



**PANDYAN GRAMA BANK
ADMINISTRATIVE OFFICE, VIRUDHUNAGAR**

HIGHLIGHTS 2017 – 18

- Business Mix rose from ₹ 10051.91 crore to ₹ 11044.80 crore registering a **growth of 9.88%**.
- Deposits rose from ₹ 5541.23 crore to ₹ 5829.48 crore registering a growth of 5.20 %
- Demand Deposit rose from ₹ 1734.54 crore to ₹ 1787.16 crore which constitute **30.66 %** to the total deposits.
- Gross Advances rose from ₹ 4510.68 crore to ₹ 5215.32 crore registering a **growth of 15.62%**.
- Disbursement to Priority Sector advances amounts to ₹ 5871.66 crore, constituting **98.12 %** of total disbursement.
- Priority Sector advance stands at ₹ 5075.56 crore; accounts for 97.32 % of the total advances.
- 2906 New JLG Loan amounting to ₹ 30.81 crore disbursed during the year.
- 1501 New Self Help Groups were linked with a credit flow of ₹ 32.69 crore.
- Credit Deposit ratio is **89.46 %**
- Gross NPA of the Bank is ₹ 73.49 crore constituting **1.41 %** of total advance.
- Net NPA of the Bank is **0.43%** of total advance
- Recovery percentage of advances is **97.68 %**.
- **Bank has posted an Operating Profit of ₹ 186.69 crore (₹ 121.78 crore for FY 2016-17). The Bank has been continuously earning profit since 1997-98.**
- **Bank has posted Net Profit of ₹ 31.89 crore (₹ 74.63 crore for FY 2016-17).**
- Net Owned Funds has gone up to ₹ 639.00 Crore from ₹ 607.11 Crore.
- **12 New Branches** were opened. Out of which, 2 are in **unbanked area**.
- Total Number of Branches as on 31.03.2018 is 329.
- CRAR of the Bank as on 31.03.2018 is 13.28 %
- **151798** accounts outstanding under PMJDY
- Bank has provided 2% of Net Profit (Rs 65.27 lakh) towards Staff welfare fund and 0.25% (Rs 8.16 lakh) towards Corporate Social Responsibility Fund.
- Net Interest Margin 2.25 % Return on Assets 0.33 %
- Return on Equity 5.12 % Staff Productivity 7.91 Crore
- Branch Productivity 32.32 Crore