

SARVA HARYANA GRAMIN BANK

HO: ROHTAK

FORM 'A'

BALANCE SHEET AS ON 31.03.2023

PARTICULARS	SCHEDULE	(Rupees)	
		AS ON 31.03.2023 (Current year)	AS ON 31.03.2022 (Previous year)
CAPITAL AND LIABILITIES			
Capital	1	46,27,56,360	46,27,56,360
Reserves and Surplus	2	20,14,40,46,065	17,38,87,75,679
Deposits	3	2,05,55,15,70,443	1,85,34,35,81,663
Borrowings	4	24,21,83,52,803	18,81,77,70,505
Other liabilities and provisions	5	4,58,61,68,550	1,82,30,33,488
TOTAL		2,54,96,28,94,221	2,23,83,59,17,695
ASSETS			
Cash & balances with Reserve Bank of India	6	9,84,24,35,817	8,19,33,27,927
Balance with Banks and Money at Call & Short Notice	7	21,09,17,42,216	3,73,97,91,507
Investments	8	88,07,21,66,405	95,07,26,88,448
Advances	9	1,29,75,99,07,767	1,09,84,31,41,479
Fixed Assets	10	54,00,51,697	52,15,98,250
Other Assets	11	5,65,65,90,319	6,46,53,70,084
TOTAL		2,54,96,28,94,221	2,23,83,59,17,695
Contingent Liabilities	12	67,48,47,183	64,56,93,671
Bills for Collection (Contra Items)		38,33,40,888	42,51,24,389


Rohit Nijhawan
General Manager


Sandip Kumar Panigrahi
Director


Pronobesh Barua
Director


Manoneet Dalal
Director


Nupur Jhunjunwala Sharma
Director


Pranaya Kumar Mohanty
Chairman


Mahesh Kumar Wadhwa
Director


Ayush Sheopuri
Director


Kiran Lekha Wallia
Director

Place: Rohtak
Date: 02.05.2023



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


CA Rakesh Jain, Partner
(Membership No. 087925)
UDIN: 23087925BGTITC4698

SARVA HARYANA GRAMIN BANK

HO: ROHTAK

FORM 'B'

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2023

PARTICULARS	SCHEDULE	(Rupees)	
		Year ended on 31.03.2023 (Current year)	Year ended on 31.03.2022 (Previous year)
1 INCOME			
Interest earned	13	17,83,66,34,384	16,11,52,35,993
Other Income	14	3,81,68,63,064	3,57,69,74,770
TOTAL		21,65,34,97,448	19,69,22,10,763
2 EXPENDITURE			
Interest expended	15	8,22,17,57,811	7,48,86,59,238
Operating expenses	16	7,73,92,82,688	8,27,59,65,277
Provision and contingencies		1,46,00,31,322	2,09,85,24,462
TOTAL		17,42,10,71,821	17,86,31,48,977
3 PROFIT/(LOSS)			
Net Profit for the year before Tax		4,23,24,25,627	1,82,90,61,786
Less: Provision for Income Tax		1,47,71,55,241	42,17,39,355
Net Profit for the year after Tax		2,75,52,70,386	1,40,73,22,431
Add/Less: Profit/ (Loss) brought forward		-	-
Profit available for Appropriation		2,75,52,70,386	1,40,73,22,431
4 APPROPRIATIONS			
TRANSFERRER TO:			
Statutory Reserve		68,88,17,596	35,18,30,608
Capital Reserve		-	-
Special Reserve as per Income Tax Act		27,60,000	20,99,000
Revenue & other Reserves		1,96,92,64,030	63,82,91,937
Investment Fluctuation Reserve		9,44,28,760	41,51,00,886
Balance carried to Balance Sheet		-	-
TOTAL		2,75,52,70,386	1,40,73,22,431
Earning Per Share (Rs.)		59.54	30.41


Rohit Nijhawan
General Manager


Sandip Kumar Panigrahi
Director


Pronobesh Barua
Director


Manoneet Dalal
Director


Nupur Jhunjunwala Sharma
Director


Pranaya Kumar Mohanty
Chairman


Mahesh Kumar Wadhwa
Director


Ayush Sheopuri
Director


Kiran Lekha Walia
Director

Place: Rohtak
Date: 02.05.2023



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


CA Rakesh Jain, Partner
(Membership No. 087925)
UDIN: 23087925BGTITC4698

SARVA HARYANA GRAMIN BANK

HO: ROHTAK

PARTICULARS	(Rupees)	
	AS ON 31.03.2023 (Current year)	AS ON 31.03.2022 (Previous year)
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 AND SURPLUS		
1 STATUTORY RESERVES		
i) Opening Balance	4,72,53,00,603	4,37,34,69,995
ii) Addition during the year	68,88,17,596	35,18,30,608
iii) Deduction during the year	-	-
iv) Balance	5,41,41,18,199	4,72,53,00,603
2 CAPITAL RESERVES		
i) Opening Balance	3,15,96,798	3,15,96,798
ii) Addition during the year	-	-
iii) Deduction during the year	-	-
iv) Balance	3,15,96,798	3,15,96,798
3 Special Reserve under Sec.36(1)(viii) of Income Tax Act		
i) Opening Balance	15,55,56,000	15,34,57,000
ii) Addition during the year	27,60,000	20,99,000
iii) Deduction during the year	-	-
iv) Balance	15,83,16,000	15,55,56,000
4 REVENUE AND OTHER RESERVES		
Other Free Reserves		
i) Opening Balance	11,89,06,32,809	11,25,23,40,872
ii) Addition during the year	1,96,92,64,030	63,82,91,937
iii) Deduction during the year	-	-
iv) Balance	13,85,98,96,839	11,89,06,32,809
Investment Fluctuation Reserve		
i) Opening Balance	58,56,89,469	17,05,88,583
ii) Addition during the year	9,44,28,760	41,51,00,886
iii) Deduction during the year	-	-
iv) Balance	68,01,18,229	58,56,89,469
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	20,14,40,46,065	17,38,87,75,679



SARVA HARYANA GRAMIN BANK

HO: ROHTAK

PARTICULARS	(Rupees)	
	AS ON 31.03.2023 (Current year)	AS ON 31.03.2022 (Previous year)
SCHEDULE-3 DEPOSITS		
1 DEMAND DEPOSITS		
i) From Banks	-	-
ii) From Others	1,51,88,11,035	1,48,63,08,343
2 SAVINGS BANK DEPOSITS	1,11,30,64,17,003	1,03,45,50,60,064
3 TERM DEPOSITS		
i) From Banks	2,63,51,81,933	-
ii) From Others	90,09,11,60,472	80,40,22,13,256
TOTAL (1+2+3)	2,05,55,15,70,443	1,85,34,35,81,663
1) Deposits of Branches in India	2,05,55,15,70,443	1,85,34,35,81,663
2) Deposits of Branches Outside India	-	-
TOTAL	2,05,55,15,70,443	1,85,34,35,81,663
SCHEDULE-4 BORROWINGS		
1 BORROWINGS IN INDIA		
i) Reserve Bank of India	-	-
ii) Other Banks	1,24,48,22,594	3,75,92,48,860
iii) Other Institutions	22,97,35,30,209	15,05,85,21,645
2 BORROWINGS OUTSIDE INDIA	-	-
TOTAL (1+2)	24,21,83,52,803	18,81,77,70,505
Secured borrowings included in 1 and 2 above	1,24,48,22,594	3,75,92,48,860
SCHEDULE-5 OTHER LIABILITIES & PROVISIONS		
1 Bills Payable	39,64,48,151	34,56,17,592
2 Inter Office Adjustments(Net)	-	-
3 Interest Accrued	4,10,41,708	23,63,93,520
4 Others (Including Provisions)	4,14,86,78,691	1,24,10,22,376
TOTAL	4,58,61,68,550	1,82,30,33,488



SARVA HARYANA GRAMIN BANK

HO: ROHTAK

PARTICULARS	(Rupees)	
	AS ON 31.03.2023 (Current year)	AS ON 31.03.2022 (Previous year)
SCHEDULE-6 CASH AND BALANCES WITH RESERVE BANK OF INDIA		
1 Cash in Hand	86,99,73,627	87,93,35,954
2 Balance with Reserve Bank of India		
(a) In Current Accounts	8,97,24,62,190	7,31,39,91,973
(b) In other accounts	-	-
TOTAL	9,84,24,35,817	8,19,33,27,927

SCHEDULE-7 BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICES		
1 IN INDIA		
i) Balance with Banks:		
In Current Accounts	8,72,42,214	63,52,91,507
In Other Deposit Accounts	21,00,45,00,002	3,10,45,00,000
ii) Money at Call & Short Notice		
With Banks	-	-
With Other Institutions	-	-
TOTAL	21,09,17,42,216	3,73,97,91,507
2 OUTSIDE INDIA		
GRAND TOTAL	21,09,17,42,216	3,73,97,91,507

SCHEDULE-8 INVESTMENT		
1 INVESTMENTS IN INDIA		
1. Government Securities	67,75,45,90,738	73,73,70,35,439
2. Other Approved Securities	-	-
3. Shares	-	-
4. Debentures and Bonds	20,21,75,75,667	21,23,56,53,009
5. Subsidiaries and/or Joint Ventures	-	-
6. Others (Mutual Funds)	10,00,00,000	10,00,00,000
TOTAL	88,07,21,66,405	95,07,26,88,448
2 INVESTMENTS OUTSIDE INDIA		
GRAND TOTAL	88,07,21,66,405	95,07,26,88,448



SARVA HARYANA GRAMIN BANK

HO: ROHTAK

PARTICULARS	AS ON 31.03.2023 (Current year)	AS ON 31.03.2022 (Previous year)
SCHEDULE-9 ADVANCES		
A) i) Bills Purchased & Discounted	-	-
ii) Cash credit, Overdrafts & Loans repayable on Demand	1,00,46,34,49,287	87,37,43,57,167
iii) Term Loans	29,29,64,58,480	22,46,87,84,312
TOTAL	1,29,75,99,07,767	1,09,84,31,41,479
B) i) Secured by tangible assets	1,25,06,54,40,240	1,05,97,04,49,790
ii) Covered by Bank/Govt. Guarantees	46,00,10,000	23,11,56,000
iii) Unsecured	4,23,44,57,527	3,64,15,35,689
TOTAL	1,29,75,99,07,767	1,09,84,31,41,479
C) ADVANCES IN INDIA		
i) Priority Sector	1,04,14,47,77,767	91,94,23,87,479
ii) Public Sector	-	-
iii) Banks	-	-
iv) Others	25,61,51,30,000	17,90,07,54,000
TOTAL	1,29,75,99,07,767	1,09,84,31,41,479
ADVANCES OUTSIDE INDIA	-	-
GRAND TOTAL	1,29,75,99,07,767	1,09,84,31,41,479

SCHEDULE-10 FIXED ASSETS

PREMISES		
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	(5,88,52,988)	(5,28,66,511)
v) Work in progress	-	-
TOTAL (A)	20,41,54,383	21,01,40,860
OTHER FIXED ASSETS (INCLUDING FURNITURE AND FIXTURES)		
i) At Cost as on 31st March of the preceeding year	1,31,83,84,162	1,26,05,68,941
ii) Additions during the Year	9,62,69,121	6,39,16,098
iii) Deductions during the Year	(4,27,63,505)	(61,00,877)
	1,37,18,89,778	1,31,83,84,162
Depreciation to Date	(1,03,59,92,464)	(1,00,69,26,772)
TOTAL (B)	33,58,97,314	31,14,57,390
GRAND TOTAL	54,00,51,697	52,15,98,250



SARVA HARYANA GRAMIN BANK

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PARTICULARS	(Rupees)	
	AS ON 31.03.2023 (Current year)	AS ON 31.03.2022 (Previous year)
SCHEDULE-11 OTHER ASSETS		
1 Inter Office Adjustments	-	-
2 Interest Accrued	2,05,18,97,436	1,76,44,82,112
3 Tax Paid in advance/ Tax deducted at Source (TDS)	1,94,92,684	24,30,25,338
4 Stationery and Stamps	1,01,35,150	1,21,09,393
5 Non-Banking assets acquired in satisfaction of claims	-	-
6 Others	3,57,50,65,049	4,44,57,53,241
TOTAL	5,65,65,90,319	6,46,53,70,084

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	20,98,10,144	7,64,95,754
b) Outside India	-	-
5 Acceptances, endorsements and other obligations	-	-
6 Other items for which the bank is contingently liable	45,50,37,039	55,91,97,917
TOTAL	67,48,47,183	64,56,93,671



SARVA HARYANA GRAMIN BANK

HO: ROHTAK

PARTICULARS	(Rupees)	
	Year ended on 31.03.2023 (Current year)	Year ended on 31.03.2022 (Previous year)
SCHEDULE-13 INTEREST EARNED		
1 Interest /Discount on Advances/Bills	10,52,21,64,889	9,37,85,56,717
2 Income on Investments	6,66,50,28,358	6,62,49,35,882
3 Interest on Balances with Reserve Bank of India & other Inter Bank Funds	64,94,41,137	11,17,43,394
4 Others	-	-
TOTAL	17,83,66,34,384	16,11,52,35,993

SCHEDULE-14 OTHER INCOME		
1 Commission, Exchange & Brokerage	11,24,87,762	8,55,21,686
2 Profit on sale of investments	12,33,14,443	45,41,75,452
Less: Loss on sale of investments	(2,88,85,683)	(3,90,74,565)
3 Profit on revaluation of investment	-	-
Less: Loss on revaluation of investments	-	-
4 Profit on sale of land, building and other assets	24,50,460	9,16,928
Less: Loss on sale of land, building and other assets	(1,910)	(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	3,60,74,97,992	3,07,54,36,301
8 Previous Year Adjustment	-	-
TOTAL	3,81,68,63,064	3,57,69,74,770



SARVA HARYANA GRAMIN BANK

HO: ROHTAK

PARTICULARS	(Rupees)	
	Year ended on 31.03.2023 (Current year)	Year ended on 31.03.2022 (Previous year)
SCHEDULE-15 INTEREST EXPENDED		
1 Interest on deposits	7,21,01,42,753	6,94,83,92,186
2 Interest on Reserve Bank of India/NABARD/ Inter Bank Borrowings	1,01,16,15,058	54,02,67,052
3 Others	-	-
TOTAL	8,22,17,57,811	7,48,86,59,238

SCHEDULE-16 OPERATING EXPENSES		
1 Payments to and provisions for employees	6,06,62,28,139	6,40,95,81,117
2 Rents, taxes and lighting	21,93,85,324	20,00,38,383
3 Printing and Stationery	2,51,29,982	3,45,99,965
4 Advertisement and publicity	30,03,048	15,04,756
5 Depreciation on bank's property	7,71,42,279	9,18,98,967
6 Directors' fees, allowances and expenses	19,280	25,105
7 Auditors' fees and expenses (including branch auditors)	78,80,564	58,25,837
8 Law Charges	5,18,83,027	6,41,53,132
9 Postage, telegrams, telephone etc.	5,15,80,660	3,13,27,266
10 Repairs and maintenance	1,55,49,820	1,02,29,313
11 Insurance	32,45,17,050	29,91,69,594
12 Other expenditure	89,69,63,515	1,12,76,11,842
TOTAL	7,73,92,82,688	8,27,59,65,277

