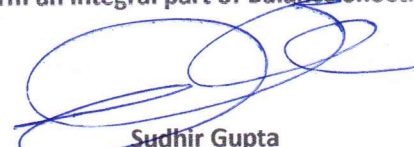


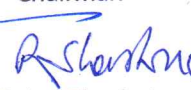

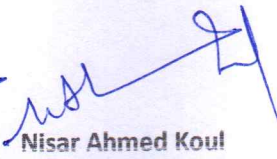


J&K GRAMEEN BANK			
BALANCE SHEET AS AT 31st MARCH 2022			
	Sch.	As at (Rs.'000' Omitted)	
		31.03.2022	31.03.2021
CAPITAL AND LIABILITIES			
		(Audited)	(Audited)
Capital	1	9,71,630	9,71,630
Reserves and Surplus	2	(8,49,525)	(5,75,610)
Deposits	3	4,76,79,008	4,47,24,325
Borrowings	4	34,00,569	33,80,624
Other Liabilities and Provisions	5	13,87,615	12,58,774
TOTAL		5,25,89,297	4,97,59,743
ASSETS			
Cash and Balance with Reserve Bank of India	6	19,99,794	16,73,156
Balance with Banks & Money at Call & Short Notice	7	1,16,07,012	1,28,15,820
Investments	8	91,97,444	88,95,185
Advances	9	2,79,62,819	2,47,85,620
Fixed Assets	10	1,36,823	1,33,163
Other Assets	11	16,85,405	14,56,799
TOTAL		5,25,89,297	4,97,59,743
Contingent Liabilities	12	1,06,677	45,893
Bills for Collection		180	180

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



Sudhir Gupta
Chairman

Sandeep Mittal **Sunit Kumar** **Rahul Shashni** **Sapna Gupta** **Nisar Ahmed Koul**
Director Director Director Director Director

In terms of our report of even date annexed

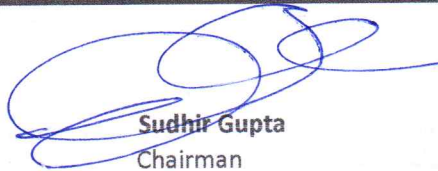
For O. Aggarwal & Co
Chartered Accountants.
FRN:005755N


(CA. Om Prakash Aggarwal)
Partner
MRN:083862

Place: Jammu
Date : 09.05.2022


J&K GRAMEEN BANK			
PROFIT AND LOSS ACCOUNT AS AT 31st MARCH 2022			
		As at (Rs.'000' Omitted)	
		31.03.2022	31.03.2021
I INCOME	Sch.	(Audited)	(Audited)
Interest Earned	13	38,06,764	37,68,810
Other Income	14	2,29,055	1,63,351
TOTAL		40,35,820	39,32,161
II EXPENDITURE			
Interest Expended	15	19,40,865	19,87,785
Operating Expenses	16	26,03,951	20,05,542
Provisions and Contingencies		49,692	2,41,731
TOTAL		45,94,508	42,35,058
III NET PROFIT / (LOSS) BEFORE TAXES		(5,58,689)	(3,02,897)
<u>Tax Expenses</u>			
- Provision For Income Tax		-	-
- Provision For Deferred Tax		2,84,773	1,12,178
- I Prior Period Income Tax Adjustment		-	9,333
IV PROFIT/(LOSS) AVAILABLE FOR APPROPRIATIONS		(2,73,916)	(1,81,386)
V APPROPRIATIONS/TRANSFERED TO:			
i) Statutory Reserve		-	-
ii) Capital Reserve		-	-
iii) Revenue and Other Reserves		(2,73,916)	(1,81,386)
TOTAL		(2,73,916)	(1,81,386)

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

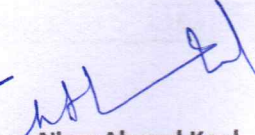

Sudhir Gupta
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Director



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Director


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In terms of our report of even date annexed


For O. Aggarwal & Co.
Chartered Accountants.
FRN:005755N

(CA. Om Prakash Aggarwal)
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Place: Jammu
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