

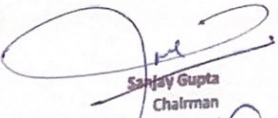





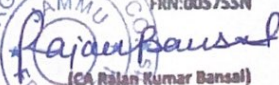
<b>J&amp;K GRAMEEN BANK</b>			
<b>BALANCE SHEET AS AT 31st MARCH 2024</b>			
	Sch.	As on (Rs.'000' Omitted)	
		31.03.2024 (Audited)	31.03.2023 (Audited)
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	5,894,425	971,630
Share Capital Deposits	1A	-	2,877,956
Reserves and Surplus	2	(1,328,192)	(1,365,798)
Deposits	3	57,101,504	52,687,645
Borrowings	4	6,086,013	4,257,240
Other Liabilities and Provisions	5	981,345	1,750,482
<b>TOTAL</b>		<b>68,735,095</b>	<b>61,179,155</b>
<b>ASSETS</b>			
Cash and Balance with Reserve Bank of India	6	2,597,152	2,449,063
Balance with Banks & Money at Call & Short Notice	7	17,403,550	14,601,132
Investments	8	11,237,811	10,770,996
Advances	9	35,509,319	31,529,167
Fixed Assets	10	182,054	138,680
Other Assets	11	1,805,210	1,690,117
<b>TOTAL</b>		<b>68,735,095</b>	<b>61,179,155</b>
Contingent Liabilities	12	181,404	132,246
Bills for Collection		-	-

Schedules referred to above form an integral part of Balance Sheet.

 Sunil Kumar  
Director  
 Syed Razi Maqsood  
Director  
 Sanjay Gupta  
Chairman  
 Anamika  
Director  
 Nitu Gupta  
Director  
 Nisar Ahmed Koul  
Director

In terms of our report of even date annexed

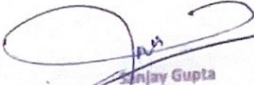
Place: Jammu  
Date: 02.05.2024

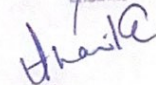

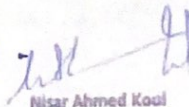
For O. Aggarwal & Co  
Chartered Accountants.  
FRN:005755N  
  
 (CA Rajan Kumar Bansal)  
Partner  
MRN:555265

UDIN:-2455-5265BKAAH28194



<b>J&amp;K GRAMEEN BANK</b>			
<b>PROFIT AND LOSS ACCOUNT AS AT 31st MARCH 2024</b>			
	Sch.	As on (Rs.'000' Omitted)	
		31.03.2024 (Audited)	31.03.2023 (Audited)
<b>I INCOME</b>			
Interest Earned	13	5,122,030	4,282,578
Other Income	14	348,868	306,914
<b>TOTAL</b>		<b>5,470,898</b>	<b>4,589,492</b>
<b>II EXPENDITURE</b>			
Interest Expended	15	2,744,542	2,125,076
Operating Expenses	16	2,384,807	3,026,427
Provisions and Contingencies		168,041	158,387
<b>TOTAL</b>		<b>5,297,390</b>	<b>5,309,891</b>
<b>III NET PROFIT / (LOSS) BEFORE TAXES</b>		<b>173,508</b>	<b>(720,399)</b>
<b>Tax Expenses</b>			
- Provision For Income Tax		(135,902)	204,126
- Provision For Deferred Tax		-	-
- I Prior Period Income Tax Adjustment		37,606	(516,273)
<b>IV PROFIT/(LOSS) AVAILABLE FOR APPROPRIATIONS</b>			
<b>V APPROPRIATIONS/TRANSFERED TO:</b>			
i) Statutory Reserve		-	-
ii) Capital Reserve		37,606	(516,273)
iii) Revenue and Other Reserves		37,606	(516,273)
<b>TOTAL</b>		<b>75,212</b>	<b>(1,032,546)</b>

Schedules referred to above form an integral part of Balance Sheet.

  
 Sanjay Gupta  
 Chairman

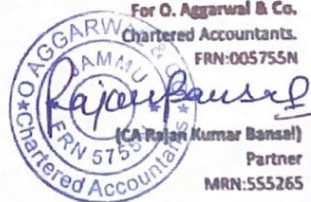




Anamika Director      Nitu Gupta Director      Nisar Ahmed Koul Director

Sunil Kumar Director      Syed Razi/Maqbool Director

In terms of our report of even date annexed



Place: Jammu  
Date : 02.05.2024

UDIN:-24555265 BKAAM28194