



Saurashtra Gramin Bank

Rajkot

KEY INDICATORS

Amt. in ₹ Crore

Particulars	2020-21	2021-22	2022-23	30.09.2023
Basic Details				
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	999
Balance Sheet				
Deposits	7090.96	7749.49	8637.41	9163.14
Growth %	14.63%	9.29%	11.46%	6.09%
Gross Loans & Advances O/s.	5347.72	5597.62	6351.94	6782.67
Growth %	14.56%	4.67%	13.48%	6.78%
C.D. Ratio	75.42%	72.23%	73.54%	74.02%
Investment O/s.	1307.36	1740.47	2276.74	2481.28
Gross NPA	125.48	122.59	182.08	198.24
Gross NPA %	2.35%	2.19%	2.87%	2.92%
Net NPA	0.00	0.00	0.00	0.00
Net NPA %	0.00%	0.00%	0.00%	0.00%
Profitability				
Interest Income	618.00	660.36	744.62	429.56
Non-Interest Income	82.85	120.20	74.02	72.12
Net Profit	95.47	185.04	178.53	122.43
Productivity				
Per Branch	48.03	51.93	58.10	61.81
Per Staff	13.77	14.14	15.06	15.96
Key Ratios				
ROA (%)	1.24	2.17	1.83	2.23
ROE (%)	20.64	26.29	20.00	23.98
Net Interest Margin(NIM)%	3.77	3.96	3.88	3.75
Yield on Advances (%)	9.56	9.56	9.31	9.12
Cost of Deposit (%)	4.68	4.21	4.19	4.62
Cost of Borrowing (%)	4.78	4.25	4.46	4.45
Yield on Investment (%)	7.75	7.49	7.13	7.39
Capital Ratios				
Capital Adequacy Ratio (%)	10.73	15.59	16.74	17.58
Tier-1 Ratio (%)	10.61	14.24	15.28	16.14