

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

(THE THIRD SCHEDULE)

BALANCE SHEET AS ON 31 MARCH 2023

CAPITAL & LIABILITIES :-

FIGURES FOR THE PREVIOUS YEAR 2021 -2022	SR. NO.	PARTICULARS	FIGURES FOR THE CURRENT YEAR 2022-2023	
1	2	3	4	
	1			
2500000000.00		i) Authorised Capital :-	2500000000.00	2500000000.00
		ii) SUBSCRIBED & CALLED UP CAPITAL		
		Paid Up Capital		1955517400.00
		OF (ii) AS ABOVE HELD BY .		
0.00		(A) State Govt	0.00	
1947693800.00		(B) Coop. Institution Share 19526440 Rs. 100 each	1952644000.00	
2790100.00		(C) Individuals 28734 Share of Rs. 100 each	2873400.00	
0.00		(D) Share application money pending allotment (Share of Rs. 100 each)	0.00	
	2	RESERVE & OTHER RESERVES :-		
94556651.82		i) Statutory Reserve	95793619.82	
46217273.00		ii) Agril. Credit Stabilisation Fund	46217273.00	
33251000.00		iii) Building Fund	33251000.00	
1497577168.82		iv) Asset Revaluation Reserve (Net of recoupment)	1486359537.82	
196588.07		v) Dividend Equilisation Fund	196588.07	
3965000000.00		vi) NPA Provision	4740000000.00	
19000000.00		vii) Contingent Provision for Standard Assets	21000000.00	
45000000.00		viii) Other Asset NPA Fund	52500000.00	
76400.00		ix) Investment Dep. Fund	76400.00	
		X) Investment Fluctuation Fund	200000000.00	
164304.00		xi) OTHER FUNDS & RESERVE (To be specified as below)	164304.00	6675558722.71
163504.00		a) Charity Fund	163504.00	
800.00		b) Other Reserve	800.00	
0.00		c) Jeep Sinking Fund	0.00	
7651523285.71		T O T A L		8631076122.71



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1	2	3	4	
7651523285.71		TOTAL C/F. ...		8631076122.71
	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	739100.00
	4	DEPOSITS & OTHER ACCOUNTS :-		
		i) FIXED DEPOSITS :-		
10691156795.92		a) Individuals	11541710355.96	
110051980.00		b) Other Cooperative Banks	122599131.00	
5256082922.79		c) Other Societies	4863365156.45	16527674643.41
		ii) SAVING DEPOSITS		
14582987178.16		a) Individuals	14174163355.59	
0.00		b) Other Cooperative Banks	0.00	
672881844.11		c) Other Societies	655727019.90	14829890375.49
		iii) CURRENT DEPOSITS :-		
725169345.14		a) Individuals	967921848.54	
148505836.67		b) Other Cooperative Banks	212024035.19	
632707760.24		c) Other Societies	626562127.48	1806508011.21
		iv) MONEY AT CALL & SHORT NOTICE :-		
1252583781.00		a) Individuals	1273636234.00	
235911751.00		b) Other Cooperative Banks	60299879.00	
872681341.00		c) Other Societies	434541298.00	1768477411.00
27808352.28		v) MATURED FIXED DEPOSITS		26657754.01
	5	BORROWINGS :-		34959208195.12
		a) From State Coop. Banks :		
5803.00		i) S.T.Loan / Cash Credit & O/Draft of which secured against	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
5097000.00		ii) Medium - Term Loans		6215714.00
0.00		iii) L.T. Loans	0.00	
0.00		b) From State Bank of India S/Term O / draft	0.00	0.00
42865894077.02		TOTAL B/F		43591023417.83



1	2	3	4	
42865894077.02		TOTAL C/F		43591023417.83
		c) From the State Government :-		
400000.00		a) M.T. Loans	400000.00	
0.00		b) L.T. Loans	0.00	400000.00
57791.00	6	BILLS FOR COLLECTION BEING BILLS R'BLE (Per Contra)		6621517.00
110000000.00		High Court Deposit Agaisnt Belganga SSK	110000000.00	35024.00
28504964.59	7	BRANCH ADJUSTMENTS		110000000.00
633427067.04	8	RESERVE FOR OVERDUE INTEREST		6335927.06
436118907.45	9	INTEREST PAYABLE		723194619.38
0.00	10	OTHER LIABILITIES :-		440301426.45
46015338.50		i) Bills Payable	41991042.94	
0.00		ii) Unclaimed Dividends Including Dividend Payable * (Unclaimed Dividend/ Dividend P'ble)	0.00	
797381.60		iii) Suspense	882204.60	
571999649.46		iv) Sundries	505886820.64	548760068.18
	11	PROFIT & LOSS ACCOUNTS :-		
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	0.00
	12	ACCEPTANCE ENDORSEMENT OF OTHER OBLIGATIONS ON BEHALF OF AS BELOW :-		
	i	Guarantee given Shri. Jagdish Subhash Rajput	100000.00	
	ii	Shri. RishbShinh Narshinh Rajput	100000.00	
	iii	The Mahamanav Dr. Babasaheb Ambedkar Memorial & Education Trust Bhusawal	500000.00	
	iii	DEAF Amount P'ble to unclaimed Depositor	46460288.00	
44693215176.66		GRAND TOTAL		45426271999.90

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



MANAGER
(BANKING AND STATISTICS)
Chartered Accountants
FRN-120539W

CA Nishant Mantri
Partner

MANAGING DIRECTOR

VICE-CHAIRMAN

CHAIRMAN



BALANCE SHEET AS ON 31 MARCH 2023

PROPERTIES & ASSETS

4

FIGURES FOR THE PREVIOUS YEAR 2021 -2022	SR. NO.	PARTICULARS	FIGURES FOR THE CURRENT YEAR 2022-2023	
1	2	3	4	
	1	CASH		
1292266719.39		i) In Hand & with Reserve Bank of India	1919103015.30	
433842903.85		ii) State Bank of India	676257889.73	
20036042.82		iii) M.S.C. Bank Ltd., Mumbai (In Current A/c.)	47952644.45	
<u>11040.20</u>		iv) M.S.C. Bank Ltd. Nasik (Sugar A/c.)	<u>11040.20</u>	2643324589.68
	2	BALANCE WITH OTHER BANKS :-		
0.00		i) Current Deposits - Axis Bank	0.00	
4994.02		JANA Bank	29863.22	
2745470229.83		I.C.I.C.I. Bank	1977815729.37	
0.00		HDFC Clearing Back up	0.00	
44842.38		Yes Bank	664996.38	
300300549.13		Other Banks	5367550.04	
0.00		ii) Saving Deposits	0.00	
<u>0.00</u>		iii) Fixed Deposits	<u>0.00</u>	1983878139.01
	3	MONEY AT CALL & SHORT NOTICE :-	<u>0.00</u>	0.00
	4	INVESTMENTS:-		
7696522500.00		i) Central & State Govt. Securities (At Book Value)	7588122500.00	
0.00		ii) Other Trustee Securities	0.00	
97260400.00		iii) Shares in Co-op. Institutions Other than in Item (5) above.	97260400.00	
3345550000.00		iv) MSC Bank Mumbai (Fixed and S.T. Deposits)	4177000000.00	
0.00		v) NABARD (STD Deposits)	550000000.00	
<u>11965954349.00</u>		vi) F.D & ST Dep. with other Bank	<u>10712586980.00</u>	23124969880.00
	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	
<u>10000.00</u>		iii) Other Societies.	<u>10000.00</u>	739100.00
27898003670.62		TOTAL B/F		27752911708.69




1	2	3	4	
27898003670.62		Total C/F...		27752911708.69
	6	ADVANCES :-		
11549457718.37		i) S.T. Loan C.C. O/D. Bill Discount	12242781037.39	
		a) Govt. & Other Approved Securities	666153489.62	
		b) Other Tangible Securities	11576627547.77	
		of the Advances Amount due from Individuals	770942213.57	
		of the Advances Amount overdues	10659617000.00	
		Considered Bad & Doubtful of recovery	5482114000.00	
584680809.47		ii) MEDIUM TERM LOANS :-	584196350.00	
		Of wick Secured against		
		a) Govt. & Other Approved Securities	0.00	
		b) Other Tangible Securities	584196350.00	
		Of the advances Amt. Due from Individual	392947134.00	
		Of the advances Amt. Overdues	128844000.00	
		Considered bad and doubtful recovery	397672000.00	
81367607.17		iii) LONG TERM LOANS :-	77316157.17	12904293544.56
		Of which secured against		
		a) Govt. & Other Approved Securities	0.00	
		b) Other Tangible Securities	77316157.17	
		Of the advances Amt. Due from Individual	46444189.17	
		Of the advances Amt. Overdues	32396000.00	
		Considered bad and doubtful recovery	37510000.00	
1220239069.04	7	INTEREST RECEIVABLE :-		1375331379.38
		Of which overdues : Rs.723194619.38		
57791.00	8	BILLS R'BLE BEING BILLS FOR COLLECTION (Per Contra)		35024.00
110000000.00		High Court Deposit Agaisnt Belganga SSK	110000000.00	110000000.00
0.00	9	BRANCH ADJUSTMENTS		0.00
1505762414.07	10	PREMISES :-		1499945599.92
21183844.54	11	FURNITURE & FIXTURES		19761390.81
42970752924.28		TOTAL B/F		43662278647.36



1	2	3	4	
42970752924.28		TOTAL C/F.		43662278647.36
	12	OTHER ASSETS (TO BE SPECIFIED)		
1470927.20		i) Vehicle	1176741.76	
0.00		ii) Suspense	0.00	
15840.18		iii) Library	14256.18	
6735169.17		iv) Printing & Stationery Stocks	6558473.93	
4805548.00		v) Prepaid Expenses	4803824.90	
629641.28		vi) Locker Rent Receivable	559265.00	
33794.48		vii) Other Advances to Staff.	69167.80	
364208.00		viii) Advances for Bldg., Repairs	0.00	
47078007.73		ix) Sundry Dues	40857933.47	
12474193.85		x) M.S.Agril. Rural Debt Relief	12474193.85	
38109.00		xi) Computer Dead Stock	28574.00	
12755344.97		xii) CBS Computer Dead Stock	10509414.52	
202073834.00		xiii) 1.50% /2% Interest R'ble from Central Govt.2021-22 & 2022-23	191444025.00	
333283642.00		xiv) 2.50% Interest R'ble from State Govt. 2021-22 & 2022-23	287364254.00	
2629064.00		xv) Premium on G-Sec Amortization	1615004.00	
875704.00		xvi) Advance for computer	475704.00	
121529648.00		xvii) 3% Int R'ble from Central & State Govt. 2021-22 & 2022-23	269496690.00	
3392900.00		xviii) Other Advances	4517900.00	831965422.41
	13	NON BANKING ASSETS :-		0.00
972276676.52	14	Accumulated Loss C/F from earlier year.	972276676.52	
		Profit : FOR THE YEAR 2022-2023	40248746.39	932027930.13
44693215176.66		GRAND TOTAL		45426271999.90

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


MANAGER
 (BANKING AND STATISTICS)


MANAGING DIRECTOR


VICE-CHAIRMAN


CHAIRMAN

Yeole/B/S 22-23



For V N V & Company
 Chartered Accountants
 FRN-120539W


CA Nishant Mantri
 Partner
 Membership No.145282




THE JALGAON DISTRICT CENTRAL CO-OPERATIVE BANK LTD., JALGAON
PROFIT AND LOSS ACCOUNT FOR THE YEAR : : 2022 : 2023 : (01/04/2022 TO 31/03/2023) Form B (Amt.in Rs.)

FIGURES FOR THE PREVIOUS YEAR 01-04-2021 To 31-03-2022	EXPENDITURE	FIGURES FOR THE CURRENT YEAR 01-04-2022 To 31-03-2023	FIGURES FOR THE PREVIOUS YEAR 01-04-2021 To 31-03-2022	INCOME	FIGURES FOR THE CURRENT YEAR 01-04-2022 To 31-03-2023
1453884745.18	1) Int.on Deposit, Borrowing etc.	1494358091.01	2910756555.14	1) Interest and Discount	3034580458.59
377683364.15	2) Salaries and Allow. and Pro. Fund.	362073565.25	11445046.79	2) Commission, Exchange & Brokerage	13038579.18
172489.00	3) Directors and Local Committee Members and Allowances.	17468.00	0.00	3) Subsidies and Donations	0.00
0.00			220939.62	4) Income from Non-banking Assets and Profit from Sales after dealing with such Assets.	135180.29
58364874.00	4) Rent,Taxes,Insurance and Lighting	63448319.90			
418147.00	5) Law Expenses	1293456.00			
6111463.28	6) Postage/Telegram & Tel.Charges	6195290.56	40843493.11	5) Other Receipts	133287427.65
4595573.00	7) Auditors Fees	4984160.00	12100000.00	5A) Standard Asset Pro. Reverse	0.00
4966226.39	8) Stationery/Printing & Advertisements	3221417.06	16000000.00	B) Other Asset Pro. Reverse	0.00
10300192.11	9) Depreciation & Repairs to Properties	11037881.36	236050775.19	6) Loss (If Any)	0.00
5507.00	10) Loss from Sale of our dealing with Non -Banking Assets	46636.00			
56261482.27	11) Provision for Overdue Interest	89767552.34			
1193021737.00	12) Provision for U/s. 65 of MSC'S Act.	1038896271.00			
61631009.47	13) Other Expenditure	65452790.84			
0.00	14) Balance of Profit	40248746.39			
3227416809.85	TOTAL	3181041645.71	3227416809.85	TOTAL	3181041645.71

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


MANAGER


MANAGING DIRECTOR


VICE-CHAIRMAN


CHAIRMAN

(BANKING AND STATISTICS)

For V N V & Company
Chartered Accountants
FRN-120539W




CA Nishant Mantri
Partner
Membership No.145282

