



प्रारूप-ए / Form "A"
बड़ौदा राजस्थान क्षेत्रीय ग्रामीण बैंक
Baroda Rajasthan Kshetriya Gramin Bank
31 दिसम्बर 2023 का तुलन पत्र
Balance Sheet as on 31st December 2023

(000's अनंकित Omitted)

	अनुसूची	31.12.2023 को	31.03.2023 को
	Schedule	As on 31.12.2023	As on 31.03.2023
पूंजी और दायित्व	CAPITAL & LIABILITIES		
पूंजी	Capital	3093380	3093380
आरक्षितियां और अधिशेष	Reserve & Surplus	27153062	23334790
जमा राशियां	Deposits	267395172	255151833
उधार	Borrowings	41319570	42860618
अन्य देनदारियां तथा प्राक्धान	Other Liabilities & Provisions	8085706	3969154
शेयर केपीटल डिपोजिट	Share Capital Deposit	0	0
योग	TOTAL	347046890	328409775
आस्तियां	ASSETS		
भारतीय रिजर्व बैंक में नकदी एवं अतिशेष	Cash & balances with Reserve Bank of India	12779517	11664597
बैंको में अतिशेष और मांग तथा अल्प सूचना पर प्राप्य धन	Balances with Banks & money at call and short notice	46180434	51132312
विनिधान	Investments	51564304	48291782
अग्रिम	Advances	226219585	208794055
स्थिर आस्तियां	Fixed Assets	372731	341895
अन्य आस्तियां	Other Assets	9930319	8185134
योग	TOTAL	347046890	328409775
समाश्रित दायित्व	Contingent Liabilities	1687314	1583799
संग्रहण के लिये बिल	Bills for Collection	5295	3455
महत्वपूर्ण लेखा नीतियां	Significant Accounting policies		
लेखों पर टिप्पणियां	Notes on Accounts		

वास्ते डी. आर. मोहनोत एण्ड क.

सनदी लेखाकार

FRN 001388C



सौरभ मोहनोत

साझेदार

मेम्बरशिप नं. 412971

रुद्रा रेणु
निदेशक

रघुवंश कुमार सूद
निदेशक

वाई.एस. ठाकुर
अध्यक्ष

एम के गोयल
महाप्रबन्धक

आर एल जीनगर
महाप्रबन्धक

वी. सी. जैन
महाप्रबन्धक

ललित कुमार
व. प्रबन्धक

विजय भारती कपूर
मुख्य प्रबन्धक

स्थान : अजमेर
दिनांक : 19.01.2024






प्रारूप-बी / Form "B"
बड़ौदा राजस्थान क्षेत्रीय ग्रामीण बैंक
Baroda Rajasthan Kshetriya Gramin Bank
31.12.2023 को समाप्त अवधि का लाभ हानि खाता
Profit & Loss Account for the period ending 31.12.2023

(000's अनंकित Omitted)

		अनुसूची क्र.	31.12.2023 को	31.03.2023 को
		Schedule No.	As on 31.12.2023	As on 31.03.2023
आय	INCOME			
अर्जित आय	Interest earned	13	20963635	23461630
अन्य आय	Other Income	14	3846617	3755747
	योग	TOTAL	24810252	27217377
व्यय	EXPENDITURE			
व्यय किया गया ब्याज	Interest Expended	15	10784704	10553746
परिचालन व्यय	Operating Expenses	16	6702675	8824274
अन्य उपबन्ध और आकस्मिक व्यय	Other Provisions & Contingencies		1842979	472018
आयकर प्रावधान	Provisions for Income Tax		1661622	1762851
	योग	TOTAL	20991980	21612889
लाभ/हानि	PROFIT/LOSS			
वर्ष का शुद्ध लाभ	Net Profit for the year		3818272	5604488
अग्रणीत लाभ	Profit brought forward		16951130	12748218
	योग	TOTAL	20769402	18352706
विनियोग	APPROPRIATIONS			
अन्तरण -	Transfer to -			
कानूनी आरक्षितियों को	Statutory Reserves		0	1401576
अन्य आरक्षितियों को	Other Reserves		0	
सरकार/प्रस्तावित लाभार्थों को	Govt./Proposed Dividend			
अतिशेष जो आगे तुलन-पत्र में ले जाया गया	Balance Carried over to Balance Sheet		20769402	16951130
	योग	TOTAL	20769402	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

Saurabh Mohnot
Partner
Membership No. 412971



Rudra Renu
Director

M K Goyal
General Manager


Ranjan K Sood
Director


Y.S.Thakur
Chairman


R L Jeengar
General Manager


V C Jain
General Manager


Lalit Kumar
Sr.Manager


Vijay Bharti Kapoor
Chief Manager

Place: Ajmer
Date : 19-01-2024





Notes on Reviewed Financial Results :- (31.12.2023)

1. The financial results for the nine month ended on 31st Dec. 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, where in we have created provision of 10 % 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 19.01.2024 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 ₹. 64.93 crore has been made by the Bank for Pension Liability and a provision of ₹. 12.56 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 ₹ 63.27 Crore (previous period amounting ₹ 94.29 crore) which is kept at Sept 23 level keeping a conservative view since during the current quarter there was a slight decrease in provisioning of standard asset. During the current period, the board of director have changed accounting policy where by additional provision of 10% (₹ 115.31 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 ₹. 271.15 crore as on 31.12.2023 (₹232.32 crore as on 31.03.2023).
8. The Bank has made provision of ₹ 166.16 Crore for Income Tax during the period ended Dec 23 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 ₹ 91.36 crore 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) ₹ 2.94 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 on 31.12.2023, appreciation on SLR and investment is ₹ 1.65 Crore and appreciation on Non SLR investment ₹ 1.83 Crore respectively, while available Provision/Reserve is ₹ 14.13 Crore is available. So, additional provision is not required during the period.

12. "Other Income" shown in schedule no. -14 includes Inspection charges ₹ 28.85 Crore (previous period amounting ₹23.01 crore), Incidental Charges ₹ 54.92 Crore (previous period amounting ₹41.57 crore).

13. The capital adequacy Ratio (CRAR) of the Bank is 14.39% as on 31.12.2023. (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 :- 19.01.24

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



CA Saurabh Mohnot (Partner)
M.No.- 412971



Nine Months review of Baroda Rajasthan Kshetriya Gramin Bank
For the nine months ended on 31st December 2023

(Amount in Lac)

Sr. No.	Particulars	Three months ended (01.10.23 to 31.12.23)	Three months ended (01.07.23 to 30.09.23)	Corresponding three months in the previous year (01.10.22 to 31.12.22)	Year to date figures for current period (01.04.23 to 31.12.23)	Year to date figures for the previous year (01.04.22 to 31.12.22)	Previous accounting year (31.03.23)
		Reviewed 31.12.2023	Reviewed 30.09.2023	Reviewed 31.12.2022	Reviewed 31.12.2023	Reviewed 31.12.2022	Audited 31.03.2023
1	Interest earned (a + b + c + d)	71562.81	69125.67	62891.55	209636.35	171326.48	234616.30
a	Interest /discount on advances/bills	55942.05	50459.16	49204.95	155535.67	135425.40	182931.14
b	Income on Investments	8428.79	9691.82	9239.37	26856.71	27108.51	36107.47
c	Interest on balances with Reserve Bank of India and other Inter bank funds	7191.97	8974.69	4447.23	27243.97	8792.57	15577.69
d	Others	0.00					
		0.00					
2	Other Income	4550.06	8061.86	4300.42	38466.17	30337.61	37557.47
A	TOTAL INCOME (1 + 2)	76112.86	77187.53	67191.97	248102.51	201664.09	272173.77
3	Interest Expended	37123.51	36039.15	26740.11	107847.04	74729.63	105537.46
4	Operating Expenses(e) + (f)	20238.90	22846.43	20316.57	67026.75	69645.34	88242.74
e	Payment to and provision for employees	14641.63	18379.52	15047.23	49494.03	55246.66	69443.25
f	Other operating expenses	5597.27	4466.91	5269.34	17532.72	14398.68	18799.49
B	Total expenditure (3 + 4) (Excluding Provision & Contingencies)	57362.41	58885.58	47056.68	174873.79	144374.97	193780.20
C	Operating Profit (A - B) (Profit before Provision and contingencies)	18750.45	18301.95	20135.29	73228.72	57289.12	78393.57
D	Other provisions Contingencies (Except tax)	2299.47	2164.13	5089.86	18429.79	10144.36	4720.18
E	Provision for taxes	4499.77	3614.52	3755.09	16616.22	11857.49	17628.51
F	Net Profit (C - D - E)	11951.21	12523.30	11290.34	38182.71	35287.27	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	177303.01	232662.98	177303.01	176618.09
7	Analytical Ratios						
(i)	Percentage of shares held by Govt. of India	50%	50%	50%	50%	50%	50%
(ii)	Capital Adequacy Ratio	14.39%	14.54%	13.19%	14.39%	13.19%	13.48%

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