



**GRAMIN BANK OF ARYAVART
HEAD OFFICE,
A-2/46, VIJAY KHAND, GOMTI NAGAR, LUCKNOW**

FORM "A"

BALANCE SHEET AS ON 31st MARCH, 2017

(Amount in Rs.)

CAPITAL & LIABILITIES	SCHEDULE No.	As on 31.03.17	As on 31.03.16
Capital	1	91,93,64,950	91,93,64,950
Share Capital Deposits	1A	-	-
Reserves and Surplus	2	1366,96,82,651	1356,97,24,987
Deposits	3	14040,88,41,971	12003,42,26,034
Borrowings	4	3159,51,29,807	2108,21,58,308
Other Liabilities and Provisions	5	306,39,55,611	502,04,84,743
TOTAL :		18965,69,74,990	16062,59,59,022
ASSETS			
Cash and Balances with RBI	6	683,14,02,504	636,29,69,591
Balances with Banks and Money at call & short notice	7	3085,04,29,430	2553,99,32,738
Investments	8	6085,24,83,318	3531,12,58,443
Advances	9	8480,43,85,903	8512,77,48,143
Fixed Assets	10	39,70,36,842	39,60,85,450
Other Assets	11	592,12,36,993	788,79,64,657
TOTAL:		18965,69,74,990	16062,59,59,022
Contingent Liabilities	12	49,97,06,628	37,32,93,938
Bills for Collection		5,94,15,867	9,18,56,869
Significant Accounting Policies	17		
Notes on Accounts & Other explanatory information.	18		

Schedule 1 to 18 form integral part of Accounts.

"As per our report of even date attached"

S K KAPOOR & Co.
Chartered Accountants
FRN- 000745C



(CA V B Singh)
Partner
M.N. - 073124

Place : Lucknow
Dated : 09.06.2017

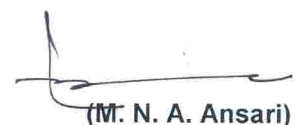
For and on behalf of the Board of Directors


(S. B. Singh)
CHAIRMAN


(A. K. Kapoor)


(Rakesh Krishna)


(S. K. Verma)


(M. N. A. Ansari)

(DIRECTORS)





GRAMIN BANK OF ARYAVART
HEAD OFFICE,
A-2/46, VIJAY KHAND, GOMTI NAGAR, LUCKNOW

FORM "B"

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED MARCH, 2017

(Amount in Rs.)

Particulars	SCHEDULE No.	For the Period ended March, 2017	For the Period ended March, 2016
I. INCOME			
Interest earned	13	1465,03,29,499	1435,18,04,655
Other Income	14	39,52,82,038	37,91,08,474
TOTAL		1504,56,11,537	1473,09,13,129
II. EXPENDITURE			
Interest expended	15	872,34,72,116	813,02,94,309
Operating expenses	16	352,97,96,411	391,05,46,337
Provisions and contingencies	16A	264,87,29,520	43,91,45,087
TOTAL		1490,19,98,047	1247,99,85,733
III. PROFIT / LOSS			
Net Profit for the Year		14,36,13,490	225,09,27,396
Less: Provision for Income Tax for Earlier Years		4,36,55,826	94,66,00,000
Add: Transfer from Reserve for Wage Revision		-	51,80,00,000
Net Profit available for appropriation		9,99,57,664	182,23,27,396
IV. APPROPRIATIONS :			
Transfer to :			
i. Statutory Reserve		2,49,89,416	32,60,81,849
ii. Capital Reserve		-	46,59,177
iii. Revenue & Other Reserves			
iii A. Other Reserves		3,97,68,248	138,63,86,370
iii B. Reserve for Wage Revision		-	-
iv. Investment Reserve Fund (IRF)		-	5,82,00,000
v. Special Reserve Fund		3,52,00,000	4,70,00,000
TOTAL		9,99,57,664	182,23,27,396

Schedule 1 to 18 form integral part of Accounts.

"As per our report of even date attached"
S K KAPOOR & Co.
 Chartered Accountants
 FRN- 000745C



(CA V B Singh)
 Partner
 M.N.- 073124

Place : Lucknow
 Dated : 09.06.2017

For and on behalf of the Board of Directors

(S. B. Singh)
CHAIRMAN

(A. K. Kapoor)

(Rakesh Krishna)

(S. K. Verma)

(M. N. A. Ansari)

(DIRECTORS)

