



PERFORMANCE OF THE BANK DURING LAST THREE YEARS AT A GLANCE

(Amt in Rs lakh)

	Parameters	2012-2013	2013-2014	2014-15
A	KEY PERFORMANCE INDICATORS			
1	NO. OF DISTRICTS COVERED	11	11	11
2	NO. OF BRANCHES	574	582	586
a)	RURAL	483	491	495
b)	SEMI-URBAN	68	68	68
c)	URBAN	23	23	23
d)	METROPOLITAN	0	0	
3	TOTAL NO. OF EMPLOYEES	2793	2691	2815
	OF WHICH NO. OF OFFICERS	1128	1331	
4	TOTAL DEPOSIT	764199	883519	991683
a)	CURRENT DEPOSIT	20315	25176	25650
b)	SAVINGS DEPOSIT	401405	441611	483828
c)	TERM DEPOSIT	342479	416732	482205
5	BORROWINGS OUTSTANDING	64553	65066	61144
6	GROSS LOANS & ADVANCES OUTSTANDING	393231	454056	495936
	GROWTH %	13.21%	15.47%	9.23%
i)	AGRI & ALLIED ACTIVITIES	172839	198761	209628
ii)	MICRO & SMALL ENTERPRISE	103270	120134	143555
iii)	OTHER PRIORITY SECTOR	61966	72219	74656
iv)	TOTAL PRIORITY SECTOR ADVANCE	338075	391114	427839
v)	NON-PRIORITY SECTOR	55156	62970	68097
vi)	LOANS TO SC/ST	55894	69840	75400
vii)	LOANS TO SF/MF/AL	136526	187704	162664
viii)	LOANS TO MINORITIES	78747	86764	95777
7	CD RATIO	51.46	51.40	50.02
8	INVESTMENT	424964	490059	545665
	A)SLR	174772	218853	235760
	B)NON-SLR	250192	271205	309905
B	AVERAGE			
9	AVERAGE DEPOSIT	710157	784981	930092
	GROWTH %	13.77%	10.54%	18.49%
10	AVERAGE BORROWINGS	30920	54471	61320
	GROWTH %	24.73%	76.17%	12.57%
11	AVERAGE ADVANCE	368281	415652	451473
	GROWTH %	19.44%	12.86%	8.61%
12	AVERAGE INVESTMENT	362403	460930	527254
	GROWTH %	17.02%	27.19%	14.38%
	AVERAGE SLR INVESTMENT	178190	196813	238217
	AS % TO AVERAGE DEPOSIT	25.09%	25.07%	25.61%
	AVERAGE NON-SLR INVESTMENT	184213	264117	289037
	AS % TO AVERAGE DEPOSIT			
13	AVERAGE WORKING FUND	765951	880678	1080829

C	LOANS ISSUED DURING THE YEAR			
	Parameters	2012-2013	2013-2014	2014-15
14	LOANS ISSUED DURING THE YEAR	197926	231210	172536
	OF 14 ABOVE LOANS TO PRIORITY SECTOR	184386	214871	149146
	OF 14 ABOVE LOANS TO NON TARGET GROUP	13540	16339	23390
	OF 14 ABOVE ,LOANS TO SC/ST	20823	30239	17825
	OF 14 ABOVE ,LOANS TO SF/MF/AL	95684	125298	72074
	OF 14 ABOVE, LOANS TO MINORITIES	77626	71010	75400
D	PRODUCTIVITY			
15.1	PRODUCTIVITY PER BRANCH	2016.43	2298.24	2528.73
15.2	PRODUCTIVITY PER EMPLOYEE	414.40	497.06	528.49
15.3	PROFITABILITY PER EMPLOYEE	1.13	1.20	1.22
E	RECOVERY PERFORMANCE			
16	TOTAL			
	DEMAND	191443	204118	214398
	RECOVERY	148767	154231	155671
	OVERDUES	42676	49887	58727
	RECOVERY %	77.71	75.56	72.61
17	FARM SECTOR			
	DEMAND	70199	75646	78541
	RECOVERY	57419	62371	63310
	OVERDUES	12780	13275	15231
	RECOVERY %			
18	NON FARM SECTOR			
	DEMAND	121244	128472	135857
	RECOVERY	91348	91860	92360
	OVERDUES	29896	36612	43496
	RECOVERY %			
F	ASSET CLASSIFICATION			
19	A) STANDARD	363339	418435	443939
	B) SUB-STANDARD	18109	9824	22755
	C) DOUBTFUL	11675	25134	28573
	D) LOSS	108	691	669
	TOTAL NPA	29892	35649	51997
	TOTAL ADVANCE	393231	454084	495936
20	STANDARD ASSETS AS % OF GROSS LOANS & ADVANCES	92.40	92.15	89.52
	A) GROSS NPA (%)	7.60	7.85	10.48
	B) NET NPA (%)	4.97	4.84	7.10
G	PROFITABILITY ANALYSIS			
21	INTEREST PAID ON			
	A) DEPOSIT	42379	50547	58522
	B) BORROWINGS	1933	3010	3596
22	SALARY	17283	18470	20242
23	OTHER OPERATING EXPENSES	4465	7000	
24	PROVISIONS MADE DURING THE YEAR	4259	3696	6388

	A) AGAINST NPA	2569	3736	4631
	Parameters	2012-2013	2013-2014	2014-15
	B) OTHER PROVISIONS	2690	(-)40	1757
	C) AMORTISATION			
25	INTEREST RECEIVED ON			
	A) LOANS & ADVANCES	40019	43505	46508
	B) CURRENT ACCOUNT			
	C) INVESTMENT	23208	30214	39650
26	MISCELLANEOUS INCOME	12049	13687	13605
27	LOSS/PROFIT	4956	4684	5024
H	OTHER INFORMATION			
	SHARE CAPITAL	500	500	500
28	SHARE CAPITAL DEPOSIT RECEIVED	63880.22	63880.22	63880.22
	TOTAL CAPITAL	64380.22	64380.22	64380.22
29	DI & CGC			
	(A) CLAIMS SETTLED CUMULATIVE	0	0	0
	(B) CLAIMS RECEIVED BUT PENDING ADJUSTMENT	0	0	0
	(C) CLAIMS PENDING WITH CORPORATION	0	0	0
30	CUMULATIVE PROVISION			
	(A) AGAINST NPA	10872	14388	18049
	(B) AGAINST STANDARD ASSET	1534	1244	1316
	(C) AGAINST INTANGIBLE ASSET, FRAUD ETC	631	641	648
31	LOANS WRITTEN OFF DURING THE YEAR			
	(A) AMOUNT	175	220	899
32	ACCUMULATED LOSS	26382	23154	19721
33	RESERVE	0	0	0
34	CRAR	9.55	9.30	9.32