



ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್

ಕೆನರಾ ಬ್ಯಾಂಕ್ ಪ್ರವರ್ತಿಸಿದ ಸರ್ಕಾರಿ ಸ್ವಾಮ್ಯವುಳ್ಳ ಶೆಡ್ಯೂಲ್ಡ್ ಬ್ಯಾಂಕ್

Karnataka Vikas Grameena Bank

A Scheduled Bank Owned by Government (Sponsored by Canara Bank)

ಪ್ರಧಾನ ಕಛೇರಿ : ಧಾರವಾಡ

Head Office : Dharwad

Head Office, P. B. No.111, Belagavi Road, Dharwad-580 008 (Karnataka)



TOTAL BUSINESS SURPASSED Rs.30748 CRORE



14 DIFFERENT AWARDS FROM PFRDA FOR OUTSTANDING ACHIEVEMENT UNDER APY & AWARD FROM ASSOCHAM FOR INITIATIVES UNDER DIGITAL FINANCIAL SERVICES

ABRIDGED BALANCE SHEET AS ON 31st MARCH 2022

FORM-A

(Amount in Rs.000's)

BUSINESS TURNOVER
RS. 30748 Crore
Up By 10.53%

TOTAL DEPOSITS
RS. 17647 Crore
Up By 9.60%

GROSS ADVANCES
RS. 13101 Crore
Up By 11.80%

CASA
RS. 7608 Crore
Up By 16.74%

NET WORTH
Rs. 1224.42 Crore

CAPITAL & LIABILITIES	SCHEDULE NO	AS AT 31-03-2022	AS AT 31-03-2021
CAPITAL	1	239732	239732
RESERVES AND SURPLUS	2	12004428	11686451
DEPOSITS	3	176469765	160996889
BORROWINGS	4	23968173	22501237
OTHER LIABILITIES AND PROVISIONS	5	4644458	6228450
TOTAL		217326556	201652759
ASSETS	SCHEDULE NO	AS AT 31-03-2022	AS AT 31-03-2021
CASH AND BALANCES WITH RESERVE BANK OF INDIA	6	9305689	6697359
BALANCE WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	7	19704084	11660675
INVESTMENTS	8	53069114	62410635
ADVANCES	9	126178337	111670693
FIXED ASSETS	10	691906	679049
OTHER ASSETS	11	8377426	8534348
TOTAL		217326556	201652759
CONTINGENT LIABILITIES	12	2208572	3839772
BILLS FOR COLLECTION		11906	24167
PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31st MARCH-2022		FORM-B	
PARTICULARS	SCHEDULE NO	AS AT 31-03-2022	AS AT 31-03-2021
I INCOME :			
INTEREST EARNED	13	14796691	13146929
OTHER INCOME	14	5114921	2748434
TOTAL		19911612	15895363
II EXPENDITURE :			
INTEREST EXPENDED	15	8286666	8680824
OPERATING EXPENSES	16	8323023	5965621
PROVISIONS AND CONTINGENCIES		2982883	1183891
TOTAL		19592572	15830336
III PROFIT / LOSS :			
NET PROFIT / LOSS (-) FOR THE YEAR		319040	65027
PROFIT / LOSS (-) BROUGHT FORWARD		3784022	3732000
TOTAL		4103062	3797027
IV APPROPRIATIONS :			
TRANSFER TO STATUTORY RESERVE		63808	13005
TRANSFER TO OTHER RESERVES		255232	0
TRANSFER TO GOVERNMENT / PROPOSED DIVIDEND		0	0
BALANCE CARRIED OVER TO BALANCE SHEET		3784022	3784022
TOTAL		4103062	3797027
SIGNIFICANT ACCOUNTING POLICIES	17		
NOTES ON ACCOUNT	18		

OPERATING PROFIT
Rs. 330.19 Crore
UP BY 164.4%

NET PROFIT
Rs. 31.90 Crore
UP BY 390.70%

PMJJBY : 6.06 LAKH
PMSBY : 12.95 LAKH
APY : 2.65 LAKH (POLICIES)

PRIORITY SECTOR
88.37% OF BANK'S TOTAL CREDIT

OPERATING IN 9 DISTRICTS
629 BRANCHES
75 ATMs
1 CURRENCY CHEST

8.1 MILLION CUSTOMERS

SRIPADA RAO M. CHIEF MANAGER

P. SRINIVAS RAO GENERAL MANAGER

P. GOPI KRISHNA CHAIRMAN

FOR ABARNA & ANANTHAN CHARTERED ACCOUNTANTS
FRN : 0000035

DATE : 31st May 2022

Board of Directors :

Malay Biswas (RBI), Smt. Deepa S. Pillai (NABARD), A. Muralikrishna (Canara Bank), Bhaskara Chakravarthy M (Canara Bank)

CA (Mrs.) LALITHA RAMESWARAN (PARTNER)
M. No. 207867

PLACE : Dharwad

M. No. 207867