Share Capital Deposit	J&K GRAMEEN BANK			
SCHEDU Re 0000 omitted Ro 00000 omitted Ro 0000 omitted Ro 0000 omitted Ro 00000 omitted Ro 0000 omitted	BALANCE SHEET AS AS ON 31.03.2016		42	
SCHEDL Ro 000 omitted Ro 000 omitt			AS ON	AS ON
CAPITAL & LIABILITIES			31.03.2016	31.03.2015
Capital		SCHEDU	Rs 000 omitted	Rs 000 omitted
Share Capital Deposit	CAPITAL & LIABILITIES			
Share Capital Deposit 1A	Capital	1	971,630	20
Reserve and Surplus 2 708,274 68	Share Capital Deposit	1A		
Deposits 3 28,388,380 25,86	Reserve and Surplus	2	708.274	
Borrowings Other Liabilities & Provisions 5 449.788 63 Total 33,049,540 31,455 ASSETS Cash and Balances with RBI Balances with Banks and Money at Call & 5,588 Short Notice Total 5 11,831,897 12,266 Investments 8 6,037,510 5,588 Advances 9 12,766,493 11,222 Investments 10 133,797 134 Other Assets 11 1,122,746 1,196 Total 33,049,540 31,455 Total 33,049,540 31,455 31,456 31,466 31,466 31,466 31,466 31,466 31,466 31,466 31,466 31,466 31,466 31,466 31,466 31,46	Deposits	3		
Other Liabilities & Provisions 5 449,788 63 Fotal 33,049,540 31,45 ASSETS Cash and Balances with RBI 6 1,156,097 1,056 Balances with Banks and Money at Call & 5hort Notice 7 11,831,897 12,266 Advances 9 12,766,493 11,225 Fixed Assets 10 133,797 133 Other Assets 11 1,123,746 1,196 Fotal 33,049,540 31,458 Contingent Liabilities 12 48,184 46 Bills for collection 204 46 Principal Accounting policies and notes to accounts schedule 17, 18, schedules referred to above form an integrat of the Balance Sheet Borrowings includes amount raised by issue of perpetual bonds of Rs 116677 Mr R K Chhilbber) (Mr Ms.Wani) (Mr S.K.Bhat) For K K Goel & Associa Chartered Accountants First B. Gupta) (Mr Kiran M. Bijutkar) (Mr P R Sharma) Director Director Director Director Director Director Director Director Director Director Director Director Director Oirector Director Director Partner (M No. 504485)		4		
Total 33,049,540 31,455 ASSETS Cash and Balances with RBI 6 1,156,097 1,055 Balances with Banks and Money at Call & 7 11,831,897 12,266 Investments 8 6,037,510 5,586 Advances 9 12,766,493 11,222 Fixed Assets 10 133,797 134 Director 11 1,123,746 1,196 Contingent Liabilities 12 48,184 46 Bills for collection 204 46 Principal Accounting policies and notes to accounts schedule 17, 18, schedules referred to above form an integrant of the Balance Sheet Borrowings includes amount raised by issue of perpetual bonds of Rs 116677 Mr R K Chhibber) (Mr Ms,Wani) (Mr S,K.Bhat) For K K Goel & Associa hairman Director Director Chartered Accountants (Dr S S Jamwal) (Mr Kiran M. Bijutkar) Mr P K Sharma) Director Director Director Director Chartered Accountants (Dr S S Jamwal) (Mr Neeraj Nayyar) Director Director Director Director Director Charles (RN 005299N) (Dr S S Jamwal) (Mr Neeraj Nayyar) Director Director Director Director Director Charles (A Anil K Thapa) Lace: Jammu Partner (M No. 504485)	0			
ASSETS Cash and Balances with RBI Balances with Banks and Money at Call & Short Notice 7 11,831,897 12,266 Investments 8 6,037,510 5,584 Advances 9 12,766,493 11,222 Fixed Assets 10 133,797 133 Dither Assets 11 1,123,746 1,196 Contingent Liabilities 12 48,184 46 Bills for collection 204 48,184 46 Bills for collection 204 48,184 56 Bills for collection 204 67 Principal Accounting policies and notes to accounts schedule 17, 18, schedules referred to above form an integrant of the Balance Sheet Borrowings includes amount raised by issue of perpetual bonds of Rs 116677 When R K Chhibber (Mr M.S.Wani) (Mr S.K.Bhat) For K K Goel & Associal Chairman Director Director Chartered Accountants (FRN 005299N) (Dr S S Jamwal) (Mr B.S. Slathia) (Mr Neeraj Nayyar) (CA Anil K Thapa) Director Director Director Director (CA Anil K Thapa) Director Director Director Director (CA Anil K Thapa) Director Director Director (CA Anil K Thapa) Director Director Director (CA Anil K Thapa) Director Director (CA Anil K Thapa) Director (CA Anil K Thapa) Director (CA Anil K Thapa)			443,780	634
Cash and Balances with RBI Balances with Banks and Money at Call & Short Notice 7 11,831,897 12,266 Investments 8 6,037,510 5,584 Advances 9 12,766,493 11,221 Fixed Assets 10 133,797 136 Dither Assets 11 1,123,746 1,196 Total 33,049,540 31,458 Contingent Liabilities 12 48,184 46 Bills for collection 204 48 Principal Accounting policies and notes to accounts schedule 17, 18, schedules referred to above form an integrated of the Balance Sheet Borrowings includes amount raised by issue of perpetual bonds of Rs 116677 When R K Chhibber (Mr M: S.Wani) (Mr S.K.Bhat) For K K Goel & Associa Chairman (Mr R) (Mr S.K.Bhat) For K K Goel & Associa Chairman (Mr R) (Mr M: S.K.Bhat) (Mr P K Sharma) Director (Chartered Accountants (FRN 005299N) Director (Director (Chartered No.504885)) Director (CA Anil K Thapa) Director (CA Anil K Thapa) Director (CA Anil K Thapa) Daret (Mr No.504485)	Total Y		33,049,540	31,458
Cash and Balances with RBI Balances with Banks and Money at Call & Short Notice 7 11,831,897 12,266 Investments 8 6,037,510 5,584 Advances 9 12,766,493 11,221 Fixed Assets 10 133,797 136 Dither Assets 11 1,123,746 1,196 Total 33,049,540 31,458 Contingent Liabilities 12 48,184 46 Bills for collection 204 48 Principal Accounting policies and notes to accounts schedule 17, 18, schedules referred to above form an integrated of the Balance Sheet Borrowings includes amount raised by issue of perpetual bonds of Rs 116677 When R K Chhibber (Mr M: S.Wani) (Mr S.K.Bhat) For K K Goel & Associa Chairman (Mr R) (Mr S.K.Bhat) For K K Goel & Associa Chairman (Mr R) (Mr M: S.K.Bhat) (Mr P K Sharma) Director (Chartered Accountants (FRN 005299N) Director (Director (Chartered No.504885)) Director (CA Anil K Thapa) Director (CA Anil K Thapa) Director (CA Anil K Thapa) Daret (Mr No.504485)	ASSETS			
Balances with Banks and Money at Call & Floor Notice 7 11,831,897 12,266 Investments 8 6,037,510 5,586 Advances 9 12,766,493 11,223 Fixed Assets 10 133,797 134 Director Director Director Director Director (CA Anil K Thapa) Investments 8 6,037,510 5,586 Advances 9 12,766,493 11,223 Investments 12 13,797 134 Investments 13,797 134 Investments 13,797 134 Investment 13,797 134 Investm		6	1 156 007	1.056
Short Notice 7 11,831,897 12,266 Investments 8 6,037,510 5,584 Advances 9 12,766,493 11,222 Fixed Assets 10 133,797 136 Dither Assets 11 1,123,746 1,196 Contingent Liabilities 12 48,184 46 Edills for collection 204 4 Principal Accounting policies and notes to accounts schedule 17, 18, schedules referred to above form an integrant of the Balance Sheet Borrowings includes amount raised by issue of perpetual bonds of Rs 116677 Mr R K Chhibber) (Mr M.S.Wani) (Mr S.K.Bhat) For K K Goel & Associa hairman Director Director Chartered Accountants (FRN 005299N) Mr P K Sharma) Cool 4 (Dr S S Jamwal) (Mr B.S. Slathia) (Mr Neeraj Nayyar) Director Director Director Director Director (CA Anil K Thapa) lace: Jammu Partner (M No. 504485)			1,130,037	1,030
Advances 9 12,766,493 11,223 Fixed Assets 10 133,797 134 Other Assets 11 1,123,746 1,196 Contingent Liabilities 12 48,184 46 Contingent Liabilities 12 48,184 46 Bills for collection 204 46 Principal Accounting policies and notes to accounts schedule 17, 18, schedules referred to above form an integrant of the Balance Sheet 1. Borrowings includes amount raised by issue of perpetual bonds of Rs 116677 MR K Chhibber) (Mr M.S.Wani) (Mr S.K.Bhat) For K K Goel & Associa Chairman Director Director Chartered Accountants (FRN 005299N) MR K Chhibber) (Mr M.S. Slathia) (Mr Neeraj Nayyar) Director Director Director Director (CA Anil K Thapa) Director Director Director (CA Anil K Thapa) Director Director (CA Anil K Thapa)		7	11,831,897	12,264
Director (CA Anil K Thapa) Partner (M No. 504485) Director (Mr No. 504485)	nvestments	8	6,037,510	
Differ Assets 11 1,123,745 1,196 Contingent Liabilities 12 48,184 46 Bills for collection 204 48,184 46 Principal Accounting policies and notes to accounts schedule 17, 18, schedules referred to above form an integrant of the Balance Sheet Borrowings includes amount raised by issue of perpetual bonds of Rs 116677 Signed as per our separate reprofeven date When R K Chhibber) (Mr M.S.Wani) (Mr S.K.Bhat) For K Goel & Associa Chartered Accountants (FRN 005299N) (FRN 005299N) (Dr S S Jamwal) (Mr B.S. Slathia) (Mr Neeraj Nayyar) Director Director Director Director Director (CA Anil K Thapa) Partner (M No. 504485)	Advances	9	12,766,493	11,221
Contingent Liabilities 12 48,184 46 Bills for collection 204 48,184 46 Principal Accounting policies and notes to accounts schedule 17, 18, schedules referred to above form an integrant of the Balance Sheet Borrowings includes amount raised by issue of perpetual bonds of Rs 116677 Signed as per our separate report even date For K K Goel & Associa Chartered Accountants (FRN 005299N) WAT I. B. Gupta) (Mr Kiran M. Bijutkar) Director Partner (M No. 504485)	Fixed Assets	10	133,797	134
Contingent Liabilities 12 48,184 46 Bills for collection 204 4 Principal Accounting policies and notes to accounts schedule 17, 18, schedules referred to above form an integrant of the Balance Sheet Borrowings includes amount raised by issue of perpetual bonds of Rs 116677 Signed as per our separate regord even date Mr R K Chhibber) (Mr M.S.Wani) (Mr S.K.Bhat) For K K Goel & Associa Chartered Accountants (FRN 005299N) (Dr S S Jamwal) (Mr B.S. Slathia) (Mr Neeraj Nayyar) Director Director Director Director (CA Anil K Thapa) Partner (M No. 504485)	Other Assets	11	1,123,746	1,196
Principal Accounting policies and notes to accounts schedule 17, 18, schedules referred to above form an integrate of the Balance Sheet Borrowings includes amount raised by issue of perpetual bonds of Rs 116677 Signed as per our separate report even date Mr R K Chhibber) (Mr M.S.Wani) (Mr S.K.Bhat) For K K Goel & Associa Chairman Director Director Chartered Accountants (FRN 005299N) Director Director Director Director (CA Anil K Thapa) Director Direct	Total		33,049,540	31,458,
Principal Accounting policies and notes to accounts schedule 17, 18, schedules referred to above form an integrate of the Balance Sheet Borrowings includes amount raised by issue of perpetual bonds of Rs 116677 Signed as per our separate report even date Mr R K Chhibber) (Mr M.S.Wani) (Mr S.K.Bhat) For K K Goel & Associa Chairman Director Director Chartered Accountants (FRN 005299N) Director Director Director Director (CA Anil K Thapa) Director Direct	Contingent Liabilities	12	40.404	
Principal Accounting policies and notes to accounts schedule 17, 18, schedules referred to above form an integrate of the Balance Sheet Borrowings includes amount raised by issue of perpetual bonds of Rs 116677 Signed as per our separate report even date Mr R K Chhibber) (Mr M.S.Wani) (Mr S.K.Bhat) For K K Goel & Associa Chairman Director Director Chartered Accountants (FRN 005299N) Director Director Director Director Director Director (CA Anil K Thapa) Date: Jammu Partner (M No. 504485)		12		
Borrowings includes amount raised by issue of perpetual bonds of Rs 116677 Signed as per our separate report even date Mr R K Chhibber) (Mr M.S.Wani) (Mr S.K.Bhat) For K K Goel & Associa Chartered Accountants (FRN 005299N) (Dr S S Jamwal) (Mr Kiran M. Bijutkar) Mr P K Sharma) Director Director Director Director (CA Anil K Thapa) Date: Jammu	sins for concertion		204	4
Mr R K Chhibber) (Mr M.S.Wani) (Mr S.K.Bhat) For K K Goel & Associa hairman Director Director Chartered Accountants (FRN 005299N) (Mr I. B. Gupta) (Mr Kiran M. Bijutkar) Director Dir		ts schedule 1	17, 18, schedules referre	d to above form an integr
Mr R K Chhibber) (Mr M.S.Wani) (Mr S.K.Bhat) For K K Goel & Associa Chairman Director Director Chartered Accountants (FRN 005299N) (Mr Kiran M. Bijutkar) Mr P K Sharma) Director Director Director (Dr S S Jamwal) (Mr B.S. Slathia) (Mr Neeraj Nayyar) Director Director Director (CA Anil K Thapa) Jace: Jammu Partner (M No. 504485)	. Borrowings includes amount raised by issue of per	rpetual bond	ds of Rs 116677	
Mr R K Chhibber) (Mr M.S.Wani) (Mr S.K.Bhat) For K K Goel & Associa Chairman Director Director Chartered Accountants (FRN 005299N) (Mr P K Sharma) Director Director (Dr S S Jamwal) (Mr B.S. Slathia) (Mr Neeraj Nayyar) Director Director Director (CA Anil K Thapa) lace: Jammu Partner (M No. 504485)	Servin Cooperin		The state of the s	Signed as per our separate repo of even date
(Dr S S Jamwal) (Mr B.S. Slathia) (Mr Neeraj Nayyar) Director Director (CA Anil K Thapa) Partner (M No. 504485)	Mr R K Chhibber) (Mr M.S.Wani)			For K K Goel & Associat
(Dr S S Jamwal) (Mr B.S. Slathia) (Mr Neeraj Nayyar) Director Director (CA Anil K Thapa) Partner (M No. 504485)	nanman Director	1	Director	
Director Director (Dr S S Jamwal) (Mr B.S. Slathia) (Mr Neeraj Nayyar) Director Director (CA Anil K Thapa) Partner (M No. 504485)	· My		P	(11(10032))11)
Director Director (Dr S S Jamwal) (Mr B.S. Slathia) (Mr Neeraj Nayyar) Director Director (CA Anil K Thapa) Partner (M No. 504485)	33		13_3	of partial legislature
(Dr S S Jamwal) (Mr B.S. Slathia) (Mr Neeraj Nayyar) Director Director (CA Anil K Thapa) Partner (M No. 504485)	(Mr Kiran M. Bijutkar)		(Mr P K Sharma)	Gneld
(Dr S S Jamwal) (Mr B.S. Slathia) (Mr Neeraj Nayyar) Director Director (CA Anil K Thapa) lace: Jammu Partner (M No. 504485)	Director Director	I	Director	(t. 108)
Director Director Director (CA Anil K Thapa) lace: Jammu Partner (M No. 504485)	Bswgl			R.No. 015299N
(CA Anil K Thapa) lace: Jammu Partner (M No. 504485)	(Dr S S Jamwal) (Mr B.S. Slathia)		(Mr Neeraj Nayyar	ed Accou
lace: Jammu Partner (M No. 504485)	Director Director		Director	
				Partner (M No. 504485)

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED M	IARCH 2016	JI JI	
		ASON	AS ON
	SCHEDULI	31.03.2016	31.03.2015
NCOME		Rs 000 omitted	Rs 000 omitted
Interest Earned	13	2,867,081	2,588,7
Other Income	14	59,372	69,6
Total		2,926,453	2,658,4
II. EXPENDITURE			
Interest expended	15	1,825,575	1,666,5
Operating Expenses	16	977,742	798,5
Provisions & Contigencies		95,134	175,3
Total		2,898,451	2,640,5
III. PROFIT & LOSS			
Net Profit/Loss for the year		28,002	17,9
Profit/Loss brought forward			
Total		28,002	17,9
IV. APPROPRIATIONS			
Transfer to:			
Statutory Reserves		5,600	3,5
Capital Reserve		7,782	13,1
Other /General Reserves		14,620	1,7
Total		28,002	17,9
Schedules referred to above form an integral part of of Pro	ofit & Loss Ad	count	
The & Locawan		The state of	Signed as per our separate repo of even date
(Mr R K Chhibber) (Mr M.S.Wani)		Mr S.K.Bhat)	For K K Goel & Associate
Chairman Director		Director	Chartered Accountants (FRN 005299N)
(Mr Kirán M. Bijutkar)		(Mr P K Sharma)	Goel 4
Director Director	1	Director	F. R.No.
Bsuph			\$ P532 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
(Dr S S Jamwal) (Mr B.S. Slathia)		(Mr Neeraj Nayyar	ed Account
Director Director		Director	(CA Apil K Thans)
			(CA Anil K Thapa) Partner (M No. 504485)
Place: Jammu			- HILLIE (111 110: 001100)

accordant to the telebrate to the telebr