




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

Balance Sheet As on 31.03.2024

(Amt in 000s)			
Particulars	Sch.	As on 31.03.2024	As on 31.03.2023
CAPITAL AND LIABILITIES			
Capital	1	18,07,23	18,07,23
Reserves and Surplus	2	2495,05,12	1965,97,58
Deposits	3	14194,81,38	12610,32,78
Borrowings	4	6456,97,30	5167,05,26
Other Liabilities and Provisions	5	260,24,37	187,85,29
TOTAL		23425,15,40	19949,28,14
ASSETS			
Cash and Balances with Reserve Bank of India	6	566,24,07	514,44,07
Balances with Banks and Money at call and short notice	7	5368,10,34	3822,85,40
Investments	8	2383,81,52	2572,49,27
Advances	9	14576,01,69	12629,17,16
Fixed Assets	10	50,19,33	48,84,66
Other Assets	11	480,78,45	361,47,58
TOTAL		23425,15,40	19949,28,14
Contingent Liabilities	12	69,77,28	40,28,28
Bills for Collection			

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

As per our Report of even date
for M. Bhaskara Rao & Co.
Chartered Accountants
Firm Registration No. 000459S


M.V. Ramana Murthy
Partner
Membership No. 206439



For Telangana Grameena Bank


Sri.T. Chandra Sekhar
General Manager-I


Smt.Y. Sobha
CHAIRMAN



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

Sri. Umesh Ramling Swami
AGM, RBI
Director

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

Date: 30.04.2024
Place: Hyderabad



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

Profit and Loss for the year ended on 31.03.2024

Particulars	Sch.	(Amt in 000s)	
		Year ended on 31.03.2024	Year ended on 31.03.2023
I. Income			
Interest earned	13	1925,01,54	1492,34,63
Other income	14	269,95,23	254,76,37
Provision return back		0	0
Total		2194,96,77	1747,11,00
II. Expenditure			
Interest expended	15	1056,36,06	727,18,46
Operating expenses	16	400,10,65	386,90,85
Provisions and Contingencies			
Total		1486,30,69	1147,86,27
III. Profit / Loss			
Profit for the year before Tax		708,66,08	599,24,73
Less: Provision for Income Tax		-1780000	-1500000
Less(Add): DTL / (DTA)		-15,854	,12,20
Profit after Tax		529,07,54	449,36,93
Profit brought forward from previous year		1501,28,33	1150,18,78
Appropriations of Profit			
Transfer to Statutory reserves		105,81,51	89,87,38
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		12,80,00	8,40,00
Balance carried over to balance sheet		1911,74,36	1501,28,23

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

As per our Report of even date
for **M. Bhaskara Rao & Co.**
Chartered Accountants
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DGM (ABU-GSS), SBI, I
Director

Date: 30.04.2024
Place: Hyderabad

SCHEDULE-1 - CAPITAL

(Amt in 000s)

	Particulars	As on 31.03.2024	As on 31.03.2023
I	Authorised Capital	2000,00,00	2000,00,00
	(2,00,00,00,000 shares of Rs.10/- each)		
II	Issued Capital	18,07,23	18,07,23
	(1,80,72,295 shares of Rs.10/- each)		
III	Subscribed and Paid up Capital	18,07,23	18,07,23
	(1,80,72,295 shares of Rs.10/- each)		
	TOTAL	18,07,23	18,07,23

SCHEDULE-2 - RESERVES AND SURPLUS

(Amt in 000s)

	Particulars	As on 31.03.2024	As on 31.03.2023
I	Statutory Reserves		
	Opening Balance	421,38,12	331,50,73
	Additions during the year	105,81,51	89,87,38
	Deductions during the year	-	-
	Total	527,19,63	421,38,11
II	Capital Reserves		
	Opening Balance	4,91,14	4,91,14
	Additions during the year	-	-
	Deductions during the year	-	-
	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	38,40,00	30,00,00
	Additions during the year	12,80,00	8,40,00
	Deductions during the year	-	-
	Total	51,20,00	38,40,00
IV	Revenue and other Reserves		
	Opening Balance	-	-
	Additions during the year	-	-
	Deductions during the year	-	-
	Total	-	-
V	Balance of Profit & Loss Account	1911,74,35	1501,28,33
	TOTAL (I, II, III, IV & V)	2495,05,12	1965,97,58

SCHEDULE-3 - DEPOSITS

(Amt in 000s)

	Particulars	As on 31.03.2024	As on 31.03.2023
A. I.	Demand Deposits		
	i. From Banks	-	-
	ii. From Others	148,69,69	118,82,78
II	Saving Bank Deposit	4993,33,97	4168,97,92
III	Term Deposits		
	i. From Banks	2622,05,59	2434,51,72
	ii. From Others	6430,72,13	5888,00,36
	TOTAL of (I II and III)	14194,81,38	12610,32,78
B.	I. Deposits of branches in India	14194,81,38	12610,32,78
	II. Deposits of branches outside India	-	-
	TOTAL	14194,81,38	12610,32,78


CHIEF MANAGER (ACCOUNTS)


SCHEDULE-4 - BORROWINGS

	Particulars	As on 31.03.2024	As on 31.03.2023
I	Borrowing in India		
	i. Reserve Bank of India	210,00,00	190,00,00
	ii. Other Banks (SBI & APCOB)	679,16,14	101,21,50
	iii. Other institutions and agencies		
	a) NABARD	5321,85,86	4777,86,96
	b) National Housing Bank (NHB)	230,52,80	88,85,20
	c) NSFDC	15,42,50	9,11,60
II	Borrowings outside India	-	-
	Total (I & II)	6456,97,30	5167,05,26
	Borrowings included in I & II above	6456,97,30	5167,05,26
	TOTAL OF I & II	6456,97,30	5167,05,26

SCHEDULE-5 - OTHER LIABILITIES AND PROVISIONS

(Amt in 000s)

	Particulars	As on 31.03.2024	As on 31.03.2023
I	Bills payable	25,06,68	23,74,66
II	Inter-office adjustment (Net)	,19,91	,92,68
III	Interests accrued	19,74,26	15,60,26
IV	Others (including provisions)		
	General Provision on Standard Advances	47,84,69	42,51,70
	Provision for Pension & NPS	-	-
	Provision for Income Tax	-	-
	Others Liabilities	167,38,83	105,05,99
	TOTAL	260,24,37	187,85,29

SCHEDULE-6 CASH AND BALANCES WITH RESERVE BANK OF INDIA

(Amt in 000s)

	Particulars	As on 31.03.2024	As on 31.03.2023
I	Cash in hand	46,95,52	60,66,75
II	Balance with Reserve Bank of India		
	i. In Current Account	519,28,55	453,77,32
	ii. In other Accounts	-	-
	TOTAL (I and II)	566,24,07	514,44,07


CHIEF MANAGER (ACCOUNTS)


SCHEDULE-7 BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE

	Particulars	As on 31.03.2024	As on 31.03.2023
I	In India:		
	i) Balances with Banks:		
	a. In current Accounts	23,44,66	25,56,94
	b. In other Deposit Accounts	5344,65,68	3797,28,46
	ii) Money at call and short notice		
	a. With Banks	-	-
	b. With other institutions	-	-
	TOTAL (i & ii)	5368,10,34	3822,85,40
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)	5368,10,34	3822,85,40

SCHEDULE-8 INVESTMENTS

(Amt in 000s)

	Particulars	As on 31.03.2024	As on 31.03.2023
I	Investments in India in		
	i. Government Securities	2368,81,52	2512,66,87
	Less: Provision /Depreciation	-	-
	Net SLR	2368,81,52	2512,66,87
	ii. Other approved securities	-	-
	iii. Shares	-	-
	iv. Debentures and Bonds	15,00,00	34,82,40
	Less: Provision	-	-
	Sub total Non-SLR	15,00,00	34,82,40
	v. Subsidiaries and/or joint ventures	-	-
	vi. Others		
	IVP / KVP etc.	-	-
	Mutual Funds	-	25,00,00
	Less: Provision	-	-
	Sub total Non-SLR	-	25,00,00
	Total Non-SLR (Net)	15,00,00	59,82,40
	TOTAL-Net Investments in India	2383,81,52	2572,49,27
II	Investments outside India	0	0
	Less: Provision /Depreciation	0	0
	TOTAL Net of II	0	0
	GRAND TOTAL (I+II)	2383,81,52	2572,49,27

CHIEF MANAGER (ACCOUNTS)



SCHEDULE-9 ADVANCES

	Particulars	As on 31.03.2024	As on 31.03.2023
A	i. Bills purchased and discounted	-	-
	ii. Cash Credits, overdrafts and loans repayable on demand	9983,51,69	8900,55,11
	iii. Term Loan	4592,50,00	3728,62,05
	TOTAL	14576,01,69	12629,17,16
B	i. Secured by tangible assets	11738,32,67	9418,72,50
	ii Covered by Bank / Govt guarantees	-	-
	iii. Unsecured	2837,69,02	3210,44,66
	TOTAL	14576,01,69	12629,17,16
C	I. Advances in India		
	i. Priority Sector	11144,32,52	9914,13,34
	Less: IBPC Issued	-	-
	Sub Total	11144,32,52	9914,13,34
	ii. Public Sector	-	-
	iii. Banks	-	-
	iv. Others	3431,69,17	2715,03,82
	TOTAL	14576,01,69	12629,17,16
	II. Advances Outside India:		
	i. Due from Banks	-	-
	ii. Due from others	-	-
	TOTAL	-	-
	GROSS ADVANCES	14840,69,44	12893,00,07
	Less: INCA	0	0
	Less: Provisions for B&D debts	264,67,75	263,82,91
	NET ADVANCES	14576,01,69	12629,17,16

SCHEDULE-10 FIXED ASSETS

(Amt in 000s)

	Particulars	As on 31.03.2024	As on 31.03.2023
I	Premises		
	At cost as on 31st March	14,66,46	,34,22
	i. Additions during the year	-	14,32,24
	ii. Deduction during the year	-	-
	iii. Depreciation during the year	80	59
	iv. Depreciation to date	,10,08	928
	TOTAL I	14,56,38	14,57,18
II	Other Fixed Assets (including furniture and fixtures)		
	At cost as on 31st March	85,05,05	79,49,07
	i. Additions during the year	8,45,95	7,90,88
	ii. Deduction during the year	378	262
	iii. Depreciation during the year	7,06,70	6,10,21
	iv. Depreciation to date	57,84,27	53,09,85
	TOTAL II	35,62,95	34,27,48
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.	50,19,33	48,84,66



CHIEF MANAGER (ACCOUNTS)

SCHEDULE-11 OTHER ASSETS

	Particulars	As on 31.03.2024	As on 31.03.2023
I	Inter-office adjustments (Net)	-	-
II	Interest accrued	189,17,42	112,01,92
III	Tax paid in advances / tax deducted at source *	6,28,58	12,61,65
IV	Stationery and stamps	25	15
V	Non-banking assets acquired in satisfaction of claims	-	-
VI	Others		
	a) Int Subvention Recble from GOI / NABARD	272,46,76	225,86,41
	b) Miscellaneous Assets (Frauds, Cash stolen)	-	-
	c) Others (suspense utility services etc.)	12,85,44	10,97,45
	TOTAL	480,78,45	361,47,58

* Net of Provisions

SCHEDULE-12 CONTINGENT LIABILITIES

	Particulars	As on 31.03.2024	As on 31.03.2023
I	Claims against the Bank not acknowledged as debts	4,83,16	4,83,16
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	6,76,05	9,70,46
	b. Outside India	-	-
V	Acceptances, Endorsements and other obligations	-	-
VI	Other items for which the Bank is contingently liable (DEAF Account)	58,18,07	25,74,66
	TOTAL	69,77,28	40,28,28


CHIEF MANAGER (ACCOUNTS)



SCHEDULE-13 INTEREST EARNED

(Amt in 000s)

	Particulars	Year ended on 31.03.2024	Year ended on 31.03.2023
I	Interest on advances /discount on bills	1368,12,71	1173,45,57
II	Interest on Investments	174,90,35	192,97,73
	Less: amortisation of premium	-13,055	-13,820
III	Interest on balances with Reserve Bank of India and other inter-bank funds	381,56,27	123,34,29
IV	Others	1,72,76	3,95,24
	TOTAL	1925,01,54	1492,34,63

SCHEDULE-14 OTHER INCOME

(Amt in 000s)

	Particulars	Year ended on 31.03.2024	Year ended on 31.03.2023
I	Commission, exchange and brokerage.	137,84,59	129,98,53
II	Profit on sale of Investments		
	Less: Loss on Sale of Investments	1,54,70	,98,58
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	-21.49749	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	130,56,15	123,77,70
	TOTAL	269,95,23	254,76,37

SCHEDULE-15 INTEREST EXPENDED

(Amt in 000s)

	Particulars	Year ended on 31.03.2024	Year ended on 31.03.2023
I	Interest on deposits	740,86,25	526,87,77
II	Interest on Reserve Bank of India / Inter bank borrowings	-	-
III	Others		
	a. SBI / Other Banks Overdraft	27,66,51	2,94,35
	b. NABARD - REFINANCE	265,45,93	183,27,24
	c. NHB - REFINANCE	11,14,16	4,61,08
	d. MUDRA, NSFDC etc	11,23,21	3,00,68
IV	Interest on IBPC participation	-	6,47,34
	TOTAL	1056,36,06	727,18,46


 CHIEF MANAGER (ACCOUNTS)


SCHEDULE-16 OPERATING EXPENSES

(Amt in 000s)

	Particulars	Year ended on 31.03.2024	Year ended on 31.03.2023
I	Payments to and provisions for employees	306,17,45	261,04,21
II	Rent, taxes and lighting	17,25,50	16,41,19
III	Printing and stationery	1,82,52	1,77,69
IV	Advertisement and publicity	92.6414	210.93482
V	Depreciation on Bank's property	7,06,92	6,10,81
VI	Director's fees, allowances and expenses	-	-
VII	Auditors fees and expenses (including branch auditors)	,39,20	,52,80
VIII	Law charges	558.78	301.6
IX	Postage, Telegrams, Telephones etc.	,38,72	,41,06
X	Repairs and maintenance	13,63,59	12,92,13
XI	Insurance	15,81,12	17,72,79
XII	Other expenditure	37,49,12	69,93,04
	TOTAL	400,10,65	386,90,85


CHIEF MANAGER (ACCOUNTS)

Date: 30.04.2024

