




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

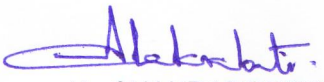
**BALANCE SHEET AS ON 31.03.2015**

(Figure in Rs. Thousand)

<b>CAPITAL &amp; LIABILITIES</b>	<b>SCHEDULE</b>	<b>As on 31.03.2015</b>	<b>As on 31.03.2014</b>
CAPITAL	1	6438022	6438022
RESERVES & SURPLUS	2	0	0
DEPOSITS	3	99171192	88351923
BORROWINGS	4	6104435	6730524
OTHER LIABILITIES & PROVISION	5	4386914	3865751
<b>TOTAL</b>		<b>116100563</b>	<b>105386220</b>
<b>ASSETS</b>			
CASH & BALANCE WITH RBI	6	4789096	4244448
BALANCE WITH BANKS & MONEY AT CALL & SHORT NOTICE	7	2062179	4765250
INVESTMENTS	8	54566485	45663253
ADVANCES	9	47788755	43966779
FIXED ASSETS	10	160110	179077
OTHER ASSETS	11	6733938	6567413
<b>TOTAL</b>		<b>116100563</b>	<b>105386220</b>
CONTINGENT LIABILITIES - GUARANTEE	12	0 112057	0 97800
OTHER ITEMS FOR WHICH BANK IS CONTINGENTLY LIABLE		0	0
		<b>112057</b>	<b>97800</b>

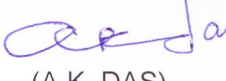
**BILLS FOR COLLECTION**

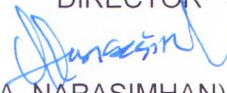
  
(UMESH CHANDRA)  
CHAIRMAN

  
(A. CHAKRABORTY)  
DIRECTOR

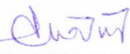
  
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(SOMNATH DUTTA)  
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For DUTTA SARKAR & CO.  
CHARTERED ACCOUNTANTS

  
(B. K. DUTTA)  
Partner  
M. NO. 016175



Place: Berhampore  
Date: 26.05.2015



**BANGIYA GRAMIN VIKASH BANK**  
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**NH-34, CHUAPUR, MURSHIDABAD, WEST BENGAL**

**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2015**

(Figure in Rs. Thousand)

	SCHEDULE	For the Period from 01.04.2014 to 31.03.2015	For the Period from 01.04.2013 to 31.03.2014
<b>INCOME</b>			
INTEREST EARNED	13	8663683	7436830
OTHER INCOME	14	1313707	1303803
<b>TOTAL</b>		<b>9977390</b>	<b>8740633</b>
<b>EXPENDITURE</b>			
INTEREST EXPENDED	15	6211751	5355687
OPERATING EXPENSES	16	2624364	2546924
PROVN. & CONTINGENCIES OTHER THAN TAX		638882	369614
<b>TOTAL</b>		<b>9474997</b>	<b>8272225</b>
	1141276		
<b>PROFIT BEFORE TAX</b>		<b>502394</b>	<b>468408</b>
PROVN. FOR ARREAR TAX		6821	5109
PROVN. FOR CURRENT TAX		152296	139499
PROVISION FOR DEFERRED TAX LIABILITY		0	1023
<b>PROFIT AFTER TAX</b>		<b>343277</b>	<b>322777</b>
<b>APPROPRIATIONS</b>			
BALANCE CARRIED OVER		343277	322777
<b>BALANCE CARRIED OVER FROM RESERVE</b>		0	0
BUSINESS LOSS BROUGHT FORWARD		-2315417	-2638193
<b>TOTAL</b>		<b>-2315417</b>	<b>-2638193</b>
TRANSFER TO STATUTORY RESERVE		0	0
INVESTMENT FLUCTUATION RESERVE		0	0
BALANCE CARRIED OVER TO BALANCE SHEET		-1972140	-2315416
<b>TOTAL</b>		<b>-1972140</b>	<b>-2315416</b>

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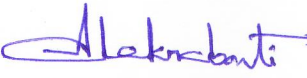
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**SCHEDULE - 1 CAPITAL**


(Figure in Rs. Thousand)

	<b>As on 31.03.2015</b>	<b>As on 31.03.2014</b>
1. AUTHORISED CAPITAL (500000 SHARES OF RS.100 EACH)	50000	50000
2. ISSUED CAPITAL (500000 SHARS OF RS.100 EACH)	50000	50000
3. SUBSCRIBED CAPITAL (500000 SHARES OF RS.100 EACH)	50000	50000
4. CALLED UP CAPITAL (500000 SHARES OF RS.100 EACH)	50000	50000
5. PAID UP CAPITAL (500000 SHARES OF RS.100 EACH)	<b>50000</b>	<b>50000</b>
a. 50% GOVT. OF INDIA	25000	25000
b. 15% GOVT OF W. BENGAL	7500	7500
c. 35% UNITED BANK OF INDIA	17500	17500
6. SHARE CAPITAL DEPOSIT	<b>6388022</b>	<b>6388022</b>
a. GOVT. OF INDIA	3194011	3194011
b. GOVT OF W. BENGAL	958203	958203
c. UNITED BANK OF INDIA	2235808	2235808
<b>TOTAL</b>	<b>6438022</b>	<b>6438022</b>

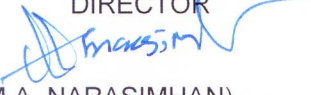
  
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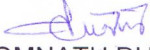
  
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**SCHEDULE - 2 RESERVES & SURPLUS**

(Figure in Rs. Thousand)

	As on 31.03.2015	As on 31.03.2014
1. STATUTORY RESERVES	0	0
2. CAPITAL RESERVES	0	0
3. SHARE PREMIUM	0	0
4. INVESTMENT FLUCTUATION RESERVES	0	0
5. REVENUE & OTHER RESERVES	0	0
6. BALANCE IN PROFIT & LOSS A/C	0	0
<b>TOTAL</b>	<b>0</b>	<b>0</b>

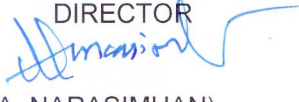
  
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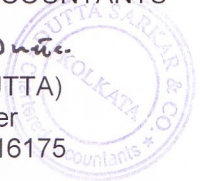
  
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**SCHEDULE - 3 DEPOSITS**

(Figure in Rs. Thousand)

	<b>As on</b>	<b>As on</b>
	<b>31.03.2015</b>	<b>31.03.2014</b>
A) 1. DEMAND DEPOSITS		
(I) From Banks	0	0
(II) From Others	2567865	2517643
2. SAVINGS BANK DEPOSITS	48382830	44161135
3. TERM DEPOSITS		
(I) From Banks		0
(II) From Others	48220497	41673145
<b>TOTAL (1,2,3)</b>	<b>99171192</b>	<b>88351923</b>
B) 1. Deposits of Branches in India	99171192	88351923
2. Deposits of Branches outside India	0	0

**SCHEDULE - 4 BORROWINGS**


(Figure in Rs. Thousand)

	<b>As on</b>	<b>As on</b>
	<b>31.03.2015</b>	<b>31.03.2014</b>
1. Borrowings in India		
a) R.B.I.	0	0
b) Other Banks	996764	0
c) Other Institution (NABARD)	4681971	6506624
d) Innovative Perpetual Debt Instrument	425700	223900
2. Borrowings outside India	0	0
<b>TOTAL</b>	<b>6104435</b>	<b>6730524</b>

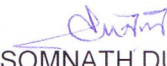
  
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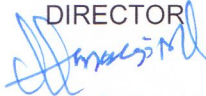
  
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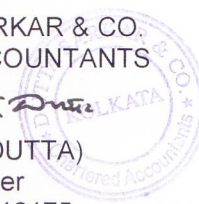
  
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**SCHEDULE - 5 OTHER LIABILITIES & PROVISIONS**

(Figure in Rs. Thousand)

	<b>As on 31.03.2015</b>	<b>As on 31.03.2014</b>
1. Bills Payable	216489	211345
2. Inter Office Adjustments (Net)	15520	0
3. Interest Accrued	1234678	856362
4. Others (including Provisions)	2920227	2798044
<b>TOTAL</b>	<b>4386914</b>	<b>3865751</b>

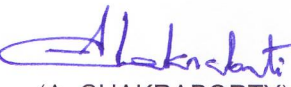
**SCHEDULE - 6 CASH & BANK BALANCES WITH RBI**

	<b>As on 31.03.2015</b>	<b>As on 31.03.2014</b>
1. Cash in Hand (including Foreign Currency Note)	761225	646761
2. Balance with R.B.I.		
(a) In Current Account	4027871	3597687
(b) In Other Accounts		0
<b>TOTAL</b>	<b>4789096</b>	<b>4244448</b>


  
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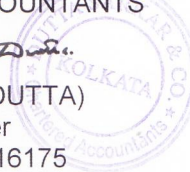
  
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**SCHEDULE - 7 BALANCE WITH BANKS & MONEY AT CALL & SHORT NOTICE**

(Figure in Rs. Thousand)

**As on**                      **As on**  
**31.03.2015**              **31.03.2014**

**1. IN INDIA**

(I) Balances with Banks -

a) In Current Accounts                      2062179              1429756  
b) In Other Deposit Accounts                      0              3335494

(II) Money at Call & Short Notice

a) With Banks                      0              0  
b) With other Institutions                      0              0

**TOTAL**

**2062179              4765250**


**2. OUTSIDE INDIA**


(I) In Current Account                      NIL              NIL  
(II) In Other Deposit Accounts                      NIL              NIL  
(III) Money at Call and Short Notice                      NIL              NIL

**GRAND TOTAL**

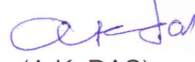
**2062179              4765250**

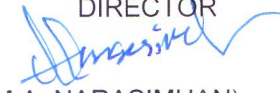
  
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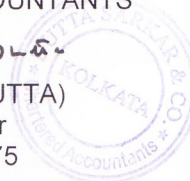
  
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**SCHEDULE - 8 INVESTMENTS**  
(Figure in Rs. Thousand)

	<b>As on 31.03.2015</b>	<b>As on 31.03.2014</b>
<b>1. INVESTMENTS IN INDIA</b>		
(i) Government Securities	23575978	21885339
(ii) Other Approved Securities	0	0
(iii) Shares	5384	5384
(iv) Debentures and Bonds	13821728	20792443
(iv) Subsidiaries and/or Joint Ventures		0
(vi) Others	17163395	2980087
<b>TOTAL</b>	<b>54566485</b>	<b>45663253</b>
<b>2. INVESTMENTS OUTSIDE INDIA</b>		
(i) Govt. Securities (Including Local Authorities)	NIL	NIL
(ii) Subsidiaries and/or Joint Ventures	NIL	NIL
(iii) Other Investments	NIL	NIL
<b>TOTAL</b>	<b>NIL</b>	<b>NIL</b>
<b>GRAND TOTAL (1,2)</b>	<b>54566485</b>	<b>45663253</b>

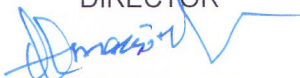
  
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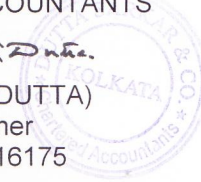
  
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**SCHEDULE - 9 ADVANCE**

(Figure in Rs. Thousand)

	<b>As on 31.03.2015</b>	<b>As on 31.03.2014</b>
1. (I) Bills Purchased & Discounted	0	0
(ii) Cash Credit, Overdrafts and Loans Repayable on Demand	23372495	19835027
(iii) Term Loans	24416260	24131752
<b>TOTAL</b>	<b>47788755</b>	<b>43966779</b>
2. (I) Secured by Tangible Assets	44566579	40376243
(ii) Covered by Bank/Govt. Guarantees	252150	314808
(iii) Unsecured	2975264	3275728
<b>TOTAL</b>	<b>47793993</b>	<b>43966779</b>
3. Advances in India		
(I) Priority Sector	41025642	37569711
(ii) Public Sector	106196	223218
(iii) Banks	0	0
(iv) Others	6662155	6173850
<b>TOTAL</b>	<b>47793993</b>	<b>43966779</b>
4. Advances Outside India	NIL	NIL

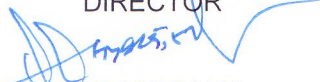
  
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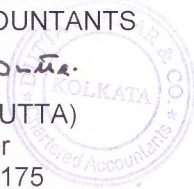
  
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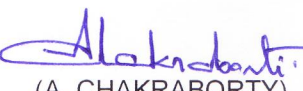



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**SCHEDULE - 10 FIXED ASSETS**  
(Figure in Rs. Thousand)

	<b>As on 31.03.2015</b>	<b>As on 31.03.2014</b>
<b>1. Premises</b>		
At cost as on 31.3.of the Preceeding Year	0	0
Additions during the year	0	0
Deductions during the year	0	0
Depreciation to date	0	0
<b>2. Other Fixed Assets (including Furniture and Fixture)</b>		
At cost as on 31..03 of preceeding year	488586	405222
Additions during the year	119953	84661
Deductions during the year	326	1297
Depreciation to date	448101	309510
<b>TOTAL (1,2)</b>	<b>160110</b>	<b>179077</b>

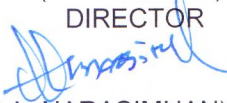
  
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Place: Berhampore  
Date: 26.05.2015



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

**Audited**

**SCHEDULE -11 OTHER ASSETS**

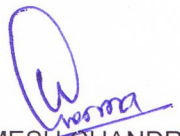
(Figure in Rs. Thousand)

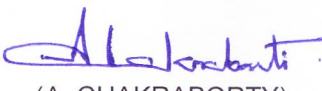
	<b>As on</b>	<b>As on</b>
	<b>31.03.2015</b>	<b>31.03.2014</b>
1. Inter Office Adjustments (Net)	0	28814
2. Interest Accrued	2134730	1971672
3. Tax paid in advance/Tax deducted at source	705883	534981
4. Stationeries and Stamps	13689	11856
5. Non-Banking Assets acquired in satisfaction of claim	0	0
6. Others	3879636	4020090
<b>TOTAL</b>	<b>6733938</b>	<b>6567413</b>
Profit during the year	343277	322777
Accumulated Loss upto 31.3.2013	2315417	<b>2638193</b>
Balance carried over from Reserve	0	0
<b>Accumulated Loss Carried Over to Balance Sheet</b>	<b>1972140</b>	<b>2638193</b>


**SCHEDULE -12 CONTINGENT LIABILITIES**

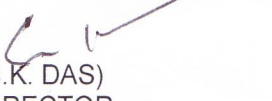
(Figure in Rs. Thousand)

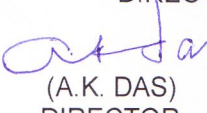
	<b>As on</b>	<b>As on</b>
	<b>31.03.2015</b>	<b>31.03.2014</b>
1. Claims against the Bank not acknowledged as debt	0	0
2. Liability for partly paid Investments	0	0
3. Liability on account of outstanding Forward Exchange Contracts	0	0
4. Guarantee given on behalf of constituents		
a) In India	0	0
b) Outside india	0	0
5. Acceptances, Endorsements and other obligations	112057	97800
6. Other items for which Bank is contingently Liable	0	0
<b>TOTAL</b>	<b>97800</b>	<b>97800</b>

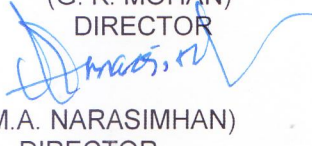
  
 (UMESH CHANDRA)  
 CHAIRMAN

  
 (A. CHAKRABORTY)  
 DIRECTOR

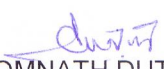
  
 (G. K. MOHAN)  
 DIRECTOR

  
 (S. K. DAS)  
 DIRECTOR

  
 (A. K. DAS)  
 DIRECTOR

  
 (M. A. NARASIMHAN)  
 DIRECTOR

  
 (MANAS DHAR)  
 DIRECTOR

  
 (SOMNATH DUTTA)  
 DIRECTOR

For DUTTA SARKAR & CO.  
 CHARTERED ACCOUNTANTS  
  
 (B. K. DUTTA)  
 Partner  
 M. NO. 016175





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**SCHEDULE - 13 INTEREST EARNED**

(Figure in Rs. Thousand)

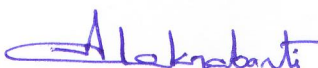
	<b>For the Period from 01.04.2014 to 31.03.2015</b>	<b>For the Period from 01.04.2013 to 31.03.2014</b>
1. Interest / Discount on Advances/Bills	4650831	4350454
2. Income on Investments	3059622	2697998
3. Interest on balances with RBI and other Inter-Bank Funds	905404	323456
4. Others	47826	64922
<b>TOTAL</b>	<b>8663683</b>	<b>7436830</b>

**SCHEDULE - 14 OTHER INCOME**

(Figure in Rs. Thousand)

	<b>For the Period from 01.04.2014 to 31.03.2015</b>	<b>For the Period from 01.04.2013 to 31.03.2014</b>
1. Commission, Exchange & Brokerage	26159	30330
2. Profit on sale of Investments	989098	980758
Less: Loss on sale of Investments	0	0
3. Profit on Revaluation of Investments	0	0
Less: Loss on Revaluation of Investments	0	0
4. Profit on sale of Land, Building & Other Assets	0	0
Less: Loss on sale of Land, Building & Other Assets	0	0
5. Profit on exchange Transactions	0	0
Less: Loss on Exchange Transactions	0	0
6. Income earned by way of Dividends etc. from Subsidiaries / Companies & Joint Ventures abroad/in India	0	0
7. Miscellaneous Income	298451	292715
<b>TOTAL</b>	<b>1313707</b>	<b>1303803</b>

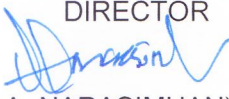
  
(UMESH CHANDRA)  
CHAIRMAN

  
(A. CHAKRABORTY)  
DIRECTOR


  
(G. K. MOHAN)  
DIRECTOR

  
(S.K. DAS)  
DIRECTOR

  
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(M.A. NARASIMHAN)  
DIRECTOR

  
(MANAS DHAR)  
DIRECTOR

  
(SOMNATH DUTTA)  
DIRECTOR

For DUTTA SARKAR & CO.  
CHARTERED ACCOUNTANTS

  
(B. K. DUTTA)  
Partner  
M. NO. 016175



Place: Berhampore  
Date: 26.05.2015



**BANGIYA GRAMIN VIKASH BANK**  
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**SCHEDULE - 15 INTEREST EXPENDED**

(Figure in Rs. Thousand)

	<b>For the Period from 01.04.2014 to 31.03.2015</b>	<b>For the Period from 01.04.2013 to 31.03.2014</b>
1. Interest on Deposits	5852153	5054679
2. Interest on Borrowings from NABARD	359598	301008
4. Others	0	0
<b>TOTAL</b>	<b>6211751</b>	<b>5355687</b>

**SCHEDULE - 16 OPERATING EXPENSES**

(Figure in Rs. Thousand)

	<b>For the Period from 01.04.2014 to 31.03.2015</b>	<b>For the Period from 01.04.2013 to 31.03.2014</b>
1. Payment to and Provisions for Employees	2024197	1846965
2. Rent, Taxes and Lighting	130428	120528
3. Printing & Stationery	33542	20203
4. Advertisement and Publicity	821	1578
5. Depreciation on Bank's Property	71814	75285
6. Directors' Fees, Allowances & Expenses	11	7
7. Auditors' Fees, Allowances & Expenses (including Br. Auditors' Fees & Expenses)	4660	9385
8. Law Charges	0	0
9. Law Charges	2944	4491
9. Postage, Telegrams & Telephones etc.	7728	8722
10. Repairs & Maintenance	2221	6068
11. Insurance	106599	93320
12. Other Expenditure	239398	360372
	<b>2624364</b>	<b>2546924</b>

(UMESH CHANDRA)  
CHAIRMAN

(A. CHAKRABORTY)  
DIRECTOR

(G. K. MOHAN)  
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