

ANDHRA PRAGATHI GRAMEENA BANK  
(Sponsored by Syndicate Bank)  
HEAD OFFICE: KADAPA-516001(AP)

Circular No. 203-2009-BC-ACCTD

Date: 11-09-2009

SUBMISSION OF BALANCE SHEET AND PROFIT AND LOSS ACCOUNT  
& WORKING RESULTS FOR THE HALF YEAR ENDING 30-09-2009

Attention of Branches & Regional Offices is invited to the captioned subject. As the Half year ending September, 2009 is fast approaching, all the Branches and Regional Offices are advised to update their records and books of accounts in order to prepare financial statements as at the end of the half year for submission to the respective Regional Office as directed here below.

1. The working results should be sent to respective Regional Office on 29-09-2009 itself, as the Half-Year closing day for all branches is 30-09-2009.
2. The Balance Sheet along with trial balance, Annexure should be submitted to respective Regional Office on 30-09-2009.
3. The Regional Office should submit consolidated working results on 30-09-2009 and Consolidated Balance Sheet & Annexure of all branches in their area of operation including Regional Office financial statements to Head Office on 01-10-2009 by 5.00 P.M. by E-mail and dispatch the soft and hard copies of Balance Sheet & Annexure by post/courier. Regional Offices are advised to submit soft copy of working results also along with Balance Sheet.

**Regional Offices should not change the format of Balance Sheet and working results. Regional Office should submit the figures for all heads mentioned in working results format enclosed.**

Two copies of financial statements along with Annexure are enclosed for the use of Branches/Offices. Branches may approach respective Regional Offices if they require additional formats, as buffer stock is available with Regional Offices.

All the figures shown in schedules must tally with respective head of accounts in trial balance dated 29/09/2009, as 30/09/2009 is half yearly closing day.

**PROVISIONING FOR SAVINGS BANK ACCOUNT:**

Branches have paid interest on savings bank account up to June 2009. Branches have to provide interest provision from July to September i.e. for three months period by calculating interest @ 3.50% on average SB deposits (OR) Branches may simply provide half of the interest what they have paid from January to June 2009 on SB deposits.

Further all branches are advised to reverse all "outstanding provisions" and provide the fresh provisions in respect of all expenses payable as at 30.09.2009 by passing necessary slips.

Contd.2

**Accounting for Interest on all Agricultural advances: The attention of the branches is invited to Circulars/Guidelines issued and accordingly all the branches are advised to calculate and account for interest as stipulated and credit to Interest on loans under income head.**

**Other important points to be noted by the branches/Regional offices:**

1. Branches and Regional Offices should note that the figures for the half year ending Balance Sheet shall be rounded off to "NEAREST RUPEE". Branches are advised not to show points, decimals etc.
2. In schedule – 5 , 11 "INTER OFFICE ADJUSTMENTS" the net figure after clubbing HO A/C, Branch Adjustment A/C should be shown.
3. Particulars of Other Liabilities, Other Assets and Other Expenditure should be shown in Annexure to Balance Sheet and the figures should tally with corresponding figure in Balance Sheet i.e. Item No.V of Schedule 5 for other Liabilities; Item No vii of Schedule 11 for other assets; Item No. viii of Schedule 16 for other expenditure. Instead of showing particulars of other items, branches are showing total figures of Schedules. This is not correct. Branches should show details of 'others' as against above columns only.
4. Some branches are furnishing the balance under Bank Guarantees issued i.e Acceptance for customers(Contra)/Acceptance of customers against point No.ii and some branches are furnishing the same against point No.iii, under Schedule 12 Contingent Liabilities, which is causing confusion in consolidation work. To maintain uniformity in this regard, all branches are advised to show the figures under above head against point No.ii (Bank Guarantees acceptance for customer(contra))
5. Unrealized interest on NPA (Credit): Furnish under Schedule 5 Other Liabilities in 'Others' column.
6. Interest receivable on NPA (Debit): Furnish under Schedule 11 Other Assets in 'Others' column.
7. It is also noticed that some of the branches have furnished the amounts under the head 'Non Banking Assets' which is totally incorrect as our Bank is not having any Non Banking Assets.

Any clarification to this circular may be sought from Head Office Accounts Department.

(M.JAIPRAKASH)  
CHAIRMAN

ANDHRA PRAGATHI GRAMEENA BANK:: HEAD OFFICE :: KADAPA

Branch \_\_\_\_\_ BIC NO \_\_\_\_\_ Region \_\_\_\_\_

**WORKING RESULTS AS ON 30.09.2009**

S. No	Particulars	Amount in Rupees
01	Total Deposits	
02	Low cost Deposits	
03	Total Advances	
04	Advances to Priority Sector	
05	Advances to Agricultural Sector	
06	Total Disbursement from 01.04.2009 to 30-09-2009	
07	Total Income	
08	Total Expenditure	
09	Operating Profit/Loss (6-7)	
10	Gross NPA s(Outstanding NPA level)	
11	No frills A/c opened up to date (Accounts only)	
12	SHG Credit Linked (Outstanding )	Accounts
		Amount
13	Grand Total (1 to 12 for control purpose)	

DATE: 29.09.2009 CLERK OFFICER MANAGER

ANDHRA PRAGATHI GRAMEENA BANK:: HEAD OFFICE :: KADAPA

Branch \_\_\_\_\_ BIC NO \_\_\_\_\_ Region \_\_\_\_\_

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DATE: 29.09.2009 CLERK OFFICER MANAGER

Annexure to Circular No: 203 -2009-BC-ACCTS dated 11.09.2009.

ANDHRA PRAGATHI GRAMEENA BANK:: HEAD OFFICE :: KADAPA

Branch \_\_\_\_\_ BIC NO \_\_\_\_\_ Region \_\_\_\_\_

**NPA RECOVERY AS ON 30.09.2009**

S. No	Particulars	Amount in Rupees
01	Cash Recovery	Principal
		Interest
02	Debt Relief	Principal
		Interest
03	Written off in OTS	Principal
		Interest
04	Total NPA Recovery	Principal
		Interest

DATE: 29.09.2009

CLERK

OFFICER

MANAGER

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Annexure to Circular No: 203 -2009-BC-ACCTS dated 11.09.2009.

ANDHRA PRAGATHI GRAMEENA BANK:: HEAD OFFICE :: KADAPA

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DATE: 29.09.2009

CLERK

OFFICER

MANAGER