



PASCHIM BANGA GRAMIN BANK

(A Govt. Enterprise)

Head office: Natabar Paul Road, Chatterjee para More, Tikiapara, Howrah- 711101

AUDITED FINANCIAL STATEMENTS AS ON 31ST MARCH, 2019

CAPITAL AND LIABILITIES	SCHEDULE	AS AT 31.03.2019 Rs.(000)	AS AT 31.03.2018 Rs.(000)
SHARE CAPITAL	1	3,090,195	3,090,195
SHARE CAPITAL DEPOSIT	1A	-	-
RESERVES AND SURPLUS	2	-	-
DEPOSITS	3	51,813,042	47,627,911
BORROWINGS	4	2,370,037	3,506,519
OTHER LIABILITIES & PROVISIONS	5	2,529,410	2,055,913
TOTAL		59,802,684	56,280,538

ASSETS	SCHEDULE	AS AT 31.03.2019 Rs.(000)	AS AT 31.03.2018 Rs.(000)
CASH AND BALANCE WITH RESERVE BANK OF INDIA	6	2,239,127	2,103,035
BALANCE WITH BANKS & MONEY AT CALL & SHORT NOTICE	7	13,441,376	12,069,076
INVESTMENTS	8	14,198,258	15,044,082
ADVANCES	9	27,395,325	24,190,070
FIXED ASSETS	10	102,552	106,346
OTHER ASSETS	11	1,414,338	1,688,245
PROFIT & LOSS ACCOUNT		1,011,708	1,079,684
TOTAL		59,802,684	56,280,538

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2019

	SCHEDULE	FOR THE YEAR ENDED ON 31.03.2019 Rs.(000)	FOR THE YEAR ENDED ON 31.03.2018 Rs.(000)
I. Income			
INTEREST EARNED	13	4,427,525	4,132,875
OTHER INCOME	14	340,942	277,751
		4,768,467	4,410,626
II. Expenditure			
INTEREST EXPENDED	15	2,576,291	2,625,717
OPERATING EXPENSES	16	1,269,658	1,244,150
PROVISION AND CONTINGENCIES		854,542	934,737
		4,700,491	4,804,604
III. Profit & Loss			
NET PROFIT/(LOSS)		67,976	(393,978)
TRANSFER FROM STATUTORY RESERVE		-	-
PROFIT/(LOSS) BROUGHT FORWARD		(1,079,684)	(685,706)
		(1,011,708)	(1,079,684)
IV. Appropriation			
PROVISION FOR INCOME TAX(EARLIER YEAR)		-	-
TRANSFER TO STATUTORY RESERVES		-	-
TRANSFER TO INVESTMENT FLUCTUATION RESERVES		-	-
TRANSFER TO GOVT. PROPOSED DIVIDEND		-	-
BALANCE CARRIED OVER TO BALANCE SHEET		(1,011,708)	(1,079,684)
		(1,011,708)	(1,079,684)

1. Published in terms of Sec 31 of the Banking Regulations Act, 1949
2. The above financial statements have been audited by the Statutory Central auditor and have been approved by the Board of Directors in its meeting dated 15.06.2019
3. Revenues have been recognised in compliance with Reserve Bank of India Guidelines
4. Investments have been valued in compliance with Reserve Bank of India Guidelines
5. Loans and advances have been classified in compliance with Reserve Bank of India Guidelines
6. Provisions for Standard Assets have been done in compliance with Reserve Bank of India Guidelines

Date : 15.06.2019
Place : Tikiapara, Howrah

For V.SINGHI & ASSOCIATES
Chartered Accountants
(Firm Reg. No.301171E)

T.C.POONIA
GENERAL MANAGER

P. P. SEN
CHAIRMAN

Bank For U-Banking For All