


# JHALAWAR KENL RIYA SAHKARI BANK L<sup>TD</sup>., JHALRAPATAN


COMPARATIVELY BALANCE SHEET FOR THE YEAR AS ON 31.03.2017


As on 31.03.2016		As on 31.03.2017
	<b>Capital &amp; Liabilities</b>	
	<b>1- Capital</b>	
	a- Authorised Capital 30,00,00,000.00	
	1- 'A' Class Shares of 10000	
	2- 'B' Class Shares of 1000	
	b- Subscribed and paidup Capital	
	1- 'A' Class 3000 3,00,00,000.00	
	2- 'B' Class 120000 27,00,00,000.00	
	c- Paidup Share Capital	
19625000.00	1- Government	19625000.00
225672000.00	2- Societies	244175000.00
<b>245297000.00</b>	3- Other ICDP	00.00
	<b>2- Funds and Reserve</b>	<b>263800000.00</b>
1265227.47	1- Reserve fund	1269121.47
999833.00	2- Agri. Credit Stabilization	1100000.00
54999738.31	3- Bad & Doubtful Reserve	58398562.31
1000416.00	4- Special Bad debt & Risk Fund	3000416.00
16000315.00	5- Building Fund	16000315.00
10282.19	6- Common good fund Janhikari fund	10282.19
99802.75	7- Capital Reserve	99802.75
78000000.00	8- Bad & Doubtful Interest Reserve	82000000.00
6220035.00	9- Gratuity Fund	3181400.00
730529.18	10- Reserve for Vehicle	730529.18
1827920.00	11- Dividend equilazation fund	2000000.00
1985.00	12- Investment Deprecation Reserve	1985.00
600205.00	13- Employees welfare fund	600205.00
499800.10	14- Risk fund	499800.10
126460.65	15- Excess Cash Reserve	0.00
1000000.00	16- Contingent Liabilities fund	1000000.00
500036.87	17- Guaranty Commission Reserve	500036.87
299814.00	18- Krashak Suraksha fund	299814.00
38000000.00	19- Cont.Pro.Ag. Standard Assets	38000000.00
7500000.00	20- Add. Prov. Against NPA	7500000.00
100000.00	21- PACS Manager Wefare fund	100000.00
23456586.00	22- Gratuity Trust	23982650.00
16718647.00	23- Leave salary in cashment fund with LIC	21164868.00
4966000.00	24- Pro. For PL	0.00
6000000.00	26 Imbalance society fund	8000000.00

261123633.52	200000.00	25- Education Fund		200000.00	269639787.87
13439000.00	13439000.00	Subsidary State Partnership Fund		13439000.00	13439000.00
		4- Deposits			
		1. Fixed deposits			
	1561513626.67	a- Individuals		1560003962.26	
	114307848.44	b. Societies		143262116.44	
		2. Saving Deposits			
	745001011.43	a- Individuals		1046720765.22	
	394177152.60	b- Societies		602477978.77	
		3. Current Deposits			
	8503224.03	a- Individuals		15695656.01	
	40058402.63	b- Societies		30536820.87	
		c- Matured F.D.		67214895.67	
	0.00	4. Money Call & Short Notice		0.00	
2864571974.00	1010708.20	5. Others- un registered Coop.Socs		753956.20	3466666151.44
		5- Borrowings- Loan from Apex Bank			
	1820000000.00	1. Short term		2060000000.00	
	00.00	2. Medium-term I.S.B.		00.00	
	945000000.00	3. O.P.P.		1000000000.00	
	11425552.00	4. O/D Apex Bank		0.00	
	700000.00	5. Sahkar Sugam Credit Card		0.00	
	5452872.38	6. Computer		3779094.38	
	0.00	7. Govt. MTC/Kisan Kalyan Yojna		160000000.00	
	650000.00	8. M.T.NFS		0.00	
	28800000.00	9. Krishak Sambhal Yojna		23040000.00	
	00.00	10. Composit		00.00	
	2910000.00	11. SHG		600000.00	
2816838424.38	1900000.00	12. Orange Fruit Project		11900000.00	3259319094.38
2725.00	2725.00	6- Bills for collection as per contra		656400.00	656400.00
0.00	0.00	7- Branch Adjustment		0.00	00.00
0.00	0.00	8- Interest Payable		4468864.29	4468864.29
		9- Other Liabilities			
	41801386.66	1. Sundry Creditors		74522869.25	
	0.00	2. Share Application		12257000.00	
	7304651.12	3. Pay order payable		3781406.12	
	5782486.10	4. Managerial Fund		5782486.10	
	797619.40	5. Provident Fund		722368.00	
	4548128.00	6. Sub. DRDA		4208128.00	
	14023450.00	7. Pacs. Manager Salary Fund		14048723.15	
	150000.00	8. Revolving Fund		150000.00	
	24603.00	9. Gratuity Funds PACS Manager		24603.00	
	3237.00	10. T.D.S. Deposit		3541906.00	
	0.00	11. Service Tax Payable		360023.00	
	0.00	12. Excess Cash		126460.65	
	8008734.00	13. Provision for Wages Against Agreement		12008734.00	

	0.00	14. Five Year Coop Certificates	40945.40	
	1234297.38	15. DD TT SAMPLE	1234297.38	
	1203915.00	16. DEAF A/c	1203915.00	
	0.00	17. Financial Incl Tech. Fund	3200000.00	
	39773445.37	18. Interest Not Collected A/c	38719627.11	175933492.16
124655953.03		10- Profit	144710507.86	
	136040054.25	1. Last year	11545432.46	156255940.32
144710507.86	8670453.61	2. Current year		7610178730.46
6470639217.79		TOTAL		

  
 (R.K. JAIN)  
 Sr. Manager(A&F)

  
 (VINOD KUMAR CHOBNDAR)  
 Managing Director

  
 (DR. JITENDRA KUMAR SONI)  
 Administrator

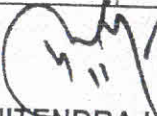
As on 31.03.2016		Property & Assets	As on 31.03.2017	
		<b>1. Cash</b>		
	102432593.45	1. Cash in hand		365159600.11
206464815.63	44032222.18	2. Cash with Notified Banks in CD a/c		189461562.97
		<b>2. Balance with other Bank</b>		554621163.08
	145326668.83	1. Current deposit with Comm. Banks		155665878.00
	0.00	2. Current deposit with Apex Bank		0.00
	672751941.00	3. Fixed deposit with Apex Bank		434336254.00
	0.00	4. Intt. Receivable on FDR Apex Bank		7115300.00
	0.00	5. Call Deposit Apex Bank		390000000.00
	200000.00	6. Fixed Reserve fund invested F.D.		209201.00
	0.00	7. UTI Floating Rate Fund		100000000.00
818279005.93	396.10	8. Post office JWR/T-Bill		229292446.10
		<b>3. Investment</b>		1316619079.10
	560512000.00	a. Government Securities		810512000.00
	133800000.00	b. Shares 1. Raj. State Coop. Bank Ltd.		133800000.00
	40175233.00	c. Gratuity trust LIC		42143518.00
754898524.88	20411291.88	d. Premium of Security		16603709.00
13439000.00	13439000.00	<b>4. Subsidiary State Partnership Fund</b>		13439000.00
4561532.71	4561532.71	<b>5. Agril. Credit &amp; debt relief Scheme</b>		4561532.71
		<b>6. A. Advances</b>	<b>of which overdues</b>	
	1519447105.26	1. S.T. Agril. Socs.	120977353.96	1510916792.70
	141857912.75	2. S.T. Weakens Sec.	31451720.75	388451488.88
	388142999.75	3. O.P.P.	74071060.25	773008694.42
	1383922408.50	4. B OPP weakens soc.	11954940.00	532097472.24
	356149059.00	5. Krishak Mitra	81952096.90	332355850.61
	3389184.00	6. M.T.I.S.B.	2620103.77	3120749.00
	73895606.50	7. Krishak sammel yojna	17060161.00	72262796.12
	20081721.65	8. Non-Agril. (Salary earners)	2467924.65	13255051.65
	4944276.39	9. Traders limit	407794.00	5573516.28
	1756260.00	10. Composit	1677666.00	1747908.00
	1625037.00	11. M.T.C.	00.00	548217.00
	1152763.00	12. Dairy Development	1078915.97	1078915.97
	25175802.30	13. Tractor	20241018.45	22220371.07
	93014.00	14. Thresher	93014.00	93014.00
	3792309.00	15. Jeep	00.00	2823332.17
	403252.00	16. Minor Irrigation Scheme D.P.S.	387918.00	387918.00
	22028126.00	17. Orange Fruit Project	206005.74	27466902.45
	1529179.00	18. Marketing - a. Pledge	1529179.00	1529179.00
	1311492.00	b. Clean	1311492.00	1311492.00
	3826140.50	c. Hypothecation & Socs.	2327169.50	11519879.50
	772552.73	19. Socs. Under Liquidation	765385.73	765385.73
	46403755.23	20. Self help Group	22766602.46	42192582.79
	231117.13	21. Mahila Sah. Samiti	218803.00	218803.00
	905554.00	22. Godown Loan	21100.00	468000.00




	3542989.94	16. C. B. S. Computerisation			
	15801500.00	17. Advanced Income Tax		2721504.54	
	3658050.00	18. Computer equipment		0.00	
	1127481.00	19. Co-operative Storage Project		4765723.00	
	0.00	20. Advance A/c to Staff		1127481.00	
	0.00	21. Revolving Fund		20115.30	
	0.00	22. Security Deposit RSEB		150486.00	
	0.00	23. Golden Hand Shake		2000.00	
	0.00	24. FLAP Receivable		63977.76	
55092466.68		12. Loss		2023809.00	
		1. Last year			48958472.05
	0.00	2. Current Year			
0.00	0.00	<b>TOTAL</b>		0.00	
<b>6470639217.79</b>				0.00	0.00
					<b>7610178730.46</b>

  
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 Sr. Manager(A&F)

  
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 Managing Director

  
 (DR. JITENDRA KUMAR SONI)  
 Administrator



*As per our report, of even date annexed*  
 For Approval of ...  


Agarwal Davendra Kumar & Co  
 Chartered Accountants  
 Mangalpur, Jabalpur  
 2021