

MADHYA PRADESH GRAMIN BANK
BANK AT A GLANCE

Amt. in Crore

Particulars	Actual Sept.-22	Actual Mar-23	Actual June - 23	Actual Sept 23	YoY Growth Sept - 23		Variation Over Mar-23 (as on 30.09.2023)	
					Amt	%	Amt	%
<i>Deposits</i>	16926.07	17523.74	17961.46	18354.10	1,428.03	8.44	830.36	4.74
<i>CASA Deposit</i>	8777.68	9097.28	9515.54	9450.64	672.96	7.67	353.36	3.88
<i>CASA %</i>	51.86	51.91	52.98	51.49	-0.37	--	--	--
<i>Advances (Gross)</i>	12834.25	13895.38	13985.36	14576.68	1,742.43	13.58	681.30	4.90
<i>CD Ratio</i>	75.83	79.29	77.86	79.42	3.59	--	--	--
<i>Business Mix</i>	29760.32	31419.12	31946.82	32930.78	3,170.46	10.65	1,511.66	4.81
<i>NPA (Gross)</i>	1230.97	996.06	983.97	946.00	-284.97	-23.15	-50.06	-5.03
<i>Gross 'NPA %</i>	9.59	7.17	7.04	6.49	-3.10	--	--	--
<i>Net NPA</i>	546.93	351.74	331.71	306.36	-240.57	-43.99	-45.38	-12.90
<i>Net NPA% to Net ADVANCES</i>	4.50	2.65	2.49	2.20	-2.30	--	--	--
<i>Per Branch Productivity</i>	34.37	36.28	36.89	38.03	3.66	10.65	1.75	4.81
<i>Per Employee Productivity</i>	8.28	8.62	8.51	8.84	0.56	6.79	0.22	2.56
<i>Per Employee Profit/Loss</i>	0.02	0.04	0.02	0.04	0.02	86.15	--	--
<i>Operating Profit</i>	163.05	309.71	124.74	212.41	49.36	30.27	--	--
<i>Net Profit</i>	78.24	161.58	75.38	150.91	72.67	92.88	--	--
<i>CRAR%</i>	9.22	11.12	11.39	11.56	2.34	--	--	--
<i>PCR</i>	55.57	64.69	66.29	67.62	12.05	--	--	--
<i>ROA</i>	0.70	0.70	1.23	1.23	0.53	--	--	--
<i>ROE</i>	7.48	12.74	5.61	10.63	3.15	--	--	--
<i>Net Interest Margin (NIM)</i>	4.07	4.16	4.80	4.36	0.29	--	--	--
<i>Accumulated Losses</i>	-840.10	-756.76	-681.39	-605.85	234.25	-27.88	--	--
<i>Cost of Deposits</i>	3.74	3.83	3.95	4.12	0.38	--	--	--
<i>Cost of Fund</i>	3.30	3.60	3.96	4.06	0.76	--	--	--
<i>Yield on Advances</i>	8.86	9.30	9.88	9.58	0.72	--	--	--
<i>Yield on Investment</i>	6.51	6.45	8.23	7.64	1.13	--	--	--
<i>Cost to Income ratio</i>	67.47	70.80	58.98	62.74	-4.73	--	--	--