



**DAKSHIN BIHAR GRAMIN BANK, HEAD OFFICE, PATNA**  
(Sponsored by Punjab National Bank)

**BALANCE SHEET AS ON 31.03.2019**

<b>CAPITAL &amp; LIABILITIES</b>	<b>AS ON 31.03.2019</b>	<b>AS ON 01.01.2019</b>
Capital	2814696	2814696
Reserves & Surplus	2584872	4855680
Deposits	185614192	172697652
Borrowings	35783330	44349084
Other Liabilities & Provisions	2333826	2950585
<b>Total</b>	<b>229130916</b>	<b>227667697</b>
<b>ASSETS</b>		
Cash & Balance with Reserve Bank of India	8743676	8023858
Balance with Banks & Money at Call & Short Notice	46731666	49747015
Investments	80634667	77581759
Advances	84870900	82712653
Fixed Assets	472290	609086
Other Assets	7677716	8993326
<b>Total</b>	<b>229130916</b>	<b>227667697</b>
Contingent Liabilities	621948	335316
Bills for Collection	86476	176666

FOR M/s. JAISWAL BRAJESH & CO.  
CHARTERED ACCOUNTANTS  
Sd/-  
(CA AMITABH KUMAR SRIVASTAVA)  
Partner

**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2019**

(Rs.000 Omitted)

<b>PARTICULARS</b>	<b>FOR THE QUARTER ENDED 31.03.2019</b>
<b>INCOME</b>	
Interest Earned	3315626
Other Income	613599
<b>Total</b>	<b>3929225</b>
<b>EXPENDITURE</b>	
Interest Expended	2466400
Operating Expenses	1164805
Provisions & Contingencies	2536207
<b>Total</b>	<b>6167412</b>
<b>PROFIT/LOSS</b>	
Net profit/Loss(-)	(2238187)
Less, Provision for Tax liabilities	164004
<b>Profit after Tax</b>	<b>(2402191)</b>
Deferred Tax Adjustment (net)	48427
Written Back Tax Assets	82955
Balance	(2270809)
<b>Appropriation</b>	
Transfer to Investment Fluctuation Reserve	
Transfer to Other Reserve	(2270809)
<b>Total</b>	<b>(2270809)</b>
Earnings per Share (FV Rs.10/- per Share) Rs.	<b>(32.27)</b>

FOR DAKSHIN BIHAR GRAMIN BANK  
Sd/-  
(PRANAY KUMAR MOHANTY)  
CHAIRMAN