



புதுவை பாரதியார் கிராம வங்கி

PUDUVAI BHARATHIAR GRAMA BANK

(Sponsored by Indian Bank)

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31st MARCH 2024

TOTAL BUSINESS
Rs.2659.14
Crores

NET PROFIT
Rs.18.90
Crores

GROSS PROFIT
Rs.29.07
Crores

CASA 20.11%

Return on Assets
1.16%

Return on Equity
17.97%

Net Interest Margin
2.45%

Gross NPA 1.36%

Net NPA 0.00%

(Rs. in thousands)		
	For the year ended Mar 31, 2024	For the year ended Mar 31, 2023
I. INCOME		
Interest Earned	1328743	1062225
Other Income	256469	181486
Total	1585212	1243711
II. EXPENDITURE		
Interest Expended	945966	699028
Operating Expenses	341589	287790
Provisions and Contingencies	6974	36550
Total	1294529	1023368
III. PROFIT/LOSS		
Net Profit Before Tax	290683	220343
Less: Tax		
Deferred Tax	(434)	(428)
Current Tax	102086	77032
Prior Year Tax	0	415
Profit After Tax	189031	143324
Profit brought forward	657976	543317
Total	847006	686640
IV. APPROPRIATIONS		
Transfer to Statutory Reserves	37806	28665
Transfer to Other Reserves	NIL	NIL
Transfer to Govt./Proposed Dividend	NIL	NIL
Balance carried over to Balance Sheet	809200	657976
Total	847006	686640
CAPITAL AND LIABILITIES	Mar-31, 2024	Mar-31, 2023
CAPITAL	135000	135000
RESERVES AND SURPLUS	1011501	822470
DEPOSITS	13187433	11383241
BORROWINGS	3089094	2658827
OTHER LIABILITIES AND PROVISIONS	199600	152822
TOTAL	17622628	15152360
ASSETS	Mar-31, 2024	Mar-31, 2023
CASH AND BALANCES WITH RBI	534541	439197
BALANCES WITH BANKS AND MONEY	1551391	1845168
AT CALL AND SHORT NOTICE		
INVESTMENTS	2172645	1854957
ADVANCES	13221396	10906930
FIXED ASSETS	42923	29201
OTHER ASSETS	99732	76907
TOTAL	17622628	15152360
CONTINGENT LIABILITIES	4684	3865
BILLS FOR COLLECTION	0	2435

NOTES

- The above results have been reviewed by the Audit Committee and approved by the Board of directors in the meeting held on 08.05.2024
- The Working results for the year ended 31.03.2024 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 : 08.05.2024

Sri. P. KALAIVANAN
General Manager

Sri. K. RANJITH KUMAR
Chairman

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