



प्रारूप-ए / Form "A"  
बड़ौदा राजस्थान क्षेत्रीय ग्रामीण बैंक  
Baroda Rajasthan Kshetriya Gramin Bank  
30 जून 2024 का तुलन पत्र  
Balance Sheet as on 30th June 2024

(000's अनअंकित Omitted)

| अनुसूची   | 30.06.2024 को  | 31.03.2024 को    |                  |                  |
|---|--|------------------|------------------|------------------|
| Schedule  | As on 30.06.2024                                     | As on 31.03.2024 |                  |                  |
| <b>पूंजी और दायित्व</b>                               | <b>CAPITAL &amp; LIABILITIES</b>                     |                  |                  |                  |
| पूंजी   | Capital  | 1                | 3093380          | 3093380          |
| आरक्षितियां और अधिशेष                                 | Reserve & Surplus                                    | 2                | 31732403         | 29492192         |
| जमा राशियां   | Deposits   | 3                | 286793142        | 289396255        |
| उधार  | Borrowings   | 4                | 36621605         | 41285265         |
| अन्य देनदारियां तथा प्रावधान                          | Other Liabilities & Provisions                       | 5                | 11564827         | 8153528          |
| शेयर केपीटल डिपोजिट                                   | Share Capital Deposit                                |                  | 0                | 0                |
| योग   | <b>TOTAL</b>   |                  | <b>369805357</b> | <b>371420620</b> |
| <b>आस्तियां</b>                                       | <b>ASSETS</b>  |                  |                  |                  |
| भारतीय रिजर्व बैंक में नकदी एवं अतिशेष                | Cash & balances with Reserve Bank of India           | 6                | 13916144         | 13129335         |
| बैंको में अतिशेष और मांग तथा अल्प सूचना पर प्राप्य धन | Balances with Banks & money at call and short notice | 7                | 47045435         | 52839806         |
| विनिधान   | Investments  | 8                | 54253883         | 52622390         |
| अग्रिम  | Advances   | 9                | 237414016        | 241199629        |
| स्थिर आस्तियां  | Fixed Assets   | 10               | 596868           | 409992           |
| अन्य आस्तियां   | Other Assets   | 11               | 16579011         | 11219468         |
| योग   | <b>TOTAL</b>   |                  | <b>369805357</b> | <b>371420620</b> |
| समाश्रित दायित्व                                      | Contingent Liabilities                               | 12               | 1837617          | 1750400          |
| संग्रहण के लिये बिल                                   | Bills for Collection                                 |                  | 87784            | 6023             |
| महत्वपूर्ण लेखा नीतियां                               | Significant Accounting policies                      | 17               |                  |                  |
| लेखों पर टिप्पणियां                                   | Notes on Accounts                                    | 18               |                  |                  |
| उपर दर्शायी गयी अनुसूचियां तुलन -पत्र का ही एक भाग है |  |                  |                  |                  |

वास्ते डी. आर. मोहनोत एण्ड क.  
सनदी लेखाकार  
FRN 001388C



डी. आर. मोहनोत  
साझेदार  
मेम्बरशिप नं. 412971  
Jaipur

रुद्रा रेणु  
निदेशक

सी पी मंडावरिया  
निदेशक

वाई.एस. ठाकुर  
अध्यक्ष

आशुतोष सरदाना  
निदेशक

आर एल जीनगर  
महाप्रबन्धक

वी. सी. जैन  
महाप्रबन्धक

ललित कुमार  
व. प्रबन्धक

एम के गोयल  
महाप्रबन्धक

स्थान : अजमेर  
दिनांक : 22.07.2024





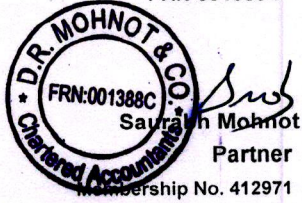
प्रारूप-बी / Form "B"  
बड़ौदा राजस्थान क्षेत्रीय ग्रामीण बैंक  
Baroda Rajasthan Kshetriya Gramin Bank  
30.06.2024 को समाप्त अवधि का लाभ हानि खाता  
Profit & Loss Account for the period ending 30.06.2024

(000's अनअंकित Omitted)

|                              | अनुसूची क्र.                     | 30.06.2024 को    | 31.03.2024 को    |
|------------------------------|----------------------------------|------------------|------------------|
|                              | Schedule No.                     | As on 30.06.2024 | As on 31.03.2024 |
| <b>आय</b>                    | <b>INCOME</b>                    |                  |                  |
| अर्जित आय                    | Interest earned                  | 13               | 8046503          |
| अन्य आय                      | Other Income                     | 14               | 2741640          |
| <b>योग</b>                   | <b>TOTAL</b>                     | <b>10788143</b>  | <b>33204005</b>  |
| <b>व्यय</b>                  | <b>EXPENDITURE</b>               |                  |                  |
| व्यय किया गया ब्याज          | Interest Expended                | 15               | 4057627          |
| परिचालन व्यय                 | Operating Expenses               | 16               | 2848868          |
| अन्य उपबन्ध और आकस्मिक व्यय  | Other Provisions & Contingencies |                  | 749388           |
| आयकर प्रावधान                | Provisions for Income Tax        |                  | 892049           |
| <b>योग</b>                   | <b>TOTAL</b>                     | <b>8547932</b>   | <b>27046603</b>  |
| <b>लाभ/हानि</b>              | <b>PROFIT/LOSS</b>               |                  |                  |
| वर्ष का शुद्ध लाभ            | Net Profit for the year          |                  | 2240211          |
| अग्रणीत लाभ                  | Profit brought forward           |                  | 21527957         |
| <b>योग</b>                   | <b>TOTAL</b>                     | <b>23768168</b>  | <b>23108532</b>  |
| <b>विनियोग</b>               | <b>APPROPRIATIONS</b>            |                  |                  |
| अन्तरण -                     | Transfer to -                    |                  |                  |
| कानूनी आरक्षितियों को        | Statutory Reserves               |                  | 1539359          |
| अन्य आरक्षितियों को          | Other Reserves                   |                  | 41216            |
| सरकार/प्रस्तावित लाभांशों को | Govt./Proposed Dividend          |                  |                  |
| अतिशेष जो आगे तुलन-पत्र में  | Balance Carried over to          | 23768168         | 21527957         |
| ले जाया गया                  | Balance Sheet                    |                  |                  |
| <b>योग</b>                   | <b>TOTAL</b>                     | <b>23768168</b>  | <b>23108532</b>  |
| महत्वपूर्ण लेखा नीतियां      | Significant Accounting Policies  | 17               |                  |
| लेखों पर टिप्पणियां          | Notes on Accounts                | 18               |                  |

The Schedules referred to above form an integral part of the Profit & Loss Account

For D.R.Mohnot & Co.  
Chartered Accountants  
FRN 001388C



Jaijuri

Rudra Renu  
Director

C P Mandawarfa  
Director

Y.S. Thakur  
Chairman

Ashutosh Sardana  
Director

R L Jeengar  
General Manager

V C Jain  
General Manager

Lalit Kumar  
Sr. Manager

M K Goyal  
General Manager

Place: Ajmer  
Date : 22-07-2024





## **Notes on Unaudited Financial Results :- 30.06.2024**

1. The financial results for the quarter ended on 30th June 2024 have been prepared following the same accounting policies and practices as those followed in the annual financial statements for the year ended 31st March 2024.
2. The above financial results have been approved and taken on record by Board of Directors in the meeting held on 22.07.2024 and has been subjected to limited review by the Central Statutory Auditors of the bank in line with the guidelines issued by the NABARD.
3. The provision for Non-Performing Assets, Standard Assets, Investments and Depreciation has been made on the basis of guidelines on prudential norms for Income Recognition, Assets Classification and provisioning issued by the Reserve Bank of India. In addition to above Bank has also provided additional provision on sub-standard and doubtful categories.
4. Actuarial valuation of gratuity, pension and leave encashment was done for the retirement benefits provided by the bank to the employees. Accordingly, a provision of ₹ 79.27 crore & ₹ 3.22 crore has been made by the Bank for Pension Liability & Gratuity Liability respectively by debiting the Profit and Loss Account during the current period.
5. **“Other liabilities and provisions”** includes provision of ₹ 65.08 crore (previous period amounting ₹ 59.95 crore) being provision on standard/stress assets and are adequate for the current provisions. During the current quarter, additional provision of 10% has been created on priority sector loans in SMA (Special mention Account) category in standard assets.
6. Income on investments is shown as net of interest paid on Govt. Securities.
7. Total provision for NPA is ₹ 269.72 crore as on 30.06.2024 (₹ 250.62 crore as on 30.06.2023).
8. The Bank has made provision of ₹ 89.20 crore for Income Tax during the quarter by debiting to Profit and Loss A/c.
9. KCC Scheme operative in our Bank is in compliance with guidelines issued by NABARD (KCC Master Circular NB.No. 231/ DOR 55 /2017 Dated 25.09.2017) and RBI (FIDD.CO.FSD.BC.No 06/05.05.010/2018-19 dated 04.07.2018).
10. **“Other Income”** shown in schedule no. -14 includes Inspection charges ₹ 21.14 crore (previous period amounting ₹ 18.58 crore), Incidental Charges ₹ 17.83 crore (previous period amounting ₹ 18.73 crore).

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11. As per NABARD & RBI Guidelines the premium on investments in Govt. Securities has been amortized over the remaining period of maturity (In complete Financial Year) ₹ 1.04 crore charging by "Profit & Loss Interest received on investment".  
Investments are classified into three categories i.e. Held to maturity, available for sale and held for trading. SLR Investments are classified as Held Till Maturity and are not marked to market. All the Non SLR investments are marked to market i.e. Available for Sale category. As per the Investment valuation report as on 30.06.2024, the appreciation on Non-SLR investment is ₹ 4.55 crore, while the balance available in the Investment Fluctuation Reserve is ₹ 10.94 crore.
12. Bank has incurred CBS and IT expenditure of ₹ 12.62 crore (previous period amounting ₹ 5.88 Crore) as Revenue Expenditure during the quarter. CBS Expenses for RRB are mainly paid by Bank of Baroda & are reimbursed to Bank of Baroda on receipt of bills/details.
13. During the current quarter Bank has updated its Core Banking Solution (CBS) software from Finacle 7 to Finacle 10 and the same has been capitalized. Further Bank has initiated process of migration audit by an independent third party.
14. Wherever considered necessary some of items of account head were netted off.
15. Figures have been rounded off to nearest rupee thousand and regrouped wherever considered necessary.

V C Jain  
General Manager

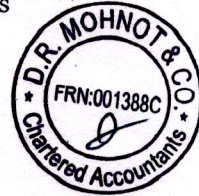
Yadav S Thakur  
Chairman

Place :- Ajmer  
Date :- 22.07.2024

**For D R Mohnot & CO.**  
FRN-001388C  
Chartered Accountants

CA Saurabh Mohnot  
M.No.- 412971

**Partner**  
Jaipur



**BARODA RAJASTHAN KSHETRIYA GRAMIN BANK**

Head office : Ajmer

Quarterly Review 30.06.2024

(From 01.04.2024 to 30.06.2024)

Financial Results (Reviewed) 30.06.2024

(Amount in Thousands)

| Sr. No.  | Particulars  | 3 Months ended         | Preceding 3                         | Corresponding 3 month                             | Previous                   |
|----------|--|------------------------|-------------------------------------|---|----------------------------|
|          |  | (01-04-24 to 30.06.24) | months ended (01.01.24 to 31.03.24) | ended in the previous year (01-04-23 to 30-06-23) | accounting year (31.03.24) |
|          |  | Reviewed               | Audited                             | Reviewed  | Audited                    |
|          |  | 30.06.2024             | 31.03.2024                          | 30.06.2023  | 31.03.2024                 |
| 1        | Interest earned (a + b + c + d)  | 8046503                | 7539144                             | 6894787   | 28502779                   |
| a        | Interest /discount on advances/bills   | 6151064                | 5704499                             | 4913446   | 21258067                   |
| b        | Income on Investments  | 941545                 | 925182                              | 873610  | 3610852                    |
| c        | Interest on balances with Reserve Bank of India and other Inter bank funds                 | 953894                 | 909463                              | 1107731   | 3633860                    |
| d        | Others   |                        |                                     |   |                            |
| 2        | Other Income   | 2741640                | 854609                              | 2585425   | 4701226                    |
| <b>A</b> | <b>TOTAL INCOME ( 1 + 2 )</b>  | <b>10788143</b>        | <b>8393753</b>                      | <b>9480212</b>                                    | <b>33204005</b>            |
| 3        | Interest Expended  | 4057627                | 4017154                             | 3468438   | 14801858                   |
| 4        | Operating Expenses(e) + (f)  | 2848868                | 2065565                             | 2394142   | 8768240                    |
| e        | Payment to and provision for employees   | 2181542                | 1509211                             | 1647288   | 6458614                    |
| f        | Other operating expenses   | 667326                 | 556354                              | 746854  | 2309626                    |
| <b>B</b> | <b>Total expenditure ( 3 + 4 ) (Excluding Provision &amp; Contingencies)</b>               | <b>6906495</b>         | <b>6082719</b>                      | <b>5862580</b>                                    | <b>23570098</b>            |
| <b>C</b> | <b>Operating Profit ( A - B ) (Profit before Provision and contingencies)</b>              | <b>3881648</b>         | <b>2311034</b>                      | <b>3617632</b>                                    | <b>9633907</b>             |
| D        | Other provisions Contingencies (Except tax)  | 749388                 | -624652                             | 1396619   | 1218327                    |
| E        | Provision for taxes  | 892049                 | 596556                              | 850193  | 2258178                    |
| <b>F</b> | <b>Net Profit ( C - D - E)</b>   | <b>2240211</b>         | <b>2339130</b>                      | <b>1370820</b>                                    | <b>6157402</b>             |
| 5        | Paid up equity share capital   | 3093380                | 3093380                             | 3093380   | 3093380                    |
| 6        | Reserves excluding revaluation reserves (as per balance sheet of previous accounting year) | 31732403               | 29492192                            | 23266298  | 29492192                   |
| 7        | Analytical Ratios  |                        |                                     |   |                            |
| (i)      | Percentage of shares held by Govt. of India  | 50%                    | 50%                                 | 50%   | 50%                        |

