



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

FORM "A"

BALANCE SHEET AS ON 30th SEPTEMBER, 2014

(Amount in `)

| CAPITAL & LIABILITIES | SCHEDULE No. | As on 30.09.2014 | As on 30.09.2013 |
|--|---------------------|-------------------------|-------------------------|
| Capital | 1 | 70000000.00 | 70000000.00 |
| Share Capital Deposits | 1A | 849364950.00 | 849364950.00 |
| Reserves and Surplus | 2 | 9788757688.03 | 8232266394.67 |
| Deposits | 3 | 99095997670.59 | 90892470730.77 |
| Borrowings | 4 | 21692818618.82 | 12552359269.51 |
| Other Liabilities and Provisions | 5 | 7283660426.76 | 5856664598.05 |
| TOTAL : | | 138780599354.20 | 118453125943.00 |
| ASSETS | | | |
| Cash and Balances with RBI | 6 | 5271678258.91 | 4731200657.49 |
| Balances with Banks and Money at call & short notice | 7 | 30897544009.06 | 29043790907.29 |
| Investments | 8 | 32245371762.00 | 26265878893.00 |
| Advances | 9 | 63149611540.51 | 52815146607.67 |
| Fixed Assets | 10 | 268608715.22 | 258371669.36 |
| Other Assets | 11 | 6947785068.50 | 5338737208.19 |
| TOTAL: | | 138780599354.20 | 118453125943.00 |
| Contingent Liabilities | 12 | 67838287.00 | 7079481.00 |
| Bills for Collection | | 146273843.61 | 86528940.30 |
| Significant Accounting Policies | 17 | | |
| Notes of Accounts | 18 | | |

CHIEF MANAGER

GENERAL MANAGER



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

FORM "B"

PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER, 2014

(Amount in `)

| Particulars | SCHEDULE No. | For the half year ended Sept. 2014 | For the half year ended Sept. 2013 |
|--|-----------------|---------------------------------------|---------------------------------------|
| I. INCOME | | | |
| Interest earned | 13 | 5985160222.78 | 4768278650.70 |
| Other Income | 14 | 381228629.57 | 291184741.27 |
| TOTAL | | 6366388852.35 | 5059463391.97 |
| II. EXPENDITURE | | | |
| Interest expended | 15 | 3176021041.51 | 2630760886.01 |
| Operating expenses | 16 | 1297590297.69 | 1140371639.82 |
| Provisions and contingencies | | 914354984.96 | 525008570.51 |
| TOTAL | | 5387966324.16 | 4296141096.34 |
| I. PROFIT / LOSS | | | |
| Profit for the half year ended Sept. 2014 | | 978422528.19 | 763322295.63 |
| Net Profit for the half year ended Sept. 2014 | | 978422528.19 | 763322295.63 |
| | | | |
| IV. APPROPRIATIONS : | | | |
| Transfer to : | | | |
| i. Statutory Reserve | | NIL | NIL |
| ii. Capital Reserve | | NIL | NIL |
| iii. Revenue & Other Reserves | | | |
| iii A. Investment Fluctuation Reserve | | NIL | NIL |
| iii B. Other Reserves | | NIL | NIL |
| iv. Investment Reserve Fund (IRF) | | NIL | NIL |
| v. Wage Revision A/c | | NIL | NIL |
| Profit carried forward | | 978422528.19 | 763322295.63 |
| TOTAL | | 978422528.19 | 763322295.63 |

CHIEF MANAGER

GENERAL MANAGER