

CHHATTISGARH RAJYA GRAMIN BANK
HEAD OFFICE, MAHADEO GHAT ROAD, SUNDER NAGAR, RAIPUR (C.G.)
BALANCE SHEET
AS ON 31ST MARCH, 2023

Particulars	Schedule	As on 31.03.2023	As on 31.03.2022
CAPITAL & LIABILITIES			
Capital	1	2,15,89,10,700	2,15,89,10,700
Reserves & Surplus	2	9,33,13,76,595	7,65,89,52,304
Minorities Interest	2A	-	-
Deposits	3	1,43,35,11,60,076	1,36,12,79,29,753
Borrowings	4	12,16,71,48,582	7,26,45,16,343
Other Liabilities and Provisions	5	5,82,63,56,369	4,62,32,07,694
Total		1,72,83,49,52,322	1,57,83,35,16,795
ASSETS			
Cash and Balances with Reserve Bank of India	6	6,74,99,25,220	6,05,62,54,532
Balances with Banks and Money at call and short notice	7	36,08,45,63,193	35,39,43,08,274
Investments	8	62,34,67,35,456	61,95,50,22,407
Loans and Advances	9	62,70,62,89,971	50,77,44,93,521
Fixed Assets	10	47,23,56,972	33,39,17,553
Other Assets	11	4,47,50,81,510	3,31,95,20,507
Total		1,72,83,49,52,322	1,57,83,35,16,795
Contingent Liabilities	12	24,89,97,568	16,30,48,283

As per our Audit Report of Even Date

For A D B & Company
Chartered Accountants
ICAI FRN 005593C

FOR, CHHATTISGARH RAJYA GRAMIN BANK,

CHAIRMAN

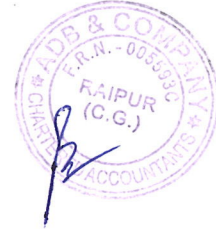
GENERAL MANAGER

(B. Subramanyam)

Partner

Membership No.: 075176

PLACE : RAIPUR (C.G.)
DATE : 21ST APRIL, 2023



CHHATTISGARH RAJYA GRAMIN BANK

HEAD OFFICE, MAHADEO GHAT ROAD, SUNDER NAGAR, RAIPUR (C.G.)
STATEMENT OF PROFIT & LOSS FOR THE PERIOD FROM 1st APRIL 2022 to 31st MARCH 2023

Particulars	Schedule	As on 31.03.2023	As on 31.03.2022
I. Income			
Interest earned	13	11,77,38,33,469	10,29,14,62,749
Other income	14	1,07,60,93,594	1,17,89,98,254
Total (A)		12,84,99,27,063	11,47,04,61,003
II. Expenditure			
a. Interest expended	15	5,15,44,18,568	4,70,33,25,462
b. Operating expenses (i+ii+iii)	16	3,70,77,10,437	3,31,84,12,849
i) Employees Cost		2,51,54,56,790	2,26,60,59,577
ii) Depreciation		5,87,69,264	5,80,46,998
iii) Other Operating Expenses		1,13,34,84,384	99,43,06,274
III. Total Expenditure (a+b) (B)		8,86,21,29,006	8,02,17,38,311
IV. Operating Profit before Provision and Contingencies (A-B)		3,98,77,98,058	3,44,87,22,692
V. Provisions (Other than Tax)		40,56,38,861	66,74,12,342
V(A) Provision of Pension		1,37,84,00,000	2,20,00,00,000
V(B) Provision/Payments of Arrears on Wage Settlement (Refer Schedule 18 Point no 22.)		7,93,34,601	28,16,00,000
V(C) Reversal of Restructuring provision		(8,97,91,312)	-
VI. Profit/ Loss from Ordinary Activities before Tax		2,21,42,15,908	29,97,10,350
Less: Provision for Current Tax		55,86,87,863	5,56,94,745
Less: Provision of Taxation Earlier Years		(1,54,82,243)	(2,89,69,335)
Less: Prior Period Adjustment		-	-
Less: Provision for Deferred Tax Liability /(Asset)		(14,14,004)	(19,70,200)
Net Profit after Taxation		1,67,24,24,291	27,49,55,140
Add: Brought forward consolidated Profit/Loss attributable to the group		6,45,10,58,062	6,23,10,93,950
Balance of Profit/Loss Account		8,12,34,82,353	6,50,60,49,090
VII. Appropriations			
Transfer to statutory reserves		33,44,84,858	5,49,91,028
Transfer to Other reserves		-	-
Balance carried over to balance sheet		7,78,89,97,495	6,45,10,58,062

As per our Audit Report of Even Date

FOR, CHHATTISGARH RAJYA GRAMIN BANK,

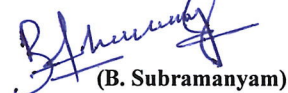
For A D B & Company

Chartered Accountants

ICAI FRN 005593C


CHAIRMAN


GENERAL MANAGER


(B. Subramanyam)

Partner

Membership No.: 075176

PLACE : RAIPUR (C.G.)

DATE : 21ST APRIL, 2023



SCHEDULE-1 : CAPITAL

Particulars	As on 31.03.2023	As on 31.03.2022
Authorised Capital (2,00,00,00,000 shares of ` 10 each)	20,00,00,00,000	20,00,00,00,000
Issued Capital (21,58,91,070 shares of ` 10 each)	2,15,89,10,700	2,15,89,10,700
Subscribed Capital (21,58,91,070 shares of ` 10 each)	2,15,89,10,700	2,15,89,10,700
Called up Capital (Nil shares of Nil `)	-	-
Less : Calls unpaid	-	-
Add: Forfeited Shares	-	-
Share Capital Deposit	-	-
Total	2,15,89,10,700	2,15,89,10,700

SCHEDULE-2 : RESERVES & SURPLUS

Particulars	As on 31.03.2023	As on 31.03.2022
a. Statutory Reserves	1,45,88,73,307	1,12,43,88,449
b. Capital Reserves	7,09,51,896	7,09,51,896
c. Other Reserves	1,25,53,897	1,25,53,897
d. Investment Fluctuation Reserve	-	-
e. Balance in Profit and Loss Account	-	-
Op balance	6,45,10,58,062	6,23,10,93,950
Less: Amount transfer to Other reserves	-	-
Less: Amount transfer to Statutory Reserve	(33,44,84,858)	(5,49,91,028)
Add: Profit for the period	1,67,24,24,291	27,49,55,140
Total (e)	7,78,89,97,495	6,45,10,58,062
Total (a+b+c+d+e)	9,33,13,76,595	7,65,89,52,304

SCHEDULE-2A : MINORITIES INTEREST

Particulars	As on 31.03.2023	As on 31.03.2022
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	-	-
Total	-	-

SCHEDULE-3 : DEPOSITS

Particulars	As on 31.03.2023	As on 31.03.2022
A I. Demand Deposits		
(i) From Banks	-	-
(ii) From Others	3,61,16,89,375	3,46,08,21,307
II. Savings Bank Deposits	97,49,22,75,998	90,32,92,58,946
III. Term Deposits		
(i) From Banks	-	-
(ii) From Others	42,24,71,94,704	42,33,78,49,501
Total (I,II and III)	1,43,35,11,60,076	1,36,12,79,29,753
B.I. Deposits of branches in India	1,43,35,11,60,076	1,36,12,79,29,753
II. Deposits of branches outside India	-	-
Total (I and II)	1,43,35,11,60,076	1,36,12,79,29,753



SCHEDULE-4 : BORROWINGS

Particulars	As on 31.03.2023	As on 31.03.2022
I. Borrowings in India		
(i) Reserve Bank Of India	-	-
(ii) Other Banks		
(iii) Other institutions and agencies		
1. against Refinance (SBI)		
From NABARD	5,97,10,77,564	4,39,11,98,092
Over Draft From Banks	5,26,30,02,377	2,14,68,90,688
From National Housing Bank	-	-
NBCFDC REFINANCE	28,84,49,247	19,23,01,419
NBCFDC REFINANCE ACCT	64,46,19,394	53,41,26,145
II. Borrowings outside India	-	-
Total (I and II)	12,16,71,48,582	7,26,45,16,343
Secured borrowings included in I & II above		

SCHEDULE-5 : OTHER LIABILITIES AND PROVISIONS

Particulars	As on 31.03.2023	As on 31.03.2022
I. Bills payable	-	-
II. Inter office Adjustment (net)	-	1,35,25,940
III. Interest Accrued	2,62,57,32,487	2,55,28,65,759
IV. Deffered Tax Liabilities	-	-
V a. Others (Borrowers subsidy reserve fund)	31,57,36,848	27,60,19,622
V.b. Others (including provisions)*	2,88,48,87,035	1,78,07,96,374
Total	5,82,63,56,369	4,62,32,07,694

*Details of Others (including provisions):	As on 31.03.2023	As on 31.03.2022
Provision for Standard Assets	18,95,30,030	17,43,28,011
Provision for Restructured Accounts	13,08,61,163	22,06,52,475
Provision for Fraud/Robbery etc.	4,96,90,500	1,95,07,400
Provision for Income Tax	55,86,87,863	5,56,94,745
TDS on Time Deposit Interest	4,87,09,627	4,17,14,691
Draft/Pay order/Bankers Cheque	31,32,70,540	29,63,60,868
Sundry Deposits	1,63,900	1,64,35,455
RTGS	-	6,61,75,365
Provision for M to M loss on Investment	26,27,800	-
GST Payable	7,64,40,963	5,67,25,851
TDS Payable Under GST	20,87,818	15,34,994
NPS Collection and Payable Account	76,73,494	3,70,92,901
Provision for Pension Liability	1,37,84,00,000	70,00,00,000
Misc. Liabilities	12,67,43,337	9,45,73,618
Total	2,88,48,87,035	1,78,07,96,374

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

Particulars	As on 31.03.2023	As on 31.03.2022
I. Cash in hand (including foreign currency notes)	51,54,27,486	54,31,32,438
II. Balances with Reserve Bank Of India		
(i) In current Account	6,23,44,97,733	5,51,31,22,094
(ii) In Other Accounts	-	-
Total (I and II)	6,74,99,25,220	6,05,62,54,532



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

Particulars	As on 31.03.2023	As on 31.03.2022
I.In India		
(i) Balances with Banks		
(a) In Current Account	24,93,00,766	35,44,56,400
(b) In Other Deposit Accounts	35,83,52,62,427	35,03,98,51,874
(ii) Money at Call and Short Notice		
(a) With banks	-	-
(b) With other institutions	-	-
Total (i & ii)	36,08,45,63,193	35,39,43,08,274
II. Outside India		
(i) In Current Account	-	-
(ii) In Other Deposit Accounts	-	-
(iii) Money at Call and Short Notice	-	-
Total	-	-
Grand Total (i, ii & iii)	36,08,45,63,193	35,39,43,08,274

SCHEDULE-8 : INVESTMENTS

Particulars	As on 31.03.2023	As on 31.03.2022
I. Investments in India in		
Held to Maturity		
(i) Government securities (SLR)	30,07,82,03,421	28,36,46,70,524
(ii) Other approved securities	-	-
(iii) Shares	-	-
(iv) Debentures and Bonds	-	-
(v) Others (Mutual Fund etc)	-	-
Total	30,07,82,03,421	28,36,46,70,524
Held for Trading	-	-
Available for Sale		
(i) Government securities (SLR)	29,89,65,76,160	33,07,78,52,008
(ii) Mutual Funds & Bonds (Non- SLR)	2,37,19,55,876	51,24,99,875
Total	32,26,85,32,036	33,59,03,51,883
II. Investments outside India in		
(i) Government Securities (Including local Authorities)	-	-
(ii) Investment in Associates	-	-
(iii) Other Investments (to be specified)	-	-
Total	-	-
Grand Total (I & II)	62,34,67,35,456	61,95,50,22,407
III. Investments in India		
(i) Gross value of Investments	62,34,67,35,456	61,95,50,22,407
(ii) Aggregate of provisions for Depreciation		
(iii) Net investment	62,34,67,35,456	61,95,50,22,407
IV. Investments outside India		
(i) Gross value of Investments	-	-
(ii) Aggregate of provisions for Depreciation	-	-
(iii) Other Investments (to be specified)	-	-



SCHEDULE-9 : ADVANCES

Particulars	As on 31.03.2023	As on 31.03.2022
A.(i) Bills Purchased and Discounted		
(ii) Cash Credits, Overdrafts and Loans repayable on demand	21,79,07,44,963	17,97,51,05,113
(iii) Term Loans	40,91,55,45,008	32,79,93,88,409
Total	62,70,62,89,971	50,77,44,93,521
B.(i) Secured by tangible assets(Includes Advances against Book Debts)		
(ii) Covered by Bank / Government Guarantees	35,63,49,563	1,50,71,31,046
(iii) Unsecured	26,17,39,78,899	19,90,54,19,710
Total	62,70,62,89,971	50,77,44,93,521
C. I. Advances in India		
(i) Priority Sector	37,65,92,44,291	26,60,81,15,044
(ii) Public Sector		
(iii) Banks		
(iv) Others	25,04,70,45,680	24,16,63,78,477
Total	62,70,62,89,971	50,77,44,93,521
C.II. Advances outside India		
(i) Due from banks	-	-
(ii) Due from Others	-	-
(a) Bills Purchased & Discounted	-	-
(b) Syndicated Loans	-	-
(c) Others	-	-
Total	-	-

SCHEDULE-10 : FIXED ASSETS

Particulars	As on 31.03.2023	As on 31.03.2022
I.Premises (Land and Building)		
At cost	15,18,167	15,18,167
Addition during the year	-	-
Deductions during the year	-	-
Accumulated Depreciation	1,99,774	1,83,984
Total (A)	13,18,393	13,34,183
II. Other Fixed Assets (including furniture and		
At cost	66,22,32,708	59,16,47,470
Addition during the year	6,88,48,660	7,53,33,794
Deductions during the year	14,24,304	47,48,556
Accumulated Depreciation	45,51,72,317	39,82,43,372
Total (B)	27,44,84,747	26,39,89,336
II A. Leased Assets		
At cost	1,71,09,820	1,71,09,820
Addition during the year including adjustment	1,32,90,799	
Deductions during the year including provisions	-	-
Accumulated Depreciation	50,89,512	44,98,551
Total (C)	2,53,11,107	1,26,11,269
III Building WIP (D)	17,12,42,725	5,59,82,766
Total (A+B+C+D)	47,23,56,972	33,39,17,553



SCHEDULE-11 : OTHER ASSETS

Particulars	As on 31.03.2023	As on 31.03.2022
I. Inter office adjustments (Net)	4,11,27,173	-
II. Interest Accrued	1,95,96,13,447	2,03,41,88,194
III. Advance Tax & TDS	67,67,55,404	52,93,66,837
IV. Stationery and stamps	45,04,711	53,10,470
V. Deferred Tax Assets	1,34,32,107	1,20,18,104
VI. Non-banking assets acquired in satisfaction of claim	5,00,000	-
VI. Others *	1,77,91,48,668	73,86,36,902
Total	4,47,50,81,511	3,31,95,20,507

* Details of others :	As on 31.03.2023	As on 31.03.2022
APBS and NACH Account	-	-
NEFT/RTGS	3,92,24,643	-
Interest Receivable from NABARD (Intt. Subvention)	39,18,32,929	52,80,49,774
Deposits for Consumer Forum & Gratuity Appeal	3,14,97,704	3,11,99,264
Other Receivables	1,31,65,93,392	17,93,87,863
Total	1,77,91,48,668	73,86,36,902

SCHEDULE-12 : CONTINGENT LIABILITIES

Particulars	As on 31.03.2023	As on 31.03.2022
I. Claims against the Bank not acknowledged as debt	3,23,47,704	3,20,49,264
II. Liabilities for partly paid Investment	-	-
III. Liability on account of outstanding forward exchange contract	-	-
IV. Guarantees given on behalf of constituent	-	-
(a) In India	15,24,86,033	7,77,59,969
(b) Outside India	-	-
V. Acceptances, endorsements and other obligations	-	-
VI. Other items for which the Bank is contingency liable (DEAF)	6,41,63,830	5,32,39,049
Total	24,89,97,568	16,30,48,283

SCHEDULE-13 - INTEREST EARNED

Particulars	As on 31.03.2023	As on 31.03.2022
I. Interest/ discount on advances /bills	5,73,88,31,827	4,75,36,67,919
II. Income on Investments	6,01,83,53,186	5,53,75,32,249
II.a Interest Received on Investments - TDR	1,48,70,87,555	1,92,42,75,656
II.b Interest Received on Investments - Govt. Security (Sch. 18 Invt 4)	4,53,12,65,631	3,61,32,56,593
III. Interest on balances with Reserve Bank of India and other inter bank funds	32,91,893	-
IV. Others	1,33,56,563	2,62,581
Total	11,77,38,33,469	10,29,14,62,749



SCHEDULE-14 - OTHER INCOME

Particulars	As on 31.03.2023	As on 31.03.2022
I.Commission, Exchange ,Brokerage	1,14,12,18,572	92,59,92,553
II.a Income from Sale of Investments - G.Sec (Please refer Sch. 18 point no 21)	(33,40,00,741)	(21,83,79,571)
II.b Income from Sale of Mutual Funds	7,24,18,788	28,89,33,323
III.Miscellaneous Income (Recovery in Written Off Account)	19,64,56,975	18,24,51,949
Total	1,07,60,93,594	1,17,89,98,254

SCHEDULE-15 - INTEREST EXPENDED

Particulars	As on 31.03.2023	As on 31.03.2022
I. Interest on Deposits	4,83,76,91,060	4,59,49,34,287
II. Interest on Reserve Bank Of India/ Inter -Bank Borrowings (SBI/NHB/NABARD etc)	31,67,27,508	10,83,91,175
III. Others	-	-
Total	5,15,44,18,568	4,70,33,25,462

SCHEDULE 16 - OPERATING EXPENSES

Particulars	As on 31.03.2023	As on 31.03.2022
I. Payments to and Provisions for Employees	2,51,54,56,790	2,26,60,59,577
II. Rent Taxes and Lighting	12,11,30,124	10,51,04,065
III. Printing and Stationary	2,42,53,694	1,72,27,428
IV. Advertisement and publicity	20,02,888	7,76,302
V. (a) Depreciation on Bank's Property other than Leased Assets	5,81,78,303	5,74,76,672
(b) Depreciation on Leased Assets	5,90,961	5,70,326
VI. Directors' fees, allowances and expenses	-	-
VII. Auditors fees and expenses (including Branch auditors' fees and expenses)	61,89,580	35,47,896
VIII. Law charges	12,13,366	17,54,393
IX. Postage ,Telegrams ,Telephones etc.	1,07,95,157	94,14,647
X. Repairs and maintenance	2,09,58,915	1,77,16,542
XI. Insurance	20,57,62,355	18,69,56,349
XII. Amortisation for the year	-	-
XIII. Other expenditure	74,13,49,698	65,19,60,254
XIV. Loss/ (Profit) on Sale of Assets	(1,71,395)	(1,51,602)
Total	3,70,77,10,437	3,31,84,12,849

Details of other Expenditure :	As on 31.03.2023	As on 31.03.2022
Books Periodicals & News Paper	6,67,563	6,67,115
Travelling Expenses	1,21,32,196	99,84,305
Halting / Lodging/Boaring Expenses	3,50,95,337	2,62,77,501
Annual Maintenance Contract (AMC)	20,72,31,068	16,03,47,777
ATM Service Charges	12,31,98,002	15,76,73,418
Payment to Daily Wages	9,19,14,252	8,42,70,537
Misc. Expenses	27,11,11,280	21,27,39,601
Total	74,13,49,698	65,19,60,254

