



PASCHIM BANGA GRAMIN BANK

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

BALANCE SHEET AS AT 31ST MARCH 2013

(Rupees in thousand)

CAPITAL AND LIABILITIES		
	AS AT 31.03.2013	AS AT 31.03.2012
SHARE CAPITAL	30,000	30,000
SHARE CAPITAL DEPOSIT ACCOUNT	3,060,195	480,195
RESERVES AND SURPLUS	29,592	75,201
DEPOSITS	30,616,814	28,519,506
BORROWINGS	993,846	693,967
OTHER LIABILITIES & PROVISIONS	1,323,785	1,376,528
	36,054,232	31,175,397
ASSETS		
	AS AT 31.03.2013	AS AT 31.03.2012
CASH AND BALANCE WITH RESERVE BANK OF INDIA	1,392,765	1,638,644
BALANCE WITH BANKS & MONEY AT CALL & SHORT NOTICE	9,001,244	2,938,020
INVESTMENTS	12,783,592	15,411,371
ADVANCES	10,750,314	9,271,190
FIXED ASSETS	80,707	80,643
OTHER ASSETS	876,179	605,995
PROFIT & LOSS ACCOUNT	1,169,431	1,229,534
	36,054,232	31,175,397
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2013		
	FOR THE YEAR ENDED ON 31.03.2013	FOR THE YEAR ENDED ON 31.03.2012
I. Income		
INTEREST EARNED	2,588,910	2,306,741
OTHER INCOME	232,204	129,603
	2,821,114	2,436,344
II. Expenditure		
INTEREST EXPENDED	1,870,081	1,713,159
OPERATING EXPENSES	882,864	865,640
PROVISION AND CONTINGENCIES	53,675	51,079
	2,806,620	2,629,878
III. Profit & Loss		
NET PROFIT / (LOSS)	14,494	(193,534)
TRANSFER FROM STATUTORY RESERVE	45,609	
PROFIT/(LOSS) BROUGHT FORWARD	(1,229,534)	(1,036,000)
	(1,169,431)	(1,229,534)
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	(1,169,431)	(1,229,534)
	(1,169,431)	(1,229,534)
Date : 27.06.2013		
Place : Howrah		
(P. Mitra) Chairman Paschim Banga Gramin Bank		