

**PASCHIM BANGA GRAMIN BANK**  
Head office: Natabar Pal Road, Howrah-711 101

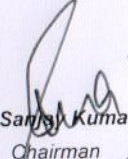
**BALANCE SHEET AS AT 31ST MARCH 2017**


(Rupees in thousand)

CAPITAL AND LIABILITIES	SCHE-DULE	AS AT 31.03.2017	AS AT 31.03.2016	ASSETS	SCHE-DULE	AS AT 31.03.2017	AS AT 31.03.2016
SHARE CAPITAL	1	3,090,195	3,090,195	CASH AND BALANCE WITH RESERVE BANK OF INDIA	6	2,019,281	1,709,374
SHARE CAPITAL DEPOSIT ACCOUNT	1A	-	-	BALANCE WITH BANKS & MONEY AT CALL & SHORT NOTICE	7	11,951,380	11,588,551
RESERVES AND SURPLUS	2	29,592	29,592	INVESTMENTS	8	13,819,251	9,688,926
DEPOSITS	3	45,284,805	38,605,446	ADVANCES	9	22,245,176	19,843,509
BORROWINGS	4	2,509,458	1,947,613	FIXED ASSETS	10	95,265	86,747
OTHER LIABILITIES AND PROVISIONS	5	1,509,976	1,315,502	OTHER ASSETS	11	1,607,966	1,240,637
				PROFIT & LOSS ACCOUNT		685,707	830,604
	<b>TOTAL</b>	<b>52,424,026</b>	<b>44,988,348</b>		<b>TOTAL</b>	<b>52,424,026</b>	<b>44,988,348</b>

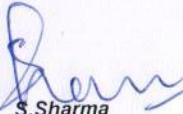
Schedules 1 to 18 form an integral part of accounts

in terms of our separate report of even date annexed hereto.

  
**Sanjay Kumar**  
Chairman

  
**S.K. Das, IAS**  
Director

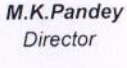
  
**A.K. Das**  
Director

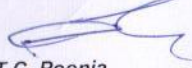
  
**S. Sharma**  
Director

  
**Ms U Sherpa**  
Director

  
**A.K. Golechha**  
Director

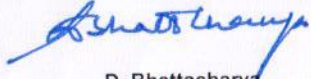
  
**G. Mishra**  
Director

  
**M.K. Pandey**  
Director

  
**T.C. Poonia**  
General Manager

  
**S. Tribedi**  
Chief Manager  
Accts, Treasury & Investment

For **S.K.MALLICK & CO.**  
Chartered Accountants  
(Firm Reg. No.324892E)

  
**D. Bhattacharya**  
Partner (M.No. 060767)



Place: Howrah  
Date : 18/05/2017

# PASCHIM BANGA GRAMIN BANK

HEAD OFFICE: NATABAR PAL ROAD, HOWRAH - 711 101.  
**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2017**

(Rupees in thousand)

	SCHE- DULE	FOR THE YEAR ENDED ON 31.03.2017	FOR THE YEAR ENDED ON 31.03.2016
<b>I. Income</b>			
INTEREST EARNED	13	3,987,983	3,724,921
OTHER INCOME	14	232,848	186,565
		4,220,831	3,911,486
<b>II. Expenditure</b>			
INTEREST EXPENDED	15	2,641,039	2,373,239
OPERATING EXPENSES	16	1,345,277	1,401,433
PROVISIONS AND CONTINGENCIES		89,618	74,174
		4,075,934	3,848,846
<b>III. Profit &amp; Loss</b>			
NET PROFIT/(LOSS)		144,897	62,640
TRANSFER FROM STATUTORY RESERVE		-	-
PROFIT/(LOSS) BROUGHT FORWARD		(830,604)	(893,244)
		(685,707)	(830,604)
<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		(685,707)	(830,604)
		(685,707)	(830,604)

Schedules 1 to 18 form an integral part of accounts

In terms of our separate report of even date annexed hereto.


  
**Sanjay Kumar**  
 Chairman

**S.K.Das, IAS**  
 Director

**A.K.Das**  
 Director


  
**S.Sharma**  
 Director

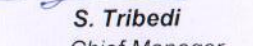
  
**Ms U Sherpa**  
 Director

  
**A.K. Golechha**  
 Director

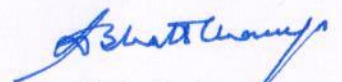
  
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