

KARNATAKA VIKAS GRAMEENA BANK: HEAD OFFICE: DHARWAD
BALANCE SHEET AS AT 31st MARCH 2019

FORM " A "

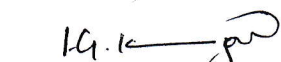
(Rs. in thousands)

CAPITAL & LIABILITIES	SCHEDULE No.	As at 31-Mar-19	As at 31-Mar-18
CAPITAL	1	239732	239732
RESERVES & SURPLUS	2	17195173	16694002
DEPOSITS	3	138948848	129441925
BORROWINGS	4	17468302	20509095
OTHER LIABILITIES	5	10334049	7968402
TOTAL		184186104	174853156

PROPERTIES & ASSETS	SCHEDULE No.	As at 31-Mar-19	As at 31-Mar-18
CASH & BALANCE WITH RBI	6	8459947	5703501
BALANCE WITH OTHER BANKS & MONEY AT CALL & SHORT NOTICE	7	31101762	33594259
INVESTMENTS	8	29056578	33805823
ADVANCES	9	109509031	94348627
FIXED ASSETS	10	201852	236518
OTHER ASSETS	11	5856934	7164428
TOTAL		184186104	174853156
CONTINGENT LIABILITIES	12	3026659	9285073
BILLS FOR COLLECTION	--	31771	47778

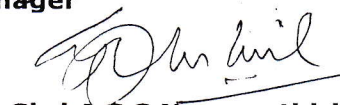
Place: DHARWAD
Date: 14-06-2019


(R.N. Naik)
Chief Manager


(I.G. Kumar Goud)
General Manager


(S. Ravindran)
Chairman


Smt. Varsha Bajpai


Shri A S S Nampoothiri


Shri K. SivaKumar


Shri P. Vishwanatha Reddy

BOARD OF DIRECTORS

AS PER OUR REPORT OF EVEN DATE

For MANIAN & RAO
Chartered Accountants
FRN: 001983S



SRIKANTH. R
(Partner)
M. No.203138

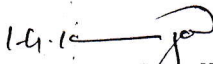
KARNATAKA VIKAS GRAMEENA BANK: HEAD OFFICE: DHARWAD
PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31st MARCH 2019
FORM " B "

(Rs. in thousands)

PARTICULARS	SCHEDULE No.	As at 31-Mar-19	As at 31-Mar-18
I. INCOME			
Interest Earned	13	13865565	13864675
Other Income	14	1254762	1347584
TOTAL		15120327	15212259
II. EXPENDITURE			
Interest Expended	15	8814101	8496024
Operating Expenses	16	4273603	3356233
Provisions & Contingencies	17	1531452	2337057
TOTAL		14619156	14189314
III. PROFIT / LOSS			
Net Profit for the period		501171	1022945
Profit/Loss brought forward		9432548	8743779
TOTAL		9933719	9766724
IV. APPROPRIATION			
Transfer to Statutory Reserve		100234	204589
Transfer to Capital Reserve		1856	53987
Transfer to Special Reserve u/s 36 (1) (viii) of I.T.Act		50000	75600
Balance carried over		9781629	9432548
TOTAL		9933719	9766724
Basic Earnings per Share(Face value of Rs.10 each)		20.91	42.67
Diluted Earnings per Share(Face value of Rs.10 each)		20.91	42.67
Significant Accounting Policies	18		
Notes on account	19		


Place: DHARWAD
Date: 14-06-2019


(R.N. Naik)
Chief Manager


(I.G. Kumar Goud)
General Manager


(S. Ravindran)
Chairman


Smt. Varsha Bajpai


Shri A S S Nampoothiri


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BOARD OF DIRECTORS

AS PER OUR REPORT OF EVEN DATE

For MANIAN & RAO
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SRIKANTH. R