



**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, 2015**

(Amount in `)

<b>CAPITAL &amp; LIABILITIES</b>	<b>SCHEDULE No.</b>	<b>As on 31.03.15</b>	<b>As on 31.03.14</b>
Capital	1	7,00,00,000	7,00,00,000
Share Capital Deposits	1A	84,93,64,950	84,93,64,950
Reserves and Surplus	2	1226,53,97,591	1006,37,57,688
Deposits	3	10811,74,56,545	9898,37,81,425
Borrowings	4	2661,76,51,310	2112,62,33,346
Other Liabilities and Provisions	5	270,38,02,788	340,36,44,342
<b>TOTAL :</b>		<b>15062,36,73,184</b>	<b>13449,67,81,751</b>
<b>ASSETS</b>			
Cash and Balances with RBI	6	567,68,01,992	537,57,03,349
Balances with Banks and Money at call & short notice	7	3067,07,46,459	3349,69,81,897
Investments	8	3485,94,49,582	3123,64,99,583
Advances	9	7155,69,22,216	5775,93,24,034
Fixed Assets	10	27,28,19,331	26,77,13,820
Other Assets	11	758,69,33,604	636,05,59,068
<b>TOTAL:</b>		<b>15062,36,73,184</b>	<b>13449,67,81,751</b>
Contingent Liabilities	12	20,89,22,059	77,61,000
Bills for Collection		24,90,54,854	8,92,98,365
Significant Accounting Policies	17		
Notes on Accounts	18		

"As per our report of even date attached"

**S K KAPOOR & Co.**

Chartered Accountants

FRN- 000745C

For and on behalf of the Board of Directors

(J.S. Ravi Kumar)

**CHAIRMAN**

(Manjari Deshpande)

(Shweta Sharma)

(Ajay K. Srivastava)

(CA V B Singh)

Partner

M.N.- 073124

(Dr. Suman Srivastava)

(R. K. Mohanty)

(Dr. Pushpa Tarachand)

Place : Lucknow  
Dated :25.06.2015

**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, 2015**

(Amount in `)

Particulars	SCHEDULE No.	For the Period ended March, 2015	For the Period ended March, 2014
<b>I. INCOME</b>			
Interest earned	13	1180,15,26,963	1018,12,31,281
Other Income	14	88,10,18,571	61,56,76,690
<b>TOTAL</b>		<b>1268,25,45,534</b>	<b>1079,69,07,971</b>
<b>II. EXPENDITURE</b>			
Interest expended	15	668,20,10,427	557,57,41,898
Operating expenses	16	279,83,08,572	249,31,99,069
Provisions and contingencies		103,96,72,204	91,03,71,782
<b>TOTAL</b>		<b>1051,99,91,203</b>	<b>897,93,12,749</b>
<b>I. PROFIT / LOSS</b>			
Profit for the year		<b>216,25,54,331</b>	<b>181,75,95,222</b>
<b>Less:</b> Provision for Deferred Tax Liability			8,61,03,929
<b>Add : Reversal of Provision for</b> Deferred Tax Liability		390,85,572	
<b>Net Profit for the Year</b>		<b>220,16,39,903</b>	<b>173,14,91,293</b>
<b>Net Profit available for appropriation</b>		<b>220,16,39,903</b>	<b>173,14,91,293</b>
<b>IV. APPROPRIATIONS :</b>			
Transfer to :			
i. Statutory Reserve		55,04,09,976	43,28,72,824
ii. Capital Reserve		32,89,605	1,23,95,750
iii. Revenue & Other Reserves		Nil	Nil
iii A. Investment Fluctuation Reserve		Nil	1,00,00,000
iii B. Other Reserves		140,49,40,322	110,07,26,529
iv. Investment Reserve Fund (IRF)		Nil	4,96,190
v. Wage Revision A/c		24,30,00,000	17,50,00,000
<b>TOTAL</b>		<b>220,16,39,903</b>	<b>173,14,91,293</b>

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Chartered Accountants  
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For and on behalf of the Board of Directors

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

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