

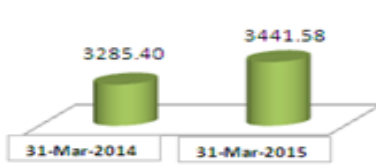


PASCHIM BANGA GRAMIN BANK

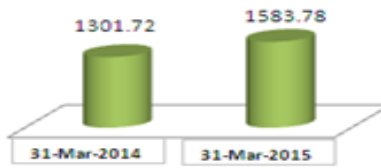
Head office: Natabar Paul Road , Chatterjee para More, Tikiapara, Howrah- 711101

AUDITED FINANCIAL STATEMENTS AS ON 31st MARCH, 2015

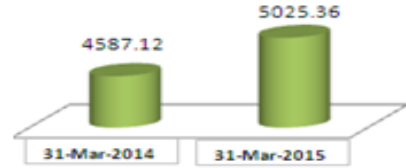
Total Deposit (Amount in Crore)



Total Advance (Amount in Crore)



Total Business (Amount in Crore)



BALANCE SHEET AS AT 31ST MARCH , 2015

CAPITAL AND LIABILITIES	SCHEDULE	AS AT 31.03.2015	AS AT 31.03.2014
		Rs.(000)	Rs.(000)
SHARE CAPITAL	1	30,000	30,000
SHARE CAPITAL DEPOSIT	1A	30,60,195	30,60,195
RESERVES AND SURPLUS	2	29,592	29,592
DEPOSITS	3	3,44,15,842	3,28,54,027
BORROWINGS	4	19,95,779	18,90,474
OTHER LIABILITIES & PROVISIONS	5	14,94,930	13,29,912
TOTAL		4,10,26,338	3,91,94,200
ASSETS	SCHEDULE	AS AT 31.03.2015	AS AT 31.03.2014
		Rs.(000)	Rs.(000)
CASH AND BALANCE WITH RESERVE BANK OF INDIA	6	15,31,550	14,91,469
BALANCE WITH BANKS & MONEY AT CALL & SHORT NOTICE	7	1,25,11,437	1,34,70,518
INVESTMENTS	8	87,18,259	88,22,617
ADVANCES	9	1,58,37,812	1,30,17,191
FIXED ASSETS	10	88,633	73,873
OTHER ASSETS	11	14,45,403	13,50,357
PROFIT & LOSS ACCOUNT		8,93,244	9,68,175
TOTAL		4,10,26,338	3,91,94,200
Contingent Liabilities	12	62,277	51,430

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH , 2015

	SCHEDULE	FOR THE YEAR ENDED ON 31.03.2015	FOR THE YEAR ENDED ON 31.03.2014
		Rs.(000)	Rs.(000)
I. Income			
INTEREST EARNED	13	33,78,825	30,91,483
OTHER INCOME	14	2,32,415	1,82,822
		36,11,240	32,74,305
II. Expenditure			
INTEREST EXPENDED	15	21,79,842	19,86,894
OPERATING EXPENSES	16	11,90,477	10,22,116
PROVISION AND CONTINGENCIES		1,65,990	64,039
		35,36,309	30,73,049
III. Profit & Loss			
NET PROFIT(+) & LOSS(-)		74,931	2,01,256
PROFIT(+) & LOSS(-) BROUGHT FORWARD		-9,68,175	-11,69,431
		-893244	-968175

IV. Appropriation			
PROVISION FOR INCOME TAX(FBT)		0	0
TRANSFER TO STATUTORY RESERVES		0	0
TRANSFER TO INVESTMENT FLUCTUATION RESERVE		0	0
TRANSFER TO GOVT. PROPOSED DIVIDEND		0	0
BALANCE CARRIED OVER TO BALANCE SHEET		-8,93,244	-9,68,175
		-8,93,244	-9,68,175

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 04.06.2015
- 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
- 7.Important financial parameters as on 31.03.2015 are as follows :

CRAR-12.69

NET NPA - 5.27%

Date : 04.06.2015

U.K.MAJI

P.MITRA

Place : Tikiapara , Howrah

GENERAL MANAGER

CHAIRMAN