

SARVA HARYANA GRAMIN BANK

HO: ROHTAK

FORM 'A'

BALANCE SHEET AS ON 31.03.2024

(Rupees)			
PARTICULARS	SCHEDULE	AS ON 31.03.2024 (Current year)	AS ON 31.03.2023 (Previous year)
CAPITAL AND LIABILITIES			
Capital	1	462,756,360	462,756,360
Reserves & Surplus	2	23,525,755,032	20,144,046,065
Deposits	3	227,031,943,547	205,551,570,443
Borrowings	4	18,161,777,902	24,218,352,803
Other Liabilities & Provisions	5	5,443,357,929	4,586,168,550
TOTAL		274,625,590,771	254,962,894,221
ASSETS			
Cash & balances with Reserve Bank of India	6	11,335,730,948	9,842,435,817
Balance with Banks & Money at Call & Short Notice	7	10,519,490,122	21,091,742,216
Investments	8	98,010,738,734	88,072,166,405
Advances	9	146,373,538,729	129,759,907,767
Fixed Assets	10	549,985,586	540,051,697
Other Assets	11	7,836,106,652	5,656,590,319
TOTAL		274,625,590,771	254,962,894,221
Contingent Liabilities	12	958,954,062	674,847,183
Bills for Collection (Contra Items)		368,389,100	383,340,888


Rohit Nijhawan
General Manager


Dr. Rajesh Prasad
Director


Savita K. Verma
Director


Manoneet Dalal
Director


Sanjeev Kumar Dhupar
Chairman


Mahesh Kumar Wadhwa
Director


Ayush Sheopuri
Director


Kiran Lekha Walia
Director

Place: Rohtak
Date: 02.05.2024



Annexure to our report of even date.
For M/s Rajesh Mehra & Associates
Chartered Accountants
(Firm Regn. No. 009725N)


CA Vivek Gupta, Partner
(FCA, M.No. 503357)
UDIN: 24503357BKBGTL7060

SARVA HARYANA GRAMIN BANK

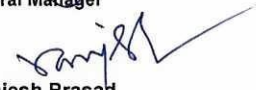
HO: ROHTAK

FORM 'B'

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31.03.2024

PARTICULARS	SCHEDULE	(Rupees)	
		Period ended 31.03.2024 (Current year)	Period ended 31.03.2023 (Previous year)
1 INCOME			
Interest earned	13	20,356,278,337	17,836,634,384
Other Income	14	3,224,445,831	3,816,863,064
TOTAL		23,580,724,168	21,653,497,448
2 EXPENDITURE			
Interest expended	15	10,756,334,080	8,221,757,811
Operating Expenses	16	6,744,801,912	7,739,282,688
Provision and Contingencies		883,075,743	1,460,031,322
TOTAL		18,384,211,735	17,421,071,821
3 PROFIT/(LOSS)			
Net Profit for the year before Tax		5,196,512,434	4,232,425,627
Less: Provision for Income Tax		1,814,803,466	1,477,155,241
Net Profit for the year after Tax		3,381,708,968	2,755,270,386
Add/Less: Profit/ (Loss) brought forward		-	-
Profit available for Appropriation		3,381,708,968	2,755,270,386
4 APPROPRIATIONS			
TRANSFERRED TO:			
Statutory Reserve		845,427,242	688,817,596
Capital Reserve		-	-
Special Reserve as per Income Tax Act		2,460,000	2,760,000
Revenue & other Reserves		2,518,094,187	1,969,264,030
Investment Fluctuation Reserve		15,727,539	94,428,760
Balance carried to Balance Sheet		-	-
TOTAL		3,381,708,968	2,755,270,386
Earning Per Share (Rs.)		73.08	59.54


Rohit Nihawan
General Manager


Dr. Rajesh Prasad
Director


Savita K. Verma
Director


Manoneet Dalal
Director


Sanjeev Kumar Dhupar
Chairman


Mahesh Kumar Wadhwa
Director



Ayush Sheopuri
Director


Kiran Lekha Walia
Director

Place: Rohtak
Date: 02.05.2024



Annexure to our report of even date.
For M/s Rajesh Mehra & Associates
Chartered Accountants
(Firm Regn. No. 009725N)


CA Vivek Gupta, Partner
(FCA, M.No. 503357)

UDIN: 24503357BKBGTL7060

SARVA HARYANA GRAMIN BANK

HO: ROHTAK

(Rupees)

PARTICULARS	AS ON 31.03.2024	AS ON 31.03.2023
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	5,41,41,18,199	4,72,53,00,603
ii) Addition during the Year	84,54,27,242	68,88,17,596
iii) Deduction During the Year	-	-
iv) Balance	6,25,95,45,441	5,41,41,18,199
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	15,83,16,000	15,55,56,000
ii) Addition during the Year	24,60,000	27,60,000
iii) Deduction during the year	-	-
iii) Balance	16,07,76,000	15,83,16,000
4 REVENUE AND OTHER RESERVES		
Other Free Reserves		
i) Opening Balance	13,85,98,96,839	11,89,06,32,809
ii) Addition during the Year	2,51,80,94,187	1,96,92,64,030
iii) Deduction during the year	-	-
iii) Balance	16,37,79,91,026	13,85,98,96,839
Investment Fluctuation Reserve		
i) Opening Balance	68,01,18,229	58,56,89,469
ii) Addition during the Year	1,57,27,539	9,44,28,760
iii) Deduction during the year	-	-
iii) Balance	69,58,45,768	68,01,18,229
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	23,52,57,55,033	20,14,40,46,065



SARVA HARYANA GRAMIN BANK
HO: ROHTAK

PARTICULARS	AS ON 31.03.2024	AS ON 31.03.2023
SCHEDULE-3 DEPOSITS		
1 DEMAND DEPOSITS		
i) From Banks	-	-
ii) From Others	1,49,70,33,283	1,51,88,11,035
2 SAVINGS BANK DEPOSITS	1,19,02,86,42,640	1,11,30,64,17,003
3 TERM DEPOSITS		
i) From Banks	3,16,46,75,108	2,63,51,81,933
ii) From Others	1,03,34,15,92,516	90,09,11,60,472
TOTAL (1+2+3)	2,27,03,19,43,547	2,05,55,15,70,443
1) Deposits of Branches in India	2,27,03,19,43,547	2,05,55,15,70,443
2) Deposits of Branches Outside India	-	-
TOTAL	2,27,03,19,43,547	2,05,55,15,70,443
SCHEDULE-4 BORROWINGS		
1 BORROWINGS IN INDIA		
i) Reserve Bank of India	-	-
ii) Other Banks	80,56,965	1,24,48,22,594
iii) Other Institutions	18,15,37,20,937	22,97,35,30,209
2 BORROWING FROM OUTSIDE INDIA	-	-
TOTAL	18,16,17,77,902	24,21,83,52,803
Secured borrowings included in 1 and 2 above	80,56,965	1,24,48,22,594
SCHEDULE- 5 OTHER LIABILITIES & PROVISIONS		
1 Bills Payable	23,40,29,912	39,64,48,151
2 Inter Office Adjustments(Net)	-	-
3 Interest Accrued	56,43,96,519	4,10,41,708
4 Others (Including Provisions)	4,64,49,31,498	4,14,86,78,691
TOTAL	5,44,33,57,929	4,58,61,68,550



SARVA HARYANA GRAMIN BANK
HO: ROHTAK

PARTICULARS	AS ON 31.03.2024	AS ON 31.03.2023
SCHEDULE-6 CASH AND BALANCE WITH RESERVE BANK OF INDIA		
1 Cash in Hand	1,45,49,01,806	86,99,73,627
2 Balance with Reserve Bank of India In Current Accounts	9,88,08,29,142	8,97,24,62,190
TOTAL	11,33,57,30,948	9,84,24,35,817
SCHEDULE-7 BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICES		
1 IN INDIA		
i) Balance with Banks:		
In Current Accounts	35,86,02,989	8,72,42,214
In Other Deposit Accounts	10,16,08,87,133	21,00,45,00,002
ii) Money at Call & Short Notice		
With Banks	-	-
With Other Institutions	-	-
TOTAL	10,51,94,90,122	21,09,17,42,216
2 OUTSIDE INDIA	-	-
GRAND TOTAL	10,51,94,90,122	21,09,17,42,216
SCHEDULE-8 INVESTMENT		
INVESTMENTS IN INDIA		
1. Government Securities	76,86,27,76,067	67,75,45,90,738
2. Other Approved Securities	-	-
3. Debentures and Bonds	21,14,79,62,667	20,21,75,75,667
4. Equity Shares	-	-
5. Subsidiaries and/or Joint Ventures	-	-
6. Others	-	10,00,00,000
TOTAL	98,01,07,38,734	88,07,21,66,405
2 INVESTMENTS OUTSIDE INDIA	-	-
GRAND TOTAL	98,01,07,38,734	88,07,21,66,405



SARVA HARYANA GRAMIN BANK
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PARTICULARS	AS ON 31.03.2024	AS ON 31.03.2023
SCHEDULE-9 ADVANCES		
A) i) Bills Purchased & Discounted	-	-
ii) Cash credit, Overdraft & Loans repayable on Demand	1,07,40,44,59,416	1,00,46,34,49,287
iii) Term Loan	38,96,90,79,313	29,29,64,58,480
TOTAL	1,46,37,35,38,729	1,29,75,99,07,767
B) i) Secured by tangible assets	1,40,03,81,20,335	1,25,06,54,40,240
ii) Covered by Bank/Govt. Guarantees	1,02,67,40,000	46,00,10,000
iii) Unsecured	5,30,86,78,394	4,23,44,57,527
TOTAL	1,46,37,35,38,729	1,29,75,99,07,767
C) ADVANCES IN INDIA		
i) Priority Sector	1,10,68,41,90,729	1,04,14,47,77,767
ii) Public Sector	-	-
iii) Banks	-	-
iv) Others	35,68,93,48,000	25,61,51,30,000
TOTAL	1,46,37,35,38,729	1,29,75,99,07,767
ADVANCES OUTSIDE INDIA	-	-
GRAND TOTAL	1,46,37,35,38,729	1,29,75,99,07,767
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	(6,48,39,464)	(5,89,52,988)
v) Work in progress	-	-
TOTAL (A)	19,81,67,907	20,41,54,383
OTHER FIXED ASSETS (INCLUDING FURNITURE AND FIXTURE)		
i) At Cost as on 31st March of the preceeding year	1,37,18,89,778	1,31,83,84,162
ii) Addition during the Year	8,93,59,817	9,62,69,121
iii) Deduction During the Year	(91,51,392)	(4,27,63,505)
	1,45,20,98,203	1,37,18,89,778
Depreciation to Date	(1,10,02,80,523)	(1,03,59,92,464)
TOTAL (B)	35,18,17,680	33,58,97,314
GRAND TOTAL	54,99,85,587	54,00,51,697



SARVA HARYANA GRAMIN BANK
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PARTICULARS	AS ON 31.03.2024	AS ON 31.03.2023
<u>SCHEDULE-11 OTHER ASSETS</u>		
1 Inter Office Adjustments	-	-
2 Interest Accrued	5,64,56,12,840	2,05,18,97,436
3 Tax Paid in advance/ Tax deducted at Sources(TDS)	17,25,91,395	1,94,92,684
4 Stationery and Stamps	86,00,106	1,01,35,150
5 Non-Banking assets acquired in Satisfaction of Claim	-	-
6 Others	2,00,93,02,310	3,57,50,65,049
TOTAL	7,83,61,06,651	5,65,65,90,319

<u>SCHEDULE-12 CONTINGENT LIABILITIES</u>		
1 Claims against the bank not acknowledged as debts	15,20,01,326	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	26,92,23,350	20,98,10,144
b) Outside India	-	-
5 Acceptances, endorsements and other obligations	-	-
6 Other items for which the bank is contingently liable	53,77,29,387	45,50,37,039
TOTAL	95,89,54,063	67,48,47,183



SARVA HARYANA GRAMIN BANK
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PARTICULARS	Period ended 31.03.2024	Period ended 31.03.2023
SCHEDULE-13 INTEREST EARNED		
1 Interest /Discount on Advances/Bills	12,18,22,16,464	10,52,21,64,889
2 Income on Investments	6,77,97,57,094	6,66,50,28,358
3 Interest on Balances with Reserve Bank of India & other Inter Bank Funds	1,39,43,04,779	64,94,41,137
4 Others	-	-
TOTAL	20,35,62,78,337	17,33,66,34,384

SCHEDULE-14 OTHER INCOME		
1 Commission, Exchange & Brokerage	9,81,74,755	11,24,87,762
2 Profit on sale of investments	6,32,94,398	12,33,14,443
Less: Loss on sale of investments	(4,75,66,859)	(2,88,85,683)
3 Profit on revaluation of investment	-	-
Less: Loss on revaluation of investments	-	-
4 Profit on sale of land, building and other assets	7,85,149	24,50,460
Less: Loss on sale of land, building and other assets	(2,05,017)	(1,910)
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	3,10,99,63,406	3,60,74,97,992
8 Previous Year Adjustment	-	-
TOTAL	3,22,44,45,832	3,81,68,03,064



SARVA HARYANA GRAMIN BANK
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PARTICULARS	Period ended 31.03.2024	Period ended 31.03.2023
SCHEDULE-15 INTEREST EXPENDED		
1 Interest on deposits	9,57,22,67,932	7,21,01,42,753
2 Interest on Reserve Bank of India/NABARD/ Inter Bank Borrowings	1,18,40,66,148	1,01,16,15,058
3 Others	-	-
TOTAL	10,75,63,34,080	8,22,17,57,811

SCHEDULE-16 OPERATING EXPENSES		
1 Payments to and provisions for employees	5,08,33,04,882	6,06,62,28,139
2 Rents, taxes and lighting	24,33,49,107	21,93,85,324
3 Printing and Stationery	7,58,90,766	2,51,29,982
4 Advertisement and publicity	57,08,627	30,03,048
5 Depreciation on bank's property	7,80,93,328	7,71,42,279
6 Directors' fees, allowances and expenses	74,760	19,280
7 Auditors' fees and expenses(including branch auditors)	78,06,912	78,80,564
8 Law Charges	7,44,79,983	5,18,83,027
9 Postage, telegrams, telephone etc.	4,18,16,656	5,15,80,660
10 Repairs and maintenance	1,68,59,778	1,55,49,820
11 Insurance	34,70,35,888	32,45,17,050
12 Other expenditure	77,03,81,225	89,69,63,515
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	6,74,48,01,912	7,73,92,82,688

