



PASCHIM BANGA GRAMIN BANK

(A Govt. of India Enterprise)

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

AUDITED FINANCIAL STATEMENTS AS ON 31st MARCH, 2018

CAPITAL AND LIABILITIES	SCHEDULE	AS AT	AS AT
		31.03.2018	31.03.2017
		Rs.(000)	Rs.(000)
SHARE CAPITAL	1	3,090,195	3,090,195
SHARE CAPITAL DEPOSIT	1A	-	-
RESERVES AND SURPLUS	2	-	29,592
DEPOSITS	3	47,627,911	45,284,805
BORROWINGS	4	3,505,519	2,509,458
OTHER LIABILITIES & PROVISIONS	5	2,055,913	1,509,976
TOTAL		56,280,538	52,424,026

ASSETS	SCHEDULE	AS AT	AS AT
		31.03.2018	31.03.2017
		Rs.(000)	Rs.(000)
CASH AND BALANCE WITH RESERVE BANK OF INDIA	6	2,103,035	2,019,281
BALANCE WITH BANKS & MONEY AT CALL & SHORT NOTICE	7	12,069,076	11,951,380
INVESTMENTS	8	15,044,082	13,819,251
ADVANCES	9	24,190,070	22,245,176
FIXED ASSETS	10	105,346	95,265
OTHER ASSETS	11	1,688,245	1,607,966
PROFIT & LOSS ACCOUNT		1,079,684	685,707
TOTAL		56,280,538	52,424,026

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2018

	SCHEDULE	FOR THE	FOR THE
		YEAR ENDED ON 31.03.2018	YEAR ENDED ON 31.03.2017
		Rs.(000)	Rs.(000)
I. Income			
INTEREST EARNED	13	4,132,875	3,987,983
OTHER INCOME	14	277,751	232,848
		4,410,626	4,220,831
II. Expenditure			
INTEREST EXPENDED	15	2,625,717	2,641,039
OPERATING EXPENSES	16	1,244,150	1,345,277
PROVISION AND CONTINGENCIES		834,737	89,618
		4,804,604	4,075,934
III. Profit & Loss			
NET PROFIT/(LOSS)		(393,978)	144,897
TRANSFER FROM STATUTORY RESERVE		-	-
PROFIT/(LOSS) BROUGHT FORWARD		(685,706)	(830,604)
		(1,079,684)	(685,706)
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		(1,079,684)	(685,706)
		(1,079,684)	(685,706)

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 01.06.2018

3. Revenues have been recognized 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 : 01.06.2018
Place : Tikiapara, Howrah

For Chatterjee & Co.
Chartered Accountants
(Firm Reg. No.362114E)

T.C.POONIA
GENERAL MANAGER

S.KUMAR
CHAIRMAN

Bank For U-Banking For All

Size : 10 cm (40) x 14 cm (40)