


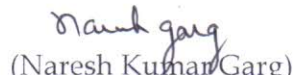
HIMACHAL PRADESH GRAMIN BANK

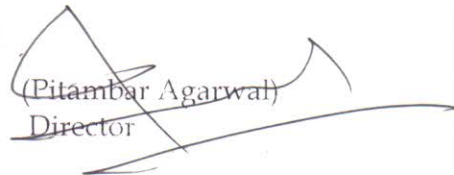
Form A - BALANCE SHEET AS ON 31.03.2023


(Amount in Thousands)

CAPITAL & LIABILITIES	Schedule	31.03.2023	31.03.2022
Capital	1	154362	154362
Share Capital Deposit		0	0
Reserves & Surplus	2	1387648	1365992
Deposits	3	78537414	72717530
Borrowings	4	6901806	10396300
Liabilities & Provisions	5	1947656	1030791
TOTAL		88928886	85664975
ASSETS			
Cash & Balance with RBI	6	3685820	3061168
Balance with other banks and Money at Call & Short Notice	7	3491025	2237035
Investments	8	48256401	51664038
Advances	9	31607036	26862896
Fixed Assets	10	89860	83601
Other Assets	11	1798744	1756237
TOTAL		88928886	85664975
Contingent Liabilities	12	70934	50879
Bills for Collection		150167	313166
Significant Accounting Policies	17		
Notes to Accounts	18		


(Rajendra Singh)
Chairman


(Naresh Kumar Garg)
Director


(Pitambar Agarwal)
Director


(Ajit Kumar Patnaik)
Director

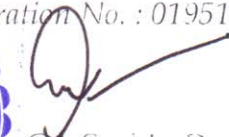
Dated : 25.04.2023
Place : Shimla



For DOGER & Co.
Chartered Accountants

Firm's Registration No. : 019516N




CA Sachin Doger
Partner, M.No.502458

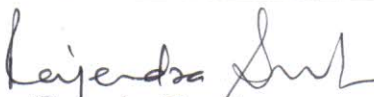
UDIN: 23502458BGVIFYN9055

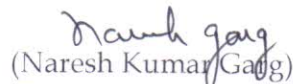
HIMACHAL PRADESH GRAMIN BANK

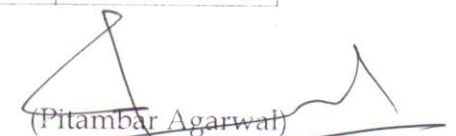
Form B – PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31.03.2023

(Amount in Thousands)

	Schedule	31.03.2023	31.03.2022
INCOME			
Interest Earned	13	6143013	5738533
Other Income	14	503668	406299
TOTAL		6646681	6144832
EXPENDITURE			
Interest Expended	15	3684939	3541059
Operating Expenses	16	1417086	1369681
Provisions & Contingencies	16A	1515000	1164000
TOTAL		6617025	6074740
Profit for the period Before Tax		29656	70092
Less: provision for Income Tax		8000	24400
Net Profit after tax		21656	45692
APPROPRIATION			
Transfer to Statutory Reserves		5414	11423
Transfer to Other Reserves		0	0
Transfer to Dividend		0	0
Balance Carried Over to Balance Sheet		16242	34269


(Rajendra Singh)
Chairman


(Naresh Kumar Garg)
Director


(Pitambar Agarwal)
Director


(Ajit Kumar Patnaik)
Director

Dated : 25.04.2023
Place : Shimla



For DOGER & Co.
Chartered Accountants
Firm's Registration No. : 019516N




CA. Sachin Doger
Partner, M.No.502458
UDIN: 23502458BGVFYN9055

HIMACHAL PRADESH GRAMIN BANK

SCHEDULE - I

CAPITAL

Capital & Liabilities	31.03.2023	31.03.2022
Authorised Capital (2000000000 shares of Rs. 10/ each)	20000000	20000000
Issued Capital (15436150 shares of Rs. 10/ each)	154362	154362
Subscribed Capital (15436150 shares of Rs. 10/ each)	154362	154362
Called Up Capital (15436150 shares of Rs. 10/ each)	154362	154362
Less : Calls Unpaid	0	0
Add : Forfeited Shares	0	0
TOTAL	154362	154362

SCHEDULE - 2

RESERVES AND SURPLUS

	31.03.2023	31.03.2022
I. Statutory Reserves	349839	344425
Opening Balance	344425	333002
Additions during the year	5414	11423
Deductions during the year	0	0
II. Capital Reserves	0	0
Opening Balance	0	0
Additions during the year	0	0
Deductions during the year	0	0
III. Share Premium	0	0
Opening Balance	0	0
Additions during the year	0	0
Deductions during the year	0	0
IV. Revenue and other Reserves	1808	1808
Opening Balance	1808	1808
Additions during the year	0	0
Deductions during the year	0	0
V. Balance in Profit/Loss Account	982567	966325
Investment Fluctuation Reserve	53434	53434
TOTAL	1387648	1365992



HIMACHAL PRADESH GRAMIN BANK

SCHEDULE – 3

DEPOSITS

SCHEDULE – 3	31.03.2023	31.03.2022
A. I Demand deposits		
i) From Banks	0	0
ii) From Other	1124033	1310811
2 Savings Bank Deposits	28787574	25765518
3 Term Deposits		
i) From Banks	0	0
ii) From Others	48625807	45641201
TOTAL (1,2 and 3)	78537414	72717530
B. I Deposits of Branches in India	78537414	72717530
2 Deposits of Branches outside India	0	0
GRAND TOTAL	78537414	72717530

SCHEDULE – 4

BORROWINGS

	31.03.2023	31.03.2022
I. Borrowings in India		
i) Reserve Bank of India	0	0
ii) Other Banks	269255	1032357
iii) Other Institution & Agencies	6632551	9363943
II. Borrowings Outside India	0	0
Less : IBPC Issued	0	0
TOTAL (I & II)	6901806	10396300
Secured Borrowings included in I and II above	6901806	10396300



HIMACHAL PRADESH GRAMIN BANK

SCHEDULE – 5

OTHER LIABILITIES & PROVISIONS

	31.03.2023	31.03.2022
i) Bills Payable	38971	154357
ii) Inter Office Adjustment (Net)	0	12548
iii) Interest Accrued on Deposit	63169	54813
iii) Interest Accrued on Refinance	80452	6074
iv) Interest Accrued on IBPC	0	0
v) GST Liability	6422	9439
v) Others (including Provisions)	1647396	682956
vi) Provision for Income Tax	8000	24400
vii) Provision for Deferred Tax Liability	6933	5153
viii) Contingent Provision Standard Assets	96313	81051
TOTAL	1947656	1030791

SCHEDULE – 6 CASH AND BALANCE WITH RESERVE BANK OF INDIA

	31.03.2023	31.03.2022
1. Cash in Hand (Including Foreign Currency)	270725	228153
2 Balance with RBI in Current Accounts	3415095	2833015
3. In other accounts	0	0
TOTAL	3685820	3061168



HIMACHAL PRADESH GRAMIN BANK

BALANCE WITH BANKS & MONEY AT CALL & SHORT

SCHEDULE - 7

	31.03.2023	31.03.2022
I. IN INDIA		
i) Balance with Banks		
a) In Current Accounts	9020	19087
b) In Other Deposit Accounts	3482005	2217948
ii) Money at Call & Short Notice		
a) With Banks	0	0
b) With Other Institutions	0	0
TOTAL I (i) & (ii)	3491025	2237035
II OUTSIDE INDIA		
i) In Current Accounts	0	0
ii) In Other Deposits Accounts	0	0
iii) Money at Call & Short Notice	0	0
TOTAL (II (i) to (iii))	0	0
GRAND TOTAL (I & II)	3491025	2237035

INVESTMENTS

SCHEDULE - 8

	31.03.2023	31.03.2022
I. Investments in India in		
i) Govt. Securities	47906255	51313892
ii) Other approved Securities	0	0
iii) Shares	0	0
iv) Debenture & Bonds	350146	350146
v) Subsidiaries &/or Joint Venture abroad	0	0
vi) Others	0	0
TOTAL	48256401	51664038
II. Investments outside India in		
a) Govt. Securities (including Local Authorities)	0	0
b) Subsidiaries and/or Joint debentures abroad	0	0
c) Other Investments	0	0
TOTAL	0	0
GRAND TOTAL	48256401	51664038



HIMACHAL PRADESH GRAMIN BANK

ADVANCES

SCHEDULE - 9

	31.03.2023	31.03.2022
A. I. Bills purchased & Discounted	0	0
II. Cash Credit Overdrafts & Loan Repayable on demand	19362315	19621301
III. Term Loans	13289004	10291490
Less Adjustments I. Provisions	981750	1179716
2. Technically Written Off	62533	70179
3. IBPC Issued	0	1800000
TOTAL	31607036	26862896
B. I. Secured by Tangible Assets	29184248	21055603
II. Covered by Bank/Government Guarantees	0	0
III. Unsecured	3467071	7057188
Less Adjustments I. Provisions	981750	1179716
2. Technically Written Off	62533	70179
TOTAL	31607036	26862896
C. I. Advances in India		
i) Priority Sector	28901000	25622547
ii) Public Sector	0	0
iii) Banks	0	0
iv) Others	3738819	2490244
Less Adjustments I. Provisions	981750	1179716
2. Technically Written Off	62533	70179
TOTAL	31607036	26862896
D. Advances Outside India		
i) Due from Banks	0	0
ii) Due from others	0	0
iii) Bill Purchased & Discounted	0	0
iv) Syndicate Loans	0	0
v) Others	0	0
TOTAL	0	0
GRAND TOTAL	31607036	26862896



HIMACHAL PRADESH GRAMIN BANK

SCHEDULE - 10

FIXED ASSETS

	31.03.2023	31.03.2022
I. Premises		
At cost on March 31st of the Preceding year	0	0
Additions during the year	0	0
Deductions during the year	0	0
Depreciation to date	0	0
II. Other Fixed Assets including Furniture & Fixtures		
At cost on March 31st of the Preceding year	406053	389564
Addition during the year	27178	22645
Deduction during the year	28288	6156
Depreciation to date	315083	322452
TOTAL (I & II)	89860	83601

SCHEDULE - 11

OTHER ASSETS

	31.03.2023	31.03.2022
I. Inter Office adjustment (net)	138874	0
II. Interest Accrued	800621	796687
III Tax paid in advance/tax deducted at source	86481	73186
IV. Stationery & Stamps	1557	2055
V. Non Banking Assets acquired in Satisfaction claims	0	0
VI Others (including GST Credit)	771211	884309
TOTAL	1798744	1756237



HIMACHAL PRADESH GRAMIN BANK

SCHEDULE - 12

CONTINGENT LIABILITIES

	31.03.2023	31.03.2022
I. Claims against the Bank not Acknowledged on debts.	0	0
II. Liability for partly paid investment	0	0
III. Liability on account of outstanding Forward exchange contracts	0	0
IV Guarantees given on behalf of Constituents		
a) In India	61595	71921
b) Outside India	0	0
V Acceptance, endorsements and other obligations	0	0
VI Other items for which the Bank is Contingently liable (DEAF Amt.)	9339	8958
TOTAL	70934	80879

SCHEDULE - 13

INTEREST EARNED

	31.03.2023	31.03.2022
I. Interest discount on advances/bills	2478408	2155561
II Income on Investment	3480776	3398889
III Interest on Balance with RBI and other interest/ Bank funds	157459	145490
IV Others	26370	38593
TOTAL	6143013	5738533



HIMACHAL PRADESH GRAMIN BANK

OTHER INCOME

SCHEDULE - 14

	31.03.2023	31.03.2022
I. Commission, Exchange & Brokerage	82222	207977
II. Profit on Sale of Investments Less Loss on sale of Investments	51038	97908
III. Profit on sale of land, building and other assets less loss on sale of land, building and other assets	691	1519
IV. Profit on revaluation of investment less loss on revaluation of investments	0	0
V. Profit on Exchange Transaction less loss on Exchange transactions	0	0
VI. Income earned by way of dividends etc., from Subsidiaries/Companies and/or Joint ventures abroad in India	0	0
VII. Miscellaneous Income	369717	98895
TOTAL	503668	406299

SCHEDULE - 15

INTEREST EXPENDED

(Amount in 000)

	31.03.2023	31.03.2022
I. Interest on deposits	3286609	3149994
II. Interest on Reserve Bank of India/Interest on Bank Borrowings	37075	20662
III. Others	361255	370403
TOTAL	3684939	3541059



HIMACHAL PRADESH GRAMIN BANK

SCHEDULE - 16

OPERATING EXPENSES

	31.03.2023	31.03.2022
1. Payments to & provisions for employees	1092778	1011489
2. Rent, taxes and lighting	39742	34588
3. Printing and Stationery	9792	8097
4. Advertisement & Publicity	337	438
5. Depreciation on Bank's Property	19880	22466
6. Director's fees, allowances & expenses	72	98
7. Auditor's fees & expenses (including Branch Auditors)	9003	5798
8. Law Charges	1596	1015
9. Postage, telegrams, telephones, etc.	45961	18728
10. Repairs and maintenance	5867	2637
11. Insurance	87796	82562
12. Other Expenditure	104262	181765
TOTAL	1417086	1369681

SCHEDULE - 16A

PROVISIONS & CONTINGENCIES

	31.03.2023	31.03.2022
1. Provision for Gratuity & Leave Encashment	0	0
2. Provision for IT payments	0	0
3. Provision for Business Correspondents	0	0
4. Provision for Pension Liability	508500	566000
5. Provision for Audit Fee	0	0
6. Provision for NPA	0	293000
7. Provision for Loss in AFS Investments	881500	305000
8. Provision for Prov. Fund Intt.	0	0
9. Provision for Wage Revision	125000	0
10. Provision for Bank OD Intt.	0	0
TOTAL	1515000	1164000

