JANATHA SEVA CO.OPERATIVE BANK LTD.,

No.14,Rajatha Bhavan, Ist Main Road, Hakka Road, Hampinagar Vijayanagar 2nd Stage,Bengaluru-560104 Ph.23300497,41159606, 23359600, email:jscbinfo@jscbl.com

BALANCE SHEET AS ON 31-03-2023

4							
TH BANGALUK	45,26,33,000.00	SIDBI	•		16,29,000.00	Earnest Money Deposit	16,29,000.00
(A)	2,01,00,000.00	Eqitas Small Finance Bank			4,02,470.00	Savings Bank Minor Account	9,48,496.00
647	5,00,00,000.00	SBI	•		2,23,87,658.32	Credit Balance in Overdraft	3,00,74,306.96
CO-O	4,00,00,000.00	Jana Small Finance Bank			18,91,86,424.57	Current Account Deposits	18,29,12,153.73
	8,00,00,000.00	NDS Call Money Deposit			1,65,11,38,136.54	Savings Bank Deposits	1,58,30,85,044.15
		IDBI Bank	10,00,00,000.00		4,40,63,19,376.48	Janatha Seva Cash Certificate	4,45,24,01,790.20
	3,00,00,000.00	Ujjivan Small Finance Bank			10,23,43,982.00	Recurring Deposit	11,16,17,427.00
	1,56,81,763.00	HDFC Bank	5,46,81,763.00		6,20,000.00	Staff Security Deposit	6,00,000.00
		Indus Ind Bank	10,00,00,000.00		5,06,75,63,228.50	Fixed Deposits	5,67,21,28,019.50
	,	Apex Bank	43,70,00,000.00	11,44,15,90,276.41	1234364672	12,03,53,96,237.54 III Deposits	12,03,53,96,237.54
	3,00,00,000.00	Fincare Small Finance Bank					
		Bandhan Bank	10,00,00,000.00		80,65,258.00	Spl Res on Housing Loan (36VIII)	80,65,258.00
	30,00,00,000.00	SVCBank	31,10,00,000.00		16,47,13,879.00	Investment Depreciation Reserve	13,44,13,879.00
大きな 日本の できる	Service of the Partnership				41,27,316.28	Members Welfare Fund	38,60,453.02
1,01,84,14,763.00		II Fixed & Other Deposits-	1,10,26,81,763.00. VIII		9,00,683.00	Advertisement Fund	9,00,683.00
					55,22,279.28	Charity Fund	52,55,416.02
	1,000.00	HDFC Demat Account	,		16,43,98,631.94	Investment Fluctuation Reserve	11,42,29,828.34
	20,28,28,921.30	IDBI Bank	17,69,58,496.05		18,66,454.29	Death Relief Fund	27,37,591.03
	1,26,93,556.90	HDFC Bank (ATM)	1,41,15,901.09		12,54,95,515.29	Bad & Doubtful Debts Reserves	12,01,58,250.08
	3,97,605.50	Unity Small Finance Bank	ı		19,73,83,173.15	Building Fund	18,63,20,642.72
	2,23,90,268.29	HDFC Bank	1,85,24,700.88		70,11,037.87	Jubile Fund	4,65,76,773.04
	5,696.00	B.D.C.C.Bank	5,803.00		31,41,184.00	Staff Benovalent Fund	31,41,184.00
	36,91,598.94	KSC Apex Bank	2,11,66,960.94		49,68,602.40	Dividend Equilasation Fund	47,01,739.14
	35,35,54,658.37	R.B.I.	37,33,83,258.20		47,73,35,534.01	Statutory Reserve Fund	43,98,31,252.64
59,55,63,305.30	The state of the s	II Balances with Banks	60,41,55,120.16 VII	1,16,49,29,548.51		II Statutory Reserves & Other Funds	1,07,01,92,950.03 II
	40,/3,400.00	A. IVI. Casii	37,09,100.00		29,00,700.00	Associate Membership	1,51,61,700.00
	. 1,30,87,800.00	Cash On Hand	1,48,63,525.00		31,14,13,400.00	Kegular Memoership	26,55,44,100.00
To District Control of the Party Control of the Par	1 20 67 67 00	7,8		31,43,14,100.00	The second secon	L. Share Capital	955
1716376600		- 51	1 05 77 CT 00 VI	21.72.17.100.00		Charles Capital	201
Rs. Ps	Rs. Ps		Rs. Ps	Rs. Ps	Rs. Ps		Rs. Ps
31-03-2023	Amount as on 31-03-2023	Asset	Amount as on 31-03-2022 SI No	Amount as on 31-03-2023	Amount as on 31-03-2023	SI No Liability	Amount as on SI 31-03-2022
Commence of the second of the	竹 けいとう 一日 一日	Compared to the second of the	the same of the sa	ARCHITECTURE OF THE RESIDENCE	Months of the April 12 to the April 12	The Control of the Co	

							Service of the servic
4,23,66,586.00	4,23,66,586.00	XI Non Banking Assets	2,96,70,935.00			Inoberative State Accounts	5,91,700.00
					-	Tonorative Share Accounts	
	1,26,90,803.00	Site Purchase Loan		0	3,52,000.00	Rent Pavable	
	00:77:41:42	Janatha Kental Loans	87,50,707.00		10,00,000.00	Gratuity Payable	10,00,000.00
	1 77 10 77 00	Education Loans	1/,05,112,00	0	1,86,69,084.00	Interest receivable on NPA A/c	1,86,69,084.00
	1 97 351 00		10,10,110,00		2,09,00,000.00	Asset	
	63,95,356.00	Marriage Loans	70 16 718 00			EMD & Amount Recived on Loan	of the state of
	1,72,87,69,877.50	Mortgage Loans	1,38,18,51,372.50			Provision for Leave Encashment	48.37.283.00
	5,42,424.00	Staff Mortgage Loans	6,10,241.00		2,61,423.90	POS Refund Payable	2,46,209.23
	2,75,89,74,375.88	Business Loans	2,49,25,81,231.88		5,39,683.12	GST Payable	79,423.58
	62,36,46,698.51	Immovable Property Loans	38,17,53,456.69		80,00,000.00	Income Tax Payable 2022-23	1,80,00,000.00
5,17,34,58,362.89	Ψ.	3) Long Term Loans	4,27,42,68,839.07		2,12,018.00	Suspense	18,888.00
						Provision for Misappropriation from Staff - Kantharaju.V P	1,11,13,367.00
	1,34,74,581.00	Staff Loans	1,28,22,535.00		2,36,633.00	Recoveries from Staff Misappropriation Kantharaju.V P	40,00,000.00
	4,88,11,433.00	Vehicle Loans	3,06,41,240.00		59,50,286.55	TDS Payable	68,78,109.36
	4,69,089.00	Surety Loans	2,24,660.00		61,94,999.00	Staff Exgratia and DA	51,40,533.00
00.001,00,140	1870	2) Medium Term Loans	499		7,33,960.00	Audit Fee Provision	4,59,960.00
					8,54,763.00	Outstanding Demand Draft	9,56,103.00
	36,15,000.00	Loan on National Saving Certificate	32,05,000.00		65,37,567.34	Outstanding Pay orders	1,26,68,031.76
	37,01,92,968.03	Overdraft Loans	42,85,53,524.43		3,96,103.00	Share Dividend	6,38,759.00
	5,63,07,558.00	Jewel Loans	4,32,90,843.00	7,08,38,520.91	(10000m) ではからない。	V Other Liabilites	8,52,97,450.93 V
	10,98,53,151.00	Loan on Janatha Seva Cash Certificate	12,63,04,076.00				
	9,19,010.00	Loan on Recuring Deposit	7,47,803.00	\rightarrow			
	17,70,83,524.00	Loan on Fixed Deposits	20,87,22,689.00	Secretary Constitution	distribution of the second	Branch adjustments	3,53,035.83
71,79,71,211.03	13919	1) Short Term Loans	Name of				
5,95,41,84,676.92		Loans & Advances	5,12,87,81,209.50 X		46,77,178.00	Deposits	60,41,517.00
				46,77,178.00	では、 では、 では、 では、 では、 では、 では、 では、	IV Interest Payable on	60,41,517.00 IV
	1,10,44,560.00	Equity warrants with Unity Small Finance Bank	1,10,44,560.00	÷			
	4,41,78,250.00	PNCPS with Unity Small Finance Bank	4,41,78,250.00		39,13,599.19	Overdue Penal Int. Receivable	20,36,663.68
	25,000.00	Share with BDCC Bank	25,000.00			Overdue Interest Receivalbe (ODIR)	11,42,20,957.00
	4,03,33,49,166.00	State Development Loans	5,38,12,42,500.00	12,29,60,440.19	さんしょうしゅう ひとうない	Overdue Interest Receivable (ODIR)	11,62,57,620.68
	1,80,51,27,500.00	Government Of India Securities	1,65,71,87,500.00				
5,89,37,24,476.00	· · · · · · · · · · · · · · · · · · ·	Investments	7,09,36,77,810.00 IX	1,26,00,025.70	1,26,00,025.70	Cheques for collection (Contra)	48,18,709.06
	,				The state of the s		. 3
Rs. Ps	Re. Ps	こう 一方を情ができて、ことのは一番にある	Rs. Ps	Rs. Ps	Rs. Ps		Dr. OJ ROME
Amount as on 31-03-2023	Amount as on 31-03-2023	o Asset	Amount as on SI No	Amount as on 31-03-2022	Amount as on 31-03-2023	No Liability	Amount as on SI No
The second secon	A CONTRACTOR OF THE PARTY OF TH						



H BANGALOF							O Charles Y
1		(+) Addition	1.50.682.00				0
les!	11,61,303.00	Opening balance	12,13,843.00				all a
3.57.00.0		Bank Vehicles	11,61,303.00		,.		•
	16,54,973.66	(-) Depreciation	19,51,431.33				
	3,21,790.00	(+) Addition	23,65,129.66				
	23,36,086.33	Opening balance	19,22,388.00				
10,02,902.67	30000	Computer Software	23,36,086.33				
	29,94,323.97	(-) Depreciation	33,15,972.67				
	42,15,015.30	(+) Addition	25,08,800.00				
	24,25,582.33	Opening balance	32,32,755.00				
36,46,273.66	一年 一年 一年 一年 一年 一	Computer Hardware	24,25,582.33	o.			
7	14,18,055.82	(-) Depreciation	15,54,047.14	.2			
	1,02,127.68	(-) Deletion	7,98,903.18				
	1,74,016.50	(+) Addition	26,94,659.70				
	1,41,73,615.84	Opening balance	1,38,31,906.46			·	
1,28,27,448.84	100 100 100 8 3 E 8 3 10 10 10 10 10 10 10 10 10 10 10 10 10		1,41,73,615.84				
	20,45,059.05	(-)Depreciation	22,48,589.50				
	2,13,296.00	(+) Addition					
	2,02,37,300.50	Opening balance	. 2,24,85,890.00				
日本の日本 一日の日本の日本	1,84,05,537.45	Building A/c	2,02,37,300.50	n			
		(-) Delection	41,98,454.00				
		(+) Addition	11,000.00				
	11,10,73,163.00	Site a/c	11,52,60,617.00		2		
ですけるからいとかせら	11,10,73,163.00	2000年1月1日 1日 1					
12,94,78,700.45	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	XII Land & Building A/c	13,13,10,463.50 XI				
	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	DFAIICH AGJUSTINGHUS		11,24,44,925.51	· · · · · · · · · · · · · · · · · · ·	Net Profit for the Year	14,66,98,693.45
21,413,30	77 711 18	Branch adjustments	Manual Construction of the				
27.12.10					50,00,000.00	Provision for I T Asset	30,00,000.00
1,26,00,025.70	1,26,00,025.70	Cheques for collection contra	48,18,709.06		2,21,00,000.00	Provision for -Unity Small Finance Bank (PMC)	•
The second secon					2,62,10,000.00	Provision for Standstill (Covid-19)	4,45,10,000.00
	39,13,599.19	Overdue Penal Interest receivable	20,36,663.68		4,90,00,000.00	Provision for Standard Asset	4,90,00,000.00
	11,90,46,841.00	Overdue Interest Receivable	11,42,20,957.00		64,14,82,948.00	Provision for NPA	63,14,82,948.00
12,29,60,440.19		Overdue Interest Receivable Reserve	11,62,57,620.68	74,37,92,948.00		Provisions	72,79,92,948.00
	€			4			Access
31-03-2023	31-03-2023 Rs. Ps	Asset	31-03-2022 SI No	31-03-2023	31-03-2023	sino Liability	1-03-2022
Amount as on	Amount as on	The second secon	The state of the state of the state of the	The state of the s	Marine Married in Section 19 and	THE PARTY OF SECTION AS A PARTY OF SECTION AS A SEC	A Links Street Landschause, Co.





Amount as on Amo	4,08,82,552.37			3,02,60,154.19	4,08,82,552.37			3,02,60,154.19
Amount as on Amo		1,68,71,027.00	_	1,29,06,992.00 XI		1,68,71,027.00	Bank Guarantee (contra)	1,29,06,992.00
Amount as on Amou	からなのは国際のでは国力	2,40,11,525.37	7500	1,73,53,162.19	はなる。というないというのはないは	2,40,11,525.37	DEAF A/c. (Contra)	1,73,53,162.19
Amount as on Amou	Section of the second							
Amount as on Amount as on Amount as on Amount as on Anount as on Ano	13,98,81,47,963.23	から 大阪の のでしま	TOTAL	14,47,37,75,962.52	13,98,81,47,963.23	· · · · · · · · · · · · · · · · · · ·	TOTAL	14,47,37,75,962.52
Amount as on Amount as on Amount as on Amount as on 31-03-2022 31-03-2023 31-03-20						•		
Amount as on Amount as on Amount as on All		42,722.29	DEAF Receivable	48,835.00				
Amount as on Amou		65,28,580.00	Deferred Tax Asset					
Amount as on Amount as on 31-03-2022 31-		7,14,220.80	Advance paid to Vendors	92,002.00				
Amount as on Amount as on 31-03-2023		1,35,92,422.00	I T Refund Receivables (FY 2020-2021)	3,75,71,680.00				
Amount as on 31-03-2022 Amount as on 31-03-2022 R. P. P. R. P. P. P. P. R. P.			Misappropriation Receivable from Staff - Kantharaju.V P	1,39,13,367.00				
Amount as on Amount as on 31-03-2022	-		Advance for Golden Jubilee Function	79,02,615.78				
SINO Liability Amount as on 31-03-2023 Amount as on 31-03-2022 Amount as on 31-03-2023 Amount		7,89,067.03.	IMPS	8,28,333,03				
Amount as on Amount as on 31-03-2023 31-03-2022 31-03-2022 31-03-2022 31-03-2022 31-03-2022 31-03-2022 31-03-2022 31-03-2023 31-03-2022 31-03-2023		21,21,998.49	GST Input Credit	30,90,861.33				
Amount as on Amount as on 31-03-2023 31-03-2022 31-		50,000.00	SMS Deposit	50,000.00				
Amount as on Amount as on Amount as on 31-03-2023 31-03-2022		4,11,31,846.00	Int Receivables on Loans	3,52,02,619.00				
SINo Liability Amount as on 31-03-2023 Amount as on 31-03-2022 Amount as on 31-03-2022 Amount as on 31-03-2023 Amount		1,62,000.00	Staff Festival Advance	36,000.00			8	
Amount as on Amount as on 31-03-2023 31-03-2022 31-03-2022 31-03-2022 31-03-2022 31-03-2022 31-03-2022 31-03-2022 31-03-2022 31-03-2022 31-03-2023		9,56,04,533.00	Int Receivables on Investment & Deposit	11,58,36,545.00				
SINO Liability Amount as on 31-03-2023 (31-03-2022) Amount as on 31-03-2022 (31-03		3,80,449.00	Court Deposit	3,80,449.00				
SINO Liability Amount as on 31-03-2023 and 31-03-2022 and 31-03-2022 and 31-03-2023		3,10,610.00	KEB Deposit	3,10,610.00				
SINO Liability Amount as on 31-03-2023 Amount as on 31-03-2022 Amount as on 31-03-2022 Amount as on 31-03-2022 Amount as on 31-03-2023 Amount as on 31-03-2022 Amount as on 31-03-2023 Amount as on 31-03-2022 Amount		1,95,80,750.45	Building construction Advance	62,19,294.25	-	- 1		
Sino Liability Amount as on 31-03-2023 Amount as on 31-03-2022 Amount as on 31-03-2022 Amount as on 31-03-2023 Amount as on 31-03-2022 Amount		4,00,000.00	Building Rent Deposit	4,00,000.00				
Sino Liability Amount as on 31-03-2023 Amount as on 31-03-2022 Amount as on 31-03-2022 Amount as on 31-03-2023 Amount as on 31-03-2022 Amount as on 31-03-2022 Amount as on 31-03-2022 Amount as on 31-03-2023 Amount as on 31-03-2023 Amount as on 31-03-2022 Amount as on 31-03-2023 Amount as on 31-03-2023 Amount as on 31-03-2022 Amount as on 31-03-2022 Amount as on 31-03-2022 Amount		12,830.00	Telephone Deposit	12,830.00		2		
Sino Liability Amount as on Amount as on 31-03-2023 31-03-2022 31-		17,78,748.06	Stock of Stationery	18,57,077.73				,
Sino Liability Amount as on Amount as on 31-03-2023 31-03-2022 31	18,32,00,777.12			22,37,53,119.12 X				
Sino Liability Amount as on Amount as on 31-03-2023 31-03-2022 31-03-2022 31-03-2022 31-03-2022 31-03-2023 31-03-								
Si No Liability Amount as on Amount as on 31-03-2023 31-03-2022 31-03-2022 31-03-2022 31-03-2023 31		1,74,195.00	(-) Depreciation	1,93,377.00				
Sino Liability Amount as on Amount as on Amount as on 31-03-2023 31-03-2022 31-03-2022 31-03-2022 Amount as on Sino Asset 31-03-2023 31-03-2023 Asset 31-03-2023 Amount as on Sino Amount as on Sino Amount as on 31-03-2023 31-03-2023 Amount as on Amount as on Sino Amount as on 31-03-2023 31-03-2023			(-) Delection	9,845.00				
Liability Amount as on Asset 31-03-2023		17.0	と 一年子的子 教 山東京 在 京田 東 と		00000			Rs. Ps
	31-03-2023	Amount as on 31-03-2023	TO THE SEC	et pl	Amount as on	Amount as on		Amount as on S11

Place: Bangalore Date: 17-06-2023

(Gopal.H.C)
PRESIDENT

(Dr, Uma.R)

VICE PRESIDENT

(Rajgopal Hegde)
DIRECTOR

(CA Chandra Babu.K) Partner

M/S. BABU & BADAT
Chartered Accountants
F R No. 321009E

Membership No.029130 UDIN: 2302913086VNXA8446