



# தமிழ்நாடு கிராம வங்கி

(இந்தியன் வங்கி சார்புடைய அரசு வங்கி)

## TAMIL NADU GRAMA BANK

(A Government Owned Scheduled Bank Sponsored by Indian Bank)

உங்கள் வங்கி எங்கள் பெருமை

YOUR BANK OUR PRIDE

### AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31ST MARCH 2023

#### BALANCE SHEET AS ON 31.03.2023

(Rupees in ` 000s)

	SCHEDULE	As on 31-03-2023	As on 31-03-2022
<b>LIABILITIES</b>			
Capital	1	4,69,545	4,69,545
Reserves & Surplus	2	2,01,76,909	1,59,94,136
Deposits	3	19,93,84,784	17,09,32,837
Borrowings	4	6,98,84,054	7,42,48,732
Other Liabilities	5	79,44,960	56,72,289
<b>TOTAL</b>		<b>29,78,60,252</b>	<b>26,73,17,539</b>
<b>ASSETS</b>			
Cash and Balances with RBI	6	94,83,953	74,29,029
Balances with Banks and Money at Call and Short Notice	7	6,88,32,090	6,84,97,945
Investments	8	3,48,96,459	3,01,61,849
Advances	9	17,73,37,214	15,32,19,701
Fixed Assets	10	5,23,894	5,09,818
Other Assets	11	67,86,642	74,99,197
<b>TOTAL</b>		<b>29,78,60,252</b>	<b>26,73,17,539</b>
Contingent Liabilities	12	3,19,756	1,36,841
Bills for Collection		19,342	20,950
<b>PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2023</b>			
<b>(Rupees in ` 000s)</b>			
<b>I - INCOME</b>			
Interest Earned	13	2,05,79,054	1,66,93,272
Other Income	14	37,82,450	33,50,185
<b>TOTAL</b>		<b>2,43,61,504</b>	<b>2,00,43,457</b>
<b>II - EXPENDITURE</b>			
Interest Expended	15	1,35,20,295	1,08,73,499
Operating Expenses	16	39,15,960	34,40,439
Provisions and Contingencies (Net)		6,29,441	22,12,806
<b>TOTAL</b>		<b>1,80,65,696</b>	<b>1,65,26,744</b>
<b>III - PROFIT</b>			
Net profit for the year		41,82,774	22,92,798
Profit brought forward from previous year		1,09,95,107	91,60,869
<b>TOTAL</b>		<b>1,51,77,881</b>	<b>1,14,53,667</b>
<b>IV - APPROPRIATIONS</b>			
Transfer to Statutory Reserves		8,36,555	4,58,560
Transfer to other Reserves		-	-
Balance carried over to Balance sheet		1,43,41,326	1,09,95,107
<b>TOTAL</b>		<b>1,51,77,881</b>	<b>1,14,53,667</b>
Earnings per Share Face Value Rs.10/- each			
Basic (in Rs.)		89.08	48.83
Diluted (in Rs.)		89.08	48.83
<b>Significant Accounting Policies</b>			
<b>Notes on Accounts</b>			
Schedules referred to the above form an integral part of the accounts			

**Deposits**  
Rs. 19938.48 Cr  
Up 16.65%

**Gr. Advances**  
Rs. 20478.73 Cr  
Up 16.24%

**Total Business**  
Rs. 40417.21 Cr  
Up 16.44%

**Op. Profit**  
Rs. 692.52 Cr  
Up 20.87%

**Net Profit**  
Rs. 418.28 Cr  
Up 82.43%

**CRAR**  
13.61%  
Up 65 Bps

**ROA**  
1.41%  
Up 49 Bps

**Gross NPA**  
1.20%  
Down 48 Bps

**Net NPA**  
NIL

- Notes:**
- 1) Above financial results have been audited by the Statutory Central Auditors M/s Anand and Ponnappan in line with the guidelines issued by NABARD and approved by the Bank's Board in the Meeting held on 26.04.2023.
  - 2) The financial results have been prepared following the same accounting policies and practices followed in the previous financial year ended 31-03-2022.
  - 3) The financial results have been arrived at after considering provisions for Non-performing Assets/ Standard Assets as per prudential norms issued by RBI/NABARD and provision for pension, gratuity and leave encashment.

Place : Salem  
Date : 26-04-2023

ANAND & PONNAPPAN  
Chartered Accountants

T.VASUDEVAN  
General Manager

S.DAMODARAN  
General Manager

S.SELVARAJ  
Chairman

650 +Branches

60 Lakhs + Customers

[www.tamilnadugramabank.com](http://www.tamilnadugramabank.com)