

**CHHATTISGARH RAJYA GRAMIN BANK**  
**HEAD OFFICE, MAHADEO GHAT ROAD, SUNDER NAGAR, RAIPUR (C.G.)**  
**BALANCE SHEET AS ON 31ST MARCH, 2022**

(Amount in ₹)

Particulars	Schedule	As on 31.03.2022	As on 31.03.2021
<b>CAPITAL &amp; LIABILITIES</b>			
Capital	1	2,158,910,700	2,158,910,700
Reserves & Surplus	2	7,658,952,304	7,383,997,164
Minorities Interest	2A	-	-
Deposits	3	136,127,929,753	124,722,523,068
Borrowings	4	7,264,516,343	3,004,752,259
Other Liabilities and Provisions	5	4,623,207,694	6,914,148,203
<b>Total</b>		<b>157,833,516,795</b>	<b>144,184,331,393</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	6	6,056,254,532	4,925,259,767
Balances with Banks and Money at call and short notice	7	35,394,308,274	40,027,716,720
Investments	8	61,955,022,407	51,841,906,904
Loans and Advances	9	50,774,493,521	43,518,049,753
Fixed Assets	10	333,917,553	299,533,398
Other Assets	11	3,319,520,507	3,571,864,851
<b>Total</b>		<b>157,833,516,795</b>	<b>144,184,331,393</b>
Contingent Liabilities	12	163,048,283	168,846,381
Significant Accounting Policies & Notes to Accounts 17 - 18			

Schedules referred to above form an integral part of the Balance Sheet.

FOR, CHHATTISGARH RAJYA GRAMIN BANK,

(I. K. GOHIL)  
CHAIRMAN

(V. K. AGRAWAL)  
GENERAL MANAGER

PLACE : RAIPUR (C.G.)

DATE : 22ND APR, 2022



As per our Audit Report of even date  
 For A D B & Company  
 Chartered Accountants  
 ICAI FRN 005593C



(Ajayesh Kumar Chawda)  
 Partner  
 Membership No. 405675

## CHHATTISGARH RAJYA GRAMIN BANK

HEAD OFFICE, MAHADEO GHAT ROAD, SUNDER NAGAR, RAIPUR (C.G.)

STATEMENT OF PROFIT &amp; LOSS FOR THE PERIOD FROM 1st APRIL 2021 to 31st MARCH 2022

(Amount in ₹)

Particulars	Schedule	As on 31.03.2022	As on 31.03.2021
<b>I. Income</b>			
Interest earned	13	10,329,000,047	9,806,673,756
Other income	14	1,178,998,254	1,746,970,479
<b>Total (A)</b>		<b>11,507,998,301</b>	<b>11,553,644,235</b>
<b>II. Expenditure</b>			
a. Interest expended	15	4,703,325,462	4,757,531,191
<b>b. Operating expenses (i+ii+iii)</b>	16	<b>3,355,950,147</b>	<b>3,175,316,960</b>
i) Employees Cost		2,266,059,577	2,213,034,089
ii) Depreciation		58,046,998	63,742,835
iii) Other Operating Expenses		1,031,843,572	898,540,036
<b>III. Total Expenditure (a+b) (B)</b>		<b>8,059,275,609</b>	<b>7,932,848,150</b>
<b>IV. Operating Profit before Provision and Contingencies (A-B)</b>		<b>3,448,722,692</b>	<b>3,620,796,085</b>
V. Provisions (Other than Tax)		667,412,342	674,581,273
V(A) Provision of Pension		2,200,000,000	2,505,000,000
V(B) Provision/Payment of Arrears on Wage Settlement (Refer Sch. 18.31)		281,600,000	313,500,000
V(C) Reversal of Investments Fluctuation Reserve		-	(37,378,794)
<b>VI. Profit/ Loss from Ordinary Activities before Tax</b>		<b>299,710,350</b>	<b>165,093,607</b>
Less: Provision for Current Tax		55,694,745	58,231,303
Less: Provision of Taxation Earlier Years		(28,969,335)	(1,435,560)
Less: Prior Period Adjustment		-	(9,490,896)
Less: Provision for Deffered Tax Liability / (Asset)		(1,970,200)	(7,143,305)
<b>Net Profit after Taxation</b>		<b>274,955,140</b>	<b>124,932,063</b>
Add: Brought forward consolidated Profit/Loss attributable to the group		6,231,093,950	6,131,148,299
<b>Balance of Profit/Loss Account</b>		<b>6,506,049,090</b>	<b>6,256,080,363</b>
<b>VII. Appropriations</b>			
Transfer to statutory reserves		54,991,028	24,986,413
Transfer to Other reserves		-	-
<b>Balance carried over to balance sheet</b>		<b>6,451,058,062</b>	<b>6,231,093,950</b>

As per our Audit Report of even date

For A D B &amp; Company

Chartered Accountants

ICAI FRN 005593C

FOR, CHHATTISGARH RAJYA GRAMIN BANK,

(I. K. GOHIL)

CHAIRMAN

(V. K. AGRAWAL)

GENERAL MANAGER



(Rajesh Kumar Chawda)

Partner

Membership No. 405675

PLACE : RAIPUR (C.G.)

DATE : 22ND APR, 2022



**SCHEDULE-1 : CAPITAL**

(Amount in ₹)

Particulars	As on 31.03.2022	As on 31.03.2021
Authorised Capital (2,00,00,00,000 shares of ` 10 each)	20,000,000,000	20,000,000,000
Issued Capital (21,58,91,070 shares of ` 10 each)	2,158,910,700	2,158,910,700
Subscribed Capital (21,58,91,070 shares of ` 10 each)	2,158,910,700	2,158,910,700
Called up Capital (Nil shares of Nil `)	-	-
Less : Calls unpaid	-	-
Add: Forfeited Shares	-	-
Share Capital Deposit	-	-
<b>Total</b>	<b>2,158,910,700</b>	<b>2,158,910,700</b>

**SCHEDULE-2 : RESERVES & SURPLUS**

(Amount in ₹)

Particulars	As on 31.03.2022	As on 31.03.2021
<b>a. Statutory Reserves</b>	1,124,388,449	1,069,397,421
<b>b. Capital Reserves</b>	70,951,896	70,951,896
<b>c. Other Reserves</b>	12,553,897	12,553,897
<b>d. Investment Fluctuation Reserve</b>	-	-
<b>e. Balance in Profit and Loss Account</b>	-	-
<b>Op balance</b>	6,231,093,950	6,131,148,299
Less: Amount transfer to Other reserves	-	-
Less: Amount transfer to Statutory Reserve	(54,991,028)	(24,986,413)
<b>Add: Profit for the period</b>	274,955,140	124,932,063
<b>Total (e)</b>	<b>6,451,058,062</b>	<b>6,231,093,950</b>
<b>Total (a+b+c+d+e)</b>	<b>7,658,952,304</b>	<b>7,383,997,164</b>

**SCHEDULE-2A : MINORITIES INTEREST**

(Amount in ₹)

Particulars	As on 31.03.2022	As on 31.03.2021
Minorities Interst at the date on which the parent subsidiary relationship came into existence		
Subsequent increase / decrease	-	-
Minorities interest on the date of balance sheet	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**SCHEDULE-3 : DEPOSITS**

(Amount in ₹)

Particulars	As on 31.03.2022	As on 31.03.2021
<b>A I. Demand Deposits</b>		
(i) From Banks	-	-
(ii) From Others	3,460,821,307	3,144,510,906
<b>II. Savings Bank Deposits</b>	90,329,258,946	85,171,544,667
<b>III. Term Deposits</b>		
(i) From Banks	-	-
(ii) From Others	42,337,849,501	36,406,467,496
<b>Total (I,II and III)</b>	<b>136,127,929,753</b>	<b>124,722,523,068</b>
<b>B.I. Deposits of branches in India</b>	136,127,929,753	124,722,523,068
II. Deposits of branches outside India	-	-
<b>Total (I and II)</b>	<b>136,127,929,753</b>	<b>124,722,523,068</b>



**SCHEDULE-4 : BORROWINGS**

Particulars	(Amount in ₹)	
	As on 31.03.2022	As on 31.03.2021
<b>I. Borrowings in India</b>		
(i) Reserve Bank Of India	-	-
<b>(ii) Other Banks</b>		
(iii) Other institutions and agencies		
1. against Refinance (SBI)		
From NABARD	4,391,198,092	923,792,400
Over Draft From Banks	2,146,890,688	1,722,402,574
From National Housing Bank	-	-
NBCFDC REFINANCE	192,301,419	107,535,837
NBCFDC REFINANCE ACCT	534,126,145	251,021,448
<b>II. Borrowings outside India</b>	-	-
<b>Total ( I and II )</b>	<b>7,264,516,343</b>	<b>3,004,752,259</b>
Secured borrowings included in I & II above		

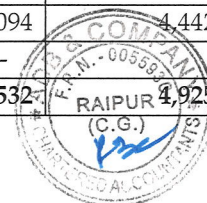
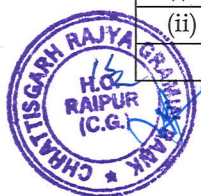
**SCHEDULE-5 : OTHER LIABILITIES AND PROVISIONS**

Particulars	(Amount in ₹)	
	As on 31.03.2022	As on 31.03.2021
I. Bills payable	-	-
II. Inter office Adjustment (net)	13,525,940	52,814,234
III. Interest Accrued	2,552,865,759	2,652,280,341
IV. Deffered Tax Liabilities	-	-
V a. Others (Borrowers subsidy reserve fund )	276,019,622	189,751,725
V. b. Others (including provisions)*	1,780,796,374	4,019,301,903
<b>Total</b>	<b>4,623,207,694</b>	<b>6,914,148,203</b>

*Details of Others (including provisions):	As on 31.03.2022	As on 31.03.2021
Provision for Standard Assets	174,328,011	151,189,552
Provision for Restructured Accounts (Refer Sch. 18.28 & 29)	220,652,475	112,352,475
Provision for Fraud/Robbery etc.	19,507,400	10,562,000
Provision for Income Tax	55,694,745	58,231,303
TDS on Time Deposit Interest	41,714,691	33,472,347
Draft/Pay order/Bankers Cheque	296,360,868	363,467,020
Sundry Deposits	16,435,455	5,781,422
RTGS	66,175,365	4,598,206
Provision for Salary Arrears	-	313,500,000
GST Payable	56,725,851	65,605,429
TDS Payable Under GST	1,534,994	3,042,359
NPS Collection and Payable Account	37,092,901	14,815,278
Provision for Pension Liability	700,000,000	2,505,000,000
Misc. Liabilities	94,573,618	377,684,512
<b>Total</b>	<b>1,780,796,374</b>	<b>4,019,301,903</b>

**SCHEDULE-6 : CASH AND BALANCES WITH RESERVE BANK OF INDIA**

Particulars	(Amount in ₹)	
	As on 31.03.2022	As on 31.03.2021
I. Cash in hand (including foreign currency notes)	543,132,438	482,332,673
<b>II. Balances with Reserve Bank Of India</b>		
(i) In current Account	5,513,122,094	4,442,927,094
(ii) In Other Accounts	-	-
<b>Total (I and II)</b>	<b>6,056,254,532</b>	<b>4,925,259,767</b>



**SCHEDULE-7 : BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE**

(Amount in ₹)

Particulars	As on 31.03.2022	As on 31.03.2021
<b>I. In India</b>		
<b>(i) Balances with Banks</b>		
(a) In Current Account	354,456,400	12,093,905
(b) In Other Deposit Accounts	35,039,851,874	40,015,622,815
<b>(ii) Money at Call and Short Notice</b>		
(a) With banks	-	-
(b) With other institutions	-	-
<b>Total ( i &amp; ii )</b>	<b>35,394,308,274</b>	<b>40,027,716,720</b>
<b>II. Outside India</b>		
(i) In Current Account	-	-
(ii) In Other Deposit Accounts	-	-
(iii) Money at Call and Short Notice	-	-
<b>Total</b>	<b>-</b>	<b>-</b>
<b>Grand Total ( i, ii &amp; iii )</b>	<b>35,394,308,274</b>	<b>40,027,716,720</b>

**SCHEDULE-8 : INVESTMENTS**

(Amount in ₹)

Particulars	As on 31.03.2022	As on 31.03.2021
<b>I. Investments in India in</b>		
<b>Held to Maturity</b>		
(i) Government securities (SLR)	37,329,748,532	26,483,763,122
(ii) Other approved securities	-	-
(iii) Shares	-	-
(iv) Debentures and Bonds	-	-
(v) Others (Mutual Fund etc)	-	-
<b>Total</b>	<b>37,329,748,532</b>	<b>26,483,763,122</b>
<b>Held for Trading</b>	-	-
<b>Available for Sale</b>		
(i) Government securities (SLR)	24,112,774,001	22,838,193,780
(ii) Mutual Funds & Bonds (Non- SLR)	512,499,875	2,519,950,003
<b>Total</b>	<b>24,625,273,876</b>	<b>25,358,143,782</b>
<b>II. Investments outside India in</b>		
(i) Government Securities (Including local Authorities)	-	-
(ii) Investment in Associates	-	-
(iii) Other Investments (to be specified)	-	-
<b>Total</b>	<b>-</b>	<b>-</b>
<b>Grand Total ( I &amp; II )</b>	<b>61,955,022,407</b>	<b>51,841,906,904</b>
<b>III. Investments in India</b>		
(i) Gross value of Investments	61,955,022,407	51,841,906,904
(ii) Aggregate of provisions for Depreciation	-	-
(iii) Net investment	61,955,022,407	51,841,906,904
<b>IV. Investments outside India</b>		
(i) Gross value of Investments	-	-
(ii) Aggregate of provisions for Depreciation	-	-
(iii) Other Investments (to be specified)	-	-



**SCHEDULE-9 : ADVANCES**

(Amount in ₹)

Particulars	As on 31.03.2022	As on 31.03.2021
<b>A.(i) Bills Purchased and Discounted</b>		
(ii) Cash Credits, Overdrafts and Loans repayable on demand	17,975,105,113	16,586,366,286
(iii) Term Loans	32,799,388,409	26,931,683,468
<b>Total</b>	<b>50,774,493,521</b>	<b>43,518,049,753</b>
<b>B.(i) Secured by tangible assets(Includes Advances against Book Debts)</b>	29,361,942,765	24,125,584,441
(ii) Covered by Bank / Government Guarantees	1,507,131,046	1,234,809,883
(iii) Unsecured	19,905,419,710	18,157,655,429
<b>Total</b>	<b>50,774,493,521</b>	<b>43,518,049,753</b>
<b>C. I. Advances in India</b>		
(i) Priority Sector	26,608,115,044	27,659,404,800
(ii) Public Sector		
(iii) Banks		
(iv) Others	24,166,378,477	15,858,644,953
<b>Total</b>	<b>50,774,493,521</b>	<b>43,518,049,753</b>
<b>C.II. Advances outside India</b>		
(i) Due from banks	-	-
(ii) Due from Others	-	-
(a) Bills Purchased & Discounted	-	-
(b) Syndicated Loans	-	-
(c) Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**SCHEDULE-10 : FIXED ASSETS**

(Amount in ₹)

Particulars	As on 31.03.2022	As on 31.03.2021
<b>I.Premises (Land and Building)</b>		
At cost	1,518,167	1,518,167
Addition during the year	-	-
Deductions during the year	-	-
Accumulated Depreciation	183,984	168,194
<b>Total (A)</b>	<b>1,334,183</b>	<b>1,349,973</b>
<b>II. Other Fixed Assets (including furniture and</b>		
At cost	591,647,470	549,686,810
Addition during the year	75,333,794	46,142,681
Deductions during the year	4,748,556	4,182,021
Accumulated Depreciation	398,243,372	344,877,785
<b>Total (B)</b>	<b>263,989,336</b>	<b>246,769,685</b>
<b>II A. Leased Assets</b>		
At cost	17,109,820	17,109,820
Addition during the year including adjustment		-
Deductions during the year including provisions	-	-
Accumulated Depreciation	4,498,551	3,928,224
<b>Total (C)</b>	<b>12,611,269</b>	<b>13,181,596</b>
<b>III Building WIP (D)</b>	55,982,766	38,232,145
<b>Total (A+B+C+D)</b>	<b>333,917,553</b>	<b>299,533,398</b>



**SCHEDULE-11 : OTHER ASSETS**

(Amount in ₹)

Particulars	As on 31.03.2022	As on 31.03.2021
I. Inter office adjustments (Net)	-	-
II. Interest Accrued	2,034,188,194	2,057,192,439
III. Advance Tax & TDS	529,366,837	251,492,333
IV. Stationery and stamps	5,310,470	4,019,394
V. Deferred Tax Assets	12,018,103.61	10,047,903
VI. Others *	738,636,902	1,249,112,782
<b>Total</b>	<b>3,319,520,507</b>	<b>3,571,864,851</b>

* Details of others :	As on 31.03.2022	As on 31.03.2021
APBS and NACH Account	-	600,035,359
NEFT	-	174,266,011
Interest Receivable from NABARD (Intt. Subvention)	528,049,774	369,066,696
Deposits for Consumer Forum & Gratuity Appeal	31,199,264	31,199,264
Other Receivables	179,387,863	74,545,452
<b>Total</b>	<b>738,636,902</b>	<b>1,249,112,782</b>

**SCHEDULE-12 : CONTINGENT LIABILITIES**

(Amount in ₹)

Particulars	As on 31.03.2022	As on 31.03.2021
I. Claims against the Bank not acknowledged as debt	32,049,264	32,049,264
II. Liabilities for partly paid Investment	-	-
III. Liability on account of outstanding forward exchange contract	-	-
<b>IV. Guarantees given on behalf of constituent</b>	-	-
(a) In India	77,759,969	86,757,321
(b) Outside India	-	-
V. Acceptances, endorsements and other obligations	-	-
VI. Other items for which the Bank is contingency liable (DEAF)	53,239,049	50,039,795
<b>Total</b>	<b>163,048,283</b>	<b>168,846,381</b>

**SCHEDULE-13 - INTEREST EARNED**

(Amount in ₹)

Particulars	As on 31.03.2022	As on 31.03.2021
I. Interest/ discount on advances /bills	4,753,667,919	4,241,990,274
<b>II. Income on Investments</b>	<b>5,575,069,547</b>	<b>5,515,006,572</b>
II.a Interest Received on Investments - TDR	1,924,275,656	2,406,755,659
II.b Interest Received on Investments - Govt. Security	3,650,793,891	3,108,250,913
III. Interest on balances with Reserve Bank of India and other inter bank funds	-	-
IV. Others	262,581	49,676,910
<b>Total</b>	<b>10,329,000,047</b>	<b>9,806,673,756</b>



**SCHEDULE-14 - OTHER INCOME**

(Amount in ₹)

Particulars	As on 31.03.2022	As on 31.03.2021
I. Commission, Exchange, Brokerage	925,992,553	914,195,539
II.a Income from Sale of Investments - G.Sec	(218,379,571)	79,216,402
II.b Income from Sale of Mutual Funds	288,933,323	623,686,772
III. Miscellaneous Income (Recovery in Written Off Account)	182,451,949	129,871,767
<b>Total</b>	<b>1,178,998,254</b>	<b>1,746,970,479</b>

**SCHEDULE-15 - INTEREST EXPENDED**

(Amount in ₹)

Particulars	As on 31.03.2022	As on 31.03.2021
I. Interest on Deposits	4,594,934,287	4,641,653,020
II. Interest on Reserve Bank Of India/ Inter -Bank Borrowings (SBI/NHB/NABARD etc)	108,391,175	115,878,171
III. Others	-	-
<b>Total</b>	<b>4,703,325,462</b>	<b>4,757,531,191</b>

**SCHEDULE 16 - OPERATING EXPENSES**

(Amount in ₹)

Particulars	As on 31.03.2022	As on 31.03.2021
I. Payments to and Provisions for Employees	2,266,059,577	2,213,034,089
II. Rent Taxes and Lighting	105,104,065	98,598,829
III. Printing and Stationary	17,227,428	18,249,588
IV. Advertisement and publicity	776,302	1,080,027
V. (a) Depreciation on Bank's Property other than Leased Assets	57,476,672	63,172,509
(b) Depreciation on Leased Assets	570,326	570,326
VI. Directors' fees, allowances and expenses	-	-
VII. Auditors fees and expenses (including Branch auditors' fees and expenses)	3,547,896	4,084,185
VIII. Law charges	1,754,393	787,820
IX. Postage, Telegrams, Telephones etc.	9,414,647	7,118,594
X. Repairs and maintenance	17,716,542	16,379,671
XI. Insurance	186,956,349	174,548,937
XII. Amortisation for the year	37,537,298	40,502,109
XIII. Other expenditure	651,960,254	537,190,277
XIV. Loss/(Profit) on Sale of Assets	(151,602)	-
<b>Total</b>	<b>3,355,950,147</b>	<b>3,175,316,960</b>

Details of other Expenditure :	As on 31.03.2022	As on 31.03.2021
Books Periodicals & News Paper	667,115	602,659
Travelling Expenses	9,984,305	10,592,542
Halting / Lodging/Boaring Expenses	26,277,501	17,881,749
Annual Maintenance Contract (AMC)	160,347,777	164,724,858
ATM Service Charges	157,673,418	132,983,282
Payment to Daily Wages	84,270,537	64,601,664
Misc. Expenses	212,739,601	145,803,523
<b>Total</b>	<b>651,960,254</b>	<b>537,190,277</b>

