

JHALAWAR KENDRIYA SAHKARI BANK LTD., JHALRAPATAN

Form A

Form of Balance Sheet

Balance as on 31st March 2024

	Schedule	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
Capital and Liabilities			
Capital	1	344388300.00	319747000.00
Reserve and Surplus	2	525592521.65	484917075.73
Deposits	3	4878491459.12	4635182087.94
Borrowings	4	2237951590.00	2318572960.00
Other liabilities and Provisions	5	473093848.28	560837846.82
Total		8459517719.05	8319256970.49
Assets			
Cash and balances with Reserve Bank of India	6	68008731.00	79446147.49
Balance with banks and money at call and short notice	7	858298546.16	1056764547.05
Investments	8	1044640000.00	1037640000.00
Advances	9	5922517997.87	5480791655.06
Fixed Assets	10	21766961.58	24474108.06
Other Assets	11	544285482.44	640140512.83
Total		8459517719.05	8319256970.49
Contingent liabilities	12	28500452.20	22129691.20
Bills for collections			

Rohit

(ROHIT DUBEY)
Sr. Manager(A&F)

Ajay Singh Rathore

MDHAR & CO
CHARTERED ACCOUNTANTS



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(R.P. MEENA)
Managing Director

Ajay Singh Rathore
(AJAY SINGH RATHORE)
Administrator

Date:-21-06-2024

Place:-Jhalawar

Udin- 24411400 BKETJW1614

JHALAWAR KENDRIYA SAHKARI BANK LTD., JHALRAPATAN

Annex I

Schedule 1 - Capital

	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
I. For Nationalised Banks	0.00	0.00
Capital (Fully owned by Central Government)	0.00	0.00
	<u>0.00</u>	<u>0.00</u>
II. For Banks incorporated outside india		
<u>Capital</u>		
(i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head		
(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act. 1949		
(iii) Government share capital	19625000.00	19625000.00
(iv) Societies share capital	324763300.00	300122000.00
Total	<u>344388300.00</u>	<u>319747000.00</u>
III. For Others Banks		
Authorised Capital	400000000.00	400000000.00
(5000 share of Rs. 10000 each)		
(350000 share of Rs. 1000 each)		
Issued Capital		
(share of Rs. each)		
Subscribed Capital	400000000.00	400000000.00
(5000 share of Rs. 10000 each)		
(350000 share of Rs. 1000 each)		
Called-up Capital		
(share of Rs. each)		
Less: Calls unpaid		
Add: Forfeited shares		

Annex i

Schedule 2 - Reserve and Surplus

	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
I. Statutory Reserves	43524215.57	35011224.57
Opening Balance	35011224.57	35009277.57
Additions during the year	8512991.00	1947.00
Deductions during the year	0.00	0.00
II. Capital Reserves		
Opening Balance		
Additions during the year		
Deductions during the year		
III. Share Premium		
Opening Balance		
Additions during the year		
Deductions during the year		
IV. Revenue and Other Reserves		
a) Agri. Credit Estabilization	11800000.00	8000000.00
Opening Balance	8000000.00	5000000.00
Additions during the year	3800000.00	3000000.00
Deductions during the year	0.00	0.00
b) Provision For NPA	138401028.59	131401028.59
Opening Balance	131401028.59	125401028.59
Additions during the year	7000000.00	6000000.00
Deductions during the year	0.00	0.00



c) Building Fund	35800000.00	35000000.00
Opening Balance	35000000.00	35000000.00
Additions during the year	800000.00	0.00
Deductions during the year	0.00	0.00
d) Overdue Interest Reserve	107273907.49	107133452.57
Opening Balance	107133452.57	106055274.21
Additions during the year	3000000.00	5000000.00
Deductions during the year	2859545.08	3921821.64
e) Dividend Equilization fund	6800000.00	6000000.00
Opening Balance	6000000.00	4000000.00
Additions during the year	800000	2000000.00
Deductions during the year	0.00	0.00
f) Investment Fluctuation Reserve	4000000.00	4000000.00
Opening Balance	4000000.00	2000000.00
Additions during the year	0.00	2000000.00
Deductions during the year	0.00	0.00
g) Bad & Doubtful Reserve	22300000.00	16000000.00
Opening Balance	16000000.00	11000000.00
Additions during the year	6300000.00	5000000.00
Deductions during the year	0.00	0.00
h) Cont.Pro.Ag. Standard Assets	60000000.00	57000000.00
Opening Balance	57000000.00	55000000.00
Additions during the year	3000000.00	2000000.00
Deductions during the year	0.00	0.00
i) Common good fund Janhitkari fund	5000000.00	5000000.00
Opening Balance	5000000.00	5000000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
j) Technology Adoption Fund	17936869.00	15702869.00
Opening Balance	15702869.00	13521761.00
Additions during the year	2234000.00	2181108.00
Deductions during the year	0.00	0.00
k) Staff welfare fund	6000000.00	5000000.00
Opening Balance	5000000.00	5000000.00
Additions during the year	1000000.00	0.00
Deductions during the year	0.00	0.00
l) Education Fund	6635000.00	6500000.00
Opening Balance	6500000.00	4500000.00
Additions during the year	135000.00	2000000.00
Deductions during the year	0.00	0.00
m) Share Application	660501.00	707501.00
Opening Balance	707501.00	32010489.00
Additions during the year	24594300.00	2932012.00
Deductions during the year	24641300.00	34235000.00
n) Provision For Imbalance	42000000.00	37000000.00
Opening Balance	37000000.00	33000000.00
Additions during the year	5000000.00	4000000.00
Deductions during the year	0.00	0.00
o) Risk fund	7000000.00	5000000.00
Opening Balance	5000000.00	3000000.00
Additions during the year	2000000.00	2000000.00
Deductions during the year	0.00	0.00
p) Provision for Interest ARDR	10461000.00	10461000.00
Opening Balance	10461000.00	10461000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
V. Balance in Profit and Loss Account		
Total (I, II, III, IV and V)	525592521.65	484917075.73



Schedule 3 - Deposits

	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
A.I. Demand deposits		
(i) From banks	0.00	0.00
(ii) From others	137694474.89	129198934.74
II. Savings Bank Deposits	1876899458.62	1963170642.83
III. Term Deposits		
(i) From banks	0.00	0.00
(ii) From others	2863897525.61	2542812510.37
Total (I, II and III)	4878491459.12	4635182087.94
B. (i) Deposits of branches in India		
(ii) Deposits of branches outside India		
Total	0.00	0.00

Annex I

Schedule 4 - Borrowings

	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
I. Borrowings in India		
(a) Reserve Bank of India		
(b) Other banks		
(c) Short Term Normal	2210000000.00	1570000000.00
(d) SLF	0.00	0.00
(e) MTC DTP/ Kisan Kalyan Yojna	25900000.00	45700000.00
(f) Pacs as Multi Service Center	2051500.00	2872100.00
(g) Current Ac Non Notified Bank	90.00	860.00
(h) Short Term Normal Additional	00.00	700000000.00
II. Borrowings outside India		
Total (I and II)	2237951590.00	2318572960.00
Secured borrowings included in I and II above-Rs.		

Schedule 5- Other Liabilities and Provisions

	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
I. Bills payable		
II. Inter-office adjustment (net)		
III. Interest accrued		
IV. Others (including provisions)		
1. Sundry Creditors	50015997.55	59547287.19
2. Pay order payable	2012792.93	2069538.93
3. Sub. DRDA	3745694.00	3745694.00
4. T.D.S. Deposit	3675565.00	2334536.18
5. Excess Cash	154058.65	154058.65
6. Draft PAYBLE	1393849.38	1370949.38
7. Interest Not Collected A/c	43529937.93	44671317.35
8. Pacs Share Money Collection	28171386.00	41366312.00
9. Goods and Service Tax	109859.92	366895.89
10. ATM Pos	29518.50	-74051.84
11. Margin Money GSS	8747.00	8747.00
12. PF Payble	611644.00	591184.00
13. Crop Insurance	0.00	103.00
14. NFS Settlement Issuing	5143470.00	4403860.00
15. CGST	207449.92	734.27
16. SGST	207449.92	734.27



17. KCC Life Insurance Premium	43409.83	0.00
18. Banker Cheque	5750.00	6000.00
19. RTGS/NEFT Reconciliation A/c	-2724309.95	84647180.76
20. Provision for Wages Against Aggrement	34069141.00	27069141.00
21. Vehicle Fund	4000000.00	4000000.00
22. Pacs Development Fund	18127477.50	14128087.50
23. Provision for Expenses	1134567.00	133592.00
24. Staff Gratuity Fund	14168161.60	11135975.10
25. Leave Encashment Fund	10821288.22	18165014.61
V. Balance in Profit and Loss Account	254430942.38	240994955.58
Total	473093848.28	560837846.82

Schedule 6 Cash and Balances with Reserve Bank of India

	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
I. Cash hand (including foreign currency notes)	68008731.00	79446147.49
II. Balances with Reserve Bank of India		
(i) in Current Account		
(ii) in Other Accounts		
Total (I and II)	68008731.00	79446147.49

Annex I

Schedule 7 Balances with Bank and Money at Call and Short Notice

	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
I. In India		
(i) Balances with banks	858298546.16	1056764547.05
(a) in Current Accounts	307348917.16	467227742.05
(b) in Other Deposit Accounts	550949629.00	589536805.00
(ii) Money at call and short notice		
(a) with banks		
(b) with other institutions		
Total (i and ii)	858298546.16	1056764547.05
II. Outside India		
(i) in Current Accounts		
(ii) in Other Deposit Accounts		
(iii) Money at call and short notice		
Total (i, ii and iii)		
Grand Total (I and II)	858298546.16	1056764547.05

Schedule 8-Investments

	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
I. Investments in India in		
(i) Government Securities	910840000.00	903840000.00
(ii) Other approved securities		
(iii) Shares	133800000.00	133800000.00
(iv) Debentures and Bonds		
(v) Subsidiaries and/or joint ventures		
(vi) Others (to be specified)		
Total	1044640000.00	1037640000.00

Annex I

Schedule 9- Advances

	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
A. (i) Bills purchased and discounted		



(ii) Cash credits, overdrafts and loans repayable on demand	2496088.80	2489426.43
(iii) Term loans		
1. Krishak Sambhal yojna	13285253.30	16195750.19
2. Dairy Development	711625.00	711625.00
3. Tractor	14175051.00	14604380.40
4. Thresher	169856.28	249317.64
5. Minor Irrigation Scheme D.P.S.	148169.00	148169.00
6. Orange Fruit Project	7144129.87	8111973.35
7. Godown Loan	244970.00	793219.00
8. Sahkar Kisan Kalya Yojna	188083437.05	214145822.43
9. Pacs as Multi Service Center	0.00	457641.26
10. SKKY Agriculture	1.00	4.00
11. Polutary Farm	393958.00	393958.00
12. Reschedulment	648737.00	734352.00
13. Joint Liability Group	1828749.17	1844623.32
14. Raj Grameen Parivar Aajivika	54414127.71	4836000.00
15. Krishak Samridhi Yojna	400000.00	0.00
16. Raj Grameen Parivar Aajivika	2819018.00	0.00
Total	286963171.18	265716262.02
B. (i) Secured by tangible assets		
1. S.T.Agril. Socs.	1613966.35	1896971.96
2. S.T. Weakens Sec.	893018.46	1118551.64
3. O.P.P. Big	2958082.37	3240019.94
4. OPP Weakens soc.	0.00	0.50
5. CC To KCC Pacs (Kharif)	998280599.78	700320614.88
6. CC To KCC Pacs (Rabi)	4328130322.61	4230128907.71
7. ST Animal Husbandary	38820598.48	27949213.30
8. ST Fisheries	61522.35	64703.71
9. Krishak Mitra	85973756.87	72557737.28
10. House loan	1535162.96	492229.78
11. Composit	1040209.00	1297212.00
12. Gyan Sagar	235000.00	235000.00
13. House loan Staff	15051032.40	12671324.00
14. Car loan Staff	3165595.90	3069254.25
15. Against F.D. PUB	34905444.14	38494653.36
16. Against F.D. Staff	17663841.58	17171396.58
17. Karmchari Samridhi Yojna	1146571.00	0.00
18. Against Salary	4498.55	4498.55
19. P.C.C.L.	34128957.89	34233906.93
20. Loan Against Property	22181565.36	21982211.89
(ii) Covered by Bank/Government Guarantees		
(iii) Unsecured		
1. M.T.I.S.B.	1032133.00	839810.80
2. Non-Agril.(Salary earners)	8141397.65	8141397.65
3. Socs. Under Liquidation	667643.73	700508.73
4. Self help Group	25030257.90	26056591.13
5. Mahila Sahkari Samiti	183715.00	188315.00
6. Sahkar Sugam Credit Card	6261363.01	6578836.46
7. Sahkar Swarojagar	338068.97	344969.97
8. RMFDC	9650.00	9650.00
9. Individuals loan	4417558.12	5286905.04
10. CC to GSS Hypothecation	1683293.26	0.00
Total	5635554826.69	5215075393.04
C.I. Advances in India		
(i) Priority Sectors		
(ii) Public Sector		



(iii) Banks		
(iv) Others		
Total	0.00	0.00
C.II. Advances outside India		
(i) Due from banks		
(ii) Due from others		
(a) Bills purchased and discounted		
(b) Syndicated loans		
(c) Others		
Total	0.00	0.00
Grand Total (C.I and II)	5922517997.87	5480791655.06

Annex I

Schedule 10- Fixed Assets

	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
I. Premises	8989023.00	9876405.00
At cost as on 31st March the preceding year		
Additions during the year	0.00	11000.00
Deductions during the year	0.00	0.00
Depreciation to date	887382.00	980117.00
II. Other Fixed Assets (including furniture and fixtures)	12777938.58	14597703.06
At cost as on 31st March of the preceding year		
Additions during the year	916267.84	4068867.41
Deductions during the year	44110.00	0.00
Depreciation to date	2691921.67	3391004.67
Total (I and II)	21766961.58	24474108.06

Schedule 11-Other Assets

	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
I. Inter-office adjustments (net)	17072259.17	18439250.63
II. Interest accrued	426537827.35	338168560.30
III. Tax paid in advance/tax deducted at source		
IV. Stationery and stamps	2879238.56	2836138.48
V. Non-banking assets acquired in satisfaction of claims		
VI. Others	97796157.36	280696563.42
1. Agril. Credit & debt relief Scheme	4561532.71	4561532.71
2. A.R.D.R. Scheme	10461000.00	10461000.00
3. Library	4030.13	4030.13
4. Sundry debtors	946104.79	1377621.83
5. Prepaid Expenses	37393.00	37393.00
6. Amortisation of Premium PA	1503739.33	3043479.65
7. Embezzlement	239731.56	239731.56
8. Pacs Manager Pay fund	3040880.90	3040880.90
9. Subsidy SFDA/MT SC	604295.49	604295.49
10. Security SJSBY/PAIS	300000.00	100000.00
11. GST Input Credit Receivable	4532953.85	3981564.48
12. Co-operative Storage Project	1127481.00	1127481.00
13. Advance A/c to Staff	74115.30	44115.30
14. CTS Outward Clearing	65000.00	65000.00
15. Financial Literacy Center (Nabard)	0.00	1688069.00
16. Receivable From GOR Ag. Loan Waiver 2019	50406046.91	229105800.91
17. NFS Settlement Acquiring	543539.90	544276.08
18. LIC Staff Gratuity	12947928.60	8610846.10



19. LIC Leave Encashment
Total (I,II,III,IV,V,VI)

6400383.89	12059445.28
<u>544285482.44</u>	<u>640140512.83</u>

Annex I


Schedule 12-Contingent Liabilities

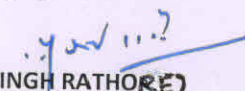
	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
I. Claims the bank not acknowledged as debts		
II. Liability for partly paid investments		
III. Liability on account of outstanding forward exchange contracts		
IV. Guarantees given on behalf of constituents		
(a) In India		
(b) Outside India		
V. Acceptances, endorsements and other obligations		
VI. Other items for which the bank is contingently liable	15061452.20	8690691.20
VII. Subsidiary state partnership fund	13439000.00	13439000.00
Total	<u>28500452.20</u>	<u>22129691.20</u>


(ROHIT DUBEY)
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