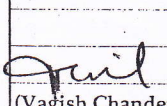
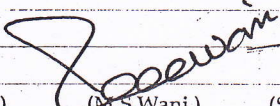
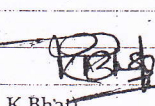
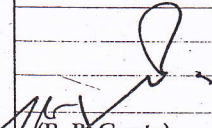
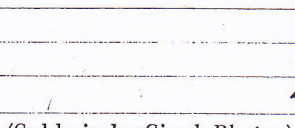
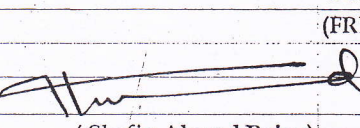
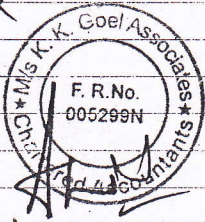
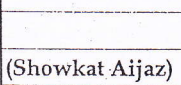
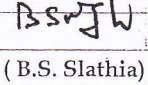
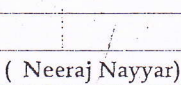


J&K GRAMEEN BANK			
HO: NARWAL, JAMMU			
BALANCE SHEET AS AS ON 31.03.2015			
		AS ON	AS ON
		31.03.2015	31.03.2014
	SCHEDULE	Rs 000 omitted	Rs 000 omitted
CAPITAL & LIABILITIES			
Capital	1	20,000	20,000
Share Capital Deposit	1A	951,630	951,630
Reserve and Surplus	2	680,272	662,350
Deposits	3	25,866,923	24,059,015
Borrowings	4	3,305,451	2,375,123
Other Liabilities & Provisions	5	634,020	565,350
Total		31,458,296	28,633,468
ASSETS			
Cash and Balances with RBI	6	1,056,887	985,464
Balances with Banks and			
Money at Call & Short Notice	7	12,264,352	10,745,427
Investments	8	5,584,125	5,511,091
Advances	9	11,221,521	9,820,606
Fixed Assets	10	134,803	136,996
Other Assets	11	1,196,608	1,433,884
Total		31,458,296	28,633,468
Contingent Liabilities	12	46,055	20,496
Bills for collection		4,648	1,281
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			
 (Vagish Chander) Chairman	 (M.S. Wani) Director	 (S K Bhat) Director	Signed as per our separate report of even date For K K Goel & Associates Chartered Accountants (FRN 005299N)
 (R. B. Gupta) Director	 (Sukhvinder Singh Bhatia) Director	 (Shafiq Ahmad Raina) Director	
 (Showkat Aijaz) Director	 (B.S. Slathia) Director	 (Neeraj Nayyar) Director	(CA Anil K Thapa) Partner (M No. 504485)
Place: Jammu			
Dated :-29.06.2015			

J&K GRAMEEN BANK			
HO: NARWAL, JAMMU			
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED MARCH 2015			
		AS ON	AS ON
	SCHEDULE	31.03.2015	31.03.2014
INCOME		Rs 000 omitted	Rs 000 omitted
Interest Earned	13	2,588,767	2,413,756
Other Income	14	69,678	65,948
Total		2,658,445	2,479,704
II. EXPENDITURE			
Interest expended	15	1,666,569	1,499,728
Operating Expenses	16	798,569	682,713
Provisions & Contingencies		175,385	171,752
Total		2,640,523	2,354,193
III. PROFIT & LOSS			
Net Profit/Loss for the year		17,922	125,511
Profit/Loss brought forward		-	(122,834)
Total		17,922	2,677
IV. APPROPRIATIONS			
Transfer to:			
Statutory Reserves		3,584	535
Capital Reserve		13,109	0
Other /General Reserves		1,229	2,142
Total		17,922	2,677
Schedules referred to above form an integral part of the Profit & Loss Account			
<p>Signed as per our separate report of even date For K K Goel & Associates Chartered Accountants (FRN 005299N)</p>			
(Vagish Chander) Chairman	(M. S. Wani) Director	(S K Bhat) Director	
(S. H. Gupta) Director	(Sukhvinder Singh Bhatoa) Director	(Shafiq Ahmad Raina) Director	
(Showkat Aijaz) Director	(B.S. Slathia) Director	(Neeraj Nayyar) Director	(CA Anil K Thapa) Partner (M No. 504485)
Place: Jammu			
Dated :-29.06.2015			

