

UTKAL GRAMEEN BANK
HEAD OFFICE : BOLANGIR

BALANCE SHEET AS ON 31.03.2024

(Amt. in "000")

Particulars	SCH	As on: 31.03.2024	As on: 31.03.2023
EQUITY & LIABILITIES			
Equity Capital	1	1,68,30,873	1,65,36,883
Perpetual Bond	1(A)	81,383	81,383
Share Capital Deposit	1(B)	0	0
Reserves & Surplus	2	0	0
Deposits	3	9,12,95,200	8,04,53,695
Borrowings	4	55,91,798	57,84,736
Other Liabilities & Provisions	5	31,23,841	42,23,530
TOTAL EQUITY & LIABILITIES		11,69,23,095	10,70,80,227
ASSETS			
Cash and Balances with Reserve Bank of India	6	45,11,976	41,03,320
Balances with Banks and Money at Call and Short Notice	7	1,59,84,327	1,09,29,031
Investments	8	3,84,76,586	4,34,39,849
Loans & Advances	9	4,40,46,742	3,33,95,091
Fixed Assets	10	54,660	48,819
Other Assets	11	1,38,48,804	1,51,64,117
TOTAL ASSETS		11,69,23,095	10,70,80,227
Contingent Liabilities	12	11,22,002	7,85,868
Bills for Collection		NIL	NIL
Principal Accounting Policies and Notes on Accounts	17 & 18		

The accompanying schedules are integral parts of the financial statements.



[Signature]
Shri A.C. Beura
Chairman

[Signature]
Sri Ranul Kanta
Nominee Director, RBI

[Signature]
Sri Shalesh Chandra Bhatt
Nominee Director, SBI

In terms of our report of even date.
For TEJ RAJ & PAL
Chartered Accountants
FRN No 304124E

[Signature]
(CA Dinakar Mohanty)
Partner (Memb. No. 059390)



[Signature]
Sri Tarakanta Bhakta
Nominee Director, Govt. of Odisha

UTKAL GRAMEEN BANK
HEAD OFFICE : BOLANGIR

PROFIT & LOSS STATEMENT AS ON 31.03.2024

(Amt. in "000")

Particulars	SCH	As on: 31.03.2024	As on: 31.03.2023
I. INCOME			
Interest earned	13	73,62,787	67,63,574
Other income	14	8,14,482	9,86,073
TOTAL		81,77,269	77,49,647
II. EXPENDITURE			
Interest expended	15	37,43,714	31,39,600
Operating expenses	16(A)	25,14,159	18,80,344
Provisions & contingencies	16(B)	5,51,772	20,86,593
TOTAL		68,09,645	71,06,537
III. PROFIT & LOSS		13,67,624	6,43,110
Profit before tax		13,67,624	6,43,110
Less : Tax Provision		0	0
Provision for Income Tax For the Financial Year		0	0
Profit after Tax		13,67,624	6,43,110
Loss brought forward	(*)	-1,30,84,425	-1,37,27,535
TOTAL		-1,17,16,801	-1,30,84,425
Balance carried over to Balance Sheet		-1,17,16,801	-1,30,84,425
TOTAL		-1,17,16,801	-1,30,84,425

The accompanying schedules are integral parts of the financial statements.



Shri A.C. Beura
Chairman

Sri Bahul Kanta
Nominee Director, RBI

Sri Shailesh Chandra Bhatt
Nominee Director, SBI

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