


# JHALAWAR KENDRIYA SAHKARI BANK LTD., JHALRAPATAN


Form A


Form of Balance Sheet

Balance as on 31<sup>st</sup> March 2023

	Schedule	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
<b>Capital and Liabilities</b>			
Capital	1	319747000.00	285932000.00
Reserve and Surplus	2	484917075.73	484958830.37
Deposits	3	4635182087.94	4478768913.74
Borrowings	4	2318572960.00	2833192700.00
Other liabilities and Provisions	5	560837846.82	677856077.21
<b>Total</b>		<b>8319256970.49</b>	<b>8760708521.32</b>
<b>Assets</b>			
Cash and balances with Reserve Bank of India	6	79446147.49	95604421.52
Balance with banks and money at call and short notice	7	1056764547.05	1781119277.57
Investments	8	1037640000.00	1076800000.00
Advances	9	5480791655.06	4672549172.48
Fixed Assets	10	19043035.05	21058690.45
Other Assets	11	645571585.84	1113576959.30
<b>Total</b>		<b>8319256970.49</b>	<b>8760708521.32</b>
Contingent liabilities	12	22129691.20	20719368.13
Bills for collections			


  
(ROHIT DUBEY)  
Manager(A&F)

  
(GULAB CHAND MEENA)  
Managing Director

  
(RAM NIWAS MEENA)  
Chief Manager

  
(ALOK RANJAN)  
Administrator

JHAKAL & COMPANY  
CHARTERED ACCOUNTANTS  
FRN-013730C

  
PARTNER  
MN/418008  
DATE:-20.06.2023  
PLACE: Jhalawar  
UDIN-23418008A402RC5082



Schedule 1 - Capital

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. For Nationalised Banks Capital (Fully owned by Central Government)	0.00 0.00 <u>0.00</u>	0.00 0.00 <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 (iv) Societies share capital <b>Total</b>	19625000.00 300122000.00 <u>319747000.00</u>	19625000.00 266307000.00 <u>285932000.00</u>
III. For Others Banks Authorised Capital ( 5000 share of Rs. 10000 each) (350000 share of Rs. 1000 each) Issued Capital ( _____ share of Rs. each) Subscribed Capital ( 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	400000000.00    400000000.00	300000000.00    300000000.00

Annex i

Schedule 2 - Reserve and Surplus

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Statutory Reserves Opening Balance Additions during the year Deductions during the year	35011224.57 35009277.57 1947.00 0.00	35009277.57 35007836.57 1441.00 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 Opening Balance Additions during the year Deductions during the year	449905851.16 449949552.80 37693120.00 37736821.64	422198173.30 44700953.28 22550000.00 67250953.28
V. Balance in Profit and Loss Account	240994955.58	228648363.21
<b>Total (I, II, III, IV and V)</b>	<u>725912031.31</u>	<u>685855814.08</u>



**Schedule 3 - Deposits**

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
A.I. Demand deposits		
(i) From banks	0.00	0.00
(ii) From others	129198934.74	87634956.46
II. Savings Bank Deposits	1963170642.83	1948395042.61
III. Term Deposits		
(i) From banks	0.00	0.00
(ii) From others	2542812510.37	2442738914.67
<b>Total (I, II and III)</b>	<b>4635182087.94</b>	<b>4478768913.74</b>
B. (i) Deposits of branches in India		
(ii) Deposits of branches outside India		
<b>Total</b>	<b>0.00</b>	<b>0.00</b>

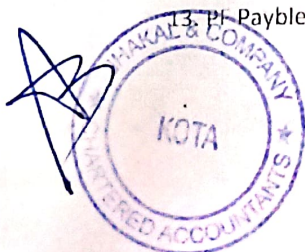
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**Schedule 3 - Borrowings**

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Borrowings in India		
(a) Reserve Bank of India		
(b) Other banks		
(c) Short Term Normal	1570000000.00	1750000000.00
(d) SLF	0.00	500000000.00
(e) MTC DTP/ Kisan Kalyan Yojna	45700000.00	79500000.00
(f) Pacs as Multi Service Center	2872100.00	3692700.00
(g) Current Ac Non Notified Bank	860.00	00.00
(h) Short Term Normal Additional	700000000.00	500000000.00
II. Borrowings outside India		
<b>Total (I and II)</b>	<b>2318572960.00</b>	<b>2833192700.00</b>
Secured borrowings included in I and II above- Rs.		

**Schedule 5- Other Liabilities and Provisions**

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Bills payable		
II. Inter-office adjustment (net)		
III. Interest accrued		
IV. Others (including provisions)		
1. Sundry Creditors	59547287.19	60532034.41
2. Pay order payable	2069538.93	2301811.99
3. Sub. DRDA	3745694.00	3745694.00
4. T.D.S. Deposit	2334536.18	2614166.68
5. Excess Cash	154058.65	148558.65
6. Draft PAYBLE	1370949.38	1284279.38
7. Interest Not Collected A/c	44671317.35	48117126.34
8. Pacs Share Money Collection	41366312.00	22704902.00
9. Goods and Service Tax	366895.89	1063503.29
10. ATM Pos	-74051.84	32280.67
11. NEFT Intermediary A/c	0.00	391.18
12. Margin Money GSS	8747.00	8747.00
13. PF Payble	591184.00	692582.00



14. Crop Insurance	103.00	0.00
15. NFS Settlement Issuing	4403860.00	5640727.00
16. CGST	734.27	0.00
17. SGST	734.27	0.00
18. KCC Life Insurance Premium	0.00	1127.89
19. KCC Accident Insurance Premium	0.00	3456.38
20. Banker Cheque	6000.00	26000.00
21. RTGS/NEFT Reconciliation A/c	84647180.76	222667410.63
22. Provision for Wages Against Aggrement	27069141.00	19069141.00
23. Vehicle Fund	4000000.00	4000000.00
24. Pacc Development Fund	14128087.50	10534929.50
25. Provision for Expenses	133592.00	185180.00
26. Staff Gratuity Fund	11135975.10	25922098.64
27. Leave Encashment Fund	18165014.61	17911565.37
<b>Total</b>	<b>319842891.24</b>	<b>449207714.00</b>

#### Schedule 6 Cash and Balances with Reserve Bank of India

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Cash hand (including foreign currency notes)	79446147.49	95604421.52
II. Balances with Reserve Bank of India		
(i) in Current Account		
(ii) in Other Accounts		
<b>Total (I and II)</b>	<b>79446147.49</b>	<b>95604421.52</b>

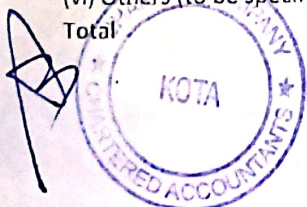
Annex I

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

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. In India		
(i) Balances with banks	1056764547.05	1781119277.57
(a) in Current Accounts	467227742.05	797719122.57
(b) in Other Deposit Accounts	589536805.00	983400155.00
(ii) Money at call and short notice		
(a) with banks		
(b) with other institutions		
<b>Total (i and ii)</b>	<b>1056764547.05</b>	<b>1781119277.57</b>
II. Outside India		
(i) in Current Accounts		
(ii) in Other Deposit Accounts		
(iii) Money at call and short notice		
<b>Total (i, ii and iii)</b>	<b>1056764547.05</b>	<b>1781119277.57</b>
<b>Grand Total (I and II)</b>	<b>1056764547.05</b>	<b>1781119277.57</b>

#### Schedule 8-Investments

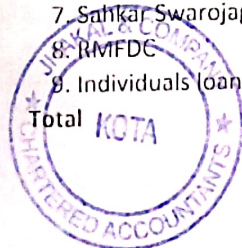
	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Investments in India in		
(i) Government Securities	903840000.00	943000000.00
(ii) Other approved securities		
(iii) Shares	133800000.00	133800000.00
(iv) Debentures and Bonds		
(v) Subsidiaries and/or joint ventures		
(vi) Others (to be specified)		
<b>Total</b>	<b>1037640000.00</b>	<b>1076800000.00</b>





## Schedule 9- Advances

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
A. (i) Bills purchased and discounted		
(ii) Cash credits, overdrafts and loans repayable on demand	2489426.43	2486277.39
(iii) Term loans		
1. Krishak Sambhal yojna	16195750.19	20265971.07
2. Dairy Development	711625.00	792093.00
3. Tractor	14604380.40	15086514.00
4. Thresher	249317.64	367614.01
5. Minor Irrigation Scheme D.P.S.	148169.00	298429.00
6. Orange Fruit Project	8111973.35	9770387.86
7. Godown Loan	793219.00	1288784.00
8. Sahkar Kisan Kalya Yojna	214145822.43	261715392.59
9. Pacs as Multi Service Center	457641.26	3549070.00
10. SKKY Agriculture	4.00	6.00
11. Polutary Farm	393958.00	393958.00
12. Reschedulment	734352.00	734352.00
13. Joint Liability Group	1844623.32	1958997.71
14. Raj Grameen Parivar Aajivika	4836000.00	0.00
<b>Total</b>	<b>265716262.02</b>	<b>318707846.63</b>
B. (i) Secured by tangible assets		
1. S.T.Agril. Socs.	1896971.96	2799297.04
2. S.T. Weakens Sec.	1118551.64	1513873.69
3. O.P.P. Big	3240019.94	7123903.27
4. OPP Weakens soc.	0.50	1.51
5. CC To KCC Pacs (Kharif)	700320614.88	766761571.69
6. CC To KCC Pacs (Rabi)	4230128907.71	3323411489.94
7. ST Animal Husbandary	27949213.30	5195000.00
8. ST Fisheries	64703.71	65000.00
9. Krishak Mitra	72557737.28	68207504.83
10. House loan	492229.78	498074.84
11. Composit	1297212.00	1297212.00
12. Gyan Sagar	235000.00	235000.00
13. House loan Staff	12671324.00	9789500.00
14. Against F.D. PUB	38494653.36	35052106.82
15. Against F.D. Staff	17171396.58	14606160.50
16. Against Salary	4498.55	4498.55
17. P.C.C.L.	34233906.93	33409935.81
18. Jeep	3069254.25	2108035.25
19. Loan Against Property	21982211.89	30165202.64
(ii) Covered by Bank/Government Guarantees		
(iii) Unsecured		
1. M.T.I.S.B.	839810.80	1208930.73
2. Non-Agril.(Salary earners)	8141397.65	8141397.65
3. Socs. Under Liquidation	700508.73	700508.73
4. Self help Group	26056591.13	27199286.48
5. Mahila Sahkari Samiti	188315.00	272618.06
6. Sahkar Sugam Credit Card	6578836.46	7381611.64
7. Sahkar Swarojagar	344969.97	344969.97
8. RMFDC	9650.00	9650.00
9. Individuals loan	5286905.04	6338984.21
<b>Total</b>	<b>5215075393.04</b>	<b>4353841325.85</b>



C.I. Advances in India		
(i) Priority Sectors		
(ii) Public Sector		
(iii) Banks		
(iv) Others		
<b>Total</b>	<b>0.00</b>	<b>0.00</b>
C.II. Advances outside India		
(i) Due from banks		
(ii) Due from others		
(a) Bills purchased and discounted		
(b) Syndicated loans		
(c) Others		
<b>Total</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total (C.I and II)</b>	<b>5480791655.06</b>	<b>4672549172.48</b>

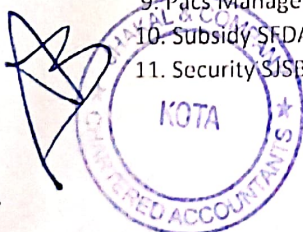
Annex I

**Schedule 10- Fixed Assets**

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Premises	9876405.00	10845522.00
At cost as on 31st March the preceding year		
Additions during the year	11000.00	0.00
Deductions during the year	0.00	0.00
Depreciation to date	980117.00	1082269.00
II. Other Fixed Assets (including furniture and fixtures)		
(a) furniture and fixture	9166630.05	10213168.45
(b) Computer & Equipment	5281902.61	3531177.47
(c) Vehicle	149170.40	175494.40
At cost as on 31st March of the preceding year		
Additions during the year	4068867.41	551307.96
Deductions during the year	0.00	0.00
Depreciation to date	3391004.67	3561567.00
<b>Total (I and II)</b>	<b>9876405.00</b>	<b>10845522.00</b>

**Schedule 11-Other Assets**

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Inter-office adjustments (net)	18439250.63	14989848.55
II. Interest accrued	471223607.7	338168560.3
III. Tax paid in advance/tax deducted at source		
IV. Stationery and stamps	2836138.48	2562155.22
V. Non-banking assets acquired in satisfaction of claims		
VI. Others		
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	1377621.83	1373753.05
5. Prepaid Expenses	37393.00	37393.00
6. Vehicle	149170.40	175494.40
7. Amortisation of Premium PA	3043479.65	5200436.33
8. Embezzlement	239731.56	239731.56
9. Pacts Manager Pay fund	3040880.90	3040880.90
10. Subsidy SFDA/MT SC	604295.49	604295.49
11. Security SJSBY/PAIS	100000.00	0.00



12. GST Input Credit Receivable	3981564.48	3474797.73
13. Co-operative Storage Project	1127481.00	1127481.00
14. Advance A/c to Staff	44115.30	5115.30
15. CIS Outward Clearing	65000.00	0.00
16. Financial Literacy Center (Nabard)	1688069.00	0.00
17. Receivable From GOR Ag. Loan Waiver 2019	229105800.91	555329144.18
18. NFS Settlement Acquiring	544276.08	642539.90
19. Trickle Feed Suspense DR	0.00	741.04
20. LIC Staff Gratuity	8610846.10	22654636.64
21. LIC Leave Encashment	12059445.28	12337167.04
<b>Total</b>	<b>280845733.82</b>	<b>621270170.40</b>

Annex I

**Schedule 12-Contingent Liabilities**

As on 31.03.2023  
(Current Year)

As on 31.03.2022  
(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	8690691.20	7280368.13
VII. Subsidiary state partnership fund	13439000.00	13439000.00
<b>Total</b>	<b>22129691.20</b>	<b>20719368.13</b>

*(Signature)*

(ROHIT DUBEY)  
Manager(A&F)

*(Signature)*

(GULAB CHAND MEENA)  
Managing Director

*(Signature)*  
(RAM NIWAS MEENA)  
Chief Manager

*(Signature)*  
(ALOK RANJAN)  
Administrator

JHAKAL & COMPANY  
CHARTERED ACCOUNTANTS

FRN-013730



DATE: 20.06.2023  
PLACE: Jhalawar