



प्रारूप-ए / Form "A"
बड़ौदा राजस्थान क्षेत्रीय ग्रामीण बैंक
Baroda Rajasthan Kshetriya Gramin Bank
31 मार्च 2014 का तुलन पत्र
Balance Sheet as on 31st March 2014

(000's अनंकित Omitted)

	अनुसूची Schedule	31.03.2014 को As on 31.03.2014	31-03-13 को As on 31-03-13
पूंजी और दायित्व			
पूंजी	1	80000	80000
आरक्षितियां और अधिशेष	2	3386803	2549159
जमा राशियां	3	80180807	70906996
उधार	4	19404515	18171132
अन्य देनदारियां तथा प्राक्धान	5	1648248	1543246
शेयर केपीटल डिपोजिट		3013380	3013380
योग	TOTAL	107713753	96263913
आस्तियां			
भारतीय रिजर्व बैंक में नकदी एवं अतिशेष	6	3968251	3612423
बैंको में अतिशेष और मांग तथा अल्प सूचना पर प्राप्य धन	7	20835889	18473956
विनिधान	8	18697329	15909038
अग्रिम	9	61693210	55673484
स्थिर आस्तियां	10	139047	173200
अन्य आस्तियां	11	2380027	2421812
योग	TOTAL	107713753	96263913
समाश्रित दायित्व	12	136417	101648
संग्रहण के लिये बिल		153809	138411
महत्वपूर्ण लेखा नीतियां	17		
लेखों पर टिप्पणियां	18		
उपर दर्शायी गयी अनुसूचियां तुलन -पत्र का ही एक भाग है			

वास्ते मुकेश निशित एण्ड कम्पनी
सनदी लेखाकार
FRN 007963C

मुकेश कुमार अग्रवाल
साझेदार
मेम्बरशिप नं. 076905

दिनांक : 30.04.2014



आर. गिरिधरन
निदेशक

जय प्रकाश सैनी
निदेशक

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

एल.एम.अस्थाना
निदेशक

बी.एस.जाट
निदेशक

डॉ. एम.एस.फोगाट
अध्यक्ष

जगजीवन राम
निदेशक

आलोक तिवारी
महाप्रबन्धक





प्रारूप-बी / Form "B"
बड़ौदा राजस्थान क्षेत्रीय ग्रामीण बैंक
Baroda Rajasthan Kshetriya Gramin Bank
31.03.2014 को समाप्त अवधि का लाभ हानि खाता
Profit & Loss Account for the Period ended 31.03.2014

(000's अनंकित Omitted)

		अनुसूची क्र. Schedule No.	31.03.2014 को समाप्त अवधि	31-03-13 को 01.01.2013 to 31.03.2013
आय	INCOME			
अर्जित आय	Interest earned	13	8684052	1948447
अन्य आय	Other Income	14	502238	86655
योग	TOTAL		9186290	2035102
व्यय	EXPENDITURE			
व्यय किया गया ब्याज	Interest Expended	15	5378069	1374014
परिचालन व्यय	Operating Expenses	16	2286402	490990
उपबन्ध और आकस्मिक व्यय	Provisions & Contingencies		684175	-230451
योग	TOTAL		8348646	1634553
लाभ/हानि	PROFIT/LOSS			
वर्ष का शुद्ध लाभ	Net Profit for the year		837644	400549
अग्रणीत लाभ	Profit brought forward		1479856	1079307
योग	TOTAL		2317500	1479856
विनियोग	APPROPRIATIONS			
अन्तरण -	Transfer to -		209411	
कानूनी आरक्षितियों को	Statutory Reserves			
अन्य आरक्षितियों को	Other Reserves			
सरकार/प्रस्तावित लाभांशों को	Govt./Proposed Dividend		2108089	1479856
अतिशेष जो आगे तुलन-पत्र में ले जाया गया	Balance Carried over to Balance Sheet			
योग	TOTAL		2317500	1479856
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

For Mukesh Nishit & Co.
Chartered Accountants
FRN 007963C

Mukesh Kumar Agrawal
Partner

Membership No. 076905
Place : Ajmer
Date : 30.04.2014



R. Giridharan
Director

L.M.Asthana
Director

Dr.M.S.Phogat
Chairman

Jai Prakash Saini
Director

B.S.Jat
Director

Jagjivan Ram
Director

K. L. Agarwal
Chief Manager
(Acct. & Investment)

Alok Tewary
General Manager



अनुसूची-1 पूंजी/ SCHEDULE- 1 - CAPITAL

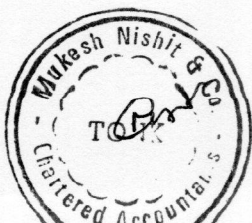
(000's अनअंकित Omitted)

		31.03.14 को As on 31.03.14	31-03-13 को As on 31-03-13
I	राष्ट्रीय बैंकों के लिये पूंजी(केन्द्रीय सरकार के पूर्ण स्वामित्व में)	FOR NATIONALISED BANK 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 (100/- रु. प्रति शेयर वाले 10,00,000 शेयर)	Authorised Capital (10,00,000 Shares of Rs.100/-each)	100000 100000
	पुरोधृत पूंजी (100/- रु. प्रति शेयर वाले 8,00,000 शेयर)	Issued Capital (8,00,000 Shares of Rs.100/-each)	80000 80000
	प्रतिश्रुत पूंजी (100/- रु. प्रति शेयर वाले 8,00,000 शेयर)	Subscribed Capital (8,00,000 Shares of Rs.100/-each)	80000 80000
	आहृत पूंजी (100/- रु. प्रति शेयर वाले 8,00,000 शेयर)	Called-up Capital (8,00,000 Shares of Rs.100/-each)	80000 80000
	घटाईये : आहृत असमादत राशियां	LESS : Calls unpaid	-- --
	जोड़िये : समग्रहत शेयर	Add : Forfeited Shares	-- --

अनुसूची-2 आरक्षितियां और अधिशेष/SCHEDULE- 2 RESERVES & SURPLUS

(000's अनअंकित Omitted)

		31.03.14 को As on 31.03.14	31-03-13 को As on 31-03-13
I	कानूनी आरक्षितियां	Statutory Reserves	812600 603189
II	पूंजी आरक्षितियां	Capital Reserves	
III	शेयर प्रीमियम	Share Premium	
IV	राजस्व और अन्य आरक्षितियां	Revenue & Other Reserves	466114 466114
V	लाभ-हानि का अतिशेष	Balance in Profit and Loss A/c	2108089 1479856
	योग	TOTAL	3386803 2549159



अनुसूची- 3 निक्षेप/ SCHEDULE- 3 - DEPOSITS

(000's अनअंकित Omitted)

		31.03.14 को	31-03-13 को
		As on 31.03.14	As on 31-03-13
I	मांग निक्षेप		
	Demand Deposits		
	क. बैंको से	396951	99761
	ख. अन्य से	1395693	1194473
II	बचत बैंक निक्षेप	42154795	36325831
	Savings Bank Deposits		
III	कालिक निक्षेप		
	Term Deposits		
	क. बैंको से	87749	82856
	ख. अन्य से	36145619	33204075
	योग	TOTAL	
		80180807	70906996

अनुसूची- 4-उधार/ SCHEDULE- 4 - BORROWINGS

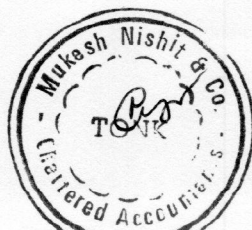
(000's अनअंकित Omitted)

		31.03.14 को	31-03-13 को
		As on 31.03.14	As on 31-03-13
I	भारत में उधार		
	Borrowings in India		
i	भारतीय रिजर्व बैंक	--	--
	Reserve Bank of India		
ii	अन्य बैंक	2051049	74350
	Other Banks		
iii	अन्य संस्थान और अभिकरण	17353466	18096782
	Other Institutions and agencies		
II	भारत के बाहर से उधार	--	--
	Borrowings outside India		
	योग (I+II)	TOTAL	
		19404515	18171132
	उपर I और II में सम्मिलित		
	Secured borrowings		
	प्रतिभूत उधार	19404515	18171132
	included in I & II above		

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

(000's अनअंकित Omitted)

		31.03.14 को	31-03-13 को
		31.03.14	As on 31-03-13
I	सदेय बिल	111069	138027
	Bills Payable		
II	प्रोद्भूत ब्याज	503417	421358
	Interest accrued		
III	अन्य (प्रावधानों सहित)	1033762	983861
	Others (Including provisions)		
	योग	TOTAL	
		1648248	1543246



अनुसूची-6 भारतीय रिजर्व बैंक में नकदी और अतिशेष

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

(000's अनंकित Omitted)

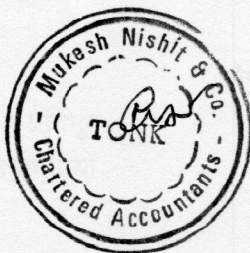
		31.03.14 को As on 31.03.14	31-03-13 को As on 31-03-13
I हाथ नगदी	Cash in Hand	818718	675089
II भारतीय रिजर्व बैंक में चालू खातों में अतिशेष	Balances with Reserve Bank of India in Current Account	3149533	2937334
योग	TOTAL	3968251	3612423

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

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

(000's अनंकित Omitted)

		31.03.14 को As on 31.03.14	31-03-13 को As on 31-03-13
I भारत में	IN INDIA		
i बैंको में अतिशेष	Balances with Banks		
(क) चालू खातों में	In Current Accounts	746646	837529
(ख) अन्य जमा खातों में	In Other Deposit Accounts	20089243	17636427
ii मांग पर और अल्प सूचना पर प्राप्य धन	Money at call and short notice		
(क) बैंको के पास	With Banks	--	--
(ख) अन्य संस्थाओं में	With Other Institutions	--	--
योग	TOTAL	20835889	18473956
II भारत के बाहर	OUTSIDE INDIA		



अनुसूची-10 स्थिर आस्तियाँ / SCHEDULE-10 FIXED ASSETS

(000's अनंकित Omitted)

		31.03.14 को	31-03-13 को	
		As on 31.03.14	As on 31-03-13	
I	परिसर	Premises	16113	15750
II	अन्य स्थिर आस्तियाँ (फर्निचर और फिक्चर सहित)	Other Fixed Assets (Including furniture and fixtures)		
	1 अप्रैल 2013 के लागत पर	At cost as on 1st April of the current year	539697	539697
	तिमाही के दौरान परिवर्धन	Additions during the quarter	33944	
	तिमाहीके दौरान कटौतियां	Deductions during the quarter	3746	
	अद्यतन अवक्षयण	Depreciation to date	446961	382247
	योग	TOTAL	139047	173200

अनुसूची-11 अन्य आस्तियाँ / SCHEDULE-11 OTHER ASSETS

(000's अनंकित Omitted)

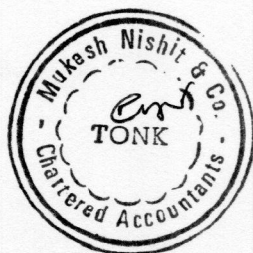
		31.03.14 को	31-03-13 को	
		As on 31.03.14	As on 31-03-13	
I	अन्तर कार्यालय समायोजन (शुद्ध)	Inter-Office adjustment (Net)	0	0
II	प्रोदभुत ब्याज	Interest accrued	1080134	985435
III	अग्रिम रूप से संदत्त कर/स्रोत पर काटा गया कर	Tax paid in advance / Tax deducted at source	132535	332647
IV	लेखन सामग्री और स्टाम्प	Stationery & stamps	11829	13056
V	दावों की सन्तुष्टि में प्राप्त की गयी गैर बैंककारी आस्तियां	Non-banking assets acquired in satisfaction of claims	0	0
VI	अन्य	Others	1155529	1090674
योग		TOTAL	2380027	2421812



अनुसूची-12 समाश्रित दायित्व / SCHEDULE-12 CONTINGENT LIABILITIES

(000's अनंकित Omitted)

		31.03.14 को As on 31.03.14	31-03-13 को As on 31-03-13
I	बैंक के विरुद्ध दावे जिन्हें ऋण के रूप में स्वीकार नहीं किया गया ले	Claims against the bank not acknowledged as debts	29713
II	भागतः संदत्त विनिधानों के लिये दायित्व	Liability for partly paid investments	29713
III	विद्यमान अग्रिम विनिमय संविदाओं बाबत दायित्व	Liability on account of outstanding forward exchange contracts	
IV	संघटकों की ओर से दी गयी प्रतिभूतियां	Guarantee given on behalf of constituents	
	भारत में	In India	-
	भारत के बाहर	Outside India	
V	प्रतिग्रहण, पृष्ठांकन और अन्य बाध्यताएं	Acceptances, endorsement and other obligations	106704
VI	अन्य मदें, जिनके लिये बैंक समाश्रित रूप से उत्तरदायी है	Other items for which the bank is contingently liable	71116
	योग	TOTAL	819
		136417	101648



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

(000's अनअंकित Omitted)

		31.03.14 को समाप्त अवधि	31-03-13 को 01.01.2013 to 31.03.2013
I	अग्रिमों/विनिमय पत्रों पर ब्याज/मिती काटा	Interest/ discount on advances/bills	5926822 1264748
II	विनिधानों पर आय	Income on Investments	1224475 683699
III	अंतर बैंक निधियों पर ब्याज	Interest on Inter bank funds	1532755
IV	अन्य	Others	
	योग	TOTAL	8684052 1948447

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

(000's अनअंकित Omitted)

		31.03.14 को समाप्त अवधि	31-03-13 को 01.01.2013 to 31.03.2013
I	कमीशन, विनिमय और दलाली	Commission, Exchange and Brokerage	40993 2728
II	विनिधानों के विक्रय पर लाभ घटाइये: विनिधानों के विक्रय पर हानि	Profit on Sale of Investments Less: Loss on Sale of Investments	0 67
III	विनिधानों के पुनर्मूल्यांकन पर लाभ घटाइये : विनिधानों के पुनर्मूल्यांकन पर हानि	Profit on revaluation of Investments Less : Loss on revaluation of investments	-- --
IV	भूमि, भवनों और अन्य आस्तियों के विक्रय पर लाभ घटाइये : भूमि, भवनों और अन्य आस्तियों के विक्रय पर हानि	Profit on sale of land buildings and others assets Less : Loss on sale of land, buildings and other assets	-- 154
V	विनिमय संव्यवहारों पर लाभ घटाइये : विनिमय संव्यवहारों पर हानि	Profit on exchange transactions 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	460905 83706
	योग	TOTAL	502238 86655



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

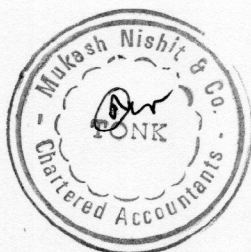
(000's अनंकित Omitted)

			31.03.14 को समाप्त अवधि	31-03-13 को 01.01.2013 to 31.03.2013
I	निक्षेपों पर ब्याज	Interest on Deposits	4563600	1058774
II	अन्तर बैंक उधारों पर ब्याज	Interest on inter bank borrowings	814469	315240
III	अन्य	Others	0	0
योग		TOTAL	5378069	1374014

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

(000's अनंकित Omitted)

		31.03.14 को समाप्त अवधि	31-03-13 को 01.01.2013 to 31.03.2013	
I	कर्मचारियों को भुगतान और उनके लिए व्यवस्था	Payments to and provisions for employees	1755136	412268
II	भाटक, कर और रोशनी	Rent, taxes and Lighiting	59341	16242
III	मुद्रण और लेखन सामग्री	Printing and Stationary	18146	6381
IV	विज्ञापन और प्रचार	Advertisement and publicity	747	288
V	बैंक की सम्पत्ति पर अवक्षयण	Depreciation on Bank's property	61718	33349
VI	निदेशकों की फीस, भत्ते और व्यय	Director's fees, allowances and expenses	32	73
VII	अंकेक्षकों की फीस और व्यय	Auditor's fees and expenses	10343	3343
VIII	विधि प्रभार	Law charges	1542	1107
IX	डाक महसूल, तार और टेलीफोन आदि	Postages, Telegrams, Telephones etc.	19504	2133
X	मरम्मत और अनुरक्षण	Repairs and maintenance	20481	11259
XI	बीमा	Insurance	82294	3208
XII	अन्य व्यय	Other Expenditure	257118	1339
योग		TOTAL	2286402	490990



SIGNIFICANT ACCOUNTING POLICIES for the year ended March 2014

1. Basis of Preparation :

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 Principles prevailing in the country, save as otherwise stated.

2. Use of Estimates

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.

3. Investments:

- (i) 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.
 - (a) **“Held to Maturity”** comprising investments acquired with the intention to hold them till maturity.
 - (b) **“Held for Trading”** comprising investments acquired with the intention to trade.
 - (c) **“Available for Sale”** comprising investments not covered by (a) and (b) above i.e. those which are acquired neither for trading purposes nor for being held till maturity.
- (ii) Investments in securities are shown net of amortisation of Premium as on date of Balance Sheet as per RBI guidelines.
- (iii) The income on investments has been computed / provided for on the basis of actual interest earned/ accrued at the applicable rate of interest.
- (iv) As per NABARD and RBI guidelines premium on investments have been amortised, over the remaining period of maturity.
- (v) Other than SLR Securities in HTM category, all Non SLR 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.



4.

Advances :

- (A) Advances are classified as Standard, Sub standard, Doubtful, and Loss assets and Provisions for losses are made on these assets, as per the Prudential Norms.
- (i) **Standard Assets: -**
- | | |
|-----------------------------|---------|
| (i) Agriculture & SME | - 0.25% |
| (ii) Commercial Real Estate | - 1.00% |
| (iii) Others | - 0.40% |
- (ii) **Sub Standard Assets:**
- | | |
|--|---------------------------------|
| | - 10.00% (On secured portion) |
| | + |
| | - 20.00% (On unsecured portion) |
- (iii) **Doubtful Assets:-**
- | | |
|------------------|---------------------------------------|
| (i) D - I | - 20% of secured portion. |
| | + |
| | - 100% of unsecured portion |
| (ii) D - II | - 30% of secured portion. |
| | + |
| | - 100% of unsecured portion. |
| (iii) D - III | - 100% of secured & unsecured portion |
| (iv) Loss Assets | - 100% |
- (B) Advances are net of specific loan provisions, interest suspense, amount received and held suit filed Sundry Deposits and Claim Received.
- (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 2012-13 and 2013-14 @ 7% P.A, 2% interest subvention is claimable by bank from NABARD. Further 3% relief amount 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. Subvention is payable on limit given for production & post-harvest purpose.



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%.

Depreciation on additions is provided for full year and no depreciation is provided in the year of sale/disposal.

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. :-
- Income on Non-Performing Assets.
 - Lockers Rent
 - Commission on Letter of Guarantee.
 - Interest on Income Tax refund.
 - Interest on Bills Purchased and Discounted.
 - Insurance Premium and Claims.
 - Commission including commission & exchange.
 - AMC Charges.
 - 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. **Employee Benefits:**

- Gratuity Liability is provided for as per provisions of Payment of Gratuity Act, on the basis of valuation given by LIC of India. For Gratuity liability Bank has taken Group Gratuity Policy from LIC of India, IndiaFirst Life Insurance Co. Ltd., Bajaj Allianz Life Insurance Co. Ltd., Birla Sun Life Insurance Co. Ltd and PNB Metlife India insurance co. Ltd .
- Liability for Encashment of accumulated Privilege Leaves is provided for based on valuation given by LIC of India. For Leave Encashment liability Bank has taken Group Leave Encashment Policy from LIC of India, Future Generali India Life Insurance Co. Ltd., Birla Sun Life Insurance Co. Ltd., Bajaj Allianz Life Insurance Co. Ltd., IndiaFirst Life Insurance Co. Ltd., AVIVA Life Insurance Co. Ltd. and HDFC Standard Life Insurance Co. Ltd.



8. **Taxes on Income**

Provision for Income Tax is made in accordance with statutory requirement and Deferred Tax assets / 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. **Earnings Per Share**

Basic earnings 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.

11. **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.



Schedule 18

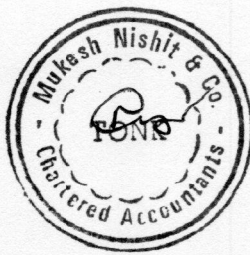
Notes on Accounts

1. Retirement Benefits to Employees :-

- 1.1 Bank's Contribution to Provident Fund is charged to Profit & Loss Account.
- 1.2 Contribution to Recognised Group Gratuity Fund, Group Leave Encashment Policy Fund are made on the basis of calculation given by LIC and charged to Profit & Loss Account except explained in point No. 1.3 below.
- 1.3 During the year Bank has paid ₹ 475.00 lac from "G/L Provision for Gratuity", ₹ 5.10 lacs from "P/L Provision for Gratuity a/c" to recognized Group Gratuity Fund and ₹ 3519.10 lac for Group Leave Encashment Policy from "P/L Provision for Leave Encashment a/c".
2. During the period Bank has paid ₹ 175.51 lac as salary and other allowances to staff deputed by Sponsor Bank (Bank of Baroda) of which ₹ 16.42 lac were paid to Chairman.
3. Depreciation on Fixed Assets has been provided as per Bank's Circular No. प्रका/खाताबन्दी-14/02/14 दिनांक 23.01.2014.
4. The reconciliation of Inter Branch Transaction is made by Head Office, which is reconciled upto 28.02.2014.
5. **"Other Liabilities and Provisions"** includes provision of ₹ 1739.31 lac, being the provision on standard assets.
6. Income on investments is shown as net of interest paid on Govt. securities.
7. During the financial year Bank has written off advances, amounting to ₹ 24.70 lac by debiting Profit & Loss account.
8. Recovery of ₹ 155.57 lac received in written off Loan accounts during the period and it was credited to the Profit & Loss Account.
9. During the year Bank has issued Inter Bank Participation Certificate (IBPC) for ₹ 400.00 crores to Yes Bank Ltd. against Direct Agriculture Advances for a period of 180 days bearing interest @ 6.00 % p.a. and Bank has also purchased Non Priority Advance amounting to ₹ 400.00 crore under IBPC issued by Yes Bank Ltd. for a period of 180 days @10.25% p.a.
10. As per RBI Guidelines the premium on investments in Govt. Securities has been amortized over the remaining period of maturity by debiting ₹ 628.90 lac in P&L Interest earned a/c on Govt. Securities.



11. Income Tax of ₹ 329.51 lacs for prior period has been found in accounts, and separately shown in the Profit & Loss account, 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.
12. Provision of ₹ 4371.00 lac for income tax has been made by the Bank during the year by debiting Profit and Loss A/c
13. Miscellaneous Income includes Inspection Charges ₹ 1296.68 lac, incidental Charges ₹ 928.55 lac and Documentation & Processing charges ₹ 1978.70 lac.
14. During the financial year, for implementing CBS in all the branches, Bank has incurred expenditure of ₹ 725.21 lac as revenue expenditure and ₹ 1483.36 lac as Capital Expenses, after deducting grant receivable from NABARD ₹ 278.76 lac as 40% of Cost of CBS Expenses. As per revised guidelines received from NABARD, support for CBS Expenses from Bank of Baroda is to be given in the form of Perpetual Bonds, hence amount of 50% CBS Grant receivable from Bank of Baroda upto 31.03.2013 is debited during current year in G/L Capitalised CBS Expenses ₹ 740.98 lac and P/L CBS Expenses ₹ 243.15 lac.
- Further capitalized CBS expenses are being amortised in three years and during the current year ₹ 977.75 lac has been debited in P/L CBS Expenses (Amortised).
15. Deferred Tax Assets amounting to ₹ 144.88 lac arising for the period is calculated as per AS -22 and recognized in the books of account during the year.
16. Figures have been rounded off to nearest rupee thousand and regrouped wherever considered necessary.



*



1. Additional Disclosure as per NABARD Circular NO. 104/ DOS .18/2008
Dt.30.06.2008 are as under:- AS ON 31.03.2014

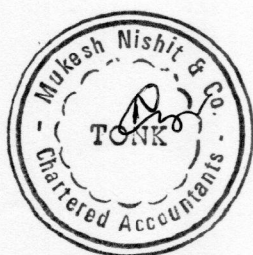
a. Capital

Sr.	Particulars	31.03.2014	31.03.2013
i)	CRAR (%)	10.07%	9.70%
ii)	CRAR – Tier I Capital (%)	9.74%	8.67%
iii)	CRAR – Tier II Capital (%)	0.33%	1.03%
iv)	Percentage of Shareholding of the		
a	Government of India	50%	50%
b	State Government	15%	15%
c	Sponsor Bank	35%	35%

b. Investments

(₹ in lac)

Sr.	Particulars	31.03.2014	31.03.2013
1.	Value of Investments		
i)	Gross Value of Investments	186973.29	163523.80
ii)	Provision for Depreciation	451.65	451.65
iii)	Net Value of Investments	186521.64	163072.15
2	Movement of provisions held towards depreciation on Investments.		
i)	Opening Balance	451.65	451.65
ii)	Add. Provisions made during the year	NIL	NIL
iii)	Less : Write off/write back of excess provisions during the year	NIL	NIL
iv)	Closing Balance	451.65	451.65



c. Repo Transactions

(₹ in lac)

Item	Minimum outstanding during the year	Maximum outstanding during the year	Daily Average outstanding during the year	As on 31 March 2014
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

(₹ 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.U.s	1441.95	1441.95	-	-	-
2	F.I.s	500.00	500.00	-	-	-
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	-	-	-
	Total Non SLR Investments	3069.11	3069.11	-	-	-

(ii) Non performing Non-SLR investment

(₹ in lac)

Particulars	Amount
Opening balance as on 01.04.2013	NIL
Add: Additions during the year since 1 st April	NIL
Less: Reductions during the above period	NIL
Balance as at 31.3.2014	NIL
Total Provisions held	NIL



2. Assets quality

2.1 Non Performing Assets

(₹ in lac)

	Particulars	31.03.2014	31.03.2013
i	Net NPAs to Net Advances (%)	5.12%	6.74%
ii	Movement of NPAs (Gross)		
(a)	Opening balance as on 01.04.2013	46609.07	69092.93
(b)	Additions during the year	13916.85	2473.68
(c)	Reductions during the year	17850.36	24957.54
(d)	Closing Balance	42675.56	46609.07
iii	Movement of net NPAs		
(a)	Opening balance	37505.95	49879.23
(b)	Additions during the year	12469.64	2226.31
(c)	Reductions during the year	18417.55	14599.59
(d)	Closing Balance	31558.04	37505.95
iv	Movement of Provisions for NPAs, (excluding provisions on Standard Assets)		
(a)	Opening balance	9103.12	11862.70
(b)	Provisions made during the year	2014.40	NIL
(c)	Write-off/Write-back of excess provisions	-	2759.58
(d)	Closing Balance	11117.52	9103.12

2.2 Details of Loan Assets subject to restructuring

(₹ in lac)

	Particulars	31.03.2014	31.03.2013
i	Total amount of loan Assets subject to restructuring, rescheduling, renegotiation,	NIL	NIL
ii	The amount of Standard Assets subjected to restructuring, rescheduling, renegotiation,	NIL	NIL
iii	The amount of Sub-Standard Assets subjected to restructuring, rescheduling, renegotiation,	NIL	NIL
iv	The amount of Doubtful Assets subjected to restructuring, rescheduling, renegotiation,	NIL	NIL
	Note {(i) = (ii) + (iii) + (iv)}	NIL	NIL



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

(₹ in lacs)

Sr.	Particulars	31.03.2014	31.03.2013
i	No. of accounts	NIL	NIL
ii.	Aggregate value (net of provisions) of accounts sold to SC/RC	NIL	NIL
iii.	Aggregate consideration	NIL	NIL
iv.	Additional consideration realised in respect of accounts transferred in earlier years	NIL	NIL
v	Aggregate gain/loss over net book value	NIL	NIL

2.4 Details of non-performing financial assets purchased / sold

A. Details of non-performing financial assets purchased:

(₹ in lacs)

Sr.	Particulars	31.03.2014	31.03.2013
1(a)	No. of accounts purchased during the year	NIL	NIL
(b)	Aggregate outstanding	NIL	NIL
2(a)	Of these, number of account restructured during the year	NIL	NIL
(b)	Aggregate outstanding	NIL	NIL

B. Details of non-performing financial assets sold:

(₹ in lacs)

Sr.	Particulars	31.03.2014	31.03.2013
1	No. of accounts sold	NIL	NIL
2	Aggregate outstanding	NIL	NIL
3	Aggregate consideration received	NIL	NIL

2.5 Provisions on Standard Asset

(₹ in lacs)

Sr.	Particulars	31.03.2014	31.03.2013
1	Provisions towards Standard Assets	1739.31	1467.59

