

SAURASHTRA GRAMIN BANK
The Third Schedule
(See Section 29)

FORM 'A'

CONSOLIDATED BALANCE SHEET

Particulars	Schedule No.	Amount As on 31.03.2017	Amount As on 31.03.2016
Capital & Liabilities			
Capital	1	245343	245343
Reserves & Surplus	2	2100255	1714435
Deposits	3	43761530	31877189
Borrowings	4	4705180	4460136
Other liabilities and provisions	5	1175868	524238
TOTAL		51988176	38821341
Assets			
Cash and Balances with Reserve Bank of India	6	1917726	1400634
Balance with banks and money at call & short notice	7	3371708	2357398
Investments	8	18593946	14161152
Advances	9	26657877	19841151
Fixed Assets	10	136758	138923
Other Assets	11	1310161	922083
Total		51988176	38821341
Contingent liabilities	12	298195	41742
Significant Accounting Policies	17		
Notes on Accounts	18		
For, SAURASHTRA GRAMIN BANK			
H.U.DHALANI MANAGER (F&A)	D. P. CHANDARANA G.M. (O)	I. K. GOHIL G.M. (P&D)	C. B. SAWANT CHAIRMAN
For M/S. R. S. PATEL & CO.			
CHARTERED ACCOUNTANTS			
FRN : 107758W			
RAJAN B. SHAH			
Partner			
M. No. : 101998			
Place : RAJKOT			
DATE: 20-04-2017			

**Schedule 1
Capital**

Particulars		Amount As on 31.03.2017	Amount As on 31.03.2016
	Authorised Capital	20000000	20000000
	Issued, Subscribed and paid up Capital	245343	245343
	Total	245343	245343

**Schedule 2
Reserves & Surplus**

Particulars		Amount As on 31.03.2017	Amount As on 31.03.2016
I.	Statutory Reserves		
	Opening Balance	373792	340398
	Additions during the year	77164	33394
	Deduction during the year	0	0
	Total	450956	373792
III.	Special Reserve Account U/s.36(i) VIII of the I.T.Act		
	Opening Balance	22500	7500
	Additions during the year	67500	15000
	Deduction during the year	0	0
	Total	90000	22500
IV	Investment Fluctuation Reserve		
	Opening Balance	50735	50735
	Additions during the year	0	0
	Deduction during the year	0	0
	Total	50735	50735
V	Other Reserves		
	Balance in Profit and Loss Account		
	Opening Balance	1267408	1148831
	Additions during the year	241156	118577
	Deduction during the year	0	0
	Total	1508564	1267408
	Total (I,II,III,IV and V)	2100255	1714435

**Schedule 3
Deposits**

Particulars			Amount As on 31.03.2017	Amount As on 31.03.2016
A	I	Demand Deposits		
	(i)	From Banks	0	0
	(ii)	From Others	576617	358580
		TOTAL	576617	358580
	II	Savings Bank Deposits	20091392	11566712
	III	Term Deposits		
	(i)	From Banks	635673	14228
	(ii)	From Others	22457848	19937669
		TOTAL	23093521	19951897
		Total (I, II and III)	43761530	31877189
B	(i)	Deposits of Branches in India	43761530	31877189
		Total	43761530	31877189

**Schedule 4
Borrowings**

Particulars			Amount As on 31.03.2017	Amount As on 31.03.2016
I	Borrowings in India			
		Other Banks	4705180	4460136
		Other Institutions and agencies.	0	0
		TOTAL	4705180	4460136
		Total (I & II)	4705180	4460136

**Schedule 5
Other Liabilities and Provisions**

Particulars			Amount As on 31.03.2017	Amount As on 31.03.2016
I	Bills Payable		0	0
II	Inter-Office adjustment (net)		1833	17196
III	Interest accrued		189165	162159
IV	Provisions against Standard Assets		77520	62446
V	Provisions for NPA and Bad & Doubtful		358036	118242
VI	Deferred Tax Liability on		95966	45480
VII	Investment Depreciation Reserve		207836	0
VIII	Others (including Provisions)		245512	118715
	Total		1175868	524238

Schedule 6
Cash and Balances with Reserve Bank of India

Particulars		Amount As on 31.03.2017	Amount As on 31.03.2016
I	Cash in Hand	149707	127449
II	Balances with Reserve Bank of India		
	(i) in Current Account	0	0
	(ii) in Other Accounts	1768019	1273185
	TOTAL	1768019	1273185
	Total (I & II)	1917726	1400634

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

Particulars		Amount As on 31.03.2017	Amount As on 31.03.2016
I	In India		
	(i) Balance with Banks		
	(a) in Current Accounts	186002	44395
	(b) in other Deposit Accounts	3185706	2313003
	(ii) Money at Call and Short Notice		
	(a) With banks	0	0
	(b) with other institutions	0	0
	Total (i & ii)	3371708	2357398
	Grand Total (I & II)	3371708	2357398

Schedule 8
Investments

Particulars		Amount As on 31.03.2017	Amount As on 31.03.2016
I	Investments in India in		
	(i) Government securities	18273946	12661152
	(ii) Other approved Securities	0	0
	(iii) Shares	0	0
	(iv) Debenture and Bonds	100000	800000
	(v) Subsidiaries and/or joint ventures	0	0
	(vi) In Liquid Mutual Funds	220000	700000
	Total	18593946	14161152
	Grand Total (I & II)	18593946	14161152

**Schedule 9
Advances**

Particulars		Amount As on 31.03.2017	Amount As on 31.03.2016		
A	(i)	Bills Purchased and Discounted	0		
	(ii)	Cash Credits, Overdrafts and Loans repayable	18292277		
	(iii)	Term Loans	8365600		
	Total		26657877	19841151	
B	(i)	Secured by tangible assets	26210770		
	(ii)	Covered by Bank / Government Guarantees	6609		
	(iii)	Unsecured	440498		
	Total		26657877	19841151	
C	I	Advances in India			
		(i)	Priority Sector	20080169	13294874
		(ii)	Public Sector	0	0
		(iii)	Banks	0	0
		(iv)	Others	6577708	6546277
	Total		26657877	19841151	
		II	Advances outside India		
		(i)	Due from Banks	0	0
		(ii)	Due from others	0	0
		(c)	Others	0	0
Total		0	0		
Grand Total (CI & CII)		26657877	19841151		

**Schedule 10
Fixed Assets**

Particulars		Amount As on 31.03.2017	Amount As on 31.03.2016
I	Premises		
	WDV on 31st March of preceeding year	0	0
II	Other Fixed Assets (including furniture and fixtures)		
	WDV on 31st March of preceeding year	138923	120615
	Addition during the year	21467	39854
	Deduction during the year	267	601
	Depreciation for the year	23365	20945
TOTAL		136758	138923
Total (I & II)		136758	138923

**Schedule 11
Other Assets**

Particulars		Amount As on 31.03.2017	Amount As on 31.03.2016
I	Inter Office adjustment (net)	87804	0
II	Interest accrued	328588	392919
III	Tax paid in advance / TDS (Refunds Receivable)	0	40276
IV	Stationery and stamps	6002	3675
V	Non-banking assets acquired in satisfaction of claims	0	0
VI	Subvention Receivable from NABARD/GoI	688566	384023
VII	Others	199201	101190
Total		1310161	922083

**Schedule 12
Contingent Liabilities**

Particulars		Amount As on 31.03.2017	Amount As on 31.03.2016
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	270819	14366
	(a) In India	270819	14366
	(b) Outside India	0	0
V	Liability on account of DEAF	27376	27376
VI	Other items for which bank is contingently liable.	0	0
Total		298195	41742