



Head Office : Delhi Road, Rohtak (Haryana)

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TOTAL NO. OF BRANCHES : 549 - BIGGEST BANK OF HARYANA

गृह ऋण 10.10% वार्षिक : 75 लाख रुपये तक
10.25% वार्षिक : 75 लाख रुपये से अधिक



BALANCE SHEET AS ON 31.03.2014				
(Rs. Thousand)				
CAPITAL AND LIABILITIES	Schedule	AS ON 31.03.2014 (Sarva Haryana Gramin Bank)	AS ON 31.03.2013 (Consolidated data of erstwhile Haryana Gramin Bank and Gurgaon Gramin Bank)	
Capital	1	40000	40000	
Share Capital Deposit Account	1	422756	422756	
Reserves & Surplus	2	11816544	10288190	
Deposits	3	87095151	84834274	
Borrowings	4	29598476	19792383	
Ohter Liabilities & Provisions	5	2775727	2339984	
TOTAL		131748654	117717587	
ASSETS				
Cash & Balances with Reserve Bank of India	6	3803845	3610820	
Balance with Banks and Money at Call & Short Notice	7	43440375	32768117	
Investments	8	25326758	22951674	
Advances	9	55296114	54532262	
Fixed Assets	10	347753	318752	
Other Assets	11	3533809	3535962	
TOTAL		131748654	117717587	
Contingent Liabilities	12	354079	195302	
Bills for Collection (Contra Items)		181529	162023	
Unrealised/ Receivable Expenses on Suit File A/c		4332	3783	

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31.03.2014				
(Rs. Thousand)				
PARTICULARS		Period Ended 31.03.2014	Year Ended 31.03.2014	Year Ended 31.03.2013
		(Sarva Haryana Gramin Bank : Period from 29.11.2013 to 31.3.2014)	(Consolidated data of Sarva Haryana Gramin Bank and erstwhile Haryana Gramin Bank & Gurgaon Gramin Bank)	(Consolidated data of erstwhile Haryana Gramin Bank & Gurgaon Gramin Bank)
INCOME				
-Interest earned	13	3434443	11308183	9566312
- Other Income	14	80376	303762	250559
TOTAL		3514819	11611945	9816871
EXPENDITURE				
- Interest expended	15	2250752	7011318	5429373
- Operating Expenses	16	767282	2055918	1643874
- Provision and Contingencies		9639	221186	586784
TOTAL		3027673	9288422	7660031
PROFIT / (LOSS)				
Net Profit for the year before Tax		487146	2323523	2156840
Less : Provision for Income Tax		174198	794980	630069
Net Profit for the year after Tax		312948	1528543	1526771
Earning Per Share (Rs.)		782.37	3821.36	3816.93

AUDITORS' REPORT

- We have audited the accompanying financial statements of Sarva Haryana Gramin Bank, Rohtak as at 31st March, 2014, which comprise the Balance Sheet as at March 31, 2014 and Profit and Loss Account for the period then ended (w.e.f 29.11.2013 to 31.03.2014) and a summary of significant accounting policies and other explanatory information. Incorporated in these financial statements are the returns of 15 branches audited by us and 498 branches audited by 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 incorporated in the Balance Sheet and the Statement of Profit and Loss are the returns from 29 branches which have not been subjected to audit.
- In our opinion, as shown by books of bank, and to the best of our information and according to the explanations given to us:
 - 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 state of affairs of the Bank as at 31st March 2014 in conformity with accounting principles generally accepted in India.
 - The Profit and Loss Account read with the notes thereon shows a true balance of profit / loss in conformity with accounting principles generally accepted in India, for the period covered by the account.
- The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949.
- Subject to the limitations of the audit 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.
 - The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.
- In our opinion, the Balance Sheet and Profit and Loss Account comply with the applicable accounting standards.

Place : Rohtak
Date : 28.04.2014

Sd/-
Sunil Kumar Gutpa & Co.
Chartered Accountants

Sd/-
F.C. Singla
General Manager

Sd/-
Praveen Jain
Chairman