



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

FORM "A"

BALANCE SHEET AS ON 31st MARCH, 2016

(Amount in Rs.)

CAPITAL & LIABILITIES	SCHEDULE No.	As on 31.03.16	As on 31.03.15
Capital	1	91,93,64,950	7,00,00,000
Share Capital Deposits	1A	-	84,93,64,950
Reserves and Surplus	2	1356,97,24,987	1226,53,97,591
Deposits	3	12003,42,26,034	10811,74,56,545
Borrowings	4	2108,21,58,308	2661,76,51,310
Other Liabilities and Provisions	5	502,04,84,743	270,38,02,788
TOTAL :		16062,59,59,022	15062,36,73,184
ASSETS			
Cash and Balances with RBI	6	636,29,69,591	567,68,01,992
Balances with Banks and Money at call & short notice	7	2553,99,32,738	3067,07,46,459
Investments	8	3531,12,58,443	3485,94,49,582
Advances	9	8512,77,48,143	7155,69,22,216
Fixed Assets	10	39,60,85,450	27,28,19,331
Other Assets	11	788,79,64,657	758,69,33,604
TOTAL:		16062,59,59,022	15062,36,73,184
Contingent Liabilities	12	37,32,93,938	20,89,22,059
Bills for Collection		9,18,56,869	24,90,54,854
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 : 28.06.2016

For and on behalf of the Board of Directors


(J.S. Ravi Kumar)
CHAIRMAN


(M. N. Singh)


(Manjari Deshpande)

(Ajay K. Srivastava)


(Dr. Suman Srivastava)


(S. K. Verma)


(M. N. A. Ansari)


(Dr. Pushpa Tarachand)
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, 2016

(Amount in Rs.)

Particulars	SCHEDULE No.	For the Period ended March, 2016	For the Period ended March, 2015
I. INCOME			
Interest earned	13	1330,45,19,363	1180,15,26,963
Other Income	14	64,78,33,401	88,10,18,571
TOTAL		1395,23,52,764	1268,25,45,534
II. EXPENDITURE			
Interest expended	15	735,24,72,637	668,20,10,427
Operating expenses	16	390,98,07,644	279,83,08,572
Provisions and contingencies		43,91,45,087	100,05,86,632
TOTAL		1170,14,25,368	1048,09,05,631
IV. PROFIT / LOSS			
Net Profit for the Year		225,09,27,396	220,16,39,903
Less: Provision for Income Tax for Earlier Years		94,66,00,000	-
Add: Transfer from Reserve for Wage Revision		51,80,00,000	-
Net Profit available for appropriation		182,23,27,396	220,16,39,903
IV. APPROPRIATIONS :			
Transfer to :			
i. Statutory Reserve		32,60,81,849	55,04,09,976
ii. Capital Reserve		46,59,177	32,89,605
iii. Revenue & Other Reserves			
iii A. Other Reserves		138,63,86,370	140,49,40,322
iii B. Reserve for Wage Revision		-	24,30,00,000
iv. Investment Reserve Fund (IRF)		5,82,00,000	-
v. Special Reserve Fund		4,70,00,000	-
TOTAL		182,23,27,396	220,16,39,903

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
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For and on behalf of the Board of Directors


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CHAIRMAN


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(Dr. Pushpa Tarachand)
DIRECTORS