

SAURASHTRA GRAMIN BANK
The Third Schedule
(See Section 29)

FORM 'A'

BALANCE SHEET AS ON 31.03.2014				
Particulars	Schedule	As on 31.03.2014	As on 31.03.2013	
Capital & Liabilities				
Capital	1	30000	30000	
Share Capital Deposit		215343	215343	
Reserves & Surplus	2	1279291	1056220	
Deposits	3	22292318	18205534	
Borrowings	4	6137404	3091205	
Other liabilities and provisions	5	727317	535270	
TOTAL		30681673	23133572	
Assets				
Cash and Balances with Reserve Bank of India	6	991727	866132	
Balance with banks and money at call and short notice	7	5565353	3392493	
Investments	8	7412245	5183007	
Advances	9	15579390	12968187	
Fixed Assets	10	74898	71515	
Other Assets	11	1058060	652238	
Total		30681673	23133572	
Contingent liabilities	12	5450	8018	
Significant Accounting Policies	17			
Notes On Accounts	18			
For, SAURASHTRA GRAMIN BANK				
SANDEEP R. SUTARIA FOR RAMANLAL G. SHAH & CO. CHARTERED ACCOUNTANTS FRN : 108517W Partner M. No. : 010228 Place : RAJKOT Date : 17/04/2014	H. K. DABHI CHAIRMAN	D. A. MEHTA G.M. (P&D)	R. C. BARAIYA G.M. (O)	R. B. VAIDYA MANAGER (F&A)

SAURASHTRA GRAMIN BANK
Schedule 1
Capital

Particulars		As on 31.03.2014	As on 31.03.2013
	Authorised Capital 5,00,000 Shares of Rs. 100/- each	50000	50000
	Issued and Subscribed and paid up Capital 3,00,000 Shares of	30000	30000
	Total	30000	30000

Schedule 2
Reserves & Surplus

Particulars		As on 31.03.2014	As on 31.03.2013
I.	Statutory Reserves		
	Opening Balance	243650	181783
	Additions during the year	44614	61867
	Deduction during the year	0	0
	Total	288264	243650
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	50735	50734
	Additions during the year	0	0
	Deduction during the year	0	0
	Total	50735	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	940292	761836
	Total (I,II,III,IV,V and VI)	1279291	1056220

Schedule 3
Deposits

Particulars			As on 31.03.2014	As on 31.03.2013
A	I	Demand Deposits		
	(i)	From Banks	0	0
	(ii)	From Others	274879	249747
		TOTAL	274879	249747
	II	Savings Bank Deposits	8007391	6472160
	III	Term Deposits		
	(i)	From Banks	21185	6883
	(ii)	From Others	13988863	11476744
		TOTAL	14010048	11483627
		Total (I, II and III)	22292318	18205534
B	(i)	Deposits of Branches in India	22292318	18205534
	c	Deposits of Branches outside India	0	0
		Total	22292318	18205534

SAURASHTRA GRAMIN BANK
Schedule 4
Borrowings

Particulars		As on 31.03.2014	As on 31.03.2013
I	Borrowings in India		
	Reserve Bank of India	0	0
	Other Banks	6137404	2477980
	Other Institutions and agencies.	0	613225
	TOTAL	6137404	3091205
II	Borrowings Outside India		
	Total (I & II)	6137404	3091205

Schedule 5
Other Liabilities and Provisions

Particulars		As on 31.03.2014	As on 31.03.2013
I	Bills Payable	0	0
II	Inter-Office adjustment (net)	16883	23918
III	Interest accrued	118721	90529
IV	Contingent Provisions against Standard Assets	47739	40153
V	Additional Provisions on Potential NPA	0	0
VI	Others (including Provisions)	543974	380670
	Total	727317	535270

Schedule 6
Cash and Balances with Reserve Bank of India

Particulars		As on 31.03.2014	As on 31.03.2013
I	Cash in Hand	102110	116725
II	Balances with Reserve Bank of India		
	(i) in Current Account	0	0
	(ii) in Other Accounts	889617	749407
	TOTAL	889617	749407
	Total (I & II)	991727	866132

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

Particulars		As on 31.03.2014	As on 31.03.2013
I	In India		
	(i) Balance with Banks		
	(a) in Current Accounts	51594	25572
	(b) in other Deposit Accounts	5513759	3366921
	(ii) Money at Call and Short Notice		
	(a) With banks	0	0
	(b) with other institutions	0	0
	Total (i & ii)	5565353	3392493
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)	5565353	3392493

SAURASHTRA GRAMIN BANK
Schedule 8
Investments

Particulars		As on 31.03.2014	As on 31.03.2013
I	Investments in India in		
	(i) Government securities	6803856	4314218
	(ii) Other approved Securities	0	0
	(iii) Shares	0	0
	(iv) Debenture and Bonds	608389	868789
	(v) Subsidiaries and/or joint ventures	0	0
	(vi) Others	0	0
	Total	7412245	5183007
II	Investments outside India in		
	(i) Government Securities (including local	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)	7412245	5183007

Schedule 9
Advances

Particulars		As on 31.03.2014	As on 31.03.2013
A	(i) Bills Purchased and Discounted	256	45
	(ii) Cash Credits, Overdrafts and Loans repayable	9228029	7460692
	(iii) Term Loans	6351105	5507450
	Total	15579390	12968187
B	(i) Secured by tangible assets	15579390	12680494
	(ii) Covered by Bank / Government Guarantees	0	0
	(iii) Unsecured	0	287693
	Total	15579390	12968187
C	I Advances in India		
	(i) Priority Sector	14232289	8506254
	(ii) Public Sector	0	0
	(iii) Banks	0	0
	(iv) Others	1347101	4461933
	Total	15579390	12968187
	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)	15579390	12968187

SAURASHTRA GRAMIN BANK
Schedule 10
Fixed Assets

Particulars		As on 31.03.2014	As on 31.03.2013
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	71515	38543
	Addition during the year	28226	53861
	Deduction during the year	82	627
	Depreciation for the year	24761	20262
	TOTAL	74898	71515
	Total (I & II)	74898	71515

Schedule 11
Other Assets

Particulars		As on 31.03.2014	As on 31.03.2013
I	Inter Office adjustment (net)	0	0
II	Interest accrued	398034	284593
III	Tax paid in advance / TDS	421331	289483
IV	Stationery and stamps	4316	2699
V	Non-banking assets acquired in satisfaction of claims	0	0
VI	Others	234379	75463
	Total	1058060	652238

Schedule 12
Contingent Liabilities

Particulars		As on 31.03.2014	As on 31.03.2013
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	5450	8018
	(a) In India	5450	8018
	(b) Outside India	0	0
V	Acceptances, endorsements and other obligations	0	0
VI	Other items for which bank is contingntly liable.	0	0
	Total	5450	8018