

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

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

Particulars	Schedule No.	Amount As on 31.03.2019	Amount As on 31.03.2018																
<b>Capital &amp; Liabilities</b>																			
Capital	1	245343	245343																
Reserves & Surplus	2	3087007	2781531																
Deposits	3	56494444	48106009																
Borrowings	4	4541886	4807810																
Other liabilities and provisions	5	2397165	1063714																
<b>TOTAL</b>		<b>66765845</b>	<b>57004407</b>																
<b>Assets</b>																			
Cash and Balances with Reserve Bank of India	6	2355479	2103024																
Balance with banks and money at call & short notice	7	8244610	6786300																
Investments	8	13647558	12884751																
Advances	9	41184433	33919146																
Fixed Assets	10	131411	139740																
Other Assets	11	1202354	1171446																
<b>TOTAL</b>		<b>66765845</b>	<b>57004407</b>																
Contingent liabilities	12	795943	504421																
Significant Accounting Policies	17																		
Notes on Accounts	18																		
<p><b>For, SAURASHTRA GRAMIN BANK</b></p>   <table style="width: 100%; border: none;"> <tr> <td style="width: 25%; text-align: center;"><b>K. R. SHAH</b> CHIEF MANAGER (F&amp;A)</td> <td style="width: 25%; text-align: center;"><b>D. P. CHANDARANA</b> G.M. (O)</td> <td style="width: 25%; text-align: center;"><b>I. K. GOHIL</b> G.M. (P&amp;D)</td> <td style="width: 25%; text-align: center;"><b>M.B.KALAMTHEKAR</b> CHAIRMAN</td> </tr> </table> <p>For M/s. JLN US &amp; CO.  CHARTERED ACCOUNTANTS  FRN : 101543W</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;"></td> <td style="width: 33%; text-align: center;"><b>B. M. Prajapati</b> Director</td> <td style="width: 33%; text-align: center;"><b>Bhargavi Dave</b> Director</td> </tr> <tr> <td style="width: 33%;"></td> <td style="width: 33%; text-align: center;"><b>Ashish Gogia</b> Director</td> <td style="width: 33%;"></td> </tr> </table> <p><b>Sunilkumar Kabra</b>  Partner  M. No. : 111692  Place : RAJKOT  DATE: 02-05-2019</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;"></td> <td style="width: 33%; text-align: center;"><b>J. D. Monga</b> Director</td> <td style="width: 33%; text-align: center;"><b>Rishi Mehta</b> Director</td> </tr> <tr> <td style="width: 33%;"></td> <td style="width: 33%;"></td> <td style="width: 33%; text-align: center;"><b>Dinkar Argal</b> Director</td> </tr> </table>				<b>K. R. SHAH</b> CHIEF MANAGER (F&A)	<b>D. P. CHANDARANA</b> G.M. (O)	<b>I. K. GOHIL</b> G.M. (P&D)	<b>M.B.KALAMTHEKAR</b> CHAIRMAN		<b>B. M. Prajapati</b> Director	<b>Bhargavi Dave</b> Director		<b>Ashish Gogia</b> Director			<b>J. D. Monga</b> Director	<b>Rishi Mehta</b> Director			<b>Dinkar Argal</b> Director
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**Schedule 1  
Capital**

Particulars		Amount As on 31.03.2019	Amount As on 31.03.2018
	<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>	245343	245343

**Schedule 2  
Reserves & Surplus**

Particulars		Amount As on 31.03.2019	Amount As on 31.03.2018
<b>I.</b>	<b>Statutory Reserves</b>		
	Opening Balance	587211	450956
	Additions during the year	61095	136255
	Deduction during the year	0	0
	<b>Total</b>	648306	587211
<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>	0	0
<b>III.</b>	<b>Special Reserve Account U/s.36(i) VIII of the I.T.Act</b>		
	Opening Balance	160000	90000
	Additions during the year	110000	70000
	Deduction during the year	0	0
	<b>Total</b>	270000	160000
<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>	50735	50735
<b>V</b>	<b>Other Reserves</b>		
	Balance in Profit and Loss Account		
	Opening Balance	1983585	1508564
	Additions during the year	134381	475021
	Deduction during the year	0	0
	<b>Total</b>	2117966	1983585
	<b>Total (I,II,III,IV and V)</b>	3087007	2781531

**Schedule 3  
Deposits**

Particulars			Amount As on 31.03.2019	Amount As on 31.03.2018
<b>A</b>	<b>I</b>	<b>Demand Deposits</b>		
		(i) From Banks	769	416
		(ii) From Others	2898947	786896
		<b>TOTAL</b>	2899716	787312
	<b>II</b>	<b>Savings Bank Deposits</b>	24006501	21584043
	<b>III</b>	<b>Term Deposits</b>		
		(i) From Banks	473470	300648
		(ii) From Others	29114757	25434006
		<b>TOTAL</b>	29588227	25734654
		<b>Total (I, II and III)</b>	56494444	48106009
<b>B</b>	(i)	<b>Deposits of Branches in India</b>	56494444	48106009
	(ii)	<b>Deposits of Branches outside India</b>	0	0
		<b>Total</b>	56494444	48106009

**Schedule 4  
Borrowings**

Particulars		Amount As on 31.03.2019	Amount As on 31.03.2018
<b>I</b>	<b>Borrowings in India</b>		
	(i) Reserve Bank of India	0	0
	(ii) Other Banks	4541886	4807810
	(iii) Other Institutions and agencies.	0	0
	<b>TOTAL</b>	<b>4541886</b>	<b>4807810</b>
<b>II</b>	<b>Borrowings Outside India</b>	<b>0</b>	<b>0</b>
	<b>Total (I &amp; II)</b>	<b>4541886</b>	<b>4807810</b>

**Schedule 5  
Other Liabilities and Provisions**

Particulars		Amount As on 31.03.2019	Amount As on 31.03.2018
<b>I</b>	Provision for Pension Funds	1200000	0
<b>II</b>	Inter-Office adjustment (net)	27086	3432
<b>III</b>	Interest accrued	230904	195699
<b>IV</b>	Provisions against Standard Assets	119019	98386
<b>V</b>	Provisions for NPA and Bad & Doubtful	602398	368966
<b>VI</b>	Deferred Tax Liability on Sp.Reserve/Depreciat./Gratuity/Leave	106264	86407
<b>VII</b>	Investment Depreciation Reserve	11900	138096
<b>VIII</b>	Others (including Provisions)	99594	172728
	<b>Total</b>	<b>2397165</b>	<b>1063714</b>

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

Particulars		Amount As on 31.03.2019	Amount As on 31.03.2018
<b>I</b>	Cash in Hand	179433	181326
<b>II</b>	<b>Balances with Reserve Bank of India</b>		
	(i) in Current Account	0	0
	(ii) in Other Accounts	2176046	1921698
	<b>TOTAL</b>	<b>2176046</b>	<b>1921698</b>
	<b>Total (I &amp; II)</b>	<b>2355479</b>	<b>2103024</b>

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

Particulars		Amount As on 31.03.2019	Amount As on 31.03.2018
<b>I</b>	<b>In India</b>		
	(i) <b>Balance with Banks</b>		
	(a) in Current Accounts	122802	182513
	(b) in other Deposit Accounts	8121808	6603787
	(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>8244610</b>	<b>6786300</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>8244610</b>	<b>6786300</b>

**Schedule 8  
Investments**

Particulars		Amount As on 31.03.2019	Amount As on 31.03.2018
<b>I</b>	<b>Investments in India in</b>		
	(i) Government securities	13647558	12884751
	(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
	<b>Total</b>	<b>13647558</b>	<b>12884751</b>
<b>II</b>	<b>Investments outside India in</b>		
	<b>Total</b>	<b>0</b>	<b>0</b>
	<b>Grand Total (I &amp; II)</b>	<b>13647558</b>	<b>12884751</b>

**Schedule 9  
Advances**

Particulars		Amount As on 31.03.2019	Amount As on 31.03.2018
<b>A</b>	(i) Bills Purchased and Discounted	0	0
	(ii) Cash Credits, Overdrafts and Loans repayable on	28783066	23798843
	(iii) Term Loans	12401367	10120303
	<b>Total</b>	<b>41184433</b>	<b>33919146</b>
<b>B</b>	(i) Secured by tangible assets	40607615	33473610
	(ii) Covered by Bank / Government Guarantees	5852	5597
	(iii) Unsecured	570966	439939
	<b>Total</b>	<b>41184433</b>	<b>33919146</b>
<b>C</b>	<b>I Advances in India</b>		
	(i) Priority Sector	37003017	22273036
	(ii) Public Sector	0	0
	(iii) Banks	0	0
	(iv) Others	4181416	11646110
	<b>Total</b>	<b>41184433</b>	<b>33919146</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>41184433</b>	<b>33919146</b>

**Schedule 10  
Fixed Assets**

Particulars		Amount As on 31.03.2019	Amount As on 31.03.2018
<b>I</b>	<b>Premises</b>		
	WDV on 31st March of preceeding 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 preceeding year	139740	136758
	Addition during the year	14668	27575
	Deduction during the year	175	0
	Depreciation for the year	22822	24593
	<b>TOTAL</b>	<b>131411</b>	<b>139740</b>
	<b>Total (I &amp; II)</b>	<b>131411</b>	<b>139740</b>

**Schedule 11  
Other Assets**

Particulars		Amount As on 31.03.2019	Amount As on 31.03.2018
I	Inter Office adjustment (net)	0	340
II	Interest accrued	182052	216343
III	Tax paid in advance / TDS (Refunds Receivable)	124050	77854
IV	Stationery and stamps	4650	5769
V	Non-banking assets acquired in satisfaction of claims	0	0
VI	Subvention Receivable from NABARD/GoI	878805	752634
VII	Others	12797	118506
<b>Total</b>		<b>1202354</b>	<b>1171446</b>

**Schedule 12  
Contingent Liabilities**

Particulars			Amount As on 31.03.2019	Amount As on 31.03.2018
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 constitutients		770797	477717
	(a)	In India	770797	477717
	(b)	Outside India	0	0
V	Liability on account of DEAF		24784	26704
VI	Other items for which bank is contingntly liable.		362	0
<b>Total</b>			<b>795943</b>	<b>504421</b>