



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

FORM "A"

BALANCE SHEET AS ON 31st MARCH, 2018

(Amount in Rs.)

CAPITAL & LIABILITIES	SCHEDULE No.	As on 31.03.18	As on 31.03.17
Capital	1	91,93,64,950	91,93,64,950
Reserves and Surplus	2	1476,97,21,883	1366,96,82,651
Deposits	3	14390,60,83,784	14040,88,41,971
Borrowings	4	2306,77,67,758	3159,51,29,807
Other Liabilities and Provisions	5	427,45,37,984	306,39,55,611
TOTAL :		18693,74,76,359	18965,69,74,990
ASSETS			
Cash and Balances with RBI	6	720,83,22,627	683,14,02,504
Balances with Banks and Money at call & short notice	7	2225,29,90,601	3085,04,29,430
Investments	8	5099,35,42,873	6085,24,83,318
Advances	9	10156,75,49,001	8480,43,85,903
Fixed Assets	10	44,13,00,299	39,70,36,842
Other Assets	11	447,37,70,958	592,12,36,993
TOTAL:		18693,74,76,359	18965,69,74,990
Contingent Liabilities	12	46,60,39,983	49,97,06,628
Bills for Collection		5,02,59,397	5,94,15,867
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"
ARSAN & CO.
Chartered Accountants
FRN- 005216C

For and on behalf of the Board of Directors



(CA Rajan Nagar)
Partner
M.N.- 402385

(S. B. Singh)
CHAIRMAN

(A. K. Kapoor)

(Amit Kumar)

(Ajay K. Srivastava)

(Rakesh Krishna)

(Priyabrata Pattanayak)
(DIRECTORS)

(Rajendra Man Pandey)

Place : Lucknow
Dated : 18.06.2018



FORM "B"

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED MARCH, 2018

(Amount in Rs.)

Particulars	SCHEDULE No.	For the Period ended March, 2018	For the Period ended March, 2017
I. INCOME			
Interest earned	13	1665,85,23,512	1465,03,29,499
Other Income	14	91,22,91,099	39,52,82,038
TOTAL		1757,08,14,611	1504,56,11,537
II. EXPENDITURE			
Interest expended	15	826,87,31,918	872,34,72,116
Operating expenses	16	404,68,78,805	352,97,96,411
Provisions and contingencies	16A	415,51,64,658	264,87,29,520
TOTAL		1647,07,75,381	1490,19,98,047
I. PROFIT / LOSS			
Net Profit for the Year		110,00,39,230	14,36,13,490
Less: Provision for Income Tax for Earlier Years		-	4,36,55,826
Net Profit available for appropriation		110,00,39,230	9,99,57,664
IV. APPROPRIATIONS :			
Transfer to :			
i. Statutory Reserve		27,50,09,808	2,49,89,416
ii. Capital Reserve		16,59,55,633	-
iii. Revenue & Other Reserves			
iii A. Other Reserves		19,37,73,789	3,97,68,248
iii B. IT Development Fund		25,00,00,000	-
iii C. HR Development Fund		10,00,00,000	-
iv. Investment Reserve Fund (IRF)		7,00,00,000	-
v. Special Reserve Fund		4,53,00,000	3,52,00,000
TOTAL		110,00,39,230	9,99,57,664

Schedule 1 to 18 form integral part of Accounts.


"As per our report of even date attached"

AR SAN & CO.

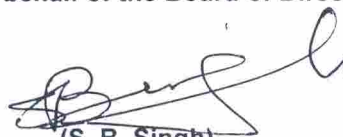
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(DIRECTORS)



(Rajendra Man Pandey)

Place : Lucknow
Dated : 18.06.2018



प्रधान कार्यालय
लखनऊ
आयोजना एवं प्रबंध
सूचना प्रणाली विभाग
R-2/46, विजय खण्ड, गान्धी नगर