



# 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 2020

#### BALANCE SHEET AS ON 31.03.2020

(Amount in 000s)

	SCHEDULE	As on 31-03-2020
<b>LIABILITIES</b>		
Capital	1A	469,545
Share Capital Deposits	1B	-
Reserves & Surplus	2	11,856,240
Deposits	3	124,633,762
Borrowings	4	45,725,547
Other Liabilities	5	4,544,314
<b>TOTAL</b>		<b>187,229,408</b>
<b>ASSETS</b>		
Cash and Balances with RBI	6	4,993,962
Balances with Bank and Money at Call and Short Notice Investments	7	30,476,200
Investments	8	24,417,167
Advances	9	117,491,789
Fixed Assets	10	575,637
Other Assets	11	9,274,653
<b>TOTAL</b>		<b>187,229,408</b>
Contingent Liabilities	12	52,704
Bills for Collection		27,092
<b>PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2020</b>		
<b>(Amount in 000s)</b>		
<b>I - INCOME</b>		
Interest Earned	13	14,343,015
Other Income	14	2,790,348
<b>TOTAL</b>		<b>17,133,363</b>
<b>II - EXPENDITURE</b>		
Interest Expended	15	9,730,577
Operating Expenses	16	3,018,524
Provisions and Contingencies	17	2,888,037
<b>TOTAL</b>		<b>15,637,138</b>
<b>III - PROFIT</b>		
Net profit for the year		1,496,225
Profit brought forward from previous year		6,487,811
<b>TOTAL</b>		<b>7,984,036</b>
<b>IV - APPROPRIATIONS</b>		
Transfer to Statutory Reserves		299,245
Transfer to other Reserves		-
Balance carried over to Balance sheet		7,684,791
<b>TOTAL</b>		<b>7,984,036</b>
Earnings per Share- (Refer Schedule 19. Note 16)		
Basic		31.87
Diluted		31.87
<b>Significant Accounting Policies</b>	18	
<b>Notes on Accounts</b>	19	
Schedules referred to the above form an integral part of the accounts		

**Gross Profit**  
Rs.438.43 Cr

**Net Profit**  
Rs.149.62 Cr

**Net Interest**  
Margin 2.60%

**Total Deposits**  
Rs.12463.38 Cr

**Gross Advances**  
Rs.12285.30 Cr

**No. of Branches**  
632

**Districts Covered**  
36

**Net Owned Funds**  
Rs.1232.58 Cr

**CRAR**  
14.19%

**Gross NPA**  
2.39%

**Net NPA**  
0.87%

- Notes:**
- Above financial results have been audited by the Statutory Central Auditors M/s PKF Sridhar and Santhanam LLP in line with the guidelines issued by NABARD and approved by the Bank's Board in the Meeting held on 30/06/2020.
  - The financial results have been prepared following the same accounting policies and practices followed in the erstwhile Pandyan Grama Bank and erstwhile Pallavan Grama Bank in the previous financial year.
  - 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 :** 30/06/2020

**M/s PKF SRIDHAR AND SANTHANAM LLP**  
Chartered Accountants

**S.SENTHIL KUMAR**  
General Manager

**S.SELVARAJ**  
Chairman