

SAURASHTRA GRAMIN BANK			
The Third Schedule			
(See Section 29)			
FORM 'A'			
CONSOLIDATED BALANCE SHEET			
Particulars	Schedule No.	Amount As on 31.03.2020	Amount As on 31.03.2019
Capital & Liabilities			
Capital	1	245343	245343
Reserves & Surplus	2	3426231	3087007
Deposits	3	61859355	56494444
Borrowings	4	3843182	4541887
Other liabilities and provisions	5	2125318	2480837
TOTAL		71499429	66849518
Assets			
Cash and Balances with Reserve Bank of India	6	2778828	2355479
Balance with banks and money at call & short notice	7	7435709	8244610
Investments	8	12895759	13647558
Advances	9	46409450	41184433
Fixed Assets	10	134616	131411
Other Assets	11	1845067	1286027
TOTAL		71499429	66849518
Contingent liabilities	12	882412	795943
Significant Accounting Policies	17		
Notes on Accounts	18		
For, SAURASHTRA GRAMIN BANK			
J. L. Mehta CHIEF MANAGER (F&A)	K. R. ZALA G.M. (O)	Y. K. SAXENA G.M. (P&D)	M.B.KALAMTHEKAR CHAIRMAN
FOR JLN US & Co. CHARTERED ACCOUNTANTS FRN : 101543W		B.M. Prajapati Director	Bhargavi Dave Director
		Ashish Gogia Director	
Sunilkumar Kabra Partner M No.: 111692 DATE: 06-05-2020		M.P. Pahadsingh Director	Kamlesh Kumar Sinha Director
			Dinkar Argal Director

**Schedule 1
Capital**

Particulars		Amount As on 31.03.2020	Amount As on 31.03.2019
	Authorised Capital 2,00,00,00,000 Shares of Rs.10 each, (P.Y. 5,00,000 Shares of Rs. 100 each)	20000000	20000000
	Issued, Subscribed and paid up Capital 2,45,34,280 Shares of Rs. 10 each, (P.Y. 3,00,000 Shares of Rs. 100 each)	245343	245343
	Total	245343	245343

**Schedule 2
Reserves & Surplus**

Particulars		Amount As on 31.03.2020	Amount As on 31.03.2019
I.	Statutory Reserves		
	Opening Balance	648306	587211
	Additions during the year	67845	61095
	Deduction during the year	0	0
	Total	716151	648306
II.	Capital Reserves		
	Opening Balance	0	0
	Additions during the year	0	0
	Deduction during the year	0	0
	Total	0	0
III.	Special Reserve Account U/s.36(i) VIII of the I.T.Act		
	Opening Balance	270000	160000
	Additions during the year	0	110000
	Deduction during the year	0	0
	Total	270000	270000
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	2117966	1983585
	Additions during the year	271379	134381
	Deduction during the year	0	0
	Total	2389345	2117966
	Total (I,II,III,IV and V)	3426231	3087007

**Schedule 3
Deposits**

Particulars		Amount As on 31.03.2020	Amount As on 31.03.2019
A	I		
	Demand Deposits		
	(i) From Banks	6192	769
	(ii) From Others	781482	2898947
	TOTAL	787674	2899716
	II		
	Savings Bank Deposits	26630747	24006501
	III		
	Term Deposits		
	(i) From Banks	485860	473470
	(ii) From Others	33955074	29114757
	TOTAL	34440934	29588227
	Total (I, II and III)	61859355	56494444
B	(i)		
	Deposits of Branches in India	61859355	56494444
	(ii)		
	Deposits of Branches outside India	0	0
	Total	61859355	56494444

**Schedule 4
Borrowings**

Particulars		Amount As on 31.03.2020	Amount As on 31.03.2019
I	Borrowings in India		
	(i) Reserve Bank of India	0	0
	(ii) Other Banks	3843182	4541887
	(iii) Other Institutions and agencies.	0	0
	TOTAL	3843182	4541887
II	Borrowings Outside India	0	0
	Total (I & II)	3843182	4541887

**Schedule 5
Other Liabilities and Provisions**

Particulars		Amount As on 31.03.2020	Amount As on 31.03.2019
I	Provision for Pension Funds	185500	1200000
II	Inter-Office adjustment (net)	100780	27086
III	Interest accrued	249628	230904
IV	Provisions against Standard Assets	151867	119019
V	Provisions for NPA and Bad & Doubtful	1075846	602398
VI	Deferred Tax Liability on Sp.Reserve/Depreciat./Gratuity/Leave Encash	107460	106265
VII	Investment Depreciation Reserve	0	11900
VIII	Others (including Provisions)	168261	183265
IX	5% Additional Prov COVID-19 Regulatory Package	85976	0
	Total	2125318	2480837

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

Particulars		Amount As on 31.03.2020	Amount As on 31.03.2019
I	Cash in Hand	295082	179433
II	Balances with Reserve Bank of India		
	(i) in Current Account	0	0
	(ii) in Other Accounts	2483746	2176046
	TOTAL	2483746	2176046
	Total (I & II)	2778828	2355479

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

Particulars		Amount As on 31.03.2020	Amount As on 31.03.2019
I	In India		
	(i) Balance with Banks		
	(a) in Current Accounts	127317	122802
	(b) in other Deposit Accounts	7308392	8121808
	(ii) Money at Call and Short Notice		
	(a) With banks	0	0
	(b) with other institutions	0	0
	Total (i & ii)	7435709	8244610
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)	7435709	8244610

**Schedule 8
Investments**

Particulars		Amount As on 31.03.2020	Amount As on 31.03.2019
I	Investments in India in		
	(i) Government securities	12895759	13647558
	(ii) Other approved Securities	0	0
	(iii) Shares	0	0
	(iv) Debenture and Bonds	0	0
	(v) Subsidiaries and/or joint ventures	0	0
	(vi) In Liquid Mutual Funds	0	0
	Total	12895759	13647558
II	Investments outside India in		
	Total	0	0
	Grand Total (I & II)	12895759	13647558

**Schedule 9
Advances**

Particulars		Amount As on 31.03.2020	Amount As on 31.03.2019
A	(i) Bills Purchased and Discounted	0	0
	(ii) Cash Credits, Overdrafts and Loans repayable on	34161890	28783066
	(iii) Term Loans	12247560	12401367
	Total	46409450	41184433
B	(i) Secured by tangible assets	45753360	40607615
	(ii) Covered by Bank / Government Guarantees	4242	5852
	(iii) Unsecured	651848	570966
	Total	46409450	41184433
C	I Advances in India		
	(i) Priority Sector	41823915	37003017
	(ii) Public Sector	0	0
	(iii) Banks	0	0
	(iv) Others	4585535	4181416
	Total	46409450	41184433
	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)	46409450	41184433

**Schedule 10
Fixed Assets**

Particulars		Amount As on 31.03.2020	Amount As on 31.03.2019
I	Premises		
	WDV on 31st March of preceeding year	0	0
	TOTAL	0	0
II	Other Fixed Assets (including furniture and fixtures)		
	WDV on 31st March of preceeding year	131411	139740
	Addition during the year	29365	14668
	Deduction during the year	98	175
	Depreciation for the year	26062	22822
	TOTAL	134616	131411
	Total (I & II)	134616	131411

**Schedule 11
Other Assets**

Particulars		Amount As on 31.03.2020	Amount As on 31.03.2019
I	Inter Office adjustment (net)	0	0
II	Interest accrued	346361	182052
III	Tax paid in advance / TDS (Refunds Receivable)	257944	207722
IV	Stationery and stamps	4704	4650
V	Non-banking assets acquired in satisfaction of claims	0	0
VI	Subvention Receivable from NABARD/Gol	1225516	878805
VII	Others	10542	12798
Total		1845067	1286027

**Schedule 12
Contingent Liabilities**

Particulars		Amount As on 31.03.2020	Amount As on 31.03.2019
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	856077	770797
	(a) In India	856077	770797
	(b) Outside India	0	0
V	Liability on account of DEAF	26024	24784
VI	Other items for which bank is contingently liable.	311	362
Total		882412	795943