



प्रारूप-ए / Form "A"  
बड़ौदा राजस्थान क्षेत्रीय ग्रामीण बैंक  
Baroda Rajasthan Kshetriya Gramin Bank  
31 मार्च 2013 का तुलन पत्र  
Balance Sheet as on 31st March 2013

For 3 Months only

(000's अनंकित Omitted)

		अनुसूची Schedule	31-03-13 को As on 31-03-13
<b>पूंजी और दायित्व</b>	<b>CAPITAL &amp; LIABILITIES</b>		
पूंजी	Capital	1	80000
आरक्षितियां और अधिशेष	Reserve & Surplus	2	2549159
जमा राशियां	Deposits	3	70906996
उधार	Borrowings	4	18171132
अन्य देनदारियां तथा प्रावधान	Other Liabilities & Provisions	5	1543246
शेयर केपीटल डिपोजिट	Share Capital Deposit		3013380
<b>योग</b>	<b>TOTAL</b>		<b>96263913</b>
<b>आस्तियां</b>	<b>ASSETS</b>		
भारतीय रिजर्व बैंक में नकदी	Cash & balances with Reserve		
एवं अतिशेष	Bank of India	6	3612423
बैंको में अतिशेष और मांग तथा	Balances with Banks & money		
अल्प सूचना पर प्राप्य धन	at call and short notice	7	18473956
विनिधान	Investments	8	15909038
अग्रिम	Advances	9	55673484
स्थिर आस्तियां	Fixed Assets	10	173200
अन्य आस्तियां	Other Assets	11	2421812
<b>योग</b>	<b>TOTAL</b>		<b>96263913</b>
समाश्रित दायित्व	Contingent Liabilities	12	101648
संग्रहण के लिये बिल	Bills for Collection		138411
महत्वपूर्ण लेखा नीतियां	Significant Accounting policies	17	
लेखों पर टिप्पणियां	Notes on Accounts	18	

उपर दर्शायी गयी अनुसूचियां तुलन - पत्र का ही एक भाग है

उक्त तिथि के हमारे प्रतिवेदन के अनुसार

गान्धे-मुक्त निशित एण्ड कम्पनी

सनदी लेखाकार

FRN 007963C

*Sanjay*  
(संजय खण्डेलवाल)

साक्षेदार

मेम्बरशिप नं. 0401266

स्थान : अजमेर

दिनांक : 14-05-2013

*Cybidharan*

आर. गिरिधरन  
निदेशक

*animesh*

अनिमेष चौहान  
निदेशक

*M. S. Foga*  
डॉ. एम.एस. फोगा  
अध्यक्ष

*Ram*

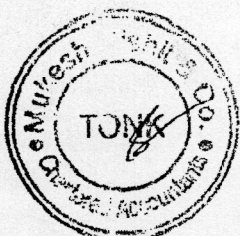
आर.ए. मिश्रा  
निदेशक

*K. J. ...*

के.एल. अग्रवाल  
व.प्रबन्धक(लेखा व निवेश)

*M. S. Foga*  
सी.आर. मीणा  
निदेशक

*...*  
आलोक तिवारी  
महाप्रबन्धक





**प्रारूप-बी / Form "B"**  
**बड़ौदा राजस्थान क्षेत्रीय ग्रामीण बैंक**  
**Baroda Rajasthan Kshetriya Gramin Bank**  
**31.03.2013 को समाप्त अवधि का लाभ हानि खाता**  
**Profit & Loss Account for the Period ended 31.03.13**

(000's अनंकित Omitted)

		अनुसूची क्र.	01-01-13 to 31-03-13
		Schedule No.	( 3 Months )
<b>आय</b>	<b>INCOME</b>		
अर्जित आय	Interest earned	13	1948447
अन्य आय	Other Income	14	86655
<b>योग</b>	<b>TOTAL</b>		<b>2035102</b>
<b>व्यय</b>	<b>EXPENDITURE</b>		
व्यय किया गया व्याज	Interest Expended	15	1374014
परिचालन व्यय	Operating Expenses	16	490990
उपबन्ध और आकस्मिक व्यय	Provisions & Contingencies		-230451
<b>योग</b>	<b>TOTAL</b>		<b>1634553</b>
<b>लाभ/हानि</b>	<b>PROFIT/LOSS</b>		
वर्ष का शुद्ध लाभ	Net Profit for the year		400549
अग्रणीत लाभ	Profit brought forward		1079307
<b>योग</b>	<b>TOTAL</b>		<b>1479856</b>
<b>विनियोग</b>	<b>APPROPRIATIONS</b>		
अन्तरण -	Transfer to -		
कानूनी आरक्षितियों को	Statutory Reserves		
अन्य आरक्षितियों को	Other Reserves		
सरकार/प्रस्तावित लाभांशों को	Govt./Proposed Dividend		
अतिशेष जो आगे तुलन-पत्र में ले जाया गया	Balance Carried over to Balance Sheet		1479856
<b>योग</b>	<b>TOTAL</b>		<b>1479856</b>
महत्वपूर्ण लेखा नीतियां	Significant Accounting Policies	17	
लेखों पर टिप्पणियां	Notes on Accounts	18	

The Schedules referred to above form an integral part of the Profit & Loss Account

As per our report of even date

**For-Mukesh Nishit & Co.**

Chartered Accountants

FRN 007963C

**Sanjay**  
(Sanjay Khandelwal)

Partner

Membership No. 0401266

Place : Ajmer

Date : 14-05-2013

**R. Shridharan**  
Director

**Animesh Chauhan**  
Director

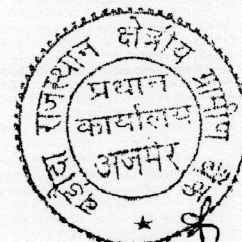
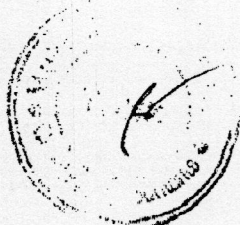
**Dr. M.S. Phogat**  
Chairman

**R.A. Misra**  
Director

**C. R. Meena**  
Director

**K. L. Agarwal**  
Sr. Manager  
(Acct. & Investment)

**Alok Tewary**  
General Manager





## अनुसूची-1 पूंजी / SCHEDULE-1 - CAPITAL

(000's अनंकित Omitted)

31-03-13 को

As on 31-03-13

I	राष्ट्रीय बैंकों के लिये	FOR NATIONALISED BANK	--
	पूँजी(केन्द्रीय सरकार के पूर्ण स्वामित्व में)	Capital (Fully owned by Central Government)	
II	भारत के बाहर निगमित बैंकों के लिए	FOR BANKS INCORPORATED OUTSIDE INDIA	--
	योग	TOTAL	--
III	अन्य बैंकों के लिये	FOR OTHER BANKS	
	प्राधिकृत पूंजी	Authorised Capital	100000
	(100/- रु. प्रति शेयर वाले 10,00,000 शेयर)	(10,00,000 Shares of Rs.100/-each)	
	पुरोद्धृत पूंजी	Issued Capital	80000
	(100/- रु. प्रति शेयर वाले 8,00,000 शेयर)	(8,00,000 Shares of Rs.100/-each)	
	प्रतिश्रुत पूंजी	Subscribed Capital	80000
	(100/- रु. प्रति शेयर वाले 8,00,000 शेयर)	(8,00,000 Shares of Rs.100/-each)	
	आहूत पूंजी	Called-up Capital	80000
	(100/- रु. प्रति शेयर वाले 8,00,000 शेयर)	(8,00,000 Shares of Rs.100/-each)	
	घटाईये : आहूत असमादत राशियां	LESS : Calls unpaid	--
	जोड़िये : समग्रहृत शेयर	Add : Forfeited Shares	--

## अनुसूची-2 आरक्षितियां और अधिशेष / SCHEDULE-2 RESERVES &amp; SURPLUS

(000's अनंकित Omitted)

31-03-13 को

As on 31-03-13

I	कानूनी आरक्षितियां	Statutory Reserves	603189
II	पूँजी आरक्षितियां	Capital Reserves	-
III	शेयर प्रीमियम	Share Premium	-
IV	राजस्व और अन्य आरक्षितियां	Revenue & Other Reserves	466114
V	लाभ-हानि का अतिशेष	Balance in Profit and Loss A/c	1479856
	योग	TOTAL	2549159



अनुसूची- 3 निक्षेप/ SCHEDULE- 3 - DEPOSITS

2

(000's अनअंकित Omitted)

31-03-13 को

As on 31-03-13

I	मांग निक्षेप	Demand Deposits	
	क. बैंको से	From banks	99761
	ख. अन्य से	From Others	1194473
II	बचत बैंक निक्षेप	Savings Bank Deposits	36325831
III	कालिक निक्षेप	Term Deposits	
	क. बैंको से	From banks	82856
	ख. अन्य से	From Others	33204075
	योग	TOTAL	70906996

अनुसूची- 4-उधार/ SCHEDULE- 4 - BORROWINGS

(000's अनअंकित Omitted)

31-03-13 को

As on 31-03-13

I	भारत में उधार	Borrowings in India	
i	भारतीय रिजर्व बैंक	Reserve Bank of India	--
ii	अन्य बैंक	Other Banks	74350
iii	अन्य संस्थान और अभिकरण	Other Institutions and agencies	18096782
II	भारत के बाहर से उधार	Borrowings outside India	--
	योग (I+II)	TOTAL	18171132
	उपर I और II में सम्मिलित	Secured borrowings	
	प्रतिभूत उधार	included in I & II above	18171132

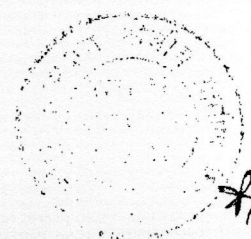
अनुसूची-5 अन्य दायित्व और उपबन्ध/ SCHEDULE- 5 OTHER LIABILITIES AND PROVISIONS

(000's अनअंकित Omitted)

31-03-13 को

As on 31-03-13

I	सदेय बिल	Bills Payable	138027
II	प्रोद्भूत ब्याज	Interest accrued	421358
III	अन्य (प्रावधानों सहित)	Others (Including provisions)	983861
	योग	TOTAL	1543246





अनुसूची-6 भारतीय रिजर्व बैंक में नकदी और अतिशेष

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

(000's अनंकित Omitted)

31-03-13 को

As on 31-03-13

I हाथ नगदी	Cash in Hand	675089
II भारतीय रिजर्व बैंक में चालू खातों में अतिशेष	Balances with Reserve Bank of India in Current Account	2937334
योग	<b>TOTAL</b>	<b>3612423</b>

अनुसूची-7 बैंक में अतिशेष और मांग पर तथा अल्प सूचना पर प्राप्त धन

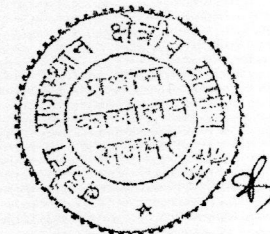
**SCHEDULE-7- BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE**

(000's अनंकित Omitted)

31-03-13 को

As on 31-03-13

I भारत में	IN INDIA	
i बैंकों में अतिशेष	Balances with Banks	
(क) चालू खातों में	In Current Accounts	837529
(ख) अन्य जमा खातों में	In Other Deposit Accounts	17636427
ii मांग पर और अल्प सूचना पर प्राप्त धन	Money at call and short notice	
(क) बैंकों के पास	With Banks	--
(ख) अन्य संस्थाओं में	With Other Institutions	--
योग	<b>TOTAL</b>	<b>18473956</b>
II भारत के बाहर	OUTSIDE INDIA	



## अनुसूची- 8 विनिधान / SCHEDULE- 8 INVESTMENTS

000's अनअंकित Omitted)

31-03-13 को

As on 31-03-13

I	भारत में विनिधान	Investments in India in	
i	सरकारी प्रतिभूतियां	Government Securities	15575127
ii	अन्य अनुमोदित प्रतिभूतियां	Other approved securities	--
iii	शेयर	Shares	115
iv	डिबेन्चर और बंधपत्र	Debentures & Bonds	333796
v	समनुषंगी और/अथवा सह उद्यम	Subsidiaries and/or joint ventures	--
vi	अन्य (म्यूचुअल फण्ड)	Others (Mutual Fund)	--
	योग	TOTAL	15909038
II	भारत के बाहर विनिधान	Investment outside India	--

## अनुसूची-9 अग्रिम / SCHEDULE-9- ADVANCES

(000's अनअंकित Omitted)

31-03-13 को

As on 31-03-13

A i)	क्रय किये गये, मित्ती काटे पर भुगतान किये गये विनिगय पत्र	Bills purchased and discounted	472
ii)	रोकड़ उधार, ओवर ड्राफ्ट और मांग पर प्रति संदेय उधार	Cash - Credits, Overdrafts and loans repayable on demand	43158078
iii	आवधि उधार	Term Loans	12514934
	योग	TOTAL	55673484
B i)	मूर्त आस्तियों द्वारा प्रतिभूत	Secured by tangible assets	52076955
ii)	बैंक/सरकारी प्रत्याभूतियों द्वारा संरक्षित	Covered by Bank/Govt. Guarantees	3596529
iii	अप्रतिभूत	Unsecured	55673484
	योग	TOTAL	55673484
C I	भारत में अग्रिम	Advances in India	
i)	पूर्विकता सेक्टर	Priority Sectors	47199197
ii)	पब्लिक सेक्टर	Public Sector	
iii)	बैंक	Banks	
iv)	अन्य	Others	8474287
II	भारत के बाहर अग्रिम	Advances outside India	
	योग	TOTAL	55673484





## अनुसूची-10 स्थिर आस्तियाँ / SCHEDULE-10 FIXED ASSETS

(000's अनअंकित Omitted)

31-03-13 को

As on 31-03-13

I	परिसर	Premises	15750
II	अन्य स्थिर आस्तियाँ (फर्निचर और फिक्चर सहित)	Other Fixed Assets (Including furniture and fixtures)	
	1 जनवरी 2013 के लागत पर	At cost as on 1st January	539697
		of the current year	
	तिमाही के दौरान परिवर्धन	Additions during the quarter	0
	तिमाही के दौरान कटौतियाँ	Deductions during the quarter	0
	अद्यतन अवक्षयण	Depreciation to date	382247
	योग	TOTAL	173200

## अनुसूची-11 अन्य आस्तियाँ / SCHEDULE-11 OTHER ASSETS

(000's अनअंकित Omitted)

31-03-13 को

As on 31-03-13

I	अन्तर कार्यालय समायोजन (शुद्ध)	Inter-Office adjustment (Net)	-
II	प्रोद्भुत ब्याज	Interest accrued	985435
III	अग्रिम रूप से संदत्त कर/स्रोत पर काटा गया कर	Tax paid in advance / Tax deducted at source	332647
IV	लेखन सामग्री और स्टाम्प	Stationery & stamps	13056
V	दावों की सन्तुष्टि में प्राप्त की गयी गैर बैंककारी आस्तियाँ	Non-banking assets acquired in satisfaction of claims	-
VI	अन्य	Others	1090674
	योग	TOTAL	2421812

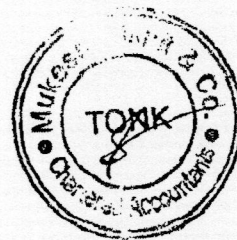
## अनुसूची-12 समाश्रित दायित्व / SCHEDULE-12 CONTINGENT LIABILITIES

(000's अनअंकित Omitted)

31-03-13 को

As on 31-03-13

I	बैंक के विरुद्ध दावे जिन्हें ऋण के रूप में स्वीकार नहीं किया गया	Claims against the bank not acknowledged as debts	29713
II	भागतः संदत्त विनिधानों के लिये दायित्व	Liability for partly paid investments	--
III	विद्यमान अग्रिम विनिमय संविदाओं बाबत दायित्व	Liability on account of outstanding forward exchange contracts	--
IV	संघटकों की ओर से दी गयी प्रतिभूतियाँ	Guarantee given on behalf of constituents	--
	भारत में	In India	-
	भारत के बाहर	Outside India	-
V	प्रतिग्रहण, पृष्ठांकन और अन्य बाध्यताएँ	Acceptances, endorsement and other obligations	71116
VI	अन्य मदें, जिनके लिये बैंक समाश्रित रूप से उत्तरदायी है	Other items for which the bank is contingently liable	819
	योग	TOTAL	101648



## अनुसूची-13. अर्जित ब्याज / SCHEDULE-13 INTEREST EARNED

(000's अनअंकित Omitted)

01-01-13 to 31-03-13

( 3 Months )

I	अग्रिमो / विनिमय पत्रों पर ब्याज / मिति काटा	Interest/ discount on advances/bills	1264748
II	विनिधानों पर आय	Income on Investments	683699
III	अंतर बैंक निधियों पर ब्याज	Interest on Inter bank funds	
IV	अन्य	Others	
	योग	TOTAL	1948447

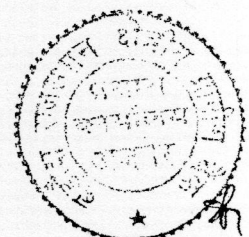
## अनुसूची-14. अन्य आय / SCHEDULE-14 OTHER INCOME

(000's अनअंकित Omitted)

01-01-13 to 31-03-13

( 3 Months )

I	कमीशन, विनिमय और दलाली	Commission, Exchange and Brokerage	2728
II	विनिधानों के विक्रय पर लाभ	Profit on Sale of Investments	67
	घटाइये: विनिधानों के विक्रय पर हानि	Less: Loss on Sale of Investments	--
III	विनिधानों के पुनर्मूल्यांकन पर लाभ	Profit on revaluation of investments	--
	घटाइये : विनिधानों के पुनर्मूल्यांकन पर हानि	Less : Loss on revaluation of investments	--
IV	भूमि, भवनों और अन्य आस्तियों के विक्रय पर लाभ	Profit on sale of land buildings and others assets	154
	घटाइये : भूमि, भवनों और अन्य आस्तियों के विक्रय पर हानि	Less : Loss on sale of land, buildings and other assets	--
V	विनिमय संव्यवहारों पर लाभ	Profit on exchange transactions	--
	घटाइये : विनिमय संव्यवहारों पर हानि	Less: Loss on exchange transactions	--
VI	विदेश/भारत में स्थापित समनुषंगियों/ कम्पनियों और/अथवा सह उद्यमों से लाभांशों आदि के रूप में अर्जित आय	Income earned by way of dividends etc. from subsidiaries/ companies and /or joint ventures abroad / in India	--
VII	प्रकीर्ण आय	Miscellaneous Income	83706
	योग	TOTAL	86655





## अनुसूची-15. व्यय किया गया ब्याज / SCHEDULE-15 INTEREST EXPENDED

(000's अनंकित Omitted)

01-01-13 to 31-03-13

( 3 Months )

I	निक्षेपों पर ब्याज	Interest on Deposits	1058774
II	अन्तर बैंक उधारों पर ब्याज	Interest on inter bank borrowings	315240
III	अन्य	Others	-
	योग	TOTAL	1374014

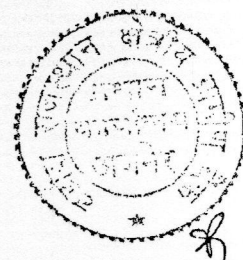
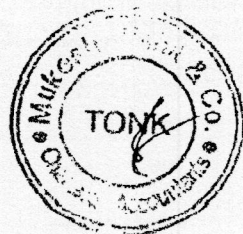
## अनुसूची-16. परिचालन व्यय / SCHEDULE-16 OPERATING EXPENSES

(000's अनंकित Omitted)

01-01-13 to 31-03-13

( 3 Months )

I	कर्मचारियों को भुगतान और उनके लिए व्यवस्था	Payments to and provisions for employees	412268
II	भाटक, कर और रोशनी	Rent, taxes and Lighting	16242
III	मुद्रण और लेखन सामग्री	Printing and Stationary	6381
IV	विज्ञापन और प्रचार	Advertisement and publicity	288
V	बैंक की सम्पत्ति पर अवक्षयण	Depreciation on Bank's property	33349
VI	निदेशकों की फीस, भत्ते और व्यय	Director's fees, allowances and expenses	73
VII	अंकेक्षकों की फीस और व्यय	Auditor's fees and expenses	3343
VIII	विधि प्रभार	Law charges	1107
IX	डाक महसूल, तार और टेलीफोन आदि	Postages, Telegrams, Telephones etc.	2133
X	मरम्मत और अनुस्क्षण	Repairs and maintenance	11259
XI	बीमा	Insurance	3208
XII	अन्य व्यय	Other Expenditure	1339
	योग	TOTAL	490990



**PRINCIPAL ACCOUNTING POLICIES****1. General :**

The accompanying financial statements have been prepared by following the going concern concept on the historical cost basis and conform to the statutory provisions and generally accepted accounting practices prevailing in the country, save as otherwise stated.

The preparation of financial statements requires the management to make estimates and assumptions considered in reported amount of assets and liabilities (including contingent liabilities) as of date of the financial statements and the reported income and expenses for the reporting period. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable.

**2. Investments:****(i) Classification :**

Investments have been made as per the guidelines issued by RBI, NABARD & Sponsor Bank. Investments are classified in three categories viz. Held to Maturity, Available for Sale & Held for Trading and are disclosed in the Balance Sheet in six classifications.

**(ii) Basis :**

**Held to Maturity** – wherever the book value is higher than the face value/redemption value, such excess amount is amortised over the remaining period of maturity of the security adopting constant yield method. Accordingly, investments are valued at cost less amortisation.

**'Available for Sale' and 'Held for Trading'**- these investments are Marked to Market scrip wise. Depreciation /appreciation for each of six classification is aggregated, net depreciation, if any, for each classification is provided for, but net appreciation is ignored.

(iii) Investments in securities are shown net of amortisation of Premium as on date of Balance Sheet as per RBI guidelines.

(iv) The income on investments has been computed / provided for on the basis of actual interest earned/ accrued at the applicable rate of interest.

(v) As per NABARD and RBI guidelines premium on investments have been amortised, over the remaining period of maturity (In complete financial years).

(vi) All Securities except Govt. Securities in HTM category have been valued as per guidelines issued by NABARD & RBI for the purpose of providing depreciation on Investment.

**3. Advances :**

(A) Advances are classified as Standard, Sub standard, Doubtful, and Loss assets and provisions for Standard and NPA have been made, as per the prudential norms stipulated by Reserve Bank of India, as under :-

**(1) Standard Assets: -**

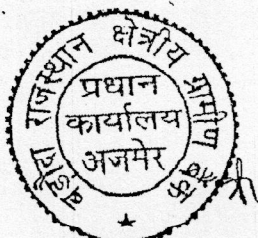
(i) Agriculture & SME	- 0.25%
(ii) Commercial Real Estate	- 1.00%
(iii) Others	- 0.40%

**(2) Sub Standard Assets :**

- 10.00% (On secured portion)

+

- 20.00% (On unsecured portion)





(3) Doubtful Assets :-

(i)	D - I	- 20% of secured portion. +
(ii)	D - II	- 100% of unsecured portion - 30% of secured portion. +
(iii)	D - III	- 100% of unsecured portion. - 100% of secured & unsecured portion
(iv)	Loss Assets	- 100%

(B) Advances except standard assets are shown net of required provisions in the Balance sheet.

(C) Provision made for standard assets is shown under the head "OTHERS (including provisions)" in Schedule -5 "OTHER LIABILITIES AND PROVISIONS" of the Balance Sheet.

(D) Verification of existence and valuation of securities against the loans and advances made to borrowers has been done by the Management and relied upon by Auditors.

(E) In case of Substandard accounts, unrecovered interest is not treated as income, if not recovered actually and the same is reversed by crediting in the respective loan accounts as per IRAC norms.

(F) In accordance with instructions of NABARD crop loans up to Rs.3 Lakh provided to farmers in financial year 2011-12 and 2012-13 @ 7% P.A. Relief amt. for this concession is claimable from NABARD as Subvention. Further 3 % relief amt. provided to the farmers who have timely repaid their kcc loans and the same is shown in balance sheet as subvention receivable from G.O. I.

4. **Impairment of Assets:-**

Impairment losses ( if any ) on fixed assets ( Including re-valued assets) are recognized in accordance with the AS 28( Impairment of assets) issued by the ICAI and charged off to profit & loss accounts.

5. **Fixed Assets & Depreciation:**

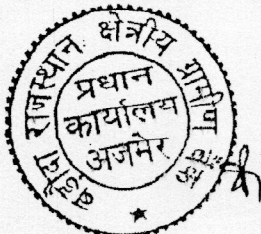
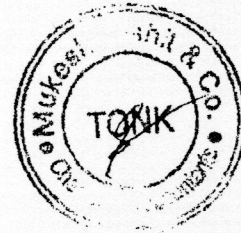
Depreciation on Fixed Assets (except Computers) is provided for on WDV method at the rates prescribed under the companies Act 1956. In case of Computer, depreciation is provided for on straight-line method at the rate of 33.33%. Computer software expenses initially incurred are capitalised with computers.

In case of additions to the assets, depreciation is provided for the period 01.01.2013 to 31.03.2013. No depreciation is provided for fixed assets sold / discarded during the year.

6. **Revenue Recognition :**

a) Income & Expenditure is generally accounted for on accrual basis except in the following cases which are being accounted for, on cash basis. :-

- i. Income on Non Performing Assets.
- ii. Lockers Rent
- iii. Commission on Letter of Guarantee.
- iv. Interest on Income Tax refund.
- v. Interest on Bills Purchased and Discounted.
- vi. Insurance Premium and Claims.
- vii. Commission including commission & Exchange .
- viii. AMC Charges.
- ix. Dividend Income on Mutual Fund and shares.



b) Recoveries in written off advances/investments are being accounted for as income in profit and loss account

c) In case of suit filed accounts, legal expenses are charged to profit and loss account.

**7. Staff Benefits :**

(i) Gratuity Liability is provided for as per provisions of Payment of Gratuity Act, on the basis of actuarial valuation. For Gratuity liability Bank has taken Group Gratuity Policy from LIC of India, India FirstLife Insurance Co. Ltd., Bajaj Allianz Life Insurance Co. Ltd., Birla Sun Life Insurance Co. Ltd and Metlife insurance co. Ltd .

(ii) Bank has provided the liability for Encashment of accumulated Privilege Leaves, on actuarial basis, as per actuarial valuation. For Leave Encashment liability Bank has taken Group Leave Encashment Policy from LIC of India and Future Generally life Insurance co. Ltd.

**8. Taxes on Income**

Provision for Income Tax is made in accordance with statutory requirement and Deferred Tax assets and liability are calculated for the timing differences between taxable income and accounting income, on the basis of the tax rates and laws that have been enacted or substantively enacted as of the Balance Sheet date.

**9. Earning Per Share**

Basic earning per equity share have been computed by dividing net income by the number of equity shares outstanding for the period.

**10. Provisions, Contingent Liabilities and Contingent Assets**

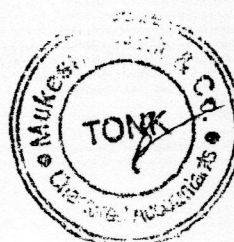
As per AS 29 (Provisions, Contingent Liabilities and Contingent Assets) issued in this regard by the ICAI, the Bank recognises provisions only when it has present obligation as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the amount of the obligation can be made.

Contingent assets are not recognised in the financial statements since this may result in the recognition of income that may never be realised.

**10. Net Profit/Loss:**

The net Profit has been arrived at after:

- i. Provision on non performing assets.
- ii. General provision for standard assets.
- iii. Recovery made in the written off accounts.
- iv. Other usual and necessary provisions.





**Notes on Accounts****1. GENERAL**

- 1.1 The Bank has come in existence by amalgamation of erstwhile 3 Regional Rural Bank viz. Hadoti Kshetriya Gramin Bank, Baroda Rajasthan Gramin Bank and Rajasthan Gramin Bank vide notification. No. F.No. 7/9/2011-RRB (Rajasthan) Ministry of Finance of Government of India dated 01.01.2013.
- 1.2 The Books of Accounts of erstwhile RRBs were continued even after the aforesaid amalgamation as such. The Income/Expenses of Bank have been drawn up in the following manner:-
- (a) The entire year (01.04.2012 to 31.03.2013) figures of various heads of Profit & Loss account has been determined and consolidated.
- (b) The amount of Incomes / Expenditures as audited for the period ended 31.12.2012 have been deducted / adjusted and the remaining amount is treated as Profit and Loss account for the period 01.01.2013 to 31.03.2013.
- (c) According to Income Tax Act/Rules, Profit and Loss A/c has been prepared for the period 01.01.2013 to 31.03.2013 ( 3 months ).
- 1.3 This being the first year of the bank, figures of previous year have not been mentioned.
- 1.4 As far as where ever considered necessary the items of account head were netted of.
- 1.5 Figures have been rounded off to nearest rupees of thousand.

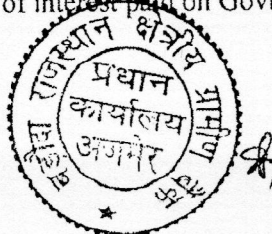
**2. SHARE CAPITAL**

Bank has received Rs. 8250.00 Lacs from Govt. of India during the month of March 2013 for recapitalization plan under financial restructuring which is included in " Share Capital Deposit" of Rs. 30133.80 Lacs shown in the Balance Sheet.

**3. Retirement Benefits to Employees :-**

- 3.1 Bank's Contribution to Provident Fund is charged to Profit & Loss Account.
- 3.2 Contribution to Recognised Group Gratuity Fund, Group Leave Encashment Policy Fund are made on actuarial Basis and charged to Profit & Loss Account.

4. During the period ( 01.01.2013 to 31.03.2013 )Bank has paid Rs 45.33 Lacs as salary and other allowances to staff deputed by Sponsor Bank (Bank of Baroda) of which Rs.3.35 Lacs were paid to Chairman.
5. Depreciation on Fixed Assets has been provided as per Bank's Circular No. प्र.का/खाताबन्दी-14/01/39 दिनांक 20.03.2013.
6. The reconciliation of Inter Branch Transaction is made by Head Office, which is reconciled up to 28.02.2013 and reconciliation of IBDD is reconciled up to 28.02.2013 .
7. The Bank has provided Rs. 116.60 lacs for provisions of standard assets during the period 01.01.2013 to 31.03.2013.
8. Income on investments are shown as net of interest paid on Govt. securities.



9. **IBPC (Inter Bank Participation Certification)**

During the year Bank has issued Inter Bank Participation Certificate (IBPC) for Rs. 6800.00 Lacs to Bank of Baroda against Direct Agriculture Advances for a period of 180 days bearing interest @ 10.75% p.a. and the Bank has also purchased Non Priority Advances amounting to Rs. 6800.00 Lacs under IBPC issued by Bank of Baroda for a period of 180 days @ 11.75% p.a.

10. During the period Bank has written off advances, amounting to Rs. 4.63 Lacs by debiting Profit and Loss account as per OTS scheme of Bank.

11. Recovery of Rs. 169.53 lac received in written off Loan accounts during the period and it was credited to the Profit & Loss Account.

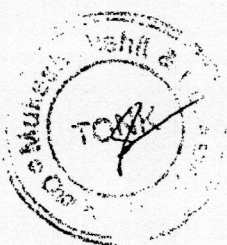
12. As per NABARD & RBI Guidelines the premium on investments in Govt. Securities have been amortized over the remaining period of maturity (In complete Financial Year) by charging Rs.152.99 lac through "Profit & Loss Amortization of Premium on investment", which is kept in "G/L Amortization of Premium on Govt. Security" head.

As per RBI guidelines SLR investments classified in HFT (Held for Trading), AFS (Available for sale) category and all the Non SLR investments are marked to market. As per valuation report total Provision for Non SLR Investments as per mark to market norms required is Rs.111.11 Lacs however bank already have in its books provision for this purpose Rs.143.95 Lacs therefore no amount provided for current period.

13. Any prior period item has not been found in accounts, so that separately not shown in the Profit & Loss account, which is required to be separately shown as per Accounting Standard (AS) 5 on "NET PROFIT OR LOSS FOR THE PRIOR PERIOD ITEMS AND CHANGES IN ACCOUNTING POLICIES" issued by The Institute of Chartered Accountants of India.

14. Deferred Tax liability has not been calculated for the period because previous 9 months Losses of erstwhile RRBs transferred during current year. Thus current Profit has been set off against previous losses.

15. Figures have been rounded off to nearest rupee thousand and regrouped wherever considered necessary.



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1. Additional Disclosure as per NABARD Circular NO. 104/ DOS .18/2008 Dt.30.06.2008  
are as under:- AS ON 31.03.2013

a. Capital

(Rs. in lakh)

Sr.	Particulars	31.03.2013
i)	CRAR (%)	9.70 %
ii)	CRAR – Tier I Capital (%)	8.67 %
iii)	CRAR – Tier II Capital (%)	1.03 %
iv)	Percentage of Shareholding of the	
a	Government of India	50 %
b	State Government	15 %
c	Sponsor Bank	35 %

b. Investments

(Rs. in lakh)

Sr.	Particulars	31.03.2013
1.	Value of Investments	
i)	Gross Value of Investments	163523.80
ii)	Provision for Depreciation	451.65
iii)	Net Value of Investments	163072.15
2	Movement of provisions held towards depreciation on	
i)	Opening Balance as on 01.01.2013	451.65
ii)	Add. Provisions made during the period	NIL
iii)	Less : Write off/write back of excess provisions during the period	NIL
iv)	Closing Balance as on 31.03.2013	451.65

c. Repo Transactions

(Rs. in lac)

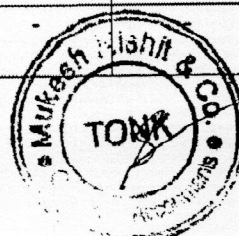
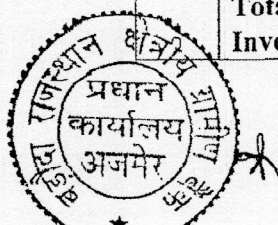
Item	Minimum outstanding during the year	Maximum outstanding during the year	Daily Average outstanding during the year	As on 31 March
Securities sold under Repos	NIL	NIL	NIL	NIL
Securities purchased under reverse Repos	NIL	NIL	NIL	NIL

d. Non SLR Investment Portfolio

(i) Issuer composition of Non SLR Investments

(Rs. in lac)

S.No	Issuer	Amount	Extent of Private Placement	Extent of below investment grade securities	Extent of unrated securities	Extent of unlisted securities
1	2	3	4	5	6	7
1	P.S.Us	1661.95	1661.95	-	-	-
2	F.I.s	550.00	550.00	-	-	-
3	Banks	0.00	0.00	-	-	-
4	Private Corporates	0.00	0.00	-	-	-
5	Others	1127.16	1127.16	-	-	-
6	Provision held towards depreciation	143.95	143.95	-	-	-
	<b>Total Non SLR Investments</b>	<b>3339.11</b>	<b>3339.11</b>	-	-	-



**(ii) Non performing Non-SLR investment**

(Rs. in lac)

Particulars	Amount
Opening balance as on 01.01.2013	NIL
Add: Additions during the period since 1st Jan 2013	NIL
Less: Reductions during the above period	NIL
Balance as at 31.3.2013	NIL
Total Provisions held	NIL

**2. Assets quality****2.1 Non Performing Assets**

(Rs. in lac)

	Particulars	31.03.2013
i	Net NPAs to Net Advances (%)	6.74%
ii	<b>Movement of NPAs (Gross)</b>	
(a)	Opening balance as on 01.01.2013	69092.93
(b)	Additions during the period (01.01.2013 to 31.03.2013)	2473.68
(c)	Reductions during the period (01.01.2013 to 31.03.2013)	24957.54
(d)	Closing Balance as on 31.03.2013	46609.07
iii	<b>Movement of net NPAs</b>	
(a)	Opening balance as on 01.01.2013	49879.23
(b)	Additions during the period (01.01.2013 to 31.03.2013)	2226.31
(c)	Reductions during the period (01.01.2013 to 31.03.2013)	14599.59
(d)	Closing Balance as on 31.03.2013	37505.95
iv	<b>Movement of Provisions for NPAs, (excluding provisions on Standard Assets)</b>	
(a)	Opening balance as on 01.01.2013	11862.70
(b)	Provisions made during the period (01.01.2013 to 31.03.2013)	NIL
(c)	Write-off/Write-back of excess provisions (01.01.2013 to 31.03.2013)	2759.58
(d)	Closing Balance as on 31.03.2013	9103.12

**2.2 Details of Loan Assets subject to restructuring**

(Rs. in lac)

	Particulars	31.03.2013
i	Total amount of loan Assets subject to restructuring, rescheduling, renegotiation,	NIL
ii	The amount of Standard Assets subjected to restructuring, rescheduling, renegotiation,	NIL
iii	The amount of Sub-Standard Assets subjected to restructuring, rescheduling, renegotiation,	NIL
iv	The amount of Doubtful Assets subjected to restructuring, rescheduling, renegotiation,	NIL
	Note {(i) = (ii) + (iii) + (iv)}	NIL





**2.3 Details of financial assets sold to Securities (SC)/Reconstruction Company (RC) for Assets Reconstruction**

(Rs. in lacs)		
Sr.	Particulars	31.03.2013
i	No. of accounts	NIL
ii.	Aggregate value (net of provisions) of accounts sold to SC/RC	NIL
iii.	Aggregate consideration	NIL
iv.	Additional consideration realised in respect of accounts transferred in earlier years	NIL
v	Aggregate gain/loss over net book value	NIL

**2.4 Details of non-performing financial assets purchased / sold**

**A. Details of non-performing financial assets purchased :**

(Rs. in lacs)		
Sr.	Particulars	31.03.2013
1(a)	No. of accounts purchased during the period	NIL
(b)	Aggregate outstanding	NIL
2(a)	Of these, number of account restructured during the	NIL
(b)	Aggregate outstanding	NIL

**B. Details of non-performing financial assets sold**

(Rs. in lacs)		
Sr.	Particulars	31.03.2013
1	No. of accounts sold	NIL
2	Aggregate outstanding	NIL
3	Aggregate consideration received	NIL

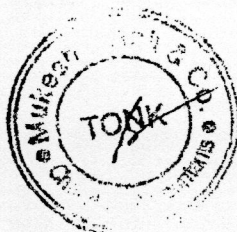
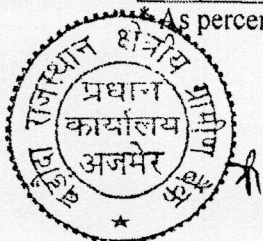
**2.5 Provisions on Standard Asset**

(Rs. in lacs)		
Sr.	Particulars	31.03.2013
	Provisions towards Standard Assets	1467.59

**3. Business Ratio**

(Rs. in lacs)		
Sr.	Particulars	31-03-2013
i	Interest income as a percentage to working funds (Annualised)	8.16
ii	Non - Interest income as a percentage to working funds (Annualised)	0.36
iii	Operating profit as percentage to working funds	0.71
iv	Returns on Assets * (Annualised)	1.67
v	Business (Deposits + Advances) per employee	484.57
vi	Profit per employee (Annualised)	6.09

\* As percentage to Net Profit for the Period (Annualised)



#### 4. Asset Liability Management - Maturity pattern of certain items of assets and liabilities

(Rs. in lac)

Particulars	1-14 days	15-to 28 days	29 days to 3 months	over 3 months to 6 months	Over 6 months to One year	Over one year to 3 year	Over 3 years to 5 years	Over 5 years	Total
Deposits	51327.60	9613.29	24424.19	38871.36	413698.67	126528.30	34806.47	9800.08	709069.96
Gross Advances	60436.19	12660.71	26454.23	37021.94	107567.53	151354.95	128476.12	41866.29	565837.96
Investments	2600.00	0.00	35351.30	56782.22	85531.58	26170.92	45547.76	83281.25	335265.03
Borrowings	0.00	0.00	38435.92	60627.31	66767.99	10944.01	3614.81	577.78	180967.82
Foreign currency assets	-	-	-	-	-	-	-	-	-
Foreign currency liabilities	-	-	-	-	-	-	-	-	-

#### 5. Exposures - Exposures to Real Estate Sector

(Rs. in lac)

Sr.	Category	31.03.2013
a	Direct Exposure	
(i)	Residential Mortgages Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented (individual housing loan upto Rs.15.00 lac may be shown separately)	7034.39
(ii)	Commercial Real Estate Lending secured by mortgages on commercial real estates (office buildings, retail space, multi purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.) Exposure would also include non-fund based (NFB) limits.	673.00
(iii)	Investments in Mortgage Backed Securities (MBS) and other securities exposures	-
	a. Residential	-
	b. Commercial Real Estate	-
b)	Indirect Exposure	
	Fund-based and non-fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs)	-

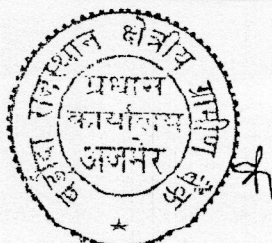
#### 6. Details of Single Borrowers (SGL), Group Borrower Limit (GBL) exceeded by the Bank.

- NIL -

#### 7. Miscellaneous - Amount of provisions made for Income-tax during the year

(Rs. in lac)

Particulars	(01.01.13 to 31.03.2013)
Provision for Income Tax	NIL





8. Disclosure of Penalties imposed by RBI

- NIL -

9. Accounting Standard 17 - Segment Reporting - Segment-wise Income and Expenditure are as under

(Rs. in lac)		
Sr.	Particulars	(01.01.13 to 31.03.2013)
<b>I</b>	<b>Income</b>	
	Interest Income on Advances	12647.48
	Income on Investments	6836.99
	Interest Income on Inter Bank Funds	
	Other Income	866.55
	<b>Total Income</b>	<b>20351.02</b>
<b>II</b>	<b>Expenditure</b>	
	Interest Expenditure	13740.14
	Establishment Cost	4122.68
	Other Expenditure	787.22
	Provision and Contingencies	(-) 2304.51
	<b>Total Expenditure</b>	<b>16345.53</b>

10.1 Provisions and Contingencies

(Rs. in lac)		
Sr.	Particulars	31.03.2013
1	Opening Balance in the floating provisions accounts	Nil
2	The quantum of floating provisions made in the accounting	Nil
3	Amount of draw down made during the accounting year	Nil
4	Closing balance in the floating provisions account	Nil

10.2 Draw Down from Reserves

- NIL -

10.3 Disclosure of complaints

A. Customer Complaints

Sr.	Particulars	Details
a	No. of complaints pending at the beginning of the period as on 01.01.2013	19
b	No. of complaints received during the period (01.01.2013 to 31.03.2013)	61
c	No. of complaints redressed during the period (01.01.2013 to 31.03.2013)	63
d	No. of complaints pending at the end of the period as on 31.03.2013	17

B. Award passed by the Banking Ombudsman

Sr.	Particulars	Details
a	No. of unimplemented Awards at the beginning of the period as on 01.01.2013	NIL
b	No. of Awards passed by the Banking Ombudsman during the period (01.01.2013 to 31.03.2013)	NIL
c	No. of Awards implemented during the period (01.01.2013 to 31.03.2013)	NIL
d	No. of unimplemented Awards at the end of the period as on 31.03.2013	NIL

