JHALAWAR KENDRIYA SAHKARI BANK LTD., JHALRAPATAN

COMPARATIVELY BALANCE SHEET FOR THE YEAR AS ON 31.03.2019

As on 31.03.2018			Capital & Liabilities		As on 31.03.2019	
		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			
285932000.00	266307000.00		2. Societies		19625000.00	
		2-	**Funds and Reserve**		266307000.00	285932000.00
	2289625.47		1. Reserve fund			
	1500000.00		2. Agri. Credit Estabilization		25001115.57	
	77970876.59		3. Pro. For NPA		3000000.00	
	20000000.00		4. Building Fund		100000168.59	
	100000.00		5. Common good fund Janhitkari fund		25000000.00	
	500000.00		6. Capital Reserve		2000000.00	
	92000000.00		7. Overdue Interest Reserve		0.00	
	4347773.00		8. Gratuity Fund		95000006.00	
	1500000.00		9.Reserve for Vehicle		35509703.00	
	2500000.00		10.Dividend equilazation fund		3000000.00	
	50000.00		11.Investment Deprecation Reserve		3000000.00	
	2000000.00		12.Employees welfare fund		200000.00	
	1000000.00		13. Risk fund		3000000.00	
	1000000.00		14.Contingent Liabilities fund		2000000.00	
	1000000.00		15.Guaranty Commission Reserve		0.00	
	500000.00		16.Krashak Suraksha fund		0.00	
	38000000.00		17.Cont.Pro.Ag. Standard Assets		2000000.00	
	11000000.00		18.Pro. For Impaired Asset/ Imbalance society fund		40000000.00	
	500000.00		19.PACS Manager Wefare fund		20000000.00	
	18540820.00		20.Gratuity Trust		0.00	
	17301329.00		21.Leave salary Encashment fund with LIC		0.00	
	12000000.00		22.Pro. For Gratuity		18918133.00	
	500000.00		23.Education Fund		0.00	
					2000000.00	

ARVIND R GUPTA & CO
CHARTERED ACCOUNTANTS
JHALRAPATAN

306100424.06	0.00		24.Technology Adoption Fund	9061761.00	**388690887.16**
13439000.00	13439000.00	3-	**Subsidiary State Partnership fund**	13439000.00	**13439000.00**
		4-	**Deposits**		
			1. Fixed deposits		
	1705532860.17		a.Individuals	1916061709.45	
	142569410.44		b. Societies	146377832.50	
			2. Saving Deposits		
	886231940.55		a.Individuals	915502514.18	
	806091245.27		b.Societies	619778163.14	
			3. Current Deposits		
	26972818.99		a.Individuals	17865933.15	
	30538431.71		b.Societies	36581233.14	
	36799947.17		c.Matured F.D.	29231201.67	
3635469464.50	732810.20		4. Others.un registered Coop.Socs	0.00	**3681398587.23**
		5-	**Borrowings Loan from Apex Bank**		
	2350000000.00		1. Short term	2540000000.00	
	0.00		2. O.P.P.	250000000.00	
	3398596.38		3. NCDC Computerisation	1792550.00	
	198000000.00		4. MTC DTP/ Kisan Kalyan Yojna	219000000.00	
	17280000.00		5.MT NFS/ Krashak Sambhal Yojna	11520000.00	
	11900000.00		6. MT FS/ Orange Fruit Project	11900000.00	
2580578596.38	00.00		7. NCDC Under GOR	985910771.00	**4020123321.00**
144283.00	144283.00	6-	**Bills for collection as per contra**	0.00	**0.00**
1203915.00	1203915.00	7-	**DEAF A/c**	1676990.00	**1676990.00**
0.00	0.00	8-	**Interest ARDR**	10461000.00	**10461000.00**
9175655.71	9175655.71	9-	**Branch Adjustment**	158767566.96	**158767566.96**
0.00	0.00	10-	**Interest Payable**	2275878.83	**2275878.83**
		11-	**Other Liabilities**		
	554124242.22		1. Sundry Creditors	74523094.04	
	0.00		2. Share Application	10458000.00	
	4014563.12		3. Pay order payable	4708718.61	
	5782486.10		4. Managerial Fund	0.00	
	680088.00		5. Provident Fund	0.00	
	4118128.00		6. Sub. DRDA	4178128.00	
	13983600.00		7. Pacs. Manager Salary Fund	0.00	
	150000.00		8. Revolving Fund	0.00	
	24603.00		9. Gratuity Funds PACS Manager	0.00	
	3121358.00		10.T.D.S. Deposit	3032717.00	

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M No. 281

	131.00		11.Service Tax Payable	0.00	
	132364.65		12. Excess Cash	135938.65	
	18000000.00		13. Provision for Wages Against Agreement	23000000.00	
	40945.40		14. Five Year Coop Certificates	0.00	
	1234297.38		15. DD TT.PAYBLE	1278389.38	
	3200000.00		16. Financial Incl Tech. Fund	0.00	
	39426129.11		17. Interest Not Collected A/c	42336938.35	
	103900.00		18. System Banker Cheque to be Issued	5000.00	
	1032950.00		19. Draft Payble	0.00	
	201614.72		20. Goods and Service Tax	105021.60	
	5063.00		21. ATM Poss	38908.91	
	1013800.00		22. VISA BGL	0.00	
	8747.00		23. Margin Money GSS	8747.00	
	0.00		24. PF Payble	666300.00	
	0.00		25. CA Cash with ATM Other Bank	183200.00	
	0.00		26. NFS Settlement Issuing	4692900.00	
650399010.70	0.00		27. RTGS/NEFT Reconcilation A/c	264340756.69	433692758.23
		12-	**Profit**		
	156255940.32		1. Last year	175240516.48	
175240511.48	18984571.16		2. Current year	15845096.22	191085612.70
7657682860.83			**TOTAL**		**9187543602.11**

(LALIT KUMAR TIWARI)
Manager(A&F)

(RAM PRASAD MEENA)
Managing Director

(SIDDHARTH SIHAG)
Administrator

ARVIND R GUPTA & CO
M No 407281
CHARTERED ACCOUNTANTS

As on 31.03.2018			Property & Assets		As on 31.03.2019	
		1-	**Cash**			
	114826836.61		1. Cash in hand		33793784.49	
	81189795.94		2. Cash with Notified Banks in CD a/c		379288880.12	
196016632.55	0.00		3. Cash with ATM		2531200.00	**415613864.61**
		2-	**Balance with other Bank**			
	224442164.44		1. Current deposit with Non Notified Banks		296609276.96	
	5113127.00		2. Current deposit with Apex Bank		0.00	
	615404234.00		3. Fixed deposit with Apex Bank		335404234.00	
	3107600.00		4. Intt. Receivable on Investment		3799993.00	
	100000000.00		5.Call Deposit Apex Bank		50000000.00	
	2218087.00		6. Fixed Reserve fund invested F.D.		10226510.00	
	396.10		7. Post office JWR		396.10	
1050285608.54	100000000.00		8. Fixed deposit with Other Bank		1500000.00	**697540410.06**
		3-	**Investment**			
	780500000.00		a. Government Securities		780500000.00	
	133800000.00		b. Shares Raj.State Coop. Bank Ltd.		133800000.00	
	33100149.00		c. LIC Gratuity Fund		30236398.00	
	0.00		d. LIC Leave Encashment Fund		16146133.00	
962072997.33	14672848.33		e. Amortisation of Premium PA		12274029.33	**972956560.33**
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**		
	1715233890.24		1. S.T.Agril. Socs.	12536889.55	1577199480.39	
	1994990014.39		2. S.T. Weakers Sec.	23870042.59	1195816798.37	
	123699172.63		3. O.P.P.	21275425.92	91299165.61	
	73874674.66		4. OPP weakers soc.	21310899.90	160690492.72	
	297994162.95		5. Krishak Mitra	117469602.63	277267784.41	
	2795640.00		6. M.T.I.S.B.	2209159.63	2938962.00	
	54633409.34		7. Krishak Sambhal yojna	37369492.30	39439792.30	
	10258053.65		8. Non-Agril.(Salary earners)	4067677.49	8461208.65	
	5676570.00		9. Traders limit	1517824.00	6445911.80	
	1733256.00		10. Composit	1648873.55	1733256.00	
	983093.00		11. Dairy Development	983093.00	983093.00	
	18688625.34		12. Tractor	17745644.62	18244950.34	
	93014.00		13. Thresher	93014.00	93014.00	
	1619707.00		14. Jeep	4987.70	854930.00	
	326604.00		15. Minor Irrigation Scheme D.P.S.	317481.00	317481.00	
	26229520.50		16. Orange Fruit Project	1067526.96	25068107.90	

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	0.00		17. Marketing - a. Clean	0.00	250000.00	
	1561392.00		b. Hypothecation & Socs.	616937.00	616937.00	
	764655.73		18. Socs. Under Liquidation	764655.73	764655.73	
	38662296.08		19. Self help Group	24867433.99	36650887.05	
	365315.00		20. Mahila Sah. Samiti	365087.00	365087.00	
	326941.00		21. Godown Loan	00.00	1250000.00	
	9801620.95		22. Sahkar Sugam Credit Card	6860810.00	10864385.75	
	304554.00		23. Gyan Sagar	154134.43	304554.00	
	514620.00		24. Sahkar Swarojagar	374299.00	486715.78	
	9650.00		25. RMFDC	9650.00	9650.00	
	1222154.00		26. Reschedulment	1222153.99	1222154.00	
	1717542.96		27. House loan	00.00	941893.76	
	6640871.00		28. Joint Liability Group	1127236.03	4722790.00	
	1190929.00		29. Solar Plant	468583.00	981111.87	
	301402978.10		30. Sahkar Kisan Kalya Yojna	103236334.70	366018403.91	
	44793755.54		31. Loan Against Property	6809030.25	38833292.86	
	19928603.00		32. Individuals loan	3940268.30	14434063.14	
	393958.00		33. Polutary Farm	114377.57	393958.00	
	11631677.00		34. House loan Staff	00.00	11032647.00	
	29129569.61		35. Against F.D. Ind.	00.00	38216150.67	
	9670240.00		36. Against F.D. Socs.	00.00	11416553.00	
	4498.55		37. Against Salary	00.00	4498.55	
	35609.00		38. Vehicl & Cycle	00.00	3504.00	
4840536263.41	31633425.19		39. P.C.C.L.	00.00	29786400.99	3976424722.55
		7-	**Interest Receivable**			
	395005952.50		1. Credit & Thrift Socs.		203505521.33	
	117202787.35		2. Individuals		145073897.15	
	11695000.00		3. Government Securities		11664000.00	
	10461000.00		4 A.R.D.R.		0.00	
	3707955.79		5. Charges on Loan A/c		9148020.90	
	6480595.67		6. 3%,4% Subsidy on Intt. Loan(Govt)		6480595.67	
	00.00		7. Receivable From State Govt.		50000000.00	
544553291.31	00.00		8. Intt. Rec. GOR Borr. Ag. NCDC		9184250.00	435056285.05
144283.00	144283.00	8-	**Bills receivable as per contra**		0.00	0.00
0.00	0.00	9-	**A.R.D.R.**		10461000.00	10461000.00
1203915.00	1203915.00	10-	**DEAF A/c**		1676990.00	1676990.00
6991214.00	6991214.00	11-	**Furniture & Fixture**		13467147.50	13467147.50
0.00	0.00	12-	**Branch Adjustment**		0.00	00.00
		13-	**Other Assets**			

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	247525.61		1. Stationery for Bank use		583216.34	
	912674.51		2. Stationery for Sale(Coop. Socs.)		2061931.41	
	4030.13		3. Library		4030.13	
	1641791.05		4. Sundry debitors		1145650.84	
	37393.00		5. Prepaid Expenses		37393.00	
	336193.00		6. Vehicle		285764.00	
	15687451.00		7. Land & Building		14441555.00	
	7997720.00		8. Stock article Bank use		0.00	
	5363.45		9. Salary paid to asstt.insp		5363.45	
	239731.56		10. Embezzlement		467487.56	
	3040880.90		11. Salary Paid to Secretaries		3040880.90	
	604295.49		12. Subsidy SFDA/MT SC		604295.49	
	218742.50		13. Income Tax Receivable		218742.50	
	314033.00		14. DMA Project		0.00	
	2721584.94		15. Advance for Computerisation		146590.94	
	1561431.09		16. GST Input Credit Receivable		1880872.78	
	726165.69		17. Computer Equipment		1827953.78	
	1127481.00		18. Co-operative Storage Project		1127481.00	
	7115.30		19. Advance A/c to Staff		10415.30	
	0.00		20. System Suspance NFS Settlement		330886.00	
	2000.00		21. Security Deposit RSEB		0.00	
	63977.76		22. Golden Hand Shake		63977.76	
	380542.00		23. FLAP Receivable		0.00	
	0.00		24. Receivable From GOR Ag. Loan Waiver 2018		2305271819.19	
37878122.98	0.00		25. Receivable From GOR Ag. Loan Waiver 2019		312789781.93	2646346089.30
		14-	Loss			
	0.00		1. Last year		0.00	
0.00	0.00		2. Current Year		0.00	0.00
7657682860.83			**TOTAL**			9187543602.11

(LALIT KUMAR TIWARI)
Manager(A&F)

(RAM PRASAD MEENA)
Managing Director

(SIDDHARTH SIHAG)
Administrator

ARVIND R GUPTA & CO
M No 40...
CHARTERED ACCOUNTANTS
JHALRAPATAN