

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

FORM-'A'

ARUNACHAL PRADESH RURAL BANK
BALANCE SHEET AS ON 31st March 2021

CAPITAL AND LIABILITIES	Schedule	Current year	Previous year
		31-03-2021	31-03-2020
Capital	1	58,78,04,000.00	58,78,04,000.00
Reserve and Surplus	2	1,55,00,000.00	1,55,00,000.00
Deposits	3	8,92,52,94,949.32	7,33,70,88,746.60
Borrowings	4	50,08,53,360.64	99,26,828.00
Other Liabilities & Provisions	5	24,88,99,153.39	26,37,70,100.95
TOTAL		10,27,83,51,463.35	8,21,40,89,675.55
ASSETS			
	Schedule	Current year	Previous year
		31-03-2021	31-03-2020
Cash & Balance with RBI	6	39,25,43,556.52	35,40,32,989.52
Balance with Bank, Money at Call and short notice	7	39,91,10,199.20	48,92,21,533.66
Investment	8		
Advances	9	7,00,24,87,965.63	5,24,15,74,744.87
Fixed Asset	10	1,88,60,54,249.01	1,54,22,91,313.79
Other Asset	11	3,00,99,431.96	2,75,84,708.61
TOTAL		56,80,56,061.03	55,93,84,385.10
Contingent liabilities	12	10,27,83,51,463.35	8,21,40,89,675.55
Bills for collection		5,21,93,615.00	2,59,32,999.00
Significant Accounting Policies and Notes to Accounts	17 & 18		

FOR DE & BOSE.
CHARTERED ACCOUNTANTS
FIRM REG NO. 302175E

CA: TARIT DASGUPTA *Tasgupta*

PARTNER
MEMBERSHIP NO 053380

PLACE: KOLKATA
DATE: 10/05/2021

UDIN:21053380AAAAAG6174



For Arunachal Pradesh Rural Bank
For ARUNACHAL PRADESH RURAL BANK



CHAIRMAN
CHAIRMAN
MAHARLAGUN

[Signature]

[Signature]
Director

[Signature]
Director

Director

[Signature]
Director



FORM-'B'
ARUNACHAL PRADESH RURAL BANK
PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED MARCH 2021

PARTICULARS	Schedule	Current year	Previous year
		31-03-2021	31-03-2020
I. INCOME:		AMOUNT	AMOUNT
1. Interest earned	13		
a. Interest/Discount on Advances/bills		66,72,91,629.54	51,08,15,508.25
b. Interest on Investments		19,01,22,426.26	21,03,82,726.13
c. Interest on Balances with RBI and other Inter Bank Funds		18,84,91,170.27	17,43,14,329.86
d. Interest on TDRs with Banks		0.00	0.00
e. Interest on NABARD Term Money Borrowings		28,47,16,905.73	11,54,31,507.91
		39,61,127.28	1,06,86,944.35
2. Other income	14		
a. Commission, Exchange and Brokerage		3,80,66,038.23	10,96,78,204.01
b. Profit on sale of Investment		2,50,43,810.93	1,35,72,788.27
c. Miscellaneous Income		81,12,528.25	8,65,40,174.16
3. TOTAL INCOME		49,09,699.05	95,65,241.58
II. EXPENDITURE:		70,53,57,667.77	62,04,93,712.26
4. Interest expenses	15		
a. Interest on Deposit		30,46,20,098.96	31,76,86,906.37
b. Interest on Inter-Bank borrowing		28,57,67,995.21	31,69,42,212.82
c. Others		1,88,52,103.75	7,44,693.55
		0.00	0.00
5. Operating expenses (a+b+c)	16		
a. Employees Costs		22,66,18,111.12	20,47,43,261.10
b. Other Operating Expenses		15,45,43,021.91	14,72,03,187.51
		7,20,75,089.21	5,75,40,073.59
6. Total Expenditure (Excluding provisions and Contingencies) (4+5)		53,12,38,210.08	52,24,30,167.47
7. Operating Profit before provisions and Contingencies (3-6)		17,41,19,457.69	9,80,63,544.79
8. Provisions (other than tax) & contingencies		9,88,07,653.02	4,90,03,922.30
9. Profit from Ordinary Activities before Tax (7-8)		7,53,11,804.67	4,90,59,622.49
10. Tax Expense			
a. Provision for Taxation-Current Year		1,88,29,000.00	1,61,89,000.00
b. Deferred Tax Asset			0.00
c. Earlier Years Adjustments (Excess)		-37,50,000.00	0.00
11. Net Profit for the period from Ordinary Activities after Tax		6,02,32,804.67	3,28,70,622.49

FOR DE & BOSE.
CHARTERED ACCOUNTANTS

FIRM REG NO. 302175E

CA: TARIT DASGUPTA *Tasgupta*

PARTNER

MEMBERSHIP NO 053380

PLACE: KOLKATA

DATE: 10/05/2021

UDIN: 21053380AAAAAG6174

Tarit Dasgupta
Director

Tarit Dasgupta
Director

Director

Director

For Arunachal Pradesh Rural Bank

For ARUNACHAL PRADESH RURAL BANK

[Signature]
CHAIRMAN
H.O. NAHARLAGUN

IV. APPROPRIATIONS:		AMOUNT	AMOUNT
Net Profit(+) Loss (-) for the year		6,02,32,804.67	3,28,70,622.49
ADD: Brought forward consolidated loss/profit attributed to the groups		-36,08,97,967.20	-37,82,68,589.69
Transfer to statutory reserve		0.00	-1,55,00,000.00
Transfer to other reserve		0.00	0.00
Transfer to Govt. Proposed dividend		0.00	0.00
Balance carried over to balance sheet		-30,06,65,162.53	-36,08,97,967.20
TOTAL		-30,06,65,162.53	-36,08,97,967.20
Significant Accounting Policies and Notes to Accounts	17 & 18		

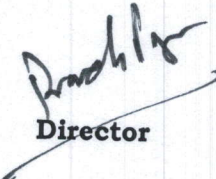
FOR DE & BOSE.
CHARTERED ACCOUNTANTS
FIRM REG NO. 302175E
CA: TARIT DASGUPTA *Tasgupta*
PARTNER
MEMBERSHIP NO 053380
PLACE: KOLKATA
DATE: 10/05/2021
UDIN: 21053380AAAAAG6174



For Arunachal Pradesh Rural Bank

For ARUNACHAL PRADESH RURAL BANK


CHAIRMAN
H.O. NAHARLAGUN


Director


Director

Director


Director



ARUNACHAL PRADESH RURAL BANK
HEAD OFFICE NAHARLAGUN

Schedules forming Part of Balance Sheet as on 31st March 2021

SCHEDULE-1 CAPITAL	Current year	Previous year
	31-03-2021	31-03-2020
A. Authorized capital (200,00,00,000 shares of Rs 10/- each)		
Issued, subscribed and paid up capital (5,63,10,400 shares of Rs.10 each)	2,00,00,00,000.00	2,00,00,00,000.00
I. From Govt. of India	58,78,04,000.00	58,78,04,000.00
II. From Govt. of A.P.	29,39,02,000.00	29,39,02,000.00
III. From sponsor bank (SBI)	8,81,95,000.00	8,81,95,000.00
TOTAL OF A	20,57,07,000.00	20,57,07,000.00
B. SHARE CAPITAL DEPOSIT ACCOUNT:	58,78,04,000.00	58,78,04,000.00
I. From Govt. of India		
II. From Govt. of A.P.		
III. From sponsor bank (SBI)		
TOTAL OF B		
TOTAL (A + B)	0.00	0.00
	58,78,04,000.00	58,78,04,000.00

SCHEDULE-2 RESERVE & SURPLUS	Current year	Previous year
	31-03-2021	31-03-2020
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	0.00
Deduction during the year	0.00	1,55,00,000.00
TOTAL (I + II + III + IV)	0.00	0.00
	1,55,00,000.00	1,55,00,000.00



ARUNACHAL PRADESH RURAL BANK

HEAD OFFICE NAHARLAGUN

Schedules forming Part of Balance Sheet as on 31st March 2021

SCHEDULE-3 DEPOSITS	Current year	Previous year
	31-03-2021	31-03-2020
A.I.DEMAND DEPOSIT		
i.From banks		
ii.From others		
II.SAVINGS BANK DEPOSIT	1,39,38,04,173.39	1,42,59,89,208.22
III.TERM DEPOSIT:	4,96,66,72,194.32	3,68,29,82,728.54
i.From banks		
ii.From others	0.00	0.00
TOTAL of (I+II+III)	2,56,48,18,581.61	2,22,81,16,809.84
B. I. Deposits of branches in India	8,92,52,94,949.32	7,33,70,88,746.60
II. Deposits of branches outside India	8,92,52,94,949.32	7,33,70,88,746.60
TOTAL	0.00	0.00
	8,92,52,94,949.32	7,33,70,88,746.60

SCHEDULE-4 BORROWINGS	Current year	Previous year
	31-03-2021	31-03-2020
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)	25,00,97,927.64	0.00
v.From other Institutions (NSTFDC)	15,00,00,000.00	0.00
TOTAL OF (i+ii+iii)	9,21,48,433.00	13,19,828.00
50,08,53,360.64	99,26,828.00	
II. BORROWING FROM OUTSIDE INDIA		
TOTAL OF (I+II)	0.00	1.00
SECURED BORROWING (including I & II above)	50,08,53,360.64	99,26,828.00
	50,08,53,360.64	99,26,828.00



ARUNACHAL PRADESH RURAL BANK

HEAD OFFICE NAHARLAGUN

Schedules forming Part of Balance Sheet as on 31st March 2021

SCHEDULE-5 OTHER LIABILITIES AND PROVISIONS	Current year	Previous year
	31-03-2021	31-03-2020
I. BILLS PAYABLE		0.00
II. INTER-OFFICE ADJUSTMENT (NET)	0.00	0.00
III. INTEREST ACCRUED:		
i. On deposit	18,08,04,320.05	16,44,80,058.59
ii. On borrowings	18,07,31,313.83	16,43,36,868.48
	73,006.22	1,43,190.11
IV. OTHERS (Including provisions)	6,80,94,833.34	9,92,90,042.36
a. Provision on Standard Assets		
b. Provision on Frauds	84,82,012.77	74,82,012.77
c. Provision for Robberies	31,90,786.04	31,90,786.04
d. Audit fee Provision	0.00	57,44,175.00
e. Income Tax Provision	5,00,000.00	0.00
f. Wage Revision Provision	28,67,719.00	1,61,89,000.00
g. Provision for NPS	4,06,82,000.00	1,10,00,000.00
h. Provision for Pension	0.00	27,936.00
i. Provision for Leave liability	61,39,000.00	5,15,00,000.00
j. INCA	10,00,000.00	0.00
k. Provision on Link Branch & Cash Diff.	2,21,804.40	49.00
l. Provision for Std Asset (COVID Moratorium)	18,08,230.96	18,08,230.96
m. Sundry Deposit (TDS)	0.00	0.00
n. Others	14,58,214.00	15,46,531.00
TOTAL (I, II, III, IV)	17,45,066.17	8,01,321.59
	24,88,99,153.39	26,37,70,100.95

SCHEDULE-6 CASH AND BALANCE WITH RBI	Current year	Previous year
	31-03-2021	31-03-2020
I. CASH IN HAND		
II. BALANCE WITH Reserve Bank of India	5,14,93,873.00	5,79,83,306.00
i. In Current account	0.00	0.00
ii. In other account	34,10,49,683.52	29,60,49,683.52
	0.00	0.00
TOTAL (I, II)	39,25,43,556.52	35,40,32,989.52

SCHEDULE-7 BALANCE WITH BANKS AND MONET AT CALL AND SHORT NOTICE	Current year	Previous year
	31-03-2021	31-03-2020
I. IN INDIA:		
i. Balance with Banks:		
a. In current account		
b. In Settlement current ac in SBI	20,49,61,988.95	48,92,21,533.66
ii. Money at call & short Notice:	19,41,48,210.25	0.00
a. With Banks		
b. With other institutions	0.00	0.00
TOTAL (i, ii)	39,91,10,199.20	48,92,21,533.66
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)	39,91,10,199.20	48,92,21,533.66

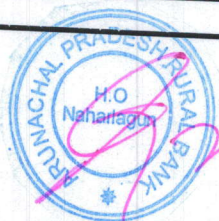
ARUNACHAL PRADESH RURAL BANK

HEAD OFFICE NAHARLAGUN

Schedules forming Part of Balance Sheet as on 31st March 2021

SCHEDULE-8 INVESTMENT	Current year 31-03-2021	Previous year 31-03-2020
I. INVESTMENT IN INDIA:		
i. Government securities		
ii. Other approved securities	2,43,79,20,915.63	2,16,53,01,936.87
iii. Shares	0.00	0.00
iv. Debenture and bonds	0.00	0.00
v. Subsidiaries and/joint venture	5,17,72,808.00	15,17,72,808.00
vi. Others (Specify) (a) Mutual fund	0.00	0.00
(b) Others (STDR with Bank)	5,00,000.00	9,30,00,000.00
TOTAL (i, ii, iii, iv, v, vi)	4,51,22,94,242.00	2,83,15,00,000.00
II. INVESTMENT OUTSIDE INDIA:	7,00,24,87,965.63	5,24,15,74,744.87
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)	7,00,24,87,965.63	5,24,15,74,744.87

SCHEDULE-9 ADVANCES	Current year 31-03-2021	Previous year 31-03-2020
A. I. Bills purchased & discounted		
II. Cash credit, overdraft & loan repayable on demand	0.00	0.00
a. Cash credit/KCC/ACC/GCC/WCC		
b. Overdraft	71,57,88,334.87	72,24,56,997.39
c. Demand loan	2,03,62,914.02	2,88,15,888.38
III. Term loans	13,03,75,302.00	15,36,86,233.81
TOTAL (I, II, III)	1,01,95,27,698.12	63,73,32,194.21
B. I. Secured by tangible assets	1,88,60,54,249.01	1,54,22,91,313.79
II. Covered by bank / Govt. Guarantee	1,50,11,68,714.44	1,32,71,63,218.28
III. Unsecured	0.00	0.00
TOTAL (I + II + III)	38,48,85,534.57	21,51,28,095.51
C. ADVANCES IN INDIA:	1,88,60,54,249.01	1,54,22,91,313.79
a) Priority sectors		
b) Public sectors	1,32,57,17,714.35	1,11,95,90,324.90
c) Other	0.00	0.00
TOTAL (a + b + c)	56,03,36,534.66	42,27,00,988.89
II. ADVANCES OUTSIDE INDIA:	1,88,60,54,249.01	1,54,22,91,313.79
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.)	1,88,60,54,249.01	1,54,22,91,313.79



ARUNACHAL PRADESH RURAL BANK

HEAD OFFICE NAHARLAGUN

Schedules forming Part of Balance Sheet as on 31st March 2021

SCHEDULE-10 FIXED ASSETS	Current year	Previous year
	31-03-2021	31-03-2020
I. PREMISES:		
i. At cost as on 31 st March of the preceeding year		
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	6,65,49,194.50	5,02,86,535.60
ii. Addition during the year	1,15,25,060.18	1,62,62,658.90
iii. Deduction during the year	0.00	0.00
iv. Depreciation to the date.	4,79,74,822.72	3,89,64,485.89
NET VALUE	3,00,99,431.96	2,75,84,708.61

SCHEDULE-11 OTHER ASSETS	Current year	Previous year
	31-03-2021	31-03-2020
I. INTER-OFFICE ADJUSTMENT (NET)		
II. INTEREST ACCRUED	47,60,000.00	10,68,140.00
III. TAX PAID IN ADVANCE/Tax deducted at source	26,28,50,221.96	13,36,56,271.06
IV. STATIONERY AND STAMPS	0.00	1,10,77,793.00
VI. OTHERS	7,51,223.34	2,70,927.84
a. Settlement A/c	29,96,94,615.73	41,33,11,253.20
b. Remittances	-60,78,403.43	5,03,66,067.29
c. Suspense	0.00	0.00
d. Amount Receivable from Central Govt.	8,15,541.18	1,05,875.30
e. MABPOS	14,86,182.69	
f. Accumulated loss	5,00,000.00	5,00,000.00
g. Bill Receivables	30,06,65,162.53	36,08,97,967.20
h. Others	0.00	0.00
TOTAL (I, II, III, IV, V & VI)	56,80,56,061.03	55,93,84,385.10

SCHEDULE-12 CONTINGENT LIABILITIES	Current year	Previous year
	31-03-2021	31-03-2020
I. Claims against the bank not acknowledged as debt		
II. Liabilities on account of outstandings	0.00	0.00
forward exchange contract	0.00	0.00
III. Liabilities for partly paid investment		
IV. Guarantee given on behalf of constituents	0.00	0.00
V. Acceptance, endorsement and other obligation	5,21,93,615.00	2,59,32,999.00
VI. Others items for which the bank is contingently liable	0.00	0.00
TOTAL (I, II, III, IV, V)	5,21,93,615.00	2,59,32,999.00



ARUNACHAL PRADESH RURAL BANK

HEAD OFFICE NAHARLAGUN

Schedules forming Part of Profit & Loss account for the Quarter Ended March 2021

SCHEDULE-13 INTEREST EARNED	Current year	Previous year
	31-03-2021	31-03-2020
I. INTEREST/DISCOUNT ON ADVANCES/BILLS	19,01,22,426.26	21,03,82,726.13
II. INTEREST ON INVESTMENT	18,84,91,170.27	17,43,14,329.86
III. INTEREST on Balance with RBI & other Banks		0.00
IV. OTHERS		
a. Interest earned on TDR with SBI & other bank	28,47,16,905.73	11,54,31,507.91
b. Interest earned on NABARD Term	39,61,127.28	1,06,86,944.35
TOTAL (I + II + III + IV)	66,72,91,629.54	51,08,15,508.25

SCHEDULE-14 OTHER INCOME	Current year	Previous year
	31-03-2021	31-03-2020
I. COMMISSION, EXCHANGE & BROKERAGE	2,50,43,810.93	1,35,72,788.27
II. PROFIT ON SALE OF INVESTMENT	81,12,528.25	8,65,40,174.16
LESS: LOSS ON REVALUATION OF investment companies/joint venture set up abroad/in India		
VII. MISCELLENEOUS INCOME	49,09,699.05	95,65,241.58
VIII. Subsidy from sponsor bank on account of salary & Allowances to Deputed staff	0.00	0.00
TOTAL (I TO VIII)	3,80,66,038.23	10,96,78,204.01

SCHEDULE-15 INTEREST EXPENDED	Current year	Previous year
	31-03-2021	31-03-2020
I. Interest on deposit	28,57,67,995.21	31,69,42,212.82
II. Interest on RBI/Inter-bank borrowing	1,88,52,103.75	7,44,693.55
III. Others		
TOTAL (I, II, III)	30,46,20,098.96	31,76,86,906.37

SCHEDULE-16 OPERATING EXPENSES	Current year	Previous year
	31-03-2021	31-03-2020
I. Payment to and provision for employees	15,45,43,021.91	14,72,03,187.51
II. Rent, taxes and lighting	92,18,284.68	82,96,567.60
III. Printing and stationery	19,69,154.83	22,89,019.82
IV. Advertisement and publicity	47,938.68	40,299.00
V. Depreciation on Bank's property	90,10,336.83	72,53,888.52
VI. Directors' fees, allowances & expenses	0.00	0.00
VII. Auditors' fees, allowances & expenses (including Br. audit)	3,20,000.00	27,491.00
VIII. Law charges	53,605.00	1,77,100.00
IX. Entertainment expenses	6,51,475.00	7,88,178.00
X. Repairing and maintenance	1,35,06,160.97	1,18,94,516.53
XI. Insurance	1,27,42,719.94	89,92,411.50
XII. Postage, telegrams, telephone	6,74,317.59	8,44,860.10
XIII. Other expenditure	2,33,73,649.37	1,69,35,741.52
XIV. ATM Service Charges	5,07,446.32	
TOTAL (I to XIII)	22,66,18,111.12	20,47,43,261.10

