

**SAURASHTRA GRAMIN BANK**  
**The Third Schedule**  
**(See Section 29)**

**FORM 'A'**  
**CONSOLIDATED BALANCE SHEET**

Particulars	Schedule No.	Amount As on 31.03.2018	Amount As on 31.03.2017
<b>Capital &amp; Liabilities</b>			
<b>Capital</b>	<b>1</b>	<b>245343</b>	<b>245343</b>
<b>Reserves &amp; Surplus</b>	<b>2</b>	<b>2781531</b>	<b>2100255</b>
<b>Deposits</b>	<b>3</b>	<b>48106009</b>	<b>43761530</b>
<b>Borrowings</b>	<b>4</b>	<b>4807810</b>	<b>4705180</b>
<b>Other liabilities and provisions</b>	<b>5</b>	<b>1063714</b>	<b>1175868</b>
<b>TOTAL</b>		<b>57004407</b>	<b>51988176</b>
<b>Assets</b>			
<b>Cash and Balances with Reserve Bank of India</b>	<b>6</b>	<b>2103024</b>	<b>1917726</b>
<b>Balance with banks and money at call &amp; short notice</b>	<b>7</b>	<b>6786300</b>	<b>3371708</b>
<b>Investments</b>	<b>8</b>	<b>12884751</b>	<b>18593946</b>
<b>Advances</b>	<b>9</b>	<b>33919146</b>	<b>26657877</b>
<b>Fixed Assets</b>	<b>10</b>	<b>139740</b>	<b>136758</b>
<b>Other Assets</b>	<b>11</b>	<b>1171446</b>	<b>1310161</b>
<b>TOTAL</b>		<b>57004407</b>	<b>51988176</b>
<b>Contingent liabilities</b>	<b>12</b>	<b>504421</b>	<b>298195</b>
<b>Significant Accounting Policies</b>	<b>17</b>		
<b>Notes on Accounts</b>	<b>18</b>		
<b>For, SAURASHTRA GRAMIN BANK</b>			
<b>K. R. SHAH</b> MANAGER (F&A)	<b>D. P. CHANDARANA</b> G.M. (O)	<b>I. K. GOHIL</b> G.M. (P&D)	<b>C. B. SAWANT</b> CHAIRMAN
For M/s. O. P. RATHI & CO. CHARTERED ACCOUNTANTS FRN : 108718W			
O. P. Rathi Partner M. No. : 30458 Place : RAJKOT DATE: 24-04-2018			

**Schedule 1  
Capital**

Particulars		Amount As on 31.03.2018	Amount As on 31.03.2017
	<b>Authorised Capital</b> 2,00,00,00,000 Shares of Rs.10 each, (P.Y. 5,00,000 Shares of Rs. 100 each)	20000000	20000000
	<b>Issued, Subscribed and paid up Capital</b> 2,45,34,280 Shares of Rs. 10 each, (P.Y. 3,00,000 Shares of Rs. 100 each)	245343	245343
	<b>Total</b>	<b>245343</b>	<b>245343</b>

**Schedule 2  
Reserves & Surplus**

Particulars		Amount As on 31.03.2018	Amount As on 31.03.2017
<b>I.</b>	<b>Statutory Reserves</b>		
	Opening Balance	450956	373792
	Additions during the year	136255	77164
	Deduction during the year	0	0
	<b>Total</b>	<b>587211</b>	<b>450956</b>
<b>II.</b>	<b>Capital Reserves</b>		
	Opening Balance	0	0
	Additions during the year	0	0
	Deduction during the year	0	0
	<b>Total</b>	<b>0</b>	<b>0</b>
<b>III.</b>	<b>Special Reserve Account U/s.36(i) VIII of the I.T.Act</b>		
	Opening Balance	90000	22500
	Additions during the year	70000	67500
	Deduction during the year	0	0
	<b>Total</b>	<b>160000</b>	<b>90000</b>
<b>IV</b>	<b>Investment Fluctuation Reserve</b>		
	Opening Balance	50735	50735
	Additions during the year	0	0
	Deduction during the year	0	0
	<b>Total</b>	<b>50735</b>	<b>50735</b>
<b>V</b>	<b>Other Reserves</b>		
	<b>Balance in Profit and Loss Account</b>		
	Opening Balance	1508564	1267408
	Additions during the year	475021	241156
	Deduction during the year	0	0
	<b>Total</b>	<b>1983585</b>	<b>1508564</b>
	<b>Total (I,II,III,IV and V)</b>	<b>2781531</b>	<b>2100255</b>

**Schedule 3  
Deposits**

Particulars				Amount As on 31.03.2018	Amount As on 31.03.2017
<b>A</b>	<b>I</b>	<b>Demand Deposits</b>			
		(i)	From Banks	416	0
		(ii)	From Others	786896	576617
			<b>TOTAL</b>	<b>787312</b>	<b>576617</b>
	<b>II</b>	<b>Savings Bank Deposits</b>		21584043	20091392
	<b>III</b>	<b>Term Deposits</b>			
		(i)	From Banks	300648	635673
		(ii)	From Others	25434006	22457848
			<b>TOTAL</b>	<b>25734654</b>	<b>23093521</b>
			<b>Total (I, II and III)</b>	<b>48106009</b>	<b>43761530</b>
<b>B</b>	(i)	<b>Deposits of Branches in India</b>		48106009	43761530
	(ii)	<b>Deposits of Branches outside India</b>		0	0
			<b>Total</b>	<b>48106009</b>	<b>43761530</b>

**Schedule 4  
Borrowings**

Particulars		Amount As on 31.03.2018	Amount As on 31.03.2017
<b>I</b>	<b>Borrowings in India</b>		
	(i) Reserve Bank of India	0	0
	(ii) Other Banks	4807810	4705180
	(iii) Other Institutions and agencies.	0	0
	<b>TOTAL</b>	<b>4807810</b>	<b>4705180</b>
<b>II</b>	<b>Borrowings Outside India</b>	<b>0</b>	<b>0</b>
	<b>Total (I &amp; II)</b>	<b>4807810</b>	<b>4705180</b>

**Schedule 5  
Other Liabilities and Provisions**

Particulars		Amount As on 31.03.2018	Amount As on 31.03.2017
<b>I</b>	<b>Bills Payable</b>	<b>0</b>	<b>0</b>
<b>II</b>	<b>Inter-Office adjustment (net)</b>	<b>3432</b>	<b>1833</b>
<b>III</b>	<b>Interest accrued</b>	<b>195699</b>	<b>189165</b>
<b>IV</b>	<b>Provisions against Standard Assets</b>	<b>98386</b>	<b>77520</b>
<b>V</b>	<b>Provisions for NPA and Bad &amp; Doubtful</b>	<b>368966</b>	<b>358036</b>
<b>VI</b>	<b>Deferred Tax Liability on Sp.Reserve/Depreciat./Gratuity/Leave Encash</b>	<b>86407</b>	<b>95966</b>
<b>VII</b>	<b>Investment Depreciation Reserve</b>	<b>138096</b>	<b>207836</b>
<b>VIII</b>	<b>Others (including Provisions)</b>	<b>172728</b>	<b>245512</b>
	<b>Total</b>	<b>1063714</b>	<b>1175868</b>

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

Particulars		Amount As on 31.03.2018	Amount As on 31.03.2017
<b>I</b>	<b>Cash in Hand</b>	<b>181326</b>	<b>149707</b>
<b>II</b>	<b>Balances with Reserve Bank of India</b>		
	(i) in Current Account	0	0
	(ii) in Other Accounts	1921698	1768019
	<b>TOTAL</b>	<b>1921698</b>	<b>1768019</b>
	<b>Total (I &amp; II)</b>	<b>2103024</b>	<b>1917726</b>

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

Particulars		Amount As on 31.03.2018	Amount As on 31.03.2017
<b>I</b>	<b>In India</b>		
	(i) <b>Balance with Banks</b>		
	(a) in Current Accounts	182513	186002
	(b) in other Deposit Accounts	6603787	3185706
	(ii) <b>Money at Call and Short Notice</b>		
	(a) With banks	0	0
	(b) with other institutions	0	0
	<b>Total (i &amp; ii)</b>	<b>6786300</b>	<b>3371708</b>
<b>II</b>	<b>Outside India</b>		
	(i) in Current accounts	0	0
	(ii) in other Deposit accounts	0	0
	(iii) Money at call and short Notice	0	0
	<b>Total (I, ii &amp; iii)</b>	<b>0</b>	<b>0</b>
	<b>Grand Total (I &amp; II)</b>	<b>6786300</b>	<b>3371708</b>

**Schedule 8  
Investments**

Particulars		Amount As on 31.03.2018	Amount As on 31.03.2017
<b>I</b>	<b>Investments in India in</b>		
	(i) Government securities	12884751	18273946
	(ii) Other approved Securities	0	0
	(iii) Shares	0	0
	(iv) Debenture and Bonds	0	100000
	(v) Subsidiaries and/or joint ventures	0	0
	(vi) In Liquid Mutual Funds	0	220000
	<b>Total</b>	<b>12884751</b>	<b>18593946</b>
<b>II</b>	<b>Investments outside India in</b>		
	(i) Government Securities (including local	0	0
	(ii) Subsidiaries and/ or joint ventures abroad	0	0
	(iii) Other Investments (to be specified)	0	0
	<b>Total</b>	<b>0</b>	<b>0</b>
	<b>Grand Total (I &amp; II)</b>	<b>12884751</b>	<b>18593946</b>

**Schedule 9  
Advances**

Particulars		Amount As on 31.03.2018	Amount As on 31.03.2017
<b>A</b>	(i) Bills Purchased and Discounted	0	0
	(ii) Cash Credits, Overdrafts and Loans	23798843	18292277
	(iii) Term Loans	10120303	8365600
	<b>Total</b>	<b>33919146</b>	<b>26657877</b>
<b>B</b>	(i) Secured by tangible assets	33473610	26210770
	(ii) Covered by Bank / Government Guarantees	5597	6609
	(iii) Unsecured	439939	440497
	<b>Total</b>	<b>33919146</b>	<b>26657877</b>
<b>C</b>	<b>I Advances in India</b>		
	(i) Priority Sector	22273036	20080169
	(ii) Public Sector	0	0
	(iii) Banks	0	0
	(iv) Others	11646110	6577708
	<b>Total</b>	<b>33919146</b>	<b>26657877</b>
	<b>II Advances outside India</b>		
	(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
	<b>Total</b>	<b>0</b>	<b>0</b>
	<b>Grand Total ( CI &amp; CII)</b>	<b>33919146</b>	<b>26657877</b>

**Schedule 10  
Fixed Assets**

Particulars		Amount As on 31.03.2018	Amount As on 31.03.2017
<b>I</b>	<b>Premises</b>		
	WDV on 31st March of preceding year	0	0
	Addition during the year	0	0
	Deduction during the year	0	0
	Depreciation for the year	0	0
	<b>TOTAL</b>	<b>0</b>	<b>0</b>
<b>II</b>	<b>Other Fixed Assets (including furniture and fixtures)</b>		
	WDV on 31st March of preceding year	136758	138923
	Addition during the year	27589	21467
	Deduction during the year	14	267
	Depreciation for the year	24593	23365
	<b>TOTAL</b>	<b>139740</b>	<b>136758</b>
	<b>Total (I &amp; II)</b>	<b>139740</b>	<b>136758</b>

**Schedule 11  
Other Assets**

Particulars		Amount As on 31.03.2018	Amount As on 31.03.2017
I	Inter Office adjustment (net)	340	87804
II	Interest accrued	216343	328588
III	Tax paid in advance / TDS (Refunds Receivable)	0	0
IV	Stationery and stamps	5769	6002
V	Non-banking assets acquired in satisfaction of claims	0	0
VI	Subvention Receivable from NABARD/GoI	830488	688566
VII	Others	118506	199201
<b>Total</b>		<b>1171446</b>	<b>1310161</b>

**Schedule 12  
Contingent Liabilities**

Particulars		Amount As on 31.03.2018	Amount As on 31.03.2017
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	477717	270819
	(a) In India	477717	270819
	(b) Outside India	0	0
V	Liability on account of DEAF	26704	27376
VI	Other items for which bank is contingently liable.	0	0
<b>Total</b>		<b>504421</b>	<b>298195</b>