

Appendix - A

CHHATTISGARH RAJYA GRAMIN BANK
HEAD OFFICE, MAHADEO GHAT ROAD, SUNDER NAGAR, RAIPUR (C.G.)
BALANCE SHEET
AS ON 31ST MARCH, 2021

Amt in Nearest ₹

Particulars	Schedule	As on 31.03.2021	As on 31.03.2020
CAPITAL & LIABILITIES			
Capital	1	2,15,89,10,700	2,15,89,10,700
Reserves & Surplus	2	7,38,39,97,164	7,29,64,43,894
Minorities Interest	2A	-	-
Deposits	3	1,24,72,25,23,068	1,13,31,77,19,949
Borrowings	4	3,00,47,52,259	1,50,62,70,526
Other Liabilities and Provisions	5	6,90,41,00,300	6,48,00,55,198
Total		1,44,17,42,83,490	1,30,75,94,00,266
ASSETS			
Cash and Balances with Reserve Bank of India	6	4,92,52,59,767	4,25,52,43,838
Balances with Banks and Money at call and short notice	7	40,02,77,16,720	33,74,39,92,593
Investments	8	51,84,19,06,904	54,25,55,04,349
Loans and Advances	9	43,51,80,49,753	33,89,76,72,709
Fixed Assets	10	29,95,33,398	31,54,27,840
Other Assets	11	3,56,18,16,948	4,29,15,58,937
Total		1,44,17,42,83,490	1,30,75,94,00,266
Contingent Liabilities	12	16,88,46,381	9,88,47,752

For, Chattisgarh Rajya Gramin Bank,

For, Rajendra Prasad
Chartered Accountants
FRN No. 000203C

(I. K. Gohil) (A. K. Behera) (K. Padmini) M. Pendharkar R. Mohanty S.K. Sinha

Chairman (G.M. (Ops.) (G.M. (Ops.) (Director) (Director) (Director)

(Mayank Kumar Saraf)
(Partner)

PLACE : RAIPUR (C.G.)
DATE : 14TH MAY, 2021

Membership Number: 413035

Appendix -B

CHHATTISGARH RAJYA GRAMIN BANK
HEAD OFFICE, MAHADEO GHAT ROAD, SUNDER NAGAR, RAIPUR (C.G.)
STATEMENT OF PROFIT & LOSS ACCOUNT
FOR THE PERIOD FROM 01ST APR 2020 TO 31ST MARCH 2021

Amt in Nearest `

Particulars	Schedule	As on 31.03.2021	As on 31.03.2020
I. Income			
Interest earned	13	10,43,03,60,528	9,38,96,29,748
Other income	14	1,12,32,83,708	1,55,09,13,932
Total (A)		11,55,36,44,235	10,94,05,43,680
II. Expenditure			
a. Interest expended	15	4,75,75,31,191	4,86,50,51,214
b. Operating expenses (i+ii+iii)	16	3,17,53,16,960	3,06,98,09,941
i) Employees Cost		2,21,30,34,089	2,26,40,31,682
ii) Depreciation		6,37,42,835	6,74,65,147
iii) Other Operating Expenses		89,85,40,036	73,83,13,112
III. Total Expenditure (a+b) (B)		7,93,28,48,150	7,93,48,61,155
IV. Operating Profit before Provision and Contingencies (A-B)		3,62,07,96,085	3,00,56,82,525
V. Provisions (Other than Tax)		67,45,81,273	63,21,36,369
V(A) Provision of Pension		2,50,50,00,000	2,22,11,58,036
V(B) Provision of Arrears on Wage Settlement		31,35,00,000	-
V(C) Reversal of Investments Fluctuation Reserve		(3,73,78,794)	-
VI. Profit/ Loss from Ordinary Activities before Tax		16,50,93,607	15,23,88,120
Less: Provision for Current Tax		5,82,31,303	6,06,67,044
Less: Provision of Taxation Earlier Years		(14,35,560)	-
Less: Prior Period Adjustment		(94,90,896)	-
Less: Provision for Deffered Tax Liability / (Asset)		(71,43,305)	(87,82,624)
Net Profit after Taxation		12,49,32,063	10,05,03,700
Add: Brought forward consolidated Profit/Loss attributable to the group		6,13,11,48,299	6,05,07,45,339
Balance of Profit/Loss Account		6,25,60,80,363	6,15,12,49,039
VII. Appropriations			
Transfer to statutory reserves		2,49,86,413	2,01,00,740
Transfer to Other reserves		-	-
Balance carried over to balance sheet		6,23,10,93,950	6,13,11,48,299

For, Chattisgarh Rajya Gramin Bank,

For, Rajendra Prasad
Chartered Accountants
FRN No. 000203C

(I. K. Gohil) (A. K. Behera) (K. Padmini) M. Pendharkar R. Mohanty S.K. Sinha
Chairman (G.M. (Ops.) (G.M. (Ops.) (Director) (Director) (Director)

(Mayank Kumar Saraf)
(Partner)

PLACE : RAIPUR (C.G.)
DATE : 14TH MAY, 2021

Membership Number: 413035

Amt in Nearest `

SCHEDULE-1 : CAPITAL

Particulars	As on 31.03.2021	As on 31.03.2020
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 31.03.2021	As on 31.03.2020
a. Statutory Reserves	1,06,93,97,421	1,04,44,11,008
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	-	3,73,78,794
e. Balance in Profit and Loss Account	-	-
Op balance as on 01/04/2020	6,13,11,48,299	6,05,07,45,339
Less: Amount transfer to Other reserves	-	-
Less: Amount transfer to Statutory Reserve	(2,49,86,413)	(2,01,00,740)
Add: Profit for the period	12,49,32,063	10,05,03,700
Total (e)	6,23,10,93,950	6,13,11,48,299
Total (a+b+c+d+e)	7,38,39,97,164	7,29,64,43,894

SCHEDULE-2A : MINORITIES INTEREST

Particulars	As on 31.03.2021	As on 31.03.2020
Minorities Interst at the date on which the parent subsidiary relationship came into existance		
Subsequent increase / decrease	-	-
Minorities interest on the date of balance sheet	-	-
Total	-	-

SCHEDULE-3 : DEPOSITS

Particulars	As on 31.03.2021	As on 31.03.2020
A I. Demand Deposits		
(i) From Banks	-	-
(ii) From Others	3,14,45,10,906	3,18,17,29,885
II. Savings Bank Deposits	85,17,15,44,667	76,78,59,32,536
III. Term Deposits		
(i) From Banks	-	-
(ii) From Others	36,40,64,67,496	33,35,00,57,528
Total (I,II and III)	1,24,72,25,23,068	1,13,31,77,19,949
B.I. Deposits of branches in India	1,24,72,25,23,068	1,13,31,77,19,949
II. Deposits of branches outside India	-	-
Total (I and II)	1,24,72,25,23,068	1,13,31,77,19,949

SCHEDULE-4 : BORROWINGS

Amt in Nearest `

Particulars	As on 31.03.2021	As on 31.03.2020
I. Borrowings in India		
(i) Reserve Bank Of India	-	-
(ii) Other Banks		
(iii) Other institutions and agencies		
1. against Refinance (SBI)		
From NABARD	92,37,92,400	61,53,80,500
Over Draft From Banks	1,72,24,02,574	75,79,79,304
From National Housing Bank	-	-
NBCFDC REFINANCE	10,75,35,837	12,42,32,179
NBCFDC REFINANCE ACCT	25,10,21,448	86,78,543
II. Borrowings outside India	-	-
Total (I and II)	3,00,47,52,259	1,50,62,70,526
Secured borrowings included in I & II above		

SCHEDULE-5 : OTHER LIABILITIES AND PROVISIONS

Particulars	As on 31.03.2021	As on 31.03.2020
I. Bills payable	-	-
II. Inter office Adjustment (net)	5,28,14,234	2,21,29,947
III. Interest Accrued	2,65,22,80,341	2,59,76,77,530
IV. Deffered Tax Liabilities/(Asset) (Net)	(1,00,47,903)	(29,04,599)
V a. Others (Borrowers subsidy reserve fund)	18,97,51,725	15,01,02,852
V.b. Others (including provisions)*	4,01,93,01,903	3,71,30,49,467
Total	6,90,41,00,300	6,48,00,55,198

*Details of Others (including provisions):	As on 31.03.2021	As on 31.03.2020
Provision for Standard Assets	26,35,42,026	11,76,50,286
Additional Provision (As per Circular RBI/2019-20/220 dt. April 20, 2020 - Refer Point 32 of Schedule 18)	-	1,41,80,709
Provision for Fraud/Robbery etc.	1,05,62,000	1,00,29,000
Provision for Income Tax	5,82,31,303	6,06,67,044
TDS on Time Deposit Interest	3,34,72,347	4,61,17,228
Draft/Pay order/Bankers Cheque	36,34,67,020	41,03,73,045
Sundry Deposits	57,81,422	29,65,301
RTGS	45,98,206	(20,21,241)
Provision for Pension Liability	2,50,50,00,000	2,22,11,58,036
Misc. Liabilities	77,46,47,578	83,19,30,058
Total	4,01,93,01,903	3,71,30,49,467

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

Particulars	As on 31.03.2021	As on 31.03.2020
I. Cash in hand (including foreign currency notes)	48,23,32,673	54,59,16,744
II. Balances with Reserve Bank Of India		
(i) In current Account	4,44,29,27,094	3,70,93,27,094
(ii) In Other Accounts	-	-
Total (I and II)	4,92,52,59,767	4,25,52,43,838

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

Amt in Nearest `

Particulars	As on 31.03.2021	As on 31.03.2020
I.In India		
(i) Balances with Banks		
(a) In Current Account	1,20,93,905	32,79,93,349
(b) In Other Deposit Accounts	40,01,56,22,815	33,41,59,99,244
(ii) Money at Call and Short Notice		
(a) With banks	-	-
(b) With other institutions	-	-
Total (i & ii)	40,02,77,16,720	33,74,39,92,593
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)	40,02,77,16,720	33,74,39,92,593

SCHEDULE-8 : INVESTMENTS

Particulars	As on 31.03.2021	As on 31.03.2020
I.Investments in India in		
Held to Maturity		
(i) Government securities (SLR)	26,48,37,63,122	29,54,97,51,579
(ii) Other approved securities	-	-
(iii) Shares	-	-
(iv) Debentures and Bonds	-	-
(v) Others (Mutual Fund etc)	-	-
Total	26,48,37,63,122	29,54,97,51,579
Held for Trading	-	-
Available for Sale		
(i) Government securities (SLR)	22,83,81,93,780	6,08,63,15,000
(ii) Mutual Funds & Bonds (Non- SLR)	2,51,99,50,003	18,61,94,37,770
Total	25,35,81,43,782	24,70,57,52,770
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)	51,84,19,06,904	54,25,55,04,349
III. Investments in India		
(i) Gross value of Investments	51,84,19,06,904	54,25,55,04,349
(ii) Aggregate of provisions for Depreciation		
(iii) Net investment	51,84,19,06,904	54,25,55,04,349
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	Amt in Nearest `	
	As on 31.03.2021	As on 31.03.2020
A.(i) Bills Purchased and Discounted		
(ii) Cash Credits, Overdrafts and Loans repayable on demand	16,58,63,66,286	11,28,71,35,494
(iii) Term Loans	26,93,16,83,468	22,61,05,37,215
Total	43,51,80,49,753	33,89,76,72,709
B.(i) Secured by tangible assets(Includes	24,12,55,84,441	18,14,70,87,038
(ii) Covered by Bank /Government	1,23,48,09,883	30,91,83,855
(iii) Unsecured	18,15,76,55,429	15,44,14,01,816
Total	43,51,80,49,753	33,89,76,72,709
C. I. Advances in India		
(i) Priority Sector	27,65,94,04,800	21,55,50,21,628
(ii) Public Sector		
(iii) Banks		
(iv) Others	15,85,86,44,953	12,34,26,51,081
Total	43,51,80,49,753	33,89,76,72,709
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 31.03.2021	As on 31.03.2020
I.Premises (Land and Building)		
At cost as on 1st April'2018	15,18,167	15,18,167
Addition during the year	-	-
Deductions during the year	-	-
Accumulated Depreciation	1,68,194	1,52,404
Total (A)	13,49,973	13,65,763
II. Other Fixed Assets (including furniture		
At cost as on 1st April'2018	54,96,86,810	49,20,71,306
Addition during the year	4,61,42,681	6,60,44,731
Deductions during the year	41,82,021	2,98,834
Accumulated Depreciation	34,48,77,785	29,33,13,993
Total (B)	24,67,69,685	26,45,03,210
II A.Leased Assets		
At cost as on 1st April'2018	1,71,09,820	1,71,09,820
Addition during the year including adjustment	-	-
Deductions during the year including	-	-
Accumulated Depreciation	39,28,224	33,57,898
Total (C)	1,31,81,596	1,37,51,922
III Building WIP (D)	3,82,32,145	3,58,06,945
Total (A+B+C+D)	29,95,33,398	31,54,27,840

SCHEDULE-11 : OTHER ASSETS

Particulars	Amt in Nearest `	
	As on 31.03.2021	As on 31.03.2020
I.Inter office adjustments (net)	-	-
II. Interest Accrued	2,05,71,92,439	2,26,93,05,072
III.Advance Tax & TDS	25,14,92,333	92,49,61,469
IV. Stationery and stamps	40,19,394	63,11,851
V. Others *	1,24,91,12,782	1,09,09,80,546
Total	3,56,18,16,948	4,29,15,58,937

* Details of others :	As on 31.03.2021	As on 31.03.2020
APBS and NACH Account	60,00,35,359	57,07,17,223
NEFT	17,42,66,011	25,46,54,560
Interest Receivable from NABARD (Intt. Subvention)	36,90,66,696	21,43,67,705
Deposits for Consumer Forum & Gratuity Appeal	3,11,99,264	2,27,86,604
Other Receivables	7,45,45,452	2,84,54,454
Total	1,24,91,12,782	1,09,09,80,546

SCHEDULE-12 : CONTINGENT LIABILITIES

Particulars	As on 31.03.2021	As on 31.03.2020
I.Claims against the Bank not acknowledged as debt	3,20,49,264	2,36,36,604
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	8,67,57,321	2,50,26,743
(b) Outside India	-	-
V.Acceptances, endorsements and other obligations	-	-
VI.Other items for which the Bank is contingency liable (DEAF)	5,00,39,795	5,01,84,405
Total	16,88,46,381	9,88,47,752

SCHEDULE-13-INTEREST AND DIVIDENDS EARNED

Particulars	As on 31.03.2021	As on 31.03.2020
I..Interest/discount on advances /bills	4,24,19,90,274	3,35,72,57,919
II.Income on investments	6,13,86,93,344	6,00,75,58,817
III. Interest on balances with Reserve Bank of India and other inter bank funds	-	-
IV. Others	4,96,76,910	2,48,13,012
Total	10,43,03,60,528	9,38,96,29,748

SCHEDULE-14- OTHER INCOME

Particulars	As on 31.03.2021	As on 31.03.2020
I.Commission, Exchange ,Brokerage	91,41,95,539	95,36,39,712
II. Income from Sale of Investments	7,92,16,402	9,94,76,298
III.Miscellaneous Income (Recovery in Written Off Account)	12,98,71,767	49,77,97,921
Total	1,12,32,83,708	1,55,09,13,932

SCHEDULE-15- INTEREST EXPENDED

Amt in Nearest `

Particulars	As on 31.03.2021	As on 31.03.2020
I. Interest on Deposits	4,64,16,53,020	4,79,19,86,037
II. Interest on Reserve Bank Of India/Inter - Bank Borrowings (SBI/NHB/NABARD etc)	11,58,78,171	7,30,65,176
III. Others	-	-
Total	4,75,75,31,191	4,86,50,51,214

SCHEDULE 16- OPERATING EXPENSES

Particulars	As on 31.03.2021	As on 31.03.2020
I. Payments to and Provisions for Employees (Incl. C.Y. Arrears on Wage Revision)	2,21,30,34,089	2,26,40,31,682
II. Rent Taxes and Lighting	9,85,98,829	8,87,98,569
III. Printing and Stationary	1,82,49,588	2,26,22,793
IV. Advertisement and publicity	10,80,027	9,44,128
V. (a) Depriciation on Bank's Property other than Leased Assets	6,31,72,509.36	6,68,94,820
(b) Depreciation on Leased Assets	5,70,326	5,70,327
VI. Directors' fees, allowances and expenses	-	-
VII. Auditors fees and expenses (including Branch auditors' fees and expenses)	40,84,185	47,86,085
VIII. Law charges	7,87,820	11,22,320
IX. Postage ,telegrams ,telephones etc.	71,18,594	54,44,911
X. Repairs and maintenance	1,63,79,671	1,23,39,512
XI. Insurance	17,45,48,937	13,60,87,546
XII. Amortisation for the year	4,05,02,109	2,97,06,913
XIII. Other expenditure (Including AMC)	53,71,90,277	43,64,60,335
XIV. Loss on Sale of Assets	-	-
Total	3,17,53,16,960	3,06,98,09,941