

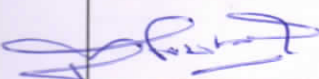
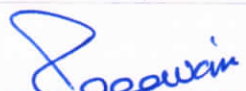

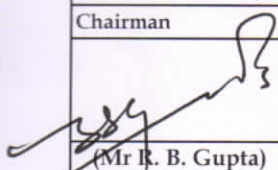
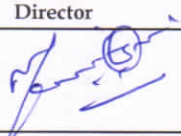

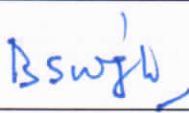
J&K GRAMEEN BANK HEAD OFFICE NARWAL, JAMMU

BALANCE SHEET AS AS ON 31.03.2016

		AS ON 31.03.2016 Rs 000 omitted	AS ON 31.03.2015 Rs 000 omitted
CAPITAL & LIABILITIES			
Capital	1	971,630	20,000
Share Capital Deposit	1A	0	951,630
Reserve and Surplus	2	708,274	680,272
Deposits	3	28,338,380	25,866,923
Borrowings	4	2,581,468	3,305,451
Other Liabilities & Provisions	5	449,788	634,020
Total		33,049,540	31,458,296
ASSETS			
Cash and Balances with RBI	6	1,156,097	1,056,887
Balances with Banks and Money at Call & Short Notice	7	11,831,897	12,264,352
Investments	8	6,037,510	5,584,125
Advances	9	12,766,493	11,221,521
Fixed Assets	10	133,797	134,803
Other Assets	11	1,123,746	1,196,608
Total		33,049,540	31,458,296
Contingent Liabilities	12	48,184	46,055
Bills for collection		204	4,648

1. Principal Accounting policies and notes to accounts schedule 17, 18, schedules referred to above form an integral part of the Balance Sheet

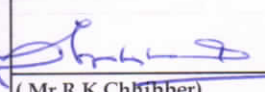
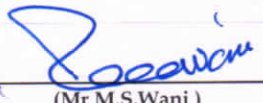
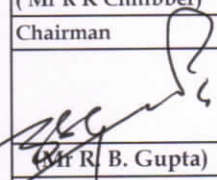
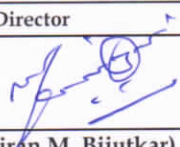
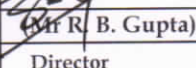
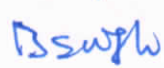
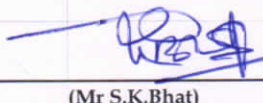
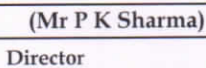
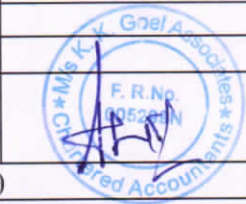
2. Borrowings includes amount raised by issue of perpetual bonds of Rs 116677

			Signed as per our separate report of even date
(Mr R K Chhibber) Chairman	(Mr M.S.Wani) Director	(Mr S.K.Bhat) Director	For K K Goel & Associates Chartered Accountants (FRN 005299N)
			
(Mr R. B. Gupta) Director	(Mr Kiran M. Bijutkar) Director	(Mr P K Sharma) Director	
			
(Dr S S Jamwal) Director	(Mr B.S. Slathia) Director	(Mr Neeraj Nayyar) Director	
			(CA Anil K Thapa) Partner (M No. 504485)
Place: Jammu			
Dated :-22.06.2016			



J&K GRAMEEN BANK HEAD OFFICE NARWAL, JAMMU

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED MARCH 2016

		AS ON	AS ON
	SCHEDULE	31.03.2016	31.03.2015
		Rs 000 omitted	Rs 000 omitted
I. INCOME			
Interest Earned	13	2,867,081	2,588,767
Other Income	14	59,372	69,678
Total		2,926,453	2,658,445
II. EXPENDITURE			
Interest expended	15	1,825,575	1,666,569
Operating Expenses	16	977,742	798,569
Provisions & Contingencies		95,134	175,385
Total		2,898,451	2,640,523
III. PROFIT & LOSS			
Net Profit/Loss for the year		28,002	17,922
Profit/Loss brought forward			
Total		28,002	17,922
IV. APPROPRIATIONS			
Transfer to:			
Statutory Reserves		5,600	3,584
Capital Reserve		7,782	13,109
Other /General Reserves		14,620	1,229
Total		28,002	17,922
Schedules referred to above form an integral part of of Profit & Loss Account			
 (Mr R K Chhabber) Chairman		 (Mr M.S.Wani) Director	
 (Mr R. B. Gupta) Director		 (Mr Kiran M. Bijutkar) Director	
 (Mr S S Jamwal) Director		 (Mr B.S. Slathia) Director	
		 (Mr Neeraj Nayyar) Director	
		 (Mr P K Sharma) Director	
		 (CA Anil K Thapa) Partner (M No. 504485)	
Place: Jammu			
Dated :-22.06.2016			

