

BIHAR GRAMIN BANK

HEAD OFFICE: BEGUSARAI



(Rs. in '000)

BALANCE SHEET	SCHEDULE	As on 31th March 2018	As on 31th March 2017
CAPITAL AND LIABILITIES			
CAPITAL	1	21,81,459.17	21,81,459.17
SHARE CAPITAL DEPOSIT	1A	-	-
RESERVES AND SURPLUS	2	7,84,724.81	15,20,961.09
DEPOSITS	3	5,36,70,676.46	4,74,40,924.51
BORROWINGS	4	1,69,89,028.16	1,24,75,377.94
OTHER LIABILITIES AND PROVISIONS	5	11,43,804.81	13,25,081.33
TOTAL		7,47,69,693.41	6,49,43,804.04
ASSETS			
CASH AND BALANCES WITH RESERVE BANK OF INDIA	6	25,74,087.03	24,18,191.28
BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE	7	1,90,36,483.05	1,58,52,202.24
INVESTMENTS	8	1,65,53,764.73	1,31,15,533.59
ADVANCES	9	3,36,09,452.93	3,14,35,048.73
FIXED ASSETS	10	1,85,393.10	1,78,307.58
OTHER ASSETS	11	28,10,512.57	19,44,520.62
TOTAL		7,47,69,693.41	6,49,43,804.04
CONTINGENT LIABILITIES	12	2,67,491.22	7,275.31
BILLS FOR COLLECTION		7,648.46	-
SIGNIFICANT ACCOUNTING POLICIES	17		
NOTES ON ACCOUNTS	18		

For BIHAR GRAMIN BANKK. K. Choudhary
Sr. Manager AccountsVijay M. Gajbhiye
General ManagerThakur Bhagat Negi
ChairmanNiraj Kumar
Director
RBID. S. Rathore
Director
Uco Bank

In terms of our report of even date.

For G.K.Sureka & CO
Chartered Accountants
(FRN: 513018C)Raj Kishore Singh
Director
Govt of IndiaD. K. Das
Director
NABARDPlace: Begusarai,
Dated: 23/05/2018**[CA. Dhrub Narayan]**
Partner
(MRN: 501415)S. S. Mishra
Director
State GovernmentDr. Ramesh Kumar
Director
Govt of India

BIHAR GRAMIN BANK

HEAD OFFICE: BEGUSARAI



(Rs. in '000)

PROFIT & LOSS ACCOUNT	SCHEDULE	Year Ended 31st March 2018	Year Ended 31st March 2017
INCOME			
INTEREST EARNED	13	48,66,184.39	46,56,331.04
OTHER INCOME	14	5,34,555.96	6,46,442.48
TOTAL		54,00,740.35	53,02,773.52
EXPENDITURE			
INTEREST EXPENDITURE	15	33,89,087.45	32,02,303.04
OPERATING EXPENSES	16	15,06,027.13	13,81,460.44
PROVISION AND CONTINGENCIES		12,41,862.04	6,76,808.04
TOTAL		61,36,976.62	52,60,571.52
PROFIT & LOSS			
NET PROFIT / LOSS FOR THE YEAR		(7,36,236.27)	42,202.00
APPROPRIATIONS			
TRANSFER TO STATUTORY RESERVES		-	40,000.00
TRANSFER TO INVESTMENT FLUCTUATION RESERVES		-	-
BALANCE CARRIED DOWN		(7,36,236.27)	2,202.00
PROFIT / LOSS BROUGHT FORWARD FROM LAST YEAR		7,79,350.33	7,77,148.33
PROFIT FOR THE YEAR AFTER APPROPRIATIONS		(7,36,236.27)	2,202.00
BALANCE CARRIED OVER TO BALANCE SHEET		43,114.05	7,79,350.33
SIGNIFICANT ACCOUNTING POLICIES	17		
NOTES ON ACCOUNTS	18		

For BIHAR GRAMIN BANK

K. K. Choudhary
Sr. Manager AccountsVijay M. Gajbhiye
General ManagerThakur Bhagat Negi
ChairmanNiraj Kumar
Director
RBID. S. Rathore
Director
Uco Bank

In terms of our report of even date.

For G.K.Sureka & CO
Chartered Accountants
(FRN: 513018C)Raj Kishore Singh
Director
Govt of IndiaD. K. Das
Director
NABARDPlace: Begusarai,
Dated: 23/05/2018**[CA. Dhrub Narayan]**
Partner
(MRN: 501415)S. S. Mishra
Director
State GovernmentDr. Ramesh Kumar
Director
Govt of India

BIHAR GRAMIN BANK

HEAD OFFICE: BEGUSARAI



(Rs. in '000)

**SCHEDULES FORMING PART OF BALANCE SHEET
as on 31th March 2018****As on 31th March
2018****As on 31th March
2017****SCHEDULE 1 : CAPITAL**

Authorised 200,00,00,000 Shares of Rs.10 each	2,00,00,000.00	2,00,00,000.00
Issued Subscribed and Paid-up 21,81,45,917 Shares of Rs.10 each, fully paid-up	21,81,459.17	21,81,459.17
Details of Share Holder		
I. Government of India (50% Share)	10,90,678.90	10,90,678.90
II. Sponsor Bank (35% Share)	7,63,526.70	7,63,526.70
III. Government of Bihar (15% Share)	3,27,253.57	3,27,253.57
TOTAL	21,81,459.17	21,81,459.17

SCHEDULE 2 : RESERVES & SURPLUS

Statutory Reserve		
Opening Balance	6,41,610.76	6,01,610.76
Additions during the year	-	40,000.00
Closing Balance	6,41,610.76	6,41,610.76
Investment Fluctuation Reserve		
Opening Balance	1,00,000.00	1,00,000.00
Additions during the year	-	-
Closing Balance	1,00,000.00	1,00,000.00
Balance in Profit and Loss Account		
Opening Balance	7,79,350.33	7,77,148.33
Additions during the year	(7,36,236.27)	2,202.00
Closing Balance	43,114.05	7,79,350.33
TOTAL	7,84,724.81	15,20,961.09

SCHEDULE 3 : DEPOSITS

A. I. Demand Deposits		
(i) From Banks	-	-
(ii) From Others	7,14,242.06	5,90,252.12
	<u>7,14,242.06</u>	<u>5,90,252.12</u>
II. Savings Bank Deposits	3,63,35,275.03	3,10,20,380.53
III. Term Deposits		
(i) From Banks	-	-
(ii) From Others	1,66,21,159.37	1,58,30,291.86
	<u>1,66,21,159.37</u>	<u>1,58,30,291.86</u>
TOTAL	5,36,70,676.46	4,74,40,924.51
B. (i) Deposits of branches in India	5,36,70,676.46	4,74,40,924.51
(ii) Deposits of branches outside India	-	-
TOTAL	5,36,70,676.46	4,74,40,924.51

BIHAR GRAMIN BANK

HEAD OFFICE: BEGUSARAI



(Rs. in '000)

**SCHEDULES FORMING PART OF BALANCE SHEET
as on 31st March 2018**Year Ended 31st
March 2018Year Ended 31st
March 2017**SCHEDULE 4 : BORROWINGS**

A. I. Borrowings in India		
(i) Reserve Bank of India	-	-
(ii) Other Banks (OD Limit from UCO Bank)	-	7,50,892.08
(iii) Other Institutions and Agencies [NABARD & NSCFDC]	1,69,23,271.10	1,16,58,728.80
(iv) Tier II perpetual bond UCO Bank(Technology Upgradation)	65,757.06	65,757.06
	<u>1,69,89,028.16</u>	<u>1,24,75,377.94</u>
II. Borrowings outside India	-	-
TOTAL	1,69,89,028.16	1,24,75,377.94
B. (i) Secured Borrowings included in I & II above	-	7,50,892.08

SCHEDULE 5 : OTHER LIABILITIES AND PROVISIONS

I. Bills Payable	2,82,237.15	2,34,492.19
II. Inter-office Adjustments (net)	33,713.71	24,711.03
III. Interest Accrued	4,44,337.50	4,19,857.32
IV. Others (Including Provision)	3,83,516.45	6,46,020.79
TOTAL	11,43,804.81	13,25,081.33

SCHEDULE 6 : CASH AND BALANCES WITH RESERVE BANK OF INDIA

I. Cash in Hand(Including Foreign currency notes-Nil)	4,70,087.03	4,94,165.85
II. Balances with Reserve Bank of India		
(i) In Current Account	21,04,000.00	19,24,025.43
(ii) In Other Accounts	-	-
TOTAL	25,74,087.03	24,18,191.28

SCHEDULE 7. : BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE

I. In India		
(i) Balance with Banks		
(a) In Current Accounts	5,81,400.05	3,49,119.24
(b) In Other Deposit Accounts	1,84,55,083.00	1,55,03,083.00
(ii) Money at Call and Short Notice		
(a) With Banks	-	-
(b) With Other Institutions	-	-
	<u>1,90,36,483.05</u>	<u>1,58,52,202.24</u>
II. Outside India		
(i) In Current Accounts	-	-
(ii) In Other Deposit Accounts	-	-
(iii) Money at Call and Short Notice	-	-
	<u>-</u>	<u>-</u>
TOTAL	1,90,36,483.05	1,58,52,202.24



(Rs. in '000)

**SCHEDULES FORMING PART OF BALANCE SHEET
as on 31th March 2018**
**As on 31th March
2018**
**As on 31th March
2017**
SCHEDULE 8 : INVESTMENTS

I. Investments in India in		
(i) Government Securities	1,64,53,173.33	1,29,84,936.24
(ii) Other Approved Securities	-	-
(iii) Shares	591.40	591.40
(iv) Debentures and Bonds	1,00,000.00	1,30,005.95
(v) Subsidiaries and / or joint ventures	-	-
(vi) Others	-	-
	<u>1,65,53,764.73</u>	<u>1,31,15,533.59</u>
II. Investments outside India in		
(i) Government Securities (including Local Authorities)	-	-
(ii) Subsidiaries and/or Joint Ventures Abroad	-	-
(iii) Other Investment	-	-
	<u>-</u>	<u>-</u>
TOTAL	1,65,53,764.73	1,31,15,533.59

SCHEDULE 9 : ADVANCES

A. (i) Bills Purchased and Discounted	-	-
(ii) Cash Credits, Overdrafts and Loans repayable on Demand	2,99,67,468.42	2,68,66,695.28
(iii) Term Loans	36,41,984.51	45,68,353.45
	<u>3,36,09,452.93</u>	<u>3,14,35,048.73</u>
B. (i) Secured by Tangible Assets	3,27,52,824.98	3,07,41,927.68
(ii) Covered by Bank/Government Guarantees	-	-
(iii) Unsecured	8,56,627.95	6,93,121.05
	<u>3,36,09,452.93</u>	<u>3,14,35,048.73</u>
C. I. Advances in India		
(i) Priority Sector	3,17,11,511.81	2,59,29,151.91
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	18,97,941.12	55,05,896.82
	<u>3,36,09,452.93</u>	<u>3,14,35,048.73</u>
II. Advances outside India		
(i) Due from Banks	-	-
(ii) Due from Others	-	-
(a) Bills Purchased and Discounted	-	-
(b) Syndicated Loans	-	-
(c) Others	-	-
	<u>-</u>	<u>-</u>
TOTAL	3,36,09,452.93	3,14,35,048.73



(Rs. in '000)

SCHEDULES FORMING PART OF BALANCE SHEET as on 31st March 2018	As on 31st March 2018	As on 31st March 2017
--	--------------------------	--------------------------

SCHEDULE 10 : FIXED ASSETS

I. Premises	-	-
II. Other Fixed Assets (Including Furniture & Fixture)		
Cost as on 31st March 2017 (WDV)	1,78,307.58	1,21,978.95
Additions during the Year	70,593.97	1,03,769.53
Deductions during the Year	(285.07)	(53.00)
Depreciation for the Year	(63,223.38)	(47,387.90)
Cost as on 31st March 2018 (WDV)	<u>1,85,393.10</u>	<u>1,78,307.58</u>
TOTAL	1,85,393.10	1,78,307.58

SCHEDULE 11 : OTHER ASSETS

I. Inter-office Adjustments (Net)	-	-
II. Interest Accrued	23,85,910.83	16,91,815.98
III. Tax paid in Advance/Tax deducted at Source	1,40,352.59	45,633.27
IV. Stationery and Stamps	5,062.73	5,325.46
V. Non-banking Assets acquired in satisfaction of Claims	-	-
VI. Others	2,79,186.42	2,01,745.91
TOTAL	28,10,512.57	19,44,520.62

SCHEDULE 12 : CONTINGENT LIABILITIES

I. Claims against the Bank not acknowledged as debts	-	-
II. Liability on account of Partly Paid Investments	-	-
III. Liability on account of Outstanding Forward Exchange Contracts	-	-
IV. Guarantees given on behalf of Constituents	14,760.95	4,725.95
V. Acceptances, Endorsements and Other Obligations	-	-
VI. Other Items for which the Bank is Contingently Liable	2,52,730.27	2,549.36
TOTAL	2,67,491.22	7,275.31



(Rs. in '000)

**SCHEDULES FORMING PART OF PROFIT & LOSS
for the Year Ended 31st March 2018**
**Year Ended 31st
March 2018**
**Year Ended 31st
March 2017**
SCHEDULE 13 : INTEREST EARNED

I. Interest / Discount On Advances / Bills	25,06,176.79	27,45,882.58
II. Income On Investments	11,19,780.22	9,12,647.51
III. Interest On Balances with RBI And Other Inter Bank Funds	-	-
IV. Others (FDR)	12,40,227.38	9,97,800.95
TOTAL	48,66,184.39	46,56,331.04

SCHEDULE 14 : OTHER INCOME

I. Commission , Exchange And Brokerage	23,074.80	21,701.27
II. Profit On Sale of Investments LESS:Loss On Sale of Investments	2,847.50	9,391.00
III. Profit On Revaluation Of Investments LESS:Loss On Revaluation Of Investments	-	-
IV. Profit On Sale Of Lands,Buildings and Other Assets LESS:Loss On Sale Of Lands, Buildings and other assets	-	-
V. Reversal of excess provision in NPA made in earliar year	-	-
VI. Miscellaneous Income	5,08,633.66	6,15,350.21
TOTAL	5,34,555.96	6,46,442.48

SCHEDULE 15 : INTEREST EXPENDED

I. Interest on Deposits	24,38,278.14	23,96,567.16
II. Interest On Reserve Bank Of India/ Inter Bank Borrowings(NABARD)	7,57,007.07	6,49,840.02
III. Others	1,93,802.24	1,55,895.86
TOTAL	33,89,087.45	32,02,303.04



(Rs. in '000)

**SCHEDULES FORMING PART OF PROFIT & LOSS
for the Year Ended 31st March 2018**
**Year Ended 31st
March 2018**
**Year Ended 31st
March 2017**
SCHEDULE 16 : Operating Expenses

I. Payments to and Provisions for Employees	10,38,862.15	10,24,567.85
II. Rent, Taxes, Lightings and Fuel	77,411.33	75,657.26
III. Printing and Stationary	16,167.69	14,607.77
IV. Advertisement and Publicity	962.76	2,301.03
V. Depreciation On Banks Property	63,223.38	47,387.90
VI. Directors Fees Allowances and Expenses	160.86	127.13
VII. Auditors Fees and Expenses(Including branch auditors fees and expenses)	7,689.22	7,043.65
VIII. Law Charges	1,764.28	2,606.61
IX. Postage, Telephone & Telegrame	3,914.10	3,775.22
X. Repairs and Maintenance etc	1,449.65	1,481.06
XI. Insurance	54,561.67	41,596.22
XII. Other Expenditure	2,39,860.04	1,60,308.74
TOTAL	15,06,027.13	13,81,460.44

Detail of Provision and Contingency

I. Taxes	-	2,38,598.15
II. Deffered Tax Expenses	7,808.09	(15,657.34)
III. Provision on Advance (NPA, Standard & Floating Prov)		
(i) NPA Advance Provision	14,51,710.60	2,36,661.82
(ii) Standard Asset Provision	(8,366.38)	4,734.79
(iii) Floating/Excess Provision	(2,09,425.28)	2,11,023.99
	12,33,918.94	4,52,420.60
IV. Provision and Contingency Other	135.00	1,446.63
TOTAL	12,41,862.04	6,76,808.04