



KAVERI GRAMEENA BANK
HEAD OFFICE :MYSURU
FORM-A

BALANCE SHEET AS ON 31.03.2017

[Amount in Rupees]

ASSETS & LIABILITIES	Sch. No	AS ON 31.03.2017	AS ON 31.03.2016
LIABILITIES			
Capital	1	53,97,26,000.00	53,97,26,000.00
Reserves & Surplus	2	468,79,98,741.81	387,42,06,163.98
Deposits	3	9632,52,58,810.89	7638,11,70,355.74
Borrowings	4	519,01,47,067.00	552,64,73,180.00
Other liabilities & provisions	5	144,75,57,128.32	166,46,55,708.83
TOTAL		10819,06,87,748.02	8798,62,31,408.55
ASSETS			
Cash & Balances with RBI	6	428,16,25,805.37	354,95,77,217.74
Balances with Banks and money at call and short notice	7	914,28,28,408.42	127,36,44,146.19
Investments	8	3863,66,77,335.18	2828,14,67,224.69
Advances [Net]	9	5374,64,53,281.45	5330,70,88,013.12
Fixed Assets	10	21,81,86,784.72	21,60,82,862.78
Other Assets	11	216,49,16,132.88	135,83,71,944.03
TOTAL		10819,06,87,748.02	8798,62,31,408.55
Contingent Liabilities	12	15,56,17,726.00	12,20,07,305.00
Bills for collection		13,57,53,966.10	17,82,84,679.91




General Manager [Admn]



KAVERI GRAMEENA BANK
HEAD OFFICE: MYSURU
FORM - B

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31.03.2017

[Amount in Rupees]

PARTICULARS	Sch. No	AS ON 31.03.2017	AS ON 31.03.2016
I. INCOME			
Interest earned	13	848,58,95,491.54	775,12,01,571.00
Other Income	14	116,00,43,186.34	49,90,19,811.75
TOTAL		964,59,38,677.88	825,02,21,382.75
II. EXPENDITURE			
Interest expended	15	603,52,64,567.47	534,65,38,815.54
Operating expenses	16	211,14,45,859.90	173,06,88,944.41
Provisions & contingencies		32,99,93,402.48	17,42,18,738.28
TOTAL		847,67,03,829.85	725,14,46,498.23
III. PROFIT & LOSS			
Net Profit before Tax for the year		116,92,34,848.03	99,87,74,884.52
1. Add: Provision for Income Tax previous year		0.00	0.00
2. Less: Provision for Deferred Tax Liability		3,69,42,383.00	4,41,31,178.00
TOTAL		113,22,92,465.03	95,46,43,706.52
1. Less Provision for Income Tax for the year		27,99,43,000.00	26,65,24,777.00
Net Profit after Tax		85,23,49,465.03	68,81,18,929.52
IV. Appropriation of Profit			
Statutory Reserve		17,04,69,893.00	13,76,23,786.00
Capital Reserve		13,68,62,497.00	1,97,35,872.00
Investment Fluctuation Reserve		17,41,93,505.00	5,27,37,866.00
General Reserve		17,04,69,893.00	0.00
Special reserve		10,00,00,000.00	10,00,00,000.00
Long Term Agricultural Loans Reserve		0.00	0.00
Balance of Profit /Surplus		10,03,53,677.03	37,80,21,405.52
		85,23,49,465.03	68,81,18,929.52



General Manager [Admn]