

VIDHARBHA KONKAN GRAMIN BANK, HEAD OFFICE, NAGPUR

ABRIDGED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 ST MARCH 2016

F O R M - B

Rs.in Thousand

SN	PARTICULARS	SCH. NO	As on 31/03/2016	As on 31/03/2015
I	I N C O M E			
	Interest Earned	13	3939476	3682049
	Other Income	14	198180	188960
	TOTAL		4137656	3871009
II	E X P E N D I T U R E			
	Interest Expended	15	2393082	2202529
	Operating Expenses	16	1160272	1168339
	Provisions and Contingencies		414982	253249
	TOTAL		3968336	3624117
III	P R O F I T / L O S S			
	Net Profit / Loss (-) for the Period before Exceptional Item		169320	246892
	Profit / Loss (-) brought forward		0	0
	TOTAL		169320	246892
IV	A P P R O P R I A T I O N S			
	Transfer to Statutory Reserve		42330	49378
	Transfer to Capital Reserve		31178	26828
	Transfer to Special Reserve u/s 36(1) (viii)		50000	32500
	Transfer to Technology Fund Reserve		15000	20000
	Transfer to Training Fund Reserve		3000	4000
	Transfer to Investment Fluctuation Reserve		0	2707
	Transfer to Government / Proposed Dividend / FBT		0	0
	TOTAL		141508	135413

SCHEDULES 17-SIGNIFICANT ACCOUNTING POLICIES
 SCHEDULE 18- NOTES TO ACCOUNTS
 THE SCHEDULES REFERRED TO ABOVE FORM AN INTEGRAL PART OF PROFIT AND LOSS ACCOUNT.
 AS PER OUR REPORT OF EVEN DATE ATTACHED
 FOR M/S KBCS & CO.
 CHARTERED ACCOUNTANTS
 [F.R.N. 109255W]

CA. VILAS V. SARANJAME PARTNER	S. T. SAWANT	S. D. S. CARAPURCAR
MEMBERSHIP NO. 033584	GENERAL MANAGER	CHAIRMAN
STATUTORY CENTRAL AUDITORS		

YOGITA KHOBRAGADE DIRECTOR	R. B. D'SOUZA DIRECTOR	S. R. BHAVSAR DIRECTOR
-------------------------------	---------------------------	---------------------------

L. MURALI KRISHNA RAJU DIRECTOR	RAVINDRA. THAKARE DIRECTOR
------------------------------------	-------------------------------

DATE:- 20/06/2016
 PLACE:- NAGPUR