

JILA SAHAKARI KENDRIYA BANK MYDT. BILASPUR (C.G.)

THE THIRD SCHEDULE (SEE SECTION 29) FORM "A"

BALANCE - SHEET

AS ON 31st March 2023'

31.03.2022	CAPITAL & LIABILITIES		31.03.2023
1029436951.20	1. CAPITAL		1084464316.20
900000000.00	i) Authorised Capital	900000000.00	
	A" Class Shares of Rs. 100.00 each		
	B" Class Shares of Rs. 1000.00 each		
	C" Class Shares of Rs. 50.00 each		
	D" Class Shares of Rs. 50.00 each		
	E" Class Shares of Rs. 1.00 each		
1029436951.20	ii) Subscribed Capital	1084464316.20	
934429590.00	10068309"A" Class shares of Rs. 100.00 each	1006830908.00	
86500000.00	69200"B" Class shares of Rs. 1000.00 each	69200000.00	
Nil	Nil"C" Class shares of Rs. 50.00 each	Nil	
8507361.20	168668"D" Class Shares of Rs. 50.00 each	8433408.20	
Nil	Nil "E" Class shares of Rs. 1.00 each, Nil	Nil	
1029436951.20	iii) Amount Called-up & Paid up	1084464316.20	
934429590.00	10068309"A" Class shares of Rs. 100.00 each	1006830908.00	
	each less calls unpaid		
86500000.00	69200"B" Class shares of Rs. 1000.00 each	69200000.00	
	each less calls unpaid		
Nil	Nil"C" Class shares of Rs. 50.00 each	Nil	
	each less calls unpaid		
8507361.20	168668"D" Class Shares of Rs. 50.00 each	8433408.20	
	each less calls unpaid		
Nil	Nil"E" Class shares of Rs. 1.00 each, Nil	Nil	
	each less calls unpaid		
	of iii) above held by:		
8507361.20	a) Individuals (Nominal)	8433408.20	
934429590.00	b) Co-operative (Institutions)	1006830908.00	
86500000.00	c) State Government	69200000.00	
1029436951.20	TOTAL	1084464316.20	1084464316.20
1029436951.20	C/F	1084464316.20	1084464316.20

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31.03.2022	CAPITAL & LIABILITIES		31.03.2023
1029436951.20	B/F		1084464316.20
1953190602.86	2. RESERVE FUND AND OTHER RESERVES		2151743396.58
157245839.32	i) Statutory Reserve	158570498.52	
114444627.05	ii) Agril. Credit Stabilization Fund.	118672761.57	
184598385.45	iii) Building fund	184598385.45	
50558.28	iv) Dividend Equalization fund	50558.28	
656700.00	v) Spl. Bad debt Reserve	656700.00	
1022053990.87	vi) Bad & Doubtful Reserves for loan	1022053990.87	
129946000.00	vii) Bad & Doubtful Reserves for other Asset	319946000.00	
3139535.02	viii) Risk Fund	3139535.02	
180408.00	ix) Investment depreciation	180408.00	
74813134.77	x) Furniture Stock ATM Locker fund	74813134.77	
11441596.80	xi) Motor fund	11441596.80	
15000.00	xii) Coop. Hostel fund	15000.00	
502143.30	xiii) Emp. Prize Fund	502143.30	
13446684.00	xiv) Share Capital on State Govt. (Recapitalization)	13446684.00	
237656000.00	xv) Revaluation of land and building	237656000.00	
3000000.00	xvi) Computer Fund	6000000.00	
	3. PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND A/c for share capital of		Nil
Nil	i) Central Co-operative Bank	Nil	
Nil	ii) Primary Agril. Credit Socs.	Nil	
Nil	iii) Other Socs.	Nil	
24531462879.77	4. DEPOSITS AND OTHER ACCOUNTS		27645655625.32
	i) Fixed Deposits		
4743777101.19	a) Individuals	4840361257.17	
0.00	b) Central Co-op. Bank	0.00	
146315893.44	c) Other Societies	161117445.99	
49468906.68	d) Institutions	70499229.69	
4939561901.31	Total :-	5071977932.85	
	iii) Saving Deposits		
18307101819.71	a) Individuals	21369098180.22	
0.00	b) Central Co-op. Bank	0.00	
297491170.37	c) Other Societies	298739133.72	
235130171.14	d) Institutions	248910528.12	
18839723161.22	Total :-	21916747842.06	
	iii) Current Deposits		
88959137.59	a) Individuals	94415632.35	
0.00	b) Central Co-op. Bank	0.00	
486008542.80	c) Other Societies	364788149.21	
177210136.85	d) Institutions	197726068.85	
752177817.24	Total :-	656929850.41	
Nil	iv) Money at call & short Notice	Nil	
27514090433.83	C/F	Nil	30881863338.10

B. Singh

S. J. Singh



31.03.2020	CAPITAL & LIABILITIES		31.03.2021
27514090433.83	B/F		30881863338.10
5900000000.00	5. BORROWINGS		7563682524.00
	i. From RBI/State/Central Co-op. Bank		
5900000000.00	A) Short term. Cash credit & Overdraft of which secured against		7563682524.00
0.00	a) Govt. & other approved securities		0.00
0.00	b) Other tangible securities		0.00
Nil	B) Medium Term Loan of which secured against		
	a) Govt. & other securities.		
	b) Other tangible securities		
	c) Long term loan Of which secured against.		
0.00	6. Bills for collection		0.00
0.00	Bills receivable (As per Cantra)		0.00
0.00	7. Branch Adjustment		0.00
320762432.00	8. Overdue Interest Reserve.		320762432.00
357104445.57	9. Interest Paybles		454808366.46
14690897.51	10. INT NOT COLLECTED A/C		29951541.28
1981285416.30	11. Other Liabilities		1008284889.92
0.00	i) Bills Payable		0.00
0.00	ii) Unclaimed dividend		0.00
35742656.74	iii) Suspense		35740360.75
1945542759.56	iv) Sundry		972544529.17
0.00	v) Miscellaneous Liabilities		0.00
30915426.28			98543993.71
39756007.74	i) Accumulated Profit as per last year balance sheet		30915426.28
5298636.79	ii) Current year 2022-23 Profit		72748022.15
14139218.25	iii) Profit Apropriation (-)		5119454.72
30915426.28	iv) Balance of Profit		98543993.71
36118849051.49	Total :-		40357897085.47
Nil	CONTINGENT LIABILITIES		Nil
	i) Outstanding Liabilities Guarantes issued		Nil
	ii) Others		Nil
36118849051.49	Total :-		40357897085.47



M/s Ashish Gupta and Associates
(Chartered Accountants)

(C. Ashish Kumar Gupta)
(Partner)

FRN. NO.013947C
M.TQ. 407749

Pramod Nayak
OIC

Shrikant Chandrakar Chief Accountant
CEO

JIBA SAHAKARI KENDRIYA BANK MYDT. BILASPUR (C.G.)

JILA SAHAKARI KENDRIYA BANK MYDT. BILASPUR (C.G.)
THE THIRD SCHEDULE (SEE SECTION 29) FORM "A"

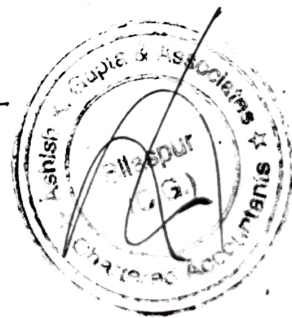
BALANCE - SHEET
AS ON 31st March 2023

31.03.2022	PROPERTY & ASSETS		31.03.2023
303571145.59	1. CASH IN HAND & BALANCE WITH RBI		496717328.90
5342693574.44	2. BALANCE WITH OTHER BANKS		2030907025.07
5342693574.44	i) Current Deposit	2030907025.07	
0.00	ii) Saving Bank Deposit	0.00	
Nil	3. MONEY AT CALL AND SHORT NOTICE		Nil
24165548638.96	4. INVESTMENT		30749640457.96
7306495300.00	i) In Central and State Govt. Securities	7178969350.00	
35000.00	ii) In other trustee Securities	35000.00	
10255071468.00	iii) Fixed Deposit Apex Bank	9295089738.68	
256046369.28	iii) Shares in Coop. Inst. Other than in item (5) below.	256046369.28	
6347900501.68	iv) Fixed Deposit with other Banks	14019500000.00	
Nil	5. INVESTMENT OUT OF THE PRINCIPAL/SUBSIDIARY/STATE PARTNERSHIP		Nil
	In Share of		
	i) Central Coop Bank	Nil	
	ii) Primary Agril. Credit Socs.	Nil	
	iii) Other Societies	Nil	
4015785875.26	6. ADVANCES		4404772240.16
3809277551.68	i) Short term loans cash credit & overdraft, bills discounted	4114578625.68	
	Of which secured, against		
6325742.00	a) Govt. & Other approved Securities	15003834.00	
3111490263.67	b) Other tangible Securities of the advances	3374207197.09	
10919302.30	Of which Amt. Due from Individuals	11283614.22	
680542243.71	Of the advances amount Overdue considered bad & DF	714083980.37	
114089432.68	ii) Medium term loans	197424487.94	
	Of which secured, against		
0.00	a) Govt. & Other approved Securities	0.00	
954607.16	b) Other tangible Securities	78546706.49	
18875239.00	Of the advances amount, due from Individuals	30706787.00	
94259586.52	Of the advances amount Overdue considered bad & DF	88170994.45	
92418890.90	ii) Long term loans	92769126.54	
	Of which secured, against		
0.00	a) Govt. & Other approved Securities	0.00	
14447897.97	b) Other tangible Securities	16012694.88	
5697780.86	Of the advances amount, due from Individuals	7921024.54	
72273212.07	Of the advances amount Overdue considered bad & DF	68835407.12	
33827599234.25	C/F		37682077052.09

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31.03.2022	PROPERTY & ASSETS		31.03.2023
33827599234.25	B/F		37682037052.09
458429914.25	7. INTEREST RECEIVABLE & OTHER RECEIABLES		696689574.89
407886089.97	i) Interest Receivables on FDs with Other Banks	644488402.39	
50543824.28	ii) Interest Receivables on Loans LDBs(as per Contra)	52201172.50	
50543824.28	i) Considered bad & doubtful of Recovery	52201172.50	
0.00	ii) Cost of Stationery to be remitted by branches	0.00	
0.00	8. BILLS RECEIVABLE BEIN BILLS FOR COLLECTION (As per Contra)		0.00
896723485.11	9. BRANCH ADJUSTMENTS		951961862.66
121948198.44	10. PREMISES	174156697.14	115850788.44
52208498.70	(Less depreciation)	58305908.70	
55849351.75	11. FURNITURE AND FIXTURES	132172071.12	55725573.74
71973739.87	(Less depreciation)	76446497.38	
-295350.02	12. COMPUTER	52391214.38	906965.23
50029039.43	(Less depreciation)	51484249.15	
518579.00	13. VEHICLES	4369706.00	414963.00
3851127.00	(Less depreciation)	3954743.00	
0.00	14. LIABRARY	29751.50	0.00
29751.50	(Less depreciation)	29751.50	
183893734.00	15. Revaluation of Land & Building	237656000.00	174699047.00
53762266.00	(Less depreciation)	62956953.00	
488787082.76	16. OTHER ASSETS		679611258.42
1919416.46	1. Advances to Staff & Others	1826019.46	
183973.00	2. Society Election Receivable	183973.00	
2114.00	3. Warehouse Security	2114.00	
28603471.61	4. Cash Shortage & Embazzelment A/c	28912443.61	
232027569.14	5. CBS Migration Diffrence Net Debits	231718597.14	
1000000.00	6. Insurance Prem Advance Paid Account	1000000.00	
38562682.96	7. Interest Subsidy Receivables Govt	34118402.62	
4190896.73	8. Rin rahat Amt. Receivable from Govt. Principal	4190896.73	
3137872.00	9. Rin rahat Amt. Receivable from Govt. Interest Amt.	3137872.00	
4484554.00	10. Balance of Stock Stationery forms registers	5462465.00	
27788854.42	11. Revolving Fund Paddy Purchase	27788854.42	
7049424.75	12. Bank paddy comm receivable form fedration	7049424.74	
7945198.19	13. Linking Receivable from Apex Federation	7945198.19	
461283.00	14. Paddy Collection	461283.00	
77070476.00	15. Unamortised Bond Premium	64956434.00	
13828068.32	16. Advance to Supplier	16636453.32	
0.00	17. Receivable form Service Tax	0.00	
327585.35	18. DEAF A/C SCHEME 2014(RBI) OTH	517038.83	
1122215.00	19. SHCIL (E STAMPING A/C)	910474.00	
30635238.18	20. Sundry Debitor	94945934.15	
0.00	21. ADVANCE PAYMENT FOR AMC	175490.00	
3528723.18	22. UID Credit	24950015.21	
0.00	23. Cenvate Credit A/c	4965355.81	
10000.00	24. Electric Security A/c	10000.00	
0.00	25. NEFT/RTGS MSG SUP A/c	17220306.71	
475533.00	26. Suspence Payment	640738.00	
4431933.47	27. Exess Cash Balance	4674933.47	
85394821.95	17. Advance Income Tax	95210541.01	
4137344.95	TDS Receivable	11453064.01	
46143882.00	Income Tax Paid Under Protest	46143882.00	
35113595.00	Advance Income Tax	37613595.00	
0.00	18. Non Banking Assets		0.00
0.00	Acquired in stisfaction of claims (Stating mode of		0.00
0.00	19. Profit & Loss account		0.00
0.00	i) Previous year accumulated loss		0.00
0.00	ii) Current year Net Profit		0.00
0.00	iii) Balance of Profit		0.00
36118849051.49	Total :-		40357897085.47

M/s Ashish Gupta and Associates
(Chartered Accountants)

(CA Ashish Kumar Gupta)
(Partner)
FRN. NO.013947C
M.NO. 407749

Pramod Nayak
OIC

Shrikant Chandrakar
CEO
Chief Accountant

JILA SAHAKARI KENDRIYA BANK MYDT. BILASPUR (C.G.)

JILA SAHAKARI KENDRIYA BANK MYDT. BILASPUR (C.G.)

THE THIRD SCHEDULE (SEE SECTION 29) FORM "B"

PROFIT & LOSS ACCOUNT

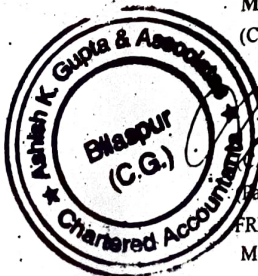
FOR THE YEAR ENDED 31st March 2023

2021-22	INCOME	2022-23
1,48,39,77,417.18	1. Interest and discount	1,95,06,35,441.06
6,62,10,583.67	2. Commission Exchange & Brokerage	10,66,17,670.32
0.00	3. Subsidies and Donations	0.00
0.00	4. Income form Non-Banking Assets and Profit from sale of or dealing with such assets	0.00
2,14,03,234.90	5. Other Receipts	2,14,88,725.27
	6. Loss (if any)	
1,57,15,91,235.75	Total :-	2,07,87,41,836.65
2021-22	EXPENDITURE	2022-23
1,09,53,83,230.52	1. Interest on Deposits Borrowings etc.	1,25,89,85,231.09
31,42,19,439.00	2. Salaries Allowences and Provident fund	32,58,61,146.00
0.00	3. Director and Local Committee member fee.	0.00
4,09,91,084.41	4. Rent, Taxes, Insurance, Lighting etc.	4,46,37,645.53
20,97,971.50	5. Law Charges	22,51,957.00
6,45,111.06	6. Postage, Telegram, Telephone, Charges	8,18,723.04
1666864.00	7. Auditor's Fees	13,94,399.00
2,16,69,432.68	8. Depreciation on and Repairs to Properties	2,13,23,680.23
93,08,162.17	9. Stationery, printing and Advertisement	40,74,972.44
0.00	10. Loss From sale of dealing with non-banking assets.	0.00
8,03,11,303.62	11. Other Expenditure	9,46,46,060.17
0.00	Other Provisions	25,20,00,000.00
52,98,636.79	12. Balance for profit	7,27,48,022.15
1,57,15,91,235.75	Total :-	2,07,87,41,836.65

M/s Ashish Gupta and Associates
(Chartered Accountants)

Ashish Kumar Gupta
(Partner)

FRN. NO.013947C
M.NO. 407749



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Pranod Nayak
OIC

[Signature]
Shrikant Chandrakar Chief Accountant
CEO

JILA SAHAKARI KENDRIYA BANK MYDT. BILASPUR (C.G.)