



ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್

ಕೆನರಾ ಬ್ಯಾಂಕ್ ಪ್ರವರ್ತಿಸಲ್ಪಡುವ ಸರ್ಕಾರಿ ಸ್ವಾಮ್ಯತ್ವದ 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.33150 CRORE



9 DIFFERENT AWARDS FROM PFRDA  
FOR OUTSTANDING  
ACHIEVEMENT UNDER APY

SCALING  
NEW  
HEIGHTS

ABRIDGED BALANCE SHEET AS ON 31<sup>st</sup> MARCH 2023

FORM - A

(Amount in Rs.000's)

CAPITAL & LIABILITIES	SCHEDULE NO	AS AT 31-03-2023	AS AT 31-03-2022
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
<b>TOTAL</b>		<b>232923019</b>	<b>217326556</b>
ASSETS	SCHEDULE NO	AS AT 31-03-2023	AS AT 31-03-2022
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
<b>TOTAL</b>		<b>232923019</b>	<b>217326556</b>
CONTINGENT LIABILITIES	12	2256768	2208572
BILLS FOR COLLECTION		7820	11906
<b>PROFIT &amp; LOSS ACCOUNT FOR THE PERIOD ENDED 31<sup>st</sup> MARCH-2023</b>		<b>FORM-B</b>	
PARTICULARS	SCHEDULE NO	AS AT 31-03-2023	AS AT 31-03-2022
<b>I INCOME :</b>			
INTEREST EARNED	13	15557886	14796691
OTHER INCOME	14	3546380	5114921
<b>TOTAL</b>		<b>19104266</b>	<b>19911612</b>
<b>II EXPENDITURE :</b>			
INTEREST EXPENDED	15	8870395	8286666
OPERATING EXPENSES	16	7442362	8323023
PROVISIONS AND CONTINGENCIES		2388987	2982883
<b>TOTAL</b>		<b>18701744</b>	<b>19592572</b>
<b>III PROFIT / LOSS :</b>			
NET PROFIT / LOSS (-) FOR THE YEAR		402522	319040
PROFIT / LOSS (-) BROUGHT FORWARD		3784022	3784022
<b>TOTAL</b>		<b>4186544</b>	<b>4103062</b>
<b>IV APPROPRIATIONS :</b>			
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
<b>TOTAL</b>		<b>4186544</b>	<b>4103062</b>
SIGNIFICANT ACCOUNTING POLICIES	17		
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BUSINESS  
TURNOVER

Rs. 33150 Crore  
Up By 7.82%

TOTAL  
DEPOSITS

Rs. 18710 Crore  
Up By 6.03%

GROSS ADVANCES

Rs. 14440 Crore  
Up By 10.22%

CASA

Rs. 8214 Crore  
Up By 7.98%  
43.91% to total  
Deposits

NET WORTH

Rs. 1264.56 Crore

NET NPA  
Come down from  
5.9% to 4.64 %

NET PROFIT  
Rs. 40.25 Crore  
UP BY 26.18%

PMJJBY : 7.36 LAKH  
PMSBY : 16.33 LAKH  
APY : 3.41 LAKH  
(POLICIES)

PRIORITY  
SECTOR  
90.12% OF  
BANK'S TOTAL  
CREDIT

OPERATING IN 9 DISTRICTS  
629 BRANCHES  
50 ATMs  
1 CURRENCY CHEST

8.8 MILLION  
CUSTOMERS

D. S. HEGDE  
CHIEF MANAGER

R. T. KAMBLE  
GENERAL MANAGER

SHREEKANT M. BHANDIWAD  
CHAIRMAN

FOR M/S ABARAN & ANANTHAN  
CHARTERED ACCOUNTANTS

DATE : 19th May 2023

PLACE : Dharwad

Board of Directors :

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

FRN : 000003S  
CA. Clement Gratian Pinto  
(Partner)  
M. No. 023238