


**BARODA UTTAR PRADESH GRAMIN BANK, RAEBARELI****BALANCE SHEET AS ON 31.03.2017**

(Rs. in thousand)


CAPITAL & LIABILITIES	Schedule No	AS ON	AS ON
		31.03.2017	31.03.2016
Capital	1	1245127	1245127
Reserve & Surplus	2	10002925	9315896
Deposits	3	165963354	135417612
Borrowings	4	18163651	14576516
Other Liabilities & Provisions	5	11082347	13551539
Total		206457404	174106690
ASSETS			
Cash & Balance with Reserve Bank of India	6	7714703	6560033
Balance with Banks & money at Call and Short Notice	7	39763668	34235508
Investments	8	79605737	58036134
Advances	9	68611718	64480302
Fixed Assets	10	262542	332589
Other Assets	11	10499036	10462124
Total		206457404	174106690
Contingent Liabilities	12	836182	455384
Bills for Collections (Contra)		11185	544116
Significant Accounting Policies	17		
Notes on accounts	18		

The schedules referred to above form an integral part of the Balance Sheet


Under reference to our separate report of even date
For V P Aditya & Co.
Chartered Accountants
FRN No 000542C


CA. K. K. Shukla
Partner
Mem No 070650


D. P. Gupta
Chairman

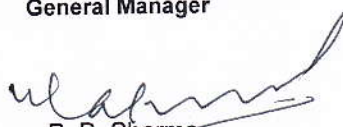

M.T. Muanding Guite
Director


Pratima Mishra
Director


Girish Kumar Dixit
General Manager


B S Dhaka
Director


T K Das
Director


P. B. Sharma
Chief Manager (Opr)


Shiv Shanker
Director


Ajay Kumar Srivastava
Director

Date-24/05/2017
Place- Kanpur



**BARODA UTTAR PRADESH GRAMIN BANK, RAEBARELI****PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31.03.2017**

(Rs. in thousand)

	Schedule No	Year ended on 31.03.2017	Year ended on 31.03.2016
I INCOME			
Interest Earned	13	13722512	13669286
Other Income	14	437163	654969
TOTAL		14159675	14324255
II EXPENDITURE			
Interest Expended	15	8250226	7494431
Operating Expenses	16	3999113	4282207
Provisions & Contingencies		1223307	1331336
TOTAL		13472646	13107974
III PROFIT/LOSS			
Net Profit(+)/Loss(-) for the year		687029	1216281
Profit(+)/Loss(-) brought forward		6530187	5693507
TOTAL		7217216	6909788
IV APPROPRIATIONS			
Transfer to Statutory Reserves		171757	304070
Transfer to Other Reserve		35000	
Transfer to Capital Reserves		101482	75531
Transfer to Govt./Proposed Dividend			
Balance carried over to Balance Sheet		6908977	6530187
Significant Accounting Policies	17		
Notes on Accounts	18		

The schedules referred to above form an integral part of the Balance Sheet

Earning per share

5.52

9.77

For V P Aditya & Co.
Chartered Accountants
FRN No 000542C

CA. K. K. Shukla
Partner
Mem No 070650

D. P Gupta
Chairman

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Chief Manager (Opr)

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Director

Ajay Kumar Srivastava
Director

Date-24/05/2017
Place- Kanpur

**BARODA UTTAR PRADESH GRAMIN BANK, RAEBARELI**

Schedule -1

CAPITAL

(Rs. in thousand)

		As on 31.03.2017	As on 31.03.2016	
I.	For Nationalised Bank			
	Capital (Fully owned by Central Government)	Not Applicable	Not applicable	
	Total	-	-	
II.	For Banks Incorporated Outside India Capital			
	(I) The Amount brought in by banks by way of start up capital (as prescribed by RBI should be shown under this head)	Not Applicable	Not Applicable	
	(ii) Amount of Deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949	Not Applicable	Not Applicable	
	Total:	-	-	
	III.	For Other Banks:		
Authorised Capital 2000000000 shares of Rs.10/- each		20000000	20000000	
Issued Capital 124512730 shares of Rs.10/- each		1245127	1245127	
Subscribed Capital 124512730 shares of Rs.10/- each		1245127	1245127	
Called up Capital 124512730 shares of Rs.10/- each		1245127	1245127	
Less: Calls Unpaid		-	-	
Add: Forfeited Shares		-	-	
Total		1245127	1245127	
IV		Share Capital Deposit	1245127	1245127
		Grand Total		

As per RRB (Amendment) Act, 2015 Authorised Share Capital has been raised from 5 crore to Rs 2000 crore & face value of share has been changed from Rs 100 to Rs 10.



**BARODA UTTAR PRADESH GRAMIN BANK, RAEBARELI****SCHEDULE-2****RESERVE & SURPLUS**

		(Rs. in thousand)	
		As on	As on
		31.03.2017	31.03.2016
I.	Statutory Reserves	2576323	2404566
	Opening Balance	2404566	2100496
	Additions during the year	171757	304070
	Deductions during the year	-	-
II.	Capital Reserves	348282	246800
	Opening Balance	246800	171269
	Additions during the year	101482	75531
	Deductions during the year	-	-
III.	Share Premium	-	-
	Opening Balance	-	-
	Additions during the year	-	-
	Deductions during the year	-	-
IV.	Investment Fluctuation Reserves	85000	50000
	Opening Balance	50000	50000
	Additions during the year	35000	-
	Deductions during the year	-	-
V.	Revenue & Other Reserves	84343	84343
A	General Reserve	84343	84343
	Opening Balance	84343	84343
	Additions during the year	-	-
	Deductions during the year	-	-
VI	Balance of Profit & Loss Account	6908977	6530187
	Total (I, II, III, IV,V,&VI,)	10002925	9315896

SCHEDULE-3**DEPOSITS**

		(Rs. in thousand)	
		As on	As on
		31.03.2017	31.03.2016
A(I).	Demand Deposits	2165460	1778189
	(i) From Banks	13730	19180
	(ii) From Others	2151730	1759009
A(II).	Savings Bank Deposits	119349185	94577297
A(III).	Term Deposits	44448709	39062126
	(i) From Banks	297557	458842
	(ii) From Others	44151152	38603284
	Total (I, II & III)	165963354	135417612
B.	(i) Deposits of branches in India	165963354	135417612
	(ii) Deposits of branches outside India	-	-
	Total	165963354	135417612



**BARODA UTTAR PRADESH GRAMIN BANK, RAEBARELI****SCHEDULE-4****BORROWINGS**

(Rs.in thousand)

		As on	As on
		31.03.2017	31.03.2016
I.	I. Borrowings in India	18163651	14576516
	(i) Reserve Bank of India	-	-
	(ii) Other Banks	3447176	738018
	(iii) Other Institution & Agencies	14716475	13838498
II.	Borrowings outside India	-	-
	Total (I & II)	18163651	14576516
	Secured Borrowings included in I and II above	3447176	738018

SCHEDULE-5**OTHER LIABILITIES AND PROVISIONS**

(Rs. in thousand)

		As on	As on
		31.03.2017	31.03.2016
I.	Bills Payable	421941	370147
II.	Inter Office Adjustments (Net)	0	1355181
III.	Interest Accrued	642390	1131981
IV.	Provisions For Standard Assets	167167	174760
V.	Others (Including Provisions)	9850849	10519470
	Total	11082347	13551539


SCHEDULE-6**CASH AND BALANCE WITH RESERVE BANK OF INDIA**

(Rs.in thousand)

		As on	As on
		31.03.2017	31.03.2016
I.	Cash in Hand	1029197	1109822
II.	Balance with Reserve Bank of India		
	(I) In Current Account	6685506	5450211
	(ii) In Other Accounts	-	-
	Total	7714703	6560033



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 BARODA UTTAR PRADESH GRAMIN BANK, RAEBARELI		
SCHEDULE-7		
BALANCE WITH BANK AND MONEY AT CALL AND SHORT NOTICE		
(Rs.in thousand)		
	As on 31.03.2017	As on 31.03.2016
I. In India		
(i) Balance with Banks		
(a) In Current Accounts	3042568	2379708
(b) In Other Deposit Accounts	36721100	31855800
(ii) Money at Call and Short Notice		
(a) With bank	-	-
(b) With Other Institutions	-	-
Sub Total (i) & (ii)	39763668	34235508
II. Outside India	-	-
Sub Total	-	-
TOTAL (I & II)	39763668	34235508

SCHEDULE-8		
INVESTMENTS		
(Rs.in thousand)		
	As on 31.03.2017	As on 31.03.2016
I. Investment in India in		
(i) Government Securities	79923763	58067920
(ii) Other approved securities	0	
(iii) Shares	3639	3639
(iv) Debentures & Bonds	110000	316170
(v) Subsidiaries and/or Joint Ventures	0	
(vi) Others : Units & Mutual Fund	65000	165000
Less Premium Amortised & Provision	496665	516595
Sub Total	79605737	58036134
II. Investment Outside India	NIL	NIL
Sub Total	-	-
TOTAL (I&II)	79605737	58036134





		(Rs.in thousand)	
		As on 31.03.2017	As on 31.03.2016
ADVANCES			
SCHEDULE-9			
A.	(i) Bills Purchased and Discounted	6	0
	(ii) Cash Credits, Overdrafts & Loans repayable on demand	56150086	52626662
	(iii) Term Loans	12461626	11853640
	Sub Total	68611718	64480302
B.	(I) Secured by Tangible Assets	63198675	59337845
	(ii) Covered by Bank/Government Guarantees	185590	148233
	(ii) Unsecured	5227453	4994224
	Sub Total	68611718	64480302
C.	I. Advances in India		
	(I) Priority Sector	54312457	52744846
	(ii) Public Sector	-	-
	(iii) Banks	-	-
	(iv) Others	14299261	11735456
	Sub Total	68611718	64480302
	II. Advances Outside India	NIL	NIL
	Sub Total	-	-
	TOTAL	68611718	64480302

		As on	
		31.03.2017	31.03.2016
FIXED ASSETS			
SCHEDULE-10			
I.	Premises		
	At cost as on 31 March of the Preceding year	5158	5028
	Additions during the year	458	130
	Deduction during the year	0	0
		5616	5158
	Depreciation to date	0	0
	Total (I)	5616	5158
II.	Other Fixed Assets (Including Furniture & Fixtures)		
	At cost as on 31 March of the Preceding year	1250346	1106963
	Additions during the year	132206	149861
	Deduction during the year	77564	6478
		1304988	1250346
	Depreciation to date	1048062	922915
	Total (II)	256926	327431
	TOTAL(I+II)	262542	332589



7/15

		(Rs. in thousand)	
		As on 31.03.2017	As on 31.03.2016
OTHER ASSETS			
I	Inter Office Adjustment (net)	162929	0
II	Interest accrued	3400495	3374147
III	Tax paid in Advance/Tax deducted at Source	5018931	4689366
IV	Stationery & Stamps	15135	16483
V	Prepaid Expenses	2288	87
VI	Deferred Tax Assets	151464	175564
VII	Others	1747794	2206477
TOTAL		10499036	10462124

		(Rs.in thousand)	
		As on 31.03.2017	As on 31.03.2016
CONTINGENT LIABILITIES			
I	Claims against the bank not acknowledged as debts	43438	38863
Guarantees given on behalf of constituents:			
II	(a) In India	6900	5851
	(b) Outside India	-	-
III	Acceptances, Endorsements & other obligations	-	-
Other items for which the Bank is contingently liable			
IV	(a) Income Tax Demand	261981	261700
	(b) Amount Transferred to "Depositor Education and Awareness Fund Scheme 2014"	251262	148970
	(c) Contingent Liabilities towards Pending PF case	254823	-
	(d) Unexecuted Capital Contracts	17778	-
TOTAL		836182	455384



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**BARODA UTTAR PRADESH GRAMIN BANK, RAEBARELI****SCHEDULE-13****INTEREST EARNED**

		(Rs.in thousand)	(Rs.in thousand)
		Year ended on 31.03.2017	Year ended on 31.03.2016
I	Interest/discount on Advances/Bills	6104714	6148876
II	Income on Investments	7607765	7516064
III	Interest on Balance With Reserve Bank of India & Other Inter Bank Funds	10033	4346
IV	Others		
	TOTAL	13722512	13669286

SCHEDULE-14**OTHER INCOME**

		(Rs. in thousand)	(Rs. in thousand)
		Year ended on 31.03.2017	Year ended on 31.03.2016
I	Commission, Exchange & Brokerage	31442	30160
II	Profit on sale of investments	101482	75531
	Less: Loss on sale of investments	--	--
III	Profit on revaluation of investments		
	Less: Loss on revaluation of investments		
IV	Profit on sale of land, buildings & other assets	314	395
	Less : Loss on sale of land, buildings & other assets (-)		
V	Profit on exchange transactions		
	Less: Loss on exchange transactions		
VI	Income earned by way of dividends etc. from Subsidiaries/companies/and/or joint ventures abroad/in India	144	5002
VII	Miscellaneous Income	303781	543881
	Total	437163	654969



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		SCHEDULE-15	
		(Rs.in thousand)	(Rs.in thousand)
INTEREST EXPENDED			
		Year ended on 31.03.2017	Year ended on 31.03.2016
I	Interest on Deposits	7348126	6445734
II	Interest on Reserve Bank of India/Inter-bank borrowings	902100	1048697
III	Others	-	-
Total		8250226	7494431
SCHEDULE-16			
OPERATING EXPENSES			
		(Rs.in thousand)	(Rs.in thousand)
		Year ended on 31.03.2017	Year ended on 31.03.2016
I	Payment to and Provisions for employees	2850854	3294084
II	Rent, Taxes & Lighting	212065	193699
III	Printing & Stationery	18331	18282
IV	Advertisement & Publicity	2442	4722
V	Depreciation on Bank's Property	135462	127595
VI	Directors' Fees, Allowances & Expenses	47	65
VII	Auditors Fees & Expenses (Including branch auditors)*	19490	21087
VIII	Law Charges	3476	2296
IX	Postage, Telegrams, Telephone etc.	24896	27476
X	Repairs & Maintenance	32128	41588
XI	Insurance	162647	143479
XII	Other Expenditure	537275	407834
Total		3999113	4282207



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