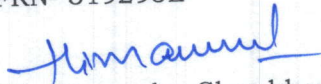


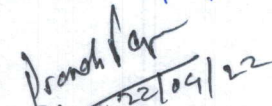
**ARUNACHAL PRADESH RURAL BANK
NAHARLAGUN ARUNACHAL PRADESH
BALANCE SHEET AS ON 31st MARCH 2022**

CAPITAL AND LIABILITIES	Schedule	Current year 31-03-2022	Previous year 31-03-2021
Capital	1	60,09,81,940.00	58,78,04,000.00
Reserve and Surplus	2	-16,18,24,020.98	-28,51,65,162.53
Deposits	3	10,93,62,04,113.40	8,92,52,94,949.32
Borrowings	4	36,43,46,425.85	50,08,53,360.64
Other Liabilities & Provisions	5	26,06,27,586.10	24,88,99,153.39
TOTAL		12,00,03,36,044.37	9,97,76,86,300.82
ASSETS	Schedule	Current year 31-03-2022	Previous year 31-03-2021
Cash & Balance with RBI	6	46,44,73,886.11	39,25,43,556.52
Balance with Bank, Money at Call and short notice	7	1,23,94,65,466.56	39,91,10,199.20
Investment	8	7,53,19,07,196.61	7,00,24,87,965.63
Advances	9	2,47,17,93,021.43	1,88,60,54,249.01
Fixed Asset	10	3,75,15,643.99	3,00,99,431.96
Other Asset	11	25,51,80,829.67	26,73,90,898.50
TOTAL		12,00,03,36,044.37	9,97,76,86,300.82
Contingent liabilities	12	7,08,76,188.78	5,21,93,615.00
Bills for collection			
Significant Accounting Policies and Notes to Accounts	17 & 18		

As per our report of even date attached.
H.K.AGRAWALA & ASSOCIATES
Chartered Accountants
FRN- 319293E


CA. Himanshu Chowkhani
Partner
M. NO.- 301901
UDIN- 22301901AHIMKH3244

Place : Naharlagun
Date : 19/04/2022

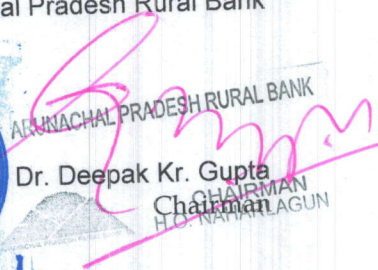

Director
22/04/22

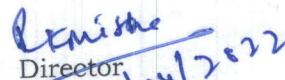


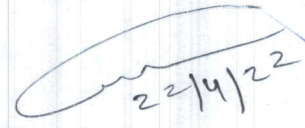

Director
22/04/2022

For Arunachal Pradesh Rural Bank




Dr. Deepak Kr. Gupta
Chairman
H.O. NAHARLAGUN


Director
22/04/2022


Director
22/4/22

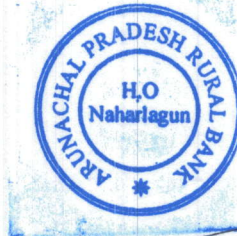
FORM-'B'
ARUNACHAL PRADESH RURAL BANK
PROFIT AND LOSS ACCOUNT FOR THE PERIOD 01/04/2021 TO 31/03/2022

PARTICULARS	Schedule	Current year	Previous year
		31-03-2022	31-03-2021
I. INCOME:			
Interest earned	13	71,74,27,573.43	66,72,91,629.54
Other income	14	4,75,81,307.52	3,80,66,038.23
TOTAL INCOME		76,50,08,880.95	70,53,57,667.77
II. EXPENDITURE:			
Interest expenses	15	32,75,49,343.75	30,46,20,098.96
Operating expenses	16	25,37,23,363.78	22,66,18,111.12
TOTAL EXPENDITURE		58,12,72,707.53	53,12,38,210.08
7. Operating Profit before provisions and Contingencies (3-6)		18,37,36,173.42	17,41,19,457.69
8. Provisions (other than tax) & contingencies		2,63,95,031.87	9,88,07,653.02
Provision for NPA		1,04,81,736.95	6,41,25,653.02
Provision for Arrear		75,00,000.00	2,96,82,000.00
Provision for Standard Assets		14,13,294.92	10,00,000.00
Provision for leave Liability		15,00,000.00	10,00,000.00
Provisions for Audit Fee		5,00,000.00	5,00,000.00
Provisions for Gratuity Fee		50,00,000.00	25,00,000.00
9. Profit from Ordinary Activities before Tax (7-8)		15,73,41,141.55	7,53,11,804.67
10. Tax Expense			
a. Provision for Taxation-Current Year		3,72,79,480.00	1,88,29,000.00
b. Deferred Tax Asset			
c. Earlier Years Adjustments (Excess)		32,79,480.00	37,50,000.00
III. PROFIT/LOSS			
Net profit/loss(-) for the year		12,33,41,141.55	6,02,32,804.67
Profit/loss(-) brought forward		-30,06,65,162.53	-36,08,97,967.20
Total		-17,73,24,020.98	-30,06,65,162.53
IV. APPROPRIATIONS:			
Transfer to statutory reserve		0.00	0.00
Transfer to other reserve		0.00	0.00
Transfer to Govt. Proposed dividend		0.00	0.00
Balance carried over to balance sheet		-17,73,24,020.98	-30,06,65,162.53
Significant Accounting Policies and Notes to Accounts	17 & 18		

As per our report of even date attached.
H.K.AGRAWALA & ASSOCIATES
Chartered Accountants
FRN- 319293E

CA. Himanshu Chowkhani
Partner
M. NO.- 301901
UDIN- 22301901AHIMKH3244
Place : Naharlagun
Date : 19/04/2022

For Arunachal Pradesh Rural Bank



For ARUNACHAL PRADESH RURAL BANK
Dr. Deepak Kr. Gupta
Chairman
CHAIRMAN
H.O. NAHARLAGUN

Director
22/04/22



Director
22/04/2022

Director
22/4/22

ARUNACHAL PRADESH RURAL BANK
HEAD OFFICE NAHARLAGUN

Schedules forming Part of Balance Sheet as on 31st March 2022

SCHEDULE-1	Current year	Previous year
CAPITAL	31-03-2022	31-03-2021
A. Authorized capital (200,00,00,000 shares of Rs 10/- each)		
	20,00,00,00,000.00	20,00,00,00,000.00
Issued, subscribed and paid up capital (P.Y- 5,87,80,400 shares of Rs. 10 each) (6,00,98,194 shares of Rs.10 each)	60,09,81,940.00	58,78,04,000.00
I. From Govt. of India	30,04,79,940.00	29,39,02,000.00
II. From Govt. of A.P.	9,01,75,000.00	8,81,95,000.00
III. From sponsor bank (SBI)	21,03,27,000.00	20,57,07,000.00
TOTAL OF A	60,09,81,940.00	58,78,04,000.00
B. SHARE CAPITAL DEPOSIT ACCOUNT:		
I. From Govt. of India		
II. From Govt. of A.P.		
III. From sponsor bank (SBI)		
TOTAL OF B	0.00	0.00
TOTAL (A + B)	60,09,81,940.00	58,78,04,000.00

SCHEDULE-2	Current year	Previous year
RESERVE & SURPLUS	31-03-2022	31-03-2021
I. STATUTORY RESERVE:		
Opening balance	0.00	0.00
Addition during the year	0.00	0.00
Deduction during the year	0.00	0.00
II. CAPITAL PREMIUM:		
Opening balance	0.00	0.00
Addition during the year	0.00	0.00
Deduction during the year.	0.00	0.00
III. SHARE PREMIUM:		
Opening balance	0.00	0.00
Addition during the year	0.00	0.00
Deduction during the year	0.00	0.00
IV. REVENUE AND OTHERS RESERVE:		
Opening balance	0.00	0.00
Addition during the year	1,55,00,000.00	1,55,00,000.00
Deduction during the year	0.00	0.00
V. Balance in Profit & Loss Account	-17,73,24,020.98	-30,06,65,162.53
TOTAL (I + II + III + IV)	-16,18,24,020.98	-28,51,65,162.53

SCHEDULE-3	Current year	Previous year
DEPOSITS	31-03-2022	31-03-2021
A. I. DEMAND DEPOSIT		
i. From banks		
ii. From others	2,15,49,85,394.08	1,39,38,04,173.39
II. SAVINGS BANK DEPOSIT	5,58,31,29,031.93	4,96,66,72,194.32
III. TERM DEPOSIT:		
i. From banks	0.00	0.00
ii. From others	3,19,80,89,687.39	2,56,48,18,581.61
TOTAL of (I+II+III)	10,93,62,04,113.40	8,92,52,94,949.32
B. I. Deposits of branches in India	10,93,62,04,113.40	8,92,52,94,949.32
II. Deposits of branches outside India	0.00	0.00
TOTAL	10,93,62,04,113.40	8,92,52,94,949.32

SCHEDULE-4	Current year	Previous year
BORROWINGS	31-03-2022	31-03-2021
I. BORROWING IN INDIA:		
i. From Reserve Bank of India		
ii. From other banks (SBI)(Perpetual Bond)	0.00	0.00
iii. OD from Sponsored Bank SBI	86,07,000.00	86,07,000.00
iv. From other Institutions (NABARD)	13,31,304.85	25,00,97,927.64
v. From other Institutions (NSTFDC)	24,00,00,000.00	15,00,00,000.00
TOTAL OF (i+ii+iii)	11,44,08,121.00	9,21,48,433.00
II. BORROWING FROM OUTSIDE INDIA	36,43,46,425.86	50,08,53,380.64
TOTAL OF (I+II)	0.00	0.00
SECURED BORROWING (including I & II above)	36,43,46,425.86	50,08,53,380.64
UNSECURED BORROWING (including I & II above)	13,31,304.85	25,00,97,927.64
	36,30,15,121.00	25,07,55,433.00



SCHEDULE-5 OTHER LIABILITIES AND PROVISIONS	Current year 31-03-2022	Previous year 31-03-2021
I. BILLS PAYABLE	0.00	0.00
II. INTER-OFFICE ADJUSTMENT (NET)	0.00	0.00
III. INTEREST ACCRUED:	20,55,07,565.00	18,08,04,320.05
i. On deposit	20,54,24,032.30	18,07,31,313.83
ii. On borrowings	83,532.70	73,006.22
IV. OTHERS (Including provisions)	5,51,20,021.10	6,80,94,833.34
a. Provision on Standard Assets	98,95,307.69	84,82,012.77
b. Provision on Frauds	0.00	31,90,786.04
c. Provision for Robberies	0.00	0.00
d. Audit fee Provision	5,79,125.00	5,00,000.00
e. Income Tax Provision	67,47,199.00	28,67,719.00
f. Wage Revision Provision	98,64,985.82	4,06,82,000.00
g. Provision for NPS	22,176.00	0.00
h. Provision for Pension/Gratuity	64,00,000.00	61,39,000.00
i. Provision for Leave liability	0.00	10,00,000.00
j. Interest Not Collected Account (INCA)	2,21,804.40	2,21,804.40
k. Provision on Link Branch & Cash Diff.	0.00	18,08,230.96
m. Tds Payable	97,32,083.00	14,58,214.00
n. Others	1,16,57,340.19	17,45,066.17
TOTAL (I, II, III, IV)	26,06,27,586.10	24,88,99,153.39

SCHEDULE-6 CASH AND BALANCE WITH RBI	Current year 31-03-2022	Previous year 31-03-2021
I. CASH IN HAND	6,34,24,202.59	5,14,93,873.00
II. BALANCE WITH Reserve Bank of India	0.00	0.00
i. In Current account	40,10,49,683.52	34,10,49,683.52
ii. In other account	0.00	0.00
TOTAL (I, II)	46,44,73,886.11	39,25,43,556.52

SCHEDULE-7 BALANCE WITH BANKS AND MONET AT CALL AND SHORT NOTICE	Current year 31-03-2022	Previous year 31-03-2021
I. IN INDIA:		
i. Balance with Banks:		
a. In current account	56,36,29,514.21	20,49,61,988.95
b. In Settlement current ac in SBI	67,58,35,952.35	19,41,48,210.25
ii. Money at call & short Notice:		
a. With Banks	0.00	0.00
b. With other institutions	0.00	0.00
TOTAL (i, ii)	1,23,94,65,466.56	39,91,10,199.20
II. OUTSIDE INDIA:		
i. Current account	0.00	0.00
ii. In other deposit account	0.00	0.00
iii. Money at call and short notice	0.00	0.00
GRAND TOTAL (I AND II)	1,23,94,65,466.56	39,91,10,199.20

SCHEDULE-8 INVESTMENT	Current year 31-03-2022	Previous year 31-03-2021
I. INVESTMENT IN INDIA:		
i. Government securities	3,36,37,12,954.61	2,43,79,20,915.63
ii. Other approved securities	0.00	0.00
iii. Shares	0.00	0.00
iv. Debenture and bonds	43,00,000.00	5,17,72,808.00
v. Subsidiaries and/joint venture	0.00	0.00
vi. Others (Specify) (a) Mutual fund	3,60,00,000.00	5,00,000.00
(b) Others (STDR with Bank)	4,12,78,94,242.00	4,51,22,94,242.00
TOTAL (i, ii, iii, iv, v, vi)	7,53,19,07,196.61	7,00,24,87,965.63
II. INVESTMENT OUTSIDE INDIA:		
i. Govt. Securities including local authorities	0.00	0.00
ii. Subsidiaries/joint venture	0.00	0.00
iii. Other investment (specify)	0.00	0.00
TOTAL (I, II)	7,53,19,07,196.61	7,00,24,87,965.63

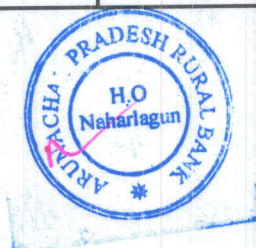


SCHEDULE-9 ADVANCES	Current year 31-03-2022	Previous year 31-03-2021
A. I. Bills purchased & discounted	0.00	0.00
II. Cash credit, overdraft & loan repayable on demand		
a. Cash credit/KCC/ACC/GCC/WCC	72,07,75,775.26	71,57,88,334.87
b. Overdraft	6,27,38,856.14	2,03,62,914.02
c. Demand loan	13,87,53,298.00	13,03,75,302.00
III. Term loans	1,54,95,25,092.03	1,01,95,27,698.12
TOTAL (I, II, III)	2,47,17,93,021.43	1,88,60,54,249.01
B. I. Secured by tangible assets	2,16,40,13,563.71	1,50,11,68,714.44
II. Covered by bank / Govt. Guarantee	14,63,002.00	0.00
III. Unsecured	30,62,96,455.72	38,48,85,534.57
TOTAL (I + II + III)	2,47,17,93,021.43	1,88,60,54,249.01
C. ADVANCES IN INDIA:		
a) Priority sectors	1,56,27,09,205.49	1,32,57,17,714.35
b) Public sectors	0.00	0.00
c) Banks	0.00	0.00
d) Other	90,90,83,815.94	56,03,36,534.66
TOTAL (a + b + c)	2,47,17,93,021.43	1,88,60,54,249.01
II. ADVANCES 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) Syndicate loans	0.00	0.00
v) Others	0.00	0.00
TOTAL (I + ii + iii + iv + v)	0.00	0.00
GRAND TOTAL (C.I & C.II.)	2,47,17,93,021.43	1,88,60,54,249.01

SCHEDULE-10 FIXED ASSETS	Current year 31-03-2022	Previous year 31-03-2021
I. PREMISES:		
i. At cost as on 31 st March of the preceeding year	0.00	0.00
ii. Addition during the year	0.00	0.00
iii. Deduction during the year	0.00	0.00
iv. Depreciation to date	0.00	0.00
II. OTHER ASSETS (including furniture & fixtures)		
i. At cost as on 31 st March of the preceeding year	7,80,74,254.68	6,65,49,194.50
ii. Addition during the year	1,79,37,081.13	1,15,25,060.18
iii. Deduction during the year	0.00	0.00
iv. Depreciation to the date.	5,84,95,691.82	4,79,74,822.72
NET VALUE	3,75,15,643.99	3,00,99,431.96

SCHEDULE-11 OTHER ASSETS	Current year 31-03-2022	Previous year 31-03-2021
I. INTER-OFFICE ADJUSTMENT (NET)	0.00	47,60,000.00
II. INTEREST ACCRUED	24,26,28,164.90	26,28,50,221.96
III. TAX PAID IN ADVANCE/Tax deducted at source	0.00	0.00
IV. STATIONERY AND STAMPS	11,19,744.84	7,51,223.34
V. Non-banking asset acquired in satisfaction of claim	0.00	0.00
VI. OTHERS	1,14,32,919.93	-9,70,546.80
a. Settlement A/c	0.00	-60,78,403.43
b. Remittances	0.00	0.00
c. Suspense	16,67,102.28	23,01,723.87
d. Merchant Acquired Banking POS	4,69,146.54	5,00,000.00
g. Others	92,96,671.11	23,06,132.76
TOTAL (I, II, III, IV, V & VI)	25,51,80,829.67	26,73,90,898.50

SCHEDULE-12 CONTINGENT LIABILITIES	Current year 31-03-2022	Previous year 31-03-2021
I. Claims against the bank not acknowledged as debt	0.00	0.00
II. Liabilities on account of outstandings forward exchange contract	0.00	0.00
III. Liabilities for partly paid investment	0.00	0.00
IV. Guarantee given on behalf of constituents in India	6,93,93,308.00	5,21,93,615.00
V. Acceptance, endorsement and other obligation	0.00	0.00
VI. Others items for which the bank is contingently liable	14,82,880.78	0.00
TOTAL (I, II, III, IV, V)	7,08,76,188.78	5,21,93,615.00



ARUNACHAL PRADESH RURAL BANK
HEAD OFFICE NAHARLAGUN

Schedules forming Part of Profit & Loss account for the period 1/04/2021 to 31/03/2022

SCHEDULE-13	Current year	Previous year
INTEREST EARNED	31-03-2022	31-03-2021
I.INTEREST/DISCOUNT ON ADVANCES/BILLS	25,06,28,014.39	19,01,22,426.26
II.INTEREST ON INVESTMENT	23,32,82,471.77	18,84,91,170.27
III.INTEREST on Balance with RBI & other Banks	0.00	0.00
IV. OTHERS		
a. Interest earned on TDR with SBI & other bank	23,30,35,948.95	28,47,16,905.73
b. Interest earned on NABARD Term Money Borrowing	4,81,138.32	39,61,127.28
TOTAL (I + II + III + IV)	71,74,27,573.43	66,72,91,629.54

SCHEDULE-14	Current year	Previous year
OTHER INCOME	31-03-2022	31-03-2021
I.COMMISSION, EXCHANGE & BROKERAGE	3,90,12,288.34	2,50,43,810.93
II.PROFIT ON SALE OF INVESTMENT	0.00	81,12,528.25
LESS: LOSS ON REVALUATION OF investment		
III.PROFIT ON REVALUATION OF INVESTMENT	0.00	0.00
LESS: Loss on over-valuation of investment		
IV.PROFIT on sale of land, building & other asset	0.00	0.00
LESS: Loss on sale of land, building & other asset		
V.PROFIT on exchange transaction	0.00	0.00
LESS: Loss on exchange transaction		
VI.INCOME earned by way of dividend etc. From subsidiaries companies/joint venture set up abroad/in India	0.00	0.00
VII.MISCELLANEOUS INCOME	85,69,019.18	49,09,699.05
TOTAL (I TO VIII)	4,75,81,307.52	3,80,66,038.23

SCHEDULE-15	Current year	Previous year
INTEREST EXPENDED	31-03-2022	31-03-2021
I. Interest on deposit	30,09,42,504.06	28,57,67,995.21
II.Interest on RBI/Inter-bank borrowing	2,66,06,839.69	1,88,52,103.75
III.Others		
TOTAL (I, II, III)	32,75,49,343.75	30,46,20,098.96

SCHEDULE-16	Current year	Previous year
OPERATING EXPENSES	31-03-2022	31-03-2021
I. Payment to and provision for employees	17,58,30,917.79	15,45,43,021.91
II.Rent, taxes and lighting	81,00,909.80	92,18,284.68
III.Printing and stationery	28,16,226.42	19,69,154.83
IV. Advertisement and publicity	28,962.60	47,938.68
V.Depreciation on Bank's property	1,05,20,869.10	90,10,336.83
VI.Directors' fees, allowances & expenses	0.00	0.00
VII.Auditors' fees, allowances & expenses (including Br.audit)	2,00,000.00	3,20,000.00
VIII.Law charges	6,750.00	53,605.00
IX.Repairing and maintenance	1,79,18,325.43	1,35,06,160.97
X.Insurance	1,42,96,747.13	1,27,42,719.94
XI.Postage, telegrams, telephone	11,65,126.12	6,74,317.59
XII.Other expenditure	2,28,38,529.39	2,45,32,570.69
TOTAL (I to XIII)	25,37,23,363.78	22,66,18,111.12

