

# SARVA HARYANA GRAMIN BANK

HO: ROHTAK

FORM 'A'


BALANCE SHEET AS ON 31.03.2025

|   |          | (Rupees)                           |                                     |
|---|----------|------------------------------------|-------------------------------------|
| PARTICULARS                                       | SCHEDULE | AS ON 31.03.2025<br>(Current year) | AS ON 31.03.2024<br>(Previous year) |
| <b>CAPITAL AND LIABILITIES</b>                    |          |                                    |                                     |
| Capital   | 1        | 462,756,360                        | 462,756,360                         |
| Reserves & Surplus                                | 2        | 28,071,947,915                     | 23,525,755,032                      |
| Deposits  | 3        | 251,114,287,647                    | 227,031,943,548                     |
| Borrowings  | 4        | 19,155,269,036                     | 18,161,777,902                      |
| Other Liabilities & Provisions                    | 5        | 8,177,781,818                      | 5,443,357,929                       |
| <b>TOTAL</b>                                      |          | <b>306,982,042,776</b>             | <b>274,625,590,771</b>              |
| <b>ASSETS</b>                                     |          |                                    |                                     |
| Cash & balances with Reserve Bank of India        | 6        | 10,165,985,523                     | 11,335,730,948                      |
| Balance with Banks & Money at Call & Short Notice | 7        | 31,824,930,436                     | 10,519,490,122                      |
| Investments                                       | 8        | 84,751,334,408                     | 98,010,738,734                      |
| Advances  | 9        | 168,847,484,557                    | 146,373,538,729                     |
| Fixed Assets                                      | 10       | 1,305,113,233                      | 549,985,586                         |
| Other Assets                                      | 11       | 10,087,194,619                     | 7,836,106,652                       |
| <b>TOTAL</b>                                      |          | <b>306,982,042,776</b>             | <b>274,625,590,771</b>              |
| Contingent Liabilities                            | 12       | 1,586,888,055                      | 958,954,062                         |
| Bills for Collection (Contra Items)               |          | 133,805,600                        | 368,389,100                         |



Rakesh Kumar  
General Manager

Dr. Rajesh Prasad  
Director



Savita K. Verma  
Director



Manoneet Dalal  
Director

  
Sanjeev Kumar Dhupar  
Chairman

  
Mahesh Kumar Wadhwa  
Director

Manavpreet Singh  
Director

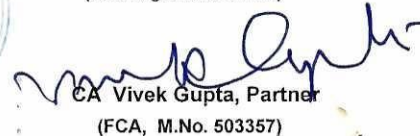
  
Kiran Lekha Walia  
Director



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)

Place: Rohtak

Date: 02.05.2025

UDIN: 25503357BMIJAW9260

# SARVA HARYANA GRAMIN BANK

HO: ROHTAK

FORM 'B'

## PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31.03.2025

|   |          | (Rupees)                                  |  |
|---|----------|---|--|
| PARTICULARS                               | SCHEDULE | Period ended 31.03.2025<br>(Current year) | Period ended 31.03.2024<br>(Previous year) |
| <b>1 INCOME</b>                           |          |   |  |
| Interest earned                           | 13       | 22,764,261,854                            | 20,356,278,337                             |
| Other Income                              | 14       | 3,002,914,876                             | 3,224,445,831                              |
| <b>TOTAL</b>                              |          | <b>25,767,176,730</b>                     | <b>23,580,724,168</b>                      |
| <b>2 EXPENDITURE</b>                      |          |   |  |
| Interest expended                         | 15       | 12,110,989,277                            | 10,756,334,080                             |
| Operating Expenses                        | 16       | 8,920,608,938                             | 6,744,801,912                              |
| Provision and Contingencies               |          | (1,101,871,169)                           | 883,075,743                                |
| <b>TOTAL</b>                              |          | <b>19,929,727,046</b>                     | <b>18,384,211,735</b>                      |
| <b>3 PROFIT/(LOSS)</b>                    |          |   |  |
| Net Profit for the year before Tax        |          | 5,837,449,684                             | 5,196,512,434                              |
| Less: Provision for Income Tax            |          | 2,071,404,651                             | 1,814,803,466                              |
| Net Profit for the year after Tax         |          | 3,766,045,033                             | 3,381,708,968                              |
| Add/Less: Profit/ (Loss) brought forward  |          | -   | -  |
| <b>Profit available for Appropriation</b> |          | <b>3,766,045,033</b>                      | <b>3,381,708,968</b>                       |
| <b>4 APPROPRIATIONS</b>                   |          |   |  |
| TRANSFERRED TO:                           |          |   |  |
| Statutory Reserve                         |          | 941,511,258                               | 845,427,242                                |
| Capital Reserve                           |          | -   | -  |
| Special Reserve as per Income Tax Act     |          | 4,030,000                                 | 2,460,000                                  |
| Revenue & other Reserves                  |          | 2,351,275,052                             | 2,518,094,187                              |
| Investment Fluctuation Reserve            |          | 469,228,723                               | 15,727,539                                 |
| Balance carried to Balance Sheet          |          | -   | -  |
| <b>TOTAL</b>                              |          | <b>3,766,045,033</b>                      | <b>3,381,708,968</b>                       |
| Earning Per Share (Rs.)                   |          | 81.38                                     | 73.08                                      |

  
Rakesh Kumar  
General Manager

  
Sanjeev Kumar Dhupar  
Chairman

Dr. Rajesh Prasad  
Director

  
Mahesh Kumar Wadhwa  
Director

  
Savita K. Verma  
Director

Manavpreet Singh  
Director

  
Manonpreet Dalal  
Director

  
Kiran Lekha Walia  
Director

Place: Rohtak  
Date: 02.05.2025



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: 25503357 B M I J A W 9260

**SARVA HARYANA GRAMIN BANK**  
HO: ROHTAK

|  | (Rupees)              |                       |
|--|-----------------------|-----------------------|
| PARTICULARS  | AS ON 31.03.2025      | AS ON 31.03.2024      |
| <b>SCHEDULE-1 CAPITAL</b>  |                       |                       |
| 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           |
| <b>SCHEDULE-2 RESERVES &amp; SURPLUS</b>   |                       |                       |
| <b>STATUTORY RESERVES</b>  |                       |                       |
| Opening Balance  | 6,259,545,441         | 5,414,118,199         |
| Addition during the Year   | 941,511,258           | 845,427,242           |
| Deduction During the Year  | -                     | -                     |
| Balance  | 7,201,056,699         | 6,259,545,441         |
| <b>CAPITAL RESERVES</b>  |                       |                       |
| <b>a) Revaluation Reserve</b>  |                       |                       |
| Opening Balance  | -                     | -                     |
| Addition during the Year   | 780,147,849           | -                     |
| Balance  | 780,147,849           | -                     |
| <b>b) Others</b>   |                       |                       |
| Opening Balance  | 31,596,798            | 31,596,798            |
| Addition during the Year   | -                     | -                     |
| Balance  | 31,596,798            | 31,596,798            |
| <b>Special Reserve under Sec.36(1)(viii) of Income Tax Act</b>                       |                       |                       |
| Opening Balance  | 160,776,000           | 158,316,000           |
| Addition during the Year   | 4,030,000             | 2,460,000             |
| Deduction during the year  | -                     | -                     |
| Balance  | 164,806,000           | 160,776,000           |
| <b>REVENUE AND OTHER RESERVES</b>  |                       |                       |
| <b>Other Free Reserves</b>   |                       |                       |
| Opening Balance  | 16,377,991,026        | 13,859,896,839        |
| Addition during the Year   | 2,351,275,052         | 2,518,094,187         |
| Deduction during the year  | 307,095,037           | -                     |
| Balance  | 18,422,171,041        | 16,377,991,026        |
| <b>Investment Fluctuation Reserve</b>  |                       |                       |
| Opening Balance  | 695,845,768           | 680,118,229           |
| Addition during the Year   | 776,323,760           | 15,727,539            |
| Deduction during the year  | -                     | -                     |
| Balance  | 1,472,169,528         | 695,845,768           |
| <b>PROFIT &amp; LOSS A/C</b>   |                       |                       |
| Opening Balance  | -                     | -                     |
| Addition during the Year   | -                     | -                     |
| Transfer from Provisions   | -                     | -                     |
| Transfer to Reserves   | -                     | -                     |
| Balance in Profit and Loss Account   | -                     | -                     |
| <b>TOTAL</b>   | <b>28,071,947,915</b> | <b>23,494,158,235</b> |



**SARVA HARYANA GRAMIN BANK**  
HO: ROHTAK

| PARTICULARS  | AS ON 31.03.2025       | AS ON 31.03.2024       |
|--|------------------------|------------------------|
| <b>SCHEDULE-3 DEPOSITS</b>                           |                        |                        |
| 1 DEMAND DEPOSITS                                    |                        |                        |
| i) From Banks  | -                      | -                      |
| ii) From Others                                      | 1,592,957,930          | 1,497,033,283          |
| 2 SAVINGS BANK DEPOSITS                              | 123,540,788,280        | 119,028,642,640        |
| 3 TERM DEPOSITS                                      |                        |                        |
| i) From Banks  | 10,440,796,008         | 3,164,675,108          |
| ii) From Others                                      | 115,539,745,429        | 103,341,592,516        |
| TOTAL (1+2+3)  | <u>251,114,287,647</u> | <u>227,031,943,547</u> |
| 1) Deposits of Branches in India                     | 251,114,287,647        | 227,031,943,547        |
| 2) Deposits of Branches Outside India                | -                      | -                      |
| TOTAL  | <u>251,114,287,647</u> | <u>227,031,943,547</u> |
| <b>SCHEDULE-4 BORROWINGS</b>                         |                        |                        |
| 1 BORROWINGS IN INDIA                                |                        |                        |
| i) Reserve Bank of India                             | -                      | -                      |
| ii) Other Banks                                      | 212,400,959            | 8,056,965              |
| iii) Other Institutions                              | 18,942,868,077         | 18,153,720,937         |
| 2 BORROWING FROM OUTSIDE INDIA                       | -                      | -                      |
| TOTAL  | <u>19,155,269,036</u>  | <u>18,161,777,902</u>  |
| Secured borrowings included in 1 and 2 above         | 212,400,959            | 8,056,965              |
| <b>SCHEDULE-5 OTHER LIABILITIES &amp; PROVISIONS</b> |                        |                        |
| 1 Bills Payable                                      | 452,870,814            | 234,029,912            |
| 2 Inter Office Adjustments( Net)                     | -                      | -                      |
| 3 Interest Accrued                                   | 518,031,318            | 564,396,519            |
| 4 Others (Including Provisions)                      | 7,206,879,686          | 4,644,931,498          |
| TOTAL  | <u>8,177,781,818</u>   | <u>5,443,357,929</u>   |

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**SARVA HARYANA GRAMIN BANK**

HO: ROHTAK

| PARTICULARS   | AS ON 31.03.2025      | AS ON 31.03.2024      |
|---|-----------------------|-----------------------|
| <b>SCHEDULE-6 CASH AND BALANCE WITH RESERVE BANK OF INDIA</b> |                       |                       |
| 1 Cash in Hand  | 770,661,826           | 1,454,901,806         |
| 2 Balance with Reserve Bank of India<br>In Current Accounts   | 9,395,323,697         | 9,880,829,142         |
| <b>TOTAL</b>  | <b>10,165,985,523</b> | <b>11,335,730,948</b> |

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

|     |                              |                       |                       |
|-----|------------------------------|-----------------------|-----------------------|
| 1   | <b>IN INDIA*</b>             |                       |                       |
| i)  | Balance with Banks:          |                       |                       |
|     | In Current Accounts          | 820,430,436           | 358,602,989           |
|     | In Other Deposit Accounts    | 31,004,500,000        | 10,160,887,133        |
| ii) | Money at Call & Short Notice |                       |                       |
|     | With Banks                   | -                     | -                     |
|     | With Other Institutions      | -                     | -                     |
|     | <b>TOTAL</b>                 | <b>31,824,930,436</b> | <b>10,519,490,122</b> |
| 2   | <b>OUTSIDE INDIA</b>         | -                     | -                     |
|     | <b>GRAND TOTAL</b>           | <b>31,824,930,436</b> | <b>10,519,490,122</b> |

**SCHEDULE-8 INVESTMENT****INVESTMENTS IN INDIA**

|    |                                    |                       |                       |
|----|------------------------------------|-----------------------|-----------------------|
| 1. | Government Securities              | 67,146,195,241        | 76,862,776,067        |
| 2. | Other Approved Securities          | -                     | -                     |
| 3. | Debentures and Bonds               | 17,605,139,167        | 21,147,962,667        |
| 4. | Equity Shares                      | -                     | -                     |
| 5. | Subsidiaries and/or Joint Ventures | -                     | -                     |
| 6. | Others                             | -                     | -                     |
|    | <b>TOTAL</b>                       | <b>84,751,334,408</b> | <b>98,010,738,734</b> |
| 2  | <b>INVESTMENTS OUTSIDE INDIA</b>   | -                     | -                     |
|    | <b>GRAND TOTAL</b>                 | <b>84,751,334,408</b> | <b>98,010,738,734</b> |

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**SARVA HARYANA GRAMIN BANK**  
HO: ROHTAK

| PARTICULARS  | AS ON 31.03.2025       | AS ON 31.03.2024       |
|--|------------------------|------------------------|
| <b>SCHEDULE-9 ADVANCES</b>                             |                        |                        |
| A) i) Bills Purchased & Discounted                     | -                      | -                      |
| ii) Cash credit, Overdraft & Loans repayable on Demand | 118,098,865,476        | 107,404,459,416        |
| iii) Term Loan   | 50,748,619,081         | 38,969,079,313         |
| <b>TOTAL</b>   | <b>168,847,484,557</b> | <b>146,373,538,729</b> |
| B) i) Secured by tangible assets                       | 160,568,074,235        | 140,038,120,335        |
| ii) Covered by Bank/Govt. Guarantees                   | 2,249,297,592          | 1,026,740,000          |
| iii) Unsecured   | 6,030,112,730          | 5,308,678,394          |
| <b>TOTAL</b>   | <b>168,847,484,557</b> | <b>146,373,538,729</b> |
| C) <b>ADVANCES IN INDIA</b>                            |                        |                        |
| i) Priority Sector                                     | 123,844,617,982        | 110,684,190,729        |
| ii) Public Sector                                      | -                      | -                      |
| iii) Banks   | -                      | -                      |
| iv) Others   | 45,002,866,575         | 35,689,348,000         |
| <b>TOTAL</b>   | <b>168,847,484,557</b> | <b>146,373,538,729</b> |
| <b>ADVANCES OUTSIDE INDIA</b>                          | -                      | -                      |
| <b>GRAND TOTAL</b>                                     | <b>168,847,484,557</b> | <b>146,373,538,729</b> |

**SCHEDULE-10 FIXED ASSETS**

**LAND AND BUILDING**

|  |                    |                    |
|--|--------------------|--------------------|
| i) At Cost as on 31st March of the preceeding year | 263,007,371        | 263,007,371        |
| ii) Addition during the Year                       | -                  | -                  |
| iii) Revaluation during the Year                   | 732,696,623        | -                  |
| iii) Deduction During the Year                     | -                  | -                  |
| iv) Depreciation to Date                           | (70,825,941)       | (64,839,464)       |
| v) Work in progress                                | -                  | -                  |
| <b>TOTAL (A)</b>                                   | <b>924,878,053</b> | <b>198,167,907</b> |

**OTHER FIXED ASSETS**

**(INCLUDING FURNITURE AND FIXTURE)**

|  |                      |                    |
|--|----------------------|--------------------|
| i) At Cost as on 31st March of the preceeding year | 1,452,098,202        | 1,371,889,778      |
| ii) Addition during the Year                       | 99,722,084           | 89,359,817         |
| iii) Deduction During the Year                     | (14,168,577)         | (9,151,392)        |
|  | 1,537,651,709        | 1,452,098,202      |
| Depreciation to Date                               | (1,157,416,528)      | (1,100,280,523)    |
| <b>TOTAL (B)</b>                                   | <b>380,235,181</b>   | <b>351,817,680</b> |
| <b>GRAND TOTAL</b>                                 | <b>1,305,113,233</b> | <b>549,985,586</b> |

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**SARVA HARYANA GRAMIN BANK**  
HO: ROHTAK

| PARTICULARS  | AS ON 31.03.2025      | AS ON 31.03.2024     |
|--|-----------------------|----------------------|
| <b>SCHEDULE-11 OTHER ASSETS</b>                        |                       |                      |
| 1 Inter Office Adjustments                             | -                     | -                    |
| 2 Interest Accrued                                     | 6,412,933,856         | 5,645,612,840        |
| 3 Tax Paid in advance/ Tax deducted at Sources(TDS)    | 189,790,512           | 172,591,395          |
| 4 Stationery and Stamps                                | 9,091,190             | 8,600,106            |
| 5 Non-Banking assets acquired in Satisfaction of Claim | -                     | -                    |
| 6 Others   | 3,475,379,061         | 2,009,302,311        |
| <b>TOTAL</b>   | <b>10,087,194,619</b> | <b>7,836,106,652</b> |

**SCHEDULE-12 CONTINGENT LIABILITIES**

|  |                      |                    |
|--|----------------------|--------------------|
| 1 Claims against the bank not acknowledged as debts                | 35,839,368           | 152,001,326        |
| 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  | 71,732,864           | 269,223,350        |
| b) Outside India   | -                    | -                  |
| 5 Acceptances, endorsements and other obligations                  | -                    | -                  |
| 6 Other items for which the bank is contingently liable            | 1,479,315,823        | 537,729,386        |
| <b>TOTAL</b>   | <b>1,586,888,055</b> | <b>958,954,062</b> |



**SARVA HARYANA GRAMIN BANK**  
HO: ROHTAK

| PARTICULARS  | Period ended 31.03.2025 | Period ended 31.03.2024 |
|--|-------------------------|-------------------------|
| <b>SCHEDULE-13 INTEREST EARNED</b>   |                         |                         |
| 1 Interest /Discount on Advances/Bills                                     | 14,096,287,534          | 12,182,216,464          |
| 2 Income on Investments  | 6,886,881,266           | 6,779,757,094           |
| 3 Interest on Balances with Reserve Bank of India & other Inter Bank Funds | 1,781,093,054           | 1,394,304,779           |
| 4 Others   | -                       | -                       |
| <b>TOTAL</b>   | <b>22,764,261,854</b>   | <b>20,356,278,337</b>   |

**SCHEDULE-14 OTHER INCOME**

|   |                      |                      |
|---|----------------------|----------------------|
| 1 Commission, Exchange & Brokerage  | 65,623,160           | 98,174,755           |
| 2 Profit on sale of investments   | 285,126,079          | 63,294,398           |
| Less: Loss on sale of investments   | (26,005,500)         | (47,566,859)         |
| 3 Profit on revaluation of investment   | -                    | -                    |
| Less: Loss on revaluation of investments  | -                    | -                    |
| 4 Profit on sale of land, building and other assets                                 | 585,564              | 785,149              |
| Less: Loss on sale of land, building and other assets                               | (7,402)              | (205,017)            |
| 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  | 2,677,592,975        | 3,109,963,406        |
| 8 Previous Year Adjustment  | -                    | -                    |
| <b>TOTAL</b>  | <b>3,002,914,876</b> | <b>3,224,445,831</b> |



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**SARVA HARYANA GRAMIN BANK**  
HO: ROHTAK

| PARTICULARS  | Period ended 31.03.2025 | Period ended 31.03.2024 |
|--|-------------------------|-------------------------|
| <b>SCHEDULE-15 INTEREST EXPENDED</b>                                 |                         |                         |
| 1 Interest on deposits   | 10,890,455,192          | 9,572,267,932           |
| 2 Interest on Reserve Bank of India/NABARD/<br>Inter Bank Borrowings | 1,220,534,085           | 1,184,066,148           |
| 3 Others   | -                       | -                       |
| <b>TOTAL</b>   | <b>12,110,989,277</b>   | <b>10,756,334,080</b>   |

|  |                      |                      |
|--|----------------------|----------------------|
| <b>SCHEDULE-16 OPERATING EXPENSES</b>                    |                      |                      |
| 1 Payments to and provisions for employees               | 6,972,420,182        | 5,083,304,882        |
| 2 Rents, taxes and lighting                              | 279,791,351          | 243,349,107          |
| 3 Printing and Stationery                                | 67,062,235           | 75,890,766           |
| 4 Advertisement and publicity                            | 3,066,419            | 5,708,627            |
| 5 Depreciation on bank's property                        | 76,412,164           | 78,093,328           |
| 6 Directors' fees,allowances and expenses                | 137,355              | 74,760               |
| 7 Auditors' fees and expenses(including branch auditors) | 12,742,616           | 7,806,912            |
| 8 Law Charges  | 77,684,200           | 74,479,983           |
| 9 Postage,telegram, telephone etc.                       | 45,257,266           | 41,816,656           |
| 10 Repairs and maintenance                               | 18,229,809           | 16,859,778           |
| 11 Insurance   | 402,611,110          | 347,035,888          |
| 12 Other expenditure                                     | 965,194,231          | 770,381,225          |
| 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>8,920,608,938</b> | <b>6,744,801,912</b> |

*BRM*  
*Rohit*  
*Rohit*

