



# CHAITANYA GODAVARI GRAMEENA BANK

(A Government undertaking sponsored by Andhra Bank)

Head Office, Raghu Mansion, 4/1, Brodipet, Guntur – 522 002

Dept: Accounts

e-mail:accounts@cggg.co.in

## HIGHLIGHTS OF THE PERFORMANCE OF THE BANK AS ON 31.03.2017

(Amount in Rs.crore)

Parameter	31.03.2014	31.03.2015	31.03.2016	31.03.2017
No.of Branches	143	158	174	192
(a) Rural	95	98	105	103
(b) Semi-Urban	34	45	52	66
(c) Urban	14	15	17	23
No.of Staff Members	464	584	621	673
Deposits	1537.56	2186.21	2733.36	3291.26
Growth (%)	35.00	42.19	25.03	20.41
Average Deposits	1187.39	1703.00	2414.08	3081.02
Growth (%)	33.03	43.42	41.75	27.62
Gross Loans & Advances	2353.81	2193.84	2628.77	3345.13
Growth (%)	31.30	(-) 6.80	19.82	27.25
IBPC	500.00	200.00	200.00	300.00
Net Loans & Advances (net of IBPC)	1853.81	1993.84	2428.77	3045.13
Growth (%)	28.94	7.55	21.81	25.38
Average Advances (Gross)	2028.12	2415.86	2369.84	3013.52
Growth (%)	37.88	19.12	(-)1.90	27.16
Priority Sector Advances (%)	84.02	85.71	91.95	93.53
Aggregate Business	3391.37	4180.05	5162.13	6336.39
Growth (%)	31.62	23.25	23.49	22.75
CD Ratio	121	91	89	93
Borrowings Outstanding	1300.34	1015.25	976.57	962.66
Growth (%)	24.43	(-) 21.92	(-)3.81	(-) 1.42
Investments Outstanding	302.59	364.84	798.82	870.27
Growth (%)	35.28	20.58	118.95	8.94
per-branch business	23.72	26.46	29.67	33.00
per-employee business	7.31	6.99	7.99	9.01

(Contd...2)

<b>Parameter</b>	<b>31.03.2014</b>	<b>31.03.2015</b>	<b>31.03.2016</b>	<b>31.03.2017</b>
Cost of Deposits (%)	8.03	7.88	7.78	7.10
Cost of Borrowings (%)	7.29	7.44	7.22	6.98
Yield on Advances (%)	12.01	12.51	11.52	10.40
Yield on Investments (%)	8.04	8.42	8.30	8.97
<b>Cost to Income Ratio</b>	<b>39.33</b>	<b>40.77</b>	<b>56.94</b>	<b>54.20</b>
CRAR	10.94	11.58	10.29	10.26
Gross NPA	58.06	71.64	48.92	39.64
% of Gross NPA	3.13	3.60	2.01	1.30
Net NPA	10.52	12.84	4.90	0.00
% of Net NPA	0.58	0.66	0.20	0.00
Gross Profit	71.73	86.23	58.17	75.36
Net Profit Before Tax	47.83	68.96	74.78	73.37
<b>Net Profit After Tax</b>	<b>32.15</b>	<b>40.20</b>	<b>45.41</b>	<b>55.17</b>
<b>Reserves</b>	<b>139.07</b>	<b>179.27</b>	<b>224.68</b>	<b>279.85</b>
<b>Net Worth</b>	<b>146.51</b>	<b>186.71</b>	<b>232.12</b>	<b>287.29</b>
<b>GOI Review Parameters</b>				
per-employee net profit after tax (Rs. lakh)	6.93	6.88	7.31	8.20
Gross NPA %	3.13	3.60	2.01	1.30
CD Ratio	121	91	89	93
% of Non-Interest Income	5.33	4.10	7.56	8.52
Loss Assets (Rs.lakh)	9.66	0.00	13.73	11.78
<b>Financial Ratios</b>				
Financial Return	10.89	10.89	9.65	8.91
Financial Cost	6.76	6.79	6.83	6.26
<b>Net Interest Margin</b>	<b>4.13</b>	<b>4.10</b>	<b>2.82</b>	<b>2.65</b>
Non-Interest Income	0.61	0.46	0.79	0.83
Operating Cost	1.87	1.96	2.06	1.89
Operating Profit	2.87	2.60	1.55	1.59
Risk Cost	0.82	0.44	0.00	0.04
<b>Net Margin (post-tax) [Return on Assets]</b>	<b>1.29</b>	<b>1.26</b>	<b>1.21</b>	<b>1.17</b>

May 12, 2017

V Brahmananda Reddy  
Chairman