

# वार्षिक रिपोर्ट ANNUAL REPORT

2022-2023

10वाँ संस्करण



NOW ACCESS YOUR BANK

**24x7** WITH SHGB  
mBANKING

Facilities Available:

Account statement  
view and  
generation facility

Enable/Disable  
Debit Card

Transaction  
Facility

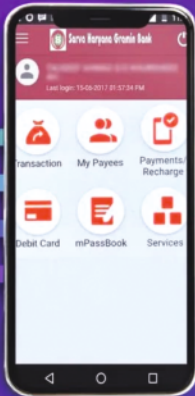
Debit Card  
cancellation

Green Pin  
generation

Utility Payments

Form 26AS  
generation

Limit enhancement  
Facility



सर्व हरियाणा ग्रामीण बैंक

(पंजाब नेशनल बैंक द्वारा प्रायोजित)



सर्व सम्मान-सर्व उत्थान...

**Sarva Haryana Gramin Bank**

(Sponsored by : Punjab National Bank)

प्रधान कार्यालय : एस.एच.जी.बी. हाऊस, प्लॉट नं. 1, सैक्टर-3, रोहतक-124001 (हरियाणा)। दूरभाष : 01262-243101

ATM Card Complaint : 18001807777 | Visit us at : [www.shgb.co.in](http://www.shgb.co.in)

## निदेशक मण्डल



## Board of Directors



श्री प्रणय कुमार मोहंती

अध्यक्ष

Sh. Pranaya Kumar Mohanty

Chairman



श्री प्रोनोबेश बरुआ

उप-महाप्रबंधक, एफआईडीडी, आरबीआई

Sh. Pronobesh Barua

Deputy General Manager, FIDD, RBI



श्री आयुष शिवपुरी

उप महाप्रबंधक, नाबार्ड

Sh. Ayush Sheopuri

Deputy General Manager

NABARD-Regional Office, Chandigarh.



श्री सन्दीप कुमार पाणिग्रही

अंचल प्रबंधक, पीएनबी, चण्डीगढ़

Sh. Sandip Kumar Panigrahi

Zonal Manager, PNB, Chandigarh



श्री महेश कुमार वधवा

मण्डल प्रमुख, पीएनबी रोहतक

Sh. Mahesh Kumar Wadhwa

Circle Head, PNB Rohtak



श्रीमती किरण लेखा वालिया

वित्तीय सलाहकार

Smt. Kiran Lekha Walia

Financial Advisor, HBPE



श्री मनोनित दलाल

निदेशक

Sh. Manoneet Dalal

Director



नूपुर झुंझनवाला शर्मा

एडिटर इन चीफ ओपी इंडिया

Ms. Nupur Jhunjunwala Sharma

Editor in Chief, OP India



# प्रशासनिक स्वरूप प्रधान कार्यालय



सर्व सम्मान-सर्व उत्थान...

# Administrative Setup Head Office



**श्री प्रणय कुमार मोहंती**  
अध्यक्ष, सर्व हरियाणा ग्रामीण बैंक  
**Sh. Pranaya Kumar Mohanty**  
Chairman, SHGB



**श्री सलारिया रामस्वरूप सिंह**  
महाप्रबंधक, सर्व हरियाणा ग्रामीण बैंक  
**Sh. Salaria Ramsavroop Singh**  
General Manager, SHGB



**श्री विमल कुमार शर्मा**  
महाप्रबंधक, सर्व हरियाणा ग्रामीण बैंक  
**Sh. Vimal Kumar Sharma**  
General Manager, SHGB



**श्री मिथिलेश कुमार झा**  
महाप्रबंधक, सर्व हरियाणा ग्रामीण बैंक  
**Sh. Mithilesh Kumar Jha**  
General Manager, SHGB



**श्री रोहित निझावन**  
महाप्रबंधक, सर्व हरियाणा ग्रामीण बैंक  
**Sh. Rohit Nijhawan**  
General Manager, SHGB

## प्रशासनिक स्वरूप प्रधान कार्यालय



सर्व सम्मान-सर्व उत्थान...

## Administrative Setup Head Office

श्री प्रणय कुमार मोहंती

अध्यक्ष

**Sh. Pranaya Kumar Mohanty**

Chairman

श्री सलारिया रामस्वरूप सिंह

महाप्रबंधक

**Sh. Salaria Ramsavroop Singh**

General Manager

MASD, GAD, FID, RAJBHASHA,  
Secretary To The Board and Audit  
Committee of Board

श्री विमल कुमार शर्मा

महाप्रबंधक

**Sh. Vimal Kumar Sharma**

General Manager

ITD, DBD, SAMD & LAW,  
Chairman of Tender /  
Purchase Committee

श्री मिथिलेश कुमार झा

महाप्रबंधक

**Sh. Mithilesh Kumar Jha**

General Manager

HRDD, DAC, CRMD, CAD, Mkt., Ins. &  
Third Party Products,  
Chairmen of the Board of Trustees in  
Provident Fund Trust,  
Chairmen of the Board of Trustees in  
Pension Fund Trust,  
Capacity Building Center (Training Cell)

श्री रोहित निझावन

महाप्रबंधक

**Sh. Rohit Nijhawan**

General Manager

IAD, IRMD, CISO, FD,  
Principle Nodal Officer (Ombudsman)  
Appellate Authority (RTI Appeals)

श्री एस.पी. खम्बरा

विभागाध्यक्ष

**Sh. S.P. Khambra**

Divisional Head

Board Secretariat and Training

श्री सी.जे. खुराना

विभागाध्यक्ष

**Sh. C.J. Khurana**

Divisional Head

HRDD, Pension, DAC,  
PF & Pension Trust

श्री सुशील गुप्ता

विभागाध्यक्ष

**Sh. Sushil Gupta**

Divisional Head

MASD, FI, Raj Bhasha & Haritima

श्री पी.डी. अग्रवाल

विभागाध्यक्ष

**Sh. P.D. Aggarwal**

Divisional Head

Finance Division

श्री के.बी. चौधरी

विभागाध्यक्ष

**Sh. K.B. Chaudhary**

Divisional Head

CCA, Nodal Officer Complaints

श्री नवदीप

विभागाध्यक्ष

**Sh. Navdeep**

Divisional Head

Vigilance Cell

श्री महीपाल सिंह

विभागाध्यक्ष

**Sh. Mahipal Singh**

Divisional Head

ITD, DBD, Customer Care

श्री जय पाल सैनी

विभागाध्यक्ष

**Sh. Jai Pal Saini**

Divisional Head

CAD, CRMD, IRMD, MKT &  
Ins. And Audit Div.

श्री रमेश कुमार

विभागाध्यक्ष

**Sh. Ramesh Kumar**

Divisional Head

SAMD

श्री रविन्द्र गर्ग

विभागाध्यक्ष

**Sh. Ravinder Garg**

Divisional Head

GAD

श्री जी.डी. शर्मा

विभागाध्यक्ष

**Sh. G.D. Sharma**

Divisional Head

IAD

श्री डी.एस. पंवार

विभागाध्यक्ष

**Sh. D.S. Panwar**

Divisional Head

IAD



## प्रशासनिक स्वरूप क्षेत्रीय कार्यालय



सर्व सम्मान-सर्व उत्थान...

## Administrative Setup Regional Office

### AMBALA / अम्बाला



श्री अमित गर्ग  
क्षेत्रीय प्रबंधक

**Sh. Amit Garg**  
Regional Manager

### BHIWANI / भिवानी



श्री रमेश गर्ग  
क्षेत्रीय प्रबंधक

**Sh. Ramesh Garg**  
Regional Manager

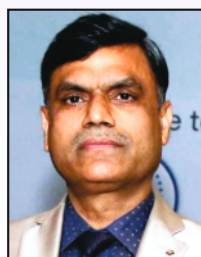
### FATEHABAD / फतेहाबाद



श्री सतीश कुमार  
क्षेत्रीय प्रबंधक

**Sh. Satish Kumar**  
Regional Manager

### GURUGRAM / गुरुग्राम



श्री सतीश कुमार  
क्षेत्रीय प्रबंधक

**Sh. Satish Kumar**  
Regional Manager

### HISAR / हिसार



श्री विनोद सिंघल  
क्षेत्रीय प्रबंधक

**Sh. Vinod Singhal**  
Regional Manager

### KAITHAL / कैथल



श्री विजय कुमार शर्मा  
क्षेत्रीय प्रबंधक

**Sh. Vijay Kumar Sharma**  
Regional Manager

### NUH / नूह



श्री आर.के. भुक्कल  
क्षेत्रीय प्रबंधक

**Sh. R.K Bhukkal**  
Regional Manager

### PANIPAT / पानीपत



श्री सुनील मलिक  
क्षेत्रीय प्रबंधक

**Sh. Sunil Malik**  
Regional Manager

### REWARI / रेवाड़ी



श्री एस.एन. शर्मा  
क्षेत्रीय प्रबंधक

**Sh. S.N. Sharma**  
Regional Manager

### ROHTAK / रोहतक



श्री राजीव कुमार  
क्षेत्रीय प्रबंधक

**Sh. Rajiv Kumar**  
Regional Manager

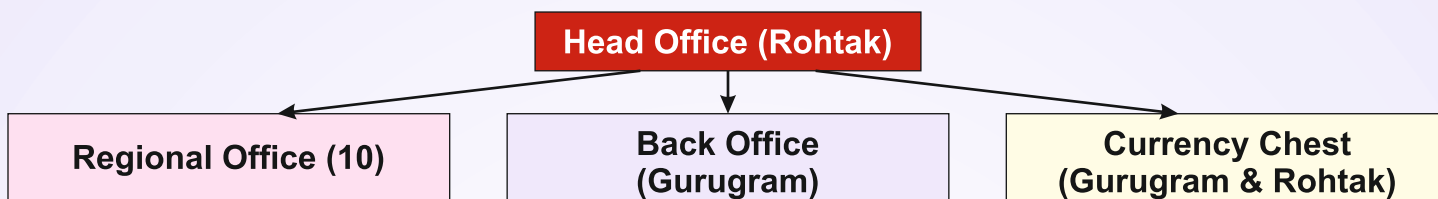


सर्व सम्मान-सर्व उत्थान...

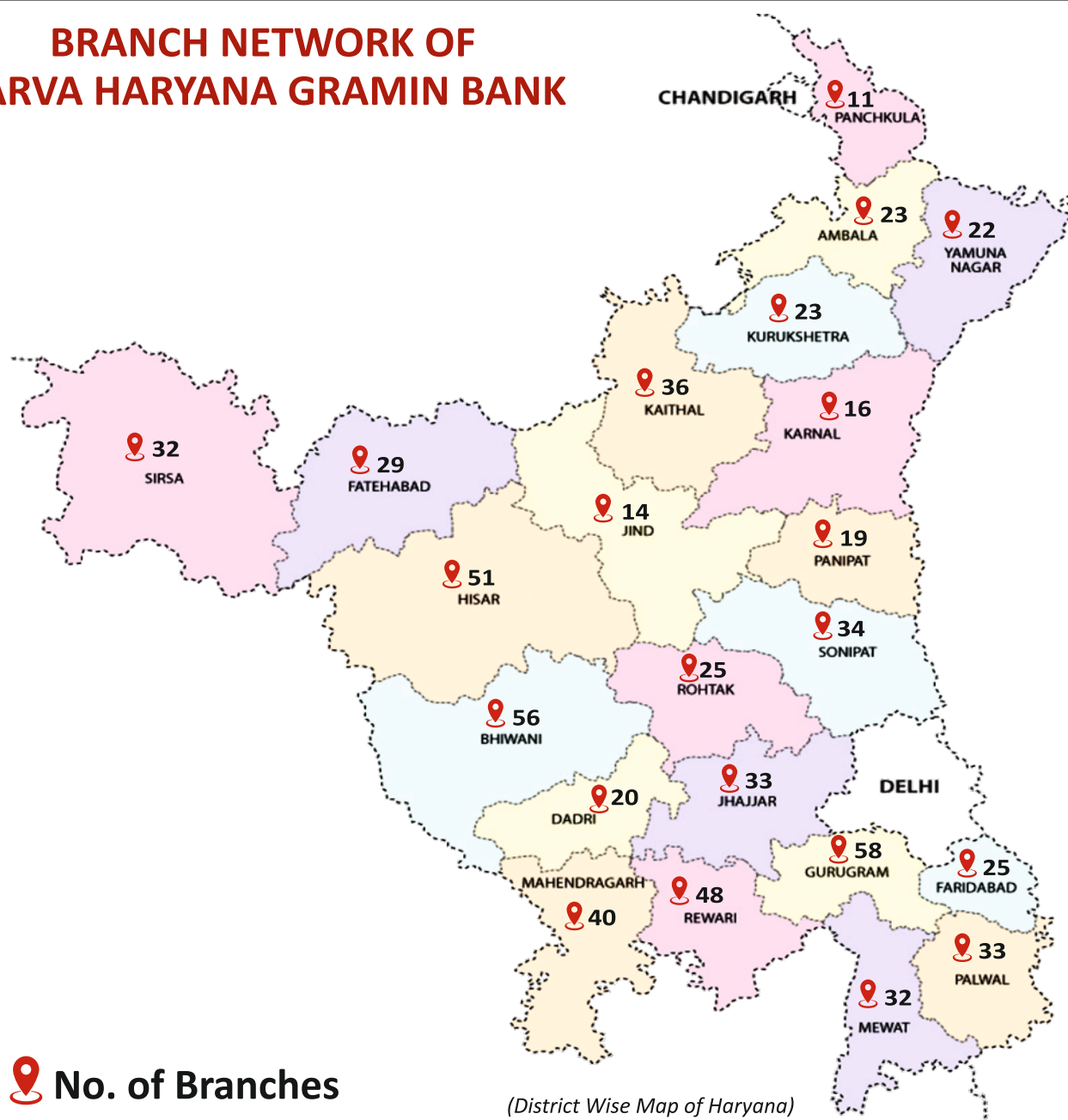
# SARVA HARYANA GRAMIN BANK

## Total Branches : 680

Total Branches in Haryana	Metro City Branches	Urban Branches	Semi Urban Branches	Rural Branches
680	10	59	134	477



## BRANCH NETWORK OF SARVA HARYANA GRAMIN BANK








# INDEX

S. No. क्र.सं.	विषय सूची / CONTENTS	Page No. पृष्ठ संख्या
1.	अध्यक्ष का संदेश Chairman's Message	2
2.	वित्तीय वर्ष 2022-23 के दौरान प्रदर्शन Performance During Financial Year 2022-23	3
3.	वित्तीय वर्ष 2022-23 की विशिष्टताएँ Highlights for the financial year 2022-23	4
4.	बैंक का कार्य निष्पादन एक नज़र में Performance of the Bank at a Glance	5 - 8
5.	निदेशक मंडल का वार्षिक प्रतिवेदन 2022-23 Director's Annual Report 2022-23	9 - 26
6.	अंकेंक्षक का प्रतिवेदन Auditor's Report	27 - 29
7.	तुलन पत्र Balance Sheet	30
8.	लाभ-हानि खाता Profit & Loss A/c	31
9.	तुलना पत्र एवं लाभ हानि खाता सम्बन्धी अनुसूचियाँ 1 से 16 Schedules to Balance Sheet and Profit & Loss A/c 1 to 16	32 - 40
10.	महत्वपूर्ण लेखा नीतियाँ – अनुसूची-17 Significant Accounting Policies-Schedule-17	41 - 43
11.	प्रकटीकरण एवं लेखा टिप्पणिया – अनुसूची-18 Disclosures and Notes on Accounts - Schedule-18	44 - 64

## संदेश



अध्यक्ष महोदय की कलम से, 

सर्व हरियाणा ग्रामीण बैंक का 10वीं वार्षिक प्रतिवेदन आपके समक्ष प्रस्तुत करते हुए मुझे अत्यन्त हर्ष हो रहा है। वित्तीय वर्ष 2022-23 का समापन एक सकारात्मक ऊर्जा और उत्साह के साथ हुआ। हमारी ऊर्जावान टीम द्वारा की गई कड़ी मेहनत, लगन और निष्ठा के फलस्वरूप हमारे परिणाम न केवल शानदार रहे बल्कि प्रमुख मानदंडों में हमने सभी लक्ष्यों की प्राप्ति भी की जिनमें जमा, ऋण, एनपीए और लाभ के अतिरिक्त खुदरा ऋण, स्वयं सहायता समूह, ग्रामीण आवास, संयुक्त देयता समूह और सामाजिक सुरक्षा योजनाएं इत्यादि शामिल हैं। तृतीय पक्ष उत्पाद व्यवसाय में भी हमारा कार्य निष्पादन अत्यन्त सराहनीय रहा। 12 नई शाखाओं के शुभारंभ के साथ हमारी शाखाओं की संख्या अब 680 हो गई है। इस वित्तीय वर्ष में हम अपने व्यवसाय को रु. 34000 करोड़ के पार ले आए। इन शानदार उपलब्धियों के लिए मैं आप सभी को हार्दिक बधाई प्रेषित करता हूँ।

वित्तीय वर्ष 2022-23 के आंकड़ों की स्थिति देखें तो गत वर्ष की तुलना में हमारी जमा राशियां रु. 18534 करोड़ से 10.90% की वृद्धि के साथ बढ़कर रु. 20555 करोड़ हो गईं। ऋण राशियां रु. 11835 करोड़ से 14.55% की बढ़ोतरी के साथ रु. 13557 करोड़ पर पहुंची। इस प्रकार कुल व्यवसाय की स्थिति में हमने रु. 30369 करोड़ से रु. 34112 करोड़ का आंकड़ा हासिल किया। लाभप्रदता में भी हमारी स्थिति उत्कृष्ट है। रु. 141 करोड़ के गत वर्ष के शुद्ध लाभ और रु. 152 करोड़ के इस वर्ष के लाभ के लक्ष्य के मुकाबले इस वर्ष हमने 96% की वृद्धि दर्ज करते हुए रु. 276 करोड़ का लाभ अर्जित किया है। इसी प्रकार हमारा परिचालन लाभ भी गत वर्ष के रु. 393 करोड़ के आंकड़े से बढ़कर रु. 569 करोड़ हो गया है।

‘वार अगेंस्ट एनपीए’ के स्लोगन को चरितार्थ करते हुए इस लड़ाई में एनपीए को हमने वास्तव में पराजित किया है। सकल एनपीए के 5% के लक्ष्य के सापेक्ष और गत वर्ष के 7.19% सकल एनपीए को 4.29% पर ले आए हैं। एनपीए की राशि की बात करें तो रु. 850 करोड़ से कम होकर यह रु. 665 करोड़ के लक्ष्य को पूर्ण करते हुए रु. 581 करोड़ हो गया है। इसमें आपके द्वारा सस्टेनेबल SASCL पर किए गए प्रभावी नियंत्रण का महत्वपूर्ण योगदान रहा।

भारत सरकार की कृषि अवसंरचना कोष (एआईएफ) योजना के अन्तर्गत बैंकर्स अनेबलिंग स्टेनेबल ट्रांसफॉर्मेशन (बेस्ट) अभियान में हमारी उपलब्धि सराहनीय रही है। सामाजिक सुरक्षा योजनाओं के क्षेत्र में हमने भारत सरकार द्वारा तीनों महत्वाकांक्षी योजनाओं के प्रदत्त लक्ष्यों को पर्याप्त अंतर से पार किया। प्रधान मंत्री जीवन ज्योति बीमा योजना में हमारी उपलब्धि लक्ष्य के सापेक्ष 127%, प्रधान मंत्री सुरक्षा बीमा योजना में 104% और अटल पेंशन योजना में यह 133% रही। अटल पेंशन योजना में सरकार के द्वारा प्रति शाखा 80 नामांकनों के लक्ष्य के मुकाबले हमने प्रति शाखा 106 नामांकन का रिकॉर्ड हासिल किया। पीएफआरडीए द्वारा दिल्ली में आयोजित एक भव्य समारोह में हमारे बैंक को ‘शाइन एण्ड सक्सीड’ एवं ‘बीट दा बेस्ट एण्ड बी दा बेस्ट’ अवॉर्ड्स से नवाजा जाना, BC बैंकिंग आऊटलेट को 580 से दोगुना कर 1241 के पार ले जाना, ग्रामीण विकास सचिव, भारत सरकार से नेशनल अवॉर्ड फॉर एसएचजी क्रेडिट लिंकेज इन नार्दन इण्डिया सम्मान का प्राप्त होना, 1797 अधिकारियों, कर्मचारियों और बीसीए को इन हाऊस ट्रेनिंग, 277 अधिकारियों को बाहर के प्रतिष्ठित प्रशिक्षण केंद्रों में प्रशिक्षण और 45 कार्यालय अनुचरों को ऑन-लोकेशन ट्रेनिंग, एसएमएस बैंकिंग, पीएम स्वनिधि खातों के लिए क्यूआर कोड जैनरेशन, ईडीपीएस ट्रांजेक्शन फंक्शनेलिटी इत्यादि को जोड़ना, सभी शाखाओं को वातानुकूलित किया जाना इत्यादि हमारी कुछ उपलब्धियों में शुमार रहे।

मैं नए भर्ती हुए स्टॉफ सदस्यों का अपनी टीम में हार्दिक अभिनन्दन करता हूँ। मुझे पूरा विश्वास है कि आप अपनी संस्था के प्रति पूर्ण निष्ठा और समर्पण के साथ कार्य करेंगे और अपने प्रिय प्रगतिशील बैंक की लाभप्रदता के सभी स्त्रोतों का दोहन करते हुए कुल व्यवसाय के 40 हजार करोड़ के महत्वाकांक्षी आंकड़े को पार कर नई बुलंदियों पर ले जाएंगे।

शुभकामनाओं सहित

(प्रणय कुमार मोहंती)  
अध्यक्ष





# PERFORMANCE DURING FINANCIAL YEAR 2022-23



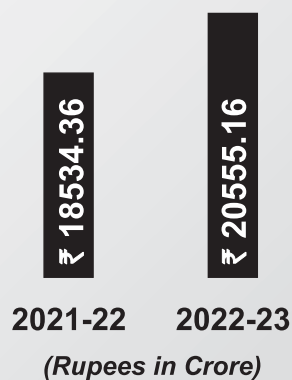
आज़ादी का  
अमृत महोत्सव



सर्व समाज - सर्व उपाय ...

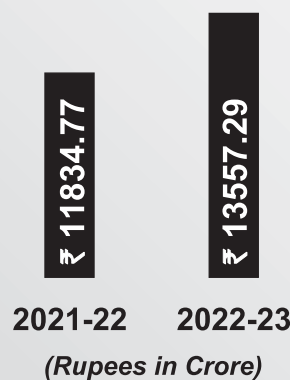
## DEPOSITS

(Y - o - Y Growth = 10.90%)

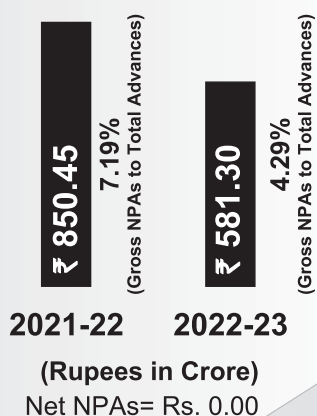


## ADVANCES

(Y - o - Y Growth = 14.55%)

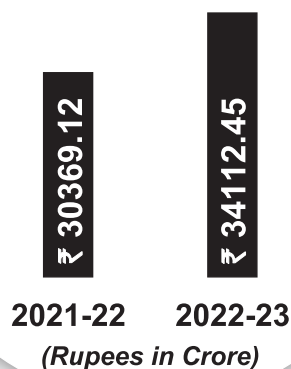


## GROSS NPA



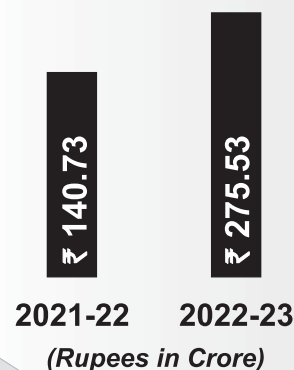
## TOTAL BUSINESS

(Y - o - Y Growth = 12.33%)



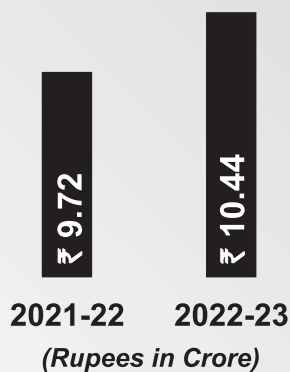
## NET PROFIT

(Y - o - Y Growth = 95.79%)



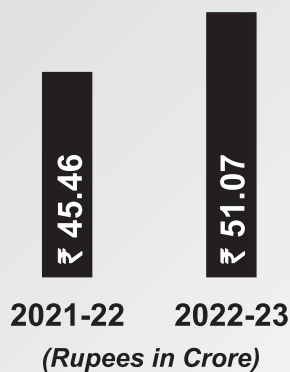
## BUSINESS PER EMPLOYEE

(Y - o - Y Growth = 7.41%)



## BUSINESS PER BRANCH

(Y - o - Y Growth = 12.34%)





## वित्तीय वर्ष 2022-23 की विशिष्टताएँ

### HIGHLIGHTS FOR THE FINANCIAL YEAR 2022-23

- सर्व हरियाणा ग्रामीण बैंक का उदगम भारत सरकार के नोटिफिकेशन दिनांक 29.11.2013 के अनुरूप पूर्ववर्ती दो ग्रामीण बैंकों क्रमशः हरियाणा ग्रामीण बैंक, प्र.का. रोहतक (प्रायोजित पंजाब नेशनल बैंक) व गुड़गांव ग्रामीण बैंक, प्र.का. गुड़गांव (प्रायोजित सिंडीकेट बैंक) को मिला कर हुआ।  
Sarva Haryana Gramin Bank came into existence after amalgamation of 2 RRBs namely Haryana Gramin Bank, H.O. Rohtak (Sponsored by Punjab National Bank) & Gurgaon Gramin Bank, H.O. Gurgaon (Sponsored by Syndicate Bank) vide Indian Govt. Notification dated 29.11.2013.
- हमारे पास कुल 680 शाखाओं का नेटवर्क है जिसमें से 477 ग्रामीण शाखाएँ, 134 अर्ध-शहरी शाखाएँ, 59 शहरी शाखाएँ और 10 महानगरीय शाखाएँ और राज्य भर में 1241 बीसीए का कुल नेटवर्क है।  
We have total network of 680 branches comprising of 477 rural branches, 134 semi-urban branches, 59 urban branches and 10 metropolitan branches and total network of 1241 BCA's accross the state.
- बैंक का व्यवसाय 12.33 प्रतिशत वृद्धि दर के साथ रु. 34112.45 करोड़ रहा।  
Business of the Bank stood at Rs. 34112.45 crore registering growth of 12.33 percent.
- बैंक की जमाएं 10.90 प्रतिशत दर के साथ बढ़कर रु. 20555.16 करोड़ हो गई।  
Deposit of the Bank increased to Rs. 20555.16 crore indicating the growth rate of 10.90 percent.
- बैंक का प्राइम डिपोजिट रु. 11282.52 करोड़ है, जो पिछले वर्ष की तुलना में 7.51% की वृद्धि देते हुए कुल जमा का 54.89% है।  
Bank's Prime Deposit is Rs. 11282.52 Crore which is 54.89% of total deposits giving growth of 7.51% over previous year.
- बैंक के ऋण 14.55 प्रतिशत वृद्धि दर के साथ बढ़कर रु. 13557.29 करोड़ के स्तर पर पहुंच गए।  
Advances of the Bank reached a level of Rs. 13557.29 crore registering growth rate of 14.55 percent.
- बैंक का ऋण जमा अनुपात 65.96 प्रतिशत रहा।  
CD ratio of the Bank is 65.96 percent.
- बैंक ने वित्त वर्ष के दौरान 13149.00 करोड़ रुपये के ऋण वितरण किए।  
Bank has disbursed loans of Rs. 13149.00 crore during the Financial year.
- बकाया प्राथमिकता क्षेत्र ऋण रु. 10975.22 करोड़ है।  
Outstanding Advances to Priority Sector are Rs. 10975.22 crore.
- बकाया कृषि ऋण रु. 10162.35 करोड़ है।  
Outstanding Agriculture Advances are Rs. 10162.35 crore.
- कृषि ऋण वितरण गत वर्ष के रु. 9689.59 करोड़ के मुकाबले रु. 10895.97 करोड़ हुआ।  
The Agriculture Credit disbursement increased to Rs. 10895.97 crore against the previous year disbursement of Rs. 9689.59 crore.
- 31.03.2023 को कुल एनपीए रु. 581.30 करोड़ (4.29%) है तथा शुद्ध एनपीए रु. 0.00 करोड़ है।  
Total NPA as on 31.03.2023 is Rs. 581.30 Crore (4.29 %) and Net NPA is Rs. 0.00 Crore.
- बैंक की कुल आय गत वर्ष के रु. 1969.22 करोड़ स्तर के मुकाबले रु. 2165.35 करोड़ रही।  
Total Income of the Bank stood at Rs. 2165.35 crore, against previous year level of Rs. 1969.22 crore.
- बैंक का कुल व्यय गत वर्ष के रु. 1786.31 करोड़ के सापेक्ष रु. 1742.11 करोड़ रहा।  
Total expenditure of the Bank has been Rs. 1742.11 crore, against previous year level of Rs. 1786.31 crore.
- वित्तीय वर्ष 2022-23 के दौरान बैंक को रु. 275.53 करोड़ का शुद्ध लाभ हुआ।  
Net profit of the Bank for the financial year 2022-23 is Rs. 275.53 crore.
- वर्ष के दौरान 90534 नए किसानों का वित्त पोषण किया गया तथा 40440 नए किसान क्रेडिट कार्ड जारी किए गये।  
90534 new farmers have been financed and 40440 fresh Kisan Credit Cards have been issued during the year.
- हमारे ग्राहकों की संख्या बढ़कर लगभग 63.28 लाख पहुंच गई है।  
Our customer base reached at the level of approximately 63.28 Lakh.





## बैंक का कार्य निष्पादन एक नज़र में

### PERFORMANCE OF THE BANK AT A GLANCE

(रु. लाखों में / Rs. Lakh)

क्रम सं./ S.No.	विवरण/ Particulars	2022-2023	2021-2022
<b>A.</b>	<b>प्रमुख कार्य निष्पादन प्रतिमान / Key Performance Indicators :</b>		
1.	कार्यक्षेत्र के जिले / Districts covered	22	22
2.	शाखाओं की संख्या / No. of Branches	680	668
	(a) ग्रामीण / Rural	477	472
	(b) अर्द्धशहरी / Semi-Urban	134	130
	(c) शहरी / Urban	59	56
	(d) महानगरीय / Metropolitan	10	10
3.	कुल स्टाफ (प्रवर्तक बैंक स्टाफ के अतिरिक्त) / Total Staff (Excluding Sponsor Bank Staff)	3266	3126
	इनमें से अधिकारी / Out of which Officers :	1963	1837
4.	जमा राशि / Deposits	2055516	1853436
	वृद्धि प्रतिशत / Growth %	10.90%	5.00%
5.	बकाया उधार / Borrowing Outstanding	242184	188178
6.	ऋण एवं अग्रिम बकाया/ Loans & Advances outstanding	1355729	1183476
	कृषि क्षेत्र ऋण / Loans to Agriculture Sector*	1016235	926995
	वृद्धि प्रतिशत / Growth %	9.63%	10.75%
	गैर-कृषि क्षेत्र ऋण / Loans to Non-agriculture Sector	339494	256481
	प्राथमिकता क्षेत्र ऋण / Loans to Priority Sector*	1097522	1000674
	गैर-प्राथमिकता क्षेत्र ऋण / Loans to Non-Priority Sector	258207	182802
	महिला ऋण / Loans to Women	257493	201399
	अनुसूचित जाति/जनजाति ऋण / Loans to SC / ST	24004	20357
	अल्प-संख्यक ऋण / Loans to Minorities	52569	52064
	कमजोर वर्ग ऋण / Loans to Weaker Sections*	708772	635036
	लघु/सीमांत कृषक/खेतिहर मजदूर ऋण / Loans to SF/MF/Agri. Lab*.	669752	596681
7.	ऋण-जमा अनुपात / CD Ratio	65.96%	63.85%
8.	बकाया निवेश / Investments Outstanding	880722	950727
	बकाया एस.एल.आर निवेश / SLR Investments Outstanding	664034	721838
	बकाया गैर एस.एल.आर. निवेश / Non-SLR Investments Outstanding	216688	228889

\*Without effect of IBPC/PSLC as mentioned at Sr. No. 31 &amp; 32 on Page No. 8.



क्रम सं./ S.No.	विवरण/ Particulars	2022-2023	2021-2022
<b>B.</b>	<b>मासिक औसत / Monthly Average :</b>		
9.	औसत जमा राशि / Average Deposits	1919870	1800051
10.	औसत उधार / Average Borrowings	209683	129254
11.	औसत सकल ऋण व अग्रिम / Average Gross Loans & Advances	1218847	1083310
12.	औसत निवेश / Average Investments	1036569	955646
13.	औसत कार्यशील निधि / Average Working Funds	2446291	2223602
<b>C.</b>	<b>वर्ष के दौरान ऋण वितरण/Loans disbursed during the year :</b>		
14.	वर्ष के दौरान ऋण वितरण / Loans disbursed during the Year	1314900	1135607
	<b>उक्त 14 में से / Out of 14 above :</b>		
	कृषि क्षेत्र ऋण / Loans to Agriculture Sector	1089597	968959
	गैर-कृषि क्षेत्र ऋण / Loans to Non-Agriculture Sector	225303	166648
	प्राथमिकता क्षेत्र ऋण / Loans to Priority Sector	1135033	1007927
	गैर-प्राथमिकता क्षेत्र ऋण / Loans to Non-Priority Sector	179867	127681
	अनुसूचित जाति/जनजाति ऋण / Loans to SC / ST	19755	16086
	लघु/सीमांत कृषक/खेतिहर मजदूर ऋण / Loans to SF/MF/Agri. Lab.	712982	621222
	अल्प-संख्यक ऋण / Loans to Minorities	44738	41969
<b>D.</b>	<b>उत्पादकता / Productivity :</b>		
15.	प्रति शाखा / Per Branch	5107	4546
	प्रति कर्मचारी / Per Employee	1044	972
<b>E.</b>	<b>वसूली प्रगति / Recovery Performance :</b>		
16.	<b>कुल / Total :</b>	<b>June 22</b>	<b>June 21</b>
	मांग / Demand	12398	482495
	वसूली / Recovery	11469	379119
	अतिदेय / Overdues	929	103376
	वसूली / Recovery %age	92.51%	78.57%



सर्व समान - सर्व उपाय...

क्रम सं./ S.No.	विवरण/ Particulars	2022-2023	2021-2022
<b>F.</b>	<b>आस्तियों का वर्गीकरण / Assets Classification :</b>		
17.	(a) मानक / Standard	1297599	1098433
	(b) अव-मानक / Sub-Standard	11011	13556
	(c) संदिग्ध / Doubtful	42044	64718
	(d) हानि / Loss	5075	6770
	कुल / TOTAL	1355729	1183477
	अन्य आस्ति / Other Assets		
	कुल योग / Grand Total	1355729	1183477
18.	मानक आस्तियों का बकाया सकल ऋण व अग्रिमों के विरुद्ध प्रतिशत Standard Assets as percentage to Gross Loans & Advances Outstanding	95.71%	92.81%
<b>G.</b>	<b>लाभप्रदता विश्लेषण / Profitability Analysis :</b>		
19.	प्रदत्त ब्याज / Interest Paid :		
	(a) जमा राशि पर / On Deposits	72101	69484
	(b) उधार राशि पर / On Borrowings	10116	5403
20.	कर्मचारियों को भुगतान तथा उनके लिए प्रावधान Payment to & Provision for bonafide Employees	60662	64096
21.	अन्य परिचालन व्यय / Other Operating Expenses	16731	18664
22.	वर्ष के दौरान प्रावधान / Provisions made during the year		
	(a) निष्पादक एवं गैर-निष्पादक ऋणों के विरुद्ध Against Standard & NPA Loans	(219)	17788
	(b) अन्य प्रावधान / Other Provisions	14819	3197
23.	ब्याज प्राप्त / Interest Received		
	(a) ऋणों व अग्रिमों पर / On Loans & Advances	105222	93786
	(b) प्रायोजक बैंक/अन्य बैंकों के पास चालू खातों पर On Current Accounts with Sponsor Bank / Other Banks		—
	(c) एस.एल.आर. निवेश/अनुमोदित प्रतिभूतियों पर On SLR Investments/Approved Securities	50566	48631
	(d) गैर-एस.एल.आर. निवेश पर / On Non-SLR Investments	16084	17619
	(e) प्रवर्तक बैंक/अन्य बैंकों के पास सावधिजमा/कॉलमनी पर On TD/Money at Call with Sponsor Bank/Other Banks	6494	1117
	(f) भारतीय रिजर्व बैंक के पास शेष पर / On Balance with RBI	0	0
24.	अन्य आय / Other Income	38169	35770
25.	लाभ / Profit - हानि / Loss		
	करों से पूर्व लाभ/हानि Profit/Loss Before Tax	42325	18291
	करों उपरांत लाभ/हानि Profit/Loss After Tax	27553	14073





सर्व समान - सर्व उपाय...

क्रम सं./ S.No.	विवरण/ Particulars	2022-2023	2021-2022
H.	अन्य सूचना / Other Information :		
26.	अंश पूंजी जमा प्राप्त / Share Capital Deposit Received	—	—
27.	संचयी प्रावधान / Cumulative Provision :		
	(a) निष्पादक एवं गैर-निष्पादक ऋणों के विरुद्ध Against Standard & NPA Loans	61854	88138
	(b) अमूर्त आस्तियों, धोखाधड़ी आदि के विरुद्ध Against Intangible Assets, Frauds etc.	649	662
28.	अमान्य ब्याज / Derecognised Interest		
	संचयी / Cumulative	NIL	NIL
29.	संचित हानि / Accumulated Loss	NIL	NIL
30.	आरक्षितियाँ एवं अधिशेष / Reserves & Surplus	201440	173888

## 31. प्राथमिकता क्षेत्र ऋण प्रमाणपत्र/ Priority Sector Lending Certificate

The Bank has issued/ sold and subscribed/ purchased Priority Sector Lending Certificates (PSLCs) during the year and net income of Rs. 1289802400 during the year 2022-23. The detail of PSLC purchase/sold is as under:

बैंक ने वर्ष 2022-23 के दौरान प्राथमिकता क्षेत्र ऋण प्रमाणपत्र बेचे/खरीदे और जिससे बैंक की कुल आय रु. 1289802400 रही है, पीएसएलसी की खरीद/बिक्री का विवरण निम्नानुसार है। (रु. करोड़ में/Rs. Crore)

Sr. No.	Scheme Type	Purchase Position	Sale Position	Net Position
1.	PSLC - Agriculture	125	2600	(2475)
2.	PSLC - SF/MF	0	5420	(5420)
3.	PSLC - General	4748.75	0	4748.75
4.	PSLC - Micro Enterprises	465	80	385

## 32. इंटर बैंक भागीदारी प्रमाण पत्र/ Inter Bank Participation Certificate (रु. करोड़ में/Rs. Crore)

Sr. No.	Scheme Type	Purchase Position	Sale Position	Net Position
1.	IBPC (Priority Sector - Agriculture)	NIL	NIL	NIL
2.	IBPC (Priority Sector - Other)	NIL	NIL	NIL

## क्षेत्रवार कार्यनिष्पादन / REGION-WISE PERFORMANCE

(रु. करोड़ में/Rs. Crore)

क्षेत्र का नाम Name of Region	शाखाएँ No. of Branches	जमा राशि Deposits	प्राईम जमा Prime Deposit	अग्रिम Advances	एनपीए NPA	कुल व्यवसाय Total Business
अम्बाला/AMBALA	56	1209.67	627.48	809.64	81.56	2019.31
भिवानी/BHIWANI	76	2312.23	1394.27	2174.33	51.40	4486.56
फतेहाबाद/FATEHABAD	61	1061.31	605.10	1719.31	34.74	2780.62
गुरुग्राम/GURGAON	83	5379.51	2836.53	1397.74	41.86	6777.25
हिसार/HISAR	65	1352.98	724.99	1947.54	42.38	3300.52
कैथल/KAITHAL	59	1066.48	552.75	1220.55	51.68	2287.03
नूह/NUH	65	1575.28	1076.24	711.96	168.02	2287.24
पानीपत/PANIPAT	69	1041.71	654.44	1071.32	50.93	2113.03
रेवाड़ी/REWARI	88	3170.41	1629.31	1434.67	28.71	4605.08
रोहतक/ROHTAK	58	2385.58	1181.41	1070.23	30.02	3455.81
बैंक समग्र रूप में Bank as a Whole	680	20555.16	11282.52	13557.29	581.30	34112.45



# सर्व हरियाणा ग्रामीण बैंक

## SARVA HARYANA GRAMIN BANK

प्रधान कार्यालय, रोहतक / Head Office, Rohtak

निदेशक मण्डल का वार्षिक प्रतिवेदन 2022-23

DIRECTORS' ANNUAL REPORT 2022-23

बैंक के निदेशक मंडल को, क्षेत्रीय ग्रामीण बैंक अधिनियम, 1976 की धारा 20(1) के तहत गठित सर्व हरियाणा ग्रामीण बैंक का वार्षिक प्रतिवेदन, अंकेक्षित तुलनपत्र यथा दिनांक 31.03.2023 एवं वित्तीय वर्ष दिनांक 31.03.2023 का लाभ-हानि खाता अंकेक्षक के प्रतिवेदन सहित प्रस्तुत करते हुए अपार हर्ष हो रहा है।

The Board of Directors of the Bank has great pleasure in presenting Annual Report of the Sarva Haryana Gramin Bank constituted under Section 20 (1) of RRB Act, 1976 containing Balance Sheet as on 31.03.2023 and Profit & Loss Account for the financial year ended 31 March, 2023 together with the Auditor's Report for the above period.

### 1. संक्षिप्त परिचय :

सर्व हरियाणा ग्रामीण बैंक का उद्गम भारत सरकार के नोटिफिकेशन दिनांक 29.11.2013 के अनुरूप पूर्ववर्ती दो ग्रामीण बैंकों क्रमशः हरियाणा ग्रामीण बैंक, प्रधान कार्यालय रोहतक (प्रायोजित पंजाब नैशनल बैंक) व गुड़गांव ग्रामीण बैंक, प्रधान कार्यालय गुड़गांव (प्रायोजित सिंडीकेट बैंक) को मिला कर हुआ। वर्तमान में सर्व हरियाणा ग्रामीण बैंक का प्रधान कार्यालय रोहतक में है। सर्व हरियाणा ग्रामीण बैंक हरियाणा राज्य के सभी 22 जिलों में परिचालन करता है।

### 1. BRIEF INTRODUCTION :

Sarva Haryana Gramin Bank came into existence after amalgamation of 2 RRBs namely Haryana Gramin Bank, Head Office Rohtak (Sponsored by Punjab National Bank) & Gurgaon Gramin Bank, Head Office Gurgaon (Sponsored by Syndicate Bank) vide Indian Govt. Notification dated 29.11.2013. At Present Head Office of Sarva Haryana Gramin Bank is at Rohtak. Sarva Haryana Gramin Bank operates in all 22 Districts of Haryana State.

### 2. अंश पूंजी :

बैंक की अधिकृत पूंजी रु. 2000 करोड़ है। बैंक की प्रदत्त पूंजी रु. 46.28 करोड़ है, जिसमें भारत सरकार, प्रवर्तक बैंक और हरियाणा राज्य सरकार का क्रमशः 50%, 35% और 15% के अनुपात में योगदान है।

### 2. SHARE CAPITAL :

The authorized capital of the Bank is Rs. 2000 crore. The paid-up capital of the bank is Rs. 46.28 crore, contributed by the Central Govt., Sponsor Bank and State Government of Haryana in the ratio of 50 percent, 35 percent and 15 percent, respectively.

### 3. शाखा नेटवर्क :

बैंक की 680 शाखाएं हैं, जिनमें 477 ग्रामीण, 134 अर्द्धशहरी, 59 शहरी एवं 10 महानगरीय शाखाएं हैं।

### 3. BRANCH NETWORK :

The Bank has a network of 680 branches, comprising of 477 Rural, 134 Semi-urban, 59 Urban and 10 metropolitan branches.



## सर्व हरियाणा ग्रामीण बैंक का शाखा नेटवर्क Branch Network of Sarva Haryana Gramin Bank

बैंक की शाखाओं का जिलावार विवरण निम्न प्रकार है :

District wise Branch Details of Bank is given as under :

शाखाओं की जिलावार स्थिति :

District - wise break-up of branches :

Region	District	Total No. of Branches	Metropolitan Branches	Urban Branches	Semi Urban Branches	Rural Branches
Ambala	1.Ambala	23		3	3	17
	2.Panchkula	11		2	2	7
	3.Yamunanagar	22		2	2	18
	<b>Total</b>	<b>56</b>		<b>7</b>	<b>7</b>	<b>42</b>
Bhiwani	1-Bhiwani	56		2	13	41
	2-Charkhi Dadri	20		0	4	16
	<b>Total</b>	<b>76</b>		<b>2</b>	<b>17</b>	<b>57</b>
Fatehabad	1- Fatehabad	29		0	9	20
	2- Sirsa	32		1	6	25
	<b>Total</b>	<b>61</b>		<b>1</b>	<b>15</b>	<b>45</b>
Gurugram	1- Gurugram	25		0	3	12
	2-Faridabad	58	10	16	8	34
	<b>Total</b>	<b>83</b>	<b>10</b>	<b>16</b>	<b>11</b>	<b>46</b>
Hisar	1- Hisar	51		5	10	36
	2-Jind	14		2	4	8
	<b>Total</b>	<b>65</b>		<b>7</b>	<b>14</b>	<b>44</b>
Kaithal	Kaithal	36		2	11	23
	Kurukshetra	23		3	4	16
	<b>Total</b>	<b>59</b>		<b>5</b>	<b>15</b>	<b>39</b>
Nuh	Palwal	33		1	10	22
	Mewat	32		0	14	18
	<b>Total</b>	<b>65</b>		<b>1</b>	<b>24</b>	<b>40</b>
Panipat	1- Sonipat	34		2	6	26
	2- Karnal	16		2	4	10
	3- Panipat	19		4	3	12
	<b>Total</b>	<b>69</b>		<b>8</b>	<b>13</b>	<b>48</b>
Rewari	1- Mahendergarh	40		0	7	33
	2- Rewari	48		5	2	41
	<b>Total</b>	<b>88</b>		<b>5</b>	<b>9</b>	<b>74</b>
Rohtak	1- Jhajjar	33		2	4	27
	2-Rohtak	25		5	5	15
	<b>Total</b>	<b>58</b>		<b>7</b>	<b>9</b>	<b>42</b>
	<b>Total</b>	<b>680</b>	<b>10</b>	<b>59</b>	<b>134</b>	<b>477</b>

Particular	District	Regional Office
Currency Chest	Gurugram	Gurugram
Currency Chest	Rohtak	Rohtak
Back Office	Gurugram	Gurugram
Capacity Building and Training Centre	Rohtak	Rohtak





## 4. जमा राशियाँ :

जमा राशियाँ बैंक की वित्तीय सुदृढ़ता एवं विकास का आधार हैं। वर्ष के दौरान रु. 2021.16 करोड़ की वृद्धि के साथ बैंक की जमा राशियाँ रु. 18534.36 करोड़ से बढ़कर रु. 20555.16 करोड़ हो गई और वर्ष 2022-23 में गत वर्ष की तुलना में 10.90% की वृद्धि दर्ज की गई हैं।

दिनांक 31.03.2023 को बैंक की प्रति शाखा जमाएं रु. 3022.82 लाख हैं।

## 4.

## DEPOSITS :

Deposit constitute the base of financial strength and development of the Bank. The deposits of the Bank have gone up from Rs. 20555.16 Crore to Rs. 18534.36 crore during the year. With accretion of Rs. 2021.16 Crore and a growth of 10.90% has been registered during the year 2022-23 over the previous year.

The deposits per branch as on 31.03.2023 are 3022.82 Lakh.

## कुल जमा राशियाँ/Total Deposit

( रु. लाखों में / Rs. Lakh)

जमाओं का स्वरूप Nature of Deposits	31.03.2023			31.03.2022		
	A/cs	Amt.	%age of share to total deposit	A/cs	Amt.	%age of share to total deposit
चालू / Current	27426	15188	0.74%	28557	14863	0.80%
बचत / Savings	6266084	1113064	54.15%	6004584	1034551	55.82%
सावधि / Fixed	328159	927263	45.11%	320550	804022	43.38%
कुल / Total	6621669	2055516	100.00%	6353691	1853436	100.00%

## 5. उधार/Borrowings :

( रु. लाखों में / Rs. Lakh)

विवरण / Particulars	31.03.2023	31.03.2022
नाबार्ड ( कुल ) / NABARD (Total)	203966.77	149606.76
अल्पावधि / Short Term	155000.00	95000.00
अवधि ऋण/ Term Loan	48966.77	54606.76
तरलता सहायता योजना/Liquidity Support Scheme	NIL	NIL
पंजाब नेशनल बैंक ( कुल )/Punjab National Bank (Total)	12448.23	37592.49
अल्पावधि / Short Term	NIL	NIL
सावधि जमा के विरुद्ध ओवरड्राफ्ट/Overdraft against Fixed Deposit	12448.23	37592.49
अन्य ( कुल )/ Others (Total)	25768.53	978.45
ओवरड्राफ्ट अन्य बैंक / Overdraft from other Banks	NIL	NIL
उधार अन्य संस्थाओं से / Borrowings from other Institutions	25768.53	978.45
कुल उधार / Total Borrowings	242183.53	188177.70

\*उपरोक्त उधारी में से किसी को चुकाने में कोई चुक नहीं की गई है।

\*There was no default in repayment any of the above borrowings.

## 6. अन्य देयताएँ - डी.आई.सी.जी.सी. :

बैंक ने पहले से ऋण व अग्रिम के संदर्भ में डी.आई.सी.जी.सी. से सहभागिता समाप्त कर दी है। हालांकि बैंक की प्रति जमाकर्ता पाँच लाख रुपये तक की जमा राशियाँ डी.आई.सी.जी.सी. द्वारा बीमित हैं।

## 6.

## OTHER LIABILITIES – DICGC :

The Bank has already opted out of DICGC membership with reference to Loan and Advances. However, the deposits of the Bank are insured by DICGC up to Rs. Five lakh per depositor.

## 7. नकदी एवं बैंकों में जमा :

शाखाओं में नकदी निर्धारित सीमा कुल जमा राशियों का 0.5 प्रतिशत और बैंकर खातों में शेष न्यूनतम स्तर पर रखने

## 7.

## CASH AND BALANCE WITH BANKS :

Every effort is made to keep the cash in branches within prescribed retention limit of 0.5



के सभी प्रयास किए गए। भारतीय रिजर्व बैंक के साथ चालू खाते में शेष वैधानिक आवश्यकतानुसार रखा गया।

#### 8. निवेश :

बैंक के सभी निवेश बोर्ड द्वारा अनुमोदित निवेश निति के अनुसार किए गए हैं। जोकि समय-समय पर नवीनतम संशोधनों के साथ भारतीय रिजर्व बैंक के दिशानिर्देशों पर आधारित है। 31 मार्च 2023 को बैंक का कुल निवेश रु. 8807.22 करोड़ है।

गत दो वर्षों के लिए एस.एल.आर. व गैर-एस.एल.आर. में निवेश का विवरण निम्न प्रकार है :

percent of total deposits and Banker's Balance at minimum level. Balance in Current Account with RBI is maintained as per statutory requirement.

#### 8. INVESTMENTS :

All investments of the Bank have been made in accordance with the board approved investment policy which is based on RBI guidelines with latest amendments advised from time to time. The total investments of the Bank are Rs. 8807.22 crore as on 31 March 2023.

The break-up of investment in SLR and Non-SLR for the last two years is given below:

( रु. लाखों में / Rs. Lakh)

निधि / Fund	31.03.2023	31.03.2022
एस.एल.आर / SLR	664034	721838
गैर-एस.एल.आर/ Non-SLR	216688	228889
कुल / Total	880722	950727

#### 9. ऋण एवं बकाया अग्रिम :

31.03.2023 को अग्रिम राशियां गत वर्ष की रु.11834.36 करोड़ की तुलना में रु. 13557.29 करोड़ हो गई तथा 14.55 प्रतिशत वृद्धि दर्ज की गई।

#### 9. LOANS & ADVANCES OUTSTANDING :

As on 31.03.2023, Advances have reached at the level of Rs. 13557.29 Crore as compared to Rs. 11834.36 crore of last year by registering growth of 14.55%.

( रु. लाखों में / Rs. Lakh)

S.No.	विवरण / Particulars	31.03.2023	31.03.2022
1.	कुल बकाया ऋण / Total Outstanding Advances	1355729	1183477
2.	कृषि / Agriculture	1016235	926995
3.	गैर-कृषि / Non – Agriculture	339494	256481
4.	लक्ष्य समूह / Target group	732776	656475
5.	गैर-लक्ष्य समूह / Non-target group	622953	527002
6.	प्राथमिकता क्षेत्र / Priority Sector	1097522	1000674
7.	गैर-प्राथमिकता क्षेत्र / Non-Priority Sector	258208	182802
8.	अनुसूचित जाति / अनुसूचित जनजाति / SC&ST	24004	20357
9.	महिलाएं / Women	257493	201399
10.	अल्पसंख्यक / Minorities	52569	52064
11.	कमजोर वर्ग / Weaker Sections	708772	635036
12.	लघु/सीमान्त कृषक/खेतिहर मजदूर/SF/MF/Agri. Lab.	634340	596681
13.	ऋण-जमा अनुपात / C.D.Ratio	65.96%	63.85%



## 10. आय का निर्धारण तथा आस्ति वर्गीकरण मापदंड:

## अ) आस्तियों का वर्गीकरण

भारतीय रिजर्व बैंक के दिशा-निर्देशों के अनुरूप बैंक में एनपीए संकल्पना को भली-भांति लागू किया गया है। 31.03.2023 एवं 31.03.2022 को आस्तियों के वर्गीकरण एवं प्रावधान की स्थिति नीचे दी गई है:-

## 10. INCOME RECOGNITION AND ASSET CLASSIFICATION (IRAC) NORMS :

## (A) Assets Classification :

NPA concept is duly implemented in bank as per Reserve Bank of India guidelines. The position of classification and provisions made as on 31.03.2023 and 31.03.2022 is given here under:

(रु. लाखों में / Rs. Lakh)

आस्तियां / Assets	31.03.2023		31.03.2022	
	बकाया/ Outstanding	प्रावधान/ Provision	बकाया/ Outstanding	प्रावधान / Provision
मानक / Standard	1297599	3724	1098433	3093
अवमानक / Sub-Standard	11011	11011	13556	13556
संदिग्ध / Doubtful	42044	42044	64718	64718
हानि / Loss	5075	5075	6770	6770
कुल योग / Grand Total	1355729	61854	1183477	88137

## ब) अनर्जक आस्तियों का प्रबंधन :

अनर्जक आस्तियों के तुलनात्मक आंकड़े निम्नानुसार हैं:-

## (B) NPA Management :

Comparative figures of NPA are given in Table below :

(रु. लाखों में/Rs. Lakh)

विवरण / Particulars	31.03.2023	31.03.2022
वर्ष के आरम्भ में अनर्जक आस्तियां/NPAs at the beginning of the year	85045	99855
वर्ष के दौरान अनर्जक आस्तियों में वृद्धि/Addition to NPAs during the year	26013	39321
वर्ष के दौरान अनर्जक आस्तियों में वसूली/Recovery against NPAs during the year	52928	54131
वर्षांत पर सकल अनर्जक आस्तियां / Gross NPA at the end of the year	58130	85045
कुल ऋणों में सकल अनर्जक अस्तियों का प्रतिशत / % of Gross NPAs to total advances	4.29%	7.19%
शुद्ध अनर्जक आस्तियां / Net NPA	0	0
कुल ऋणों में शुद्ध अनर्जक आस्तियों का प्रतिशत / %age of Net NPAs to total advances	0	0





सर्व समान - सर्व उन्नत...

## 11. ऋण वितरण :

वित्तिय वर्ष 2022-23 के दौरान बैंक ने रु. 1314900.00  
लाख ऋण वितरित किया।

## 11. LOANS DISBURSEMENT :

Bank has disbursed loans of Rs.1314900.00  
Lakhs during the financial year 2022-23.

(A) वार्षिक कार्य योजना के अन्तर्गत प्रयोजनवार वितरण / PURPOSE – WISE DISBURSEMENT UNDER ANNUAL ACTION PLAN  
(रु. लाखों में/Rs. Lakh)

प्रयोजन / Purpose	31.03.2023		31.03.2022	
	खाते/A/cs	राशि/Amt.	खाते/A/cs	राशि/Amt.
कृषि क्षेत्र / Farm Sector	317432	1089597	2798882	968959
गैर-कृषि क्षेत्र/Non-Farm Sector	17430	31567	14091	26414
अन्य प्राथमिकता क्षेत्र/Other Priority Sector	1969	13869	1827	12553
गैर-प्राथमिकता क्षेत्र/Non-Priority Sector	18754	179867	16903	127681
<b>योग / Total</b>	<b>355585</b>	<b>1314900</b>	<b>312703</b>	<b>1135607</b>

(B) वार्षिक कार्य योजना के अन्तर्गत समूहवार वितरण / GROUP – WISE DISBURSEMENT UNDER ANNUAL ACTION PLAN  
(रु. लाखों में/Rs. Lakh)

समूह / Group	31.03.2023		31.03.2022	
	खाते/A/cs	राशि/Amount	खाते/A/cs	राशि/Amount
महिलाएँ / Woman	63566	218242	47929	170430
अनुसूचित जाति/जनजाति / SC/ST	8069	19755	6243	16086
अल्पसंख्यक समुदाय / Minority Communities	10677	44738	9658	41969

(C) वार्षिक कार्य योजना - अन्य मानदण्ड / ANNUAL ACTION PLAN - OTHER PARAMETERS

विवरण / Particulars	31.03.2023	31.03.2022
वित्तपोषित नए किसानों की संख्या / No. of new farmers financed	90534	68415
नए जारी किए किसान क्रेडिट कार्ड / Issuance of Fresh KCC (Cards)	40440	37232
नए जारी किए जीसीसी / Issuance of Fresh GCC (Cards)	841	1044
स्वर्ण जयन्ती ग्रामीण आवास के अन्तर्गत वित्तपोषण / Financing under Golden Jubilee Rural Housing (Units)	16	23
एसएमई के अन्तर्गत वित्त पोषण / Financing under SMEs (Units)	17430	14091
किसान क्लबों का गठन / Formation of Farmers Clubs	155	0
स्वयं सहायता समूहों का गठन / Formation of SHGs	3192	2634

**12. ऋणों की वसूली :**

निधियों के पुनर्निवेश और एनपीए स्तर को न्यूनतम करने के लिए समय पर ऋणों की वसूली अत्यधिक महत्वपूर्ण है। उधारकर्ताओं से नियमित सम्पर्कों के साथ-साथ, वसूली बढ़ाने हेतु विशेष वसूली अभियान चलाए गए। परिणामस्वरूप बैंक की वसूली जून 2022 में 92.51 प्रतिशत रही।

**13. ऋणों का अपलेखन :**

अपलिखित ऋणों की चालू एवं गत वर्ष की स्थिति निम्नवत् है :-

**12. RECOVERY OF LOANS :**

Timely recovery of dues is very important for recycling of funds for minimizing the level of NPAs. Special recovery campaigns were organised to gear up the recovery alongwith regular contacts with the borrowers, Consequently, the recovery of Bank was 92.51% percent in June 2022.

**13. WRITE OFF OF LOANS :**

Position of write off loans current and previous year is as under :

(रु. लाखों में/Rs. Lakh)

विवरण / Particulars	वर्ष / Year 2022-23	वर्ष / Year 2021-22
Accounts (Nos.)	7194	11111
Amounts (Rs. Lakh)	13933	10334

**14. अर्जित आय :**

बैंक ने ऋणों से रु. 1052.22 करोड़ की आय एवं निवेश से रु. 731.44 करोड़ की आय अर्जित की है। गत एवं चालू वर्ष की स्थिति निम्न प्रकार है :

**14. INCOME EARNED :**

The bank has earned income of Rs. 1052.22 crore from advances and income of Rs.731.44 crore from investments. The position of previous and current year is as under:

(रु. लाखों में/Rs. Lakh)

विवरण / Particulars	2022-23	2021-22
अर्जित आय / Income earned on :		
ऋण / Advances	105222	93786
निवेश / Investment	66650	66249
बैंकों के पास शेष / Balances with Banks	6494	1117
अन्य आय / Other Income	38169	35770
कुल / Total	216535	196922

**15. वहन किए गए व्यय :**

जमाओं पर ब्याज, उधार पर दिए ब्याज, स्थापना व्यय तथा अन्य खर्चों के रूप में किए गए व्ययों का विवरण नीचे दिया गया है :

**15. EXPENDITURE INCURRED :**

Details of expenditure incurred by way of interest paid on deposits, interest paid on borrowings, establishment cost and other expenditure are given below:

(रु. लाखों में/Rs. Lakh)

विवरण / Particulars	2022-23	2021-22
जमाओं पर ब्याज भुगतान/Interest paid on Deposits	72101	69484
उधार पर ब्याज भुगतान/Interest paid on Borrowings	10116	5403
स्थापना व्यय/Establishment Cost	60662	64096
अन्य परिचालन व्यय/Other Operating Cost	16731	18664
प्रावधान/Provisions	14600	20985
योग / Total	174210	178632



## 16. अन्तरण मूल्य प्रणाली :

स्थानांतरण मूल्य तंत्र के तहत ब्याज देने/चार्ज करने की विधि बैंक द्वारा 01.04.2020 से संशोधित की गई है।

तदनुसार, परिसंपत्तियों पर ब्याज लेने के लिए और देनदारियों के उत्पादों पर ब्याज का भुगतान करने के लिए विभिन्न दरों का निर्धारण किया गया है।

## 16. TRANSFER PRICE MECHANISM (TPM) :

The method of paying / charging interest under Transfer Price Mechanism (TPM) has been revised by the bank w.e.f. 01.04.2020.

Accordingly, different rates have been prescribed for charging of interest on assets and paying of interest on liabilities products as under :

क्रम सं./ Sr. No.	दायित्व / Liabilities	भुगतान की गई ब्याज दर/ Rate of Interest to be paid	क्रम सं./ Sr. No.	परिसंपत्तियाँ/ Assets	प्रभारित की गई ब्याज दर/ Rate of Interest to be charged	
					30% और इससे अधिक एनपीए वाली शाखाएँ/ Branches with NPA 30% OR More	अन्य सभी शाखाएँ/ All Other Branches
1.	चालू खाता/Current Account	6.25	1.	मांग ऋण / Demand Loan	4.00	6.00
2.	बचत निधि/Saving Fund	6.25	2.	नकद ऋण किसान क्रेडिट कार्ड सहित/ Cash Credit including KCC	4.00	6.00
3.	सावधि जमा/Term Deposits	7.35	3.	अधिविकर्ष / Overdraft	4.00	6.00
4.	अन्य देयताएं/ Other Liabilities	6.00	4.	सावधि ऋण / Term Loan	4.25	6.25
			5.	अनर्जक आस्ति/प्रतिवादित अग्रिम NPA/Protested Advances	0.00	3.00
			6.	खरीदे गए बिल/Bills Purchased	6.00	6.00
			7.	अन्य परिसंपत्तियाँ/ Other Assets	5.00	5.00

## टिप्पणी :

चूंकि नई खोली गई शाखाओं के लिए टर्नअराउंड समय 3 वर्ष है, इसलिए इन शाखाओं के लिए पहले तीन वर्षों की अवधि के लिए सभी जमा और अग्रिम उत्पादों को 1% प्रोत्साहन दिया जाएगा।

## 17. वित्तीय अनुपात :

गत वर्ष तथा चालू वर्ष के कार्य परिणामों के अनुसार बैंक के वित्तीय अनुपात की स्थिति निम्नानुसार है :

## NOTE :

Since turnaround time for newly opened branches is 3 year, therefore, 1% incentive will be given to all Deposits and Advances products for these branches for a period of first three years.

## 17. FINANCIAL RATIO :

Position of the bank in financial ratio for the last year and current year is depicted here below:



(प्रतिशत / Percentage)

क्रम सं./Sr.No.	औसत कार्यशील निधियां / Average Working Funds	2022-23	2021-22
1.	वित्तीय प्रतिफल / Financial Return	7.29	7.25
2.	वित्तीय लागत / Financial Cost	3.36	3.37
3.	वित्तीय मार्जिन / Financial Margin (1-2)	3.93	3.88
4.	परिचालन लागत / Operating Cost	3.13	3.68
5.	विविध आय / Miscellaneous Income	1.56	1.61
6.	जोखिम एवं अन्य लागत / Risk & other Cost	0.63	0.99
7.	शुद्ध मार्जिन / Net Margin (3-4+5-6)	1.73	0.82

**18. कृषि ऋण वितरण :**

कृषि क्षेत्र में ऋण-प्रवाह बढ़ाने के लिए बैंक ने अपने प्रयासों को तीव्र किया जिसमें किसानों के लिए उपयोगी उत्पाद यथा डेरी विकास, पोली हाऊस, पी.के.सी.सी. (पशु किसान क्रेडिट कार्ड), रूरल गोदाम, वेयर हाऊस रसीदों के विरुद्ध ऋण आदि आरम्भ करने के साथ-साथ कृषि ऋण प्रदान करने की प्रक्रिया/प्रलेखन, पड़ताल को सरलीकृत करना शामिल है। इस संबंध में विशेष ऋण शिविर/किसान गोष्ठियाँ आयोजित की गई।

**19. स्वयं सहायता समूह :**

बैंक ने स्वयं सहायता समूहों के माध्यम से सूक्ष्म वित्त पर ध्यान केन्द्रित करने का निर्णय लिया है। बैंक द्वारा स्वयं सहायता समूह योजना को गरीब लोगों में लोकप्रिय बनाने हेतु विशेष शिविर लगाए गए। स्टाफ सदस्यों को विभिन्न सरकारी एजेंसियों के माध्यम से प्रशिक्षण दिलाया गया तथा प्रशिक्षण के दौरान फील्ड में भ्रमण आयोजित किये गये। 31.03.2023 के अनुसार नवीनतम स्थिति निम्नवत् है:-

कुल गठित स्वयं सहायता समूह	:	46000
कुल वित्त पोषित स्वयं सहायता समूह	:	27861
कुल स्वीकृत ऋण	:	रु. 33493 लाख
बकाया ऋण	:	रु. 10107 लाख
वर्ष के दौरान गठित स्वयं सहायता समूह	:	3192
वर्ष के दौरान वित्त पोषित स्वयं सहायता समूह	:	2920
वर्ष के दौरान कुल स्वीकृत ऋण	:	रु. 6214 लाख

**20. किसान क्लब :**

बैंक में किसान क्लबों की कुल संख्या 31.03.2023 तक 1243 है। इन क्लबों के माध्यम से किसानों एवं ग्रामीण

**18. AGRICULTURAL CREDIT DISBURSEMENT :**

The Bank intensified its efforts for accelerating the pace of credit flow to agriculture sector which, inter alia, included formulation of farmers friendly products like Dairy Vikas, Poly House, PKCC (Pashu Kisan Credit Card), Rural Godown, Loan against Warehouse Receipts etc. simplification of procedures / process of agriculture lending / documentation. Special Credit Camps / Farmer Meets have been organised in this regard.

**19. SELF HELP GROUPS (SHGs) :**

The Bank decided to concentrate on Micro Finance through SHGs. Special camps have been organized to popularize the SHG Scheme among the poor people. Training was provided to the staff through various Government Agencies and field visits were conducted during training. The latest position of SHGs as on 31.03.2023 is as under:

Total No. of SHGs formed	46000
Total No. of SHGs credit linked	27861
Total Loan Sanctioned	Rs. 33493 Lakh
Loan outstanding	Rs. 10107 Lakh
No. of SHG formed during the year	3192
No. of SHG credit linked during the year	2920
SHG financed during the year	Rs. 6214 Lakh

**20. FARMER CLUBS :**

As on 31.03.2023, Farmer Clubs of the bank stood at 1243. Through these farmer clubs,





लोगों को बैंक की विभिन्न जमा व ऋण योजनाओं से अवगत कराया जाता है।

## 21. सूक्ष्म, लघु एवं मध्यम उद्योग ( MSME ) :

सूक्ष्म, लघु व मध्यम उद्योगों हेतु अग्रिमों को बढ़ावा देने के लिए शाखाओं को दिशा-निर्देश जारी किए गए। वर्ष के दौरान बैंक ने 17430 खातों में रु. 315.67 करोड़ वितरित किए।

## 22. ऋण अदला-बदली :

किसानों को साहूकारों के चंगुल से मुक्त कराने हेतु कर्ज के उद्देश्य से वर्ष 2022-23 के दौरान बैंक की विभिन्न शाखाओं द्वारा 4942 व्यक्तियों को ऋण अदला-बदली योजना के तहत सहायता दी गई।

## 23. किसान क्रेडिट कार्ड :

किसान क्रेडिट कार्ड योजना के तहत बैंक ने वर्ष के दौरान 40440 नए कार्ड जारी किए हैं तथा रु. 1093.75 करोड़ के ऋण वितरित किए गए हैं। मार्च 2023 को रु. 8938.98 करोड़ ऋण सहित किसान क्रेडिट कार्डों की कुल संख्या 298867 पहुंच गई।

## 24. वित्तीय समावेशन :

- i) प्रधानमंत्री जन धन योजना के अन्तर्गत बैंक में 1456496 खाते खोले गए, जिसमें से 1344124 (92.28%) खातों में आधार सीड करवाए गए तथा 834010 (57.26%) खातों में रुपये कार्ड वितरित किये गए।
- ii) बैंक में PMJJBY के अन्तर्गत 443197 खाताधारकों का बीमा किया गया, वर्तमान वित्तीय वर्ष में 913 क्लेम सम्बंधित कम्पनी को भेजे गये, जिसमें से 655 क्लेम सेटल हो गए और बीमा राशि नार्मिकिती के खाते में जमा हो गई।
- iii) बैंक में PMSBY के अन्तर्गत 1210583 खाताधारकों का बीमा किया गया, वर्तमान वित्तीय वर्ष में 316 क्लेम सम्बंधित कम्पनी को भेजे गये, जिसमें से 165 क्लेम सेटल हो गए और बीमा राशि नार्मिकिती के खाते में जमा हो गई।
- iv) बैंक में APY के अन्तर्गत 155155 खाताधारकों का पंजीकरण किया गया।
- v) बैंक में 1241 BCAs सक्रिय रूप से बैंक में कार्य कर रहे हैं, जो माइक्रो एटीएम और कियोस्क के माध्यम से AEPS ON-US/OFF-US तथा RuPay Card ON-US/OFF-US लेनदेन कर रहे हैं। सभी BCAs को माइक्रो एटीएम उपलब्ध करवाई गई है।

rural people got informed about various deposit and loan schemes of the Bank.

## 21. MICRO SMALL & MEDIUM ENTERPRISES (MSME) :

Guidelines for boosting the finance to Micro, small and medium enterprises have been issued to the branches. During the year, the Bank has disbursed of Rs. 315.67 crore in 17430 accounts.

## 22. DEBT SWAP :

During this financial year, 4942 persons have been assisted by various branches of the bank under the debt swap scheme, with a view to free farmers from the clutches of emancipating money lenders.

## 23. KISAN CREDIT CARD :

Under Kisan Credit Card Scheme, the Bank issued 40440 new cards during the year with credit Rs. 1093.75 crore. As on March 2023, the total number of Kisan Credit Cards have reached 298867 involving a credit of Rs. 8938.98 crore.

## 24. FINANCIAL INCLUSION :

- i) Bank has opened 1456496 accounts under PMJDY out of which 1344124 (92.28%) accounts are seeded with Aadhar. RuPay Debit Cards have been issued in 834010 (57.26%) accounts.
- ii) Bank had enrolled 443197 subscribers under PMJJBY, 913 claims have been sent and 655 claims have been got settled in current financial year and claim amount has been credited in the accounts of nominees.
- iii) Bank had enrolled 1210583 subscribers under PMSBY, 316 claims have been sent and 165 claims have been got settled in current financial year and claim settlement amount has been credited in the accounts of nominees.
- iv) Bank had enrolled 155155 subscribers under APY.
- v) 1241 Business Correspondence Agents (BCAs) are working successfully in the Bank providing services through KIOSK, AEPS on-us/off-us & RuPay Cards on-us/off-us on Micro ATMs and KIOSK. All BCAs have been provided Micro-ATMs.



- |  |   |
|--|---|
| <p>vi) 133 महिला बीसी बैंक में लगी हुई है और सफलतापूर्वक काम कर रही है।</p> <p>vii) बैंक में 20 वित्तीय साक्षरता सलाहकार काम कर रहे हैं, जो प्रभावी कामकाज के हेतु प्रेरणादायक दिशानिर्देश के लिए निरन्तर सभाएं आयोजित करते रहते हैं।</p> <p>viii) UIDAI के द्वारा आधार एनरोलमेंट केन्द्र हेतु 30 शाखाओं का चयन किया गया, लेकिन आधार संचालकों की कमी के कारण 31.03.2023 तक केवल 12 केन्द्रों पर कार्य सुचारू रूप से चल रहा है।</p> | <p>vi) 133 female BC have been engaged and working successfully.</p> <p>vii) 20 FLCs are working successfully. Regular orientation meetings of the counselors are held for motivation &amp; their effective functioning.</p> <p>viii) 30 Branches have been identified and communicated by UIDAI, due to lack of operators, 12 Enrolment Centres are working till 31.03.2023.</p> |
|--|---|

## 25. वित्तीय साक्षरता अभियान

## 25. Financial Literacy Campaign :

Financial and Digital Literacy programs	<p><b>1139 Financial Literacy programs</b> have been conducted by rural branches of the Bank to aware the public about banking digital products and social security schemes.</p> <p>आम जन को बैंक की डिजिटल योजनाओं व सामाजिक सुरक्षा योजनाओं के बारे में वित्तीय साक्षर करने हेतु ग्रामीण शाखाओं द्वारा 1139 वित्तीय साक्षरता कार्यक्रमों का आयोजन किया गया।</p>
Financial Literacy through Mobile Van	<p>Digital and financial literacy is being promoted through mobile vans in the bank, for which 3 mobile vans are available in the Bank..</p> <p>बैंक में मोबाइल वैन के माध्यम से डिजिटल एवं वित्तीय साक्षरता का प्रचार प्रसार किया जा रहा है जिसके लिए बैंक में 3 मोबाइल वैन उपलब्ध हैं।</p>



26. विकास कार्य योजना/ सहमति ज्ञापन पत्र के अन्तर्गत उपलब्धियां :  
वित्तीय वर्ष 2022-23 के लक्ष्यों व प्राप्तियों का विवरण निम्न प्रकार है।

26. **ACHIEVEMENT UNDER DEVELOPMENT ACTION PLAN (DAP) / MEMORANDUM OF UNDERSTANDING (MOU) :**

For financial year 2022-23, targets & achievements are given as under.

(रु. करोड़ों में/Rs. Crore)

क्रम सं. Sr. No.	विवरण Particulars	लक्ष्य मार्च 23 Target March 23	प्राप्ति मार्च 23 Achievement Mar. 23
1	जमा राशियां / Deposits	20400	20555.16
2	प्राइम जमा राशियां / Prime Deposits	11600	11282.52
3	उधार / Borrowings	—	2421.83
4	अग्रिम / Advances	13300	13557.29
5	ऋण जमा अनुपात / CD Ratio	65.20%	65.96%
6	कृषि ऋण संचितरण / Loans Disbursed Under Agr.	10000Cr.	10162.33
7	वसूली दर (मार्च)/Recovery % June 2022	59.34%	62.24%
8	निवेश (कुल) / Investments (Total)	—	8807.22
9	सकल लाभ / Gross Profit	230	423.24
10	शुद्ध लाभ / Net Profit	152	275.53
11	प्रति शाखा व्यवसाय / Per Branch Business	49.41	51.07
12	प्रति कर्मचारी व्यवसाय / Per Employee Business	10.53	10.44
13	एनपीए / NPAs	665	581.30
14	एनपीए % / NPA %	5.00%	4.29%

27. राष्ट्रीय लक्ष्यों के अन्तर्गत उपलब्धि :  
राष्ट्रीय लक्ष्यों के सापेक्ष बैंक का कार्य निष्पादन निम्नानुसार है :

27. **ACHIEVEMENT UNDER NATIONAL GOALS:**  
Performance of Bank vis-a-vis National Goals is as under :

मानदण्ड Parameters	राष्ट्रीय लक्ष्य National Goals	बैंक कार्य निष्पादन मार्च 2023 Bank's Performance March, 2023
ऋण जमा अनुपात/CD Ratio	60%	65.96%
प्राथमिकता क्षेत्र ऋण/Priority Sector Advances	75%	83.14%
प्रत्यक्ष कृषि ऋण/Direct Agricultural Advances	18%	23.03%
कमजोर वर्गों को ऋण/Weaker Sections Advances	15%	16.94%
छोटे एवं सीमांत किसान/Small and Marginal Farmer	8%	12.98%
सूक्ष्म उद्योग/Micro Enterprises	7.50%	7.75%

28. निरीक्षण एवं अंकेक्षण :  
680 शाखाओं में से वर्ष के दौरान 396 शाखाओं का निरीक्षण किया गया। 396 शाखाओं में से 390 शाखाएं निम्न जोखिम वाली हैं, 6 शाखाएं मध्यम जोखिम श्रेणी के तहत हैं।
29. शिकायतें :  
वर्ष के दौरान कुल 735 शिकायतें प्राप्त हुईं तथा इनमें से सभी शिकायतों का निपटारा समय सीमा में किया गया है।

28. **INSPECTION & AUDIT :**  
Out of 680 branches, 396 branches were got inspected during the year. Out of 396 branches 390 branches were rated under low risk rating, 6 branches were rated under medium risk rating.
29. **Complaints :**  
Out of 735 complaints received during the year, all complaints were disposed off within stipulated time.



## 30. राजभाषा नीति का कार्यान्वयन :

बैंक राजभाषा अधिनियम, 1963 (नियम 1976) के प्रावधानों का विधिवत अनुपालन कर रहा है।

पिछले वित्तीय वर्ष के दौरान हिंदी के प्रगतिशील प्रयोग को बढ़ावा देने और प्रचार-प्रसार के लिए हर संभव प्रयास किया गया। मुख्यालय स्तर पर त्रैमासिक बैठकें आयोजित की गईं और साथ ही कर्मचारियों को ग्राहक और विभिन्न अन्य संस्थानों के साथ बातचीत और पत्रचार में हिंदी का व्यापक रूप से उपयोग करने के लिए प्रोत्साहित किया गया। यहां यह बताना उचित होगा कि हमारी राजभाषा हिंदी को बढ़ावा देने के लिए बैंक में समय-समय पर विभिन्न कार्यक्रम आयोजित किए गए। हिंदी दिवस भी धूमधाम से मनाया गया और हिंदी भाषा में व्यापक संचार करने वाले कर्मचारियों को भी सम्मानित किया गया।

बैंक द्वारा त्रैमासिक हिंदी पत्रिका 'हरितिमा' डिजिटल रूप से प्रकाशित की जा रही है, जो हिंदी के प्रयोग को और प्रोत्साहित करती है और बैंक के कर्मचारियों/अधिकारियों के रचनात्मक आयाम पर जोर देने में हमारी मदद करती है।

## 31. मानव शक्ति :

यथा मार्च 31, 2023 को, बैंक में 3266 कर्मचारी कार्यरत थे जिनमें 1963 अधिकारी, 1183 कार्यालय सहायक तथा 120 कार्यालय परिचारक शामिल हैं। बैंक में 801 महिला कर्मचारी कार्यरत हैं जो बैंक के कुल कर्मचारी क्षमता का 24.52 प्रतिशत है।

## 30. IMPLEMENTATION OF OFFICIAL LANGUAGE POLICY:

The bank is duly complying with the provisions of the Official Language Act, 1963 (Rules 1976). During the last financial year, all out efforts were made to promote and propagate progressive use of Hindi. The Quarterly Meetings were organised at Head Office Level and at the same time the employees were encouraged to use Hindi extensively in conversation and correspondence with customer and various other institutions. It is worthwhile to mention here that various Programmes were conducted in the bank time and again in order to promote our Rajbhasha Hindi. The Hindi Diwas was also celebrated with proper fanfare and the employees making the extensive communication in Hindi language were also felicitated. The quarterly Hindi Magazine 'Haritima' is being digitally published by the Bank, which further encourages the use of Hindi and help us accentuate the creative dimension of the employees/officers of the Bank.

## 31. MANPOWER PROFILE :

As on March 31, 2023, the Bank has 3266 employees on its rolls, comprising 1963 officers, 1183 office assistants and 120 office attendants. Women employees Constituted over 24.52 percent of the Bank's total staff with 801 women employees featuring on the roll of the Bank.

## Caderwise Staff Position given as under :

क्रम सं./Sr.No.	Cadre	Personnel Staff as on 31.03.2023
1	Officer Scale V	03
2	Officer Scale IV	41
3	Officer Scale III	245
4	Officer Scale II	583
5	Officer Scale I	1091
	<b>Total Officer</b>	<b>1963</b>
6	Office Assistant (Multipurpose)	1183
7	Office Attendant (Multipurpose)	120
	<b>Total</b>	<b>3266</b>

## 32. प्रशिक्षण :

चुनौतीपूर्ण माहौल का सामना करने और उसे अनुकूल बनाने की दिशा में कर्मचारियों में समस्या सुलझाने का दृष्टिकोण, रचनात्मक समाधान उत्पन्न करने की योग्यता, व्यक्तिगत/अन्तर्कर्मिक/सामूहिक स्तर पर व्यवहार परिवर्तन के जरिये संगठन संस्कृति में बदलाव एवं लाभप्रदता, उत्पादकता व

## 32. TRAINING :

In order to prepare the staff to cope up with and adapt to the challenging environment as also to inculcate problem solving attitude, ability to generate creative solutions, change the organization culture through behavioral change at personal/interpersonal/group level and





नवाचारों के लिहाज से संगठनात्मक प्रदर्शन में सुधार हेतु बैंक ने प्रशिक्षण नीति 2019-2022 लागू की है। बैंक ने स्वयं के इन-हाउस ट्रेनिंग सेंटर, रोहतक में प्रशिक्षण के अतिरिक्त, अपने अधिकारियों/कर्मचारियों को सी.एस.सी. दिल्ली, एन.आई.टी. फरीदाबाद, बर्ड लखनऊ, बर्ड, मंगलूरु, सी.ए.बी. पुणे द्वारा आयोजित विभिन्न प्रशिक्षण कार्यक्रमों में नामांकित किया। बैंक द्वारा इस वित्तीय वर्ष के दौरान 2119 अधिकारियों/कर्मचारियों को प्रशिक्षण दिया गया।

### 33. भर्तियाँ

बैंक के व्यवसाय में वृद्धि होने से बहुत सी श्रेणियों में भर्ती के अवसर पैदा हुए। तदनुसार वर्ष 2022-23 में विभिन्न पदों पर निम्न कार्मिकों को भर्ती किया गया।

### 33. Recruitment

Due to the growth of Bank Business, recruitment opportunities were created in various cadres. Accordingly during the year 2022-23 following personnel were recruited under different cadres.

क्रम सं./Sr.No.	Cadre	Staff Recruited during 2022-23
1.	Officer Scale III	5
2.	Officer Scale II	21
3.	Officer Scale I	105
4.	Office Assistant (Multipurpose)	157
	<b>Total</b>	<b>288</b>

### 34. पदोन्नतियाँ

वर्ष 2022-23 के दौरान विभिन्न पदों पर घोषित हुई रिक्तियों को आन्तरिक पदोन्नति प्रक्रिया द्वारा भरा गया।

### 34. PROMOTIONS

During the year 2022-23 following vacancies under various cadres were filled up by internal promotions.

क्रम सं./Sr.No.	Cadre	Staff Promoted during 2022-23
1.	Officer Scale IV to Officer Scale V	2
2.	Officer Scale III to Officer Scale IV	17
3.	Officer Scale II to Officer Scale III	75
4.	Officer Scale I to Officer Scale II	117
5.	Office Assistant to Officer Scale I	91
6.	Office Attendant to Office Assistant	38
	<b>Total</b>	<b>340</b>

### 35. सूचना प्रौद्योगिकी क्षेत्र में पहल :

बैंक को विश्वास है कि कारोबार के विकास में प्रौद्योगिकी एक प्रमुख शक्ति है। सूचना प्रौद्योगिकी के कार्यान्वयन में बैंक ने अपने प्रयासों को जारी रखा है। केन्द्रीकृत बैंकिंग समाधान (सीबीएस) को उचित महत्व देते हुए, बैंक अपनी सभी 680 शाखाओं में 100 प्रतिशत केन्द्रीकृत बैंकिंग समाधान (सीबीएस) सुविधाएं प्रदान कर रहा है। बैंक ने अपने 100 प्रतिशत शाखाओं में दोहरी कनेक्टिविटी प्रदान की है

### 35. TECHNOLOGICAL INITIATIVES :

The Bank considers technology as a prime mover in business development and continued its efforts in up-gradation of technology. By giving proper importance to Centralised Banking Solution (CBS), the Bank is providing 100 percent Centralised Banking Solution (CBS) facilities in its all the 680 branches. Bank has provided dual connectivity in its 100% branches



ताकि ग्राहकों को निरंतर सेवा प्रदान की जा सके। इनके अलावा भी बैंक द्वारा निम्न सुविधाएं प्रदान की जा रही हैं-

- i) बैंक में NEFT, RTGS, Demand Draft, NACH/ACH/AEPS/ECS, ATM card on ATM/Micro ATM, PoS, e-Commerce, UPI, IMPS व SMS BANKING सुविधाएं हैं।
- ii) बैंक की अपनी मोबाइल बैंकिंग सेवायें (SHGB mBanking) हैं, जिसमें विभिन्न सुविधाएं जैसे IBFT / NEFT / IMPS / Bill desk / instant 'Add Payee' facilities, Green PIN, Card Hotlist, Debit Card limit management, Debit Card enable and disable facility and PDF passbook हैं।
- iii) बैंक शाखा आउटलेटों पर और बिल डेस्क सेवाओं का उपयोग करके एमबीएस के माध्यम से हुडा जल बिल और उपयोगिता भुगतान सेवाओं की सुविधा प्रदान कर रहा है।
- iv) बैंक के पास 24x7 तत्काल फंड ट्रांसफर के लिए शाखा चैनल और मोबाइल बैंकिंग चैनल के साथ अपनी आईएमपीएस सेवाएं हैं।
- v) अगस्त-2018 से बैंक BHIM-UPI (जारीकर्ता) पर लाइव है।
- vi) बैंक ने सीटीएस सेवाओं को बैंक की सभी जिला मुख्यालय शाखाओं को कवर करते हुए 44 केंद्रों तक विस्तारित किया है।
- vii) बैंक मूल्यवान ग्राहकों को रुपये प्लेटिनम डेबिट कार्ड जारी कर रहा है।
- viii) हमारे बैंक के RuPay एटीएम कार्ड ऑनलाइन ओटीपी आधारित भुगतान के लिए ई-कॉमर्स प्लेटफॉर्म पर हैं।
- ix) बैंक हरियाणा राज्य में लाभार्थियों को मासिक आधार पर सामाजिक सुरक्षा पेंशन का वितरण कर रहा है।
- x) बैंक पात्र किसानों को पीएम-किसान सम्मान निधि योजना के तहत लाभ वितरित कर रहा है।
- xi) बैंक mBanking (PMJJBY, PMSBY and APY) के माध्यम से सामाजिक सुरक्षा योजनाओं के पंजीकरण, mBanking के माध्यम से ऑनलाइन FD/RD खोलने, DBT और Internet Banking (view and transaction facility) दोनों के लिए ऑनलाइन पंजीकरण के कार्यान्वयन की प्रक्रिया में है।

### 36. बीमा व्यवसाय :

हमारा बैंक हमारे ग्राहकों को विभिन्न आवश्यकता आधारित उत्पादों को वितरित करने के लिए 6 बीमा कंपनियों के कॉर्पोरेट एजेंट के रूप में काम कर रहा है। ये 6 बीमा कंपनियां, जनरल बीमा व्यवसाय के लिए मेसर्स फ्यूचर जनरली इंडिया इश्योरेंस कंपनी लिमिटेड (एफजीआईसीएल), मेसर्स बजाज आलियांज जनरल

to provide uninterrupted services to its customers. Apart from the above, following facilities are being provided by the Bank.

- i) Bank has facilities of NEFT, RTGS, Demand Draft, NACH, ACH/AEPS/ECS, ATM card on ATM/Micro ATM, PoS, e-Commerce, UPI, IMPS & SMS BANKING
- ii) Bank has its own Mobile Banking Service (SHGB mBanking) with different facilities like IBFT / NEFT / IMPS / Bill desk / instant 'Add Payee' facilities, Green PIN, Card Hotlist, Debit Card limit management, Debit Card enable and disable facility and PDF passbook.
- iii) Bank is providing facility of HUDA Water Bill and Utility Payment services at Branch Outlets and via MBS using Bill desk services.
- iv) Bank has its IMPS services with Branch channel and Mobile Banking Channel for 24X7 instant fund transfers.
- v) Bank is live on BHIM-UPI (Issuer) since August -2018.
- vi) Bank has extended CTS services to 44 centres covering all District Head Quarter branches of the Bank.
- vii) Bank is issuing Rupay Platinum Debit card to valuable customer.
- viii) Our Bank's RuPay ATM Cards is enabled on e-Commerce platform for online OTP based payments.
- ix) Bank is disbursing Social Security Pension to beneficiaries in the state of Haryana on monthly basis.
- x) Bank is disbursing benefit under PM-KISAN Saman Nidhi Scheme to eligible farmers.
- xi) Bank is in process of implementation of registration of social security schemes through mBanking (PMJJBY, PMSBY and APY), online FD/RD opening through mBanking, online registration for DBT and Internet Banking (Both view and transaction facility).

### 36. INSURANCE BUSINESS :

Our Bank is working as a corporate agent of 6 insurance companies to dispense various need based products to our customers. These 6 insurance companies are M/s Future Generali India Insurance Co. Ltd. (FGICL) and M/s Bajaj Allianz General Insurance Co. Ltd. (BAGIC) and



इंश्योरेंस कंपनी लिमिटेड (बीएजीआईसी) और मेसर्स इफ्फको - टोकियो जनरल इंश्योरेंस कंपनी लिमिटेड (आईटीजीआई), स्वास्थ्य बीमा व्यवसाय के लिए मैसर्स केयर हेल्थ इंश्योरेंस लिमिटेड (सीएचआईएल) और जीवन बीमा व्यवसाय के लिए मेसर्स पीएनबी मेटलाइफ कंपनी लिमिटेड (पीएमएलआई), मेसर्स अवीवा लाइफ इंश्योरेंस कंपनी इंडिया लिमिटेड (एएलआईसीआईएल) हैं। इनमें से मेसर्स अवीवा लाइफ इंश्योरेंस कंपनी इंडिया लिमिटेड के साथ वित्तीय वर्ष 2022-2023 में ही टाई-अप व्यवस्था पर हस्ताक्षर किए गए हैं।

वित्त वर्ष 2021-2022 के दौरान, बैंक ने मैसर्स फ्यूचर जनरली इंडिया इंश्योरेंस कंपनी लिमिटेड से 314.99 लाख रुपये के जनरल बीमा कारोबार के साथ 42.74 लाख रुपये की कमीशन आय अर्जित की थी जो कि वित्त वर्ष 2022-2023 में 242.93 लाख रुपये के जनरल बीमा कारोबार के साथ 34.19 लाख रुपये की कमीशन आय अर्जित की।

वित्त वर्ष 2021-2022 के दौरान, बैंक ने मेसर्स बजाज आलियांज जनरल इंश्योरेंस कंपनी लिमिटेड से 208.10 लाख रुपये के जनरल बीमा कारोबार के साथ 22.12 लाख रुपये की कमीशन आय अर्जित की थी जो कि वित्त वर्ष 2022-2023 में 92.25 लाख रुपये के जनरल बीमा कारोबार के साथ 12.70 लाख रुपये की कमीशन आय अर्जित की।

वित्त वर्ष 2021-2022 के दौरान, बैंक ने इफ्फको-टोकियो जनरल इंश्योरेंस कंपनी लिमिटेड से 89.45 लाख रुपये के जनरल बीमा कारोबार के साथ 13.37 लाख रुपये की कमीशन आय अर्जित की थी जो कि वित्त वर्ष 2022-2023 में 84.15 लाख रुपये के जनरल बीमा कारोबार के साथ 12.43 लाख रुपये की कमीशन आय अर्जित की।

वित्त वर्ष 2021-2022 के दौरान, बैंक ने मैसर्स केयर हेल्थ इंश्योरेंस लिमिटेड (सीएचआईएल) से 1663.91 लाख रुपये के स्वास्थ्य बीमा व्यवसाय के नये व नवीकरण बीमा के प्रीमियम के साथ 249.58 लाख रुपये की कमीशन आय अर्जित की थी जो कि वित्त वर्ष 2022-2023 में बढ़कर 2326.13 लाख रुपये के नये और नवीकरण स्वास्थ्य बीमा व्यवसाय के साथ 348.92 लाख रुपये की कमीशन आय पर पहुँच गई।

वित्त वर्ष 2021-2022 के दौरान, बैंक ने मेसर्स पीएनबी मेटलाइफ कंपनी लिमिटेड (पीएमएलआई) से 1204.26 लाख रुपये के जीवन बीमा व्यवसाय के नये व नवीकरण बीमा के प्रीमियम के साथ 101.27 लाख रुपये की

M/s Iffco-Tokio General Insurance Co. Ltd. (ITGI) for general insurance business, M/s Care Health Insurance Ltd. (CHIL) for health insurance business, M/s PNB MetLife India Insurance Co. Ltd. (PMLI) and M/s Aviva Life Insurance Co. India Ltd. (ALICIL) for Life Insurance business. Out of these, the tie-up arrangement has been signed with M/s Aviva Life Insurance Co. India Ltd. in FY 2022-2023 itself.

During the FY 2021-2022, Bank has procured General Insurance premium of Rs. 314.99 lakh with M/s Future Generali India Insurance Co. Ltd. with commission income of Rs 42.74 lakh to Bank. The business with this company is Rs. 242.93 lakh with commission income of Rs. 34.19 lakh to Bank on general insurance business during FY 2022-2023.

During the FY 2021-2022, Bank has procured general insurance premium of Rs. 208.10 lakh with M/s Bajaj Allianz General Insurance Co. Ltd. with the commission income of Rs. 22.12 lakh to Bank. The business with this company is Rs 92.25 Lakh with commission income of Rs 12.70 lakh to Bank on general insurance business during FY 2022-2023.

During the FY 2021-2022, Bank has procured general insurance premium of Rs. 89.45 lakh with M/s Iffco-Tokio General Insurance Co. Ltd. with commission income of Rs. 13.37 lakh to Bank. The business with this company is Rs 84.15 Lakh with commission income of Rs 12.43 lakh to Bank on general insurance business during FY 2022-2023.

During the FY 2021-2022, Bank has procured health insurance premium of Rs. 1663.91 lakh with M/s Care Health Insurance Ltd. with commission income of Rs. 249.58 lakh to Bank. The business with this company has increased to Rs 2326.13 lakh with commission income of Rs 348.92 lakh to bank on health insurance business during FY 2022-2023.

During the FY 2021-2022, Bank has procured life insurance premium of Rs. 1204.26 lakh with M/s PNB MetLife India Insurance Co. Ltd. (PMLI) with commission income of Rs. 101.27



कमीशन आय अर्जित की थी जो कि वित्त वर्ष 2022-2023 में बढ़कर 1519.67 लाख रुपये के नये और नवीकरण बीमा प्रीमियम के साथ 96.14 लाख रुपये की कमीशन आय पर पहुँच गई।

इसके अलावा, बैंक ने वित्त वर्ष 2022-2023 के दौरान मैसर्स अवीवा लाइफ इंश्योरेंस कंपनी इंडिया लिमिटेड से 847.09 लाख रुपये के जीवन बीमा व्यवसाय के साथ 173.16 लाख रुपये की कमीशन आय अर्जित की थी।

ये गठजोड़ गैर-ब्याज आय बढ़ाने और हमारे बैंक की लाभप्रदता में सुधार करने का एक अच्छा अवसर प्रदान कर रहे हैं। यह बैंक को एक ही छत के नीचे विभिन्न आवश्यकता आधारित उत्पाद प्रदान करके हमारे ग्राहकों की वित्तीय सुरक्षा सुनिश्चित करने के लिए एक उपकरण भी प्रदान करता है।

### 37. औद्योगिक संबंध :

31-03-2023 को समाप्त हुए वित्तीय वर्ष के दौरान बैंक में उद्योगिक संबंध बने रहे। कर्मचारियों के मनोबल को उच्च रखने के लिए बैंक का प्रयास बना रहा। इसके परिणामस्वरूप बैंक के समग्र विकास के लिए इनका पूरे दिल से योगदान मिला।

### 38. सूचना का अधिकार अधिनियम:

वर्ष के दौरान सूचना का अधिकार अधिनियम 2005 के तहत कुल 158 आवेदन प्राप्त हुए और सभी आवेदनों का अधिनियम के प्रावधानों के तहत निपटारा कर दिया गया।

### 39. अनुसूचित जाति / अनुसूचित जनजाति कक्ष :

भारत सरकार एवं प्रवर्तक बैंक के दिशा-निर्देशों के अनुसार, बैंक ने अनुसूचित जाति/जनजाति के कर्मचारियों की शिकायतों का निवारण करने हेतु प्रधान कार्यालय में एक अनुसूचित जाति/जनजाति कक्ष स्थापित किया है।

### 40. सतर्कता व्यवस्था :

बैंक ने नाबार्ड/प्रवर्तक बैंक के दिशा-निर्देशों के अनुसार बैंक में सतर्कता व्यवस्था के संबंध में प्रशासकीय प्रबन्ध किए हैं।

### 41. बैंकिंग लोकपाल योजना, 2006 :

बैंक में बैंकिंग लोकपाल योजना, 2006 लागू है और योजना के अन्तर्गत बैंक के महाप्रबंधक को नोडल अधिकारी के रूप में नामित किया है।

### 42. बोर्ड की बैठकें :

निदेशक मंडल ने वित्तीय वर्ष 2021-22 के दौरान आठ बार बैठकें की। बोर्ड ने बैंक के विकास के लिए विभिन्न

lakh to Bank. The life insurance business with this company has increased to Rs. 1519.67 lakh with commission income of Rs. 96.14 lakh to the Bank during FY 2022-2023.

Also, Bank has procured life insurance premium of Rs 847.09 lakh with M/s Aviva Life Insurance Co. India Ltd. with the commission income of Rs 173.16 lakh to bank during this FY 2022-2023.

These tie-ups are providing a good opportunity to augment non-interest income and to improve profitability of our Bank. It also provides a tool to the Bank to ensure the financial security of our customers by providing various need based products under the single roof.

### 37. INDUSTRIAL RELATIONS :

Industrial relations in the Bank remained harmonious during the fiscal year ended 31-03-2023. It remained the endeavor of the Bank to keep the morale of staff high. This resulted in their whole hearted contribution for overall growth of the Bank.

### 38. RIGHT TO INFORMATION ACT :

During the year 158 applications was received under RTI Act 2005 and all these application were disposed off as per the provisions of the act.

### 39. SCHEDULE CASTE/SCHEDULE TRIBE CELL:

As per the guidelines of Govt. of India and Sponsor Bank, the Bank has set up a Schedule Caste/Schedule Tribe cell at Head Office to look into the grievances of SC/ST employees.

### 40. VIGILANCE SET UP :

The Bank has made administrative arrangements in respect of Vigilance set up in the Bank as per NABARD Sponsor Bank guidelines.

### 41. BANKING OMBUDSMAN SCHEME 2006 :

The bank has implemented the Banking Ombudsman Scheme 2006 and General Manager has been designated as Nodal Officer under the scheme.

### 42. BOARD MEETINGS :

The Board of Directors conducted Eight meetings during the financial year 2022-23. The Board reviewed and suggested various





रणनीतियों की समीक्षा की और सुझाव दिया और बैंक के समग्र प्रदर्शन में सुधार के लिए विभिन्न नीतिगत उपायों को अनुमोदित किया।

#### 43 अभिस्वीकृति :

निदेशक मण्डल भारत सरकार, भारतीय रिजर्व बैंक, नाबार्ड, पंजाब नेशनल बैंक, हरियाणा सरकार, जिला प्रशासन एवं अंकेक्षकों द्वारा दिए गए बहुमूल्य दिशा-निर्देश, सहायता एवं सहयोग के प्रति गहन आभार प्रकट करता है।

निदेशक मण्डल बैंक के सभी ग्राहकों एवं हितेषियों का उनके अटूट विश्वास तथा लगातार संरक्षण के लिए हार्दिक धन्यवाद करते हुए हर्ष का अनुभव करता है।

निदेशक मण्डल बैंक के सभी स्टाफ सदस्यों का भी उनके कड़े परिश्रम व समर्पित भाव से काम करने के लिए धन्यवाद करता है, जिनके कारण बैंक अपनी सर्वांगीण उपलब्धियाँ प्राप्त करने व बहुजन विशेषतः ग्रामीण बहुजनों का विश्वास जीतने में कामयाब हो पाया।

strategies for development of the Bank and approved various policy measures to improve the Bank's overall performance.

#### 43. ACKNOWLEDGEMENT

The Board of Directors expresses its deep sense of gratitude to the Government of India, Reserve Bank of India, NABARD, Punjab National Bank, Government of Haryana, District Administration and Auditors for their valuable directions, support and co-operation at all times. The Board feels pleasure in expressing sincere thanks to Bank's Customers and all well wishers for their over whelming trust and continued patronage to the Bank. The Board also extends its thanks and appreciation to all the staff members for their hard work and dedication which led the Bank to make all round achievements as well as winning the Confidence of masses particularly rural masses.

कृते तथा निदेशक मण्डल की ओर से

For and on behalf of Board of Directors

( श्री प्रणय कुमार मोहंती )  
( अध्यक्ष )

(Sh. Pranaya Kumar Mohanty)  
(Chairman)

स्थान : रोहतक

Place : Rohtak



**P. Chopra & Co.**

**CHARTERED ACCOUNTANTS**

H.O.: 10, Duggal Colony, Karnal-132001

B.O.: 1. Jat College Road, Hisar-125001

2. 1936, Street No 2, Mohalla Rampura, Hisar

Contact : 9996015100, 9416032190

E-mail : chopra.pkca@gmail.com

## AUDITORS' REPORT

### लेखा परीक्षकों का प्रतिवेदन

To,

The Shareholders of Sarva Haryana Gramin Bank, Rohtak

### Report on the Audit of the Financial Statements

#### Opinion

1. We have audited the Financial Statements of Sarva Haryana Gramin Bank ('the Bank'), which comprise the Balance Sheet as at 31 March 2023, the Profit and Loss Account for the year then ended and notes to Financial Statements including a summary of significant accounting policies and other explanatory information in which are included returns for the year ended on that date of 71 branches audited by us and 384 branches audited by Statutory Branch Auditors. The branches audited by us and those audited by other auditors have been selected by the Bank in accordance with the guidelines issued to the Bank by the NABARD. Also included in the Balance Sheet, the Profit and Loss Account are the returns from 225 branches and 14 other offices which have not been subjected to audit.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone Financial Statements give the information required by the Banking Regulation Act, 1949 in the manner so required for Bank and are in conformity with accounting principles generally accepted in India and :
  - a. the Balance Sheet, read with the notes thereon is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of the state of affairs of the Bank as at 31st March, 2023.
  - b. the Profit and Loss Account, read with the notes thereon shows a true balance of profit.

#### Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the Financial Statements in India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Key Audit Matters

4. Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the Financial Statements of the current period. These matters were addressed in the context of our audit of the Financial Statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Key Audit Matter: During the statutory audit of the branches audited by us and other branch auditors, 506 accounts of amounting to Rs.1509.52 lakh were identified as bad debts (NPAs) and interest amount of Rs.260.71 lakh has been derecognized during the audit. Therefore, it is recommended to upgrade the System Generated Assets Classification Module for accurate identification of NPAs as per RBI Norms.

#### Responsibilities of Management and Those charged with Governance for the Standalone Financial Statements



5. Management of the Bank is responsible with respect to the preparation of these Financial Statements in accordance with accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ('RBI') and NABARD from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that should give a true and fair view and should be free from material misstatement, whether due to fraud or error.

In preparing the Financial Statements, the Management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

#### **Auditor's Responsibilities for the Audit of the Financial Statements**

6. Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- To obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Financial Statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

### Other Matters

7. The Financial Statements / information of 225 branches and 14 other offices included in the Financial Statements of the Bank have not been audited by Statutory Auditors. The Financial Statements / information of these branches/offices have been furnished to us by the Bank and incorporated in the Financial Statements of the Bank.

Our opinion is not modified in respect of this matter.

### Report on Other Legal and Regulatory Requirements

8. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with Section 29 of the Banking Regulation Act, 1949;
9. Subject to the limitations of the audit indicated in paragraphs above and as required by the Regional Rural Banks Act, 1976 and subject also to the limitations of disclosure required therein, we report that:
  - a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of our audit and have found them to be satisfactory;
  - b) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank; and
  - c) The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.
10. We further report that:
  - a) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from branches not visited by us;
  - b) The Balance Sheet and the Profit and Loss Account dealt with by this report are in agreement with the books of account and with the returns received from the branches not visited by us;
  - c) The reports on the accounts of the branch offices audited by Statutory Branch Auditors of the Bank under section 29 of the Banking Regulation Act, 1949 have been sent to us and have been properly dealt with by us in preparing this report; and
  - d) In our opinion, the Balance Sheet and the Profit and Loss Account comply with the applicable accounting standards, to the extent they are not inconsistent with the accounting policies prescribed by RBI.

**For M/s P. Chopra & Co.**  
**Chartered Accountants**  
**(Firm Registration No. 004957N)**

**(CA Rakesh Jain)**  
 Partner

Membership No. **087925**  
 UDIN: **23087925BGTITC4698**

Place : **Rohtak**  
 Date : **02.05.2023**





## SARVA HARYANA GRAMIN BANK

HO: ROHTAK

फार्म-ए / FORM - A

तुलन पत्र 31.03.2023 को / BALANCE SHEET AS ON 31-03-2023

(रुपये/Rupees)

पूंजी तथा देयतायें Capital and Liabilities	अनुसूची SCHEDULE	As on 31.03.2023 चालू वर्ष/Current Year	As on 31.03.2022 गत वर्ष/Previous Year
पूंजी / Capital	1	462,756,360	462,756,360
प्रारक्षित निधि तथा अधिशेष / Reserves & Surplus	2	20,144,046,065	17,388,775,679
जमा राशियां / Deposits	3	205,551,570,443	185,343,581,663
उधार / Borrowings	4	24,218,352,803	18,817,770,505
अन्य देयताएं व प्रावधान/Other Liabilities & Provisions	5	4,586,168,550	1,823,033,488
<b>योग / TOTAL</b>		<b>254,962,894,221</b>	<b>223,835,917,695</b>
<b>आस्तियां / ASSETS</b>			
नकदी तथा भारतीय रिजर्व बैंक के पास जमा शेष Cash & balances with Reserve Bank of India	6	9,842,435,817	8,193,327,927
अन्य बैंकों के पास जमा शेष तथा मांग एवं अल्प सूचना पर प्राप्य राशि Balance with Banks & Money at Call & Short Notice	7	21,091,742,216	3,739,791,507
निवेश / Investments	8	88,072,166,405	95,072,688,448
अग्रिम / Advances	9	129,759,907,767	109,843,141,479
अचल आस्तियां / Fixed Assets	10	540,051,697	521,598,250
अन्य आस्तियां / Other Assets	11	5,656,590,319	6,465,370,084
<b>योग / Total</b>		<b>254,962,894,221</b>	<b>223,835,917,695</b>
आकस्मिक देयताएं / Contingent Liabilities	12	674,847,183	645,693,671
वसूली के लिए बिल (समानान्तर मदें)/Bills for Collection (Contra Items)		383,340,888	425,124,389

Rohit Nijhawan  
General ManagerPranaya Kumar Mohanty  
ChairmanSandip Kumar Panigrahi  
DirectorMahesh Kumar Wadhwa  
DirectorPronobesh Barua  
DirectorAyush Sheopuri  
DirectorManoneet Dalal  
DirectorNupur Jhunjhunwala Sharma  
DirectorKiran Lekha Walia  
Director

कृते मै० पी. चोपड़ा एंड कंपनी / For M/s P. Chopra & Co.  
सनदी लेखाकार / Chartered Accountants  
( फर्म रजि. नं. 004957 एन / (Firm Regn. No. 004957N)

स्थान : रोहतक

PLACE : ROHTAK

दिनांक : 2 मई, 2023

DATE : May 2, 2023

सीए राकेश जैन साझेदार / CA Rakesh Jain, Partner  
( एफसीए, एम.नं. 087925 )/(FCA, M.No. 087925)

( यूडीआईएन 23087925BGTITC4698 )/(UDIN : 23087925BGTITC4698)



## फार्म-बी / FORM - B

31.03.2023 को समाप्त अवधि का लाभ-हानि खाता/  
PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31.03.2023

(रुपये/Rupees)

विवरण Particulars	अनुसूची SCHEDULE	As on 31.03.2023 चालू वर्ष/Current Year	As on 31.03.2022 गत वर्ष/Previous Year
<b>1 आय / INCOME</b>			
अर्जित ब्याज / Interest earned	13	17,836,634,384	16,115,235,993
अन्य आय / Other Income	14	3,816,863,064	3,576,974,770
<b>योग / TOTAL</b>		<b>21,653,497,448</b>	<b>19,692,210,763</b>
<b>2 व्यय / EXPENDITURE</b>			
खर्च किया गया ब्याज / Interest expended	15	8,221,757,811	7,488,659,238
परिचालन व्यय / Operating Expenses	16	7,739,282,688	8,275,965,277
प्रावधान व आकस्मिकताएँ/Provision & Contingencies		1,460,031,322	2,098,524,462
<b>योग / TOTAL</b>		<b>17,421,071,821</b>	<b>17,863,148,977</b>
<b>3 लाभ (हानि) / PROFIT/(LOSS)</b>			
कर पूर्व वर्ष का शुद्ध लाभ/Net Profit for the year before Tax		4,232,425,627	1,829,061,786
घटा : आयकर हेतु प्रावधान / Less: Provision for Income Tax		1,477,155,241	421,739,355
कर पश्चात वर्ष का शुद्ध लाभ/Net Profit for the year after Tax		2,755,270,386	1,407,322,431
जमा/घटा : लाभ/(हानि) आगे लाया गया / Add/Less: Profit/ (Loss) brought forward		<b>2,755,270,386</b>	<b>1,407,322,431</b>
<b>समायोजन के लिए उपलब्ध लाभ / Profit available for Appropriation</b>			
<b>4 समायोजन/ Appropriations</b>			
निम्नलिखित को अंतरण / Transferred to :			
सांविधिक प्रारक्षित निधियाँ / Statutory Reserve		688,817,596	351,830,608
पूंजीगत प्रारक्षित निधि/Capital Reserve		—	—
आयकर अधिनियम के अनुसार विशेष प्रारक्षित निधि Special Reserve as per Income Tax Act.		2,760,000	2,099,000
राजस्व व अन्य निधियाँ / Revenue & other Reserves		1,969,264,030	638,291,937
निवेश न्यूनाधिक्य प्रारक्षित निधि/Investment Fluctuation Reserve		94,428,760	415,100,886
Balance Carried to Balance Sheet		—	—
<b>योग / TOTAL</b>		<b>2,755,270,386</b>	<b>1,407,322,431</b>
प्रति शेयर आय/ Earning Per Share (Rs.)		59.54	30.41

Rohit Nijhawan  
General Manager

Pranaya Kumar Mohanty  
Chairman

Sandip Kumar Panigrahi  
Director

Mahesh Kumar Wadhwa  
Director

Pronobesh Barua  
Director

Ayush Sheopuri  
Director

Manoneet Dalal  
Director

Nupur Jhunjunwala Sharma  
Director

Kiran Lekha Walia  
Director

कृते मै. पी. चोपड़ा एंड कंपनी / For M/s P. Chopra & Co.  
सनदी लेखाकार / Chartered Accountants  
( फर्म रजि. नं. 004957 एन / (Firm Regn. No. 004957N)

स्थान : रोहतक

PLACE : ROHTAK

दिनांक : 2 मई, 2023

DATE : May 2, 2023

सीए राकेश जैन साझेदार / CA Rakesh Jain, Partner  
( एफसीए, एम.नं. 087925 )/(FCA, M.No. 087925)

( यूडीआईएन 23087925BGTITC4698 )/(UDIN : 23087925BGTITC4698)



सर्व समान - सर्व उपाय...

### अनुसूची 1 - पूंजी SCHEDULE 1 - CAPITAL

(रुपये/Rupees)

विवरण Particulars	As on 31.03.2023 चालू वर्ष/Current Year	As on 31.03.2022 गत वर्ष/Previous Year
प्राधिकृत पूंजी (10 रु. प्रत्येक के 2,000,000,000 शेयर) Authorised Capital (2,000,000,000 Shares of Rs. 10/- each)	20,000,000,000	20,000,000,000
जारी, अभिदत्त तथा आमन्त्रित पूंजी (10 रु. प्रत्येक के 46,275,636 शेयर) Issued, Subscribed & Called-up Capital (46,275,636 Shares of Rs. 10/- each)	46,27,56,360	46,27,56,360

### अनुसूची 2 - प्रारक्षित निधियां तथा अधिशेष SCHEDULE 2 - RESERVES & SURPLUS

विवरण Particulars	As on 31.03.2023 चालू वर्ष/Current Year	As on 31.03.2022 गत वर्ष/Previous Year
<b>1. सांविधिक प्रारक्षित निधियां/STATUTORY RESERVES</b>		
i) प्रारम्भिक शेष / Opening Balance	4,725,300,603	4,373,469,995
ii) वर्ष के दौरान वृद्धि / Addition during the Year	688,817,596	351,830,608
iii) वर्ष के दौरान कटौती / Deduction during the Year	—	—
iv) शेष / Balance	5,414,118,199	4,725,300,603
<b>2. पूंजीगत प्रारक्षित निधियां/CAPITAL RESERVES</b>		
i) प्रारम्भिक शेष Opening Balance	31,596,798	31,596,798
ii) वर्ष के दौरान वृद्धि Addition during the Year	—	—
iii) वर्ष के दौरान कटौती / Deduction during the Year	—	—
iv) शेष Balance	31,596,798	31,596,798
<b>3. आयकर अधिनियम के सैक्शन 36 (1) (viii) के अन्तर्गत विशेष प्रारक्षित निधियां Special Reserve under Sec. 36(1)(viii) of Income Tax Act</b>		
i) प्रारम्भिक शेष / Opening Balance	155,556,000	153,457,000
ii) वर्ष के दौरान वृद्धि / Addition during the Year	2,760,000	2,099,000
iii) वर्ष के दौरान कटौती / Deduction during the Year	—	—
iv) शेष / Balance	158,316,000	155,556,000
<b>4. राजस्व और अन्य प्रारक्षित निधियां / REVENUE AND OTHER RESERVES</b>		
<b>अन्य मुक्त प्रारक्षित निधियां/OTHER FREE RESERVES</b>		
i) प्रारम्भिक शेष / Opening Balance	11,890,632,809	11,252,340,872
ii) वर्ष के दौरान वृद्धि / Addition during the Year	1,969,264,030	638,291,937
iii) वर्ष के दौरान कटौती / Deduction during the Year	—	—
iv) शेष / Balance	13,859,896,839	11,890,632,809



विवरण Particulars	As on 31.03.2023 चालू वर्ष/Current Year	As on 31.03.2022 गत वर्ष/Previous Year
<b>निवेश न्यूनाधिक्य प्रारक्षित निधि/ INVESTMENT FLUCTUATION RESERVE</b>		
i) प्रारम्भिक शेष / Opening Balance	585,689,469	170,588,583
ii) वर्ष के दौरान वृद्धि / Addition during the Year	94,428,760	415,100,886
iii) वर्ष के दौरान कटौती / Deduction during the Year	—	—
iv) शेष / Balance	<b>680,118,229</b>	<b>585,689,469</b>
<b>लाभ हानि खाता / PROFIT &amp; LOSS A/C</b>		
i) प्रारम्भिक शेष / Opening Balance	—	—
ii) वर्ष के दौरान वृद्धि / Addition during the Year	—	—
iii) प्रावधानों से अन्तरण / Transfer from Provisions	—	—
iv) प्रारक्षित निधियों को अन्तरण / Transfer to Reserves	—	—
v) लाभ-हानि खाते में शेष/Balance in Profit and Loss Account	—	—
<b>योग / TOTAL</b>	<b>20,144,046,065</b>	<b>17,388,775,679</b>

**अनुसूची 3 - जमा राशियां  
SCHEDULE 3 - DEPOSITS**

(रुपये/Rupees)

विवरण Particulars	As on 31.03.2023 चालू वर्ष/Current Year	As on 31.03.2022 गत वर्ष/Previous Year
<b>1 मांग जमा राशियां / DEMAND DEPOSITS</b>		
i) बैंकों से / From Banks	—	—
ii) अन्यो से / From Others	1,518,811,035	1,486,308,343
<b>2 बचत खाता जमा राशियां / SAVINGS BANK DEPOSITS</b>	111,306,417,003	103,455,060,064
<b>3 सावधि जमा राशियां / TERM DEPOSITS</b>		
i) बैंकों से / From Banks	2,635,181,933	—
ii) अन्यो से / From Others	90,091,160,472	80,402,213,256
<b>योग / TOTAL (1+2+3)</b>	<b>205,551,570,443</b>	<b>185,343,581,663</b>
1) भारत में स्थित शाखाओं में जमा राशियां Deposits of Branches in India	205,551,570,443	185,343,581,663
2) भारत से बाहर स्थित शाखाओं में जमा राशियां Deposits of Branches outside India	—	—
<b>योग / TOTAL</b>	<b>205,551,570,443</b>	<b>185,343,581,663</b>





**अनुसूची 4 - उधार**  
**SCHEDULE 4 – BORROWINGS**

(रुपये/Rupees)

विवरण Particulars	As on 31.03.2023 चालू वर्ष/Current Year	As on 31.03.2022 गत वर्ष/PreviousYear
<b>1. भारत में उधार / BORROWINGS IN INDIA</b>		
i) भारतीय रिजर्व बैंक / Reserve Bank of India	—	—
ii) अन्य बैंक / Other Banks	1,244,822,594	3,759,248,860
iii) अन्य संस्थाएं / Other Institutions	22,973,530,209	15,058,521,645
<b>2. भारत से बाहर उधार/BORROWING FROM OUTSIDE INDIA</b>	—	—
<b>योग / TOTAL</b>	<b>24,218,352,803</b>	<b>18,817,770,505</b>
Secured borrowings included in 1 and 2 above	1,244,822,594	3,759,248,860

**अनुसूची 5 - अन्य देयताएं तथा प्रावधान**  
**SCHEDULE 5 – OTHER LIABILITIES AND PROVISIONS**

विवरण Particulars	As on 31.03.2023 चालू वर्ष/Current Year	As on 31.03.2022 गत वर्ष/PreviousYear
1 देय बिल / Bills Payable	396,448,151	345,617,592
2 अन्तर-कार्यालय समायोजन (शुद्ध)/Inter Office Adjustments (Net)	—	—
3 प्रोदभूत ब्याज / Interest Accrued	41,041,708	236,393,520
4 अन्य (प्रावधानों सहित)/Others (Including Provisions)	4,148,678,691	1,241,022,376
<b>योग / Total</b>	<b>4,586,168,550</b>	<b>1,823,033,488</b>

**अनुसूची 6 - नकदी तथा भारतीय रिजर्व बैंक के पास जमा शेष**  
**SCHEDULE 6 – CASH AND BALANCE WITH RESERVE BANK OF INDIA**

विवरण Particulars	As on 31.03.2023 चालू वर्ष/Current Year	As on 31.03.2022 गत वर्ष/PreviousYear
1 नकदी / Cash in Hand	869,973,627	879,335,954
2 भारतीय रिजर्व बैंक के पास शेष/Balance with Reserve Bank of India		
चालू खातों में / In Current Accounts	8,972,462,190	7,313,991,973
अन्य खातों में / In Other Accounts	----	----
<b>योग / Total</b>	<b>9,842,435,817</b>	<b>8,193,327,927</b>



अनुसूची 7 - अन्य बैंकों के पास जमा शेष तथा मांग एवं अल्प सूचना पर प्राप्य राशि  
**SCHEDULE 7 – BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICES**

(रुपये/Rupees)

विवरण Particulars	As on 31.03.2023 चालू वर्ष/Current Year	As on 31.03.2022 गत वर्ष/Previous Year
<b>1 भारत में / IN INDIA</b>		
i) बैंकों के पास जमा शेष / Balance with Banks:		
चालू खातों में / In Current Accounts	87,242,214	635,291,507
अन्य खातों में / In Other Deposit Accounts	21,004,500,002	3,104,500,000
ii) मांग एवं अल्प सूचना पर प्राप्य राशि/Money at Call & Short Notices		
बैंकों के पास / with Banks	—	—
अन्य संस्थाओं के पास / with Other Institutions	—	—
<b>योग / Total</b>	<b>21,091,742,216</b>	<b>3,739,791,507</b>
<b>2 भारत के बाहर / OUTSIDE INDIA</b>	—	—
<b>कुल योग / Grand Total</b>	<b>21,091,742,216</b>	<b>3,739,791,507</b>

अनुसूची 8 - निवेश  
**SCHEDULE 8 – INVESTMENT**

विवरण Particulars	As on 31.03.2023 चालू वर्ष/Current Year	As on 31.03.2022 गत वर्ष/Previous Year
<b>1. भारत में निवेश / INVESTMENTS IN INDIA</b>		
1. सरकारी प्रतिभूतियां / Government Securities	67,754,590,738	73,737,035,439
2. अन्य अनुमोदित प्रतिभूतियां/Other Approved Securities	—	—
3. ऋणपत्र और बांड/Debentures and Bonds	20,217,575,667	21,235,653,009
4. शेयर / Shares	—	—
5. सहायक संस्थाएं तथा/या संयुक्त उपक्रम / Subsidiaries and/or Joint Ventures	—	—
6. अन्य / Others (Mutual Funds)	100,000,000	100,000,000
<b>योग / TOTAL</b>	<b>88,072,166,405</b>	<b>95,072,688,448</b>
<b>2. INVESTMENTS OUTSIDE INDIA</b>	—	—
<b>GRAND TOTAL</b>	<b>88,072,166,405</b>	<b>95,072,688,448</b>



## अनुसूची 9 - अग्रिम

### SCHEDULE 9 – ADVANCES

(रुपये/Rupees)

विवरण Particulars	As on 31.03.2023 चालू वर्ष/Current Year	As on 31.03.2022 गत वर्ष/Previous Year
<b>A) i) खरीदे व भुनाए गए बिल/Bills Purchased &amp; Discounted</b>	—	—
ii) नकदी साख, अधिविकर्ष तथा मांग पर देय ऋण Cash credit, Overdraft & Loans repayable on Demand	100,463,449,287	87,374,357,167
iii) मियादी ऋण / Term Loan	29,296,458,480	22,468,784,312
<b>योग / TOTAL</b>	<b>129,759,907,767</b>	<b>109,843,141,479</b>
<b>B) i) मूर्त आस्तियों द्वारा प्रतिभूत/Secured by tangible assets</b>	125,065,440,240	105,970,449,790
ii) बैंक/सरकार की गारंटी द्वारा संरक्षित/ Covered by Bank/Govt. Guarantees	460,010,000	231,156,000
iii) अप्रतिभूत / Unsecured	4,234,457,527	3,641,535,689
<b>योग / TOTAL</b>	<b>129,759,907,767</b>	<b>109,843,141,479</b>
<b>C) भारत में अग्रिम/ADVANCES IN INDIA</b>		
i) प्राथमिकता क्षेत्र / Priority Sector	104,144,777,767	91,942,387,479
ii) सार्वजनिक क्षेत्र / Public Sector	—	—
iii) बैंक / Banks	—	—
iv) अन्य / Others	25,615,130,000	17,900,754,000
<b>योग / TOTAL</b>	<b>129,759,907,767</b>	<b>109,843,141,479</b>
भारत के बाहर अग्रिम / Advances Outside India	—	—
<b>कुल योग / GRAND TOTAL</b>	<b>129,759,907,767</b>	<b>109,843,141,479</b>



**अनुसूची 10 - अचल आस्तियां**  
**SCHEDULE 10 - FIXED ASSETS**

(रुपये/Rupees)

विवरण Particulars	As on 31.03.2023 चालू वर्ष/Current Year	As on 31.03.2022 गत वर्ष/Previous Year
<b>भूमि एवं भवन / Land and Building</b>		
(i) पिछले वर्ष की 31 मार्च की लागत पर At Cost as on 31 <sup>st</sup> March of the preceeding year	263,007,371	263,007,371
(ii) वर्ष के दौरान वृद्धि / Addition during the Year	---	---
(iii) वर्ष के दौरान कटौतियां / Deduction during the Year	---	---
(iv) अब तक मूल्य ह्रास/Depreciation to Date	(58,852,988)	(52,866,511)
(v) प्रगति पर कार्य / Work in progress	—	—
<b>योग / TOTAL (A)</b>	<b>204,154,383</b>	<b>210,140,860</b>
<b>अन्य अचल आस्तियां (फर्नीचर और फिक्सचर सहित)</b> Other Fixed Assets (Including Furniture & Fixture)		
(i) पिछले वर्ष की 31 मार्च की लागत पर At Cost as on 31 <sup>st</sup> March of the preceeding year	1,318,384,162	1,260,568,941
(ii) वर्ष के दौरान वृद्धि / Addition during the Year	96,269,121	63,916,098
(iii) वर्ष के दौरान कटौतियां / Deduction during the Year	(42,763,505)	(6,100,877)
	1,371,889,778	1,318,384,162
अब तक मूल्यह्रास / Depreciation to Date	(1,035,992,464)	(1,006,926,772)
<b>योग / TOTAL (B)</b>	<b>335,897,314</b>	<b>311,457,390</b>
<b>कुल योग / GRAND TOTAL</b>	<b>540,051,697</b>	<b>521,598,250</b>
<b>अनुसूची 11 - अन्य आस्तियां</b> <b>SCHEDULE 11 - OTHER ASSETS</b>		
विवरण Particulars	As on 31.03.2023 चालू वर्ष/Current Year	As on 31.03.2022 गत वर्ष/Previous Year
1 अन्तर कार्यालय समायोजन / Inter Office Adjustments	—	—
2 प्रोद्भूत ब्याज / Interest Accrued	2,051,897,436	1,764,482,112
3 अग्रिम प्रदत्त कर / स्रोत पर काटा गया कर Tax Paid in advance / Tax deducted at Source (TDS)	19,492,684	243,025,338
4 लेखन सामग्री तथा स्टाम्प / Stationery and Stamps	10,135,150	12,109,393
5 दावों के निपटान में अर्जित की गई गैर बैंकिंग आस्तियां Non-Banking assets acquired in Satisfaction of Claim	—	—
6 अन्य / Others	3,575,065,049	4,445,753,241
<b>योग / TOTAL</b>	<b>5,656,590,319</b>	<b>6,465,370,084</b>





**अनुसूची 12 - आकस्मिक देयताएं**  
**SCHEDULE 12 - CONTINGENT LIABILITIES**

(रुपये/Rupees)

विवरण Particulars	As on 31.03.2023 चालू वर्ष/Current Year	As on 31.03.2022 गत वर्ष/Previous Year
1 बैंक के विरुद्ध दावे जिन्हें ऋण के रूप में स्वीकार नहीं किया गया है/ Claims against the bank not acknowledged as debts	10,000,000	10,000,000
2 आंशिक अदा किये गये निवेश के लिए देयताएं/Liabilities for partly paid investments	—	—
3 बकाया वायदा विनिमय सविदा के संबंध में देयताएं / Liabilities on account of outstanding forward exchange contracts	—	—
4 ग्राहकों की ओर से दी गई गारंटियां/Guarantees given on behalf of constituents.		
a) भारत में / In India	209,810,144	76,495,754
b) भारत से बाहर / Outside India	—	—
5 स्वीकृतियां, पृष्ठांकन तथा अन्य दायित्व / Acceptances, endorsements and other obligations	—	—
6 अन्य मदें जिनके लिए बैंक आकस्मिक रूप से जिम्मेदार है। Other items for which the bank is contingently liable	455,037,039	559,197,917
<b>योग / TOTAL</b>	<b>674,847,183</b>	<b>645,693,671</b>

**अनुसूची 13 - अर्जित ब्याज**  
**SCHEDULE 13 - INTEREST EARNED**

विवरण Particulars	As on 31.03.2023 चालू वर्ष/Current Year	As on 31.03.2022 गत वर्ष/Previous Year
1 अग्रिम/बिलों पर ब्याज/बट्टा/Interest /Discount on Advances/Bills	10,522,164,889	9,378,556,717
2 निवेशों पर आय/Income on Investments	6,665,028,358	6,624,935,882
3 भारतीय रिजर्व बैंक के पास जमा शेष तथा अन्य अन्तर बैंक निधियों पर ब्याज Interest on Balances with Reserve Bank of India & other Inter Bank Funds	649,441,137	111,743,394
4 अन्य / Others	—	—
<b>योग / Total</b>	<b>17,836,634,384</b>	<b>16,115,235,993</b>



### अनुसूची 14 - अन्य आय SCHEDULE 14 - OTHER INCOME

(रुपये/Rupees)

विवरण Particulars	As on 31.03.2023 चालू वर्ष/Current Year	As on 31.03.2022 गत वर्ष/PreviousYear
1 कमीशन, विनिमय तथा दलाली / Commission, Exchange & Brokerage	112,487,762	85,521,686
2 निवेशों की बिक्री से लाभ/Profit on sale of investment	123,314,443	454,175,452
घटा : निवेशों की बिक्री से हानि/Less: Loss on sale of investments	(28,885,683)	(39,074,565)
3 निवेशों के पुनर्मूल्यांकन से लाभ/Profit on revaluation of investments	—	—
घटा : निवेशों के पुनर्मूल्यांकन से हानि/Less: Loss on revaluation of investments	—	—
4 भूमि, भवन तथा अन्य आस्तियों की बिक्री से लाभ / Profit on sale of land, building and other assets	2,450,460	916,928
घटा : भूमि, भवन तथा अन्य आस्तियों की बिक्री से हानि Less: Loss on sale of land, building and other assets	(1,910)	(1,032)
5 विनिमय सौदों पर लाभ / Profit on Exchange Transaction	—	—
घटा : विनिमय सौदों पर हानि/Less: Loss on Exchange Transaction	—	—
6 भारत/विदेश में सहायक संस्थाओं व/अथवा संयुक्त उद्यमों से लाभांश आदि के रूप में अर्जित आय Income earned by way of dividends etc. from and/or Joint Ventures abroad/in India	—	—
7 विविध आय / Miscellaneous Income	3,607,497,992	3,075,436,301
8 पिछले वर्ष का समायोजन / Previous Year Adjustment	—	—
<b>योग / TOTAL</b>	<b>3,816,863,064</b>	<b>3,576,974,770</b>

### अनुसूची 15 - खर्च किया गया ब्याज SCHEDULE 15 - INTEREST EXPENDED

विवरण Particulars	As on 31.03.2023 चालू वर्ष/Current Year	As on 31.03.2022 गत वर्ष/PreviousYear
1 जमा राशियों पर ब्याज / Interest on deposits	7,210,142,753	6,948,392,186
2 भारतीय रिजर्व बैंक/नाबार्ड/अन्तर बैंक उधारों पर ब्याज / Interest on Reserve Bank of India/NABARD/ Inter Bank Borrowings	1,011,615,058	540,267,052
3 अन्य / Others	—	—
<b>योग / Total</b>	<b>8,221,757,811</b>	<b>7,488,659,238</b>



अनुसूची 16 - परिचालन व्यय  
SCHEDULE 16 – OPERATING EXPENSES

(रुपये/Rupees)

विवरण Particulars	As on 31.03.2023 चालू वर्ष/Current Year	As on 31.03.2022 गत वर्ष/Previous Year
1 कर्मचारियों को भुगतान तथा उनके लिए प्रावधान / Payments to and provisions for employees	6,066,228,139	6,409,581,117
2 किराया, कर तथा बिजली / Rents, taxes and lighting	219,385,324	200,038,383
3 मुद्रण तथा लेखन सामग्री / Printing and Stationery	25,129,982	34,599,965
4 विज्ञापन तथा प्रचार / Advertisement and publicity	3,003,048	1,504,756
5 बैंक की सम्पत्ति पर मूल्य ह्रास / Depreciation on bank's property	77,142,279	91,898,967
6 निदेशकों की फीस, भत्ते तथा व्यय/ Directors' fees, allowances and expenses	19,280	25,105
7 लेखा-परीक्षकों का शुल्क तथा व्यय (शाखा लेखा परीक्षकों सहित) Auditors fees and expenses(including branch auditors)	7,880,564	5,825,837
8 विधि प्रभार / Law Charges	51,883,027	64,153,132
9 डाक, तार व दूरभाष आदि / Postage, telegrams, telephone etc.	51,580,660	31,327,266
10 मरम्मत तथा रखरखाव / Repairs and maintenance	15,549,820	10,229,313
11 बीमा / Insurance	324,517,050	299,169,594
12 अन्य व्यय / Other expenditure	896,963,515	1,127,611,842
<b>योग / TOTAL</b>	<b>7,739,282,688</b>	<b>8,275,965,277</b>



## अनुसूची 17 - महत्वपूर्ण लेखांकन नीतियाँ

### SCHEDULE 17 – Significant Accounting Policies

#### 1. BACKGROUND:

Sarva Haryana Gramin Bank came into existence after amalgamation of two Regional Rural Banks namely Haryana Gramin Bank, Head office Rohtak (Sponsored by Punjab National Bank) and Gurgaon Gramin Bank, Head office Gurgaon (Sponsored by Syndicate Bank) vide notification dated 29.11.2013. Sarva Haryana Gramin Bank is governed by the Banking Regulation Act, 1949 and has its branch network in the state of Haryana only.

#### 2. BASIS OF PREPARATION AND METHOD OF ACCOUNTING

The Financial Statements have been prepared on going concern basis in accordance with requirements prescribed under the Third Schedule (Form 'A' and Form 'B') of Banking Regulation Act, 1949. The Financial Statements have been prepared on the historical cost basis and conform to Generally Accepted Accounting Principles in India, the guidelines issued by Reserve Bank of India / NABARD and other applicable statutory provisions, regulatory norms prevailing in banking industry in India.

#### 3. USE OF ESTIMATES

The preparation of Financial Statements requires the management to make estimates and assumptions that are considered while reporting amounts of assets and liabilities (including contingent liabilities) as of the date of financial statements and income and expenses during the reporting period. Estimates and underlying assumptions are reviewed on an ongoing basis and revised if management became aware of changes in circumstances surrounding the estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Future results could differ from these estimates. Any revision to accounting estimates is recognized prospectively in current and future periods.

#### 4. REVENUE RECOGNITION:

- 4.1 Revenue is recognized to the extent it is probable that the economic benefits will flow to the bank and the revenue can be reliably measured.
- 4.2 Interest income is recognized in the profit and

loss account on accrual basis, except in the case of Non-Performing Assets. Interest on Non-Performing Assets is recognized as per prudential norms of the RBI. Penal interest is recognized upon certainty of its realization.

- 4.3 Commission, exchange, processing charges and other service charges are accounted for as income on receipt basis.

- 4.4 Commission on Bank Guarantees issued by the Bank is recognized as income at the time of issue of guarantee.

- 4.5 In case of unpaid / unclaimed matured Term Deposits, interest is provided at savings bank rate.

- 4.6 In case of suit filed accounts, related legal and other expenses incurred are charged to Profit & Loss Account and on recovery the same are accounted for as such.

- 4.7 Income from interest on refund of income tax is accounted for in the year the order is passed by the concerned authority.

- 4.8 Appropriation of Recoveries in NPA accounts:

In the absence of a clear agreement between the bank and the borrower for appropriation of recoveries in NPAs, the recoveries in NPA accounts (irrespective of the mode / status / stage of recovery actions) shall be appropriated in the following order of priority:

- i) Expenditure/ Out of Pocket Expenses incurred for Recovery, including under SARFAESI Action (Recorded in Memorandum Dues);
- ii) Thereafter towards the unrealized/ accrued interest;
- iii) Principal irregularities i.e. NPA outstanding in the account.

#### 5. INVESTMENTS:

- 5.1 All investments are being made by the Bank as per Investment Policy of the Bank.
- 5.2 The transactions in Securities are recorded on "Settlement Date".
- 5.3 The investment portfolio of the Bank is comprised of SLR securities and Non-SLR securities.
- 5.4 Investments are classified into six categories in the Balance sheet as stipulated in Form A of the Third Schedule to the Banking Regulation Act, 1949.





5.5 RRBs have been advised by Reserve Bank of India vide their Circular No.RBI/2013-14/434, RPCD.CO.RRB.BC.No.74/03.05.33/2013-14 dated January 07, 2014 to classify the entire investment portfolio under three categories viz. 'Held to Maturity', 'Available for Sale' and 'Held for Trading' and introduce MTM -(Mark to Market) norms in respect of SLR securities w.e.f. April 01, 2014. Accordingly, the investments under 'Held to Maturity' category have not been marked to market and are carried at acquisition cost unless it is more than the face value, in which case the premium is amortized over the period remaining to maturity. The amortized amount is reflected in Schedule 13-Interest earned: Item II-Income on Investments as a deduction. The book value of the security is reduced to the extent of the amount amortized during the relevant accounting period.

Valuation of the investments under the 'Available for Sale' and 'Held for Trading' categories is done scrip wise and are marked to market at quarterly intervals and depreciation/appreciation is aggregated for each classification. Net depreciation for each classification, if any, is provided for while net appreciation is ignored. On provision for depreciation, the book value of the individual security remains unchanged after marking to market.

5.6 Investments in Debentures and Bonds are valued at Market Price, if quoted or on appropriate yield to maturity basis as per RBI / FIMMDA guidelines. Investments in Equity Shares are valued at market price. Investments in Certificate of Deposits are valued at carrying cost. The investment in a classification is aggregated for the purpose of arriving at net depreciation/appreciation of investments under that category. Net depreciation, if any, is provided for and net appreciation, if any, is ignored. Net depreciation required to be provided for, in any one classification is not reduced on account of net appreciation in any other classification.

5.7 Transfer of securities from one category to another is carried out at the lower of acquisition cost/ book value/ market value on the date of transfer. The depreciation, if any, on such transfer is fully provided for.

However, transfer of securities from HTM category to AFS category is carried out on book value. After transfer, these securities are

immediately revalued and resultant depreciation, if any, is provided.

An investment is classified as HTM, HFT or AFS at the time of its purchase and subsequent shifting amongst categories is done in conformity with regulatory guidelines.

5.8 In determining acquisition cost of an investment

(a) Brokerage, commission, Securities Transaction Tax (STT) etc. paid in connection with acquisition of securities are treated as revenue expenses upfront and excluded from cost.

(b) Interest accrued up to the date of acquisition/sale of securities i.e. broken-period interest is excluded from the acquisition cost/sale consideration and the same is accounted in interest accrued but not due account.

(c) Cost is determined on the weighted average cost method for all categories of investments.

5.9 Profit or loss on sale of investments in any category is taken to Profit and loss account but in case of profit on sale of investments in "Held to Maturity" category, an equivalent amount (net of taxes and amount required to be transferred to Statutory Reserve) is appropriated to "Capital Reserve Account".

5.10 The securities sold and purchased under Repo/Reverse Repo are accounted as Collateralized lending and borrowing transactions. Costs and revenues are accounted as interest expenditure/income, as the case may be. Balance in Repo Account is classified under schedule 4 (Borrowings) and balance in Reverse Repo Account is classified under Schedule 7 (Balance with Banks and Money at Call & Short Notice).

## 6. ADVANCES:

6.1 Advances are classified as performing and non-performing assets and provisions are made in accordance with prudential norms prescribed by the RBI to the extent identified by the management.

6.2 Advances are stated net of provisions including technical write-off in respect of non-performing assets. As per the RBI guidelines, a general provision is made on all Standard Advances and the same is included under other liabilities, Schedule-5 item no 4 "Others (including provisions)"

6.3 Amounts recovered against debts written-off in earlier years and provisions no longer considered necessary in the context of the current status of the borrower are recognized in



the profit and loss account.

## 7. FIXED ASSETS:

7.1 Fixed Assets are stated at cost of acquisition less accumulated depreciation and amortization. Cost comprises the purchase price and any other cost attributable for bringing the assets to its working condition for its intended use. Subsequent expenditure incurred on assets put to use is capitalized only when it increases the future benefit/functional capability from/of such assets.

7.2 Depreciation on Fixed assets is provided on straight-line method at the rates furnished below:

Particulars	Rate of Depreciation
Land	NIL
Building	02.50%
Motor Cars and Cycles	15.00%
Machinery, electrical and miscellaneous articles	15.00%
Furniture and fixtures - Steel Articles	05.00%
Furniture and fixtures - Wooden Articles	10.00%
Computers and related items	33.33%
Computer Applications Software	20.00%
Solar System	80.00%

7.3 Depreciation on addition to assets is provided from the month in which the asset is put to use and in case of assets sold/disposed off during the year, no depreciation is charged on such assets.

## 8. EMPLOYEES BENEFITS:

### 8.1 PROVIDENT FUND and PENSION :

Employees those joined the Bank on or before 31.03.2010 are governed under Sarva Haryana Gramin Bank (Employees') Pension Regulations, 2018. The Bank pays its contribution as required under the provisions of the said Act. The contributions are charged to Profit & Loss Account.

NPS: Employees those joined the Bank on or after 01.04.2010 are covered under National Pension System (NPS). The Bank contributes its share as per NPS provisions. The contributions are charged to Profit & Loss Account.

8.2 GRATUITY: Gratuity liability is a defined benefit obligation and is provided for on the basis of an Actuarial Valuation Report made at the end of

the Financial Year. The bank has taken a Group Gratuity Scheme funded by the bank and managed through "Group Gratuity Trust" established by the Bank.

8.3 COMPENSATED ABSENCES (Leave Encashment): The Bank has adopted 'Accounting Standard(AS)- 15 (R) – Employee Benefits'. Accordingly, provision is made for compensated absences (Privilege Leaves) on the basis of actuarial valuation.

## 9. PROVISION FOR INCOME TAX:

9.1 Tax Expense comprises current and deferred tax. Current tax is the expected tax payable on the taxable income for the year determined in accordance with the provisions of Income Tax Act 1961 and the Rules framed thereunder and after due consideration of the judicial pronouncements and legal opinion if any. Deferred income taxes reflect the impact of current year timing differences between taxable income and accounting income for the year and reversal of timing differences of the earlier years. Deferred tax assets and liabilities are recognized for the future tax consequences of timing difference between the carrying values of assets and liabilities and their respective tax basis, and operating loss carry forwards. Deferred tax assets and liabilities are measured using the enacted or substantively enacted tax rates at the Balance Sheet date.

## 10. PROVISIONS AND CONTINGENT ASSETS AND LIABILITIES:

10.1 Provisions are made when (a) the Bank has a present obligation as a result of past events (b) it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and (c) a reliable estimate is made of the amount of obligation.

10.2 Provisions are reviewed at each Balance Sheet date and adjusted to reflect the current best estimate. If it is no longer probable that any outflow of resources is required to settle the obligation, the provision is reversed.

10.3 A contingent liability is a possible obligation that arises on the past events whose existence will be confirmed by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank. The Bank does not recognize a contingent liability but discloses its existence in the Financial Statements by way of note.

10.4 Contingent assets are not recognized in the Financial Statements.



# SARVA HARYANA GRAMIN BANK, H.O. ROHTAK.

अनुसूची 18 - खातों से संबंधित टिप्पणियां

## SCHEDULE 18 – NOTES ON ACCOUNTS

### 1. REGULATORY CAPITAL:

#### a) Composition of regulatory capital

(Amount in ₹crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1) / Paid up share capital and reserves (net of deductions, if any)	1991.49	1725.36
ii)	Additional Tier 1 capital/ Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	1991.49	1725.36
iv)	Tier 2 capital	105.25	89.50
v)	Total capital (Tier 1+Tier 2)	2096.74	1814.86
vi)	Total Risk Weighted Assets (RWAs)	14797.65	12873.72
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs	13.46%	13.40%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	13.46%	13.40%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.71%	0.70%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	14.17%	14.10%
xii)	Percentage of the shareholding of		
	a) Government of India	50%	50%
	b) State Government (Govt. of Haryana)	15%	15%
	c) Sponsor Bank (Punjab National Bank)	35%	35%
xiii)	Amount of paid-up equity capital raised during the year	NIL	NIL

#### b) Draw Down from Reserves

There is no draw down from Reserves during the year.

### 2. ASSET LIABILITY MANAGEMENT:

#### Maturity pattern of certain items of assets and liabilities

(Amount in ₹crore)

	Deposits	Advances	Investments	Borrowings	Foreign Currency assets	Foreign Currency liabilities
Day 1	348.68	1001.62	10.00	0.00	Nil	Nil
2 to 7 days	439.50	63.64	0.00	0.00	Nil	Nil
8 to 14 days	409.06	59.09	257.45	7.35	Nil	Nil
15 to 30 Days	473.95	184.42	200.00	0.00	Nil	Nil
31 days to 2 months	1064.50	469.70	565.00	7.35	Nil	Nil
Over 2 months and up to 3 months	983.80	522.10	518.10	18.35	Nil	Nil
Over 3 months and up to 6 months	2087.27	1205.38	1887.66	1057.45	Nil	Nil
Over 6 Months and up to 1 year	3284.87	6434.89	1084.31	864.98	Nil	Nil
Over 1 year and up to 3year	5330.96	441.11	1994.50	385.68	Nil	Nil
Over 3 years and up to 5 years	1193.56	631.17	1542.60	80.67	Nil	Nil
Over 5 years	4939.01	2544.17	2848.04	0.00	Nil	Nil
<b>Total</b>	<b>20555.16</b>	<b>13557.29</b>	<b>10907.66</b>	<b>2421.83</b>	<b>Nil</b>	<b>Nil</b>

**3. INVESTMENTS:****a) Composition of Investment Portfolio**

As at 31.03.2023

(Amount in ₹ crore)

	Investments in India						Investments outside India			
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others
<b>Held to Maturity</b>										
Gross	3198.63	0.00	0.00	0.00	0.00	0.00	3198.63	0.00	0.00	0.00
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	3198.63	0.00	0.00	0.00	0.00	0.00	3198.63	0.00	0.00	0.00
<b>Available for Sale</b>										
Gross	3576.82	0.00	0.00	2021.76	0.00	10.00	5608.58	0.00	0.00	0.00
Less: Provision for depreciation and NPI	117.16	0.00	0.00	61.77	0.00	0.00	178.93	0.00	0.00	0.00
Net	3459.66	0.00	0.00	1959.99	0.00	10.00	5429.65	0.00	0.00	0.00
<b>Held for Trading</b>										
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Investments</b>	6775.45	0.00	0.00	2021.76	0.00	10.00	8807.21	0.00	0.00	0.00
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	117.16	0.00	0.00	61.77	0.00	0.00	178.93	0.00	0.00	0.00
Net	6658.29	0.00	0.00	1959.99	0.00	10.00	8628.28	0.00	0.00	0.00





As at 31.03.2022

(Amount in ₹ crore)

	Investments in India							Investments outside India			
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India
<b>Held to Maturity</b>											
Gross	3832.66	0.00	0.00	0.00	0.00	0.00	3832.66	0.00	0.00	0.00	3832.66
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	3832.66	0.00	0.00	0.00	0.00	0.00	3832.66	0.00	0.00	0.00	3832.66
<b>Available for Sale</b>											
Gross	3541.04	0.00	0.00	2123.57	0.00	10.00	5674.61	0.00	0.00	0.00	5674.61
Less: Provision for depreciation and NPI	21.10	0.00	0.00	9.52	0.00	0.00	30.62	0.00	0.00	0.00	30.62
Net	3519.94	0.00	0.00	2114.05	0.00	10.00	5643.99	0.00	0.00	0.00	5643.99
<b>Held for Trading</b>											
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Investments</b>	7373.70	0.00	0.00	2123.57	0.00	10.00	9507.27	0.00	0.00	0.00	9507.27
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	21.10	0.00	0.00	9.52	0.00	0.00	30.62	0.00	0.00	0.00	30.62
Net	7352.60	0.00	0.00	2114.05	0.00	10.00	9476.65	0.00	0.00	0.00	9476.65

**b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve**

(Amount in ₹crore)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	30.62	0.00
b) Add: Provisions made during the year	148.31	30.62
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	178.93	30.62
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	58.57	17.06
b) Add: Amount transferred during the year	9.44	41.51
c) Less: Drawdown	0.00	0.00
d) Closing balance	68.01	58.57
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	1.21%	1.03%

**c) Sale and transfers to/from HTM category**

There are no sale and transfer to/from HTM category during the year which is required to be disclosed as per guideline for disclosure in financial statements issued by the RBI.

**d) Non-SLR investment portfolio****i) Non-performing non-SLR investments**

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	NIL	NIL
b)	Additions during the year since 1 <sup>st</sup> April	NIL	NIL
c)	Reductions during the above period	NIL	NIL
d)	Closing balance	NIL	NIL
e)	Total provisions held	NIL	NIL



## ii) Issuer composition of non-SLR investments

(Amount in ₹crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
a)	PSUs	1511.24	1764.28	40.00	150.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	359.29	359.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	151.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	10.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	Provision held towards depreciation	61.77	9.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total (a) to (f)	2031.76	2133.57	40.00	150.00	0.00	0.00	0.00	0.00	0.00	0.00

## e) Repo transactions (in face value terms)

(Amount in ₹crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31
i) Securities sold under repo				
a) Government securities	0.00	592.73	185.88	0
b) Corporate debt securities	-	-	-	-
c) Any other securities	-	-	-	-
ii) Securities purchased under reverse repo				
a) Government securities	0.00	388.32	50.50	0
b) Corporate debt securities	-	-	-	-
c) Any other securities	-	-	-	-



## 4. ASSET QUALITY:

## a) Classification of advances and provisions held

(Amount in ₹ crore)

	Standard	Non-Performing			Total
		Sub-standard	Doubtful	Loss	
<b>Gross Standard Advances and NPAs</b>	<b>Total Standard Advances</b>				<b>Total Non Performing Advances</b>
Opening Balance	10984.31	135.56	647.19	67.70	850.45
Add: Additions during the year					260.13
Less: Reductions during the year					529.28
Closing balance	12975.99	110.11	420.44	50.75	581.30
Reductions in Gross NPAs due to:					13557.29
i) Upgradation					529.28
ii) Recoveries (excluding recoveries from upgraded accounts)					114.22
iii) Technical/ Prudential Write-offs					154.41
iv) Write-offs other than those under (iii) above					139.33
					121.32
<b>Provisions (excluding Floating Provisions)</b>					
Opening balance of provisions held	30.93	135.56	647.19	67.70	850.45
Add: Fresh provisions made during the year					0.00
Less: Excess provision reversed/ Write-off loans					269.15
Closing balance of provisions held	37.24	110.11	420.44	50.75	581.30
<b>Net NPAs</b>					
Opening Balance		0.00	0.00	0.00	0.00
Add: Fresh additions during the year					0.00
Less: Reductions during the year					0.00
Closing Balance		0.00	0.00	0.00	0.00



(Amount in ₹ crore)

	Standard	Non-Performing			Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non - Performing Advances
<b>Floating Provisions</b>					
Opening Balance					0.00
Add: Additional provisions made during the year					0.00
Less: Amount drawn down during the year					0.00
Closing balance of floating provisions					0.00
<b>Technical write-offs and the recoveries made thereon</b>					
Opening balance of Technical/ Prudential written-off accounts					440.00
Add: Technical/ Prudential write-offs during the year					139.33
Less: Recoveries made from previously technical/ prudential written-off accounts during the year					139.33
Closing balance					440.00

(Amount in ₹ crore)

Ratios (in per cent)	Ratios (in per cent)	
	Current Year	Previous Year
Gross NPA to Gross Advances	4.29	7.19
Net NPA to Net Advances	0.00	0.00
Provision coverage ratio	100.00	100.00





## b) Sector-wise Advances and Gross NPAs

(Amount in ₹ crore)

Sr. No.	Sector	Current Year		Previous Year		Percentage of Gross NPAs to Total Advances in that sector
		Outstanding Total Advances	Gross NPAs	Outstanding Total Advances	Gross NPAs	
i) <b>Priority Sector</b>						
a)	Agriculture and allied activities	10162.35	485.27	9269.95	677.55	7.31
b)	Advances to industries sector eligible as priority sector lending	83.57	2.25	61.05	2.96	4.85
c)	Services	312.98	59.77	300.31	99.05	32.98
d)	Personal loans	416.31	19.71	375.43	32.94	8.77
	Subtotal (i)	10975.21	567.00	10006.74	812.50	8.12
ii) <b>Non-priority Sector</b>						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00
c)	Services	0.00	0.00	0.00	0.00	0.00
d)	Personal loans	2582.08	14.30	1828.02	37.94	2.08
	Sub-total (ii)	2582.08	14.30	1828.02	37.94	2.08
	<b>Total (i + ii)</b>	13557.29	581.30	11834.76	850.44	7.19

## c) Particulars of resolution plan and restructuring

## i) Details of accounts subjected to restructuring

(Amount in crore)

	Agriculture and allied activities	Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Standard	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Sub-standard	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL



	Agriculture and allied activities	Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Doubtful	Gross Amount (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total	Provision held (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held (₹ crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

#### d) Disclosure of transfer of loan exposures

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)				
(all amounts in ₹ crore)	To ARC	To permitted transferees	To other transferees (please specify)	
No. of accounts	NIL	NIL	NIL	
Aggregate principal outstanding of loans transferred	NIL	NIL	NIL	
Weighted average residual tenor of the loans transferred	NIL	NIL	NIL	
Net book value of loans transferred (at the time of transfer)	NIL	NIL	NIL	
Aggregate consideration	NIL	NIL	NIL	
Additional consideration realized in respect of accounts transferred in earlier years	NIL	NIL	NIL	
Details of loans acquired during the year				
(all amounts in ₹ crore)	From SCBs, RRBs, UCBs, SCBs, DCCBs, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)		From ARCs	
Aggregate principal outstanding of loans acquired	NIL		NIL	
Aggregate consideration paid	NIL		NIL	
Weighted average residual tenor of loans acquired	NIL		NIL	

e) **Fraud accounts**

	Current year	Previous year
Number of frauds reported	11	07
Amount involved in fraud (₹ crore)	1.25	3.53
Amount of provision made for such frauds (₹ crore)	0.38	3.53
Amount of Unamortized provision debited from 'other reserves' as at the end of the year (₹ crore)	NIL	NIL

f) **Disclosure under Resolution Framework for COVID-19-related Stress**

(Amount in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan— Position as at the end of the previous year (A)	Of (A), aggregate debt that slipped into NPA during the year	Of (A) amount written off during the year	Of (A) amount paid by the borrowers during the year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this year
Personal Loans	3.98	0.08	-	0.54	3.36
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
<b>Total</b>	<b>3.98</b>	<b>0.08</b>	<b>-</b>	<b>0.54</b>	<b>3.36</b>

5. **Exposures:**a) **Exposure to real estate sector**

(Amount in ₹ crore)

Category	Current year	Previous Year
<i>i) Direct exposure</i>		
a) Residential Mortgages— Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	2008.53	1095.60
Individual housing loans in priority sector advances	389.14	353.19
b) Commercial Real Estate— Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	60.03	63.72



c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures—		
i. Residential	Nil	Nil
ii. Commercial Real Estate	Nil	Nil
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	25.87	25.87
Total Exposure to Real Estate Sector	2483.57	1538.38

**b) Exposure to capital market:**

Bank does not have any exposure to capital market as on 31.03.2023.

**c) Risk category-wise country exposure:**

Bank does not have any risk category-wise country exposure as on 31.03.2023.

**d) Unsecured advances**

(Amount in ₹crore)

Particulars	Current year	Previous Year
Total unsecured advances of the bank	488.80	454.86
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	Nil	Nil
Estimated value of such intangible securities	Nil	Nil

**e) Intra - group exposures:**

(Amount in ₹crore)

Particulars	Current year	Previous Year
Total amount of intra-group exposures	621.61	300.54
Total amount of top 20 intra-group exposures	621.61	300.54
Percentage of intra-group exposures to total exposure of the bank on borrowers/customers	4.58	2.54
Details of breach of limits on intra-group exposures and regulatory action thereon, if any	Nil	Nil

**6. Concentration of deposits, advances, exposures and NPAs :****a) Concentration of deposits**

(Amount in ₹crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	924.45	559.77



Percentage of deposits of twenty largest depositors to total deposits of the bank	4.50%	3.02%
---	-------	-------

**b) Concentration of advances**

(Amount in ₹crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	68.43	52.93
Percentage of advances to twenty largest borrowers to total advances of the bank	0.50%	0.45%

**c) Concentration of exposures**

(Amount in ₹crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	74.40	52.93
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	0.55%	0.45%

**d) Concentration of NPAs**

(Amount in ₹crore)

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	9.66	10.56
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	1.66%	1.24%

**7 . Derivatives:**

Bank has not entered into any transactions in derivatives in the current and previous years.

**8. Transfers to Depositor Education and Awareness Fund (DEA Fund)**

(Amount in ₹crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	15.52	9.65
ii)	Add: Amounts transferred to DEA Fund during the year	4.77	5.93
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.26	0.06
iv)	Closing balance of amounts transferred to DEA Fund	20.03	15.52

**9. Disclosure of complaints****a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman**

Sr. No		Particulars	Current year	Previous year
		<b>Complaints received by the bank from its customers</b>		
1.		Number of complaints pending at beginning of the year	04	23
2.		Number of complaints received during the year	735	570
3.		Number of complaints disposed during the year	731	589





3.1	Of which, number of complaints rejected by the bank	Nil	Nil
4.	Number of complaints pending at the end of the year	08	04
<b>Maintainable complaints received by the bank from Office of Ombudsman</b>			
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	119	111
5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	117	106
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	02	05
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	Nil	Nil
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil

**b) Top five grounds of complaints received by the bank from customers**

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
<b>Current Year</b>					
Loans and Advances	03	168	-20.00	05	Nil
ATM/ Debit Cards	Nil	28	-52.54	Nil	Nil
Staff Behaviour	Nil	53	-74.15	Nil	Nil
Digital transaction	Nil	49	N.A.	Nil	Nil
Others	01	437	+414.12	03	Nil
<b>Total</b>	<b>04</b>	<b>735</b>	<b>+28.95</b>	<b>08</b>	<b>Nil</b>
<b>Previous Year</b>					
Loans and Advances	12	210	-34.78	03	Nil
ATM/ Debit Cards	02	59	+5.36	Nil	Nil
Staff Behaviour	05	205	+17.82	Nil	Nil
Levy of charges without prior notice/ excessive charges/ foreclosure charges	Nil	11	-56.00	Nil	Nil
Others	04	85	-36.90	01	Nil
<b>Total</b>	<b>23</b>	<b>570</b>	<b>-19.72</b>	<b>04</b>	<b>Nil</b>

**10. Disclosure of penalties imposed by RBI :**

(Amount in ₹crore)

S. No.	Particulars	Current Year	Previous year
1	Penalty imposed by RBI	NIL	NIL

**11. Other Disclosures:****a) Business ratios**

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	7.29	7.25
ii) Non-interest income as a percentage to Working Funds	1.56	1.61
iii) Cost of Deposits	3.76	3.86
iv) Net Interest Margin	4.26	4.23
v) Operating Profit as a percentage to Working Funds	2.33	1.77
vi) Return on Assets	1.13	0.63
vii) Business (deposits plus advances) per employee (in ₹ crore)	10.45	9.72
viii) Profit per employee (in ₹ crore)	0.0844	0.0450

**b) Bancassurance business:**

Commission Income from various Insurance partners is as follows:

(Amount in ₹crore)

Sr. No.	Particular	Current Year	Previous year
1.	M/s Bajaj Allianz General Insurance Co. Ltd.	0.14	0.20
2.	M/s Future Generali India Insurance Co. Ltd.	0.34	0.40
3.	M/s IffcoTokio General Insurance Co. Ltd.	0.13	0.12
4.	M/s PNB Metlife India Insurance Co. Ltd.	0.97	1.03
5.	M/s Care Health Insurance Ltd.	3.54	2.35
6.	M/s Aviva Life Insurance Co. India Ltd.	1.47	0.00
	Total	<b>6.59</b>	<b>4.10</b>

**c) Disclosures regarding Priority Sector Lending Certificates (PSLCs)**

The Bank has issued/sold and subscribed/purchased the Priority Sector Lending Certificates (PSLCs) during the Financial Year and earned net income of Rs.128.98 crore during the year 2022-23. The detail of PSLC Purchased / Sold is as under:

(Amount in ₹crore)

S. No.	Scheme Type	Purchase Position	Sale Position	Net Position
1.	PSLC – Agriculture	125	2600	-2475
2.	PSLC - SF/MF	NIL	5420	-5420
3.	PSLC – General	4748.75	NIL	4748.75
4.	PSLC - Micro Enterprises	465	80	385



सर्व समान - सर्व उपाय...

**d) Payment of DICGC Insurance Premium**

(Amount in ₹crore)

Sr.No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	26.37	24.93
ii)	Arrears in payment of DICGC Premium	NIL	NIL

**e) Details of “Miscellaneous income” exceeding 1% of total income**

(Amount in ₹crore)

Sr.No.	Particulars	Current Year	Previous Year
i)	Fee/Premium received on sale of PSLCs	154.15	145.29
ii)	Service Charges	27.81	24.94
iii)	Recovery in Written off Accounts	139.54	103.57

**f) Details of “Other Expenditure” exceeding 1% of total expenditure**

(Amount in ₹crore)

Sr.No.	Particulars	Current Year	Previous Year
i)	ATM/POS Transaction Charges	19.06	17.69
ii)	Fee/Premium paid for PSLCs	25.17	52.82

**g) Details of Other Liabilities and Provisions – “Others (including provisions)” or Other Assets – “Others” exceeding 1% of the total assets**

(Amount in ₹crore)

Sr.No.	Particulars	Current Year	Previous Year
i)	Suspense - Interest Subvention	296.70	430.79

**h) Disclosure on amortization of expenditure on account of enhancement in family pension of employees of banks**

The DFS, Ministry of Finance, GOI vide their letter F.No.08/1/2022- RRB dated 28 December, 2022, addressed to NABARD has communicated its approval for payment of Family Pension in respect of RRBs at a uniform rate of 30% of pay of the deceased employees of RRBs, without any ceiling on Family Pension, with effect from 01 April 2021.

The matter was taken-up with RBI for amortisation of additional liability to be incurred on account of revision in family pension by the NABARD on behalf of the RRBs. The RBI has observed that the impact of the increase in pension liabilities resulting from the revision of family pension is not



material for the RRBs and no RRB fails to comply with the minimum capital adequacy requirement due to the additional liability. And therefore, the request of the RRBs to amortise additional expenditure arising due to revision in family pension has not been acceded to by the RBI.

Accordingly, the bank has made provision of Rs.145.00 crore during the year for additional pension liability accrued due to revision in rate of family pension.

## 12. Details of Single Borrower Limit (SBL), Group Borrower Limit (GBL) exceeded by Bank:

The Bank has not exceeded the prudential credit exposure limits in respect of any Single Borrower Account and/or Group Borrower Account.

## 13. Miscellaneous – Amount of provisions made for Income Tax during the year:

### a) The detail of provisions made for Income Tax is as under

(Amount in ₹crore)

S. No.	Particulars	Current Year	Previous year
1	Provision for Income Tax	147.68	43.05
2	Provision for Deferred Tax (DTA)	0.03	(0.88)
	<b>TOTAL</b>	<b>147.71</b>	<b>42.17</b>

- b) The Bank has revised its Income Tax Returns for the A.Y. 2016-17 and A.Y. 2017-18 and claimed deduction under Section 80P(2)(ai) of the Income Tax Act, 1961 as advised by its tax consultant relying on the decision of Hon'ble ITAT, Allahabad in the case of Baroda Uttar Pradesh Gramin Bank vs DCIT, Sultanpur (2018) 91 Taxmann.com 182 (AITTrib) in which the identical issue has been considered and the deduction under Section 80P(2)(ai) of the Income Tax Act, 1961 has been allowed. Relying on the same decision, the Bank has also filed its Income Tax Return for the A.Y. 2018-19 onwards and claimed deduction under section 80P(2)(ai) of the Income Tax Act, 1961. Though the Bank has deposited the due Income Tax to the Department, but have claimed refunds by claiming the deduction under Section 80P(2)(ia) of the Income Tax Act, 1961. The deduction under section 80P(2)(ia) of the Income Tax Act, 1961 for all the 3 Assessment Years was denied by the Income Tax Department in its Scrutiny Assessment under section 143(3) of the Income Tax Act, 1961. The Bank filed the appeals before the Commissioner of Income Tax (Appeals) against the orders of the Assessing Officer and the appeals have been decided by the CIT (Appeals) in favor of the Bank. The details are as under:

(Amount in ₹crore)

S.No	Appeals filed by	Appeal filed before	Assessment Year	Disputed Income	Income Tax Demand	Balance Demand Outstanding, if any	Date of Decision/orders by CIT(A)
1	Bank	CIT (Appeals)	2016-17	150.01	51.91	NIL	30.03.23
2	Bank	CIT (Appeals)	2017-18	148.48	51.38	NIL	30.03.23
3	Bank	CIT (Appeals)	2018-19	180.89	63.01	NIL	30.03.23

There was no income tax liability for the AY 2019-20, 2020-21 and 2021-22 due to losses during that year or carried forward losses of previous year(s). The bank has claimed deduction under



section 80P(2)(ai) of the Income Tax Act, 1961 in the return for the AY 2022-23 maintaining status quo. The management does not expect any additional liability to devolve on the Bank as the provision has already been made for total tax payable without taking into consideration the deduction available U/s 80P(2)(ai) of the Income Tax Act, 1961.

#### 14. Perpetual bonds/subordinated debt raised as Tier I and Tier II Capital:

(Amount in ₹crore)

Particulars	Year ended 31.03.2023	Year ended 31.03.2022
Amount of subordinated debt raised as Lower Tier-II Capital during the Year	Nil	Nil
Amount of subordinated debt raised as Upper Tier-II Capital during the Year	Nil	Nil
Amount of perpetual bonds raised as Tier-I Capital during the Year	Nil	Nil

#### 15. Disclosure Requirements as per Accounting Standards where RBI has issued guidelines in respect of disclosures items for 'Notes to Accounts':

##### a) AS 5 - Prior Period & Change in Accounting Policy

There were no material prior period income / expenditure items requiring disclosures under AS – 5 issued by The Institute of Chartered Accountants of India. There is no change in accounting policies followed in the previous year except mode of appropriation of recoveries in NPA accounts as mentioned at point No. 4.8 of Schedule 17 – Significant Accounting Policies. However, revised mode of appropriation of recoveries in NPA accounts is yet to be implemented in the system.

##### b) AS 9 – Revenue Recognition:

A sum of Rs.2,60,70,673.68/-being amount of interest accrued during the year on loan accounts identified as bad debts (NPAs) by the Statutory Auditors has been derecognized as per Accounting Policy No. 4.2. Certain items of Income are recognized on realization basis as per Accounting Policy No. 4.3 & 4.4. However, revenue recognition has not been postponed pending the resolution of significant uncertainties. The income which has been accounted for on realization basis are not considered to be material.

##### c) AS 10 – Property, Plant and Equipment:

Breakup of total depreciation for the year ended 31.03.2023 for each class of assets:

(Amount in ₹crore)

Particulars (Class of Assets)	Year ended 31.03.2023	Year ended 31.03.2022
Premises	0.60	0.60
Other fixed assets	7.11	8.59
Leased assets	-	-
Computer software	-	-
Total	7.71	9.19





#### d) AS 15 – Employees Benefits:

**Gratuity:** The Bank has not made any contribution to the Group Gratuity Fund during the current financial year towards the present value of past service gratuity liability as reduced by fair value of plan assets as on the Balance Sheet date on the basis of Actuarial Valuation Report, as the fair value of plan assets is sufficient to cover the past service liability.

**Compensated Absences (Leave Encashment):** The Bank has made contribution of Rs.7.05 crore to the Group Leave Encashment Fund maintained with the LIC and Aviva Life Insurance Co. Ltd. during the current financial year towards leave encashment liability towards the present value of past service Leave Encashment liability as reduced by fair value of plan assets as on the Balance Sheet date on the basis of Actuarial Valuation Report.

**PF & Pension:** For payment of PF and Pension, the bank has shifted to “Regional Rural Banks (Employees) Pension Scheme 2018” from “The Employees’ Provident Funds and Misc. Provisions Act, 1952” during the year 2019-2020. During the F.Y. 2022-23, the bank has expended Rs.54.11 crore towards payment of monthly pension, commutation and arrears. Further, the NABARD has granted permission to RRBs to amortize the pension liability over a period of 5 years beginning with the Financial Year ending 31.03.2019. However, in view of the financial position of the individual RRBs, the RRBs may decide to provide for the total pension liability by a date earlier than 31.03.2023. Accordingly, the Bank had made total provision of Rs.465.00 crore up to 31.03.2022 being 100% of the pension liability as per actuarial valuation as on 31.03.2022. The total liability increased to Rs.757.00 crore as per actuarial valuation as on 31.03.2023 due to increase in family pension from 15% to 30% of pay.

Accordingly, the Bank has made additional provision of Rs.145.00 crore during the year 2022-23 in order to make 100% of total provision required after taking into account the contributions made during the year and interest accrued on corpus under pension funds. The Bank has already made contribution of Rs.105.00 crore towards pension funds during the current year and contributions of Rs.40.00 crore is to be made.

**NPS:** The bank has contributed amount to the tune of Rs.17.65 crore during the F.Y. 2022-23 towards employer’s contribution to NPS.

#### e) AS 17 – Segment Reporting:

The segment reporting is not applicable as the bank’s operations are limited to Retail Banking within India.

#### f) AS 18 – Related Party Transactions:

- In compliance to AS-18 issued by the ICAI, details pertaining to ‘Related Party Transaction’ are as under:

Particulars	Name & Designation	Liability towards the Bank as on 31.03.2023
Key Managerial Personnel	Sh. Pranaya Kumar Mohanty, Chairman	NIL



- ii. Particulars of remuneration of Chairman (Chief Executive), General Managers and other staff on deputation from Sponsor Bank (Punjab National Bank) for the period from 01.04.2022 to 31.03.2023 are as under:

(Amount in ₹crore)

		CHAIRMAN	GENERAL MANAGERS	OTHER STAFF
a)	Salaries(including DA & Arrears)	0.26	0.94	0.67
b)	Employer's contribution to Provident Fund	0.02	0.06	0.05
c)	Monetary value of any benefit and perquisite	0.10	0.17	0.11
	<b>TOTAL</b>	<b>0.38</b>	<b>1.17</b>	<b>0.83</b>

- iii. Particulars of the related party transactions are as under:

(Amount in ₹crore)

S. No.	Related Party	Type of Transaction	Current Year	Previous year
1	PNB	Outstanding Borrowings (overdraft against Term Deposits)	124.48	375.93
2	PNB	Term Deposits	600.20	300.20
3	PNB	Interest paid on overdraft	2.00	0.70
4	PNB	Hosting charges and other charges paid	3.04	4.86
5	PNB	Interest received/accrued on deposits	26.01	10.00

**g) AS 22 – Accounting for Taxes on Income:**

(Amount in ₹crore)

Particulars (Class of Assets)	Year ended 31.03.2023	Year ended 31.03.2022
<b>Deferred Tax Assets</b>		
Provision for leave encashment	-	-
Provision for Pension & Gratuity	-	-
Provision for bad & doubtful debts	-	-
Taxable Loss (Carried Forward)	-	-
Depreciation on fixed assets	-	0.33
Others Contingencies	-	-
<b>Total: Deferred Tax Assets(A)</b>	-	0.33
<b>Deferred Tax Liabilities</b>		
Depreciation on fixed assets	0.03	-
Deductions u/s 36(1) (viii) of income tax Act, 1961.	-	-
Others	-	-
<b>Total: Deferred Tax Liabilities (B)</b>	0.03	-
<b>Net: Deferred Tax Assets or (Liability) (A-B)</b>	(0.03)	0.33



Deferred Tax Liabilities of Rs.3,36,577/- have been recognized for timing difference of Rs.9,63,190/- under "Depreciation on Fixed Assets" during the current year.

### h) AS 28 – Impairment of Assets:

A substantial portion of the bank's assets comprise of 'financial assets' to which Accounting Standard 28 'Impairment of Assets' is not applicable. In the opinion of the bank, there is no impairment of its assets (to which the standard applies) to any material extent as at 31.03.2023 requiring recognition in terms of the said standard.

### i) AS 29 – Provisions, Contingent Liabilities and Contingent Assets:

i) Movement of provisions for liabilities\* – for the year

(Amount in ₹crore)

Particulars	Salary arrears under negotiation		Legal cases/contingencies	
	Year Ended 31.03.2023	Year Ended 31.03.2022	Year Ended 31.03.2023	Year Ended 31.03.2022
Opening Balance as at beginning of year 01.04.2022/ 01.04.2021	-	-	-	-
Provided during the Year	15.00	-	-	-
Amounts used during the Year	-	-	-	-
Reversed during the Year	-	-	-	-
Balance as at 31.03.2023/31.03.2022	15.00	-	-	-
Timing of outflow/uncertainties	-	-	-	-

\* Excluding provisions for others

### i) Provisions and contingencies

Breakup of "Provisions and Contingencies" shown under the head Expenditure in Profit & Loss Account is as follows.

(Amount in ₹crore)

Provision debited to Profit and Loss Account		Current Year	Previous Year
i)	Provisions for NPI	0.00	0.00
ii)	Provision towards NPA	(8.50)	176.58
iii)	Provision made towards Income tax	147.71	42.17
iv)	Other Provisions and Contingencies (with details)	154.50	33.27
a)	Provision for depreciation on investments (Net)	148.31	30.62
b)	Provision towards Standard Assets	6.31	1.30
c)	Provision for loss due to fraud, dacoity etc. (Net)	(0.12)	1.35

### ii) Break-up of Contingent Liabilities is as follows:

(Amount in ₹crore)

S.No.	Particulars	Current Year	Previous year
a)	Bank Guarantees issued	20.98	7.65
b)	Demand raised by Income Tax Authorities (appeals pending before Appellant Authorities )	0.27	15.14
c)	SCN received for Service Tax Demand (matter	25.20	25.25



	pending before Adjudicating Authority)		
d)	Unclaimed deposit remitted to RBI under DEA Fund Scheme	20.03	15.53
e)	Claims against the Bank not acknowledged as debts	1.00	1.00
	<b>TOTAL</b>	<b>67.48</b>	<b>64.57</b>

Such liabilities are dependent upon, the outcome of Court/arbitration/out of court settlement, disposal of appeals, and the amount being called up, terms of contractual obligations, devolvement and rising of demand by concerned parties, respectively. No reimbursement is expected in such cases.

- j)** Under Section 36(1) (vii a) of Income Tax Act, 1961, the Bank is entitled for deduction to the extent of 7.5 percent of taxable income excluding deduction under this clause and under Chapter VI A plus 10 percent of aggregate advances made by the rural branches of the Bank. The aggregate average advances (monthly average basis) made by 477 Rural Branches of the Bank amounts to Rs.7944.71 Crore.
- k)** A sum of Rs.27,60,000/- (Rupees twenty-seven lakh sixty thousand only) has been transferred to "Special Reserve under Section 36 (1) (viii) of Income Tax Act" being 20% amount of the profits derived from the business of providing long term finance for industrial or agricultural development or development of infrastructure facility in India.
- l)** Figures of the previous year have been regrouped/rearranged /reclassified wherever necessary to conform current year classification.

**Rohit Nijhawan**  
General Manager

**Pranaya Kumar Mohanty**  
Chairman

**Sandip Kumar Panigrahi**  
Director

**Mahesh Kumar Wadhwa**  
Director

**Pronobesh Barua**  
Director

**Ayush Sheopuri**  
Director

**Manoneet Dalal**  
Director

**Nupur Jhunjunwala Sharma**  
Director

**Kiran Lekha Walia**  
Director

कृते मै० पी. चोपडा एंड कंपनी / For M/s P. Chopra & Co.  
सनदी लेखाकार / Chartered Accountants  
( फर्म रजि. नं. 004957 एन / (Firm Regn. No. 004957N)

स्थान : रोहतक  
**PLACE : ROHTAK**  
दिनांक : 2 मई, 2023  
**DATE : May 2, 2023**

सीए राकेश जैन साझेदार / CA Rakesh Jain, Partner  
( एफसीए, एम.नं. 087925 )/(FCA, M.No. 087925)  
( यूडीआईएन 23087925BGTITC4698 )/(UDIN : 23087925BGTITC4698)





एफ.पी.ओ. में बैंक के उत्कृष्ट प्रदर्शन उपरान्त माननीय श्री मनोहर लाल खट्टर (मुख्यमंत्री, हरियाणा) से सम्मान प्राप्त करते हुए अध्यक्ष महोदय।



पी.एफ.आर.डी.ए. द्वारा सर्व हरियाणा बैंक को अटल पेंशन योजना में उत्कृष्ट प्रदर्शन करने पर नई दिल्ली में आयोजित कार्यक्रम में पुरस्कृत किया गया।



39वाँ पशुधन मेला : भिवानी में माननीय श्री बंडारू दत्तात्रेय (राज्यपाल हरियाणा) का बैंक के स्टॉल पर स्वागत करते हुए अध्यक्ष श्री प्रणय कुमार मोहंती।



गाँव महोत्सव 2023 रोहतक में आयोजित कार्यक्रम में महाप्रबन्धक के आगमन पर पुष्प भेंट कर अभिनन्दन करते हुए अमर उजाला समाचार पत्र के पदाधिकारी।



प्रधान कार्यालय, रोहतक में श्री सन्दीप कुमार पाणिग्रही (जोनल मैनेजर, पीएनबी, चण्डीगढ़) के आगमन पर पुष्प भेंट कर अध्यक्ष महोदय, महाप्रबन्धक गण एवं सभी विभागाध्यक्षों के द्वारा स्वागत करते हुए।





वार्षिक परिणामों के अनुमोदन हेतु उपस्थित बैंक के निदेशक मण्डल का स्वागत करते हुए अध्यक्ष महोदय एवं महाप्रबन्धक गण ।



बैंक के वार्षिक परिणामों के बारे में पत्रकारों को सम्बोधित करते हुए अध्यक्ष महोदय, महाप्रबन्धक गण व विभागाध्यक्ष ।



प्रधान कार्यालय, रोहतक में बैंक के माननीय निदेशकों का स्वागत करते हुए अध्यक्ष महोदय एवं महाप्रबन्धक ।



प्रधान कार्यालय, रोहतक में बोर्ड मीटिंग में उपस्थित सभी निदेशक मण्डल ।





विजिलेंस अवेयरनेस सप्ताह के दौरान अध्यक्ष महोदय के द्वारा प्रधान कार्यालय के प्रांगण में सभी स्टाफ सदस्यों को शपथ दिलायी गई।



राष्ट्रव्यापी गहन जागरूकता अभियान 2022 के तहत रोहतक में WALKATHON का आयोजन किया गया।



क्षेत्रीय कार्यालय रोहतक में आयोजित प्रबन्धक गोष्ठी को संबोधित करते हुए अध्यक्ष महोदय श्री प्रणय कुमार मोहनती।



प्रधान कार्यालय में महाप्रबन्धकगणों द्वारा वृक्षारोपण किया गया।



अध्यक्ष महोदय व महाप्रबन्धक ऋण वितरण कार्यक्रम में महिलाओं को ऋण वितरित करते हुए



अध्यक्ष महोदय, महाप्रबन्धकगण एवं स्टाफ सदस्यों द्वारा नई कैश वैन का शुभारम्भ करते हुए।





36वाँ अन्तराष्ट्रीय सूरजकुण्ड मेला, फरीदाबाद में बैंक के स्टॉल पर उपस्थित अध्यक्ष महोदय, महाप्रबंधक व क्षेत्रीय प्रबंधक, गुरुग्राम।



बैंक के 10 वे स्थापना दिवस समारोह का शुभारम्भ दीप प्रज्ज्वलित करते हुए महाप्रबंधक श्री सलारिया रामस्वरूप सिंह।



प्रधान कार्यालय में दीपावली पर्व का आयोजन हर्षो उल्लास से किया गया।



स्वतन्त्रता दिवस ध्वजारोहण समारोह में सम्मिलित अतिथिगण व सभी सदस्यगण।



एमडीयू, रोहतक में आयोजित कार्यक्रम में विभिन्न अभियानों में उत्कृष्ट प्रदर्शनकर्ताओं को सम्मानित करते हुए अध्यक्ष महोदय व महाप्रबंधक गण।





# AWARDS



**National Award for Outstanding Performance in SHG Bank Linkage by DAY-NRLM, Ministry of Rural Development, GOI**



**APY Citizen's Choice (H1) Award of Excellence (APY) by the PFRDA**



**Rise Above The Rest Exemplary Award of Excellence (APY) by the PFRDA**



**Beat the Best & Be The Best Exemplary Award of Par Excellence (APY) by the PFRDA**





सर्व सम्मान-सर्व उत्थान...

# हरियाणा का अपना बैंक ....



**सर्व हरियाणा ग्रामीण बैंक**  
(पंजाब नेशनल बैंक द्वारा प्रायोजित)



सर्व सम्मान-सर्व उत्थान...

**Sarva Haryana Gramin Bank**  
(Sponsored by : Punjab National Bank)

प्रधान कार्यालय : एस.एच.जी.बी. हाऊस, प्लॉट नं. 1, सैक्टर-3, रोहतक-124001 (हरियाणा)। दूरभाष : 01262-243101

ATM Card Complaint : 18001807777 | Visit us at : [www.shgb.co.in](http://www.shgb.co.in)