



ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್

ಕೆನರಾ ಬ್ಯಾಂಕ್ ಪ್ರವರ್ತಿಸಲಾಗುವ ಸರ್ಕಾರಿ ಸ್ವಾಮ್ಯತ್ವದ ಶೆಡ್ಯೂಲ್ಡ್ ಬ್ಯಾಂಕ್

Karnataka Vikas Grameena Bank

A Scheduled Bank Owned by Government (Sponsored by Canara Bank)

ಪ್ರಧಾನ ಕಛೇರಿ : ಧಾರವಾಡ

Head Office : Dharwad



Head Office, P. B. No.111, Belagavi Road, Dharwad-580 008 (Karnataka)

TOTAL BUSINESS SURPASSED

Rs.35800 CRORE



11 DIFFERENT AWARDS FROM PFRDA FOR OUTSTANDING ACHIEVEMENT UNDER APY

ABRIDGED BALANCE SHEET AS ON 31st MARCH 2024

FORM - A

(Amount in Rs.000's)

BUSINESS TURNOVER  
Rs. 35884 Crore  
Up by 8.24%

TOTAL DEPOSITS  
Rs. 19856 Crore  
Up by 6.12%

GROSS ADVANCES  
Rs. 16027 Crore  
Up by 10.99%

CASA  
Rs. 9029 Crore  
Up by 9.9%  
45.47% to total Deposits

NET PROFIT  
Increased from  
Rs. 40.25 Crore to  
Rs. 104.16  
UP by 158.78%

CAPITAL & LIABILITIES	SCHEDULE NO	AS AT 31-03-2024	AS AT 31-03-2023
CAPITAL	1	239732	239732
RESERVES AND SURPLUS	2	13446384	12405863
DEPOSITS	3	198564807	187104251
BORROWINGS	4	29131663	27396068
OTHER LIABILITIES AND PROVISIONS	5	5313684	5777105
<b>TOTAL</b>		<b>246696270</b>	<b>232923019</b>
ASSETS	SCHEDULE NO	AS AT 31-03-2024	AS AT 31-03-2023
CASH AND BALANCES WITH RESERVE BANK OF INDIA	6	20080056	18374713
BALANCE WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	7	21110984	25170470
INVESTMENTS	8	46796566	47289830
ADVANCES	9	151516808	134066755
FIXED ASSETS	10	656591	671853
OTHER ASSETS	11	6535265	7349398
<b>TOTAL</b>		<b>246696270</b>	<b>232923019</b>
CONTINGENT LIABILITIES	12	2413277	2256768
BILLS FOR COLLECTION		10847	7820
PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31st MARCH-2024		FORM-B	
PARTICULARS	SCHEDULE NO	AS AT 31-03-2024	AS AT 31-03-2023
<b>I INCOME :</b>			
INTEREST EARNED	13	17351440	15557886
OTHER INCOME	14	3863415	3546380
<b>TOTAL</b>		<b>21214855</b>	<b>19104266</b>
<b>II EXPENDITURE :</b>			
INTEREST EXPENDED	15	10787536	8870395
OPERATING EXPENSES	16 A	7415334	7442362
PROVISIONS AND CONTINGENCIES	16 B	1970328	2388987
<b>TOTAL</b>		<b>20173198</b>	<b>18701744</b>
<b>III PROFIT / LOSS :</b>			
NET PROFIT / LOSS (-) FOR THE YEAR		1041657	402522
PROFIT / LOSS (-) BROUGHT FORWARD		4106038	3784022
<b>TOTAL</b>		<b>5147695</b>	<b>4186544</b>
<b>IV APPROPRIATIONS :</b>			
TRANSFER TO STATUTORY RESERVE		208331	80504
TRANSFER TO OTHER RESERVES		0	0
TRANSFER TO GOVERNMENT / PROPOSED DIVIDEND		0	0
BALANCE CARRIED OVER TO BALANCE SHEET		4939364	4106040
<b>TOTAL</b>		<b>5147695</b>	<b>4186544</b>
SIGNIFICANT ACCOUNTING POLICIES	17		
NOTES ON ACCOUNTS	18		

NET NPA  
Come down from  
4.64% to 3.40 %

NET WORTH  
Rs. 1368.61 Crore

PMJJBY : 2.63 LAKH  
PMSBY : 5.40 LAKH  
APY : 86350 Accounts

PRIORITY SECTOR  
89.21% OF BANK'S TOTAL CREDIT

OPERATING IN 9 DISTRICTS  
629 BRANCHES  
50 ATMs  
1 CURRENCY CHEST  
3 RLPCs

6.7 MILLION CUSTOMERS

D. S. HEGDE (AGM)

SATHYA PRASAD N. (GENERAL MANAGER)

SHREEKANT M. BHANDIWAD CHAIRMAN

VIDE OUR REPORT OF EVEN DATE ATTACHED For SSB & Associates-FR No. 010372S CHARTERED ACCOUNTANTS CA. C. S. Sudarshan (Partner) M. No. 214157.

DATE : 23-05-2024

PLACE : Dharwad

:- Board of Directors :-

RADHA PRABHAKAR. (RBI)

M. VIJAYA KUMAR. (Canara Bank)

SANJAY KUMAR (NABARD)