

**BALANCE SHEET OF KARNATAKA VIKAS GRAMEENA BANK
BALANCE AS ON 31ST MAR 2023**

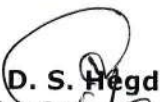
FORM " A "

(000's omitted)

Capital and Liabilities	SCHEDULE	As on 31-Mar-23	As on 31-Mar-22
Capital	1	239732	239732
Reserves and Surplus	2	12405863	12004428
Deposits	3	187104251	176469765
Borrowings	4	27396068	23968173
Other Liabilities and Provisions	5	5777105	4644458
Total		232923019	217326556

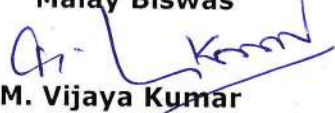
Assets	SCHEDULE	As on 31-Mar-23	As on 31-Mar-22
Cash and balances with Reserve Bank of India	6	18374713	9305689
Balance with banks and money at call and short notice	7	25170470	19704084
Investments	8	47289830	53069114
Advances	9	134066755	126178337
Fixed Assets	10	671853	691906
Other Assets	11	7349398	8377426
Total		232923019	217326556
Contingent liabilities	12	2256768	2208572
Bills for collection		7820	11906

**Place: DHARWAD
Date: 19-05-2023**


D. S. Hegde
(Chief Manager)


R. T. Kamble
(General Manager)


Shreekanth M. Bhandiwad
(Chairman)


Malay Biswas

M. Vijaya Kumar


Deepa S. Pillai

M. Bhaskara Chakravarthy

BOARD OF DIRECTORS

VIDE OUR REPORT OF EVEN DATE ATTACHED

**For Abarna & Ananthan
Chartered Accountants
FRN: 000003S**




CA. Clement Gratian Pinto
Partner

M. No. 023238

UDIN: 23023238BG4KIR5283

**FORM OF PROFIT AND LOSS ACCOUNT FOR ONE YEAR PERIOD ENDED
31ST MAR, 2023**

FORM " B "

(000's omitted)

PARTICULARS	SCHEDULE	Year ended 31st Mar, 2023	Year ended 31st Mar, 2022
I. Income			
Interest Earned	13	15557886	14796691
Other Income	14	3546380	5114921
Total		19104266	19911612
II. Expenditure			
Interest Expended	15	8870395	8286666
Operating Expenses	16	7442362	8323023
Provisions and Contingencies		2388987	2982883
TOTAL		18701744	19592572
III. PROFIT / LOSS			
Net Profit/ loss (-) for the year		402522	319040
Profit/Loss (-) brought forward		3784022	3784022
Total		4186544	4103062
IV. APPROPRIATIONS			
Transfer to Statutory Reserve		80504	63808
Transfer to other reserves		0	255232
Transfer to Government/ proposed dividend		0	0
Balance carried over to balance sheet		4106039	3784022
TOTAL		4186544	4103062

Place: DHARWAD

Date: 19-05-2023


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(Chief Manager)


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