

ELLAQUAI DEHATI BANK, SRINAGAR				
Balance Sheet as on 31.03.2021 (Audited)				
Form A		(Amt. in Rs.)		
	Capital & Liabilities	Schedule	Current Year as at 31.03.2021	Previous Year as at 31.03.2020
1	Capital			
	Share Capital	1	2,239,843,000.00	2,161,543,000.00
	Share Capital Deposit	1-A	0.00	0.00
	Perpetual Bonds		41,093,000.00	41,093,000.00
2	Reserve & Surplus	2	0.00	0.00
3	Deposits	3	12,116,802,607.04	10,999,915,667.94
4	Borrowings	4	0.00	29,248,400.00
5	Other Liabilities & Provisions	5	1,154,852,034.23	1,221,981,815.84
		TOTAL	15,552,590,641.27	14,453,781,883.78
	Assets			
1	Cash & Balances with Reserve Bank of India	6	475,225,781.11	489,651,076.11
2	Balance with Banks & Money at Call & Short Notice	7	1,504,275,790.68	2,106,335,580.31
3	Investments	8	5,849,332,390.20	5,004,746,520.85
4	Advances	9	4,603,375,534.28	4,027,208,994.21
5	Fixed Assets	10	31,835,066.63	37,986,886.89
6	Other Assets	11	3,088,546,078.37	2,787,852,825.41
		TOTAL	15,552,590,641.27	14,453,781,883.78
	Contingent Liabilities Bills for Collection	12	140,529,656.52	4,835,403.67
	Significant Accounting Policies	17	0.00	0.00
	Other Assets	11	0.00	0.00
		TOTAL	0.00	0.00

In terms of our report of even date annexed

For K K Goel & Associates
Chartered Accountants

(CA K. K. Goel)
(Partner)
Membership No.015002
Firm Registration No. 005299N
Place: 13th May 2021
Date: Delhi/ Srinagar



(Ghulam Mohiuddin Baba)
General Manager

Director

Director

Director

(Mir Mohammad Akbar)
General Manager

Director

Director

Director

(Arshadul Islam)
Chairman

Director

Director

Director

ELLAQUAI DEHATI BANK, SRINAGAR				
Profit & Loss upto the March 2021 (Audited)				
Form B				
		Schedule	Current Year as at 31.03.2021	Previous Year as at 31.03.2020
I.	INCOME			
1	Interest Earned	13	952,963,602.46	871,992,027.34
	Other Income	14	162,322,195.18	37,215,927.02
	TOTAL		1,115,285,797.64	909,207,954.36
II.	EXPENDITURE			
1	Interest Expended	15	535,280,110.33	587,238,903.74
2	Operating Expenses	16	367,117,315.99	462,780,628.25
3	Provisions & Contingencies		521,656,199.71	329,845,550.28
	TOTAL		1,424,053,626.03	1,379,865,082.27
III.	Profit/ Loss		-308,767,828.39	-470,657,127.91
1	MISC		0.00	0.00
2	Net Profit/ Loss for the year		-308,767,828.39	-470,657,127.91
	SUB TOTAL		-308,767,828.39	-470,657,127.91
	Provisions for fringe benefit tax		0.00	0.00
	Provision for income tax		0.00	0.00
	Profit brought forward		0.00	0.00
	Loss brought forward		-2,357,459,232.25	-1,886,802,104.34
	SUB TOTAL		-2,357,459,232.25	-1,886,802,104.34
	TOTAL		-2,666,227,060.64	-2,357,459,232.25
	Appropriations			
	Transfer to Statutory Reserves		0.00	0.00
	Transfer to Capital Reserves		0.00	0.00
	Transfer to Other Reserves		0.00	0.00
	Transfer to Govt./ Proposed Dividend		0.00	0.00
	Balance Carried Over to Balance Sheet		-2,666,227,060.64	-2,357,459,232.25
	TOTAL		-2,666,227,060.64	-2,357,459,232.25
	Significant Accounting Policies	17		
	Notes to Accounts	18		

In terms of our report of even date annexed

For K K Goel & Associates
Chartered Accountants

(CA K. K. Goel)
(Partner)

Membership No.015002
Firm Registration No. 005299N
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(Ghulam Mohiuddin Baba)
General Manager

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(Arshadul Islam)
Chairman

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ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 1 CAPITAL			
			(Amt. in Rs.)
		Current Year as at 31.03.2021	Previous Year as at 31.03.2020
1 SHARE CAPITAL			
a. AUTHORISED CAPITAL			
2000000000 shares of Rs10/- each (Previous Year 2000000000 shares of Rs. 10/- each)		20,000,000,000.00	20,000,000,000.00
b. ISSUED CAPITAL			
223984300 shares of R10/- each (Previous Year 216154300 shares of Rs. 10/- each)		2,239,843,000.00	2,161,543,000.00
By Govt. of India - 111989900 shares of Rs. 10/- each (Previous Year 104159900 shares of Rs. 10/- each)		1,119,899,000.00	1,041,599,000.00
By Govt. of Jammu & Kashmir - 33598000 shares of Rs. 10/- each (Previous Year 33598000 share of Rs. 10/- each)		335,980,000.00	335,980,000.00
By State Bank of India - 78396400 shares of Rs. 10/- each (Previous Year 78396400 share of Rs. 10/- each)		783,964,000.00	783,964,000.00
TOTAL		2,239,843,000.00	2,161,543,000.00
SCHEDULE 1-A			
SHARE CAPITAL DEPOSIT			
By Govt. of India		0.00	0.00
By Govt. of Jammu & Kashmir		0.00	0.00
By State Bank of India		0.00	0.00
TOTAL		0.00	0.00
PERPETUAL BONDS			
By Govt. of India		0.00	0.00
By Govt. of Jammu & Kashmir		0.00	0.00
By State Bank of India		41,093,000.00	41,093,000.00
TOTAL		41,093,000.00	41,093,000.00

For K K Goel & Associates
Chartered Accountants



(Ghulam Mohiuddin Baba)
General Manager



(Mir Mohammad Akbar)
General Manager



(Arshadul Islam)
Chairman



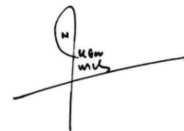
ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 2 RESERVES AND SURPLUS			
			(Amt. in Rs.)
		Current Year as at 31.03.2021	Previous Year as at 31.03.2020
1 STATUTORY RESERVES			
Opening Balance		0.00	0.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
2 CAPITAL RESERVES			
Opening Balance		0.00	0.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
3 SHARE PREMIUM			
Opening Balance		0.00	0.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
4 REVENUE AND OTHER RESERVES			
Opening Balance		0.00	0.00
Additions during the year		0.00	0.00
Deductions during the year		0.00	0.00
Balance in Profit and Loss A/c		0.00	0.00
(TOTAL 1,2,3, & 4)		0.00	0.00

ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 3 DEPOSITS			
			(Amt. in Rs.)
		Current Year as at 31.03.2021	Previous Year as at 31.03.2020
1 DEMAND DEPOSITS			
From Bank		0.00	0.00
From Others		283,713,666.71	237,602,475.50
2 SAVING BANK DEPOSIT		5,448,165,480.80	4,821,762,286.93
3 TERM DEPOSITS			
From Bank		0.00	0.00
From Others		6,384,923,459.53	5,940,550,905.51
TOTAL (1+2+3)		12,116,802,607.04	10,999,915,667.94
Deposit of Branches in India		12,116,802,607.04	10,999,915,667.94
Deposit of Branches outside India		0.00	0.00
TOTAL		12,116,802,607.04	10,999,915,667.94

For K K Goel & Associates
Chartered Accountants



(Ghulam Mohiuddin Baba)
General Manager



(Mir Mohammad Akbar)
General Manager




(Arshadul Islam)
Chairman

ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 4 BORROWINGS			
			(Amt. in Rs.)
		Current Year as at 31.03.2021	Previous Year as at 31.03.2020
1	BORROWINGS IN INDIA		
	Reserve Bank of India	0.00	0.00
	Other Banks (SBI)	0.00	0.00
	Other Institutions & Agencies	0.00	0.00
	NABARD	0.00	29,248,400.00
2	BORROWING FROM OUTSIDE INDIA	0.00	0.00
	TOTAL	0.00	29,248,400.00

ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 5 OTHER LIABILITIES AND PROVISIONS			
			(Amt. in Rs.)
		Current Year as at 31.03.2021	Previous Year as at 31.03.2020
1	Bills payable	15,418,756.98	21,679,276.93
2	Inter Office Adjustments (Net)	0.00	0.00
3	Interest Accrued	334,933,360.32	392,379,231.62
4	Others (Including Provisions)	804,499,916.93	807,923,307.29
	TOTAL	1,154,852,034.23	1,221,981,815.84

ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 6 CASH & BALANCES WITH RBI			
			(Amt. in Rs.)
		Current Year as at 31.03.2021	Previous Year as at 31.03.2020
1	Cash in Hand (Including Foreign Currency Notes)	14,724,090.00	25,149,385.00
2	BALANCES WITH RESERVE BANK OF INDIA	0.00	0.00
	In Current Accounts	460,501,691.11	464,501,691.11
	In Other Accounts		
	TOTAL	475,225,781.11	489,651,076.11



For K K Goel & Associates
Chartered Accountants

(Ghulam Mohiuddin Baba)
General Manager

(Mir Mohammad Akbar)
General Manager

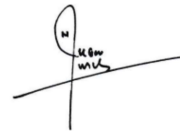
(Arshadul Islam)
Chairman

ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 7 BALANCE WITH BANKS & MONEY AT CALL & SHORT NOTICE			
			(Amt. in Rs.)
		Current Year as at 31.03.2021	Previous Year as at 31.03.2020
1	IN INDIA		
i.	BALANCES WITH BANKS		
A	In Current Accounts	117,343,619.68	358,861,069.31
	In Remittance in Transit		
B	In Other Deposit Accounts	1,386,932,171.00	1,747,474,511.00
ii.	Money at Call & Short Notices	0.00	0.00
A	With Banks	0.00	0.00
B	With Other Institutions	0.00	0.00
	TOTAL (I&II)	1,504,275,790.68	2,106,335,580.31
2	OUTSIDE INDIA		
i.	In Current Accounts	0.00	0.00
ii.	In Other Deposit Accounts	0.00	0.00
iii.	In Other Deposit Accounts	0.00	0.00
	TOTAL	0.00	0.00
	GRAND TOTAL (1&2)	1,504,275,790.68	2,106,335,580.31

For K K Goel & Associates
Chartered Accountants



(Ghulam Mohiuddin Baba)
General Manager



(Mir Mohammad Akbar)
General Manager



(Arshadul Islam)
Chairman

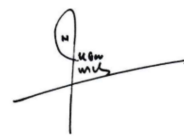


ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 8 INVESTMENTS			
			(Amt. in Rs.)
		Current Year as at 31.03.2021	Previous Year as at 31.03.2020
1	INVESTMENTS IN INDIA		
i.	Govt. Securities	5,849,332,390.20	4,717,899,055.85
ii.	Other approved securities	0.00	0.00
iii.	Shares	0.00	0.00
iv.	DEBENTURES & BONDS		
v.	Subsidiaries and/or joint ventures	0.00	0.00
vi.	Others (to be specified)	0.00	0.00
	(a) With Post Office	0.00	0.00
	(b) With Other Banks	0.00	0.00
	Mutual Fund	0.00	150,000,000.00
	Gratuity Trust Fund	0.00	136,847,465.00
	TOTAL	5,849,332,390.20	5,004,746,520.85
2	INVESTMENTS OUTSIDE INDIA		
i.	Govt. Securities	0.00	0.00
	(Including local authorities)		
	Subsidiaries and/or joint ventures	0.00	0.00
	Other Investment (to be specified)	0.00	0.00
	TOTAL	0.00	0.00
	GRAND TOTAL	5,849,332,390.20	5,004,746,520.85
	(A) Held to Maturity	2,345,374,803.68	1,841,698,689.40
	(B) Held for Trading	0.00	0.00
	(C) Available for Sale	3,503,957,586.52	2,876,200,366.45
	(D) Others	0.00	286,847,465.00
	TOTAL	5,849,332,390.20	5,004,746,520.85

For K K Goel & Associates
Chartered Accountants



(Ghulam Mohiuddin Baba)
General Manager



(Mir Mohammad Akbar)
General Manager




(Arshadul Islam)
Chairman

ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 9 ADVANCES			
			(Amt. in Rs.)
		Current Year as at 31.03.2021	Previous Year as at 31.03.2020
1	A		
i.	Bills Purchased & Discounted	0.00	0.00
ii.	Cash Credit Overdrafts & Loans repayable on demand	3,567,568,029.32	3,238,812,019.24
iii.	Term Loans	1,035,807,504.96	788,396,974.97
	TOTAL	4,603,375,534.28	4,027,208,994.21
2	B		
i.	Standard	4,106,121,106.33	3,408,786,718.90
ii.	Sub-Standard	142,622,662.85	346,830,613.58
iii.	Doubtful	354,631,765.10	271,591,661.73
iv.	Loss	0.00	0.00
	TOTAL	4,603,375,534.28	4,027,208,994.21
	C		
	Advance in India		
i.	Priority Sector	4,282,192,930.11	3,735,512,041.02
ii.	Public Sector	0.00	0.00
iii.	Banks	0.00	0.00
iv.	Others	321,182,604.17	291,696,953.19
	TOTAL	4,603,375,534.28	4,027,208,994.21
	D		
	Advance Outside India	0.00	0.00
i.	Due from Banks	0.00	0.00
ii.	Due from Others	0.00	0.00
iii.	Bills purchased & discounted	0.00	0.00
iv.	Syndicated Loans	0.00	0.00
v.	Others	0.00	0.00
	TOTAL	0.00	0.00
	Additional Information	0.00	0.00
i.	Secured by tangible assets	4,424,351,941.39	3,765,518,708.01
ii.	Covered by Bank/ Government Guarantees	0.00	0.00
iii.	Unsecured	179,023,592.89	261,690,286.20
	GRAND TOTAL (C&D)	4,603,375,534.28	4,027,208,994.21



For K K Goel & Associates
Chartered Accountants

(Ghulam Mohiuddin Baba)
General Manager

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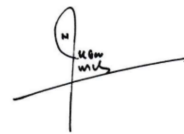
ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 10 FIXED ASSETS			
			(Amt. in Rs.)
		Current Year as at 31.03.2021	Previous Year as at 31.03.2020
1	PREMISES		
i.	At cost as on 31st March of the preceding year	0.00	0.00
ii.	Additions during the year	0.00	0.00
iii.	Deductions during the year	0.00	0.00
iv.	Depreciation to date	0.00	0.00
	OTHER FIXED ASSETS		
	Including furniture & fixture		
i.	At cost as on 31st March of the preceding year	98,433,093.96	78,170,343.16
ii.	Additions during the year	6,716,430.00	20,262,750.80
iii.	Deductions during the year	0.00	0.00
	TOTAL	105,149,523.96	98,433,093.96
iv.	Depreciation to date	73,314,457.33	60,446,207.07
	TOTAL	31,835,066.63	37,986,886.89

ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 11 OTHER ASSETS			
			(Amt. in Rs.)
		Current Year as at 31.03.2021	Previous Year as at 31.03.2020
i.	Inter Office Adjustment Net	0.00	0.00
ii.	Interest Accrued	187,167,244.21	190,845,022.45
iii.	Tax paid on Advance/ Tax deducted at source	0.00	0.00
iv.	Stationery & Stamps	310,094.00	386,109.00
v.	Non Banking Assets required in Claims	0.00	0.00
vi.	Others	0.00	0.00
	a) Accumulated losses	2,666,227,060.64	2,357,459,232.25
	b) Others	234,841,679.52	239,162,461.71
	TOTAL	3,088,546,078.37	2,787,852,825.41

For K K Goel & Associates
Chartered Accountants



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General Manager



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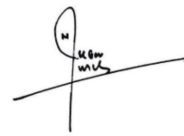
ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 12 CONTINGENT LIABILITIES			
			(Amt. in Rs.)
		Current Year as at 31.03.2021	Previous Year as at 31.03.2020
i.	Claims against the Banks not acknowledge as debts	0.00	0.00
ii.	Liability for partly paid investments.	0.00	0.00
iii.	Liability on account of outstanding forward exchange contracts.	0.00	0.00
iv.	Guarantees given on behalf of constituents	2,500,000.00	2,500,000.00
v.	In India	0.00	0.00
	Outside India	0.00	0.00
vi.	Acceptances endorsements and other obligations	0.00	0.00
vii.	Other items for which the bank is contingently liable	138,029,656.52	2,335,403.67
	TOTAL	140,529,656.52	4,835,403.67

ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 13 INTEREST EARNED			
			(Amt. in Rs.)
		Current Year as at 31.03.2021	Previous Year as at 31.03.2020
i.	Interest/ discount on advances/bills	399,442,040.32	319,359,069.86
ii.	Income on Investments	390,738,940.96	389,731,649.24
iii.	Interest on balances with Reserve Bank of India	0.00	0.00
	Other inter bank funds	142,545,621.18	152,135,308.24
iv.	Others	20,237,000.00	10,766,000.00
	TOTAL	952,963,602.46	871,992,027.34

For K K Goel & Associates
Chartered Accountants



(Ghulam Mohiuddin Baba)
General Manager



(Mir Mohammad Akbar)
General Manager




(Arshadul Islam)
Chairman

ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 14 OTHER INCOME			
			(Amt. in Rs.)
		Current Year as at 31.03.2021	Previous Year as at 31.03.2020
	Commission; exchange & brokerage	34,595,277.06	29,554,538.02
	Profit on Sale of Investments	126,990,418.12	6,954,925.00
	less: loss on sale of investments	0.00	0.00
	Profit on revaluation of Investments	0.00	0.00
	less: loss on revaluation of investments	0.00	0.00
	Profit on sale of land, building & other assets	0.00	0.00
	less: loss on sale of land, building & other assets	0.00	0.00
	Profit on exchange transactions	0.00	0.00
	less: loss on exchange transactions	0.00	0.00
	Income earned by way of dividends etc. from subsidiaries companies & joint ventures abroad/ in India	0.00	0.00
	Miscellaneous Income	0.00	0.00
	Locker Rent	736,500.00	706,464.00
	TOTAL	162,322,195.18	37,215,927.02

ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 15 INTEREST EXPENDED			
			(Amt. in Rs.)
		Current Year as at 31.03.2021	Previous Year as at 31.03.2020
i.	Interest on deposit	534,256,896.31	581,731,276.76
ii.	Interest on Reserve Bank of India	0.00	0.00
iii.	Inter Bank Borrowings	0.00	0.00
iv.	Others (NABARD & SBI refinance)	1,023,214.02	5,507,626.98
	TOTAL	535,280,110.33	587,238,903.74



For K K Goel & Associates
Chartered Accountants

(Ghulam Mohiuddin Baba)
General Manager

(Mir Mohammad Akbar)
General Manager

(Arshadul Islam)
Chairman

ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 16 OPERATING EXPENSES			
			(Amt. in Rs.)
		Current Year as at 31.03.2021	Previous Year as at 31.03.2020
i.	Payment to and provisions for employees	259,044,818.52	359,246,753.00
ii.	Rent, Taxes & Lighting	26,854,834.85	23,024,512.40
iii.	Printing & Stationery	2,008,245.90	1,533,092.30
iv.	Advertisement & Publicity	60,398.75	248,095.91
v.	Depreciation on Bank's Property	11,968,250.26	8,514,850.44
vi.	Director's Fee allowances & Exp.	0.00	0.00
vii.	Auditor's Fee & Expenses (Including Branch auditors)	636,724.00	1,469,070.85
viii.	Law Charges	62,200.00	313,750.00
ix.	Postage, Telegrams, Telephone, etc.	561,680.51	615,776.98
x.	Repair & Maintenance	286,794.67	508,690.13
xi.	Insurance	18,974,662.23	12,449,911.10
xii.	Other Expenditure	46,658,706.30	54,856,125.14
	TOTAL	367,117,315.99	462,780,628.25
	ADDITIONAL INFORMATION		
	a) Misc.	0.00	0.00
	b) Provisions & Contingencies	598,666,551.00	153,529,841.00
	c) NPA Provisions during the year.	98,012,126.71	67,028,528.28
	d) NPA Loan Provisions	0.00	0.00
	e) NPA Investment Provisions	0.00	0.00
	f) Amortization on securities	10,721,425.22	12,242,612.45
	g) Other provisions	0.00	0.00



For K K Goel & Associates
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