

# ODISHA GRAMYA BANK

(A Govt. of India Undertaking)

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

Audited financial results for the year ended 31.03.2022

## BALANCE SHEET AS ON 31<sup>st</sup> MARCH, 2022

CAPITAL & LIABILITIES	SCHEDULE	As on 31/03/2022	As on 31/03/2021
		(Current Year)	(Previous Year)
		(₹ in thousand)	(₹ in thousand)
Capital	1	8616686	8616686
Share Capital Deposit	1A	5475800	-
Reserves and Surplus	2	607378	558354
Deposits	3	144029729	134899591
Borrowings	4	4287673	1467913
Other Liabilities and Provisions	5	7534120	7082872
<b>TOTAL</b>		<b>170551386</b>	<b>152625416</b>
ASSETS	SCHEDULE	As on 31/03/2022	As on 31/03/2021
		(Current Year)	(Previous Year)
		(₹ in thousand)	(₹ in thousand)
Cash and Balance with Reserve Bank of India	6	6563199	4836116
Balances with banks and Money at Call and Short Notice	7	6781146	5060645
Investments	8	81767730	74933903
Advances	9	54034475	49084495
Fixed Assets	10	176494	173326
Other Assets	11	21228342	18536931
<b>TOTAL</b>		<b>170551386</b>	<b>152625416</b>
Contingent Liability	12	1089425	806497
Bills for Collection		-	-

## Profit & Loss Account for the period ended 31st March, 2022

	SCHEDULE	As on 31/03/2022	As on 31/03/2021
		(Current Year)	(Previous Year)
		(₹ in thousand)	(₹ in thousand)
<b>I. INCOME</b>			
Interest Earned	13	10226082	9256251
Other Income	14	1611336	1076316
<b>TOTAL</b>		<b>11837418</b>	<b>10332567</b>
<b>II. EXPENDITURE</b>			
Interest Expended	15	6070624	6035320
Operating Expenses	16	4802958	4968947
Provisions and Contingencies	16A	914812	1439215
<b>TOTAL</b>		<b>11788394</b>	<b>12443482</b>
		As on 31/03/2022	As on 31/03/2021
		(Current Year)	(Previous Year)
		(₹ in thousand)	(₹ in thousand)
<b>III. PROFIT</b>			
Profit / Loss for the year before Income Tax Provision		49024	(2110915)
Income Tax Provision		-	-
Profit / Loss for the year after Income Tax Provision		49024	(2110915)
Profit/Loss(-) brought forward		(12371173)	(10260258)
<b>TOTAL</b>		<b>(12322149)</b>	<b>(12371173)</b>
<b>IV. APPROPRIATIONS</b>			
Transfer to statutory Reserve		-	-
Capital Reserve		49024	-
Transfer to other reserves		-	-
Transfer to Govt. / Proposed dividend		-	-
Balance Loss carried over to Balance Sheet		(12371173)	(12371173)
<b>TOTAL NET OF RESERVE</b>		<b>(12371173)</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 29.04.2022. (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  
29.04.2022

(B K Patra)  
General Manager

(Mohan M)  
Chairman