



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

**FORM "A"**

**BALANCE SHEET AS ON 31<sup>st</sup> MARCH, 2014**

<b>CAPITAL &amp; LIABILITIES</b>	<b>SCHEDULE No.</b>	<b>As on 31.03.2014 (₹)</b>
Capital	1	7,00,00,000
Share Capital Deposits	1A	84,93,64,950
Reserves and Surplus	2	978,87,57,688
Deposits	3	9898,37,81,425
Borrowings	4	2112,62,33,346
Other Liabilities and Provisions	5	582,05,44,840
<b>TOTAL :</b>		<b>13663,86,82,249</b>
<b>ASSETS</b>		
Cash and Balances with RBI	6	537,57,03,349
Balances with Banks and Money at call & short notice	7	3349,69,81,897
Investments	8	3123,64,99,583
Advances	9	5990,12,24,532
Fixed Assets	10	26,77,13,820
Other Assets	11	636,05,59,068
<b>TOTAL:</b>		<b>13663,86,82,249</b>
<b><u>CONTINGENT LIABILITIES</u></b>		
Bills for Collection		8,92,98,365
Contingent Liabilities	12	77,61,000
Significant Accounting Policies	17	
Notes on Accounts	18	

Schedule 1 to 18 form integral part of Accounts.

"As per our report of even  
date attached"

**D S SHUKLA & Co**  
Chartered Accountants  
FRN- 000773C

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

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

**(V.V.Khistry)**

**(P.K.Dayal)**

**(Ajay K. Srivastava)**

**(CA R. K. Srivastava)**  
Partner  
M.N.- 078783

**(Dr. Suman Srivastava)**

**(M. K. Gupta)**

**(S. K. Behera)**

Place : Lucknow  
Dated : 15.05.2014

**(Dr. Pushpa Tarachand)**

**DIRECTORS**



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**SCHEDULE - 1 CAPITAL -**

Particulars	As on 31.03.2014 (₹)
Authorised Capital (10,00,000 shares of Rs. 100 each)	<b><u>10,00,00,000</u></b>
Issued, Subscribed, Called up and Paid up Capital (7,00,000 shares of Rs.100 each)	7,00,00,000
<b>TOTAL</b>	<b>7,00,00,000</b>

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

Particulars	As on 31.03.2014 (₹)
<b>At the beginning</b>	
Govt. of India	42,46,82,475
Sponsor Bank (BOI)	29,72,77,733
State Govt. of Uttar Pradesh	12,74,04,742
<b>TOTAL</b>	<b>84,93,64,950</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	42,46,82,475
Sponsor Bank (BOI)	29,72,77,733
State Govt. of Uttar Pradesh	12,74,04,742
<b>TOTAL</b>	<b>84,93,64,950</b>



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**SCHEDULE- 2 RESERVES AND SURPLUS -**

Particulars	As on 31.03.2014 (₹)
<b>i. STATUTORY RESERVES</b>	
Opening Balance	194,38,66,395
Additions during the period	43,28,72,824
Deductions during the period	NIL
<b>TOTAL (i)</b>	<b>237,67,39,219</b>
<b>ii. CAPITAL RESERVES</b>	
Opening Balance	4,54,78,495
Additions during the period	1,23,95,751
Deductions during the period	NIL
<b>TOTAL (ii)</b>	<b>5,78,74,246</b>
<b>iii. SHARE PREMIUM</b>	NIL
<b>iv. REVENUE AND OTHER RESERVES</b>	NIL
<b>A . INVESTMENT FLUCTUATION RESERVES</b>	NIL
Opening Balance	NIL
Additions during the period	1,00,00,000
Deductions during the period	NIL
<b>TOTAL (iv A)</b>	<b>1,00,00,000</b>
<b>B- Other Reserve</b>	
Opening Balance	610,62,64,089
Additions during the period	110,07,26,529
Deductions during the period	NIL
<b>TOTAL (iv B)</b>	<b>720,69,90,618</b>
<b>v. INVESTMENT RESERVE FUND</b>	
Opening Balance	12,75,03,810
Additions during the period	4,96,190
Deductions during the period	NIL
<b>TOTAL (v)</b>	<b>12,80,00,000</b>
<b>vi. SPECIAL RESERVE FUND</b>	
Opening Balance	91,53,605
Additions during the period	NIL
Deductions during the period	NIL
<b>TOTAL (vi)</b>	<b>91,53,605</b>
<b>GRAND TOTAL (i to vi)</b>	<b>978,87,57,688</b>



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**SCHEDULE- 3 DEPOSITS -**

Particulars	As on 31.03.2014 (₹)
(A). i. Demand Deposits	
From Banks	NIL
From Others	545,49,56,183
ii. Savings Bank Deposits	6312,61,42,083
iii. Term Deposits	
From Banks	NIL
From Others	3040,26,83,159
<b>TOTAL</b>	
(B). i. Deposits of Branches in India	<b>9898,37,81,425</b>
ii. Deposits of Branches outside India	<b>NIL</b>
<b>TOTAL</b>	<b>9898,37,81,425</b>

**SCHEDULE - 4 BORROWINGS -**

Particulars	As on 31.03.2014 (₹)
<b>I- Borrowings in India</b>	
Reserve Bank of India	NIL
Other Banks 1 - Bank of India / CANARA Bank	732,12,82,745
2 - NABARD	1359,63,64,960
3 - N.H.B./ OTHERS	20,85,85,641
<b>II- Borrowings from Outside India</b>	NIL
<b>TOTAL (I &amp; II)</b>	<b>2112,62,33,346</b>
Secured borrowings included in I & II above	<b>2112,62,33,346</b>



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

Particulars	As on 31.03.2014 (₹)
I. Bills Payable	48,34,14,248
II. Inter-Office Adjustments (net)	23,95,05,733
III. Interest Accrued	59,02,41,429
IV. Others (Including Provisions)	450,73,83,430
<b>TOTAL</b>	<b>582,05,44,840</b>

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

Particulars	As on 31.03.2014 (₹)
I. Cash in Hand (including foreign currency notes - NIL)	132,10,03,349
II. Balance with Reserve Bank of India	
a) In Current Account	405,47,00,000
b) In Other Accounts	NIL
<b>TOTAL</b>	<b>537,57,03,349</b>



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

Particulars	As on 31.03.2014 (₹)
I. IN INDIA	
(i) Balances with Banks	
(a) In Current Accounts	81,72,81,486
(b) In Other Deposit Accounts	3267,97,00,411
(ii) Money at call and short notice	
(a) With Banks	NIL
(b) With other Institutions	NIL
<b>Total (I)</b>	<b>3349,69,81,897</b>
II. OUTSIDE INDIA	
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>3349,69,81,897</b>

**SCHEDULE - 8 INVESTMENTS -**

Particulars	As on 31.03.2014 (₹)
<b>I. INVESTMENTS IN INDIA IN</b>	
(i) Government Securities	2817,86,31,583
(ii) Other approved securities	NIL
(iii) Shares	1,83,600
(iv) Debentures and Bonds	288,76,84,500
(v) Subsidiaries and / or joint ventures	
(vi) Others (Mutual Fund, Units, etc.)	16,99,99,900
<b>TOTAL</b>	<b>3123,64,99,583</b>
<b>II. INVESTMENTS OUTSIDE INDIA</b>	<b>NIL</b>
<b>GRAND TOTAL</b>	<b>3123,64,99,583</b>
Gross Value of Investments	<b>3124,64,99,583</b>
Less: Provision for Depreciation	1,00,00,000
Net Value of Investment	<b>3123,64,99,583</b>



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**SCHEDULE - 9 ADVANCES -**

Particulars	As on 31.03.2014 (₹)
A. (i) Bills purchased and Discounted	NIL
(ii) Cash Credits, Overdrafts and loans repayable on demand	4746,54,39,441
<b>Less:</b> Certificate issued to BOI /YES Bank under IBPC scheme	1655,00,00,000
<b>Net Cash Credit/Overdraft &amp; Loans repayable on demand</b>	<b>3091,54,39,441</b>
(iii) Term loans	1436,52,96,959
<b>Add:</b> Participation Certificate issued by BOI /YES Bank under IBPC scheme	1655,00,00,000
<b>Net Term Loans</b>	<b>3091,52,96,959</b>
<b>TOTAL (A)</b>	<b>6183,07,36,400</b>
B. (i) Secured by Tangible Assets	5742,04,99,036
(ii) Covered by Bank / Government Guarantees	46,14,52,090
(iii) Unsecured	394,87,85,274
<b>TOTAL (B)</b>	<b>6183,07,36,400</b>
C- I - ADVANCES IN INDIA	
(i) Priority Sectors	5410,81,29,494
<b>Less:</b> Certificate issued to BOI /YES Bank under IBPC scheme	1655,00,00,000
<b>Net Priority Sector</b>	<b>3755,81,29,494</b>
(ii) Public Sector	NIL
(iii) Banks	NIL
(iv) Others	622,26,06,906
<b>Add:</b> Participation Certificate issued by BOI /YES Bank under IBPC scheme	1805,00,00,000
<b>Net Others</b>	<b>2427,26,06,906</b>
<b>TOTAL (C-I)</b>	<b>6183,07,36,400</b>
C - II ADVANCES OUTSIDE INDIA	NIL
C - III PROVISIONS FOR NPA	192,95,11,868
<b>GRAND TOTAL C ( I +II – III )</b>	<b>5990,12,24,532</b>



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**SCHEDULE - 10 FIXED ASSETS -**

Particulars	As on 31.03.2014 (₹)
I. PREMISES	68,05,477
II. OTHER FIXED ASSETS (including furniture and fixtures)	
At cost as at 1 <sup>st</sup> April	73,67,28,378
Additions during the period	9,64,51,191
Deductions during the period	14,90,560
Depreciation to date	57,07,80,666
<b>TOTAL (II)</b>	<b>26,09,08,343</b>
<b>TOTAL (I, II)</b>	<b>26,77,13,820</b>

**SCHEDULE - 11 OTHER ASSETS -**

Particulars	As on 31.03.2014 (₹)
I. Inter-Office adjustments (net)	NIL
II. Interest accrued	506,32,34,545
III. Tax paid in advance / Tax deducted at source	50,29,08,277
IV. Stationery and Stamps	1,71,182
V. Others	79,42,45,064
<b>TOTAL</b>	<b>636,05,59,068</b>

**SCHEDULE - 12 CONTINGENT LIABILITIES -**

Particulars	As on 31.03.2014 (₹)
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	77,61,000
V. Acceptances, endorsements and other obligations	NIL
VI. Other item for which the Bank is contingently liable	NIL
<b>TOTAL</b>	<b>77,61,000</b>





**GRAMIN BANK OF ARYAVART,  
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**FORM "B"**

**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH, 2014**

Particulars	SCHEDULE No.	For the year ended 31.03.2014 (₹)
<b>I. INCOME</b>		
Interest earned	13	1018,12,31,281
Other Income	14	61,56,76,690
<b>TOTAL</b>		<b>1079,69,07,971</b>
<b>II. EXPENDITURE</b>		
Interest expended	15	557,57,41,898
Operating expenses	16	249,31,99,069
Provisions and contingencies		91,03,71,782
<b>TOTAL</b>		<b>897,93,12,749</b>
<b>III. PROFIT / LOSS</b>		
Profit for the year		<b>181,75,95,222</b>
<b>Less:</b> Provision for Deferred Tax Liability		8,61,03,929
<b>Net Profit for the year</b>		<b>173,14,91,293</b>
<b>Net Profit available for appropriation</b>		<b>173,14,91,293</b>
<b>IV. APPROPRIATIONS :</b>		
Transfer to :		
i. Statutory Reserve		43,28,72,824
ii. Capital Reserve		1,23,95,750
iii. Revenue & Other Reserves		
iii A. Investment Fluctuation Reserve		1,00,00,000
iii B. Other Reserves		110,07,26,529
iv. Investment Reserve Fund (IRF)		4,96,190
v. Wage Revision A/c		17,50,00,000
<b>TOTAL</b>		<b>173,14,91,293</b>

"As per our report of even  
date attached"

**D S SHUKLA & Co**  
Chartered Accountants  
FRN- 000773C

For and on behalf of the Board of Directors

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

(V.V.Khistry)

(P.K.Dayal)

(Ajay K. Srivastava)

(CA R. K. Srivastava)  
Partner  
M.N.- 078783

(Dr. Suman Srivastava)

(M. K. Gupta)

(S. K. Behera)

Place : Lucknow  
Dated :15.05.2014

(Dr. Pushpa Tarachand)

**DIRECTORS**



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**SCHEDULE - 13 INTEREST EARNED -**

Particulars	For the year ended 31.03.2014 (₹)
I. Interest / discount on advances / bills	522,05,05,199
II. Income on investments	207,50,93,082
III. Interest on balances with Reserve Bank of India and other Inter-Bank funds	288,56,33,000
IV. Others	NIL
<b>TOTAL</b>	<b>1018,12,31,281</b>

**SCHEDULE - 14 OTHER INCOME –**

Particulars	For the year ended 31.03.2014 (₹)
I. Commission, exchange and brokerage	10,58,26,740
II. Profit on sale of investments	13,66,80,681
Less : Loss on sale of investments	NIL
III. Profit on revaluation of investments	NIL
Less : Loss on revaluation of investments	NIL
IV. Profit on sale of land, buildings, and other assets	25,684
Less : Loss on sale of land, buildings, and other assets	NIL
V. Profit on exchange transactions	NIL
Less : Loss on exchange transactions	NIL
VI. Income earned by way of dividends etc., from subsidiaries / companies and / or joint ventures abroad / in India	NIL
VII. Miscellaneous Income	37,31,43,585
<b>TOTAL</b>	<b>61,56,76,690</b>



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**SCHEDULE – 15 INTEREST EXPENDED -**

Particulars	For the period ended 31.03.2014 (₹)
I. Interest on deposits	483,33,05,530
II. Interest on Reserve Bank of India / Inter-Bank borrowings	74,24,36,368
III. Others	NIL
<b>TOTAL</b>	<b>557,57,41,898</b>

**SCHEDULE - 16 OPERATING EXPENSES -**

Particulars	For the period ended 31.03.2014 (₹)
I. Payments to and provisions for employees	188,00,08,349
II. Rent, Taxes and Lighting	9,60,03,699
III. Printing & Stationery	3,22,88,693
IV. Advertisement & Publicity	12,31,245
V. Depreciation on Bank's property	10,92,24,838
VI. Directors' fees, allowances and expenses	3,435
VII. Auditors' fees and expenses (including Branch Auditors' fees and expenses)	1,35,03,551
VIII. Law charges	21,18,235
IX. Postage, telegrams, telephones, etc.	92,03,277
X. Repairs and maintenance	1,00,62,014
XI. Insurance	10,67,08,989
XII. Other expenditure	23,28,42,744
<b>TOTAL</b>	<b>249,31,99,069</b>