



प्रारूप-ए / Form "A"  
बड़ौदा राजस्थान क्षेत्रीय ग्रामीण बैंक  
Baroda Rajasthan Kshetriya Gramin Bank

30 जून 2023 का तुलन पत्र

Balance Sheet as on 30th June 2023

(000's अनंकित Omitted)

		अनुसूची	30.06.2023 को	31.03.2023 को
		Schedule	As on 30.06.2023	As on 31.03.2023
<b>पूंजी और दायित्व</b>		<b>CAPITAL &amp; LIABILITIES</b>		
पूंजी	Capital	1	3093380	3093380
आरक्षितियां और अधिशेष	Reserve & Surplus	2	24705610	23334790
जमा राशियां	Deposits	3	257891976	255151833
उधार	Borrowings	4	37820533	42860618
अन्य देनदारियां तथा प्रावधान	Other Liabilities & Provisions	5	7058266	3969154
शेयर केपीटल डिपोजिट	Share Capital Deposit		0	0
योग	<b>TOTAL</b>		<b>330569765</b>	<b>328409775</b>
<b>आस्तियां</b>		<b>ASSETS</b>		
भारतीय रिजर्व बैंक में नकदी एवं अतिशेष	Cash & balances with Reserve Bank of India	6	12320048	11664597
बैंको में अतिशेष और मांग तथा अल्प सूचना पर प्राप्य धन	Balances with Banks & money at call and short notice	7	48631472	51132312
विनिधान	Investments	8	48907254	48291782
अग्रिम	Advances	9	208343805	208794055
स्थिर आस्तियां	Fixed Assets	10	335192	341895
अन्य आस्तियां	Other Assets	11	12031994	8185134
योग	<b>TOTAL</b>		<b>330569765</b>	<b>328409775</b>
समाश्रित दायित्व	Contingent Liabilities	12	1675960	1583799
संग्रहण के लिये बिल	Bills for Collection		9212	3455
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



सौरभ मोहनोत  
साझेदार  
मेम्बरशिप नं. 412971

M. Khurana  
मंजू खुराना  
निदेशक

के के चौधरी  
निदेशक

वाई.एस. ठाकुर  
अध्यक्ष

रमन कुमार सूद  
निदेशक

रुद्रा रेणु  
निदेशक

सी पी मंडावरिया  
निदेशक

विकास अग्रवाल  
निदेशक

एम के गोयल  
महाप्रबन्धक

आर एल जीनगर  
महाप्रबन्धक

वी. सी. जैन  
महाप्रबन्धक

स्थान : अजमेर  
दिनांक : 18.07.2023

डी. एन. झा  
व. प्रबन्धक

विजय भारती कपूर  
मुख्य प्रबन्धक



प्रारूप-बी / Form "B"  
बड़ौदा राजस्थान क्षेत्रीय ग्रामीण बैंक  
Baroda Rajasthan Kshetriya Gramin Bank  
30.06.2023 को समाप्त अवधि का लाभ हानि खाता  
Profit & Loss Account for the period ending 30.06.2023

(000's अनंकित Omitted)

		अनुसूची क्र.	30.06.2023 को	31.03.2023 को
		Schedule No.	As on 30.06.2023	As on 31.03.2023
आय	<b>INCOME</b>			
अर्जित आय	Interest earned	13	6894787	23461630
अन्य आय	Other Income	14	2585425	3755747
	<b>योग</b>		<b>9480212</b>	<b>27217377</b>
व्यय	<b>EXPENDITURE</b>			
व्यय किया गया ब्याज	Interest Expended	15	3468438	10553746
परिचालन व्यय	Operating Expenses	16	2394142	8824274
अन्य उपबन्ध और आकस्मिक व्यय	Other Provisions & Contingencies		1396619	472018
आयकर प्रावधान	Provisions for Income Tax		850193	1762851
	<b>योग</b>		<b>8109392</b>	<b>21612889</b>
लाभ/हानि	<b>PROFIT/LOSS</b>			
वर्ष का शुद्ध लाभ	Net Profit for the year		1370820	5604488
अग्रनीत लाभ	Profit brought forward		16951130	12748218
	<b>योग</b>		<b>18321950</b>	<b>18352706</b>
विनियोग	<b>APPROPRIATIONS</b>			
अन्तरण -	Transfer to -			
कानूनी आरक्षितियों को	Statutory Reserves		0	1401576
अन्य आरक्षितियों को	Other Reserves		0	
सरकार/प्रस्तावित लाभांशों को	Govt./Proposed Dividend			
अतिशेष जो आगे तुलन-पत्र में ले जाया गया	Balance Carried over to Balance Sheet		18321950	16951130
	<b>योग</b>		<b>18321950</b>	<b>18352706</b>
महत्वपूर्ण लेखा नीतियां	Significant Accounting Policies	12		
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



Saurabh Mohnot  
Partner  
Membership No. 412971

Manju Khurana  
Director

K K Choudhary  
Director

Y.S.Thakur  
Chairman

Raman K sood  
Director

Rudra Renu  
Director

C P Mandawariya  
Director

Vikas Agrawal  
Director

M K Goyal  
General Manager

R L Jeengar  
General Manager

V C Jain  
General Manager

D N Jha  
Sr.Manager

Vijay Bharti Kapoor  
Chief Manager

Place: Ajmer  
Date : 18.07.2023



**BARODA RAJASTHAN KSHETRIYA GRAMIN BANK**

Head office : Ajmer

Quarterly Review 30.06.2023

(From 01.04.2023 to 30.06.2023)

Financial Results (Reviewed) 30.06.2023

(Amount in Lac)

Sr. No.	Particulars	3 Months ended (01-04-23 to 30.06.23)	Preceding 3 months ended (01.01.23 to 31.03.23)	Corresponding 3 month ended in the previous year (01-04-22 to 30-06-22)	Previous accounting year (31.03.23)
		Reviewed 30.06.2023	Audited 31.03.2023	Reviewed 30.06.2022	Audited 31.03.2023
<b>1</b>	<b>Interest earned (a +b + c + d)</b>	<b>68947.87</b>	<b>63289.82</b>	<b>50764.93</b>	<b>234616.30</b>
a	Interest /discount on advances/bills	49134.46	47505.74	40141.61	182931.14
b	Income on Investments	8736.1	8998.96	8957.24	36107.47
c	Interest on balances with Reserve Bank of India and other Inter bank funds	11077.31	6785.12	1666.08	15577.69
d	Others				
<b>2</b>	<b>Other Income</b>	<b>25854.25</b>	<b>7219.86</b>	<b>19105.34</b>	<b>37557.47</b>
<b>A</b>	<b>TOTAL INCOME ( 1 + 2 )</b>	<b>94802.12</b>	<b>70509.68</b>	<b>69870.27</b>	<b>272173.77</b>
<b>3</b>	<b>Interest Expended</b>	<b>34684.38</b>	<b>30807.83</b>	<b>23512.35</b>	<b>105537.46</b>
<b>4</b>	<b>Operating Expenses(e) + (f)</b>	<b>23941.42</b>	<b>18597.40</b>	<b>29805.93</b>	<b>88242.74</b>
e	Payment to and provision for employees	16472.88	14196.59	24606.55	69443.25
f	Other operating expenses	7468.54	4400.81	5199.38	18799.49
<b>B</b>	<b>Total expenditure ( 3 + 4 ) (Excluding Provision &amp; Contingencies)</b>	<b>58625.80</b>	<b>49405.23</b>	<b>53318.28</b>	<b>193780.20</b>
<b>C</b>	<b>Operating Profit ( A - B ) (Profit before Provision and contingencies)</b>	<b>36176.32</b>	<b>21104.45</b>	<b>16551.99</b>	<b>78393.57</b>
D	Other provisions Contingencies (Except tax)	13966.19	-5424.18	3471.99	4720.18
E	Provision for taxes	8501.93	5771.02	3292.24	17628.51
<b>F</b>	<b>Net Profit ( C - D - E)</b>	<b>13708.20</b>	<b>20757.61</b>	<b>9787.76</b>	<b>56044.88</b>
<b>5</b>	<b>Paid up equity share capital</b>	<b>30933.80</b>	<b>30933.80</b>	<b>30933.80</b>	<b>30933.80</b>
<b>6</b>	<b>Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)</b>	<b>2,32,662.98</b>	<b>126418.71</b>	<b>177303.01</b>	<b>126418.71</b>
<b>7</b>	<b>Analytical Ratios</b>				
(i)	Percentage of shares held by Govt. of India	50%	50%	50%	50%
(ii)	Capital Adequacy Ratio	14.54%	13.48%	13.41%	13.48%



# Baroda Rajasthan Kshetriya Gramin Bank

## Analysis of Expenses

(Amount in Lac)

Sr. No.	Particulars	Year ended 31.03.2022	Year ended 31.03.2023	Quarter ended 30.06.2023
1	Total Income	243643.81	272173.77	94802.12
2	Total Expenses	193444.43	216128.89	81093.92
	<b>Total Expenses as % to Total Income</b>	<b>79.40%</b>	<b>79.41%</b>	<b>85.54%</b>
3	Interest Expenses	90291.29	105537.46	34684.38
	<b>Interest Expenses as % to Total Income</b>	<b>37.06%</b>	<b>38.78%</b>	<b>36.59%</b>
4	Operating Expenses	87095.02	88242.74	23941.42
	<b>Operating Expenses as % to Total Income</b>	<b>35.75%</b>	<b>32.42%</b>	<b>25.25%</b>
5	Staff Expenses	64603.15	69443.25	16472.88
	<b>Staff Expenses as % to Total Income</b>	<b>26.52%</b>	<b>25.51%</b>	<b>17.38%</b>
	<b>Staff Expenses as a % to Operating Expenses</b>	<b>74.18%</b>	<b>78.70%</b>	<b>68.80%</b>







## Notes on Reviewed Financial Results :- 30.06.2023

1. The financial results for the quarter ended on 30th June 2023 have been prepared following the same accounting policies and practices as those followed in the annual financial statements for the year ended 31st March 2023. Except additional provision on standard assets priority sector SMA categories, wherein we have created provision of 10 % from the current quarter with the approval from the Hon'ble Board of Directors.
2. The above financial results have been approved and taken on record by Board of Directors in the meeting held on 18.07.2023 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.
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 ₹ 30.86 crore has been made by the Bank for Pension Liability by debiting the Profit and Loss Account during the current period.
5. **“Other liabilities and provisions”** includes provision of ₹ 59.95Crore (previous period amounting ₹60.25 crore) being provision on standard/stress assets and are adequate for the current provisions. During the current quarter, the board of director have changed accounting policy where by additional provision of 10% (₹ 115.08 Crore) 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 ₹. 250.62 crore as on 30.06.2023 (₹232.58 crore as on 31.03.2023). The bank has launched various schemes for recovery of old NPA account which results bank to reduced NPA Provision by amounting ₹6.98 crore ( ₹69.56 crore as on 31.03.2023) and recovered of ₹ 0.08 Crore from old NPA loan accounts vide written off were credited to Profit & Loss account.
8. The Bank has made provision of ₹ 85.02 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).







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10. As per NABARD & RBI Guidelines the premium on investments in Govt. Securities has been amortized over the remaining period of maturity (In Q1-23-24 Financial Year) ₹0.92 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 30.06.2023, the depreciation on Non-SLR investment is ₹ 1.10 Crores, while the provision available in the General Ledger Account is ₹ 7.29 Crores. Hence no additional provision is required to be made in the current quarter.
11. "Other Income" shown in schedule no. -14 includes Inspection charges ₹18.58 Crore (previous period amounting ₹15.54 crore), Incidental Charges ₹ 18.73 Crore (previous period amounting ₹13.32 crore).
12. The capital adequacy Ratio (CRAR) of the Bank is 14.54% as on 30.06.2023. (13.48 % as on 31.03.2023).
13. Bank has incurred CBS and IT expenditure of ₹ 5.88 Crore (previous period amounting ₹ 4.56 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.
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 :- 18.07.2023

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

CA Saurabh Mohnot  
M.No.- 412971  
**Partner**

