

SAURASHTRA GRAMIN BANK
The Third Schedule
(See Section 29)

FORM 'A'

BALANCE SHEET AS ON		31.03.2015	31.03.2014
Particulars	Schedule	As on 31.03.2015	As on 31.03.2014
Capital & Liabilities			
Capital	1	30000	30000
Share Capital Deposit	1A	215343	215343
Reserves & Surplus	2	1547464	1279291
Deposits	3	26244503	22292318
Borrowings	4	5875631	6137404
Other liabilities and provisions	5	865334	727317
TOTAL		34778275	30681673
Assets			
Cash and Balances with Reserve Bank of India	6	1180948	991727
Balance with banks and money at call and short	7	6550264	5565353
Investments	8	9335272	7412244
Advances	9	16065401	15579390
Fixed Assets	10	120615	74899
Other Assets	11	1525775	1058060
Total		34778275	30681673
Contingent liabilities	12	38581	5450
Significant Accounting Policies	17		
Notes On Accounts	18		

C.B.SAWANT
CHAIRMAN

RAJIV S.TAVKAR
G.M. (P&D)

D. A. MEHTA
G.M. (O)

H.U.DHALANI
MANAGER (F&A)

For M/S. R. S. PATEL & CO.
CHARTERED ACCOUNTANTS
FRN : 107758W

RAJAN B. SHAH
Partner
M. No. : 101998
Place : RAJKOT
Date : 14/05/2015

**Schedule 1
Capital**

Particulars		As on 31.03.2015	As on 31.03.2014
	Authorised Capital 5,00,000 Shares of Rs. 100/-	50000	50000
	Issued and Subscribed and paid up Capital 3,00,000	30000	30000
	Total	30000	30000

**Schedule 1A
Share Capital Deposit**

Share Capital Deposit	215343	215343
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**Schedule 2
Reserves & Surplus**

Particulars		As on 31.03.2015	As on 31.03.2014
I.	Statutory Reserves		
	Opening Balance	288264	243650
	Additions during the year	52134	44614
	Deduction during the year	0	0
	Total	340398	288264
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		
	Opening Balance	0	0
	Additions during the year	7500	0
	Deduction during the year	0	0
	Total	7500	0
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		0
	Opening Balance	940292	761836
	Additions during the year	208539	178456
	Deduction during the year	0	0
	Total	1148831	940292
	Total (I,II,III,IV,V and VI)	1547464	1279291

**Schedule 3
Deposits**

Particulars		As on 31.03.2015	As on 31.03.2014
A	I		
		Demand Deposits	
	(i)	From Banks	0
	(ii)	From Others	274879
		TOTAL	274879
	II	Savings Bank Deposits	8007391
	III	Term Deposits	
	(i)	From Banks	21185
	(ii)	From Others	13988863
		TOTAL	14010048
		Total (I, II and III)	22292318
B	(i)	Deposits of Branches in India	22292318
	c	Deposits of Branches outside India	0
		Total	22292318

Schedule 4			
Borrowings			
Particulars		As on 31.03.2015	As on 31.03.2014
I	Borrowings in India		
	Reserve Bank of India	0	0
	Other Banks	5875631	6137404
	Other Institutions and agencies.	0	0
	TOTAL	5875631	6137404
II	Borrowings Outside India	0	0
	Total (I & II)	5875631	6137404

Schedule 5			
Other Liabilities and Provisions			
Particulars		As on 31.03.2015	As on 31.03.2014
I	Bills Payable	0	0
II	Inter-Office adjustment (net)	17147	16883
III	Interest accrued	121897	118720
IV	Contingent Provisions against Standard Assets	50744	47739
V	Additional Provisions on Potential NPA	0	0
VI	Others (including Provisions)	675546	543975
	Total	865334	727317

Schedule 6			
Cash and Balances with Reserve Bank of India			
Particulars		As on 31.03.2015	As on 31.03.2014
I	Cash in Hand	128073	102110
II	Balances with Reserve Bank of India		
	(i) in Current Account	0	0
	(ii) in Other Accounts	1052875	889617
	TOTAL	1052875	889617
	Total (I & II)	1180948	991727

Schedule 7			
Balances with Banks and Money at Call & Short Notice			
Particulars		As on 31.03.2015	As on 31.03.2014
I	In India		
	(i) Balance with Banks		
	(a) in Current Accounts	37488	51594
	(b) in other Deposit Accounts	6512776	5513759
	(ii) Money at Call and Short Notice		
	(a) With banks	0	0
	(b) with other institutions	0	0
	Total (i & ii)	6550264	5565353
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)	6550264	5565353

**Schedule 8
Investments**

Particulars		As on 31.03.2015	As on 31.03.2014	
I	Investments in India in			
	(i)	Government securities	6877283	6803855
	(ii)	Other approved Securities	0	0
	(iii)	Shares	0	0
	(iv)	Debenture and Bonds	857989	608389
	(v)	Subsidiaries and/or joint ventures	0	0
	(vi)	Others : In Liquid Mutual Funds	1600000	0
		Total	9335272	7412244
II	Investments outside India in			
	(i)	Government Securities (including	0	0
	(ii)	Subsidiaries and/ or joint ventures	0	0
	(iii)	Other Investments (to be specified)	0	0
		Total	0	0
		Grand Total (I & II)	9335272	7412244

**Schedule 9
Advances**

Particulars		As on 31.03.2015	As on 31.03.2014	
A	(i)	Bills Purchased and Discounted	69	256
	(ii)	Cash Credits, Overdrafts and Loans	9865509	9228029
	(iii)	Term Loans	6199823	6351105
		Total	16065401	15579390
B	(i)	Secured by tangible assets	15492247	15140523
	(ii)	Covered by Bank / Government	29713	42188
	(iii)	Unsecured	543441	396679
		Total	16065401	15579390
C	I	Advances in India		
	(i)	Priority Sector	10763769	10422289
	(ii)	Public Sector	0	0
	(iii)	Banks	0	0
	(iv)	Others	5301632	5157101
		Total	16065401	15579390
	II	Advances outside India		
	(i)	Due from Banks	0	0
	(ii)	Due from others	0	0
	(a)	Bills purchased and	0	0
	(b)	Syndicate Loans	0	0
	(c)	Others	0	0
		Total	0	0
		Grand Total (CI & CII)	16065401	15579390

P.S.: Advances shown above are net of NPA provision.

**Schedule 10
Fixed Assets**

Particulars		As on 31.03.2015	As on 31.03.2014
I	Premises		
	WDV on 31st March of preceeding ye	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 ye	74899	71515
	Addition during the year	35860	28227
	Deduction during the year	333	82
	Depreciation for the year	-10189	24761
	TOTAL	120615	74899
	Total (I & II)	120615	74899

**Schedule 11
Other Assets**

Particulars		As on 31.03.2015	As on 31.03.2014
I	Inter Office adjustment (net)	0	0
II	Interest accrued	500001	398034
III	Tax paid in advance / TDS	587465	421331
IV	Stationery and stamps	4752	4316
V	Non-banking assets acquired in satisfaction of	0	0
VI	Others	433557	234379
	Total	1525775	1058060

**Schedule 12
Contingent Liabilities**

Particulars		As on 31.03.2015	As on 31.03.2014
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	0	0
IV	Guarantees given on behalf of constitutients	11435	5450
	(a) In India	11435	5450
	(b) Outside India	0	0
V	Liability on account of DEAF	27146	0
VI	Other items for which bank is contingntly liable.	0	0
	Total	38581	5450