



KAVERI GRAMEENA BANK

HEAD OFFICE :MYSURU

FORM-A

CONSOLIDATED BALANCE SHEET AS ON 31.03.2016

[Amount in Rupees]

ASSETS & LIABILITIES	Sch. No	AS ON 31.03.2016	AS ON 31.03.2015
LIABILITIES			
Capital	1	53,97,26,000.00	53,97,26,000.00
Reserves & Surplus	2	387,42,06,163.98	320,50,30,990.46
Deposits	3	7638,11,70,355.74	5904,87,76,614.51
Borrowings	4	552,64,73,180.00	754,36,69,486.00
Other liabilities & provisions	5	166,46,55,708.83	162,49,59,817.59
TOTAL		8798,62,31,408.55	7196,21,62,908.56
ASSETS			
Cash & Balances with RBI	6	354,95,77,217.74	281,50,44,832.74
Balances with Banks	7	127,36,44,146.19	700,37,75,244.20
Investments	8	2828,14,67,224.69	1495,07,61,037.24
Advances	9	5330,70,88,013.12	4592,94,99,936.39
Fixed Assets	10	21,60,82,862.78	16,67,74,307.55
Other Assets	11	135,83,71,944.03	109,63,07,550.44
TOTAL		8798,62,31,408.55	7196,21,62,908.56
Contingent Liabilities	12	12,20,07,305.00	13,27,68,697.00
Bills for collection		17,82,84,679.91	19,68,07,393.96



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For KAVERI GRAMEENA BANK


AUTHORISED SIGNATORIES

**KAVERI GRAMEENA BANK**

HEAD OFFICE: MYSURU

FORM - B

CONSOLIDATED PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31.03.2016

[Amount in Rupees]

PARTICULARS	Sch. No	AS ON	AS ON
		31.03.2016	31.03.2015
I. INCOME			
Interest earned	13	775,12,01,571.00	608,70,26,989.82
Other Income	14	49,90,19,811.75	80,18,78,143.48
TOTAL		825,02,21,382.75	688,89,05,133.30
II. EXPENDITURE			
Interest expenended	15	534,65,38,815.54	421,18,94,219.77
Operating expenses & Provisions & contingencies	16	190,49,07,682.69	168,75,71,795.08
TOTAL		725,14,46,498.23	589,94,66,014.85
III. PROFIT & LOSS			
Net Profit before Tax for the year		99,87,74,884.52	98,94,39,118.45
1. Add: Provision for Income Tax previous year no longer required written back		0.00	0.00
2. Less: Provision for Deferred Tax Liability provided		4,41,31,178.00	1,07,05,677.00
TOTAL		95,46,43,706.52	97,87,33,441.45
1. Less Provision for Income Tax for the year		26,65,24,777.00	28,43,45,789.00
Net Profit after Tax		68,81,18,929.52	69,43,87,652.45
IV. Appropriation of Profit			
Statutory Reserve		13,76,23,786.00	13,88,77,530.00
Capital Reserve		1,97,35,872.00	0.00
Investment Fluctuation Reserve		5,27,37,866.00	2,12,82,800.00
General Reserve		0.00	0.00
Special reserve		10,00,00,000.00	11,45,31,000.00
Long Term Agricultural Loans Reserve		0.00	0.00
Balance of Profit		37,80,21,405.52	41,96,96,322.45
		68,81,18,929.52	69,43,87,652.45
Principal Accounting policies &			
Notes on Accounts	17	Appended	



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