profit	21	21	21.00	19.00	20.00	18
20	Branches in Loss	2	2	2.00	2.00	1.00	3
<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						