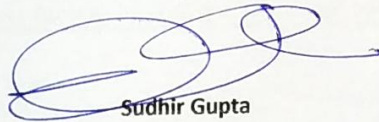
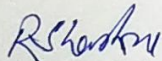



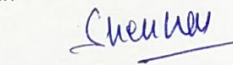
J&K GRAMEEN BANK			
BALANCE SHEET AS AT 31st MARCH 2021			
	Sch.	As at (Rs.'000' Omitted)	
		31.03.2021	31.03.2020
		(Audited)	(Audited)
CAPITAL AND LIABILITIES			
Capital	1	9,71,630	9,71,630
Reserves and Surplus	2	(5,75,610)	(3,94,224)
Deposits	3	4,47,24,325	4,10,69,068
Borrowings	4	33,80,624	16,93,970
Other Liabilities and Provisions	5	12,58,774	21,13,041
TOTAL		4,97,59,743	4,54,53,485
ASSETS			
Cash and Balance with Reserve Bank of India	6	16,73,156	17,17,516
Balance with Banks & Money at Call & Short Notice	7	1,28,15,820	1,30,34,099
Investments	8	88,95,185	83,47,227
Advances	9	2,47,85,620	2,09,82,959
Fixed Assets	10	1,33,163	1,63,237
Other Assets	11	14,56,799	12,08,447
TOTAL		4,97,59,743	4,54,53,485
Contingent Liabilities	12	45,893	48,086
Bills for Collection		180	180
Significant Accounting Policies	17		
Notes to Accounts	18		

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


Sudhir Gupta
Chairman


Rahul Shashni
Director


Sunit Kumar
Director


Shekhar Chaudhary
Director


Sapna Gupta
Director

In terms of our report of even date annexed

For P C Bindal & Co.

Chartered Accountants.

ERN:003824N.



(CA: Virender K. Maini)

Partner

MRN:088730

Place: Jammu
Date : 07.06.2021

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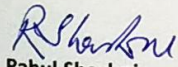
J&K GRAMEEN BANK

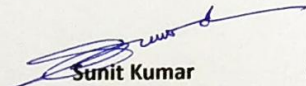
PROFIT AND LOSS ACCOUNT AS AT 31st MARCH 2021

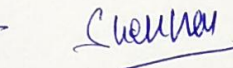
	Sch.	As at (Rs. '000' Omitted)	
		31.03.2021 (Audited)	31.03.2020 (Audited)
I INCOME			
Interest Earned	13	37,68,810	36,93,237
Other Income	14	1,63,351	1,02,700
TOTAL		39,32,161	37,95,937
II EXPENDITURE			
Interest Expended	15	19,87,785	21,50,046
Operating Expenses	16	20,05,542	29,67,171
Provisions and Contingencies		2,41,731	2,38,693
TOTAL		42,35,057	53,55,910
III NET PROFIT / (LOSS) BEFORE TAXES		(3,02,896)	(15,59,973)
Tax Expenses			
- Provision For Income Tax		-	-
- Provision For Deferred Tax		1,12,178	3,66,585
- I Prior Period Income Tax Adjustment		9,333	-
IV PROFIT/LOSS AVAILABLE FOR APPROPRIATIONS		(1,81,386)	(11,93,388)
V APPROPRIATIONS/TRANSFERED TO:			
i) Statutory Reserve		-	-
ii) Capital Reserve		-	-
iii) Revenue and Other Reserves		(1,81,386)	(11,93,388)
TOTAL		(1,81,386)	(11,93,388)

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


Sudhir Gupta
Chairman


Rahul Shashni
Director


Sunit Kumar
Director


Shekhar Chaudhary
Director


Sappa Gupta
Director

In terms of our report of even date annexed

For P C Bindal & Co.
Chartered Accountants.

FRN:00382AN.

(CA Virender K. Maini)
Partner
MRN:088730

Place: Jammu
Date : 07.06.2021

21088730 AAAAC 27337