

## FORM A

**BALANCE SHEET****Punjab Gramin Bank**

Head Office: Markfed Road, Kapurthala

**AS ON 31.03.2025**

(Amount Rs. in '000')

PARTICULARS	Schedule Number	As on 31.03.2025	As on 31.03.2024
<b>CAPITAL &amp; LIABILITIES</b>			
Capital	1	25,36,64	25,36,64
Reserves and Surplus	2	1599,79,07	1446,36,69
Deposits	3	15778,21,05	14274,73,52
Borrowings	4	3276,57,37	3395,68,26
Other Liabilities & Provisions	5	213,48,16	266,18,45
<b>TOTAL</b>		<b>208,93,42,29</b>	<b>19408,33,56</b>
<b>ASSETS</b>			
Cash & Balance with Reserve Bank of India	6	633,18,02	669,69,89
Balances with Banks & Money at call and short notice	7	3320,87,93	2688,18,13
Investments	8	4643,91,28	5158,67,77
Advances	9	11550,89,82	10396,52,19
Fixed Assets	10	30,95,19	28,80,57
Other Assets	11	713,60,05	466,45,01
<b>TOTAL</b>		<b>20893,42,29</b>	<b>19408,33,56</b>
Contingent Liabilities	12	69,49,62	50,23,27
Principal Accounting Policies	17	-	-
Notes on Accounts	18	-	-
Bills for collection		9,94,55	9,43,82

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

*Nitin Mohan*  
Senior Manager

*General Manager*  
General Manager

*Chairman*  
Chairman

*Director*  
Director

*Director*  
Director

*Director*  
Director

*Director*  
Director

*Director*  
Director

Place: Kapurthala  
Date : 12.05.2025

For DAVINDER PAL SINGH  
CHARTERED ACCOUNTANT  
FRN NO. : 77601N



(DAVINDER PAL SINGH)  
PARTNER (M.NO.086596)  
UDIN - 25086596 BM GYGX 2921

**FORM B****PROFIT & LOSS ACCOUNT****Punjab Gramin Bank**

Head Office: Markfed Road, Kapurthala

**For the Year ended 31.03.2025**

(Amount Rs .in '000')

PARTICULARS	Schedule Number	For the Year ended 31.03.2025	For the Year ended 31.03.2024
<b>INCOME</b>			
Interest Earned	13	1553,70,78	1385,85,16
Other Income	14	233,17,28	191,96,26
<b>TOTAL</b>		<b>1786,88,06</b>	<b>1577,81,42</b>
<b>EXPENDITURE</b>			
Interest Expended	15	982,33,10	882,63,68
Operating Expenses	16	514,77,19	406,96,30
Provisions and Contingencies		84,28,80	99,61,68
Principal Accounting Policies	17		
Notes on Accounts	18		
<b>TOTAL</b>		<b>1581,39,09</b>	<b>1389,21,66</b>
<b>PROFIT</b>			
Profit for the period before Tax		205,48,97	188,59,76
Less: Provisions for Income Tax		52,14,66	47,64,36
(Add) / Less: Prov. For deferred Tax Liability		(28,81)	(17,98)
Net Profit for the period after Tax		153,63,12	141,13,38
Profit brought forward		787,63,20	695,99,00
Prev. Yr. Tax adjustment		(20,74)	2,00,88
<b>Profit available for appropriation</b>		<b>941,05,88</b>	<b>839,13,26</b>
<b>APPROPRIATIONS</b>			
Transfer to Statutory Reserves		41,09,79	37,71,95
Transfer to Other Reserves		23,95,25	13,78,11
Balance c/o to Balance Sheet		876,00,54	787,63,20
<b>TOTAL</b>		<b>941,05,58</b>	<b>839,13,26</b>

*Albir mahaya*  
Senior Manager

*[Signature]*  
General Manager

*[Signature]*  
Chairman

*[Signature]*  
Director

*[Signature]*  
Director

*[Signature]*  
Director

*[Signature]*  
Director

*[Signature]*  
Director

Place: Kapurthala  
Date : 12.05.2025

For DAVINDER PAL SINGH &amp; CO.

CHARTERED ACCOUNTANTS

FRN: NO. 007601N

(DAVINDER PAL SINGH)  
PARTNER (M.NO. 006596)

UDIN - Q5086596BM GYGX 2921





## SCHEDULE – 1

### CAPITAL

(Amount Rs. in '000')

PARTICULARS	As on 31.03.2025	As on 31.03.2024
<b>1. For Nationalised Banks</b>		
Capital (Fully owned by Central Govt.)	-	-
<b>2. For Banks incorporated outside India</b>		
i). The amount brought in by bank by way of start up capital as prescribed by RBI.	-	-
ii). Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949	-	-
<b>TOTAL</b>	-	-
<b>3. For other Banks</b>		
<b>Authorized Capital</b>		
200,00,00,000 Shares of Face value Rs. 10/- (Previous Year 200,00,00,000 Shares of Face value Rs. 10/-)	2000,00,00	2000,00,00
<b>Issued Capital</b>		
2,53,66,450 Shares of Face value Rs. 10/- (Previous Year 2,53,66,450 Shares of Face value Rs. 10/-)	25,36,64	25,36,64
<b>Subscribed Capital</b>		
2,53,66,450 Shares of Face value Rs. 10/- (Previous Year 2,53,66,450 Shares of Face value Rs. 10/-)	25,36,64	25,36,64
<b>Paid up Capital</b>		
2,53,66,450 Shares of Face value Rs. 10/- (Previous Year 2,53,66,450 Shares of Face value Rs. 10/-)	25,36,64	25,36,64





## SCHEDULE – 2

### RESERVES AND SURPLUS

(Amount Rs. in '000')

PARTICULARS	As on 31.03.2025	As on 31.03.2024
<b>1. Statutory Reserves</b>		
- Opening balance at the beginning of the year	442,47,91	404,75,96
- Additions during the year	41,09,79	37,71,95
- Deductions during the year	-	-
<b>TOTAL</b>	<b>483,57,70</b>	<b>442,47,91</b>
<b>2. Capital Reserves</b>		
- Opening balance at the beginning of the year	38,20,27	35,53,40
- Additions during the year	3,87,02	2,66,87
- Deductions during the year	-	-
<b>TOTAL</b>	<b>42,07,29</b>	<b>38,20,27</b>
<b>3. Share Premium</b>		
- Opening balance at the beginning of the year	-	-
- Additions during the year	-	-
- Deductions during the year	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>
<b>4. Revenue and other Reserves</b>		
- Opening balance at the beginning of the year	166,94,07	166,94,07
- Additions during the year	-	-
- Deductions during the year	-	-
<b>TOTAL</b>	<b>166,94,07</b>	<b>166,94,07</b>
<b>5. Balance in Profit and Loss account</b>	<b>876,00,54</b>	<b>787,63,20</b>
<b>6. Invest. Fluctuations Reserves</b>		
- Opening balance at the beginning of the year	11,11,24	-
- Additions during the year	20,08,23	11,11,24
- Deductions during the year	-	-
<b>TOTAL</b>	<b>31,19,47</b>	<b>11,11,24</b>
<b>GRAND TOTAL</b>	<b>1599,79,07</b>	<b>1446,36,69</b>







## SCHEDULE - 3 DEPOSITS

(Amount Rs.in '000')

Sr. No.	PARTICULARS	As on 31.03.2025	As on 31.03.2024
<b>A.</b>			
1	<b>Demand Deposits</b>		
	i) From Banks	-	-
	ii) From Others	555,26,88	475,23,36
2.	<b>Saving Bank Deposits</b>	5536,00,06	5249,99,79
3.	<b>Term Deposits</b>		
	i) From Banks	700,61,31	788,40,10
	ii) From Others	8986,32,80	7761,10,27
	<b>TOTAL</b>	<b>15778,21,05</b>	<b>14274,73,52</b>
<b>B. i)</b>	<b>Deposits of branches in India</b>	<b>15778,21,05</b>	<b>14274,73,52</b>
	ii) Deposits of branches outside India	-	-
	<b>TOTAL</b>	<b>15778,21,05</b>	<b>14274,73,52</b>





## SCHEDULE - 4 **BORROWINGS**

(Amount Rs. in '000')

Sr. No.	PARTICULARS	As on 31.03.2025	As on 31.03.2024
1.	<b>Borrowings in India</b>		
	i) Reserve Bank of India	-	124,99,94
	ii) Other Banks	314,82,17	253,94,93
	iii) Other institutions and Agencies (including NABARD & NHB)	2961,75,20	3016,73,39
	iv) Demand Loan	-	-
2.	<b>Borrowings outside India</b>	-	-
	<b>TOTAL</b>	<b>3276,57,37</b>	<b>3395,68,26</b>





**SCHEDULE - 5**  
**OTHER LIABILITIES & PROVISIONS**

(Amount Rs .In '000')

Sr. No.	PARTICULARS	As on 31.03.2025	As on 31.03.2024
1.	Bills payable	1,30,83	1,44,40
2.	Inter office Adjustments (Net)	-	-
3.	Interest accrued	19,07,41	18,80,74
4.	Others (including provisions)	193,09,92	245,93,31
	<b>TOTAL</b>	<b>213,48,16</b>	<b>266,18,45</b>







**SCHEDULE – 6**  
**CASH IN HAND AND BALANCES**  
**WITH RESERVE BANK OF INDIA**

(Amount Rs .in '000')

Sr. No.	PARTICULARS	As on 31.03.2025	As on 31.03.2024
1.	Cash In hand	33,16,08	39,54,19
2.	Balance with Reserve Bank of India		
i)	In Current Accounts	600,01,94	630,15,70
ii)	In other Accounts	-	-
	<b>TOTAL</b>	<b>633,18,02</b>	<b>669,69,89</b>







**SCHEDULE - 7**  
**BALANCES WITH BANKS AND**  
**MONEY AT CALL & SHORT NOTICES**

(Amount Rs. in '000')

Sr. No.	PARTICULARS	As on 31.03.2025	As on 31.03.2024
1.	<b>In India</b>		
	<b>i) Balances with Banks</b>		
	a) In Current Accounts	37,87,93	28,18,13
	b) In other Deposit Accounts	3283,00,00	2660,00,00
	<b>SUB TOTAL</b>	<b>3320,87,93</b>	<b>2688,18,13</b>
	<b>ii) Money at call &amp; short notice</b>		
	a) With Banks	-	-
	b) With Other Institutions	-	-
	<b>SUB TOTAL</b>	<b>-</b>	<b>-</b>
	<b>TOTAL</b>	<b>3320,87,93</b>	<b>2688,18,13</b>
2.	<b>Outside India</b>		
	i) In Current Accounts	-	-
	ii) In Other Deposit Accounts	-	-
	iii) Money at Call & Short Notice	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>
	<b>GRAND TOTAL</b>	<b>3320,87,93</b>	<b>2688,18,13</b>





## SCHEDULE – 8 **INVESTMENTS**

(Amount Rs .in '000')

Sr. No.	PARTICULARS	As on 31.03.2025	As on 31.03.2024
1.	<b>Investments in India in:</b>		
	i) Government securities	4534,14,19	5038,74,50
	ii) Other approved securities	-	-
	iii) Shares	-	-
	iv) Debentures and Bonds/Financial institutions(PSU)	94,78,44	104,94,62
	v) Subsidiaries and/or joint ventures	-	-
	vi) Others – <i>Corporate Bonds</i>	14,98,65	14,98,65
	<b>TOTAL</b>	<b>4643,91,28</b>	<b>5158,67,77</b>
2.	<b>Investments outside India in :</b>		
	i) Govt. securities (including local authorities)	-	-
	ii) Subsidiaries and/or joint ventures abroad	-	-
	iii) Other investments	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>
	<b>GRAND TOTAL</b>	<b>4643,91,28</b>	<b>5158,67,77</b>
	<b>Gross Value of Investments</b>	<b>4643,91,28</b>	<b>5158,67,77</b>
	<b>Depreciation for Investments</b>	<b>-</b>	<b>-</b>
	<b>Investments net of provision</b>	<b>4643,91,28</b>	<b>5158,67,77</b>







## SCHEDULE - 9

### ADVANCES

(Amount Rs .in '000')

Sr. No.	PARTICULARS	As on 31.03.2025	As on 31.03.2024
<b>1 A</b>		-	-
i)	Bills purchased and discounted		
ii)	Cash credits, Overdraft and Loans repayable on demand	8969,09,95	8490,25,11
iii)	Term loans	2581,79,87	1906,27,08
	<b>TOTAL</b>	<b>11550,89,82</b>	<b>10396,52,19</b>
<b>B.</b>		11205,70,37	10396,52,19
i)	Secured by Tangible assets		
ii)	Covered by Bank/Govt. Guarantees	-	-
iii)	Unsecured	345,19,45	-
	<b>TOTAL</b>	<b>11550,89,82</b>	<b>10396,52,19</b>
<b>C.</b>	<b>Advances in India</b>		
i)	Priority sector	10039,02,69	9422,00,70
ii)	Public sector	-	-
iii)	Banks	-	-
iv)	Others	1511,87,13	974,51,49
	<b>TOTAL</b>	<b>11550,89,82</b>	<b>10396,52,19</b>
<b>2.</b>	<b>Advances outside India</b>		
i)	Due from banks	-	-
ii)	Due from others	-	-
a)	Bills purchased and discounted	-	-
b)	Syndicated loans	-	-
c)	Others	-	-
	<b>TOTAL</b>	-	-
	<b>GRAND TOTAL</b>	<b>11550,89,82</b>	<b>10396,52,19</b>
	<b>Total Advances</b>	<b>12097,22,28</b>	<b>10956,56,23</b>
	<b>Less Provision for NPAs</b>	<b>546,32,46</b>	<b>560,04,04</b>
	<b>Add IBPC Issued</b>	-	-
	<b>Less IBPC Purchased</b>	-	-
	<b>Net Advances</b>	<b>11550,89,82</b>	<b>10396,52,19</b>





## SCHEDULE - 10 FIXED ASSETS

(Amount Rs .in '000')

Sr. No.	PARTICULARS	As on 31.03.2025	As on 31.03.2024
1.	<b>Premises</b>		
	i At cost as at the beginning of the year	-	-
	ii Additions during the year	-	-
	iii Deductions during the year	-	-
	iv Depreciation to date	-	-
2.	<b>Other fixed assets (including Furniture &amp; Fixture)</b>		
	i At cost as at the beginning of the year	97,90,45	88,07,77
	ii Additions during the year	9,85,86	11,99,47
	iii Deductions during the year	39,22	2,16,88
	iv Depreciation to date	76,41,90	69,09,79
	<b>TOTAL</b>	<b>30,95,19</b>	<b>28,80,57</b>







**SCHEDULE - 11**  
**OTHER ASSETS**

(Amount Rs. In '000')

Sr. No.	PARTICULARS	As on 31.03.2025	As on 31.03.2024
1.	Inter office adjustment (Net)	11,92,75	5,29,82
2.	Interest Accrued on Advances & Investments	504,07,80	193,36,23
3.	Tax paid in advance/Tax deducted at source	58,39,32	70,94,25
4.	Stationary and Stamps in hands	67,57	64,23
5.	Non-banking assets acquired in satisfaction of Claims	-	-
6.	Others	138,52,61	196,20,48
	<b>TOTAL</b>	<b>713,60,05</b>	<b>466,45,01</b>





**SCHEDULE – 12**  
**CONTINGENT LIABILITIES**

(Amount Rs .in '000')

Sr. No.	PARTICULARS	As on 31.03.2024	As on 31.03.2024
1.	Claims against the bank not acknowledged as debts	25,55	33,68
2.	Liability for partly paid investment	-	-
3.	Liability on account of outstanding forward exchange contracts	-	-
4.	Guarantees given on behalf of constituents		
a)	In India	2,26,42	1,79,29
b)	Outside India	-	-
5.	Acceptances, Endorsements and other obligations (net of Cash Margin)	-	-
6.	Other items for which the bank is contingently liable	66,97,65	48,10,30
	<b>TOTAL</b>	<b>69,49,62</b>	<b>50,23,27</b>
S.No. 6	Amount of inoperative deposits lying with RBI (DEAF)	66,97,65	48,10,30







**SCHEDULE - 13**  
**INTEREST EARNED**

(Amount Rs. In '000')

Sr. No.	PARTICULARS	For the Year ended 31.03.2025	For the Year ended 31.03.2024
1.	Interest /Discount on Bills/Advances	988,14,78	820,60,47
2.	Income on Investment	332,31,71	347,89,64
3.	Interest on balances with RBI and other Inter Bank Funds	232,31,81	216,66,29
4.	Others	92,48	68,76
	<b>TOTAL</b>	<b>1553,70,78</b>	<b>1385,85,16</b>





## SCHEDULE – 14

### OTHER INCOME

(Amount Rs.in '000')

Sr. No.	PARTICULARS	For the Year ended 31.03.2025	For the Year ended 31.03.2024
1.	Commission, Exchange & Brokerage	36,71,72	35,08,16
2.	Profit on Sale / Redemptions of Investments	13,82,42	9,65,85
	Less : Loss on sale / redemption on Investments	78,64	10,72,52
3.	Profit on revaluation of Investment	-	-
	Less : Loss on revaluation of Investments	-	-
4.	Profit on sale of land, buildings and other assets	1,93	13,27
	Less : Loss on sale of land, buildings and other assets	63	2,67
5.	Profit on exchange transactions	-	-
	Less : Loss on exchange transactions	-	-
6.	Income earned - ( <i>Insurance Business</i> )	5,08,99	4,82,14
7.	Misc. Income	178,31,49	153,02,03
	<b>TOTAL</b>	<b>233,17,28</b>	<b>191,96,26</b>







**SCHEDULE - 15**  
**INTEREST EXPENDED**

(Amount Rs.in '000')

Sr. No.	PARTICULARS	For the Year ended 31.03.2025	For the Year ended 31.03.2024
1.	Interest on Deposits	815,84,47	719,75,94
2.	Interest on Reserve Bank of India / Inter Bank Borrowings	166,48,63	162,87,74
3.	Others	-	-
	<b>TOTAL</b>	<b>982,33,10</b>	<b>882,63,68</b>





**SCHEDULE - 16**  
**OPERATING EXPENSES**

(Amount Rs. in '000')

Sr. No.	PARTICULARS	For the Year ended 31.03.2025	For the Year ended 31.03.2024
1.	Payments to and Provision for Employees	382,63,38	292,21,78
2.	Rent, Taxes and Lighting	19,80,92	17,87,15
3.	Printing and Stationery	6,11,51	5,78,54
4.	Advertisement and Publicity	36,47	24,81
5.	Depreciation on Bank's Property	7,69,21	6,98,11
6.	Directors Fees, Allowances and Expenses	-	-
7.	Auditors Fees and Expenses (including branch auditors)	55,47	45,91
8.	Law Charges	3,17,54	77,18
9.	Postage, Telegrams and Telephones etc.	6,46,13	7,23,16
10.	Repairs and Maintenance	2,01,95	1,81,05
11.	Insurance	21,36,35	19,12,63
12.	Other Expenditure	64,58,26	54,45,98
	<b>TOTAL</b>	<b>514,77,19</b>	<b>406,96,30</b>

