

J&K GRAMEEN BANK HEAD OFFICE NARWAL, JAMMU

BALANCE SHEET AS AS ON 31.03.2019			
		AS ON 31.03.2019	AS ON 31.03.2018
	SCHEDULE	Rs 000 omitted	Rs 000 omitted
<u>CAPITAL & LIABILITIES</u>			
Capital	1	9,71,630	9,71,630
Reserve and Surplus	2	7,99,164	7,18,562
Deposits	3	3,82,37,239	3,40,46,336
Borrowings	4	25,06,321	23,97,661
Other Liabilities & Provisions	5	4,31,270	5,49,946
Total		4,29,45,624	3,86,84,135
<u>ASSETS</u>			
Cash and Balances with RBI	6	15,40,915	13,90,972
Balances with Banks and Money at Call & Short Notice	7	1,47,32,516	1,45,17,778
Investments	8	75,41,961	64,64,122
Advances	9	1,80,39,331	1,51,65,957
Fixed Assets	10	1,47,215	1,34,404
Other Assets	11	9,43,686	10,10,902
Total		4,29,45,624	3,86,84,135
Contingent Liabilities	12	45,263	51,394
Bills for collection		120	26
1.Schedules referred to above form an integral part of the Balance Sheet			
2. Borrowings includes amount raised by issue of perpetual bonds of Rs 116677			

[Signature]
P.K.Tickoo
Director

[Signature]
Mohd.Maqbool Lone
Director

[Signature]
Janak Raj Angural
Chairman
[Signature]
Rakesh Raina
Director

[Signature]
Kiran M. Bijutkar
Director

[Signature]
Nisar Ahmed Koul
Director

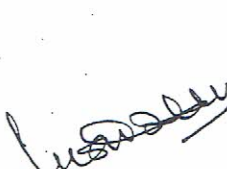
Signed as per our separate report of even date.
For P.C.Bindal & Co.
Chartered Accountants.
FRN: 003824N.


Date:18.06.2019
Place: Jammu





[Signature]
Rajan Gupta
Partner
MRN:090330

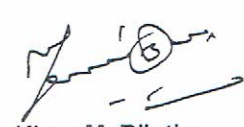
J&K GRAMEEN BANK HEAD OFFICE NARWAL, JAMMU			
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED MARCH 2019			
	SCHEDULE	AS ON	AS ON
INCOME		31.03.2019	31.03.2018
		Rs 000 omitted	Rs 000 omitted
Interest Earned	13	33,09,899	31,13,093
Other Income	14	97,415	1,02,996
Total		34,07,314	32,16,089
II. EXPENDITURE			
Interest expended	15	19,83,648	18,82,109
Operating Expenses	16	12,28,756	11,69,523
Provisions & Contingencies		1,14,309	23,423
Total		33,26,713	30,75,055
III. PROFIT & LOSS			
Net Profit/(Loss) for the year		80,601	1,41,033
Profit/(Loss) brought forward		0	-1,30,744
Total		80,601	10,289
IV. APPROPRIATIONS			
Transfer to:			
Statutory Reserves		16,120	891
Capital Reserve			5836
Other /General Reserves		64,481	3562
Balance carried over to Balance Sheet			
Total		80,601	10,289
Schedules referred to above form an integral part of Profit & Loss Account			


 P.K. Tickoo
 Director

 Mohd. Maqbool Lone
 Director

 Janak Raj Angural
 Chairman

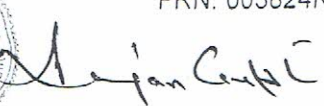
 Rakesh Raina
 Director

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 Director

 Nisar Ahmed Koul
 Director

Signed as per our separate report of even date.
 For P.C. Bindal & Co.
 Chartered Accountants.
 FRN: 003824N.




 (CA Rajan Gupta)
 Partner

Date: 18.06.2019
 Place: Jammu

(24)