JHALAWAR KENDRIYA SAHKARI BANK LTD., JHALRAPATAN

Annex I

Schedule 13 - Interest Earned

		As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I.	Interest/discount on advances/bills	369648689.25	341639740.78
II.	Income on investments	114039077.00	102234604.68
III.	Interest on balances with Reserve Bank of India and other inter-bank funds	101212585.00	87031218.00
IV.	Others	0.00	0.00
V.	**Total**	**584900351.25**	**530905563.46**

Schedule 14 - Other Income

		As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I.	Commission, exchange and brokerage	1321611.21	1140450.30
II.	Profit on sale of investments	0.00	0.00
	Less: Loss on sale of investments		
III.	Profit on revaluation investments	0.00	0.00
	Less: Loss on revaluation of investments		
IV.	Profit on sale of land, buildings and other assets	0.00	0.00
	Less: Loss on sale of land, buildings and other assets		
V.	Profit on exchange transactions	0.00	0.00
	Less: Loss on exchange transactions		
VI.	Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India	0.00	0.00
VII.	Miscellaneous Income	326170.70	277408.88
	Dividend Received	4629480.00	4442160.00
	Locker Rent	449959.00	469775.00
	Processing Fee	42275.00	32400.00
	Quarterly Avg. Min Balance	324200.00	343900.00
	NPCI Comm. Received	4270.10	6735.33
	Incidental Charges	1963626.27	1836573.44
	Standing Inst. Charges	3200.00	2050.00
	Stop Payment	400.00	300.00
	A/c Operational Charges	37882.19	50779.00
	Inward Cheque Return Charges	12700.00	9200.00
	Outward Cheque Return Charges	200.00	1100.00
	ATM Service Charges	6028.04	10446.60
	Fee/Charges on ATM	43392.00	126503.00
	Income Tax Refund	0.00	2311408.00
	Interest Received From Branches	0.00	122610103.88
	Interest Received From HO	0.00	43397805.79
	Total	**9165394.51**	**177069099.22**

Annex I

Schedule 15 - Interest Expended

		As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I.	Interest on deposits	299528089.76	266180997.34
II.	11. Interest on Reserve Bank of India/Inter-bank borrowings	116372898.44	110118418.39

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III.	Others	0.00	0.00
	Total	**415900988.20**	**376299415.73**

Schedule 16 - Operating Expenses

		As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I.	Payments to and provisions for employees	60726937.19	52575858.70
II.	Rent, taxes	1372596.00	1148187.00
III.	Printing and stationery	506272.96	544395.28
IV.	Advertisement and publicity	208734.00	70020.00
V.	Depreciation on bank's property	3447354.16	3579303.99
VI.	Director's fees, allowances and expenses	104000.00	94710.00
VII.	Auditors' fees and expenses (including branch auditors)	321579.00	347432.00
VIII.	Law charges	141440.00	246980.00
XI.	Postages, Telegrams, Telephones, etc.	691834.83	394403.46
X.	Repairs and maintenance	7562670.15	10399477.11
XI.	Insurance	6001571.00	5678113.00
XII.	Water & Light	1674930.00	1738555.28
XIII.	Other expenditure		
	Convenyance Charges	1701271.73	1500413.94
	Entertainment	801600.40	785661.16
	Periodicals & Journals	79128.76	155803.00
	Misc. Expenses	796647.70	496100.87
	PACS Development Fund	4509265.00	3999390.00
	GST Paid	1727719.71	1549167.51
	Fuel and Rent for Generator	174026.07	150467.97
	Income Tax Paid	25500000.00	15464089.80
	Staff Welfare Expenses	242100.00	189201.00
	Maintenance Exp. For bank Vehicles	54293.98	97539.04
	Petrol Diesel Charges For Bank	328901.34	350265.50
	Recruitment to Staff	203601.00	0.00
	Membership Fee	17228.00	5360.00
	Service Charges	34356.21	19493.93
	Rent Paid for Vehicle	44850.00	23400.00
	AGM Expenses	0.00	440593.74
	ATM Operation Expenses	136867.83	388097.27
	Payment to CIBIL	70479.98	176829.03
	BC/DD/RTGS Charges	1826.05	541.07
	Cleanliness UPKEEPIN	67125.00	52502.00
	Staff Welfare	1000000.00	1000000.00
	Statuary Reserve Fund	9400000.00	8500000.00
	Building Fund	800000.00	800000.00
	Agri. Credit estabilization fund	4200000.00	3800000.00
	Risk Fund	1000000.00	2000000.00
	Techology Adoption Fund	1343000.00	1234000.00
	Dividend Equalization Fund	800000.00	800000.00
	Education & Publicity Fund	200000.00	135000.00
	Provision - Wages Settlement	7000000.00	7000000.00
	Provision - OD Intt. Reserve	5000000.00	3000000.00
	Provision - NPA	2000000.00	7000000.00
	Provision - Imbalance	4000000.00	5000000.00
	Provision - Bad & Doubtful	7000000.00	6300000.00

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Provision - Standard Assets	0.00	3000000.00
Round off	-4.61	-2.17
Interest Paid to Branches	0.00	43397805.79
Interest Paid to HO	0.00	122610103.88
Total	**162994203.44**	**318239260.15**
Net Profit	15170554.12	13435986.80

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

(O.P. JAIN)
Managing Director

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CHARTERED ACCOUNTANTS

(AJAY SINGH RATHORE)
Administrator

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KOTA
M.No. 411400
Chartered Accountants

DATE :- 04-06-2025
Place :- Jhalawar