



TELANGANA GRAMEENA BANK
(Sponsored by State Bank of India)
HEAD OFFICE : HYDERABAD

Balance Sheet As on 31.03.2023

(Amt in 000s)

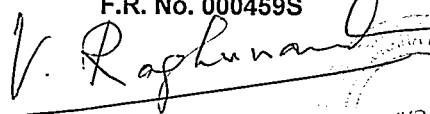
Particulars	Sch.	As on 31.03.2023 (Current year)	As on 31.03.2022 (Previous year)
CAPITAL & LIABILITIES			
Capital	1	18,07,23	18,07,23
Reserves and Surplus	2	1965,97,58	1516,60,65
Deposits	3	12610,32,78	11039,78,81
Borrowings	4	5167,05,26	4011,54,95
Other Liabilities and Provisions	5	187,85,29	123,85,74
TOTAL		19949,28,14	16709,87,38
ASSETS			
Cash and Balances with Reserve Bank of India	6	514,44,07	454,81,61
Balances with Banks and Money at call and short notice	7	3822,85,40	1881,57,93
Investments	8	2572,49,27	2994,57,75
Advances	9	12629,17,16	11003,98,63
Fixed Assets	10	48,84,66	32,74,96
Other Assets	11	361,47,58	342,16,50
TOTAL		19949,28,14	16709,87,38
Contingent Liabilities	12	40,28,28	19,31,86
Bills for Collection			
Significant Accounting Policies	17		
Notes to Accounts	18		

The schedules referred to above form an integral part of the Balance Sheet.

As per our Report of even date

For M/s M. Bhaskara Rao & Co.

Chartered Accountants
F.R. No. 000459S



CA. V. Raghunandan
Partner, M.No. 026255

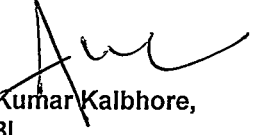
Sri M. Raghunandan Rao, IAS,
Commissioner of Agri, GoT
Director

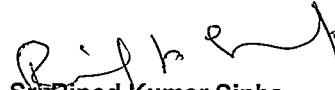
Sri V. Siva Kumar,
GM (RRB), SBI, Corporate Centre
Director

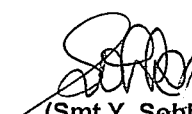
Date: 24.04.2023
Place: Hyderabad


For Telangana Grameena Bank


(Smt. K.P. Shobha Rani)
General Manager-I


Sri Anil Kumar Kalbhore,
AGM, RBI
Director


Sri Binod Kumar Sinha,
DGM (ABU-GSS), SBI, LHO
Director


(Smt. Y. Sobha) Chairman
CHAIRMAN


Smt Siva Tulasi Devata,
DGM, NABARD
Director


Sri Rayi Ravi,
Addl. Sec., (Fin), GoT
Director



TELANGANA GRAMEENA BANK
(Sponsored by State Bank of India)
HEAD OFFICE : HYDERABAD

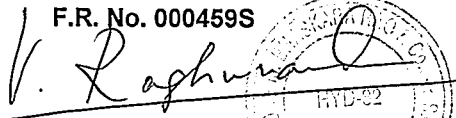
Profit & Loss as at the end of March, 2023 (31.03.2023)

(Amt in 000s)


Particulars	Sch.	For the Year ended 31.03.2023	For the Year ended 31.03.2022
I. Income			
Interest earned	13	1492,34,63	1354,27,14
Other income	14	254,76,37	274,34,38
Provision return back		0	0
Total		1747,11,00	1628,61,52
II. Expenditure			
Interest expended	15	727,18,46	663,02,50
Operating expenses	16	386,90,85	328,05,06
Provisions and Contingencies		33,76,96	145,66,57
Total		1147,86,27	1136,74,13
III. Profit / Loss			
Profit / loss(-) for the year- PBT		599,24,73	491,87,39
Less:Provision for Income Tax		150,00,00	118,52,00
Less(Add):DTL / (DTA)		12,20	19,10
Profit after Tax		449,36,93	373,16,29
Appropriations of Profit			
Transfer to Statutory reserves		89,87,38	74,63,26
Transfer to capital reserve		0	0
Transfer to revenue & other reserves		0	0
Transfer to special reserves U/s 36(i)(viii) of IT Act, 1961		8,40,00	30,00,00
Balance carried over to balance sheet		351,09,55	268,53,03
TOTAL		449,36,93	373,16,29

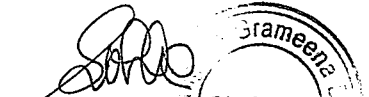
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For M/s M. Bhaskara Rao & Co.
Chartered Accountants
F.R. No. 000459S

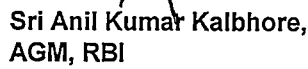

CA. V. Raghunandan
Partner, M.No. 026255


For Telangana Grameena Bank


(Smt. K.P. Shobha Rani)
General Manager-I

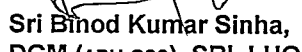

(Smt. Y. Susha)
CHAIRMAN
Head Office

Sri M. Raghunandan Rao, IAS,
Commissioner of Agri, GoT
Director


Sri Anil Kumar Kalbhore,
AGM, RBI
Director


Smt Siva Tulasi Devata,
DGM, NABARD
Director

Sri V. Siva Kumar,
GM (RRB), SBI, Corporate Centre
Director


Sri Binod Kumar Sinha,
DGM (ABU-GSS), SBI, LHO
Director


Sri Rayi Ravi,
Addl. Sec., (Fin), GoT
Director

Date: 24.04.2023
Place: Hyderabad

SCHEDULE-1 - CAPITAL

(Amt in 000s)

	Particulars	As on 31.03.2023 (Current year)	As on 31.03.2022 (Previous year)
I	Authorised Capital (2,00,00,00,000 shares of Rs.10/- each)	2000,00,00	2000,00,00
II	Issued Capital (1,80,72,295 shares of Rs.10/- each)	18,07,23	18,07,23
III	Subscribed and Paid up Capital (1,80,72,295 shares of Rs.10/- each)	18,07,23	18,07,23
	TOTAL	18,07,23	18,07,23

SCHEDULE-2 - RESERVES & SURPLUS

(Amt in 000s)

	Particulars	As on 31.03.2023 (Current year)	As on 31.03.2022 (Previous year)
I	Statutory Reserves		
	Opening Balance	331,50,73	256,87,47
	Additions during the year	89,87,38	74,63,26
	Deductions during the year	-	-
	Total	421,38,11	331,50,73
II	Capital Reserves		
	Opening Balance	4,91,14	4,91,14
	Additions during the year	0	0
	Deductions during the year	0	0
	Total	4,91,14	4,91,14
III	Share premium		
	Opening Balance	-	-
	Additions during the year	-	-
	Deductions during the year	-	-
	Total	-	-
IV	Special Reserve U/s 36(1)(viii)		
	Opening Balance	30,00,00	-
	Additions during the year	8,40,00	30,00,00
	Deductions during the year	-	-
	Total	38,40,00	30,00,00
IV	Revenue and other Reserves		
	Opening Balance	-	-
	Additions during the year	-	-
	Deductions during the year	-	-
	Total	-	-
V	Balance of Profit & Loss Account	1501,28,33	1150,18,78
	TOTAL (I, II, III, IV & V)	1965,97,58	1516,60,65

SCHEDULE-3 - DEPOSITS

(Amt in 000s)

	Particulars	As on 31.03.2023 (Current year)	As on 31.03.2022 (Previous year)
A. I.	Demand Deposits		
	i. From Banks	-	-
	ii. From Others	118,82,78	104,98,88
II	Saving Bank Deposit	4168,97,92	4202,24,22
III	Term Deposits		
	i. From Banks	2434,51,72	1169,11,40
	ii. From Others	5888,00,36	5563,44,31
	TOTAL of (I II and III)	12610,32,78	11039,78,81
B.	I. Deposits of branches in India	12610,32,78	11039,78,81
	II. Deposits of branches outside India	-	-
	TOTAL	12610,32,78	11039,78,81


 CHIEF MANAGER (ACCOUNTS)

SCHEDULE-4 - BORROWINGS

(Amt in 000s)

	Particulars	As on 31.03.2023 (Current year)	As on 31.03.2022 (Previous year)
I	Borrowing in India		
	i. Reserve Bank of India	190,00,00	-
	ii. Other Banks (SBI & APCOB)	101,21,50	58,98,03
	iii. Other institutions and agencies		
	a) NABARD	4777,86,96	3822,87,65
	b) National Housing Bank (NHB)	88,85,20	114,78,80
	c) MUDRA	-	4,42,50
	d) NSFDC	9,11,60	10,47,97
II	Borrowings outside India		
	Total (I & II)	5167,05,26	4011,54,95
	Secured Borrowings included in I & II above	5167,05,26	4011,54,95
	TOTAL OF I & II	5167,05,26	4011,54,95

SCHEDULE-5 - OTHER LIABILITIES AND PROVISIONS

(Amt in 000s)

	Particulars	As on 31.03.2023 (Current year)	As on 31.03.2022 (Previous year)
I	Bills payable	23,74,66	25,65,20
II	Inter-office adjustment (Net)	92,68	1,44,96
III	Interests accrued	15,60,26	13,52,82
IV	Others (including provisions)		
	General Provision on Standard Advances	42,51,70	37,70,35
	Provision for Pension & NPS	-	-
	Provision for Income Tax	-	-
	Others Liabilities	105,05,99	45,52,41
	TOTAL	187,85,29	123,85,74

SCHEDULE-6**CASH & BALANCES WITH RESERVE BANK OF INDIA**

(Amt in 000s)

	Particulars	As on 31.03.2023 (Current year)	As on 31.03.2022 (Previous year)
I	Cash in hand	60,66,75	60,62,37
II	Balance with Reserve Bank of India		
	i. In Current Account	453,77,32	394,19,24
	ii. In other Accounts	-	-
	TOTAL (I and II)	514,44,07	454,81,61



CHIEF MANAGER (ACCOUNTS)

SCHEDULE-7**BALANCES WITH BANKS & MONEY AT CALL and SHORT NOTICE**

(Amt in 000s)

	Particulars	As on 31.03.2023 (Current year)	As on 31.03.2022 (Previous year)
I	In India:		
	i) Balances with Banks:		
	a. In current Accounts	25,56,94	28,29,39
	b. In other Deposit Accounts	3797,28,46	1853,28,54
	ii) Money at call and short notice		
	a. With Banks	-	-
	b. With other institutions	-	-
	TOTAL (i & ii)	3822,85,40	1881,57,93
II	Out side India:		
	i. In current Accounts	-	-
	ii. In other Dep.Accounts	-	-
	iii. Money at call and short notice	-	-
	TOTAL (i, ii, iii)	-	-
	GRAND TOTAL (I and II)	3822,85,40	1881,57,93

SCHEDULE-8**INVESTMENTS**

(Amt in 000s)

	Particulars	As on 31.03.2023 (Current year)	As on 31.03.2022 (Previous year)
I	Investments in India in		
	i. Government Securities	2512,66,87	2919,57,50
	Less: Provision /Depreciation	-	-
	Net SLR	2512,66,87	2919,57,50
	ii. Other approved securities	-	-
	iii. Shares	-	-
	iv. Debentures and Bonds	34,82,40	40,00,25
	Less: Provision	-	-
	Sub total Non-SLR	34,82,40	40,00,25
	v. Subsidiaries and/or joint ventures	-	-
	vi. Others		
	IVP / KVP etc.	-	-
	Mutual Funds	25,00,00	35,00,00
	Less: Provision	-	-
	Sub total Non-SLR	25,00,00	35,00,00
	Grand Total Non-SLR (Net)	59,82,40	75,00,25
	TOTAL-Net Investments in India	2572,49,27	2994,57,75
II	Investments outside India	-	-
	Less: Provision /Depreciation	-	-
	TOTAL Net of II	-	-
	GRAND TOTAL (I+II)	2572,49,27	2994,57,75



CHIEF MANAGER (ACCOUNTS)

SCHEDULE-9
ADVANCES

(Amt in 000s)

	Particulars	As on 31.03.2023 (Current year)	As on 31.03.2022 (Previous year)
A	i. Bills purchased and discounted	-	-
	ii. Cash Credits, overdrafts and loans repayable on demand	8900,55,11	8026,27,58
	iii. Term Loan	3728,62,05	2977,71,05
	TOTAL	12629,17,16	11003,98,63
B	i. Secured by tangible assets	9418,72,50	10907,80,31
	ii Covered by Bank / Govt guarantees	-	-
	iii. Unsecured	3210,44,66	96,18,32
	TOTAL	12629,17,16	11003,98,63
C	I. Advances in India		
	i. Priority Sector	9914,13,34	8917,91,17
	Less: IBPC Issued	-	-
	Sub Total	9914,13,34	8917,91,17
	ii. Public Sector	-	-
	iii. Banks	-	-
	iv. Others	2715,03,82	2086,07,46
	TOTAL	12629,17,16	11003,98,63
	II. Advances Outside India:		
	i. Due from Banks	-	-
	ii. Due from others	-	-
	TOTAL	-	-
	Gross Advances	12893,00,07	11272,87,35
	Less: INCA	-	-
	Less: Provisions for B&D debts	263,82,91	268,88,72
	NET ADVANCES	12629,17,16	11003,98,63

SCHEDULE-10
FIXED ASSETS

(Amt in 000s)

	Particulars	As on 31.03.2023 (Current year)	As on 31.03.2022 (Previous year)
I	Premises		
	At cost as on 31st March	34,22	34,22
	i. Additions during the year	14,32,24	-
	ii. Deduction during the year	-	-
	iii. Depreciation during the year	59	59
	iv. Depreciation to date	928	869
	TOTAL I	14,57,18	25,53
II	Other Fixed Assets (including furniture and fixtures)		
	At cost as on 31st March	79,49,07	74,67,40
	i. Additions during the year	7,90,88	6,28,12
	ii. Deduction during the year	262	-1
	iii. Depreciation during the year	6,10,21	5,24,39
	iv. Depreciation to date	53,09,85	48,46,08
	TOTAL II	34,27,48	32,49,43
III	Capital work in progress		
	At cost as on 31st March	-	-
	i. Additions during the year	-	-
	ii. Deduction during the year	-	-
	TOTAL III	-	-
	TOTAL I & II.	48,84,66	32,74,96


CHIEF MANAGER (ACCOUNTS)

SCHEDULE-11
OTHER ASSETS

(Amt in 000s)

	Particulars	As on 31.03.2023 (Current year)	As on 31.03.2022 (Previous year)
I	Inter-office adjustments (Net)	-	-
II	Interest accrued	112,01,92	97,62,70
III	Tax paid in advances / tax deducted at source *	12,61,65	13,16,61
IV	Stationery and stamps	15	116
V	Non-banking assets acquired in satisfaction of claims	-	-
VI	Others		
	a) Int Subvention Recble from GOI / NABARD	225,86,41	205,93,68
	b) Miscellaneous Assets (Frauds, Cash stolen)	-	-
	c) Others (suspense utility services etc.)	10,97,45	25,42,35
	TOTAL	361,47,58	342,16,50

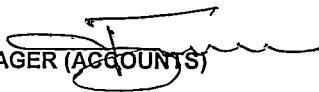
* Net of Provisions

SCHEDULE-12
CONTINGENT LIABILITIES

(Amt in 000s)

	Particulars	As on 31.03.2023 (Current year)	As on 31.03.2022 (Previous year)
I	Claims against the Bank not acknowledged as debts	4,83,16	4,83,17
II	Liability for partly paid Investments	-	-
III	Liability on account of outstanding forward exchange contracts	-	-
IV	Guarantee given on behalf of constituents		
	a. In India	9,70,46	10,80,87
	b. Outside India	-	-
V	Acceptances, Endorsments and other obligations	-	-
VI	Other items for which the Bank is contingently liable (DEAF Account)	25,74,66	3,67,82
	TOTAL	40,28,28	19,31,86

CHIEF MANAGER (ACCOUNTS)



SCHEDULE-13
INTEREST EARNED

(Amt in 000s)

	Particulars	For the Year ended 31.03.2023 (Current year)	For the Year ended 31.03.2022 (Previous year)
I	Interest on advances /discount on bills	1173,45,57	1046,95,89
II	Interest on Investments	192,97,73	222,48,09
	Less: amortisation of premium	-13820	-17650
III	Interest on balances with Reserve Bank of India and other inter-bank funds	123,34,29	81,94,14
IV	Others	3,95,24	4,65,52
	TOTAL	1492,34,63	1354,27,14

SCHEDULE-14
OTHER INCOME

(Amt in 000s)

	Particulars	For the Year ended 31.03.2023 (Current year)	For the Year ended 31.03.2022 (Previous year)
I	Commission, exchange and brokerage.	129,98,53	122,66,94
II	Profit on sale of Investments	98,58	22,03,41
	Less: Loss on Sale of Investments		
III	Profit on revaluation of investments		
	Less: Loss on revaluation of Investments	-	-
IV	Profit on sale of Land, Buildings and Other Assets		
	Less: Loss on sale of Land, Buildings and Other Assets	156	-
V	Profit on exchange transactions		
	Less: Loss on exchange transactions	-	-
VI	Income earned by way of dividends etc., from subsidiaries/companies and/or joint ventures in abroad/in India	-	-
VII	Miscellaneous Income	123,77,70	129,64,03
	TOTAL	254,76,37	274,34,38

SCHEDULE-15
INTEREST EXPENDED

(Amt in 000s)


	Particulars	For the Year ended 31.03.2023 (Current year)	For the Year ended 31.03.2022 (Previous year)
I	Interest on deposits	526,87,77	485,68,38
II	Interest on Reserve Bank of India / Inter bank borrowings	-	-
III	Others		
	a. SBI / Other Banks Overdraft	2,94,35	71,35
	b. NABARD - REFINANCE	183,27,24	170,21,24
	c. NHB - REFINANCE	4,61,08	5,74,59
	d. MUDRA, NSFDC etc	3,00,68	66,94
IV	Interest on IBPC participation	6,47,34	-
	TOTAL	727,18,46	663,02,50

CHIEF MANAGER (ACCOUNTS)

SCHEDULE-16
OPERATING EXPENSES

(Amt in 000s)

	Particulars	For the Year ended 31.03.2023 (Current year)	For the Year ended 31.03.2022 (Previous year)
I	Payments to and provisions for employees	261,04,21	224,58,73
II	Rent, taxes and lighting	16,41,19	16,31,81
III	Printing and stationery	1,77,69	1,04,59
IV	Advertisement and publicity	211	258
V	Depreciation on Bank's property	6,10,81	5,24,98
VI	Director's fees, allowances and expenses	0	-
VII	Auditors fees and expenses (including branch auditors)	52,80	44,64
VIII	Law charges	302	186
IX	Postage, Telegrams, Telephones etc.	41,06	42,92
X	Repairs and maintenance	12,92,13	11,18,73
XI	Insurance	17,72,79	15,35,88
XII	Other expenditure	69,93,04	53,38,34
	TOTAL	386,90,85	328,05,06


CHIEF MANAGER (ACCOUNTS)
Date: 24.04.2023