

# ODISHA GRAMYA BANK

(A Govt. of India Undertaking)

Hed Office: Gandamunda, P.O.Khandagiri, Bhubaneswar - 751030

Audited Financial Results for the year ended 31.03.2023

## Balance Sheet as on 31<sup>st</sup> March, 2023

(₹ in thousand)			
Particulars	SCHEDULE	As on 31.03.2023	As on 31.03.2022
		(Current Year)	(Previous Year)
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	16439281	8616686
Share Capital Deposit	1A	315292	5475800
Reserves and Surplus	2	607378	607378
Deposits	3	152977981	144029729
Borrowings	4	5803280	4287673
Other Liabilities and Provisions	5	8475702	7534120
<b>TOTAL</b>		<b>184618914</b>	<b>170551386</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	6	7447019	6563199
Balance with banks and Money at Call & Short Notice	7	7527286	6781146
Investments	8	78457785	81767730
Advances	9	69786287	54034475
Fixed Assets	10	320805	176494
Other Assets	11	21079732	21228342
<b>TOTAL</b>		<b>184618914</b>	<b>170551386</b>
Contingent Liabilities	12	1016144	1089425
Bills for Collection		-	-

## Profit & Loss Account for the period ended 31st March, 2023

(₹ in thousand)			
Particulars	SCHEDULE	Year Ended	Year Ended
		31.03.2023	31.03.2022
		(Current Year)	(Previous Year)
<b>I. INCOME</b>			
Interest Earned	13	10953010	10226082
Other Income	14	835310	1611336
<b>TOTAL</b>		<b>11788320</b>	<b>11837418</b>
<b>II. EXPENDITURE</b>			
Interest Expended	15	6059381	6070624
Operating Expenses	16	4534019	4802958
Provisions and Contingencies	16A	989148	914812
<b>TOTAL</b>		<b>11582548</b>	<b>11788394</b>
<b>III. PROFIT / LOSS</b>			
Net Profit / Loss(-) for the year		<b>205772</b>	<b>49024</b>
Income Tax Provision		-	-
Profit / Loss for the year after Income Tax Provision		<b>205772</b>	<b>49024</b>
Profit/Loss(-) brought forward		(12371173)	(12371173)
<b>TOTAL</b>		<b>(12165401)</b>	<b>(12322149)</b>
<b>IV. APPROPRIATIONS</b>			
Transfer to Statutory Reserve		-	-
Transfer to Capital Reserve		-	49024
Transfer to Other Reserves		-	-
Transfer to Govt. / Proposed dividend		-	-
<b>Balance Loss carried over to Balance Sheet</b>		<b>(12165401)</b>	<b>(12371173)</b>
<b>TOTAL NET OF RESERVE</b>		<b>(12165401)</b>	<b>(12371173)</b>

Notes:- (1) Above financial results have been audited by the statutory central auditors, SRB & Associates, Chartered Accountants in line with the guidelines issued by NABARD and approved by the Board of Directors of the Bank in the meeting held on 21.04.2023. (2) The financial results have been arrived at after considering the accounting policies and practices followed in the previous financial year. (3) The financial results have been arrived at after considering provisions for Non-Performing Assets/Standard Assets as per the prudential norms issued by RBI and other required provisions.

Bhubaneswar  
21.04.2023

(B K Patra)  
General Manager

(Mohan M)  
Chairman