



BANGIYA GRAMIN VIKASH BANK
HEAD OFFICE : BERHAMPORE
NH-34, CHUAPUR, MURSHIDABAD, WEST BENGAL

BALANCE SHEET AS ON 31.03.2020

(Figure in Rs. Thousand)

CAPITAL & LIABILITIES	SCHEDULE	As on 31.03.2020	As on 31.03.2019
CAPITAL	1	8331122	6438022
RESERVES & SURPLUS	2	0	0
DEPOSIT	3	164064701	154704220
BORROWINGS	4	593801	4524286
OTHER LIABILITIES & PROVISION	5	9339128	6850137
TOTAL		182328752	172516665
ASSETS			
CASH & BANK BALANCE WITH RBI	6	6320293	7470720
BALANCE WITH BANK & MONEY			
AT CALL & SHORT NOTICE	7	3208378	1684685
INVESTMENT	8	98922515	92960367
ADVANCE	9	56946199	58198799
FIXED ASSETS (OTHER)	10	334725	389131
OTHER ASSETS	11	16596642	11812963
TOTAL		182328752	172516665
		0	
CONTINGENT LIABILITIES -	12		
GUARANTEE		131419	146429
OTHER ITEMS FOR WHICH BANK IS			
CONTINGENTLY LIABLE		1295	838
		132714	147267
BILLS FOR COLLECTION		1267059	813752

Shri Joseph Lawrence Tobias
CHAIRMAN

Shri Prabir Kumar Tah
Nominee Director, PNB

Shri Kamalesh Kumar
Nominee Director, NABARD

Shri Parameswar Saren
Nominee Director, RBI

Shri Prasanna Kumar Bal
Nominee Director, PNB

For B M CHATRATH & CO LLP
Chartered Accountants

S K BASU

Partner M No 054484

UDIN: 20054484AAAADS1956





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PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2020

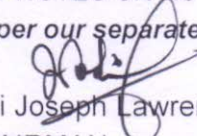
(Figure in Rs. Thousand)

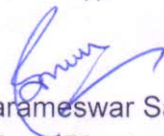
SCHEDULE	(Figure in Rs. Thousand)		
	For the Period from 01.04.2019 to 31.03.2020	For the Period from 01.04.2018 to 31.03.2019	
INCOME			
INTEREST EARNED	13	12187063	11826096
OTHER INCOME	14	1465380	918540
TOTAL		<u>13652443</u>	<u>12744636</u>
EXPENDITURE			
INTEREST EXPENDED	15	7943649	7742201
OPERATING EXPENSES	16	3552800	5644404
PROVN. & CONTINGENCIES OTHER THAN TAX		6768549	2132839
TOTAL		<u>18264998</u>	<u>15519444</u>
PROFIT BEFORE TAX		-4612555	-2774808
PROVN FOR ARREAR TAX		0	0
PROVN. FOR CURRENT TAX			
PROVISION FOR DEFERRED TAX LIABILITY		0	0
PROFIT AFTER TAX		-4612555	-2774808
APPROPRIATIONS			
BALANCE CARRIED OVER		-4612555	-2774808
BALANCE CARRIED OVER FROM RESERVE		0	
BUSINESS LOSS BROUGHT FORWARD		-5869393	-3094585
TOTAL		<u>-5869393</u>	<u>-3094585</u>
TRANSFER TO STATUTORY RESERVE		0	0
INVESTMENT FLUCTUATION RESERVE		0	0
BALANCE CARRIED OVER TO BALANCE SHEET		-10481948	-5869393
TOTAL		<u>-10481948</u>	<u>-5869393</u>

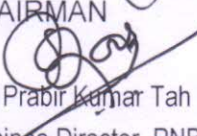
SIGNIFICANT ACCOUNTING POLICIES
AND NOTES ON ACCOUNTS

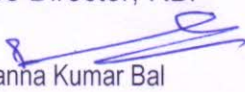
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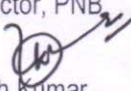
As per our separate report of even date annexed


Shri Joseph Lawrence Tobias
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Nominee Director, RBI


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S K BASU (Partner M No 054484)



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SCHEDULE - 1 CAPITAL

(Figure in Rs. Thousand)

	As on 31.03.2020	As on 31.03.2019
1. AUTHORISED CAPITAL (2000000000 SHARS OF RS.10 EACH)	20000000	20000000
2. ISSUED CAPITAL	6438022	6438022
3. SUBSCRIBED CAPITAL	6438022	6438022
4. CALLED UP CAPITAL	6438022	6438022
5. PAID UP CAPITAL	6438022	6438022
a. 50% GOVT. OF INDIA	3219011	3219011
b. 15% GOVT OF W. BENGAL	965703	965703
c. 35% UNITED BANK OF INDIA	2253308	2253308
6. SHARE CAPITAL DEPOSIT	1893100	0
a. GOVT. OF INDIA	1113600	0
b. GOVT OF W. BENGAL	0	0
c. UNITED BANK OF INDIA	779500	0
TOTAL	8331122.00	6438022.00





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SCHEDULE - 2 RESERVES & SURPLUS

(Figure in Rs. Thousand)

	As on 31.03.2020	As on 31.03.2019
1. STATUTORY RESERVES	0	0
2. CAPITAL RESERVES	0	0
3. SHARE PREMIUM	0	0
4. INVESTMENT FLUCTUATION RESERVE	0	0
5. REVENUE & OTHER RESERVE	0	0
6. BALANCE OF PROFIT & LOSS	0	0
TOTAL	0	0





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SCHEDULE - 3 DEPOSITS

(Figure in Rs. Thousand)

	As on 31.03.2020	As on 31.03.2019
A) 1. DEMAND DEPOSIT		
(I) From Banks	0	0
(II) From Others	4735771	3636980
2. SAVINGS BANK DEPOSITS	90175351	82841918
3. TERM DEPOSITS		
(I) From Banks		
(II) From Others	69153579	68225322
TOTAL (1,2,3)	164064701	154704220
B) 1. Deposits of Branches in India	164064701	154704220
2. Deposits of Branches outside India		

SCHEDULE - 4 BORROWINGS

(Figure in Rs. Thousand) (Figure in Rs. Thousand)

	As on 31.03.2020	As on 31.03.2019
1. Borrowings in India		
a) R.B.I.	0	0
b) Other Banks	0	3699975
c) Other Institution (NABARD)	100001	330511
d) Innovative Perpetual Debt Instrument	493800	493800
2. Borrowings outside India	0	0
TOTAL	593801	4524286





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SCHEDULE - 5 OTHER LIABILITIES & PROVISIONS

(Figure in Rs. Thousand)

	As on 31.03.2020	As on 31.03.2019
1. Bills Payable	322138	238969
2. Inter Office Adjustment (Net)	0	0
3. Interest Accrued	1288524	1220320
4. Others (including Provisions)	7728466	5390848
TOTAL	9339128	6850137

SCHEDULE - 6 CASH & BANK BALANCES WITH RBI

(Figure in Rs. Thousand) (Figure in Rs. Thousand)

	As on 31.03.2020	As on 31.03.2019
1. Cash in Hand (including Foreign Currency Note)	1432203	899190
2. Balance with R.B.I.		
(a) In Current Account	4888090	6571530
(b) In Other Account		
TOTAL	6320293	7470720



