



Saurashtra Gramin Bank

Rajkot

KEY INDICATORS

Amt. in ₹ Crore

Particulars	2019-20	2020-21	2021-22	June-22
Basic Details				
No. of Districts covered	11	11	11	11
No. of Branches	259	259	257	257
No. of Administrative offices	05	06	06	06
No. of ATMs	05	05	05	05
Total Staff (Excluding Sponsor bank staff)	956	903	944	949
Balance Sheet				
Deposits	6185.94	7090.96	7749.49	8072.67
Growth %	9.50%	14.63%	9.29%	16.68%*
Gross Loans & Advances O/s.	4667.92	5347.72	5597.62	5766.64
Growth %	12.82%	14.56%	4.67%	12.08%*
C.D. Ratio	75.46%	75.42%	72.23%	71.43%
Investment O/s.	1289.58	1307.36	1740.47	2052.88
Gross NPA	72.74	125.48	122.59	157.58
Gross NPA %	1.56%	2.35%	2.19%	2.73%
Net NPA	0.00	0.00	0.00	0.00
Net NPA %	0.00%	0.00%	0.00%	0.00%
Profitability				
Interest Income	579.24	618.00	660.36	160.91
Non-Interest Income	66.37	82.85	120.20	36.55
Net Profit	33.92	95.47	185.04	37.89
Productivity				
Per Branch	41.91	48.03	51.93	53.85
Per Staff	11.35	13.77	14.14	14.59
Key Ratios				
ROA (%)	0.50	1.24	2.17	1.66*
ROE (%)	9.65	20.64	26.29	20.41*
Net Interest Margin(NIM)%	3.76	3.77	3.96	3.38*
Yield on Advances (%)	10.13	9.56	9.56	8.48*
Cost of Deposit (%)	5.24	4.68	4.21	4.10*
Cost of Borrowing (%)	4.56	4.78	4.25	5.50*
Yield on Investment (%)	7.59	7.75	7.49	6.99*
Capital Ratios				
Capital Adequacy Ratio (%)	10.27	10.73	15.59	15.77
Tier-1 Ratio (%)	8.91	10.61	14.24	14.45

* Figures are annualised