CHHATTISGARH GRAMIN BANK

CORPORATE OFFICE SEC 24 PLOT NO. 47 ATAL NAGAR NAYA RAIPUR (C.G.)

BALANCE SHEET

AS ON 31st MARCH 2026

Amt in Nearest `

Particulars	Schedule	As on 31.03.2026	As on 31.03.2025
CAPITAL & LIABILITIES			
Capital	1	2,158,910,700	2,158,910,700
Reserves & Surplus	2	17,305,864,023	13,819,643,457
Deposits	3	187,144,732,818	178,566,674,054
Borrowings	4	18,201,550,010	12,146,516,337
Other Liabilities and Provisions	5	6,516,269,623	6,943,611,041
Total		**231,327,327,173**	**213,635,355,589**
ASSETS			
Cash and Balances with Reserve Bank of India	6	6,557,773,823	9,205,978,753
Balances with Banks and Money at call and short notice	7	43,864,900,797	38,637,740,271
Investments	8	58,344,503,196	62,970,403,569
Advances	9	115,750,617,048	97,799,921,127
Fixed Assets	10	680,224,457	581,387,869
Other Assets	11	6,129,307,852	4,439,923,999
Total		**231,327,327,173**	**213,635,355,589**
Contingent Liabilities, bills for collection	12	2,254,564,388	1,769,026,972

As per our Audit Report of Even Date

For A P A S & CO LLP

Chartered Accountants

ICAI FRN 000340C/C400308

FOR CHHATTISGARH GRAMIN BANK

CHAIRMAN

GENERAL MANAGER

PLACE : RAIPUR (C.G.)

DATE : 24th April 2026

APAS & CO LLP Chartered Accountants

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RAJDEEP SINGH

Partner

Membership No.: 415549

UDIN : 26415549NSEJGE7748

CHHATTISGARH GRAMIN BANK

CORPORATE OFFICE SEC 24 PLOT NO. 47 ATAL NAGAR NAYA RAIPUR (C.G.)

STATEMENT OF PROFIT & LOSS FOR THE PERIOD FROM 1st APRIL 2025 to 31st MARCH 2026

Particulars	Schedule	For the year ended on 31.03.2026	For the year ended on 31.03.2025
I. Income			
Interest earned	13	17,555,232,058	15,899,140,619
Other income	14	1,736,486,742	1,754,183,656
Total (A)		**19,291,718,800**	**17,653,324,276**
II. Expenditure			
a. Interest expended	15	7,857,119,521	7,188,988,117
b. Operating expenses (i+ii+iii)	16	5,645,855,519	5,111,135,174
i) Employees Cost		3,563,749,693	3,323,497,927
ii) Depreciation		103,253,540	86,496,767
iii) Other Operating Expenses		1,978,852,286	1,701,140,479
c. Provision and contingencies			
i). Provisions (Other than Tax)		531,873,892	727,793,842
ii) Provision of Pension		431,083,648	2,060,186,841
iii) Provision/Payment for Computer Increment Arrear/Salary Arrear/PLI provision		100,000,000	389,949,550
iv) Provision for Mark to Market		2,089,500	(8,724,000)
v) Reversal of Restructuring provision		-	(3,417,055)
vi) Provision For NPS Employer's Contribution		-	143,926,560
III. Total Expenditure (a+b+c)		**14,568,022,080**	**15,609,839,029**
IV. Profit/(Loss) from Ordinary Activities before Tax		**4,723,696,719**	**2,043,485,247**
Less: Provision for Current Tax		1,190,470,690	513,135,019
Less: Provision of Taxation Earlier Years		8,574,335	2,843,100
Less: Prior Period Adjustment			
Less: Provision for Deferred Tax Liability /(Asset)		38,431,127	1,169,348
Net Profit after Taxation		**3,486,220,567**	**1,526,337,780**
Add: Brought forward Profit/(Loss) attributable to the group		10,679,610,985	9,458,540,761
Balance of Profit/(Loss) Account		**14,165,831,551**	**10,984,878,541**
V. Appropriations			
Transfer to statutory reserves		697,244,113	305,267,556
Transfer to Investment Fluctuation Reserve		3,200,000	-
Balance carried over to balance sheet		**13,465,387,438**	**10,679,610,985**

Entity information & Significant Accounting Policies	**17**	**As per our Audit Report of Even Date**
Schedule to Accounts	**1-18**	**For A P A S & CO LLP**

Chartered Accountants

ICAI FRN 000340C/C400308

FOR CHHATTISGARH GRAMIN BANK

CHAIRMAN

GENERAL MANAGER

PLACE : RAIPUR (C.G.)

DATE : 24th April 2026

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APAS & CO LLP Chartered Accountants

RAJDEEP SINGH

Partner

Membership No.: 415549

UDIN : 26415549NSEJGE7748

SCHEDULE-1 : CAPITAL

Amt in Nearest

Particulars	As on 31.03.2026	As on 31.03.2025
Authorised Capital (2000000000 shares of ` 10 each)	20,000,000,000	20,000,000,000
Issued Capital (215891070 shares of ` 10 each)	2,158,910,700	2,158,910,700
Subscribed & Paid up Capital (215891070 shares of ` 10 each)	2,158,910,700	2,158,910,700
Total	**2,158,910,700**	**2,158,910,700**

SCHEDULE-2 : RESERVES & SURPLUS

Particulars	As on 31.03.2026	As on 31.03.2025
a. Statutory Reserves	3,053,770,793	2,356,526,679
b. Capital Reserves	70,951,896	70,951,896
c. Other Reserves	12,553,897	12,553,897
d. Investment Fluctuation Reserve	703,200,000	700,000,000
e. Balance in Profit and Loss Account	-	-
Op balance	10,679,610,985	9,458,540,761
Less: Amount transfer to Investment Fluatuation Reserve	(3,200,000)	-
Less: Amount transfer to Statutory Reserve	(697,244,113)	(305,267,556)
Add: Profit for the period	3,486,220,567	1,526,337,780
Total (e)	**13,465,387,438**	**10,679,610,985**
Total (a+b+c+d+e)	**17,305,864,024**	**13,819,643,457**

SCHEDULE-3 : DEPOSITS

Particulars	As on 31.03.2026	As on 31.03.2025
A I. Demand Deposits		
(i) From Banks	-	-
(ii) From Others	3,843,820,829	3,834,488,899
II. Savings Bank Deposits	124,590,240,712	120,992,525,927
III. Term Deposits		
(i) From Banks	-	-
(ii) From Others	58,710,671,276	53,739,659,228
Total (III and III)	**187,144,732,818**	**178,566,674,054**
B.I. Deposits of branches in India	187,144,732,818	178,566,674,054
II. Deposits of branches outside India	-	-
Total (I and II)	**187,144,732,818**	**178,566,674,054**

SCHEDULE-4 : BORROWINGS

Particulars	As on 31.03.2026	As on 31.03.2025
I. Borrowings in India		
(i) Reserve Bank Of India	-	-
(ii) Other Banks	2,384,438,288	1,998,608,428
(iii) Other institutions and agencies		
against Refinance (SBI)		
From NABARD	11,399,553,698	7,256,354,168
From National Housing Bank	-	-
NBCFDC Refinance	554,435,875	436,079,580
SIDBI/NSFDC/NSTFDC/MUDRA Refinance	3,863,122,149	2,455,474,162
II.Borrowings outside India	-	-
Total (I and II)	**18,201,550,010**	**12,146,516,337**
Secured borrowings included in I & II above		

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SCHEDULE-5 : OTHER LIABILITIES AND PROVISIONS

Particulars	As on 31.03.2026	As on 31.03.2025
I.Bills payable	-	-
II. Inter office Adjustment (net)	2,712,282	-
III.Interest Accrued	3,394,022,786	3,345,046,050
IV. Deffered Tax Liabilities	26,029,252	-
V a.Others (Borrowers subsidy reserve fund)	456,304,617	445,825,686
V.b. Others (including provisions)*	2,637,200,685	3,152,739,304
Total	**6,516,269,623**	**6,943,611,041**

*Details of Others (including provisions):	As on 31.03.2026	As on 31.03.2025
Provision for Standard Assets	383,694,141	301,119,391
Provision for Restructured Accounts	-	-
Provision for Fraud/Robbery etc.	12,839,500	12,291,500
Provision for Income Tax	1,190,470,690	513,135,019
TDS on Time Deposit Interest	128,243,032	139,597,966
Draft/Pay order/Bankers Cheque	322,756,494	236,251,245
Sundry Deposits	166,300	40,300
RTGS	152,141,147	209,794,806
Provision for M to M loss on Investment	2,089,500	-
GST Payable	47,334,426	53,043,107
TDS Payable Under GST	3,278,862	4,171,684
NPS Collection and Payable Account	345,616	1,572,020
Provision for Pension Liability	131,083,648	1,104,307,123
Provision for NPS Employer Contribution of 4%	-	200,900,000
Provision for Performace linked incentives	100,000,000	-
Misc. Liabilities (Inclding Wage Revision Provision)	162,757,329	376,515,143
Total	**2,637,200,685**	**3,152,739,304**

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

Particulars	As on 31.03.2026	As on 31.03.2025
I.Cash in hand (including foreign currency notes)	659,255,663	663,316,340
II.Balances with Reserve Bank Of India		
(i) In current Account	5,648,518,160	8,542,662,413
(ii) In Other Accounts	250,000,000	-
Total (I and II)	**6,557,773,823**	**9,205,978,753**

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

Particulars	As on 31.03.2026	As on 31.03.2025
I.In India		
(i) Balances with Banks		
(a) In Current Account	1,841,687,212	323,346,144
(b) In Other Deposit Accounts	42,023,213,585	38,314,394,127
(ii) Money at Call and Short Notice		
(a) With banks	-	-
(b)With other institutions	-	-
Total (i & ii)	**43,864,900,797**	**38,637,740,271**
II. Outside India		
(i) In Current Account	-	-
(ii) In Other Deposit Accounts	-	-
(iii) Money at Call and Short Notice	-	-
Total	-	-
Grand Total (i ii & iii)	**43,864,900,797**	**38,637,740,271**

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SCHEDULE-8 : INVESTMENTS

Particulars	As on 31.03.2026	As on 31.03.2025
I.Investments in India in		
Held to Maturity		
(i) Government securities (SLR)	23,185,170,807	33,365,698,180
(ii) Other approved securities	-	-
(iii) Shares	-	-
(iv) Debentures and Bonds	-	-
(v) Others (Mutual Fund etc)	-	-
Total	**23,185,170,807**	**33,365,698,180**
Held for Trading	-	-
Available for Sale		
(i) Government securities (SLR)	33,356,847,514	27,802,220,513
(ii) Mutual Funds & Bonds (Non- SLR)	1,802,484,876	1,802,484,876
Total	**35,159,332,389**	**29,604,705,388**
II. Investments outside India in		
(i) Government Securities (Including local Authorities)	-	-
(ii) Investment in Associates	-	-
(iii) Other Investments (to be specified)	-	-
Total	-	-
Grand Total (I & II)	**58,344,503,196**	**62,970,403,569**
III. Investments in India		
(i) Gross value of Investments	58,344,503,196	62,970,403,569
(ii) Aggregate of provisions for Depreciation		
(iii) Net investment	58,344,503,196	62,970,403,569
IV. Investments outside India		
(i) Gross value of Investments	-	-
(ii)Aggregate of provisions for Depreciation	-	-
(iii) Other Investments (to be specified)	-	-

SCHEDULE-9 : ADVANCES

Particulars	As on 31.03.2026	As on 31.03.2025
A.(i) Bills Purchased and Discounted		
(ii) Cash Credits Overdrafts and Loans repayable on demand	39,576,980,001	32,618,434,650
(iii) Term Loans	76,173,637,047	65,181,486,477
Total	**115,750,617,048**	**97,799,921,127**
B.(i) Secured by tangible assets(Includes Advances against Book Debts)	75,937,309,942	59,675,032,867
(ii) Covered by Bank /Government Guarantees	892,582,108	487,658,573
(iii) Unsecured	38,920,724,999	37,637,229,687
Total	**115,750,617,048**	**97,799,921,127**
C. I. Advances in India		
(i) Priority Sector	71,946,490,796	54,930,240,841
(ii) Public Sector		
(iii) Banks		
(iv) Others	43,804,126,252	42,869,680,286
Total	**115,750,617,048**	**97,799,921,127**
C.II. Advances outside India		
(i) Due from banks	-	-
(ii) Due from Others	-	-
(a) Bills Purchased & Discounted	-	-
(b) Syndicated Loans	-	-
(c) Others	-	-
Total	-	-

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SCHEDULE-10 : FIXED ASSETS

Particulars	As on 31.03.2026	As on 31.03.2025
I.Premises Freehold (Land and Building)		
At cost	134,622,990	134,622,990
Addition during the year	3,675,292	-
Deductions during the year	-	-
Accumulated Depreciation	6,893,729	4,634,207
Total (A)	**131,404,553**	**129,988,783**
II. Other Assets (including furniture and fixtures)		
At cost	973,874,720	848,569,863
Addition during the year	200,134,600	133,051,464
Deductions during the year	40,906,997	7,746,607
Accumulated Depreciation	607,787,763	547,039,898
Total (B)	**525,314,560**	**426,834,822**
II A.Leasehold Assets		
At cost	31,767,619	31,767,619
Addition during the year including adjustment	-	-
Deductions during the year including provisions	-	-
Accumulated Depreciation	8,262,275	7,203,355
Total (C)	**23,505,344**	**24,564,264**
III Building WIP (D)	-	-
Total (A+B+C+D)	**680,224,457**	**581,387,869**

SCHEDULE-11 : OTHER ASSETS

Particulars	As on 31.03.2026	As on 31.03.2025
I. Inter office adjustments (Net)	-	2,152
II. Interest Accrued	2,160,349,917	2,436,279,979
III. Advance Tax & TDS	1,636,424,271	1,008,883,393
IV. Stationery and stamps	9,444,290	6,677,043
V. Deferred Tax Assets	-	12,401,875
VI. Non-banking assets acquired in satisfaction of claim	564,740	500,000
VI. Others *	2,322,524,633	975,179,557
Total	**6,129,307,852**	**4,439,923,999**

*** Details of others :**	As on 31.03.2026	As on 31.03.2025
APBS and NACH Account	91,087,867	311,865,280
NEFT/RTGS	1,459,478,893	-
Interest Receivable from NABARD (Intt. Subvention)	600,158,267	512,367,213
Deposits for Consumer Forum & Gratuity Appeal	29,998,966	32,926,048
Other Receivables	141,800,639	118,021,015
Total	**2,322,524,633**	**975,179,557**

SCHEDULE-12 : CONTINGENT LIABILITIES

Particulars	As on 31.03.2026	As on 31.03.2025
I.Claims against the Bank not acknowledged as debt	53,782,636	56,709,718
II.Liabilities for partly paid Investment	-	-
III.Liability on account of outstanding forward exchange contract	-	-
IV. Guarantees given on behalf of constituent	-	-
(a) In India	978,553,922	619,071,373
(b) Outside India	-	-
V.Acceptances endorsements and other obligations	-	-
VI.Other items for which the Bank is contingency liable (DEAF)	1,222,227,829	1,093,245,881
Total	**2,254,564,388**	**1,769,026,972**

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SCHEDULE-13 - INTEREST EARNED

Particulars	For the year ended on 31.03.2026	For the year ended on 31.03.2025
I.Interest/discount on advances /bills	10,392,109,506	8,468,521,992
II.Income on Investments	**7,022,819,605**	**7,379,396,288**
II.a Interest Received on Investments - TDR	*2,855,972,640*	*2,711,502,656*
II.b Interest Received on Investments - Govt. Security	*4,166,846,965*	*4,688,573,995*
III. Interest on balances with RBI & Other Inter Bank fund	27,952,947	44,491,461
IV. Interest Received on Investments - Non SLR	112,350,000	164,648,973
V. Others	-	6,730,878
Total	**17,555,232,058**	**16,063,789,592**

SCHEDULE-14 - OTHER INCOME

Particulars	For the year ended on 31.03.2026	For the year ended on 31.03.2025
I.Commission Exchange Brokerage	1,214,430,922	1,258,874,939
II.a Income from Sale of Investments	223,601,854	65,698,300
II.b Income from Sale of Mutual Funds	305,593	-
III.Miscellaneous Income (Recovery in Written Off Account)	119,648,373	167,461,445
IV Income from Sale of PSLC	178,500,000	97,500,000
Total	**1,736,486,742**	**1,589,534,683**

SCHEDULE-15 - INTEREST EXPENDED

Particulars	For the year ended on 31.03.2026	For the year ended on 31.03.2025
I. Interest on Deposits	7,115,610,084	6,657,486,021
II. Interest on Reserve Bank Of India/Inter -Bank Borrowings (SBI/NHB/NABARD etc)	741,509,437	531,502,095
III. Others	-	-
Total	**7,857,119,521**	**7,188,988,117**

SCHEDULE 16 - OPERATING EXPENSES

Particulars	For the year ended on 31.03.2026	For the year ended on 31.03.2025
I. Payments to and Provisions for Employees	3,563,749,693	3,323,497,927
II. Rent Taxes and Lighting	175,248,523	153,594,984
III. Printing and Stationary	26,489,691	26,123,642
IV. Advertisement and publicity	1,320,765	1,628,046
V. (a) Depriciation on Bank's Property other than Leased Assets	102,194,620	85,437,848
(b) Depreciation on Leased Assets	1,058,920	1,058,919
VI. Directors' fees allowances and expenses	-	-
VII. Auditors fees and expenses (including Branch auditors' fees and expenses)	9,280,449	8,087,167
VIII. Law charges	2,258,677	2,306,457
IX. Postage Telegrams Telephones etc.	12,422,027	12,992,853
X. Repairs and maintenance	28,605,221	26,062,433
XI. Insurance	380,974,474	300,991,544
XII. Amortisation for the year	-	-
XIII. Other expenditure	1,342,588,688	1,169,532,449
XIV. Loss/(Profit) on Sale of Assets	(336,227)	(179,097)
Total	**5,645,855,519**	**5,111,135,174**

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Details of other Expenditure :	For the year ended on 31.03.2026	For the year ended on 31.03.2025
Books Periodicals & News Paper	686,054	676,129
Travelling Expenses	8,041,166	15,062,587
Halting / Lodging/Boaring Expenses	114,967,341	75,096,418
Annual Maintenance Contract (AMC)	425,594,151	344,560,795
ATM Service Charges	129,728,836	137,537,010
Payment to Daily Wages	101,158,565	95,504,739
PREMIUM ON PSLC PURCHASE	1,881,500	1,921,000
COMMISION EXPENSES	236,653,269	234,863,528
Misc. Expenses	560,531,074	499,173,772
Total	**1,342,588,688**	**1,169,532,449**

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