

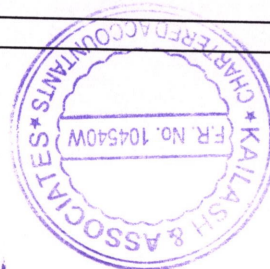
THE JALGAON DISTRICT CENTRAL CO-OP. BANK LTD., JALGAON

(THE THIRD SCHEDULE)

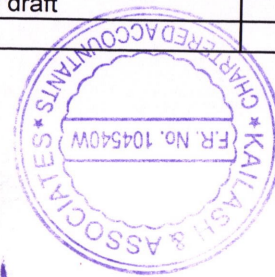
BALANCE SHEET AS ON 31 MARCH 2022

CAPITAL & LIABILITIES :-

FIGURES FOR THE PREVIOUS YEAR 2020-2021	SR. NO.	PARTICULARS	FIGURES FOR THE CURRENT YEAR 2021 -2022	
1	2	3	4	
2500000000.00	1	i) Authorised Capital :-		2500000000.00
		ii) SUBSCRIBED & CALLED UP CAPITAL		<u>2500000000.00</u>
		Paid Up Capital		1950483900.00
		OF (ii) AS ABOVE HELD BY		
0.00		(A) State Govt	0.00	
1940446200.00		(B) Coop. Institution Share 19476938 Rs. 100 each	1947693800.00	
2667600.00		(C) Individuals 27901 Share of Rs. 100 each	2790100.00	
0.00		(D) Share application money pending allotment (Share of Rs. 100 each)	0.00	
		2 RESERVE & OTHER RESERVES :-		
93222721.82		i) Statutory Reserve	94556651.82	
46217273.00		ii) Agril. Credit Stabilisation Fund	46217273.00	
33251000.00		iii) Building Fund	33251000.00	
1509814956.82		iv) Asset Revaluation Reserve (Net of recoupment)	1497577168.82	
196588.07		v) Dividend Equilisation Fund	196588.07	
2805000000.00		vi) NPA Provision	3965000000.00	
31100000.00		vii) Contingent Provision for Standard Assets	19000000.00	
61000000.00		viii) Other Asset NPA Fund	45000000.00	
76400.00		ix) Investment Dep. Fund	76400.00	
		x) OTHER FUNDS & RESERVE (To be specified as below)	164304.00	5701039385.71
163504.00		a) Charity Fund	163504.00	
800.00		b) Other Reserve	800.00	
0.00		c) Jeep Sinking Fund	0.00	
6523157043.71		TOTAL		7651523285.71



1	2	3	4	
6523157043.71		TOTAL C/F. ...		7651523285.71
	3	PRINCIPAL SUBSIDIARY STATE PARTENERSHIP FUND		
0.00	i)	Central Cooperative Bank		0.00
729100.00	ii)	Primary Agril. Credit Societies		729100.00
10000.00	iii)	Other Societies		10000.00
	4	DEPOSITS & OTHER ACCOUNTS :-		739100.00
	i)	FIXED DEPOSITS :-		
9984995478.52	a)	Individuals	10691156795.92	
69146306.00	b)	Other Cooperative Banks	110051980.00	
5022266067.98	c)	Other Societies	5256082922.79	16057291698.71
	ii)	SAVING DEPOSITS		
13733382559.23	a)	Individuals	14582987178.16	
0.00	b)	Other Cooperative Banks	0.00	
620545367.18	c)	Other Societies	672881844.11	15255869022.27
	iii)	CURRENT DEPOSITS :-		
732497560.94	a)	Individuals	725169345.14	
90995176.90	b)	Other Cooperative Banks	148505836.67	
479756017.82	c)	Other Societies	632707760.24	1506382942.05
	iv)	MONEY AT CALL & SHORT NOTICE :-		
1214826860.00	a)	Individuals	1252583781.00	
169945195.00	b)	Other Cooperative Banks	235911751.00	
1015279818.41	c)	Other Societies	872681341.00	2361176873.00
26889165.72	v)	MATURED FIXED DEPOSITS		27808352.28
	5	BORROWINGS :-		3520852888.31
	a)	From State Coop. Banks :		
64431.00	i)	S.T.Loan / Cash Credit & O/Draft of which secured again	5803.00	
0.00	1)	Govt. & Other Approved Securities (FDR) Overdraft	0.00	
0.00		Rs. 5803	0.00	
0.00	2)	Other Tangible Securities :- Rs. 0.00	0.00	5803.00
0.00	ii)	Medium - Term Loans		5097000.00
0.00	iii)	L.T. Loans		
0.00	b)	From State Bank of India S/Term O / draft	0.00	0.00
39684486148.41		TOTAL B/F		42860791274.02



1	2	3	4
39684486148.41		TOTAL C/F	
		c) From the State Government :-	42860791274.02
400000.00		a) M.T. Loans	400000.00
0.00		b) L.T. Loans	0.00
22429951.03	6	BILLS FOR COLLECTION BEING BILLS R'BLE (Per Contra)	400000.00
110000000.00		High Court Deposit Against Belganga SSK	110000000.00
37775556.65	7	BRANCH ADJUSTMENTS	
577165584.77	8	RESERVE FOR OVERDUE INTEREST	
423478568.25	9	INTEREST PAYABLE	
0.00	10	OTHER LIABILITIES :-	
54383921.04		i) Bills Payable	46015338.50
0.00		ii) Unclaimed Dividends Including Dividend Payable * (Unclaimed Dividend/ Dividend P'ble)	0.00
765461.60		iii) Suspense	797381.60
594248126.43		iv) Sundries	571999649.46
	11	PROFIT & LOSS ACCOUNTS :-	618812369.56
0.00		Profit as per Last Balance Sheet	0.00
0.00		Less : Appropriation / Transfer to Accumulated Loss	0.00
0.00		Balance	
0.00		Profit for the year brought from the Profit & Loss a/c Transferred to Accumulated loss.	0.00
	12	ACCEPTANCE ENDORSEMENT OF OTHER OBLIGATIONS ON BEHALF OF AS BELOW :-	0.00
	i	Guarantee given Sai Vidya Prasark Mandal Nimbhora Bk.	100000.00
	ii	Vihan Formerce Producer Com. Betawad Kh. Tal. Jamner	10000.00
	iii	DEAF Amount P'ble to unclaimed Depositor	44321533.05
41505133318.18		GRAND TOTAL	44693215176.66

FOR THE JALGAON DISTRICT CENTRAL CO-OP. BANK LTD., JALGAON

[Signature]
MANAGER
(BANKING AND STATISTICS)

[Signature]
MANAGING DIRECTOR,

[Signature]
VICE -CHAIRMAN,

[Signature]
CHAIRMAN



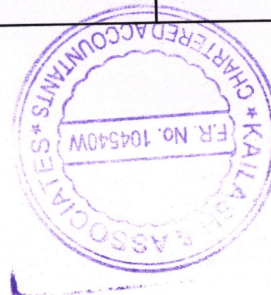
[Signature]
For KAILASH & ASSOCIATES
CA ANKIT K. AGRAWAL
M. NO. 141742



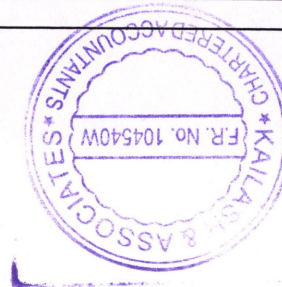
BALANCE SHEET AS ON 31 MARCH 2022

PROPERTIES & ASSETS

FIGURES FOR THE PREVIOUS YEAR 2020-2021	SR. NO.	PARTICULARS	THE CURRENT YEAR 2021 -2022	
1	2	3	4	
	1	CASH		
1724754195.12		i) In Hand & with Reserve Bank of India	1292266719.39	
217586694.44		ii) State Bank of India	433842903.85	
30266571.72		iii) M.S.C. Bank Ltd., Mumbai (In Current A/c.)	20036042.82	
40033.37		iv) M.S.C. Bank Ltd. Nasik (Sugar A/c.)	11040.20	1746156706.26
	2	BALANCE WITH OTHER BANKS :-		
40186517.42		i) Current Deposits - Axis Bank	0.00	
106627.82		JANA Bank	4994.02	
2946625460.00		I.C.I.C.I. Bank	2745470229.83	
252022.11		HDFC Clearing Back up	0.00	
40470732.28		Yes Bank	44842.38	
227043535.21		Other Banks	300300549.13	
0.00		ii) Saving Deposits	0.00	
0.00		iii) Fixed Deposits	0.00	3045820615.36
	3	MONEY AT CALL & SHORT NOTICE :-	0.00	0.00
	4	INVESTMENTS:-		
7690225100.00		i) Central & State Govt. Securities (At Book Value)	7696522500.00	
0.00		ii) Other Trustee Securities	0.00	
97260400.00		iii) Shares in Co-op. Institutions Other than in Item (5) above.	97260400.00	
3488150000.00		iv) MSC Bank Mumbai (Fixed and S.T. Deposits)	3345550000.00	
0.00		v) NABARD (STD Deposits)	0.00	
7808700000.00		vi) F.D & ST Dep. with other Bank	11965954349.00	23105287249.00
	5	INVESTMENT OUT OF THE PRINCIPAL SUBSIDIARY STATE		
		PARTNERSHIP FUND A/C. IN SHARES OF :-		
0.00		i) Central Co-op. Banks	0.00	
729100.00		ii) Primary Agril. Societies	729100.00	
10000.00		iii) Other Societies.	10000.00	739100.00
24312406989.49		TOTAL B/F		27898003670.62



1	2	3	4	
24312406989.49		Total C/F...		27898003670.62
	6	ADVANCES :-		
12373127360.55		i) S.T. Loan C.C. O/D. Bill Discount		11549457718.37
		a) Govt. & Other Approved Securities	413868464.02	
		b) Other Tangible Securities	11135589254.35	
		of the Advances Amount due from Individuals	399306780.66	
		of the Advances Amount overdues	10608855515.00	
		Considered Bad & Doubtful of recovery	5301120000.00	
798005334.37		ii) MEDIUM TERM LOANS :-		584680809.47
		Of wick Secured against		
		a) Govt. & Other Approved Securities	0.00	
		b) Other Tangible Securities	584680809.47	
		Of the advances Amt. Due from Individual	338071179.65	
		Of the advances Amt. Overdues	162305554.00	
		Considered bad and doubtful recovery	158588000.00	
92290054.17		iii) LONG TERM LOANS :-		81367607.17
		Of which secured against		12215506135.01
		a) Govt. & Other Approved Securities	0.00	
		b) Other Tangible Securities	81367607.17	
		Of the advances Amt. Due from Individual	49187295.17	
		Of the advances Amt. Overdues	29975244.00	
		Considered bad and doubtful recovery	31691000.00	
937141332.77	7	INTEREST RECEIVABLE :-		1220239069.04
		Of which overdues : Rs. 633427067.04		
22429951.03	8	BILLS R'BLE BEING BILLS FOR COLLECTION (Per Contra)		57791.00
110000000.00		High Court Deposit Aгаinst Belganga SSK	110000000.00	110000000.00
0.00	9	BRANCH ADJUSTMENTS		0.00
1518786665.64	10	PREMISES :-		1505762414.07
23099946.50	11	FURNITURE & FIXTURES		21183844.54
40187287634.52		TOTAL B/F		42970752924.28



1	2	3	4	
40187287634.52		TOTAL C/F.		
	12	OTHER ASSETS (TO BE SPECIFIED)		42970752924.28
1838659.00		i) Vehicle		
0.00		ii) Suspense	1470927.20	
17600.18		iii) Library	0.00	
3519472.64		iv) Printing & Stationery Stocks	15840.18	
4384160.42		v) Prepaid Expenses	6735169.17	
716449.56		vi) Locker Rent Receivable	4805548.00	
60042.48		vii) Other Advances to Staff.	629641.28	
451933.00		viii) Advances for Bldg., Repairs	33794.48	
43507055.16		ix) Sundry Dues	364208.00	
12474193.85		x) M.S.Agril. Rural Debt Relief	47078007.73	
50798.00		xi) Computer Dead Stock	12474193.85	
5417040.04		xii) CBS Computer Dead Stock	38109.00	
158933230.00		xiii) 2.00% Interest R'ble from Central Govt. 2020-21 & 2021-22	12755344.97	
292675388.00		xiv) 2.50% Interest R'ble from State Govt. 2020-21 & 2021-22	202073834.00	
3643116.00		xv) Premium on G-Sec Amortization	333283642.00	
881554.00		xvi) Advance for computer	2629064.00	
49563017.00		xvii) 3% Int R'ble from Central Govt. 2020-21	875704.00	
3486073.00		xviii) Other Advances	121529648.00	
	13	NON BANKING ASSETS :-	3392900.00	750185575.86
				0.00
736225901.33	14	Accumulated Loss C/F from earlier year.		
		Plus Loss : FOR THE YEAR 2021 - 2022	736225901.33	
41505133318.18		GRAND TOTAL	236050775.19	972276676.52
				44693215176.66

FOR THE JALGAON DISTRICT CENTRAL CO-OP. BANK LTD., JALGAON

[Signature]
MANAGER
 (BANKING AND STATISTICS)

[Signature]
MANAGING DIRECTOR,

[Signature]
VICE -CHAIRMAN,

[Signature]
CHAIRMAN

Yeole/B/S 21-22



For KAILASH & ASSOCIATES
[Signature]
CA ANKIT K. AGRAWAL
 M. NO. 141742



THE JALGAON DISTRICT CENTRAL CO-OPERATIVE BANK LTD., JALGAON
PROFIT AND LOSS ACCOUNT FOR THE YEAR : : 2021 : 2022 : (01/04/2021 TO 31/03/2022) Form B (Amt.in Rs.)

FIGURES FOR THE CURRENT YEAR 01-04-2020 To 31-03-2021	EXPENDITURE	FIGURES FOR THE CURRENT YEAR 01/04/2021 To 31-03-2022	FIGURES FOR THE CURRENT YEAR 01-04-2020 To 31-03-2021	INCOME	FIGURES FOR THE CURRENT YEAR 01-04-2021 To 31-03-2022
1597850047.18	1) Int.on Deposit, Borrowing etc.	1453884745.18	2789020746.30	1) Interest and Discount	2910756555.14
435443646.65	2) Salaries and Allow. and Pro. Fund.	377683364.15	6015153.05	2) Commission, Exchange & Brokerage	11445046.79
102788.00	3) Directors and Local Committee Members and Allowances.	172489.00 0.00	0.00 474474.18	3) Subsidies and Donations	0.00
59620592.15	4) Rent, Taxes, Insurance and Lighting	58364874.00		4) Income from Non-banking Assets and Profit from Sales after dealing with such Assets.	220939.62
376606.00	5) Law Expenses	418147.00		5) Other Receipts	40843493.11
7036991.80	6) Postage/Telegram & Tel.Charges	6111463.28	39301236.04	5A) Standard Asset Pro. Reverse	12100000.00
4339950.00	7) Auditors Fees	4595573.00	0.00	B) Other Asset Pro. Reverse	16000000.00
3159180.87	8) Stationery/Printing & Advertisements	4966226.39	0.00	6) Loss (If Any)	236050775.19
7637684.94	9) Depreciation & Repairs to Properties	10300192.11			
14448.00	10) Loss from Sale of our dealing with Non -Banking Assets	5507.00			
103278717.97	11) Provision for Overdue Interest	56261482.27			
533822347.00	12) Provision for U/s. 65 of MSC'S Act.	1193021737.00			
58781671.02	13) Other Expenditure	61631009.47			
23346937.99	14) Balance of Profit	0.00			
2834811609.57	TOTAL	3227416809.85	2834811609.57	TOTAL	3227416809.85

FOR THE JALGAON DISTRICT CENTRAL CO-OP. BANK LTD., JALGAON

J. S. Joshi
MANAGER
 (BANKING AND STATISTICS)

S. S. Joshi
MANAGING DIRECTOR,

S. S. Joshi
VICE -CHAIRMAN,

S. S. Joshi
CHAIRMAN

Yeole/B/S 21-22



For KAILASH & ASSOCIATES

S. S. Joshi
CA ANKIT K. AGRAWAL
 M. NO. 141742

