

FORM B
PROFIT & LOSS ACCOUNT
 OF
Punjab Gramin Bank
 Head Office: Jalandhar Road, Kapurthala
 FOR THE YEAR ENDED
31.03.2016

(Amount Rs .in '000')

PARTICULARS	Schedule Number	During the Period 01.04.2015 to 31.03.2016	During the Period 01.04.2014 to 31.03.2015
INCOME			
Interest earned	13	6230021	5601625
Other income	14	214613	130320
TOTAL		6444634	5731945
EXPENDITURE			
Interest expended	15	4349792	3984159
Operating expenses	16	1082351	922504
Provisions and contingencies		105700	50261
Principal Accounting Policies	17		
Notes on Accounts	18		
TOTAL		5537843	4956924
PROFIT			
Profit for the year before tax		906791	775021
Less: provisions for I/Tax		303530	261775
Add (+) / (Less) (-): Prov. For deferred tax Lib.		-15220	1775
Net Profit for the year after Tax		588041	515021
Profit brought forward		2907782	2547765
Prev. Yr. Tax adjustment		-7238	
Profit available for appropriation		3488585	3062786
APPROPRIATIONS			
Transfer to Statutory Reserves		181358	155004
Transfer to Other Reserves		10822	0
Balance c/o to Balance Sheet		3296405	2907782
TOTAL		3488585	3062786

The Schedules referred to above form an integral part of the Profit & Loss Account

[Signature]
Chief Manager

[Signature]
General Manager

[Signature]
General Manager

[Signature]
General Manager

[Signature]
Chairman

[Signature]
Director

[Signature]
Director

[Signature]
Director

[Signature]
Director

Director

Director

For V.P. Bhalla & Associates

Chartered Accountants
(FRN 006105)

Date: 23.05.2016
Place: Kapurthala



[Signature]
(Rajesh Anand)
Partner (M No.089882)



SCHEDULE – 13

INTEREST EARNED

(Amount Rs .in '000')

Sr. No.	PARTICULARS	During the Period 01.04.2015 to 31.03.2016	During the Period 01.04.2014 to 31.03.2015
1.	Interest /Discount on Bills/Advances	3313992	2863674
2.	Income on investment	1036646	940183
3.	Interest on balances with RBI and other inter bank funds	1879383	1797768
4.	Others	-	-
	TOTAL	6230021	5601625



