



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 2022

BALANCE SHEET AS ON 31.03.2022

(Rupees in `000s)

	SCHEDULE	As on 31-03-2022	As on 31-03-2021
LIABILITIES			
Capital	1	469,545	469,545
Reserves & Surplus	2	15,994,136	13,701,337
Deposits	3	170,932,837	148,588,216
Borrowings	4	74,248,732	65,941,744
Other Liabilities	5	5,672,289	4,884,037
TOTAL		267,317,539	233,584,879
ASSETS			
Cash and Balances with RBI	6	7,429,029	6,032,960
Balances with Banks and Money at Call and Short Notice	7	68,497,945	45,773,096
Investments	8	30,161,849	25,968,613
Advances	9	153,219,701	144,691,352
Fixed Assets	10	509,818	505,139
Other Assets	11	7,499,197	10,613,719
TOTAL		267,317,539	233,584,879
Contingent Liabilities	12	136,841	125,959
Bills for Collection		20,950	24,436
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2022			
(Rupees in `000s)			
I - INCOME			
Interest Earned	13	16,693,272	15,448,786
Other Income	14	3,350,185	2,794,959
TOTAL		20,043,457	18,243,745
II - EXPENDITURE			
Interest Expended	15	10,873,499	10,377,071
Operating Expenses	16	3,440,439	3,261,355
Provisions and Contingencies		2,212,806	1,732,546
TOTAL		16,526,744	15,370,972
III - PROFIT			
Net profit for the year		3,516,713	2,872,773
Provision for Current Tax		1,290,000	1,050,000
Provision for Deferred Tax		(66,085)	(22,323)
Net profit for the year after tax		2,292,798	1,845,096
Profit brought forward		9,160,869	7,684,791
TOTAL		11,453,667	9,529,888
IV - APPROPRIATIONS			
Transfer to Statutory Reserves		458,560	369,019
Transfer to other Reserves		-	-
Balance carried over to Balance sheet		10,995,107	9,160,869
TOTAL		11,453,667	9,529,888
Earnings per Share			
Basic (in Rs.)		48.83	39.30
Diluted (in Rs.)		48.83	39.30
Significant Accounting Policies			
Notes on Accounts			
Schedules referred to the above form an integral part of the accounts			

Deposits
Rs.17093.28 Cr
15.04% up

Gross Advances
Rs.17617.26 Cr
12.07% up

Total Business
Rs.34710.54 Cr
13.51% up

Operating Profit
Rs.572.95 Cr
23.81% up

Net Profit
Rs.229.28 Cr
24.26% up

CRAR
12.96%
75 Bps up

Gross NPA
1.68%
Down 48 Bps

Net NPA
NIL
Down 57 Bps

Branches
644

- Notes:**
- Above financial results have been audited by the Statutory Central Auditors M/s Anand & Ponnappan, Chartered Accountants in line with the guidelines issued by NABARD and approved by the Bank's Board in the Meeting held on 17-05-2022.
 - The financial results have been prepared following the same accounting policies and practices followed in the previous financial year ended 31-03-2021.
 - 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 : 17-05-2022

M/s ANAND & PONNAPPAN
Chartered Accountants

S.DAMODARAN
General Manager

S.GULOTHUNGAN
General Manager

S.SELVARAJ
Chairman

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