

JANATHA SEVA CO-OPERATIVE BANK LTD.,

No.14,Rajatha Bhavan, 1st Main Road, Hakka Road,
Hampinagar Vijayanagar 2nd Stage,Bengaluru-560104
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BALANCE SHEET AS ON 31-03-2023

Amount as on 31-03-2022 Rs.	SI No	Liability	Amount as on 31-03-2023 Rs.	Amount as on 31-03-2023 Rs.	Amount as on 31-03-2022 Rs.	SI No	Asset	Amount as on 31-03-2023 Rs.	Amount as on 31-03-2023 Rs.
28,07,25,800.00	I	Share Capital		31,43,14,100.00	1,85,72,625.00	VI	Cash On Hand	1,30,87,866.00	1,71,63,266.00
26,55,44,100.00		Regular Membership	31,14,13,400.00		1,48,63,525.00		Cash On Hand	40,75,400.00	
1,51,81,700.00		Associate Membership	29,00,700.00		37,09,100.00		A.T.M. Cash		
1,07,01,92,950.03	II	Statutory Reserves & Other Funds		1,16,49,29,548.51	60,41,55,120.16	VII	Balances with Banks	35,35,54,658.37	59,55,63,305.30
43,98,31,252.64		Statutory Reserve Fund	47,73,35,534.01		37,33,83,258.20		R.B.I.	36,91,598.94	
47,01,739.14		Dividend Equilisation Fund	49,68,602.40		2,11,66,960.94		KSC Apex Bank	5,696.00	
31,41,184.00		Staff Remoualment Fund	31,41,184.00		5,803.00		B.D.C.C Bank	2,23,90,268.29	
4,65,76,773.04		Jublie Fund	70,11,037.87		1,85,24,700.88		HDFC Bank	3,97,605.50	
18,63,20,642.72		Building Fund	19,73,83,173.15		-		Unity Small Finance Bank	1,26,93,556.90	
12,01,58,250.08		Bad & Doubtful Debts Reserves	12,54,95,515.29		1,41,15,901.09		HDFC Bank (ATM)	20,28,28,921.30	
27,37,591.03		Death Relief Fund	18,66,454.29		17,69,58,496.05		IDBI Bank	1,000.00	
11,42,29,828.34		Investment Fluctuation Reserve	16,43,98,631.94		-		HDFC Demat Account		
52,55,416.02		Charity Fund	55,22,279.28		-				
9,00,683.00		Advertisement Fund	9,00,683.00		1,10,26,81,763.00	VIII	Fixed & Other Deposits-		1,01,84,14,763.00
38,60,453.02		Members Welfare Fund	41,27,316.28				S V C Bank	30,00,00,000.00	
13,44,13,879.00		Investment Depreciation Reserve	16,47,13,879.00		31,10,00,000.00		Bandhan Bank		
80,65,258.00		Spl Res on Housing Loan (36VIII)	80,65,258.00		10,00,00,000.00		Fincare Small Finance Bank	3,00,00,000.00	
12,03,53,962,37,54	III	Deposits	5,06,75,63,228.50	11,44,15,90,276.41	43,70,00,000.00		Apex Bank		
6,00,000.00		Fixed Deposits	6,20,000.00		10,00,00,000.00		Indus Ind Bank		
11,16,17,427.00		Staff Security Deposit	10,23,43,982.00		5,46,81,763.00		HDFC Bank	1,56,81,763.00	
4,45,24,01,790.20		Recurring Deposit	4,40,63,19,376.48		-		Ujivan Small Finance Bank	3,00,00,000.00	
1,58,30,85,044.15		Janatha Seva Cash Certificate	1,65,11,38,136.54		10,00,00,000.00		IDBI Bank		
18,29,12,153.73		Savings Bank Deposits	18,91,86,424.57		-		NDS Call Money Deposit	8,00,00,000.00	
3,00,74,306.96		Current Account Deposits	2,23,87,658.32		-		Jana Small Finance Bank	4,00,00,000.00	
9,48,496.00		Credit Balance in Overdraft	4,02,470.00		-		S B I	5,00,00,000.00	
16,29,000.00		Savings Bank Minor Account	16,29,000.00		-		Eqitas Small Finance Bank	2,01,00,000.00	
		Earnest Money Deposit			-		S I D B I	45,26,33,000.00	



Amount as on 31-03-2022 Rs. P.s	SI No	Liability	Amount as on 31-03-2023 Rs. P.s	Amount as on 31-03-2022 Rs. P.s	Amount as on 31-03-2022 Rs. P.s	SI No	Asset	Amount as on 31-03-2023 Rs. P.s	Amount as on 31-03-2023 Rs. P.s
48,18,709.06		Cheques for collection (Contr)	1,26,00,025.70	1,26,00,025.70		IX	Investments		5,89,37,24,476.00
							Government Of India Securities	1,80,51,27,500.00	
11,62,57,620.68		Overdue Interest Receivable (ODIR)		12,29,60,440.19			State Development Loans	4,03,33,49,166.00	
11,42,20,957.00		Overdue Interest Receivable (ODIR)	11,90,46,841.00				Share with BDCB Bank	25,000.00	
20,36,663.68		Overdue Penal Int. Receivable	39,13,599.19				PNCPS with Unity Small Finance Bank	4,41,78,250.00	
							Equity warrants with Unity Small Finance Bank	1,10,44,560.00	
60,41,517.00	IV	Interest Payable on		46,77,178.00		X	Loans & Advances		5,95,41,84,676.92
60,41,517.00		Deposits	46,77,178.00				Short Term Loans		71,79,71,211.03
3,53,035.83		Branch adjustments				1)	Loan on Recurring Deposits	17,70,83,524.00	
							Loan on Fixed Deposits	9,19,010.00	
							Loan on Janantha Seva Cash Certificate	10,98,53,151.00	
8,52,97,450.93	V	Other Liabilities		7,08,38,520.91			Jewel Loans	5,63,07,558.00	
6,38,759.00		Share Dividend	3,96,103.00				Overdraft Loans	37,01,97,968.03	
1,26,68,031.76		Outstanding Pay orders	65,37,567.34				Loan on National Saving Certificate	36,15,000.00	
9,56,103.00		Outstanding Demand Draft	8,54,763.00			2)	Medium Term Loans		6,27,55,103.00
4,59,960.00		Audit Fee Provision	7,33,960.00				Surety Loans	4,69,089.00	
51,40,533.00		Staff Egratia and DA	61,94,999.00				Vehicle Loans	4,88,11,433.00	
68,78,109.36		TDS Payable	59,50,286.55				Staff Loans	1,34,74,581.00	
40,00,000.00		Recoveries from Staff	2,36,633.00						
1,11,13,367.00		Misappropriation Kantharaju V P							
		Provision for Misappropriation from Staff - Kantharaju V P							
18,888.00		Suspense	2,12,018.00			3)	Long Term Loans		5,17,34,58,362.89
1,80,00,000.00		Income Tax Payable 2022-23	80,00,000.00				Immovable Property Loans	62,36,46,698.51	
79,423.58		GST Payable	5,39,683.12				Business Loans	2,75,89,74,375.88	
2,46,209.23		POS Refund Payable	2,61,423.90				Staff Mortgage Loans	5,42,424.00	
48,37,283.00		Provision for Leave Encashment	-				Mortgage Loans	1,72,87,69,877.50	
		EMD & Amount Received on Loan Asset	2,09,400,000.00				Marriage Loans	63,95,356.00	
1,86,69,084.00		Interest receivable on NPA A/c	1,86,69,084.00				Education Loans	1,97,351.00	
10,00,000.00		Gratuity Payable	10,00,000.00				Janantha Rental Loans	4,22,41,477.00	
		Rent Payable	3,52,000.00				Site Purchase Loan	1,26,90,803.00	
5,91,700.00		Inoperative Share Accounts	-						
						XI	Non Banking Assets	4,23,66,586.00	4,23,66,586.00



