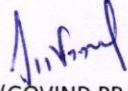


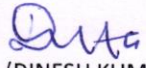
THE JAIPUR CENTRAL CO OPERATIVE BANK LTD

BALANCE SHEET AS AT As at 31st March 2023


(Amount in Rs.)

Capital and Liabilities	Schedule	As at 31.03.2023	As at 31.03.2022
Capital	1	61,18,19,035.18	57,89,78,035.18
Reserve & surplus	2	76,89,76,290.96	61,58,83,231.60
Deposits	3	11,93,00,12,265.31	11,47,74,02,802.03
Borrowings	4	5,74,15,53,077.09	4,71,86,63,513.41
Other Liabilites and Provisions	5	1,20,45,74,201.19	1,08,51,18,937.97
Total		20,25,69,34,869.73	18,47,60,46,520.19
Assets		As at 31.03.2023	As at 31.03.2022
Cash & Bank Balances with RBISBI State Co Operative Bank and Central Co operative Bank	6	24,98,85,412.94	23,64,11,675.88
Balances with Bank & Money at Call & Short Notice	7	4,79,86,10,264.53	3,90,36,87,180.05
Investments	8	2,40,32,97,257.50	2,25,42,97,257.50
Advances	9	11,11,91,43,796.26	9,38,33,39,912.43
Fixed Assets	10	5,48,52,877.75	5,19,63,375.26
Other assets	11	1,63,11,45,260.75	2,64,63,47,119.07
Total		20,25,69,34,869.73	18,47,60,46,520.19
Contingent liabilities and bills for collection	12	1,41,76,560.92	1,31,99,523.92


(GOVIND PRASAD
GARG)
Manager (opr)


(DINESH KUMAR
GUPTA)
Sr. Manager (Opr)


(K.C.YADAV)
Chief
Manager(Opr)


(M.L.GURJAR)
Managing
Director

(PRAKASH
RAJPUROHIT)
Administrator

Signature valid

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THE JAIPUR CENTRAL COOPERATIVE BANK LTD. JAIPUR
PROFIT AND LOSS ACCOUNT As at 31st March 2023

(Amount in Rs.)

I	Income	Schedule	As at 31.03.2023	As at 31.03.2022
	Interest Earned	13	1,22,83,28,559.65	1,10,94,81,232.62
	Other Income	14	1,83,86,254.27	1,77,32,304.90
	Total		1,24,67,14,813.92	1,12,72,13,537.52
II	Expenditure			
	Interest Expended	15	75,50,69,619.40	70,83,47,350.55
	Operating Expenses	16	18,99,10,568.16	17,48,04,465.12
	Provisions and contingencies		22,66,00,000.00	18,36,90,000.00
	Total		1,17,15,80,187.56	1,06,68,41,815.67
	Profit/ Loss		7,51,34,626.36	6,03,71,721.85
III	Net Profit for the Year		7,51,34,626.36	6,03,71,721.85
	Profit /Loss Brought Forward		12,88,68,248.81	11,60,69,442.96
	Total		20,40,02,875.17	17,64,41,164.81
IV	Appropriations			
	Transfer to Statutory Reserve		1,50,92,930.00	1,29,73,704.00
	Transfer to Bad & doubtful debt		39,24,162.00	33,73,163.00
	Transfer to bed debts		58,86,243.00	50,59,744.00
	Transfer to Agriculture credit stabilisation Fund		58,86,243.00	50,59,744.00
	Transfer to Dividend Equalisation Fund		23,54,497.00	20,23,898.00
	Transfer to Building Fund		2354497.00	2023898.00
	Transfer to Technology Adoption Fund		60,37,172.00	51,89,481.00
	Transfer to Government/Proposed dividend		60,37,172.00	51,89,481.00
	Balance carried over to consolidated balance sheet		1,27,98,805.85	1,10,01,701.15
	Total		6,03,71,721.85	5,18,94,814.15

(Signature)

(GOVIND PRASAD
GARG)
Manager (opr)

(Signature)

(DINESH KUMAR
GUPTA)
Sr. Manager (Opr)

(Signature)

(K.C.YADAV)
Chief
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SCHEDULES FORMING PART OF THE BALANCE SHEET AS AT As at 31st March 2023

(Amount in Rs.)

Particulars		As at 31.03.2023	As at 31.03.2022
SCHEDULE 1-CAPITAL			
S.no	Particulars	As at 31.03.2023 (₹)	As at 31.03.2022(₹)
1	Authorised Share Capital		
(i)	Co operative Society 6,00,000 shares of Rs 1000 each	60,00,00,000.00	60,00,00,000.00
(ii)	State Government 20,000 shares of Rs 10000 each	20,00,00,000.00	20,00,00,000.00
2	Issued Subscribed and Paid Up Capital		
1	Co operative Society	48,15,19,035.18	44,86,78,035.18
2	State Government	13,03,00,000.00	13,03,00,000.00
	Total	61,18,19,035.18	57,89,78,035.18

SCHEDULE 2-RESERVES & SURPLUS			
S.no	Particulars	As at 31.03.2023 (₹)	As at 31.03.2022(₹)
1	Statutory Reserve	9,46,30,485.34	
	Additions during the year	1,50,97,121.00	
	Deductions during the year	10,97,27,606.34	9,46,30,485.34
2	Agriculture credit stabilisation Fund	4,33,93,963.00	
	Additions during the year	71,88,062.00	
	Deductions during the year	5,05,82,025.00	4,33,93,963.00
3	Dividend Equalisation Fund	22,31,791.45	
	Additions during the year	23,54,497.00	
	Deductions during the year	45,86,288.45	22,31,791.45
4	Building Fund	3,29,94,232.52	
	Additions during the year	23,54,497.00	
	Deductions during the year	3,53,48,729.52	3,29,94,232.52
5	Education and publicity fund	25,56,950.94	
	Additions during the year	-	
	Deductions during the year	25,56,950.94	25,56,950.94
6	Technology Adoption Fund	2,35,88,861.58	
	Additions during the year	65,37,172.00	
	Deductions during the year	3,01,26,033.58	2,35,88,861.58
7	Welfare fund	63,19,094.52	
	Additions during the year		

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	Deductions during the year		63,19,094.52	63,19,094.52
8	General reserve	21,52,96,687.44		
	Additions during the year	9,20,00,000.00		
	Deductions during the year		30,72,96,687.44	21,52,96,687.44
9	Society manager security fund	1,84,30,000.00		
	Additions during the year			
	Deductions during the year		1,84,30,000.00	1,84,30,000.00
10	Balance in Profit & Loss Account	17,64,41,164.81		
	Additions during the year	7,51,34,626.36		
	Deductions during the year (Profit appropriation)	4,75,72,916.00	20,40,02,875.17	17,64,41,164.81
	Total		76,89,76,290.96	61,58,83,231.60

SCHEDULE 3-DEPOSITS			
S.no	Particulars	As at 31.03.2023 (₹)	As at 31.03.2022(₹)
1	Demand Deposit		
1	From Individuals	22,57,83,357.34	14,51,64,858.69
2	From Central Co Operative Banks		
3	From Other Societies	37,23,93,283.33	33,38,31,700.95
2	Saving Deposit		
1	From Individuals	1,55,45,09,893.23	1,31,36,47,365.79
2	From Central Co Operative Banks		
3	From Other Societies	1,97,81,19,345.33	1,84,50,56,606.90
3	Term Deposit		
1	From Individuals	3,31,81,96,158.52	3,09,24,62,454.71
2	From Central Co Operative Banks		
3	From Other Societies	4,48,10,10,227.56	4,74,72,39,814.99
	Total	11,93,00,12,265.31	11,47,74,02,802.03

SCHEDULE 4-BORROWINGS			
S.no	Particulars	As at 31.03.2023 (₹)	As at 31.03.2022(₹)
1	From RBI/NABARD and State and Central Co operative Banks		
a	Short Term LoansCash Credit and overdrafts	5,62,00,00,000.00	4,62,00,00,000.00
	of which secured against government and Approved Securities		
	i		
	ii of which secured against other tangible securities		
	i) Short Term Crop Finance loan From Nabard	5,32,00,00,000.00	3,44,00,00,000.00
	ii) Special Liquidity Fund From Nabard	30,00,00,000.00	30,00,00,000.00
	iii) Short term Others Credit limit	30,00,00,000.00	30,00,00,000.00
	iii) ST direct Refinance From Nabard	30,00,00,000.00	30,00,00,000.00
b	Medium Term LoansCash Credit and overdrafts	3,30,96,21,461.46	8,30,34,390.41

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i	of which secured against government and Approved Securities		
ii	of which secured against other tangible securities		
	i) MT farm sector	-	7,60,00,000.00
	ii) MT non farm sector	-	58,00,000.00
	iii) Pacs as M.Sc.	1,54,95,989.09	32,34,390.41
c	Long Term LoansCash Credit and overdrafts		
i	of which secured against government and Approved Securities		
ii	of which secured against other tangible securities		
2	From State Bank of India		
3	From State Government		
4	Loans from Other Sources	10,60,57,088.00	1,36,29,123.00
a	A)From N.C.D.C. (for Computerization)	-	2,32,410.00
b	B)From N.C.D.C. (for Working capital)	-	-
c	C)From ICDP	58,29,620.00	1,31,69,245.00
d	D) Revolving fund	2,27,468.00	2,27,468.00
	E) CC Limit From apex Bank Secured against FDR	10,00,00,000.00	
	Total	5,74,15,53,077.09	4,71,86,63,513.41

SCHEDULE 5-OTHER LIABILITES AND PROVISIONS			
S.no	Particulars	As at 31.03.2023 (₹)	As at 31.03.2022(₹)
1	Bills Payable	-	
2	Inter Office Adjustment (Net)	46,35,448.67	1,76,74,989.43
3	Interest Accrued		
4	Unclaimed Dividend		
5	Others (Including Provisions)		
	a) Prov. for Standard Assets	22,01,77,000.00	19,08,07,000.00
	b) Prov. for Over Due Interest	45,15,660.19	45,15,660.19
	c) Prov. for NPA (Bad & Doubtful Debt)	28,54,51,180.17	26,00,33,775.17
	d) Prov. for under section 36(1)(viiia) Rural branch advancement	15,98,39,000.00	14,02,16,000.00
	e) Prov. for Branch Adjustment	91,25,000.00	91,25,000.00
	f) Prov. for Society Manager Supervision Fund	80,000.00	80,000.00
	g) Prov. for Fraud and Other Assets	31,80,000.00	31,80,000.00
	h) Prov. for P.F. Soc.Manager(Amt. attached by EPFO)	80,00,000.00	80,00,000.00
	i) Prov. for ARDR claim	98,87,000.00	98,87,000.00
	j) Prov. for Impaired assets	84,78,000.00	84,78,000.00
	k)Investment Fluctuation Reserve	15,000.00	15,000.00
	l) Prov. For Interest on ARDR	2,22,11,051.84	2,22,11,051.84
6	i) Sundries	57,11,444.74	54,39,869.83
7	ii) PACS development fund	3,66,70,702.50	3,05,94,352.50
8	iii) Leave encashment reserve fund	3,12,58,869.40	2,85,87,494.40
9	iv) Staff Gratuity fund	4,26,15,000.75	3,94,06,812.75
10	v) Pay order	41,35,002.93	3,65,55,638.74
11	vi) Draft Payable	1,10,69,643.54	1,19,42,794.05
12	vii) Other Liability		
	1)furniture & fixture fund	1,93,903.00	1,93,903.00
	2)current account with notified bank	7,720.00	7,720.00
	3)int not collected a/c	1,65,49,442.45	1,65,49,442.45
	4)earnest money	86,500.00	86,500.00

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5)tds other than fd	2,09,790.39	18,44,838.28
6)unclaimed demand draft	2,41,313.00	2,41,313.00
7)tds on fd	3,32,84,827.16	2,36,70,865.02
8)goods and service tax payable	-	-
9)suspence a/c	3,72,864.21	3,58,985.36
10)margin money gss	29,526.00	29,526.00
11)proposed society money a/c	29,93,491.86	32,35,695.76
12) cash excess account	77,380.00	67,870.00
13) advance locker rent	2,980.00	6,155.00
14) dausa ccb diff a/c - others	11,332.00	11,332.00
15)nfs settlement-issuing	1,48,000.00	25,000.00
16) atm pos e-com	2,08,869.00	35,508.00
17) clearing adjustment	29,254.96	29,254.96
18) pacs share money collection account	93,43,924.00	1,32,41,129.00
19)suspence a/c rtgs reject txns	-	-
20)subsidy reserve fund	27,18,100.00	9,32,800.00
21)society manager p.f	2,14,389.00	2,02,700.00
22) crop insurance		58,08,813.62
23) kcc accident insurance premium		-
24) system suspense a/c - technical contra		35.00
25) provision for wages settlement	6,03,38,048.00	5,00,45,330.00
26) provision for expenses	50,33,762.84	8,18,367.03
27) dd receivable	-	2,24,720.49
28) provision for income tax	10,87,14,380.00	9,40,79,720.00
29) rtgs issued a/c	-	22,78,956.75
30) pais / sjsy bgf account	-	0.75
31) pf payable	-	13,80,575.00
32) salary deduction payable	1,73,251.00	1,46,210.00
33) ca-cash with atm-other bank-inr	-	2,200.00
34) dividend payable	8,94,219.00	1,45,327.00
35) godown a/c	5,00,85,152.17	18,51,394.17
36) insurance claim recd. from ins co.	1,55,08,786.86	98,07,311.43
37) trickel feed suspanse cr	1,000.00	
38) nominal membership fees	55.00	
39) Primary agriculture fund	3,09,46,000.00	3,09,46,000.00
Total	1,20,45,74,201.19	1,08,51,18,937.97

SCHEDULE 6-CASH AND BANK BALANCES WITH RESERVE BANK OF INDIA & STATE COOPERATIVE BANK

S.no	Particulars	As at 31.03.2023 (₹)	As at 31.03.2022(₹)
1	Cash in Hand	2,49,249.25	1,09,555.50
2	Balances with Reserve Bank of India	9,50,420.38	9,42,120.38
a	In Current Account		20.38
b	In Other Accounts		

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	Total	24,98,85,412.94	23,64,11,675.88
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SCHEDULE 7-BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE			
S.no	Particulars	As at 31.03.2023 (₹)	As at 31.03.2022(₹)
1	Balances with Other Banks		
a	In Current Account	31,46,02,207.62	37,27,64,397.04
b	Saving Bank Deposits		
c	Fixed Deposits	4,48,40,08,056.91	3,20,09,22,783.01
2	Money at Call and Short Notice		33,00,00,000.00
a	With Banks		
b	With Other Institutions		
	Total	4,79,86,10,264.53	3,90,36,87,180.05

SCHEDULE 8-INVESTMENTS			
S.no	Particulars	As at 31.03.2023 (₹)	As at 31.03.2022(₹)
1	In Central & State Government Securities	2,20,22,82,207.50	2,05,32,82,207.50
2	In Other Approve Securities (Central Ware Housing Bonds)		
3	In Shares of Co Operative Institutions other than Principal State Partnership Fund	20,10,00,000.00	20,10,00,000.00
4	In debentures and bonds		
5	Others	15,050.00	15,050.00
	Total	2,40,32,97,257.50	2,25,42,97,257.50

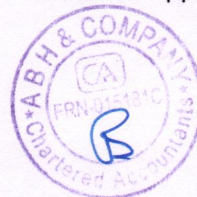
SCHEDULE 9-ADVANCES			
S.no	Particulars	As at 31.03.2023 (₹)	As at 31.03.2022(₹)
1 (a)	Bills Purchased & Discounted		
(b)	Cash Credits Overdrafts & loans repayable on demand	10,83,75,50,432.21	9,10,02,04,356.00
(c)	Term Loans	28,15,93,364.05	28,31,35,556.43
	Total	11,11,91,43,796.26	9,38,33,39,912.43
2 (a)	Secured by Tangible Assets	3,33,64,51,972.74	2,33,27,83,534.41
(b)	Secured by bank/government guarantees	7,69,39,16,145.01	6,94,87,07,888.31
(c)	Unsecured	8,87,75,678.51	10,18,48,489.71
	Total	11,11,91,43,796.26	9,38,33,39,912.43
3	Less : Provision for Bad & Doubtful Debts		
4	Total(1-3)	11,11,91,43,796.26	9,38,33,39,912.43

SCHEDULE 10-FIXED ASSETS			
S.no	Particulars	As at 31.03.2023 (₹)	As at 31.03.2022(₹)
1	Premises		
(a)	Land at cost	1,40,57,720.00	1,79,893.00
(b)	Building at cost as on 31 March of preceeding year	6,02,791.00	6,02,791.00
	Additions during the year	14,21,46.18	5,41,390.00

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	Deductions during the year		-
	Total Cost	3,08,84,352.00	3,16,38,754.00
	Less Depreciation to date	16,32,425.00	17,58,103.00
	Total	2,92,51,927.00	2,98,80,651.00
2	Other Fixed Assets(including Furniture & Fixtures)		
	At cost as on 31 March of preceeding year	2,20,82,724.28	2,72,01,765.29
	Additions during the year	1,07,18,763.93	8,75,670.80
	Deductions during the year	9,813.00	1,76,224.00
	Total Cost	3,27,91,675.21	2,79,01,212.09
	Less Depreciation to date	71,90,724.46	58,18,487.82
	Total	2,56,00,950.75	2,20,82,724.27
	Total (1+2)	5,48,52,877.75	5,19,63,375.27

SCHEDULE 11-OTHER ASSETS			
S.no	Particulars	As at 31.03.2023 (₹)	As at 31.03.2022(₹)
1	Inter Office Adjustment		
2	Interest Accrued	2,79,17,858.17	2,38,42,790.17
3	Stationary & Stamps	39,01,164.57	24,23,211.40
4	Non Banking Assets aquired in satisfaction of claims		
5	Others		
1	ii) Loan waiver Receivable 2018 & 2019	44,76,85,537.26	1,06,81,26,297.73
2	iii) Interest Receivable GOR/GOI	86,22,89,586.14	1,14,16,82,480.86
3	Inv- lic staff gratuity	4,21,79,464.50	3,85,24,680.85
4	Inv- lic leave encashment	3,45,90,256.78	2,91,84,855.84
5	Income tax receivable from	1,10,71,106.28	1,04,66,413.60
6	Difference in trial balance	34,78,028.71	34,78,028.71
7	Trickel feed suspanse dr	118.00	-
8	Nfs settlement-acquiring	89,100.00	1,23,400.00
9	Sundry debtors	1,31,06,379.51	1,80,83,415.51
10	Security deposit with rseb	1,00,507.00	92,507.00
11	amortisation of premium paid	86,66,958.00	99,52,478.00
12	int rec -a.r.d.r. scheme	2,22,11,051.84	2,22,11,051.84
13	agri debt relief 2008	98,87,049.42	98,87,049.42
14	advance income tax and tds	6,35,00,000.00	5,00,00,000.00
15	telephone security	1,13,000.00	1,13,000.00
16	advance against building rent	37,49,111.00	60,860.00
17	deaf - claim receivable from rbi	4,09,516.93	4,09,516.93

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18	exgratia payment-goi scheme receivable - oth	-	-
19	pacs manager pay fund receivable	76,644.68	76,644.68
20	goods and service tax payable	38,98,614.93	53,46,864.23
21	dd receivable	53,917.00	-
22	system suspense a/c - technica	167.00	-
23	rtgs/neft reconciliation a/c	3,79,34,504.42	17,34,50,660.26
24	fraud embezzlement and theft	31,77,116.00	31,77,116.00
25	security sjsby/pais	3,47,327.04	3,47,327.04
26	legal liability	2,06,719.00	2,05,719.00
27	primary agriculture fund	3,09,46,000.00	3,09,46,000.00
	Total	1,63,11,45,260.75	2,64,63,47,119.07

SCHEDULE 12-CONTINGENT LIABILITIES AND BILLS FOR COLLECTION			
S.no	Particulars	As at 31.03.2023 (₹)	As at 31.03.2022(₹)
1	Claims against the bank not acknowledged as debts		
2	Liability for partly paid investments		
3	Liability on account of outstanding forward exchange contracts		
4	Guarantees given on behalf of constituents		
5	Acceptances endorsements and other obligations (including bills for collection)		
6	Other items for which the bank is contingently liable	1,41,76,560.92	1,31,99,523.92
	Total	1,41,76,560.92	1,31,99,523.92

SCHEDULE 13-INTEREST EARNED			
S.no	Particulars	As at 31.03.2023 (₹)	As at 31.03.2022(₹)
1	Interest/discount on advances/bills	85,30,69,305.95	83,78,40,912.60
2	Income on investments (including dividend)	17,42,67,774.23	15,27,01,868.76
3	Interest on balances with Reserve bank of India and other inter-bank funds	20,09,91,479.47	11,89,38,451.26
4	Others	-	-
	Total	1,22,83,28,559.65	1,10,94,81,232.62

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SCHEDULE 14-OTHER INCOME			
S.no	Particulars	As at 31.03.2023 (₹)	As at 31.03.2022(₹)

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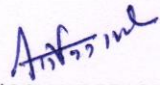
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1	Commission,exchange and brokerge	74,58,731.03	65,26,632.54
2	Incidental charges	26,54,886.35	22,73,050.82
3	Locker rent	4,05,225.00	4,72,861.00
4	Service Charges	1,34,047.02	44,04,751.26
5	Processing fees	63,42,145.00	29,43,071.00
6	Other income	13,91,219.87	11,11,938.28
	Total	1,83,86,254.27	1,77,32,304.90


SCHEDULE 15-INTEREST EXPENDED			
S.no	Particulars	As at 31.03.2023 (₹)	As at 31.03.2022(₹)
1	Interest on deposits	52,63,54,819.80	45,75,69,396.40
2	interest on Reserve Bank of India/inter-bank borrowings	22,87,14,799.60	25,07,77,954.15
3	Others		
	Total	75,50,69,619.40	70,83,47,350.55

SCHEDULE 16-OPEARTING EXPENSES			
S.no	Particulars	As at 31.03.2023 (₹)	As at 31.03.2022(₹)
1)	Salaries and allowances and provident fund	12,01,67,017.44	11,41,72,950.21
2)	Director's and local committee member's fees and allowances	1,27,542.00	1,09,361.00
3)	Rent, taxes, insurance & lighting ,water etc	2,11,75,198.82	1,94,09,193.82
4)	Law charges	2,03,910.00	1,26,250.00
5)	Postage, telegrams and telephone charges	47,49,283.45	35,73,465.32
6)	Audit fee	8,34,427.97	4,16,485.25
7)	Depreciation on and repairs to property	88,23,149.46	75,81,337.83
8)	Stationery, Printing and advertisement, etc.	21,38,007.57	9,96,700.19
9)	Loss from sale of or dealing with non banking Assets		-
10)	Other expenditure		
a)	Contribution for PACS Dev. Fund	62,10,194.00	53,62,437.00
b)	Amortization premium paid on govt. securities	16,60,520.00	16,26,429.00
c)	Other Exp	2,38,21,317.45	2,14,29,855.50
	Total	18,99,10,568.16	17,48,04,465.12


(GOVIND PRASAD GARG)
Manager (opr)


(DINESH KUMAR GUPTA)
Sr. Manager (Opr)


(K.C.YADAV)
Chief
Manager(Opr)


(M.L.GURJAR)
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(PRAKASH RAJPUROHIT)

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The Jaipur Central Co-Operative Bank Ltd., Jaipur
Significant Accounting Policies and Notes on Accounts
As at 31-03-2023

A - Significant Accounting Policies

1. ACCOUNTING CONVENTION:

The financial statements have been prepared and presented under the historical cost convention the accrual concept of accounting, unless otherwise stated. The financial statements comply with generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act, 1949, circulars and guidelines issued by the Reserve Bank of India & NABARD (National Bank for Agriculture and Rural Development) from time to time as Applicable to District Central Cooperative Banks, Accounting Standards (AS) Issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the banking industry in India.

2. USE OF ESTIMATES:

The Preparation of the financial statements in conformity with generally accepted accounting principles, require management to make estimates and assumptions that affect the reported amounts of assets and liabilities, including contingent liabilities and Income, expenses during the reporting period at the date of financial statement. Actual results could differ from these estimates. Any revision to the accounting estimates is recognized prospectively in the current and future periods. Management believes that the estimates used in the preparation of the financial statement are prudent and reasonable.

3. REVENUE RECOGNITION:

- Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Bank and revenue can be reliably measured.
- Income & Expenditure are accounted on accrual basis except the below income, which are recognized on cash basis.

Interest on Non Performing Investment, Commission on L.Cs. and Guarantees (Excluding Deferred Payments Guarantees), Insurance Claims, Dividend on shares and Locker Rent, Interest income on Income Tax Refund, Service Tax. Interest and other income on Non Performing Assets as per IRAC norms prescribed by RBI.

4. INVESTMENT:

Investment are disclosed in balance sheet under four groups as required under RBI guidelines :-

- Government Securities
- Other Approved Securities
- Share in Co-operative Institutions
- Other Investment

The entire investment portfolio of the Bank is SLR as well as Non-SLR Investment and therefore has been classified as "Permanent" and

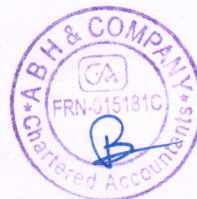
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5. ADVANCES:

- The advances are classified into three categories as (1) Short Term Loans, (2) Medium Term Loans, (3) Long Term Loans for Presentation in the financial Statements and further classified into Standard, Sub-Standard, Doubtful and Loss Assets in accordance with the prudential norms laid down by RBI.
- Provision for non-performing advances comprising sub-standard, doubtful and loss assets is made in accordance with the RBI guidelines in consultation with NABARD which prescribes minimum provision levels as applicable to District Central Cooperative Banks. Non-performing advance are identified by periodic appraisals of the loan portfolio by the management.
- Rate of provision on advances in accordance with the norms laid down by Reserve Bank of India in consultation with NABARD as applicable to District Central Cooperative Banks.

6. NET PROFIT:

The Net Profit is arrived at after:

- Provision for Taxes.
- Provision on advances and investment if any required.
- Transfers to provision and contingencies if any required.
- Other usual and necessary provisions if any required.

7. EMPLOYEE BENEFITS:

- Gratuity and Leave Encashment liabilities towards employee are covered by insurance policies with LIC under Employees' Group Gratuity / Insurance Scheme. Bank's contributions to the scheme which is based on actuarial valuation, are accounted for as gratuity expenses and leave encashment expenses on accrual basis.
- The Bank's contribution payable during the year to Provident fund maintained by the EPFO Department, are recognized in the Profit & loss Account.

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The Jaipur Central Co-Operative Bank Ltd., Jaipur
Significant Accounting Policies and Notes on Accounts
As at 31-03-2023

B- Notes on Accounts

Sr.No.	Particulars	(₹ in Lakh)
1	Investments only SLR	
a	Permanent Category	22022.82
b	Current Category	Nil
c	Book value & face value of Invest	
d	Market value of Invest	
	Investment Non SLR	
	Permanent Category	2010.15
	Share in coop. Institution	2010.15
2	Advance to direct directors their relatives, companies/firm in which they are Inverters.	
a	Fund - based.	NIL
b	Non-fund base (Guarantee, LIC etc.)	NIL
3	Cost of deposit - Average cost of deposit	4.72
4	NPAs -	
a	Gross NPA.	2081.03
b	Net NPAs	0.00
c	Percentage of gross NPA to advances	1.87%
d	Percentage of net NPA to net advances	0.00
5	Movement of NPAs (Increase in NPA)	100.29
6	Profitability -	
a	Interest Income as a percentage of working funds	6.96%
b	Non interest income as a percentage of working fund	0.10%
c	Operational profit as a percentage of working fund	1.71%
d	Return on assets	0.43%
e	Business (Deposit Advancement) per employee	2845.57
f	Profit per employee	9.28
7	Provisions -	
a	Provision on NPAs required to be net	1518.60
b	Provision on NPAs actually made	4452.90
c	Provision required to be made in respect of OD amt. taken into income accounts, gratuity fund, provided fund, arrears in reconciliation of inter branch account.	45.67

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d	Provision actually made in respect of overdue interest taken into income account, gratuity fund, provided fund and arrear in recompilation of inter branch account	45.16
e	Provision required to be made on depreciation in investments	0.15
f	Provision actually made on depreciation in investments.	0.15
8	Movements in provisions	
a	Towards NPAs (Increase)	450.40
b	Towards depreciation in investments	0.00
c	Towards standard assets. (Increase)	293.70
d	Towards all other item under 7 above	0.00
9	Payment of Insurance premium to the DICGC including arrears (if any)	145.22
10	Penalty imposed by RBI for any violation.	0.00
11	Information of extent of arrear in reconciliation of inter bank and inter branch accounts.	-

1. Asset Quality

- Non Performing Assets

Particulars	(₹ in Lakh)	
	2022-23	2021-22
(i) Net NPAs to Net Advances (%)	Nil	Nil
(ii) Movement of NPAs (Gross)		
(a) Opening balance	1980.74	1764.22
(b) Additions during the year	223.05	413.72
(c) Reductions during the year	323.34	197.20
(d) Closing balance	2081.03	1980.74
(iii) Movement of Net NPAs	Nil	Nil
(a) Opening balance		
(b) Additions during the year		
(c) Reductions during the year		
(d) Closing balance		
(iv) Movement of provisions for NPAs (excluding provisions on standard assets)		
(a) Opening balance		

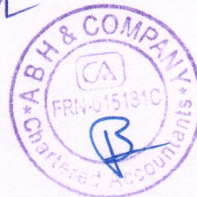
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(b) Provisions made during the year	450.40	413.31
(c) Write of / write back of excess provisions		
(d) Closing balance	4452.90	4002.50

2. Movement in Provision towards Standard Assets:

(₹ in Lakh)

Particulars	2022-23	2021-22
Opening Balance	1908.07	1673.07
Add: Additions during the year	293.70	235.00
Less : Reduction during The Year	-	-
Closing balance	2201.77	1908.07

3. Capital to risk weighed Assets Ratio (CRAR)

(₹ in Lakh)

Particulars	2022-23	2021-22
Total Capital Funds	14616.42	12743.81
Risk Weighted Assets	103521.41	97230.95
CRAR	14.12%	13.11%
Tier 1 capital ratio (%)	12.87%	11.86%
Tier 2 capital ratio (%)	1.25%	1.25%

4. Investments:

SLR Investment Portfolio (Govt. securities)

(₹ in Lakh)

Particulars	2022-23	2021-22
a. Permanent Category	22022.82	20532.82
b. Current Category	-	-

- Repo/Reverse Repo transactions: -Nil Nil
- Non SLR Investment Portfolio

(₹ in Lakh)

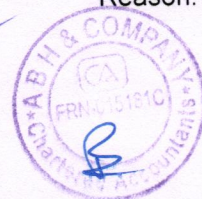
Sr. No.	Issuer	Amount	Extent of Private Placement	Extent of Below investment Grade Securities	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities
(i)	PSUs					
(ii)	FIs					
(iii)	Banks					

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(iv)	Private Corporate				
(v)	Subsidiaries/Joint ventures				
(vi)	Others a) The Rajasthan State Co-Operative Bank Ltd. b) Central Warehousing Corporation(Rs. 15000) c)Rajasthan st development Corporationltd. (Rs.50)	2010.00 .15			
(vii)	Provision held towards depreciation				
	Total	2010.15			

The Non-SLR investments held by the Bank are within the limit of 10% of the deposits of immediate preceding year.

- Non performing Non-SLR investments -NIL NIL

5. Business Ratios:

Particulars	(₹ in Lakh)	
	2022-23	2021-22
(i) Interest Income as a percentage to Working Funds	6.96%	6.58%
(ii) Non interest income as a percentage to Working funds	0.10%	0.10%
(iii) Operating Profit as a percentage to Working Funds	1.71%	1.45%
(iv) Return on Assets @	0.43%	0.36%
(v) Business (deposits plus advances) per employees#(Rs.in LAKH)	2845.57	2483.42
(vi) Profit per employee (Rs.in LAKH)	9.28	7.19

6. Disclosure as to Depositors' Education & Awareness Fund :

Particulars	(₹ in Lakh)	
	31-03-23	31-03-22
Opening Balance of amounts transferred to DEAF	132.00	113.75
Add : Amount transferred to DEAF during the year	14.14	18.25
Less : Amounts reimbursed by DEAF towards claims	4.37	-
Closing balance of amount transferred to Deaf	141.77	132.00

7. Previous Year figures have been regrouped and reclassified wherever necessary.

8. Deposit Insurance and Credit Guarantee Corporation (DICGC)

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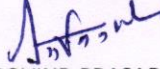


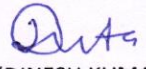
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
The Details remitted are as under.

As at	Assessable Deposit (₹ in Lakh)	Premium + GST (in Rs.)	Due Date	Date of Payment
31-03-2022	101271.43	7170017.24	31-05-2022	30-05-2022
30-09-2022	103847.84	7352427.07	30-11-2022	29-11-2022


(GOVIND PRASAD
GARG)
Manager (opr)


(DINESH KUMAR
GUPTA)
Sr. Manager (Opr)


(K.C.YADAV)
Chief
Manager(Opr)


(M.L.GURJAR)
Managing
Director

(PRAKASH
RAJPUROHIT)
Administrator



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THE JAIPUR CENTRAL COOPERATIVE BANK LTD.JAIPUR

Prudential norms on captical Adequacy (CRAR-Capital to Risk Weighted Assets Ratio)

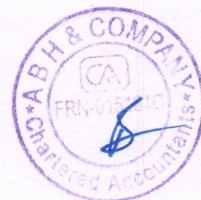
Risk Weighted Value of Assests as at 31.3.2023						(₹ IN LAKH)	
Sr. No	Items of Assets	Risk Weight (%)	As on 31.3.2023	Provision s	Net Value	Risk Value	
			Book Value				
I	Balances						
1	Cash (Including foreign currency notes) & balance with RBI	0.00	2498.85		2498.85	0.00	
2	Balances in Current account with other banks	20.00	3146.03		3146.03	629.21	
II	Investments				0.00		
1	Investments in Government Securities	2.50	22022.82		22022.82	550.57	
2	Investments in other approved Securities guaranteed by Central Government /State Government	2.50			0.00	0.00	
3	Investments in other Securities where payment of interest and repayment of principal are guaranteed by central government	2.50			0.00	0.00	
4	Investments in other Securities where payment of interest and repayment of principal are guaranteed by state government	2.50			0.00	0.00	
5	Investment in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/state governments.	22.50			0.00	0.00	
6	Investments in Government guaranteed Securities of government undertaking which do not form part of the approved market borrowing programme	22.50			0.00	0.00	
7	Claims on commerical banks, District Central Cooperative Banks and State Cooperative Banks Such as fixed deposite, certificate of deposite, money at call and short notice etc.	22.50	44840.08		44840.08	10089.02	
8	investments in bounds issued by All india Fiancial Institutions	102.50				0.00	
9	investments in bounds issued	102.50					

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		by Public Financial Institutions For their Tier II capital					
	10	All other Investments	102.50	2010.15		2010.15	2060.40
III		Loans and Advances including bills purchased and discounted and other credit facilities				0.00	0.00
	1	Loans guaranteed by Government of India	0.00			0.00	0.00
	2	Loans guaranteed by State Governments	0.00			0.00	0.00
	3	state government guaranteed advance which has become a non performance asset	100.00			0.00	
	4	Loans granted to Public sector undertakings (PSUs) of Governments of India	100.00			0.00	0.00
	5	Loans granted to Public sector undertakings of State Governments	100.00			0.00	0.00
	6	Housing Loans (i) Loans to individuals (fully secured by mortgage of residential properties) up to 30 lakh (a) LTV ratio is equal to or less than 75 % (b) LTV ratio is more than 75%	50.00	1399.87		1399.87	1399.87
			100.00				
		(ii) Housing finance-others	100.00			0.00	0.00
	7	Consumer credit including Personal Loan	125.00	467.86		467.86	584.83
	8	Loans up to Rs. 1 lakh against gold and silver ornaments Note :where the loan amount exceeds Rs. 1 lakh, the entire loan amount has to be assigned the risk weight applicable for the purpose of which loan has been sanctioned.	50.00			0.00	0.00
	9	All other loan and advances including Education loan 15923.62+1518.60	100.00	97402.79	17442.22	79960.57	79960.57
	10	Loans extended against primary /collateral securities of share/ debentures	125.00			0.00	0.00
	11	leased assets	100.00			0.00	
	12	Advance covered by DICGC/ECGC	50.00			0.00	
	13	Advance against Term Deposits, Life Policies,	0.00			0.00	

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		NSC,IVPS and KVPs where adequate margin is available				
	14	Loans and Advances granted by state /central cooperative banks to their on staff which are fully covered by superannuation benefits and mortgage of flat/house	20.00	612.19		612.19 122.44
IV		Others Assets			0.00	0.00
	1	Premises, furniture and fixture	100.00	548.53	548.53	548.53
	2	interest due on government securities	0.00	233.50	233.50	0.00
	3	Interest subvention receivable from GOI	0.00	3152.13	3152.13	0.00
	4	receivable from state govt	0.00	4476.86	4476.86	0.00
	4	Accrued interest on CRR balance maintained with RBI and claims on RBI on account of Government tranctions (net of claims of government/ RBI on banks on account of such tranction)			0.00	0.00
	5	interest receivable on staff loans	20.00		0.00	0.00
	6	interest receivable from banks	20.00		0.00	0.00
	7	All other Assets (including interest receivable)	100.00	8139.50	563.52	7575.98 7575.98
		Total (I to IV)		202259.89	18005.74	184254.15 103521.41
		Capital Funds (Tier I + Tier II)				14616.42
		CRAR				14.12



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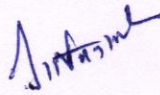
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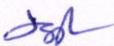
Capital Funds

Tier-I			
	Paid Up Share Capital		6118.19
	Free Reserves		5164.18
	Undisbursed Profits		2040.03
	Less: loss, if any		
	Sub Total		13322.40
Tier-II CAPITAL ELEMENTS			
	(i) Undisclosed Reserve		
	(ii) General Provision and loss reserves		
	a) Provision for standard Assets	2201.77	
	b) Excess provision for NPA	2934.3	
	Total (a+b)	5136.07	
	General Provisions and Loss Reserve subject to inclusion in Tier II Capital max . 1.25% of Total Risk Weighted Assets (103521.41*1.25%=1294.02)		1294.02
	Total Tier II		1294.02
	Tier-II restricted to maximum of Tier-I Funds		
	Total Of Tier I & II		14616.42


(GOVIND PRASAD
GARG)
Manager (opr)


(DINESH KUMAR
GUPTA)
Sr. Manager (Opr)


(K.C.YADAV)
Chief
Manager(Opr)


(M.L.GURJAR)
Managing
Director

(PRAKASH
RAJPUROHIT)
Administrator

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Ref.

Date.....

अंकेक्षण प्रमाण-पत्र

हम राजस्थान सहकारी सोसायटी अधिनियम 2001 की धारा 54 के तहत नियुक्त अंकेक्षक प्रमाणित करते हैं कि हमने दि जयपुर सैन्ट्रल को-ऑपरेटिव बैंक लि० जयपुर के दिनांक 31.03.2023 के संतुलन चित्र व लाभ-हानि खाते की जाँच कर ली है। हमने समस्त आवश्यक सूचनाएँ एवं स्पष्टीकरण प्राप्त कर लिए हैं। हमारी सम्मति में अतिरिक्त इसके जिसका कि पृथक् से उल्लेख ऑडिट रिपोर्ट एवं लेखों पर टिप्पणियों में किया गया है, संतुलन चित्र तथा लाभ-हानि खाता दिनांक 31.03.2023 को बैंक कार्यों की सही एवं वास्तविक स्थिति प्रदर्शित करता है।

बैंक द्वारा ऋण एवं अग्रिम आस्तियों को निम्नानुसार वर्गीकृत कर प्रावधान किए हैं (राशि लाखों में)

Sr. No.	Classification of Loans	Amount of Loans	Provision Required	Provision Made	Excess/Shortage
1	Standard Assets	109110.41	293.47	2201.77	1908.30
	Sub total	109110.41	293.47	2201.77	1908.30
2	Sub. Standard Assets	624.92	62.49		
3	Doubtful Assets				
	D-1	151.46	151.46		
	D-2	460.42	460.42	4452.90	2934.30
	D-3	227.15	227.15		
4	Unsecured	200.41	200.41		
5	Loss Assets	416.67	416.67		
	Sub Total	2081.03	1518.60	4452.90	2934.30
	Total	111191.44	1812.07	6654.67	4842.60
6	Other assets / Overdue Interest	431.98	431.98	432.66	0.68

FOR A B H & COMPANY
CHARTERED ACCOUNTANTS
FRN :- 015181C

Brijesh

BRIJESH AGRAWAL

PARTNER

M.No.:- 405316

UDIN :-

DATE :-

