

**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
<b>INCOME</b>			
Interest earned	13	6230021	5601625
Other income	14	214613	130320
<b>TOTAL</b>		<b>6444634</b>	<b>5731945</b>
<b>EXPENDITURE</b>			
Interest expended	15	4349792	3984159
Operating expenses	16	1082351	922504
Provisions and contingencies		105700	50261
Principal Accounting Policies	17		
Notes on Accounts	18		
<b>TOTAL</b>		<b>5537843</b>	<b>4956924</b>
<b>PROFIT</b>			
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	
<b>Profit</b> available for appropriation		<b>3488585</b>	<b>3062786</b>
<b>APPROPRIATIONS</b>			
Transfer to Statutory Reserves		181358	155004
Transfer to Other Reserves		10822	0
Balance c/o to Balance Sheet		3296405	2907782
<b>TOTAL</b>		<b>3488585</b>	<b>3062786</b>

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



(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	-	-
	<b>TOTAL</b>	<b>6230021</b>	<b>5601625</b>



