



# MAHARASHTRA GRAMIN BANK

HEAD OFFICE: SHIVAJINAGAR, NANDED

## PERFORMANCE OF THE BANK AT A GLANCE

(Amt. in lakhs)

	Particulars	2008-2009	2009-2010
<b>A)</b>	<b>PERFORMANCE INDICATORS</b>		
<b>1</b>	<b>No. of Districts covered</b>	16	16
<b>2</b>	<b>No. of Branches</b>	323	323
	a) Rural	238	238
	b) Semi-Urban	62	62
	c) Urban	23	23
<b>3</b>	<b>Total Staff</b> (Excluding Officers on deputation from Sponsor Bank)	1317	1317
	<b>Of which Officers</b>	541	541
<b>4</b>	<b>Deposits</b>	202424.90	245770.56
	<b>Growth %</b>	9.89	21.21
<b>5</b>	<b>Borrowings Outstanding</b>	7067.91	14312.13
	<b>Growth %</b>	-7.95	102.49
<b>6</b>	<b>Gross loans &amp; Advances O/s</b>	93182.73	123439.86
	<b>Growth %</b>	14.03	32.47
	Of 6 above loans to Priority Sector	73956.52	94570.77
	Of 6 above loans to Non-Priority Sector	19226.21	28869.09
	Of 6 above loans to SC/ST	9808.62	14231.31
	Of 6 above loans to SF/MF/AL	19927.43	21743.55
	Of 6 above loans to Minorities	2244.83	1776.93
<b>7</b>	<b>C D Ratio</b>	46.03	50.23
<b>8</b>	<b>Investments outstanding</b>	65616.71	77359.96
	<b>Growth %</b>	0.22	48.42
	- Of which	-	
	SLR Investments	46749.02	72068.92
	Non SLR Investments	18867.69	5291.04



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<b>B)</b>	<b>AVERAGES</b>		
<b>9</b>	Average Deposits	165666.63	203550.00
	Growth %	-	22.86
<b>10</b>	Average Borrowings	8433.21	6128.00
	Growth %	-	-27.33
<b>11</b>	Average Gross Loans & Advances	85144.27	109128.00
	Growth %	-	28.16
<b>12</b>	Average Investments	84443.38	102297.00
	Growth %	-	21.14
	Average SLR Investments as % to average deposits	24.89	23.72
	Average Non-SLR Investments as % to average deposits	26.09	24.85
<b>13</b>	Average working funds	177414.15	205858.00
<b>C)</b>	<b>LOANS ISSUED DURING THE YEAR</b>		
<b>14</b>	<b>Loans issued during the year</b>	46392.18	76395.45
	Growth %	-	64.67
	Of 14 above, loans to Priority	31170.60	59764.31
	Of 14 above, loans to Non priority	15221.58	16631.24
	Of 14 above, loans to SC/ST	3255.50	6595.23
	Of 14 above, loans to SF/MF/AL	9533.83	18545.15
	Of 14 above, loans to Minorities	1285.98	1859.71
<b>D)</b>	<b>PRODUCTIVITY</b>		
<b>15</b>	<b>Per Branch</b>	918.04	1143.07
	<b>Per Staff</b>	226.87	280.34



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<b>E)</b>	<b>RECOVERY PERFORMANCE</b>		
<b>16</b>	<b>TOTAL</b>		
	Demand	52360.21	60614.87
	Recovery	30164.38	41052.31
	Overdues	22195.83	19562.56
	Recovery % (June position)	57.61	67.73
<b>17</b>	<b>Farm Sector</b>		
	Demand	32858.35	38658.25
	Recovery	15087.81	23788.51
	Overdues	17770.54	14869.74
	Recovery % (June position)	45.92	61.53
<b>18</b>	<b>Non Farm Sector</b>		
	Demand	19501.86	21956.62
	Recovery	15076.57	17263.80
	Overdue	4425.29	4692.82
	Recovery % (June position)	77.31	78.63
<b>F)</b>	<b>ASSET CLASSIFICATION</b>		
<b>19</b>	a) Standard	86179.93	116447.31
	b) Sub-Standard	1368.22	2537.56
	c) Doubtful	4841.95	5736.38
	d) Loss	792.63	718.61
	<b>Sub Total NPA</b>	7002.80	6992.55
	Total	<b>93182.73</b>	<b>123439.86</b>
<b>20</b>	<b>Standard Assets as % to gross loans &amp; Advances O/s.</b>	95.70	94.34



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<b>G)</b>	<b>PROFITABILITY ANALYSIS</b>	<b>2008-09</b>	<b>2009-10</b>
<b>21</b>	Interest paid on		
	a) Deposits	7880.72	9432.04
	b) Borrowings	723.29	483.84
<b>22</b>	<b>Salary</b>	3996.64	5248.54
<b>23</b>	<b>Other Operating Expenses</b>	1804.53	1199.44
<b>24</b>	<b>Provisions made during the year</b>		
	a) Against NPAs	656.00	240.00
	b) Other provisions	439.99	574.23
	<b>Total Expenditure</b>	<b>13705.18</b>	<b>16363.86</b>
<b>25</b>	<b>Interest received on</b>		
	a) Loans and Advances	8144.85	10017.56
	b) Current a/c with Sponsor and other Banks	-	-
	SLR Investments / Money At Call, TDR with Sponsor Bank and approved securities	6550.85	7490.61
<b>26</b>	<b>Misc. Income</b>	1299.70	1705.90
	<b>Total Income</b>	<b>15995.40</b>	<b>19214.07</b>
<b>27</b>	<b>Profit / Loss</b>	2290.22	2850.21
<b>H)</b>	<b>OTHER INFORMATION</b>		
<b>28</b>	<b>Share Capital Deposit received</b>	10234.62	10234.62
<b>29</b>	<b>Cumulative Provisions</b>		
	a) Against NPA	2693.73	4173.02
	b) Against intangible Assets, Frauds etc.	6095.79	3255.68
<b>30</b>	<b>Loans Written - off during the year</b>		
	Amount	145.84	967.46
<b>31</b>	<b>Accumulated Loss</b>	8826.13	5564.63
<b>32</b>	<b>Reserves</b>	4073.19	2322.68