

**CHAITANYA GODAVARI GRAMEENA BANK**

HEAD OFFICE :: GUNTUR

**FORM- A****BALANCE SHEET AS ON 31st MARCH 2017**

			Amount Rs '000
<b>PARTICULARS</b>	<b>SCHEDULE</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>CAPITAL &amp; LIABILITIES</b>			
Share Capital	<b>1</b>	74422	74422
Share Capital Deposit		0	0
Reserves & Surplus	<b>2</b>	2798456	2246787
Deposits	<b>3</b>	32912638	27333649
Borrowings	<b>4</b>	9626583	9765707
Other Liabilities & Provisions	<b>5</b>	1244654	973785
<b>TOTAL</b>		<b>46656753</b>	<b>40394350</b>
<b>ASSETS</b>			
Cash & Balance with R B I	<b>6</b>	2086616	1329222
Balance with Banks & Money at call and Short Notice	<b>7</b>	3788266	5782596
Investments	<b>8</b>	8702692	7988187
Advances	<b>9</b>	30054940	23847502
Fixed Assets	<b>10</b>	157141	146382
Other Assets	<b>11</b>	1867098	1300461
<b>TOTAL</b>		<b>46656753</b>	<b>40394350</b>
Contingent Liabilities	<b>12</b>	113295	71944
Bills for Collection		139025	61019

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

Board of Directors

As per our report of even date

**For RAO & SASI**  
**CHARTERED ACCOUNTANTS**  
FRN : 006345S

**V BRAHMANANDA REDDY**  
**CHAIRMAN**

**G N V SASI BHUSHAN**  
**PARTNER**  
M.No. 200485

**K SUNITHA****K SASIDHAR****C B GANESH****P S R K PRASAD   K BHASKARA RAO   K CHANDRA MOHAN   R JAI PRAKASH**

Place : Guntur

Date : 12.05.2017

**CHAITANYA GODAVARI GRAMEENA BANK**

HEAD OFFICE :: GUNTUR

**FORM- B****PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2017**

PARTICULARS	SCHEDULE	Amount Rs '000	
		31.03.2017	31.03.2016
<b>1. INCOME</b>			
Interest earned	<b>13</b>	4216659	3608865
Other Income	<b>14</b>	392743	295362
<b>Total</b>		<b>4609402</b>	<b>3904227</b>
<b>2. EXPENDITURE</b>			
Interest Expended	<b>15</b>	2963845	2553262
Operating Expenses	<b>16</b>	891947	769255
		<b>3855792</b>	<b>3322517</b>
Provisions & Contingencies		19876	-166067
<b>TOTAL</b>		<b>3875668</b>	<b>3156450</b>
<b>3. PROFIT / LOSS</b>			
A. Net Profit before tax for the year(1-2)		733734	747777
Provision for Income Tax		182065	293694
Net Profit after Tax for the year		551669	454083
B. Net Profit after tax for the year		551669	454083
Profit brought forward from the previous year		1	18
<b>TOTAL</b>		<b>551670</b>	<b>454101</b>
<b>4. APPROPRIATIONS</b>			
Transferred to Statutory reserve		110330	90820
Transferred to General reserve		441330	363280
Balance carried forward to balance sheet		10	1
<b>TOTAL</b>		<b>551670</b>	<b>454101</b>
Significant accounting policies	<b>17</b>		
Notes forming part of the accounts	<b>18</b>		

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

Board of Directors

As per our report of even date

**For RAO & SASI**  
**CHARTERED ACCOUNTANTS**  
FRN : 006345S

**V BRAHMANANDA REDDY**  
**CHAIRMAN**

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**K SUNITHA**

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**C B GANESH**

**P S R K PRASAD**

**K BHASKARA RAO**

**K CHANDRA MOHAN**

**R JAI PRAKASH**

Place : Guntur

Date : 12.05.2017

**CHAITANYA GODAVARI GRAMEENA BANK, HEAD OFFICE, GUNTUR**

Rs in '000

<b>SCHEDULE - 1 CAPITAL</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
Authorised Capital of 200,00,00,000 Shares of Rs.10 each.	<b>20000000</b>	<b>20000000</b>
Issued,Subscribed & Paid up	74422	74422
Capital of 74,42,200 Shares of 10/- each		
Share Capital Deposit	0	0
<b>Total</b>	<b>74422</b>	<b>74422</b>

<b>SCHEDULE 2 RESERVES &amp; SURPLUS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>1 Statutory Reserves</b>		
A. Opening Balance	446413	355593
B. Additions during the year	110330	90820
<b>II Capital Reserve</b>	24000	24000
<b>III Share Premium</b>		
<b>IV Revenue and Other Reserves</b>		
A. General Reserve		
a. Opening Balance	1776373	1413093
b. Additions during the year	441330	363280
<b>V Balance in Profit &amp; Loss A/c.</b>	10	1
<b>Total</b>	<b>2798456</b>	<b>2246787</b>

<b>SCHEDULE - 3 DEPOSITS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>A. I. Demand Deposits</b>		
i. From Banks		
ii. From Others	1073846	816110
iii Saving Bank Deposits	9410485	7306992
<b>II. Term Deposits</b>		
i. From Banks	2750000	2000000
ii. From Others	19678307	17210547
<b>Total</b>	<b>32912638</b>	<b>27333649</b>

<b>SCHEDULE -4-BORROWINGS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>I Borrowings in INDIA</b>		
i Reserve Bank of India	0	0
ii Other Banks -Andhra Bank	31222	153
iii NABARD	9021474	8729535
iii Other Inst. & Agencies	573887	1036019
<b>TOTAL</b>	<b>9626583</b>	<b>9765707</b>

<b>SCHEDULE - 5</b>		
<b>OTHER LIABILITIES AND PROVISIONS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
I. Bills payable	47109	41015
II. Inter-Office adjustments (Net)	0	0
III. Interest Accrued	184859	136347
IV. Others (Including provisions)	1012686	796423
<b>TOTAL</b>	<b>1244654</b>	<b>973785</b>

<b>SCHEDULE-6</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>Cash &amp; Bank balances with RBI</b>		
I. Cash on Hand	864331	357437
II. Balances with Reserve Bank of India		
I. In Current Account	1222285	971785
ii. In Other Accounts		
<b>Total</b>	<b>2086616</b>	<b>1329222</b>

<b>SCHEDULE - 7</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>BALANCES WITH BANKS AND MONEY AT CALL &amp; SHORT NOTICE</b>		
<b>1. IN INDIA</b>		
<b>i Balances with Banks</b>		
a) in Current Account	1413766	2322096
b) in Other Deposit Accounts	2374500	3460500
ii Money at Call & Short Notice.		
<b>Total</b>	<b>3788266</b>	<b>5782596</b>

<b>SCHEDULE - 8 INVESTMENTS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>I . INVESTMENTS IN INDIA</b>		
i. Govt. Securities (Gross)	6218695	6186692
ii. Other Approved Securities		
iii. Shares		
iv. Debentures & Bonds	2231638	1406613
v. Others	270000	410000
<b>Total</b>	<b>8720333</b>	<b>8003305</b>
Less: Amortisation	17641	15118
Less: Diminution on Non-SLR Investments		
<b>Total</b>	<b>8702692</b>	<b>7988187</b>

<b>SCHEDULE - 9 ADVANCES</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>A. I. Bills Purchased</b>	5751	7007
II. Cash Credits, Overdrafts & Loans repayable on demand	24784440	16591526
III. Term Loans	5264749	7248969
<b>Total</b>	<b>30054940</b>	<b>23847502</b>
<b>B. I. Secured by Tangible Assets</b>	29854353	23756471
II. Covered by Banks/Govt. guarantees	0	0
III. Unsecured	200587	91031
<b>TOTAL OF B</b>	<b>30054940</b>	<b>23847502</b>
<b>C. I. Advances in India</b>		
a. Priority Sector*	27352027	21984328
b. Public Sector	0	0
c. Banks	0	0
d. Others	2702913	1863174
<b>TOTAL OF C.I</b>	<b>30054940</b>	<b>23847502</b>
<b>C.II. Advances outside India</b>	0	0
<b>TOTAL OF C.I &amp; C.II.</b>	<b>30054940</b>	<b>23847502</b>
*Advances are netted of IBPC of Rs 300 crore & Rs 200 crore during 2016-17 & 2015-16 respectively		
<b>SCHEDULE - 10 FIXED ASSETS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
I Premises		
II Other Fixed Assets		
WDV as on 31st March of the Previous year	146382	125973
Add: Additions during the year	51323	59600
Less: Deductions during the year	641	151
WDV at the end of the year before depreciation	197064	185422
Less: Depreciation for the year	39923	39040
<b>Total</b>	<b>157141</b>	<b>146382</b>
<b>SCHEDULE - 11 OTHER ASSETS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
I Inter office Adjustments (Net)	7469	129660
II. Interest Accrued	495166	194115
III. Tax paid in advance / TDS	271479	245266
IV Stationery & Stamps	9073	8868
V Non Banking Assets Acquired		
VI Others	1083911	722552
<b>Total</b>	<b>1867098</b>	<b>1300461</b>

<b>SCHEDULE-12 CONTINGENT LIABILITIES</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
1.Guarantees given on behalf of constituents	101832	61594
2. DEAF scheme - Amount transferred to RBI	11463	10350
Contingent Liabilities - Total	113295	71944
3.Bills for collection	139025	61019
<b>Total</b>	<b>252320</b>	<b>132963</b>

<b>SCHEDULE-13 INTEREST EARNED</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
I. Interest/Discount on Advances/Bills	3135452	2730340
II. Income on Investments	740826	572174
III. Interest on balances with RBI and other Inter-Bank funds	340381	306351
<b>Total</b>	<b>4216659</b>	<b>3608865</b>

<b>SCHEDULE-14 OTHER INCOME</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
I.Commission, Exchange & Brokerage	24740	10801
II.Profit on sale of Bank Assets	20	40
III. Profit revaluation of Investments		
Amortisation		
Depreciation on Non-SLR investments		
IV. Miscellaneous	367983	284521
<b>Total</b>	<b>392743</b>	<b>295362</b>

<b>SCHEDULE-15 INTEREST EXPENDED</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
I. Interest on deposits	2186375	1877603
II. Interest on RBI/Inter-Bank Borrowings	690746	644634
III. Others	86724	31025
<b>Total</b>	<b>2963845</b>	<b>2553262</b>

<b>SCHEDULE-16 OPERATING EXPENCES</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
I. Payments to & provisions for employees	605350	516952
II. Rent, Taxes & Lighting	39077	34119
III. Printing & Stationery	9965	5489
IV.Publicity	3287	1625
V. Depreciation on Bank's property	39923	39040
VI. Directors fee	28	11
VII.Auditors fees and expenses	6456	5323
VIII.Law charges	106	65
IX. Postage, telegrams, telephones	3032	2540
X. Repairs and Maintenance	12332	4848
XI. Insurance	36423	34107
XII. Other Expenditure	135968	125137
<b>Total</b>	<b>891947</b>	<b>769255</b>

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