



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

FORM "A"

BALANCE SHEET AS ON 30th SEPTEMBER, 2013

(Amount in `)

CAPITAL & LIABILITIES	SCHEDULE No.	As on 30.09.2013
Capital	1	70000000.00
Share Capital Deposits	1A	849364950.00
Reserves and Surplus	2	8232266394.67
Deposits	3	90892470730.77
Borrowings	4	12552359269.51
Other Liabilities and Provisions	5	5856664598.05
TOTAL :		118453125943.00
ASSETS		
Cash and Balances with RBI	6	4731200657.49
Balances with Banks and Money at call & short notice	7	29043790907.29
Investments	8	26265878893.00
Advances	9	52815146607.67
Fixed Assets	10	258371669.36
Other Assets	11	5338737208.19
TOTAL:		118453125943.00
<u>CONTINGENT LIABILITIES</u>		
Bills for Collection		86528940.30
Contingent Liabilities	12	7079481.00

Schedule 1 to 18 form integral part of Accounts.

GENERAL MANAGER

CHAIRMAN



GRAMIN BANK OF ARYAVART
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SCHEDULE - 1 CAPITAL -

(Amount in `)

Particulars	As on 30.09.2013
Authorised Capital (10,00,000 shares of Rs. 100 each)	100000000.00
Issued, Subscribed, Called up and Paid up Capital (7,00,000 shares of Rs.100 each)	70000000.00
TOTAL	70000000.00

SCHEDULE – 1A SHARE CAPITAL DEPOSITS-

(Amount in `)

Particulars	As on 30.09.2013
At the beginning	
Govt. of India	424682475.00
Sponsor Bank (BOI)	297277733.00
State Govt. of Uttar Pradesh	127404742.00
TOTAL	849364950.00
Additions during the period	
Govt. of India	NIL
Sponsor Bank (BOI)	NIL
State Govt. of Uttar Pradesh	NIL
TOTAL	NIL
At the end of the period	
Govt. of India	424682475.00
Sponsor Bank (BOI)	297277733.00
State Govt. of Uttar Pradesh	127404742.00
TOTAL	849364950.00



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SCHEDULE- 2 RESERVES AND SURPLUS -

(Amount in `)

Particulars	As on 30.09.2013
i. STATUTORY RESERVES	
Opening Balance	1943866395.03
Additions during the period	NIL
Deductions during the period	NIL
TOTAL (i)	1943866395.03
ii. CAPITAL RESERVES	
Opening Balance	45479000.00
Additions during the period	NIL
Deductions during the period	NIL
TOTAL (ii)	45479000.00
iii. SHARE PREMIUM	NIL
iv. REVENUE AND OTHER RESERVES	NIL
Opening Balance	6101263189.64
Additions during the period	NIL
Deductions during the period	NIL
TOTAL (iv)	6101263189.64
v. INVESTMENT FLUCTUATION RESERVES	NIL
Opening Balance	127503810.00
Additions during the period	NIL
Deductions during the period	NIL
TOTAL (v)	127503810.00
vi. BUILDING FUND	5000000.00
vii. SPECIAL RESERVE FUND	9154000.00
GRAND TOTAL (i to vii)	8232266394.67



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SCHEDULE- 3 DEPOSITS -

(Amount in `)

Particulars	As on 30.09.2013
(A). i. Demand Deposits	
From Banks	NIL
From Others	6054958502.36
ii. Savings Bank Deposits	56158083637.56
iii. Term Deposits	
From Banks	NIL
From Others	28679428590.85
TOTAL	90892470730.77
(B). i. Deposits of Branches in India	90892470730.77
ii. Deposits of Branches outside India	NIL
TOTAL	90892470730.77

SCHEDULE - 4 BORROWINGS -

(Amount in `)

Particulars	As on 30.09.2013
I- Borrowings in India	
Reserve Bank of India	NIL
Other Banks 1 - Bank of India	3749110237.87
2 - NABARD	8534449280.00
3 - N.H.B./ OTHERS	268799751.64
II- Borrowings from Outside India	NIL
TOTAL (I & II)	12552359269.51
Secured borrowings included in I & II above	12552359269.51



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SCHEDULE- 5 OTHER LIABILITIES & PROVISIONS -

(Amount in `)

Particulars	As on 30.09.2013
I. Bills Payable	530698520.07
II. Inter-Office Adjustments (net)	307970694.03
III. Interest Accrued	512130346.52
IV. Others (Including Provisions)	3742542741.80
V. Profit (01.04.13 to 30.09.13)	763322295.63
TOTAL	5856664598.05

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

(Amount in `)

Particulars	As on 30.09.2013
I. Cash in Hand (including foreign currency notes - NIL)	981000657.49
II. Balance with Reserve Bank of India	
a) In Current Account	3750200000.00
b) In Other Accounts	NIL
TOTAL	4731200657.49



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

(Amount in `)	
Particulars	As on 30.09.2013
I. IN INDIA	
(i) Balances with Banks	
(a) In Current Accounts	503385552.29
(b) In Other Deposit Accounts	28540405355.00
(ii) Money at call and short notice	
(a) With Banks	NIL
(b) With other Institutions	NIL
Total (I)	29043790907.29
II. OUTSIDE INDIA	
In Current Accounts	NIL
In Other Deposit Accounts	NIL
Money at Call and Short Notice	NIL
Total (II)	NIL
GRAND TOTAL (I + II)	29043790907.29

SCHEDULE - 8 INVESTMENTS –

(Amount in `)	
Particulars	As on 30.09.2013
I. INVESTMENTS IN INDIA IN	
(i) Government Securities	24546608713.00
(ii) Other approved securities	NIL
(iii) Shares	183600.00
(iv) Debentures and Bonds	1719086580.00
(v) Subsidiaries and / or joint ventures	NIL
(vi) Others (Mutual Fund, Units, etc.)	NIL
TOTAL	26265878893.00
II. INVESTMENTS OUTSIDE INDIA	NIL
GRAND TOTAL	26265878893.00
Gross Value of Investments	26276976813.00
Less: Provision for Depreciation	11097920.00
Net Value of Investment	26265878893.00



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SCHEDULE - 9 ADVANCES -

(Amount in `)

Particulars	As on 30.09.2013
A. (i) Bills purchased and Discounted	NIL
(ii) Cash Credits, Overdrafts and loans repayable on demand	42638261913.73
Less: Certificate issued to BOI under IBPC scheme	6500000000.00
Net Cash Credit/Overdraft & Loans repayable on demand	36138261913.73
(iii) Term loans	11940438802.41
Add: Participation Certificate received from BOI under IBPC scheme	6500000000.00
Net Term Loans	18440438802.41
TOTAL (A)	54578700716.14
B. (i) Secured by Tangible Assets	51707405999.92
(ii) Covered by Bank / Government Guarantees	459520539.14
(iii) Unsecured	2411774177.08
TOTAL (B)	54578700716.14
C- I - ADVANCES IN INDIA	
(i) Priority Sectors	49545429689.48
Less: Certificate issued to BOI under IBPC scheme	6500000000.00
Net Priority Sector	43045429689.48
(ii) Public Sector	NIL
(iii) Banks	NIL
(iv) Others	5033271026.66
Add: Participation Certificate received from BOI under IBPC scheme	6500000000.00
Net Others	11533271026.66
TOTAL (C-I)	54578700716.14
C - II ADVANCES OUTSIDE INDIA	NIL
GRAND TOTAL (C I & II)	54578700716.14
C -III PROVISIONS FOR NPA	1763554108.47
GRAND TOTAL (C I + II - III)	52815146607.67



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SCHEDULE - 10 FIXED ASSETS -

(Amount in `)

Particulars	As on 30.09.2013
I. PREMISES	1480502.50
II. OTHER FIXED ASSETS (including furniture and fixtures)	
At cost as at 1 st April	742053352.57
Additions during the period	21737785.28
Deductions during the period	120805.39
Depreciation to date	506779165.60
TOTAL (II)	256891166.86
TOTAL (I, II)	258371669.36

SCHEDULE - 11 OTHER ASSETS -

(Amount in `)

Particulars	As on 30.09.2013
I. Inter-Office adjustments (net)	NIL
II. Interest accrued	4309478798.02
III. Tax paid in advance / Tax deducted at source	498350889.03
IV. Stationery and Stamps	3309579.06
V. Others	527597942.08
TOTAL	5338737208.19

SCHEDULE - 12 CONTINGENT LIABILITIES -

(Amount in `)

Particulars	As on 30.09.2013
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	7079481.00
V. Acceptances, endorsements and other obligations	NIL
VI. Other item for which the Bank is contingently liable	NIL
TOTAL	7079481.00



**GRAMIN BANK OF ARYAVART
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FORM "B"

PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2013

(Amount in `)

Particulars	SCHEDULE No.	For the period 01.04.2013 to 30.09.2013
I. INCOME		
Interest earned	13	4768278650.70
Other Income	14	291184741.27
TOTAL		5059463391.97
II. EXPENDITURE		
Interest expended	15	2630760886.01
Operating expenses	16	1140371639.82
Provisions and contingencies		525008570.51
TOTAL		4296141096.34
III. PROFIT / LOSS		
Profit for the year		763322295.63
Less: Provision for Income Tax		NIL
Net Profit for the year		763322295.63
Add : Reversal of excess provisions of earlier year		NIL
Profit brought forward		NIL
TOTAL		763322295.63
IV. APPROPRIATIONS :		
Transfer to :		
Statutory Reserves		NIL
Capital Reserve		NIL
Revenue & other Reserves		NIL
Investment Fluctuation Reserve		NIL

GENERAL MANAGER

CHAIRMAN



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SCHEDULE - 13 INTEREST EARNED -

(Amount in `)

Particulars	For the period 01.04.2013 to 30.09.2013
I. Interest / discount on advances / bills	2433614942.70
II. Income on investments	893446410.00
III. Interest on balances with Reserve Bank of India and other Inter-Bank funds	1441217298.00
IV. Others	NIL
TOTAL	4768278650.70

SCHEDULE - 14 OTHER INCOME -

(Amount in `)

Particulars	For the period 01.04.2013 to 30.09.2013
I. Commission, exchange and brokerage	27156180.79
II. Profit on sale of investments	59753425.00
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	NIL
Less : Loss on sale of land, buildings, and other assets	19567.33
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	204294702.81
TOTAL	291184741.27



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SCHEDULE – 15 INTEREST EXPENDED –

(Amount in `)

Particulars	For the period 01.04.2013 to 30.09.2013
I. Interest on deposits	2316872796.79
II. Interest on Reserve Bank of India / Inter-Bank borrowings	313888089.22
III. Others	NIL
TOTAL	2630760886.01

SCHEDULE - 16 OPERATING EXPENSES –

(Amount in `)

Particulars	For the period 01.04.2013 to 30.09.2013
I. Payments to and provisions for employees	878574792.12
II. Rent, Taxes and Lighting	53421772.32
III. Printing & Stationery	11179391.97
IV. Advertisement & Publicity	677697.50
V. Depreciation on Bank's property	44199269.96
VI. Directors' fees, allowances and expenses	NIL
VII. Auditors' fees and expenses (including Branch Auditors' fees and expenses)	1975557.00
VIII. Law charges	1108591.00
IX. Postage, telegrams, telephones, etc.	5976761.27
X. Repairs and maintenance	4620264.32
XI. Insurance	54631840.50
XII. Other expenditure	84005701.86
TOTAL	1140371639.82