

THE JHAJJAR CENTRAL

Audited Balance Sheet

Published under the Banking Regulation Act 1949 as applicable

Figures as at 31.03.2019	Capital & Liabilities	Figures as at 31.03.2020	Total
	1 Capital		
	i Authorized Share Capital 4000.00 Lacs shares of Rs. 500/- each		
	ii Authorized Capital Paid up shares of Rs. 500/- each of which paid by		
258378100.00	a) Coop. Societies	260355800.00	
	b) State Government		
125666670.00	i Share Capital	111833337.00	
	ii Share Capital Convertible Account		
6789953.00	c) Share ICDP	6789953.00	378979090.00
	2 Reserve Funds & other Reserves		
66801552.29	a) Statutory Reserve funds	66801552.29	
67393201.21	b) Agri Credit & Stabilization Fund	69414997.21	
25895589.96	c) Building Fund	25895589.96	
204871.37	d) Dividend Equalization Fund	204871.37	
5126.18	e) Special Bad Debt Reserves	5126.18	
63727871.04	f) Bad & Doubtful debt Reserves	63727871.04	
168423.02	g) Share Transfer Fund	168423.02	
54099.83	h) Investment Depreciation Fund	54099.83	
1091321.11	i) Depreciation Reserve	1091321.11	
232086.03	j) Propaganda Fund	232086.03	
6795.43	k) Coop. Education Fund	6795.43	
138783.22	l) Risk Fund SFDA/MFAL	138783.22	
1224809.32	m) Employees Welfare Fund	1224809.32	
113325.12	n) Common Goods Fund	113325.12	
659538.36	o) Deposit Mobilization Fund	659538.36	
260260359.40	p) Provision For NPA	304260359.40	
179248.00	q) Provision For U/L Societies	179248.00	
9229107.00	r) Provisions for loss assets	9229107.00	
59172000.00	s) Capital Reserve-valuation of Land	59172000.00	602579903.89
	3 Principal Subsidiary State Partnership Fund Account		

COOPERATIVE BANK LIMITED JHAJJAR

As on 31st March 2020

to co-operative societies under section 29 & 31 of the B.R. Act

Figures as at 31.03.2019	Property & Assets	Figures as at 31.03.2020	Total
	1 Cash		
41207312.73	a) Cash in Hand	29563456.70	
666608.02	b) State Bank of India	809432.83	30372889.53
	2 BALANCE WITH OTHER BANKS		
449843843.45	a) Current Deposits	255704547.74	255704547.74
68000000.00	b) Fixed Deposits Reserves(ACSF)	70000000.00	
100000000.00	c) Fixed Deposits with HARCO Bank	300000000.00	
	d) FD with Term Money Borrowing NABARD	50000000.00	420000000.00
20000000.00	e) FD with Small Finance Bank	70000000.00	70000000.00
	3 MONEY AT CALL & SHORT NOTICE		0.00
	4 INVESTMENTS		
73510000.00	Shares in Cooperative	73510000.00	73510000.00
	Institutions other than in item 5 below		
885398598.00	5 INVESTMENT IN STATE GOVT. SECURITIES	885287047.00	885287047.00
	6 ADVANCES		
5631828363.63	i Short Term Loans, Cash Credit Overdraft	5609025109.51	5609025109.51
	Of which advanced amount of over Due()		
	N.P.A Provision required ()		
282826526.05	ii Medium Term Loans	226529260.62	226529260.62
	Of which advanced amount of over Due()		
	N.P.A Provision required ()		
	7 INTEREST RECOVERABLE		
311528808.91	a) On Loan Advances	279315489.55	
10071716.00	b) On Investment loan to staff	8354291.00	
59949.48	c) On loan to U.L & D class Societies	59949.48	287729730.03
366352.00	8 BILLS RECOVERABLE BEING BILLS FOR COLLECTION (as per contra)	353265.00	353265.00
1575812.39	9 DEAF Account with RBI	1575812.39	1575812.39
10791550.45	10 FURNITURE & FIXTURE	10239219.64	10239219.64
	Included CCTV Camera,computer etc		
65272746.00	11 PREMISES (Included valuation of Land)	64665782.00	64665782.00
528483.00	Bank Vehicle	449211.00	449211.00

	4	Deposits & Other Accounts		
	i)	Fixed Deposits		
1905115988.00	a)	Individuals	2147141045.00	
6955204.00	b)	Societies	7118846.00	2154259891.00
	ii)	Saving Bank Deposits		
2185671036.67	a)	Individuals	2165848841.78	
42589429.66	b)	Societies	37850197.20	2203699038.98
	iii)	Current Deposit		
24530422.48	a)	Individuals	24996881.73	
	b)	Other Societies		24996881.73
491025.00	c)	Money at Call & Short Notice	816585.00	816585.00
692511.21	d)	Inoperative/Unclaimed Balance	682159.21	682159.21
281837.59	e)	Fixed Deposits Matured but not drawn	227689.59	227689.59
	5	BORROWINGS		
2295000000.00	a)	Short Term Loans Cash credit	2045000000.00	
20840000.00	b)	Medium Term Loans	13920000.00	
80000000.00	c)	Revolving Cash Credit	70000000.00	2128920000.00
366352.00	6	BILLS FOR COLLECTION BEING BILLS RECEIVED (AS PER CONTRA)	353265.00	353265.00
	7	BRANCH ADJUSTMENT		
1012905.00			1012905.00	1012905.00
311588758.39	8	OVERDUE INTEREST RESERVE	279375439.03	279375439.03
6046478.05	9	INTEREST PAYABLE	13296313.05	13296313.05
1575812.39	10	DEAF unclaimed with RBI	1575812.39	1575812.39
2000926.00	11	OTHER LIABILITIES		0.00
1290980.04	a)	Cash Order Payable	1791082.04	
17059309.90	b)	Suspense Individual societies	16735391.34	
151217.95	c)	Surplus Fund of U/L Societies	151217.95	
1155710.00	d)	Staff PF & EPF Payable	0.00	
2218269.50	e)	Cash Credit Fertilizer Balance	1658.28	
5495770.00	f)	Subsidy Reserve	5151770.00	
22139170.00	g)	Provision for Embezzelment B.O Chhara	22139170.00	
16040000.00	h)	Provision for standard assets	17040000.00	
3117374.00	i)	Provision for Arrear 6th pay comm.	3117374.00	
	k)	Provision for Education Fund	200000.00	
0.00	l)	Gratuity Fund	76395892.84	
71754247.00	m)	Provision for Leave encashment	10095060.00	
10095060.00	n)	Dividend Payable Societies	15000.00	
15000.00	o)	D.D p/a & issued but not drawn	199068.00	
199068.00	p)	Provision for TAX Audit		
606327.00	r)	GST	1643311.36	
919334.65	s)	Provision for LTC	4976526.00	
306468.00	t)	Recuirement Fund	372095.00	
372095.00	u)	ATM/POS Settlement	9643.00	
287.00	v)	Expenses Payable	3694602.00	
	w)	Govt audit fee of Socy payable	131500.00	163860361.81
81409779.84	11	Undistributed Profit	98974560.54	98974560.54
8066496985.21		GRAND TOTAL		

22395.00	a)	Security with HSEB	22395.00	
429121.30	b)	Suspense Recoverable	1104344.28	
725397.05	c)	Stationary in Hand	747156.05	
23286.00	d)	Deposit with P&T Deptt.	23286.00	
1381.00	e)	Advance to Ex-Agent Liquidator	1381.00	
4082658.08	f)	Embezzlement amount	4070658.08	
2367462.13	g)	Recoverable from Haryana Govt. Through Harco Bank	2367462.13	
22203160.00	h)	Fraud Amount	22515630.00	
61754247.00	i)	Gratuity with LIC	65614534.84	
60000.00	j)	Earnest Money Finance EWS Flats	60000.00	
0.00	k)	RTGS,NEFT,DBT Pool /Proxy A/c	23.60	
1400000.00	l)	Cash looted in B/O Beri	1400000.00	
5546.54	m)	Library	4901.54	
1300.00	n)	Securities with public Health	1300.00	
33574.00	o)	Petty article	33574.00	
19610787.00	p)	Leave Encashment with SBI Life	14092723.00	
0.00	r)	Income Tax refundable 2013-14		
0.00	s)	Relief under OTS recoverable from Govt	6108652.24	
	13	PROFIT & LOSS A/C		
	a)	Previous Year losses		
	b)	This Year loss		
				118168021.76
8066496985.21		GRAND TOTAL		8053609896.22

THE JHAJJAR CENTRAL
Profit and Loss Account for

Figures as at 31.03.2019	Expenditure		Figures as at 31.03.2020	Total
	1	TO INTEREST DEPOSITS & BORROWINGS ETC.		
226094356.96	a)	Deposits	228982169.56	
117166236.00	b)	Borrowings	103866012.00	332848181.56
	2	SALARY ALLOWENCES & PROVIDENT FUND		
105966214.90	a)	Esstt. Charges including provident Fund Family Pension	109264772.00	109264772.00
	3	DIRECTORS & LOCAL COMMITTEE EX MEMBER FEE & ALLOWENCES		
137805.00	a)	T.A. to Directors	31140.00	
138015.00	b)	T.A. to Staff	53900.00	85040.00
	4	RENT TAXES INSURANCE & LIGHTING ETC.		
2302858.00	a)	Office Rent	2551388.00	
904787.00	b)	Taxes and Insurance		
702098.00	c)	Electricity & Water Charges	852572.90	3403960.90
	5	LAW CHARGES	189390.00	189390.00
	6	POSTAGE & TELEPHONE CHARGES		
81068.00	a)	Postage & Telegram	81091.60	
414225.00	b)	Telephone & Trunk Calls	426567.00	507658.60
	7	GOVT. AUDIT FEE PAID	1153287.00	1153287.00
	8	REPAIR & DEPRECIATION TO PROPERTY		
2676644.15	a)	Land & Building		
	b)	Furniture & Fixture	2259296.19	
	c)	Vehicle	0.00	2259296.19
	9	STATIONARY PRINTING & ADVERTISEMENT ETC.		
357695.91	a)	Stationary & Printing	188563.01	
118568.56	b)	Advertisement etc.	206740.00	395303.01
	10	OTHER EXPENSES		
757698.59	a)	General Charges	581399.64	
231359.00	b)	Entertainment Charges	221002.00	
459954.00	c)	Bank Vehicle Expenses/Petrol & Diesel	270404.00	
602900.00	d)	Hiring Charges of Vehicle	576300.00	
4091582.00	e)	Deposit Insurance Premium	4668547.00	
1416.00	f)	Training Expenses	0.00	
180716.10	g)	Meeting & Conference	162372.00	
324047.00	h)	Sweeping Charges	363443.00	
0.00	i)	Service Tax Paid	0.00	
104404.60	j)	Bank Vehicle maintainance	70246.00	
54000000.00	k)	Provision for NPA Assets	44000000.00	
2000926.00	l)	Coop. Day Celebration	72505.60	
336141.20	m)	Provision for CBS/Others Expenses	3537083.00	
	n)	Insurance Premium Paid Bank Indiminity P	0.00	

COOPERATIVE BANK LIMITED JHAJJAR
the year ending 31.3.2020

Figures as at 31.03.2019	Income		Figures as at 31.03.2020	Total
	1	INTEREST AND DISCOUNT		
320729205.85	a)	Loan to Societies	312840256.73	
39173586.00	b)	CC to Consortium	32696238.00	
632030.00	c)	Loans against deposit/NSC	485935.00	
2223062.00	d)	On loan to staff	4010358.00	
48235848.11	e)	Loan to NFF	119156854.35	
16627526.00	f)	Interest subvention from NABARD	24192434.00	
122054515.19	g)	Intt. Recieved on Investment	119481388.98	612863465.06
753306.23	2	COMMISSION EXCHANGE & BROKERAGE ETC.	955190.64	955190.64
	3	OTHER RECEIPTS		
38478.00	a)	Associate Member Fee	13660.00	
2179115.47	b)	Misc. Income	1055233.91	
9450.00	c)	Rent Received (Lockers)	19000.00	
6151000.00	d)	Dividend Received from HARCO Bank	0.00	
79263.51	e)	Incidental Charges/Ledger Folio Charges	105293.69	
245940.00	f)	RTGS Service Charges	62116.00	
13390.00	g)	Bankers Cheque issuance charges	4819.00	
105944.00	h)	Penalty Charges delayed intt. RD	80156.00	
182505.00	i)	SMS Alert Charges	769725.00	
3390.00	j)	Passbook issuance charges	3110.00	
	k)	Cheque Book issuance charges		
1450.00	l)	Cheque return charges	300.00	
18084.80	m)	ATM Charges	39735.60	
1979594.00	o)	Assistance from Nabard	0.00	
0.00	p)	Charges Non Maintenance of min. Balance	2578189.06	
0.00	q)	Account clousure charges	600.90	
0.00	r)	Stop payment charges	50.00	
	s)	Statement of account charges	630.00	4749764.16
561444520.16		GRAND TOTAL		618568419.86

**THE JHAJJAR CENTRAL
Profit and Loss Account for**

Figures as at 31.03.2019	Expenditure		Figures as at 31.03.2020	Total
10000000.00	p)	Provision for gratuity fund	10781358.00	
69709.00	q)	Provision for Embezzlement B.O Chhara	0.00	
7234554.67	r)	CBS Charges paid to WIPRO	5168077.05	
687876.00	s)	Medical bills Reimbursement	417059.00	
0.00	t)	Statutory Audit fee paid to C.A	0.00	
	u)	Insurance & Premium	287774.40	
	v)	Education Allowance	363000.00	
1701362.00	w)	AMC Paid	462577.00	
111835.00	x)	Premium Paid on Govt. Securities	111551.00	
4050.00	y)	Mortgage Expenses	0.00	
3320082.00	z)	OTS Relief /Loan remission	53178540.10	
83425.87	aa)	NFS ATM Charges	119502.95	
0.00	ab)	Provision for LTC	4839000.00	
3626096.70	ac)	Goods & Service Tax (GST Paid)	2227922.16	
0.00	ad)	Provision for Tax Audit	0.00	
224078.00	ae)	Penalty paid to RBI	0.00	
	af)	Donation and subscription	100000.00	
	ag)	Provision for S.B interest payable	7250000.00	139829663.90
	11	NET PROFIT FOR THE CURRENT		
14229733.95		YEAR (31.3.2020)	28631866.70	28631866.70
561444520.16		GRAND TOTAL		618568419.86

**THE JHAJJAR CENTRAL
Profit and Loss Appropriation Account**

		Particular	Amount	
7020000.00		To Advance Tax For 2019-20	8561000.00	
1000000.00		To Provision for Standard Assets	1000000.00	
1962909.00		To Reserve for 3% addition to ACSF	2021796.00	
81409779.84		To Profit C/F to Balance Sheet	98974560.54	110557356.54
91392688.84		Grand Total		110557356.54

Attached Notes to the Accounts (Annexure A and B)

Sd/-
(Kapil Kaushik)
Clerk

Sd/-
(Rajesh Narwal)
Accountant

Sd/-
(Jitender Singh)
General Manager

COOPERATIVE BANK LIMITED JHAJJAR
the year ending 31.3.2020

Figures as at 31.03.2019	Income	Figures as at 31.03.2020	Total
	p) Charges Non Maintenance of min. Balance	2578189.06	
	q) Account clousure charges	600.90	
	r) Stop payment charges	50.00	
	s) Statement of account charges	630.00	4749764.16
561444520.16	GRAND TOTAL		618568419.86

COOPERATIVE BANK LIMITED JHAJJAR
the year ending 31.3.2020

Particulars	Amount	
68621744.89	By Profit B/F from Balance Sheet	81409779.84
14229733.95	By Profit for the year before Tax	28631866.70
8541210.00	By Income Tax Refund	515710.00
91392688.84	Grand Total	110557356.54

Place: Jhajjar

Date: 10/08/2020