



Head Office : Delhi Road, Rohtak-124001 (Haryana)

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## BALANCE SHEET AS ON 31.03.2015

(Rs. thousand)

CAPITAL AND LIABILITIES	Schedule	AS ON 31.03.2015	AS ON 31.03.2014
Capital	1	40000	40000
Share Capital Deposit Account	1	422756	422756
Reserves & Surplus	2	13366520	11816544
Deposits	3	91930353	87095151
Borrowings	4	24240858	29598476
Other Liabilities & Provisions	5	2161436	2775727
<b>TOTAL</b>		<b>132161923</b>	<b>131748654</b>
<b>ASSETS</b>			
Cash & Balances with Reserve Bank of India	6	3997795	3803845
Balance with Banks and Money at Call & Short Notice	7	36135757	43440375
Investments	8	25369067	25326758
Advances	9	61886687	55296114
Fixed Assets	10	479862	347753
Other Assets	11	4292755	3533809
<b>TOTAL</b>		<b>132161923</b>	<b>131748654</b>
Contingent Liabilities	12	288285	354079
Bills for Collection (Contra Items)		108867	181529
Unrealised / Receivable Expenses on Suit File A/c		0	4332

## PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2015

(Rs. thousand)

PARTICULARS		Year Ended 31.03.2015	Year Ended 31.03.2014
<b>INCOME</b>			
-Interest earned	13	11323403	11308183
-Other Income	14	305688	303762
<b>TOTAL</b>		<b>11629091</b>	<b>11611945</b>
<b>EXPENDITURE</b>			
- Interest expended	15	6724934	7011318
-Operating Expenses	16	2207283	2055918
-Provision and Contingencies		383228	221186
<b>TOTAL</b>		<b>9315445</b>	<b>9288422</b>
<b>PROFIT/(LOSS)</b>			
Net Profit for the year before Tax		2313646	2323523
Less: Provision for Income Tax		763670	794980
<b>Net Profit for the year after Tax</b>		<b>1549976</b>	<b>1528543</b>
Earning Per Share (Rs.)		3,874.94	3,821.36

CRAR  
19.28%

TOTAL  
BUSINESS  
Rs.15534.69  
Crore

TOTAL  
DEPOSITS  
Rs.9193.04  
Crore

TOTAL  
ADVANCES  
Rs.6321.65  
Crore

NET INTEREST  
INCOME  
Rs.459.85  
Crore

NET NPA  
2.97%

## **AUDITORS' REPORT**

1. We have audited the accompanying financial statements of Sarva Haryana Gramin Bank, Rohtak as at 31<sup>st</sup> March, 2015, which comprise the Balance Sheet as at March 31, 2015 and Profit and Loss Account for the period then ended, 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 527 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 55 branches which have not been subjected to audit.
2. Management is responsible for the preparation of these financial statements in accordance with the Banking Laws of India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.
3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.
6. In our opinion, as shown by books of bank, and to the best of our information and according to the explanations given to us:
  - (i) 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 31<sup>st</sup> March 2015 in conformity with accounting principles generally accepted in India;
  - (ii) 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.
7. 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.
8. Subject to the limitations of the audit indicated in paragraph 1 to 5 above and as required by the Regional Rural Banks Act, 1976, and subject also to the limitations of disclosure required therein, we report that:
  - (a) We have obtained all the information and explanations which to the best of our knowledge and belief, were necessary for the purposes of our audit and have found them to be satisfactory.
  - (b) The transactions of the Bank, which have come to our notice have been within the powers of the Bank.
  - (c) The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit.
9. In our opinion, the Balance Sheet and Profit and Loss Account comply with the applicable accounting standards.

	Sd/-	Sd/-	Sd/-
<b>Place: Rohtak</b>	<b>Jain &amp; Kuchhal</b>	<b>R.C.Chopra</b>	<b>Dr. M.P.Singh</b>
<b>Date : May 11, 2015</b>	Chartered Accountants	General Manager	Chairman

**TOTAL No. OF BRANCHES : 597 – LARGEST NETWORK IN HARYANA**