

# Uttar Bihar Gramin Bank

(Sponsored by Central Bank of India)

Head Office:Kalambagh Chowk

Muzaffarpur



## Balance Sheet as on 31.03.2019

[ Amount in Rs. ]

	Sch. No.	Code No.	As on 31.03.2019 (Current Year)	As on 31.03.2018 (Previous Year)
<b>I. CAPITAL &amp; LIABILITIES</b>				
1. Capital	1	10020	4545436671.46	4545436671.46
2. Reserves and Surplus	2	10030	794973258.42	627187019.15
3. Deposits	3	10040	154998478388.46	144291409812.10
4. Borrowings	4	10050	15365738421.12	22716317876.59
5. Other Liabilities & Provisions	5	10060	3187925186.90	4349510893.36
<b>Total</b>		<b>10070</b>	<b>178892551926.36</b>	<b>176529862272.66</b>
<b>II. ASSETS</b>				
6. Cash & Balances with Reserve Bank of India	6	10090	7153470611.26	6712333361.25
7. Balance with Banks & Money at Call & Short Notice	7	10100	30824143303.99	42260859721.47
8. Investments	8	10110	54149468174.51	47162511486.26
9. Advances	9	10120	75873966192.52	70230076542.54
10. Fixed Assets	10	10130	411097548.36	612825902.91
11. Other Assets	11	10140	10480406095.72	9551255258.23
<b>Total</b>		<b>10150</b>	<b>178892551926.36</b>	<b>176529862272.66</b>
12. Contingent Liabilities	12	10160	868420703.49	1145396.00
Bills for collection ( Refer page No 12)	-	10170	0.00	3831132.03
Significant Accounting Policies	17			
Notes to Accounts	18			

(D. S. SHALIGRAM)  
GENERAL MANAGER

(RAJESH KUMAR)  
GENERAL MANAGER

For R.N.Singh & Co.  
Chartered Accountants  
Firm Registration No. : 322066E

(I. M. UTREJA)  
CHAIRMAN

(CA Chanakya Shree )  
Partner  
Mem. No. : 079322

(ANIL SHARMA)  
DIRECTOR

(M.K.BAJAJ)  
DIRECTOR

(S.A.SHANKER)  
DIRECTOR

(RAM SUNDAR SINGH)  
DIRECTOR

(BALA MURUGAN D.)  
DIRECTOR

(SANWAR BHARTI)  
DIRECTOR

Place :: Muzaffarpur

Date :: 21.05.2019

## SCHEDULES

### *SCHEDULE - 1 CAPITAL*

[ Amount in Rs. ]

	Code No.	As on 31.03.2019 (Current Year)	As on 31.03.2018 (Previous Year)
<b>Authorised Capital</b> (2,00,00,00,000 shares of Rs.10/-each)		20000000000.00	20000000000.00
<b>Issued Subscribed and paid up Capital</b> (45,45,43,665 shares of Rs.10/-each)		4545436650.00	4545436650.00
<b>Subscribed Capital</b> (45,45,43,665 shares of Rs.10/-each)		4545436650.00	4545436650.00
<b>Called Up &amp; Paid Up Capital</b> (45,45,43,665 shares of Rs.10/-each)		4545436650.00	4545436650.00
Government of India 50%		2272718520.00	2272718520.00
Central Bank of India 35%		1590902680.00	1590902680.00
Government of Bihar 15%		681815450.00	681815450.00
(A)		<u>4545436650.00</u>	<u>4545436650.00</u>
<b>Share Capital Deposit A/c</b>			
Government of India 50%		5.00	5.00
Central Bank of India 35%		8.00	8.00
Government of Bihar 15%		7.00	7.00
(B)		<u>20.00</u>	<u>20.00</u>
<b>Recapitalisation Amount</b>			
Government of India 50%		0.00	0.00
Central Bank of India 35%		1.46	1.46
Government of Bihar 15%		0.00	0.00
(C)		<u>1.46</u>	<u>1.46</u>
<b>TOTAL (A) + (B)+(C)</b>	10020	<b>4545436671.46</b>	<b>4545436671.46</b>

## SCHEDULES

### *SCHEDULE - 2 RESERVE & SURPLUS*

[ Amount in Rs. ]

	Code No.	As on 31.03.2019 (Current Year)	As on 31.03.2018 (Previous Year)
<b>I. Statutory Reserves</b>			
Opening Balance		0.00	0.00
Additions during the year		33557248.00	0.00
Deductions during the year		0.00	0.00
	(A)	<u>33557248.00</u>	<u>0.00</u>
<b>II. Capital Reserves</b>			
Opening Balance		4900000.00	4900000.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
	(B)	<u>4900000.00</u>	<u>4900000.00</u>
<b>III. Capital Reserve of Consolidation</b>			
Opening Balance		0.00	0.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
	(C)	<u>0.00</u>	<u>0.00</u>
<b>IV. Share Premium</b>			
Opening Balance		0.00	0.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
	(D)	<u>0.00</u>	<u>0.00</u>
<b>V. Special Reserves</b>			
Opening Balance		315863492.00	315863492.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
	(E)	<u>315863492.00</u>	<u>315863492.00</u>
<b>VI. Investment Fluctuation Reserve</b>			
Opening Balance		0.00	20000000.00
Additions during the year		95000000.00	0.00
Deductions during the year		0.00	20000000.00
	(E)	<u>95000000.00</u>	<u>0.00</u>
VI. Balance of Profit and Loss Account	(F)	345652518.42	306423527.15
<b>TOTAL (A)+(B)+(C)+(D)+(E)+(F)</b>	<b>10030</b>	<b>794973258.42</b>	<b>627187019.15</b>

## SCHEDULES

### *SCHEDULE - 3 DEPOSITS*

[ Amount in Rs. ]

		As on 31.03.2019 (Current Year)	As on 31.03.2018 (Previous Year)
<b>I. Demand Deposits</b>			
Current / Call Deposits			
i) From Banks	10210	0.00	0.00
ii) From Others	10220	3579963337.90	3349639515.84
<b>Sub -Total</b>	<b>10230</b>	<b>3579963337.90</b>	<b>3349639515.84</b>
<b>II. Savings Bank Deposits</b>	10240	107214476670.89	97750025690.64
<b>III. Term Deposits</b>			
i) From Banks	10260	0.00	0.00
ii) From Others		44204038379.67	43191744605.62
<b>SCHEDULE - 3 TOTAL ( I TO III )</b>	<b>10360</b>	<b>154998478388.46</b>	<b>144291409812.10</b>
<i>Details of Term Deposit from Others</i>			
a) Fixed Deposits	10280	132978807.65	141029911.85
b) Qtly. Interest Deposits	10285	3018292124.94	2966826768.71
c) Money Multiplier Deposits	10290	34530473402.63	33417933663.60
d) Recurring Deposits	10300	2000134232.11	2240892317.96
e) Cent Uttam Deposits	10305	0.00	0.00
f) FCNR (B) Deposits	10310	0.00	0.00
g) Certificate of Deposits	10320	0.00	0.00
h) Other Term Deposits	10330	4522159812.34	4425061943.50
<b>Sub-Total</b>	<b>10340</b>	<b>44204038379.67</b>	<b>43191744605.62</b>
Total balance of overdue term deposits included in above	10350	0.00	0.00

### *SCHEDULE - 4 BORROWINGS*

[ Amount in Rs. ]

		As on 31.03.2019 (Current Year)	As on 31.03.2018 (Previous Year)
<b>Borrowings</b>			
<b>I. In India</b>			
i) Reserve Bank of India	10410	0.00	0.00
ii ) Other Banks*	10430	665096301.12	52392596.59
iii) Other Institutions & Agencies (including Refinance)			
NSFDC	10450	56445000.00	79335000.00
NABARD	10460	14064633920.00	21986620880.00
NHB	10480	17963200.00	36369400.00
iv) Capital Instruments			
Innovative Perputal Debt Instrument	10470	561600000.00	561600000.00
<b>Total</b>	<b>10490</b>	<b>15365738421.12</b>	<b>22716317876.59</b>
<b>II. Outside India</b>	<b>10500</b>	<b>0.00</b>	<b>0.00</b>
<b>Total</b>	<b>10490</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total ( I &amp; II )</b>	<b>10510</b>	<b>15365738421.12</b>	<b>22716317876.59</b>
Secured Borrowings included in I & II above		0.00	0.00
<b>* Borrowing from Other Banks</b>			
Sponsor Bank	10430	665096301.12	52392596.59
Other Banks		0.00	0.00
Total		665096301.12	52392596.59

## SCHEDULES

### *SCHEDULE - 5 OTHER LAIBILITIES & PROVISIONS*

[ Amount in Rs. ]

	Code no.	As on 31.03.2019 (Current Year)	As on 31.03.2018 (Previous Year)
I. Bills Payable	10580	0.00	0.00
II. Inter Office Adjustment(Net) (i.e Branch Adjustment )	10590	51868787.97	43717283.50
III. Interest Accrued	10630	526218876.19	1339551433.09
IV. Deferred Tax Liability	10630 A	0.00	0.00
V. Others (Including Provisions)	10860	2609837522.74	2966242176.77
<b>Total</b>	<b>10870</b>	<b>3187925186.90</b>	<b>4349510893.36</b>

#### *Details of Interest Accrued*

On Depsoits	10610	369637662.19	1088015452.09
On Borrowings	10620	156581214.00	251535981.00
<b>Total</b>	<b>10630</b>	<b>526218876.19</b>	<b>1339551433.09</b>

#### *Details of Other Liabilities (Including Provisions)*

Accrued Expenses	10650	0.00	0.00
Margin on letter of credit/letter of guarantee & Bills purchased / discounted	10660	0.00	0.00
Proceeds of Bills Discounted etc	10670	0.00	0.00
Rebate on Bills Discounted etc	10680	0.00	0.00
Exchange Adjustment account	10690	0.00	0.00
Dividend /Interest /Warrants of companies payable	10700	0.00	0.00
Reversal of Unrealised Interest	10710	829643389.47	913144495.44
Interest held in suspense account	10720	0.00	0.00
Claims received from ECGC/CGTSI/DICGC/CGTMSE	10730	0.00	0.00
Amounts received from Court Reciever/ Borrowers held pending adjustments	10740	0.00	0.00
Income tax and other taxes to be remitted schemes of Govt.(Net)	10750	38872042.54	42857291.73
	10760	0.00	0.00
Pension Amount received from Govt.	10770	0.00	0.00
Unclaimed / stale / unlocated deposits etc	10780	112521640.04	106356517.72
Salaries and other dues payable to staff	10790	3811968.02	3724088.03
Difference in clearing	10800	0.00	0.00
Amounts recovered in respect of Frauds, Dacoity etc	10810	12863669.37	11555629.37
Adv. Rent received from locker holders	10811	0.00	0.00
Various types of subsidies / risk fund etc.	10812	259380972.51	337982247.93
Commission on Guarantee/letter of Credit	10813	0.00	0.00
Amt. collected on behalf of other institutions	10814	0.00	0.00
Others	10820	619568784.78	678136015.05
Provision and contingencies	10850	733175056.01	872485891.50
<b>Total</b>	<b>10860</b>	<b>2609837522.74</b>	<b>2966242176.77</b>

[ Amount in Rs. ]

	Code no.	As on 31.03.2019 (Current Year)	As on 31.03.2018 (Previous Year)
<b><i>Details of Provisions</i></b>			
P.A Provision	10850	145467049.51	121315563.00
Provision for Robbery	10850	41915000.00	41000000.00
Provision for Fraud	10850	85477000.00	85477000.00
Provision on Govt. Security - AFS	10850	314656788.00	521320770.00
Provision for Statutory Auditors Fee	10850	4692600.00	7000000.00
Provision for IBR	10850	7458502.55	7458502.55
Provision for Inter Bank A/c	10850	27109060.00	20128000.00
Provision for CD Nominal (Debit) A/c	10850	11116843.76	23116843.76
Provision for Financial Inclusion	10850	26461000.00	23948000.00
Provision for Difference A/c	10850	1890312.19	1890312.19
Provision for 11th Bipertite Settlement	10850	40000000.00	0.00
Provision for Income Tax FY 2016-17	10850	19830900.00	19830900.00
Provision for Income Tax FY 2018-19	10850	7100000.00	0.00
<b>Total</b>		<b>733175056.01</b>	<b>872485891.50</b>

[ Amount in Rs. ]

	Code no.	As on 31.03.2019 (Current Year)	As on 31.03.2018 (Previous Year)
<b><i>Details of Others (Code No. 10820)</i></b>			
Excess Cash	10820	1497123.50	1659327.50
Sundry Creditors	10820	427274926.16	300948982.88
Gratuity	10820	15745626.00	21296326.00
Leave Encashment	10820	14962340.00	18995933.00
Earnest Money	10820	1365000.00	1885000.00
GSLI Claim	10820	4055815.50	5709522.50
Security Deposit (Different Agencies)	10820	1482634.00	1763186.00
ADWDR	10820	27999272.31	27999272.31
Interest Subvention on KCC	10820	125186047.31	297878464.86
<b>Total</b>		<b>619568784.78</b>	<b>678136015.05</b>

## SCHEDULES

### SCHEDULE - 6 CASH & BALANCES WITH RESERVE BANK OF INDIA

[ Amount in Rs. ]

	Code no.	As on 31.03.2019 (Current Year)	As on 31.03.2018 (Previous Year)
I. Cash			
I. In hand	10900	835377601.51	744740351.50
ii. In foreign currency notes	10910	0.00	0.00
<b>Sub - Total (I)</b>	<b>19920</b>	<b>835377601.51</b>	<b>744740351.50</b>
<b>II. Balances with Reserve Bank of India</b>			
In current Account	10940	6318093009.75	5967593009.75
In other Accounts	10950	0.00	0.00
<b>Sub-Total (II)</b>	<b>10960</b>	<b>6318093009.75</b>	<b>5967593009.75</b>
<b>TOTAL (I+II)</b>	<b>10970</b>	<b>7153470611.26</b>	<b>6712333361.25</b>

### SCHEDULE - 7 - BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE

[ Amount in Rs. ]

	Code no.	As on 31.03.2019 (Current Year)	As on 31.03.2018 (Previous Year)
I. In India			
i) Balances with Banks			
a) In current a/cs with S.B.I.	11010	261983487.71	340216518.73
b) In current a/cs with other banks	11020	757159816.28	1687446727.74
<b>Sub-Total (i)</b>	<b>11025</b>	<b>1019143303.99</b>	<b>2027663246.47</b>
ii)a) In other Deposit Accounts with SBI	11030	0.00	0.00
b) In other Dep. a/cs with other Banks	11040	29805000000.00	40233196475.00
<b>Sub-Total (ii)</b>	<b>11050</b>	<b>29805000000.00</b>	<b>40233196475.00</b>
iii) Money at call & Short Notice			
a) With Banks	11070	0.00	0.00
b) With Other institutions	11080	0.00	0.00
<b>Sub-Total (iii)</b>	<b>11090</b>	<b>0.00</b>	<b>0.00</b>
<b>Total - I [(i)+(ii)+(iii)]</b>		<b>30824143303.99</b>	<b>42260859721.47</b>
II. Outside India			
a) In Current Accounts	11110	0.00	0.00
b) In other Deposit accounts	11120	0.00	0.00
c) Money at call and short notice	11130	0.00	0.00
<b>Total - II</b>	<b>11140</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total (I+II)</b>	<b>11150</b>	<b>30824143303.99</b>	<b>42260859721.47</b>



## SCHEDULES

### **SCHEDULE - 8 - INVESTMENTS**

			[ Amount in Rs. ]
	Code no.	As on 31.03.2019 (Current Year)	As on 31.03.2018 (Previous Year)
<b>I. Investment in India in :</b>	10110		
i. Government Securities		50809412174.51	43602455486.26
ii. Other Approved Securities		0.00	0.00
iii. Shares / Mutual Fund		202500000.00	302500000.00
iv. Debenture & Bonds		3137556000.00	3257556000.00
v. Investment in Associates (CBI Tier II Bond)		0.00	0.00
vi. Others		0.00	0.00
<b>Total</b>		<b>54149468174.51</b>	<b>47162511486.26</b>
<b>II. Investment outside India in :</b>	10110	0.00	
i. Government Securities		0.00	0.00
ii. Associates		0.00	0.00
iii. Others		0.00	0.00
<b>Total</b>		<b>0.00</b>	<b>0.00</b>
<b>Grand Total (I+II)</b>		<b>54149468174.51</b>	<b>47162511486.26</b>
<b>III. Investment in India :</b>			
i. Gross Value of Investments		54149468174.51	47162511486.26
ii. Less : Aggregate of Provision/Depreciation (Included in Provisions)		0.00	0.00
iii. Net Investments	<b>Total</b>	<b>54149468174.51</b>	<b>47162511486.26</b>
<b>IV. Investment outside India :</b>			
i. Gross Value of Investments		0.00	0.00
ii. Less : Aggregate of Provision/Depreciation (Included in Provisions)		0.00	0.00
iii. Net Investments	<b>Total</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total (I+II)</b>		<b>54149468174.51</b>	<b>47162511486.26</b>

## SCHEDULES

### SCHEDULE - 9 - ADVANCES

[ Amount in Rs. ]

	Code no.	As on 31.03.2019 (Current Year)	As on 31.03.2018 (Previous Year)
A i. Bills purchased & Discounted	11170	0.00	0.00
ii. Cash Credits, Overdrafts & Loans repayable on demands	11180	64956996955.27	58673876332.75
iii. Term Loans	11190	10916969237.25	11556200209.79
<b>Total</b>	<b>11200</b>	<b>75873966192.52</b>	<b>70230076542.54</b>
<b>Break up of Cash Credits, Overdrafts &amp; Loans repayable on demands</b>			
a. Cash Credit	11181	62113158378.36	55750409674.12
b. Over Draft	11182	1715965952.41	1822583987.68
c. Loans repayable on Demand	11183	1111228432.36	1100882670.95
<b>Total</b>	<b>11200</b>	<b>64940352763.13</b>	<b>58673876332.75</b>
B i. Advances in India			
a. Priority Sector	11280	72691150805.91	67499709717.16
b. Public Sector	11290	0.00	0.00
c. Banks	11300	0.00	0.00
d. Medium Enterprises	11305	0.00	0.00
e. Others	11310	3182815386.61	2730366825.38
<b>Total</b>	<b>11200</b>	<b>75873966192.52</b>	<b>70230076542.54</b>
ii. Advances Outside India			
i. Due from Banks		0.00	0.00
ii. Due from Others		0.00	0.00
<b>Total</b>		<b>0.00</b>	<b>0.00</b>
<b>Grand - Total (i+ii)</b>		<b>75873966192.52</b>	<b>70230076542.54</b>
<b>Details of Priority Sector Advances</b>			
i. Agricultural Advances	11230	0.00	0.00
a. Direct Agricultural Advances	11232	53852729714.77	50147181395.39
b. Indirect Agricultural Advances	11237	0.00	0.00
ii. Small Manufacturing Enterprises	11239		
a. Micro Manufacturing Enterprises	11242	1380308509.70	1094174256.79
b. Small Manufacturing Enterprises	11243	0.00	0.00
iii. Small Service Sector Enterprises			
a. Micro Service Sector Enterprises	11247	15317119168.26	14017759210.89
b. Small Service Sector Enterprises	11248	275915453.78	293907036.49
iv. Renewable Energy	11252	34777308.49	49238953.34
v. Micro Credit	11254	0.00	0.00
vi. Education Loan	11256	1349762269.26	1340735604.80
vii. Housing Loans (Upto 25 Lacs, excluding Staff Loans)	11258	480538381.65	556713259.47
<b>Total</b>		<b>72691150805.91</b>	<b>67499709717.17</b>
C Segment wise Reporting			
i. Advance under Retail banking	11202	75873966192.52	70230076542.54
ii. Advance under corporate/Wholesale banking	11204	0.00	0.00
iii. Advance other than above	11206	0.00	0.00
<b>Total</b>	<b>11208</b>	<b>75873966192.52</b>	<b>70230076542.54</b>

## SCHEDULES

### **Schedule - 10 Fixed Assets**

		[ Amount in Rs. ]	
	Code no.	As on 31.03.2019 (Current Year)	As on 31.03.2018 (Previous Year)
i. Premises ( CO Items )	11400	0.00	0.00
ii. Other Fixed Assets [ including furniture & fixtures ]			
WDV as on 31st March of preceding year		612825902.91	369608788.91
Additions during the Half Year		84183399.75	520260568.59
Deductions during the Half Year		100411.05	15343.30
Depreciation for the Half Year		285811343.25	277028111.29
Closing WDV	11410	411097548.36	612825902.91
iii. Depreciation Fund ( CO items )	11423	0.00	0.00
<b>Total of Fixed Assets</b>	<b>11426</b>	<b>411097548.36</b>	<b>612825902.91</b>

### **Schedule - 11 Other Assets**

		[ Amount in Rs. ]	
	Code no.	As on 31.03.2019 (Current Year)	As on 31.03.2018 (Previous Year)
i. Inter-Office Adjustments (net) [i.e Branch Adjustments ]	11450	0.00	0.00
ii. Interest Accrued on Investment	11460	7365842061.00	7059594460.00
iii. Income Tax paid in Advance / Tax deducted at source on Investments [ CO itmes ]	11470	791268542.45	781387977.49
iv. Stationery and Stamps on Hand	11480	7814086.06	9975228.27
v. Non-Banking Assets acquired in satisfaction of claims	11490	0.00	0.00
vi. Others*	11760	2315481406.21	1700297592.47
<b>Total</b>	<b>11770</b>	<b>10480406095.72</b>	<b>9551255258.23</b>

**\*Detail of Others**

		[ Amount in Rs. ]	
	Code no.	As on 31.03.2019 (Current Year)	As on 31.03.2018 (Previous Year)
II Amount Not in the Nature of Advance			
Accrued Interest	11520	312.00	8452.55
Prepaid Expenses	11521	0.00	0.00
Interest & Commission receivable from RBI/Govt. Amt. Receivable from RBI/Govt.under Debt. Waiver-2008	11525	1919822761.07	1283451799.23
Interest for March-08/Panel intt-under Debt.waiver- 2008	11526	0.00	0.00
Interest for March-08/Panel intt-under Debt. Relief- 2008	11527	0.00	0.00
Amt. Receivable from RBI/Govt.under Debt. Relief- 2008	11528	0.00	0.00
Interest for March-08/Panel intt-under Debt. Relief- 2008	11259	0.00	0.00
Interest & Commission receivable from Others	11530	0.00	0.00
Divident/Interest Warrants of companies paid	11540	0.00	0.00
Foreign Drafts paid ( at Branches ) to be reimbursed	11550	0.00	0.00
Advances payments made but recoverable / adjustable	11560	0.00	0.00
Advances to staff against expenses	11570	0.00	0.00
Interest free advances to staff (Festival Advance)	11580	26305380.00	26107630.00
Gratuity paid to staff	11581	0.00	0.00
Amount collected and remitted under various schemes of Govt (net)	11590	0.00	0.00
Deposits with Govt.& Other Deptt.	11600	0.00	0.00
On account payments made to centralcard member establishment	11610	0.00	0.00
On Accounts payments made to others	11620	0.00	0.00
Advance payment to landlords of office and other premises	11625	0.00	0.00
Amount paid to pensioners	11630	0.00	0.00
Exchange Adjustment Account	11640	0.00	0.00
Capital Expenditure incurred for opening new Brs., Currency Chest, Shifting of Branches etc.	11650	0.00	0.00
Difference in Clearing	11660	0.00	0.00
Debits in respect of frauds, Dacoity, Cash Shortage etc.	11670	118316828.32	121524168.77
Deferred Tax Assets	11675	78039253.90	53072770.90
Others**	11680	172696370.92	215386478.64
Miscellaneous Inter Branch Transactions (MIBT)			
i) Cash	11700	0.00	0.00
ii) Funds Transferred	11710	0.00	0.00
iii) Staff loans & Advances against LFC, TA, Salary etc.	11720	300500.00	746292.38
iv) letter of credit claimed	11730	0.00	0.00
v) DDs issue by other Banks paid	11735	0.00	0.00
vi) Other Transactions	11740	0.00	0.00
Share Applications Money [ CO items ]	11750	0.00	0.00
Payments on account of VRS [CO Items ]	11751	0.00	0.00
<b>Total</b>	<b>11760</b>	<b>2315481406.21</b>	<b>1700297592.47</b>

**\*\*Details of Others (Code No. 11680)**

[ Amount in Rs. ]			
	Code no.	As on 31.03.2019 (Current Year)	As on 31.03.2018 (Previous Year)
Security Deposit of Telephone	11680	50.00	3074.00
Security Deposit of Electricity	11680	144245.00	145334.00
Sundry Debtors	11680	120272197.83	182414776.90
ADWDR - 2008 (SF/MF/OF)	11680	27342999.81	27343607.31
Write off in Agriculture A/Cs	11680	5986458.69	1716992.86
Write off in Non Agriculture A/Cs	11680	18950419.59	3762693.57
<b>Total</b>		<b>172696370.92</b>	<b>215386478.64</b>

## SCHEDULES

### **Schedule -12- Contingent Liabilities**

[ Amount in Rs. ]

	Code No.	As on 31.03.2019 (Current Year)		As on 31.03.2018 (Previous Year)	
I. Claims against the Bank not acknowledged as Debts	11790	0.00			0.00
II. Liability for partly paid Investments (CO items )	11800	0.00			0.00
III. Liability on account of outstanding Forward Exchange Contracts		0.00			0.00
	Code No.	Purchase	Sales		
a) Sterling	11820	0.00	11835	0.00	0.00
b) Dollars	11825	0.00	11840	0.00	0.00
c) Other currencies	11830	0.00	11845	0.00	0.00
IV) Guarantees given on behalf of constituents					
i) In India	11880		757396.00		1145396.00
ii) Outside India	11890		0.00		0.00
<b>Sub- Total</b>	<b>11900</b>		<b>757396.00</b>		<b>1145396.00</b>
V. Acceptance, Endorsement & Other Obligations					
i) Letter of Credit/ Commercial Credit	11920		0.00		0.00
ii) Other Obligations	11930		0.00		0.00
<b>Sub- Total</b>	<b>11940</b>		<b>0.00</b>		<b>0.00</b>
VI. Liability on Bills of Exchange rediscounted	11950		0.00		0.00
VII. Other Contingent Liabilities (Recoverable from Income Tax & Service Tax Dept.)	11960		867663307.49		0.00
<b>Total</b>	<b>11970</b>		<b>868420703.49</b>		<b>1145396.00</b>
<b>Contra Accounts</b>					
i) Inland Bills for collection	11990		0.00		3831132.03
ii) Foreign Bills for collection	12000		0.00		0.00
<b>Sub-Total</b>	<b>12010</b>		<b>0.00</b>		<b>3831132.03</b>
<b>Contra Accounts Balances Reversed not Included in Balance Sheet</b>			Debit	Credit	Net Balance
a) Branches inward Bills-collected /recievable	12030		0.00	0.00	0.00
b) Travellers Cheques - on hand/to be issued ( Inland & Foreign )	12040		0.00	0.00	0.00
c) National Bonds on Hand / to be issued	12050		0.00	0.00	0.00
d) Gift Cheques - on hand / to be issued	12060		0.00	0.00	0.00
e) National Clearing ( NBO )	12070		0.00	0.00	0.00
f) Stock Invest (Gratuity+Leave Encashment payable to LIC)	12080	2030672826.00		2030672826.00	0.00
<b>Sub-total</b>	<b>12090</b>	<b>2030672826.00</b>		<b>2030672826.00</b>	<b>0.00</b>
III Contra Accounts not reversed and not included in Balance Sheet			0.00	0.00	0.00
a) Amount recoverable from RBI (Deaf amount) / amount payable to CO ( Bad	12110	16518848.00		16518848.00	0.00
b) Law charges debited (to P/L) but recoverable from borrowers/amount of law charges payable by borrowers	12120		0.00	0.00	0.00
<b>Sub-Total</b>	<b>12130</b>	<b>2047191674.00</b>		<b>2047191674.00</b>	<b>0.00</b>
					<b>1862711313.20</b>

Uttar Bihar Gramin Bank, Muzaffarpur

**Statement of Fixed Assets as on :: 31.03.2019**

Item No	Opening Balance as on 01.04.2018	Purchase During the half year ended	Purchase During the half year ended	Sale/transfer in during half year ended	Sale/transfer in during half year ended	Depreciation during the Half year ended	Depreciation during the half year ended	Total Depreciation	Closing Balance as on 31.03.2019
		30.09.2018	31.03.2019	30.09.2018	31.03.2019	30.09.2018	31.03.2019		
1	2	3	4	5	6	7	8	9	10
Furniture & Fixture	106756828.07	244260.40	286409.16	0.00	0.00	5350054.20	5365447.89	10715502.09	96571995.54
Plant & Machinery	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Safe deposit vault & lockers	54458030.87	456852.00	2681340.00	0.00	0.00	4118616.22	4319716.58	8438332.80	49157890.07
b) Lifts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Cars/Jeep	144691.05	0.00	0.00	18811.05	0.00	12588.00	12588.00	25176.00	100704.00
d) Other Vechiles (other than Cars & Jeeps)	4804.38	0.00	0.00	0.00	0.00	480.93	480.93	961.86	3842.52
e) Airconditioners/Room Airconditioner /Water coolers /Franking machine /Calculators /Typewriters /Office Machinery and Equipments /Heaters /Clocks & Other machinery & equip.	49587054.80	1137136.72	115974.00	0.00	41500.00	3804314.09	3809900.11	7614214.20	43184451.32
f) Calculating Machines /Encoders/Advances ledger posting machines	542351.70	0.00	0.00	0.00	0.00	40676.38	40676.38	81352.76	460998.94
Computers / Mini computers etc.	401332142.04	67904839.17	11356588.30	0.00	40100.00	128248389.82	130687413.72	258935803.54	221617665.97
<b>Total</b>	<b>612825902.91</b>	<b>69743088.29</b>	<b>14440311.46</b>	<b>18811.05</b>	<b>81600.00</b>	<b>141575119.64</b>	<b>144236223.61</b>	<b>285811343.25</b>	<b>411097548.36</b>

# Uttar Bihar Gramin Bank

(Sponsored by Central Bank of India)

Head Office:Kalambagh Chowk

Muzaffarpur



## Profit & Loss Account

for the year ended 31st March 2019

[ Amount in Rs. ]

	Sch. No.	Code No.	Year ended 31.03.2019 (Current Year)	Year ended 31.03.2018 (Previous Year)
<b>I. Income</b>				
Interest Earned	13	20020	13332351611.73	12940396489.30
Other Income	14	20030	871760628.51	761594845.58
Balance ( Gross Loss ) - transferred to other transaction in the Balance Sheet		20040	0.00	0.00
<b>Total</b>		<b>20050</b>	<b>14204112240.24</b>	<b>13701991334.88</b>
<b>II. Expenditure</b>				
Interest Expended	15	20070	7885471447.68	8844930648.04
Operating Expenses	16	20080	4460353445.62	4162256889.82
Provisions & Contingencies		21900	1690501107.67	2299340232.01
<b>Total</b>		<b>20050</b>	<b>14036326000.97</b>	<b>15306527769.87</b>
<b>III. Profit</b>				
Net Profit for the year		<b>20090</b>	167786239.27	-1604536434.99
Profit brought forward			306423527.15	1910959962.14
<b>Total</b>			<b>474209766.42</b>	<b>306423527.15</b>
<b>IV. Appropriations</b>				
Transfer to Statutory Reserves			33557248.00	0.00
Transfer to Investment Fluctuation Reserve			95000000.00	0.00
Transfer to Special Reserve			0.00	0.00
Reversal from Special Reserve			0.00	0.00
Balance Carried over to Balance Sheet			345652518.42	306423527.15
<b>Total</b>			<b>474209766.42</b>	<b>306423527.15</b>

(D. S. SHALIGRAM)  
GENERAL MANAGER

(RAJESH KUMAR)  
GENERAL MANAGER

For R.N.Singh & Co.  
Chartered Accountants  
Firm Registration No. : 322066E

(I. M. UTREJA)  
CHAIRMAN

(CA Chanakya Shree )  
Partner  
Mem. No. : 079322

(ANIL SHARMA)  
DIRECTOR

(M.K.BAJAJ)  
DIRECTOR

(S.A.SHANKER)  
DIRECTOR

(RAM SUNDAR SINGH)  
DIRECTOR

(BALA MURUGAN D.)  
DIRECTOR

(SANWAR BHARTI)  
DIRECTOR

Place :: Muzaffarpur  
Date :: 21.05.2019



## SCHEDULES

### **Schedule - 13 Interest Earned**

[ Amount in Rs ]

	Code No.	Year ended 31.03.2019 (Current Year)	Year ended 31.03.2018 (Previous Year)
<b>I. Interest on Advances other than Banks</b>			
Term Loans	20130	494448038.92	457638187.23
Demand Loans	20140	121559554.44	126176755.61
Cash Credit	20150	5775134436.67	4588330058.54
Overdrafts	20160	164708266.75	162391976.50
Export/Import Loans	20170	0.00	0.00
Others	20180	0.00	0.00
<b>Total - I</b>	<b>20190</b>	<b>6555850296.78</b>	<b>5334536977.88</b>
<b>II. Interest on Advances to Banks</b>			
Interest on loans /overdrafts to Banks	20210	0.00	0.00
Interest on Balance with banks outside of India	20220	0.00	0.00
<b>Total - II</b>	<b>20230</b>	<b>0.00</b>	<b>0.00</b>
<b>III. Interest on Bills Purchased /discounted</b>			
Interest on Bills purchased /discounted/negotiated(inland)	20250	0.00	0.00
Interest on Bills purchased /discounted/negotiated(foreign )	20260	0.00	0.00
Overdue interest on TT Discounted by other banks	20280	0.00	0.00
<b>Total - III</b>	<b>20290</b>	<b>0.00</b>	<b>0.00</b>
<b>IV. Discount on Bills, TTs, etc</b>			
Inland Bills /Local Bills Discounted/TTs purchased(sold)	20310	0.00	0.00
MMDP Bills Discounted/Rediscounted	20320	0.00	0.00
<b>Total - IV</b>	<b>20330</b>	<b>0.00</b>	<b>0.00</b>
<b>G. Total (I+II+III+IV)</b>	<b>20340</b>	<b>6555850296.78</b>	<b>5334536977.88</b>
<b>Segment wise Interest</b>			
Interest on Retail Advances	20346	6555850296.78	5334536977.88
Interest on Whole sale/Corporate Advances	20347	0.00	0.00
Other Banking Business	20348	0.00	0.00
Total of Interest Segment wise #	20349	6555850296.78	5334536977.88
<b>V. Income on investment</b>	<b>20350</b>	<b>4055406536.95</b>	<b>4052064368.58</b>
<b>VI. Interest on Balances with reserve Bank of India and other Inter Banks Fund</b>			
Balance with RBI	20370	0.00	0.00
Money at call with other Banks	20375	0.00	0.00
Interest on Balances on other Depsoit A/cs with other Banks	20376	2721094778.00	3539758060.66
<b>Total - VI</b>	<b>20380</b>	<b>2721094778.00</b>	<b>3539758060.66</b>
<b>VII. Others</b>			
Interest Received from Branches / NBO	20400	0.00	14037082.18
Interest Received from Central Office	20410	0.00	0.00
Others	20415	0.00	0.00
<b>Total - VII</b>	<b>20420</b>	<b>0.00</b>	<b>14037082.18</b>
<b>G. Total [ I to VII ]</b>	<b>20430</b>	<b>13332351611.73</b>	<b>12940396489.30</b>

# SCHEDULES

## **Schedule - 14 Other Income**

[ Amount in Rs. ]

	Code No.	Year ended 31.03.2019 (Current Year)	Year ended 31.03.2018 (Previous Year)
<b>I. Commission, Exchange &amp; Brokerage</b>			
<b>i. Commission / Brokerage (Inland)</b>			
Bills for collection	20460	5683642.56	6255793.11
Letter of Credit	20470	0.00	0.00
Letter of Guarantee / DPG	20480	0.00	213962.50
Bills purchased /discounted	20490	0.00	0.00
Payment of dividend /interest warrants of companies	20500	0.00	0.00
Safe Custody Accounts	20510	0.00	0.00
Sale & Purchase of shares & Securities	20520	0.00	0.00
Underwriting commission	20530	0.00	0.00
Incidental service charges	20540	175641125.93	118994979.57
Processing Charge	20541	3176328.12	2544149.48
Commitment Charges	20542	0.00	0.00
Government Business Transactions	20545	0.00	0.00
Commission on Travelers Cheques	20550	0.00	0.00
Commission on Bank assurance - life	20555	18308780.64	13202712.00
Commission on Bank assurance - Non life	20556	4705994.26	0.00
Commission on Demate Service	20557	0.00	0.00
Commission on Mutual fund products	20558	0.00	0.00
Others	20560	79441882.16	54844284.34
<b>Sub-Total</b>	<b>20570</b>	<b>286957753.67</b>	<b>196055881.00</b>
<b>ii. Commission / Brokerage [ Foreign ]</b>			
Bills for collection	20590	0.00	0.00
Letter of Credit ( Export )	20600	0.00	0.00
Letter of Credit ( Import )	20610	0.00	0.00
Letter of Guarantee / DPG	20615	0.00	0.00
Bills Purchased /Discounted	20620	0.00	0.00
<b>Sub-Total</b>	<b>20630</b>	<b>0.00</b>	<b>0.00</b>
<b>Total - I</b>		<b>286957753.67</b>	<b>196055881.00</b>
<b>II. Exchange</b>			
DD / TT ( Inland )	20650	10786137.56	8188905.84
DD / TT ( Foreign )	20660	0.00	0.00
<b>Total - II</b>	<b>20670</b>	<b>10786137.56</b>	<b>8188905.84</b>
<b>Total (I+II)</b>	<b>20680</b>	<b>297743891.23</b>	<b>204244786.84</b>
<b>II. Profit &amp; Loss on Sale of investments</b>	<b>20690</b>	<b>60544295.25</b>	<b>190760365.85</b>
III. Profit & Loss on revaluation of investments	20700	0.00	0.00
IV. Profit & Loss on sale of land,bidgs & other assets	20710	0.00	0.00
V. Profit & Loss on exchange transaction	20720	0.00	0.00
VI. Income earned by way of dividends etc from subsidiaries and/or joint ventures abroad /in India ( CO items )	20750	0.00	0.00
<b>VII. Miscellaneous Income</b>			
Rent on safe Deposit Lockers	20770	3089252.60	2843202.90
Recovery received in accounts written off	20780	4249293.29	6166512.59
Rent received from Occupants of Bank's Premises	20790	0.00	0.00
Others*	20800	506133896.14	357579977.40
<b>Sub-total</b>	<b>20810</b>	<b>513472442.03</b>	<b>366589692.89</b>
<b>Total</b>	<b>20820</b>	<b>871760628.51</b>	<b>761594845.58</b>

**Details of Other Miscellaneous Income (Code 20800)**

[ Amount in Rs. ]

	Code no.	Year ended 31.03.2019 (Current Year)	Year ended 31.03.2018 (Previous Year)
Miscellaneous Income	20800	71266623.24	7393798.14
Interest on PSLC	20800	182314286.00	275600000.00
PA Provision	20800	0.00	22984212.00
IBR Provision	20800	0.00	11486452.17
Inter Bank Provision	20800	5500000.00	7000000.00
Statutory Auditors Fee Provision	20800	18011.00	0.00
Dividend from Non SLR Investment	20800	241743.26	211525.35
SMS Charges	20800	20692952.10	17846304.40
Reimbursement of License Fee of UIDAI from Nabard	20800	2000000.00	0.00
Establishment of Aadhar Enrollment Centre	20800	2700000.00	0.00
Commission on Aadhar updation fee from UIDAI	20800	1398686.44	0.00
Provision on Govt Security - AFS	20800	206663982.00	0.00
Dacoity/Theft/Robbery Provision	20800	1100000.00	0.00
Bonus Provision	20800	237612.10	636413.34
Interest on Perpetual Bond	20800	0.00	14421272.00
CD Nominal Debit Provision reversal	20800	12000000.00	0.00
<b>Total</b>		<b>506133896.14</b>	<b>357579977.40</b>

## SCHEDULES

### **Schedule - 15 Interest Expended**

[ Amount in Rs. ]

	Code No.	Year ended 31.03.2019 (Current Year)	Year ended 31.03.2018 (Previous Year)
<b>I. Interest on Deposits</b>			
<b>i. Banks</b>			
Demand Deposits	20860	0.00	0.00
Term Deposits	20870	0.00	0.00
<b>ii. Others</b>			
a) Interest on Savings Deposits	20900	3482165763.40	3441582208.13
b) Interest on Term Deposits			
Interest on Fixed Deposits	20920	5340990.00	6179934.00
Interest on Quaterly Deposits	20925	225565785.00	227702412.00
Interest on Money Multiplier Deposits	20930	2461933727.20	2462124379.09
Interest on Recurring Deposits	20940	137697248.00	171273050.00
Interest on Cent Uttam Deposits	20945	0.00	0.00
Interest on FCNR (B) Deposits	20950	0.00	0.00
Interest on certificate of Deposits (Discount)	20960	0.00	0.00
Interest on other term deposits	20970	252244434.08	292534571.91
<b>Total - I</b>	<b>20980</b>	<b>6564947947.68</b>	<b>6601396555.13</b>
<b>II. Interest on Reserve Bank of India/Inter Bank Borrowings</b>			
Reserve Bank of India	21000	0.00	0.00
SBI / Other banks	21010	13872334.00	3593319.91
Exchange,compaid on TTs Discounted with Banks	21020	0.00	0.00
Interest paid on borrowings in Foreign currency and overdrafts from Banks outside india	21030	0.00	0.00
<b>Total - II</b>	<b>21040</b>	<b>13872334.00</b>	<b>3593319.91</b>
<b>III. Interest paid to others</b>			
Interest on borrowings paid to			
NSFDC	21070	2123243.00	2809947.00
NABARD	21080	1302289308.00	2233016756.00
NHB	21100	2238615.00	4114070.00
Perpetual Bond	21110	0.00	0.00
<b>Total - III</b>	<b>21120</b>	<b>1306651166.00</b>	<b>2239940773.00</b>
<b>IV. Others</b>			
Interest paid to Branches / NBO	21140	0.00	0.00
Interest paid to Central Office	21150	0.00	0.00
<b>Total - IV</b>	<b>21160</b>	<b>0.00</b>	<b>0.00</b>
<b>G. Total (I to IV)</b>	<b>21170</b>	<b>7885471447.68</b>	<b>8844930648.04</b>
<b>Details of Interest to SBI / Other Banks</b>			
Sponsor Bank	21090	13872334.00	3593319.91
State Bank of India	21010	0.00	0.00
Other Banks	21010	0.00	0.00

# SCHEDULES

## Schedule - 16 Operating Expenses

[ Amount in Rs. ]

	Code No.	Year ended 31.03.2019 (Current Year)	Year ended 31.03.2018 (Previous Year)
<b>I. Payment to and provisions for employees</b>			
Basic Pay	21200	1123238694.46	1209649835.14
Special Pay	21210	108926651.20	115653607.90
Dearness Allowance	21220	653629737.76	610400121.81
City Compensatory Allowance	21230	0.00	0.00
House Rent Allowance	21240	80589622.78	86541476.24
Medical Aid	21250	16797672.91	18053006.88
Leave Fare Concession	21260	8627056.46	16209642.39
Encashment of LFC	21261	0.00	0.00
Leave Encashment on LFC / LTC	21270	31251583.65	59082311.80
Leave Encashment for retirement	21271	101441444.35	160653265.00
Overtime	21280	0.00	29000.00
Bonus	21290	0.00	300000.00
Hospitalisation expenses	21291	6988009.53	7756171.04
Reimbursement of Tuition fees (JAIIB/CAIIB)	21292	0.00	0.00
Reimbursement of exam fee /award for passing /JAIIB/CAIIB/Computer programme	21293	0.00	0.00
Other Expenses	21300	10221941.59	12226376.68
Staff Welfare Expenses	21310	0.00	0.00
Contribution to Provident Fund	21320	70404938.04	75370993.67
Contribution to Pension Fund ( CO item )	21330	0.00	0.00
Contribution to Gratuity Fund ( CO item )	21340	311546140.00	277546511.00
Contribution to leave encashment	21345	0.00	0.00
Ex-Gratia Payment (CO items )	21350	600000.00	0.00
Ex-Gratia paid to Pre Retirees (CO items )	21360	0.00	0.00
Provision for Wage Revision/Bipartite Settlement ( CO items )	21370	40000000.00	0.00
<b>Total - I</b>	<b>21385</b>	<b>2564263492.73</b>	<b>2649472319.55</b>
<b>II. Rent, Taxes &amp; lighting</b>			
Rent paid to Office Premises	21400	45834386.97	43101275.90
Rent Paid for other premises	21410	0.00	0.00
Municipal /Other Taxes on Bank's Property	21420	0.00	0.00
Lighting expenses	21430	15566931.97	12421111.58
Generator expenses	21431	152345674.58	152512276.47
<b>Total - II</b>	<b>21440</b>	<b>213746993.52</b>	<b>208034663.95</b>
<b>III. Printing &amp; Stationery</b>	<b>Total - III</b>	21450	8571908.92
<b>IV. Advertisement &amp; Publicity</b>	<b>Total - IV</b>	21460	1767191.50
<b>V. Depreciation on Banks Property (CO item)</b>			
Depreciation on Buildings	21480	0.00	0.00
Depreciation on Furniture & Fixture	21490	285811343.25	277028111.29
<b>Total - V</b>	<b>21500</b>	<b>285811343.25</b>	<b>277028111.29</b>
<b>VI. Director's Fees, Allowances &amp; Expenses ( CO items )</b>	<b>Total - VI</b>	<b>21510</b>	<b>0.00</b>

	Code No.	Year ended 31.03.2019 (Current Year)	Year ended 31.03.2018 (Previous Year)
<b>VII. Auditor's Fees &amp; Expenses</b>			
Statutory Central Auditors / Branch Auditors	21530	6303841.62	3779445.50
Branch Auditors	21540	0.00	0.00
Travelling & other expenses incurred	21549	0.00	0.00
Travelling and Other Expenses	21550	0.00	0.00
Hotel, Boarding/lodging Expenses reimbursed	21551	0.00	0.00
Hotel, Boarding/lodging Expenses incurred	21552	0.00	0.00
<b>Total - VII</b>	<b>21560</b>	<b>6303841.62</b>	<b>3779445.50</b>
<b>VIII. law charges</b>	<b>Total - VIII</b>	<b>21580</b>	<b>12150094.29</b>
<b>IX. Postages, Telegrams, Telephones etc</b>			
Postages & Telegrams	21600	2820664.51	2701403.63
Telephones	21610	3377462.88	4386331.99
Telex / Fax	21611	0.00	0.00
Amount paid for leased lines / ISDN connections	21612	0.00	0.00
Payment for VSAT Bandwidth	21613	10500.00	0.00
<b>Total - IX</b>	<b>21620</b>	<b>6208627.39</b>	<b>7087735.62</b>
<b>X. Repairs &amp; Maintenance</b>			
<b>Repair, Renovation &amp; Maintenance charges on</b>			
Bank's own property ( law & buildings )	21650	0.00	0.00
Furniture & Fixtures	21660	1034605.28	1960242.75
Car & Jeep only	21661	23297.00	28317.00
Annual mentainance charge	21662	48735110.43	41808997.50
<b>Total - X</b>	<b>21670</b>	<b>49793012.71</b>	<b>43797557.25</b>
<b>XI. Insurance</b>			
Insurance	21690	16439320.43	9411168.32
Deposit Insurance ( CO items )	21700	139810957.00	127917762.50
<b>Total - XI</b>	<b>21710</b>	<b>156250277.43</b>	<b>137328930.82</b>
<b>XII. Other Expenditure</b>			
Travelling Expenses	21730	15786904.32	17722065.20
Hotel lodging/Boarding Expenses	21731	0.00	0.00
Diem Allowance paid	21732	0.00	0.00
Travelling Expenses - Officers	21733	0.00	0.00
Travelling Expenses - Clerks	21734	0.00	0.00
Travelling Expenses - Sub staffs	21735	0.00	0.00
Hotel lodging/Boarding Expenses -Officers	21736	0.00	0.00
Hotel lodging/Boarding Expenses - Clerks	21737	0.00	0.00
Hotel lodging/Boarding Expenses -Substaffs	21738	0.00	0.00
Local Conveyance paid / reimbursed	21740	0.00	0.00
Diem Allowance paid -Officers	21741	0.00	0.00
Diem Allowance paid - Clerks	21742	0.00	0.00
Diem Allowance paid - Substaffs	21743	0.00	0.00
Reimbursement of conveyance Expenses to eligible officers	21750	0.00	0.00
Petrol Expenses for Cars & Jeeps	21760	195274.00	330591.00
Expenses for Vehicles Other than Cars and Jeeps	21761	17721811.05	20732795.24
Maintenance Expenses of Transit House	21770	0.00	0.00
<b>Sub Total C/f (21730 to 21770)</b>	<b>21775</b>	<b>33703989.37</b>	<b>38785451.44</b>

	Code No.	Year ended 31.03.2019 (Current Year)	Year ended 31.03.2018 (Previous Year)
<b>Sub Total B/f (21730 to 21770)</b>	21775	<b>33703989.37</b>	<b>38785451.44</b>
Entertainment expenses for customers / outsiders	21780	0.00	0.00
Hospitality Expenses	21781	0.00	0.00
Expenses on food / Beverage to staff in office premises	21782	3089086.00	3057501.00
Fee paid for attending seminar /conference	21783	0.00	0.00
Conference/meeting Expenses of staff out side office premises	21784	0.00	0.00
Payment made to staff recreation club	21785	0.00	0.00
payment made to staff sports club	21786	0.00	0.00
Expenses for participating /Sponsoring of sports tournaments	21787	0.00	0.00
Payment /reimbursement to eligible officers towards membership/annual fees for clubs	21788	0.00	0.00
Any other club facility fees	21789	0.00	0.00
Wages paid to sweepers and casual labour	21790	67632753.91	57992502.00
Festival / Celebration expenses	21791	0.00	0.00
Gifts Articles	21792	0.00	0.00
Penal Intt. Paid for delay collection of cheque	21793	0.00	0.00
Petty Cash Expenses	21800	0.00	0.00
Presentation Articles with Banks Logo	21805	0.00	0.00
Currency Chest maintenance and guarding expenses	21810	0.00	0.00
Clearing House Charges	21820	1636760.69	1686356.64
Fees for revenue /concurrent /other audits	21830	1454000.00	1823735.00
Professional Fees Paid	21840	1215000.00	2095634.00
Premium paid to ECGC & Other corporations	21850	0.00	0.00
Newspapers / Journals	21860	532879.00	544484.00
Donations to institutions	21870	0.00	0.00
Banking Cash Transaction Tax Paid	21871	0.00	0.00
Reimbursement of Driver's Salary	21872	0.00	0.00
Payment made to trust fund as per S.C. Order	21873	0.00	0.00
Others*	21880	1046222193.29	697653133.37
<b>Total - XII</b>	<b>21895</b>	<b>1155486662.26</b>	<b>803638797.45</b>
<b>Operating Expenses</b>	<b>Total ( I to XII)</b>	<b>20080</b>	<b>4460353445.62</b>
<b>XIII.Provisions &amp; Contingencies (CO items )</b>	<b>21900</b>	<b>1690501107.67</b>	<b>2299340232.01</b>
<b>G. Total ( I to XIII )</b>	<b>21910</b>	<b>6150854553.29</b>	<b>6461597121.83</b>

**Details of Others\* (Code 21880)**

[ Amount in Rs. ]

	Code no.	Year ended 31.03.2019 (Current Year)	Year ended 31.03.2018 (Previous Year)
Expenses on Security Guard	21880	24651596.44	23967117.10
Vardi Expenses (Liveries)	21880	294168.00	300183.00
Branch Shifting & Opening Expenses	21880	375531.88	969086.00
Expenses on Commission of GMDS/DDS Agent	21880	34494985.00	29912405.00
Incentive amount paid to Staff	21880	32000.00	225000.00
Data Processing Expenses	21880	121491.00	140616.60
Local Conveyance Paid	21880	971741.61	721581.05
Credit /Recovery /Multipurpose Camp Expenses	21880	85320.00	38591.00
Photostat /Xerox charges	21880	5290771.96	5280966.41
Any other Misc. Expenses	21880	175515171.17	119378643.86
Reversal of intt. Subvention KCC on STSAO Refinance	21880	0.00	147958098.00
Expenses of Area/Branch Managers Meeting	21880	801644.96	417149.28
CBS Expenses	21880	166371005.66	121243039.00
Financial Inclusion Expenses	21880	320096878.94	209082372.06
PF Admisntrative Charge	21880	1690063.00	1212481.00
Cost of ATM / Rupay Debit Card / Rupay Kishan Card	21880	5754307.56	14840844.21
Deferred Tax	21880	-24966483.00	-11468163.00
Sacrifice Amont on Loan A/cs	21880	334641999.11	33433122.80
<b>Total of Code no 21880</b>		<b>1046222193.29</b>	<b>697653133.37</b>

**Details of Provisions & Contingencies (Code 21900)**

[ Amount in Rs. ]

	Code no.	Year ended 31.03.2019 (Current Year)	Year ended 31.03.2018 (Previous Year)
Provision on NPA	21900	644753561.16	1790542462.01
Provision on PA	21900	24151486.51	0.00
Provision on Dacoity	21900	2015000.00	2500000.00
Provision on Fraud	21900	0.00	4977000.00
Provision on Govt. Security - AFS	21900	0.00	501320770.00
Provision on CBI & Other Bank A/c	21900	12481060.00	0.00
Provision on Pension A/c	21900	1000000000.00	0.00
Provision on Income Tax FY 2018-19	21900	7100000.00	0.00
<b>Total of Code no 21900</b>		<b>1690501107.67</b>	<b>2299340232.01</b>