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