



**KARNATAKA GRAMIN BANK**  
**HEAD OFFICE : BALLARI**  
**BALANCE SHEET AS AT 01.04.2019 (BOH)**  
**BANK AS A WHOLE**

(Rupees in Thousands)

| Particulars                                           | Schedule No. | E-PKGB<br>01.04.2019 | E-KGB<br>01.04.2019 | KaGB<br>01.04.2019 |
|-------------------------------------------------------|--------------|----------------------|---------------------|--------------------|
| <b>LIABILITIES</b>                                    |              |                      |                     |                    |
| Capital                                               | 1            | 636656               | 539726              | 1176382            |
| Reserves                                              | 2            | 13826007             | 5380757             | 19206764           |
| Deposits                                              | 3            | 159172193            | 95177114            | 254349307          |
| Borrowings                                            | 4            | 25563025             | 6129494             | 31692519           |
| Other Liabilities and Provisions                      | 5            | 12002958             | 2662908             | 14665866           |
| <b>TOTAL</b>                                          |              | <b>211200839</b>     | <b>109889999</b>    | <b>321090838</b>   |
| <b>ASSETS</b>                                         |              |                      |                     |                    |
| Cash & Balances with RBI                              | 6            | 8726143              | 4386964             | 13113107           |
| Balance with Banks and Money at Call and Short Notice | 7            | 16601401             | 6065864             | 22667265           |
| Investments                                           | 8            | 35299809             | 34851654            | 70151463           |
| Advances                                              | 9            | 142098809            | 61923181            | 204021990          |
| Fixed Assets                                          | 10           | 570867               | 213102              | 783969             |
| Other Assets                                          | 11           | 7903810              | 2449234             | 10353044           |
| <b>TOTAL</b>                                          |              | <b>211200839</b>     | <b>109889999</b>    | <b>321090838</b>   |
| Contingent Liabilities                                | 12           | 1125879              | 257237              | 1383116            |
| Bills for Collection                                  |              | 183499               | 149448              | 332947             |
| Significant Accounting Policies                       | 17           |                      |                     |                    |

Place: BALLARI

Date : 31.05.2019

ADIVESHA G CHATNI  
MANAGER

V.SATEESH  
SENIOR MANAGER

LAKSHMINARASAPPA  
CHIEF MANAGER

S J F RAVINDRANATH  
GENERAL MANAGER

**DIRECTORS**

S SUCHITRA  
AGM, CANARA BANK,  
HO, BENGALURU

VENKATESH R S  
AGM, CANARA BANK,  
RO, HUBBALLI

B UDAY BHASKAR  
DGM, NABARD,  
RO, BENGALURU

RAMAKUMARI M  
DGM, RBI,  
RO, BENGALURU

SHREENATH H JOSHI  
CHAIRMAN

L CHANDRASEKHAR  
NAYAK  
CoK

As per report of even date  
FOR M/S P CHANDRASEKHAR LLP  
CHARTERED ACCOUNTANTS  
(FR No. 000540S/S200066)

S RAJAGOPALAN  
Partner ( M No. 025349)





**KARNATAKA GRAMIN BANK**  
**HEAD OFFICE : BALLARI**  
**PROFIT AND LOSS ACCOUNT AS AT 01.04.2019 (BOH)**  
**BANK AS A WHOLE**

(Rupees in Thousands)

| Particulars                                         | Schedule No. | E-PKGB<br>01.04.2019 | E-KGB<br>01.04.2019 | KaGB<br>01.04.2019 |
|-----------------------------------------------------|--------------|----------------------|---------------------|--------------------|
| <b>INCOME:</b>                                      |              |                      |                     |                    |
| Interest Earned                                     | 13           | 19488430             | 9475627             | 28964057           |
| Other Income                                        | 14           | 1331469              | 917532              | 2249001            |
| <b>TOTAL</b>                                        |              | <b>20819899</b>      | <b>10393159</b>     | <b>31213058</b>    |
| <b>EXPENDITURE:</b>                                 |              |                      |                     |                    |
| Interest Expended                                   | 15           | 11013068             | 5947125             | 16960193           |
| Operating Expenses                                  | 16           | 4206385              | 2291971             | 6498356            |
| Provisions & Contingencies                          | 16A          | 4568773              | 1675841             | 6244614            |
| <b>TOTAL</b>                                        |              | <b>19788226</b>      | <b>9914937</b>      | <b>29703163</b>    |
| <b>Net Profit before Tax</b>                        |              | <b>1031673</b>       | <b>478222</b>       | <b>1509895</b>     |
| Add: Deferred Tax                                   |              | 6715                 | 0                   | 6715               |
| Less: Deferred Tax                                  |              | 0                    | 10853               | 10853              |
| Less: Provision for Income Tax for the year         |              | 336690               | 96695               | 433385             |
| <b>Net Profit After Tax</b>                         |              | <b>701698</b>        | <b>370674</b>       | <b>1072372</b>     |
| Amount withdrawn from IFR                           |              | 46723                | 0                   | 46723              |
| <b>Profit After Tax available for appropriation</b> |              | <b>748421</b>        | <b>370674</b>       | <b>1119095</b>     |
| <b>APPROPRIATIONS:</b>                              |              |                      |                     |                    |
| Statutory Reserve                                   |              | 149684               | 74135               | 223819             |
| Capital Reserve                                     |              | 0                    | 2405                | 0                  |
| Reserve for Long Term Finance                       |              | 100000               | 40000               | 140000             |
| Investment Fluctuation Reserve                      |              | 46723                | 112941              | 159664             |
| General Reserve                                     |              | 451894               | 74135               | 526029             |
| Balance of Profit Carried Over to Balance Sheet     |              | 120                  | 67058               | 67178              |
| <b>Total</b>                                        |              | <b>748421</b>        | <b>370674</b>       | <b>1119095</b>     |

Place: BALLARI

Date : 31.05.2019

*[Signature]*  
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 MANAGER

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**V.SATEESH**  
 SENIOR MANAGER

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 CHIEF MANAGER

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As per report of even date  
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 (FR No. 0005805/5200066)

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 Partner ( M No. 025349)

