

J&K GRAMEEN BANK			
BALANCE SHEET AS AT 31st MARCH 2025			
		(Rs.'000' Omitted)	
	Sch.	31.03.2025	31.03.2024
		(Audited)	(Audited)
CAPITAL AND LIABILITIES			
Capital	1	5,894,425	5,894,425
Reserves and Surplus	2	(1,455,703)	(1,328,192)
Deposits	3	62,993,603	57,101,504
Borrowings	4	7,184,480	6,086,013
Other Liabilities and Provisions	5	943,269	981,345
TOTAL		75,560,074	68,735,095
ASSETS			
Cash and Balance with Reserve Bank of India	6	2,521,108	2,597,152
Balance with Banks & Money at Call & Short Notice	7	18,846,556	17,403,550
Investments	8	11,221,698	11,237,811
Advances	9	40,436,957	35,509,319
Fixed Assets	10	137,774	182,054
Other Assets	11	2,395,981	1,805,210
TOTAL		75,560,074	68,735,095
Contingent Liabilities	12	256,004	181,404
Bills for Collection		-	-
Schedules referred to above form an integral part of Balance Sheet.			
<div style="text-align: center;"> <p>sd/ Sanjay Gupta Chairman</p> </div> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div> <p>sd/- Neeraj Kumar Director</p> </div> <div> <p>sd/- Sunit Kumar Director</p> </div> <div> <p>sd/- Syed Rais Maqbool Director</p> </div> <div> <p>sd/- Urmil Lata Director</p> </div> <div> <p>sd/- Nisar Ahmed Koul Director</p> </div> </div> <div style="text-align: right; margin-top: 20px;"> <p><u>In terms of our report of even date annexed</u> For Dharam Raj & Co. Chartered Accountants. FRN:014461N</p> <p>(CA.Sunil Chowdary) Partner MRN:508018</p> </div> <div style="margin-top: 20px;"> <p>Place: Jammu Date : 29.04.2025</p> </div>			

J&K GRAMEEN BANK			
PROFIT AND LOSS ACCOUNT AS AT 31st MARCH 2025			
	Sch.	(Rs.'000' Omitted)	
		31.03.2025	31.03.2024
I INCOME		(Audited)	(Audited)
Interest Earned	13	5,832,342	5,122,030
Other Income	14	388,799	348,868
TOTAL		6,221,141	5,470,898
II EXPENDITURE			
Interest Expended	15	3,284,124	2,744,542
Operating Expenses	16	3,014,866	2,384,807
Provisions and Contingencies		99,593	168,041
TOTAL		6,398,583	5,297,390
III NET PROFIT / (LOSS) BEFORE TAXES		(177,442)	173,508
<u>Tax Expenses</u>			
- Provision For Income Tax		-	-
- Provision For Deferred Tax		49,931	(135,902)
- Prior Period Income Tax Adjustment		-	-
IV PROFIT/(LOSS) AVAILABLE FOR APPROPRIATIONS		(127,511)	37,606
V APPROPRIATIONS/TRANSFERED TO:			
i) Statutory Reserve		-	-
ii) Capital Reserve		-	-
iii) Revenue and Other Reserves		(127,511)	37,606
TOTAL		(127,511)	37,606
Schedules referred to above form an integral part of Balance Sheet.			
<p style="text-align: center;">sd/- Sanjay Gupta Chairman</p> <p>sd/- sd/- sd/- sd/- sd/-</p> <p>Neeraj Kumar Sunit Kumar Syed Rais Maqbool Urmil Lata Nisar Ahmed Koul</p> <p>Director Director Director Director Director</p> <p style="text-align: right;">In terms of our report of even date annexed For Dharam Raj & Co. Chartered Accountants. FRN:014461N</p> <p style="text-align: right;">(CA.Sunil Chowdary) Partner MRN:508018</p> <p>Place: Jammu Date : 29.04.2025</p>			