

SARVA HARYANA GRAMIN BANK

HO: ROHTAK

FORM 'A'

BALANCE SHEET AS ON 31.03.2021

PARTICULARS	SCHEDULE	AS ON 31.03.2021	(Rupees)
			AS ON 31.03.2020
CAPITAL AND LIABILITIES			
Capital	1	46,27,56,360	46,27,56,360
Reserves & Surplus	2	15,98,14,53,248	15,79,84,37,192
Deposits	3	1,76,52,35,84,371	1,61,89,12,46,213
Borrowings	4	21,35,43,97,803	14,50,22,89,387
Other Liabilities & Provisions	5	2,87,96,79,864	1,23,51,33,726
TOTAL		2,17,20,18,71,646	1,93,88,98,62,878
ASSETS			
Cash & balances with Reserve Bank of India	6	7,27,51,22,045	6,20,14,03,106
Balance with Banks & Money at Call & Short Notice	7	3,62,58,16,072	8,26,28,95,797
Investments	8	1,00,39,38,36,360	76,87,40,13,870
Advances	9	98,38,72,17,269	95,74,52,65,015
Fixed Assets	10	55,03,67,687	63,00,53,150
Other Assets	11	6,96,95,12,213	6,17,62,31,940
TOTAL		2,17,20,18,71,646	1,93,88,98,62,878
Contingent Liabilities	12	68,39,15,784	1,74,17,10,849
Bills for Collection (Contra Items)		46,16,36,460	37,58,81,008



Sanjay Kumar Aggarwal
General Manager



Pranaya Kumar Mohanty
Chairman



Sanjeev Kumar Dhupar
Director



Navin Chandra Pandey
Director



Rajesh Datta
Director



Dr. Anil Kumar Yadav
Director



Kiran Lekha Walia
Director



Annexure to our report of even date.

For M/s P. Chopra & Co.
Chartered Accountants
(Firm Regn. No. 004957N)



CA Rakesh Jain, Partner
(FCA, M.No. 087925)

UDIN: 21087925AAAAHG1099

Place: Rohtak
Date: 21.06.2021

SARVA HARYANA GRAMIN BANK

HO: ROHTAK

FORM 'B'

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2021

PARTICULARS	SCHEDULE	(Rupees)	
		Year ended 31.03.2021	Year ended 31.03.2020
1 INCOME			
Interest earned	13	15,72,55,61,887	14,37,36,77,353
Other Income	14	2,08,66,37,082	1,53,55,40,735
TOTAL		17,81,21,98,969	15,90,92,18,088
2 EXPENDITURE			
Interest expended	15	8,02,48,15,329	8,67,80,16,611
Operating Expenses	16	6,50,31,50,316	5,88,07,63,234
Provision and Contingencies		3,10,12,17,268	1,32,01,96,925
TOTAL		17,62,91,82,913	15,87,89,76,770
3 PROFIT/(LOSS)			
Net Profit for the year before Tax		18,30,16,056	3,02,41,318
Less: Provision for Income Tax		-	4,50,682
Net Profit for the year after Tax		18,30,16,056	2,97,90,636
Add/Less: Profit/ (Loss) brought forward		-	-
Profit available for Appropriation		18,30,16,056	2,97,90,636
4 APPROPRIATIONS			
TRANSFERRED TO:			
Statutory Reserve		4,57,54,014	74,47,659
Capital Reserve		-	-
Special Reserve as per Income Tax Act		10,63,000	1,94,000
Revenue & other Reserves		-	-
Investment Fluctuation Reserve		13,61,99,042	2,21,48,977
TOTAL		18,30,16,056	2,97,90,636
Earning Per Share (Rs.)		3.95	0.64


Sanjay Kumar Aggarwal
General Manager


Sanjeev Kumar Dhupar
Director


Rajesh Batta
Director


Dr. Anil Kumar Yadav
Director


Pranaya Kumar Mohanty
Chairman


Navin Chandra Pandey
Director


Kiran Lekha Walia
Director



Annexure to our report of even date.
For M/s P. Chopra & Co.
Chartered Accountants
(Firm Regn. No. 004957N)


CA Rakesh Jain, Partner
(FCA, M.No. 087925)
UDIN: 21087925AAAAHG1099

Place: Rohtak
Date: 21.06.2021

SARVA HARYANA GRAMIN BANK
HO: ROHTAK

PARTICULARS	AS ON 31.03.2021	(Rupees) AS ON 31.03.2020
SCHEDULE-1 CAPITAL		
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)	46,27,56,360	46,27,56,360
SCHEDULE-2 RESERVES & SURPLUS		
1 STATUTORY RESERVES		
i) Opening Balance	4,32,77,15,981	4,32,02,68,322
ii) Addition during the Year	4,57,54,014	74,47,659
iii) Deduction During the Year	-	-
iv) Balance	4,37,34,69,995	4,32,77,15,981
2 CAPITAL RESERVES		
i) Opening Balance	3,15,96,798	3,15,96,798
ii) Addition during the Year	-	-
iii) Balance	3,15,96,798	3,15,96,798
3 Special Reserve under Sec.36(1)(viii) of Income Tax Act		
i) Opening Balance	15,23,94,000	15,22,00,000
ii) Addition during the Year	10,63,000	1,94,000
iii) Balance	15,34,57,000	15,23,94,000
4 REVENUE AND OTHER RESERVES		
Other Free Reserves		
i) Opening Balance	11,25,23,40,872	11,25,23,40,872
ii) Addition during the Year	-	-
iii) Balance	11,25,23,40,872	11,25,23,40,872
Investment Fluctuation Reserve		
i) Opening Balance	3,43,89,541	1,22,40,563
ii) Addition during the Year	13,61,99,042	2,21,48,977
iii) Balance	17,05,88,583	3,43,89,541
PROFIT & LOSS A/C		
i) Opening Balance	-	-
ii) Addition during the Year	-	-
iii) Transfer from Provisions	-	-
iv) Transfer to Reserves	-	-
v) Balance in Profit and Loss Account	-	-
TOTAL	15,98,14,53,248	15,79,84,37,192



SARVA HARYANA GRAMIN BANK
HO: ROHTAK

PARTICULARS	AS ON 31.03.2021	AS ON 31.03.2020
SCHEDULE-3 DEPOSITS		
1 DEMAND DEPOSITS		
i) From Banks	-	-
ii) From Others	1,95,49,90,446	1,30,28,37,133
2 SAVINGS BANK DEPOSITS	97,19,71,88,569	85,67,55,59,868
3 TERM DEPOSITS		
i) From Banks	-	-
ii) From Others	77,37,14,05,356	74,91,28,49,212
TOTAL (1+2+3)	1,76,52,35,84,371	1,61,89,12,46,213
1) Deposits of Branches in India	1,76,52,35,84,371	1,61,89,12,46,213
2) Deposits of Branches Outside India	-	-
TOTAL	1,76,52,35,84,371	1,61,89,12,46,213
SCHEDULE-4 BORROWINGS		
1 BORROWINGS IN INDIA		
i) Reserve Bank of India	-	-
ii) Other Banks	1,85,07,49,610	5,21,49,57,333
iii) Other Institutions	19,50,36,48,193	9,28,73,32,054
2 BORROWING FROM OUTSIDE INDIA	-	-
TOTAL	21,35,43,97,803	14,50,22,89,387
SCHEDULE-5 OTHER LIABILITIES & PROVISIONS		
1 Bills Payable	26,34,78,688	23,24,19,035
2 Inter Office Adjustments(Net)	-	-
3 Interest Accrued	22,18,40,319	12,75,46,988
4 Others (Including Provisions)	2,39,43,60,857	87,51,67,703
TOTAL	2,87,96,79,864	1,23,51,33,726



SARVA HARYANA GRAMIN BANK
HO: ROHTAK

PARTICULARS	AS ON 31.03.2021	AS ON 31.03.2020
SCHEDULE-6 CASH AND BALANCE WITH RESERVE BANK OF INDIA		
1 Cash in Hand	79,13,95,631	65,57,94,195
2 Balance with Reserve Bank of India In Current Accounts	6,48,37,26,414	5,54,56,08,911
TOTAL	7,27,51,22,045	6,20,14,03,106

SCHEDULE-7 BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICES		
1 IN INDIA		
i) Balance with Banks:		
In Current Accounts	18,66,56,614	20,93,95,797
In Other Deposit Accounts	3,43,91,59,458	8,05,35,00,000
ii) Money at Call & Short Notice		
With Banks	-	-
With Other Institutions	-	-
TOTAL	3,62,58,16,072	8,26,28,95,797
2 OUTSIDE INDIA	-	-
GRAND TOTAL	3,62,58,16,072	8,26,28,95,797

SCHEDULE-8 INVESTMENT

INVESTMENTS IN INDIA

1. Government Securities	75,23,19,80,775	51,05,84,22,521
2. Other Approved Securities	-	-
3. Debentures and Bonds	25,16,18,55,585	23,36,79,46,599
4. Equity Shares	-	-
5. Subsidiaries and/or Joint Ventures	-	-
6. Others	-	2,44,76,44,750
TOTAL	1,00,39,38,36,360	76,87,40,13,870



SARVA HARYANA GRAMIN BANK

HO: ROHTAK

PARTICULARS	AS ON 31.03.2021	AS ON 31.03.2020
SCHEDULE-9 ADVANCES		
A) i) Bills Purchased & Discounted	-	-
ii) Cash credit, Overdraft & Loans repayable on Demand	79,37,48,39,348	56,20,35,56,190
iii) Term Loan	19,01,23,77,921	39,54,17,08,825
TOTAL	98,38,72,17,269	95,74,52,65,015
B) i) Secured by tangible assets	92,81,69,82,953	90,85,50,59,099
ii) Covered by Bank/Govt. Guarantees	11,44,70,000	15,92,73,000
iii) Unsecured	5,45,57,64,316	4,73,09,32,916
TOTAL	98,38,72,17,269	95,74,52,65,015
C) ADVANCES IN INDIA		
i) Priority Sector	84,43,98,11,269	84,15,26,46,015
ii) Public Sector	-	-
iii) Banks	-	-
iv) Others	13,94,74,06,000	11,59,26,19,000
TOTAL	98,38,72,17,269	95,74,52,65,015
SCHEDULE-10 FIXED ASSETS		
LAND AND BUILDING		
i) At Cost as on 31st March of the preceeding year	26,30,07,371	26,30,07,371
ii) Addition during the Year	-	-
iii) Deduction During the Year	-	-
iv) Depreciation to Date	(4,68,80,034)	(4,08,93,558)
v) Work in progress	-	-
TOTAL (A)	21,61,27,337	22,21,13,813
OTHER FIXED ASSETS (INCLUDING FURNITURE AND FIXTURE)		
i) At Cost as on 31st March of the preceeding year	1,24,13,30,871	1,21,19,28,448
ii) Addition during the Year	2,41,99,005	4,24,65,159
iii) Deduction During the Year	(49,60,935)	(1,30,62,736)
	1,26,05,68,941	1,24,13,30,871
Depreciation to Date	(92,63,28,591)	(83,33,91,534)
TOTAL (B)	33,42,40,350	40,79,39,337
GRAND TOTAL	55,03,67,687	63,00,53,150



SARVA HARYANA GRAMIN BANK
HO: ROHTAK

PARTICULARS	AS ON 31.03.2021	AS ON 31.03.2020
SCHEDULE-11 OTHER ASSETS		
1 Inter Office Adjustments	-	1,050
2 Interest Accrued	1,89,33,42,670	2,29,88,44,734
3 Tax Paid in advance/ Tax deducted at Sources(TDS)	22,49,66,683	36,31,96,802
4 Stationery and Stamps	1,56,74,382	1,04,69,252
5 Non-Banking assets acquired in Satisfaction of Claim	-	-
6 Others	4,83,55,28,478	3,50,37,20,102
TOTAL	6,96,95,12,213	6,17,62,31,940

SCHEDULE-12 CONTINGENT LIABILITIES		
1 Claims against the bank not acknowledged as debts	1,00,00,000	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	12,98,23,223	13,26,44,035
b) Outside India	-	-
5 Acceptances, endorsements and other obligations	-	-
6 Other items for which the bank is contingently liable	54,40,92,561	1,59,90,66,814
TOTAL	68,39,15,784	1,74,17,10,849



SARVA HARYANA GRAMIN BANK
HO: ROHTAK

PARTICULARS	Year ended 31.03.2021	Year ended 31.03.2020
SCHEDULE-13 INTEREST EARNED		
1 Interest /Discount on Advances/Bills	8,81,03,65,187	8,28,85,26,767
2 Income on Investments	6,67,88,30,910	5,10,62,70,022
3 Interest on Balances with Reserve Bank of India & other Inter Bank Funds	23,63,65,790	97,88,80,564
4 Others	-	-
TOTAL	15,72,55,61,887	14,37,36,77,353

SCHEDULE-14 OTHER INCOME		
1 Commission, Exchange & Brokerage	5,99,65,104	6,09,96,196
2 Profit on sale of investments	49,90,53,560	48,21,56,505
Less: Loss on sale of investments	(52,59,175)	(32,09,853)
3 Profit on revaluation of investment	-	-
Less: Loss on revaluation of investments	-	-
4 Profit on sale of land, building and other assets	4,48,656	12,60,112
Less: Loss on sale of land, building and other assets	-	-
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	1,53,24,28,937	99,43,37,775
8 Previous Year Adjustment	-	-
TOTAL	2,08,66,37,082	1,53,55,40,735



SARVA HARYANA GRAMIN BANK
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PARTICULARS	Year ended 31.03.2021	Year ended 31.03.2020
SCHEDULE-15 INTEREST EXPENDED		
1 Interest on deposits	7,48,17,69,470	8,07,96,46,400
2 Interest on Reserve Bank of India/NABARD/ Inter Bank Borrowings	54,30,45,859	59,83,70,211
3 Others	-	-
TOTAL	8,02,48,15,329	8,67,80,16,611
SCHEDULE-16 OPERATING EXPENSES		
1 Payments to and provisions for employees	5,20,62,39,621	4,62,05,14,669
2 Rents, taxes and lighting	20,25,95,652	19,19,55,245
3 Printing and Stationery	2,12,64,558	1,94,47,687
4 Advertisement and publicity	9,47,672	21,47,487
5 Depreciation on bank's property	10,31,97,878	11,39,40,105
6 Directors' fees, allowances and expenses	4,905	46,477
7 Auditors' fees and expenses (including branch auditors)	74,63,305	74,13,727
8 Law Charges	10,66,32,665	11,56,21,442
9 Postage, telegrams, telephone etc.	1,85,50,402	2,35,67,217
10 Repairs and maintenance	1,36,87,392	1,54,95,752
11 Insurance	22,56,25,646	17,60,60,915
12 Other expenditure	59,69,40,620	59,45,52,511
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	6,50,31,50,316	5,88,07,63,234

