

SARVA HARYANA GRAMIN BANK


HO: ROHTAK

FORM 'A'

BALANCE SHEET AS ON 31.03.2019


PARTICULARS	SCHEDULE	AS ON 31.03.2019	AS ON 31.03.2018
(Rupees)			
CAPITAL AND LIABILITIES			
Capital	1	462,756,360	462,756,360
Reserves & Surplus	2	15,768,646,555	16,598,937,993
Deposits	3	145,475,657,580	135,564,583,061
Borrowings	4	16,090,670,196	9,922,066,712
Other Liabilities & Provisions	5	1,661,721,313	1,151,305,136
TOTAL		179,459,452,004	163,699,649,262
ASSETS			
Cash & balances with Reserve Bank of India	6	6,405,787,008	5,712,454,466
Balance with Banks & Money at Call & Short Notice	7	12,673,181,336	13,148,888,894
Investments	8	62,448,254,460	54,763,251,719
Advances	9	91,495,235,753	84,936,749,899
Fixed Assets	10	702,077,681	677,939,955
Other Assets	11	5,734,915,766	4,460,364,329
TOTAL		179,459,452,004	163,699,649,262
Contingent Liabilities	12	251,720,705	407,166,354
Bills for Collection (Contra Items)		243,179,606	302,004,821
Significant Accounting Policies	17		
Notes on Accounts	18		

The Schedules 1 to 18 form an integral part of the Accounts.



Prabhakar Sharma
General Manager



Dilip Kumar Jain
Director

R.S.Dhillon
Director


Anil Kumar Yadav
Director

Ashwani Kumar Bansal
Director


Arun Kumar Nanda
Chairman


Malkit Singh
Director


Kiran Lekha Walla
Director

Annexure to our report of even date
For M/s Tasky Associates
Chartered Accountants
(Firm Regn. No. 08730N)

CA R S Solanki, Partner
(FCA, M.No. 087303)

Place: Rohtak
Date: August 22, 2019



SARVA HARYANA GRAMIN BANK

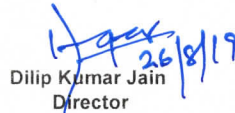
HO: ROHTAK

FORM 'B'

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2019

				(Rupees)	
PARTICULARS	SCHEDULE	Year ended 31.03.2019	Year ended 31.03.2018		
1 INCOME					
Interest earned	13	13,018,944,688	11,992,902,321		
Other Income	14	1,260,508,798	1,801,599,542		
TOTAL		14,279,453,486	13,794,501,863		
2 EXPENDITURE					
Interest expended	15	7,717,488,278	6,988,549,261		
Operating Expenses	16	3,616,995,525	3,031,450,698		
Provision and Contingencies		3,775,261,121	1,949,078,881		
TOTAL		15,109,744,924	11,969,078,840		
3 PROFIT/(LOSS)					
Net Profit for the year before Tax		(830,291,438)	1,825,423,023		
Less: Provision for Income Tax		-	625,395,850		
Net Profit for the year after Tax		(830,291,438)	1,200,027,173		
Add/Less: Profit/ (Loss) brought forward		-	-		
Profit available for Appropriation		(830,291,438)	1,200,027,173		
4 APPROPRIATIONS					
TRANSFERRED TO:					
Statutory Reserve		-	300,006,793		
Capital Reserve		-	-		
Special Reserve as per Income Tax Act		-	14,000,000		
Revenue & other Reserves		(830,291,438)	886,020,380		
Investment Fluctuation Reserve		-	-		
TOTAL		(830,291,438)	1,200,027,173		
Earning Per Share (Rs.)		(17.94)	25.93		
Significant Accounting Policies	17				
Notes on Accounts	18				
The Schedules 1 to 18 form an integral part of the Accounts.					


Prabhakar Sharma
General Manager


Dilip Kumar Jain
Director

R.S.Dhillon
Director


Anil Kumar Yadav
Director

Ashwani Kumar Bansal
Director


Arun Kumar Nanda
Chairman


Manjit Singh
Director


Kiran Lekha Walia
Director



Place: Rohtak
Date: August 22, 2019

Annexure to our report of even date.

For M/s Tasky Associates
Chartered Accountants
(Firm Regn. No. 08730N)


CA R S Solanki, Partner
(FCA, M.No. 087303)

SARVA HARYANA GRAMIN BANK

HO: ROHTAK

PARTICULARS	AS ON 31.03.2019	AS ON 31.03.2018
(Rupees)		
SCHEDULE-1 CAPITAL		
Authorised Capital (2,000,000,000 Ordinary Shares of Rs. 10/- each)	20,000,000,000	20,000,000,000
Issued, Subscribed & Called -up Capital (46,275,636 Ordinary Shares of Rs.10/- each)	462,756,360	462,756,360
 SCHEDULE-2 RESERVES & SURPLUS		
1 STATUTORY RESERVES		
i) Opening Balance	4,320,268,322	4,020,261,529
ii) Addition during the Year	-	300,006,793
iii) Deduction During the Year	-	-
iv) Balance	4,320,268,322	4,320,268,322
 2 CAPITAL RESERVES		
i) Opening Balance	31,596,798	31,596,798
ii) Addition during the Year	-	-
iii) Balance	31,596,798	31,596,798
 3 Special Reserve under Sec.36(1)(viii) of Income Tax Act		
i) Opening Balance	152,200,000	138,200,000
ii) Addition during the Year	-	14,000,000
iii) Balance	152,200,000	152,200,000
 4 REVENUE AND OTHER RESERVES		
Other Free Reserves		
i) Opening Balance	12,082,632,310	11,196,611,930
ii) Addition during the Year	(830,291,438)	886,020,380
iii) Balance	11,252,340,872	12,082,632,310
 Investment Fluctuation Reserve		
i) Opening Balance	12,240,563	12,240,563
ii) Addition during the Year	-	-
iii) Balance	12,240,563	12,240,563
 PROFIT & LOSS A/C		
i) Opening Balance	-	-
ii) Addition during the Year	(830,291,438)	886,020,380
iii) Transfer from Provisions	-	-
iv) Transfer to Reserves	(830,291,438)	886,020,380
v) Balance in Profit and Loss Account	-	-
TOTAL	15,768,646,555	16,598,937,993



SARVA HARYANA GRAMIN BANK

HO: ROHTAK

PARTICULARS	AS ON 31.03.2019	AS ON 31.03.2018
SCHEDULE-3 DEPOSITS		
1 DEMAND DEPOSITS		
i) From Banks	-	-
ii) From Others	2,194,025,830	2,198,426,674
2 SAVINGS BANK DEPOSITS	79,230,537,408	72,275,157,763
3 TERM DEPOSITS		
i) From Banks	-	976,804,033
ii) From Others	64,051,094,342	60,114,194,591
TOTAL (1+2+3)	145,475,657,580	135,564,583,061
1) Deposits of Branches in India	145,475,657,580	135,564,583,061
2) Deposits of Branches Outside india	-	-
TOTAL	145,475,657,580	135,564,583,061
SCHEDULE-4 BORROWINGS		
1 BORROWINGS IN INDIA		
i) Reserve Bank of India	-	-
ii) Other Banks	4,310,327,014	2,370,472,943
iii) Other Institutions	11,780,343,182	7,551,593,769
2 BORROWING FROM OUTSIDE INDIA	-	-
TOTAL	16,090,670,196	9,922,066,712
SCHEDULE- 5 OTHER LIABILITIES & PROVISIONS		
1 Bills Payable	321,898,745	186,919,298
2 Inter Office Adjustments(Net)	-	195,000
3 Interest Accrued	153,256,022	33,818,185
4 Others (Including Provisions)	1,186,566,546	930,372,653
TOTAL	1,661,721,313	1,151,305,136



SARVA HARYANA GRAMIN BANK
HO: ROHTAK

PARTICULARS	AS ON 31.03.2019	AS ON 31.03.2018
<u>SCHEDULE-6 CASH AND BALANCE WITH RESERVE BANK OF INDIA</u>		
1 Cash in Hand	564,834,708	561,805,756
2 Balance with Reserve Bank of India In Current Accounts	5,840,952,300	5,150,648,710
TOTAL	6,405,787,008	5,712,454,466

SCHEDULE-7 BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICES

1 IN INDIA		
i) Balance with Banks:		
In Current Accounts	369,681,336	695,388,894
In Other Deposit Accounts	12,303,500,000	12,453,500,000
ii) Money at Call & Short Notice		
With Banks	-	-
With Other Institutions	-	-
TOTAL	12,673,181,336	13,148,888,894
2 OUTSIDE INDIA	-	-
GRAND TOTAL	12,673,181,336	13,148,888,894

SCHEDULE-8 INVESTMENT

INVESTMENTS IN INDIA

1. Government Securities	32,730,206,863	34,141,607,887
2. Other Approved Securities	-	-
3. Debentures and Bonds	13,946,277,290	17,922,923,975
4. Equity Shares	1,180,807	1,180,807
5. Subsidiaries and/or Joint Ventures	-	-
6. Others	15,770,589,500	2,697,539,050
TOTAL	62,448,254,460	54,763,251,719



SARVA HARYANA GRAMIN BANK
HO: ROHTAK

PARTICULARS	AS ON 31.03.2019	AS ON 31.03.2018
<u>SCHEDULE-9 ADVANCES</u>		
A) i) Bills Purchased & Discounted	-	-
ii) Cash credit, Overdraft & Loans repayable on Demand	72,182,301,454	65,276,768,067
iii) Term Loan:	19,312,934,299	19,659,981,832
TOTAL	91,495,235,753	84,936,749,899
B) i) Secured by tangible assets	87,070,347,516	81,297,098,899
ii) Covered by Bank/Govt. Guarantees	159,475,000	163,446,000
iii) Unsecured	4,265,413,237	3,476,205,000
TOTAL	91,495,235,753	84,936,749,899
C) ADVANCES IN INDIA		
i) Priority Sector	82,280,822,662	77,724,052,899
ii) Public Sector	-	-
iii) Banks	-	-
iv) Others	9,214,413,091	7,212,697,000
TOTAL	91,495,235,753	84,936,749,899

SCHEDULE-10 FIXED ASSETS

LAND AND BUILDING

i) At Cost as on 31st March of the preceeding year	263,007,370	244,280,555
ii) Addition during the Year	-	18,816,805
iii) Deduction During the Year	-	(90,000)
iv) Depreciation to Date	(34,907,081)	(30,046,662)
v) Work in progress	-	-
TOTAL (A)	228,100,289	232,960,698

**OTHER FIXED ASSETS
(INCLUDING FURNITURE AND FIXTURE)**

i) At Cost as on 31st March of the preceeding year	1,100,397,655	1,030,907,549
ii) Addition during the Year	126,224,684	83,785,841
iii) Deduction During the Year	(14,693,892)	(14,295,735)
	1,211,928,448	1,100,397,655
Depreciation to Date	(737,951,056)	(655,418,398)
TOTAL (B)	473,977,392	444,979,257

GRAND TOTAL

702,077,681	677,939,955
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SARVA HARYANA GRAMIN BANK

HO: ROHTAK

PARTICULARS	AS ON 31.03.2019	AS ON 31.03.2018
SCHEDULE-11 OTHER ASSETS		
1 Inter Office Adjustments	-	-
2 Interest Accrued	2,431,119,013	2,339,324,990
3 Tax Paid in advance/ Tax deducted at Sources(TDS)	333,898,167	191,898,744
4 Stationery and Stamps	9,304,485	15,639,736
5 Non-Banking assets acquired in Satisfaction of Claim	-	-
6 Others	2,960,594,101	1,913,500,859
TOTAL	5,734,915,766	4,460,364,329

SCHEDULE-12 CONTINGENT LIABILITIES

1 Claims against the bank not acknowledged as debts	-	-
2 Liabilities for partly paid investments	-	-
3 Liabilities on account of outstanding forward exchange contracts	-	-
4 Guarantees given on behalf of constituents.		
a) In India	117,646,297	275,196,698
b) Outside India	-	-
5 Acceptances, endorsements and other obligations	-	-
6 Other items for which the bank is contingently liable	134,074,408	131,969,656
TOTAL	251,720,705	407,166,354



SARVA HARYANA GRAMIN BANK
HO: ROHTAK

PARTICULARS	Year ended 31.03.2019	Year ended 31.03.2018
SCHEDULE-13 INTEREST EARNED		
1 Interest /Discount on Advances/Bills	7,725,716,435	7,310,426,864
2 Income on Investments	4,280,531,584	3,846,493,366
3 Interest on Balances with Reserve Bank of India & other Inter Bank Funds	1,012,696,669	835,982,091
4 Others	-	-
TOTAL	13,018,944,688	11,992,902,321

SCHEDULE-14 OTHER INCOME		
1 Commission, Exchange & Brokerage	70,132,792	65,145,094
2 Profit on sale of investments	70,255,504	277,214,372
Less: Loss on sale of investments	(3,644,163)	-
3 Profit on revaluation of investment	-	-
Less: Loss on revaluation of investments	-	-
4 Profit on sale of land, building and other assets	3,184,098	923,364
Less: Loss on sale of land, building and other assets	(22,813)	(179,170)
5 Profit on Exchange Transaction	-	-
Less: Loss on Exchange Transaction	-	-
6 Income earned by way of dividends etc. from and/or Joint Ventures abroad/in India	-	-
7 Miscellaneous Income	1,120,603,380	1,458,495,882
8 Previous Year Adjustment	-	-
TOTAL	1,260,508,798	1,801,599,542



SARVA HARYANA GRAMIN BANK
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PARTICULARS	Year ended 31.03.2019	Year ended 31.03.2018
SCHEDULE-15 INTEREST EXPENDED		
1 Interest on deposits	7,209,108,873	6,635,980,200
2 Interest on Reserve Bank of India/NABARD/ Inter Bank Borrowings	508,379,405	352,569,061
3 Others	-	-
TOTAL	7,717,488,278	6,988,549,261

SCHEDULE-16 OPERATING EXPENSES		
1 Payments to and provisions for employees	2,544,410,705	2,052,382,629
2 Rents, taxes and lighting	195,952,644	171,921,277
3 Printing and Stationery	26,580,542	42,159,856
4 Advertisement and publicity	2,551,985	3,828,467
5 Depreciation on bank's property	100,378,993	99,409,552
6 Directors' fees, allowances and expenses	39,676	41,928
7 Auditors' fees and expenses(including branch auditors)	6,978,916	5,760,817
8 Law Charges	46,814,549	13,472,392
9 Postage, telegrams, telephone etc	73,157,381	72,574,492
10 Repairs and maintenance	13,592,389	14,099,136
11 Insurance	158,521,847	139,334,099
12 Other expenditure	448,015,898	416,466,053
13 Loss on sale of land, building and other assets	-	-
Less-Profit on sale of land, building and other assets	-	-
14 Loss on sale of Securities	-	-
TOTAL	3,616,995,525	3,031,450,698

