

# SARVA HARYANA GRAMIN BANK

HO: ROHTAK

FORM 'A'

BALANCE SHEET AS ON 31.03.2020

(Rupees)

PARTICULARS	SCHEDULE	AS ON 31.03.2020	AS ON 31.03.2019
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	46,27,56,360	46,27,56,360
Reserves & Surplus	2	15,79,84,37,192	15,76,86,46,555
Deposits	3	1,61,89,12,46,213	1,45,47,56,57,580
Borrowings	4	14,50,22,89,387	16,09,06,70,196
Other Liabilities & Provisions	5	1,23,51,33,726	1,66,17,21,313
<b>TOTAL</b>		<b>1,93,88,98,62,878</b>	<b>1,79,45,94,52,004</b>
<b>ASSETS</b>			
Cash & balances with Reserve Bank of India	6	6,20,14,03,106	6,40,57,87,008
Balance with Banks & Money at Call & Short Notice	7	8,26,28,95,797	12,67,31,81,336
Investments	8	76,87,40,13,870	62,44,82,54,460
Advances	9	95,74,52,65,015	91,49,52,35,753
Fixed Assets	10	63,00,53,150	70,20,77,681
Other Assets	11	6,17,62,31,940	5,73,49,15,766
<b>TOTAL</b>		<b>1,93,88,98,62,878</b>	<b>1,79,45,94,52,004</b>
Contingent Liabilities	12	1,74,17,10,849	25,17,20,705
Bills for Collection (Contra Items)		37,58,81,008	24,31,79,606



Vishnu Vinod Sonkar  
General Manager

  
Sameer Bajpal  
Director

R.S. Dhillon  
Director

Anil Kumar Yadav  
Director

  
Navin Chandra Pandey  
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: 10/07/2020

# SARVA HARYANA GRAMIN BANK

HO: ROHTAK

## FORM 'B'

### PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2020

PARTICULARS	SCHEDULE	(Rupees)	
		Year ended 31.03.2020	Year ended 31.03.2019
<b>1 INCOME</b>			
Interest earned	13	14,37,36,77,353	13,01,89,44,688
Other Income	14	1,53,55,40,735	1,26,05,08,798
<b>TOTAL</b>		<b>15,90,92,18,088</b>	<b>14,27,94,53,486</b>
<b>2 EXPENDITURE</b>			
Interest expended	15	8,67,80,16,611	7,71,74,88,278
Operating Expenses	16	5,88,07,63,234	3,61,69,95,525
Provision and Contingencies		1,32,01,96,925	3,77,52,61,121
<b>TOTAL</b>		<b>15,87,89,76,770</b>	<b>15,10,97,44,924</b>
<b>3 PROFIT/(LOSS)</b>			
Net Profit for the year before Tax		3,02,41,318	(83,02,91,438)
Less: Provision for Income Tax		4,50,682	-
Net Profit for the year after Tax		2,97,90,636	(83,02,91,438)
Add/Less: Profit/ (Loss) brought forward		-	-
<b>Profit available for Appropriation</b>		<b>2,97,90,636</b>	<b>(83,02,91,438)</b>
<b>4 APPROPRIATIONS</b>			
TRANSFERRED TO:			
Statutory Reserve		74,47,659	-
Capital Reserve		-	-
Special Reserve as per Income Tax Act		1,94,000	-
Revenue & other Reserves		-	(83,02,91,438)
Investment Fluctuation Reserve		2,21,48,977	-
<b>TOTAL</b>		<b>2,97,90,636</b>	<b>(83,02,91,438)</b>
Earning Per Share (Rs.)		0.64	(17.94)

  
Vishnu Vinod Sonkar  
General Manager

  
Sameer Bajpai  
Director

R.S. Dhillon  
Director

Anil Kumar Yadav  
Director

  
Navin Chandra Pandey  
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: 10/07/2020

# SARVA HARYANA GRAMIN BANK

HO: ROHTAK

	(Rupees)	
PARTICULARS	AS ON 31.03.2020	AS ON 31.03.2019
<b>SCHEDULE-1 CAPITAL</b>		
Authorised Capital ( 2,000,000,000 Ordinary Shares of Rs. 10/- each)	20,00,00,00,000	20,00,00,00,000
Issued, Subscribed & Called -up Capital (46,275,636 Ordinary Shares of Rs.10/- each)	<b>46,27,56,360</b>	<b>46,27,56,360</b>
<b>SCHEDULE-2 RESERVES &amp; SURPLUS</b>		
<b>1 STATUTORY RESERVES</b>		
i) Opening Balance	4,32,02,68,322	4,32,02,68,322
ii) Addition during the Year	74,47,659	-
iii) Deduction During the Year	-	-
iv) Balance	<b>4,32,77,15,981</b>	<b>4,32,02,68,322</b>
<b>2 CAPITAL RESERVES</b>		
i) Opening Balance	3,15,96,798	3,15,96,798
ii) Addition during the Year	-	-
iii) Balance	<b>3,15,96,798</b>	<b>3,15,96,798</b>
<b>3 Special Reserve under Sec.36(1)(viii) of Income Tax Act</b>		
i) Opening Balance	15,22,00,000	15,22,00,000
ii) Addition during the Year	1,94,000	-
iii) Balance	<b>15,23,94,000</b>	<b>15,22,00,000</b>
<b>4 REVENUE AND OTHER RESERVES</b>		
<b>Other Free Reserves</b>		
i) Opening Balance	11,25,23,40,872	12,08,26,32,310
ii) Addition during the Year	-	(83,02,91,438)
iii) Balance	<b>11,25,23,40,872</b>	<b>11,25,23,40,872</b>
<b>Investment Fluctuation Reserve</b>		
i) Opening Balance	1,22,40,563	1,22,40,563
ii) Addition during the Year	2,21,48,977	-
iii) Balance	<b>3,43,89,541</b>	<b>1,22,40,563</b>
<b>PROFIT &amp; LOSS A/C</b>		
i) Opening Balance	-	-
ii) Addition during the Year	-	(83,02,91,438)
iii) Transfer from Provisions	-	-
iv) Transfer to Reserves	-	(83,02,91,438)
v) Balance in Profit and Loss Account	-	-
<b>TOTAL</b>	<b>15,79,84,37,192</b>	<b>15,76,86,46,555</b>



# SARVA HARYANA GRAMIN BANK

HO: ROHTAK

PARTICULARS	AS ON 31.03.2020	AS ON 31.03.2019
<b>SCHEDULE-3 DEPOSITS</b>		
<b>1 DEMAND DEPOSITS</b>		
i) From Banks	-	-
ii) From Others	1,30,28,37,133	2,19,40,25,830
<b>2 SAVINGS BANK DEPOSITS</b>	85,67,55,59,868	79,23,05,37,408
<b>3 TERM DEPOSITS</b>		
i) From Banks	-	-
ii) From Others	74,91,28,49,212	64,05,10,94,342
<b>TOTAL (1+2+3)</b>	<b>1,61,89,12,46,213</b>	<b>1,45,47,56,57,580</b>
1) Deposits of Branches in India	1,61,89,12,46,213	1,45,47,56,57,580
2) Deposits of Branches Outside India	-	-
<b>TOTAL</b>	<b>1,61,89,12,46,213</b>	<b>1,45,47,56,57,580</b>
<b>SCHEDULE-4 BORROWINGS</b>		
<b>1 BORROWINGS IN INDIA</b>		
i) Reserve Bank of India	-	-
ii) Other Banks	5,21,49,57,333	4,31,03,27,014
iii) Other Institutions	9,28,73,32,054	11,78,03,43,182
<b>2 BORROWING FROM OUTSIDE INDIA</b>	-	-
<b>TOTAL</b>	<b>14,50,22,89,387</b>	<b>16,09,06,70,196</b>
<b>SCHEDULE-5 OTHER LIABILITIES &amp; PROVISIONS</b>		
1 Bills Payable	23,24,19,035	32,18,98,745
2 Inter Office Adjustments( Net)	-	-
3 Interest Accrued	12,75,46,988	15,32,56,022
4 Others (Including Provisions)	87,51,67,703	1,18,65,66,546
<b>TOTAL</b>	<b>1,23,51,33,726</b>	<b>1,66,17,21,313</b>



**SARVA HARYANA GRAMIN BANK**  
HO: ROHTAK

PARTICULARS	AS ON 31.03.2020	AS ON 31.03.2019
<b><u>SCHEDULE-6 CASH AND BALANCE WITH RESERVE BANK OF INDIA</u></b>		
1 Cash in Hand	65,57,94,195	56,48,34,708
2 Balance with Reserve Bank of India In Current Accounts	5,54,56,08,911	5,84,09,52,300
<b>TOTAL</b>	<b>6,20,14,03,106</b>	<b>6,40,57,87,008</b>

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

<b>1 IN INDIA</b>		
i) Balance with Banks:		
In Current Accounts	20,93,95,797	36,96,81,336
In Other Deposit Accounts	8,05,35,00,000	12,30,35,00,000
ii) Money at Call & Short Notice		
With Banks	-	-
With Other Institutions	-	-
<b>TOTAL</b>	<b>8,26,28,95,797</b>	<b>12,67,31,81,336</b>
<b>2 OUTSIDE INDIA</b>	-	-
<b>GRAND TOTAL</b>	<b>8,26,28,95,797</b>	<b>12,67,31,81,336</b>

**SCHEDULE-8 INVESTMENT**

**INVESTMENTS IN INDIA**

1. Government Securities	51,05,84,22,521	32,73,02,06,863
2. Other Approved Securities	-	-
3. Debentures and Bonds	23,36,79,46,599	13,94,62,77,290
4. Equity Shares	-	11,80,807
5. Subsidiaries and/or Joint Ventures	-	-
6. Others	2,44,76,44,750	15,77,05,89,500
<b>TOTAL</b>	<b>76,87,40,13,870</b>	<b>62,44,82,54,460</b>



# SARVA HARYANA GRAMIN BANK

HO: ROHTAK

PARTICULARS	AS ON 31.03.2020	AS ON 31.03.2019
<b>SCHEDULE-9 ADVANCES</b>		
A) i) Bills Purchased & Discounted	-	-
ii) Cash credit, Overdraft & Loans repayable on Demand	56,20,35,56,190	72,18,23,01,454
iii) Term Loan	39,54,17,08,825	19,31,29,34,299
<b>TOTAL</b>	<b>95,74,52,65,015</b>	<b>91,49,52,35,753</b>
B) i) Secured by tangible assets	90,85,50,59,099	87,07,03,47,516
ii) Covered by Bank/Govt. Guarantees	15,92,73,000	15,94,75,000
iii) Unsecured	4,73,09,32,916	4,26,54,13,237
<b>TOTAL</b>	<b>95,74,52,65,015</b>	<b>91,49,52,35,753</b>
C) <b>ADVANCES IN INDIA</b>		
i) Priority Sector	84,15,26,46,015	82,28,08,22,662
ii) Public Sector	-	-
iii) Banks	-	-
iv) Others	11,59,26,19,000	9,21,44,13,091
<b>TOTAL</b>	<b>95,74,52,65,015</b>	<b>91,49,52,35,753</b>

## SCHEDULE-10 FIXED ASSETS

### LAND AND BUILDING

i) At Cost as on 31st March of the preceeding year	26,30,07,371	26,30,07,370
ii) Addition during the Year	-	-
iii) Deduction During the Year	-	-
iv) Depreciation to Date	(4,08,93,558)	(3,49,07,081)
v) Work in progress	-	-
<b>TOTAL (A)</b>	<b>22,21,13,813</b>	<b>22,81,00,289</b>

### OTHER FIXED ASSETS

#### (INCLUDING FURNITURE AND FIXTURE)

i) At Cost as on 31st March of the preceeding year	1,21,19,28,448	1,10,03,97,655
ii) Addition during the Year	4,24,65,159	12,62,24,684
iii) Deduction During the Year	(1,30,62,736)	(1,46,93,892)
	1,24,13,30,871	1,21,19,28,448
Depreciation to Date	(83,33,91,534)	(73,79,51,056)
<b>TOTAL (B)</b>	<b>40,79,39,337</b>	<b>47,39,77,392</b>

### GRAND TOTAL

<b>63,00,53,150</b>	<b>70,20,77,681</b>
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**SARVA HARYANA GRAMIN BANK**  
HO: ROHTAK

PARTICULARS	AS ON 31.03.2020	AS ON 31.03.2019
<b>SCHEDULE-11 OTHER ASSETS</b>		
1 Inter Office Adjustments	1,050	-
2 Interest Accrued	2,29,88,44,734	2,43,11,19,013
3 Tax Paid in advance/ Tax deducted at Sources(TDS)	36,31,96,802	33,38,98,167
4 Stationery and Stamps	1,04,69,252	93,04,485
5 Non-Banking assets acquired in Satisfaction of Claim	-	-
6 Others	3,50,37,20,102	2,96,05,94,101
<b>TOTAL</b>	<b>6,17,62,31,940</b>	<b>5,73,49,15,766</b>

<b>SCHEDULE-12 CONTINGENT LIABILITIES</b>		
1 Claims against the bank not acknowledged as debts	1,00,00,000	-
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	13,26,44,035	11,76,46,297
b) Outside India	-	-
5 Acceptances, endorsements and other obligations	-	-
6 Other items for which the bank is contingently liable	1,59,90,66,814	13,40,74,408
<b>TOTAL</b>	<b>1,74,17,10,849</b>	<b>25,17,20,705</b>



# SARVA HARYANA GRAMIN BANK

HO: ROHTAK

PARTICULARS	Year ended 31.03.2020	Year ended 31.03.2019
<b>SCHEDULE-13 INTEREST EARNED</b>		
1 Interest /Discount on Advances/Bills	8,28,85,26,767	7,72,57,16,435
2 Income on Investments	5,10,62,70,022	4,28,05,31,584
3 Interest on Balances with Reserve Bank of India & other Inter Bank Funds	97,88,80,564	1,01,26,96,669
4 Others	-	-
<b>TOTAL</b>	<b>14,37,36,77,353</b>	<b>13,01,89,44,688</b>

<b>SCHEDULE-14 OTHER INCOME</b>		
1 Commission, Exchange & Brokerage	6,09,96,196	7,01,32,792
2 Profit on sale of investments	48,21,56,505	7,02,55,504
Less: Loss on sale of investments	(32,09,853)	(36,44,163)
3 Profit on revaluation of investment	-	-
Less: Loss on revaluation of investments	-	-
4 Profit on sale of land, building and other assets	12,60,112	31,84,098
Less: Loss on sale of land, building and other assets	-	(22,813)
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	99,43,37,775	1,12,06,03,380
8 Previous Year Adjustment	-	-
<b>TOTAL</b>	<b>1,53,55,40,735</b>	<b>1,26,05,08,798</b>





# SARVA HARYANA GRAMIN BANK

HO: ROHTAK

PARTICULARS	Year ended 31.03.2020	Year ended 31.03.2019
<b>SCHEDULE-15 INTEREST EXPENDED</b>		
1 Interest on deposits	8,07,96,46,400	7,20,91,08,873
2 Interest on Reserve Bank of India/NABARD/ Inter Bank Borrowings	59,83,70,211	50,83,79,405
3 Others	-	-
<b>TOTAL</b>	<b>8,67,80,16,611</b>	<b>7,71,74,88,278</b>
<b>SCHEDULE-16 OPERATING EXPENSES</b>		
1 Payments to and provisions for employees	4,62,05,14,669	2,54,44,10,705
2 Rents, taxes and lighting	19,19,55,245	19,59,52,644
3 Printing and Stationery	1,94,47,687	2,65,80,542
4 Advertisement and publicity	21,47,487	25,51,985
5 Depreciation on bank's property	11,39,40,105	10,03,78,993
6 Directors' fees,allowances and expenses	46,477	39,676
7 Auditors' fees and expenses(including branch auditors)	74,13,727	69,78,916
8 Law Charges	11,56,21,442	4,68,14,549
9 Postage,telegram, telephone etc.	2,35,67,217	7,31,57,381
10 Repairs and maintenance	1,54,95,752	1,35,92,389
11 Insurance	17,60,60,915	15,85,21,847
12 Other expenditure	59,45,52,511	44,80,15,898
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	-	-
<b>TOTAL</b>	<b>5,88,07,63,234</b>	<b>3,61,69,95,525</b>

