



CHAITANYA GODAVARI GRAMEENA BANK

(A Government undertaking sponsored by Andhra Bank)

Head Office, Raghu Mansion, 4/1, Brodipet, Guntur – 522 002

Dept: Board Secretariat

e-mail:boardsectt@cgggb.co.in

HIGHLIGHTS OF THE PERFORMANCE OF THE BANK AS ON 31.03.2018

(Amount in Rs. crore)

Parameter	31.03.2014	31.03.2015	31.03.2016	31.03.2017	31.03.2018
No.of Branches	143	158	174	192	204
(a) Rural	95	98	105	103	110
(b) Semi-Urban	34	45	52	66	72
(c) Urban	14	15	17	23	22
No.of Staff Members	464	584	621	673	745
Deposits	1537.56	2186.21	2733.36	3291.26	3906.72
Growth (%)	35.00	42.19	25.03	20.41	18.70
Average Deposits	1187.39	1703.00	2414.08	3081.02	3358.69
Growth (%)	33.03	43.42	41.75	27.62	9.01
CASA (%)	33.61	29.79	29.72	31.85	30.28
Loans & Advances	2353.81	2193.84	2628.77	3345.13	4189.26
Growth (%)	31.30	(-) 6.80	19.82	27.25	25.23
IBPC	500.00	200.00	200.00	300.00	450
Loans & Advances (net of IBPC)	1853.81	1993.84	2428.77	3045.13	3739.26
Growth (%)	28.94	7.55	21.81	25.38	22.79
Average Advances	2028.12	2415.86	2369.84	3013.52	3821.75
Growth (%)	37.88	19.12	(-)1.90	27.16	26.82
Priority Sector Advances (%)	84.02	85.71	91.95	93.53	92.44
Aggregate Business (net of IBPC)	3391.37	4180.05	5162.13	6336.39	7645.98
Growth (%)	31.62	23.25	23.49	22.75	20.66
CD Ratio	121	91	89	93	96
Borrowings Outstanding	1300.34	1015.25	976.57	962.66	1222.55
Growth (%)	24.43	(-) 21.92	(-)3.81	(-) 1.42	27.00
Investments Outstanding	302.59	364.84	798.82	870.27	989.40
Growth (%)	35.28	20.58	118.95	8.94	13.16
per-branch business	23.72	26.46	29.67	33.00	37.48
per-employee business	7.31	6.99	7.99	9.01	9.89

(Contd...2)

Parameter	31.03.2014	31.03.2015	31.03.2016	31.03.2017	31.03.2018
Cost of Deposits (%)	8.03	7.88	7.78	7.10	6.60
Cost of Borrowings (%)	7.29	7.44	7.22	6.98	6.81
Yield on Advances (%)	12.01	12.51	11.52	10.40	10.77
Yield on Investments (%)	8.04	8.42	8.30	8.97	9.68
Cost to Income Ratio	39.33	40.77	56.94	54.20	42.87
CRAR	10.94	11.58	10.29	10.26	11.13
Gross NPA	58.06	71.64	48.92	39.64	38.82
% of Gross NPA	3.13	3.60	2.01	1.30	1.04
Net NPA	10.52	12.84	4.90	0.00	0.00
% of Net NPA	0.58	0.66	0.20	0.00	0.00
Operating Profit	71.73	86.23	58.17	75.36	136.32
Net Profit Before Tax	47.83	68.96	74.78	73.37	127.05
Net Profit after Tax	32.15	40.20	45.41	55.17	81.90
Reserves	139.07	179.27	224.68	279.85	360.26
Net Worth	146.51	186.71	232.12	287.29	367.70
Return on Equity (RoE)	21.94	21.54	19.56	19.20	22.27
% of Non-Interest Income	5.33	4.10	7.56	8.52	9.79
Financial Ratios					
Financial Return	10.89	10.89	9.65	8.91	9.18
Financial Cost	6.76	6.79	6.83	6.26	5.77
Net Interest Margin	4.13	4.10	2.82	2.65	3.41
Non-Interest Income	0.61	0.46	0.79	0.83	1.00
Operating Cost	1.87	1.96	2.06	1.89	1.88
Operating Profit	2.87	2.60	1.55	1.59	2.53
Risk Cost	0.82	0.44	0.00	0.04	0.09
Net Margin (post-tax) [Return on Assets(RoA)]	1.29	1.26	1.21	1.17	1.51

May 7, 2018

V Brahmananda Reddy
Chairman