


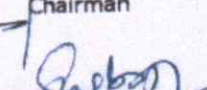
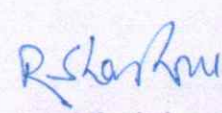
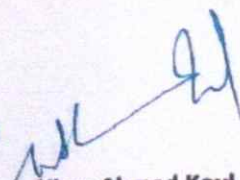


J&K GRAMEEN BANK			
BALANCE SHEET AS AT 31st MARCH 2023			
	Sch.	As at (Rs.'000' Omitted)	
		31.03.2023 (Audited)	31.03.2022 (Audited)
CAPITAL AND LIABILITIES			
Capital	1	9,71,630	9,71,630
Share Capital Deposits	1A	28,77,956	-
Reserves and Surplus	2	(13,65,798)	(8,49,525)
Deposits	3	526,87,645	476,79,008
Borrowings	4	42,57,240	34,00,569
Other Liabilities and Provisions	5	17,50,482	13,87,615
TOTAL		611,79,155	525,89,297
ASSETS			
Cash and Balance with Reserve Bank of India	6	24,49,063	19,99,794
Balance with Banks & Money at Call & Short Notice	7	146,01,132	116,07,011
Investments	8	107,70,996	91,97,444
Advances	9	315,29,167	279,62,819
Fixed Assets	10	1,38,680	1,36,823
Other Assets	11	16,90,117	16,85,405
TOTAL		611,79,155	525,89,297
Contingent Liabilities	12	1,32,246	1,06,677
Bills for Collection		-	180

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


Sanjay Gupta
 Chairman

 **Sandeep Mittal** Director
 **Sunit Kumar** Director
 **Syed Rais Maqbool** Director
 **Rahul Shashni** Director
 **Nisar Ahmed Koul** Director

In terms of our report of even date annexed

For O. Aggarwal & Co
Chartered Accountants.


O. Aggarwal
 (CA. Dharmendra Gupta)
 Partner
 MRN:096151

Place: Jammu
Date : 25.04.2023

UDIN: 23096151BQWUGUG4693

J&K GRAMEEN BANK			
PROFIT AND LOSS ACCOUNT AS AT 31st MARCH 2023			
	Sch.	As at (Rs. '000' Omitted)	
		31.03.2023 (Audited)	31.03.2022 (Audited)
I INCOME			
Interest Earned	13	42,82,578	38,06,764
Other Income	14	3,06,914	2,29,055
TOTAL		45,89,492	40,35,820
II EXPENDITURE			
Interest Expended	15	21,25,076	19,40,865
Operating Expenses	16	30,26,427	26,03,951
Provisions and Contingencies		1,58,387	49,692
TOTAL		53,09,891	45,94,508
III NET PROFIT / (LOSS) BEFORE TAXES		(7,20,399)	(5,58,689)
Tax Expenses			
- Provision For Income Tax		-	-
- Provision For Deferred Tax		2,04,126	2,84,773
- Prior Period Income Tax Adjustment		-	-
		(5,16,273)	(2,73,916)
IV PROFIT/(LOSS) AVAILABLE FOR APPROPRIATIONS			
V APPROPRIATIONS/TRANSFERED TO:			
i) Statutory Reserve		-	-
ii) Capital Reserve		-	-
iii) Revenue and Other Reserves		(5,16,273)	(2,73,916)
TOTAL		(5,16,273)	(2,73,916)

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


Sanjay Gupta
 Chairman

 **Sandeep Mittal** Director
 **Sunit Kumar** Director
 **Syed Rais Maqbool** Director
 **Rahul Shashni** Director
 **Nisar Ahmed Koul** Director

In terms of our report of even date annexed

Place: Jammu
Date : 25.04.2023

For O. Aggarwal & Co.
Chartered Accountants.


 (CA Bharmendra Gupta)
 Partner
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