

THE JHAJJAR CENTRAL

Audited Balance Sheet

Published under the Banking Regulation Act 1949 as applicable

Figures as at 31.03.2020	Capital & Liabilities		Figures as at 31.03.2021	Total
	1	Capital		
	i	Authorized Share Capital 5000.00 Lacs shares of Rs. 500/- each		
	ii	Authorized Capital Paid up shares of Rs. 500/- each of which paid by		
260355800.00	a)	Coop. Societies	271458240.00	
	b)	State Government		
111833337.00	i	Share Capital	98000000.00	
	ii	Share Capital Convertible Account		
6789953.00	c)	Share ICDP	6789953.00	376248193.00
	2	Reserve Funds & other Reserves		
66801552.29	a)	Statutory Reserve funds	66801552.29	
69414997.21	b)	Agri Credit & Stabilization Fund	71497446.21	
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	
304260359.40	p)	Provision For NPA	356760359.40	
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	657162352.89
	3	Principal Subsidiary State Partnership Fund Account		

COOPERATIVE BANK LIMITED JHAJJAR

As on 31st March 2021

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

Figures as at 31.03.2020	Property & Assets		Figures as at 31.03.2021	Total
	1	Cash		
29563456.70	a)	Cash in Hand	31071900.09	
809432.83	b)	State Bank of India	8487572.83	39559472.92
	2	BALANCE WITH OTHER BANKS		
255704547.74	a)	Current Deposits	197564982.72	197564982.72
70000000.00	b)	Fixed Deposits Reserves(ACSF)	75000000.00	
300000000.00	c)	Fixed Deposits with HARCO Bank	560000000.00	
50000000.00	d)	Liquid Fund Investment with IDBI	40000000.00	675000000.00
70000000.00	e)	FD with Ujjivan Small Finance Bank	30000000.00	30000000.00
	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		
885287047.00	5	INVESTMENT IN STATE GOVT. SECURITIES	885175496.00	885175496.00
	6	ADVANCES		
5609025109.51	i	Short Term Loans, Cash Credit Overdraft	5793233142.23	5793233142.23
		Of which advanced amount of over Due()		
		N.P.A Provision required ()		
226529260.62	ii	Medium Term Loans	209924513.31	209924513.31
		Of which advanced amount of over Due()		
		N.P.A Provision required ()		
	7	INTEREST RECOVERABLE		
279315489.55	a)	On Loan Advances	270866706.50	
8354291.00	b)	On Investment loan to staff	8024129.00	
59949.48	c)	On loan to U.L & D class Societies	58394.48	278949229.98
353265.00	8	BILLS RECOVERABLE BEING BILLS FOR	945430.00	945430.00
		COLLECTION (as per contra)		
1575812.39	9	DEAF Account with RBI	2321775.75	2321775.75
10239219.64	10	FURNITURE & FIXTURE	8762272.14	8762272.14
		Included CCTV Camera,computer etc		
64665782.00	11	PREMISES (Included valuation of Land)	64191066.00	64191066.00
449211.00		Bank Vehicle	381830.00	381830.00

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	4	Deposits & Other Accounts		
	i)	Fixed Deposits		
2147141045.00	a)	Individuals	2226208407.00	
7118846.00	b)	Societies	7004596.00	2233213003.00
	ii)	Saving Bank Deposits		
2165848841.78	a)	Individuals	2241071229.41	
37850197.20	b)	Societies	30615986.42	2271687215.83
	iii)	Current Deposit		
24996881.73	a)	Individuals	20905081.89	
	b)	Other Societies		20905081.89
816585.00	c)	Money at Call & Short Notice	647085.00	647085.00
682159.21	d)	Inoperative/Unclaimed Balance	539988.87	539988.87
227689.59	e)	Fixed Deposits Matured but not drawn	227689.59	227689.59
	5	BORROWINGS		
2045000000.00	a)	Short Term Loans Cash credit	2230000000.00	
13920000.00	b)	Medium Term Loans	8000000.00	
70000000.00	c)	Revolving Cash Credit	0.00	2238000000.00
353265.00	6	BILLS FOR COLLECTION BEING BILLS RECEIVED	945430.00	945430.00
		(AS PER CONTRA)		
1012905.00	7	BRANCH ADJUSTMENT	1012905.00	1012905.00
279375439.03	8	OVERDUE INTEREST RESERVE	270925100.98	270925100.98
13296313.05	9	INTEREST PAYABLE	20296192.05	20296192.05
1575812.39	10	DEAF unclaimed with RBI	2321775.75	2321775.75
	11	OTHER LIABILITIES		0.00
1791082.04	a)	Cash Order Payable	1567282.04	
16735391.34	b)	Suspense Individual societies	17396263.34	
151217.95	c)	Surplus Fund of U/L Societies	151217.95	
0.00	d)	Staff PF & EPF Payable	0.00	
1658.28	e)	Cash Credit Fertilizer Balance	260127.29	
5151770.00	f)	Subsidy Reserve	5153770.00	
22139170.00	g)	Provision for Embezzelment B.O Chhara	22451630.00	
17040000.00	h)	Provision for standard assets	18040000.00	
3117374.00	i)	Provision for Arrear 6th pay comm.	3117374.00	
	j)	Atal Pension Yojna	5257.00	
200000.00	k)	Provision for Education Fund	200000.00	
76395892.84	l)	Gratuity Fund	71008031.40	
10095060.00	m)	Provision for Leave encashment	10095060.00	
15000.00	n)	Dividend Payable Societies	15000.00	
199068.00	o)	D.D p/a & issued but not drawn	199068.00	
	p)	Provision for TAX Audit	724391.00	
1643311.36	r)	GST	1936830.45	
4976526.00	s)	Provision for LTC	4892169.00	
372095.00	t)	Requirement Fund	372095.00	
9643.00	u)	ATM/POS Settlement	93893.53	
3694602.00	v)	Expenses Payable	9741154.00	
131500.00	w)	TDS Collection Account	61109.00	167481723.00
98974560.54	11	Undistributed Profit	116643353.32	116643353.32
8053609896.22		GRAND TOTAL		8378257090.17

COOPERATIVE BANK LIMITED JHAJJAR

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	12	OTHER ASSETS		
22395.00	a)	Security with HSEB	22395.00	
1104344.28	b)	Suspense Recoverable	689099.18	
747156.05	c)	Stationary in Hand	679078.55	
23286.00	d)	Deposit with P&T Deptt.	23308.00	
1381.00	e)	Advance to Ex-Agent Liquidator	1381.00	
4070658.08	f)	Embezzlement amount	4134658.08	
2367462.13	g)	Recoverable from Haryana Govt. Through Harco Bank	2367462.13	
22515630.00	h)	Fraud Amount	22451630.00	
65614534.84	i)	Gratuity with LIC	71008031.40	
60000.00	j)	Earnest Money Finance EWS Flats	60000.00	
23.60	k)	ATM Acquire Settlement Account	106000.00	
1400000.00	l)	Cash looted in B/O Beri	1400000.00	
4901.54	m)	Library	5220.54	
1300.00	n)	Securities with public Health	1300.00	
33574.00	o)	Petty article	33574.00	
14092723.00	p)	Leave Encashment with SBI Life	9642264.00	
	r)	Income Tax refundable 2013-14		
6108652.24	s)	Relief under OTS recoverable from Govt	6112477.24	
	13	PROFIT & LOSS A/C		118737879.12
	a)	Previous Year losses		
	b)	This Year loss		
8053609896.22		GRAND TOTAL		8378257090.17

THE JHAJJAR CENTRAL
Profit and Loss Account for

Figures as at 31.03.2020	Expenditure		Figures as at 31.03.2021	Total
	1	TO INTEREST DEPOSITS & BORROWINGS ETC.		
228982169.56	a)	Deposits	228597082.62	
103866012.00	b)	Borrowings	109233901.00	337830983.62
	2	SALARY ALLOWENCES & PROVIDENT FUND		
109264772.00	a)	Esstt. Charges including provident Fund Family Pension	100758233.00	100758233.00
	3	DIRECTORS & LOCAL COMMITTEE EX MEMBER FEE & ALLOWENCES		
31140.00	a)	T.A. to Directors	0.00	
53900.00	b)	T.A. to Staff	14050.00	14050.00
	4	RENT TAXES INSURANCE & LIGHTING ETC.		
2551388.00	a)	Office Rent	2536428.00	
	b)	Taxes and Insurance		
852572.90	c)	Electricity & Water Charges	824927.00	3361355.00
189390.00	5	LAW CHARGES	310000.00	310000.00
	6	POSTAGE & TELEPHONE CHARGES		
81091.60	a)	Postage & Telegram	36427.30	
426567.00	b)	Telephone & Trunk Calls	220124.00	256551.30
1153287.00	7	GOVT. AUDIT FEE PAID	212063.00	212063.00
	8	REPAIR & DEPRECIATION TO PROPERTY		
	a)	Land & Building		
2259296.19	b)	Furniture & Fixture	2263929.50	
0.00	c)	Vehicle	0.00	2263929.50
	9	STATIONARY PRINTING & ADVERTISEMENT ETC.		
188563.01	a)	Stationary & Printing	183382.50	
206740.00	b)	Advertisement etc.	90927.56	274310.06
	10	OTHER EXPENSES		
581399.64	a)	General Charges	602369.48	
221002.00	b)	Entertainment Charges	234387.00	
270404.00	c)	Bank Vehicle Expenses/Petrol & Diesel	206851.00	
576300.00	d)	Hiring Charges of Vehicle	622690.00	
4668547.00	e)	Deposit Insurance Premium	5856326.00	
0.00	f)	Training Expenses	0.00	
162372.00	g)	Meeting & Conference	69586.00	
363443.00	h)	Sweeping Charges	407868.00	
0.00	i)	Service Tax Paid	0.00	
70246.00	j)	Bank Vehicle maintainance	49160.00	
44000000.00	k)	Provision for NPA Assets	52500000.00	
72505.60	l)	Coop. Day Celebration	11000.00	
3537083.00	m)	Provision for CBS/Others Expenses	8678822.00	
0.00	n)	Insurance Premium Paid Bank Indiminity P	0.00	

COOPERATIVE BANK LIMITED JHAJJAR
the year ending 31.3.2021

Figures as at 31.03.2020	Income	Figures as at 31.03.2021	Total
	1 INTEREST AND DISCOUNT		
312840256.73	a) Loan to Societies	379913873.04	
32696238.00	b) CC to Consortium	29032769.00	
485935.00	c) Loans against deposit/NSC	205353.00	
4010358.00	d) On loan to staff	2061313.00	
119156854.35	e) Loan to NFF	27190333.71	
24192434.00	f) Interest subvention from NABARD	1076634.00	
119481388.98	g) Intt. Recieved on Investment	117798059.67	557278335.42
955190.64	2 COMMISSION EXCHANGE & BROKERAGE ETC.	73639.18	73639.18
	3 OTHER RECEIPTS		
13660.00	a) Associate Member Fee	1215.00	
1055233.91	b) Misc. Income	1566818.64	
19000.00	c) Rent Received (Lockers)	18600.00	
0.00	d) Dividend Received from HARCO Bank	4320659.00	
105293.69	e) Incidental Charges/Ledger Folio Charges	82555.65	
62116.00	f) RTGS Service Charges	0.00	
4819.00	g) Bankers Cheque issuance charges	2862.00	
80156.00	h) Penalty Charges delayed intt. RD	69317.00	
769725.00	i) SMS Alert Charges	832197.30	
3110.00	j) Passbook issuance charges	1861.00	
17145.00	k) Cheque Book issuance charges	13948.00	
300.00	l) Cheque return charges	650.00	
39735.60	m) ATM Charges	250263.88	
0.00	o) Assistance from Nabard	0.00	
2578189.06	p) Charges Non Maintenance of min. Balance	519597.60	
600.90	q) Account clousure charges	3308.37	
50.00	r) Stop payment charges	100.00	
630.00	s) Statement of account charges	1020.00	7684973.44

THE JHAJJAR CENTRAL
Profit and Loss Account for

Figures as at 31.03.2020	Expenditure		Figures as at 31.03.2021	Total
10781358.00	p)	Provision for gratuity fund	0.00	
0.00	q)	Provision for Embezzlement B.O Chhara	312460.00	
5168077.05	r)	CBS Charges paid to WIPRO	6143430.49	
417059.00	s)	Medical bills Reimbursement	786076.00	
0.00	t)	Statutory Audit fee paid to C.A	250000.00	
287774.40	u)	Insurance & Premium	264047.47	
363000.00	v)	Education Allowance	27000.00	
462577.00	w)	AMC Paid	157243.00	
111551.00	x)	Premium Paid on Govt. Securities	111551.00	
0.00	y)	Mortgage Expenses	0.00	
53178540.10	z)	OTS Releif /Loan remission	69257.00	
119502.95	aa)	NFS ATM Charges	150710.17	
4839000.00	ab)	Provision for LTC	0.00	
2227922.16	ac)	Goods & Service Tax (GST Paid)	2302015.17	
0.00	ad)	Provision for Tax Audit	474391.00	
0.00	ae)	Penalty paid to RBI	0.00	
100000.00	af)	Donation and subscription	0.00	
7250000.00	ag)	Provision for S.B interest payable	7000000.00	87287240.78
28631866.70	11	NET PROFIT FOR THE CURRENT		
		YEAR (31.3.2021)	32468231.78	32468231.78
618568419.86		GRAND TOTAL		565036948.04

THE JHAJJAR CENTRAL
Profit and Loss Appropriation Account

Particular		Amount	
8561000.00	To Advance Tax For 2019-20	11716990.00	
1000000.00	To Provision for Standard Assets	1000000.00	
2021796.00	To Reserve for 3% addition to ACSF	2082449.00	
98974560.54	To Profit C/F to Balance Sheet	116643353.32	131442792.32
110557356.54	Grand Total		131442792.32

Attached Notes to the Accounts (Annexure A and B)

(Neeraj Kumar)
JR.Acctt

(Rajesh Narwal)
Accountant

(Vijay Singh)
General Manager

COOPERATIVE BANK LIMITED JHAJJAR
the year ending 31.3.2021

Figures as at 31.03.2020	Income	Figures as at 31.03.2021	Total
618568419.86	GRAND TOTAL		565036948.04

COOPERATIVE BANK LIMITED JHAJJAR
for the year ending 31.3.2021

	Particulars	Amount	
81409779.84	By Profit B/F from Balance Sheet	98974560.54	
28631866.70	By Profit for the year before Tax	32468231.78	
515710.00	By Income Tax Refund	0.00	131442792.32
110557356.54	Grand Total		131442792.32

Forms Integrals Part of the Financial Statements

(Vijay Singh)
General Manager

(Bijender Singh)
ARCS, Jhajjar

(Bansi Lal)
DRCS, Rohtak

SUBJECT TO THE NOTES AS PER BALANCE SHEET

FOR S C A AND COMPANY
CHARTERED ACCOUNTANTS

Place: Jhajjar
Date: 24/07/2021

CA. PRASHANT
(PARTNER)
M.NO. 513214