

THE THIRD SCHEDULE (See Section 29)  
(Banking Regulation Act, 1949)

FORM-'A'

ARUNACHAL PRADESH RURAL BANK  
BALANCE SHEET AS ON 31st MARCH 2020

CAPITAL AND LIABILITIES	Schedule	Current year 31-03-2020	Previous year 31-03-2019
Capital	1	58,78,04,000.00	58,78,04,000.00
Reserve and Surplus	2	1,55,00,000.00	0.00
Deposits	3	7,33,70,88,746.60	7,09,69,12,413.16
Borrowings	4	99,26,828.00	1,05,93,491.00
Other Liabilities & Provisions	5	26,37,70,100.95	54,52,65,843.23
<b>TOTAL</b>		<b>8,21,40,89,675.55</b>	<b>8,24,05,75,747.39</b>
ASSETS	Schedule	Current year 31-03-2020	Previous year 31-03-2019
Cash & Balance with RBI	6	35,40,32,989.52	36,32,08,421.52
Balance with Bank, Money at Call and short notice	7	48,92,21,533.66	8,13,21,169.31
Investment	8	5,24,15,74,744.87	5,24,66,34,563.41
Advances	9	1,54,22,91,313.79	1,91,95,84,205.93
Fixed Asset	10	2,75,84,708.61	1,85,74,938.23
Other Asset	11	55,93,84,385.10	61,12,52,448.99
<b>TOTAL</b>		<b>8,21,40,89,675.55</b>	<b>8,24,05,75,747.39</b>
Contingent liabilities	12	2,59,32,999.00	1,85,69,067.00
Bills for collection			
Significant Accounting Policies and Notes to Accounts	17 & 18		
		0.00	0.00

As per our report of even date attached.

FOR DE & BOSE  
Chartered Accountants  
Firm Reg. No. 302175E

Swapan Kumar Halder (FCA)  
Partner  
M.No. 058186  
Place : Naharlagun  
Date : 04-05-2020



For Arunachal Pradesh Rural Bank



For ARUNACHAL PRADESH RURAL BANK  
(Dr. Deepak kr. Gupta) CHAIRMAN  
H.O. NAHARLAGUN

UDIN: 20058186AAAAAT4366

S. S. Vasudevan  
Director

sd/-  
(S.K. MANDAL)  
Director

sd/-  
(RAMESH IYER)  
Director

sd/-  
(HIMANSU DAS)  
Director

**FORM-'B'**  
**ARUNACHAL PRADESH RURAL BANK**  
**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 2020**

PARTICULARS	Schedule	Current year 31-03-2020	Previous year 31-03-2019
<b>I. INCOME:</b>			
<b>1. Interest earned</b>	<b>13</b>	<b>510815508.25</b>	<b>488409166.55</b>
a. Interest/Discount on Advances/bills		210382726.13	226041246.02
b. Interest on Investments		174314329.86	176269008.67
c. Interest on Balances with RBI and other Inter Bank Funds		0.00	0.00
d. Interest on TDRs with Banks		115431507.91	80356940.89
e. Interest on NABARD Term Money Borrowings		10686944.35	5741970.97
<b>2. Other income</b>	<b>14</b>	<b>109678204.01</b>	<b>112095344.12</b>
a. Commission, Exchange and Brokerage		13572788.27	17139332.08
b. Profit on sale of Investment		86540174.16	86841024.04
c. Miscellaneous Income		9565241.58	8114988.00
<b>3. TOTAL INCOME</b>		<b>620493712.26</b>	<b>600504510.67</b>
<b>II. EXPENDITURE:</b>			
<b>4. Interest expenses</b>	<b>15</b>	<b>317686906.37</b>	<b>321075902.59</b>
a. Interest on Deposit		316942212.82	320411583.39
b. Interest on Inter-Bank borrowing		744693.55	586150.20
c. Others		0.00	78169.00
<b>5. Operating expenses (a+b+c)</b>	<b>16</b>	<b>204743261.10</b>	<b>176851962.97</b>
a. Employees Costs		147203187.51	122146197.56
b. Other Operating Expenses		57540073.59	54705765.41
<b>6. Total Expenditure (Excluding provisions and Contingencies) (4+5)</b>		<b>522430167.47</b>	<b>497927865.56</b>
<b>7. Operating Profit before provisions and Contingencies (3-6)</b>		<b>98063544.79</b>	<b>102576645.11</b>
8. Provisions (other than tax) & contingencies		49003922.30	101666533.61
<b>9. Profit from Ordinary Activities before Tax (7-8)</b>		<b>49059622.49</b>	<b>910111.50</b>
<b>10. Tax Expense</b>			
a. Provision for Taxation-Current Year		16189000.00	303340.00
b. Deferred Tax Asset			0.00
c. Earlier Years Adjustments (Excess)		0.00	0.00
<b>11. Net Profit for the period from Ordinary Activities after Tax</b>		<b>32870622.49</b>	<b>606771.50</b>

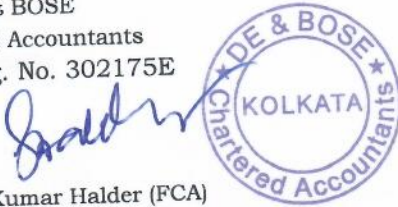
*S. S. Vanthar*



<b>IV. APPROPRIATIONS:</b>		
Net Profit(+) Loss (-) for the year	32870622.49	606771.50
ADD: Brought forward consolidated loss/profit attributed to the groups	-378268589.69	-378875361.19
Transfer to statutory reserve	-15500000.00	0
Transfer to other reserve	0.00	0
Transfer to Govt. Proposed dividend	0.00	0
Balance carried over to balance sheet	-360897967.20	-378268589.69
<b>TOTAL</b>	<b>-360897967.20</b>	<b>-378268589.69</b>
Significant Accounting Policies and Notes to Accounts	17 & 18	


As per our report of even date attached.

FOR DE & BOSE  
Chartered Accountants  
Firm Reg. No. 302175E



Swapan Kumar Halder (FCA)  
Partner  
M.No. 058186  
Place : Naharlagun  
Date : 04-05-2020

ARUNACHAL PRADESH RURAL BANK  
For Arunachal Pradesh Rural Bank

  
(Dr. Deepak kr. Gupta)



*S.S. Vaseharian*  
Director

*Sd/-*  
(S.K. MANDAL)  
Director

*Sd/-*  
(RAMESH IYER)  
Director

*Sd/-*  
(HIMANSU DAS)  
Director

