



# SGB

सौराष्ट्र ग्रामीण बैंक  
सौराष्ट्र ग्रामीण बैंक  
Saurashtra Gramin Bank

(Owned by Government of India, Government of Gujarat & State Bank of India)

## KEY INDICATORS

Amt. in ₹ Crore

Particulars	2020-21	2021-22	2022-23	31.12.2023
<b>Basic Details</b>				
No. of Districts covered	11	11	11	11
No. of Branches	259	257	258	258
No. of Administrative offices	06	06	06	06
No. of ATMs	05	05	05	00
Total Staff (Excluding Sponsor bank staff)	903	944	995	987
<b>Balance Sheet</b>				
<b>Deposits</b>	7090.96	7749.49	8637.41	9453.45
Growth %	14.63%	9.29%	11.46%	9.45%
<b>Gross Loans &amp; Advances O/s.</b>	5347.72	5597.62	6351.94	6878.66
Growth %	14.56%	4.67%	13.48%	8.29%
<b>C.D. Ratio</b>	75.42%	72.23%	73.54%	72.76%
Investment O/s.	1307.36	1740.47	2276.74	2461.05
Gross NPA	125.48	122.59	182.08	180.37
Gross NPA %	2.35%	2.19%	2.87%	2.62%
Net NPA	0.00	0.00	0.00	0.00
Net NPA %	0.00%	0.00%	0.00%	0.00%
<b>Profitability</b>				
Interest Income	618.00	660.36	744.62	653.47
Non-Interest Income	82.85	120.20	74.02	82.23
<b>Net Profit</b>	95.47	185.04	178.53	156.59
<b>Productivity</b>				
Business per branch	48.03	51.93	58.10	63.30
Business per Employee	13.77	14.14	15.06	16.55
<b>Key Ratios</b>				
ROA (%)	1.24	2.17	1.83	1.89
ROE (%)	20.64	26.29	20.00	19.73
Net Interest Margin(NIM)%	3.77	3.96	3.88	3.72
Yield on Advances (%)	9.56	9.56	9.31	9.21
Cost of Deposit (%)	4.68	4.21	4.19	4.74
Cost of Borrowing (%)	4.78	4.25	4.46	4.46
Yield on Investment (%)	7.75	7.49	7.13	7.39
<b>Capital Ratios</b>				
Capital Adequacy Ratio (%)	10.73	15.59	16.74	17.55
Tier-1 Ratio (%)	10.61	14.24	15.28	16.12