



புதுவை பாரதியார் கிராம வங்கி PUDUVAI BHARATHIAR GRAMA BANK

(Sponsored by Indian Bank)

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31st MARCH 2022

TOTAL BUSINESS

Rs.1956.62

Crores

NET PROFIT

Rs.10.33

Crores

GROSS PROFIT

Rs.16.00

Crores

CASA 21.74%

**Return on Assets
0.84%**

**Return on Equity
13.55%**

**Net Interest Margin
2.49%**

CRAR 10.57%

Gross NPA 2.07%

Net NPA 0.00%

(Rs. in thousands)		
	For the year ended Mar 31, 2022	For the year ended Mar 31, 2021
I. INCOME		
Interest Earned	864864	805978
Other Income	134458	122821
Total	999323	928799
II. EXPENDITURE		
Interest Expended	575677	553748
Operating Expenses	231299	197410
Provisions and Contingencies	32327	35400
Total	839303	786558
III. PROFIT/LOSS		
Net Profit Before Tax	160020	142241
Less: Tax		
Deferred Tax	(210)	(920)
Current Tax	56922	51236
Prior Year Tax	0	822
Profit After Tax	103309	91103
Profit/loss brought forward	460669	387787
Total	563978	478890
IV. APPROPRIATIONS		
Transfer to Statutory Reserves	20662	18221
Transfer to Other Reserves	NIL	NIL
Transfer to Govt./Proposed Dividend	NIL	NIL
Balance carried over to Balance Sheet	543317	460669
Total	563978	478890
CAPITAL AND LIABILITIES	Mar-31, 2022	Mar-31, 2021
CAPITAL	135000	135000
RESERVES AND SURPLUS	679146	575837
DEPOSITS	10236023	8952796
BORROWINGS	2461115	1883194
OTHER LIABILITIES AND PROVISIONS	110877	110596
TOTAL	13622161	11657423
ASSETS	Mar-31, 2022	Mar-31, 2021
CASH AND BALANCES WITH RBI	362032	304747
BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	2272744	1182273
INVESTMENTS	1743720	1624240
ADVANCES	9137034	8197377
FIXED ASSETS	22761	22330
OTHER ASSETS	83870	326456
TOTAL	13622161	11657423
CONTINGENT LIABILITIES	0	0
BILLS FOR COLLECTION	1623	1617

NOTES

- The above results have been reviewed by the Audit Committee and approved by the Board of directors in the meeting held on 04.05.2022
- The Working results for the year ended 31.03.2022 have been arrived at after considering the provision for non performing assets, standard assets and investments as per prudential Norms issued by RBI, provisions for gratuity, depreciation for fixed assets, income tax and deferred tax.
- Figures for the previous year have been regrouped wherever necessary in order to make them comparable.

Place : Puducherry
Date : 04.05.2022

Sri. P. KALAIVANAN
General Manager

Sri. K. RANJITH KUMAR
Chairman