



# 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

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### AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31ST MARCH 2025

BALANCE SHEET AS ON 31.03.2025		(Rupees in 000s)	
	SCHEDULE	As on 31-03-2025	As on 31-03-2024
LIABILITIES			
Capital	1	4,69,545	4,69,545
Reserves & Surplus	2	2,83,18,129	2,46,44,189
Deposits	3	23,25,53,026	20,78,26,502
Borrowings	4	8,65,39,509	8,23,51,036
Other Liabilities & Provisions	5	1,44,78,782	1,23,21,331
TOTAL		36,23,58,991	32,76,12,603
ASSETS			
Cash and Balances with RBI	6	1,00,28,956	1,00,42,355
Balances with Bank and Money at Call and Short Notice	7	6,22,76,938	5,58,53,935
Investments	8	4,10,74,921	3,70,89,936
Advances	9	23,79,21,268	21,40,97,725
Fixed Assets	10	8,14,515	6,71,242
Other Assets	11	1,02,42,393	98,57,410
TOTAL		36,23,58,991	32,76,12,603
Contingent Liabilities	12	3,86,430	3,67,222
Bills for Collection		22,949	19,323
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2025		(Rupees in 000s)	
I - INCOME			
Interest Earned	13	3,17,40,713	2,66,12,957
Other Income	14	48,15,780	43,82,817
TOTAL		3,65,56,493	3,09,95,774
II - EXPENDITURE			
Interest Expended	15	2,23,37,196	1,87,51,724
Operating Expenses	16	69,09,999	44,86,912
Provisions and Contingencies (Net)	16 (A)	16,35,778	7,64,190
TOTAL		3,08,82,973	2,40,02,826
III - PROFIT			
Net profit for the year after tax		36,73,939	44,67,280
Profit brought forward from previous year		1,79,15,150	1,43,41,326
TOTAL		2,15,89,089	1,88,08,606
IV - APPROPRIATIONS			
Transfer to Statutory Reserves		7,34,788	8,93,456
Transfer to General Reserves		-	-
Balance carried over to Balance Sheet		2,08,54,301	1,79,15,150
TOTAL		2,15,89,089	1,88,08,606
Earnings per Share - (Face Value - Rs.10/- each)			
Basic (in Rs.)		78.24	95.14
Diluted (in Rs.)		78.24	95.14
Significant Accounting Policies			
Notes to Accounts			
Schedules referred to the above form an integral part of the accounts			

**Deposits**  
**Rs.23,255.30 Cr**

**Advances**  
**Rs.27,508.57 Cr**

**Total Business**  
**Rs.50,763.87 Cr**

**Operating Profit**  
**Rs.730.93 Cr**

**Net Profit**  
**Rs.367.39 Cr**

**NIM**  
**2.62 %**

**Gross NPA**  
**0.79 %**

**Net NPA**  
**NIL**

**No. of Branches**  
**675**

- Notes:** 1) Above financial results have been audited by the Statutory Central Auditors M/s PKF Sridhar & Santhanam LLP, Chartered Accountants in line with the guidelines issued by NABARD and approved by the Bank's Board in the Meeting held on 19.05.2025.  
2) The financial results have been prepared following the same accounting policies and practices followed in the previous financial year ended 31.03.2024.  
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 : 19-05-2025

PKF Sridhar & Santhanam LLP  
Chartered Accountants

A.KUMAR  
General Manager

MANI SUBRAMANIAN  
Chairman

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