



# PASCHIM BANGA GRAMIN BANK

Head Office : Natabar Paul Road, Chatterjee Para More, Tikiapara, Howrah-711101.

## BALANCE SHEET AS AT 31ST MARCH 2014

(Rupees in thousand)

CAPITAL AND LIABILITIES		AS AT 31.03.2014	AS AT 31.03.2013
SHARE CAPITAL		30,000	30,000
SHARE CAPITAL DEPOSIT ACCOUNT		3,060,195	3,060,195
RESERVES AND SURPLUS		29,592	29,592
DEPOSITS		32,854,027	30,616,814
BORROWINGS		1,890,474	993,846
OTHER LIABILITIES & PROVISIONS		1,329,912	1,323,785
		<b>39,194,200</b>	<b>36,054,232</b>
ASSETS		AS AT 31.03.2014	AS AT 31.03.2013
CASH AND BALANCE WITH RESERVE BANK OF INDIA		1,491,469	1,392,765
BALANCE WITH BANKS & MONEY AT CALL & SHORT NOTICE		13,470,518	9,001,244
INVESTMENTS		8,822,617	12,783,592
ADVANCES		13,017,191	10,750,314
FIXED ASSETS		73,873	80,707
OTHER ASSETS		1,350,357	876,179
PROFIT & LOSS ACCOUNT		968,175	1,169,431
		<b>39,194,200</b>	<b>36,054,232</b>
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2014			
	FOR THE YEAR ENDED ON 31.03.2014	FOR THE YEAR ENDED ON 31.03.2013	
<b>I. Income</b>			
INTEREST EARNED	3,091,483	2,588,910	
OTHER INCOME	182,822	232,204	
	<b>3,274,305</b>	<b>2,821,114</b>	
<b>II. Expenditure</b>			
INTEREST EXPENDED	1,986,894	1,870,081	
OPERATING EXPENSES	1,022,116	882,864	
PROVISION AND CONTINGENCIES	64,039	53,675	
	<b>3,073,049</b>	<b>2,806,620</b>	
<b>III. Profit &amp; Loss</b>			
NET PROFIT / (LOSS)	201,256	14,494	
TRANSFER FROM STATUTORY RESERVE	-	45,609	
PROFIT/(LOSS) BROUGHT FORWARD	(1,169,431)	(1,229,534)	
	<b>(968,175)</b>	<b>(1,169,431)</b>	
<b>IV. Appropriation</b>			
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	(968,175)	(1,169,431)	
	<b>(968,175)</b>	<b>(1,169,431)</b>	

Date : 09.06.2014

Place : Howrah

(P. Mitra)  
Chairman  
Paschim Banga Gramin Bank