

BALANCE SHEET AS ON 31ST MARCH 2020

(Rs.000s)

Particulars	Sch	As on 31.03.2020	As on 31.03.2019
<u>CAPITAL AND LIABILITIES</u>			
Capital	1	94 08 50	94 08 50
Reserves & Surplus	2	2904 94 82	2286 76 34
Deposits	3	18495 69 07	16055 95 57
Borrowings	4	8465 87 52	6471 00 50
Other Liabilities & Provisions	5	1315 60 44	1729 63 51
TOTAL		31276 20 35	26637 44 42
<u>ASSETS</u>			
Cash and balances with RBI	6	634 79 82	810 94 53
Balances with Banks and Money at Call & Short Notice	7	8172 26 70	4494 80 13
Investments	8	3838 85 34	5392 30 59
Advances	9	17234 46 95	14834 92 68
Fixed Assets	10	68 49 86	59 86 67
Other Assets	11	1327 31 68	1044 59 82
TOTAL		31276 20 35	26637 44 42
Contingent Liabilities	12	68 15 65	31 54 37

As per our report of even date

For Rao & Kumar

For Andhra Pradesh Grameena Vikas Bank

Chartered Accountants

FR No.003089S

Sd/-

Sd/-

Sd/-

(CA. K S Vamsi Krishna)

(Shri Ch Sree Rama Somayaji)

(Shri K Praveen Kumar)

Partner

General Manager

Chairman

M No: 229988

Place: Warangal

Date: 10th May 2020

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2020 (Rs.000s)

Sl.No.	Particulars	Sch	Year ended 31.03.2020	Year ended 31.03.2019
1	Interest Earned	13	2603 51 33	2369 37 59
	a. Interest/Discount on Advances/bills		1972 97 85	1728 79 81
	b. Interest on Investments		329 61 35	398 81 15
	c. Interest on Balances with RBI and Other Inter Bank Funds		Nil	Nil
	d. Interest on TDRs with Banks		300 92 13	241 76 63
2	Other Income	14	409 93 00	287 95 22
	a. Commission, Exchange and Brokerage		253 15 84	237 39 44
	b. Miscellaneous Income		156 77 16	50 55 78
3	TOTAL INCOME		3013 44 33	2657 32 81
4	Interest Expended	15	1390 47 25	1322 92 94
5	Operating Expenses (a + b)	16	409 95 06	376 22 99
	a. Employees Costs		272 26 33	266 19 18
	b. Other Operating Expenses		137 68 73	110 03 81
6	TOTAL EXPENDITURE (excluding provisions and Contingencies) (4+5)		1800 42 31	1699 15 93
7	Operating Profit before provisions and Contingencies (3-6)		1213 02 02	958 16 88
8	Provisions (other than tax) and Contingencies		319 61 99	807 57 07
9	Profit from Ordinary Activities before Tax (7-8)		893 40 03	150 59 81
10	Tax Expense			
	a. Provision for Taxation–Current Year		(276 92 88)	(45 00 00)
	b. Deferred Tax Asset		1 10 16	(43 71)
	c. Earlier Years Adjustments (Excess)		Nil	6 87 74
11	Net profit for the period from Ordinary Activities after Tax		617 57 31	112 03 84

As per our report of even date

For Rao & Kumar

Chartered Accountants

FR No.003089S

Sd/-

(CA. K S Vamsi Krishna)

Partner

M No: 229988

For Andhra Pradesh Grameena Vikas Bank

Sd/-

(Shri Ch Sree Rama Somayaji)

General Manager

Sd/-

(Shri K Praveen Kumar)

Chairman

Place: Warangal

Date: 10th May 2020