

CHHATTISGARH RAJYA GRAMIN BANK
CORPORATE OFFICE SEC 24 PLOT NO. 47 ATAL NAGAR NAYA RAIPUR (C.G.)
BALANCE SHEET
AS ON 31ST MARCH 2025

Particulars	Schedule	As on 31.03.2025	As on 31.03.2024
CAPITAL & LIABILITIES			
Capital	1	2,158,910,700	2,158,910,700
Reserves & Surplus	2	13,819,643,457	12,293,305,677
Minorities Interest	2A	-	-
Deposits	3	178,566,674,054	162,477,385,800
Borrowings	4	12,146,516,337	10,687,455,478
Other Liabilities and Provisions	5	6,943,611,041	6,565,202,694
Total		213,635,355,589	194,182,260,349
ASSETS			
Cash and Balances with Reserve Bank of India	6	9,205,978,753	8,890,119,026
Balances with Banks and Money at call and short notice	7	38,637,740,271	36,488,792,054
Investments	8	62,970,403,569	65,358,316,932
Loans and Advances	9	97,799,921,127	78,729,348,076
Fixed Assets	10	581,387,869	534,879,848
Other Assets	11	4,439,923,999	4,180,801,113
Total		213,635,355,589	194,182,260,349
Contingent Liabilities	12	1,769,026,972	564,266,662
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FOR CHHATTISGARH RAJYA GRAMIN BANK

As per our Audit Report of Even Date

For A P A S & CO LLP

Chartered Accountants

ICAI FRN 000340C/C400308




ABHISHEK MAHAWAR

Partner

Membership No.: 078796

UDIN : 25078796 BMN XMA7162


 CHAIRMAN


 GENERAL MANAGER

 PLACE : RAIPUR (C.G.)
 DATE : 28th April 2025


 Director


 Director


 Director

Director

CHHATTISGARH RAJYA GRAMIN BANK

CORPORATE OFFICE SEC 24 PLOT NO. 47 ATAL NAGAR NAYA RAIPUR (C.G.)

STATEMENT OF PROFIT & LOSS FOR THE PERIOD FROM 1st APRIL 2024 to 31st MARCH 2025

Particulars	Schedule	For the year ended on 31.03.2025	For the year ended on 31.03.2024
I. Income			
Interest earned	13	15,899,140,619	13,882,322,171
Other income	14	1,754,183,656	1,651,199,593
Total (A)		17,653,324,276	15,533,521,763
II. Expenditure			
a. Interest expended	15	7,188,988,117	6,266,828,346
b. Operating expenses (i+ii+iii)	16	5,111,135,174	4,301,319,382
i) Employees Cost		3,323,497,927	2,947,616,240
ii) Depreciation		86,496,767	76,124,146
iii) Other Operating Expenses		1,701,140,479	1,277,578,995
III. Total Expenditure (a+b) (B)		12,300,123,291	10,568,147,728
IV. Operating Profit before Provision and Contingencies (A-B)		5,353,200,985	4,965,374,035
V. Provisions (Other than Tax)		727,793,842	478,728,456
V(A) Provision of Pension		2,060,186,841	161,200,000
V(B) Provision/Payment for Computer Increment Arrear/Salary Arrear (Point no. 22 of Sch-18)		389949549.94	500,000,000
V(C) Provision for Mark to Market		(8,724,000)	8,724,000
V(D) Reversal of Restructuring provision		(3,417,055)	(127,444,108)
V(E) Provision for NPS Employer's Contribution		143,926,560	-
VI. Profit / Loss from Ordinary Activities before Tax		2,043,485,247	3,944,165,687
Less: Provision for Current Tax		513,135,019	992,806,736
Less: Provision of Taxation Earlier Years		2,843,100	(10,349,309)
Less: Prior Period Adjustment			(81,706)
Less: Provision for Deferred Tax Liability /(Asset)		1,169,348	(139,116)
Net Profit after Taxation		1,526,337,780	2,961,929,082
Add: Brought forward consolidated Profit/Loss attributable to the group		9,458,540,761	7,788,997,495
Balance of Profit/Loss Account		10,984,878,541	10,750,926,577
VII. Appropriations			
Transfer to statutory reserves		305,267,556	592,385,816
Transfer to Investment Fluctuation Reserve		-	700,000,000
Balance carried over to balance sheet		10,679,610,985	9,458,540,761
Earning per Share of Rs. 10/- each (Basic & Diluted)		5.66	7.33

Entity information & Significant Accounting Policies

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As per our Audit Report of Even Date

Schedule to Accounts


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For A P A S & CO LLP

Chartered Accountants

ICAI FRN 000340C/C400308

FOR CHHATTISGARH RAJYA GRAMIN BANK


CHAIRMAN
PLACE : RAIPUR (C.G.)
DATE : 28th April 2025



Director

Director


ABHISHEK MAHAWAR
Partner

Membership No.: 078796
UDIN : 25078796BMNXMA7162




Director

Director

SCHEDULE-1 : CAPITAL

Particulars	As on 31.03.2025	As on 31.03.2024
Authorised Capital (2000000000 shares of ` 10 each)	20,000,000,000	20,000,000,000
Issued Capital (215891070 shares of ` 10 each)	2,158,910,700	2,158,910,700
Subscribed & Paid up Capital (215891070 shares of ` 10 each)	2,158,910,700	2,158,910,700
Total	2,158,910,700	2,158,910,700

SCHEDULE-2 : RESERVES & SURPLUS

Particulars	As on 31.03.2025	As on 31.03.2024
a. Statutory Reserves	2,356,526,679	2,051,259,123
b. Capital Reserves	70,951,896	70,951,896
c. Other Reserves	12,553,897	12,553,897
d. Investment Fluctuation Reserve	700,000,000	700,000,000
e. Balance in Profit and Loss Account	-	-
Op balance	9,458,540,761	7,788,997,495
Less: Amount transfer to Investment Fluatuation Reserve	-	(700,000,000)
Less: Amount transfer to Statutory Reserve	(305,267,556)	(592,385,816)
Add: Profit for the period	1,526,337,780	2,961,929,082
Total (e)	10,679,610,985	9,458,540,761
Total (a+b+c+d+e)	13,819,643,457	12,293,305,677

SCHEDULE-2A : MINORITIES INTEREST

Particulars	As on 31.03.2025	As on 31.03.2024
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 31.03.2025	As on 31.03.2024
A I. Demand Deposits		
(i) From Banks	-	-
(ii) From Others	3,834,488,899	3,686,239,550
II. Savings Bank Deposits	120,992,525,927	111,183,487,326
III. Term Deposits		
(i) From Banks	-	-
(ii) From Others	53,739,659,228	47,607,658,924
Total (III and III)	178,566,674,054	162,477,385,800
B.I. Deposits of branches in India	178,566,674,054	162,477,385,800
II. Deposits of branches outside India	-	-
Total (I and II)	178,566,674,054	162,477,385,800



SCHEDULE-4 : BORROWINGS

Particulars	As on 31.03.2025	As on 31.03.2024
I. Borrowings in India		
(i) Reserve Bank Of India	-	-
(ii) Other Banks		
(iii) Other institutions and agencies		
1. against Refinance (SBI)		
From NABARD	7,256,354,168	6,950,906,456
Over Draft From Banks	1,998,608,428	2,477,921,172
From National Housing Bank	-	-
NBCFDC Refinance	436,079,580	389,215,993
SIDBI/NSFDC/NSTFDC/MUDRA Refinance	2,455,474,162	869,411,857
II. Borrowings outside India	-	-
Total (I and II)	12,146,516,337	10,687,455,478
Secured borrowings included in I & II above		

SCHEDULE-5 : OTHER LIABILITIES AND PROVISIONS

Particulars	As on 31.03.2025	As on 31.03.2024
I. Bills payable	-	-
II. Inter office Adjustment (net)	-	5,071,890
III. Interest Accrued	3,345,046,050	3,298,126,760
IV. Deferred Tax Liabilities	-	-
V a. Others (Borrowers subsidy reserve fund)	445,825,686	400,318,647
V.b. Others (including provisions)*	3,152,739,304	2,861,685,397
Total	6,943,611,041	6,565,202,694

*Details of Others (including provisions):	As on 31.03.2025	As on 31.03.2024
Provision for Standard Assets	301,119,391	233,746,283
Provision for Restructured Accounts	-	3,417,055
Provision for Fraud/Robbery etc.	12,291,500	11,339,500
Provision for Income Tax	513,135,019	992,806,736
TDS on Time Deposit Interest	139,597,966	122,324,946
Draft/Pay order/Bankers Cheque	236,251,245	199,733,681
Sundry Deposits	40,300	299,058
RTGS	209,794,806	194,861,265
Provision for M to M loss on Investment	-	8,724,000
GST Payable	53,043,107	54,648,445
TDS Payable Under GST	4,171,684	1,834,428
NPS Collection and Payable Account	1,572,020	2,627,195
Provision for Pension Liability	1,104,307,123	161,200,000
Provision for NPS Employer Contribution of 4%	200,900,000	-
Provision for Pension Liability as per HC order	-	-
Misc. Liabilities (Inclnding Wage Revision Provision)	376,515,143	874,122,805
Total	3,152,739,304	2,861,685,397

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

Particulars	As on 31.03.2025	As on 31.03.2024
I. Cash in hand (including foreign currency notes)	663,316,340	686,360,838
II. Balances with Reserve Bank Of India		
(i) In current Account	8,542,662,413	8,203,758,187
(ii) In Other Accounts	-	-
Total (I and II)	9,205,978,753	8,890,119,026



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

Particulars	As on 31.03.2025	As on 31.03.2024
I.In India		
(i) Balances with Banks		
(a) In Current Account	323,346,144	261,046,750
(b) In Other Deposit Accounts	38,314,394,127	36,227,745,304
(ii) Money at Call and Short Notice		
(a) With banks	-	-
(b) With other institutions	-	-
Total (i & ii)	38,637,740,271	36,488,792,054
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)	38,637,740,271	36,488,792,054

SCHEDULE-8 : INVESTMENTS

Particulars	As on 31.03.2025	As on 31.03.2024
I.Investments in India in		
Held to Maturity		
(i) Government securities (SLR)	33,365,698,180	33,386,378,543
(ii) Other approved securities	-	-
(iii) Shares	-	-
(iv) Debentures and Bonds	-	-
(v) Others (Mutual Fund etc)	-	-
Total	33,365,698,180	33,386,378,543
Held for Trading	-	-
Available for Sale		
(i) Government securities (SLR)	27,802,220,513	30,159,453,513
(ii) Mutual Funds & Bonds (Non- SLR)	1,802,484,876	1,812,484,876
Total	29,604,705,388	31,971,938,388
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)	62,970,403,569	65,358,316,932
III. Investments in India		
(i) Gross value of Investments	62,970,403,569	65,358,316,932
(ii) Aggregate of provisions for Depreciation		
(iii) Net investment	62,970,403,569	65,358,316,932
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 31.03.2025	As on 31.03.2024
A.(i) Bills Purchased and Discounted		
(ii) Cash Credits Overdrafts and Loans repayable on demand	32,618,434,650	28,061,497,962
(iii) Term Loans	65,181,486,477	50,667,850,114
Total	97,799,921,127	78,729,348,076
B.(i) Secured by tangible assets(Includes Advances against Book Debts)	59,675,032,867	47,498,007,679
(ii) Covered by Bank / Government Guarantees	487,658,573	230,949,611
(iii) Unsecured	37,637,229,687	31,000,390,786
Total	97,799,921,127	78,729,348,076
C. I. Advances in India		
(i) Priority Sector	54,930,240,841	46,903,099,056
(ii) Public Sector		
(iii) Banks		
(iv) Others	42,869,680,286	31,826,249,020
Total	97,799,921,127	78,729,348,076
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 31.03.2025	As on 31.03.2024
I.Premises Freehold (Land and Building)		
At cost	134,622,990	1,518,167
Addition during the year	-	133,104,823
Deductions during the year	-	-
Accumulated Depreciation	4,634,207	2,400,013
Total (A)	129,988,783	132,222,977
II. Other Assets (including furniture and fixtures)		
At cost	848,569,863	729,657,064
Addition during the year	133,051,464	176,232,070
Deductions during the year	7,746,607	57,319,271
Accumulated Depreciation	547,039,898	471,536,175
Total (B)	426,834,822	377,033,688
II A.Leasehold Assets		
At cost	31,767,619	30,400,619
Addition during the year including adjustment	-	1,367,000
Deductions during the year including provisions	-	-
Accumulated Depreciation	7,203,355	6,144,436
Total (C)	24,564,264	25,623,183
III Building WIP (D)	-	-
Total (A+B+C+D)	581,387,869	534,879,848



SCHEDULE-11 : OTHER ASSETS

Particulars	As on 31.03.2025	As on 31.03.2024
I. Inter office adjustments (Net)	2,152	-
II. Interest Accrued	2,436,279,979	1,898,088,624
III. Advance Tax & TDS	1,008,883,393	1,151,705,491
IV. Stationery and stamps	6,677,043	6,203,040
V. Deferred Tax Assets	12,401,875	13,571,223
VI. Non-banking assets acquired in satisfaction of claim	500,000	500,000
VI. Others *	975,179,557	1,110,736,035
Total	4,439,923,999	4,180,804,413

* Details of others :	As on 31.03.2025	As on 31.03.2024
APBS and NACH Account	311,865,280	-
NEFT/RTGS	-	-
Interest Receivable from NABARD (Intt. Subvention)	512,367,213	437,395,340
Deposits for Consumer Forum & Gratuity Appeal	32,926,048	33,997,533
Other Receivables	118,021,015	639,343,162
Total	975,179,557	1,110,736,035

SCHEDULE-12 : CONTINGENT LIABILITIES

Particulars	As on 31.03.2025	As on 31.03.2024
I.Claims against the Bank not acknowledged as debt	56,709,718	57,781,203
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	619,071,373	439,906,975
(b) Outside India	-	-
V.Acceptances endorsements and other obligations	-	-
VI.Other items for which the Bank is contingency liable (DEAF)	1,093,245,881	66,578,484
Total	1,769,026,972	564,266,662

SCHEDULE-13 - INTEREST EARNED

Particulars	As on 31.03.2025	As on 31.03.2024
I.Interest/discount on advances /bills	8,468,521,992	6,971,021,759
II.Income on Investments	7,379,396,288	6,869,087,868
II.a Interest Received on Investments - TDR	2,711,502,656	2,648,481,933
II.b Interest Received on Investments - Govt. Security	4,668,573,995	4,241,136,884
III. Interest on balances with Reserve Bank of India and other inter bank funds	44,491,461	42,212,544
IV. Others	6,730,878	-
Total	15,899,140,619	13,882,322,171



SCHEDULE-14 - OTHER INCOME

Particulars	As on 31.03.2025	As on 31.03.2024
I.Commission Exchange Brokerage	1,258,874,939	1,134,756,564
II.a Income from Sale of Investments	65,698,300	105,685,543
II.b Income from Sale of Mutual Funds	164,648,973	170,603,896
III.Miscellaneous Income (Recovery in Written Off Account)	167,461,445	142,463,590
IV Income from Sale of PSLC	97,500,000	97,690,000
Total	1,754,183,656	1,651,199,593

SCHEDULE-15 - INTEREST EXPENDED

Particulars	As on 31.03.2025	As on 31.03.2024
I. Interest on Deposits	6,657,486,021	5,721,084,074
II. Interest on Reserve Bank Of India/Inter -Bank Borrowings (SBI/NHB/NABARD etc)	531,502,095	545,744,272
III. Others	-	-
Total	7,188,988,117	6,266,828,346

SCHEDULE 16 - OPERATING EXPENSES

Particulars	As on 31.03.2025	As on 31.03.2024
I. Payments to and Provisions for Employees	3,323,497,927	2,947,616,240
II. Rent Taxes and Lighting	153,594,984	134,406,043
III. Printing and Stationary	26,123,642	24,851,302
IV. Advertisement and publicity	1,628,046	1,029,799
V. (a) Depreciation on Bank's Property other than Leased Assets	85,437,848	75,069,222
(b) Depreciation on Leased Assets	1,058,919	1,054,924
VI. Directors' fees allowances and expenses	-	-
VII. Auditors fees and expenses (including Branch auditors' fees and expenses)	8,087,167	5,390,891
VIII. Law charges	2,306,457	2,356,346
IX. Postage Telegrams Telephones etc.	12,992,853	11,450,363
X. Repairs and maintenance	26,062,433	23,899,883
XI. Insurance	300,991,544	221,602,888
XII. Amortisation for the year	-	-
XIII. Other expenditure	1,169,532,449	854,639,170
XIV. Loss/(Profit) on Sale of Assets	(179,097)	(2,047,689)
Total	5,111,135,174	4,301,319,382

Details of other Expenditure :	As on 31.03.2025	As on 31.03.2024
Books Periodicals & News Paper	676,129	661,064
Travelling Expenses	15,062,587	14,768,426
Halting / Lodging/Boaring Expenses	75,096,418	30,318,061
Annual Maintenance Contract (AMC)	344,560,795	231,537,487
ATM Service Charges	137,537,010	111,951,545
Payment to Daily Wages	95,504,739	90,985,292
PREMIUM ON PSLC PURCHASE	1,921,000	1,841,000
Misc. Expenses	499,173,772	372,576,295
Total	1,169,532,449	854,639,170

