


**RAJASTHAN GRAMIN BANK**  
**HEAD OFFICE - JAIPUR**

**BALANCE SHEET AS ON 31st MARCH, 2026 (AUDITED)**

(Amt in Rs.'000)

CAPITAL AND LIABILITIES	SCHEDULE	As on 31-03-2026	As on 01-05-2025
Capital	1	49,12,697	49,12,697
Reserves and Surplus	2	5,11,32,823	4,66,31,397
Deposits	3	56,69,15,259	52,52,80,898
Borrowings	4	10,50,59,530	7,09,22,944
Other liabilities and provisions	5	1,55,17,912	1,39,48,138
<b>TOTAL :</b>		<b>74,35,38,221</b>	<b>66,16,96,074</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	6	2,09,28,960	2,53,97,934
Balances with Banks and Money at Call and Short notice	7	12,91,84,755	9,01,09,262
Investments	8	11,35,22,059	11,10,19,410
Advances	9	45,29,69,688	41,43,24,353
Fixed Assets	10	17,44,626	11,91,587
Other Assets	11	2,51,88,133	1,96,53,528
<b>TOTAL :</b>		<b>74,35,38,221</b>	<b>66,16,96,074</b>
Contingent liabilities	12	50,65,019	37,21,393

\* The financial statements for the year ended March 31, 2026, do not include comparative figures for the corresponding previous period. This is due to the formation of Rajasthan Gramin Bank on May 1, 2025, following the amalgamation of the erstwhile Rajasthan Marudhara Gramin Bank (RMGB) and erstwhile Baroda Rajasthan Kshetriya Gramin Bank (BRKGB) as per Government of India notification no. CG-DL-E-07042025-262329 dated 07-04-2025. As a result, the figures for prior periods are not comparable and hence have been compared with the opening figures as on 01.05.2025.


  
LALIT KUMAR  
CHIEF MANAGER,  
ACCOUNTS & COMPLIANCE

  
CHITRANJAN KUMAR  
GENERAL MANAGER

  
MUNESH BHARTIA  
CHAIRMAN

Present through VC  
HARDIK MUKESH SHETH  
DIRECTOR

  
VIKAS AGRAWAL  
DIRECTOR

  
URVASHI GARG  
DIRECTOR

Leave of Absence  
PRAKASH CHANDRA BAROR  
DIRECTOR

  
RAVI SHANKER CHAUDHARY  
DIRECTOR

Leave of Absence  
PRATAP SINGH  
DIRECTOR

  
C.P. MANDAWARA  
DIRECTOR

For PARAKH & CO.  
Chartered Accountants  
FRN. 001475C

  
CA SHALABH JAIN  
PARTNER  
M.NO. 441015  
UDIN : 26441015

PLACE : JAIPUR  
Date : 27-04-2026

26441015 ZLHHHUG194

**RAJASTHAN GRAMIN BANK**  
**HEAD OFFICE - JAIPUR**

**STATEMENT OF PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31.03.2026 (AUDITED)**

(Amt in Rs.'000)

PARTICULARS	SCHEDULE	FOR THE PERIOD ENDED 31.03.2026
<b>I. INCOME</b>		
Interest Earned	13	5,19,61,119
Other Income	14	84,99,597
<b>TOTAL :</b>		<b>6,04,60,716</b>
<b>II. EXPENDITURE</b>		
Interest Expended	15	2,85,27,838
Operating Expenses	16	1,81,25,346
Provisions & contingencies		95,73,501
<b>TOTAL :</b>		<b>5,62,26,685</b>
<b>III. Profit</b>		
Net profit for the year.		42,34,031
Profit/Loss brought forward		-
<b>TOTAL :</b>		<b>42,34,031</b>
<b>IV. APPROPRIATIONS</b>		
Available for appropriation		42,34,031
Transfer to Statutory Reserve		10,58,508
Transfer to Revenue Reserve		31,04,549
Transfer Investment Fluctuation Reserve		70,974
<b>Balance carried over to Balance Sheet</b>		-

\* The financial statements for the year ended March 31, 2026, do not include comparative figures for the corresponding previous period. This is due to the formation of Rajasthan Gramin Bank on May 1, 2025, following the amalgamation of the erstwhile Rajasthan Marudhara Gramin Bank (RMGB) and erstwhile Baroda Rajasthan Kshetriya Gramin Bank (BRKGB) as per Government of India notification no. CG-DL-E-07042025-262329 dated 07-04-2025.

*lkr*  
LALIT KUMAR  
CHIEF MANAGER,  
ACCOUNTS & COMPLIANCE

*Chitranjan*  
CHITRANJAN KUMAR  
GENERAL MANAGER

*Mukesh*  
MUKESH BHARTIA  
CHAIRMAN

*Present through VC*  
HARDIK MUKESH SHETH  
DIRECTOR

*Vikas*  
VIKAS AGRAWAL  
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*Urvashi*  
URVASHI GARG  
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*Leave of Absence*  
PRAKASH CHANDRA BAROR  
DIRECTOR

*Ravi*  
RAVI SHANKER CHAUDHARY  
DIRECTOR

*Leave of Absence*  
PRATAP SINGH  
DIRECTOR

*C.P. Mandawaria*  
C.P. MANDAWARIA  
DIRECTOR

For PARAKH & CO.  
Chartered Accountants  
FRN. 001475C

PLACE: **JAIPUR**  
Date: **27-04-2026**

*Shalabh*  
CA SHALABH JAIN  
PARTNER  
M.NO. 441015  
UDIN: **26441015ZLHHU9194**

**PARAKH & COMPANY**  
JAIPUR  
Chartered Accountants

**RAJASTHAN GRAMIN BANK, HO, JAIPUR (MARCH-2026)**

**SCHEDULE 1**

**CAPITAL**

(Amount in '000)

Particulars	As on 31.03.2026 Current Period	As on 01.05.2025 Opening Balance
<b>Authorized Capital</b> (200,00,00,000 Shares of Rs.10.00 each)	<b>2,00,00,000</b>	<b>2,00,00,000</b>
<b>Issued, Subscribed and Paid-up Capital</b> (49,12,69,729 Shares of Rs.10.00 each)	49,12,697	49,12,697
<b>Share Capital Deposit</b>	0	0
i) Share of Govt. of India           50%		
ii) Share of Sponsor Bank         35%		
iii) Share of Govt. of Rajasthan   15%		
<b>TOTAL :</b>	<b>49,12,697</b>	<b>49,12,697</b>



**RAJASTHAN GRAMIN BANK, HO, JAIPUR (MARCH-2026)**

**SCHEDULE 2**

**RESERVES & SURPLUS**

(Amount in '000)

Particulars	As on 31.03.2026 Current Period	As on 01.05.2025 Opening Balance
<b>I. Statutory Reserves</b>		
Opening Balance	1,16,08,398	1,16,08,398
Additions during the year	10,58,508	0
Deductions during the year	0	0
	<b>1,26,66,906</b>	<b>1,16,08,398</b>
<b>II. Capital Reserves</b>		
Opening Balance	308	308
Additions during the year	0	0
Deductions during the year	0	0
	<b>308</b>	<b>308</b>
<b>III. Share Premium</b>		
Opening Balance	0	0
Additions during the year	0	0
Deductions during the year	0	0
	<b>0</b>	<b>0</b>
<b>IV. Revenue and Other Reserves</b>		
<b>a. Revenue Reserve</b>		
Opening Balance	3,47,67,714	3,47,67,714
Additions during the year	31,04,548	0
Deductions during the year	0	0
<b>Sub-Total</b>	<b>3,78,72,262</b>	<b>3,47,67,714</b>
<b>b). Investment Fluctuation Reserve</b>		
Opening Balance	2,54,977	2,54,977
Additions during the year	70,974	0
Deductions during the year	0	0
<b>Sub-Total</b>	<b>3,25,951</b>	<b>2,54,977</b>
<b>c). Revaluation Reserve</b>		
Opening Balance	0	0
Additions during the year	2,67,396	0
Deductions during the year	0	0
<b>Sub-Total</b>	<b>2,67,396</b>	<b>0</b>
<b>TOTAL IV.</b>	<b>3,84,65,609</b>	<b>3,50,22,691</b>
<b>V. Balance in Profit &amp; Loss Account</b>	0	0
<b>TOTAL : (I,II,III,IV and V)</b>	<b>5,11,32,823</b>	<b>4,66,31,397</b>



**RAJASTHAN GRAMIN BANK, HO, JAIPUR (MARCH-2026)**

**SCHEDULE 3**

**DEPOSITS**

(Amount in '000)

Particulars	As on 31.03.2026 Current Period	As on 01.05.2025 Opening Balance
<b>A.</b>		
<b>I. Demand deposits</b>		
(i) From banks	0	26,871
(ii) From Others (Public)	1,04,76,763	81,43,496
<b>II. Saving Bank Deposits</b>	27,47,27,884	25,34,43,740
<b>III. Term Deposits</b>		
(i) From banks	9,56,822	79,26,558
(ii) From Others (Public)	28,07,53,790	25,57,40,233
<b>TOTAL :(I,II and III)</b>	<b>56,69,15,259</b>	<b>52,52,80,898</b>
<b>B.</b>		
(i) Deposits of branches in India	56,69,15,259	52,52,80,898
(ii) Deposits of branches outside India	0	0
<b>TOTAL :</b>	<b>56,69,15,259</b>	<b>52,52,80,898</b>



**RAJASTHAN GRAMIN BANK, HO, JAIPUR (MARCH-2026)**

**SCHEDULE 4**

**BORROWINGS**

(Amount in '000)

Particulars	As on 31.03.2026 Current Period	As on 01.05.2025 Opening Balance
<b>I Borrowings in India</b>		
(i) Reserve Bank of India	0	0
(ii) Other Banks	88,379	3,58,618
(iii) Other institutions & agencies (NABARD)	10,49,71,151	7,05,64,326
<b>II. Borrowings outside India</b>	0	0
<b>TOTAL : (I and II)</b>	<b>10,50,59,530</b>	<b>7,09,22,944</b>

**SCHEDULE 5**

**OTHER LIABILILTIES & PROVISIONS**

(Amount in '000)

Particulars	As on 31.03.2026 Current Period	As on 01.05.2025 Opening Balance
<b>I. Bills Payable</b>	0	5,89,226
<b>II. Inter office adjustments (net)</b>	5,702	148
<b>III. Interest accrued</b>	23,10,622	22,90,362
<b>IV. Other (including provisions)</b>	1,32,01,588	1,10,68,402
<b>TOTAL :</b>	<b>1,55,17,912</b>	<b>1,39,48,138</b>



**RAJASTHAN GRAMIN BANK, HO, JAIPUR (MARCH-2026)**

**SCHEDULE 6**

**CASH AND BALANCES WITH RESERVE BANK OF INDIA**

(Amount in '000)

Particulars	As on 31.03.2026 Current Period	As on 01.05.2025 Opening Balance
<b>I. Cash in hand</b> (including foreign currency notes)	17,39,091	17,88,218
<b>II. Balance with Reserve Bank of India</b>		
(i) In Current Accounts	1,55,89,869	2,24,59,716
(ii) In Other Accounts	36,00,000	11,50,000
<b>TOTAL : (I and II)</b>	<b>2,09,28,960</b>	<b>2,53,97,934</b>

**SCHEDULE 7**

**BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE**

(Amount in '000)

Particulars	As on 31.03.2026 Current Period	As on 01.05.2025 Opening Balance
<b>I. In India</b>		
(i) <b>Balance with banks</b>		
(a) In Current Accounts	10,94,163	11,62,315
(b) In Other Deposit Accounts	12,80,90,592	8,89,46,947
(ii) <b>Money at call &amp; short notice</b>		
(a) With banks	0	0
(b) With other institutions	0	0
<b>TOTAL : (i) and (ii)</b>	<b>12,91,84,755</b>	<b>9,01,09,262</b>
<b>II. Outside India</b>		
(i) In Current Accounts	0	0
(ii) In Other Deposit Accounts	0	0
(iii) Money at call & short notice	0	0
<b>TOTAL: (i), (ii) and (iii)</b>	<b>0</b>	<b>0</b>
<b>GRAND TOTAL : (I and II)</b>	<b>12,91,84,755</b>	<b>9,01,09,262</b>



**RAJASTHAN GRAMIN BANK, HO, JAIPUR (MARCH-2026)**

**SCHEDULE 8**

**INVESTMENTS**

(Amount in '000)

Particulars	As on 31.03.2026 Current Period	As on 01.05.2025 Opening Balance
<b>I. Investments in India in</b>		
(i) Government securities	11,23,13,220	10,85,90,131
(ii) Other approved securities	0	0
(iii) Shares	472	472
(iv) Debentures and Bonds	9,99,578	10,12,078
(v) Subsidiaries and/or joint ventures	0	0
(vi) Others UTI & Mutual Funds	2,08,789	14,16,729
<b>TOTAL :</b>	<b>11,35,22,059</b>	<b>11,10,19,410</b>
<b>II. Investment outside India in</b>		
(i) Government securities (including local authorities)	0	0
(ii) Subsidiaries and/or joint ventures abroad	0	0
(iii) Other Investments (Shares, Debentures, etc.)	0	0
<b>TOTAL :</b>	<b>0</b>	<b>0</b>
<b>GRAND TOTAL: ( I and II )</b>	<b>11,35,22,059</b>	<b>11,10,19,410</b>



**RAJASTHAN GRAMIN BANK, HO, JAIPUR (MARCH-2026)**

**SCHEDULE 9**

**ADVANCES**

(Amount in '000)

Particulars	As on 31.03.2026 Current Period	As on 01.05.2025 Opening Balance
A.(i) Bills purchased and discounted	0	0
(ii) Cash credits, overdrafts and loans repayable on demand	34,55,51,510	32,01,75,101
(iii) Term loans	10,74,18,178	9,41,49,252
<b>TOTAL:</b>	<b>45,29,69,688</b>	<b>41,43,24,353</b>
B.(i) Secured by tangible assets	41,63,43,267	38,90,57,156
(ii) Covered by Bank /Govt.Guarantees	79,63,661	23,67,209
(iii) Unsecured	2,86,62,760	2,28,99,988
<b>TOTAL:</b>	<b>45,29,69,688</b>	<b>41,43,24,353</b>
<b>C. I. Advances in India</b>		
(i) Priority Sector	36,39,05,893	34,65,89,694
(ii) Public Sector	0	0
(iii) Banks	0	0
(iv) Others	8,90,63,795	6,77,34,659
<b>TOTAL:</b>	<b>45,29,69,688</b>	<b>41,43,24,353</b>
<b>II .Advances Outside India</b>		
(i) Due from Banks	0	0
(ii) Due from others		
(a) Bills purchased and discounted	0	0
(b) Syndicated loans	0	0
(c) Others	0	0
<b>TOTAL:</b>	<b>0</b>	<b>0</b>
<b>Grand Total : (C I and C II)</b>	<b>45,29,69,688</b>	<b>41,43,24,353</b>



**RAJASTHAN GRAMIN BANK, HO, JAIPUR (MARCH-2026)**

**SCHEDULE 10**

**FIXED ASSETS**

(Amount in '000)

Particulars	As on 31.03.2026 Current Period	As on 01.05.2025 Opening Balance
<b>I. PREMISES</b>		
(i) At Cost as at 31 <sup>st</sup> March of the preceding year	1,40,196	1,40,196
(ii) Additions during the year	2,73,154	0
(iii) Deductions during the year	0	0
(iv) Depreciation to date	0	0
<b>II . Construction Work in Progress</b>	1,04,000	7,000
<b>III OTHER FIXED ASSETS</b> (Including furniture & fixtures)		
(i) At Cost as at 31 <sup>st</sup> March of the preceding year	35,89,791	35,89,791
(ii) Additions during the year	3,21,571	0
(iii) Deductions during the year	1,763	0
<b>TOTAL :</b>	<b>44,26,949</b>	<b>37,36,987</b>
<b>Less:</b>		
(i) Depreciation up to previous year	25,45,399	25,45,399
(ii) Depreciation for the year	1,36,924	0
(iii) Less : Depreciation over the assets sold	0	0
<b>Total Depreciation</b>	<b>26,82,323</b>	<b>25,45,399</b>
<b>NET ASSETS: ( I and II )</b>	<b>17,44,626</b>	<b>11,91,587</b>



**RAJASTHAN GRAMIN BANK, HO, JAIPUR (MARCH-2026)**

**SCHEDULE 11**

**OTHER ASSETS**

(Amount in '000)

Particulars	As on 31.03.2026 Current Period	As on 01.05.2025 Opening Balance
I. Inter Office Adjustments (net)	0	78,294
II. Interest Accrued	1,29,58,853	99,05,121
III. Tax paid in advance/tax deducted at source	20,81,690	27,87,863
IV. Deferred Tax Assets	3,674	81,370
V. Stationery and Stamps	48,337	55,459
VI. Suspense A/c	16,995	17,933
VII. Balance in P&L A/c	0	0
VIII. Others	1,00,78,584	67,27,488
<b>TOTAL :</b>	<b>2,51,88,133</b>	<b>1,96,53,528</b>

**SCHEDULE 12**

**CONTINGENT LIABILITIES**

(Amount in '000)

Particulars	As on 31.03.2026 Current Period	As on 01.05.2025 Opening Balance
I. Claims against the Bank not acknowledged as debts		
a. Staff Matter Liability	1,49,859	84,844
b. Income Tax	10,91,135	7,53,150
c. TDS interest & Late fees	1,894	1,894
d. Consumer Court Case	38,879	2,619
II. Liabilities for partly paid investments	0	0
III. Liabilities on account of outstanding forward exchange contract	0	0
IV. Guarantee given on behalf of Constituents		
(i) In India	7,71,603	6,97,896
(ii) Outside India	0	0
V. Acceptances, endorsements and other obligations	0	0
VI. Unclaimed Deposit with RBI	29,97,883	18,43,005
VII. Other items for which the Bank is contingently liable	13,766	3,37,985
<b>TOTAL:</b>	<b>50,65,019</b>	<b>37,21,393</b>



**RAJASTHAN GRAMIN BANK, HO, JAIPUR (MARCH-2026)**

**SCHEDULE 13**

**INTEREST EARNED**

(Amount in '000)

Particulars	For the period ended 31.03.2026
I. Interest/Discount on advances/bills	3,71,96,268
II. Income on Investments	70,65,283
III. Interest on Balances with Reserve Bank of India and other inter banks funds	76,99,568
IV. Other	0
<b>TOTAL:</b>	<b>5,19,61,119</b>

**SCHEDULE 14**

**OTHER INCOME**

(Amount in '000)

Particulars	For the period ended 31.03.2026
I. Commission ,Exchange and Brokerage	42,94,717
II. Profit on sale of investments ( Net )	70,974
III. Profit on revaluation of investment	0
IV. Profit/ Loss on sale of land building & other assets	21,749
V. Profit on exchange transactions ( Net )	0
VI. Income earned by way of dividends etc. from subsidiaries and/ or joint ventures abroad/ in India	0
VII. Lease Rental Lease Equalization	0
VIII. Miscellaneous Income (including PSLC income)	41,12,157
<b>TOTAL</b>	<b>84,99,597</b>



**RAJASTHAN GRAMIN BANK, HO, JAIPUR (MARCH-2026)**

**SCHEDULE 15**

**INTEREST EXPENDED**

(Amount in '000)

Particulars	For the period ended 31.03.2026
I. Interest on deposits	2,38,33,140
II. Interest on Reserve Bank of India / Inter- bank borrowings	46,36,606
III. Other	58,092
<b>TOTAL :</b>	<b>2,85,27,838</b>

**SCHEDULE 16**

**OPERATING EXPENSES**

(Amount in '000)

Particulars	For the period ended 31.03.2026
I. Payments to and provisions for employees	
(A) Salary & Allowances to sponsor bank staff	28,003
(B) i. Salary & Allowances to Bank staff	1,21,62,615
ii. Gratuity & Leave Encashment	5,00,000
II. Rent, taxes and lighting	5,44,184
III. Printing and Stationery	2,31,364
IV. Advertisement and Publicity	20,919
V. Depreciation on Bank's property	1,36,924
VI. Directors' fees, allowances and expenses	7
VII. Auditors' fees and expenses	1,32,792
(including branch auditors)	
VIII. Law charges	60,115
IX. Postage, Telegram and Telephones	4,33,460
X. Repairs and maintenance (Including AMC)	12,85,176
XI. Insurance	9,65,151
XII. Other Expenditure	16,24,636
<b>TOTAL :</b>	<b>1,81,25,346</b>

