



**HIMACHAL PRADESH
GRAMIN BANK**

हिमाचल प्रदेश ग्रामीण बैंक

Financial Statements for the year ended on

March 31, 2026

HIMACHAL PRADESH GRAMIN BANK

Form A - BALANCE SHEET
AS ON 31.03.2026

FORM - A

CAPITAL & LIABILITIES	(Amount in Thousands)		
	Schedule	31.03.2026	31.03.2025
Capital	1	154362	154362
Share Capital Deposit		0	0
Reserves & Surplus	2	1650606	1799997
Deposits	3	100534628	92893461
Borrowings	4	8500067	7297593
Liabilities & Provisions	5	2175998	1547601
TOTAL		113015661	103693014
ASSETS			
Cash & Balance with RBI	6	3327595	3967240
Balance with other banks and Money at Call & Short Notice	7	14592262	11203985
Investments	8	44516228	44519818
Advances	9	48241805	42181238
Fixed Assets	10	90690	91466
Other Assets	11	2247081	1729267
TOTAL		113015661	103693014
Contingent Liabilities	12	219796	155446
Bills for Collection		330427	298894


(Rajendra Singh)
Chairman


(Shailesh Jha)
Director


(Rajesh Kumar)
Director


(Pramendra Singh Aswal)
Director


(Pitambar Aggarwal)
Director


(Sanjeev Sharma)
Director

For A. Kay. Mehra & Co.
Chartered Accountants
FRN: 050004C


A. Kay. Mehra
Partner
M.No. 430639

UDIN:26430639YCOWR9951

Place : Shimla
Dated : 04.05.2026



HIMACHAL PRADESH GRAMIN BANK

Form B – PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31-03-2026

(Amount in Thousands)

		31.03.2026	31.03.2025
INCOME	Schedule		
Interest Earned	13	8294256	7635005
Other Income	14	633178	1177846
TOTAL		8927434	8812851
EXPENDITURE			
Interest Expended	15	5621130	5213842
Operating Expenses	16	2687695	3133657
Provisions & Contingencies	16A	768000	77500
TOTAL		9076825	8424999
Profit for the period Before Tax		-149391	387852
Less: Provision for Income Tax		0	40800
Net Profit after tax		-149391	347052
APPROPRIATION			
Transfer to Statutory Reserves		0	86763
Transfer to Other Reserves		0	0
Transfer to Dividend		0	0
Balance Carried Over to Balance Sheet		-149391	260289


(Rajendra Singh)
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For A. Kay. Mehra & Co.
Chartered Accountants
FRN. 050004C


CA Anil K. Mehra
Partner
M.No. 430639

UDIN: 26430639YCOWR9951

Place : Shimla
Dated : 04.05.2026



HIMACHAL PRADESH GRAMIN BANK

SCHEDULE - 1

CAPITAL
(Amount in Thousands)

Capital & Liabilities	31.03.2026	31.03.2025
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

	31.03.2026	31.03.2025
I. Statutory Reserves	453827	453827
Opening Balance	453827	367064
Additions during the year	0	86763
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
Investment Fluctuation Reserve	53434	53434
V. Balance in Profit/Loss Account	1141537	1290928
TOTAL	1650606	1799997



HIMACHAL PRADESH GRAMIN BANK

SCHEDULE - 3

DEPOSITS

(Amount in Thousands)

	31.03.2026	31.03.2025
A. I Demand deposits		
i) From Banks	0	0
ii) From Other	1205574	837938
2 Savings Bank Deposits	32611540	31685957
3 Term Deposits		
i) From Banks	0	0
ii) From Others	66717514	60369566
TOTAL (1,2 and 3)	100534628	92893461
B. I Deposits of Branches in India	100534628	92893461
2 Deposits of Branches outside India	0	0
GRAND TOTAL	100534628	92893461

SCHEDULE - 4

BORROWINGS

	31.03.2026	31.03.2025
I. Borrowings in India		
i) Reserve Bank of India	0	0
ii) Other Banks	268084	937621
iii) Other Institution & Agencies	8231983	6359972
II. Borrowings Outside India	0	0
Less : IBPC Issued	0	0
TOTAL (I & II)	8500067	7297593
Secured Borrowings included in I and II above	8500067	7297593



HIMACHAL PRADESH GRAMIN BANK

SCHEDULE – 5

OTHER LIABILITIES & PROVISIONS

(Amount in Thousands)

	31.03.2026	31.03.2025
i) Bills Payable	427738	83329
ii) Inter Office Adjustment (Net)	0	95961
iii) Interest Accrued on Deposit	67669	70692
iii) Interest Accrued on Refinance	13462	12963
iv) Interest Accrued on IBPC	0	0
v) GST Liability	10786	8051
vi) Others (including other Provisions)	531100	654104
vii) Provision for HR Liabilities	26772	210522
viii) Miscellaneous Provisions	13511	15000
ix) Provision against MTM Losses- AFS Securities	925000	217000
x) Provision for Income Tax	0	40800
xi) Provision for Deferred Tax Liability	6669	6669
xii) Contingent Provision Standard Assets	153291	132510
TOTAL	2175998	1547601

SCHEDULE – 6 CASH AND BALANCE WITH RESERVE BANK OF INDIA

	31.03.2026	31.03.2025
1. Cash in Hand (Including Foreign Currency)	338800	319685
2 Balance with RBI in Current Accounts	2988795	3647555
3. In other accounts	0	0
TOTAL	3327595	3967240



HIMACHAL PRADESH GRAMIN BANK

BALANCE WITH BANKS & MONEY AT CALL & SHORT NOTICE

SCHEDULE - 7

(Amount in Thousands)

	31.03.2026	31.03.2025
I. IN INDIA		
i) Balance with Banks		
a) In Current Accounts	32012	12985
b) In Other Deposit Accounts	14560250	11191000
ii) Money at Call & Short Notice		
a) With Banks	0	0
b) With Other Institutions	0	0
TOTAL I (i) & (ii)	14592262	11203985
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)	14592262	11203985

INVESTMENTS

SCHEDULE - 8

	31.03.2026	31.03.2025
I. Investments in India in		
i) Govt. Securities	44516228	44519818
ii) Other approved Securities	0	0
iii) Shares	0	0
iv) Debenture & Bonds	0	0
v) Subsidiaries &/or Joint Venture abroad	0	0
vi) Others	0	0
TOTAL	44516228	44519818
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	44516228	44519818



HIMACHAL PRADESH GRAMIN BANK

ADVANCES

SCHEDULE - 9

(Amount in Thousands)

	31.03.2026	31.03.2025
A. I. Bills purchased & Discounted	0	2000
II. Cash Credit Overdrafts & Loan Repayable on demand	29738271	26081747
III. Term Loans	19644425	17230809
Less Adjustments I. Provisions	1099002	1085064
2. Technically Written Off	41889	48254
3. IBPC Issued	0	0
TOTAL	48241805	42181238
B. I. Secured by Tangible Assets	46585672	40455431
II. Covered by Bank/Government Guarantees	0	0
III. Unsecured	2797024	2859125
Less Adjustments I. Provisions	1099002	1085064
2. Technically Written Off	41889	48254
TOTAL	48241805	42181238
C. I. Advances in India		
i) Priority Sector	41337500	35746600
ii) Public Sector	0	0
iii) Banks	0	0
iv) Others	8045196	7567956
Less Adjustments I. Provisions	1099002	1085064
2. Technically Written Off	41889	48254
TOTAL	48241805	42181238
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	48241805	42181238



HIMACHAL PRADESH GRAMIN BANK

SCHEDULE - 10

FIXED ASSETS (Amount in Thousands)

	31.03.2026	31.03.2025
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	435717	423707
Addition during the year	21217	19271
Deduction during the year	6756	7231
Depreciation to date	359488	344281
TOTAL (I & II)	90690	91466

SCHEDULE - 11

OTHER ASSETS

	31.03.2026	31.03.2025
I. Inter Office adjustment (net)	256500	0
II. Interest Accrued	1807519	1512234
III Tax paid in advance/tax deducted at source	81490	78508
IV. Stationery & Stamps	927	1916
V. Non Banking Assets acquired in Satisfaction claims	0	0
VI. Others	100645	136609
TOTAL	2247081	1729267



HIMACHAL PRADESH GRAMIN BANK

SCHEDULE - 12

CONTINGENT LIABILITIES

(Amount in Thousands)

	31.03.2026	31.03.2025
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	112790	72144
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.)	107006	83302
TOTAL	219796	155446

SCHEDULE - 13

INTEREST EARNED

	31.03.2026	31.03.2025
I. Interest discount on advances/bills	4098843	3585528
II Income on Investment	3084450	3264316
Less: Amortization during the year	24574	26170
Net Investment Income	3059876	3238146
III Interest on Balance with RBI and other interest/ Bank funds	1135496	807186
IV Others	41	4145
TOTAL	8294256	7635005



HIMACHAL PRADESH GRAMIN BANK

OTHER INCOME

SCHEDULE - 14

(Amount in Thousands)

	31.03.2026	31.03.2025
I. Commission, Exchange & Brokerage	114142	114237
II. Profit on Sale of Investments	28546	30437
Less: Loss on Sale of Investments	0	0
Net Profit/Loss on Sale of Investments	28546	30437
III. Profit on sale of land, building and other assets less loss on sale of land, building and other assets	627	669
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	489863	1032503
TOTAL	633178	1177846

SCHEDULE - 15

INTEREST EXPENDED

	31.03.2026	31.03.2025
I. Interest on deposits	5193735	4758710
II. Interest on Reserve Bank of India/Interest on Bank Borrowings	10381	28286
III. Others	417014	426846
TOTAL	5621130	5213842



HIMACHAL PRADESH GRAMIN BANK

SCHEDULE – 16

OPERATING EXPENSES

(Amount in Thousands)

	31.03.2026	31.03.2025
1. Payments to & provisions for employees	2231873	2762298
2. Rent, taxes and lighting	50193	45173
3. Printing and Stationery	14654	13833
4. Advertisement & Publicity	527	329
5. Depreciation on Bank's Property	20464	20659
6. Director's fees & Board meeting expenses	172	163
7. Auditor's fees & expenses (including Branch Auditors)	3837	8882
8. Law Charges	5035	1734
9. Postage, telegrams, telephones, etc.	48847	45889
10. Repairs and maintenance	3424	5088
11. DICGC Premium and other Insurance	121094	112371
12. Other Expenditure	187575	117238
TOTAL	2687695	3133657

SCHEDULE – 16A

PROVISIONS & CONTINGENCIES

	31.03.2026	31.03.2025
1. Provision for Gratuity & Leave Encashment	0	0
2. Provision for IT payments	0	0
3. Miscellaneous Provisions	0	0
4. Provision for Pension Liability	0	0
5. Provision for Audit Fee	0	0
6. Provision for NPA	60000	77500
7. Provision for Loss in AFS Investments	708000	0
8. Provision for Prov. Fund Intt.	0	0
9. Provision for Staff Section	0	0
10. Provision for Bank OD Intt.	0	0
TOTAL	768000	77500

