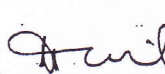
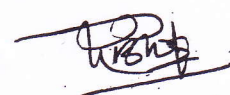
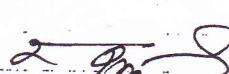

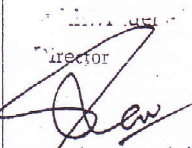
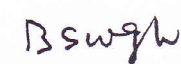
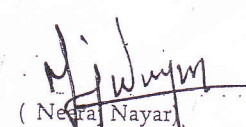
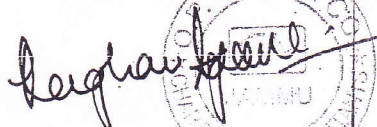


J&K GRAMEEN BANK			
HO: NARWAL, JAMMU			
BALANCE SHEET AS AT 31st MARCH 2014			
		AS ON	AS ON
		31.03.2014	31.03.2013
SCHEDULE			
CAPITAL & LIABILITIES			
Capital	1	20,000	20,000
Share Capital Deposit	1A	9,51,630	6,11,630
Reserve and Surplus	2	6,62,350	6,59,673
Deposits	3	2,40,59,015	2,16,52,157
Borrowings	4	23,75,123	20,21,684
Other Liabilities & Provisions	5	5,65,350	4,03,281
Total		2,86,33,468	2,53,68,425
ASSETS			
Cash and Balances with RBI	6	9,85,464	8,82,915
Balances with Banks and			
Money at Call & Short Notice	7	1,07,45,427	1,00,73,416
Investments	8	55,11,091	49,70,620
Advances	9	98,20,606	81,93,232
Fixed Assets	10	1,36,996	1,50,569
Other Assets	11	14,33,884	10,97,673
Total		2,86,33,468	2,53,68,425
Contingent Liabilities	12	20,496	10,274
Bills for collection		1,281	22,538

Principal Accounting Policies and notes to accounts Schedule No 17 & 18

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




 Signed as per our separate report of even date
 For O P Garg & Co
 Chartered Accountants
 (FRN 001194N)

Director
 Director
 Director
 Director
 Director
 Partner (M No. 519570)