

# वार्षिक रिपोर्ट ANNUAL REPORT 2021-2022

75  
Azadi Ka  
Amrit Mahotsav



**सर्व सम्मान - सर्व उत्थान ...**

**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

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श्री प्रणय कुमार मोहंती  
अध्यक्ष  
**Sh. Pranaya Kumar Mohanty**  
Chairman



श्री संजीव कुमार धूपर  
अंचल प्रबंधक, पीएनबी  
**Sh. Sanjeev Kumar Dhupar**  
Zonal Manager, PNB



श्री प्रोनोबेश बरुआ  
उप-महाप्रबंधक, एफआईडीडी, आरबीआई  
**Sh. Pronobesh Barua**  
Deputy General Manager, FIDD, RBI



श्री राजेश दत्ता  
उप-महाप्रबंधक, नाबार्ड  
**Sh. Rajesh Datta**  
Deputy General Manager, NABARD



श्री नरेश कुमार गर्ग  
अंचल प्रबंधक, पीएनबी  
**Sh. Naresh Kumar Garg**  
Zonal Manager, PNB



डॉ. आर. एस. धिल्लों आई.ए.एस.  
निदेशक, आईएफसीसीडी  
**Dr. R.S. Dhillon, I.A.S.**  
Director, IFCCD



श्रीमती किरण लेखा वालिया  
वित्तीय सलाहकार  
**Smt. Kiran Lekha Walia**  
Financial Advisor, HBPE

## निदेशक मण्डल



सर्व सम्मान-सर्व उत्थान...

## Board of Directors

**1. श्री प्रणय कुमार मोहंती**

अध्यक्ष,  
सर्व हरियाणा ग्रामीण बैंक,  
प्रधान कार्यालय, रोहतक

**2. श्री संजीव कुमार धूपर**

अंचल प्रबंधक,  
पंजाब नेशनल बैंक,  
अंचल कार्यालय, गुरुग्राम

**3. श्री प्रोनोबेश बरुआ**

उप- महाप्रबंधक,  
वित्तीय समावेशन और विकास विभाग,  
भारतीय रिजर्व बैंक, चंडीगढ़

**4. श्री राजेश दत्ता**

उप-महाप्रबंधक,  
नाबार्ड, हरियाणा क्षेत्रीय कार्यालय,  
चंडीगढ़

**5. श्री नरेश कुमार गर्ग**

अंचल प्रबंधक,  
पंजाब नेशनल बैंक,  
शिमला, हिमाचल प्रदेश

**6. डॉ. आर. एस. ढिल्लों आई.ए.एस.**

निदेशक  
संस्थागत वित्त एवं ण नियंत्रण विभाग,  
हरियाणा सरकार, चंडीगढ़

**7. श्रीमती किरण लेखा वालिया**

वित्तीय सलाहकार  
सार्वजनिक उपक्रम ब्यूरो,  
हरियाणा सरकार, चंडीगढ़

**1. Sh. Pranaya Kumar Mohanty**

Chairman,  
Sarva Haryana Gramin Bank,  
Head Office, Rohtak

**2. Sh. Sanjeev Kumar Dhupar**

Zonal Manager,  
Punjab National Bank,  
Zonal Office, Gurugram

**3. Sh. Pronobesh Barua**

Deputy General Manager,  
FIDD  
Reserve Bank of India, Chandigarh

**4. Sh. Rajesh Datta**

Deputy General Manager,  
NABARD, Haryana Regional Office,  
Chandigarh

**5. Sh. Naresh Kumar Garg**

Zonal Manager,  
Punjab National Bank,  
Shimla, Himachal Pradesh

**6. Dr. R.S.Dhillon, I.A.S.**

Director,  
Institutional Finance & Credit Control Deptt.,  
Government of Haryana, Chandigarh

**7. Smt. Kiran Lekha Walia**

Financial Advisor  
Haryana Bureau of Public Enterprise,  
Government of Haryana, Chandigarh

## प्रशासनिक स्वरूप प्रधान कार्यालय



सर्व सम्मान-सर्व उत्थान...

## Administrative Setup Head Office

श्री प्रणय कुमार मोहंती Sh. Pranaya Kumar Mohanty	अध्यक्ष Chairman	सर्व हरियाणा ग्रामीण बैंक Sarva Haryana Gramin Bank
श्री संजय कुमार अग्रवाल Sh. Sanjay Kumar Aggarwal	महाप्रबंधक General Manager	सर्व हरियाणा ग्रामीण बैंक Sarva Haryana Gramin Bank
श्री विमल कुमार शर्मा Sh. Vimal Kumar Sharma	महाप्रबंधक General Manager	सर्व हरियाणा ग्रामीण बैंक Sarva Haryana Gramin Bank
श्री मिथिलेश कुमार झा Sh. Mithilesh Kumar Jha	महाप्रबंधक General Manager	सर्व हरियाणा ग्रामीण बैंक Sarva Haryana Gramin Bank
श्री जय पाल सैनी Sh. Jai Pal Saini	मुख्यप्रबंधक Chief Manager	निरीक्षण एवं अंकेक्षण प्रभाग Inspection & Audit Division
श्री प्रीत सिंह फोगाट Sh. Preet Singh Phogat	मुख्यप्रबंधक Chief Manager	प्रबंधन परामर्शदात्री सेवाएँ प्रभाग, वित्तीय समावेशन प्रभाग एवं राजभाषा Management Advisory Services Division Financial Inclusion Division & Rajbhasha
श्री पी. एस. संधु Sh. P. S. Sandhu	मुख्यप्रबंधक Chief Manager	सामान्य प्रशासन प्रभाग General Administration Division
श्री एम. एस. यादव Sh. M. S. Yadav	मुख्यप्रबंधक Chief Manager	ऋण प्रबंधक प्रभाग, सूचना जोखिम प्रबंधन प्रभाग Credit Administration Division, Information Risk Management Division
श्री आर.के. राठी Sh. R.K. Rathee	मुख्यप्रबंधक Chief Manager	विशेष आस्ति प्रबंधन प्रभाग Special Assets Management Division
श्री हर्ष कुमार Sh. Harsh Kumar	मुख्यप्रबंधक Chief Manager	मुख्य अनुपालन अधिकारी Chief Compliance Officer
श्री पी. डी. अग्रवाल Sh. P. D. Agarwal	मुख्यप्रबंधक Chief Manager	वित्त विभाग Financial Division
श्री रजत कुमार शर्मा Sh. Rajat Kumar Sharma	मुख्यप्रबंधक Chief Manager	मानव संसाधन विकास प्रभाग, अनुशासनात्मक कार्यवाही प्रभाग एवं विपणन Human Resources Development Division, Disciplinary Action Cell & Marketing
श्री महीपाल सिंह Sh. Mahipal Singh	मुख्यप्रबंधक Chief Manager	सूचना प्रौद्योगिकी प्रभाग एवं डिजिटल बैंकिंग प्रभाग Information Technology Division & Digital Banking Division
श्री अरुण कुमार सिन्हा Sh. Arun Kumar Sinha	मुख्यप्रबंधक Chief Manager	सतर्कता अधिकारी Vigilance Officer

## क्षेत्रीय प्रबंधक / Regional Managers

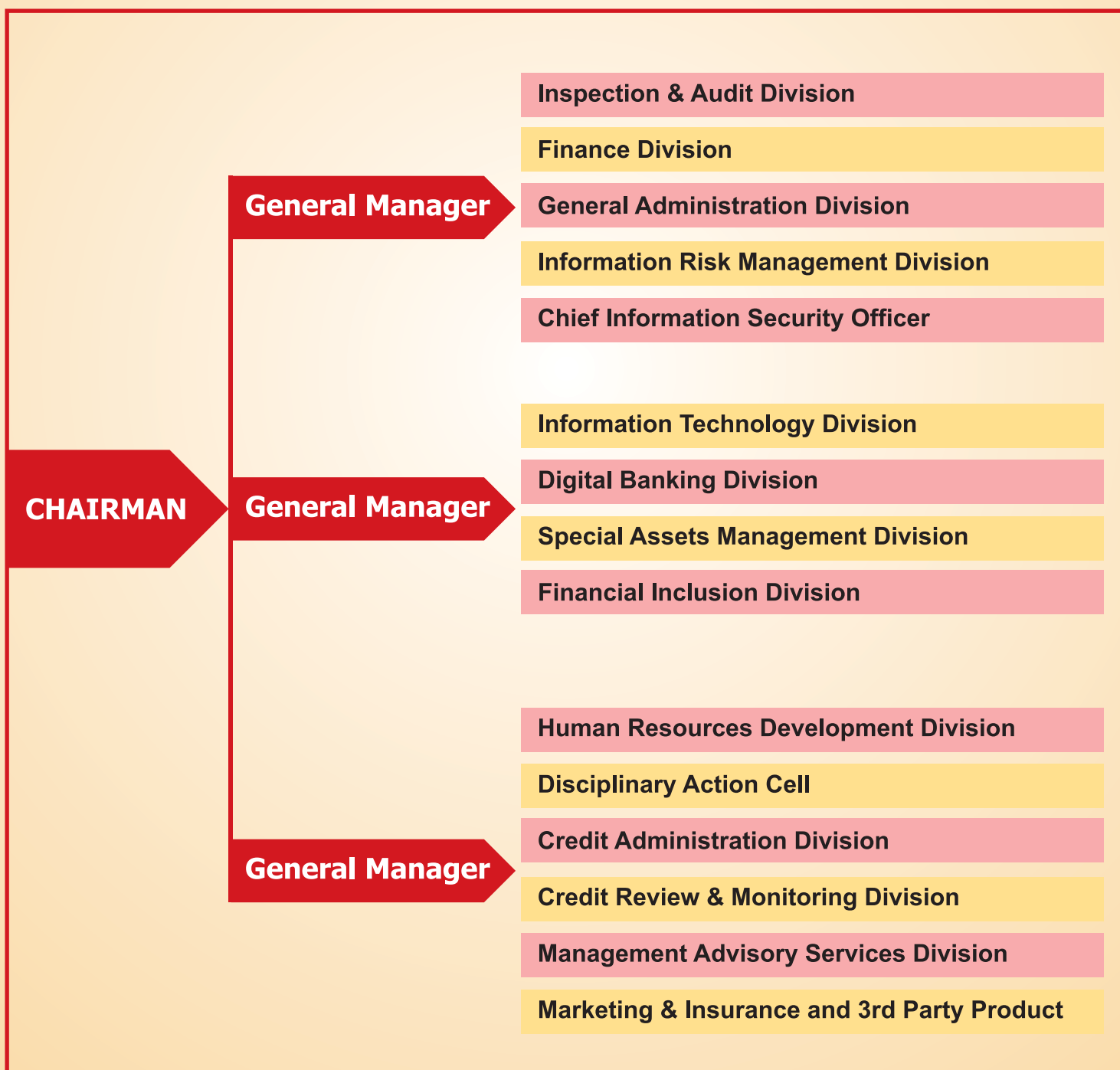
सुश्री जसप्रीत कौर	Ms. Jaspreet Kaur	:	अम्बाला / Ambala
श्री आर.के. भुक्कल	Sh. R.K. Bhukkal	:	भिवानी / Bhiwani
श्री चरण जीत खुराना	Sh. Charan Jeet Khurana	:	फतेहाबाद / Fatehabad
श्री सतीश कुमार	Sh. Satish Kumar	:	गुरुग्राम / Gurugram
श्री योगेश शर्मा	Sh. Yogesh Sharma	:	हिसार / Hisar
श्री एस. एन. शर्मा	Sh. S.N. Sharma	:	नूह / Nuh
श्री विजय शर्मा	Sh. Vijay Sharma	:	कैथल / Kaithal
श्री राजेन्द्र प्रसाद शर्मा	Sh. Rajinder Parshad Sharma	:	पानीपत / Panipat
श्री सतीश कुमार	Sh. Satish Kumar	:	रेवाड़ी / Rewari
श्री दलबीर सिंह	Sh. Dalbir Singh	:	रोहतक / Rohtak



सर्व सम्मान-सर्व उत्थान...

# SARVA HARYANA GRAMIN BANK

Head Office : Rohtak

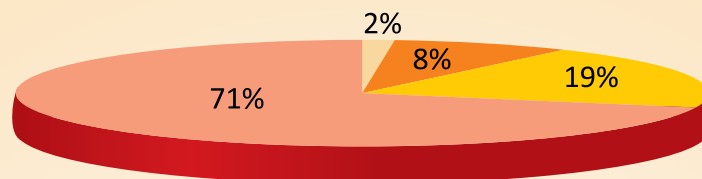




सर्व सम्मान-सर्व उत्थान...

# SARVA HARYANA GRAMIN BANK

**Total Branches : 668**



Total Branches in Haryana	Metro	Urban	Semi Urban	Rural
668	10	56	130	472

## Head Office (Rohtak)



S NO	REGION	NAME OF DISTRICT COVERED	NO: OF BRANCHES	METROPOLITAN BRANCHES	URBAN BRANCHES	SEMI URBAN BRANCHES	RURAL BRANCHES
1	AMBALA	AMBALA	22		3	3	16
		PANCHKULA	10		2	1	7
		YAMUNA NAGAR	22		2	1	19
		TOTAL	54		7	5	42
2	BHIWANI	BHIWANI	56		2	13	41
		CHARKHI DADRI	20		0	4	16
		TOTAL	76		2	17	57
3	FATEHABAD	FATEHABAD	29		0	9	20
		SIRSA	31		1	6	24
		TOTAL	60		1	15	44
4	GURGAON	FARIDABAD	25	10	0	3	12
		GURGAON	58		16	8	34
		TOTAL	83	10	16	11	46
5	HISAR	HISAR	50		4	10	36
		JIND	12		1	4	7
		TOTAL	62		5	14	43
6	KAITHAL	KAITHAL	35		2	10	23
		KURUKSHETRA	20		2	3	15
		Total	55		4	13	38
7	NUH (Headquarter at Gurgaon)	PALWAL	33		1	10	22
		MEWAT	32		0	14	18
		TOTAL	65		1	24	40
8	PANIPAT	SONIPAT	34		2	6	26
		KARNAL	16		2	4	10
		PANIPAT	19		4	3	12
		TOTAL	69		8	13	48
9	REWARI	MAHENDERGARH	40		0	7	33
		REWARI	48		5	2	41
		TOTAL	88		5	9	74
10	ROHTAK	JHAJJAR	31		2	4	25
		ROHTAK	25		5	5	15
		TOTAL	56		7	9	40
GRAND TOTAL			668	10	56	130	472



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## बैंक अध्यक्ष का संदेश

प्रिय हितधारकों,

हमें सर्व हरियाणा ग्रामीण बैंक के लेखापरीक्षित तुलन पत्र, लाभ और हानि का विवरण, नकदी प्रवाह का विवरण और 31 मार्च, 2022 को समाप्त लेखा वर्ष के लिए निदेशकों की वार्षिक रिपोर्ट तथा अनुसूचियों के साथ वार्षिक रिपोर्ट प्रस्तुत करते हुए अत्यंत प्रसन्नता हो रही है।

वित्तीय वर्ष 2021-22 में हमारी टीम द्वारा की गई अथाह मेहनत, लगन के परिणामस्वरूप हमारे परिणाम लगभग सभी मानदण्डों में बेहतरीन रहे। ऋण आवंटन, ऋण वसूली, अनर्जक आस्तियों में वसूली एवं कमी, लाभ एवं तृतीय पार्टी प्रॉडक्ट विपणन में कार्य निष्पादन बहुत ही सराहनीय रहा। इस वर्ष 14 नयी शाखाओं के साथ हमारी शाखाओं की संख्या 668 हो गयी है। इस वित्तीय वर्ष में हम अपने व्यवसाय को रुपये 30,000 करोड़ के पार ले आये। यह एक बड़ी उपलब्धि है। इन सब उपलब्धियों के लिए मैं आप सभी को हार्दिक बधाई प्रेषित करता हूँ।

वित्तीय वर्ष 2021-22 के आंकड़ों की स्थिति देखें तो गत वर्ष की तुलना में हमारी जमा राशियाँ रु. 17652.36 करोड़ से बढ़कर रु. 18534.36 करोड़, ऋण राशियाँ रु. 10685.83 से रु. 11834.76 करोड़ तथा कुल व्यवसाय रु. 28338.19 करोड़ से रु. 30369.12 करोड़ हो गया है। हमारा सकल एनपीए 850.45 करोड़ है एवं शुद्ध एनपीए शून्य है। पिछले वर्ष की तुलना में इस वर्ष हमारा ऋण जमा अनुपात 61% से बढ़कर 63.85% है। शुद्ध लाभ गत वर्ष रु. 18.30 करोड़ से बढ़कर इस वर्ष रु. 140.73 करोड़ हो गया है जो अब तक किसी भी वित्त वर्ष का सर्वाधिक लाभ है। हमारा प्रति कर्मचारी व्यवसाय रु. 9.05 करोड़ से बढ़कर रु. 9.72 करोड़ हो गया है। गत वित्तीय वर्ष का लगभग आधे से अधिक भाग कोविड से प्रभावित होने के बावजूद हमारे परिणाम काफी उत्साहपूर्ण है।

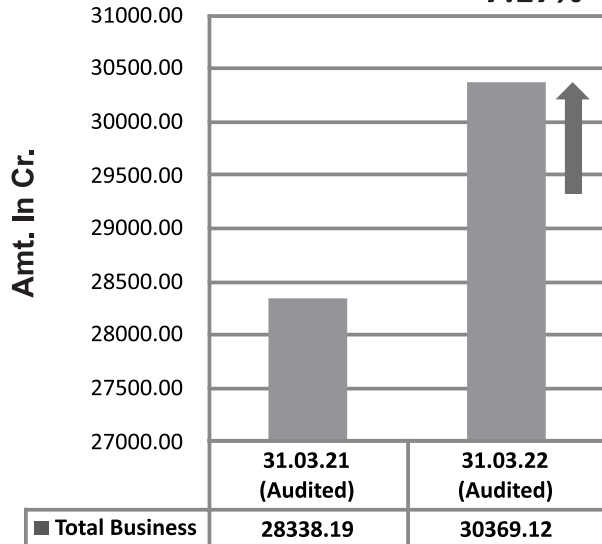
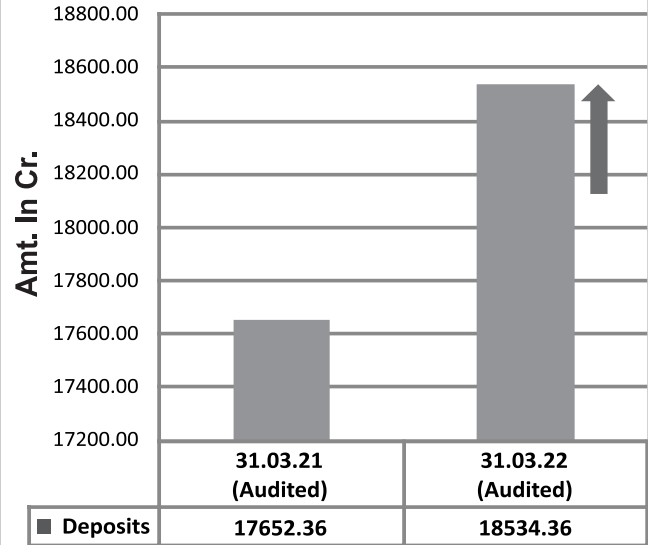
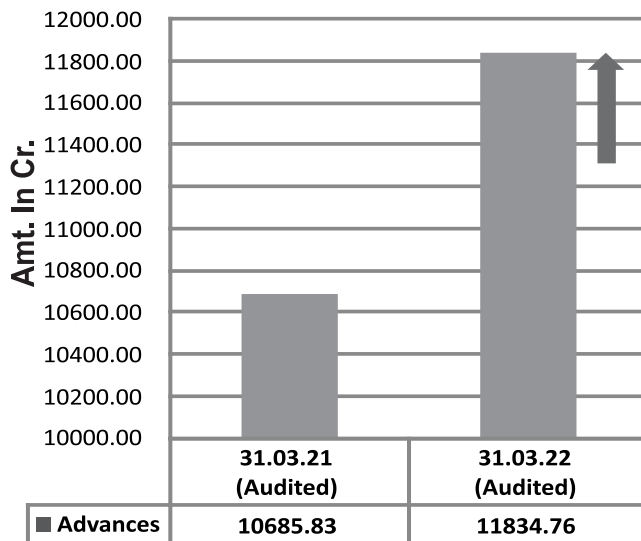
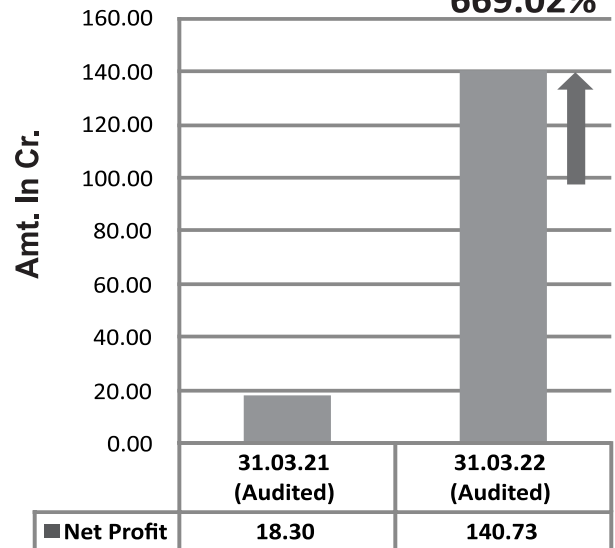
शाखा विस्तार में हमने 14 नयी शाखाएं खोली। वित्तीय समावेशन में हमारा कार्य बहुत प्रभावी रहा। अटल पेंशन योजना में इस वर्ष उपलब्धियों के लिये बैंक को 'अवार्ड ऑफ एग्रेसिवेशन' एवं 'अवार्ड ऑफ एक्सीलेंस' का सम्मान प्राप्त हुआ। इस वर्ष एक और वित्तीय साक्षरता वैन वित्तीय एवं डिजिटल साक्षरता अभियान का हिस्सा बनी। कुल मिलाकर 668 शाखाएं, 680 बैंक मित्रों का हमारा विशाल नेटवर्क पूरे हरियाणा में 20 वित्तीय साक्षरता कक्षों, 3 वित्तीय साक्षरता वाहनों के साथ अन्तिम आदमी तक आधुनिकतम सेवाएं पहुँचाने और उसे विकास की प्रतिबद्धता में लाने के दृढ़ संकल्पों के साथ कार्य कर रहा है।

मैं नए भर्ती हुए सदस्यों का अपनी टीम में हार्दिक अभिनंदन करता हूँ। मुझे पूरा विश्वास है कि आप अपनी संस्था के प्रति पूरी निष्ठा और समर्पण से जुड़ाव अनुभव करते हुए कार्य करेंगे।

सर्व हरियाणा ग्रामीण बैंक हर क्षेत्र में ऊँचाइयों के नित नए शिखर छुए, इसी शुभकामना के साथ।

आपका शुभाकांक्षी,

(प्रणय कुमार मोहंती)  
अध्यक्ष

**Total Business** (Rs. In Crore)  
**7.17%****Deposits** (Rs. In Crore)  
**5.00%****Advances** (Rs. In Crore)  
**10.75%****Net Profit** (Rs. In Crore)  
**669.02%**



## वित्तीय वर्ष 2021-22 की विशिष्टताएँ

### HIGHLIGHTS FOR THE FINANCIAL YEAR 2021-22

- 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 1018 बैंकिंग आउटलेट हैं, जिनमें से 668 ब्रिक एंड मोर्टर शाखाएं हैं, जिसमें 472 ग्रामीण, 130 अर्ध-शहरी, 56 शहरी और 10 महानगरीय शाखाएं शामिल हैं और शेष 1018 में से 350 बैंकिंग आउटलेट बीसीए द्वारा संचालित हैं।  
We have 1018 total Banking Outlets, out of which 668 are Brick & Mortar branches, comprising of 472 Rural, 130 Semi-urban, 56 Urban and 10 Metropolitan branches and rest of 350 Banking Outlets out of 1018 are run by BCAs.
- बैंक का व्यवसाय 7.17 प्रतिशत वृद्धि दर के साथ रु. 30369.12 करोड़ रहा।  
Business of the Bank stood at Rs. 30369.12 crore registering growth of 7.17 percent.
- बैंक की जमाएं 5.00 प्रतिशत दर के साथ बढ़कर रु. 18534.36 करोड़ हो गई।  
Deposit of the Bank increased to Rs. 18534.36 crore indicating the growth rate of 5.00 percent.
- बैंक का प्राइम डिपोजिट रु. 10494.14 करोड़ है, जो पिछले वर्ष की तुलना में 5.84% की वृद्धि देते हुए कुल जमा का 56.62% है।  
Bank's Prime Deposit is Rs. 10494.14 Crore which is 56.62% of total deposits giving growth of 5.84% over previous year.
- बैंक के ऋण 10.75 प्रतिशत वृद्धि दर के साथ बढ़कर रु. 11834.76 करोड़ के स्तर पर पहुंच गए।  
Advances of the Bank reached a level of Rs. 11834.76 crore registering growth rate of 10.75 percent.
- बैंक का ऋण जमा अनुपात 63.85 प्रतिशत रहा।  
CD ratio of the Bank is 63.85 percent.
- बैंक ने वित्त वर्ष के दौरान 11356.07 करोड़ रुपये के ऋण वितरण किए।  
Bank has disbursed loans of Rs. 11356.07 crore during the Financial year.
- बकाया प्राथमिकता क्षेत्र ऋण रु. 10006.74 करोड़ है।  
Outstanding Advances to Priority Sector are Rs. 10006.74 crore.
- बकाया कृषि ऋण रु. 9269.95 करोड़ है।  
Outstanding Agriculture Advances are Rs. 9269.95 crore.
- कृषि ऋण वितरण गत वर्ष के रु. 9689.59 करोड़ के मुकाबले रु. 8953.62 करोड़ हुआ।  
The Agriculture Credit disbursement increased to Rs. 9689.59 crore against the previous year disbursement of Rs. 8953.62 crore.
- 31.03.22 को कुल एनपीए रु. 850.45 करोड़ है तथा शुद्ध एनपीए 0.00 करोड़ है।  
Total NPA as on 31.03.22 is Rs. 850.45 Crore and Net NPA is Rs. 0.00 Crore.
- बैंक की कुल आय गत वर्ष के रु. 1980.92 करोड़ स्तर के मुकाबले रु. 1788.24 करोड़ रही।  
Total Income of the Bank stood at Rs. 1980.92 crore, against previous year level of Rs. 1788.24 crore.
- बैंक का कुल व्यय गत वर्ष के रु. 1798.02 करोड़ के सापेक्ष रु. 1769.95 करोड़ रहा।  
Total expenditure of the Bank has been Rs. 1798.02 crore, against previous year level of Rs. 1769.95 crore.
- वित्तीय वर्ष 2021-22 के दौरान बैंक को रु. 140.73 करोड़ का शुद्ध लाभ हुआ।  
Net profit of the Bank for the financial year 2021-22 is Rs. 140.73 crore.
- वर्ष के दौरान 68415 नए किसानों का वित्त पोषण किया गया तथा 37232 नए किसान क्रेडिट कार्ड जारी किए गये।  
68415 new farmers have been financed and 37232 fresh Kisan Credit Cards have been issued during the year.
- हमारे ग्राहकों की संख्या बढ़कर लगभग 60.80 लाख पहुंच गई है।  
Our customer base reached at the level of approximately 60.80 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	2021-2022	2020-2021
<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	668	654
	(a) ग्रामीण / Rural	472	463
	(b) अर्द्धशहरी / Semi-Urban	130	128
	(c) शहरी / Urban	56	53
	(d) महानगरीय / Metropolitan	10	10
3.	कुल स्टाफ (प्रवर्तक बैंक स्टाफ के अतिरिक्त) / Total Staff (Excluding Sponsor Bank Staff)	3126	3133
	इनमें से अधिकारी / Out of which Officers :	1837	1793
4.	जमा राशि / Deposits	1853436	1765236
	वृद्धि प्रतिशत / Growth %	5.00%	9.04%
5.	बकाया उधार / Borrowing Outstanding	188178	213544
6.	ऋण एवं अग्रिम बकाया/ Loans & Advances outstanding	1183477	1068583
	कृषि क्षेत्र ऋण / Loans to Agriculture Sector*	926995	858123
	वृद्धि प्रतिशत / Growth %	10.75%	5.34%
	गैर-कृषि क्षेत्र ऋण / Loans to Non-agriculture Sector	256481	210460
	प्राथमिकता क्षेत्र ऋण / Loans to Priority Sector*	1000674	927449
	गैर-प्राथमिकता क्षेत्र ऋण / Loans to Non-Priority Sector	182802	141134
	महिला ऋण / Loans to Women	201399	164726
	अनुसूचित जाति/जनजाति ऋण / Loans to SC / ST	20357	18102
	अल्प-संख्यक ऋण / Loans to Minorities	52064	52269
	कमजोर वर्ग ऋण / Loans to Weaker Sections*	635036	592198
	लघु/सीमांत कृषक/खेतिहर मजदूर ऋण / Loans to SF/MF/Agri. Lab*.	596681	556923
7.	ऋण-जमा अनुपात / CD Ratio	63.85%	60.53%
8.	बकाया निवेश / Investments Outstanding	950727	1003938
	बकाया एस.एल.आर निवेश / SLR Investments Outstanding	721838	734169
	बकाया गैर एस.एल.आर. निवेश / Non-SLR Investments Outstanding	228889	269769

\*Without effect of IBPC/PSLC as mentioned at Sr. No. 31 &amp; 32 on Page No. 6.



क्रम सं./ S.No.	विवरण/ Particulars	2021-2022	2020-2021
<b>B.</b>	<b>मासिक औसत / Monthly Average :</b>		
9.	औसत जमा राशि / Average Deposits	180005	1707386
10.	औसत उधार / Average Borrowings	129254	110127
11.	औसत सकल ऋण व अग्रिम / Average Gross Loans & Advances	1083310	994529
12.	औसत निवेश / Average Investments	955646	930600
13.	औसत कार्यशील निधि / Average Working Funds	2223602	2074870
<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	1135607	1015561
	<b>उक्त 14 में से / Out of 14 above :</b>		
	कृषि क्षेत्र ऋण / Loans to Agriculture Sector	968959	895361
	गैर-कृषि क्षेत्र ऋण / Loans to Non-Agriculture Sector	166648	120200
	प्राथमिकता क्षेत्र ऋण / Loans to Priority Sector	1007927	927273
	गैर-प्राथमिकता क्षेत्र ऋण / Loans to Non-Priority Sector	127681	88288
	अनुसूचित जाति/जनजाति ऋण / Loans to SC / ST	16086	13891
	लघु/सीमांत कृषक/खेतिहर मजदूर ऋण / Loans to SF/MF/Agri. Lab.	621222	573684
	अल्प-संख्यक ऋण / Loans to Minorities	41969	40440
<b>D.</b>	<b>उत्पादकता / Productivity :</b>		
15.	प्रति शाखा / Per Branch	4546	4333
	प्रति कर्मचारी / Per Employee	972	905
<b>E.</b>	<b>वसूली प्रगति / Recovery Performance :</b>		
16.	<b>कुल / Total :</b>	<b>June 21</b>	<b>June 20</b>
	मांग / Demand	482495	425327
	वसूली / Recovery	379119	297315
	अतिदेय / Overdues	103376	128012
	वसूली / Recovery %age	78.57%	69.90%



क्रम सं./ S.No.	विवरण/ Particulars	2021-2022	2020-2021
<b>F.</b>	<b>आस्तियों का वर्गीकरण / Assets Classification :</b>		
17.	(a) मानक / Standard	1098433	968728
	(b) अव-मानक / Sub-Standard	13556	17941
	(c) संदिग्ध / Doubtful	64718	81904
	(d) हानि / Loss	6770	10
	कुल / TOTAL	1183477	1068583
	अन्य आस्ति / Other Assets		
	कुल योग / Grand Total	1183477	1068583
18.	मानक आस्तियों का बकाया सकल ऋण व अग्रिमों के विरुद्ध प्रतिशत Standard Assets as percentage to Gross Loans & Advances Outstanding	92.81%	90.65%
<b>G.</b>	<b>लाभप्रदता विश्लेषण / Profitability Analysis :</b>		
19.	प्रदत्त ब्याज / Interest Paid :		
	(a) जमा राशि पर / On Deposits	69484	74818
	(b) उधार राशि पर / On Borrowings	5403	5430
20.	कर्मचारियों को भुगतान तथा उनके लिए प्रावधान Payment to & Provision for bonafide Employees	64096	52062
21.	अन्य परिचालन व्यय / Other Operating Expenses	18664	15542
22.	वर्ष के दौरान प्रावधान / Provisions made during the year		
	(a) निष्पादक एवं गैर-निष्पादक ऋणों के विरुद्ध Against Standard & NPA Loans	17788	38108
	(b) अन्य प्रावधान / Other Provisions	3197	347
23.	ब्याज प्राप्त / Interest Received		
	(a) ऋणों व अग्रिमों पर / On Loans & Advances	93786	88104
	(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	48631	45503
	(d) गैर-एस.एल.आर. निवेश पर / On Non-SLR Investments	17619	21285
	(e) प्रवर्तक बैंक/अन्य बैंकों के पास सावधिजमा/कॉलमनी पर On TD/Money at Call with Sponsor Bank/Other Banks	1117	2364
	(f) भारतीय रिजर्व बैंक के पास शेष पर / On Balance with RBI		—
24.	अन्य आय / Other Income	35770	30882
25.	लाभ / Profit - हानि / Loss		
	करों से पूर्व लाभ/हानि Profit/Loss Before Tax	18290	1830
	करों उपरांत लाभ/हानि Profit/Loss After Tax	14073	1830



क्रम सं./ S.No.	विवरण/ Particulars	2021-2022	2020-2021
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	88138	87674
	(b) अमूर्त आस्तियों, धोखाधड़ी आदि के विरुद्ध Against Intangible Assets, Frauds etc.	662	527
28.	अमान्य ब्याज / Derecognised Interest		
	संचयी / Cumulative	NIL	NIL
29.	संचित हानि / Accumulated Loss	NIL	NIL
30.	आरक्षितियाँ एवं अधिशेष / Reserves & Surplus	173888	159815

### 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. 924707300 during the year 2021-22. The detail of PSLC purchase/sold is as under:

बैंक ने वर्ष 2021-22 के दौरान प्राथमिकता क्षेत्र ऋण प्रमाणपत्र बेचे/खरीदे और जिससे बैंक की कुल आय रु. 924707300 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	NIL	2300	(2300)
2.	PSLC - SF/MF	NIL	4700	(4700)
3.	PSLC - General	4554	NIL	4554
4.	PSLC - Micro Enterprises	455	NIL	455

### 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	54	1075.62	583.53	748.61	135.35	1824.23
भिवानी/BHIWANI	76	2153.04	1336.75	1994.95	153.70	4148.00
फतेहाबाद/FATEHBAD	60	1012.51	584.64	1517.82	53.72	2530.33
गुरुग्राम/GURUGRAM	83	4650.80	2487.43	1203.06	119.28	5853.87
हिसार/HISAR	62	1285.29	689.75	1692.74	72.84	2978.03
नूह/NUH	55	1005.39	534.35	1059.02	90.22	2064.41
कैथल/KAITHAL	65	1413.88	967.04	847.40	407.21	2261.28
पानीपत/PANIPAT	69	949.97	605.16	958.37	97.94	1908.34
रेवाड़ी/REWARI	88	3011.31	1596.31	1277.69	79.78	4289.00
रोहतक/ROHTAK	56	1976.54	1109.18	975.10	80.41	2951.64
बैंक समग्र रूप में Bank as a Whole	668	18534.36	10494.14	11834.77	850.45	30369.12



# सर्व हरियाणा ग्रामीण बैंक

## SARVA HARYANA GRAMIN BANK

प्रधान कार्यालय, रोहतक / Head Office, Rohtak

निदेशक मण्डल का वार्षिक प्रतिवेदन 2021-22

DIRECTORS' ANNUAL REPORT 2021-22

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 31.03.2022 एवं वित्तीय वर्ष दिनांक 31.03.2022 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 31.03.2022 and Profit & Loss Account for the financial year ended 31 March, 2022 together with the Auditor's Report for the above period.

### 1. संक्षिप्त परिचय :

सर्व हरियाणा ग्रामीण बैंक का उदगम भारत सरकार के नोटिफिकेशन दिनांक 29.11.2013 के अनुरूप पूर्ववर्ती दो ग्रामीण बैंकों क्रमशः हरियाणा ग्रामीण बैंक, प्रधान कार्यालय रोहतक (प्रायोजित पंजाब नेशनल 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।

### 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।

### 3. शाखा नेटवर्क :

बैंक की 668 शाखाएं हैं, जिनमें 472 ग्रामीण, 130 अर्द्धशहरी, 56 शहरी एवं 10 महानगरीय शाखाएं हैं।

### 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. 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. BRANCH NETWORK :

The Bank has a network of 668 branches, comprising of 472 Rural, 130 Semi-urban, 56 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 :

क्षेत्र/ Region	जिला/District	Total No. of Branches	Metropolitan Branches	Urban Branches	Semi Urban Branches	Rural Branches
<b>Ambala</b>	1. Ambala	22		3	3	16
	2. Panchkula	10		2	1	7
	3. Yamunanagar	22		2	1	19
	<b>Total</b>	<b>54</b>		<b>7</b>	<b>5</b>	<b>42</b>
<b>Bhiwani</b>	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>
<b>Fatehabd</b>	1. Fatehabad	29		0	9	20
	2. Sirsa	31		1	6	24
	<b>Total</b>	<b>60</b>		<b>1</b>	<b>15</b>	<b>42</b>
<b>Gurugram</b>	1. Gurugram	58		16	8	34
	2. Faridabad	25	10	0	3	12
	<b>Total</b>	<b>83</b>	<b>10</b>	<b>16</b>	<b>11</b>	<b>46</b>
<b>Hisar</b>	1. Hisar	50		4	10	36
	2. Jind	12		1	4	7
	<b>Total</b>	<b>62</b>		<b>5</b>	<b>14</b>	<b>43</b>
<b>Kaithal</b>	1. Kaithal	35		2	10	23
	2. Kurukshetra	20		2	3	15
	<b>Total</b>	<b>55</b>		<b>4</b>	<b>13</b>	<b>38</b>
<b>Nuh</b>	1. Palwal	33		1	10	22
	2. Mewat	32		0	14	18
	<b>Total</b>	<b>65</b>		<b>1</b>	<b>24</b>	<b>40</b>
<b>Panipat</b>	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>
<b>Rewari</b>	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>
<b>Rohtak</b>	1. Jhajjar	31		2	4	25
	2. Rohtak	25		5	5	15
	<b>Total</b>	<b>56</b>		<b>7</b>	<b>9</b>	<b>40</b>
	<b>G. Total</b>	<b>668</b>	<b>10</b>	<b>56</b>	<b>130</b>	<b>472</b>

**4. जमा राशियाँ :**

जमा राशियाँ बैंक की वित्तीय सुदृढ़ता एवं विकास का आधार हैं। वर्ष के दौरान रु. 882.00 करोड़ की वृद्धि के साथ बैंक की जमा राशियाँ रु. 17652.36 करोड़ से बढ़कर रु. 18534.36 करोड़ हो गई और वर्ष 2021-22 में गत वर्ष की तुलना में 5.00% की वृद्धि दर्ज की गई हैं।

दिनांक 31.03.2022 को बैंक की प्रति शाखा जमाएं रु. 2774.60 लाख हैं।

**कुल जमा राशियाँ/Total Deposit****( रु. लाखों में / Rs. Lakh)**

जमाओं का स्वरूप Nature of Deposits	31.03.2022			31.03.2021		
	A/cs	Amt.	%age of share to total deposit	A/cs	Amt.	%age of share to total deposit
चालू / Current	28557	14863	0.80	30938	19550	1.11
बचत / Savings	6004584	1034551	55.82	5617098	971972	55.06
सावधि / Fixed	320550	804022	43.38	323655	773714	43.83
कुल / Total	6353691	1853436	100.00	5971691	1765236	100.00

**5. उधार/Borrowings :****( रु. लाखों में / Rs. Lakh)**

विवरण / Particulars	31.03.2022	31.03.2021
नाबार्ड ( कुल ) / NABARD (Total)	149606.76	194927.95
अल्पावधि / Short Term	95000.00	140000.00
अवधि ऋण/ Term Loan	54606.76	54927.95
तरलता सहायता योजना/Liquidity Support Scheme	NIL	NIL
पंजाब नेशनल बैंक ( कुल )/Punjab National Bank (Total)	37592.49	18507.50
अल्पावधि / Short Term	NIL	NIL
सावधि जमा के विरुद्ध ओवरड्राफ्ट/Overdraft against Fixed Deposit	37592.49	18507.50
अन्य ( कुल )/ Others (Total)	978.45	108.53
ओवरड्राफ्ट अन्य बैंक / Overdraft from other Banks	NIL	NIL
उधार अन्य संस्थाओं से / Borrowings from other Institutions	978.45	108.53
कुल उधार / Total Borrowings	188177.70	213543.98

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

**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।

**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

**4. DEPOSITS :**

Deposit constitute the base of financial strength and development of the Bank. The deposits of the Bank have gone up from Rs. 17652.36 Crore to Rs. 18534.36 crore during the year. With accretion of Rs. 882.00 Crore and a growth of 5.00% has been registered during the year 2021-22 over the previous year.

The deposits per branch as on 31.03.2022 are 2774.60 Lakh.

**4. DEPOSITS :**

जमाओं का स्वरूप Nature of Deposits	31.03.2022			31.03.2021		
	A/cs	Amt.	%age of share to total deposit	A/cs	Amt.	%age of share to total deposit
चालू / Current	28557	14863	0.80	30938	19550	1.11
बचत / Savings	6004584	1034551	55.82	5617098	971972	55.06
सावधि / Fixed	320550	804022	43.38	323655	773714	43.83
कुल / Total	6353691	1853436	100.00	5971691	1765236	100.00

**5. BORROWINGS :****( रु. लाखों में / Rs. Lakh)**

विवरण / Particulars	31.03.2022	31.03.2021
NABARD (Total)	149606.76	194927.95
Short Term	95000.00	140000.00
Term Loan	54606.76	54927.95
Liquidity Support Scheme	NIL	NIL
Punjab National Bank (Total)	37592.49	18507.50
Short Term	NIL	NIL
Overdraft against Fixed Deposit	37592.49	18507.50
Others (Total)	978.45	108.53
Overdraft from other Banks	NIL	NIL
Borrowings from other Institutions	978.45	108.53
Total Borrowings	188177.70	213543.98

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

**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. 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 2022 को बैंक का कुल निवेश रु. 9507.27 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. 9507.27 crore as on 31 March 2022.

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	31.03.2022	31.03.2021
एस.एल.आर / SLR	721838	734169
गैर-एस.एल.आर/ Non-SLR	228889	269769
कुल / Total	950727	1003938

#### 9. ऋण एवं बकाया अग्रिम :

31.03.2022 को अग्रिम राशियां गत वर्ष की रु. 10685.83 करोड़ की तुलना में रु. 11834.77 करोड़ हो गई तथा 10.75 प्रतिशत वृद्धि दर्ज की गई।

#### 9. LOANS & ADVANCES OUTSTANDING :

As on 31.03.2022, Advances have reached at the level of Rs. 11834.77 Crore as compared to Rs. 10685.83 crore of last year by registering growth of 10.75%.

( रु. लाखों में / Rs. Lakh)

S.No.	विवरण / Particulars	31.03.2022	31.03.2021
1.	कुल बकाया ऋण / Total Outstanding Advances	1183477	1068583
2.	कृषि / Agriculture	926995	858123
3.	गैर-कृषि / Non – Agriculture	256481	210460
4.	लक्ष्य समूह / Target group	656475	592741
5.	गैर-लक्ष्य समूह / Non-target group	527002	475842
6.	प्राथमिकता क्षेत्र / Priority Sector	1000674	927449
7.	गैर-प्राथमिकता क्षेत्र / Non-Priority Sector	182802	141134
8.	अनुसूचित जाति / अनुसूचित जनजाति / SC&ST	20357	18102
9.	महिलाएं / Women	201399	164726
10.	अल्पसंख्यक / Minorities	52064	52269
11.	कमजोर वर्ग / Weaker Sections	635036	592198
12.	लघु/सीमान्त कृषक/खेतिहर मजदूर/SF/MF/Agri. Lab.	596681	556923
13.	ऋण-जमा अनुपात / C.D.Ratio	63.85%	60.53%



## 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-भाँति लागू किया गया है। 31.03.2022 एवं 31.03.2021 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 31.03.2022 and 31.03.2021 is given here under:

(रु. लाखों में / Rs. Lakh)

आस्तियाँ / Assets	31.03.2022		31.03.2021	
	बकाया/ Outstanding	प्रावधान/ Provision	बकाया/ Outstanding	प्रावधान / Provision
मानक / Standard	1098433	3093	968728	2963
अवमानक / Sub-Standard	13556	13556	17941	2797
संदिग्ध / Doubtful	64718	64718	81904	81904
हानि / Loss	6770	6770	10	10
कुल योग / Grand Total	1183477	88137	1068583	87674

## 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	31.03.2022	31.03.2021
वर्ष के आरम्भ में अनर्जक आस्तियाँ/NPAs at the beginning of the year	99855	117340
वर्ष के दौरान अनर्जक आस्तियों में वृद्धि/Addition to NPAs during the year	39321	26030
वर्ष के दौरान अनर्जक आस्तियों में वसूली/Recovery against NPAs during the year	54131	43515
वर्षांत पर सकल अनर्जक आस्तियाँ / Gross NPA at the end of the year	85045	99855
कुल ऋणों में सकल अनर्जक अस्तियों का प्रतिशत / % of Gross NPAs to total advances	7.19%	9.34%
शुद्ध अनर्जक आस्तियाँ / Net NPA	0	15144
कुल ऋणों में शुद्ध अनर्जक आस्तियों का प्रतिशत / %age of Net NPAs to total advances	0	1.54%



## 11. ऋण वितरण :

वित्तिय वर्ष 2021-22 के दौरान बैंक ने रु. 12274.77

करोड़ ऋण वितरित किया।

## 11. LOANS DISBURSEMENT :

Bank has disbursed loans of Rs.12274.77 crore during the financial year 2021-22.

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

प्रयोजन / Purpose	31.03.2022		31.03.2021	
	खाते/A/cs	राशि/Amt.	खाते/A/cs	राशि/Amt.
कृषि क्षेत्र /Farm Sector	2798882	968959	259547	895362
गैर-कृषि क्षेत्र/Non-Farm Sector	14091	26414	12421	23379
अन्य प्राथमिकता क्षेत्र/Other Priority Sector	1827	12553	1349	8531
गैर-प्राथमिकता क्षेत्र/Non-Priority Sector	16903	127681	14833	88288
<b>योग / Total</b>	<b>312703</b>	<b>1135607</b>	<b>288150</b>	<b>1015560</b>

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

समूह / Group	31.03.2022		31.03.2021	
	खाते/A/cs	राशि/Amount	खाते/A/cs	राशि/Amount
महिलाएँ / Woman	47929	170430	40700	134479
अनुसूचित जाति/जनजाति / SC/ST	6243	16086	5591	13891
अल्पसंख्यक समुदाय / Minority Communities	9658	41969	9756	40440

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

विवरण / Particulars	31.03.2022	31.03.2021
वित्तपोषित नए किसानों की संख्या / No. of new farmers financed	68415	53952
नए जारी किए किसान क्रेडिट कार्ड / Issuance of Fresh KCC (Cards)	37232	32413
नए जारी किए जीसीसी / Issuance of Fresh GCC (Cards)	1044	973
स्वर्ण जयन्ती ग्रामीण आवास के अन्तर्गत वित्तपोषण / Financing under Golden Jubilee Rural Housing (Units)	23	10
एसएमई के अन्तर्गत वित्त पोषण / Financing under SMEs (Units)	14091	12441
किसान क्लबों का गठन / Formation of Farmers Clubs	0	0
स्वयं सहायता समूहों का गठन / Formation of SHGs	2634	3351

**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 2021 में 69.90 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 69.90% percent in June 2021.

**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 2021-22	वर्ष / Year 2020-21
Accounts (Nos.)	11111	2420
Amounts (Rs. Lakh)	10334	7777

**14. अर्जित आय :**

बैंक ने ऋणों से रु. 662.49 करोड़ की आय एवं निवेश से रु. 937.86 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. 937.86 crore from advances and income of Rs.662.49 crore from investments. The position of previous and current year is as under:

(रु. लाखों में/Rs. Lakh)

विवरण / Particulars	2021-22	2020-21
<b>अर्जित आय / Income earned on :</b>		
ऋण / Advances	93786	88104
निवेश / Investment	66249	66788
बैंकों के पास शेष / Balances with Banks	1117	2364
अन्य आय / Other Income	35770	30882
<b>कुल / Total</b>	<b>196922</b>	<b>188138</b>

**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	2021-22	2020-21
जमाओं पर ब्याज भुगतान/Interest paid on Deposits	69484	74818
उधार पर ब्याज भुगतान/Interest paid on Borrowings	5403	5430
स्थापना व्यय/Establishment Cost	64096	52062
अन्य परिचालन व्यय/Other Operating Cost	18664	15542
प्रावधान/Provisions	20985	38456
<b>योग / Total</b>	<b>178632</b>	<b>186308</b>

**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 सभी शाखाएँ/ All Branches	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 देयताएँ/ 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	2021-22	2020-21
1.	वित्तीय प्रतिफल / Financial Return	7.25	7.58
2.	वित्तीय लागत / Financial Cost	3.37	3.87
3.	वित्तीय मार्जिन / Financial Margin (1-2)	3.88	3.71
4.	परिचालन लागत / Operating Cost	3.68	3.08
5.	विविध आय / Miscellaneous Income	1.61	1.01
6.	जोखिम एवं अन्य लागत / Risk & other Cost	0.98	1.55
7.	शुद्ध मार्जिन / Net Margin (3-4+5-6)	0.83	0.09

**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 गईं।

**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। 31.03.2022 के अनुसार नवीनतम स्थिति निम्नवत् है:-

कुल गठित स्वयं सहायता समूह	:	42784
कुल वित्त पोषित स्वयं सहायता समूह	:	24926
कुल स्वीकृत ऋण	:	335.66
बकाया ऋण	:	75.70
वर्ष के दौरान गठित स्वयं सहायता समूह	:	2634
वर्ष के दौरान वित्त पोषित स्वयं सहायता समूह	:	2763
वर्ष के दौरान कुल स्वीकृत ऋण	:	रु. 43.87 करोड़

**20. किसान क्लब :**

बैंक में किसान क्लबों की कुल संख्या 31.03.2022 तक 1081 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 31.03.2022 is as under:

Total No. of SHGs formed	72784
Total No. of SHGs credit linked	24926
Total Loan Sanctioned	335.66
Loan outstanding	75.70
No. of SHG formed during the year	2634
No. of SHG credit linked during the year	2763
SHG financed during the year	43.87 Cr.

**20. FARMER CLUBS :**

As on 31.03.2022, Farmer Clubs of the bank stood at 1081. Through these clubs farmers



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 14091 खातों में रु. 264.14 करोड़ वितरित किए।

## 22. ऋण अदला-बदली :

किसानों को साहूकारों के चंगुल से मुक्त कराने हेतु कर्ज के उद्देश्य से वर्ष 2021-22 के दौरान बैंक की विभिन्न शाखाओं द्वारा 6095 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 37232 नए कार्ड जारी किए हैं तथा रु. 1012.23 करोड़ के ऋण वितरित किए गए हैं। मार्च 2022 को रु. 8265.06 करोड़ ऋण सहित किसान क्रेडिट कार्डों की कुल संख्या 287252 पहुंच गई।

## 24. वित्तीय समावेशन :

- i) प्रधानमंत्री जन धन योजना के अन्तर्गत बैंक में 1300578 खाते खोले गए, जिसमें से 1199269 (92.21%) खातों में आधार सीड करवाए गए तथा 729632 (56.10%) खातों में रुपये कार्ड वितरित किये गए।
- ii) बैंक में PMJJBY के अन्तर्गत 365772 खाताधारकों का बीमा किया गया, 4488 क्लेम सम्बंधित कम्पनी को भेजे गये, जिसमें से 2007 क्लेम सेटल हो गए और बीमा राशि नामंकिती के खाते में जमा हो गई।
- iii) बैंक में PMSBY के अन्तर्गत 936319 खाताधारकों का बीमा किया गया, 1935 क्लेम सम्बंधित कम्पनी को भेजे गये, जिसमें से 647 क्लेम सेटल हो गए और बीमा राशि नामंकिती के खाते में जमा हो गई।
- iv) बैंक में APY के अन्तर्गत 91098 खाताधारकों का पंजीकरण किया गया।
- v) बैंक में 580 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।

and 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. 264.14 crore in 14091 accounts.

## 22. DEBT SWAP :

During this financial year, 6095 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 37232 new cards during the year with credit Rs. 1012.23 crore. As on March 2022, the total number of Kisan Credit Cards have reached 287252 involving a credit of Rs. 8265.06 crore.

## 24. FINANCIAL INCLUSION :

- i) Bank has opened 1300578 accounts under PMJDY out of which 1199269 (92.21%) accounts are seeded with Aadhar. RuPay Debit Cards have been issued in 729632 (56.10%) accounts.
- ii) Bank had enrolled 365772 subscribers under PMJJBY, 4488 claims have been sent and 2007 claims have been got settled so far and claim amount has been credited in the accounts of nominees.
- iii) Bank had enrolled 936319 subscribers under PMSBY, 1935 claims have been sent and 647 claims have been got settled so far and claim settlement amount has been credited in the accounts of nominees.
- iv) Bank had enrolled 91098 subscribers under APY.
- v) 580 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.



- vi) स्वयं सहायता समूह के महिला सदस्यों को बैंक सखी के रूप में अनुबंधित करने की एक परियोजना लागू की गई है, जिसमें 31.03.2022 तक 104 बैंक सखिया काम कर रही हैं सभी बैंक सखियों को माइक्रो एटीएम उपलब्ध करवाई गई है।
- 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।
- viii) UIDAI के द्वारा आधार एनरोलमेंट केन्द्र हेतु 65 शाखाओं का चयन किया गया, लेकिन आधार संचालकों की कमी के कारण 31.03.2022 तक केवल 32 केन्द्रों पर कार्य सुचारू रूप से चल रहा है।
- vi) Bank has implemented Bank Sakhi Project under FIF for engaging eligible SHG members as BCAs. 104 Bank sakhis have been engaged and working successfully. Micro ATMs have been provided to all Bank Sakhi's
- vii) 20 FLCs are working successfully. Regular orientation meetings of the counselors are held for motivation & their effective functioning.
- viii) 65 Branches have been identified and communicated by UIDAI, due to lack of operators, 32 Enrolment Centres are working till 31.03.2022.

## 25. वित्तीय साक्षरता अभियान

## 25. Financial Literacy Campaign :

Financial and Digital Literacy programs	<p><b>911 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 911 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 2 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 2 मोबाइल वैन उपलब्ध हैं।</p>



26. विकास कार्य योजना/ सहमति ज्ञापन पत्र के अन्तर्गत उपलब्धियां :

वित्तीय वर्ष 2021-22 के लक्ष्यों व प्राप्तियों का विवरण निम्न प्रकार है।

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

For financial year 2021-22, targets & achievements are given as under.

(रु. करोड़ों में/Rs. Crore)

क्रम सं. Sr. No.	विवरण Particulars	लक्ष्य मार्च 22 Target March 22	प्राप्ति मार्च 22 Achievement Mar. 22
1	जमा राशियां / Deposits	19420.00	18534.36
2	प्राइम जमा राशियां / Prime Deposits	10450.00	10494.14
3	उधार / Borrowings	--	1881.77
4	अग्रिम / Advances	11770	11834.77
5	ऋण जमा अनुपात / CD Ratio	60.61%	63.85%
6	कृषि ऋण संचितरण / Loans Disbursed Under Agr.	9450	9689.59
7	वसूली दर (जून) / Recovery % (June) 2021	70%	78.57%
8	निवेश (कुल) / Investments (Total)	—	9507.27
9	सकल लाभ / Gross Profit	30.00	182.91
10	शुद्ध लाभ / Net Profit	30.00	140.73
11	प्रति शाखा व्यवसाय / Per Branch Business	46.69	45.46
12	प्रति कर्मचारी व्यवसाय / Per Employee Business	9.90	9.75
13	एनपीए / NPAs	800	850.45
14	एनपीए % / NPA %	6.80%	7.19%

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 2022 Bank's Performance March, 2022
ऋण जमा अनुपात/CD Ratio	60%	63.85%
प्राथमिकता क्षेत्र ऋण/Priority Sector Advances	75%	75.01%
प्रत्यक्ष कृषि ऋण/Direct Agricultural Advances	18%	21.24%
कमजोर वर्गों को ऋण/Weaker Sections Advances	15%	15.40%
छोटे एवं सीमांत किसान/Small and Marginal Farmer	8%	11.81%
सूक्ष्म उद्योग/Micro Enterprises	7.50%	7.57%

28. निरीक्षण एवं अंकेक्षण :

668 शाखाओं में से वर्ष के दौरान 475 शाखाओं का निरीक्षण किया गया। 475 शाखाओं में से 459 शाखाएं निम्न जोखिम वाली हैं, 13 शाखाएं मध्यम जोखिम श्रेणी और 3 शाखाएं उच्च जोखिम श्रेणी के तहत हैं।

28. INSPECTION & AUDIT :

Out of 668 branches, 475 branches were got inspected during the year. Out of 475 branches 459 branches were rated under low risk rating, 13 branches were rated under medium risk rating and 3 branches were rated under High risk rating.

**29. शिकायतें :**

वर्ष के दौरान कुल 569 शिकायतें प्राप्त हुई तथा इनमें से सभी शिकायतों का निपटारा समय सीमा में किया गया है।

**30. राजभाषा नीति का कार्यान्वयन :**

बैंक राजभाषा अधिनियम 1963 (नियम 1976) के प्रावधानों की अनुपालना कर रहा है। वर्ष के दौरान हिन्दी को बढ़ावा देने और उसका प्रचार करने पर विशेष जोर दिया गया। प्रधान कार्यालय में भी तिमाही बैठकों का आयोजन किया गया और इसके साथ ही कर्मचारियों को ग्राहकों व संस्थाओं के साथ वार्तालाप व पत्राचार में हिन्दी का प्रचुर मात्रा में प्रयोग करने हेतु प्रोत्साहित किया। हिन्दी को बढ़ावा देने के लिए बैंक में समय-समय पर विभिन्न कार्यक्रमों का आयोजन किया गया।

बैंक द्वारा तिमाही हिन्दी पत्रिका 'हरितिमा' को प्रकाशन किया जा रहा है। जिससे बैंक के कर्मचारियों/अधिकारियों के हिन्दी प्रयोग और उनकी रचनात्मक प्रतिभा को बढ़ावा मिलता है।

**31. मानव शक्ति :**

यथा मार्च 31, 2022 को, बैंक में 3126 कर्मचारी कार्यरत थे जिनमें 1837 अधिकारी, 1109 लिपिक तथा 180 नियमित सदेशवाहक / ड्राइवर शामिल हैं। बैंक में 719 महिला कर्मचारी कार्यरत हैं जो बैंक के कुल कर्मचारी क्षमता का 23 प्रतिशत है।

**29. Complaints :**

Out of 569 complaints received during the year, all complaints were disposed off within stipulated time.

**30. IMPLEMENTATION OF OFFICIAL LANGUAGE POLICY:**

The bank is complying the provisions of official language Act, 1963 (Rules 1976). During the year all out efforts were made to promote propagate progressive use of Hindi. Quarterly Meetings were organized at Head Office Level at the same time the employees were encouraged to use Hindi extensively in conversation and correspondence with customer and institutions. Various Programmes were conducted in the bank time to time to promote Hindi.

The quarterly Hindi Magazine 'Haritima' is being published by the Bank which encourage the use of Hindi and their creative talents of the employees/ officers of the Bank.

**31. MANPOWER PROFILE :**

As on March 31, 2022, the Bank has 3126 employees on its rolls, comprising 1837 officers, 1109 clerks and 180 regular messengers/drivers. Women employees Constituted over 23 percent of the Bank's total staff with 719 women employees featuring on the rolls of the Bank.

**Caderwise Staff Position given as under :**

क्रम सं./Sr.No.	Cadre	Personnel Staff as on 31.03.2022
1.	Officer Scale IV	34
2.	Officer Scale III	219
3.	Officer Scale II	551
4.	Officer Scale I	1033
	<b>Total Officer</b>	<b>1837</b>
5.	Office Assistant (Multipurpose)	1109
6.	Office Attendant	180
	<b>Total</b>	<b>3126</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 1808 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 2021-22 में विभिन्न पदों पर निम्न कार्मिकों को भर्ती किया गया।

क्रम सं./Sr.No.	Cadre	Staff Recruited during 2021-22
1.	Officer Scale III	5
2.	Officer Scale II	21
3.	Officer Scale I	101
4.	Office Assistant (Multipurpose)	156
	<b>Total</b>	<b>283</b>

### 34. पदोन्नतियाँ

वर्ष 2021-22 के दौरान विभिन्न पदों पर घोषित हुई रिक्तियों को आन्तरिक पदोन्नति प्रक्रिया द्वारा भरा गया।

क्रम सं./Sr.No.	Cadre	Staff Promoted during 2021-22
1.	Officer Scale IV to Officer Scale V	3
2.	Officer Scale III to Officer Scale IV	13
3.	Officer Scale II to Officer Scale III	69
4.	Officer Scale I to Officer Scale II	107
5.	Office Assistant to Officer Scale I	99
6.	Office Attendant to Office Assistant	58
	<b>Total</b>	<b>349</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 668 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

improve organizational performance in terms of profitability / productivity and innovations etc. the Bank has prepared and implemented Training policy for the period of 2019-2022. Besides providing Training at our own In-House Training Centre, Rohtak the Bank has deputed its staff to various Training programme held by CSC, New Delhi, NIT, Faridabad, BIRD Lucknow, BIRD Mangaluru, CAB Pune, NIRB, Bangalore. During the current financial Year training has been imparted to 1808 employees.

### 33. Recruitment

Due to the growth of Bank Business, recruitment opportunities were created in various cadres. Accordingly during the year 2021-22 following personnel were recruited under different cadres.

### 34. PROMOTIONS

During the year 2021-22 following vacancies under various cadres were filled up by internal promotions.

### 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 668 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 सुविधाएं हैं।
- ii) बैंक की अपनी मोबाइल बैंकिंग सेवायें (SHGB mBanking) हैं, जिसमें विभिन्न सुविधाएं जैसे NEFT / IMPS/ बिल डेस्क / इंस्टेंट / Add Payee हैं।
- iii) बैंक शाखा आउटलेटों पर हुडा जल विधेयक और उपयोगिता भुगतान सेवाओं की सुविधा प्रदान कर रहा है।
- iv) बैंक की शाखा चैनल और मोबाइल बैंकिंग के साथ 24x7 इंस्टेंट फंड ट्रांसफर के लिए IMPS सेवाएं हैं।
- v) अगस्त-2018 से बैंक BHIM-UPI (जारीकर्ता) पर लाइव है।
- vi) बैंक ने सभी जिला मुख्यालयों सहित 43 केन्द्रों पर CTS सेवा का विस्तार किया है।
- vii) बैंक अपने मूल्यवान ग्राहकों को प्लेटिनम डेबिट कार्ड जारी कर रहा है।
- viii) हमारे बैंक के RuPay एटीएम कार्ड ऑनलाइन ओटीपी आधारित भुगतानों के लिए ई-कॉमर्स प्लेटफॉर्म पर सक्षम है।
- ix) बैंक हरियाणा राज्य में मासिक आधार पर लाभार्थी को सामाजिक सुरक्षा पेंशन वितरित कर रहा है।
- x) बैंक पात्र किसानों को पीएम-किसान सम्मान निधि योजना के तहत लाभ वितरित कर रहा है।
- xi) बैंक RuPay कार्ड के लिए ग्रीन पिन सुविधा और प्रायोजक बैंक की उप सदस्यता के तहत PoS/mPos तकनीक के कार्यान्वयन की प्रक्रिया में है।
- xii) एम-बैंकिंग ऐप में पीडीफ पास बुक, डेबिट कार्ड हॉटलिस्टिंग, डेबिट कार्ड के लिए लेनदेन सीमा निर्धारित करने की प्रक्रिया में।
- xii) लेनदेन सुविधा के साथ एसएमएस बैंकिंग को लागू करने की प्रक्रिया में।

### 36. निगमित सामाजिक उत्तरदायित्व :

बैंक अपने सामाजिक-आर्थिक दायित्वों को पूरा करने के लिए प्रतिबद्ध है। जनता की भलाई के लिए और सर्व हरियाणा ग्रामीण बैंक को एक प्रगतिशील, सामाजिक रूप से जिम्मेदार बैंक बनाने के लिए, बैंक ने वर्ष के दौरान

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
- ii) Bank has its own Mobile Banking Service (SHGB mBanking) with different facilities like NEFT / IMPS / Bill desk / instant 'Add Payee' facilities.
- iii) Bank is providing facility of HUDA Water Bill and Utility Payment services at Branch Outlets.
- 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 43 centres covering all District Head Quarter branches of the Bank.
- vii) Bank is issuing Rupay Platinum Debit card to valuable customers.
- 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 Samman Nidhi scheme to eligible farmers.
- xi) Bank is in process of implementation of Green PIN facility for RuPay card and PoS/mPos technology under sub membership of our sponsor bank.
- xii) In process of implementing PDF Pass Book, Debit Card hotlisting, Setting of transaction limits for debit cards in m-Banking app.
- xiii) In process of implementing SMS Banking along with transaction facility.

### 36. Corporate Social Responsibilities :

The bank is committed to fulfill its Socio-economic obligations. In order to up bring the well being of the public and to make Sarva Haryana Gramin Bank a progressive, socially responsible bank, the bank has undertaken



सीएसआर नीति के तहत निम्नलिखित गतिविधियां की हैं :

- हिसार में मूक और बधिर बच्चों की शिक्षा के लिए 1 बीपीएल एलईडी टीवी दान किया
- सरकार को 10 ओरिएंट पंखे दान किए। वरिष्ठ सी. सै. स्कूल, गुरसाल, हिसार
- स्वर्ण जयंती पार्क, रेवाड़ी की मरम्मत और नवीनीकरण
- रेड क्रॉस सोसाइटी गुरुग्राम के माध्यम से 100 सैन्य प्रकार के कंबल और ग्राम भंडारी, गुरुग्राम में वृद्धाश्रम को 32,000 का दान
- वृद्धावस्था एवं बाल देखभाल गृह एवं रद्ददान शिविर, कैथल में 40 रजाई
- गांव भंगोतौर, नूह में प्रोजेक्ट कंसर्न इंटरनेशनल चिल्ड्रन के लिए 18 ट्रेक सूट और 18 विंटर वियर का दान
- डीएवी कॉलेज, अंबाला के लिए 40 कुर्सियां
- प्रायोजित राखी गद्दी महोत्सव, 2021
- सेक्टर-15 भाग 2 गुड़गांव में मेगा सफाई अभियान पर सफाई कर्मचारियों को 60 कंबल दान किए
- सेक्टर-15 पार्ट 2 गुड़गांव में मेगा सफाई अभियान पर सफाई कर्मचारियों को 56 मिठाई के पैकेट बांटे
- 88 एच बैटरी की खरीद और मोबाइल एटीएम वैन की सर्विसिंग
- दान किया रु. 25000/- करनाल में 500 बिस्तरों वाले मल्टी स्पेशलिटी अस्पताल के निर्माण के लिए
- एमडीयू रोहतक में प्रायोजित कवि सम्मेलन

### 37. बीमा व्यवसाय :

हमारा बैंक हमारे ग्राहकों को विभिन्न आवश्यकता आधारित उत्पादों को वितरित करने के लिए 5 बीमा कंपनियों के कॉर्पोरेट एजेंट के रूप में काम कर रहा है। ये 5 बीमा कंपनियां, जीवन बीमा व्यवसाय के लिए मेसर्स पीएनबी मेटलाइफ कंपनी लिमिटेड (पीएमएलआई), जनरल बीमा व्यवसाय के लिए मेसर्स फ्यूचर जनरली इंडिया इश्योरेंस कंपनी लिमिटेड (एफजीआईसीएल), मेसर्स बजाज आलियांज जनरल इश्योरेंस कंपनी लिमिटेड (बीएजीआईसी) और मेसर्स इफको-टोकियो जनरल इश्योरेंस कंपनी लिमिटेड (आईटीजीआई) और स्वास्थ्य

following activities under CSR Policy during the year:

- Donated 1 BPL LED TV to Education of Deaf and Dumb Children's welfare centre at Hisar
- Donated 10 Orient fans to GOVT. SENIOR SEC. SCHOOL, Gursal, Hisar
- Repair and Renovation of SWARNA JAYANTI PARK, Rewari
- 100 Military Type Blankets Through RED CROSS SOCIETY GURUGRAM and 32,000 Donation to Old Age Home at village Bhandwari, Gurugram
- 40 Quilts At Old Age & Child Care Home and Blood Donation Camp, Kaithal
- Donation of 18 Trek Suits and 18 Winter Wear for Project Concern International Children in village BhangoTauru, Nuh
- 40 Chairs to DAV College, Ambala
- Sponsored RAKHI GARHI MAHOTSAV, 2021
- Donated 60 blankets to safai karamcharis on mega cleanliness drive in sec-15 part 2 Gurgaon
- Distributed 56 sweets packets to safai karamcharis on mega cleanliness drive in sec-15 part 2 Gurgaon
- Purchase of 88 AH Battery and Servicing of Mobile ATM van
- Donated Rs. 25000/- towards building of 500 Bed multi speciality Hospital in Karnal
- Sponsored Kavi Sammelan at MDU Rohtak

### 37. INSURANCE BUSINESS :

Our Bank is working as a corporate agent of 5 insurance companies to dispense various need based products to our customers. These 5 insurance companies are M/s PNB MetLife India Insurance Co. Ltd. (PMLI) for Life Insurance business, M/s Future Generali India Insurance Co. Ltd. (FGICL) and M/s Bajaj Allianz General Insurance Co. Ltd. (BAGIC) and M/s Iffco-Tokio General Insurance Co. Ltd. (ITGI) for general insurance business and M/s



बीमा व्यवसाय के लिए मैसर्स केयर हेल्थ इंश्योरेंस लिमिटेड (सीएचआईएल) हैं। इनमें से मैसर्स इफको-टोकियो जनरल इंश्योरेंस कंपनी लिमिटेड (आईटीजीआई) के साथ वित्तीय वर्ष 2021-2022 में ही टाई-अप व्यवस्था पर हस्ताक्षर किए गए हैं।

वित्त वर्ष 2020-2021 के दौरान, बैंक ने मेसर्स पीएनबी मेटलाइफ कंपनी लिमिटेड (पीएमएलआई) से 705.82 लाख रुपये के जीवन बीमा व्यवसाय के नये व नवीकरण बीमा के प्रीमियम के साथ 78.16 लाख रुपये की कमीशन आय अर्जित की थी जो कि वित्त वर्ष 2021-22 में बढ़कर 1204.26 लाख रुपये के नये और नवीकरण बीमा प्रीमियम के साथ 101.27 लाख रुपये की कमीशन आय पर पहुँच गई।

वित्त वर्ष 2020-2021 के दौरान, बैंक ने स्वास्थ्य बीमा व्यवसाय के लिए मैसर्स केयर हेल्थ इंश्योरेंस लिमिटेड (सीएचआईएल) से 156.02 लाख रुपये के साथ 23.40 लाख रुपये की कमीशन आय अर्जित की थी जो कि वित्त वर्ष 2021-22 में बढ़कर 1663.91 लाख रुपये के स्वास्थ्य बीमा व्यवसाय के साथ 249.58 लाख रुपये की कमीशन आय पर पहुँच गई।

वित्त वर्ष 2020-2021 के दौरान, बैंक ने मैसर्स फ्यूचर जनरल इंडिया इंश्योरेंस कंपनी लिमिटेड से 491.14 लाख रुपये के जनरल बीमा कारोबार के साथ 64.65 लाख रुपये की कमीशन आय अर्जित की थी जबकि वित्त वर्ष 2021-2022 में 314.99 लाख रुपये के जनरल बीमा कारोबार के साथ 42.74 लाख रुपये की कमीशन आय अर्जित की।

वित्त वर्ष 2020-2021 के दौरान, बैंक ने मेसर्स बजाज आलियांज जनरल इंश्योरेंस कंपनी लिमिटेड से 34.04 लाख रुपये के जनरल बीमा कारोबार के साथ 3.11 लाख रुपये की कमीशन आय अर्जित की थी जो कि वित्त वर्ष 2021-22 में बढ़कर 208.10 लाख रुपये के जनरल बीमा कारोबार के साथ 22.12 लाख रुपये की कमीशन आय पर पहुँच गई।

इसके अलावा, बैंक ने वित्त वर्ष 2021-2022 के दौरान मैसर्स इफको-टोकियो जनरल इंश्योरेंस कंपनी लिमिटेड (आईटीजीआई) से 89.45 लाख रुपये के जनरल बीमा कारोबार के साथ 13.37 लाख रुपये की कमीशन आय अर्जित की थी।

ये गठजोड़ गैर-ब्याज आय बढ़ाने और हमारे बैंक की

Care Health Insurance Ltd. (CHIL) for health insurance business. Out of these, the tie-up arrangement has been signed with M/s Iffco-Tokio General Insurance Co. Ltd. in FY 2021-2022 itself.

During the FY 2020-2021, Bank has procured life insurance premium of Rs. 705.82 lakh with M/s PNB MetLife India Insurance Co. Ltd. (PMLI) with commission income of Rs. 78.16 lakh to Bank of life insurance business which increased to Rs. 1204.26 lakh with commission income of Rs. 101.27 lakh to the Bank during FY 2021-2022.

During the FY 2020-2021, Bank has procured health insurance premium of Rs. 156.02 lakh with M/s Care Health Insurance Ltd. with the commission income of Rs. 23.40 lakh to Bank. The business with this company has increased to Rs 1663.91 lakh with commission income of Rs 249.58 lakh to bank on health insurance business during FY 2021-2022.

During the FY 2020-2021, Bank has procured General Insurance premium of Rs. 491.14 lakh with commission income of Rs 64.65 lakh to the Bank on general insurance business from M/s Future Generali India Insurance Co. Ltd. The business with this company is Rs. 314.99 lakh with commission income of Rs. 42.74 lakh to Bank on general insurance business during FY 2021-2022.

During the FY 2020-2021, Bank has procured general insurance premium of Rs. 34.04 lakh with M/s Bajaj Allianz General Insurance Co. Ltd. with the commission income of Rs. 3.11 lakh to Bank. The business with this company is Rs 208.10 Lakh with commission income of Rs 22.12 lakh to Bank on general insurance business during FY 2021-2022.

Also, Bank has procured general insurance premium of Rs 89.45 lakh with M/s Iffco-Tokio General Insurance Co. Ltd. (ITGI) with the commission income of Rs 13.37 lakh to bank during this FY 2021-2022.

These tie-ups are providing a good opportunity



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।

### 38. औद्योगिक संबंध :

31-03-2022 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।

### 39. सूचना का अधिकार अधिनियम:

वर्ष के दौरान सूचना का अधिकार अधिनियम 2005 के तहत कुल 205 आवेदन प्राप्त हुए और सभी आवेदनों का अधिनियम के प्रावधानों के तहत निपटारा कर दिया गया।

### 40. 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।

### 41. सतर्कता व्यवस्था :

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

### 42. 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।

### 43. बोर्ड की बैठकें :

निदेशक मंडल ने वित्तीय वर्ष 2021-22 के दौरान सात बार बैठकें की। बोर्ड ने बैंक के विकास के लिए विभिन्न रणनीतियों की समीक्षा की और सुझाव दिया और बैंक के समग्र प्रदर्शन में सुधार के लिए विभिन्न नीतिगत उपायों को अनुमोदित किया।

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.

### 38. INDUSTRIAL RELATIONS :

Industrial relations in the Bank remained harmonious during the fiscal year ended 31-03-2022. 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.

### 39. RIGHT TO INFORMATION ACT :

During the year 205 applications was received under RTI Act 2005 and all these application were disposed off as per the provisions of the act.

### 40. 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.

### 41. VIGILANCE SET UP :

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

### 42. 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.

### 43. BOARD MEETINGS :

The Board of Directors conducted seven meetings during the financial year 2021-22. The Board reviewed and suggested various strategies for development of the Bank and approved various policy measures to improve the Bank's overall performance.

**44 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।

**44. 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

( श्री प्रणय कुमार मोहंती )  
( अध्यक्ष )

स्थान : रोहतक

For and on behalf of Board of Directors

(Sh. Pranaya Kumar Mohanty)  
(Chairman)

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 2022, 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 49 branches audited by us and 357 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 262 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, 2022.
  - 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, 1302 accounts of amounting to Rs.4372.70 lakh were identified as bad debts (NPAs) and interest amount of Rs.661.76 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 262 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:
- 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;
  - The transactions of the Bank, which have come to our notice, have been within the powers of the Bank; and
  - 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 :
- 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;
  - 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;
  - 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
  - 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 : **22087925AIGGVU3107**

Place : **Rohtak**  
Date : **02.05.2022**



## SARVA HARYANA GRAMIN BANK

HO: ROHTAK

फार्म-ए / FORM - A

## तुलन पत्र 31.03.2022 को / BALANCE SHEET AS ON 31-03-2022

(रुपये/Rupees)

पूंजी तथा देयतायें Capital and Liabilities	अनुसूची SCHEDULE	As on 31.03.2022 चालू वर्ष/Current Year	As on 31.03.2021 गत वर्ष/Previous Year
पूंजी / Capital	1	46,27,56,360	46,27,56,360
प्रारक्षित निधि तथा अधिशेष / Reserves & Surplus	2	17,38,87,75,679	15,98,14,53,248
जमा राशियां / Deposits	3	1,85,34,35,81,663	1,76,52,35,84,371
उधार / Borrowings	4	18,81,77,70,505	21,35,43,97,803
अन्य देयताएं व प्रावधान/Other Liabilities & Provisions	5	1,82,30,33,488	2,87,96,79,864
<b>योग / TOTAL</b>		<b>2,23,83,59,17,695</b>	<b>2,17,20,18,71,646</b>
<b>आस्तियां / ASSETS</b>			
नकदी तथा भारतीय रिजर्व बैंक के पास जमा शेष Cash & balances with Reserve Bank of India	6	8,19,33,27,927	7,27,51,22,045
अन्य बैंकों के पास जमा शेष तथा मांग एवं अल्प सूचना पर प्राप्य राशि Balance with Banks & Money at Call & Short Notice	7	3,73,97,91,507	3,62,58,16,072
निवेश / Investments	8	95,07,26,88,448	1,00,39,38,36,360
अग्रिम / Advances	9	1,09,84,31,41,479	98,38,72,17,269
अचल आस्तियां / Fixed Assets	10	52,15,98,250	55,03,67,687
अन्य आस्तियां / Other Assets	11	6,46,53,70,084	6,96,95,12,213
<b>योग / Total</b>		<b>2,23,83,59,17,695</b>	<b>2,17,20,18,71,646</b>
आकस्मिक देयताएं / Contingent Liabilities	12	64,56,93,671	68,39,15,784
वसूली के लिए बिल (समानान्तर मदें)/Bills for Collection (Contra Items)		42,51,24,389	46,16,36,460

मिथिलेश कुमार झा/Mithilesh Kumar Jha  
महाप्रबन्धक/General Manager

प्रणय कुमार मोहंती/Pranaya Kumar Mohanty  
अध्यक्ष/Chairman

संजीव कुमार धूपड़/Sanjeev Kumar Dhupar  
निदेशक/Director

नरेश कुमार गर्ग/Naresh Kumar Garg  
निदेशक/Director

राजेश दत्ता/Rajesh Datta  
निदेशक/Director

प्रोनोबेश बरुआ/Pronobesh Barua  
निदेशक/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, 2022  
DATE : May 2, 2022

सीए राकेश जैन साझेदार / CA Rakesh Jain, Partner  
( एफसीए, एम.नं. 087925 )/(FCA, M.No. 087925)  
( यूडीआईएन 22087925AIGGVU3107 )/(UDIN : 22087925AIGGVU3107)



## फार्म-बी / FORM - B

31.03.2022 को समाप्त अवधि का लाभ-हानि खाता/

PROFIT &amp; LOSS ACCOUNT FOR THE PERIOD ENDED 31.03.2022

(रुपये/Rupees)

विवरण Particulars	अनुसूची SCHEDULE	As on 31.03.2022 चालू वर्ष/Current Year	As on 31.03.2021 गत वर्ष/Previous Year
<b>1 आय / INCOME</b>			
अर्जित ब्याज / Interest earned	13	16,11,52,35,993	15,72,55,61,887
अन्य आय / Other Income	14	3,57,69,74,770	3,08,82,37,342
<b>योग / TOTAL</b>		<b>19,69,22,10,763</b>	<b>18,81,37,99,229</b>
<b>2 व्यय / EXPENDITURE</b>			
खर्च किया गया ब्याज / Interest expended	15	7,48,86,59,238	8,02,48,15,329
परिचालन व्यय / Operating Expenses	16	8,27,59,65,277	6,76,04,07,016
प्रावधान व आकस्मिकताएँ/Provision & Contingencies		2,09,85,24,462	3,84,55,60,828
<b>योग / TOTAL</b>		<b>17,86,31,48,977</b>	<b>18,63,07,83,173</b>
<b>3 लाभ (हानि) / PROFIT/(LOSS)</b>			
कर पूर्व वर्ष का शुद्ध लाभ/Net Profit for the year before Tax		1,82,90,61,786	18,30,16,056
घटा : आयकर हेतु प्रावधान / Less: Provision for Income Tax		42,17,39,355	--
कर पश्चात वर्ष का शुद्ध लाभ/Net Profit for the year after Tax		1,40,73,22,431	18,30,16,056
जमा/घटा : लाभ/(हानि) आगे लाया गया /		—	--
Add/Less: Profit/ (Loss) brought forward		<b>1,40,73,22,431</b>	<b>18,30,16,056</b>
<b>समायोजन के लिए उपलब्ध लाभ /</b>			
<b>Profit available for Appropriation</b>			
<b>4 समायोजन/ Appropriations</b>			
निम्नलिखित को अंतरण / Transferred to :			
सांविधिक प्रारक्षित निधियाँ / Statutory Reserve		35,18,30,608	4,57,54,014
पूंजीगत प्रारक्षित निधि/Capital Reserve		—	--
आयकर अधिनियम के अनुसार विशेष प्रारक्षित निधि		20,99,000	10,63,000
Special Reserve as per Income Tax Act.		63,82,91,937	--
राजस्व व अन्य निधियाँ / Revenue & other Reserves		41,51,00,886	13,61,99,042
निवेश न्यूनाधिक्य प्रारक्षित निधि/Investment Fluctuation Reserve		—	--
<b>योग / TOTAL</b>		<b>1,40,73,22,431</b>	<b>18,30,16,056</b>
प्रति शेयर आय/ Earning Per Share (Rs.)		30.41	3.95

मिथिलेश कुमार झा/Mithilesh Kumar Jha  
महाप्रबन्धक/General Manager

प्रणय कुमार मोहंती/ Pranaya Kumar Mohanty  
अध्यक्ष/Chairman

संजीव कुमार धूपड़/ Sanjeev Kumar Dhupar  
निदेशक/Director

नरेश कुमार गर्ग/Naresh Kumar Garg  
निदेशक/Director

राजेश दत्ता/Rajesh Datta  
निदेशक/Director

प्रोनोबेश बरुआ/Pronobesh Barua  
निदेशक/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, 2022

DATE : May 2, 2022

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

( यूडीआईएन 22087925AIGGVU3107 )/(UDIN : 22087925AIGGVU3107)



**अनुसूची 1 - पूंजी**  
**SCHEDULE 1 – CAPITAL**

(रुपये/Rupees)

विवरण Particulars	As on 31.03.2022 चालू वर्ष/Current Year	As on 31.03.2021 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)	20,00,00,00,000	20,00,00,00,000
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 31.03.2022 चालू वर्ष/Current Year	As on 31.03.2021 गत वर्ष/Previous Year
<b>1. सांविधिक प्रारक्षित निधियां/STATUTORY RESERVES</b>		
i) प्रारम्भिक शेष / Opening Balance	4,37,34,69,995	4,32,77,15,981
ii) वर्ष के दौरान वृद्धि / Addition during the Year	35,18,30,608	4,57,54,014
iii) वर्ष के दौरान कटौती / Deduction during the Year	—	—
iv) शेष / Balance	4,72,53,00,603	4,37,34,69,995
<b>2 पूंजीगत प्रारक्षित निधियां/CAPITAL RESERVES</b>		
i) प्रारम्भिक शेष Opening Balance	3,15,96,798	3,15,96,798
ii) वर्ष के दौरान वृद्धि Addition during the Year	—	—
iii) वर्ष के दौरान कटौती / Deduction during the Year	—	—
iv) शेष Balance	3,15,96,798	3,15,96,798
<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	15,34,57,000	15,23,94,000
ii) वर्ष के दौरान वृद्धि / Addition during the Year	20,99,000	10,63,000
iii) वर्ष के दौरान कटौती / Deduction during the Year	—	—
iv) शेष / Balance	15,55,56,000	15,34,57,000
<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	11,25,23,40,872	11,25,23,40,872
ii) वर्ष के दौरान वृद्धि / Addition during the Year	63,82,91,937	—
iii) वर्ष के दौरान कटौती / Deduction during the Year	—	—
iv) शेष / Balance	11,89,06,32,809	11,25,23,40,872



विवरण Particulars	As on 31.03.2022 चालू वर्ष/Current Year	As on 31.03.2021 गत वर्ष/Previous Year
<b>निवेश न्यूनाधिक्य प्रारक्षित निधि/ INVESTMENT FLUCTUATION RESERVE</b>		
i) प्रारम्भिक शेष / Opening Balance	17,05,88,583	3,43,89,541
ii) वर्ष के दौरान वृद्धि / Addition during the Year	41,51,00,886	13,61,99,042
iii) वर्ष के दौरान कटौती / Deduction during the Year	—	—
iv) शेष / Balance	<b>58,56,89,469</b>	<b>17,05,88,583</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>17,38,87,75,679</b>	<b>15,98,14,53,248</b>

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

(रुपये/Rupees)

विवरण Particulars	As on 31.03.2022 चालू वर्ष/Current Year	As on 31.03.2021 गत वर्ष/Previous Year
<b>1 मांग जमा राशियां / DEMAND DEPOSITS</b>		
i) बैंकों से / From Banks	—	—
ii) अन्यो से / From Others	1,48,63,08,343	1,95,49,90,446
<b>2 बचत खाता जमा राशियां / SAVINGS BANK DEPOSITS</b>	1,03,45,50,60,064	97,19,71,88,569
<b>3 सावधि जमा राशियां / TERM DEPOSITS</b>		
i) बैंकों से / From Banks	—	—
ii) अन्यो से / From Others	80,40,22,13,256	77,37,14,05,356
<b>योग / TOTAL (1+2+3)</b>	<b>1,85,34,35,81,663</b>	<b>1,76,52,35,84,371</b>
1) भारत में स्थित शाखाओं में जमा राशियां Deposits of Branches in India	1,85,34,35,81,663	1,76,52,35,84,371
2) भारत से बाहर स्थित शाखाओं में जमा राशियां Deposits of Branches outside India	—	—
<b>योग / TOTAL</b>	<b>1,85,34,35,81,663</b>	<b>1,76,52,35,84,371</b>



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

(रुपये/Rupees)

विवरण Particulars	As on 31.03.2022 चालू वर्ष/Current Year	As on 31.03.2021 गत वर्ष/Previous Year
<b>1. भारत में उधार / BORROWINGS IN INDIA</b>		
i) भारतीय रिजर्व बैंक / Reserve Bank of India	—	—
ii) अन्य बैंक / Other Banks	3,75,92,48,860	1,85,07,49,610
iii) अन्य संस्थाएं / Other Institutions	15,05,85,21,645	19,50,36,48,193
<b>2. भारत से बाहर उधार/BORROWING FROM OUTSIDE INDIA</b>	—	—
<b>योग / TOTAL</b>	<b>18,81,77,70,505</b>	<b>21,35,43,97,803</b>
Secured borrowings included in 1 and 2 above	3,75,92,48,860	1,85,07,49,610

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

विवरण Particulars	As on 31.03.2022 चालू वर्ष/Current Year	As on 31.03.2021 गत वर्ष/Previous Year
1 देय बिल / Bills Payable	34,56,17,592	26,34,78,688
2 अन्तर-कार्यालय समायोजन (शुद्ध)/Inter Office Adjustments (Net)	—	—
3 प्रोदभूत ब्याज / Interest Accrued	23,63,93,520	22,18,40,319
4 अन्य (प्रावधानों सहित)/Others (Including Provisions)	1,24,10,22,376	2,39,43,60,857
<b>योग / Total</b>	<b>1,82,30,33,488</b>	<b>2,87,96,79,864</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 31.03.2022 चालू वर्ष/Current Year	As on 31.03.2021 गत वर्ष/Previous Year
1 नकदी / Cash in Hand	87,93,35,954	79,13,95,631
2 भारतीय रिजर्व बैंक के पास शेष/Balance with Reserve Bank of India		
चालू खातों में / In Current Accounts	7,31,39,91,973	6,48,37,26,414
अन्य खातों में / In Other Accounts	—	—
<b>योग / Total</b>	<b>8,19,33,27,927</b>	<b>7,27,51,22,045</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 31.03.2022 चालू वर्ष/Current Year	As on 31.03.2021 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	63,52,91,507	18,66,56,614
अन्य खातों में / In Other Deposit Accounts	3,10,45,00,000	3,43,91,59,458
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>3,73,97,91,507</b>	<b>3,62,58,16,072</b>
<b>2 भारत के बाहर / OUTSIDE INDIA</b>	—	—
<b>कुल योग / Grand Total</b>	<b>3,73,97,91,507</b>	<b>3,62,58,16,072</b>

अनुसूची 8 - निवेश  
SCHEDULE 8 – INVESTMENT

विवरण Particulars	As on 31.03.2022 चालू वर्ष/Current Year	As on 31.03.2021 गत वर्ष/Previous Year
<b>1. भारत में निवेश / INVESTMENTS IN INDIA</b>		
1. सरकारी प्रतिभूतियां / Government Securities	73,73,70,35,439	75,23,19,80,775
2. अन्य अनुमोदित प्रतिभूतियां/Other Approved Securities	—	—
3. ऋणपत्र और बांड/Debentures and Bonds	21,23,56,53,009	25,16,18,55,585
4. इक्विटी शेयर/Equity Shares	—	—
5. सहायक संस्थाएं तथा/या संयुक्त उपक्रम / Subsidiaries and/or Joint Ventures	—	—
6. अन्य / Others (Mutual Funds)	10,00,00,000	—
<b>योग / TOTAL</b>	<b>95,07,26,88,448</b>	<b>1,00,39,38,36,360</b>
<b>2. INVESTMENTS OUTSIDE INDIA</b>	—	—
<b>GRAND TOTAL</b>	<b>95,07,26,88,448</b>	<b>1,00,39,38,36,360</b>



## अनुसूची 9 - अग्रिम

### SCHEDULE 9 – ADVANCES

(रुपये/Rupees)

विवरण Particulars	As on 31.03.2022 चालू वर्ष/Current Year	As on 31.03.2021 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	87,37,43,57,167	79,37,48,39,348
iii) मियादी ऋण / Term Loan	22,46,87,84,312	19,01,23,77,921
<b>योग / TOTAL</b>	<b>1,09,84,31,41,479</b>	<b>98,38,72,17,269</b>
<b>B) i) मूर्त आस्तियों द्वारा प्रतिभूत/Secured by tangible assets</b>	1,05,97,04,49,790	92,81,69,82,953
ii) बैंक/सरकार की गारंटी द्वारा संरक्षित/ Covered by Bank/Govt. Guarantees	23,11,56,000	11,44,70,000
iii) अप्रतिभूत / Unsecured	3,64,15,35,689	5,45,57,64,316
<b>योग / TOTAL</b>	<b>1,09,84,31,41,479</b>	<b>98,38,72,17,269</b>
<b>C) भारत में अग्रिम/ADVANCES IN INDIA</b>		
i) प्राथमिकता क्षेत्र / Priority Sector	91,94,23,87,479	84,43,98,11,269
ii) सार्वजनिक क्षेत्र / Public Sector	—	—
iii) बैंक / Banks	—	—
iv) अन्य / Others	17,90,07,54,000	13,94,74,06,000
<b>योग / TOTAL</b>	<b>1,09,84,31,41,479</b>	<b>98,38,72,17,269</b>
भारत के बाहर अग्रिम / Advances Outside India	—	—
<b>कुल योग / GRAND TOTAL</b>	<b>1,09,84,31,41,479</b>	<b>98,38,72,17,269</b>



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

(रुपये/Rupees)

विवरण Particulars	As on 31.03.2022 चालू वर्ष/Current Year	As on 31.03.2021 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	26,30,07,371	26,30,07,371
(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	(5,28,66,511)	(4,68,80,034)
(v) प्रगति पर कार्य / Work in progress	—	—
<b>योग / TOTAL (A)</b>	<b>21,01,40,860</b>	<b>21,61,27,337</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	1,26,05,68,941	1,24,13,30,871
(ii) वर्ष के दौरान वृद्धि / Addition during the Year	6,39,16,098	2,41,99,005
(iii) वर्ष के दौरान कटौतियां / Deduction during the Year	(61,00,877)	(49,60,935)
	1,31,83,84,162	1,26,05,68,941
अब तक मूल्यह्रास / Depreciation to Date	(1,00,69,26,772)	(92,63,28,591)
<b>योग / TOTAL (B)</b>	<b>31,14,57,390</b>	<b>33,42,40,350</b>
<b>कुल योग / GRAND TOTAL</b>	<b>52,15,98,250</b>	<b>55,03,67,687</b>

**अनुसूची 11 - अन्य आस्तियां**  
**SCHEDULE 11 - OTHER ASSETS**

विवरण Particulars	As on 31.03.2022 चालू वर्ष/Current Year	As on 31.03.2021 गत वर्ष/Previous Year
1 अन्तर कार्यालय समायोजन / Inter Office Adjustments	—	—
2 प्रोद्भूत ब्याज / Interest Accrued	1,76,44,82,112	1,89,33,42,670
3 अग्रिम प्रदत्त कर / स्रोत पर काटा गया कर Tax Paid in advance / Tax deducted at Source (TDS)	24,30,25,338	22,49,66,683
4 लेखन सामग्री तथा स्टाम्प / Stationery and Stamps	1,21,09,393	1,56,74,382
5 दावों के निपटान में अर्जित की गई गैर बैंकिंग आस्तियां Non-Banking assets acquired in Satisfaction of Claim	—	—
6 अन्य / Others	4,44,57,53,241	4,83,55,28,478
<b>योग / TOTAL</b>	<b>6,46,53,70,084</b>	<b>6,96,95,12,213</b>



## अनुसूची 12 - आकस्मिक देयताएं SCHEDULE 12 – CONTINGENT LIABILITIES

(रुपये/Rupees)

विवरण Particulars	As on 31.03.2022 चालू वर्ष/Current Year	As on 31.03.2021 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	1,00,00,000	1,00,00,000
2 आंशिक अदा किये गये निवेश के लिए देयताएं/Liabilities for partly paid investments	—	—
3 बकाया वायदा विनिमय संधि 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	7,64,95,754	12,98,23,223
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	55,91,97,917	54,40,92,561
<b>योग / TOTAL</b>	<b>64,56,93,671</b>	<b>68,39,15,784</b>

## अनुसूची 13 - अर्जित ब्याज SCHEDULE 13 – INTEREST EARNED

विवरण Particulars	As on 31.03.2022 चालू वर्ष/Current Year	As on 31.03.2021 गत वर्ष/Previous Year
1 अग्रिम/बिलों पर ब्याज/बट्टा/Interest /Discount on Advances/Bills	9,37,85,56,717	8,81,03,65,187
2 निवेशों पर आय/Income on Investments	6,62,49,35,882	6,67,88,30,910
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	11,17,43,394	23,63,65,790
4 अन्य / Others	—	—
<b>योग / Total</b>	<b>16,11,52,35,993</b>	<b>15,72,55,61,887</b>



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

(रुपये/Rupees)

विवरण Particulars	As on 31.03.2022 चालू वर्ष/Current Year	As on 31.03.2021 गत वर्ष/Previous Year
1 कमीशन, विनिमय तथा दलाली / Commission, Exchange & Brokerage	8,55,21,686	5,99,65,104
2 निवेशों की बिक्री से लाभ/Profit on sale of investment	45,41,75,452	49,90,53,560
घटा : निवेशों की बिक्री से हानि/Loss: Loss on sale of investments	(3,90,74,565)	(52,59,175)
3 निवेशों के पुनर्मूल्यांकन से लाभ/Profit on revaluation of investments	—	—
घटा : निवेशों के पुनर्मूल्यांकन से हानि/Loss: Loss on revaluation of investments	—	—
4 भूमि, भवन तथा अन्य आस्तियों की बिक्री से लाभ / Profit on sale of land, building and other assets	9,16,928	4,48,656
घटा : भूमि, भवन तथा अन्य आस्तियों की बिक्री से हानि Less: Loss on sale of land, building and other assets	(1,032)	—
5 विनिमय सौदों पर लाभ / Profit on Exchange Transaction	—	—
घटा : विनिमय सौदों पर हानि/Loss: 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	3,07,54,36,301	2,53,40,29,197
8 पिछले वर्ष का समायोजन / Previous Year Adjustment	—	—
<b>योग / TOTAL</b>	<b>3,57,69,74,770</b>	<b>3,08,82,37,342</b>

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

विवरण Particulars	As on 31.03.2022 चालू वर्ष/Current Year	As on 31.03.2021 गत वर्ष/Previous Year
1 जमा राशियों पर ब्याज / Interest on deposits	6,94,83,92,186	7,48,17,69,470
2 भारतीय रिजर्व बैंक/नाबार्ड/अन्तर बैंक उधारों पर ब्याज / Interest on Reserve Bank of India/NABARD/ Inter Bank Borrowings	54,02,67,052	54,30,45,859
3 अन्य / Others	—	—
<b>योग / Total</b>	<b>7,48,86,59,238</b>	<b>8,02,48,15,329</b>



**अनुसूची 16 - परिचालन व्यय**  
**SCHEDULE 16 - OPERATING EXPENSES**

(रुपये/Rupees)

विवरण Particulars	As on 31.03.2022 चालू वर्ष/Current Year	As on 31.03.2021 गत वर्ष/Previous Year
1 कर्मचारियों को भुगतान तथा उनके लिए प्रावधान / Payments to and provisions for employees	6,40,95,81,117	5,20,62,39,621
2 किराया, कर तथा बिजली / Rents, taxes and lighting	20,00,38,383	20,25,95,652
3 मुद्रण तथा लेखन सामग्री / Printing and Stationery	3,45,99,965	2,12,64,558
4 विज्ञापन तथा प्रचार / Advertisement and publicity	15,04,756	9,47,672
5 बैंक की सम्पत्ति पर मूल्य ह्रास / Depreciation on bank's property	9,18,98,967	10,31,97,878
6 निदेशकों की फीस, भत्ते तथा व्यय/ Directors' fees, allowances and expenses	25,105	4,905
7 लेखा-परीक्षकों का शुल्क तथा व्यय (शाखा लेखा परीक्षकों सहित) Auditors fees and expenses(including branch auditors)	58,25,837	74,63,305
8 विधि प्रभार / Law Charges	6,41,53,132	10,66,32,665
9 डाक, तार व दूरभाष आदि / Postage, telegrams, telephone etc.	3,13,27,266	1,85,50,402
10 मरम्मत तथा रखरखाव / Repairs and maintenance	1,02,29,313	1,36,87,392
11 बीमा / Insurance	29,91,69,594	22,56,25,646
12 अन्य व्यय / Other expenditure	1,12,76,11,842	85,41,97,320
<b>योग / TOTAL</b>	<b>8,27,59,65,277</b>	<b>6,76,04,07,016</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.

**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 there under 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)	1725.36	1627.36
ii)	Additional Tier 1 capital/ Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	1725.36	1627.36
iv)	Tier 2 capital	89.50	46.69
v)	Total capital (Tier 1+Tier 2)	1814.86	1674.05
vi)	Total Risk Weighted Assets (RWAs)	12873.72	12284.75
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs	13.40%	13.25%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	13.40%	13.25%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.70%	0.38%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	14.10%	13.63%
xii)	Percentage of the shareholding of		
	a) Government of India	50%	50%
	b) State Government (Govt. of Haryana)	15%	15%
	c) Sponsor 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	784.34	1565.05	10.00	0.00	Nil	Nil
2 to 7 days	335.34	80.59	319.65	0.00	Nil	Nil
8 to 14 days	250.69	68.02	200.00	0.00	Nil	Nil
15 to 30 Days	276.03	280.55	100.00	0.00	Nil	Nil
31 days to 2 months	957.06	821.07	235.52	0.00	Nil	Nil
Over 2 months and up to 3 months	620.03	636.21	130.56	8.98	Nil	Nil
Over 3 months and up to 6 months	1955.78	2028.09	305.79	375.59	Nil	Nil
Over 6 Months and up to 1 year	2969.81	3716.96	400.33	1140.52	Nil	Nil
Over 1 year and up to 3 year	1096.72	353.91	1006.84	256.40	Nil	Nil
Over 3 years and up to 5 years	1977.41	537.57	1543.29	100.29	Nil	Nil
Over 5 years	7311.15	1746.74	5565.73	0.00	Nil	Nil
<b>Total</b>	<b>18534.36</b>	<b>11834.76</b>	<b>9817.71</b>	<b>1881.78</b>	<b>Nil</b>	<b>Nil</b>

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

As at 31.03.2022

(Amount in ₹ crore)

	Investments in India							Investments outside India				Total Investments
	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	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	0.00
Net	3832.66	0.00	0.00	0.00	0.00	0.00	3832.66	0.00	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	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	0.00	30.62
Net	3519.94	0.00	0.00	2114.05	0.00	10.00	5643.99	0.000	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	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	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	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	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	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	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	0.00	9476.65



As at 31.03.2021

(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	3333.49	0.00	0.00	0.00	0.00	0.00	3333.49	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	3333.49	0.00	0.00	0.00	0.00	0.00	3333.49	0.00	0.00	0.00
<b>Available for Sale</b>										
Gross	4156.78	0.00	0.00	2516.19	0.00	0.00	6672.97	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	4156.78	0.00	0.00	2516.19	0.00	0.00	6672.97	0.00	0.00	0.00
<b>Held for Trading</b>										
Gross	32.92	0.00	0.00	0.00	0.00	0.00	32.92	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	32.92	0.00	0.00	0.00	0.00	0.00	32.92	0.00	0.00	0.00
<b>Total Investments</b>	7523.19	0.00	0.00	2516.19	0.00	0.00	10039.38	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	7523.19	0.00	0.00	2516.19	0.00	0.00	10039.38	0.00	0.00	0.00

**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	0.00	0.00
b) Add: Provisions made during the year	30.62	0.00
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	30.62	0.00
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	17.06	3.44
b) Add: Amount transferred during the year	41.51	13.62
c) Less: Drawdown	0.00	0.00
d) Closing balance	58.57	17.06
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	1.03%	0.25%

**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	1764.28	2232.58	150.00	150.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	359.29	283.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	Provision held towards depreciation	9.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	2133.57	2516.18	150.00	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	312.25	3.92	0
b) Corporate debt securities	—	—	—	—
c) Any other securities	—	—	—	—
ii) Securities purchased under reverse repo				
a) Government securities	0	186.66	15.22	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
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	9687.28	179.41	819.04	0.10	998.55	10685.83
Add: Additions during the year					393.21	
Less: Reductions during the year					541.31	
Closing balance	10984.31	135.56	647.19	67.70	850.45	11834.76
Reductions in Gross NPAs due to:						
i) Upgradation					173.30	
ii) Recoveries (excluding recoveries from upgraded accounts)					195.00	
iii) Technical/ Prudential Write-offs					103.34	
iv) Write-offs other than those under (iii) above					69.67	
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	29.63	27.97	819.04	0.10	847.11	876.74
Add: Fresh provisions made during the year					176.58	
Less: Excess provision reversed/ Write-off loans					173.24	
Closing balance of provisions held	30.93	135.56	647.19	67.70	850.45	881.38
<b>Net NPAs</b>						
Opening Balance		151.44	0.00	0.00	151.44	
Add: Fresh additions during the year					260.30	
Less: Reductions during the year					411.74	
Closing Balance		0.00	0.00	0.00	0.00	



(Amount in ₹ crore)

	Standard Total Standard Advances	Non-Performing			Total
		Sub- standard	Doubtful	Loss	
<b>Floating Provisions</b>					
Opening Balance					-
Add: Additional provisions made during the year					-
Less: Amount drawn down during the year					-
Closing balance of floating provisions					-
<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					103.34
Less: Recoveries made from previously technical/ prudential written-off accounts during the year					103.34
Closing balance					440.00

(Amount in ₹ crore)

Ratios (in per cent)	Ratios	
	Current Year	Previous Year
Gross NPA to Gross Advances	7.19	9.34
Net NPA to Net Advances	0.00	1.54
Provision coverage ratio	100.00	84.83





	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, StCBs, DCCBs, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARC	
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	07	04
Amount involved in fraud (₹ crore)	3.53	3.72
Amount of provision made for such frauds (₹ crore)	3.53	3.72
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 half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	3.74	-	-	0.86	3.98
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
<b>Total</b>	<b>3.74</b>	<b>-</b>	<b>-</b>	<b>0.86</b>	<b>3.98</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.  Individual housing loans in priority sector advances	<b>1095.60</b>	<b>533.81</b>
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;	<b>63.72</b>	<b>23.24</b>



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	Nil
Total Exposure to Real Estate Sector	1538.38	909.69

**b) Unsecured advances**

(Amount in ₹crore)

Particulars	Current year	Previous Year
Total unsecured advances of the bank	454.86	549.94
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

**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	559.77	525.13
Percentage of deposits of twenty largest depositors to total deposits of the bank	3.02%	2.98%

**b) Concentration of advances**

(Amount in ₹crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	52.93	58.51
Percentage of advances to twenty largest borrowers to total advances of the bank	0.45%	0.55%

**c) Concentration of exposures**

(Amount in ₹crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	52.93	58.51
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	0.45%	0.55%

**d) Concentration of NPAs**

(Amount in ₹crore)

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	10.56	15.45
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	1.24%	1.55%

**7. 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	9.65	6.61
ii)	Add: Amounts transferred to DEA Fund during the year	5.93	3.05
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.06	0.01
iv)	Closing balance of amounts transferred to DEA Fund	15.52	9.65

**8. 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
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	23	12
2.	Number of complaints received during the year	570	710
3.	Number of complaints disposed during the year	589	699
3.1	Of which, number of complaints rejected by the bank	Nil	Nil
4.	Number of complaints pending at the end of the year	04	23
	Maintainable complaints received by the bank from Office of Ombudsman		
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	111	100
5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	106	93
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	05	07
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	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>04</b>	<b>Nil</b>
<b>Previous Year</b>					
Loans and Advances	06	322	-0.92	12	Nil
ATM/ Debit Cards	NIL	56	+24.44	02	Nil
Staff Behaviour	NIL	174	-3.33	05	Nil
Levy of charges without prior notice/ excessive charges/ foreclosure charges	02	25	+78.57	Nil	Nil
Others	04	133	+11.92	04	Nil
<b>Total</b>	<b>12</b>	<b>710</b>		<b>23</b>	<b>Nil</b>

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

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

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

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	7.25	7.58
ii) Non-interest income as a percentage to Working Funds	1.61	1.01
iii) Cost of Deposits	3.86	4.38
iv) Net Interest Margin	4.23	4.00
v) Operating Profit as a percentage to Working Funds	1.77	1.58
vi) Return on Assets	0.63	0.09
vii) Business (deposits plus advances) per employee (in ₹ crore)	9.72	9.05
viii) Profit per employee (in ₹ crore)	0.0450	0.0058

**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.	0.20	0.03
2.	M/s Future Generali India Insurance Co. Ltd.	0.40	0.65
3.	M/s Iffco Tokio General Insurance Co. Ltd.	0.12	0.00
4.	M/s PNB Metlife India Insurance Co. Ltd.	1.03	0.78
5.	M/s Care Health Insurance Ltd.	2.35	0.23
	Total	4.10	1.69

**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.92,47,07,300/- during the year 2021-22. 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	NIL	2300	-2300
2.	PSLC - SF/MF	NIL	4700	-4700
3.	PSLC – General	4554	NIL	4554
4.	PSLC - Micro Enterprises	455	NIL	455

**d) 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	176.58	376.01
iii) Provision made towards Income tax	42.17	0.00
iv) Other Provisions and Contingencies (with details)	33.27	8.54
a) Provision for depreciation on investments (Net)	30.62	0.00
b) Provision towards Standard Assets	1.30	5.07
c) Provision for loss due to fraud, dacoity etc. (Net)	1.35	3.47

**e) Break-up of Contingent Liabilities is as follows:**

(Amount in ₹crore)

S.No.	Particulars	Current Year	Previous year
a)	Bank Guarantees issued	7.65	12.98
b)	Demand raised by Income Tax Authorities (appeals pending before Appellant Authorities )	15.14	19.56
c)	SCN received for Service Tax Demand (matter pending before Adjudicating Authority)	25.25	25.20
d)	Unclaimed deposit remitted to RBI under DEA Fund Scheme	15.53	9.65
e)	Claims against the Bank not acknowledged as debts	1.00	1.00
	<b>TOTAL</b>	<b>64.57</b>	<b>68.39</b>

**f) Payment of DICGC Insurance Premium**

(Amount in ₹crore)

Sr.No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	24.93	22.98
ii)	Arrears in payment of DICGC premium	NIL	NIL

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

No communication has been received from NABARD/GOI regarding applicability of enhanced family pension for the employee of our bank as covered under the 11th Bipartite settlement and joint note dated 11-11-2020.

Therefore, the liability for enhancement of family pension has not been recognized by us.

**11. 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.

**12. 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	43.05	0.00
2	Provision for Deferred Tax (DTA)	(0.88)	(0.55)
	<b>TOTAL</b>	<b>42.28</b>	<b>(0.55)</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 (All-Trib) 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 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 have been denied by the Income Tax Department in its Scrutiny Assessment under section 143(3) of the Income Tax Act, 1961 and the matter is pending for adjudication at Commissioner - Income Tax (Appeals). The details are as under :-



S.No	Particulars	Appeals filed by	Appeal filed before	Assessment Year	Disputed Income (Rs. Lakh)	Income Tax Demand (Rs. Lakh)	Balance Demand Outstanding, if any
1	Demand raised by Income Tax Authorities (appeals pending before Appellant Authorities)	Bank	CIT (Appeals)	2016-17	15000.63	5191.39	NIL
2		Bank	CIT (Appeals)	2017-18	14847.58	5138.42	NIL
3		Bank	CIT (Appeals)	2018-19	18089.35	6300.65	NIL

The management does not expect any additional liability to devolve on Bank as the income tax has already been paid on declared income in all the cases and therefore, no provision has been recognized on this account as at 31.03.2022.

**13. 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.

**b) AS 9 – Revenue Recognition:**

A sum of Rs.66176263.96/- 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.

**c) AS 15 – Employees Benefits:**

**Gratuity:** The Bank has made contribution of Rs.16.00 Crore to the Group Gratuity Fund maintained with the HDFC Life Insurance Co. Ltd, Bajaj Allianz Life Insurance Co. Ltd. and ICICI Prudential Life Insurance Co. Ltd. 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.

**Compensated Absences (Leave Encashment):** The Bank has made contribution of Rs.14.00 Crore to the Group Leave Encashment Fund maintained with the HDFC Life Insurance Co. Ltd, Bajaj Allianz Life Insurance Co. Ltd. and ICICI Prudential 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. 2021-22, the bank has expended Rs.54.41 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.225.00 crore upto 31.03.2021 being 60% of the pension liability as per actuarial valuation as on 31.03.2021. The total liability increased to Rs.557.00 crore as per actuarial valuation as on 31.03.2022 and the bank was required to make provision of Rs.128.60 crore during the year 2021-22 in order to make 80% of total provision required after taking into account the contributions made during the year and interest accrued on corpus under pension funds. But, keeping in view the strong financial position of the Bank, the Bank decided to make 100% provision of Rs.240.00 crore and has made contribution of the same amount towards Pension Funds during the current financial year in order to exhaust entire pension liability.

**NPS:** The bank has contributed a sum of Rs.15.65 Crore during the F.Y. 2021-22 towards employer's contribution to NPS.

**d) AS 17 – Segment Reporting:**

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

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

Deferred Tax Assets of Rs.33,23,448/- have been recognized for timing difference of Rs.95,10,782/- under “Depreciation on Fixed Assets” during the current year and Deferred Tax Assets of Rs.55,02,317/- recognized during the previous year have also been taken into account for determining tax liability of the current year as there was no tax liability during previous year due to carried forward losses.

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

i. 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 31.03.2022
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 01.04.2021 to 31.03.2022 are as under:

(Amount in ₹)

		CHAIRMAN	GENERAL MANAGERS	OTHER STAFF
a)	Salaries(including DA & Arrears)	2475113	7596013	6709741
b)	Employer's contribution to Provident Fund	153212	398496	238893
c)	Monetary value of any benefit and perquisite	360000	387000	351000
	<b>TOTAL</b>	<b>2988325</b>	<b>8381509</b>	<b>7296634</b>

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

(Amount in ₹ lakh)

S. No.	Related Party	Type of Transaction	Current Year	Previous year
1	PNB	Outstanding Borrowings (overdraft against Term Deposits)	37592.49	18507.50
2	PNB	Term Deposits	30020.00	31866.59
3	PNB	Interest paid on overdraft	69.78	308.55
4	PNB	Hosting charges and other charges paid	486.14	497.40
5	PNB	Interest received/accrued on deposits	999.86	2354.77

g) 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 472 Rural Branches of the Bank amounts to Rs.7187.21 Crore.

h) A sum of Rs. 20,99,000/- (Rupees Twenty lakh ninety-nine 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 and agricultural development and development of housing.

l) Figures of the previous year have been regrouped/rearranged /reclassified wherever necessary to conform current year classification

मिथिलेश कुमार झा/Mithilesh Kumar Jha

महाप्रबन्धक/General Manager

प्रणय कुमार मोहंती/ Pranaya Kumar Mohanty

अध्यक्ष/Chairman

संजीव कुमार धूपड़/ Sanjeev Kumar Dhupar

निदेशक/Director

नरेश कुमार गर्ग/Naresh Kumar Garg

निदेशक/Director

राजेश दत्ता/Rajesh Datta

निदेशक/Director

प्रोनोबेश बरुआ/Pronobesh Barua

निदेशक/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, 2022

DATE : May 2, 2022

सीए राकेश जैन साझेदार / CA Rakesh Jain, Partner

( एफसीए, एम.नं. 087925 )/(FCA, M.No. 087925)

( यूडीआईएन 22087925AIGGVU3107 )/(UDIN : 22087925AIGGVU3107)



वित्त वर्ष 2021-22 के वार्षिक परिणामों के अनुमोदनार्थ उपस्थित बैंक के निदेशक मंडल, अध्यक्ष एवं महाप्रबंधक



वित्त वर्ष 2021-22 के वार्षिक परिणामों के बारे में पत्रकारों को सम्बोधित करते हुए बैंक के अध्यक्ष श्री प्रणय कुमार मोहंती, महाप्रबंधक श्री मिथिलेश कुमार झा, मुख्यप्रबंधक श्री सुशील कुमार गुप्ता एवं श्री पी.एस.सन्धु।





क्षेत्रीय कार्यालय हिसार के द्वितीय तल का उद्घाटन करते हुए अध्यक्ष महोदय श्री प्रणय कुमार मोहंती एवं क्षेत्रीय प्रबंधक श्री योगेश शर्मा और क्षेत्रीय कार्यालय हिसार के अन्य सदस्यगण



बैंक के प्रधान कार्यालय में आयोजित महिला दिवस के समारोह में उपस्थित बैंक की महिला स्टाफ सदस्यगण।



Deaf and Dumb स्कूल, हिसार में डॉ प्रियंका सोनी, उपायुक्त, हिसार का स्वागत करते हुए बैंक के स्टाफ सदस्यगण।  
इस मौके पर बैंक ने उपायुक्त महोदया को स्मृति चिन्ह भेट कर संमानित किया और सीएसआर फंड के माध्यम से एलईडी भी भेट किया गया



पफरडा द्वारा आयोजित अटल पेंशन योजना के कार्यक्रम के अवसर पर बैंक स्टाफ को संबोधित करते हुए बैंक के अध्यक्ष श्री प्रणय कुमार मोहंती।



वित्त वर्ष 2021-2022 के दौरान एपीवाई के 96% वार्षिक लक्ष्य प्राप्त करने के लिए पीएफआरडीए से महाप्रबंधक श्री विमल कुमार शर्मा द्वारा प्रशंसा पुरस्कार प्राप्त करते हुए।



सर्व हरियाणा ग्रामीण बैंक, क्षेत्रीय कार्यालय अम्बाला द्वारा नई शाखा का शुभारम्भ करते हुए क्षेत्रीय प्रबंधक सुश्री जसप्रीत कौर व अन्य सदस्यगण।



अध्यक्ष महोदय श्री प्रणय कुमार मोहंती क्षेत्रीय कार्यालय कैथल का उद्घाटन करते हुए।



सर्व हरियाणा ग्रामीण बैंक के 9वें स्थापना दिवस के अवसर पर अध्यक्ष श्री प्रणय कुमार मोहंती दीप प्रज्ज्वलीत करते हुए।



बैंक के 9वें स्थापना दिवस के अवसर पर महाप्रबंधक श्री संजय कुमार अग्रवाल से पुरस्कार प्राप्त करते हुए श्रीमति आशा खत्री



सर्व हरियाणा ग्रामीण बैंक के 9वें स्थापना दिवस के अवसर पर नृत्य प्रस्तुत करती हुई बैंक की महिला स्टाफ सदस्य।



सर्व हरियाणा ग्रामीण बैंक के 9वें स्थापना दिवस के अवसर पर क्षेत्रीय कार्यालय अम्बाला में आयोजित समारोह का समूह चित्र



क्षेत्रीय प्रबंधक फतेहाबाद श्री सी.जे. खुराना शाखा महमड़ा का उद्घाटन करते हुए और ग्रामीणों को संबोधित करते हुए मौजूद बैंक के स्टाफ सदस्य।



क्षेत्रीय कार्यालय गुरुग्राम द्वारा आयोजित वित्तीय एवं डिजिटल साक्षरता कार्यक्रम में ग्रामीणों को संबोधित करते हुए बैंक के स्टाफ सदस्यगण।



महिला दिवस के अवसर पर आयोजित कार्यक्रम में ग्रामीण महिलाओं को संबोधित करते हुए बैंक के स्टाफ सदस्य।



क्षेत्रीय कार्यालय हिसार द्वारा आयोजित वित्तीय एवं डिजिटल साक्षरता कार्यक्रम में ग्रामीणों को संबोधित करते हुए बैंक के स्टाफ सदस्यगण।



मोबाईल वेन के द्वारा वित्तीय साक्षरता कार्यक्रम में वित्तीय साक्षरता सलाहकार के द्वारा ग्रामीणों को सम्बोधित करते हुए



सर्व सम्मान-सर्व उत्थान...

# प्रगति के पथ पर अग्रसर ....



## 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

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