KERALA GRAMEENA BANK

Scheduled Bank Owned By Government

Formerly known as Kerala Gramin Bank

Head Office : Malappuram

Balance Sheet of Kerala Grameena Bank

BALANCE SHEET AS ON 31.03.2026			₹ in "000
Capital & Liabilities	**Schedule**	**As on 31.03.2026**	**As on 31.03.2025**
Capital	1	76,65,042	76,65,042
Reserves & Surplus	2	2,72,59,764	1,94,22,790
Deposits	3	32,48,89,471	27,42,71,307
Borrowings	4	7,02,35,265	5,89,51,456
Other Liabilities & Provisions	5	1,52,35,786	1,32,38,378
TOTAL	::	**44,52,85,328**	**37,35,48,973**
Assets	**Schedule**	**As on 31.03.2026**	**As on 31.03.2025**
Cash and Balance with Reserve Bank of India	6	1,65,09,015	1,19,54,743
Balances with Banks & Money at Call and Short notice	7	2,69,94,852	3,40,98,958
Investments	8	6,76,54,792	5,47,83,136
Advances	9	31,66,83,753	26,16,05,325
Fixed Assets	10	16,93,908	10,08,282
Other Assets	11	1,57,49,008	1,00,98,529
TOTAL	::	**44,52,85,328**	**37,35,48,973**
Contingent Liabilities	12	18,57,326	19,45,904
Bills for collection	12	547	6,946
Significant Accounting Policies	17		
Notes on Accounts	18		

Schedules referred to above form an integral part of the Balance Sheet

Sd/-
Anju John
Senior Manager

Sd/-
Nandakumar T V
Asst.General Manager

Sd/-
Ranjeet Kumar
General Manager

Sd/-
Smt.Vimala Vijayabhaskar
Chairperson

Sd/-
Sri.Surjith Karthikeyan
Director

Sd/-
Sri.Sabith Salim
Director

Sd/-
Sri.Cecil Timothy D
Director

Sd/-
Sri.Barun Singh Thakur
Director

As per our report of even date attached
For Varma & Varma
Chartered Accountants
Firm Registration No.004532S

Sd/-
Sri.Rajni Kant
Director

Sd/-
Smt.Lethakumari M B
Director

Sd/-
Smt.Shibi Abraham
Director

Sd/-
(CA Vivek Krishna Govind)
Partner
Membership No.208259

Place : Malappuram
Date : 22.05.2026

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KERALA GRAMEENA BANK
Scheduled Bank Owned By Government

Formerly known as Kerala Gramin Bank
Head Office : Malappuram

Profit and Loss account of Kerala Grameena Bank

PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31.03.2026			₹ in "000
Particulars	**Schedule**	**Year Ended 31-03-2026**	**Year Ended 31-03-2025**
I. INCOME:-			
Interest earned	13	3,34,58,066	2,84,08,091
Other Income	14	74,20,840	53,62,562
T O T A L	::	**4,08,78,906**	**3,37,70,653**
II. EXPENDITURE:-			
Interest expended	15	2,05,45,397	1,71,13,815
Operating expenses	16	1,09,37,683	1,23,72,884
Provisions and Contingencies	18.A.11.e	(10,03,903)	28,085
T O T A L	::	**3,04,79,177**	**2,95,14,784**
III. PROFIT / LOSS:-			
Profit/ (Loss) for the period before Tax		1,03,99,729	42,55,869
Add/(Less): Income tax for the current year		(24,14,372)	(8,23,315)
Add/(Less): Deferred tax		(2,23,201)	(3,03,627)
Net Profit/ (Loss) for the period after Tax		**77,62,156**	**31,28,927**
Profit/ (Loss) brought forward		**74,12,297**	**53,35,735**
T O T A L	::	**1,51,74,453**	**84,64,662**
IV. APPROPRIATIONS:-			
Transfer to Training and Technology Development Fund		4,26,919	1,72,091
Transfer to Building Construction Fund		2,00,000	-
Transfer to/ (from) Investment Fluctuation Reserve		2,61,541	-
Transfer to Statutory Reserve		19,40,539	7,82,232
Transfer to Capital Reserve		27,865	15,961
Transfer to Special Reserve u/s 36(1) (viii) of the Income Tax Act		2,21,466	82,081
Balance of Profit/ (Loss) carried over to Balance Sheet		1,20,96,123	74,12,297
T O T A L	::	**1,51,74,453**	**84,64,662**
Earnings Per Share -Basic (₹)	18.A.16	**10.13**	**4.50**
Earnings Per Share -Diluted (₹)		**10.13**	**4.50**
Significant Accounting Policies	17		
Notes on Accounts	18		

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

Sd/-
Anju John
Senior Manager

Sd/-
Nandakumar T V
Asst.General Manager

Sd/-
Ranjeet Kumar
General Manager

Sd/-
Smt.Vimala Vijayabhaskar
Chairperson

Sd/-
Sri.Surjith Karthikeyan
Director

Sd/-
Sri.Sabith Salim
Director

Sd/-
Sri.Cecil Timothy D
Director

Sd/-
Sri.Barun Singh Thakur
Director

Sd/-
Sri.Rajni Kant
Director

Sd/-
Smt.Lethakumari M B
Director

Sd/-
Smt.Shibi Abraham
Director

As per our report of even date attached
For Varma & Varma
Chartered Accountants
Firm Registration No.004532S

Sd/-
(CA Vivek Krishna Govind)
Partner
Membership No.208259

Place : Malappuram
Date : 22.05.2026

SCHEDULES FORMING PART OF THE BALANCE SHEET AS ON 31.03.2026

	SCHEDULE – 1 – CAPITAL	₹ in "000	₹ in "000
	Particulars	**As on 31.03.2026**	**As on 31.03.2025**
1	Authorised Capital (Two hundred crore shares of ₹ 10 each)	2,00,00,000	2,00,00,000
2	Issued, Subscribed and paid up capital (76,65,04,212 shares of ₹ 10 each)	76,65,042	76,65,042
	T O T A L	**76,65,042**	**76,65,042**

	SCHEDULE – 2 – RESERVES & SURPLUS*	₹ in "000	₹ in "000
	Particulars	**As on 31.03.2026**	**As on 31.03.2025**
1	**Statutory Reserve**		
	Opening balance	49,37,268	41,55,036
	Additions during the Year	19,40,539	7,82,232
	Deductions during the Year	-	-
	Closing balance	**68,77,807**	**49,37,268**
2	**Capital Reserves**		
a	**Capital Reserve**		
	Opening balance	2,95,585	2,79,624
	Additions during the Year	27,865	15,961
	Deductions during the Year	-	-
	Closing balance	**3,23,450**	**2,95,585**
b	**Revaluation Reserve**		
	Opening balance	1,83,823	1,88,606
	Additions during the Year	79,586	-
	Deductions during the Year	4,768	4,783
	Closing balance	**2,58,641**	**1,83,823**
3	**Revenue and Other Reserves**		
a	**General Reserves**		
	Opening balance	45,57,074	45,57,074
	Additions during the Year	-	-
	Deductions during the Year	-	-
	Closing balance	**45,57,074**	**45,57,074**
b	**Special Reserve u/s 36(1)(viii) of the Income Tax Act**		
	Opening balance	6,17,100	5,35,019
	Additions during the Year	2,21,466	82,081
	Deductions during the Year	-	-
	Closing balance	**8,38,566**	**6,17,100**
c	**Investment fluctuation Reserves**		
	Opening balance	10,24,359	10,24,359
	Additions during the Year	4,90,789	-
	Deductions during the Year	2,29,248	-
	Closing balance	**12,85,900**	**10,24,359**
d	**Training Fund**		
	Opening balance	35,935	20,290
	Additions during the Year	38,811	15,645
	Deductions during the Year	**-**	**-**
	Closing balance	**74,746**	**35,935**
e	**Technology Fund**		
	Opening balance	3,59,349	2,02,903
	Additions during the Year	3,88,108	1,56,446
	Deductions during the Year	-	-
	Closing balance	**7,47,457**	**3,59,349**
f	**Building Construction Fund**		
	Opening balance	-	-
	Additions during the Year	2,00,000	-
	Deductions during the year	-	-
	Closing Balance	**2,00,000**	-
4	**Balance of Profit and Loss Account**	**1,20,96,123**	**74,12,297**
	T O T A L (1 to 4)	**2,72,59,764**	**1,94,22,790**

* Refer Note No. 18.A.19,20,21 & 18.B.9.3

SCHEDULES FORMING PART OF THE BALANCE SHEET AS ON 31.03.2026

SCHEDULE – 3 - DEPOSITS		₹ in "000	₹ in "000
Particulars		As on 31.03.2026	As on 31.03.2025
A	I. Demand Deposits		
	i. From Bank	-	-
	ii. From others	40,53,489	31,65,620
	II. Savings Bank Deposits	12,27,46,722	10,62,58,972
	III. Term Deposits		
	i. From Banks	97,24,749	58,88,886
	ii. From others	18,83,64,511	15,89,57,829
	T O T A L	**32,48,89,471**	**27,42,71,307**
B	i. Deposits of branches in India	32,48,89,471	27,42,71,307
	ii. Deposits of branches outside India	-	-
	T O T A L	**32,48,89,471**	**27,42,71,307**
*The amount of deposits against which lien is marked out of the total deposit is ₹ 933.25 crores (Previous year ₹ 546.39 crores)			

SCHEDULE – 4 - BORROWINGS		₹ in "000	₹ in "000
Particulars		As on 31.03.2026	As on 31.03.2025
I.	Borrowings in India		
	i. NABARD	6,14,44,644	5,20,14,575
	ii. Other Banks	59,546	2,85,153
	iii. Other Institutions & Agencies	87,31,075	66,51,728
II.	Borrowings outside India	-	-
	T O T A L ::	**7,02,35,265**	**5,89,51,456**
	(Secured borrowings included in I & II above)	-	-

SCHEDULE – 5 – OTHER LIABILITIES & PROVISIONS		₹ in "000	₹ in "000
Particulars		As on 31.03.2026	As on 31.03.2025
1	Bills payable	64,675	66,097
2	Interest accrued	19,37,431	21,95,063
3	Others (including provisions)*	1,32,33,680	1,09,77,218
T O T A L ::		**1,52,35,786**	**1,32,38,378**
	*Provision for standard assets included in 3 above. (Refer Note No.18.A.4.a)	37,87,738	46,53,822

SCHEDULES FORMING PART OF THE BALANCE SHEET AS ON 31.03.2026

SCHEDULE – 6 – CASH & BALANCES WITH RBI		₹ in "000	₹ in "000
	Particulars	**As on 31.03.2026**	**As on 31.03.2025**
I.	Cash in hand	13,22,483	9,92,780
II.	Balance with RBI		
	i. In Current account	97,26,532	1,08,91,963
	ii. In other accounts	54,60,000	70,000
	TOTAL ::	**1,65,09,015**	**1,19,54,743**

SCHEDULE – 7 – BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE		₹ in "000	₹ in "000
	Particulars	**As on 31.03.2026**	**As on 31.03.2025**
I.	In India		
	i. Balances with Banks		
	a) In Current accounts	7,98,737	14,92,996
	b) In other deposit accounts	2,56,96,115	3,26,05,962
	ii. Money at call and short notice		
	a) With Banks	5,00,000	-
	b) With Other Institutions	-	-
II.	Outside India	-	-
	TOTAL ::	**2,69,94,852**	**3,40,98,958**

SCHEDULE – 8 – INVESTMENTS*		₹ in "000	₹ in "000
	Particulars	**As on 31.03.2026**	**As on 31.03.2025**
I.	Investments in India in		
	i. Govt. securities	6,52,91,823	5,28,68,631
	ii. Other approved securities	-	-
	iii. Shares	20,167	2,998
	iv. Debentures & Bonds	11,56,861	12,03,042
	v. Others (Mutual Fund Units)	11,85,941	7,08,465
II.	Investments outside India	-	-
	TOTAL ::	**6,76,54,792**	**5,47,83,136**

* Refer Note No.18.A.3

SCHEDULE – 9 – ADVANCES (NET OF PROVISIONS)		₹ in "000	₹ in "000
	Particulars	**As on 31.03.2026**	**As on 31.03.2025**
A	i. Bills purchased and discounted	94,733	45,189
	ii. Cash credits, overdrafts and loans repayable on demand	22,12,53,267	17,88,73,196
	iii. Term loans	9,53,35,753	8,26,86,940
	TOTAL ::	**31,66,83,753**	**26,16,05,325**
B	i. Secured by Tangible Assets	28,09,96,633	23,06,23,197
	ii. Covered by Bank/Govt.guarantees	1,14,96,921	63,22,803
	iii. Unsecured	2,41,90,199	2,46,59,325
	TOTAL ::	**31,66,83,753**	**26,16,05,325**
C	**I. Advances in India**		
	i. Priority Sector	28,36,58,635	23,79,87,663
	ii. Public Sector	-	-
	iii. Banks	-	-
	iv. Others	3,30,25,118	2,36,17,662
	TOTAL ::	**31,66,83,753**	**26,16,05,325**
	II. Advances outside India	-	-
	TOTAL (C.I & C.II) ::	**31,66,83,753**	**26,16,05,325**

SCHEDULES FORMING PART OF THE BALANCE SHEET AS ON 31.03.2026

	SCHEDULE – 10 – FIXED ASSETS	₹ in "000	₹ in "000
	Particulars	**As on 31.03.2026**	**As on 31.03.2025**
I	Premises (Including Land)		
	At cost/ valuation as on 31st March of the preceding year	2,51,104	2,51,104
	Additions during the year	1,98,232	-
	Revaluations made during the year	79,586	-
	Deductions during the year	-	-
	Depreciation to date	38,920	33,085
	NET BALANCE – (I)	**4,90,002**	**2,18,019**
II	Other Fixed Assets (Incl Furniture & Fixtures)		
	At cost as on 31st March of the preceding year	26,92,728	24,64,240
	Additions during the year	6,89,246	2,46,397
	Deductions during the year	31,716	17,909
	Depreciation to date	21,51,564	19,02,465
	NET BALANCE – (II)	**11,98,694**	**7,90,263**
III	**Capital Work-In-Progress**	**5,212**	-
	TOTAL (I+II+III)	**16,93,908**	**10,08,282**

Note: Premises comprise of revalued amounts of land and building. Refer Note No.18.B.9

	SCHEDULE – 11 – OTHER ASSETS	₹ in "000	₹ in "000
	Particulars	**As on 31.03.2026**	**As on 31.03.2025**
I	Inter-office adjustments(net)	320	223
II	Interest accrued	20,91,288	19,08,730
III	Tax paid in advance/tax deducted at source	32,62,133	12,11,175
IV	Stationery & Stamps	27,536	28,075
V	Non-banking assets acquired in satisfaction of claims *	-	89,879
VI	Deferred Tax Asset (Net) $	7,83,698	10,06,899
VII	Others#	95,84,033	58,53,548
	T O T A L ::	**1,57,49,008**	**1,00,98,529**

* Refer Note No.18.B.2.(iv)
$ Refer Note No.18.A.17
#Refer Note No.18.B.12

	SCHEDULE – 12 – CONTINGENT LIABILITIES*	₹ in "000	₹ in "000
	Particulars	**As on 31.03.2026**	**As on 31.03.2025**
I	Claims against the bank not acknowledged as debts	5,16,394	5,21,856
II	Guarantees given on behalf of constituents		
	(a) In India	1,17,451	95,484
	(b) Outside India	-	-
III	Other items for which the bank is contingently Liable	44,696	1,92,946
IV	Unclaimed deposits	11,78,785	11,35,618
	T O T A L ::	**18,57,326**	**19,45,904**
Bills for collection		**547**	**6,946**

*Refer Note no. 18.A.8 and 18.B.8

SCHEDULES FORMING PART OF PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2026

SCHEDULE – 13 – INTEREST EARNED		₹ in "000	₹ in "000
Particulars		**Year Ended 31-03-2026**	**Year Ended 31-03-2025**
I.	Interest/discount on advance/bills	2,67,25,292	2,28,73,745
II.	Income on Investments	41,81,818	36,44,956
III.	Interest on balances with Reserve Bank of India and other Inter bank funds	25,50,956	18,89,390
IV	Others	-	-
T O T A L ::		**3,34,58,066**	**2,84,08,091**

SCHEDULE – 14 – OTHER INCOME		₹ in "000	₹ in "000
Particulars		**Year Ended 31-03-2026**	**Year Ended 31-03-2025**
I	Commission, Exchange and Brokerage	36,59,023	28,18,948
II	Profit on sale of investments	1,84,847	1,54,311
	Less: Loss on sale of investments and provision for MTM loss	(4,09,753)	(316)
III	Profit on sale of land Buildings and other assets	1,224	1,143
	Less: Loss on sale of land Buildings & other assets	(1,021)	(520)
IV	Income earned by way of dividends from subsidiaries/companies and/or joint ventures abroad/ in India	105	57
V	Miscellaneous Income*	39,86,415	23,88,939
T O T A L ::		**74,20,840**	**53,62,562**
	*Refer Note No.18.B.11		

SCHEDULE – 15 – INTEREST EXPENDED		₹ in "000	₹ in "000
Particulars		**Year Ended 31-03-2026**	**Year Ended 31-03-2025**
I	Interest on Deposits	1,59,72,651	1,33,27,511
II	Interest on Reserve Bank of India/ Inter bank borrowings	28,699	39,647
III	Others	45,44,047	37,46,657
T O T A L ::		**2,05,45,397**	**1,71,13,815**

SCHEDULES FORMING PART OF PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2026

SCHEDULE – 16 – OPERATING EXPENSES		₹ in "000	₹ in "000
Particulars		**Year Ended 31-03-2026**	**Year Ended 31-03-2025**
I	Payment to and provisions for employees[@]	70,12,316	93,32,862
II	Rent, Taxes & Lighting	3,54,795	3,01,823
III	Printing & Stationery	44,192	43,071
IV	Advertisement & Publicity	40,180	23,653
V	Depreciation on Bank's property	2,79,116	2,28,315
VI	Auditors' fees and expenses[#] (including branch auditors)	9,877	9,158
VII	Law charges	1,46,449	1,50,670
VIII	Postage,Telegrams,Telephones etc.	31,883	29,630
IX	Repairs & Maintenance	17,845	30,415
X	Insurance [$]	3,42,194	3,02,645
XI	Other expenditure[*]	26,58,836	19,20,642
T O T A L ::		**1,09,37,683**	**1,23,72,884**

[@] Refer Note No.18.A.13

[#] Refer Note No.18.B.6

[$] Refer Note No.18.A.11.f

[*] Refer Note No.18.B.10

Kerala Grameena Bank		
(Formerly known as Kerala Gramin Bank)		
Cash Flow Statement for the Year ended 31-03-2026		
		₹ in 000
Particulars	Year ended	
	31-03-2026	31-03-2025
Cash Flow from Operating Actvities (I)		
Net profit/(loss) after tax as per profit and loss account	77,62,156	31,28,927
Add:		
Provision for Tax	26,37,573	11,26,942
Depreciation	2,79,116	2,28,315
Provision for MTM Loss	-	-
Provision for NPA	(1,41,340)	(1,11,557)
Provision for standard assets	(8,66,084)	1,24,312
Other provisions	3,521	15,330
Profit on sale of fixed assets	(203)	(623)
Amortisation of premium on HTM investments	75,359	64,912
Provision for MTM loss of securities	4,08,468	-
Interest on borrowings	41,59,560	33,68,097
Sub Total	**1,43,18,126**	**79,44,655**
Adjustments for		
(Increase)/ Decrease in Investments	(92,92,791)	34,89,321
(Increase)/ Decrease in Term Deposit with other Banks maturing beyond 3 months	1,15,49,848	(1,06,95,100)
(Increase)/ Decrease in Advances	(5,49,37,088)	(2,92,87,670)
Increase/ (Decrease) in Deposits	5,06,18,164	2,91,73,009
(Increase)/ Decrease in other assets	(38,22,721)	(7,56,789)
Increase/ (Decrease) in other liabilities	5,80,356	3,64,333
	90,13,894	**2,31,759**
Less: Income Tax paid/ (Refund received)	28,12,450	10,01,912
Net Cash flow from operating activities	**62,01,444**	**(7,70,153)**
Cash flow from investing activities (II)		
Sale of fixed assets	2,968	2,443
Purchase of fixed assets	(8,92,690)	(2,46,397)
(Increase)/ Decrease in Held to Maturity investments	(36,54,225)	(71,88,197)
Net cash flow form investing activities	**(45,43,947)**	**(74,32,151)**
Cash flow from financing activities (III)		
Interest on borrowings	(39,41,293)	(30,98,577)
Increase/ (Decrease) in Borrowings	1,12,83,809	94,76,580
Proceeds from issuance of Share capital	-	6,53,250
Proceeds from Share Capital Deposit	-	-
Net Cash flow from financing activities	**73,42,516**	**70,31,253**
Net increase/ decrease in Cash and Cash equivalents (I+II+III)	**90,00,013**	**(11,71,051)**
Cash and Cash Equivalents at the beginning of the period	**1,51,97,739**	**1,63,68,790**
Cash and Cash Equivalents at the end of the period	**2,41,97,752**	**1,51,97,739**

Note to the Cash Flow statement

1. Cash and Cash Equivalents

Cash and Cash equivalents consist of cash in hand, balances with banks and investments in money market instruments. Cash and Cash equivalents included in the cash flow statement comprise the following balance sheet amounts.

	31-03-2026	31-03-2025
Cash in Hand	13,22,483	9,92,780
Balance with RBI	1,51,86,532	1,09,61,963
Maturing within 90 days	63,90,000	17,50,000
Money at call and short notice	5,00,000	-
Balance with other banks	7,98,737	14,92,996
Total	**2,41,97,752**	**1,51,97,739**

Sd/-
Anju John
Senior Manager

Sd/-
Nandakumar T V
Asst.General Manager

Sd/-
Ranjeet Kumar
General Manager

Sd/-
Smt.Vimala Vijayabhaskar
Chairperson

Sd/-
Sri.Surjith Karthikeyan
Director

Sd/-
Sri.Sabith Salim
Director

Sd/-
Sri.Cecil Timothy D
Director

Sd/-
Sri.Barun Singh Thakur
Director

As per our report of even date attached
For Varma & Varma
Chartered Accountants
Firm Registration No.004532S

Sd/-
Sri.Rajni Kant
Director

Sd/-
Smt.Lethakumari M B
Director

Sd/-
Smt.Shibi Abraham
Director

Sd/-
(CA Vivek Krishna Govind)
Partner
Membership No.208259

Place : Malappuram
Date : 22.05.2026