



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 01.04.2019	E-KGB 01.04.2019	KaGB 01.04.2019
LIABILITIES				
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
TOTAL		211200839	109889999	321090838
ASSETS				
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
TOTAL		211200839	109889999	321090838
Contingent Liabilities	12	1125879	257237	1383116
Bills for Collection		183499	149448	332947
Significant Accounting Policies	17			

Place: BALLARI

Date : 31.05.2019

ADIVISPA 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. 0005405/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 01.04.2019	E-KGB 01.04.2019	KaGB 01.04.2019
INCOME:				
Interest Earned	13	19488430	9475627	28964057
Other Income	14	1331469	917532	2249001
TOTAL		20819899	10393159	31213058
EXPENDITURE:				
Interest Expended	15	11013068	5947125	16960193
Operating Expenses	16	4206385	2291971	6498356
Provisions & Contingencies	16A	4568773	1675841	6244614
TOTAL		19788226	9914937	29703163
Net Profit before Tax		1031673	478222	1509895
Add: Deferred Tax		6715	0	6715
Less: Deferred Tax		0	10853	10853
Less: Provision for Income Tax for the year		336690	96695	433385
Net Profit After Tax		701698	370674	1072372
Amount withdrawn from IFR		46723	0	46723
Profit After Tax available for appropriation		748421	370674	1119095
APPROPRIATIONS:				
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
Total		748421	370674	1119095

Place: BALLARI

Date : 31.05.2019

[Signature]
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 MANAGER

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