

HIMACHAL PRADESH GRAMIN BANK

Form A - BALANCE SHEET AS ON 31.03.2020

(Amount in Rs. Thousands)			
CAPITAL & LIABILITIES	Schedule	<i>As on 31.03.2019</i>	<i>As on 31.03.2020</i>
Capital	1	154362	154362
Share Capital Deposit		0	0
Reserves & Surplus	2	1219100	1233330
Deposits	3	50979228	58111331
Borrowings	4	3930569	4223510
Liabilities & Provisions	5	656027	814942
TOTAL		56939286	64537475
ASSETS			
Cash & Balance with RBI	6	2191630	2520215
Balance with other banks and Money at Call & Short Notice	7	15556393	8859803
Investments	8	19650139	31130416
Advances	9	17719967	20488146
Fixed Assets	10	107412	95802
Other Assets	11	1713745	1443093
TOTAL		56939286	64537475
Contingent Liabilities	12	46964	89061
Bills for Collection		84482	454545

Sd/
(Uday Chandra)
Chairman

Sd/-
(Reeta Kaul)
Director

Sd/-
(Ramesh Chand)
Director

Sd/
(B.R. Premi)
Director

Sd/-
(Vijay Kumar)
Director

Sd/-
(Mast Ram Bhardwaj)
Director

Place: Mandi
Date: 29-June -2020

SIGNED AS PER REPORT ON EVEN DATE
For Soni Gulati & Co.

Sd/-
(Suresh Chand Soni)
FCA
20083106AAAAAZ4859

HIMACHAL PRADESH GRAMIN BANK

Form B – PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31.03.2020

(Amount in Rs. Thousands)			
INCOME	Schedule	As on 31.03.2019	As on 31.03.2020
Interest Earned	13	4181293	4884112
Other Income	14	104133	233046
TOTAL		4285426	5117158
EXPENDITURE			
Interest Expended	15	2797802	3075644
Operating Expenses	16	980727	1214002
Provisions & Contingencies	16A	434091	807525
TOTAL		4212620	5097171
Profit for the period Before Tax		72806	19987
Less: provision for Income Tax		21000	12100
Net Profit after tax		51806	7887
APPROPRIATION			
Transfer to Statutory Reserves		12951	1972
Transfer to Other Reserves		Nil	Nil
Transfer to Dividend		Nil	Nil
Balance Carried Over to Balance Sheet		38855	5915

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Place: Mandi
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SIGNED AS PER REPORT ON EVEN DATE
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HIMACHAL PRADESH GRAMIN BANK

SCHEDULE – 1

CAPITAL

(Amount in Rs. Thousands)		
Capital & Liabilities	As on 31.03.2019	As on 31.03.2020
Authorised Capital	20000000	20000000
Issued Capital	154362	154362
Subscribed Capital	154362	154362
Called – Up Capital	154362	154362

SCHEDULE – 2

RESERVES AND SURPLUS

(Amount in Rs. Thousands)		
	As on 31.03.2019	As on 31.03.2020
Statutory Reserves	309288	311260
Capital Reserves	Nil	Nil
Share Premium	Nil	Nil
Revenue and other Reserves	1808	1808
Balance in Profit/Loss Account	875976	876828
Investment Fluctuation Reserve	32028	43434
TOTAL	1219100	1233330

SCHEDULE – 3

DEPOSITS

(Amount in Rs. Thousands)		
	As on 31.03.2019	As on 31.03.2020
A.1 Demand deposits		
i) From Banks	Nil	Nil
ii) From Other	903662	1171472
2 Savings Bank Deposits	20082574	22558564
3 Term Deposits		
i) From Banks	Nil	Nil
ii) From Others	29992992	34381295
TOTAL (1,2 and 3)	50979228	58111331
B. 1 Deposits of Branches in India	50979228	58111331
2 Deposits of Branches outside India	Nil	Nil
GRAND TOTAL	50979228	58111331

HIMACHAL PRADESH GRAMIN BANK

SCHEDULE – 4

BORROWINGS

(Amount in Rs. Thousands)		
	<i>As on 31.03.2019</i>	<i>As on 31.03.2020</i>
I. Borrowings in India		
i) Reserve Bank of India	Nil	Nil
ii) Other Banks	1105212	933424
iii) Other Institution & Agencies	2825357	3290086
II. Borrowings Outside India	Nil	Nil
Less : IBPC issued	Nil	Nil
TOTAL (I & II)	3930569	4223510

SCHEDULE – 5

OTHER LIABILITIES & PROVISIONS

(Amount in Rs. Thousands)		
	<i>As on 31.03.2019</i>	<i>As on 31.03.2020</i>
i) Bills Payable	109514	314873
ii) Inter Office Adjustment (Net)	5436	61392
iii) Interest Accrued on Deposit	54938	63293
iii) Interest Accrued on Refinance	0	0
iv) Interest Accrued on IBPC	0	0
v) GST Liability	3639	8687
v) Others (including Provisions)	427518	303178
vii) Provision for Deferred Tax Liability	1953	1953
viii) Contingent Provision Standard Assets	53029	61566
TOTAL	656027	814942

SCHEDULE – 6

CASH AND BALANCE WITH RESERVE BANK OF INDIA

(Amount in Rs. Thousands)		
	<i>As on 31.03.2019</i>	<i>As on 31.03.2020</i>
1. Cash in Hand (Including Foreign Currency)	184046	239635
2. Balance with RBI in Current Accounts	2007583	2280580
3. In other accounts	Nil	Nil
TOTAL	2191630	2520215

HIMACHAL PRADESH GRAMIN BANK

SCHEDULE – 7 BALANCE WITH BANKS & MONEY AT CALL & SHORT NOTICE

(Amount in Rs. Thousands)		
	As on 31.03.2019	As on 31.03.2020
I. IN INDIA		
i) Balance with Banks		
a) In Current Accounts	82126	699465
b) In Other Deposit Accounts	15474267	8160338
ii) Money at Call & Short Notice		
a) With Banks	Nil	Nil
b) With Other Institutions	Nil	Nil
TOTAL I (i) & (ii)	15556393	8859803
II OUTSIDE INDIA		
i) In Current Accounts	Nil	Nil
ii) In Other Deposits Accounts	Nil	Nil
iii) Money at Call & Short Notice	Nil	Nil
TOTAL (II (i) to (iii))	Nil	Nil
GRAND TOTAL (I & II)	15556393	8859803

SCHEDULE – 8

INVESTMENTS

(Amount in Rs. Thousands)		
	As on 31.03.2019	As on 31.03.2020
I. Investments in India in		
i) Govt. Securities	19299993	30780270
ii) Other approved Securities/Treasury Bills	Nil	Nil
iii) Shares	Nil	Nil
iv) Debenture & Bonds	350146	350146
v) Subsidiaries &/or Joint Venture abroad	Nil	Nil
vi) Others	0	0
TOTAL	19650139	31130416
II. Investments outside India in		
a) Govt. Securities (including Local Authorities)	Nil	Nil
b) Subsidiaries and/or Joint debentures abroad	Nil	Nil
c) Other Investments	Nil	Nil
TOTAL	Nil	Nil
GRAND TOTAL	19650139	31130416

HIMACHAL PRADESH GRAMIN BANK

SCHEDULE – 9

ADVANCES

(Amount in Rs. Thousands)		
	<i>As on 31.03.2019</i>	<i>As on 31.03.2020</i>
A. I. Bills purchased & Discounted	71458	80439
II. Cash Credit Overdrafts & Loan Repayable on demand	11979877	14414131
III. Term Loans	6407649	7526656
Less : Adjustments		
1. Provisions	739017	658778
2. Tech, Written Off	0	74302
3. IBPC	0	800000
TOTAL	17719967	20488146
B. I. Standard Assets	17181360	19927281
II. Sub Standard Assets	292514	266893
III. Doubtful Assets	892798	923715
IV. Loss Assets	92312	103337
Less : Adjustments		
1. Provisions	739017	658778
2. Tech, Written Off	0	74302
TOTAL	17719967	20488146
C. Advances in India		
i) Priority Sector	16592958	19197326
ii) Public Sector	0	0
iii) Banks	0	0
iv) Others	1866026	2023900
Less : 1. Provisions	739017	658778
2. Tech, Written Off	0	74302
TOTAL	17719967	20488146
D. Advances Outside India		
i) Due from Banks	Nil	Nil
ii) Due from others	Nil	Nil
iii) Bill Purchased & Discounted	Nil	Nil
iv) Syndicate Loans	Nil	Nil
v) Others	Nil	Nil
TOTAL	Nil	Nil
GRAND TOTAL	17719967	20488146

HIMACHAL PRADESH GRAMIN BANK

SCHEDULE – 10

FIXED ASSETS

(Amount in Rs. Thousands)		
	<i>As on 31.03.2019</i>	<i>As on 31.03.2020</i>
I. Premises		
At cost on March 31 st of the Preceding year	Nil	Nil
Additions during the year	Nil	Nil
Deductions during the year	Nil	Nil
Depreciation to date	Nil	Nil
II. Other Fixed Assets including Furniture & Fixtures		
At cost as on 31 st March on the Preceding year	314742	346953
Addition during the year	33525	24161
Deduction during the year	1314	1091
Depreciation to date	239541	274221
TOTAL (I & II)	107412	95802

SCHEDULE – 11

OTHER ASSETS

(Amount in Rs. Thousands)		
	<i>As on 31.03.2019</i>	<i>As on 31.03.2020</i>
I. Inter Office adjustment (net)	0	0
II. Interest Accrued	869317	772441
III. Tax paid in advance/tax deducted at source	89498	84044
IV. Stationery & Stamps	3318	2567
V. Non Banking Assets acquired in Satisfaction claims	Nil	Nil
VI. Others	751612	584041
TOTAL	1713745	1443093

HIMACHAL PRADESH GRAMIN BANK

SCHEDULE – 12

CONTINGENT LIABILITIES

(Amount in Rs. Thousands)		
	<i>As on 31.03.2019</i>	<i>As on 31.03.2020</i>
I. Claims against the Bank not Acknowledged on debts.	Nil	Nil
II. Liability for partly paid investment	Nil	Nil
III. Liability on account of outstanding Forward exchange contracts	Nil	Nil
IV. Guarantees given on behalf of Constituents		
a) In India	46964	80689
b) Outside India	Nil	Nil
V. Acceptance, endorsements and other obligations	Nil	Nil
VI. Other items for which the Bank is Contingently liable (DEAF Amt.)	Nil	8372
TOTAL	46964	89061

SCHEDULE – 13

INTEREST EARNED

(Amount in Rs. Thousands)		
	<i>As on 31.03.2019</i>	<i>As on 31.03.2020</i>
I. Interest discount on advances/bills	1537931	1863222
II. Income on Investment	1351218	2015631
III. Interest on Balance with RBI and other interest/ Bank funds	1205566	963581
IV. Others	86578	41678
TOTAL	4181293	4884112

HIMACHAL PRADESH GRAMIN BANK

SCHEDULE – 14

OTHER INCOME

(Amount in Rs. Thousands)		
	<i>As on 31.03.2019</i>	<i>As on 31.03.2020</i>
I. Commission, Exchange & Brokerage	11489	129310
II. Profit on Sale of Investments Less Loss on sale of Investments	18381	28949
III. Profit on sale of land, building and other assets less loss on sale of land, building and other assets	13	113
IV. Profit on revaluation of investment less loss on revaluation of investments	Nil	Nil
V. Profit on Exchange Transaction less loss on Exchange transactions	Nil	Nil
VI. Income earned by way of dividends etc., from Subsidiaries/Companies and/or Joint ventures abroad in India	Nil	Nil
VII. Miscellaneous Income	74251	74674
TOTAL	104133	233046

SCHEDULE – 15

INTEREST EXPENDED

(Amount in Rs. Thousands)		
	<i>As on 31.03.2019</i>	<i>As on 31.03.2020</i>
I. Interest on deposits	2602781	2894416
II. Interest on Reserve Bank of India/Interest on Bank Borrowings	32260	38072
III. Others	162761	143156
TOTAL	2797802	3075644

HIMACHAL PRADESH GRAMIN BANK

SCHEDULE – 16

OPERATING EXPENSES

(Amount in Rs. Thousands)		
	<i>As on 31.03.2019</i>	<i>As on 31.03.2020</i>
1. Payments to & provisions for employees	698517	700226
2. Rent, taxes and lighting	29320	30471
3. Printing and Stationery	5868	13304
4. Advertisement & Publicity	1078	1125
5. Depreciation on Bank's Property	30618	35481
6. Director's fees, allowances & expenses	0	57
7. Auditor's fees & expenses (including Branch Auditors)	0	-195
8. Law Charges	1279	1750
9. Postage, telegrams, telephones, etc.	56524	38719
10. Repairs and maintenance	2289	2511
11. Insurance	48432	54143
12. Other Expenditure	106802	336410
TOTAL	980727	1214002

SCHEDULE – 16A

PROVISIONS & CONTINGENCIES

(Amount in Rs. Thousands)		
	<i>As on 31.03.2019</i>	<i>As on 31.03.2020</i>
Leave Encashment/Gratuity	41697	0
Provision for IT Section payments	3000	10000
Provision for Business Correspondants	0	260
Provision for Pension	0	700000
Provision for Audit Fee	2000	2450
Provision for NPA	304500	25117
Provision for Loss in AFS Investments	0	0
Provision for Prov. Fund Intt.	0	33
Interest Provision on Borrowings (OD PNB)	3000	1500
Provision for Wage Revision	79894	68165
TOTAL	434091	807525