

SARVA HARYANA GRAMIN BANK

HO: ROHTAK

FORM 'A'

BALANCE SHEET AS ON 31.03.2022

PARTICULARS	SCHEDULE	(Rupees)	
		AS ON 31.03.2022 (Current year)	AS ON 31.03.2021 (Previous year)
CAPITAL AND LIABILITIES			
Capital	1	462,756,360	462,756,360
Reserves and Surplus	2	17,388,775,679	15,981,453,248
Deposits	3	185,343,581,663	176,523,584,371
Borrowings	4	18,817,770,505	21,354,397,803
Other liabilities and provisions	5	1,823,033,488	2,879,679,864
TOTAL		223,835,917,695	217,201,871,646
ASSETS			
Cash & balances with Reserve Bank of India	6	8,193,327,927	7,275,122,045
Balance with Banks and Money at Call & Short Notice	7	3,739,791,507	3,625,816,072
Investments	8	95,072,688,448	100,393,836,360
Advances	9	109,843,141,479	98,387,217,269
Fixed Assets	10	521,598,250	550,367,687
Other Assets	11	6,465,370,084	6,969,512,213
TOTAL		223,835,917,695	217,201,871,646
Contingent Liabilities	12	645,693,671	683,915,784
Bills for Collection (Contra Items)		425,124,389	461,636,460


Mithilesh Kumar Jha
General Manager


Pranaya Kumar Mohanty
Chairman


Sanjeev Kumar Dhupar
Director


Naresh Kumar Garg
Director


Rajesh Datta
Director


Pronobesh Barua
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: 22087925AIGGVU3107

Place: Rohtak
Date: 02.05.2022

SARVA HARYANA GRAMIN BANK

HO: ROHTAK

FORM 'B'

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2022

PARTICULARS	SCHEDULE	(Rupees)	
		Year ended on 31.03.2022 (Current year)	Year ended on 31.03.2021 (Previous year)
1 INCOME			
Interest earned	13	16,115,235,993	15,725,561,887
Other Income	14	3,576,974,770	3,088,237,342
TOTAL		19,692,210,763	18,813,799,229
2 EXPENDITURE			
Interest expended	15	7,488,659,238	8,024,815,329
Operating expenses	16	8,275,965,277	6,760,407,016
Provision and contingencies		2,098,524,462	3,845,560,828
TOTAL		17,863,148,977	18,630,783,173
3 PROFIT/(LOSS)			
Net Profit for the year before Tax		1,829,061,786	183,016,056
Less: Provision for Income Tax		421,739,355	-
Net Profit for the year after Tax		1,407,322,431	183,016,056
Add/Less: Profit/ (Loss) brought forward		-	-
Profit available for Appropriation		1,407,322,431	183,016,056
4 APPROPRIATIONS			
TRANSFERRED TO:			
Statutory Reserve		351,830,608	45,754,014
Capital Reserve		-	-
Special Reserve as per Income Tax Act		2,099,000	1,063,000
Revenue & other Reserves		638,291,937	-
Investment Fluctuation Reserve		415,100,886	136,199,042
Balance carried to Balance Sheet		-	-
TOTAL		1,407,322,431	183,016,056
Earning Per Share (Rs.)		30.41	3.95


Mithilesh Kumar Jha
General Manager


Pranaya Kumar Mohanty
Chairman


Sanjeev Kumar Dhupar
Director


Naresh Kumar Garg
Director


Rajesh Datta
Director


Pronobesh Barua
Director


Kiran Lekha Walia
Director

Annexure to our report of even date.

For M/s P. Chopra & Co.
Chartered Accountants
(Firm Regn. No. 094957N)



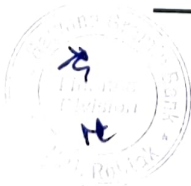

CA Rakesh Jais, Partner
(FCA, M.No. 087925)
UDIN: 22087925AIGGVU3107

Place: Rohtak
Date: 02.06.2022

SARVA HARYANA GRAMIN BANK

HO: ROHTAK

PARTICULARS	(Rupees)	
	AS ON 31.03.2022 (Current year)	AS ON 31.03.2021 (Previous year)
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 AND SURPLUS		
1 STATUTORY RESERVES		
i) Opening Balance	4,373,469,995	4,327,715,981
ii) Addition during the year	351,830,608	45,754,014
iii) Deduction during the year	-	-
iv) Balance	4,725,300,603	4,373,469,995
2 CAPITAL RESERVES		
i) Opening Balance	31,596,798	31,596,798
ii) Addition during the year	-	-
iii) Deduction during the year	-	-
iv) Balance	31,596,798	31,596,798
3 Special Reserve under Sec.36(1)(viii) of Income Tax Act		
i) Opening Balance	153,457,000	152,394,000
ii) Addition during the year	2,099,000	1,063,000
iii) Deduction during the year	-	-
iv) Balance	155,556,000	153,457,000
4 REVENUE AND OTHER RESERVES		
Other Free Reserves		
i) Opening Balance	11,252,340,872	11,252,340,872
ii) Addition during the year	638,291,937	-
iii) Deduction during the year	-	-
iv) Balance	11,890,632,809	11,252,340,872
Investment Fluctuation Reserve		
i) Opening Balance	170,588,583	34,389,541
ii) Addition during the year	415,100,886	136,199,042
iii) Deduction during the year	-	-
iv) Balance	585,689,469	170,588,583
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	17,388,775,679	15,981,453,248



SARVA HARYANA GRAMIN BANK

HO: ROHTAK

PARTICULARS	(Rupees)	
	AS ON 31.03.2022 (Current year)	AS ON 31.03.2021 (Previous year)
SCHEDULE-3 DEPOSITS		
1 DEMAND DEPOSITS		
i) From Banks	-	-
ii) From Others	1,486,308,343	1,954,990,446
2 SAVINGS BANK DEPOSITS	103,455,060,064	97,197,188,569
3 TERM DEPOSITS		
i) From Banks	-	-
ii) From Others	80,402,213,256	77,371,405,356
TOTAL (1+2+3)	185,343,581,663	176,523,584,371
1) Deposits of Branches in India	185,343,581,663	176,523,584,371
2) Deposits of Branches Outside India	-	-
TOTAL	185,343,581,663	176,523,584,371
SCHEDULE-4 BORROWINGS		
1 BORROWINGS IN INDIA		
i) Reserve Bank of India	-	-
ii) Other Banks	3,759,248,860	1,850,749,610
iii) Other Institutions	15,058,521,645	19,503,648,193
2 BORROWINGS OUTSIDE INDIA	-	-
TOTAL (1+2)	18,817,770,505	21,354,397,803
Secured borrowings included in 1 and 2 above	3,759,248,860	1,850,749,610
SCHEDULE- 5 OTHER LIABILITIES & PROVISIONS		
1 Bills Payable	345,617,592	263,478,688
2 Inter Office Adjustments(Net)	-	-
3 Interest Accrued	236,393,520	221,840,319
4 Others (Including Provisions)	1,241,022,376	2,394,360,857
TOTAL	1,823,033,488	2,879,679,864



SARVA HARYANA GRAMIN BANK
HO: ROHTAK

PARTICULARS	(Rupees)	
	AS ON 31.03.2022 (Current year)	AS ON 31.03.2021 (Previous year)
<u>SCHEDULE-6 CASH AND BALANCES WITH RESERVE BANK OF INDIA</u>		
1 Cash in Hand	879,335,954	791,395,631
2 Balance with Reserve Bank of India		
(a) In Current Accounts	7,313,991,973	6,483,726,414
(b) In other accounts	-	-
TOTAL	8,193,327,927	7,275,122,045

<u>SCHEDULE-7 BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICES</u>		
1 IN INDIA		
i) Balance with Banks:		
In Current Accounts	635,291,507	186,656,614
In Other Deposit Accounts	3,104,500,000	3,439,159,458
ii) Money at Call & Short Notice		
With Banks	-	-
With Other Institutions	-	-
TOTAL	3,739,791,507	3,625,816,072
2 OUTSIDE INDIA	-	-
GRAND TOTAL	3,739,791,507	3,625,816,072

<u>SCHEDULE-8 INVESTMENT</u>		
1 INVESTMENTS IN INDIA		
1. Government Securities	73,737,035,439	75,231,980,775
2. Other Approved Securities	-	-
3. Shares	-	-
4. Debentures and Bonds	21,235,653,009	25,161,855,585
5. Subsidiaries and/or Joint Ventures	-	-
6. Others (Mutual Funds)	100,000,000	-
TOTAL	95,072,688,448	100,393,836,360
2 INVESTMENTS OUTSIDE INDIA	-	-
GRAND TOTAL	95,072,688,448	100,393,836,360



SARVA HARYANA GRAMIN BANK

HO: ROHTAK

PARTICULARS	(Rupees)	
	AS ON 31.03.2022 (Current year)	AS ON 31.03.2021 (Previous year)
SCHEDULE-9 ADVANCES		
A) i) Bills Purchased & Discounted	-	-
ii) Cash credit, Overdrafts & Loans repayable on Demand	87,374,357,167	79,374,839,348
iii) Term Loans	22,468,784,312	19,012,377,921
TOTAL	109,843,141,479	98,387,217,269
B) i) Secured by tangible assets	105,970,449,790	92,816,982,953
ii) Covered by Bank/Govt. Guarantees	231,156,000	114,470,000
iii) Unsecured	3,641,535,689	5,455,764,316
TOTAL	109,843,141,479	98,387,217,269
C) ADVANCES IN INDIA		
i) Priority Sector	91,942,387,479	84,439,811,269
ii) Public Sector	-	-
iii) Banks	-	-
iv) Others	17,900,754,000	13,947,406,000
TOTAL	109,843,141,479	98,387,217,269
ADVANCES OUTSIDE INDIA	-	-
GRAND TOTAL	109,843,141,479	98,387,217,269

SCHEDULE-10 FIXED ASSETS

PREMISES

i) At Cost as on 31st March of the preceeding year	263,007,371	263,007,371
ii) Addition during the Year	-	-
iii) Deduction during the Year	-	-
iv) Depreciation to date	(52,866,511)	(46,880,034)
v) Work in progress	-	-
TOTAL (A)	210,140,860	216,127,337

OTHER FIXED ASSETS (INCLUDING FURNITURE AND FIXTURES)

i) At Cost as on 31st March of the preceeding year	1,260,568,941	1,241,330,871
ii) Additions during the Year	63,916,098	24,199,005
iii) Deductions during the Year	(6,100,877)	(4,960,935)
	1,318,384,162	1,260,568,941
Depreciation to Date	(1,006,926,772)	(926,328,591)
TOTAL (B)	311,457,390	334,240,350
GRAND TOTAL	521,598,250	550,367,687



SARVA HARYANA GRAMIN BANK

HO: ROHTAK

PARTICULARS	(Rupees)	
	AS ON 31.03.2022 (Current year)	AS ON 31.03.2021 (Previous year)
SCHEDULE-11 OTHER ASSETS		
1 Inter Office Adjustments	-	-
2 Interest Accrued	1,764,482,112	1,893,342,670
3 Tax Paid in advance/ Tax deducted at Source (TDS)	243,025,338	224,966,683
4 Stationery and Stamps	12,109,393	15,674,382
5 Non-Banking assets acquired in satisfaction of claims	-	-
6 Others	4,445,753,241	4,835,528,478
TOTAL	6,465,370,084	6,969,512,213

SCHEDULE-12 CONTINGENT LIABILITIES		
1 Claims against the bank not acknowledged as debts	10,000,000	10,000,000
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	76,495,754	129,823,223
b) Outside India	-	-
5 Acceptances, endorsements and other obligations	-	-
6 Other items for which the bank is contingently liable	559,197,917	544,092,561
TOTAL	645,693,671	683,915,784



SARVA HARYANA GRAMIN BANK
HO: ROHTAK

PARTICULARS	(Rupees)	
	Year ended on 31.03.2022 (Current year)	Year ended on 31.03.2021 (Previous year)
SCHEDULE-13 INTEREST EARNED		
1 Interest /Discount on Advances/Bills	9,378,556,717	8,810,365,187
2 Income on Investments	6,624,935,882	6,678,830,910
3 Interest on Balances with Reserve Bank of India & other Inter Bank Funds	111,743,394	236,365,790
4 Others	-	-
TOTAL	16,115,235,993	15,725,561,887

SCHEDULE-14 OTHER INCOME		
1 Commission, Exchange & Brokerage	85,521,686	59,965,104
2 Profit on sale of investments	454,175,452	499,053,560
Less: Loss on sale of investments	(39,074,565)	(5,259,175)
3 Profit on revaluation of investment	-	-
Less: Loss on revaluation of investments	-	-
4 Profit on sale of land, building and other assets	916,928	448,656
Less: Loss on sale of land, building and other assets	(1,032)	-
5 Profit on Exchange Transaction	-	-
Less: Loss on Exchange Transaction	-	-
6 Income earned by way of dividends, etc. from subsidiaries/companies and/or Joint Ventures abroad/in India	-	-
7 Miscellaneous Income	3,075,436,301	2,534,029,197
8 Previous Year Adjustment	-	-
TOTAL	3,576,974,770	3,088,237,342



SARVA HARYANA GRAMIN BANK

HO: ROHTAK

PARTICULARS	(Rupees)	
	Year ended on 31.03.2022 (Current year)	Year ended on 31.03.2021 (Previous year)
SCHEDULE-15 INTEREST EXPENDED		
1 Interest on deposits	6,948,392,186	7,481,769,470
2 Interest on Reserve Bank of India/NABARD/ Inter Bank Borrowings	540,267,052	543,045,859
3 Others	-	-
TOTAL	7,488,659,238	8,024,815,329

SCHEDULE-16 OPERATING EXPENSES		
1 Payments to and provisions for employees	6,409,581,117	5,206,239,621
2 Rents, taxes and lighting	200,038,383	202,595,652
3 Printing and Stationery	34,599,965	21,264,558
4 Advertisement and publicity	1,504,756	947,672
5 Depreciation on bank's property	91,898,967	103,197,878
6 Directors' fees, allowances and expenses	25,105	4,905
7 Auditors' fees and expenses (including branch auditors)	5,825,837	7,463,305
8 Law Charges	64,153,132	106,632,665
9 Postage, telegrams, telephone etc.	31,327,266	18,550,402
10 Repairs and maintenance	10,229,313	13,687,392
11 Insurance	299,169,594	225,625,646
12 Other expenditure	1,127,611,842	854,197,320
TOTAL	8,275,965,277	6,760,407,016

