

**ARUNACHAL PRADESH RURAL BANK
NAHARLAGUN ARUNACHAL PRADESH
BALANCE SHEET AS ON 31st MARCH 2024**

CAPITAL AND LIABILITIES	Schedule	Current year 31-03-2024	Previous year 31-03-2023
Capital	1	60,45,09,240.00	60,09,81,940.00
Reserve and Surplus	2	31,71,39,611.14	4,37,18,294.16
Deposits	3	14,03,81,98,300.02	12,55,29,50,014.98
Borrowings	4	1,24,30,80,478.39	76,82,63,461.47
Other Liabilities & Provisions	5	35,34,01,420.13	35,83,06,722.89
TOTAL		16,55,63,29,049.68	14,32,42,20,433.50
ASSETS	Schedule	Current year 31-03-2024	Previous year 31-03-2023
Cash & Balance with RBI	6	76,84,81,462.52	68,03,75,554.14
Balance with Bank, Money at Call and Short Notice	7	24,08,58,063.74	32,73,09,838.95
Investment	8	10,51,70,45,362.85	9,30,88,99,721.66
Advances	9	4,38,66,85,759.57	3,57,00,45,015.52
Fixed Assets	10	10,75,72,631.39	7,28,55,947.66
Other Assets	11	53,56,85,769.61	36,47,34,355.57
TOTAL		16,55,63,29,049.68	14,32,42,20,433.50
Contingent liabilities	12	13,30,59,850.78	16,63,11,795.78
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

For Arunachal Pradesh Rural Bank

Paogin Haokip
Shri Paogin Haokip
Chairman

Rakesh Agarwal
CA. Rakesh Agarwal
Partner
M. NO.- 061726
UDIN- 24061726BI\DAFG3397
Date : 21-04-2024



Sd/-
Director

Sd/-
Director

Sd/-
Director

Sd/-
Director

CNABARD RO, Itanagar) (RBI, Itanagar) (SBI, CS, Mumbai) (Govt. of A.P.)

FORM-'B'
ARUNACHAL PRADESH RURAL BANK
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MAR 2024

PARTICULARS	Schedule	Current year 31-03-2024	Previous year 31-03-2023
I. INCOME:			
Interest Earned	13	1,11,59,64,713.15	92,97,74,050.16
Other Income	14	7,22,24,749.62	5,74,07,871.37
TOTAL INCOME		1,18,81,89,462.77	98,71,81,921.53
II. EXPENDITURE:			
Interest Expenses	15	46,18,74,853.33	39,80,34,905.70
Operating Expenses	16	27,32,32,616.28	28,28,64,413.53
TOTAL EXPENDITURE		73,51,07,469.61	68,08,99,319.23
Operating Profit before provisions and Contingencies		45,30,81,993.16	30,62,82,602.30
Provisions & contingencies (other than tax)		8,13,60,676.18	3,42,40,287.16
Provision for NPA		5,66,55,096.41	1,31,25,406.64
Provision for Arrear		-	1,67,69,880.52
Provision for Standard Assets		30,05,579.77	40,45,000.00
Provision for leave Liability		61,00,000.00	-
Provisions for Audit Fee		5,00,000.00	3,00,000.00
Provisions for Gratuity		1,51,00,000.00	-
Profit from Ordinary Activities before Tax Expenses		37,17,21,316.98	27,20,42,315.14
a. Provision for Taxation-Current Year		9,83,00,000.00	6,80,10,579.00
b. Deferred Tax Asset			
c. Earlier Years Adjustments (Excess)			15,10,579.00
III. PROFIT/LOSS			
Net Profit/Loss(-) for the year		27,34,21,316.98	20,55,42,315.14
Profit/Loss(-) brought forward		2,02,18,294.16	(17,73,24,020.98)
Total		29,36,39,611.14	2,82,18,294.16
IV. APPROPRIATIONS:			
Transfer to Statutory Reserve		40,43,658.83	-
Transfer to Other Reserve IFR		1,51,00,000.00	80,00,000.00
Transfer to Govt. Proposed dividend		-	-
Balance carried over to balance sheet		27,44,95,952.31	2,02,18,294.16
Significant Accounting Policies and Notes	17 & 18		

As per our report of even date attached.
H.K. AGRAWALA & ASSOCIATES
Chartered Accountants
FRN- 319293E
CA. Rakesh Agarwala
Partner
M. NO.- 061726
UDIN- 24061726B DAFG3397
Date : 21-04-2024

For Arunachal Pradesh Rural Bank

Shri Paogin Haokip
Shri Paogin Haokip
Chairman



Sd/-
Director

Sd/-
Director

Sd/-
Director

Sd/-
Director

CNABARD RO, Itanagar / CRBI, Itanagar (SBI CC, Mumbai) (Govt. of A.P.)

ARUNACHAL PRADESH RURAL BANK
HEAD OFFICE NAHARLAGUN

Schedules forming Part of Balance Sheet as on 31st March 2024

SCHEDULE-1 CAPITAL	Current year 31-03-2024	Previous year 31-03-2023
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- 6,00,98,194 shares of Rs. 10 each) (C.Y 6,04,50,924 shares of Rs.10 each)	60,45,09,240.00	60,09,81,940.00
I. From Govt. of India	30,22,54,620.00	30,04,79,940.00
II. From Govt. of A.P.	9,06,76,390.00	9,01,75,000.00
III. From sponsor bank (SBI)	21,15,78,230.00	21,03,27,000.00
TOTAL OF A	60,45,09,240.00	60,09,81,940.00
B. SHARE CAPITAL DEPOSIT ACCOUNT:		
I. From Govt. of India	-	-
II. From Govt. of A.P.	-	-
III. From sponsor bank (SBI)	-	-
TOTAL OF B	-	-
TOTAL (A + B)	60,45,09,240.00	60,09,81,940.00

SCHEDULE-2 RESERVE & SURPLUS	Current year 31-03-2024	Previous year 31-03-2023
I. STATUTORY RESERVE:	-	-
Opening balance	-	-
Addition during the year	40,43,658.83	-
Deduction during the year	-	-
II. CAPITAL PREMIUM:	-	-
Opening balance	-	-
Addition during the year	-	-
Deduction during the year	-	-
III. SHARE PREMIUM:	-	-
Opening balance	-	-
Addition during the year	-	-
Deduction during the year	-	-
IV. REVENUE AND OTHERS RESERVE:	-	-
Opening balance (Investment Fluctuation Reserve)	2,35,00,000.00	1,55,00,000.00
Addition during the year	1,51,00,000.00	80,00,000.00
Deduction during the year	-	-
V. Balance in Profit & Loss Account	27,44,95,952.31	2,02,18,294.16
TOTAL (I + II + III + IV)	31,71,39,611.14	4,37,18,294.16



ARUNACHAL PRADESH RURAL BANK
HEAD OFFICE NAHARLAGUN
Schedules forming Part of Balance Sheet as on 31st March 2024

SCHEDULE-3 DEPOSITS	Current year 31-03-2024	Previous year 31-03-2023
A.I.DEMAND DEPOSIT		
i.From banks		
ii.From others	2,36,18,23,383.56	2,46,61,93,352.52
II.SAVINGS BANK DEPOSIT	7,67,79,47,184.99	6,46,50,83,888.31
III.TERM DEPOSIT:		
i.From banks	-	-
ii.From others	3,99,84,27,731.47	3,62,16,72,774.15
TOTAL of (I+II+III)	14,03,81,98,300.02	12,55,29,50,014.98
B. I. Deposits of branches in India	14,03,81,98,300.02	12,55,29,50,014.98
II. Deposits of branches outside India	-	-
TOTAL	14,03,81,98,300.02	12,55,29,50,014.98

SCHEDULE-4 BORROWINGS	Current year 31-03-2024	Previous year 31-03-2023
I. BORROWING IN INDIA:		
i. From Reserve Bank of India	-	-
ii. From other banks (SBI)(Perpetual	86,07,000.00	86,07,000.00
iii. OD from Sponsored Bank SBI	59,19,92,480.39	16,35,43,595.47
iv. From other Institutions (NABARD)	50,53,40,000.00	40,93,40,000.00
v. From other Institutions (NSTFDC)	13,71,40,998.00	18,67,72,866.00
TOTAL OF (i+ii+iii)	1,24,30,80,478.39	76,82,63,461.47
II. BORROWING FROM OUTSIDE INDIA	-	-
TOTAL OF (I+II)	1,24,30,80,478.39	76,82,63,461.47
SECURED BORROWING	59,19,92,480.39	16,35,43,595.47
UNSECURED BORROWING	65,10,87,998.00	60,47,19,866.00

SCHEDULE-5 OTHER LIABILITIES AND PROVISIONS	Current year 31-03-2024	Previous year 31-03-2023
I.BILLS PAYABLE	-	-
II.INTER-OFFICE ADJUSTMENT (NET)	-	-
III.INTEREST ACCRUED:	26,29,95,043.46	22,12,94,646.67
i.On Deposit	26,02,65,020.00	21,85,53,156.89
ii.On Borrowings	27,30,023.46	27,41,489.78
IV.OTHERS (Including provisions)	9,04,06,376.67	13,70,12,076.22
a. Provision on Standard Assets	1,75,46,743.04	1,45,41,163.27
b. Provision on Frauds	-	-
c. Provision for Robberies	-	-
d. Audit fee Provision	2,88,390.00	5,50,402.82
e. Income Tax Provision	1,47,580.14	58,73,891.77
f. Provision for Arrear Salary	2,92,26,111.72	2,02,24,924.11
g. TDS Payable	67,79,166.00	55,62,357.06
h. Others	3,64,18,385.77	9,02,59,337.19
TOTAL (I, II, III, IV)	35,34,01,420.13	35,83,06,722.89



ARUNACHAL PRADESH RURAL BANK

HEAD OFFICE NAHARLAGUN

Schedules forming Part of Balance Sheet as on 31st March 2024

SCHEDULE-6 CASH AND BALANCE WITH RBI	Current year 31-03-2024	Previous year 31-03-2023
I.CASH IN HAND	7,83,26,779.00	7,95,20,870.62
II.BALANCE WITH RESERVE BANK OF INDIA	-	-
i. In Current Account	69,01,54,683.52	60,08,54,683.52
ii.In Other Account	-	-
TOTAL (I, II)	76,84,81,462.52	68,03,75,554.14

SCHEDULE-7 BALANCE WITH BANKS AND MONEY AT CALL	Current year 31-03-2024	Previous year 31-03-2023
I.IN INDIA:		
i.Balance with Banks:		
a.In Current Account	5,46,01,169.41	8,90,93,476.28
b.In Settlement Account	18,62,56,894.33	23,82,16,362.67
ii. Money at Call & Short Notice:		
a. With Banks	-	-
b. With Other Institutions	-	-
TOTAL (i, ii)	24,08,58,063.74	32,73,09,838.95
II.OUTSIDE INDIA:		
i.Current account	-	-
ii.In other deposit account	-	-
iii.Money at call and short notice	-	-
GRAND TOTAL (I AND II)	24,08,58,063.74	32,73,09,838.95

SCHEDULE-8 INVESTMENT	Current year 31-03-2024	Previous year 31-03-2023
I.INVESTMENT IN INDIA:		
i.Government securities	4,08,59,42,278.85	3,66,67,33,398.66
ii.Other approved securities	-	-
iii.Shares	-	-
iv.Debenture and bonds	-	-
v.Subsidiaries and/joint venture	-	-
vi.Others (Specify)(a) Mutual fund (M.V=29232805.62)	2,35,00,000.00	8,10,00,000.00
(b) Others (STDR with Bank)	6,40,76,03,084.00	5,56,11,66,323.00
TOTAL (i, ii, iii, iv, v, vi)	10,51,70,45,362.85	9,30,88,99,721.66
II.INVESTMENT OUTSIDE INDIA:		
i.Govt. Securities including local authorities	-	-
ii.Subsidiaries/joint venture	-	-
iii.Other investment (specify)	-	-
TOTAL (I, II)	10,51,70,45,362.85	9,30,88,99,721.66



ARUNACHAL PRADESH RURAL BANK
HEAD OFFICE NAHARLAGUN
Schedules forming Part of Balance Sheet as on 31st March 2024

SCHEDULE-9	Current year	Previous year
ADVANCES	31-03-2024	31-03-2023
A .I.Bills Purchased & Discounted	-	-
II.Cash credit, overdraft & loan repayable on demand		
a.Cash credit/KCC/ACC/GCC/WCC	60,77,66,823.87	61,64,33,707.52
b.Overdraft	9,97,73,387.83	14,37,20,806.31
c.Demand loan	11,14,39,374.83	16,17,83,343.00
III.Term loans	3,56,77,06,173.04	2,64,81,07,158.69
TOTAL (I, II, III)	4,38,66,85,759.57	3,57,00,45,015.52
B. I. Secured by tangible assets	2,58,16,77,622.69	2,25,27,40,679.19
II. Covered by bank / Govt. Guarantee	48,41,924.16	2,92,49,657.00
III. Unsecured	1,80,01,66,212.72	1,28,80,54,679.33
TOTAL (I + II + III)	4,38,66,85,759.57	3,57,00,45,015.52
C. I. ADVANCES IN INDIA:		
a) Priority sectors	1,80,01,44,528.25	1,41,45,52,674.03
b) Public sectors	-	-
c) Banks	-	-
d) Other	2,58,65,41,231.32	2,15,54,92,341.49
TOTAL (a+ b + c + d)	4,38,66,85,759.57	3,57,00,45,015.52
II. ADVANCES OUTSIDE INDIA:		
i) Due from banks	-	-
ii) Due from others	-	-
iii) Bills purchased & discounted	-	-
iv) Syndicate loans	-	-
v) Others	-	-
TOTAL (I + ii + iii + iv + v)	-	-
GRAND TOTAL (C.I & C.II.)	4,38,66,85,759.57	3,57,00,45,015.52

SCHEDULE-10	Current year	Previous year
FIXED ASSETS	31-03-2024	31-03-2023
I.PREMISES:		
i. At cost as on 31 st March of the	-	-
ii.Addition during the year	-	-
iii.Deduction during the year	-	-
iv.Depreciation to date	-	-
II.OTHER ASSETS (including furniture &		
i.At cost as on 31 st March of the preceeding year	14,31,99,290.81	9,59,98,335.81
ii.Addition during the year	3,08,44,952.52	4,78,45,939.00
iii.Deduction during the year	-	-
iv.Depreciation to the date.	6,64,71,611.94	7,09,88,327.15
NET VALUE	10,75,72,631.39	7,28,55,947.66



ARUNACHAL PRADESH RURAL BANK
HEAD OFFICE NAHARLAGUN

Schedules forming Part of Balance Sheet as on 31st March 2024

SCHEDULE-11	Current year	Previous year
OTHER ASSETS	31-03-2024	31-03-2023
I. INTER-OFFICE ADJUSTMENT (NET)	3,42,19,923.00	-
II. INTEREST ACCRUED	49,88,71,160.42	35,44,55,461.38
III. TAX DEDUCTED AT SOURCE/TAX PAID IN ADVANCE	-	-
IV. STATIONERY AND STAMPS	6,26,987.19	10,40,644.19
V. NON-BANKING ASSET ACQUIRED IN SATISFACTION OF CLAIM	-	-
VI. OTHERS	19,67,699.00	92,38,250.00
a. Settlement A/c	-	-
b. Remittances	-	-
c. Suspense	9,299.00	-
d. Merchant Acquired Banking POS	5,00,000.00	5,00,000.00
e. Others	14,58,400.00	87,38,250.00
TOTAL (I, II, III, IV, V & VI)	53,56,85,769.61	36,47,34,355.57

SCHEDULE-12	Current year	Previous year
CONTINGENT LIABILITIES	31-03-2024	31-03-2023
I. Claims against the bank not	-	-
II. Liabilities on account of outstandings forward exchange contract	-	-
III. Liabilities for partly paid investment	-	-
IV. Guarantee given on behalf of	13,04,26,514.00	16,47,80,901.00
V. Acceptance, endorsement and other	-	-
VI. Others items for which the bank is liable (DEAF)	26,33,336.78	15,30,894.78
TOTAL (I, II, III, IV, V)	13,30,59,850.78	16,63,11,795.78

Schedules forming Part of Profit & Loss account for the Year End March 2024

SCHEDULE-13	Current year	Previous year
INTEREST EARNED	31-03-2024	31-03-2023
I. INTEREST/DISCOUNT ON ADVANCES/BILLS	42,73,56,607.64	31,51,97,811.67
II. INTEREST ON INVESTMENT	29,65,87,500.53	26,66,62,353.88
III. INTEREST ON BALANCE WITH RBI & OTHER BANKS	-	-
IV. OTHERS		
a. Interest earned on TDR with SBI & other bank	39,20,20,604.98	34,78,03,208.77
b. Interest earned on NABARD Term Money Borrowing		22,197.84
c. Others		88,478.00
TOTAL (I + II + III + IV)	1,11,59,64,713.15	92,97,74,050.16



ARUNACHAL PRADESH RURAL BANK
HEAD OFFICE NAHARLAGUN

Schedules forming Part of Profit & Loss account for the Year End March 2024

SCHEDULE-14	Current year	Previous year
OTHER INCOME	31-03-2024	31-03-2023
I.COMMISSION, EXCHANGE & BROKERAGE	4,80,92,334.08	4,40,12,005.33
II.PROFIT ON SALE OF INVESTMENT	1,39,56,756.83	-
LESS: LOSS ON REVALUATION OF investment		
III.PROFIT ON REVALUATION OF INVESTMENT	-	-
LESS: Loss on over-valuation of investment		
IV.PROFIT on sale of land, building & other asset	-	-
LESS: Loss on sale of land, building & other asset		
V.PROFIT on exchange transaction	-	-
LESS: Loss on exchange transaction		
VI.INCOME earned by way of dividend etc. From companies/joint venture set up abroad/in India	-	-
VII.MISCELLEANEOUS INCOME	1,01,75,658.71	1,33,95,866.04
TOTAL (I TO VIII)	7,22,24,749.62	5,74,07,871.37

SCHEDULE-15	Current year	Previous year
INTEREST EXPENDED	31-03-2024	31-03-2023
I. Interest on deposit	41,57,52,736.73	35,03,25,030.00
II.Interest on RBI/Inter-back borrowing	-	-
III.Others	4,61,22,116.60	4,77,09,875.70
TOTAL (I, II, III)	46,18,74,853.33	39,80,34,905.70

SCHEDULE-16	Current year	Previous year
OPERATING EXPENSES	31-03-2024	31-03-2023
I. Payment to and provision for employees	17,57,10,029.34	18,95,80,246.12
II.Rent, taxes and lighting	1,25,89,743.40	1,02,40,170.68
III.Printing and stationery	57,66,953.14	31,96,358.31
IV.Advertisement and publicity	3,82,602.80	79,689.60
V.Depreciation on Bank's property	26,55,227.00	1,24,92,635.33
VI.Directors' fees, allowances & expenses	-	-
VII.Auditors' fees, allowances & expenses (including	4,55,576.18	2,89,467.00
VIII.Law charges	72,050.00	5,16,671.00
IX.Repairing and maintenance	2,37,79,532.21	1,56,56,097.69
X.Insurance	1,83,50,238.72	1,56,88,977.57
XI.Postage, telegrams, telephone	19,13,785.52	15,32,727.47
XII.Other expenditure	3,15,56,877.97	3,35,91,372.76
TOTAL (I to XIII)	27,32,32,616.28	28,28,64,413.53

