

SAURASHTRA GRAMIN BANK
The Third Schedule
(See Section 29)

FORM 'A'

CONSOLIDATED BALANCE SHEET

Particulars	Schedule No.	Amount As on 31.03.2021	Amount As on 31.03.2020
Capital & Liabilities			
Capital	1	245343	245343
Reserves & Surplus	2	4380892	3426230
Deposits	3	70909554	61859355
Borrowings	4	3534867	3843182
Other liabilities and provisions	5	3004698	2125318
TOTAL		82075354	71499428
Assets			
Cash and Balances with Reserve Bank of India	6	2781960	2778828
Balance with banks and money at call and short notice	7	10660433	7435708
Investments	8	13073621	12895759
Advances	9	53071601	46409450
Fixed Assets	10	132391	134616
Other Assets	11	2355348	1845067
TOTAL		82075354	71499428
Contingent liabilities	12	943032	882412
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 M/s. JLN US & CO. CHARTERED ACCOUNTANTS FRN : 101543W			
Sunilkumar Kabra Partner M No.: 111692 Place : Rajkot Date : 13-05-2021	Dipal Hadiyal Director M.P. Pahadsingh Director	Bhargavi Dave Director Kamlesh Kumar Sinha Director	Ashish Gogia Director Kalyan Kishore Director

**Schedule 1
Capital**

Particulars		Amount As on 31.03.2021	Amount As on 31.03.2020
	Authorised Capital 2,00,00,00,000 Shares of Rs.10 each,	20000000	20000000
	Issued, subscribed and paid up Capital 2,45,34,280 Shares of Rs. 10 each,	245343	245343
	Total	245343	245343

**Schedule 2
Reserves & Surplus**

Particulars		Amount As on 31.03.2021	Amount As on 31.03.2020
I.	Statutory Reserves		
	Opening Balance	716151	648306
	Additions during the year	190932	67845
	Deduction during the year	0	0
	Total	907083	716151
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	270000
	Additions during the year	110000	0
	Deduction during the year	0	0
	Total	380000	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	2389344	2117965
	Additions during the year	653730	271379
	Deduction during the year	0	0
	Total	3043074	2389344
	Total (I,II,III,IV and V)	4380892	3426230

**Schedule 3
Deposits**

Particulars				Amount As on 31.03.2021	Amount As on 31.03.2020	
A	I	Demand Deposits				
		(i)	From Banks	11371	6192	
		(ii)	From Others	1070090	781482	
			TOTAL	1081461	787674	
	II	Savings Bank Deposits			31263239	26630747
	III	Term Deposits CASA			32344700	27418421
		(i)	From Banks	595302	485860	
		(ii)	From Others	37969552	33955074	
			TOTAL	38564854	34440934	
		Total (I, II and III)			70909554	61859355
B	(i)	Deposits of Branches in India			70909554	61859355
	(ii)	Deposits of Branches outside India			0	0
		Total			70909554	61859355

**Schedule 4
Borrowings**

Particulars				Amount As on 31.03.2021	Amount As on 31.03.2020	
I	Borrowings in India					
	(i)	Reserve Bank of India		0	0	
	(ii)	Other Banks		3534867	3843182	
	(iii)	Other Institutions and agencies.		0	0	
		TOTAL		3534867	3843182	
II	Borrowings Outside India				0	0
		Total (I & II)			3534867	3843182

**Schedule 5
Other Liabilities and Provisions**

Particulars				Amount As on 31.03.2021	Amount As on 31.03.2020
I	Provision for Pension Funds			593355	185500
II	Inter-Office adjustment (net)			5395	100780
III	Interest accrued			276040	249628
IV	Provisions against Standard Assets			172766	151867
V	Additional Provisions for Bad & Doubtful Debts			1223802	1075846
VI	Deferred Tax Liability on Sp.Reserve / Depreciation			98898	107460
VII	Income Tax Liability (payable) for current year			0	0
VIII	Others (including Provisions)			423342	168261
IX	5% Additional Prov COVID-19 Regulatory Package			0	85976
X	Provision for 11th Bipartite Wage Revision			211100	0
	Total			3004698	2125318

Schedule 6
Cash and Balances with Reserve Bank of India

Particulars		Amount As on 31.03.2021	Amount As on 31.03.2020
I	Cash in Hand	175839	295082
II	Balances with Reserve Bank of India		
	(i) in Current Account	0	0
	(ii) in Other Accounts	2606121	2483746
	TOTAL	2606121	2483746
	Total (I & II)	2781960	2778828

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

Particulars		Amount As on 31.03.2021	Amount As on 31.03.2020
I	In India		
	(i) Balance with Banks		
	(a) in Current Accounts	68029	127316
	(b) in other Deposit Accounts	10592404	7308392
	(ii) Money at Call and Short Notice		
	(a) With banks	0	0
	(b) with other institutions	0	0
	Total (i & ii)	10660433	7435708
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)	10660433	7435708

Schedule 8
Investments

Particulars		Amount As on 31.03.2021	Amount As on 31.03.2020
I	Investments in India in		
	(i) Government securities	13073621	12895759
	(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) Others	0	0
	Total	13073621	12895759
II	Investments outside India in		
	(i) Government Securities (including local	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)	13073621	12895759

**Schedule 9
Advances**

Particulars			Amount As on 31.03.2021	Amount As on 31.03.2020	
A	(i)	Bills Purchased and Discounted	0	0	
	(ii)	Cash Credits, Overdrafts and Loans repayable	38711390	34161890	
	(iii)	Term Loans	14360211	12247560	
	Total		53071601	46409450	
B	(i)	Secured by tangible assets	51518193	45753360	
	(ii)	Covered by Bank / Govt. Guarantees	1099473	4242	
	(iii)	Unsecured	453935	651848	
	Total		53071601	46409450	
C	I	Advances in India			
		(i)	Priority Sector	48498226	41823916
		(ii)	Public Sector	0	0
		(iii)	Banks	0	0
		(iv)	Others	4573375	4585534
	Total		53071601	46409450	
	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)			53071601	46409450	

**Schedule 10
Fixed Assets**

Particulars			Amount As on 31.03.2021	Amount As on 31.03.2020
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	134616	131411
		Addition during the year	24938	29365
		Deduction during the year	1285	98
		Depreciation for the year	25878	26062
	TOTAL		132391	134616
Total (I & II)			132391	134616

**Schedule 11
Other Assets**

Particulars		Amount As on 31.03.2021	Amount As on 31.03.2020
I	Inter Office adjustment (net)	87293	0
II	Interest accrued	219005	346361
III	Tax paid in advance & TDS / Refund receivable from ITD	68344	257944
IV	Stationery and stamps	6178	4704
V	Non-banking assets acquired in satisfaction of claims	0	0
VI	Subvention Receivable from NABARD/GoI	1788997	1225516
VII	Others	185531	10542
Total		2355348	1845067

**Schedule 12
Contingent Liabilities**

Particulars		Amount As on 31.03.2021	Amount As on 31.03.2020
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	914136	856077
	(a) In India	914136	856077
	(b) Outside India	0	0
V	Liability on account of DEAF	27144	26024
VI	Other items for which contingently liable (TRACES)/S.Tax	1752	311
Total		943032	882412