

Report A
(Amount Rs. in Lakhs)

	(Audited) 31/03/2022	(Audited) 31/03/2023	(Audited) 31/03/2024
Paid up Capital	889.87	841.40	848.87
Reserves	3674.35	3784.04	3488.46
Deposits	37668.90	37477.81	36061.48
Advances	16343.98	16659.70	20330.65
Investment	14787.17	14998.31	13904.79*
Profit	(223.03)	(129.22)	252.98
Gross NPA	6.82%	9.00%	2.99%
Net NPA	2.97%	5.27%	0.88%
Gross Income (Inclusive of Non Operating Income)	3163.54	3066.04	3315.29
Income Tax Paid	--	--	--
CRAR Ratio	21.54%	21.88%	20.85%
Cost of Deposits	5.20%	4.84%	4.61%
Yield on Advances	9.92%	9.42%	8.80%
Yield on Investments	6.16%	6.57%	6.82%
Audit Rating	"B"	"B"	"B"
Dividend Declared	---	---	---
DICGC Cover :	Upto Rs.5.00 Lakhs (w.e.f. 04.02.2020)		
CRR / SLR :	No Default at any time		

* Fixed deposit with other banks of Rs. 2034.22 lakhs and call money of Rs. -- lakhs are shown under 'Balance with other Banks-Fixed Deposit' and 'Money at call & short notice' respectively in the balance sheet."