



Saurashtra Gramin Bank Rajkot

PERFORMANCE HIGHLIGHT FY 2021-22

- Bank registered **Net Profit** of ₹185.04 crore for FY22 as compared to ₹ 95.47 crore in FY21, an increase of 93.8%.
- **Net Interest Income (NII)** for FY22 increased by 16% YoY and reached at ₹337.78 crore.
- Non-Interest Income for FY 22 at ₹120.20 crore grew by 45.08% YoY.
- **Net Interest Margin (NIM)** increased by 19 bps YoY and reached to 3.96% as on 31.03.2022 as against 3.77% as on 31.03.2021.
- **Gross NPA** remained at ₹122.59 crore (2.19%) which is below FY 21 level of ₹125.48 crore (2.35%).
- Total Deposits grew at 9.3% and reached to ₹7749.49 crore at the end of FY22 as against ₹7090.96 crore at the end of FY21.
- **CASA deposit** grew at 12.1% and reached to ₹3627.50 crore(46.8%) at the end of FY22 as against ₹3234.47 crore(45.6%) at the end of FY21.
- **Home Loan**, which constitutes 11.8% of Bank's advances, has grown by 92.8% YoY.
- **Capital Adequacy Ratio (CAR)** has improved by 486 bps YoY and reached to 15.59% as on Mar 2022.
- **Return on Assets (RoA)** increased by 19 bps YoY and reached to 2.17% as on 31.03.2022 as against 1.98% as on 31.03.2021.
- **Cost to income ratio** has improved to 36.41% as on 31-03-2022 as against 39.07% as on 31-03-2021.
- Share of Alternate Channels in total transactions has increased from 43% in FY21 to 56% in FY22.



Saurashtra Gramin Bank

Rajkot

KEY INDICATORS

Particulars	Amt. in ₹ Crore			
	2018-19	2019-20	2020-21	2021-22
Basic Details				
No. of Districts covered	11	11	11	11
No. of Branches	260	259	259	257
No. of Administrative offices	05	05	06	06
No. of ATMs	05	05	05	05
Total Staff (Excluding Sponsor bank staff)	931	956	903	944
Balance Sheet				
Deposits	5649.44	6185.94	7090.96	7749.49
Growth %	17.44%	9.50%	14.63%	9.29%
Gross Loans & Advances O/s.	4137.65	4667.92	5347.72	5597.62
Growth %	21.29%	12.82%	14.56%	4.67%
C.D. Ratio	73.24%	75.46%	75.42%	72.23%
Investment O/s.	1364.76	1289.58	1307.36	1740.47
Gross NPA	40.15	72.74	125.48	122.59
Gross NPA %	0.97	1.56	2.35	2.19
Profitability				
Interest Income	526.07	579.24	618.00	660.36
Non-Interest Income	48.88	66.37	82.85	120.20
Net Profit	30.55	33.92	95.47	185.04
Productivity				
Per Branch	37.64	41.91	48.03	51.93
Per Staff	10.51	11.35	13.77	14.14
Key Ratios				
ROA (%)	0.50	0.50	1.24	2.17
ROE (%)	8.10	9.65	20.64	26.29
Net Interest Margin(NIM)%	3.96	3.76	3.77	3.96
Yield on Advances (%)	10.50	10.13	9.56	9.56
Cost of Deposit (%)	5.21	5.24	4.68	4.21
Cost of Borrowing (%)	4.65	4.56	4.78	4.25
Yield on Investment (%)	6.97	7.59	7.75	7.49
Capital Ratios				
Capital Adequacy Ratio (%)	10.70	10.27	10.73	15.59
Tier-1 Ratio (%)	9.31	8.91	10.61	14.24