

**KARNATAKA VIKAS GRAMEENA BANK: HEAD OFFICE: DHARWAD**

**BALANCE SHEET AS AT 31st MARCH 2020**

**FORM " A "**

**(Rs. in thousands)**

<b>CAPITAL &amp; LIABILITIES</b>	<b>SCHEDULE No.</b>	<b>As at 31-Mar-20</b>	<b>As at 31-Mar-19</b>
CAPITAL	<b>1</b>	239732	239732
RESERVES & SURPLUS	<b>2</b>	11145544	17195173
DEPOSITS	<b>3</b>	151784934	138948848
BORROWINGS	<b>4</b>	25638349	17468302
OTHER LIABILITIES	<b>5</b>	7919482	6048244
<b>TOTAL</b>		<b>196728041</b>	<b>179900299</b>

<b>PROPERTIES &amp; ASSETS</b>	<b>SCHEDULE No.</b>	<b>As at 31-Mar-20</b>	<b>As at 31-Mar-19</b>
CASH & BALANCE WITH RBI	<b>6</b>	6144421	8459947
BALANCE WITH OTHER BANKS & MONEY AT CALL & SHORT NOTICE	<b>7</b>	47048382	31101762
INVESTMENTS	<b>8</b>	31823308	29056578
ADVANCES	<b>9</b>	103332945	105223226
FIXED ASSETS	<b>10</b>	183992	201852
OTHER ASSETS	<b>11</b>	8194993	5856934
<b>TOTAL</b>		<b>196728041</b>	<b>179900299</b>
CONTINGENT LIABILITIES	<b>12</b>	4924042	3026660
BILLS FOR COLLECTION	<b>--</b>	24167	31771

**Place: BENGALURU**

**Date: 27-07-2020**

(Sri. Sripad Rao M)  
Chief Manager

(Sri. Chandrashekar D Moro)  
General Manager

(Sri. P Gopi Krishna)  
Chairman

Sri. D K Kashyap

Sri. Chandan S Chattarjee

Sri. B Chandrasekhara Rao

Sri. K V N Murthy

**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 2020**

FORM " B "

(Rs. in thousands)

PARTICULARS	SCHEDULE No.	As at 31-Mar-20	As at 31-Mar-19
<b>I. INCOME</b>			
Interest Earned	13	13115696	13865565
Other Income	14	1812690	1254762
<b>TOTAL</b>		<b>14928386</b>	<b>15120327</b>
<b>II. EXPENDITURE</b>			
Interest Expended	15	8967473	8814101
Operating Expenses	16	7759945	4273603
Provisions & Contingencies	17	4250597	1531452
<b>TOTAL</b>		<b>20978015</b>	<b>14619156</b>
<b>III. PROFIT / LOSS</b>			
Net Profit(+)/ Loss(-) for the period		-6049629	501171
Profit/Loss brought forward		9781629	9432548
<b>TOTAL</b>		<b>3732000</b>	<b>9933719</b>
<b>IV. APPROPRIATION</b>			
Transfer to Statutory Reserve		0	100234
Transfer to Capital Reserve		0	1856
Transfer to Special Reserve u/s 36 (1) (viii) of I.T.Act		0	50000
Balance carried over		3732000	9781629
<b>TOTAL</b>		<b>3732000</b>	<b>9933719</b>
Basic Earnings per Share(Face value of Rs.10 each)		-252.35	20.91
Diluted Earnings per Share(Face value of Rs.10 each)		-252.35	20.91
Significant Accounting Policies	18		
Notes on account	19		

Place: BENGALURU

Date: 27-07-2020

(Sri. Sripad Rao M)  
Chief Manager

(Sri. Chandrashekar D Moro)  
General Manager

(Sri. P Gopi Krishna)  
Chairman

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AS PER OUR REPORT OF EVEN DATE

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