

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 | 2,158,910,700 | 2,158,910,700 |
| Reserves & Surplus | 2 | 7,383,997,164 | 7,296,443,894 |
| Minorities Interest | 2A | - | - |
| Deposits | 3 | 124,722,523,068 | 113,317,719,949 |
| Borrowings | 4 | 3,004,752,259 | 1,506,270,526 |
| Other Liabilities and Provisions | 5 | 6,904,100,300 | 6,480,055,198 |
| Total | | 144,174,283,490 | 130,759,400,266 |
| ASSETS | | | |
| Cash and Balances with Reserve Bank of India | 6 | 4,925,259,767 | 4,255,243,838 |
| Balances with Banks and Money at call and short notice | 7 | 40,027,716,720 | 33,743,992,593 |
| Investments | 8 | 51,841,906,904 | 54,255,504,349 |
| Loans and Advances | 9 | 43,518,049,753 | 33,897,672,709 |
| Fixed Assets | 10 | 299,533,398 | 315,427,840 |
| Other Assets | 11 | 3,561,816,948 | 4,291,558,937 |
| Total | | 144,174,283,490 | 130,759,400,266 |
| Contingent Liabilities | 12 | 168,846,381 | 98,847,752 |
| | | | |

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 | 10,430,360,528 | 9,389,629,748 |
| Other income | 14 | 1,123,283,708 | 1,550,913,932 |
| Total (A) | | 11,553,644,235 | 10,940,543,680 |
| II. Expenditure | | | |
| a. Interest expended | 15 | 4,757,531,191 | 4,865,051,214 |
| b. Operating expenses (i+ii+iii) | 16 | 3,175,316,960 | 3,069,809,941 |
| i) Employees Cost | | 2,213,034,089 | 2,264,031,682 |
| ii) Depreciation | | 63,742,835 | 67,465,147 |
| iii) Other Operating Expenses | | 898,540,036 | 738,313,112 |
| III. Total Expenditure (a+b) (B) | | 7,932,848,150 | 7,934,861,155 |
| IV. Operating Profit before Provision and Contingencies (A-B) | | 3,620,796,085 | 3,005,682,525 |
| V. Provisions (Other than Tax) | | 674,581,273 | 632,136,369 |
| V(A) Provision of Pension | | 2,505,000,000 | 2,221,158,036 |
| V(B) Provision of Arrears on Wage Settlement | | 313,500,000 | - |
| V(C) Reversal of Investments Fluctuation Reserve | | (37,378,794) | - |
| VI. Profit/ Loss from Ordinary Activities before Tax | | 165,093,607 | 152,388,120 |
| Less: Provision for Current Tax | | 58,231,303 | 60,667,044 |
| Less: Provision of Taxation Earlier Years | | (1,435,560) | - |
| Less: Prior Period Adjustment | | (9,490,896) | - |
| Less: Provision for Deffered Tax Liability / (Asset) | | (7,143,305) | (8,782,624) |
| Net Profit after Taxation | | 124,932,063 | 100,503,700 |
| Add: Brought forward consolidated Profit/Loss attributable to the group | | 6,131,148,299 | 6,050,745,339 |
| Balance of Profit/Loss Account | | 6,256,080,363 | 6,151,249,039 |
| VII. Appropriations | | | |
| Transfer to statutory reserves | | 24,986,413 | 20,100,740 |
| Transfer to Other reserves | | - | - |
| Balance carried over to balance sheet | | 6,231,093,950 | 6,131,148,299 |

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.)

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) | 20,000,000,000 | 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 | - | - |
| Total | 2,158,910,700 | 2,158,910,700 |

SCHEDULE-2 : RESERVES & SURPLUS

| Particulars | As on 31.03.2021 | As on 31.03.2020 |
|--|----------------------|----------------------|
| a. Statutory Reserves | 1,069,397,421 | 1,044,411,008 |
| b. Capital Reserves | 70,951,896 | 70,951,896 |
| c. Other Reserves | 12,553,897 | 12,553,897 |
| d. Investment Fluctuation Reserve | - | 37,378,794 |
| e. Balance in Profit and Loss Account | - | - |
| Op balance as on 01/04/2020 | 6,131,148,299 | 6,050,745,339 |
| Less: Amount transfer to Other reserves | - | - |
| Less: Amount transfer to Statutory Reserve | (24,986,413) | (20,100,740) |
| Add: Profit for the period | 124,932,063 | 100,503,700 |
| Total (e) | 6,231,093,950 | 6,131,148,299 |
| Total (a+b+c+d+e) | 7,383,997,164 | 7,296,443,894 |

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 | 3,144,510,906 | 3,181,729,885 |
| II. Savings Bank Deposits | 85,171,544,667 | 76,785,932,536 |
| III. Term Deposits | | |
| (i) From Banks | - | - |
| (ii) From Others | 36,406,467,496 | 33,350,057,528 |
| Total (I,II and III) | 124,722,523,068 | 113,317,719,949 |
| B.I. Deposits of branches in India | 124,722,523,068 | 113,317,719,949 |
| II. Deposits of branches outside India | - | - |

| | | |
|------------------|-----------------|-----------------|
| Total (I and II) | 124,722,523,068 | 113,317,719,949 |
|------------------|-----------------|-----------------|

SCHEDULE-4 : BORROWINGS

| Particulars | Amt in Nearest ` | |
|---|----------------------|----------------------|
| | 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 | 923,792,400 | 615,380,500 |
| Over Draft From Banks | 1,722,402,574 | 757,979,304 |
| From National Housing Bank | - | - |
| NBCFDC REFINANCE | 107,535,837 | 124,232,179 |
| NBCFDC REFINANCE ACCT | 251,021,448 | 8,678,543 |
| II. Borrowings outside India | - | - |
| Total (I and II) | 3,004,752,259 | 1,506,270,526 |
| 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) | 52,814,234 | 22,129,947 |
| III. Interest Accrued | 2,652,280,341 | 2,597,677,530 |
| IV. Deffered Tax Liabilities/(Asset) (Net) | (10,047,903) | (2,904,599) |
| V a. Others (Borrowers subsidy reserve fund) | 189,751,725 | 150,102,852 |
| V. b. Others (including provisions)* | 4,019,301,903 | 3,713,049,467 |
| Total | 6,904,100,300 | 6,480,055,198 |

| *Details of Others (including provisions): | As on 31.03.2021 | As on 31.03.2020 |
|---|----------------------|----------------------|
| Provision for Standard Assets | 263,542,026 | 117,650,286 |
| Additional Provision (As per Circular RBI/2019-20/220 dt. April 20, 2020 - Refer Point 32 of Schedule 18) | - | 14,180,709 |
| Provision for Fraud/Robbery etc. | 10,562,000 | 10,029,000 |
| Provision for Income Tax | 58,231,303 | 60,667,044 |
| TDS on Time Deposit Interest | 33,472,347 | 46,117,228 |
| Draft/Pay order/Bankers Cheque | 363,467,020 | 410,373,045 |
| Sundry Deposits | 5,781,422 | 2,965,301 |
| RTGS | 4,598,206 | (2,021,241) |
| Provision for Pension Liability | 2,505,000,000 | 2,221,158,036 |
| Misc. Liabilities | 774,647,578 | 831,930,058 |
| Total | 4,019,301,903 | 3,713,049,467 |

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) | 482,332,673 | 545,916,744 |
| II. Balances with Reserve Bank Of India | | |
| (i) In current Account | 4,442,927,094 | 3,709,327,094 |
| (ii) In Other Accounts | - | - |

| | | |
|------------------|---------------|---------------|
| Total (I and II) | 4,925,259,767 | 4,255,243,838 |
|------------------|---------------|---------------|

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 | 12,093,905 | 327,993,349 |
| (b) In Other Deposit Accounts | 40,015,622,815 | 33,415,999,244 |
| (ii) Money at Call and Short Notice | | |
| (a) With banks | - | - |
| (b) With other institutions | - | - |
| Total (i & ii) | 40,027,716,720 | 33,743,992,593 |
| 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) | 40,027,716,720 | 33,743,992,593 |

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) | 26,483,763,122 | 29,549,751,579 |
| (ii) Other approved securities | - | - |
| (iii) Shares | - | - |
| (iv) Debentures and Bonds | - | - |
| (v) Others (Mutual Fund etc) | - | - |
| Total | 26,483,763,122 | 29,549,751,579 |
| Held for Trading | - | - |
| Available for Sale | | |
| (i) Government securities (SLR) | 22,838,193,780 | 6,086,315,000 |
| (ii) Mutual Funds & Bonds (Non- SLR) | 2,519,950,003 | 18,619,437,770 |
| Total | 25,358,143,782 | 24,705,752,770 |
| 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) | 51,841,906,904 | 54,255,504,349 |
| III. Investments in India | | |
| (i) Gross value of Investments | 51,841,906,904 | 54,255,504,349 |
| (ii) Aggregate of provisions for Depreciation | | |
| (iii) Net investment | 51,841,906,904 | 54,255,504,349 |
| 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 | 16,586,366,286 | 11,287,135,494 |
| (iii) Term Loans | 26,931,683,468 | 22,610,537,215 |
| Total | 43,518,049,753 | 33,897,672,709 |
| B.(i) Secured by tangible assets(Includes | 24,125,584,441 | 18,147,087,038 |
| (ii) Covered by Bank / Government | 1,234,809,883 | 309,183,855 |
| (iii) Unsecured | 18,157,655,429 | 15,441,401,816 |
| Total | 43,518,049,753 | 33,897,672,709 |
| C. I. Advances in India | | |
| (i) Priority Sector | 27,659,404,800 | 21,555,021,628 |
| (ii) Public Sector | | |
| (iii) Banks | | |
| (iv) Others | 15,858,644,953 | 12,342,651,081 |
| Total | 43,518,049,753 | 33,897,672,709 |
| 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 | 1,518,167 | 1,518,167 |
| Addition during the year | - | - |
| Deductions during the year | - | - |
| Accumulated Depreciation | 168,194 | 152,404 |
| Total (A) | 1,349,973 | 1,365,763 |
| II. Other Fixed Assets (including furniture | | |
| At cost as on 1st April'2018 | 549,686,810 | 492,071,306 |
| Addition during the year | 46,142,681 | 66,044,731 |
| Deductions during the year | 4,182,021 | 298,834 |
| Accumulated Depreciation | 344,877,785 | 293,313,993 |
| Total (B) | 246,769,685 | 264,503,210 |
| II A.Leased Assets | | |
| At cost as on 1st April'2018 | 17,109,820 | 17,109,820 |
| Addition during the year including adjustment | - | - |
| Deductions during the year including | - | - |
| Accumulated Depreciation | 3,928,224 | 3,357,898 |
| Total (C) | 13,181,596 | 13,751,922 |
| III Building WIP (D) | 38,232,145 | 35,806,945 |
| Total (A+B+C+D) | 299,533,398 | 315,427,840 |

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 | 2,057,192,439 | 2,269,305,072 |
| III. Advance Tax & TDS | 251,492,333 | 924,961,469 |
| IV. Stationery and stamps | 4,019,394 | 6,311,851 |
| V. Others * | 1,249,112,782 | 1,090,980,546 |
| Total | 3,561,816,948 | 4,291,558,937 |

| * Details of others : | As on 31.03.2021 | As on 31.03.2020 |
|--|----------------------|----------------------|
| APBS and NACH Account | 600,035,359 | 570,717,223 |
| NEFT | 174,266,011 | 254,654,560 |
| Interest Receivable from NABARD (Intt. Subvention) | 369,066,696 | 214,367,705 |
| Deposits for Consumer Forum & Gratuity Appeal | 31,199,264 | 22,786,604 |
| Other Receivables | 74,545,452 | 28,454,454 |
| Total | 1,249,112,782 | 1,090,980,546 |

SCHEDULE-12 : CONTINGENT LIABILITIES

| Particulars | As on 31.03.2021 | As on 31.03.2020 |
|--|--------------------|-------------------|
| I. Claims against the Bank not acknowledged as debt | 32,049,264 | 23,636,604 |
| 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 | 86,757,321 | 25,026,743 |
| (b) Outside India | - | - |
| V. Acceptances, endorsements and other obligations | - | - |
| VI. Other items for which the Bank is contingency liable (DEAF) | 50,039,795 | 50,184,405 |
| Total | 168,846,381 | 98,847,752 |

SCHEDULE-13-INTEREST AND DIVIDENDS EARNED

| Particulars | As on 31.03.2021 | As on 31.03.2020 |
|---|-----------------------|----------------------|
| I. Interest/ discount on advances /bills | 4,241,990,274 | 3,357,257,919 |
| II. Income on investments | 6,138,693,344 | 6,007,558,817 |
| III. Interest on balances with Reserve Bank of India and other inter bank funds | - | - |
| IV. Others | 49,676,910 | 24,813,012 |
| Total | 10,430,360,528 | 9,389,629,748 |

SCHEDULE-14- OTHER INCOME

| Particulars | As on 31.03.2021 | As on 31.03.2020 |
|---|----------------------|----------------------|
| I. Commission, Exchange ,Brokerage | 914,195,539 | 953,639,712 |
| II. Income from Sale of Investments | 79,216,402 | 99,476,298 |
| III. Miscellaneous Income (Recovery in Written Off Account) | 129,871,767 | 497,797,921 |
| Total | 1,123,283,708 | 1,550,913,932 |

SCHEDULE-15- INTEREST EXPENDED

Amt in Nearest `

| Particulars | As on 31.03.2021 | As on 31.03.2020 |
|--|-------------------------|-------------------------|
| I. Interest on Deposits | 4,641,653,020 | 4,791,986,037 |
| II. Interest on Reserve Bank Of India/Inter - Bank Borrowings (SBI/NHB/NABARD etc) | 115,878,171 | 73,065,176 |
| III. Others | - | - |
| Total | 4,757,531,191 | 4,865,051,214 |

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) | 2,213,034,089 | 2,264,031,682 |
| II. Rent Taxes and Lighting | 98,598,829 | 88,798,569 |
| III. Printing and Stationary | 18,249,588 | 22,622,793 |
| IV. Advertisement and publicity | 1,080,027 | 944,128 |
| V. (a) Depreciation on Bank's Property other than Leased Assets | 63,172,509.36 | 66,894,820 |
| (b) Depreciation on Leased Assets | 570,326 | 570,327 |
| VI. Directors' fees, allowances and expenses | - | - |
| VII. Auditors fees and expenses (including Branch auditors' fees and expenses) | 4,084,185 | 4,786,085 |
| VIII. Law charges | 787,820 | 1,122,320 |
| IX. Postage ,telegrams ,telephones etc. | 7,118,594 | 5,444,911 |
| X. Repairs and maintenance | 16,379,671 | 12,339,512 |
| XI. Insurance | 174,548,937 | 136,087,546 |
| XII. Amortisation for the year | 40,502,109 | 29,706,913 |
| XIII. Other expenditure (Including AMC) | 537,190,277 | 436,460,335 |
| XIV. Loss on Sale of Assets | - | - |
| Total | 3,175,316,960 | 3,069,809,941 |