



ODISHA GRAMYA BANK

(A Govt. of India Undertaking)

Sponsored by: Indian Overseas Bank

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

AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31st MARCH 2024

BALANCE SHEET AS ON 31st MARCH 2024

(₹ in thousand)

CAPITAL & LIABILITIES	SCHEDULE	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
Capital	1	17340062	16439281
Share Capital Deposit	1A	-	315292
Reserves and Surplus	2	756114	607378
Deposits	3	162584515	152977981
Borrowings	4	7958888	5803280
Other Liabilities and Provisions	5	10155297	8475702
TOTAL		198794876	184618914
ASSETS			
Cash and Balance with Reserve Bank of India	6	7254624	7447019
Balances with banks and Money at Call and Short Notice	7	7799775	7527286
Investments	8	79933470	78457785
Advances	9	80488250	69786287
Fixed Assets	10	308445	320805
Other Assets	11	23010312	21079732
TOTAL		198794876	184618914
Contingent Liabilities	12	1170075	1016144
Bills for Collection		-	-

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2024

(₹ in thousand)

	SCHEDULE	Year ended 31.03.24 (Current Year)	Year ended 31.03.23 (Previous Year)
I. INCOME			
Interest Earned	13	12258959	10952999
Other Income	14	1173182	835321
TOTAL		13432141	11788320
II. EXPENDITURE			
Interest Expended	15	6432579	6059381
Operating Expenses	16	4675471	4534019
Provisions and Contingencies	16A	2069013	989148
TOTAL		13177063	11582548
III. PROFIT / (LOSS)			
Profit / (Loss) for the year		255078	205772
Income Tax Provision		-	-
Profit / (Loss) for the year after Income Tax Provision		255078	205772
Profit / (Loss) brought forward		(12165401)	(12371173)
TOTAL		(11910323)	(12165401)
IV. APPROPRIATIONS			
Transfer to Statutory Reserve		-	-
Transfer to Capital Reserve		340	-
Transfer to Other Reserves		47500	-
Transfer to Govt. / Proposed Dividend		-	-
Balance Loss carried over to Balance Sheet		(11958163)	(12165401)
TOTAL NET OF RESERVE		(11958163)	(12165401)

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 30.04.2024. (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.

Bank has been empanelled by Government of Odisha as one of the eligible Banks for handling business and deposits of State Public Sector Undertakings (SPSUs) and State Level Autonomous Societies (SLASs). Ministry of Rural Development, Govt of India has awarded our Bank as Best performing Bank in Credit Linkage (SHG) for the FY 2022-23. Odisha Gramya Bank thanks all the stakeholders and the esteemed customers for their continuous support and patronage.

Total Business ₹ 25212.82 Cr (Up by 9.29%YoY)	CRAR 9.40%	Operating Profit ₹ 232.41Cr (Up by 94.94%YoY)
Net Profit ₹ 25.51Cr (Up by 24%YoY)	CD Ratio 55.07%	Net NPA 4.17% (Down by 1.63%YoY)
CASA 53.35%	Advances Growth 15.23%YoY	NIM 3.33%

Bhubaneswar 30.04.2024 Sd/- (Shwetabh Kumar) General Manager Sd/- (Rishi Singh) Chairman



ODISHA GRAMYA BANK

always with U



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Rate of Interest
8.95%*p.a.
(*T & C Apply)

Problems, Stress no one to share
Don't worry OGB is always there to take care
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हमारी जिम्मेदारी है पूरा करना



Rate of Interest
8.55% p.a.
(*T & C Apply)

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with our home loan!

Odisha Gramya Bank (A Government of India Undertaking) In association with Indian Overseas Bank

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କିସାନ କାର୍ଡ
Kisan Card
Rate of Interest
7.00%*p.a.
(*T & C Apply)

5086 89XX XXXX XXXX
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VALID FROM 11/16 11/23

OGB Kisan Credit Card

SHG Self Help Group

OGB Self Help Group

SHG Self Help Group

OGB Empowering every woman.....



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Rate of Interest
8.50%*p.a.
(*T & C Apply)

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OGB CUSTOMER CARE SERVICES NO.: 0674-2353035
BALANCE INQUIRY NO.: 8010106686