



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

**OPENING BALANCE SHEET AS AT 1<sup>st</sup> APRIL.2013**

(Amount in ` '000')

<b>CAPITAL &amp; LIABILITIES</b>	<b>SCHEDULE No.</b>	<b>Position at the opening of 01.04.2013</b>
Capital	1	7,00,00
Share Capital Deposits	1A	84,93,65
Reserves and Surplus	2	823,22,67
Deposits	3	9206,86,56
Borrowings	4	878,48,83
Other Liabilities and Provisions	5	514,97,31
<b>TOTAL :</b>		<b>11515,49,02</b>
<b>ASSETS</b>		
Cash and Balances with RBI	6	466,58,36
Balances with Banks and Money at call & short notice	7	3134,25,69
Investments	8	2417,87,05
Advances	9	5007,61,62
Fixed Assets	10	28,08,75
Other Assets	11	461,07,55
<b>TOTAL:</b>		<b>11515,49,02</b>
<b><u>CONTINGENT LIABILITIES</u></b>		
Bills for Collection		11,84,66
Contingent Liabilities	12	1,18,07

Schedule 1 to 12 form integral part of Accounts.

**Auditors' Report:**

"This is the opening Balance Sheet of the Bank (after amalgamation) and has been prepared on the basis of Audited Balance Sheets of erstwhile Aryavart Kshetriya Gramin Bank, Lucknow and Shreyas Gramin Bank, Aligarh as at 31<sup>st</sup> March' 2013. The Balance Sheet has been signed for identification purpose only."

**For and on behalf of the Board of Directors**

**(J.S. Ravi Kumar)  
CHAIRMAN**

For D S SHUKLA & Co.  
Chartered Accountants  
FRN- 000773C

**(CA R. K. Srivastava)**  
Partner  
M.N.- 078783  
Place : Lucknow  
Dated : 28.06.2013

**(V.V.Khistry)**

**(P.K.Dayal)**

**(Dr. Suman Srivastava)**

**(M. K. Gupta)**

**DIRECTORS**



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**SCHEDULE - 1 CAPITAL -**

(Amount in ` '000')

Particulars	Position at the opening of 01.04.2013
Authorised Capital (10,00,000 shares of Rs. 100 each)	10,00,00
Issued, Subscribed, Called up and Paid up Capital (7,00,000 shares of Rs.100 each)	7,00,00
<b>TOTAL</b>	<b>7,00,00</b>

**SCHEDULE – 1A SHARE CAPITAL DEPOSITS-**

(Amount in ` '000')

Particulars	Position at the opening of 01.04.2013
<b>At the beginning</b>	
Govt. of India	42,46,82
Sponsor Bank (BOI)	29,72,78
State Govt. of Uttar Pradesh	12,74,05
<b>TOTAL</b>	<b>84,93,65</b>
<b>Additions during the period</b>	
Govt. of India	NIL
Sponsor Bank (BOI)	NIL
State Govt. of Uttar Pradesh	NIL
<b>TOTAL</b>	<b>NIL</b>
<b>At the end of the period</b>	
Govt. of India	42,46,82
Sponsor Bank (BOI)	29,72,78
State Govt. of Uttar Pradesh	12,74,05
<b>TOTAL</b>	<b>84,93,65</b>



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**SCHEDULE- 2 RESERVES AND SURPLUS -**

(Amount in ` '000')

Particulars	Position at the opening of 01.04.2013
<b>i. STATUTORY RESERVES</b>	
Opening Balance	194,38,66
Additions during the period	NIL
Deductions during the period	NIL
<b>TOTAL (i)</b>	<b>194,38,66</b>
<b>ii. CAPITAL RESERVES</b>	
Opening Balance	4,54,79
Additions during the period	NIL
Deductions during the period	NIL
<b>TOTAL (ii)</b>	<b>4,54,79</b>
<b>iii. SHARE PREMIUM</b>	NIL
<b>iv. REVENUE AND OTHER RESERVES</b>	NIL
Opening Balance	610,12,64
Additions during the period	NIL
Deductions during the period	NIL
<b>TOTAL (iv)</b>	<b>610,12,64</b>
<b>v. INVESTMENT FLUCTUATION RESERVES</b>	NIL
Opening Balance	12,75,04
Additions during the period	NIL
Deductions during the period	NIL
<b>TOTAL (v)</b>	<b>12,75,04</b>
<b>vi. BUILDING FUND</b>	50,00
<b>vii. SPECIAL RESERVE FUND</b>	91,54
<b>GRAND TOTAL (i to vii)</b>	<b>823,22,67</b>



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**SCHEDULE- 3 DEPOSITS -**

(Amount in ` '000')

Particulars	Position at the opening of 01.04.2013
(A). i. Demand Deposits	
From Banks	NIL
From Others	680,10,54
ii. Savings Bank Deposits	5731,83,96
iii. Term Deposits	
From Banks	NIL
From Others	2794,92,06
<b>TOTAL</b>	<b>9206,86,56</b>
(B). i. Deposits of Branches in India	<b>9206,86,56</b>
ii. Deposits of Branches outside India	<b>NIL</b>
<b>TOTAL</b>	<b>9206,86,56</b>

**SCHEDULE - 4 BORROWINGS -**

(Amount in ` '000')

Particulars	Position at the opening of 01.04.2013
<b>I- Borrowings in India</b>	
Reserve Bank of India	NIL
Other Banks 1 - Bank of India	119,27,76
2 - NABARD	740,79,69
3 - N.H.B./ OTHERS	18,41,38
<b>II- Borrowings from Outside India</b>	NIL
<b>TOTAL (I &amp; II)</b>	<b>878,48,83</b>
Secured borrowings included in I & II above	<b>878,48,83</b>



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**SCHEDULE- 5 OTHER LIABILITIES & PROVISIONS -**

(Amount in ` '000')

Particulars	Position at the opening of 01.04.2013
I. Bills Payable	48,92,88
II. Inter-Office Adjustments (net)	40,43,98
III. Interest Accrued	42,71,60
IV. Others (Including Provisions)	382,88,85
<b>TOTAL</b>	<b>514,97,31</b>

**SCHEDULE- 6 CASH AND BALANCES WITH RESERVE BANK OF INDIA –**

(Amount in ` '000')

Particulars	Position at the opening of 01.04.2013
I. Cash in Hand (including foreign currency notes - NIL)	101,16,62
II. Balance with Reserve Bank of India	
a) In Current Account	365,41,74
b) In Other Accounts	NIL
<b>TOTAL</b>	<b>466,58,36</b>



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**SCHEDULE - 7 BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE –**

(Amount in ` '000')

Particulars	Position at the opening of 01.04.2013
<b>I. IN INDIA</b>	
(i) Balances with Banks	
(a) In Current Accounts	137,93,74
(b) In Other Deposit Accounts	2996,31,95
(ii) Money at call and short notice	
(a) With Banks	NIL
(b) With other Institutions	NIL
<b>Total (I)</b>	<b>3134,25,69</b>
<b>II. OUTSIDE INDIA</b>	
In Current Accounts	NIL
In Other Deposit Accounts	NIL
Money at Call and Short Notice	NIL
<b>Total (II)</b>	<b>NIL</b>
<b>GRAND TOTAL (I + II)</b>	<b>3134,25,69</b>

**SCHEDULE - 8 INVESTMENTS -**

(Amount in ` '000')

Particulars	Position at the opening of 01.04.2013
<b>I. INVESTMENTS IN INDIA IN</b>	
(i) Government Securities	2225,03,36
(ii) Other approved securities	NIL
(iii) Shares	1,84
(iv) Debentures and Bonds	192,81,85
(v) Subsidiaries and / or joint ventures	NIL
(vi) Others (Mutual Fund, Units, etc.)	NIL
<b>TOTAL</b>	<b>2417,87,05</b>
<b>II. INVESTMENTS OUTSIDE INDIA</b>	<b>NIL</b>
<b>GRAND TOTAL</b>	<b>2417,87,05</b>
Gross Value of Investments	<b>2418,87,05</b>
Less: Provision for Depreciation	1,00,00
Net Value of Investment	<b>2417,87,05</b>



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**SCHEDULE - 9 ADVANCES -**

(Amount in ` '000')

Particulars	Position at the opening of 01.04.2013
A. (i) Bills purchased and Discounted	1,60
(ii) Cash Credits, Overdrafts and loans repayable on demand	3838,50,53
<b>Less:</b> Certificate issued to BOI under IBPC scheme	1100,00,00
<b>Net Cash Credit/Overdraft &amp; Loans repayable on demand</b>	<b>2738,50,53</b>
(iii) Term loans	1351,74,06
<b>Add:</b> Participation Certificate received from BOI under IBPC scheme	1100,00,00
<b>Net Term Loans</b>	<b>2451,74,06</b>
<b>TOTAL (A)</b>	<b>5190,26,19</b>
B. (i) Secured by Tangible Assets	4934,72,57
(ii) Covered by Bank / Government Guarantees	47,24,26
(iii) Unsecured	208,29,36
<b>TOTAL (B)</b>	<b>5190,26,19</b>
C- I - ADVANCES IN INDIA	
(i) Priority Sectors	4733,32,98
<b>Less:</b> Certificate issued to BOI under IBPC scheme	1100,00,00
<b>Net Priority Sector</b>	<b>3633,32,98</b>
(ii) Public Sector	NIL
(iii) Banks	NIL
(iv) Others	456,93,21
<b>Add:</b> Participation Certificate received from BOI under IBPC scheme	1100,00,00
<b>Net Others</b>	1556,93,21
<b>TOTAL (C-I)</b>	<b>5190,26,19</b>
C - II ADVANCES OUTSIDE INDIA	NIL
<b>GRAND TOTAL (C I &amp; II)</b>	<b>5190,26,19</b>
	182,64,57
	<b>5007,61,62</b>

**SCHEDULE - 10 FIXED ASSETS -**

(Amount in ` '000')

Particulars	Position at the opening of 01.04.2013
I. PREMISES	14,81
II. OTHER FIXED ASSETS (including furniture and fixtures)	
At cost as at 1 <sup>st</sup> April	74,20,53
Additions during the period	-
Deductions during the period	-
Depreciation to date	46,26,59
<b>TOTAL (II)</b>	<b>27,93,94</b>
<b>TOTAL (I, II)</b>	<b>28,08,75</b>



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**SCHEDULE - 11 OTHER ASSETS -**

(Amount in ` '000')

Particulars	Position at the opening of 01.04.2013
I. Inter-Office adjustments (net)	NIL
II. Interest accrued	334,30,47
III. Tax paid in advance / Tax deducted at source	75,35,84
IV. Stationery and Stamps	31,57
V. Others	51,09,67
<b>TOTAL</b>	<b>461,07,55</b>

**SCHEDULE - 12 CONTINGENT LIABILITIES -**

(Amount in ` '000')

Particulars	Position at the opening of 01.04.2013
I. Claims against the Bank not acknowledged as debts	NIL
II. Liability for partly paid investments	NIL
III. Liability on account of outstanding forward exchange contracts	NIL
IV. Guarantees given on behalf of constituents in India	1,18,07
V. Acceptances, endorsements and other obligations	NIL
VI. Other item for which the Bank is contingently liable	NIL
<b>TOTAL</b>	<b>1,18,07</b>