

**SAURASHTRA GRAMIN BANK**  
**The Third Schedule**  
**(See Section 29)**

**FORM 'A'**

BALANCE SHEET AS ON		As on 31.03.2016	As on 31.03.2015
Particulars	Schedule	Amount Rs. in '000	Amount Rs. in '000
<b>Capital &amp; Liabilities</b>			
<b>Capital</b>	<b>1</b>	<b>245343</b>	<b>30000</b>
Share Capital Deposit	1A	0	215343
Reserves & Surplus	2	1714435	1547464
Deposits	3	31877189	26244503
Borrowings	4	4460136	5875631
Other liabilities and provisions	5	524238	865334
<b>TOTAL</b>		<b>38821341</b>	<b>34778275</b>
<b>Assets</b>			
Cash and Balances with Reserve Bank of India	6	1400634	1180948
Balance with banks and money at call and short notice	7	2357398	6550264
Investments	8	14161152	9335272
Advances	9	19841151	16065401
Fixed Assets	10	138923	120615
Other Assets	11	922083	1525775
<b>Total</b>		<b>38821341</b>	<b>34778275</b>
Contingent liabilities	12	41742	38581
Significant Accounting Policies	17		
Notes On Accounts	18		
<p>For, SAURASHTRA GRAMIN BANK</p> <p style="text-align: center;"> <b>H.U.DHALANI</b>                      <b>V. V. GAMI</b>                      <b>D. A. MEHTA</b>                      <b>C. B. SAWANT</b>  <b>MANAGER (F&amp;A)</b>                      <b>C.M. (Credit)</b>                      <b>G.M. (O)</b>                      <b>CHAIRMAN</b> </p> <p>For M/S. R. S. PATEL &amp; CO.  <b>CHARTERED ACCOUNTANTS</b>  <b>FRN : 107758W</b></p> <p><b>RAJAN B. SHAH</b>  <b>Partner</b>  <b>M. No. : 101998</b>  <b>Place : RAJKOT</b>  <b>DATE: 4-8-2017</b></p>			

**Schedule 1  
Capital**

Particulars		As on 31.03.2016	As on 31.03.2015
	<b>Authorised Capital</b> 2,00,00,00,000 Shares of Rs.10 each, (P.Y. 5,00,000 Shares of Rs. 100 each)	20000000	50000
	<b>Issued, Subscribed and paid up Capital</b> 2,45,34,280 Shares of Rs. 10 each, (P.Y. 3,00,000 Shares of Rs. 100 each)	245343	30000
	<b>Total</b>	245343	30000

**Schedule 1A  
Share Capital Deposit**

<b>Share Capital Deposit</b>	0	215343
------------------------------	---	--------

**Schedule 2  
Reserves & Surplus**

Particulars		As on 31.03.2016	As on 31.03.2015
<b>I.</b>	<b>Statutory Reserves</b>		
	Opening Balance	340398	288264
	Additions during the year	33394	52134
	Deduction during the year	0	0
	<b>Total</b>	373792	340398
<b>II.</b>	<b>Capital Reserves</b>		
	Opening Balance	0	0
	Additions during the year	0	0
	Deduction during the year	0	0
	<b>Total</b>	0	0
<b>III.</b>	<b>Special Reserve Account U/s.36(i) VIII of the I.T.Act</b>		
	Opening Balance	7500	0
	Additions during the year	15000	7500
	Deduction during the year	0	0
	<b>Total</b>	22500	7500
<b>IV</b>	<b>Investment Fluctuation Reserve</b>		
	Opening Balance	50735	50735
	Additions during the year	0	0
	Deduction during the year	0	0
	<b>Total</b>	50735	50735
<b>V</b>	<b>Other Reserves</b>		
	<b>Balance in Profit and Loss Account</b>		
	Opening Balance	1148831	940292
	Additions during the year	118577	208539
	Deduction during the year	0	0
	<b>Total</b>	1267408	1148831
	<b>Total (I,II,III,IV and V)</b>	1714435	1547464

**Schedule 3  
Deposits**

Particulars			As on 31.03.2016	As on 31.03.2015
<b>A</b>	<b>I</b>	<b>Demand Deposits</b>		
	(i)	From Banks	0	0
	(ii)	From Others	358580	260667
		<b>TOTAL</b>	<b>358580</b>	<b>260667</b>
	<b>II</b>	<b>Savings Bank Deposits</b>	<b>11566712</b>	<b>9155594</b>
	<b>III</b>	<b>Term Deposits</b>		
	(i)	From Banks	14228	24064
	(ii)	From Others	19937669	16804178
		<b>TOTAL</b>	<b>19951897</b>	<b>16828242</b>
		<b>Total (I, II and III)</b>	<b>31877189</b>	<b>26244503</b>
<b>B</b>	(i)	<b>Deposits of Branches in India</b>	<b>31877189</b>	<b>26244503</b>
	(ii)	<b>Deposits of Branches outside India</b>	<b>0</b>	<b>0</b>
		<b>Total</b>	<b>31877189</b>	<b>26244503</b>

**Schedule 4  
Borrowings**

Particulars			As on 31.03.2016	As on 31.03.2015
<b>I</b>	<b>Borrowings in India</b>			
		Reserve Bank of India	0	0
		Other Banks	4460136	5875631
		Other Institutions and agencies.	0	0
		<b>TOTAL</b>	<b>4460136</b>	<b>5875631</b>
<b>II</b>	<b>Borrowings Outside India</b>		<b>0</b>	<b>0</b>
		<b>Total (I &amp; II)</b>	<b>4460136</b>	<b>5875631</b>

**Schedule 5  
Other Liabilities and Provisions**

Particulars		As on 31.03.2016	As on 31.03.2015
<b>I</b>	<b>Bills Payable</b>	<b>0</b>	<b>0</b>
<b>II</b>	<b>Inter-Office adjustment (net)</b>	<b>17196</b>	<b>17147</b>
<b>III</b>	<b>Interest accrued</b>	<b>162159</b>	<b>121897</b>
<b>IV</b>	<b>Provisions against Standard Assets</b>	<b>62446</b>	<b>50744</b>
<b>V</b>	<b>Additional Provisions for Bad &amp; Doubtful</b>	<b>118242</b>	<b>0</b>
<b>VI</b>	<b>Deferred Tax Liability on Sp.Reserve/Depreciation</b>	<b>45480</b>	<b>9618</b>
<b>VII</b>	<b>Others (including Provisions)</b>	<b>118715</b>	<b>665928</b>
	<b>Total</b>	<b>524238</b>	<b>865334</b>

**Schedule 6**  
**Cash and Balances with Reserve Bank of India**

Particulars		As on 31.03.2016	As on 31.03.2015
<b>I</b>	<b>Cash in Hand</b>	127449	128073
<b>II</b>	<b>Balances with Reserve Bank of India</b>		
	(i) in Current Account	0	0
	(ii) in Other Accounts	1273185	1052875
	<b>TOTAL</b>	<b>1273185</b>	<b>1052875</b>
	<b>Total (I &amp; II)</b>	<b>1400634</b>	<b>1180948</b>

**Schedule 7**  
**Balances with Banks and Money at Call & Short Notice**

Particulars		As on 31.03.2016	As on 31.03.2015
<b>I</b>	<b>In India</b>		
	(i) Balance with Banks		
	(a) in Current Accounts	44395	37488
	(b) in other Deposit Accounts	2313003	6512776
	(ii) Money at Call and Short Notice		
	(a) With banks	0	0
	(b) with other institutions	0	0
	<b>Total (i &amp; ii)</b>	<b>2357398</b>	<b>6550264</b>
<b>II</b>	<b>Outside India</b>		
	(i) in Current accounts	0	0
	(ii) in other Deposit accounts	0	0
	(iii) Money at call and short Notice	0	0
	<b>Total (I, ii &amp; iii)</b>	<b>0</b>	<b>0</b>
	<b>Grand Total (I &amp; II)</b>	<b>2357398</b>	<b>6550264</b>

**Schedule 8**  
**Investments**

Particulars		As on 31.03.2016	As on 31.03.2015
<b>I</b>	<b>Investments in India in</b>		
	(i) Government securities	12661152	6877283
	(ii) Other approved Securities	0	0
	(iii) Shares	0	0
	(iv) Debenture and Bonds	800000	857989
	(v) Subsidiaries and/or joint ventures	0	0
	(vi) In Liquid Mutual Funds	700000	1600000
	<b>Total</b>	<b>14161152</b>	<b>9335272</b>
<b>II</b>	<b>Investments outside India in</b>		
	(i) Government Securities (including	0	0
	(ii) Subsidiaries and/ or joint ventures	0	0
	(iii) Other Investments (to be specified)	0	0
	<b>Total</b>	<b>0</b>	<b>0</b>
	<b>Grand Total (I &amp; II)</b>	<b>14161152</b>	<b>9335272</b>

**Schedule 9  
Advances**

Particulars			As on 31.03.2016	As on 31.03.2015	
A	(i)	Bills Purchased and Discounted	2411	69	
	(ii)	Cash Credits, Overdrafts and Loans	13182332	9865509	
	(iii)	Term Loans	6656408	6199823	
		<b>Total</b>	<b>19841151</b>	<b>16065401</b>	
B	(i)	Secured by tangible assets	19163965	15492247	
	(ii)	Covered by Bank / Government	36883	29713	
	(iii)	Unsecured	640302	543441	
		<b>Total</b>	<b>19841151</b>	<b>16065401</b>	
C	I	Advances in India			
		(i)	Priority Sector	13294874	10763769
		(ii)	Public Sector	0	0
		(iii)	Banks	0	0
		(iv)	Others	6546277	5301632
		<b>Total</b>	<b>19841151</b>	<b>16065401</b>	
	II	Advances outside India			
		(i)	Due from Banks	0	0
		(ii)	Due from others	0	0
		(a)	Bills purchased and	0	0
		(b)	Syndicate Loans	0	0
		(c)	Others	0	0
		<b>Total</b>	<b>0</b>	<b>0</b>	
		<b>Grand Total ( CI &amp; CII)</b>	<b>19841151</b>	<b>16065401</b>	

**Schedule 10  
Fixed Assets**

Particulars			As on 31.03.2016	As on 31.03.2015
I	Premises			
		WDV on 31st March of preceeding year	0	0
		Addition during the year	0	0
		Deduction during the year	0	0
		Depreciation for the year	0	0
		<b>TOTAL</b>	<b>0</b>	<b>0</b>
II	Other Fixed Assets (including furniture and fixtures)			
		WDV on 31st March of preceeding year	120615	74899
		Addition during the year	39854	35860
		Deduction during the year	601	333
		Depreciation for the year	20945	-10189
		<b>TOTAL</b>	<b>138923</b>	<b>120615</b>
		<b>Total (I &amp; II)</b>	<b>138923</b>	<b>120615</b>

**Schedule 11  
Other Assets**

Particulars		As on 31.03.2016	As on 31.03.2015
I	Inter Office adjustment (net)	0	0
II	Interest accrued	392919	500001
III	Tax paid in advance / TDS	40276	587465
IV	Stationery and stamps	3675	4752
V	Non-banking assets acquired in satisfaction of claims	0	0
VI	Subvention Receivable from NABARD/GoI	384023	334618
VII	Others	101190	98939
<b>Total</b>		<b>922083</b>	<b>1525775</b>

**Schedule 12  
Contingent Liabilities**

Particulars		As on 31.03.2016	As on 31.03.2015
I	Claims against bank not acknowledge as debts	0	0
II	Liability for partly paid investments	0	0
III	Liability on account of outstanding forward exchange	0	0
IV	Guarantees given on behalf of constituents	14366	11435
	(a) In India	14366	11435
	(b) Outside India	0	0
V	Liability on account of DEAF	27376	27146
VI	Other items for which bank is contingntly liable.	0	0
<b>Total</b>		<b>41742</b>	<b>38581</b>