

**Balance Sheet of Karnataka Vikas Grameena Bank**  
**Balance as on 31st March 2022**  
**FORM " A "**

		(000's omitted)	
Capital and Liabilities	SCHEDULE	Year ended on 31-Mar-22	Year ended on 31-Mar-21
Capital	1	239732	239732
Reserves and Surplus	2	12004428	11686451
Deposits	3	176469765	160996889
Borrowings	4	23968173	22501237
Other Liabilities and Provisions	5	4644458	6228450
Total		<b>217326556</b>	<b>201652759</b>

Assets	SCHEDULE	As on 31-Mar-22	As on 31-Mar-21
Cash and balances with Reserve Bank of India	6	9305689	6697359
Balance with banks and money at call and short notice	7	19704084	11660675
Investments	8	53069114	62410635
Advances	9	126178337	111670693
Fixed Assets	10	691906	679049
Other Assets	11	8377426	8534348
Total		<b>217326556</b>	<b>201652759</b>
Contingent liabilities	12	2208572	3839772
Bills for collection		11906	24167

**Place: DHARWAD**  
**Date: 31-05-2022**

**Sripada Rao M.**  
**(Chief Manager)**

**P. Srinivas Rao**  
**(General Manager)**

**P. Gopi Krishna**  
**(Chairman)**

**Malay Biswas**

**Deepa S. Pillai**

**A. Muralikrishna**

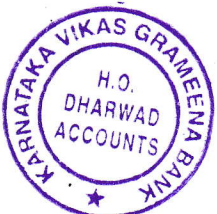
**Bhaskara Chakravarthy M.**

**BOARD OF DIRECTORS**

**AS PER OUR REPORT OF EVEN DATE**  
**For Abarna & Ananthan**  
**Chartered Accountants**  
**FRN: 000003S**

**CA (Mrs.) Lalitha Rameswaran**  
**(Partner)**

**M. No. 207867**



# Form of Profit and Loss Account for the year ended on 31st March (2022)

## FORM " B"

(000's omitted)

PARTICULARS	SCHEDULE	Year ended on 31-Mar-22	Year ended on 31-Mar-21
I. Income			
Interest Earned	13	14796691	13146929
Other Income	14	5114921	2748434
Total		<b>19911612</b>	<b>15895363</b>
II. Expenditure			
Interest Expended	15	8286666	8680824
Operating Expenses	16	8323023	5965621
Provisions and Contingencies		2982883	1183891
TOTAL		<b>19592572</b>	<b>15830336</b>
III. PROFIT / LOSS			
Net Profit/- loss (-) for the year		319040	65027
Profit/Loss (-) brought forward		3784022	3732000
Total		<b>4103062</b>	<b>3797027</b>
IV. APPROPRIATIONS			
Transfer to Statutory Reserve		63808	13005
Transfer to other reserves		255232	0
Transfer to Government/ proposed dividend		0	0
Balance carried over to balance sheet		3784022	3784022
TOTAL		<b>4103062</b>	<b>3797027</b>

Place: DHARWAD

Date: 31-05-2022

Sripada Rao M.  
(Chief Manager)

P. Srinivas Rao  
(General Manager)

P. Gopi Krishna  
(Chairman)

Malay Biswas

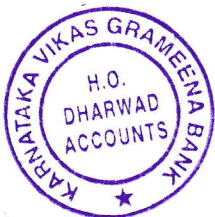
Deepa S. Pillai

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Bhaskara Chakravarthy M.

BOARD OF DIRECTORS

AS PER OUR REPORT OF EVEN DATE  
For Abarna & Ananthan  
Chartered Accountants  
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CA (Mrs.) Lalitha Rameswaran  
(Partner)

M. No. 207867