

SAPTAGIRI GRAMEENA BANK::HEAD OFFICE::CHITTOOR

(Sponsored by Indian Bank)

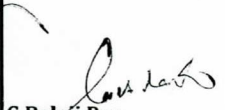
FORM-A


BALANCE SHEET AS ON 31.03.2020

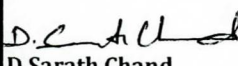
ASSETS & LIABILITIES	SCHEDULE	(Amt. in 000s of Rs.)	
		As on 31-03-2020	As on 31-03-2019
LIABILITIES			
Capital	1	1,77,705	1,77,705
Share Capital Deposits	1A.	-	-
Reserves & surplus	2	76,39,375	63,33,544
Deposits	3	652,34,634	575,05,549
Borrowings	4	257,00,227	181,95,280
Other Liabilities	5	33,02,291	31,58,104
TOTAL		1020,54,232	853,70,182
ASSETS			
Cash and Balances with RBI	6	25,36,178	24,83,207
Balances with Banks and Money at Call & Short Notice	7	327,27,377	183,87,860
Investments	8	94,35,847	97,44,352
Advances	9	536,49,182	517,38,874
Fixed Assets	10	1,76,869	2,00,192
Other Assets	11	35,28,779	28,15,697
TOTAL		1020,54,232	853,70,182
Contingent Liabilities	12	1,34,636	1,29,898

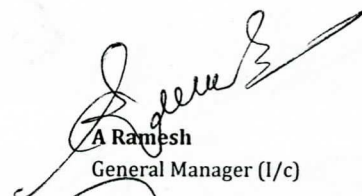
Advances shown above are net of IBPC outstanding of Rs.700.00 crore as on 31.03.2020 issued to M/S HDFC Bank Ltd under priority sector Advances. (Rs.450.00 crore outstanding as on 31.03.2019)

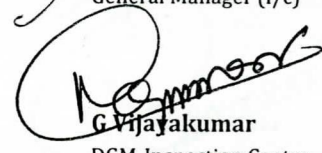
Advances shown above are net of NPA.


G Balaji Rao
CM (Accounts)

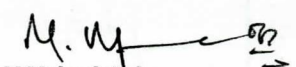

S Chezhan
GM - (CMC)
Indian Bank,C.O.,
Chennai

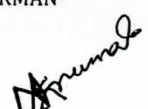

D Sarath Chand
AGM, Reserve Bank of India
Hyderabad


A Ramesh
General Manager (I/c)


G Vijayakumar
DGM-Inspection Centre
Indian Bank,C.O.,
Chennai

K V V Satyanarayana, IRAS
Secretary Finance (B&IF)
Govt. of A P


M Mahesh Babu
CHAIRMAN


A Nagesh Kumar
DGM,NABARD (IDD)
AP.R.O, Hyderabad

Dr.N Bharat Gupta
Collector &
District Magistrate,
Chittoor

Subject to our report of even date

For SRI RAMAMURTHY & Co

Chartered Accountants

Firm's Registration Number: 003032S


(M BHASKARA RAO)

Partner

Membership No.021704

CHITTOOR
24.06.2020

UDIN: 20021704AAAAAC4591

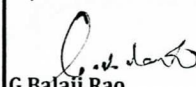
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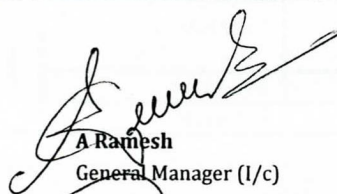
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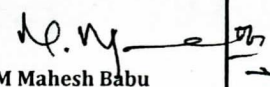
FORM - B


PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2020

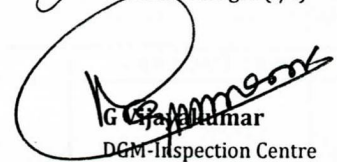
	SCHEDULE	(Amt. in 000s of Rs.)	
		As on 31-03-2020	As on 31-03-2019
I INCOME			
Interest Earned	13	87,93,580	77,12,175
Other Income	14	6,10,535	5,24,566
Provisions Written Back		-	-
TOTAL		94,04,115	82,36,741
II EXPENDITURE			
Interest Expended	15	55,14,253	48,50,619
Operating Expenses	16	10,55,538	10,81,549
Provisions and Contingencies	16 A	7,74,307	7,60,200
Provision for Investments and Others		-	-
TOTAL		73,44,098	66,92,368
III PROFIT & LOSS			
Net profit for the year		20,60,017	15,44,373
Provision for Income Tax		7,70,000	5,69,779
Deferred Tax		15,814	37,941
TOTAL		13,05,831	10,12,535
IV APPROPRIATIONS			
Transfer to Statutory Reserves		2,61,166	2,02,507
Transfer to Other Reserves		-	-
Balance carried over to Balance Sheet		10,44,665	8,10,028
TOTAL		13,05,831	10,12,535



G Balaji Rao
CM (Accounts)

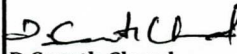

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General Manager (I/c)


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CHAIRMAN


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