



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

Balance Sheet As on 31.03.2022

(Amt in 000s)

Particulars	Sch.	As on 31.03.2022	As on 31.03.2021
CAPITAL & LIABILITIES			
Capital	1	18,07,23	18,07,23
Reserves and Surplus	2	1516,60,65	1143,44,35
Deposits	3	11039,78,81	10109,15,07
Borrowings	4	4011,54,95	3934,42,21
Other Liabilities and Provisions	5	123,85,74	168,26,70
TOTAL		16709,87,38	15373,35,56
ASSETS			
Cash and Balances with Reserve Bank of India	6	454,81,61	397,30,61
Balances with Banks and Money at call and short notice	7	1881,57,93	1312,68,10
Investments	8	2994,57,75	3356,84,85
Advances	9	11003,98,63	9898,83,11
Fixed Assets	10	32,74,96	31,71,84
Other Assets	11	342,16,50	375,97,05
TOTAL		16709,87,38	15373,35,56
Contingent Liabilities	12	19,31,86	11,85,84
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




Sri V. Raghunandan
Partner, M.No. 026255

For Telangana Grameena Bank


Smt K.P. Shobha Rani
General Manager- I


Sri Anil Kumar Kalbhore,
AGM, RBI
Director

Sri M. Raghunandan Rao, IAS,
Secretary to GoT
Director

Sri K. Pradeep,
GM, SBI, Corporate Centre
Director


Sri Natarajan,
DGM, SBI, LHO
Director

Director


Sri V. Arvind
CHAIRMAN

Tulasi
19/4/2022
Smt Siva Tulasi Devata,
DGM, NABARD
Director

Sri Rayi Ravi,
Addl. Secretary to GoT
Director

Date: 19.04.2022
Place: Hyderabad



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

Profit & Loss as at the end of 31.03.2022

(Amt in 000s)

Particulars	Sch.	For the Year ended 31.03.2022	For the Year ended 31.03.2021
I. Income			
Interest earned	13	1354,27,14	1289,59,27
Other income	14	274,34,38	251,52,75
Total		1628,61,52	1541,12,02
II. Expenditure			
Interest expended	15	663,02,50	714,78,27
Operating expenses	16	328,05,06	346,22,73
Provisions and contingencies		145,66,57	83,01,90
Total		1136,74,13	1144,02,90
III. Profit / Loss			
Profit / loss(-) for the year- PBT		491,87,39	397,09,12
Less: Provision for Income Tax		118,52,00	103,00,00
Less(Add): DTL / DTA		19,10	12,78
Profit after Tax		373,16,29	293,96,34
Appropriations of Profit			
Transfer to Statutory reserves		74,63,26	58,79,27
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		30,00,00	0
Balance carried over to balance sheet		268,53,03	235,17,07
TOTAL		373,16,29	293,96,34

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


Sri V. Raghunandan
Partner, M.No. 026255

Sri M. Raghunandan Rao, IAS,
Secretary to GoT
Director


Sri K. Pradeep,
GM, SBI, Corporate Centre
Director


Date: 19.04.2022
Place: Hyderabad

For Telangana Grameena Bank


Smt K.P. Shobha Rani
General Manager-I


Sri Anil Kumar Kalbhore,
AGM, RBI
Director


Sri Natarajan,
DGM, SBI, LHO
Director


Sri V. Arvind
CHAIRMAN


Smt Siva Tulasi Devata,
DGM, NABARD
Director

Sri Rayi Ravi,
Addl. Secretary to GoT
Director

SCHEDULE-1 : CAPITAL

(Amt in 000s)

	Particulars	As on 31.03.2022 (Current year)	As on 31.03.2021 (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	1,80,723	1,80,723

SCHEDULE-2 : RESERVES & SURPLUS

(Amt in 000s)

	Particulars	As on 31.03.2022 (Current year)	As on 31.03.2021 (Previous year)
I	Statutory Reserves		
	Opening Balance	256,87,47	198,08,20
	Additions during the year	74,63,26	58,79,27
	Deductions during the year		
	Total	331,50,73	256,87,47
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	0	0
	Additions during the year	0	0
	Deductions during the year	0	0
	Total	0	0
IV	Special Reserve U/s 36(1)(viii)		
	Opening Balance	0	0
	Additions during the year	30,00,00	0
	Deductions during the year	0	0
	Total	30,00,00	0
IV	Revenue and other Reserves		
	Opening Balance	0	0
	Additions during the year	0	0
	Deductions during the year	0	0
	Total	0	0
V	Balance of Profit & Loss Account	1150,18,78	881,65,74
	TOTAL (I, II, III, IV & V)	1516,60,65	1143,44,35

SCHEDULE-3 : DEPOSITS

(Amt in 000s)

	Particulars	As on 31.03.2022 (Current year)	As on 31.03.2021 (Previous year)
A. I.	Demand Deposits		
	i. From Banks	0	0
	ii. From Others	104,98,88	97,63,38
II	Saving Bank Deposit	4202,24,22	3750,77,31
III	Term Deposits		
	i. From Banks	1169,11,40	642,30,12
	ii. From Others	5563,44,31	5618,44,26
	TOTAL of (I II and III)	11039,78,81	10109,15,06
B.	I. Deposits of branches in India	11039,78,81	10109,15,06
	II. Deposits of branches outside India	0	0
	TOTAL	11039,78,81	10109,15,07



CHIEF MANAGER (ACCOUNTS)

SCHEDULE-4 : BORROWINGS

(Amt in 000s)

	Particulars	As on 31.03.2022 (Current year)	As on 31.03.2021 (Previous year)
I	Borrowing in India		
	i. Reserve Bank of India	0	0
	ii. Other Banks (SBI & APCOB)	58,98,03	15,78,01
	iii. Other institutions and agencies		
	a) NABARD	3822,87,65	3752,47,29
	b) National Housing Bank (NHB)	114,78,80	140,72,40
	c) MUDRA	4,42,50	10,32,50
	d) NSFDC	10,47,97	15,12,01
II	Borrowings outside India	0	0
	Total (I & II)	4011,54,95	3934,42,21
	Secured Borrowings included in I & II	4011,54,95	3934,42,21
	TOTAL OF I & II	4011,54,95	3934,42,21

SCHEDULE-5 : OTHER LIABILITIES AND PROVISIONS

(Amt in 000s)

	Particulars	As on 31.03.2022 (Current year)	As on 31.03.2021 (Previous year)
I	Bills payable	25,65,20	27,88,06
II	Inter-office adjustment (Net)	1,44,96	0
III	Interests accrued	13,52,82	16,79,04
IV	Others (including provisions)		
	General Provision on Standard Advances	37,70,35	28,53,69
	Provision for Pension & NPS	0	0
	Provision for Income Tax	0	0
	Others Liabilities	45,52,41	95,05,91
	TOTAL	123,85,74	168,26,70

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

(Amt in 000s)

	Particulars	As on 31.03.2022 (Current year)	As on 31.03.2021 (Previous year)
I	Cash in hand	60,62,37	62,07,85
II	Balance with Reserve Bank of India		
	i. In Current Account	394,19,24	335,22,76
	ii. In other Accounts	0	0
	TOTAL (I and II)	454,81,61	397,30,61



CHIEF MANAGER (ACCOUNTS)

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

(Amt in 000s)

	Particulars	As on 31.03.2022 (Current year)	As on 31.03.2021 (Previous year)
I	In India:		
	i) Balances with Banks:		
	a. In current Accounts	28,29,39	52,21,36
	b. In other Deposit Accounts	1853,28,54	1260,46,74
	ii) Money at call and short notice		
	a. With Banks	0	0
	b. With other institutions	0	0
	TOTAL (i & ii)	1881,57,93	1312,68,10
II	Out side India:		
	i. In current Accounts	0	0
	ii. In other Dep.Accounts	0	0
	iii. Money at call and short notice	0	0
	TOTAL (i, ii, iii)	0	0
	GRAND TOTAL (I and II)	1881,57,93	1312,68,10

SCHEDULE-8 : INVESTMENTS

(Amt in 000s)

	Particulars	As on 31.03.2022 (Current year)	As on 31.03.2021 (Previous year)
I	Investments in India in		
	i. Government Securities	2919,57,50	3279,55,06
	Less: Provision /Depreciation	0	0
	Net SLR	2919,57,50	3279,55,06
	ii. Other approved securities	0	0
	iii. Shares	0	0
	iv. Debentures and Bonds	40,00,25	45,29,95
	Less: Provision	0	0
	Sub total Non-SLR	40,00,25	45,29,95
	v. Subsidiaries and/or joint ventures	0	0
	vi. Others		
	IVP / KVP etc.	0	0
	Mutual Funds	35,00,00	31,99,84
	Less: Provision	0	0
	Sub total Non-SLR	35,00,00	31,99,84
	Grand Total Non-SLR (Net)	75,00,25	77,29,79
	TOTAL-Net Investments in India	2994,57,75	3356,84,85
II	Investments outside India	0	0
	Less: Provision /Depreciation	0	0
	TOTAL Net of II	0	0
	GRAND TOTAL (I+II)	2994,57,75	3356,84,85



CHIEF MANAGER (ACCOUNTS)

SCHEDULE-9 : ADVANCES

(Amt in 000s)

	Particulars	As on 31.03.2022 (Current year)	As on 31.03.2021 (Previous year)
A	i. Bills purchased and discounted	0	0
	ii. Cash Credits, overdrafts and loans repayable on demand	8026,27,58	7210,28,13
	iii. Term Loan	2977,71,05	2688,54,98
	TOTAL	11003,98,63	9898,83,11
B	i. Secured by tangible assets	10907,80,31	9816,12,28
	ii Covered by Bank / Government guara	0	63,85,33
	iii. Unsecured	96,18,32	18,85,50
	TOTAL	11003,98,63	9898,83,11
C	I. Advances in India		
	i. Priority Sector	8917,91,17	8267,19,07
	ii. Public Sector	0	0
	iii. Banks	0	0
	iv. Others	2086,07,46	1631,64,04
	TOTAL	11003,98,63	9898,83,11
	II. Advances Outside India:		
	i. Due from Banks	0	0
	ii. Due from others	0	0
	TOTAL	0	0
	Gross Advances	11272,87,35	10103,75,78
	Less: INCA	0	0
	Less: Provisions for B&D debts	268,88,72	204,92,67
	NET ADVANCES	11003,98,63	9898,83,11

SCHEDULE-10 : FIXED ASSETS

(Amt in 000s)

	Particulars	As on 31.03.2022 (Current year)	As on 31.03.2021 (Previous year)
I	Premises		
	At cost as on 31st March	34,22	34,22
	i. Additions during the year	0	0
	ii. Deduction during the year	0	0
	iii. Depreciation during the year	59	57
	iv. Depreciation to date	8,69	8,10
	TOTAL I	25,53	26,12
II	Other Fixed Assets (including furniture and fixtures)		
	At cost as on 31st March	74,67,40	71,73,47
	i. Additions during the year	6,28,12	7,13,74
	ii. Deduction during the year	1	2
	iii. Depreciation during the year	5,24,39	4,61,13
	iv. Depreciation to date	48,46,08	47,41,47
	TOTAL II	32,49,43	31,45,72
III	Capital work in progress		
	At cost as on 31st March	0	0
	i. Additions during the year	0	0
	ii. Deduction during the year	0	0
	TOTAL III	0	0
	TOTAL I & II.	32,74,96	31,71,84



CHIEF MANAGER (ACCOUNTS)

SCHEDULE-11 : OTHER ASSETS

(Amt in 000s)

	Particulars	As on 31.03.2022 (Current year)	As on 31.03.2021 (Previous year)
I	Inter-office adjustments (Net)	0	3,72,25
II	Interest accrued	97,62,70	91,74,68
III	Tax paid in advances / tax deducted at	13,16,61	25,81,62
IV	Stationery and stamps	1,16	1,30
V	Non-banking assets acquired in satisfaction of claims	0	0
VI	Others		
	a) Int Subvention Recble from GOI / NABARD	205,93,68	240,89,36
	b) Miscellaneous Assets (Frauds, Cash stolen)	0	0
	c) Others (suspense utility services etc.)	25,42,35	13,77,84
	TOTAL	342,16,50	375,97,05

* Net of Provisions

SCHEDULE-12 : CONTINGENT LIABILITIES

(Amt in 000s)

	Particulars	As on 31.03.2022 (Current year)	As on 31.03.2021 (Previous year)
I	Claims against the Bank not acknowledged as debts	4,83,17	0
II	Liability for partly paid Investments	0	0
III	Liability on account of outstanding forward exchange contracts	0	0
IV	Guarantee given on behalf of constituents	0	0
	a. In India	10,80,87	9,57,27
	b. Outside India	0	0
V	Acceptances, Endorsements and other	0	0
VI	Other items for which the Bank is contingently liable (DEAF Account)	3,67,82	2,28,57
	TOTAL	19,31,86	11,85,84



CHIEF MANAGER (ACCOUNTS)

SCHEDULE-13 : INTEREST EARNED

(Amt in 000s)

	Particulars	For the Year ended 31.03.2022 (Current Year)	For the Year ended 31.03.2021 (Previous Year)
I	Interest on advances /discount on bills	1046,95,89	933,09,06
II	Interest on Investments	222,48,09	220,14,19
	Less: amortisation of premium	-1,76,50	-93,66
III	Interest on balances with Reserve Bank of India and other inter-bank funds	81,94,14	135,69,05
IV	Others	4,65,52	1,60,63
	TOTAL	1354,27,14	1289,59,27

SCHEDULE-14 : OTHER INCOME

(Amt in 000s)

	Particulars	For the Year ended 31.03.2022 (Current Year)	For the Year ended 31.03.2021 (Previous Year)
I	Commission, exchange and brokerage.	122,66,94	120,35,06
II	Profit on sale of Investments		
	Less: Loss on Sale of Investments	22,03,41	15,24,67
III	Profit on revaluation of investments		
	Less: Loss on revaluation of Investments	0	0
IV	Profit on sale of Land, Buildings and Other Assets		
	Less: Loss on sale of Land, Buildings	0	0
V	Profit on exchange transactions		
	Less: Loss on exchange transactions	0	0
VI	Income earned by way of dividends etc., from subsidiaries/companies and/or joint ventures in abroad/in India	0	0
VII	Miscellaneous Income	129,64,03	115,93,02
	TOTAL	274,34,38	251,52,75

SCHEDULE-15 : INTEREST EXPENDED

(Amt in 000s)

	Particulars	For the Year ended 31.03.2022 (Current Year)	For the Year ended 31.03.2021 (Previous Year)
I	Interest on deposits	485,68,38	500,51,91
II	Interest on Reserve Bank of India / Inter bank borrowings	0	0
III	Others		
	a. SBI Overdraft	71,35	20,64
	b. NABARD - REFINANCE	170,21,24	206,07,87
	c. NHB - REFINANCE	5,74,59	6,89,87
	d. MUDRA, NSFDC etc	66,94	1,07,98
	TOTAL	663,02,50	714,78,27



CHIEF MANAGER (ACCOUNTS)

SCHEDULE-16 : OPERATING EXPENSES

(Amt in 000s)

	Particulars	For the Year ended 31.03.2022 (Current Year)	For the Year ended 31.03.2021 (Previous Year)
I	Payments to and provisions for employees	224,58,73	243,18,77
II	Rent, taxes and lighting	16,31,81	15,26,42
III	Printing and stationery	1,04,59	1,08,23
IV	Advertisement and publicity	2,58	1,63
V	Depreciation on Bank's property	5,24,98	4,61,70
VI	Director's fees, allowances and expenses	0	0
VII	Auditors fees and expenses (including branch auditors)	44,64	52,22
VIII	Law charges	1,86	4,67
IX	Postage, Telegrams, Telephones etc.	42,92	50,61
X	Repairs and maintenance	11,18,73	12,24,93
XI	Insurance	15,35,88	15,34,31
XII	Other expenditure	53,38,34	53,39,24
	TOTAL	328,05,06	346,22,73


CHIEF MANAGER (ACCOUNTS)

Date: 19.04.2022