



इंडिया पोस्ट
पेमेन्ट्स बैंक
आपका बैंक, आपके द्वार

India Post
Payments Bank
Aapka bank, aapke dwaar

INDIA POST PAYMENTS BANK LIMITED

Corporate Office: 2nd Floor, Speed Post Centre, Bhai Veer Singh Marg,
Market Road, New Delhi-110001

BALANCE SHEET AS ON 31ST MARCH 2024

(Amount Rs. in 000')

CAPITAL & LIABILITIES	As on 31.03.2024	As on 31.03.2023
Capital	2105,00,00	1655,00,00
Share Application Money		200,00,00
Reserves & Surplus	-927,78,56	-962,02,34
Deposits	11,552,19,20	6292,35,85
Borrowings	-	-
Other Liabilities and Provisions	933,35,64	435,38,54
TOTAL	13,662,76,28	7620,72,05
ASSETS		
Cash and Balances with Reserve Bank of India	726,50,33	626,20,34
Balances with Banks & Money at call & short notice	2994,96,75	1900,93,66
Investments	8839,44,93	4599,18,46
Advances	-	98
Fixed Assets	369,21,52	59,64,47
Other Assets	732,62,75	434,74,14
TOTAL	13,662,76,28	7620,72,05
Contingent Liabilities	64,29,74	31,36
Bills for Collection	-	-

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

	Year ended 31.03.2024	Year ended 31.03.2023
I. INCOME		
Interest earned	607,57,59	279,05,22
Other Income	657,71,50	487,09,80
TOTAL	1265,29,09	766,15,02
II. EXPENDITURE		
Interest expended	169,73,60	94,02,16
Operating expenses	1003,68,23	646,14,10
Provisions and Contingencies	57,63,48	5,82,67
TOTAL	1231,05,31	745,98,93
Net Profit/Net Loss	34,23,78	20,16,09
Balance in Profit & Loss Account (Brought Forward)	-969,96,73	-982,73,97
Profit available for Appropriation	-935,72,95	-962,57,88
Appropriations		
Transfer to Reserves (Net):		
Statutory Reserve	8,55,95	5,04,02
Grant Account – Capital Reserve	-	-
Investment Fluctuation Reserve	1,45,59	2,34,83
Other Reserve	-	-
Special Reserve	-	-
Balance carried over to Balance Sheet	-945,74,49	-969,96,73
TOTAL	-935,72,95	-962,57,88

Particulars	31.03.2024	31.03.2023
Shareholding of the Government of India	100.00%	100.00%
Capital Adequacy Ratio (CRAR) (%)	54.86	56.96
Tier 1 Capital ratio (%)	54.64	56.70
Earnings per Share – Basic/Diluted (in Rs.)	0.18	0.13

Sd/-
(Priyanka Bhatnagar)
Company Secretary

Sd/-
(Anoop E S)
Chief Financial Officer

Sd/-
(Pawan Kumar Singh)
Director

Sd/-
(Navneet Kakkar)
ACB Chairman

Sd/-
(R.Viswesvaran)
Managing Director &
Chief Executive Officer

Sd/-
(Vandita Kaul)
Chairman

As per our report of even date
For M/s Thakur, Vaidyanath Aiyar & Co
Chartered Accountants

Sd/-
(C.S. Karki)
Partner

Date: 26/06/2024
Place: New Delhi

CBC 06346/12/0008/2425