



ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್

ಕೆನರಾ ಬ್ಯಾಂಕ್ ಪ್ರವರ್ತಿಸಿದ ಸರ್ಕಾರಿ ಸ್ವಾಮ್ಯವುಳ್ಳ ಶೇಷ್ಯಲ್ಡ್ 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 CROSSED

Rs.27818 CRORE



17 DIFFERENT AWARDS FROM PFRDA
FOR OUTSTANDING ACHIEVEMENT UNDER APY

ABRIDGED BALANCE SHEET AS ON 31st MARCH 2021

FORM- A

(Amount in Rs.000's)

**BUSINESS
TURNOVER**
RS. 27818 Crore
Up By 5.90%

**TOTAL
DEPOSITS**
RS. 16100 Crore
Up By 6.07%

TOTAL ADVANCES
RS. 11718 Crore
Up By 5.66%

CASA
RS. 6517 Crore
Up By 5.94%

NET WORTH
RS. 1192.62 Crore

CAPITAL & LIABILITIES	SCHEDULE NO	AS AT 31-03-2021	AS AT 31-03-2020
CAPITAL	1	239732	239732
RESERVES & SURPLUS	2	11686450	11145544
DEPOSITS	3	160996890	151784934
BORROWINGS	4	22539216	25638349
OTHER LIABILITIES	5	6228450	7919482
TOTAL		201690738	196728041
PROPERTIES & ASSETS	SCHEDULE NO	AS AT 31-03-2021	AS AT 31-03-2020
CASH & BALANCE WITH RBI	6	6697359	6144421
BALANCE WITH OTHER BANKS & MONEY AT CALL & SHORT NOTICE	7	11698654	47048382
INVESTMENTS	8	62410635	31823308
ADVANCES	9	111670693	103332945
FIXED ASSETS	10	679049	183992
OTHER ASSETS	11	8534348	8194993
TOTAL		201690738	196728041
CONTINGENT LIABILITIES	12	3839772	5312107
BILLS FOR COLLECTION		14025	24167
PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31st MARCH-2021		FORM-B	
PARTICULARS	SCHEDULE NO	AS AT 31-03-2021	AS AT 31-03-2020
1 INCOME			
INTEREST EARNED	13	13146929	13115696
OTHER INCOME	14	2748434	1812690
TOTAL		15895363	14928386
2 EXPENDITURE			
INTEREST EXPENDED	15	8680824	8967472
OPERATING EXPENSES	16	5965621	7759945
PROVISIONS & CONTINGENCIES	17	1183891	4250597
TOTAL		15830336	20978014
3 PROFIT / LOSS - NET PROFIT (+) / LOSS (-) FOR THE PERIOD		65027	-6049628
PROFIT/LOSS BROUGHT FORWARD		3732000	9781628
TOTAL		3797027	3732000
4 APPROPRIATION		13005	0
TRANSFER TO STATUTORY RESERVE		0	
TRANSFER TO CAPITAL RESERVE		0	0
TRANSFER TO SPECIAL RESERVE U/S 36 (1) (VIII) OF I.T. ACT		0	0
BALANCE CARRIED OVER		3784022	3732000
TOTAL		3797027	3732000
BASIC EARNINGS PER SHARE (FACE VALUE OF Rs.10 EACH)		2.71	-252.35
DILUTED EARNINGS PER SHARE (FACE VALUE OF Rs.10 EACH)		2.71	-252.35
SIGNIFICANT ACCOUNTING POLICIES	18		
NOTES ON ACCOUNT	19		

**OPERATING
PROFIT**
RS.124.89 Crore

NET PROFIT
RS.6.50 Crore

PMJJBY : 5.14 LAKH
PMSBY : 11.89 LAKH
APY : 2.06 LAKH
(POLICIES)

CRAR
10.37%

OPERATING IN 9 DISTRICTS
629 BRANCHES
75 ATMs
1 CURRENCY CHEST

**8.9 MILLION
CUSTOMERS**

SRIPAD RAO M.
CHIEF MANAGER

P. SRINIVAS RAO
GENERAL MANAGER

P. GOPI KRISHNA
CHAIRMAN

FOR B. P. RAO & CO
CHARTERED ACCOUNTANTS
ICAI Reg. No. 0031165

DATE : 25th June 2021

PLACE : Dharwad

Board of Directors :

Mod Narayan Singh (RBI), Chandan S. Chatterjee (NABARD),
B. Chandrasekhara Rao (Canara Bank), G. S. Ravisudhakar (Canara Bank)