

J&K GRAMEEN BANK HEAD OFFICE NARWAL, JAMMU

BALANCE SHEET AS ON 31.03.2017

		AS ON	AS ON
		31.03.2017	31.03.2016
	<u>SCHEDULE</u>	Rs 000 omitted	Rs 000 omitted
<u>CAPITAL & LIABILITIES</u>			
Capital	1	9,71,630	9,71,630
Reserve and Surplus	2	7,08,274	7,08,274
Deposits	3	3,23,04,253	2,83,38,380
Borrowings	4	23,85,700	25,81,468
Other Liabilities & Provisions	5	4,75,021	4,49,788
Total		3,68,44,878	3,30,49,540
<u>ASSETS</u>			
Cash and Balances with RBI	6	13,56,564	11,56,097
Balances with Banks and Money at Call & Short Notice	7	1,41,25,594	1,18,31,897
Investments	8	66,97,226	60,37,510
Advances	9	1,32,41,893	1,27,66,493
Fixed Assets	10	1,41,075	1,33,797
Other Assets	11	12,82,526	11,23,746
Total		3,68,44,878	3,30,49,540
Contingent Liabilities	12	50,797	48,184
Bills for collection		181	204

1. Schedules referred to above and schedules 17&18 and attached Cash Flow statement form an integral part of the Balance Sheet

2. Borrowings includes amount raised by issue of perpetual bonds of Rs 116677

(R K Chhibber)

Chairman

(Abdul Rashid)

Director

(Nishi Baru)

Director

(Rakesh Raina)

Director

(Kiran M. Bijutkar)

Director

(B S Slathia)

Director

(Neeraj Nayyar)

Director

(Gajanfar Hussain)

Director

(Nisar Ahmed koul)

Director

Signed as per separate report of even date

For K K Goel & Associates

Chartered Accountants (FRN005299N)

(CA Anil K Thapa)

Partner (M.No. 504485)

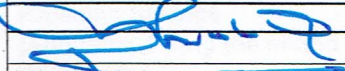
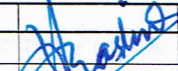
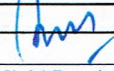
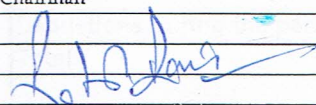
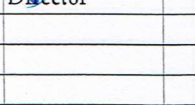
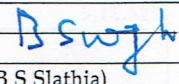
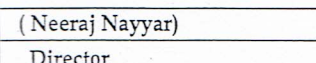
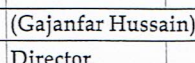
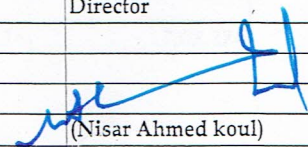


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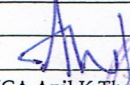
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017

	SCHEDULE	AS ON 31.03.2017 Rs 000 omitted	AS ON 31.03.2016 Rs 000 omitted
I. INCOME			
Interest Earned	13	29,70,025	28,67,081
Other Income	14	87,130	59,372
Total		30,57,155	29,26,453
II. EXPENDITURE			
Interest expended	15	19,43,623	18,25,575
Operating Expenses	16	10,68,798	9,77,742
Provisions & Contingencies		1,75,478	95,134
Total		31,87,899	28,98,451
III. PROFIT & LOSS			
Net Profit/(Loss) for the year		(1,30,744)	28,002
Profit/Loss brought forward			
Total		(1,30,744)	28,002
IV. APPROPRIATIONS			
Transfer to:			
Statutory Reserves			5,600
Capital Reserve			7,782
Other /General Reserves			14,620
Balance carried over to Balance Sheet		(1,30,744)	
Total		(1,30,744)	28,002

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

		
(R K Chhibber) Chairman	(Abdul Rashid) Director	(Nishi Baru) Director
		
(Rakesh Raina) Director	(Kiran M. Bijutkar) Director	(B S Slathia) Director
		
(Neeraj Nayyar) Director	(Gajanfar Hussain) Director	(Nisar Ahmed koul) Director

Signed as per separate report of even date
For K K Goel & Associates
Chartered Accountants (FRN005299N)


(CA Anil K Thapa)

CA Anil K Thapa
Firm No. 524487