

JANASEVA SAHAKARI BANK (BORIVLI) LTD.

BALANCE SHEET AS ON 31ST MARCH 2022

31.03.2021	CAPITAL AND LIABILITIES	Rs.	31.03.2022	Rs.	31.03.2021	PROPERTY AND ASSETS	Rs.	31.03.2022	Rs.
	1. SHARE CAPITAL :					1. CASH :			
	a) Authorised Capital				49,720,807.00	a) Cash in Hand		39,952,836.00	
200,000,000.00	80,00,000 Shares of Rs.25/- Each		200,000,000.00						
	b) Subscribed & Paid Up Capital				1,225,311,313.86	2. BALANCES WITH OTHER BANKS :			
	63,84,794 Shares of Rs.25/- Each				279,340,073.43	(i) Current Deposits with RBI & Nationalised Banks	258,176,249.41		
156,513,850.00	(P.Y. 62,60,554 Shares of Rs.25/- Each) Held by :		159,619,850.00		42,158,634.43	(ii) Current Deposits with Other Banks	54,546,765.65		
156,513,850.00	(A) Individuals & Others	159,619,850.00			0.00	(iii) Saving Deposits	0.00		
0.00	(B) Co-Op Institutions	0.00			102,816,238.00	(iv) Fixed Deposits with Nationalised Banks	106,711,323.00		
0.00	(C) State Government	0.00			800,996,368.00	(v) Fixed Deposits with Other Banks	506,524,096.00	925,958,434.06	
	2. RESERVE FUND & OTHER RESERVES :				356,200,000.00	3. MONEY AT CALL AND SHORT NOTICE		180,000,000.00	
131,472,510.96	a) Statutory Reserve	132,065,266.96							
16,000,000.00	b) Contingency General Reserve Fund	16,000,000.00			1,593,102,814.48	4. INVESTMENTS :			
91,000,000.00	c) Building Fund	91,000,000.00			1,563,441,064.48	(i) Government Securities	2,072,497,259.17		
10,000,000.00	d) Dividend Equalisation Fund	10,000,000.00				(includes Rs. 4,23,054.44 Un-amortised Premium)			
251,059,645.99	e) Bad & Doubtful Debts Reserve	168,590,875.27				(Face Value Rs. 2,08,62,20,000/- P.Y. 1,57,72,70,000/-)			
9,953,000.00	f) Provision for Doubtful Investment	10,953,000.00				(Market Value Rs. 1,99,86,04,566.95)			
15,500,000.00	g) Contingent Provision against Standard Assets	15,500,000.00			0.00	(ii) Other Approved Securities	0.00		
18,700,000.00	h) Reserve for Restructured Advances	21,770,000.00			28,750.00	(iii) Shares of Co-op. Institutions	28,750.00		
6,300,000.00	i) Special Reserve u/s 36(1)(viii) of Income Tax Act	6,300,000.00			0.00	(iv) Other Investments -			
30,000,000.00	j) Investment Fluctuation Reserve	40,000,000.00			0.00	(a) In Mutual Funds	0.00		
2,650,000.00	k) Charity Fund	2,650,000.00			29,633,000.00	(b) In Non - SLR Bonds	29,633,000.00		
3,500,000.00	l) Members Welfare Fund	3,500,000.00			0.00	(c) In Commercial Paper	0.00		
722,427.50	m) Staff Welfare Fund	382,588.50			0.00	(v) Others	0.00	2,102,159,009.17	
1,753,800.00	n) Co-operative Training Fund	1,679,100.00							
69,593,392.24	o) Building Revaluation Reserve	66,113,722.24				5. INVESTMENTS OUT OF THE PRINCIPAL			
0.00	p) General Provision Covid 19 Regulatory Package	0.00			586,504,552.97	SUBSIDIARY STATE PARTNERSHIP FUND :			
658,204,776.69			586,504,552.97			In Share of --			
						(i) Central Co-operative Bank	0.00		
						(ii) Primary Agricultural Credit Societies	0.00		
0.00	3. PRINCIPAL / SUBSIDIARY STATE					(iii) Other Societies	0.00	0.00	0.00
	PARTNERSHIP FUND ACCOUNTS								
	For Share Capital of --				3,044,939,967.61	6. ADVANCES :		2,735,311,159.98	
0.00	(i) Central Co-operative Bank	0.00							
0.00	(ii) Primary Agricultural Credit Societies	0.00				(i) SHORT TERM LOANS, Bills Discounted, O/D, C/C,			
0.00	(iii) Other Societies	0.00				of which Secured against -			
			0.00		229,496.00	a) Govt. & other approved securities	472,785.00		
					856,383,957.84	b) Other Tangible Securities	740,373,781.51		
					47,389,419.52	c) Personal Sureties with or without Collateral Securities	14,095,679.75		
	4. DEPOSITS & OTHER ACCOUNTS :				904,002,873.36	754,942,246.26			
	a) Fixed Deposits					Due from individuals (Rs. 75,49,42,246.26)			
836,463,017.00	- Individuals	773,831,426.00				Out of Short Term Advances -			
31,150,047.00	- Societies	33,056,115.00			179,564,094.99	i. Overdue	113,133,956.60		
867,613,064.00		806,887,541.00			176,513,635.89	ii. Considered Bad & Doubtful (Provided as per Norms)	116,675,250.85		
	b) Dhanashree Yojana								
2,933,867,916.19	- Individuals	2,793,069,421.05							
175,468,688.00	- Societies	186,535,456.00							
3,109,336,604.19		2,979,604,877.05							
	c) Recurring Deposits								
122,402,265.00	- Individuals	97,210,090.00				(ii) MEDIUM TERM LOANS			
487,892.00	- Societies	288,256.00			2,847,989.91	of which Secured against -			
122,890,157.00		97,498,346.00			389,074,954.61	a) Govt. & Other approved securities	4,051,009.55		
					104,597,079.54	b) Tangible Securities	403,579,846.19		
						c) Personal Sureties with or without Collateral Securities	119,006,362.95		
	d) Matured Deposit	5,283,572.00			496,520,024.06	526,637,218.69			
						Due from individuals (Rs. 52,66,37,218.69)			
	e) Saving Bank Deposits					Out of Medium Term Advances -			
1,478,634,631.23	- Individuals	1,488,048,945.65			48,426,682.43	i. Overdue	56,264,199.67		
59,147,282.81	- Societies	58,122,799.75			79,093,428.36	ii. Considered Bad & Doubtful (Provided as per Norms)	81,708,976.19		
1,537,781,914.04		1,546,171,745.40							
	f) Current Deposits								
304,194,068.59	- Individuals	275,101,049.83			1,997,984.00	(iii) LONG TERM LOANS			
400,765.50	- Societies	1,971,976.29			1,487,759,202.65	of which Secured against -			
304,594,834.09		277,073,026.12			154,659,883.54	a) Govt. & Other approved securities	2,599,987.00		
						b) Tangible Securities	1,187,158,899.87		
						c) Personal Sureties with or without Collateral Securities	263,972,808.16		
0.00	g) Money at Call and Short Notice	0.00							
5,946,988,955.32	TOTAL DEPOSITS		5,712,519,107.57		1,644,417,070.19	1,453,731,695.03			
						Due from individuals (Rs.145,37,31,695.03)			
						Out of Long Term Advances -			
0.00	5. BORROWINGS		0.00		72,143,840.19	i. Overdue	69,354,463.50		
0.00	6. BILLS SENT FOR COLLECTION (as per Contra)		0.00		421,188,149.59	ii. Considered Bad & Doubtful (Provided as per Norms)	265,064,825.54		
6,761,707,582.01	TOTAL C / F.		6,458,643,510.54		6,269,274,902.95	TOTAL C / F.		5,983,381,439.21	

JANASEVA SAHAKARI BANK (BORIVLI) LTD.

BALANCE SHEET AS ON 31ST MARCH 2022

31.03.2021	CAPITAL AND LIABILITIES		31.03.2022	31.03.2021	PROPERTY AND ASSETS		0.00	31.03.2022
Rs.		Rs.	Rs.	Rs.			Rs.	Rs.
6,761,707,582.01	T O T A L B / F.		6,458,643,510.54	6,269,274,902.95	T O T A L B / F.			5,983,381,439.21
0.00	7. BRANCH ADJUSTMENT		0.00	79,439,802.95	7. INTEREST RECEIVABLE ON LOANS & INVESTMENTS :			
1,012,083,534.43	8. OVERDUE INTEREST RESERVE AIC (as per contra)		1,051,161,118.06	20,031,059.50	(a) Interest Receivable on Loans		22,952,229.24	
1,715,798.00	9. INTEREST PAYABLE		1,410,700.00	59,408,743.45	(b) Interest Receivable on Investments		50,120,693.16	73,072,922.40
				1,012,083,534.43	8. UN-APPLIED INTEREST RECEIVABLE ON NPA (as per contra)			1,051,161,118.06
8,750,873.41	10. OTHER LIABILITIES :				9. BILLS RECEIVABLE (as per Contra)			0.00
8,584,279.46	a) Sundry Creditors	21,918,186.80		0.00	10. BRANCH ADJUSTMENT			0.00
1,027,499.00	b) Pay Order & DD Payable	15,178,713.42			11. PREMISES :			
354,804.08	c) Dividend Payable	547,761.00		55,607,090.36	Opening Balance at Cost		55,607,090.36	
81,125.00	d) Clearing Difference Payable	354,804.08		0.00	Add: Additions during the year		0.00	
3,108,272.00	e) Salary & Allowances Payable	1,590.00		55,607,090.36	Less: Depreciation			
537,207.00	f) Rent, Rates & Taxes Payable	71,170.00		23,788,609.10	(i) Accumulated Depreciation		25,379,533.10	
1,292,224.00	g) Electricity & Telephone Charges Payable	472,665.00		1,590,924.00	(ii) Current year Depreciation		1,511,377.00	
111,250.00	h) Audit Fees Payable	1,264,050.00		25,379,533.10	Closing Balance		26,890,910.10	
400.00	i) Share Application Money	489,500.00		30,227,557.26	Premises (Revaluation) on 31.03.2007		40,353,376.10	
1,631,311.67	j) Entrance Fees Received in Advance	1,000.00		40,353,376.10	Premises (Revaluation) on 31.03.2014		71,475,581.14	
10,857,269.00	k) Advance Locker Rent	1,649,497.67		71,475,581.14	Less: Depreciation			
710,658.38	l) Sundry Liability (Funded Interest)	10,078,117.00		38,572,754.00	(i) Accumulated Depreciation		42,235,565.00	
1,074,265.00	m) Professional Charges Payable	628,700.00		3,662,811.00	(ii) Current year Depreciation		3,479,670.00	
26,747,179.00	n) Other Payables	835,261.50		42,235,565.00	Closing Balance of Revaluation		66,113,722.24	94,829,902.50
2,532,351.00	o) Provision for Income Tax	26,747,179.00		69,593,392.24	12. FURNITURE & FIXTURES :			
1,767,208.00	p) Tax Deducted at Source Payable	2,566,389.00		64,695,279.36	Opening Balance at Cost		83,322,867.34	
39,000.00	q) Provident Fund Payable	1,808,386.00		26,775,372.12	Add: Additions during the year		5,734,392.50	
613,900.65	r) Profession Tax Payable	37,575.00		8,147,784.14	Less: Deletion during the year		1,919,288.00	
5,148,861.14	s) GST Payable	572,077.62		83,322,867.34	Less: Depreciation		87,137,971.84	
15,500,000.00	t) Provision for Contingency	5,148,861.14		44,138,941.54	(i) Accumulated Depreciation		42,242,743.96	
0.00	u) Contingent Provision against Depreciation in Investment	41,500,000.00		4,763,927.00	(ii) Current year Depreciation		6,721,116.00	
0.00	v) NFSSETT	387,481.55		6,660,124.58	(iii) Deletion During the year		1,503,441.50	
0.00	w) RUPAYPOS	212,639.31		42,242,743.96	13. VEHICLE :		47,460,418.46	39,677,553.38
90,469,937.79			132,471,605.09	536,632.50	Opening Balance at Cost		2,181,656.00	
				2,181,656.00	Add: Additions during the year		0.00	
				0.00	Less: Deletion during the year		0.00	
				2,181,656.00	Less: Depreciation		2,181,656.00	
				1,415,038.50	(i) Accumulated Depreciation		1,645,023.50	
				229,985.00	(ii) Current year Depreciation		155,549.00	
				0.00	(iii) Deletion During the year		0.00	
10,065,075.16	11. PROFIT & LOSS ACCOUNTS :		1,645,023.50	1,645,023.50	14. COMPUTER EQUIPMENT :		1,800,572.50	381,083.50
	Balance as per last Balance Sheet		0.00	1,169,464.48	Opening Balance at Cost		35,365,076.87	
	Less : Appropriations -			39,186,588.80	Add: Additions during the year		36,718.22	
2,580,000.00	a) Statutory Reserve	0.00		1,383,156.02	Less: Deletion during the year		15,388,222.85	
3,480,000.00	b) Contingency General Reserve Fund	0.00		5,204,667.95	Closing Balance		20,013,572.24	
0.00	c) Dividend for Shareholders	0.00		35,365,076.87	Less: Depreciation			
800,000.00	d) Building Fund	0.00		39,108,551.02	(i) Accumulated Depreciation		34,195,612.39	
1,700,000.00	e) Dividend Equalisation Fund	0.00		275,002.32	(ii) Current year Depreciation		495,501.46	
1,000,000.00	f) Investment Fluctuation Reserve	0.00		5,187,940.95	(iii) Deletion During the year		15,388,176.85	
74,000.00	g) Charity Fund	0.00		34,195,612.39	15. COMPUTER SOFTWARE :		19,302,937.00	710,635.24
100,000.00	h) Members Welfare Fund	0.00		750,299.00	Opening Balance at Cost		27,570,522.77	
100,000.00	i) Staff Welfare Fund	0.00		27,525,287.77	Add: Additions during the year		272,500.00	
230,000.00	j) Co-Op. Training Fund	0.00		645,825.00	Less: Deletion during the year		0.00	
10,064,000.00		0.00		600,590.00	Less: Depreciation			
1,075.16	Balance of Profit	0.00		26,681,648.77	(i) Accumulated Depreciation		26,820,223.77	
-126,437,932.48	Add: Loss Before Tax for the year as per Profit & Loss	-31,672,298.53		739,165.00	(ii) Current year Depreciation		477,368.00	
3,662,811.00	Add: Revaluation Reserve	3,479,670.00		600,590.00	(iii) Deletion During the year		0.00	
834,404.00	Add: Staff Welfare Fund	0.00		26,820,223.77	Closing Balance		27,297,591.77	545,431.00
0.00	Less: Investment Fluctuation Reserve	10,000,000.00		26,820,223.77				
0.00	Less: Income Tax Provision	0.00						
94,775.00	Less: Income Tax Provision (Prior Years)	0.00						
-29,219,000.00	Less: Deferred Tax Liability	20,516,200.00						
-92,816,492.48	Net Loss	-58,708,828.53						
-92,815,417.32	Less: Trf to Balance of Loss (as per contra)	58,708,828.53	0.00					
7,865,976,852.23	T O T A L C / F.		7,643,686,933.69	7,504,155,709.19	T O T A L C / F.			7,243,760,085.29

