JHALAWAR KENDRIYA SAHKARI BANK LTD., JHALRAPATAN

COMPARATIVELY BALANCE SHEET FOR THE YEAR AS ON 31.03.2020

As on 31.03.2019			Capital & Liabilities	As on 31.03.2020	
		1-	**Capital**		
			a. Authorised Capital 30,00,00,000.00		
			1. 'A' Class Shares of 10000		
			2. 'B' Class Shares of 1000		
			b. Subscried and paidup Capital		
			1. 'A' Class 3000 3,00,00,000.00		
			2. 'B' Class 270000 27,00,00,000.00		
			c. Paidup Share Capital		
	19625000.00		1. Government	19625000.00	
285932000.00	266307000.00		2. Societies	266307000.00	**285932000.00**
		2-	**Funds and Reserve**		
	25001115.57		1. Statutory Reserve fund	35002325.57	
	3000000.00		2. Agri. Credit Estabilization	5000000.00	
	100000168.59		3. Provision For NPA	114901028.59	
	25000000.00		4. Building Fund	35000000.00	
	2000000.00		5. Common good fund Janhitkari fund	5000000.00	
	95000006.00		6. Overdue Interest Reserve	109921580.00	
	35509703.00		7. Staff Gratuity Fund	29836129.00	
	3000000.00		8. Reserve for Vehicle	4000000.00	
	3000000.00		9. Dividend Equilazation fund	4000000.00	
	200000.00		10. Investment Fluctuation Reserve	2000000.00	
	3000000.00		11. Staff welfare fund	5000000.00	
	2000000.00		12. Risk fund .	3000000.00	
	2000000.00		13. Krashak Suraksha fund	0.00	
	40000000.00		14. Cont.Pro.Ag. Standard Assets	45000000.00	
	20000000.00		15. Provision For Impaired Asset/ Imbalance society fund	25000000.00	
	18918133.00		16. Leave salary Encashment fund with LIC	19855612.00	
	2000000.00		17. Education Fund	4000000.00	
388690887.16	9061761.00		18. Technology Adoption Fund	11046761.00	**457563436.16**
13439000.00	13439000.00	3-	**Subsidary State Partnership fund**	13439000.00	**13439000.00**
		4-	**Deposits**		
			1. Fixed deposits		
	1916061709.45		a.Individuals	2120593989.64	
	146377832.50		b. Societies	157616891.50	

ARVIND R GUPTA & CO
M No 407281
CHARTERED ACCOUNTANTS
JHALRAPATAN

			2. Saving Deposits		
	915502514.18		a.Individuals	876099641.15	
	619778163.14		b.Societies	766370686.42	
			3. Current Deposits		
	17865933.15		a.Individuals	25127782.55	
	36581233.14		b.Societies	38933965.24	
3681398587.23	29231201.67		c.Matured F.D.	25924976.67	**4010667933.17**
		5-	**Borrowings Loan from Apex Bank**		
	2540000000.00		1. Short Term Normal	1615000000.00	
	250000000.00		2. O.P.P.	0.00	
	1792550.00		3. NCDC Computerisation	994665.00	
	219000000.00		4. MTC DTP/ Kisan Kalyan Yojna	166300000.00	
	11520000.00		5.MT NFS/ Krashak Sambhal Yojna	5760000.00	
	11900000.00		6. MT FS/ Orange Fruit Project	3934000.00	
	985910771.00		7. NCDC Under GOR	3134179526.00	
4020123321.00	00.00		8. Short Term Normal Additional	550000000.00	**5476168191.00**
0.00	0.00	6-	**Bills for collection as per contra**	0.00	**0.00**
1676990.00	1676990.00	7-	**DEAF A/c**	1676990.00	**1676990.00**
10461000.00	10461000.00	8-	**Interest ARDR**	10461000.00	**10461000.00**
158767566.96	158767566.96	9-	**Branch Adjustment**	0.00	**00.00**
2275878.83	2275878.83	10-	**Interest Payable**	40500000.00	**40500000.00**
		11-	**Other Liabilities**		
	74523094.04		1. Sundry Creditors	254292473.24	
	10458000.00		2. Share Application	6858000.00	
	4708718.61		3. Pay order payable	2042506.11	
	4178128.00		4. Sub. DRDA	4095628.00	
	3032717.00		5.T.D.S. Deposit	2318942.00	
	135938.65		6. Excess Cash	136558.65	
	23000000.00		7. Provision for Wages Against Agreement	7069141.00	
	1278389.38		8. Draft PAYBLE	2607316.38	
	42336938.35		9. Interest Not Collected A/c	41318403.89	
	5000.00		10. System Banker Cheque to be Issued	5000.00	
	0.00		11. Pacs Share Money Collection	51903534.00	
	105021.60		12. Goods and Service Tax	70004.56	
	38908.91		13. ATM Pos	308522.34	
	0.00		14. Revolving Fund From Govt.	150000.00	
	8747.00		15. Margin Money GSS	8747.00	
	666300.00		16. PF Payble	741578.00	
	183200.00		17. CA Cash with ATM Other Bank	231300.00	

ARVIND R GUPTA & CO CHARTERED ACCOUNTANTS JHALRAPATAN

	4692900.00		18. NFS Settlement Issuing	5577150.00	
433692758.23	264340756.69		19. RTGS/NEFT Reconcilation A/c	143392464.91	523127270.08
		12-	**Profit**		
	175240516.48		1. Last year	191085612.70	
191085612.70	15845096.22		2. Current year	16263865.65	207349478.35
9187543602.11			**TOTAL**		11026885298.76

(LALIT KUMAR TIWARI)
Manager(A&F)

(SHYAM LAL MEENA)
Managing Director

(NGIKYA GOHAIN)
Administrator

ARVIND R GUPTA & CO.
M No 407281
CHARTERED ACCOUNTANTS
JHALRAPATAN

As on 31.03.2019			Property & Assets	As on 31.03.2020		
		1-	**Cash**			
	33793784.49		1. Cash in hand		57393324.91	
	379288880.12		2. Cash with Notified Banks in CD a/c		333115435.55	
415613864.61	2531200.00		3. Cash with ATM		5790900.00	**396299660.46**
		2-	**Balance with other Bank**			
	296609276.96		1. Current deposit with Non Notified Banks		223187326.29	
	335404234.00		2. Fixed deposit with Apex Bank		1138825713.00	
	3799993.00		3. Intt. Receivable on Investment		0.00	
	50000000.00		4. Call Deposit Apex Bank		100000000.00	
	10226510.00		5. Fixed Reserve fund invested F.D.		10245202.00	
	396.10		6. Post office JWR		396.10	
697540410.06	1500000.00		7. Fixed deposit with Other Bank		1500000.00	**1473758637.39**
		3-	**Investment**			
	780500000.00		a. Government Securities		780500000.00	
	133800000.00		b. Shares Raj.State Coop. Bank Ltd.		133800000.00	
	30236398.00		c. LIC Gratuity Fund		23362824.00	
	16146133.00		d. LIC Leave Encashment Fund		15097706.00	
972956560.33	12274029.33		e. Amortisation of Premium PA		10030543.33	**962791073.33**
13439000.00	13439000.00	4-	**Subsidiary State Partnership Fund**		13439000.00	**13439000.00**
4561532.71	4561532.71	5-	**Agril. Credit & debt relief Scheme**		4561532.71	**4561532.71**
		6-	**A. Advances**	**of which overdues**		
	1577199480.39		1. S.T.Agril. Socs.	149034794.81	149034794.81	
	1195816798.37		2. S.T. Weakers Sec.	167837677.97	167837677.97	
	91299165.61		3. O.P.P.	50613674.81	50613674.81	
	160690492.72		4. OPP weakers soc.	31570879.73	31570879.73	
	277267784.41		5. Krishak Mitra	11199007.34	31241015.78	
	2938962.00		6. M.T.I.S.B.	1611068.75	2134254.25	
	39439792.30		7. Krishak Sambhal yojna	32393233.82	33068761.82	
	8461208.65		8. Non-Agril.(Salary earners)	6331052.04	8141397.65	
	6445911.80		9. Traders limit	1836247.00	6300248.00	
	1733256.00		10. Composit	1436166.88	1497618.00	
	983093.00		11. Dairy Development	931384.00	931384.00	
	18244950.34		12. Tractor	16868909.61	17293123.34	
	93014.00		13. Thresher	93014.00	93014.00	
	854930.00		14. Jeep	333.33	1789705.00	
	317481.00		15. Minor Irrigation Scheme D.P.S.	317480.98	317481.00	
	25068107.90		16. Orange Fruit Project	2312680.42	23121773.05	
	250000.00		17. Marketing - a. Clean	0.00	0.00	

ARVIND R GUPTA & CO
M No 40281
CHARTERED ACCOUNTANTS
JHALRAPATAN

	616937.00		b. Hypothecation & Socs.	1.00	1.00	
	764655.73		18. Socs. Under Liquidation	700508.73	700508.73	
	36650887.05		19. Self help Group	28885261.55	33712989.98	
	365087.00		20. Mahila Sahkari Samiti	290900.97	365408.00	
	1250000.00		21. Godown Loan	242.00	1000242.00	
	10864385.75		22. Sahkar Sugam Credit Card	7113754.26	11336188.93	
	304554.00		23. Gyan Sagar	238817.59	304554.00	
	486715.78		24. Sahkar Swarojagar	338516.05	419472.76	
	9650.00		25. RMFDC	9650.00	9650.00	
	1222154.00		26. Reschedulment	1165719.99	1165720.00	
	941893.76		27. House loan	112626.49	898503.76	
	4722790.00		28. Joint Liability Group	3703669.00	4512939.00	
	981111.87		29. Solar Plant	393726.00	476346.00	
	366018403.91		30. Sahkar Kisan Kalya Yojna	154906738.35	349994924.59	
	38833292.86		31. Loan Against Property	6797019.19	36501373.17	
	14434063.14		32. Individuals loan	5060119.95	10132383.03	
	393958.00		33. Polutary Farm	191635.30	393958.00	
	0.00		34. CC To KCC Pacs (Kharif)	00.00	270963248.96	
	0.00		35. CC To KCC Pacs (Rabi)	00.00	2190890956.78	
	11032647.00		36. House loan Staff		9222862.00	
	38216150.67		37. Against F.D. Ind.		30860331.32	
	11416553.00		38. Against F.D. Socs.		13548760.50	
	4498.55		39. Against Salary		4498.55	
	3504.00		40. Vehicl & Cycle		0.00	
3976424722.55	29786400.99		41. P.C.C.L.		34008068.42	**3526410692.69**
		7-	**Interest Receivable**			
	203505521.33		1. Credit & Thrift Socs.		103676081.23	
	145073897.15		2. Individuals		181749242.15	
	11664000.00		3. Government Securities		15320522.00	
	9148020.90		4. Charges on Loan A/c		3715273.10	
	6480595.67		5. 2%,3%,4% Subsidy on Intt. Loan(Govt)		76480595.67	
	50000000.00		6. Receivable From State Govt.		50000000.00	
435056285.05	9184250.00		7. Intt. Rec. GOR Borr. Ag. NCDC		123453005.00	**554394719.15**
0.00	0.00	8-	**Bills receivable as per contra**		0.00	**0.00**
10461000.00	10461000.00	9-	**A.R.D.R.**		10461000.00	**10461000.00**
1676990.00	1676990.00	10-	**DEAF A/c**		1676990.00	**1676990.00**
13467147.50	13467147.50	11-	**Furniture & Fixture**		12672283.27	**12672283.27**
0.00	0.00	12-	**Branch Adjustment**		18266652.60	**18266652.60**
		13-	**Other Assets**			

ARVIND R GUPTA & CO
M. No. 407281
CHARTERED ACCOUNTANTS
JHALRAPATAN

	583216.34		1. Stationery for Bank use		1099995.14	
	2061931.41		2. Stationery for Sale(Coop. Socs.)		1299238.41	
	4030.13		3. Library		4030.13	
	1145650.84		4. Sundry debitors		1110972.05	
	37393.00		5. Prepaid Expenses		37393.00	
	285764.00		6. Vehicle		242899.40	
	14441555.00		7. Land & Building		13123849.00	
	5363.45		8. Salary paid to asstt.insp		0.00	
	467487.56		9. Embezzlement		239731.56	
	3040880.90		10. Pacs Manager Pay fund		3040880.90	
	604295.49		11. Subsidy SFDA/MT SC		604295.49	
	218742.50		12. Income Tax Receivable		0.00	
	146590.94		13. Advance for Computerisation		146590.94	
	1880872.78		14. GST Input Credit Receivable		2931658.35	
	1827953.78		15. Computer Equipment		6869512.88	
	1127481.00		16. Co-operative Storage Project		1127481.00	
	10415.30		17. Advance A/c to Staff		5115.30	
	330886.00		18. System Suspance NFS Settlement		893782.90	
	63977.76		19. Golden Hand Shake		0.00	
	2305271819.19		20. Receivable From GOR Ag. Loan Waiver 2018		1527863924.20	
2646346089.30	312789781.93		21. Receivable From GOR Ag. Loan Waiver 2019		2491511706.51	**4052153057.16**
		14-	**Loss**			
	0.00		1. Last year		0.00	
0.00	0.00		2. Current Year		0.00	**0.00**
9187543602.11			**TOTAL**			**11026885298.76**

(LALIT KUMAR TIWARI)
Manager(A&F)

(SHYAM LAL MEENA)
Managing Director

(NGIKYA GOHAIN)
Administrator

ARVIND R GUPTA & Co.
M No 407287
CHARTERED ACCOUNTANTS
JHALRAPATAN