



SAURASHTRA GRAMIN BANK

The Third Schedule

(See Section 29)



FORM 'A'

Rs. In '000

BALANCE SHEET AS ON 31.03.2013

Particulars	Schedule	As on 31.03.2013	As on 31.03.2012
Capital & Liabilities			
Capital	1	30000	30000
Share Capital Deposit		215343	215343
Reserves & Surplus	2	1056220	746887
Deposits	3	18205534	15203829
Borrowings	4	3091205	2563296
Other liabilities and provisions	5	535270	556329
TOTAL		23133572	19315685
Assets			
Cash and Balances with Reserve Bank of India	6	866132	842381
Balance with banks and money at call and short notice	7	3392493	3423196
Investments	8	5183007	4487632
Advances	9	12968187	9911931
Fixed Assets	10	71515	38543
Other Assets	11	652238	612002
Total		23133572	19315685
Contingent liabilities	12	8018	6413
Significant Accounting Policies	17		
Notes On Accounts	18		

VIVEK SHAH H. K. DABHI R. S. TAVKAR R. C. BARAIYA R. B. VAIDYA
FOR RAMANLAL G. SHAH & CO. CHAIRMAN G.M. (P&D) G.M. (O) MANAGER (F&A)
CHARTERED ACCOUNTANTS
FRN : 108517W
Partner
M. No. 112269
Place : RAJKOT
Date : 06/05/2013

Schedule 1

(Rs. In '000)

Capital

Particulars	As on 31.03.2013	As on 31.03.2012
Authorised Capital 5,00,000 Shares of Rs. 100/- each	50000	50000
Issued and Subscribed and paid up Capital 3,00,000 Shares of Rs.	30000	30000
Total	30000	30000

Schedule 2

(Rs. In '000)

Reserves & Surplus

Particulars	As on 31.03.2013	As on 31.03.2012
I. Statutory Reserves		
Opening Balance	181783	151983
Additions during the year	61867	29800
Deduction during the year	0	0
Total	243650	181783
II. Capital Reserves		
Opening Balance	0	0
Additions during the year	0	0
Deduction during the year	0	0
Total	0	0
III. Share Premium		
Opening Balance	0	0

	Additions during the year		0	0
	Deduction during the year		0	0
	Total		0	0
IV	Investment Fluctuation Reserve			
	Opening Balance		50734	50734
	Additions during the year		0	0
	Deduction during the year		0	0
	Total		50734	50734
V	Revenue and Other Reserves			
	Reserve Fund		0	0
	Opening Balance		0	0
	Additions during the year		0	0
	Deduction during the year		0	0
	Total		0	0
VI	Balance in Profit and Loss Account		761836	514370
Total (I,II,III,IV,V and VI)			1056220	746887
Schedule 3 (Rs. In '000)				
Deposits				
Particulars			As on 31.03.2013	As on 31.03.2012
A	I	Demand Deposits		
	(i)	From Banks	0	0
	(ii)	From Others	249747	194547
		TOTAL	249747	194547
	II	Savings Bank Deposits		
			6472160	5867262
	III	Term Deposits		
	(i)	From Banks	6883	72500
	(ii)	From Others	11476744	9069520
		TOTAL	11483627	9142020
		Total (I, II and III)	18205534	15203829
B	(i)	Deposits of Branches in India		
			18205534	15203829
	(ii)	Deposits of Branches outside India		
			0	0
		Total	18205534	15203829
Schedule 4 (Rs. In '000)				
Borrowings				
Particulars			As on 31.03.2013	As on 31.03.2012
I	Borrowings in India			
		Reserve Bank of India	0	0
		Other Banks	2477980	1930432
		Other Institutions and agencies.	613225	632864
		TOTAL	3091205	2563296
II	Borrowings Outside India			
			0	0
		Total (I & II)	3091205	2563296
Schedule 5 (Rs. In '000)				
Other Liabilities and Provisions				
Particulars			As on 31.03.2013	As on 31.03.2012
I	Bills Payable			
			0	0
II	Inter-Office adjustment (net)			
			23918	20144
III	Interest accrued			
			90529	65405
IV	Contingent Provisions against Standard Assets			
			40153	30000
V	Additional Provisions on Potential NPA			
			0	0
VI	Others (including Provisions)*			
			380670	440780
		Total	535270	556329
Schedule 6 (Rs. In '000)				
Cash and Balances with Reserve Bank of India				
Particulars			As on 31.03.2013	As on 31.03.2012

I	Cash in Hand		116725	119349
II	Balances with Reserve Bank of India			
	(i)	in Current Account	0	0
	(ii)	in Other Accounts	749407	723032
	TOTAL		749407	723032
	Total (I & II)		866132	842381
Schedule 7 (Rs. In '000)				
Balances with Banks and Money at Call & Short Notice				
Particulars			As on 31.03.2013	As on 31.03.2012
I	In India			
	(i)	Balance with Banks		
		(a) in Current Accounts	25572	9196
		(b) in other Deposit Accounts	3366921	3414000
	(ii)	Money at Call and Short Notice		
		(a) With banks	0	0
		(b) with other institutions	0	0
	Total (i & ii)		3392493	3423196
II	Outside India			
	(i)	in Current accounts	0	0
	(ii)	in other Deposit accounts	0	0
	(iii)	Money at call and short Notice	0	0
	Total (I, ii & iii)		0	0
	Grand Total (I & II)		3392493	3423196
Schedule 8 (Rs. In '000)				
Investments				
Particulars			As on 31.03.2013	As on 31.03.2012
I	Investments in India in			
	(i)	Government securities	4314218	3910943
	(ii)	Other approved Securities	0	0
	(iii)	Shares	0	0
	(iv)	Debenture and Bonds	868789	576689
	(v)	Subsidiaries and/or joint ventures	0	0
	(vi)	Others	0	0
	Total		5183007	4487632
II	Investments outside India in			
	(i)	Government Securities (including local authorities)	0	0
	(ii)	Subsidiaries and/ or joint ventures aborad	0	0
	(iii)	Other Investments (to be specified)	0	0
	Total		0	0
	Grand Total (I & II)		5183007	4487631
Schedule 9 (Rs. In '000)				
Advances				
Particulars			As on 31.03.2013	As on 31.03.2012
A	(i)	Bills Purchased and Discounted	45	0
	(ii)	Cash Credits, Overdrafts and Loans repayable on	7460692	5976771
	(iii)	Term Loans	5507450	3935160
	Total		12968187	9911931
B	(i)	Secured by tangible assets	12680494	9897368
PROVISION	(ii)	Covered by Bank / Government Guarantees	0	0
	(iii)	Unsecured	287693	14563
	Total		12968187	9911931
C	I	Advances in India		
		(i) Priority Sector	8506254	8806625
		(ii) Public Sector	0	0
		(iii) Banks	0	0
		(iv) Others	4461934	1105307
	Total		12968187	9911931
	II	Advances outside India		

	(i)	Due from Banks	0	0
	(ii)	Due from others	0	0
	(a)	Bills purchased and Discounted	0	0
	(b)	Syndicate Loans	0	0
	(c)	Others	0	0
		Total	0	0
		Grand Total (CI & CII)	12968187	9911931

Schedule 10		(Rs. In '000)		
Fixed Assets				
Particulars		As on31.03.2013	As on 31.03.2012	
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	
	TOTAL	0	0	
II	Other Fixed Assets (including furniture and fixtures)			
	WDV on 31st March of preceeding year	38543	39352	
	Addition during the year	53861	22622	
	Deduction during the year	627	34	
	Depreciation for the year	20262	23397	
	TOTAL	71515	38543	
	Total (I & II)	71515	38543	

Schedule 11		(Rs. In '000)		
Other Assets				
Particulars		As on31.03.2013	As on 31.03.2012	
I	Inter Office adjustment (net)	0	0	
II	Interest accrued	284593	397118	
III	Tax paid in advance / TDS	289483	145676	
IV	Stationery and stamps	2699	1946	
V	Non-banking assets acquired in satisfaction of claims	0	0	
VI	Others *	75463	67262	
	Total	652238	612002	

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

Schedule 12		(Rs. In '000)		
Contingent Liabilities				
Particulars		As on31.03.2013	As on 31.03.2012	
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 contracts	0	0	
IV	Guarantees given on behalf of constituents	8018	6413	
	(a) In India	8018	6413	
	(b) Outside India	0	0	
V	Acceptances, endorsements and other obligations	0	0	
VI	Other items for which bank is contingently liable.	0	0	
	Total	8018	6413	