

BALANCE SHEET as at 31st March-2022

Particulars	Schedule No.	Amount ₹ As on 31.03.2022	Amount ₹ As on 31.03.2021
CAPITAL & LIABILITIES			
Capital	1	245343	245343
Reserves & Surplus	2	6231316	4380892
Deposits	3	77494941	70909554
Borrowings	4	3386896	3534867
Other liabilities and provisions	5	2251797	3004698
TOTAL		89610293	82075354
ASSETS			
Cash and Balances with Reserve Bank of India	6	3460810	2781960
Balance with banks and money at call & short notice	7	9699055	10660433
Investments	8	17404773	13073621
Advances	9	55443407	53071601
Fixed Assets	10	131342	132391
Other Assets	11	3470906	2355348
TOTAL		89610293	82075354
Contingent liabilities	12	1043015	943032
Bills for collection		0	0
Significant Accounting Policies	17		
Notes on Accounts	18		
For, SAURASHTRA GRAMIN BANK			
As per our report of even date			
	H.U.Dhalani	K.R.Zala	Y. K. Saxena
Manubhai & Shah LLP	Chief Manager	General Manager	General Manager
Chartered Accountants			M.B.Kalamthekar
ICAI FRN 106041W / W100136			Chairman
	Dipal Hadiyal	Bhargavi Dave	Ashutosh Jaiswal
Hitesh Pomal	Director	Director	Director
Partner			
M No.:106137			
Place: Rajkot	M.P. Pahadsingh	Kamlesh Kumar Sinha	Priyadarshan
DATE: 25-04-2022	Director	Director	Director

Schedule 1
Capital

Particulars		Amount ₹ As on 31.03.2022	Amount ₹ As on 31.03.2021
	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 31.03.2022	Amount ₹ As on 31.03.2021
I.	Statutory Reserves		
	Opening Balance	907083	716151
	Additions during the year	370085	190932
	Deduction during the year	0	0
	Total	1277168	907083
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 under Section 36(1)(viii) of Income Tax Act		
	Opening Balance	380000	270000
	Additions during the year	70000	110000
	Deduction during the year	0	0
	Total	450000	380000
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	3043074	2389344
	Additions during the year	1410339	653730
	Deduction during the year	0	0
	Total	4453413	3043074
	Total (I,II,III,IV and V)	6231316	4380892

Schedule 3

Deposits

Particulars			Amount ₹ As on 31.03.2022	Amount ₹ As on 31.03.2021
A	I	Demand Deposits		
	(i)	From Banks	22392	11371
	(ii)	From Others	1066530	1070090
		TOTAL	1088922	1081461
	II	Savings Bank Deposits	35186094	31263239
	III	Term Deposits		
	(i)	From Banks	328569	595302
	(ii)	From Others	40891356	37969552
		TOTAL	41219925	38564854
		Total (I, II and III)	77494941	70909554
B	(i)	Deposits of Branches in India	77494941	70909554
	(ii)	Deposits of Branches outside India	0	0
		Total	77494941	70909554

Schedule 4

Borrowings

Particulars			Amount ₹ As on 31.03.2022	Amount ₹ As on 31.03.2021
I	Borrowings in India			
	(i)	Reserve Bank of India	0	0
	(ii)	Other Banks	682876	1109664
	(iii)	Other Institutions and agencies	2704020	2425203
		TOTAL	3386896	3534867
II	Borrowings Outside India		0	0
		Total (I & II)	3386896	3534867

Secured Borrowings included in I and II above ₹ Nil (P.Y. ₹ Nil)

Schedule 5
Other Liabilities and Provisions

Particulars		Amount ₹ As on 31.03.2022	Amount ₹ As on 31.03.2021
I	Bills payable	0	0
II	Inter-Office adjustment (net)	0	5395
III	Interest accrued	174552	276040
IV	Deferred Tax Liability	115751	98898
V	Others (including Provisions) *	1961494	2624365
	Total	2251797	3004698

* Details of Schedule - 5 V

a.	Provision for Pension Funds	116776	593355
b.	Provisions against Standard Assets	204080	172766
c.	Additional Provisions for Bad & Doubtful Debts	1342802	1223802
d.	Income Tax Liability (Net of advance tax and TDS)	17303	0
e.	Others	280533	634442
	Sub-Total	1961494	2624365

Schedule 6
Cash and Balances with Reserve Bank of India

Particulars		Amount ₹ As on 31.03.2022	Amount ₹ As on 31.03.2021
I	Cash in Hand	391932	175839
II	Balances with Reserve Bank of India		
	(i) in Current Account	3068878	2606121
	(ii) in other deposit Accounts	0	0
	TOTAL	3068878	2606121
	Total (I & II)	3460810	2781960

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

Particulars		Amount ₹ As on 31.03.2022	Amount ₹ As on 31.03.2021
I	In India		
	(i) Balance with Banks		
	(a) in Current Accounts	112461	68029
	(b) in other Deposit Accounts	9586594	10592404
	(ii) Money at Call and Short Notice		
	(a) With banks	0	0
	(b) with other institutions	0	0
	Total (i & ii)	9699055	10660433
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)	9699055	10660433

Schedule 8

Investments

Particulars		Amount ₹ As on 31.03.2022	Amount ₹ As on 31.03.2021
I	Investments in India in		
	(i) Government securities	17179025	13073621
	(ii) Other approved Securities	0	0
	(iii) Shares	0	0
	(iv) Debenture and Bonds	0	0
	(v) Others - Commercial Papers	225748	0
	Total	17404773	13073621
II	Investments outside India in		
	(i) Government Securities (including local authorities)	0	0
	(ii) Subsidiaries and/ or joint ventures abroad	0	0
	(iii) Other Investments (to be specified)	0	0
	Total	0	0
	Grand Total (I & II)	17404773	13073621

Schedule 9

Advances

Particulars		Amount ₹ As on 31.03.2022	Amount ₹ As on 31.03.2021
A	(i) Bills Purchased and Discounted	0	0
	(ii) Cash Credits, Overdrafts and Loans repayable on demand	40875727	38711390
	(iii) Term Loans	14567680	14360211
	Total	55443407	53071601
B	(i) Secured by tangible assets	53800457	51518193
	(ii) Covered by Bank / Govt. Guarantees	1254375	1099473
	(iii) Unsecured	388575	453935
	Total	55443407	53071601
C	I Advances in India		
	(i) Priority Sector	53142845	48498226
	(ii) Public Sector	0	0
	(iii) Banks	0	0
	(iv) Others	2300562	4573375
	Total	55443407	53071601
	II Advances outside India		
	(i) Due from Banks	0	0
	(ii) Due from others	0	0
	(a) Bills purchased and Discounted	0	0
	(b) Syndicated Loans	0	0
	(c) Others	0	0
	Total	0	0
	Grand Total (CI & CII)	55443407	53071601

Schedule 10
Fixed Assets

Particulars		Amount ₹ As on 31.03.2022	Amount ₹ As on 31.03.2021
I	Premises		
	At cost as on 31 st March of the preceding year	0	0
	Addition during the year	0	0
	Deduction during the year	0	0
	Depreciation to date	0	0
	TOTAL	0	0
II	Other Fixed Assets (including furniture and fixtures)		
	At cost as on 31 st March of the preceding year	401183	380075
	Addition during the year	30241	24938
	Deduction during the year	14660	3830
	Depreciation to date	285422	268792
	TOTAL	131342	132391
	Total (I & II)	131342	132391

Schedule 11
Other Assets

Particulars		Amount ₹ As on 31.03.2022	Amount ₹ As on 31.03.2021
I	Inter Office adjustment (net)	96633	87293
II	Interest accrued	282553	219005
III	Tax paid in advance / tax deducted at source	85426	68344
IV	Stationery and stamps	4270	6178
V	Non-banking assets acquired in satisfaction of claims	0	0
VI	Others (Including Subvention receivable from NABARD/Govt. ₹2850541 thousand (PY 1788997 thousand)	3002024	1974528
	Total	3470906	2355348

Schedule 12
Contingent Liabilities

Particulars		Amount ₹ As on 31.03.2022	Amount ₹ As on 31.03.2021
I	Claims against bank not acknowledged 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	906304	914136
	(a) In India	906304	914136
	(b) Outside India	0	0
V	Acceptances, endorsements and other obligations (DEAF)	66317	27144
VI	Other items for which bank is contingently liable Taxes	70394	1752
	Total	1043015	943032