

KARNATAKA VIKAS GRAMEENA BANK: HEAD OFFICE: DHARWAD
BALANCE SHEET AS AT 31st MARCH 2018

FORM " A "

(Rs. in thousands)

CAPITAL & LIABILITIES	SCHEDULE No.	As at 31-Mar-17	As at 31-Mar-18
CAPITAL	1	239732	239732
RESERVES & SURPLUS	2	15671056	16694002
DEPOSITS	3	120012662	129441925
BORROWINGS	4	18881570	20509095
OTHER LIABILITIES	5	5124624	7968402
TOTAL		159929644	174853156

PROPERTIES & ASSETS	SCHEDULE No.	As at 31-Mar-17	As at 31-Mar-18
CASH & BALANCE WITH RBI	6	5524901	5703501
BALANCE WITH OTHER BANKS & MONEY AT CALL & SHORT NOTICE	7	20490318	33594259
INVESTMENTS	8	37948376	35404041
ADVANCES	9	89348467	94348627
FIXED ASSETS	10	252050	236518
OTHER ASSETS	11	6365532	5566210
TOTAL		159929644	174853156
CONTINGENT LIABILITIES	12	216508	7837081
BILLS FOR COLLECTION	--	43523	47778

Date: 24-05-2018


(R.N. Naik)
Chief Manager


(I.G. Kumar Goud)
General Manager


(S. Ravindran)
Chairman

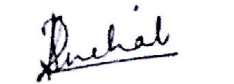
BOARD OF DIRECTORS


Shri. A.V. Joshi

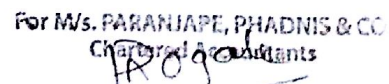

Shri. K. Ramachandra Bhat


Shri. P. Viswanatha Reddy

AS PER OUR REPORT OF EVEN DATE


(Smt. Sneh R.)



For M/s. PARANJAPE, PHADNIS & CO
Chartered Accountants

Partner
(Pushkar A. Ogale, M.No. 233710)



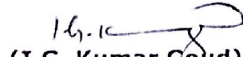
KARNATAKA VIKAS GRAMEENA BANK: HEAD OFFICE: DHARWAD
PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31st MARCH 2018
FORM " B"

(Rs. in thousands)

PARTICULARS	SCHEDULE No.	As at 31-Mar-17	As at 31-Mar-18
I. INCOME			
Interest Earned	13	13953806	13932456
Other Income	14	1257386	1481755
TOTAL		15211192	15414211
II. EXPENDITURE			
Interest Expended	15	9239790	8496024
Operating Expenses	16	3394251	3558185
Provisions & Contingencies	17	1039646	2337057
TOTAL		13673687	14391266
III. PROFIT / LOSS			
Net Profit for the period		1537505	1022945
Add: Transfer from Investment Fluctuation Reserve		10383	0
Profit/Loss brought forward		7787315	8743779
TOTAL		9335203	9766724
IV. APPROPRIATION			
Transfer to Statutory Reserve		307501	204589
Transfer to Capital Reserve		133223	53987
Transfer to Special Reserve u/s 36 (1) (viii) of I.T.Act		150700	75600
Balance carried over		8743779	9432548
TOTAL		9335203	9766724

Date: 24-05-2018


(R.N. Naik)
Chief Manager


(I.G. Kumar Goud)
General Manager


(S. Ravindran)
Chairman

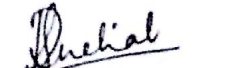
BOARD OF DIRECTORS


Shri. A.V. Joshi

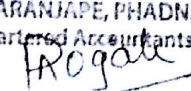

Shri. K. Ramachandra Bhat


Shri. P. Viswanatha Reddy

AS PER OUR REPORT OF EVEN DATE


(Smt. Snehal R.)



For M/s. PARANJAPE, PHADNIS & CO.
Chartered Accountants

Partner
(Pushkar A. Ogale, M.No. 233710)

