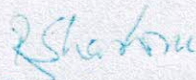


J&K GRAMEEN BANK HEAD OFFICE NARWAL, JAMMU			
BALANCE SHEET AS AS ON 31.03.2020			
		AS ON	AS ON
		31.03.2020	31.03.2019
	SCHEDULE	Rs 000 omitted	Rs 000 omitted
CAPITAL & LIABILITIES			
Capital	1	9,71,630	9,71,630
Reserve and Surplus	2	7,99,164	7,99,164
Deposits	3	4,10,69,068	3,82,37,239
Borrowings	4	16,93,970	25,06,321
Other Liabilities & Provisions	5	21,13,041	4,31,270
Total		4,66,46,873	4,29,45,624
ASSETS			
Cash and Balances with RBI	6	17,17,516	15,40,915
Balances with Banks and Money at Call & Short Notice	7	1,30,34,099	1,47,32,516
Investments	8	83,47,227	75,41,961
Advances	9	2,09,82,959	1,80,39,331
Fixed Assets	10	1,63,237	1,47,215
Other Assets	11	24,01,835	9,43,686
Total		4,66,46,873	4,29,45,624
Contingent Liabilities	12	48,086	45,263
Bills for collection		180	120

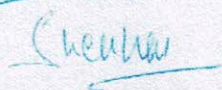
1. Schedules referred to above form an integral part of the Balance Sheet

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


Rahul Shashni
Director


Sunil Kumar
Director


Janak Raj Angural
Chairman


Shekhar Chaudhary
Director


Sapna Gupta
Director


Nisar Ahmed Koul
Director

Signed as per our separate report of even date.
For P.C.Bindal & Co.
Chartered Accountants.
FRN: 003824N.


Date : 15.06.2020
Place: Jammu

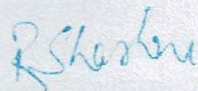

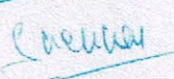
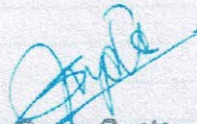
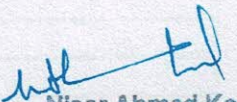

(CA Rajan Gupta)
Partner
MRN:090330

UDIN: 20090330AAAA DK9260

J&K GRAMEEN BANK HEAD OFFICE NARWAL, JAMMU			
PROFIT & LOSS ACCOUNT AS ON 31.03.2020			
	SCHEDULE	AS ON	AS ON
INCOME		31.03.2020	31.03.2019
		<i>Rs 000 omitted</i>	<i>Rs 000 omitted</i>
Interest Earned	13	36,93,237	33,09,899
Other Income	14	1,02,700	97,415
Total		37,95,937	34,07,314
II. EXPENDITURE			
Interest expended	15	21,50,047	19,83,648
Operating Expenses	16	29,67,171	12,28,756
Provisions & Contingencies		(1,27,893)	1,14,309
Total		49,89,325	33,26,713
III. PROFIT & LOSS			
Net Profit/(Loss) for the year		(11,93,388)	80,601
Profit/(Loss) brought forward		0	
Total		(11,93,388)	80,601
IV. APPROPRIATIONS			
Transfer to:			
Statutory Reserves			16,120
Capital Reserve			
Other /General Reserves			64,481
Balance carried over to Balance Sheet		(11,93,388)	
Total		(11,93,388)	80,601

Schedules referred to above form an integral part of Profit & Loss Account


Janak Raj Angural
Chairman

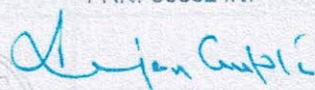
    

Rahul Shashni Sunit Kumar Shekhar Chaudhary Sapna Gupta Nisar Ahmed Koul
Director Director Director Director Director

Signed as per our separate report of even date.
For P.C. Bindal & Co.
Chartered Accountants.
FRN: 003824N.

Date : 15.08.2020
Place: Jammu




(CA Rajan Gupta)
Partner
MRN:090330

UDIN - 20090330 AAAA DK9260