



Saurashtra Gramin Bank



Key Performance Indicators

| Particulars | 2015-16 | 2016-17 | 2017-18 |
|---|---------|---------|---------|
| Amt. in Crore | | | |
| Basic Details | | | |
| No. of Districts covered | 11 | 11 | 11 |
| No. of Branches | 251 | 251 | 259 |
| Total Staff (Excluding Sponsor bank staff) | 864 | 967 | 921 |
| Deposits | 3187.72 | 4376.15 | 4810.61 |
| Growth % | 21.46 | 37.28 | 9.93 |
| Gross Loans & Advances O/s. | 1994.21 | 2675.23 | 3411.43 |
| Growth % | 22.99 | 34.15 | 27.52 |
| C.D. Ratio % | 62.56 | 61.13 | 70.91 |
| Investment O/s. | 1416.12 | 1859.40 | 1288.48 |
| Profitability | | | |
| Operating Profit for the year | 38.68 | 117.82 | 110.85 |
| Net Profit for the year | 16.70 | 38.58 | 68.30 |
| Productivity | | | |
| Per Branch | 20.65 | 28.09 | 31.75 |
| Per Staff | 5.99 | 7.29 | 8.93 |
| Asset Classification | | | |
| A. Standard | 1983.70 | 2665.25 | 3383.35 |
| B. Sub Standard | 7.55 | 5.09 | 24.33 |
| C. Doubtful | 2.91 | 4.81 | 3.53 |
| D. Loss | 0.05 | 0.08 | 0.225 |
| Total | 1994.21 | 2675.23 | 3411.43 |
| Standard Assets as % to Gross Advances O/s. | 99.47 | 99.63 | 99.18 |
| Important Ratios | | | |
| Capital Adequacy Ratio% | 10.35 | 10.10 | 10.99 |
| ROA% | 0.46 | 0.84 | 1.27 |
| ROE% | 9.74 | 14.42 | 19.95 |
| Net Interest Margin(NIM)% | 2.87 | 3.31 | 3.65 |
| Yield on Advances% | 9.95 | 10.14 | 10.20 |
| Cost of Deposits% | 6.49 | 5.69 | 5.43 |
| Cost of Borrowings% | 5.37 | 5.52 | 5.93 |
| Yield on Investments% | 7.98 | 7.74 | 7.54 |