

ANDHRA PRAGATHI GRAMEENA BANK
HEAD OFFICE:: KADAPA
AUDITED BALANCE SHEET AS ON 31.03.2023

	Schedule No	Rupees in Thousands	
		31.03.2023	31.03.2022
CAPITAL AND LIABILITIES			
CAPITAL	1	423426	423426
RESERVES AND SURPLUS	2	37469191	31517639
DEPOSITS	3	197917692	191275350
BORROWINGS	4	45994699	55703774
OTHER LIABILITIES AND PROVISIONS	5	9935171	7575226
TOTAL		291740179	286495415
ASSETS			
CASH AND BALANCES WITH RBI	6	13309006	12654779
BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	7	38198202	24112841
INVESTMENTS	8	37587270	42633843
ADVANCES(Net)	9	195556903	198136097
FIXED ASSETS(Net)	10	448487	430411
OTHER ASSETS	11	6640311	8527444
TOTAL		291740179	286495415
CONTINGENT LIABILITIES	12	567170	525404


(S. Ravi Kumar)
Chief Manager


(K. Vijaya Bhaskar)
General Manager


(Rakesh Kashyap)
Chairman


(Roopa VC)
Director


(Dr RVS Prasad)
Director


(K KALYANI)
Director


(A MURALIKRISHNA)
Director

In terms of our report of even date attached.

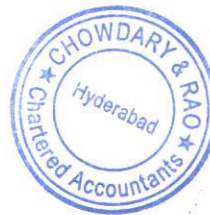
Place: KADAPA
Date: 25.04.2023

For CHOWDARY & RAO.,
CHARTERED ACCOUNTANTS
Firm Registration No. 000656S



(M. Sunil Kumar)
PARTNER

ICAI Membership 217061
UDIN: 23217061BGRFNN9191



ANDHRA PRAGATHI GRAMEENA BANK
HEAD OFFICE:: KADAPA


PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023


	Schedule No	Rupees in Thousands	
		31.03.2023	31.03.2022
INCOME			
Interest Earned	13	24037697	22521769
Other Income	14	4610895	4556115
TOTAL INCOME		28648592	27077884
EXPENDITURE			
Interest Expended	15	11344465	11181176
Operating Expenses	16	6581864	7792774
Provisions and Contingencies	17	4770711	3935024
TOTAL EXPENDITURE		22697040	22908974
PROFIT/LOSS			
Net Profit/Loss (-) for the Year		5951552	4168910
Profit/Loss (-) Brought Forward		24543607	21234479
TOTAL		30495159	25403389
APPROPRIATIONS			
Transfer to Statutory Reserves		1190310	833782
Transfer to IFR		0	26000
Balance Carried over to Balance Sheet		29304849	24543607
		30495159	25403389


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In terms of our report of even date attached.

Place: KADAPA
Date: 25.04.2023

For CHOWDARY & RAO.,
CHARTERED ACCOUNTANTS
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(M. Sunil Kumar)
PARTNER
ICAI Membership 217061
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ANDHRA PRAGATHI GRAMEENA BANK
HEAD OFFICE : KADAPA
SCHEDULES TO BALANCE SHEET

SCHEDULE 1 CAPITAL

Rs. in 000

Particulars		31.03.2023	31.03.2022
I	For Nationalised Banks Capital (Fully owned by Central Government)		
II	For Banks Incorporated Outside India		
	1. Capital (The amount brought by banks by way of start up Capital as prescribed by RBI should be shown under this head)		
	Total		
III	For Other Banks		
	(1) Authorised Capital		
	2000000000 shares of Rs.10/- each	20000000	20000000
	(2) Issued Capital		
	42342640 shares of Rs. 10/- each	423426	423426
	(3) Subscribed Capital		
	42342640 shares of Rs. 10/- each	423426	423426
	(4) Called up Capital		
	42342640 shares of Rs. 10/- each	423426	423426
	(5) Fully Paid up Capital		
	42342640 Shares of Rs.10/- each	423426	423426
IV	Share Capital Deposit		
	TOTAL	423426	423426


Chief Manager
(Accounts)


General Manager



ANDHRA PRAGATHI GRAMEENA BANK
HEAD OFFICE : KADAPA
SCHEDULES TO BALANCE SHEET

SCHEDULE 2 RESERVES			
		Rs. in 000	
	Particulars	31.03.2023	31.03.2022
I	STATUTORY RESERVES		
	Opening Balance	6527302	5693520
	Additions during the year	1190310	833782
	Deductions during the year	0	0
	TOTAL	7717612	6527302
II	CAPITAL RESERVES		
	Opening Balance	6730	6730
	Additions during the year	0	0
	Deductions during the year	0	0
	TOTAL	6730	6730
III	SHARE PREMIUM		
	Opening Balance	0	0
	Additions during the year	0	0
	Deductions during the year	0	0
	TOTAL	0	0
IV	REVENUE & OTHER RESERVES		
	(i) REVENUE RESERVE		
	Opening Balance	0	0
	Additions during the year	0	0
	Deductions during the year	0	0
	TOTAL	0	0
	(ii) INVESTMENT FLUCTUATION RESERVE (IFR)		
	Opening Balance	440000	414000
	Additions during the year	0	26000
	Deductions during the year	0	0
	TOTAL	440000	440000
V	Balance in Profit & Loss Account	24543607	21234479
	Add: Profit of FY 2022-23	5951552	4168910
	Less: Profit transfer to Statutory Reserve	1190310	833782
	Less: Profit transfer to IFR	0	26000
	TOTAL	29304849	24543607
	TOTAL (I+II+III+IV+V)	37469191	31517639


Chief Manager
(Accounts)


General Manager



ANDHRA PRAGATHI GRAMEENA BANK
HEAD OFFICE : KADAPA
SCHEDULES TO BALANCE SHEET

SCHEDULE 3 DEPOSITS

		Rs. in 000	
	Particulars	31.03.2023	31.03.2022
A.I	DEMAND DEPOSITS		
	i.) From Banks	0	0
	ii.) From Others	2963101	3974044
II	SAVINGS BANK DEPOSITS	70383315	61635733
III	TERM DEPOSITS		
	i.) From Banks	4950000	15900000
	ii.) From Others	119621276	109765573
	TOTAL (A I,II & III)	197917692	191275350
B.I	Deposits of branches in India	197917692	191275350
II	Deposits of branches outside India	0	0
	TOTAL	197917692	191275350

SCHEDULE 4 BORROWINGS

		Rs. in 000	
	Particulars	31.03.2023	31.03.2022
I	BORROWINGS IN INDIA		
	i.) Reserve Bank of India	0	0
	ii.) Canara Bank	0	0
	iii) Other Institutions & Agencies	45994699	55703774
	Total	45994699	55703774
II	BORROWINGS OUTSIDE INDIA	0	0
	TOTAL (I & II)	45994699	55703774

SCHEDULE 5 OTHER LIABILITIES

		Rs. in 000	
	Particulars	31.03.2023	31.03.2022
I	Bills Payable (DDs payable+ Pay orders issued)	175725	191262
II	Inter Branch Adjustments	0	0
III	Interest Accrued	799718	606044
IV	Others	2175181	2737788
V	Provisions	6784547	4040132
	TOTAL	9935171	7575226


Chief Manager
(Accounts)


General Manager



ANDHRA PRAGATHI GRAMEENA BANK
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SCHEDULES TO BALANCE SHEET

SCHEDULE-6 CASH AND BANK BALANCES WITH RBI

		Rs. in 000	
	Particulars	31.03.2023	31.03.2022
I	Cash in Hand (Including Foreign Currency Notes)	822783	973326
II	Balances with Reserve Bank of India		
	i) In Current Account	7736223	6741453
	ii) In Other Accounts	4750000	4940000
	TOTAL	13309006	12654779

SCHEDULE - 7 BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICES

		Rs. in 000	
	Particulars	31.03.2023	31.03.2022
I	Balances with Banks		
	i) In Current Account	445702	710341
	ii) In Other Deposit Accounts	37752500	23402500
	TOTAL	38198202	24112841
II	Money at Call & Short Notice	0	0
	TOTAL (I + II)	38198202	24112841

SCHEDULE 8 INVESTMENTS

		Rs. in 000	
	Particulars	31.03.2023	31.03.2022
I	INVESTMENTS IN INDIA		
	i.) Government Securities	37179410	42225983
	ii.) Other approved Securities	0	0
	iii) Shares	4990	4990
	iv) Debentures & Bonds	402870	402870
	v) Subsidiaries and /or Joint Ventures	0	0
	vi) Others	0	0
	TOTAL	37587270	42633843


Chief Manager
(Accounts)


General Manager



ANDHRA PRAGATHI GRAMEENA BANK
HEAD OFFICE : KADAPA
SCHEDULES TO BALANCE SHEET

SCHEDULE 9 GROSS ADVANCES

		Rs. in 000	
	PARTICULARS	31.03.2023	31.03.2022
A.	i) Bills Purchased and Discounted	0	0
	ii) Cash Credits, Overdrafts & Loans repayable on demand	123646780	138416309
	iii) Term Loans	74989224	62877906
	TOTAL	198636004	201294215
B.	i) Secured by Tangible Assets	196485913	153578777
	ii) Covered by Bank / Govt. Guarantees	0	0
	iii) Unsecured	2150091	47715438
	TOTAL	198636004	201294215
C.	I ADVANCES IN INDIA		
	i) Priority Sector	179226010	188060284
	ii) Public Sector	0	0
	iii) Banks	0	0
	iv) Others	19409994	13233931
	TOTAL	198636004	201294215
	II ADVANCES OUTSIDE INDIA		
	i) Due from Banks	0	0
	ii) Due from others	0	0
	a) Bills purchased and discounted	0	0
	b) Syndicate Loans	0	0
	TOTAL	0	0
	GROSS ADVANCES :	198636004	201294215
	Less: Outstanding NPA Provision :	3079101	3158118
	Less: Claims Received :	0	0
	Net Advances :	195556903	198136097


Chief Manager
(Accounts)


General Manager



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SCHEDULES TO BALANCE SHEET

SCHEDULE 10 FIXED ASSETS

		Rs. in 000	
	PARTICULARS	31.03.2023	31.03.2022
I	Land (Own & Prajabhavans)		
	Additions during the year	0	0
	Deductions during the year	0	0
	Total	0	0
II	PREMISES		
	At cost as on 31st March of preceding year	158093	158336
	Additions during the year	0	81
	Deductions during the year	0	323
	Depreciation to date	18731	16294
	Total	139362	141800
III	OTHER FIXED ASSETS (Including Furniture&Fittings)		
	At cost as on 31st March of the preceding year	1140454	1058077
	Additions during the year	122059	119723
	Deductions during the year	70955	37346
	Depreciation to date	882433	851843
	TOTAL	309125	288611
	TOTAL (I + II + III)	448487	430411

SCHEDULE 11 OTHER ASSETS

		Rs. in 000	
	PARTICULARS	31.03.2023	31.03.2022
I	Inter-Office Adjustments	70039	30789
II	Interest Accrued/Receivable	1265808	1236903
III	Stationery and Stamps	720	648
IV	Tax Paid In Advance (Net of Provision)	0	35000
V	Tax Deducted at Source	3047	3947
VI	Deferred Tax	10010	11056
VII	Others	5290687	7209101
	TOTAL	6640311	8527444

SCHEDULE 12 CONTINGENT LIABILITES

		Rs. in 000	
	PARTICULARS	31.03.2023	31.03.2022
I	Claims against the Bank not acknowledged as Debts	646	103833
II	Liability on account of outstanding Foreign Contracts	0	0
III	Guarantees given on behalf of Constituents	93566	96638
IV	Acceptances, Endorsements and other obligations	0	0
V	Other Items for which the bank is contingently liable(DEA Fund)	471452	319348
VI	TDS demand of the Branches as per TRACES	1506	5585
	TOTAL	567170	525404


Chief Manager
(Accounts)


General Manager



ANDHRA PRAGATHI GRAMEENA BANK
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SCHEDULES TO BALANCE SHEET

SCHEDULE 13 INTEREST EARNED

		Rs. in 000	
	PARTICULARS	31.03.2023	31.03.2022
I	Interest/Discount on Advances/Bills	19375704	17556239
II	Income on Investments	2813189	3533401
III	Interest on Balances with RBI & Other Inter Bank Funds	1848804	1432129
IV	Others	0	0
	TOTAL	24037697	22521769

SCHEDULE 14 OTHER INCOME

		Rs. in 000	
	PARTICULARS	31.03.2023	31.03.2022
I	Commission, Exchange and Brokerage	102457	115241
II	Profit on Sale of Investments	3027	49198
	Less: Loss on Sale of Investments	0	0
III	Profit on sale of Land, Building, Vehicles & other Assets etc.	5218	406
	Less: Loss on sale of Land, Building, Vehicle & other Assets etc.	-1414	-988
IV	Commission on Life Insurance	34847	27195
V	Recovery under Written off Loans	476	1548
VI	Inspection Charges	701818	684558
VII	Processing Charges	1177433	1157168
VIII	Reversal of Excess Provision of Previous Year	1240	39667
IX	Taxes Refund	27071	0
X	Miscellaneous Income-PSLC	1571150	1744100
XI	Miscellaneous Income-Others	987572	738022
	TOTAL	4610895	4556115


Chief Manager
(Accounts)


General Manager



ANDHRA PRAGATHI GRAMEENA BANK
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SCHEDULES TO BALANCE SHEET

SCHEDULE 15 INTEREST EXPENDED

		Rs. in 000	
	PARTICULARS	31.03.2023	31.03.2022
I	Interest on Deposits	8475172	8526802
II	Interest on RBI / Inter Bank Borrowings	2869293	2654374
III	Others	0	0
	TOTAL	11344465	11181176

SCHEDULE 16 OPERATING EXPENDITURE

		Rs. in 000	
	PARTICULARS	31.03.2023	31.03.2022
I	Payment to and Provisions for Employees	4733727	5976538
II	Traveling expenses	37301	26797
III	Rent, Taxes and Lighting	144967	134242
IV	Printing and Stationery	32818	19793
V	Advertising and Publicity	1584	34
VI	Depreciation on Bank Property	88425	67094
VII	Directors fees, Allowances and Meeting Expenses	258	410
VIII	Auditors Fees and Expenses	8888	5944
IX	Law Charges	2297	1954
X	Postage & Telephones etc.	10020	9587
XI	CBS & Computer Maintenance	305615	238162
XII	Insurance	228977	211699
XIII	Other Expenditure	986987	1100520
	TOTAL	6581864	7792774

SCHEDULE 17 PROVISIONS & CONTINGENCIES

		Rs. in 000	
	Particulars	31.03.2023	31.03.2022
I	Provisions for NPA	133070	495529
II	Provisions for Income Tax	1991940	1568581
III	Provisions for Deferred Tax	1046	1530
IV	Provisions for Standard Assets	44655	69384
V	Provisions for Rural Advances	2600000	1800000
	TOTAL	4770711	3935024


Chief Manager
(Accounts)


General Manager

