

CHAITANYA GODAVARI GRAMEENA BANK

HEAD OFFICE :: GUNTUR

FORM- A**BALANCE SHEET AS ON 31st MARCH 2018**

| PARTICULARS | SCHEDULE | Amount Rs '000 | |
|--|----------|-----------------|-----------------|
| | | 31.03.2018 | 31.03.2017 |
| CAPITAL & LIABILITIES | | | |
| Share Capital | 1 | 74422 | 74422 |
| Reserves & Surplus | 2 | 3602626 | 2798456 |
| Deposits | 3 | 39067227 | 32912638 |
| Borrowings | 4 | 12225482 | 9626583 |
| Other Liabilities & Provisions | 5 | 2132324 | 1244654 |
| TOTAL | | 57102081 | 46656753 |
| ASSETS | | | |
| Cash & Balance with R B I | 6 | 2047519 | 2086616 |
| Balance with Banks & Money at call and Short Notice | 7 | 5336690 | 3788266 |
| Investments | 8 | 9894037 | 8743426 |
| Advances * | 9 | 37004456 | 30054940 |
| Fixed Assets | 10 | 172407 | 157141 |
| Other Assets | 11 | 2646972 | 1826364 |
| TOTAL | | 57102081 | 46656753 |
| Contingent Liabilities | 12 | 155638 | 113295 |
| Bills for Collection | | 179053 | 139025 |
| * Advances are netted of IBPC of Rs 450.00 crore as on 31.03.2018 and Rs 300.00 crore as on 31.03.2017 | | | |

The Schedules referred to above and schedules 17 & 18 form an integral part of Balance Sheet

Board of Directors

As per our report of even date

For Grandhy & Co.,
Chartered Accountants
FRN: 001007S

V Brahmananda Reddy
Chairman

Naresh Chandra Gelli.V
M.No: 201754
Partner

Dr K V V Satyanarayana
Nominee Director from
Govt. of Andhra Pradesh

K Sasidhar
Nominee Director from Govt.
of Andhra Pradesh

M Venkatesh
Nominee Director
from RBI

P S R K Prasad
Nominee Director
from Andhra Bank

K Bhaskara Rao
Nominee Director
from Andhra Bank

K. Chandra Mohan
Nominee Director from
Govt. of India

R Jai Prakash
Nominee Director from
Govt. of India

Place: Guntur
Date: 07.05.2018



CHAITANYA GODAVARI GRAMEENA BANK

HEAD OFFICE :: GUNTUR

FORM- B**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2018**

| PARTICULARS | SCHEDULE | Amount Rs '000 | |
|---|----------|----------------|----------------|
| | | 31.03.2018 | 31.03.2017 |
| 1. INCOME | | | |
| Interest earned | 13 | 4977378 | 4148757 |
| Other Income | 14 | 540356 | 460645 |
| Total | | 5517734 | 4609402 |
| 2. EXPENDITURE | | | |
| Interest Expended | 15 | 3131722 | 2963845 |
| Operating Expenses | 16 | 1022811 | 891947 |
| | | 4154533 | 3855792 |
| Provisions & Contingencies | | 92693 | 19876 |
| TOTAL | | 4247226 | 3875668 |
| 3. PROFIT / LOSS | | | |
| A. Net Profit before tax for the year (1-2) | | 1270508 | 733734 |
| Provision for Income Tax | | 451475 | 182065 |
| Net Profit after Tax for the year | | 819033 | 551669 |
| B. Net Profit after tax for the year | | 819033 | 551669 |
| Profit brought forward from the previous year | | 10 | 1 |
| TOTAL | | 819043 | 551670 |
| 4. APPROPRIATIONS | | | |
| Transferred to Statutory reserve | | 163810 | 110330 |
| Transferred to General reserve | | 655230 | 441330 |
| Balance carried forward to balance sheet | | 3 | 10 |
| TOTAL | | 819043 | 551670 |
| Significant accounting policies | 17 | | |
| Notes forming part of the accounts | 18 | | |

The Schedules referred to above and schedules 17 & 18 form an integral part of Profit & Loss Account

Board of Directors

As per our report of even date

For Grandhy & Co.,
Chartered Accountants
FRN: 001007S

V Brahmananda Reddy
Chairman

Naresh Chandra Gelli.V
M.No: 201754
Partner

Dr K V V Satyanarayana
Nominee Director from
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K Sasidhar
Nominee Director from
Govt. of Andhra Pradesh

M Venkatesh
Nominee Director
from RBI

P S R K Prasad
Nominee Director
from Andhra Bank

K Bhaskara Rao
Nominee Director
from Andhra Bank

K. Chandra Mohan
Nominee Director from
Govt. of India

R Jai Prakash
Nominee Director from
Govt. of India

Place: Guntur
Date: 07.05.2018



CHAITANYA GODAVARI GRAMEENA BANK, HEAD OFFICE, GUNTUR

Rs in '000

| SCHEDULE - 1 CAPITAL | 31.03.2018 | 31.03.2017 |
|--|-------------------|-------------------|
| Authorised Capital of 200,00,00,000 Shares of Rs.10 each. | 20000000 | 20000000 |
| Issued,Subscribed & Paid up Capital of 74,42,200 Shares of 10/- each | 74422 | 74422 |
| Total | 74422 | 74422 |

Rs in '000

| SCHEDULE 2 RESERVES & SURPLUS | 31.03.2018 | 31.03.2017 |
|--|-------------------|-------------------|
| I Statutory Reserves | | |
| A. Opening Balance | 720553 | 556743 |
| B. Additions during the year | | |
| II Capital Reserve | 24000 | 24000 |
| III Share Premium | 0 | 0 |
| IV Revenue and Other Reserves | 0 | 0 |
| A. General Reserve | | |
| a. Opening Balance | 2858070 | 2217703 |
| b. Additions during the year | | |
| V Balance in Profit & Loss A/c. | 3 | 10 |
| Total | 3602626 | 2798456 |

Rs in '000

| SCHEDULE - 3 DEPOSITS | 31.03.2018 | 31.03.2017 |
|---------------------------------|-------------------|-------------------|
| A. I. Demand Deposits | | |
| i. From Banks | 0 | 0 |
| ii. From Others | 1106820 | 1073846 |
| II. Saving Bank Deposits | 10723176 | 9410485 |
| III. Term Deposits | | |
| i. From Banks | 2750000 | 2750000 |
| ii. From Others | 24487231 | 19678307 |
| Total | 39067227 | 32912638 |

Rs in '000

| SCHEDULE -4-BORROWINGS | 31.03.2018 | 31.03.2017 |
|-------------------------------|-------------------|-------------------|
| I Borrowings in INDIA | | |
| i Reserve Bank of India | 0 | 0 |
| ii Other Banks -Andhra Bank | 485 | 31222 |
| iii NABARD | 11428242 | 9021474 |
| iv Other Inst. & Agencies | 796755 | 573887 |
| TOTAL * | 12225482 | 9626583 |

*Secured Borrowings included above : Rs 12224997

Rs in '000

| SCHEDULE- 5 | 31.03.2018 | 31.03.2017 |
|---|-------------------|-------------------|
| OTHER LIABILITIES AND PROVISIONS | | |
| I. Bills payable | 75237 | 47109 |
| II. Inter-Office adjustments (Net) | 0 | 0 |
| III. Interest Accrued | 86014 | 184859 |
| IV. Others (Including provisions) | 1971073 | 1012686 |
| TOTAL | 2132324 | 1244654 |



Rs in '000

| SCHEDULE-6 | 31.03.2018 | 31.03.2017 |
|--|-------------------|-------------------|
| Cash & Bank balances with RBI | | |
| I. Cash on Hand | 577034 | 864331 |
| II. Balances with Reserve Bank of India | | |
| i. In Current Account | 1470485 | 1222285 |
| ii. In Other Accounts | 0 | 0 |
| Total | 2047519 | 2086616 |

Rs in '000

| SCHEDULE - 7 | 31.03.2018 | 31.03.2017 |
|---|-------------------|-------------------|
| BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE | | |
| 1. IN INDIA | | |
| i Balances with Banks | | |
| a) in Current Account | 1672462 | 1413766 |
| b) in Other Deposit Accounts | 3664228 | 2374500 |
| ii Money at Call & Short Notice. | 0 | 0 |
| Total | 5336690 | 3788266 |

Rs in '000

| SCHEDULE - 8 INVESTMENTS | 31.03.2018 | 31.03.2017 |
|---------------------------------|-------------------|-------------------|
| I . INVESTMENTS IN INDIA | | |
| i. Govt. Securities | 8117696 | 6201054 |
| ii. Other Approved Securities | 0 | 0 |
| iii. Shares | 0 | 0 |
| iv. Debentures & Bonds | 1442786 | 2231638 |
| v. Others -Mutual Funds | 333555 | 310734 |
| Total | 9894037 | 8743426 |



Rs in '000

| SCHEDULE - 9 ADVANCES | 31.03.2018 | 31.03.2017 |
|---|-------------------|-------------------|
| A. I. Bills Purchased and Discounted | 7461 | 5751 |
| II. Cash Credits, Overdrafts & Loans repayable on demand | 28881114 | 24784440 |
| III. Term Loans | 8115881 | 5264749 |
| Total | 37004456 | 30054940 |
| B. I. Secured by Tangible Assets | 36662748 | 29854353 |
| II. Covered by Banks/Govt. guarantees | 0 | 0 |
| III. Unsecured | 341708 | 200587 |
| TOTAL OF B | 37004456 | 30054940 |
| C. I. Advances in India | | |
| a. Priority Sector* | 33507793 | 27352027 |
| b. Public Sector | 0 | 0 |
| c. Banks | 0 | 0 |
| d. Others | 3496663 | 2702913 |
| TOTAL OF C.I | 37004456 | 30054940 |
| C. II. Advances outside India | 0 | 0 |
| TOTAL OF C.I & C.II. | 37004456 | 30054940 |
| *Advances are netted of IBPC of Rs 450 crore & Rs 300 crore during 2017-18 & 2016-17 respectively | | |

Rs in '000

| SCHEDULE - 10 FIXED ASSETS | 31.03.2018 | 31.03.2017 |
|--|-------------------|-------------------|
| I Premises | | |
| II Other Fixed Assets | | |
| WDV as on 31st March of the Previous year | 157141 | 146382 |
| Add: Additions during the year | 55714 | 51323 |
| Less: Deductions during the year | 8 | 641 |
| WDV at the end of the year before depreciation | 212847 | 197064 |
| Less: Depreciation for the year | 40440 | 39923 |
| Total | 172407 | 157141 |

Rs in '000

| SCHEDULE - 11 OTHER ASSETS | 31.03.2018 | 31.03.2017 |
|-----------------------------------|-------------------|-------------------|
| I Inter office Adjustments (Net) | 8251 | 7469 |
| II. Interest Accrued | 692015 | 495166 |
| III. Tax paid in advance / TDS | 341032 | 271479 |
| IV Stationery & Stamps | 10749 | 9073 |
| V Non Banking Assets Acquired | 0 | 0 |
| VI DTA | 0 | 0 |
| VII Others | 1594925 | 1043177 |
| Total | 2646972 | 1826364 |

Rs in '000

| SCHEDULE-12 CONTINGENT LIABILITIES | 31.03.2018 | 31.03.2017 |
|---|-------------------|-------------------|
| 1. Guarantees given on behalf of constituents | 142978 | 101832 |
| 2. DEAF scheme - Amount transferred to RBI | 12660 | 11463 |
| Contingent Liabilities - Total | 155638 | 113295 |
| 3. Bills for collection | 179053 | 139025 |
| Total | 334691 | 252320 |



Rs in '000

| SCHEDULE-13 INTEREST EARNED | 31.03.2018 | 31.03.2017 |
|---|-------------------|-------------------|
| I. Interest/Discount on Advances/Bills | 4116881 | 3135451 |
| II. Income on Investments | 747132 | 672925 |
| III. Interest on balances with RBI and other Inter-Bank funds | 113365 | 340381 |
| IV. Others | 0 | 0 |
| Total | 4977378 | 4148757 |

Rs in '000

| SCHEDULE-14 OTHER INCOME | 31.03.2018 | 31.03.2017 |
|-------------------------------------|-------------------|-------------------|
| I. Commission, Exchange & Brokerage | 26433 | 24740 |
| II. Profit on sale of Bank Assets | 17 | 20 |
| III. Profit on sale of Investments | 47949 | 27167 |
| Profit revaluation of Investments | 63555 | 40734 |
| Amortisation | | |
| Depreciation on Non-SLR investments | | |
| IV. Miscellaneous | 402402 | 367984 |
| Total | 540356 | 460645 |

Rs in '000

| SCHEDULE-15 INTEREST EXPENDED | 31.03.2018 | 31.03.2017 |
|---|-------------------|-------------------|
| I. Interest on deposits | 2215735 | 2186375 |
| II. Interest on RBI/Inter-Bank Borrowings | 801373 | 690746 |
| III. Others | 114614 | 86724 |
| Total | 3131722 | 2963845 |

Rs in '000

| SCHEDULE-16 OPERATING EXPENCES | 31.03.2018 | 31.03.2017 |
|--|-------------------|-------------------|
| I. Payments to & provisions for employees | 632486 | 575913 |
| ii. Rent, Taxes & Lighting | 59625 | 39077 |
| III. Printing & Stationery | 8954 | 9965 |
| IV. Publicity | 3524 | 3287 |
| V. Depreciation on Bank's property | 40440 | 39923 |
| VI. Directors fee, allowances and expenses | 28 | 28 |
| VII. Auditors fees and expenses | 2901 | 1455 |
| VIII. Law charges | 88 | 106 |
| IX. Postage, telegrams, telephones | 3612 | 3032 |
| X. Repairs and Maintenance | 6494 | 12332 |
| XI. Insurance | 32382 | 36423 |
| XII. Other Expenditure | 232277 | 170406 |
| Total | 1022811 | 891947 |

* Figures of the previous year are re-grouped wherever necessary

