



JAMMU AND KASHMIR GRAMEEN BANK			
FORM A			
Audited BALANCE SHEET AS AT 31st MARCH 2026			
		(Rs.'000' Omitted)	
	Sch.	31.03.2026	01.05.2025
CAPITAL AND LIABILITIES		(Audited)	(Opening)
Capital	1	9,883,517	9,883,517
Reserves and Surplus	2	(7,471,347)	(7,187,854)
Deposits	3	83,417,117	76,861,633
Borrowings	4	9,038,519	8,283,306
Other Liabilities and Provisions	5	2,084,002	3,320,247
TOTAL		96,951,807	91,160,849
ASSETS			
Cash and Balance with Reserve Bank of India	6	2,580,070	3,269,803
Balance with Banks & Money at Call & Short Notice	7	22,331,196	20,413,518
Investments	8	16,568,390	16,755,247
Advances	9	52,953,206	47,608,194
Fixed Assets	10	175,298	171,176
Other Assets	11	2,343,647	2,942,911
TOTAL		96,951,807	91,160,849
Contingent Liabilities	12	345,960	288,257
Bills for Collection		-	-

Sd/-
Sanjay Gupta
 Chairman

Sd/-
Sunit Kumar
 Director

Sd/-
A.K Thakur
 Director

Sd/-
Shubhabrata Ghosh Maulik
 Director

For Dharam Raj & Co
 Chartered Accountants.
 FRN:014461N

Sd/-
(CA.Sunil Chowdary)
 Partner
 MRN:508018

Place: **Jammu**
 Date : 24.04.2026