



# 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 2021

#### BALANCE SHEET AS ON 31.03.2021

(Rupees in 000s)

	SCHEDULE	As on 31-03-2021	As on 31-03-2020
<b>LIABILITIES</b>			
Capital	1A	469,545	469,545
Reserves & Surplus	2	13,701,337	11,856,240
Deposits	3	148,588,216	124,633,762
Borrowings	4	65,941,744	45,725,547
Other Liabilities	5	4,884,037	4,544,314
<b>TOTAL</b>		<b>233,584,879</b>	<b>187,229,408</b>
<b>ASSETS</b>			
Cash and Balances with RBI	6	6,032,960	4,993,962
Balances with Bank and Money at Call and Short Notice Investments	7	45,773,096	30,476,200
Investments	8	25,968,613	24,417,167
Advances	9	144,691,352	117,491,789
Fixed Assets	10	505,139	575,637
Other Assets	11	10,613,719	9,274,653
<b>TOTAL</b>		<b>233,584,879</b>	<b>187,229,408</b>
Contingent Liabilities	12	125,959	52,704
Bills for Collection		24,436	27,092
<b>PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2021</b>			
<b>(Rupees in 000s)</b>			
<b>I - INCOME</b>			
Interest Earned	13	15,448,786	14,343,015
Other Income	14	2,794,959	2,790,348
<b>TOTAL</b>		<b>18,243,745</b>	<b>17,133,363</b>
<b>II - EXPENDITURE</b>			
Interest Expended	15	10,377,071	9,730,577
Operating Expenses	16	3,239,031	3,018,524
Provisions and Contingencies	17	2,782,546	2,888,037
<b>TOTAL</b>		<b>16,398,648</b>	<b>15,637,138</b>
<b>III - PROFIT</b>			
Net profit for the year		1,845,097	1,496,225
Profit brought forward from previous year		7,684,791	6,487,811
<b>TOTAL</b>		<b>9,529,888</b>	<b>7,984,036</b>
<b>IV - APPROPRIATIONS</b>			
Transfer to Statutory Reserves		369,019	299,245
Transfer to other Reserves		-	-
Balance carried over to Balance sheet		9,160,869	7,684,791
<b>TOTAL</b>		<b>9,529,888</b>	<b>7,984,036</b>
Earnings per Share- (Refer Schedule 19. Note 16)			
Basic		39.30	31.87
Diluted		39.30	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			

Deposits  
Rs.14858.82 Cr

Advances  
Rs.15719.23 Cr

Total Business  
Rs.30578.05 Cr  
23.6% up

Operating Profit  
Rs.462.76 Cr

Net Profit  
Rs.184.51 Cr  
23.3% up

NIM  
2.62%

Branches  
640

Gross NPA  
2.16%

Net NPA  
0.57%

- Notes:** 1) 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 28-06-2021.
- 2) The financial results have been prepared following the same accounting policies and practices followed in the previous financial year ended 31-03-2020
- 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 : 28-06-2021

M/s PKF SRIDHAR AND SANTHANAM LLP  
Chartered Accountants

S.DAMODARAN  
General Manager

S.GULOTHUNGAN  
General Manager

S.SELVARAJ  
Chairman