

<b>J&amp;K GRAMEEN BANK HEAD OFFICE NARWAL, JAMMU</b>			
<b>BALANCE SHEET AS ON 31.03.2018</b>			
		<b>AS ON</b>	<b>AS ON</b>
		31.03.2018	31.03.2017
	<u>SCHEDULE</u>	Rs 000 omitted	Rs 000 omitted
<b><u>CAPITAL &amp; LIABILITIES</u></b>			
Capital	1	9,71,630	9,71,630
Reserve and Surplus	2	7,18,562	7,08,274
Deposits	3	3,40,46,336	3,23,04,253
Borrowings	4	23,97,661	23,85,700
Other Liabilities & Provisions	5	5,49,946	4,75,021
<b>Total</b>		<b>3,86,84,135</b>	<b>3,68,44,878</b>
<b><u>ASSETS</u></b>			
Cash and Balances with RBI	6	13,90,972	13,56,564
Balances with Banks and Money at Call & Short Notice	7	1,45,17,778	1,41,25,594
Investments	8	64,64,122	66,97,226
Advances	9	1,51,65,957	1,32,41,893
Fixed Assets	10	1,34,404	1,41,075
Other Assets	11	10,10,902	12,82,526
<b>Total</b>		<b>3,86,84,135</b>	<b>3,68,44,878</b>
Contingent Liabilities	12	51,394	50,797
Bills for collection		26	181
Principal Accounting Policies	17		
Notes on Accounts	18		
the Balance Sheet.			
2. Borrowings includes amount raised by issue of perpetual bonds of Rs 116677			

(R K Chhibber)  
Chairman

(Abdul Rashid Sheigan)  
Director

(P K Tickoo)  
Director

(Rakesh Raina)  
Director

(Kiran M. Bijutkar)  
Director

(B S Slathia)  
Director

(Neeraj Nayyar)  
Director

(Gajanfar Hussain)  
Director

(Nisar Ahmed koul)  
Director

Signed as per separate report of even date  
For Gupta Gupta & Associates  
Chartered Accountants (FRN001728N)

(CA Rakesh Kumar Gupta)  
Partner (M.No. 093301)

Place: Srinagar  
Dated :-24.05.2018

<b>J&amp;K GRAMEEN BANK HEAD OFFICE NARWAL, JAMMU</b>			
<b>PROFIT &amp; LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2018</b>			
	SCHEDULE	AS ON	AS ON
<u>INCOME</u>		31.03.2018	31.03.2017
		Rs 000 omitted	Rs 000 omitted
Interest Earned	13	31,13,093	29,70,025
Other Income	14	1,02,996	87,130
<b>Total</b>		<b>32,16,089</b>	<b>30,57,155</b>
<b>II. EXPENDITURE</b>			
Interest expended	15	18,82,109	19,43,623
Operating Expenses	16	11,69,523	10,68,798
Provisions & Contingencies		23,423	1,75,478
<b>Total</b>		<b>30,75,055</b>	<b>31,87,899</b>
<b>III. PROFIT &amp; LOSS</b>			
Net Profit/(Loss) for the year		1,41,033	-1,30,744
Profit/Loss brought forward		-1,30,744	
<b>Total</b>		<b>10,289</b>	<b>-1,30,744</b>
<b>IV. APPROPRIATIONS</b>			
Transfer to:			
Statutory Reserves		891	
Capital Reserve		5,836	
Other /General Reserves		3,562	
Balance carried over to Balance Sheet			-1,30,744
<b>Total</b>		<b>10,289</b>	<b>-1,30,744</b>
Schedules referred to above form an integral part of of Profit & Loss Account			

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