



प्रारूप-ए / Form "A"
बड़ौदा राजस्थान क्षेत्रीय ग्रामीण बैंक
Baroda Rajasthan Kshetriya Gramin Bank
30 सितम्बर 2023 का तुलन पत्र
Balance Sheet as on 30th September 2023

(000's अनअंकित Omitted)

	अनुसूची	30.09.2023 को	31.03.2023 को
	Schedule	As on 30.09.2023	As on 31.03.2023
पूंजी और दायित्व	CAPITAL & LIABILITIES		
पूंजी	Capital	3093380	3093380
आरक्षितियां और अधिशेष	Reserve & Surplus	25957940	23334790
जमा राशियां	Deposits	268612773	255151833
उधार	Borrowings	33087993	42860618
अन्य देनदारियां तथा प्रावधान	Other Liabilities & Provisions	6080623	3969154
शेयर केपीटल डिपोजिट	Share Capital Deposit	0	0
योग	TOTAL	336832709	328409775
आस्तियां	ASSETS		
भारतीय रिजर्व बैंक में नकदी एवं अतिशेष	Cash & balances with Reserve Bank of India	13237518	11664597
बैंको में अतिशेष और मांग तथा अल्प सूचना पर प्राप्य धन	Balances with Banks & money at call and short notice	43850120	51132312
विनिधान	Investments	51351883	48291782
अग्रिम	Advances	220252216	208794055
स्थिर आस्तियां	Fixed Assets	355308	341895
अन्य आस्तियां	Other Assets	7785664	8185134
योग	TOTAL	336832709	328409775
समाश्रित दायित्व	Contingent Liabilities	1645072	1583799
संग्रहण के लिये बिल	Bills for Collection	5295	3455
महत्वपूर्ण लेखा नीतियां	Significant Accounting policies		
लेखों पर टिप्पणियां	Notes on Accounts		
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. 070579

आशुतोष सरदाना
निदेशक

विकास अग्रवाल
निदेशक

वाई.एस. ठाकुर
अध्यक्ष

रमन कुमार सूद
निदेशक

रुद्रा रेणु
निदेशक

सी पी मंडावरिया
निदेशक

आर एल जीमंगर
महाप्रबन्धक

वी. सी. जैन
महाप्रबन्धक

डी. एन. झा
व. प्रबन्धक

विजय भारती कपूर
मुख्य प्रबन्धक

स्थान : अजमेर
दिनांक : 19.10.2023



प्रारूप-बी / Form "B"
बड़ौदा राजस्थान क्षेत्रीय ग्रामीण बैंक
Baroda Rajasthan Kshetriya Gramin Bank
30.09.2023 को समाप्त अवधि का लाभ हानि खाता
Profit & Loss Account for the period ending 30.09.2023

(000's अनअंकित Omitted)

		अनुसूची क्र.	30.09.2023 को	31.03.2023 को
		Schedule No.	As on 30.09.2023	As on 31.03.2023
आय	INCOME			
अर्जित आय	Interest earned	13	13807354	23461630
अन्य आय	Other Income	14	3391611	3917347
योग	TOTAL		17198965	27378977
व्यय	EXPENDITURE			
व्यय किया गया ब्याज	Interest Expended	15	7072353	10553746
परिचालन व्यय	Operating Expenses	16	4678785	8985874
अन्य उपबन्ध और आकस्मिक व्यय	Other Provisions & Contingencies		1613032	472018
आयकर प्रावधान	Provisions for Income Tax		1211645	1762851
योग	TOTAL		14575815	21774489
लाभ/हानि	PROFIT/LOSS			
वर्ष का शुद्ध लाभ	Net Profit for the year		2623150	5604488
अग्रनीत लाभ	Profit brought forward		16951130	12748218
योग	TOTAL		19574280	18352706
विनियोग	APPROPRIATIONS			
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		19574280	16951130
योग	TOTAL		19574280	18352706
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



D R Mohnot
Partner
Membership No. 070579

Ashutosh Sardasna
Director

Vikas Agrawal
Director

Y.S.Thakur
Chairman

Raman K sood
Director

Rudra Renu
Director

C P Mandawariya
Director

R L Jeengar
General
Manager

V C Jain
General Manager

D N Jha
Sr.Manager

Vijay Bharti Kapoor
Chief Manager

Place: Ajmer
Date : 19.10.2023



Notes on Reviewed Financial Results :- (30.09.2023)

1. The financial results for the half year ended on 30th Sept. 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 period 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 19.10.2023 and has been subjected to limited review by the Central Statutory Auditors of the bank in line with the guidelines issued by the reserve bank of India.
3. The provision for Non-Performing Assets, Standard Assets, Investments and Depreciation has been made on the basis of extant 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 ₹ 68.98 crore has been made by the Bank for Pension Liability and a provision of ₹ 6.31 crore has been made by the Bank for Gratuity Liability by debiting the Profit and Loss Account during the current period.
5. **"Other liabilities and provisions"** includes provision of ₹ 63.20Crore (previous period amounting ₹ 94.29 crore) being provision on standard/stress assets and are adequate for the current provisions. During the current period, the board of director have changed accounting policy where by additional provision of 10% (₹ 96.92 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 ₹. 277.94 crore as on 30.09.2023 (₹232.32 crore as on 31.03.2023).
8. The Bank has made provision of ₹ 121.16 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 (KCC.CO.FSD.BC.No06/05.05.010/2018-19 dated 04.07.2018).
10. Interest Subvention @ 1.50% receivable from NABARD on Crop loans disbursed at interest rate of 7% is provided for ₹ 5670.35 lac on eligible accounts and it has been shown under the head "Others" in Schedule No. 11 of "Other Assets".





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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) ₹198.14 lac 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 valuation report as on 30.09.2023, appreciation on SLR and investment is ₹ 287.15 lacs and Depreciation on Non SLR investment ₹26.49 lacs respectively, while available Provision is ₹ 729.20 lac. So, additional provision is not required during the period.

12. "Other Income" shown in schedule no. -14 includes Inspection charges ₹ 26.93 Crore (previous period amounting ₹21.75 crore), Incidental Charges ₹ 35.18 Crore (previous period amounting ₹25.12 crore).

13. The capital adequacy Ratio (CRAR) of the Bank is 14.54% as on 30.09.2023. (13.48 % as on 31.03.2023).

14. Wherever considered necessary some of items of account head were netted off.

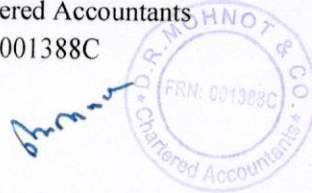
15. Figures have been rounded off to nearest rupee thousand and regrouped wherever considered necessary.

V C Jain
General Manager

Yadav S Thakur
Chairman

Place :- Ajmer
Date :- 19.10.23

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



CA D R Mohnot (Partner)
M.No.- 070579



BARODA RAJASTHAN KSHETRIYA GRAMIN BANK

Head office : Ajmer

Quarterly/Half yearly Review 30.09.2023

(From 01.04.2023 to 30.09.2023)

Reviewed Financial Results

(Amount in Lac)

Sr. No.	Particulars	Three months ended (01.07.23 to 30.09.23)	3 Months ended (01-04-23 to 30.06.23)	Corresponding 3 month ended in the previous year (01-07-22 to 30-09-22)	Year to date figures for current period ended (01-04-23 to 30-09-23)	Year to date figures for previous year ended (01-04-22 to 30-09-22)	Previous accounting year (31.03.23)
		Reviewed 1 30.09.2023	Reviewed 2 30.06.2023	Reviewed 3 30.09.2022	Reviewed 4 30.09.2023	Reviewed 5 30.09.2022	Audited 6 31.03.2023
1	Interest earned (a +b + c + d)	69125.67	68947.87	57670.00	138073.54	108434.93	234616.30
a	Interest /discount on advances/bills	50459.16	49134.46	46078.84	99593.62	86220.45	182931.14
b	Income on Investments	9691.82	8736.1	8911.90	18427.92	17869.14	36107.47
c	Interest on balances with Reserve Bank of India and other Inter bank funds	8974.69	11077.31	2679.26	20052.00	4345.34	15577.69
d	Others						
2	Other Income	8061.86	25854.25	6931.85	33916.11	26037.19	37557.47
A	TOTAL INCOME (1 + 2)	77187.53	94802.12	64601.85	171989.65	134472.12	272173.77
3	Interest Expended	36039.15	34684.38	24477.17	70723.53	47989.52	105537.46
4	Operating Expenses(e) + (f)	22846.43	23941.42	19522.84	46787.85	49328.77	88242.74
e	Payment to and provision for employees	18379.52	16472.88	15592.88	34852.40	40199.43	69443.25
f	Other operating expenses	4466.91	7468.54	3929.96	11935.45	9129.34	18799.49
B	Total expenditure (3 + 4) (Excluding Provision & Contingencies)	58885.58	58625.80	44000.01	117511.38	97318.29	193780.20
C	Operating Profit (A - B) (Profit before Provision and contingencies)	18301.95	36176.32	20601.84	54478.27	37153.83	78393.57
D	Other provisions Contingencies (Except tax)	2164.13	13966.19	1582.51	16130.32	5054.50	4720.18
E	Provision for taxes	3614.52	8501.93	4810.16	12116.45	8102.40	17628.51
F	Net Profit (C - D - E)	12523.30	13708.20	14209.17	26231.50	23996.93	56044.88
5	Paid up equity share capital	30933.80	30933.80	30933.80	30933.80	30933.80	30933.80
6	Reserves excluding revaluation reserves (as per balance sheet of previous accounting year)	232662.98	232662.98	176618.09	232662.98	176618.09	176618.09
7	Analytical Ratios						
(i)	Percentage of shares held by Govt. of India	50%	50%	50%	50%	50%	50%
(ii)	Capital Adequacy Ratio	14.36%	14.54%	13.35%	14.54%	13.35%	13.48%

*Notes to reviewed financial result (1 to 18)



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 30.09.2023
1	Total Income	243643.81	272173.27	171989.65
2	Total Expenses	193444.43	216128.89	145758.15
	Total Expenses as % to Total Income	79.40%	79.41%	84.75%
3	Interest Expenses	90291.29	105537.46	70723.53
	Interest Expenses as % to Total Income	37.06%	38.78%	41.12%
4	Operating Expenses	87095.02	88242.74	46787.85
	Operating Expenses as % to Total Income	35.75%	32.42%	27.20%
5	Staff Expenses	64603.15	69443.25	34852.40
	Staff Expenses as % to Total Income	26.52%	25.51%	20.26%
	Staff Expenses as a % to Operating Expenses	74.18%	78.70%	74.49%

