
 SAURASHTRA GRAMIN BANK The Third Schedule (See Section 29) 			
(FIGURES IN LACS)			
FORM 'A'			
BALANCE SHEET AS ON 31.03.2012			
Particulars	Schedule	As on 31.03.2012	As on 31.03.2011
Capital & Liabilities			
Capital	1	₹ 300.00	₹ 300.00
Share Capital Deposit		₹ 2,153.43	₹ 2,153.43
Reserves & Surplus	2	₹ 7,468.88	₹ 5,978.87
Deposits	3	₹ 1,52,038.29	₹ 1,38,152.22
Borrowings	4	₹ 25,632.96	₹ 10,378.53
Other liabilities and provisions	5	₹ 5,563.29	₹ 4,833.43
TOTAL		₹ 1,93,156.85	₹ 1,61,796.48
Assets			
Cash and Balances with Reserve Bank of India	6	₹ 8,423.81	₹ 9,366.14
Balance with banks and money at call and short	7	₹ 34,231.96	₹ 21,541.63
Investments	8	₹ 44,876.32	₹ 45,207.89
Advances	9	₹ 99,119.31	₹ 79,244.05
Fixed Assets	10	₹ 385.43	₹ 393.52
Other Assets	11	₹ 6,120.02	₹ 6,043.25
Total		₹ 1,93,156.85	₹ 1,61,796.48
Contingent liabilities	12	₹ 64.13	₹ 3.84
Significant Accounting Policies	17		
Notes On Accounts	18		
<p>VIVEK S. SHAH FOR, RAMANLAL G. SHAH & Co. H. K. DABHI R. C. BARAIYA R. B. VAIDYA Partner CHAIRMAN GENERAL MANAGER MANAGER (ACCOUNTS) M. No. : 112269 Place : RAJKOT Date : 28/04/2012</p>			

SAURASHTRA GRAMIN BANK
The Third Schedule
(See Section 29)



(FIGURES IN LACS)

Schedule 1
Capital

Particulars		As on 31.03.2012	As on 31.03.2011
Authorised Capital 5,00,000 Shares of Rs. 100/- each		₹ 500.00	₹ 500.00
Issued and Subscribed and paid up Capital 3,00,000 Shares of Rs. 100/- each		₹ 300.00	₹ 300.00
Total		₹ 300.00	₹ 300.00

Schedule 2
Reserves & Surplus

Particulars		As on 31.03.2012	As on 31.03.2011
I.	Statutory Reserves		
	Opening Balance	₹ 1,519.83	₹ 1,412.30
	Additions during the year	₹ 298.00	₹ 107.54
	Deduction during the year	₹ -	₹ -
	Total	₹ 1,817.83	₹ 1,519.83
II.	Capital Reserves		
	Opening Balance	₹ -	₹ -
	Additions during the year	₹ -	₹ -
	Deduction during the year	₹ -	₹ -
	Total	₹ -	₹ -
III.	Share Premium		
	Opening Balance	₹ -	₹ -
	Additions during the year	₹ -	₹ -
	Deduction during the year	₹ -	₹ -
	Total	₹ -	₹ -
IV	Investment Fluctuation Reserve		
	Opening Balance	₹ 507.35	₹ 488.64
	Additions during the year	₹ -	₹ 18.71
	Deduction during the year	₹ -	₹ -
	Total	₹ 507.35	₹ 507.35
V	Revenue and Other Reserves		
	Reserve Fund	₹ -	₹ -
	Opening Balance	₹ -	₹ -
	Additions during the year	₹ -	₹ -
	Deduction during the year	₹ -	₹ -
	Total	₹ -	₹ -
VI	Balance in Profit and Loss Account	₹ 5,143.70	₹ 3,951.70
	Total (I,II,III,IV,V and VI)	₹ 7,468.88	₹ 5,978.87

Particulars		As on 31.03.2012		As on 31.03.2011	
		₹	₹	₹	₹
Schedule 3					
Deposits					
(FIGURES IN LACS)					
Schedule 3					
Deposits					
Particulars		As on 31.03.2012		As on 31.03.2011	
A	I	Demand Deposits			
	(i)	From Banks	₹ -	₹ -	
	(ii)	From Others	₹ 1,945.47	₹ 1,517.29	
		TOTAL	₹ 1,945.47	₹ 1,517.29	
	II	Savings Bank Deposits			
			₹ 58,672.62	₹ 59,671.49	
	III	Term Deposits			
	(i)	From Banks	₹ 725.00	₹ -	
	(ii)	From Others	₹ 90,695.21	₹ 76,963.45	
		TOTAL	₹ 91,420.20	₹ 76,963.45	
		Total (I, II and III)	₹ 1,52,038.29	₹ 1,38,152.22	
B	(i)	Deposits of Branches in India		₹ 1,52,038.29	₹ 1,38,152.22
	(ii)	Deposits of Branches outside India		₹ -	₹ -
		Total		₹ 1,52,038.29	₹ 1,38,152.22
Schedule 4					
Borrowings					
Particulars		As on 31.03.2012		As on 31.03.2011	
I	Borrowings in India				
		Reserve Bank of India	₹ -	₹ -	
		Other Banks	₹ 19,304.32	₹ 9,315.05	
		Other Institutions and agencies.	₹ 6,328.64	₹ 1,063.48	
		TOTAL	₹ 25,632.96	₹ 10,378.53	
II	Borrowings Outside India				
		Total (I & II)	₹ 25,632.96	₹ 10,378.53	
Schedule 5					
Other Liabilities and Provisions					
Particulars		As on 31.03.2012		As on 31.03.2011	
I	Bills Payable		₹ -	₹ -	
II	Inter-Office Adjustment (net)		₹ 201.44	₹ -	
III	Interest Accrued		₹ 654.06	₹ 646.85	
IV	Contingent Provisions against Standard Assets		₹ 300.00	₹ 238.97	
V	Additional Provisions on Potential NPA		₹ -	₹ -	
VI	Others (including Provisions)*		₹ 4,407.80	₹ 3,947.61	
	Total		₹ 5,563.29	₹ 4,833.43	

31.03.2012

SAURASHTRA GRAMIN BANK

The Third Schedule

(See Section 29)



(FIGURES IN LACS)

Schedule 6

Cash and Balances with Reserve Bank of India

Particulars		As on 31.03.2012	As on 31.03.2011
I	Cash in Hand	₹ 1,193.50	₹ 1,095.86
II	Balances with Reserve Bank of India		
	(i) in Current Account	₹ -	₹ -
	(ii) in Other Accounts	₹ 7,230.32	₹ 8,270.28
	TOTAL	₹ 7,230.32	₹ 8,270.28
	Total (I & II)	₹ 8,423.81	₹ 9,366.14

Schedule 7

Balances with Banks and Money at Call & Short Notice

Particulars		As on 31.03.2012	As on 31.03.2011
I	In India		
	(i) Balance with Banks		
	(a) in Current Accounts	₹ 91.96	₹ -1,297.37
	(b) in other Deposit Accounts	₹ 34,140.00	₹ 22,839.00
	(ii) Money at Call and Short Notice		
	(a) With banks	₹ -	₹ -
	(b) with other institutions	₹ -	₹ -
	Total (i & ii)	₹ 34,231.96	₹ 21,541.63
II	Outside India		
	(i) in Current accounts	₹ -	₹ -
	(ii) in Other Deposit accounts	₹ -	₹ -
	(iii) Money at call and short Notice	₹ -	₹ -
	Total (I, ii & iii)	₹ -	₹ -
	Grand Total (I & II)	₹ 34,231.96	₹ 21,541.63

Schedule 8

Investments

Particulars		As on 31.03.2012	As on 31.03.2011
I	Investments in India in		
	(i) Government securities	₹ 39,109.42	₹ 39,686.99
	(ii) Other approved Securities	₹ -	₹ -
	(iii) Shares	₹ -	₹ -
	(iv) Debenture and Bonds	₹ 5,766.89	₹ 5,520.90
	(v) Subsidiaries and/or joint ventures	₹ -	₹ -
	(vi) Others	₹ -	₹ -
	Total	₹ 44,876.31	₹ 45,207.89
II	Investments outside India in		
	(i) Government Securities (including local	₹ -	₹ -
	(ii) Subsidiaries and/ or joint ventures abroad	₹ -	₹ -
	(iii) Other Investments (to be specified)	₹ -	₹ -
	Total	₹ -	₹ -
	Grand Total (I & II)	₹ 44,876.31	₹ 45,207.89

SAURASHTRA GRAMIN BANK					
The Third Schedule					
(See Section 29)					
(FIGURES IN LACS)					
Schedule 9					
Advances					
Particulars			As on 31.03.2012	As on 31.03.2011	
A	(i)	Bills Purchased and Discounted	₹ -	₹ -	
	(ii)	Cash Credits, Overdrafts and Loans	₹ 59,767.71	₹ 52,224.10	
	(iii)	Term Loans	₹ 39,351.60	₹ 27,019.95	
	Total		₹ 99,119.31	₹ 79,244.05	
B	(i)	Secured by Tangible Assets	₹ 98,973.68	₹ 79,124.16	
	(ii)	Covered by Bank / Government Guarantees	₹ -	₹ -	
	(iii)	Unsecured	₹ 145.63	₹ 119.89	
	Total		₹ 99,119.31	₹ 79,244.05	
C	I	Advances in India			
		(i)	Priority Sector	₹ 88,066.25	₹ 71,209.66
		(ii)	Public Sector	₹ -	₹ -
		(iii)	Banks	₹ -	₹ -
		(iv)	Others	₹ 11,053.07	₹ 8,034.39
	Total		₹ 99,119.31	₹ 79,244.05	
	II	Advances outside India			
		(i)	Due from Banks	₹ -	₹ -
		(ii)	Due from others	₹ -	₹ -
		(a)	Bills purchased and Discounted	₹ -	₹ -
(b)		Syndicate Loans	₹ -	₹ -	
	(c)	Others	₹ -	₹ -	
Total		₹ -	₹ -		
Grand Total (CI & CII)			₹ 99,119.31	₹ 79,244.05	

SAURASHTRA GRAMIN BANK
The Third Schedule
(See Section 29)



(FIGURES IN LACS)

Schedule 10**Fixed Assets**

Particulars		As on 31.03.2012	As on 31.03.2011
I	Premises		
	WDV on 31st March of preceeding year	₹ -	₹ -
	Addition during the year	₹ -	₹ -
	Deduction during the year	₹ -	₹ -
	Depreciation for the year	₹ -	₹ -
	TOTAL	₹ -	₹ -
II	Other Fixed Assets (including furniture and fixtures)		
	WDV on 31st March of preceeding year	₹ 393.52	₹ 457.35
	Addition during the year	₹ 226.22	₹ 140.89
	Deduction during the year	₹ 0.34	₹ 0.56
	Depreciation for the year	₹ 233.97	₹ 204.16
	TOTAL	₹ 385.43	₹ 393.52
	Total (I & II)	₹ 385.43	₹ 393.52

Schedule 11**Other Assets**

Particulars		As on 31.03.2012	As on 31.03.2011
I	Inter Office Adjustment (net)	₹ -	₹ 1,434.99
II	Interest Accrued	₹ 3,971.18	₹ 2,188.99
III	Tax paid in advance / TDS	₹ 1,456.77	₹ 1,346.81
IV	Stationery and Stamps	₹ 19.46	₹ 26.64
V	Non-banking assets acquired in satisfaction of claims	₹ -	₹ -
VI	Others *	₹ 672.62	₹ 1,045.83
	Total	₹ 6,120.02	₹ 6,043.26

If there is any unadjusted balance of loss, same may be shown under this item with appropriate footnote.

Schedule 12**Contingent Liabilities**

Particulars		As on 31.03.2012	As on 31.03.2011
I	Claims against bank not acknowledge as debts	₹ -	₹ -
II	Liability for partly paid investments	₹ -	₹ -
III	Liability on account of outstanding forward exchange	₹ -	₹ -
IV	Guarantees given on behalf of constituents	₹ 64.13	₹ 3.84
	(a) In India	₹ 64.13	₹ 3.84
	(b) Outside India	₹ -	₹ -
V	Acceptances, endorsements and other obligations	₹ -	₹ -
VI	Other items for which bank is contingently liable.	₹ -	₹ -
	Total	₹ 64.13	₹ 3.84