JHALAWAR KENDRIYA SAHKARI BANK LTD., JHALRAPATAN

Form A

Form of Balance Sheet

Balance as on 31st March 2025

	Schedule	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
Capital and Liabilities			
Capital	1	367569300.00	344388300.00
Reserve and Surplus	2	556444696.99	525592521.65
Deposits	3	5279493452.80	4878491459.12
Borrowings	4	1914032456.00	2237951590.00
Other liabilities and Provisions	5	484985865.19	473093848.28
Total		**8602525770.98**	**8459517719.05**
Assets			
Cash and balances with Reserve Bank of India	6	84671880.26	68008731.00
Balance with banks and money at call and short notice	7	651977223.38	858298546.16
Investments	8	1154640000.00	1044640000.00
Advances	9	6215937737.04	5922517997.87
Fixed Assets	10	18589315.32	21766961.58
Other Assets	11	476709614.98	544285482.44
Total		**8602525770.98**	**8459517719.05**
Contingent liabilities	12	42318973.02	28500452.20
Bills for collections			

Rohit

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

(O.P. JAIN)
Managing Director

MDHAR & CO.
CHARTERED ACCOUNTANTS

M. DHAR & CO. CA KOTA M.No. 411400 Chartered Accountants

(AJAY SINGH RATHORE)
Administrator

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

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JHALAWAR KENDRIYA SAHKARI BANK LTD., JHALRAPATAN

Annex I

Annex I

Form B

Form of Profit and Loss Account for the year ended on 31st March 2025

	Schedule	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I. Income			
Interest earned	13	584900351.25	530905563.46
Other income	14	9165394.51	177069099.22
Total		**594065745.76**	**707974662.68**
II. Expenditure			
Interest expended	15	415900988.20	376299415.73
Operating expenses	16	162994203.44	318239260.15
Provisions and contingencies			
Total		**578895191.64**	**694538675.88**
III. Profit/Loss			
Net profit/loss(-) for the year		15170554.12	13435986.80
Profit/loss(-) brought forward		13435986.80	12346592.37
Total		**28606540.92**	**25782579.17**
IV. Appropriations			
Transfer to statutory reserves		9400000.00	8500000.00
Transfer to other reserves		13000000.00	11835000.00
Transfer to Government/ proposed dividend			
Balance carried over to balance sheet		269601496.50	254430942.38

Rohit

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

(O.P. JAIN)
Managing Director

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CHARTERED ACCOUNTANTS

(AJAY SINGH RATHORE)
Administrator

DHAR & CO. KOTA M.No. 411400 Chartered Accountants

DATE - 04-06-2025
Place :- Jhalawar

JHALAWAR KENDRIYA SAHKARI BANK LTD., JHALRAPATAN

Annex I

Schedule 1 - Capital

		As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I.	For Nationalised Banks		
	Capital (Fully owned by Central Government)	0.00	0.00
		0.00	0.00
		0.00	**0.00**
II.	For Banks incorporated outside india		
	Capital		
	(i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head		
	(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act. 1949		
	(iii) Government share capital	19625000.00	19625000.00
	(iv) Societies share capital	347944300.00	324763300.00
	Total	**367569300.00**	**344388300.00**
III.	For Others Banks		
	Authorised Capital	400000000.00	400000000.00
	(5000 share of Rs. 10000 each)		
	(350000 share of Rs. 1000 each)		
	Issued Capital		
	(______ share of Rs. each)		
	Subscribed Capital	400000000.00	400000000.00
	(5000 share of Rs. 10000 each)		
	(350000 share of Rs. 1000 each)		
	Called-up Capital		
	(______ share of Rs. each)		
	Less: Calls unpaid		
	Add: Forfeited shares		

Annex i

Schedule 2 - Reserve and Surplus

		As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I.	Statutory Reserves	**52925766.57**	**43524215.57**
	Opening Balance	43524215.57	35011224.57
	Additions during the year	9401551.00	43524215.57
	Deductions during the year	0.00	0.00
II.	Capital Reserves		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
III.	Share Premium		
	Opening Balance		
	Additions during the year		
	Deductions during the year		
IV.	Revenue and Other Reserves		
a)	**Agri. Credit Estabilization**	**16000000.00**	**11800000.00**
	Opening Balance	11800000.00	8000000.00
	Additions during the year	4200000.00	3800000.00
	Deductions during the year	0.00	0.00
b)	**Provision For NPA**	**140401028.59**	**138401028.59**
	Opening Balance	138401028.59	131401028.59
	Additions during the year	2000000.00	7000000.00
	Deductions during the year	0.00	0.00

M. DHAR & CO. Chartered Accountants KOTA M.No. 411400

c)	**Building Fund**	**36600000.00**	**35800000.00**
	Opening Balance	35800000.00	35000000.00
	Additions during the year	800000.00	800000.00
	Deductions during the year	0.00	0.00
d)	**Overdue Interest Reserve**	**107163088.83**	**107273907.49**
	Opening Balance	107273907.49	107133452.57
	Additions during the year	5000000.00	3000000.00
	Deductions during the year	5110818.66	2859545.08
e)	**Dividend Equilazation fund**	**7600000.00**	**6800000.00**
	Opening Balance	6800000.00	6000000.00
	Additions during the year	800000.00	800000
	Deductions during the year	0.00	0.00
f)	**Investment Fluctuation Reserve**	**4000000.00**	**4000000.00**
	Opening Balance	4000000.00	4000000.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
g)	**Bad & Doubtful Reserve**	**29300000.00**	**22300000.00**
	Opening Balance	22300000.00	16000000.00
	Additions during the year	7000000.00	6300000.00
	Deductions during the year	0.00	0.00
h)	**Cont.Pro.Ag. Standard Assets**	**60000000.00**	**60000000.00**
	Opening Balance	60000000.00	57000000.00
	Additions during the year	0.00	3000000.00
	Deductions during the year	0.00	0.00
i)	**Common good fund Janhitkari fund**	**5000000.00**	**5000000.00**
	Opening Balance	5000000.00	5000000.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
j)	**Technology Adoption Fund**	**19279869.00**	**17936869.00**
	Opening Balance	17936869.00	15702869.00
	Additions during the year	1343000.00	2234000.00
	Deductions during the year	0.00	0.00
k)	**Staff welfare fund**	**7000000.00**	**6000000.00**
	Opening Balance	6000000.00	5000000.00
	Additions during the year	1000000.00	1000000.00
	Deductions during the year	0.00	0.00
l)	**Education Fund**	**6700000.00**	**6635000.00**
	Opening Balance	6635000.00	6500000.00
	Additions during the year	200000.00	135000.00
	Deductions during the year	135000.00	0.00
m)	**Share Application**	**13944.00**	**660501.00**
	Opening Balance	660501.00	707501.00
	Additions during the year	22534443.00	24594300.00
	Deductions during the year	23181000.00	24641300.00
n)	**Provision For Imbalance**	**46000000.00**	**42000000.00**
	Opening Balance	42000000.00	37000000.00
	Additions during the year	4000000.00	5000000.00
	Deductions during the year	0.00	0.00
o)	**Risk fund**	**8000000.00**	**7000000.00**
	Opening Balance	7000000.00	5000000.00
	Additions during the year	1000000.00	2000000.00
	Deductions during the year	0.00	0.00
p)	**Provision for Interest ARDR**	**10461000.00**	**10461000.00**
	Opening Balance	10461000.00	10461000.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
V.	Balance in Profit and Loss Account		

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KOTA
M.No. 411400
Chartered Accountants

Total (I, II, III, IV and V)	**556444696.99**	**525592521.65**

Schedule 3 - Deposits

	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
A.I. Demand deposits		
(i) From banks	0.00	0.00
(ii) From others	110613813.13	137694474.89
II. Savings Bank Deposits	2120090482.33	1876899458.62
III. Term Deposits		
(i) From banks	0.00	0.00
(ii) From others	3048789157.34	2863897525.61
Total (I, II and III)	**5279493452.80**	**4878491459.12**
B. (i) Deposits of branches in India		
(ii) Deposits of branches outside India		
Total	**0.00**	**0.00**

Annex I

Schedule 4 - Borrowings

	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I. Borrowings in India		
(a) Reserve Bank of India		
(b) Other banks		
(c) Short Term Normal	1900000000.00	2210000000.00
(d) SLF	0.00	0.00
(e) MTC DTP/ Kisan Kalyan Yojna	12800000.00	25900000.00
(f) Pacs as Multi Service Center	1230900.00	2051500.00
(g) Current Ac Non Notified Bank	1556.00	90.00
(h) Short Term Normal Additional	00.00	00.00
II. Borrowings outside India		
Total (I and II)	**1914032456.00**	**2237951590.00**
Secured borrowings included in I and II above- Rs.		

Schedule 5- Other Liabilities and Provisions

	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I. Bills payable		
II. Inter-office adjustment (net)		
III. Interest accrued		
IV. Others (including provisions)		
1. Sundry Creditors	47128864.07	50015997.55
2. Pay order payable	1754308.81	2012792.93
3. Sub. DRDA	3020786.00	3745694.00
4. T.D.S. Deposit	4643986.18	3675565.00
5. Excess Cash	349999.65	154058.65
6. Draft PAYBLE	1379649.38	1393849.38
7. Interest Not Collected A/c	42919259.50	43529937.93
8. Pacs Share Money Collection	16166883.00	28171386.00
9. Goods and Service Tax	119885.70	109859.92
10. ATM Pos	25570.50	29518.50
11. Margin Money GSS	8747.00	8747.00
12. PF Payble	751742.00	611644.00
13. Crop Insurance	150.79	0.00
14. NFS Settlement Issuing	4895170.00	5143470.00

		As on 31.03.2025	As on 31.03.2024
	15. CGST	102633.29	207449.92
	16. SGST	102633.29	207449.92
	17. KCC Life Insurance Premium	121592.63	43409.83
	17. KCC Accident Insurance Premium	63374.85	0.00
	18. Banker Cheque	5000.00	5750.00
	19. RTGS/NEFT Reconcilation A/c	-3845554.89	-2724309.95
	20. Provision for Wages Against Aggrement	14454329.00	34069141.00
	21. Vehicle Fund	4000000.00	4000000.00
	22. Pacs Development Fund	22636742.50	18127477.50
	23. Provision for Expenses	1888655.52	1134567.00
	24. Provision for Income Tax	25500000.00	0.00
	25. Staff Gratuity Fund	15182292.12	14168161.60
	26. Leave Encashment Fund	12007667.80	10821288.22
V.	Balance in Profit and Loss Account	269601496.50	254430942.38
	Total	**484985865.19**	**473093848.28**

Schedule 6 Cash and Balances with Reserve Bank of India

		As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I.	Cash hand (including foreign currency notes)	84671880.26	68008731.00
II.	Balances with Reserve Bank of India		
	(i) in Current Account		
	(ii) in Other Accounts		
	Total (I and II)	**84671880.26**	**68008731.00**

Annex I

Schedule 7 Balances with Bank and Money at Call and Short Notice

		As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I.	In India		
	(i) Balances with banks	**651977223.38**	**858298546.16**
	(a) in Current Accounts	206103244.38	307348917.16
	(b) in Other Deposit Accounts	445873979.00	550949629.00
	(ii) Money at call and short notice		
	(a) with banks		
	(b) with other institutions		
	Total (i and ii)	**651977223.38**	**858298546.16**
II.	Outside India		
	(i) in Current Accounts		
	(ii) in Other Deposit Accounts		
	(iii) Money at call and short notice		
	Total (i, ii and iii)		
	Grand Total (I and II)	**651977223.38**	**858298546.16**

Schedule 8-Investments

		As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I.	Investments in India in		
	(i) Government Securities	1020840000.00	910840000.00
	(ii) Other approved securities		
	(iii) Shares	133800000.00	133800000.00
	(iv) Debentures and Bonds		
	(v) Subsidiaries and/or joint ventures		
	(vi) Others (to be specified)		
	Total	**1154640000.00**	**1044640000.00**

M. DHAR & CO. CA KOTA M.No. 411400 Chartered Accountants

Annex I

Schedule 9- Advances

		As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
A.	(i) Bills purchased and discounted		
	(ii) Cash credits, overdrafts and loans repayable on demand	1499564.69	2496088.80
	(iii) Term loans		
	1. Krishak Sambhal yojna	11395057.93	13285253.30
	2. Dairy Development	711625.00	711625.00
	3. Tractor	13900644.00	14175051.00
	4. Thresher	93014.00	169856.28
	5. Minor Irrigation Scheme D.P.S.	148169.00	148169.00
	6. Orange Fruit Project	6701763.31	7144129.87
	7. Godown Loan	244969.00	244970.00
	8. Sahkar Kisan Kalya Yojna	171303038.04	188083437.05
	9. SKKY Agriculture	0.00	1.00
	10. Polutary Farm	393958.00	393958.00
	11. Reschedulment	648737.00	648737.00
	12. Joint Liability Group	1769452.89	1828749.17
	13. Raj Grameen Parivar Aajivika	52657757.15	54414127.71
	14. Krishak Samridhi Yojna	373906.00	400000.00
	15. Sahkar Gram Aawash Yojna	2475781.00	2819018.00
	Total	**264317437.01**	**286963171.18**
B.	(i) Secured by tangible assets		
	1. S.T.Agril. Socs.	1559588.35	1613966.35
	2. S.T. Weakers Sec.	183188.70	893018.46
	3. O.P.P. Big	0.00	2958082.37
	4. CC To KCC Pacs (Kharif)	1080611930.92	998280599.78
	5. CC To KCC Pacs (Rabi)	4537311677.26	4328130322.61
	6. ST Animal Husbandary	41303610.10	38820598.48
	7. ST Fisheries	63107.80	61522.35
	8. Krishak Mitra	85351678.85	85973756.87
	9. House loan	1682448.00	1535162.96
	10. Composit	1040209.00	1040209.00
	11. Gyan Sagar	235000.00	235000.00
	12. Gopal Credit Card	29160172.00	0.00
	13. Karmchari Samridhi Yojna	2317584.00	0.00
	14. House loan Staff	16231092.40	15051032.40
	15. Car loan Staff	4751822.15	3165595.90
	16. Against F.D. PUB	22337972.83	34905444.14
	17. Against F.D. Staff	26387530.58	17663841.58
	18. Karmchari Samridhi Yojna Staff	883166.00	1146571.00
	19. Against Salary (Food Grain)	4498.55	4498.55
	20. P.C.C.L.	33150028.51	34128957.89
	21. Loan Against Property	22160898.58	22181565.36
	(ii) Covered by Bank/Government Guarantees		
	(iii) Unsecured		
	1. M.T.I.S.B.	1001584.40	1032133.00
	2. Non-Agril.(Salary earners)	8141397.65	8141397.65
	3. Socs. Under Liquidation	667643.73	667643.73
	4. Self help Group	24536147.62	25030257.90
	5. Mahila Sahkari Samiti	183715.00	183715.00
	6. Sahkar Sugam Credit Card	5681012.07	6261363.01
	7. Sahkar Swarojagar	293737.95	338068.97
	8. RMFDC	9650.00	9650.00

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9. Individuals loan	3926899.03	4417558.12
10. CC to GSS Hypothecation	451308.00	1683293.26
Total	**5951620300.03**	**5635554826.69**
C.I. Advances in India		
(i) Priority Sectors		
(ii) Public Sector		
(iii) Banks		
(iv) Others		
Total	**0.00**	**0.00**
C.II. Advances outside India		
(i) Due from banks		
(ii) Due from others		
(a) Bills purchased and discounted		
(b) Syndicated loans		
(c) Others		
Total	**0.00**	**0.00**
Grand Total (C.I and II)	**6215937737.04**	**5922517997.87**

Annex I

Schedule 10- Fixed Assets

	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I. Premises	8302366.00	8989023.00
At cost as on 31st March the preceding year		
Additions during the year	130000.00	0.00
Deductions during the year	0.00	0.00
Depreciation to date	816657.00	887382.00
II. Other Fixed Assets (including furniture and fixtures)	10286949.32	12777938.58
At cost as on 31st March of the preceding year		
Additions during the year	141022.90	916267.84
Deductions during the year	1315.00	44110.00
Depreciation to date	2630697.16	2691921.67
Total (I and II)	**18589315.32**	**21766961.58**

Schedule 11-Other Assets

	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I. Inter-office adjustments (net)	16834040.87	17072259.17
II. Interest accrued	377037545.28	426537827.35
III. Tax paid in advance/tax deducted at source		
IV. Stationery and stamps	2763118.71	2879238.56
V. Non-banking assets acquired in satisfaction of claims		
VI. Others	**80074910.12**	**97796157.36**
1. Agril. Credit & debt relief Scheme	4561532.71	4561532.71
2. A.R.D.R. Scheme	10461000.00	10461000.00
3. Library	4030.13	4030.13
4. Sundry debitors	3740636.05	946104.79
5. Prepaid Expenses	37393.00	37393.00
6. Amortisation of Premium PA	1255672.33	1503739.33
7. Embezzlement	239731.56	239731.56
8. Pacs Manager Pay fund	3040880.90	3040880.90
9. Subsidy SFDA/MT SC	604295.49	604295.49
10. Security SJSBY/PAIS	400000.00	300000.00
11. GST Input Credit Receivable	4732566.47	4532953.85

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12. Co-operative Storage Project	1127481.00	1127481.00
13. Advance A/c to Staff	4115.30	74115.30
14. CTS Outward Clearing	65000.00	65000.00
15. Advance Income Tax	25471251.69	0.00
16. Receivable From GOR Ag. Loan Waiver 2019	0.00	50406046.91
17. NFS Settlement Acquiring	543539.90	543539.90
18. LIC Staff Gratuity	15182292.12	12947928.60
19. LIC Leave Encashment	8603491.47	6400383.89
Total (I,II,III,IV,V,VI)	**476709614.98**	**544285482.44**

Annex I

Schedule 12-Contingent Liabilities

	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I. Claims the bank not acknowledged as debts		
II. Liability for partly paid investments		
III. Liability on account of outstanding forward exchange contracts		
IV. Guarantees given on behalf of constituents		
(a) In India		
(b) Outside India		
V. Acceptances, endorsements and other obligations		
VI. Other items for which the bank is contingently liable	28879973.02	15061452.20
VII. Subsidary state partnership fund	13439000.00	13439000.00
Total	**42318973.02**	**28500452.20**

Rohit

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

(O.P. JAIN)
Managing Director

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Administrator

M. DHAR & CO. KOTA M.No. 411400 Chartered Accountants

DATE :- [illegible]-06-2025
Place :- Jhalawar