

J&K GRAMEEN BANK
HO: NARWAL, JAMMU

BALANCE SHEET AS AT 31ST MARCH, 2013

		AS ON 31.03.2013 (Current year)	Rs. 000 omitted AS ON 31.03.2012 (Previous year)
	<u>SCHEDULE</u>		
<u>CAPITAL & LIABILITIES</u>			
Capital	1	20,000	20,000
Share Capital Deposit	1A	6,11,630	6,11,630
Reserve and Surplus	2	6,59,673	6,59,673
Deposits	3	2,16,52,157	1,87,52,093
Borrowings	4	20,21,684	15,48,727
Other Liabilities & Provisions	5	4,03,281	3,12,111
Total		2,53,68,425	2,19,04,234
<u>ASSETS</u>			
Cash and Balances with RBI	6	8,82,915	9,10,825
Balances with Banks and Money at Call & Short Notice	7	1,00,73,416	88,32,705
Investments	8	49,70,620	45,21,491
Advances	9	81,93,232	64,59,122
Fixed Assets	10	1,50,569	1,08,521
Other Assets	11	10,97,673	10,71,570
Total		2,53,68,425	2,19,04,234
Contingent Liabilities	12	10,274	9,910
Bills for collection		22,538	25,208

Principal Accounting Policies and Notes on Accounts Schedule Nos.17 & 18. Schedules referred to above form an integral part of the Balance Sheet.

Signed as per our separate report of even date

Sd/-	Sd/-	Sd/-	Sd/-	For O.P. Garg & Co.
(Vagish Chander)	S.K. Bhat	S.A. Bandy	Rohiot Mishra	Chartered Accountants
Chairman	Director	Director	Director	(FRN 01194N)

Sd/- (Showkat Aijaz) Director
 Sd/- (M.A.Ganai) Director

Place: Jammu
 Dated :- 21.06.2013

[CA Raghav Aggarwal]
 Partner
 M.No: 519570

Rs. 000 omitted

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31 ST MARCH, 2013

	<u>SCHEDULE</u>	AS ON 31.03.2013	AS ON 31.03.2012
<u>INCOME</u>			
Interest Earned	13	21,38,433	17,43,363
Other Income	14	44,167	48,087
Total		21,82,600	17,91,450

II. EXPENDITURE

Interest expended	15	13,11,135	10,67,182
Operating Expenses	16	5,97,521	5,62,484
Provisions & Contingencies		1,44,742	60,123
Total		20,53,398	16,89,789

III. PROFIT & LOSS

Net Profit/Loss for the year		1,29,202	1,01,661
Profit/Loss brought forward		(2,52,036)	(3,53,697)
Total		(1,22,834)	(2,52,036)

IV. APPROPRIATIONS

Transfer to:	
Statutory Reserves	0
Capital Reserve	0
Other /General Reserves	0
General Reserve	0
Government/Proposed Dividend	0

Balance carried over to Balance Sheet	(1,22,834)	(2,52,036)
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Total	(1,22,834)	(2,52,036)
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Principal Accounting Policies and Notes on Accounts Schedule

Nos.17 & 18. Schedules referred to above form an integral part of the Profit & Loss Account.

Signed as per our separate report of even date

Sd/- (Vagish Chander) Chairman	Sd/- S.K. Bhat Director	Sd/- S.A. Bandy Director	Sd/- Rohiot Mishra Director	For O.P. Garg & Co. Chartered Accountants (FRN 01194N)
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Sd/- (Showkat Aijaz) Director	Sd/- (M.A.Ganai) Director
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Place: Jammu
Dated :- 21.06.2013

[CA Raghav Aggarwal]
Partner
M.No: 519570