

**BALANCE SHEET OF KARNATAKA VIKAS GRAMEENA BANK
BALANCE AS ON 31st MARCH 2024 (FINAL)**

FORM " A "

(000's omitted)

Capital and Liabilities	SCHEDULE	As on 31-Mar-24	As on 31-Mar-23
Capital	1	239732	239732
Reserves and Surplus	2	13446384	12405863
Deposits	3	198564807	187104251
Borrowings	4	29131663	27396068
Other Liabilities and Provisions	5	5313684	5777105
Total		246696270	232923019

Assets	SCHEDULE	As on 31-Mar-24	As on 31-Mar-23
Cash and balances with Reserve Bank of India	6	20080056	18374713
Balance with banks and money at call and short notice	7	21110984	25170470
Investments	8	46796566	47289830
Advances	9	151516808	134066755
Fixed Assets	10	656591	671853
Other Assets	11	6535265	7349398
Total		246696270	232923019
Contingent liabilities	12	2413277	2256768
Bills for collection		10847	7820

Place: DHARWAD

Date: 23-05-2024

**D. S. Hegde
(AGM)**

Radha Prabhakar

**Sathya Prasad N.
(General Manager)**

M. Vijaya Kumar

**Shreekant M. Bhandiwad
(Chairman)**

Sanjay Kumar

BOARD OF DIRECTORS

VIDE OUR REPORT OF EVEN DATE ATTACHED

For SSB & Associates-FR No. 010372S

Chartered Accountants

**CA. C. S. Sudarshan
Partner**

M. No. 214157

UDIN: 24214157BkFJGF3095



**FORM OF PROFIT AND LOSS ACCOUNT FOR ONE YEAR PERIOD ENDED
31ST MARCH, 2024 (FINAL)**

FORM " B "

(000's omitted)

PARTICULARS	SCHEDULE	Year ended 31st Mar, 2024	Year ended 31st Mar, 2023
I. Income			
Interest Earned	13	17351440	15557886
Other Income	14	3863415	3546380
Total		21214855	19104266
II. Expenditure			
Interest Expended	15	10787536	8870395
Operating Expenses	16A	7415334	7442362
Provisions and Contingencies	16B	1970328	2388987
TOTAL		20173198	18701744
III. PROFIT / LOSS			
Net Profit/ loss (-) for the year		1041657	402522
Profit/Loss (-) brought forward		4106038	3784022
Total		5147695	4186544
IV. APPROPRIATIONS			
Transfer to Statutory Reserve		208331	80504
Transfer to other reserves		0	0
Transfer to Government/ proposed dividend		0	0
Balance carried over to balance sheet		4939364	4106040
TOTAL		5147695	4186544

Place: DHARWAD
Date: 23-05-2024

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