

**JHARKHAND RAJYA GRAMIN BANK**

Head Office

3rd Floor, Zila Parishad Market Complex, Kutcheri Road, Ranchi, Jharkhand-834001


FORM A

Balance Sheet as on 31.03.2020

(Amt in Rs. '000')

Capital & Liabilities	Schedule	31-03-2020	31-03-2019
Share Capital	1	2663927	2663927
Reserves & Surplus	2	1183211	766532
Deposits	3	75881458	70687232
Borrowings	4	1219842	1065694
Other Liabilities & Provisions	5	4731820	3229031
<b>Total</b>		<b>85680258</b>	<b>78412416</b>
<b>Assets</b>			
Cash & Balances with RBI	6	3391770	3271427
Balance with Banks & Money at Call & Short notice	7	13136806	12320058
Investments	8	36368885	35172788
Advances	9	28627199	25468699
Fixed Assets	10	109004	112607
Other Assets	11	4046594	2066837
<b>Total</b>		<b>85680258</b>	<b>78412416</b>
Contingent Liabilities	12	512991	543873
Bills for collection		0	0
Notes forming part of the Account	17		
Accounting Policies	18		

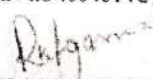
For Jharkhand Rajya Gramin Bank

  
(Sunil Vinayak Zode)  
CHAIRMAN

For M/s AGARWAL RAMESH K &amp; CO.

Chartered Accountants

FRN no:-004614C

  
R K AGARWAL)

Partner

(Membership No.: 072918)

R.B.I. code: 050187

Place: JAMSHEDPUR

Date: 05-05-2020

  
(NEERAJ KUMAR)  
DIRECTOR

DIRECTOR

  
PRAKASH CH. DASH  
DIRECTOR

DIRECTOR

  
DIRECTOR (Deepthi Jayaraj)

DIRECTOR



# JHARKHAND RAJYA GRAMIN BANK

Head Office

3rd Floor, Zila Parishad Market Complex, Kutchery Road, Ranchi, Jharkhand-834001


## FORM B

Profit & Loss Account as on 31.03.2020

(Amt in Rs. '000')

	Schedule	31-03-2020	31-03-2019
<b>1. Income</b>			
Interest Earned	13	5728978	5697217
Other Income	14	1785937	780466
<b>Total</b>		<b>7514915</b>	<b>6477683</b>
<b>2. Expenditure</b>			
Interest Expended	15	3472272	3465207
Opern. Exp.	16	1681717	1720922
Provisions & Contingencies	16(A)	1944247	985981
<b>Total</b>		<b>7098236</b>	<b>6172110</b>
<b>3. Profit and Loss</b>			
Net Profit for the Year		416679	305573
Add / Less : Previous Year Profit / Previous Year Loss		-	-
Add Defferred Tax Asset		-	5204
Less Provision for Income Tax		-	63314
Profit After Tax		-	247463
<b>Total</b>		<b>416679</b>	<b>247463</b>
<b>4. Appropriations</b>			
Transfer to Statutory Reserves		83336	49493
Transfer to Other Reserves		41551	146958
Transfer to Investment Fluctuation Reserve (IFR)		212298	31147
Transfer to Capital Reserve		79494	19865
<b>Total</b>		<b>416679</b>	<b>247463</b>
Notes forming part of the Account	17		
Accounting Policies	18		

For Jharkhand Rajya Gramin Bank

  
(Sunil Vinayak Zode)  
CHAIRMAN

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Place: JAMSHEDPUR

Date: 05-05-2020



  
NEERAJ KUMAR  
DIRECTOR

  
PRAKASH CH. DASH  
DIRECTOR

  
DIRECTOR  
(Deepthi Jayaraj)

DIRECTOR

DIRECTOR

DIRECTOR



**JHARKHAND RAJYA GRAMIN BANK**  
Head Office

**Schedule to the Balance Sheet**

<b>Schedule-1</b>			
<b>Capital</b>		<b>(Amt in Rs. '000')</b>	
		<b>31-03-2020</b>	<b>31-03-2019</b>
<b>A.1 Nationalised Banks Capital</b>			
(Fully owned by Central Government)		Nil	Nil
<b>2. For Bank Incorporated outside India capital</b>			
(i) The amount brought in by banks by way of start-up capital as prescribed by R.B.I. Should be shown under this head		Nil	Nil
(ii) Amount of deposit kept with the RBI under section 11(2) of the Banking Regulation Act-1949		Nil	Nil
<b>3. For other Banks</b>			
<b>(A) Authorised Capital</b>			
2000000000 shares of Rs.10/- each		20000000	20000000
<b>(B) Issued capital</b>			
247670979 shares of Rs.10/- each		2476709	2476709
<b>(C) Subscribed &amp; Paid up capital</b>			
247670979 shares of Rs.10/- each		2476709	2476709
<b>4. Tier II Capital</b>			
<b>(A) Perpetual Bond</b>		51525	51525
<b>(B) Floating Provision of Standard Asset</b>		135693	135693
<b>Total</b>		<b>2663927</b>	<b>2663927</b>
<b>Schedule-2</b>			
<b>Reserve &amp; Surplus</b>		<b>31-03-2020</b>	<b>31-03-2019</b>
<b>1. Reserve &amp; Surplus:</b>			
<b>(A) Statutory Reserves</b>		<b>282634</b>	<b>199298</b>
B/F from last year		199298	149805
Addition during the year		83336	49493
<b>(B) Revenue and other reserves</b>		<b>557773</b>	<b>516222</b>
B/F from last year		516222	369264
Addition during the year		41551	146958
<b>(C) Investment Fluctuation Reserve</b>		<b>243445</b>	<b>31147</b>
B/F from last year		31147	-
Addition during the year		212298	31147
<b>(D) Capital Reserve</b>		<b>99358.527</b>	<b>19865</b>
B/F from last year		19865	-
Addition during the year		79494	19865
<b>Total</b>		<b>1183211</b>	<b>766532</b>
Current Year Profit/Loss		0	-
<b>Total</b>		<b>1183211</b>	<b>766532</b>





**JHARKHAND RAJYA GRAMIN BANK**  
Head Office

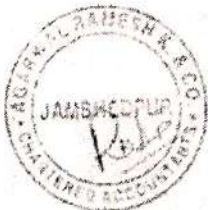
Schedule-3		(Amt in Rs. '000')	
Deposits		31-03-2020	31-03-2019
(A) 1. Demand Deposits		1323743	1072235
(i) From Banks		-	-
(ii) From Others		1323743	1072235
2. Savings Bank Deposits		49144510	44049158
3. Term Deposits		25413205	25565839
(i) From Banks		-	-
(ii) From Others		25413205	25565839
<b>Total (1+2+3)</b>		<b>75881458</b>	<b>70687232</b>
(B) Deposits of Branches in India		75881458	70687232
Deposits of Branches out side India		-	-
<b>Total (B)</b>		<b>75881458</b>	<b>70687232</b>
<b>Schedule-4</b>			
Borrowings		31-03-2020	31-03-2019
1. Borrowings in India			
1. Reserve Bank of India		-	-
2. Other Banks (Borrowing/Overdraft against Term Deposit)		5817	34140
3. Other Inst. & Agencies			
(a) NABARD		1150012	943087
(b) NBCFDC		42853	60950
(c) NSTFDC		79	702
(d) NHFDC		8305	9990
(e) NSKFDC		12776	16825
<b>Total (1)</b>		<b>1219842</b>	<b>1065694</b>
2. Borrowings out side India		-	-
<b>Total (1+2)</b>		<b>1219842</b>	<b>1065694</b>
Secured Borrowings in 1&2 above		1150012	943087
<b>Schedule-5</b>			
Other Liabilities & Provisions		31-03-2020	31-03-2019
1. Bills Payable/ Demand Draft Issued		391233	80954
2. Inter Office Adjustment(Net)		0	7214
3. Interest accrued		3226815	1660156
4. Subsidy Reserve Fund		90615	0
5. Others (Including Provisions)		1023157	1480707
<b>Total</b>		<b>4731820</b>	<b>3229031</b>
<b>Schedule-6</b>		(Amt in Rs. '000')	
Cash and Bank Balances		31-03-2020	31-03-2019
1. Cash in Hand (including foreign currency notes)		311482	368739
2. Demand Draft in Hand		-	-
3. Balance with RBI		3080288	2902688
(In Current account)		3080288	2902688
(In Other accounts)		-	-
<b>Total</b>		<b>3391770</b>	<b>3271427</b>





JHARKHAND RAJYA GRAMIN BANK  
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Schedule-7			
Balance with Banks & Money at Call & Short Notice		31-03-2020	31-03-2019
1. In India			
(i) Balance with Banks		13136806	12320058
a. In current Account		402011	552955
b. In other Deposit Accounts		12734795	11767103
(ii) Money at Call and Short Notice		-	-
a. With Banks		-	-
b. With other Institutions		-	-
<b>Total (i+ii)</b>		<b>13136806</b>	<b>12320058</b>
2. Out side India		-	-
(i) In current account		-	-
(ii) In other deposit account		-	-
(iii) Money at Call & Short Notice		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Grand Total (1+2)</b>		<b>13136806</b>	<b>12320058</b>
Schedule-8			
Investment		31-03-2020	31-03-2019
1. Investment in India			
1. Govt. Securities		33129254	30159288
2. Other approved Securities		-	-
3. Shares		-	-
4. Debentures and Bonds		2308631	3975369
(i) NPA Investment		150000	180400
(ii) Others		2158631	3794969
5. Others (e.g. MF Units)		931000	1038131
6. Subsidiaries and/or Joint Ventures		-	-
<b>Total (1 to 6)</b>		<b>36368885</b>	<b>35172788</b>
2. Investment out side India			
(i) Govt. Securities		-	-
(ii) Subsidiaries and/or Joint ventures abroad		-	-
(iii) Other Investments		-	-
<b>Total 2 (i to iii)</b>		<b>-</b>	<b>-</b>
<b>Grand Total (1+2)</b>		<b>36368885</b>	<b>35172788</b>





**JHARKHAND RAJYA GRAMIN BANK**  
Head Office

Schedule 9		(Amt in Rs. '000')	
Advances		31-03-2020	31-03-2019
<b>A.1.</b>			
i) Bill purchased and discounted		-	-
ii) Cash credit, Over draft & loans repayable on demand		25562431	21962855
Less: IBPC/PSLC Issued			-
Net Cash credit, Over draft & loans repayable on demand		25562431	21962855
iii) Term Loans		4842593	5488367
<b>Total</b>		<b>30405024</b>	<b>27451222</b>
<b>B.</b>			
i) Secured by tangible assets		29196332	26251139
ii) Covered by Bank/Govt Guarantees			-
iii) Unsecured		1208692	1200083
<b>Total</b>		<b>30405024</b>	<b>27451222</b>
<b>C)1. Advances in India</b>			
i) Priority Sectors		28143890	24252895
Less: Net PSLC Issued		3000000	-
Net Priority Sector after PSLC		25143890	24252895
ii) Public Sector			
iii) Bank			
iv) Others		2261134	3198327
<b>Total</b>		<b>30405024</b>	<b>27451222</b>
<b>2. Advances out side India</b>			
i. Due from Banks		-	-
ii. Due from others		-	-
a. Bills purchased & Discounted		-	-
b. Syndicated Loans		-	-
c. Others		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Grand Total (C 1 &amp; 2)</b>		<b>30405024</b>	<b>27451222</b>
<b>D) Classification of Advances</b>			
i) Performing Assets		27652209	24511994
ii) Non performing Assets		2752815	2939228
(a) Sub standard		1218229	997675
(b) Doubtful		1441532	1760616
(c) Loss		93054	180937
<b>Total</b>		<b>30405024</b>	<b>27451222</b>
Less: Provision for Standard and Bad & Doubtful Advances		1777825	1982523
<b>TOTAL ADVANCES</b>		<b>28627199</b>	<b>25468699</b>





## JHARKHAND RAJYA GRAMIN BANK

Head Office

Schedule-10		(Amt in Rs. '000')	
Fixed Assets		31-03-2020	31-03-2019
<b>1. Premises</b>			
At cost as on 31st March of the preceding year		-	-
Additions during the year		-	-
Deduction during the year		-	-
Depreciation to date		-	-
<b>2. Other Fixed Assets (Including furniture &amp; Fixture)</b>			
At cost as on 31st March of the preceding year		484016	451091
Addition during the year		19005	38260
Deduction during the year		-	5335
Gross Block		503021	484016
Depreciation to date		394017	371409
<b>Total</b>		<b>109004</b>	<b>112607</b>
<b>Schedule-11</b>			
Other Assets		31-03-2020	31-03-2019
<b>1. Inter-Office adjustments(Net)</b>			
		11242	965
<b>2. Interest accrued</b>			
		1531962	1264456
<b>3. Tax paid in advance/deducted at source</b>			
		515968	306218
<b>4. Stationery and Stamps</b>			
		2772	2198
<b>5. Interest Subvention Receivable from Govt.</b>			
		288142	0
<b>6. Others</b>			
		1696508	493000
<b>Total</b>		<b>4046594</b>	<b>2066837</b>
<b>Schedule-12</b>			
Contigent Liabilities		31-03-2020	31-03-2019
<b>Contingent Liabilities</b>			
<b>1. Claims against the bank not acknowledged as debts</b>			
		376362	376362
<b>2. Liability for partly paid investments</b>			
		-	-
<b>3. Liability on account of outstanding forward exchange contracts</b>			
		-	-
<b>4. Guarantees given on behalf of constituents</b>			
(i) In India		124091	154973
(ii) Out side India		-	-
<b>5. Acceptances, endorsement &amp; other obligations</b>			
		-	-
<b>6. Other Items for which the Bank is Contingently liable (DEAF)</b>			
		12538	12538
<b>Total</b>		<b>512991</b>	<b>543873</b>





**JHARKHAND RAJYA GRAMIN BANK**  
Head Office

Schedules to Profit & Loss Account			
Schedule-13		(Amt in Rs. '000')	
Interest Earned		31-03-2020	31-03-2019
1. Interest/Discount on Advances/Bills		2633560	2205740
2. Income on Investments		3095418	3484306
3. Interest on balance with Reserve Bank of India & other Inter-Bank funds		-	-
4. Others (Intt received from Income Tax)		-	7171
<b>Total</b>		<b>5728978</b>	<b>5697217</b>
Schedule-14		31-03-2020	31-03-2019
Other Income			
1. Commission, Exchange & Brokerage		134600	298262
2. Profit on sale of Investments		305028	51012
Less: loss on sale of Investment		-	-
3. Short Term Capital Gain		393590	19138
4. Long Term Capital Gain		2048	6237
5. Dividend Income		-	-
6. Profit on Sale of Asset / Advances		183800	20036
7. Profit on sale of land, building and Other Asset		-	-
Less: Loss on Sale of land, building and Other Asset		-	-348
8. Profit on exchange transactions		-	-
Less: loss on on exchange transactions		-	-
9. Income earned by way of dividends etc from subsidiaries / companies &/or joint ventures abroad /in India		-	-
10. Miscellaneous Income		766871	386129
<b>Total</b>		<b>1785937</b>	<b>780466</b>
Schedule-15		(Amt in Rs. '000')	
Interest Expended		31-03-2020	31-03-2019
1. Interest on Deposits		3384248	3403331
2. Interest on RBI & Inter Bank Borrowings (Net)		4177	5444
3. Others		83847	56432
<b>Total</b>		<b>3472272</b>	<b>3465207</b>







**JHARKHAND RAJYA GRAMIN BANK**  
Head Office

<b>Schedule-16</b>			
<b>Operating Expenses</b>		<b>31-03-2020</b>	<b>31-03-2019</b>
1. Payment to and provision for employees (Includes Pension to Retirees)		1261046	1222219
2. Rent, Tax & Lighting		-3513	93542
3. Printing & Stationery		13893	10975
4. Advertisement & Publicity		1339	651
5. Depreciation on Banks Property		22689	58008
6. Consultant Fee / Directors fees, allowances & Expenses		2940	2116
7. Auditors fees & Expenses (including Branch Auditors)		2077	9170
8. Law Charges		5171	734
9. Postage, Telegram & Telephones etc.		8519	7770
10. Repairs & Maintenance		2836	6062
11. Insurance including DICGC Fee		56668	68796
12. Travelling Expenses (including chairman)		29202	10446
13. License		0	-2349
14. Other Expenses		278850	194973
15. CBS Expenditure		0	37809
<b>Total</b>		<b>1681717</b>	<b>1720922</b>
<b>Schedule- 16A</b>			
<b>Provision &amp; Contingencies</b>		<b>31-03-2020</b>	<b>31-03-2019</b>
1. Provision for Standard Advances		-	49804
2. Provision for NPA Advances		-	756892
3. Provision for NPI		46000	41200
4. Provision for M2M (added back)		-	-46994
5. Provision for Fraud & Robberies (added back)		-3290	-5603
6. Provision for Technology upgradation		-	-40000
7. Provision for Leave Encashment		36437	20771
8. Provision for Pension Liability		1850902	124457
9. Provision for Gratuity		50000	55500
10. Provision for Suspense Debit (Migration Suspense)		-	15848
11. Provision for Suspense Debit (Prov for ITax Payment Reversal)		-	-76431
12. Provision for Salary Revision on Account of 11th Bipartite		-35802	90000
13. PROVISION FOR CSP / BC PAYMENT		-	501
14. PROVISION FOR 5% TDS FOR CSP / BC		-	36
<b>Total</b>		<b>1944247</b>	<b>985981</b>

