



SGB

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सौराष्ट्र ग्रामीण बैंक
सौराष्ट्र ग्रामीण बैंक
Saurashtra Gramin Bank

KEY INDICATORS

Amt. in ₹ Crore

Particulars	2021-22	2022-23	2023-24	30.09.2024
Basic Details				
No. of Districts covered	11	11	11	11
No. of Branches	257	258	258	258
No. of Administrative offices	06	06	06	06
No. of ATMs	05	05	00	00
Total Staff (Excluding Sponsor bank staff)	944	995	1062	1013
Balance Sheet				
Deposits	7749.49	8637.41	9840.82	10109.92
Growth % (YoY)	9.29%	11.46%	13.93%	10.33%
Gross Loans & Advances O/s.	5597.62	6351.94	7200.82	7604.89
Growth % (YoY)	4.67%	13.48%	13.36%	12.12%
C.D. Ratio	72.23%	73.54%	73.17%	75.22%
Investment O/s.	1740.47	2276.74	2668.26	2583.73
Gross NPA	122.59	182.08	156.12	151.44
Gross NPA %	2.19%	2.87%	2.17%	1.99%
Net NPA	0.00	0.00	0.00	0.00
Net NPA %	0.00%	0.00%	0.00%	0.00%
Profitability				
Interest Income	660.36	744.62	891.20	486.20
Non-Interest Income	120.20	74.02	95.32	95.74
Net Profit	185.04	178.53	228.22	148.82
Productivity				
Business per branch	51.93	58.10	66.05	68.44
Business per Employee	14.14	15.06	16.05	17.43
Key Ratios				
ROA (%)	2.17	1.83	2.04	2.45
ROE (%)	26.29	20.00	20.21	23.15
Net Interest Margin(NIM)%	3.96	3.88	3.72	3.67
Yield on Advances (%)	9.56	9.31	9.34	9.31
Cost of Deposit (%)	4.21	4.19	4.80	4.97
Cost of Borrowing (%)	4.25	4.46	4.47	4.47
Yield on Investment (%)	7.49	7.13	7.36	7.29
Capital Ratios				
Capital Adequacy Ratio (%)	15.59	16.74	18.75	19.37
Tier-1 Ratio (%)	14.24	15.28	17.24	17.89