

**THE JAIPUR CENTRAL COOPERATIVE BANK LTD. JAIPUR**  
**BALANCE SHEET As at 31st March 2025**

(Amount in Rs.)

| Capital and Liabilities  | Schedule | As at 31.03.2025 (₹)        | As at 31.03.2024 (₹)        |
|--|----------|-----------------------------|-----------------------------|
| Capital  | 1        | 69,55,62,600.50             | 65,40,21,600.50             |
| Reserve & surplus  | 2        | 99,49,11,999.51             | 88,45,12,477.96             |
| Deposits   | 3        | 13,60,58,82,162.80          | 12,64,63,61,452.25          |
| Borrowings   | 4        | 7,91,92,59,189.69           | 7,62,53,21,731.91           |
| Other Liabilities and Provisions   | 5        | 1,29,49,33,832.20           | 1,27,09,42,974.90           |
| <b>Total</b>   |          | <b>24,51,05,49,784.70</b>   | <b>23,08,11,60,237.52</b>   |
| <b>Assets</b>  |          | <b>As at 31.03.2025 (₹)</b> | <b>As at 31.03.2024 (₹)</b> |
| Cash & Bank Balances with RBISBI State Co Operative Bank and Central Co operative Bank | 6        | 26,11,47,298.54             | 31,11,40,253.17             |
| Balances with Bank & Money at Call & Short Notice                                      | 7        | 7,49,75,28,555.20           | 6,90,76,70,360.83           |
| Investments  | 8        | 2,80,38,97,257.50           | 2,60,38,97,257.50           |
| Advances   | 9        | 12,64,35,81,250.17          | 11,62,40,29,107.55          |
| Fixed Assets   | 10       | 5,07,37,613.06              | 5,18,43,118.16              |
| Other assets   | 11       | 1,25,36,57,810.23           | 1,58,25,80,140.31           |
| <b>Total</b>   |          | <b>24,51,05,49,784.70</b>   | <b>23,08,11,60,237.52</b>   |
| Contingent liabilities and bills for collection  | 12       | 3,65,76,286.05              | 2,88,95,663.34              |

*(Signature)*  
 (GOVIND PRASAD GARG)  
 Manager(op)

*(Signature)*  
 (DINESH KUMAR GUPTA)  
 Sr. Manager (Opr)

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

(DINESH KUMAR SHARMA)  
 Managing Director

(JITENDRA KUMAR SONI)  
 Administrator

*Aadesh Jain*  
 For Manish Chhabra and Co.  
 Chartered Accountants  
 Partner- Aadesh Jain



*(Signature)*  
 प्रबन्ध निदेशक  
 : जयपुर सेंट्रल को-ऑपरेटिव बैंक लि.  
 वैशाली नगर, जयपुर

**Signature valid**

Digitally signed by Jitendra Kumar Soni  
 Designation : Collector & District  
 Magistrate  
 Date: 2025.06.20 22:37:32 IST  
 Reason: Approved



## THE JAIPUR CENTRAL COOPERATIVE BANK LTD. JAIPUR

### PROFIT AND LOSS ACCOUNT As at 31st March 2025

| Income   | Schedule | 31.03.2025 (₹)           | 31.03.2024 (₹)           |
|--|----------|--------------------------|--------------------------|
| Interest Earned                                    | 13       | 1,64,50,92,589.95        | 1,45,90,22,879.95        |
| Other Income                                       | 14       | 2,02,84,165.53           | 2,12,94,453.05           |
| <b>Total</b>                                       |          | <b>1,66,53,76,755.48</b> | <b>1,48,03,17,333.00</b> |
| <b>Expenditure</b>                                 |          |                          |                          |
| Interest Expended                                  | 15       | 1,20,53,27,590.82        | 99,67,68,600.43          |
| Operating Expenses                                 | 16       | 23,35,37,414.17          | 22,69,84,482.57          |
| Provisions and contingencies                       |          | 11,60,66,000.00          | 15,64,53,000.00          |
| <b>Total</b>                                       |          | <b>1,55,49,31,004.99</b> | <b>1,38,02,06,083.00</b> |
| <b>Profit/ Loss</b>                                |          | <b>11,04,45,750.49</b>   | <b>10,01,11,250.00</b>   |
| <b>Net Profit for the Year</b>                     |          | <b>11,04,45,750.49</b>   | <b>10,01,11,250.00</b>   |
| <b>Profit /Loss Brought Forward</b>                |          | <b>16,60,20,373.17</b>   | <b>14,47,96,789.17</b>   |
| <b>Total</b>                                       |          | <b>27,64,66,123.66</b>   | <b>24,49,08,039.17</b>   |
| <b>Appropriations</b>                              |          |                          |                          |
| Transfer to Statutory Reserve                      |          | 2,50,27,813.00           | 1,87,83,657.00           |
| Transfer to Bad & doubtful debt                    |          | 65,07,231.00             | 48,83,751.00             |
| Transfer to bed debts                              |          | 97,60,847.00             | 73,25,626.00             |
| Transfer to Agriculture credit stabilisation Fund  |          | 97,60,847.00             | 73,25,626.00             |
| Transfer to Dividend Equalisation Fund             |          | 39,04,339.00             | 29,30,250.00             |
| Transfer to Building Fund                          |          | 39,04,339.00             | 29,30,250.00             |
| Transfer to Technology Adoption Fund               |          | 1,00,11,125.00           | 75,13,463.00             |
| Transfer to Government/Proposed dividend           |          | 1,00,11,125.00           | 75,13,463.00             |
| Balance carried over to consolidated balance sheet |          | 2,12,23,584.00           | 1,59,28,540.36           |
| <b>Total</b>                                       |          | <b>10,01,11,250.00</b>   | <b>7,51,34,626.36</b>    |
| <b>Earning per share</b>                           |          | <b>168.66</b>            | <b>91.24</b>             |

*Govind Prasad Garg*  
(GOVIND PRASAD GARG)  
Manager(op)

*Dinesh Kumar Gupta*  
(DINESH KUMAR GUPTA)  
Sr. Manager (Opr)

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

(DINESH KUMAR SHARMA)  
Managing Director

(JITENDRA KUMAR SONI)  
Administrator

*Aadesh Jain*  
For Manish Chhabra and Co.  
Chartered Accountants  
Partner- Aadesh Jain



*Prabodh Nideshik*  
प्रबोध निदेशक

जयपुर सेंट्रल को-ऑपरेटिव बैंक लि.  
वैशाली नगर, जयपुर

## Signature valid

Digitally signed by Jitendra Kumar Soni  
Designation : Collector & District  
Magistrate  
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# THE JAIPUR CENTRAL COOPERATIVE BANK LTD. JAIPUR

## SCHEDULES FORMING PART OF THE BALANCE SHEET AS AT 31st March 2025

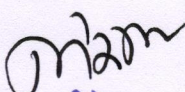
(Amount in Rs.)

| Particulars               |  | As at 31.03.2025       | As at 31.03.2024       |
|---------------------------|--|------------------------|------------------------|
| <b>SCHEDULE 1-CAPITAL</b> |  |                        |                        |
| S.no                      | Particulars  | As at 31.03.2025 (₹)   | As at 31.03.2024 (₹)   |
| 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                                 | 56,52,62,600.50        | 52,37,21,600.50        |
| 2                         | State Government                                     | 13,03,00,000.00        | 13,03,00,000.00        |
|                           | <b>Total</b>   | <b>69,55,62,600.50</b> | <b>65,40,21,600.50</b> |

| SCHEDULE 2-RESERVES & SURPLUS |                                       |                 | As at 31.03.2025 (₹) | As at 31.03.2024 (₹) |
|-------------------------------|---------------------------------------|-----------------|----------------------|----------------------|
| S.no                          | Particulars                           |                 |                      |                      |
| 1                             | Statutory Reserve                     | 12,85,41,579.34 |                      |                      |
|                               | Additions during the year             | 2,50,34,985.00  |                      |                      |
|                               | Deductions during the year            |                 | 15,35,76,564.34      | 12,85,41,579.34      |
| 2                             | Agriculture credit stabilisation Fund | 5,94,25,112.00  |                      |                      |
|                               | Additions during the year             | 1,15,43,600.00  |                      |                      |
|                               | Deductions during the year            |                 | 7,09,68,712.00       | 5,94,25,112.00       |
| 3                             | Dividend Equalisation Fund            | 75,16,538.45    |                      |                      |
|                               | Additions during the year             | 39,04,339.00    |                      |                      |
|                               | Deductions during the year            |                 | 1,14,20,877.45       | 75,16,538.45         |
| 4                             | Building Fund                         | 3,82,78,979.52  |                      |                      |
|                               | Additions during the year             | 39,04,339.00    |                      |                      |
|                               | Deductions during the year            |                 | 4,21,83,318.52       | 3,82,78,979.52       |
| 5                             | Education and publicity fund          | 25,56,950.94    |                      |                      |

## Signature valid

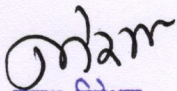
Digitally signed by Jitendra Kumar Soni  
 Designation : Collector & District  
 Magistrate  
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 प्रबन्ध निदेशक  
 जयपुर सेंट्रल को-ऑपरेटिव बैंक लि.  
 वैशाली नगर, जयपुर



|    |   |                 |                        |                        |
|----|---|-----------------|------------------------|------------------------|
|    | Additions during the year                         | -               |                        |                        |
|    | Deductions during the year                        | 25,56,950.94    | -                      | 25,56,950.94           |
| 6  | Technology Adoption Fund                          | 3,76,39,496.58  |                        |                        |
|    | Additions during the year                         | 1,00,11,125.00  |                        |                        |
|    | Deductions during the year                        |                 | 4,76,50,621.58         | 3,76,39,496.58         |
| 7  | Welfare fund                                      | 63,19,094.52    |                        |                        |
|    | Additions during the year                         |                 |                        |                        |
|    | Deductions during the year                        |                 | 63,19,094.52           | 63,19,094.52           |
| 8  | General reserve                                   | 34,08,96,687.44 |                        |                        |
|    | Additions during the year                         | 2,70,00,000.00  |                        |                        |
|    | Deductions during the year                        |                 | 36,78,96,687.44        | 34,08,96,687.44        |
| 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                  | 24,49,08,039.17 |                        |                        |
|    | Additions during the year                         | 11,04,45,750.49 |                        |                        |
|    | Deductions during the year( Profit appropriation) | 7,88,87,666.00  | 27,64,66,123.66        | 24,49,08,039.17        |
|    | <b>Total</b>                                      |                 | <b>99,49,11,999.51</b> | <b>88,45,12,477.96</b> |

| SCHEDULE 3-DEPOSITS |                                 | As at 31.03.2025 (₹) | As at 31.03.2024 (₹) |
|---------------------|---------------------------------|----------------------|----------------------|
| <b>1</b>            | <b>Demand Deposit</b>           |                      |                      |
| 1                   | From Individuals                | 32,60,11,455.02      | 22,58,52,889.06      |
| 2                   | From Central Co Operative Banks |                      |                      |
| 3                   | From Others / Societies         | 38,67,02,726.48      | 30,17,97,528.60      |
| <b>2</b>            | <b>Saving Deposit</b>           |                      |                      |
| 1                   | From Individuals                | 2,00,74,80,354.55    | 1,83,33,56,314.29    |
| 2                   | From Central Co Operative Banks |                      |                      |
| 3                   | From Others / Societies         | 3,07,45,04,068.30    | 2,14,14,98,466.92    |
| <b>3</b>            | <b>Term Deposit</b>             |                      |                      |
| 1                   | From Individuals                | 3,72,53,32,065.93    | 3,88,76,46,763.93    |
| 2                   | From Central Co Operative Banks |                      |                      |

  
 प्रबन्ध निदेशक  
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|   |                         |                           |                           |
|---|-------------------------|---------------------------|---------------------------|
| 3 | From Others / Societies | 4,08,58,51,492.52         | 4,25,62,09,489.45         |
|   | <b>Total</b>            | <b>13,60,58,82,162.80</b> | <b>12,64,63,61,452.25</b> |

| <b>SCHEDULE 4-BORROWINGS</b> |   |                          |                          |
|------------------------------|---|--------------------------|--------------------------|
| S.no                         | Particulars   | As at 31.03.2025 (₹)     | As at 31.03.2024 (₹)     |
| <b>1</b>                     | <b>From RBI/NABARD and State and Central Co operative Banks</b> |                          |                          |
| a                            | Short Term LoansCash Credit and overdrafts                      | 7,91,00,00,000.00        | 7,57,00,00,000.00        |
| i                            | of which secured against government and Approved Securities     |                          |                          |
| ii                           | of which secured against other tangible securities              |                          |                          |
|                              | i) Short Term Crop Finance loan From Nabard/ Rscb               | 7,31,00,00,000.00        | 7,27,00,00,000.00        |
|                              | ii) Special Liquidity Fund From Nabard                          | -                        | -                        |
|                              | iii) Short term Others Credit limit                             | 60,00,00,000.00          | 30,00,00,000.00          |
|                              | iii) ST direct Refinance From Nabard                            | -                        | -                        |
|                              |   | 92,03,753.69             | 1,23,52,939.91           |
| b                            | Medium Term LoansCash Credit and overdrafts                     |                          |                          |
| i                            | of which secured against government and Approved Securities     |                          |                          |
| ii                           | of which secured against other tangible securities              |                          |                          |
|                              | i) MT farm sector   | -                        | -                        |
|                              | ii) MT non farm sector  | -                        | -                        |
|                              | iii) Pacs as M.Sc.  | 92,03,753.69             | 1,23,52,939.91           |
| c                            | Long Term LoansCash Credit and overdrafts                       |                          |                          |
| i                            | of which secured against government and Approved Securities     |                          |                          |
| ii                           | of which secured against other tangible securities              |                          |                          |
| <b>2</b>                     | <b>From State Bank of India</b>                                 |                          |                          |
| <b>3</b>                     | <b>From State Government</b>                                    |                          |                          |
|                              |   | 55,436.00                | 4,29,68,792.00           |
| <b>4</b>                     | <b>Loans from Other Sources</b>                                 |                          |                          |
| a                            | A)From N.C.D.C. (for Computerization)                           | -                        | -                        |
| b                            | B)From N.C.D.C. (for Working capital )                          | -                        | -                        |
| c                            | C)From ICDP   | 46,000.00                | 29,62,620.00             |
| d                            | D) Revolving fund   |                          | 4,00,00,000.00           |
|                              | E) CC Limit From apex Bank /Other bank Secured against FDR      | 9,436.00                 | 6,172.00                 |
|                              | F) CA OTHER BANK TOD  |                          |                          |
|                              | <b>Total</b>  | <b>7,91,92,59,189.69</b> | <b>7,62,53,21,731.91</b> |

| <b>SCHEDULE 5-OTHER LIABILITES AND PROVISIONS</b> |                                |                      |                      |
|---|--------------------------------|----------------------|----------------------|
| S.no  | Particulars                    | As at 31.03.2025 (₹) | As at 31.03.2024 (₹) |
| 1   | Bills Payable                  | -                    | -                    |
| 2   | Inter Office Adjustment (Net)  | 72,04,684.31         | -                    |
| 3   | Interest Accrued               |                      |                      |
| 4   | Unclaimed Dividend             |                      |                      |
| 5   | Others ( Including Provisions) |                      |                      |
|   | a) Prov. for Standard Assets   | 9,47,17,000.00       | 24,87,17,000.00      |

*Mason*  
प्रबंध निदेशक

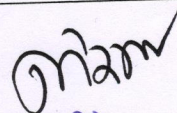
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|    |   |                 |                 |
|----|---|-----------------|-----------------|
|    | b) Prov. for Over Due Interest                                  | 45,15,660.19    | 45,15,660.19    |
|    | c) Prov. for NPA ( Bad & Doubtful Debt )                        | 23,55,83,635.17 | 31,32,38,557.17 |
|    | d) Prov. for under section 36(1)(viia) Rural branch advancement | 7,30,63,000.00  | 18,15,74,000.00 |
|    | 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 Intererst on ARDR                                  | 2,22,11,051.84  | 2,22,11,051.84  |
|    | m) Prov. For Special bed debts againt DRS                       | 39,55,00,000.00 | -               |
| 6  | Sundries  | 27,16,757.57    | 48,36,472.56    |
| 7  | Pacs development fund   | 5,01,98,533.50  | 4,28,35,196.50  |
| 8  | Leave encashament reserve fund                                  | 4,69,98,146.40  | 4,22,00,476.40  |
| 9  | Staff Gratuity fund   | 5,92,74,007.75  | 5,32,00,000.75  |
| 10 | Pay order   | 14,82,457.14    | 17,04,631.83    |
| 11 | Draft Payable   | 1,09,52,048.20  | 1,24,38,554.74  |
| 12 | Other Liability   |                 |                 |
|    | I) Furniture & fixture fund                                     | 1,93,903.00     | 1,93,903.00     |
|    | II) Intt not collected a/c                                      | 1,48,10,081.17  | 1,52,98,801.19  |
|    | III) Earnest money  | 72,394.00       | 72,394.00       |
|    | IV) Tds other than fd   | 3,42,579.58     | 4,15,814.58     |
|    | V) Unclaimed demand draft                                       | 2,41,313.00     | 2,41,313.00     |
|    | VI) Tds on FD   | 3,31,22,244.62  | 3,63,40,795.62  |
|    | VII) Suspence a/c   | 4,15,696.43     | 3,65,335.36     |
|    | VIII) Margin money gss  | 29,526.00       | 29,526.00       |
|    | IX) Proposed society money a/c                                  | 14,61,608.56    | 13,40,933.56    |
|    | X) Cash excess account  | 86,080.00       | 82,280.00       |
|    | XI) Dausa ccb diff a/c - others                                 | -               | 11,332.00       |
|    | XII) Nfs settlement-issuing                                     | 1,89,000.00     | 1,77,100.00     |
|    | XIII) Atm pos e-com   | 42,663.62       | 19,046.07       |
|    | XIV) Clearing adjustment  | -               | 29,254.96       |
|    | XV) Pacs share money collection account                         | 1,33,59,255.00  | 1,86,48,761.00  |
|    | XVI) Subsidy reserve fund                                       | 43,09,896.16    | 43,09,896.16    |
|    | XVII) Society manager p.f                                       | 2,20,298.00     | 2,20,298.00     |
|    | XVIII) Crop insurance   | 1,41,306.75     | 96,138.73       |
|    | XIX) Kcc accident insurance premium                             | 28,912.95       |                 |
|    | XX) Provision for wages settlement                              | 3,12,47,268.00  | 7,43,00,048.00  |
|    | XXI) Provision for expenses                                     | 39,46,530.00    | 52,35,320.50    |
|    | XXII) Provision for income tax                                  | 8,95,50,599.00  | 9,65,50,599.00  |
|    | XXIII) BLOCKED ACCOUNT(BRANCH ADJUSTMENT)                       | -               | 10,400.00       |
|    | XXIV) CTS Outward clearing                                      | 17,21,625.00    | -               |
|    | XXV) Pf payable   | 17,67,735.00    | 1,303.00        |

  
 प्रबन्ध निदेशक  
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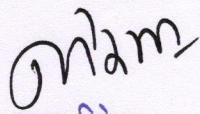


|   |                          |                          |
|---|--------------------------|--------------------------|
| XXVI) Salary deduction payable                | 1,46,251.00              | 1,46,251.00              |
| XXVII) KCC life insurance premium             | 2,87,831.03              |                          |
| XXVIII) Dividend payable                      | 29,94,439.00             | 21,49,766.00             |
| XXIX) Godown a/c                              | 21,00,000.00             | 21,00,000.00             |
| XXX) Insurance claim recd. from ins co.       | 1,79,76,813.26           | 1,53,73,762.19           |
| XXXI) Primary agriculture credit society fund | 3,09,46,000.00           | 3,09,46,000.00           |
| <b>Total</b>                                  | <b>1,29,49,33,832.20</b> | <b>1,27,09,42,974.90</b> |

| SCHEDULE 6-CASH AND BANK BALANCES WITH RESERVE BANK OF INDIA & STATE<br>COOPERATIVE BANK |                                     |                        |                        |
|--|-------------------------------------|------------------------|------------------------|
| S.no   | Particulars                         | As at 31.03.2025 (₹)   | As at 31.03.2024 (₹)   |
| 1  | Cash in Hand                        | 26,01,96,878.16        | 31,01,89,832.79        |
| 2  | Balances with Reserve Bank of India | 9,50,420.38            | 9,50,420.38            |
| a  | In Current Account                  | 9,50,420.38            | 9,50,420.38            |
| b  | In Other Accounts                   |                        |                        |
|  | <b>Total</b>                        | <b>26,11,47,298.54</b> | <b>31,11,40,253.17</b> |

| SCHEDULE 7-BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE |                                |                          |                          |
|---|--------------------------------|--------------------------|--------------------------|
| S.no  | Particulars                    | As at 31.03.2025 (₹)     | As at 31.03.2024(₹)      |
| 1   | Balances with Other Banks      |                          |                          |
| a   | In Current Account             | 43,05,04,853.20          | 37,77,24,357.83          |
| b   | Saving Bank Deposits           |                          |                          |
| c   | Fixed Deposits                 | 7,06,70,23,702.00        | 6,07,99,46,003.00        |
| 2   | Money at Call and Short Notice |                          |                          |
| a   | With Banks                     |                          |                          |
| b   | With Other Institutions        |                          | 45,00,00,000.00          |
|   | <b>Total</b>                   | <b>7,49,75,28,555.20</b> | <b>6,90,76,70,360.83</b> |

| SCHEDULE 8-INVESTMENTS |             |                      |                      |
|------------------------|-------------|----------------------|----------------------|
| S.no                   | Particulars | As at 31.03.2025 (₹) | As at 31.03.2024 (₹) |

  
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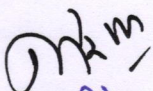
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|   |  |                          |                          |
|---|--|--------------------------|--------------------------|
| 1 | In Central & State Government Securities   | 2,60,28,82,207.50        | 2,40,28,82,207.50        |
| 2 | In Other Approve 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  | 15,050.00                | 15,050.00                |
| 5 | Others   |                          |                          |
|   | <b>Total</b>   | <b>2,80,38,97,257.50</b> | <b>2,60,38,97,257.50</b> |

| SCHEDULE 9-ADVANCES |   | As at 31.03.2025 (₹)      | As at 31.03.2024 (₹)      |
|---------------------|---|---------------------------|---------------------------|
| S.no                | Particulars   |                           |                           |
| 1 (a)               | Bills Purchased & Discounted                        | 12,12,02,24,774.33        | 11,18,08,39,423.02        |
| (b)                 | Cash Credits Overdrafts & loans repayable on demand | 52,33,56,475.84           | 44,31,89,684.53           |
| (c)                 | Term Loans  | 12,64,35,81,250.17        | 11,62,40,29,107.55        |
|                     | <b>Total</b>  | <b>2,85,73,71,240.26</b>  | <b>2,77,20,39,901.88</b>  |
| 2 (a)               | Secured by Tangible Assets                          | 9,64,46,64,719.64         | 8,68,45,48,284.93         |
| (b)                 | Secured by bank/government guarantees               | 14,15,45,290.27           | 16,74,40,920.74           |
| (c)                 | Unsecured   | 12,64,35,81,250.17        | 11,62,40,29,107.55        |
|                     | <b>Total</b>  |                           |                           |
| 3                   | Less : Provision for Bad & Doubtful Debts           |                           |                           |
| 4                   | <b>Total( 1-3)</b>                                  | <b>12,64,35,81,250.17</b> | <b>11,62,40,29,107.55</b> |

| SCHEDULE 10-FIXED ASSETS |   | As at 31.03.2025 (₹) | As at 31.03.2024 (₹) |
|--------------------------|---|----------------------|----------------------|
| S.no                     | Particulars   |                      |                      |
| 1                        | Premises  | 1,40,58,770.00       | 1,40,58,770.00       |
| (a)                      | Land at cost  | 1,36,73,841.00       | 1,51,93,157.00       |
| (b)                      | Building at cost as on 31 March of preceeding year  | -                    | -                    |
|                          | Additions during the year                           | 26,877.00            | -                    |
|                          | Deductions during the year                          | 2,77,05,734.00       | 2,92,51,927.00       |
|                          | <b>Total Cost</b>                                   | <b>13,64,696.00</b>  | <b>15,19,316.00</b>  |
|                          | Less Depreciation to date                           | 2,63,41,038.00       | 2,77,32,611.00       |
|                          | <b>Total</b>  |                      |                      |
| 2                        | Other Fixed Assets( including Furniture & Fixtures) |                      |                      |

  
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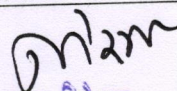


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|  |   |                       |                       |
|--|---|-----------------------|-----------------------|
|  | At cost as on 31 March of preceeding year | 2,41,10,507.16        | 2,56,00,950.75        |
|  | Additions during the year                 | 70,53,556.89          | 48,85,662.28          |
|  | Deductions during the year                | 2,47,953.00           | 519.00                |
|  | Total Cost                                | 3,09,16,111.05        | 3,04,86,094.03        |
|  | Less Depreciation to date                 | 65,19,535.99          | 63,75,586.87          |
|  | Total                                     | 2,43,96,575.06        | 2,41,10,507.16        |
|  | <b>Total (1+2)</b>                        | <b>5,07,37,613.06</b> | <b>5,18,43,118.16</b> |

| SCHEDULE 11-OTHER ASSETS |   |                      |                      |
|--------------------------|---|----------------------|----------------------|
| S.no                     | Particulars   | As at 31.03.2025 (₹) | As at 31.03.2024 (₹) |
| I                        | Inter Office Adjustment                               |                      | 93,18,207.00         |
| II                       | Interest Accrued                                      | 4,71,51,679.49       | 3,59,96,555.17       |
| III                      | Stationary & Stamps                                   | 41,87,827.85         | 42,94,994.85         |
| IV                       | Non Banking Assets acquired in satisfaction of claims |                      |                      |
| V                        | Others  |                      |                      |
| 1                        | Loan waiver Receivable 2018 & 2019                    | 32,359.00            | 10,88,48,246.86      |
| 2                        | Interest Receivable GOR/GOI                           | 91,67,38,916.79      | 1,13,40,97,781.90    |
| 3                        | Inv- lic staff gratuity                               | 5,38,52,021.61       | 5,09,19,683.87       |
| 4                        | Inv- lic leave encashment                             | 5,63,64,650.62       | 4,60,05,319.32       |
| 5                        | Income tax receivable from                            | 35,91,305.64         | 53,05,913.85         |
| 6                        | Difference in trial balance                           | 34,78,028.71         | 34,78,028.71         |
| 7                        | Trickel feed suspanse dr                              | 12,036.00            | 54.00                |
| 8                        | Nfs settlement-acquiring                              | -                    | 17,000.00            |
| 9                        | Sundry debtors  | 2,10,70,646.51       | 1,86,31,759.25       |
| 10                       | Security deposit with RSEB                            | 1,00,507.00          | 1,00,507.00          |
| 11                       | amortisation of premium paid                          | 48,17,771.00         | 71,23,711.00         |
| 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                            | 5,50,00,000.00       | 6,25,00,000.00       |
| 15                       | telephone security                                    | 47,650.00            | 47,650.00            |
| 16                       | advance against building rent                         | 29,18,186.00         | 31,98,511.00         |
| 17                       | deaf - claim receivable from rbi                      | 14,119.14            | 1,82,538.50          |

  
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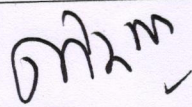
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|    |                                   |                          |                          |
|----|-----------------------------------|--------------------------|--------------------------|
| 18 | SYSTEM SUSPENSE A/C - TECHNICA    | 5.00                     | -                        |
| 19 | paces manager pay fund receivable | 76,644.68                | 76,644.68                |
| 20 | goods and service tax payble      | 37,44,158.95             | 37,08,418.58             |
| 21 | dd receivable                     | 53,917.00                | 53,917.00                |
| 22 | rtgs/neft reconciliation a/c      | 1,36,30,115.94           | 2,10,50,865.95           |
| 23 | fraud embezzlement and theft      | 31,77,116.00             | 31,77,116.00             |
| 24 | security sjsby/pais               | 3,47,327.04              | 3,47,327.04              |
| 25 | legal liability                   | 2,06,719.00              | 2,06,719.00              |
| 26 | CTS OUTWARD CLEARING              |                          | 8,48,568.52              |
| 27 | primary agriculture fund          | 3,09,46,000.00           | 3,09,46,000.00           |
|    | <b>Total</b>                      | <b>1,25,36,57,810.23</b> | <b>1,58,25,80,140.31</b> |

| SCHEDULE 12-CONTIGENT LIABILITIES AND BILLS FOR COLLECTION |   |                       |                       |
|--|---|-----------------------|-----------------------|
| S.no   | Particulars   | As at 31.03.2025 (₹)  | As at 31.03.2024 (₹)  |
| 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                           | 3,65,76,286.05        | 2,88,95,663.34        |
|  | <b>Total</b>  | <b>3,65,76,286.05</b> | <b>2,88,95,663.34</b> |

| SCHEDULE 13-INTEREST EARNED |  |                      |                      |
|-----------------------------|--|----------------------|----------------------|
| S.no                        | Particulars  | As at 31.03.2025 (₹) | As at 31.03.2024 (₹) |
| 1                           | Interest/discount on advances/bills  | 93,92,99,823.39      | 92,02,11,382.20      |
| 2                           | Income on investments (including dividend)                                 | 22,25,75,825.00      | 18,56,77,431.00      |
| 3                           | Interest on balances with Reserve bank of India and other inter-bank funds | 48,32,16,941.56      | 35,31,34,066.75      |

  
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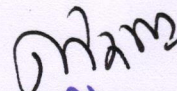
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|   |              |                          |                          |
|---|--------------|--------------------------|--------------------------|
| 4 | Others       | -                        | -                        |
|   | <b>Total</b> | <b>1,64,50,92,589.95</b> | <b>1,45,90,22,879.95</b> |

| <b>SCHEDULE 14-OTHER INCOME</b> |                                    |                      |                      |
|---------------------------------|------------------------------------|----------------------|----------------------|
| S.no                            | Particulars                        | As at 31.03.2025 (₹) | As at 31.03.2024 (₹) |
| 1                               | Commission, exchange and brokerage | 93,86,017.29         | 1,05,50,005.21       |
| 2                               | Incidental charges                 | 32,10,722.65         | 21,43,387.90         |
| 3                               | Locker rent                        | 4,95,536.00          | 4,63,480.00          |
| 4                               | Locker rent                        | 8,700.09             | 15,778.24            |
| 4                               | Service Charges                    | 68,97,278.00         | 69,23,407.10         |
| 5                               | Processing fees                    | 2,85,911.50          | 11,98,394.60         |
| 6                               | Other income                       | 2,02,84,165.53       | 2,12,94,453.05       |
|                                 | <b>Total</b>                       |                      |                      |

| <b>SCHEDULE 15-INTEREST EXPENDED</b> |   |                      |                      |
|--------------------------------------|---|----------------------|----------------------|
| S.no                                 | Particulars   | As at 31.03.2025 (₹) | As at 31.03.2024 (₹) |
| 1                                    | Interest on deposits                                    | 69,47,33,962.57      | 64,45,80,952.80      |
| 2                                    | interest on Reserve Bank of India/inter-bank borrowings | 51,05,93,628.25      | 35,21,87,647.63      |
| 3                                    | Others  | 1,20,53,27,590.82    | 99,67,68,600.43      |
|                                      | <b>Total</b>  |                      |                      |

| <b>SCHEDULE 16-OPEARTING EXPENSES</b> |  |                        |                        |
|---------------------------------------|--|------------------------|------------------------|
| S.no                                  | Particulars  | As at 31.03.2025 (₹)   | As at 31.03.2024 (₹)   |
|                                       |  | 15,57,08,136.09        | 14,63,72,341.87        |
|                                       | 1) Salaries and allowances and provident fund                  |                        |                        |
|                                       | 2) Director's and local committee member's fees and allowances | 1,65,000.00            | 1,60,230.00            |
|                                       | 3) Rent, taxes, insurance & lighting ,water etc                | 2,39,88,977.99         | 2,19,50,018.03         |
|                                       | 4) Law charges   | 1,61,670.00            | 3,04,296.00            |
|                                       | 5) Postage, telegrams and telephone charges                    | 36,77,320.41           | 53,59,719.59           |
|                                       | 6) Audit fee   | 12,83,470.92           | 13,35,603.50           |
|                                       | 7) Depreciation on and repairs to property                     | 78,84,231.99           | 78,94,902.87           |
|                                       | 8) Stationery, Printing and advertisement, etc.                | 24,78,622.30           | 30,58,936.75           |
|                                       | 9) Loss from sale of or dealing with non banking Assets        |                        |                        |
|                                       | 10) Other expenditure  |                        |                        |
|                                       | a) Contribution for PACS Dev. Fund                             | 78,38,677.00           | 69,47,191.00           |
|                                       | b) Amortization premium paid on govt. securities               | 31,23,299.00           | 16,63,247.00           |
|                                       | c) Other Exp   | 2,72,28,008.47         | 3,19,37,995.96         |
|                                       | <b>Total</b>   | <b>23,35,37,414.17</b> | <b>22,69,84,482.57</b> |

  
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*Jitendra*  
(GOVIND PRASAD  
GARG)  
Manager(op)

*Dinesh*  
(DINESH KUMAR  
GUPTA)  
Manager (Opr)

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

(DINESH KUMAR  
SHARMA)  
Managing Director

(JITENDRA KUMAR  
SONI)  
Administrator

*Aadesh Jain*

For Manish Chhabra and  
Chartered Accountants  
Partner- Aadesh Jain  
FRN-019832C / M.No.-476596



*Prabhu*

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**THE JAIPUR CENTRAL COOPERATIVE BANK LTD. JAIPUR**

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

**Risk Weighted Value of Assests as at 31.3.2025**

(₹ IN LAKH)

| Sr. No | Items of Assets  | Risk Weight (%) | As on 31.3.2025 |            | Net Value | Risk Value |
|--------|--|-----------------|-----------------|------------|-----------|------------|
|        |  |                 | Book Value      | Provisions |           |            |
| I      | <b>Balances</b>  |                 |                 |            |           |            |
| 1      | Cash (Including foreign currency notes) & balance with RBI   | 0.00            | 2611.47         |            | 2611.47   | 0.00       |
| 2      | Balances in Current account with other banks   | 20.00           | 4305.06         |            | 4305.06   | 861.01     |
| II     | <b>Investments</b>   |                 |                 |            | 26028.82  | 650.72     |
| 1      | Investments in Government Securities   | 2.50            | 26028.82        |            |           |            |
| 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 deposit, money at call and short notice etc. | 22.50           | 70670.24        |            | 70670.24  | 15900.80   |
| 8      | investments in bounds issued by All india Financial Institutions   | 102.50          |                 |            | 0.00      | 0.00       |
| 9      | investments in bounds issued by Public Financial Instutions For their Tier II capital  | 102.50          |                 |            | 0.00      | 0.00       |
| 10     | All other Investments  | 102.50          | 2010.15         |            | 2010.15   | 2060.40    |
| III    | <b>Loans and Advances including bills purchased and discounted and other credit facilities</b>   |                 |                 |            | 0.00      | 0.00       |
| 1      | Loans guarented 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 guranteed 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 undettakings of State   | 100.00          |                 |            | 0.00      | 0.00       |

*(Handwritten Signature)*

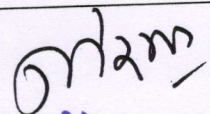
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|    |   |                    |           |          |           |           |
|----|---|--------------------|-----------|----------|-----------|-----------|
|    |   | <b>Governments</b> |           |          |           |           |
| 6  | Housing Loans<br>(i) Loans to individuals (fully secured by mortgage of residential properties) up to 30 lakh<br>(a) LTV ratio is equal to or less than 75 %<br>(b) LTV ratio is more than 75%  | 50.00<br>100.00    | 3704.07   |          | 3704.07   | 3704.07   |
|    | (ii) Housing finance-others   | 100.00             |           |          | 0.00      | 0.00      |
| 7  | Consumer credit including Personal Loan   | 125.00             | 534.62    |          | 534.62    | 668.28    |
| 8  | Loans up to Rs. 1 lakh against gold and silver ornaments <b>Note</b> :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<br>16854.39.00+1650.99   | 100.00             | 118692.74 | 18505.38 | 100187.36 | 100187.36 |
| 10 | Loans extended against primary /collactral 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 Depoite, Life Policies, NSC,IVPS and KVPs where adequate margin is available   | 0.00               | 2669.09   |          | 2669.09   | 0.00      |
| 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              | 835.29    |          | 835.29    | 167.06    |
| IV | <b>Others Assets</b>  |                    |           |          | 0.00      | 0.00      |
| 1  | Premises, furniture and fixture   | 100.00             | 507.38    |          | 507.38    | 507.38    |
| 2  | interest due on government securities   | 0.00               | 390.64    |          | 390.64    | 0.00      |
| 3  | Interest subvention receivable from GOI   | 0.00               | 3133.57   |          | 3133.57   | 0.00      |
| 4  | receivable from state govt  | 0.00               | 0.32      |          | 0.32      | 0.00      |
| 5  | 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      |
| 6  | interest receivable on staff loans  | 20.00              |           |          | 0.00      | 0.00      |
| 7  | interest receivable from banks  | 20.00              |           |          | 0.00      | 0.00      |
| 8  | All other Assets (including interest receivable)  | 100.00             | 8702.81   | 4387.66  | 4315.15   | 4315.15   |
|    | <b>Total (I to IV)</b>  |                    | 244796.27 | 22893.04 | 221903.23 | 129022.23 |
|    | <b>Capital Funds (Tier I + Tier II)</b>   |                    |           |          |           | 17856.73  |
|    | <b>CRAR</b>   |                    |           |          |           | 13.84     |
|    | <b>Capital Funds</b>  |                    |           |          |           |           |

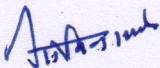
  
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 वैशाली नगर, जयपुर

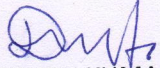


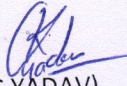
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|   |                |                 |
|---|----------------|-----------------|
| <b>Tier-I</b>   |                |                 |
| Paid Up Share Capital   |                | 6955.63         |
| Free Reserves   |                | 6523.66         |
| Undisbursed Profits   |                | 2764.66         |
| Less: loss, if any  |                |                 |
| Sub Total   |                | 16243.95        |
| <b>Tier-II CAPITAL ELEMENTS</b>   |                |                 |
| (i) Undisclosed Reserve   |                |                 |
| (ii) General Provision and loss reserves  |                |                 |
| a) Provision for standard Assets  | 947.17         |                 |
| b) Excess provision for NPA   | 1686.47        |                 |
| <b>Total (a+b)</b>  | <b>2633.64</b> |                 |
| General Provisions and Loss Reserve subject to inclusion in Tier II Capital max . 1.25% of Total Risk Weighted Assets)<br>(129022.23*1.25%=1612.78) |                | 1612.78         |
| Total Tier II   |                | 1612.78         |
| Tier-II restricted to maximum of Tier-I Funds   |                |                 |
| Total Of Tier I & II  |                | <b>17856.73</b> |

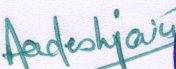
  
(GOVIND PRASAD  
GARG)  
Manager(op)

  
(DINESH KUMAR  
GUPTA)  
Sr. Manager (Opr)

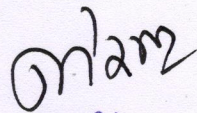
  
(K.C.YADAV)  
Chief Manager(Opr)

(DINESH KUMAR  
SHARMA)  
Managing Director

(JITENDRA KUMAR  
SONI)  
Administrator

  
For Manish Chhabra and Co  
Chartered Accountants  
Partner- Aadesh Jain  
FRN-019832C / M.No.-476596





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THE JAIPUR CENTRAL COOPERATIVE BANK LTD. JAIPUR

Statement of cash flow for the year ended 31st march  
2025

(Rs. In lakh)

|   | Current Year<br>31.03.2025 |          | Current Year<br>31.03.2024 |          |
|---|----------------------------|----------|----------------------------|----------|
| A. Cash flow form operating activities                        | 8549.06                    |          | 17256.27                   |          |
| B. Cash flow form investing activities                        | 11.05                      |          | -30.1                      |          |
| C. Cash flow form financing activities                        | 615.79                     |          | 699.74                     |          |
| Net change in cash and cash equivalents                       |                            | 9175.9   |                            | 17925.91 |
| D. CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR     | 68410.86                   |          | 50484.95                   |          |
| E. CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR (A+B+C+D) |                            | 77586.76 |                            | 68410.86 |
| <b>A. CASH FLOW FORM OPERATING ACTIVITIES</b>                 |                            |          |                            |          |
| Net Profit before taxes                                       | 2265.12                    |          | 2565.64                    |          |
| Adjustment for:   |                            |          |                            |          |
| Depreciation Charges  | 78.84                      |          | 78.94                      |          |
| Provision for Bad & Doubtful Debts                            | 390.66                     |          | 373.13                     |          |
| Contribution to PACS Development fund                         | 78.39                      |          | 69.47                      |          |
| Premium paid on investment Written off                        | 0                          |          | 0                          |          |
| Less: Direct Taxes  | -500.00                    | 2313.01  | -570.00                    | 2517.18  |
| Sub-Total   |                            |          |                            |          |
| Adjustment for:   |                            |          |                            |          |
| Increase/(Decrease) in Deposit                                | 9595.21                    |          | 7163.49                    |          |
| Increase/(Decrease) in Borrowing                              | 2939.37                    |          | 18837.69                   |          |
| Increase/(Decrease) in Investments                            | -2000                      |          | -2006                      |          |
| Increase/(Decrease) in Advances                               | 10195.52                   |          | -5048.85                   |          |
| Increase/(Decrease) in Other Liabilities                      | 2607.77                    |          | 1059.75                    |          |
| Increase/(Decrease) in Other Assets                           | 3289.22                    |          | -5552.39                   |          |
| Increase/(Decrease) in provision for Standard assets          | 0.00                       |          | 285.40                     |          |
| Increase/(Decrease) in overdue interest Reserve               | 0                          | 6236.05  | 0                          | 14739.09 |
| <b>Net cash provided by operating activities</b>              |                            |          |                            |          |
| <b>B. CASH FLOW FORM INVESTING ACTIVITIES</b>                 |                            |          |                            |          |
| (Increase)/Decrease in fixed assets                           | 11.05                      |          | -30.1                      |          |
| <b>Net cash from investing activities</b>                     |                            | 11.05    |                            | -30.1    |
| <b>C. CASH FLOW FORM FINANCING ACTIVITIES</b>                 |                            |          |                            |          |

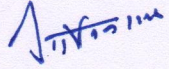
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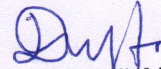
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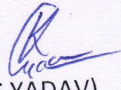
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जयपुर सेंट्रल को-ऑपरेटिव बैंक लि.  
वैशाली नगर, जयपुर



|          |   |          |                 |          |                 |
|----------|---|----------|-----------------|----------|-----------------|
|          | Dividend paid   | 91.66    |                 | 62.44    |                 |
|          | Govt. Loan Repayment  | 0        |                 | 0        |                 |
|          | Staff Gratuity Fund   | 60.74    |                 | 105.85   |                 |
|          | Staff Leave Encashment  | 47.98    |                 | 109.42   |                 |
|          | Bonus paid  | 0        |                 | 0        |                 |
|          | Institutional Fund  | 0        |                 | 0        |                 |
|          | New Share capital   | 415.41   |                 | 422.03   |                 |
|          | <b>Net cash from financial activities</b>                     |          | <b>615.79</b>   |          | <b>699.74</b>   |
| <b>D</b> | <b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR</b> |          |                 |          |                 |
|          | Cash in hand  | 2601.97  |                 | 3101.90  |                 |
|          | Balances with Reserve Bank of India                           | 9.50     |                 | 9.50     |                 |
|          | Balances with Banks and Money at Call and Short Notice        | 74975.29 |                 | 65299.46 |                 |
|          | <b>Total</b>  |          | <b>77586.76</b> |          | <b>68410.86</b> |

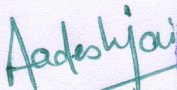
  
(GOVIND PRASAD  
GARG)  
Manager(op)

  
(DINESH KUMAR  
GUPTA)  
Sr. Manager (Opr)

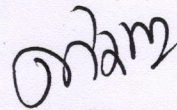
  
(K.C.YADAV)  
Chief Manager(Opr)

(DINESH KUMAR  
SHARMA)  
Managing Director

(JITENDRA KUMAR  
SONI)  
Administrator

  
For Manish Chhabra and Co.  
Chartered Accountants  
Partner- Aadesh Jain  
FRN-019832C / M.No.-476596





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# The Jaipur Central Co-Operative Bank Ltd., Jaipur

## Significant Accounting Policies and Notes on Accounts As at 31-03-2025

### 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.

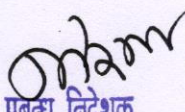
#### 2. USE OF ESTIMATES:

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.

  
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#### 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 "current investment"

#### 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.

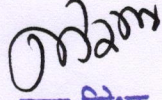
#### 6. NET PROFIT:

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 31-03-2025

### B- Notes on Accounts

| Sr.No.   | Particulars  | (₹ in Lakh )   |
|----------|--|----------------|
| <b>1</b> | <b>Investments only SLR</b>  |                |
| a        | Permanent Category   | 26028.82       |
| b        | Current Category   | Nil            |
| c        | Book value & face value of Invest  |                |
| d        | Market value of Invest   |                |
|          | <b>Investment Non SLR</b>  |                |
|          | <b>Permanent Category</b>  | <b>2010.15</b> |
|          | Share in coop. Institution   | 2010.15        |
| <b>2</b> | <b>Advance to direct directors their relatives, companies/firm in which they are Inverters.</b>  |                |
| a        | Fund - based.  | NIL            |
| b        | Non-fund base (Guarantee, LIC etc.)  | NIL            |
| <b>3</b> | <b>Cost of deposit - Average cost of deposit</b>   | 5.64           |
| <b>4</b> | <b>NPAs -</b>  |                |
| a        | Gross NPA.   | 2069.08        |
| b        | Net NPAs   | 0.00           |
| c        | Percentage of gross NPA to advances  | 1.64%          |
| d        | Percentage of net NPA to net advances  | 0.00           |
| <b>5</b> | <b>Movement of NPAs (Increase in NPA)</b>  | <b>-8.09</b>   |
| <b>6</b> | <b>Profitability -</b>   |                |
| a        | Interest Income as a percentage of working funds   | 7.19%          |
| b        | Non interest income as a percentage of working fund  | 0.09%          |
| c        | Operational profit as a percentage of working fund   | 0.99%          |
| d        | Return on assets   | 0.48%          |
| e        | Business (Deposit Advancement) per employee  | 3409.02        |
| f        | Profit per employee  | 14.34          |
| <b>7</b> | <b>Provisions -</b>  |                |
| a        | Provision on NPAs required to be net   | 3086.47        |
| b        | Provision on NPAs actually made  | 45.67          |
| c        | Provision required to be made in respect of OD in income accounts, gratuity fund, provided fund, and reconciliation of inter branch account. |                |

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*(Handwritten Signature)*

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वैशाली नगर, जयपुर

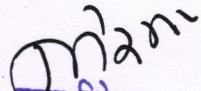


|    |  |         |
|----|--|---------|
| d  | Provision actually made in respect of overdue interest taken into income account, gratuity fund, provided fund and arrear in recompilation of inter branch account | 45.16   |
| e  | Provision required to be made on deprecation in investments  | 0.15    |
| f  | Provision actually made on deprecation in investments.   | 0.15    |
| 8  | <b>Movements in provisions</b>   |         |
| a  | Towards NPAs (decrease)  | 1861.66 |
| b  | Towards deprecation in investments   | 0.00    |
| c  | Towards standard assets. (decrease)  | 1540.00 |
| d  | Towards debt relief scheme (Increase)  | 3955.00 |
| 9  | <b>Payment of Insurance premium to the DICGC including arrears (if any)</b>  | 167.80  |
| 10 | <b>Penalty imposed by RBI for any violation.</b>   | 0.00    |
| 11 | <b>Information of extent of arrear in reconciliation of inter bank and inter branch accounts.</b>  | -       |

## 1. Asset Quality

- Non Performing Assets

| Particulars                      | (₹ in Lakh) |         |
|----------------------------------|-------------|---------|
|                                  | 2024-25     | 2023-24 |
| (i) Net NPAs to Net Advances (%) | Nil         | Nil     |
| (ii) Movement of NPAs (Gross)    |             |         |
| (a) Opening balance              | 2077.17     | 2081.03 |
| (b) Additions during the year    | 185.43      | 248.74  |
| (c) Reductions during the year   | 193.52      | 252.60  |
| (d) Closing balance              | 2069.08     | 2077.17 |

  
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|   |         |         |
|---|---------|---------|
| <b>(iii) Movement of Net NPAs</b>   | Nil     | Nil     |
| (a) Opening balance   |         |         |
| (b) Additions during the year   |         |         |
| (c) Reductions during the year  |         |         |
| (d) Closing balance   |         |         |
| <b>(iv) Movement of provisions for NPAs<br/>(excluding provisions on standard assets)</b> |         |         |
| (a) Opening balance   | 4948.13 | 4452.90 |
| (b) Provisions made during the year   | 553.34  | 495.23  |
| (c) Write of / write back of excess provisions  | 2415.00 |         |
| (d) Closing balance   | 3086.47 | 4948.13 |

## 2. Movement in Provision towards Standard Assets:

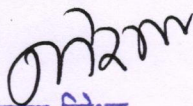
(₹ in Lakh)

| Particulars                      | 2024-25 | 2023-24 |
|----------------------------------|---------|---------|
| Opening Balance                  | 2487.17 | 2201.77 |
| Add: Additions during the year   | -       | 285.40  |
| Less : Reduction during The Year | 1540.00 | -       |
| Closing balance                  | 947.17  | 2487.17 |

## 3. Capital to risk weighed Assets Ratio (CRAR)

(₹ in Lakh)

| Particulars              | 2024-25   | 2023-24   |
|--------------------------|-----------|-----------|
| Total Capital Funds      | 17856.73  | 16381.70  |
| Risk Weighted Assets     | 129022.23 | 124563.43 |
| CRAR                     | 13.84%    | 13.15%    |
| Tier 1 capital ratio (%) | 12.59%    | 11.90%    |
| Tier 2 capital ratio (%) | 1.25%     | 1.25%     |

  
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#### 4. Investments:

##### SLR Investment Portfolio (Govt. securities)

(₹ in Lakh)

| Particulars           | 2024-25  | 2023-24  |
|-----------------------|----------|----------|
| a. Permanent Category | 26028.82 | 24028.82 |
| b. Current Category   | -        | -        |

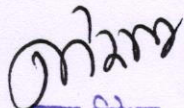
- Repo/Reverse Repo transactions: -Nil Nil
- Non SLR Investment Portfolio

(₹ 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)    | Fls   |                |                             |   |                                |                                 |
| (iii)   | Banks   |                |                             |   |                                |                                 |
| (iv)    | Private Corporate   |                |                             |   |                                |                                 |
| (v)     | Subsidiaries/Joint ventures   |                |                             |   |                                |                                 |
| (vi)    | Others<br>a) The Rajasthan State Co-Operative Bank Ltd.<br>b) Central Warehousing Corporation (Rs. 15000)<br>c) Rajasthan st development Corporation Ltd. (Rs.50) | 2010.00<br>.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

  
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## 5. Business Ratios:

(₹ in Lakh)

| Particulars  | 2024-25 | 2023-24 |
|--|---------|---------|
| (i) Interest Income as a percentage to Working Funds s           | 7.19%   | 7.29%   |
| (ii) Non interest income as a percentage to Working funds s      | 0.09%   | 0.11%   |
| (iii) Operating Profit as a percentage to Working Funds          | 0.99%   | 1.28%   |
| (iv) Return on Assets @  | 0.48%   | 0.50%   |
| (v) Business (deposits plus advances) per employees#(Rs.in LAKH) | 3409.02 | 3033.80 |
| (vi) Profit per employee ( Rs.in LAKH)                           | 14.34   | 12.51   |

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

(₹ in Lakh)

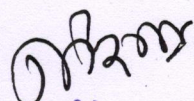
| Particulars                                      | 31-03-2025 | 31-03-2024 |
|--|------------|------------|
| Opening Balance of amounts transferred to DEAF   | 288.96     | 141.77     |
| Add : Amount transferred to DEAF during the year | 81.70      | 147.19     |
| Less : Amounts reimbursed by DEAF towards claims | 4.90       | -          |
| Closing balance of amount transferred to Deaf    | 365.76     | 288.96     |

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

8. No Contingencies and events have occurred after the balance sheet date which results in prior period adjustment.

9. Provision for impaired assets include

| S.No. | Name                                      | Amount in lac |
|-------|---|---------------|
| 1.    | Provision for difference in trial balance | 34.78         |
| 2.    | Provision for sundry debtor               | 50.00         |
| 3.    | Provision for fraud and other assets      | 31.80         |
| 4.    | Provision for branch adjustment           | 91.25         |
| 5.    | Provision for ARDR receivable             | 98.87         |
| 6.    | Provision for society manager fund        | 00.80         |
| 7.    | Provision for society manager EPFO        | 80.00         |

  
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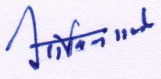
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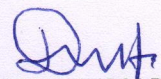



## 10. Deposit Insurance and Credit Guarantee Corporation (DICGC):

The Details remitted are as under.

| As at      | Assessable Deposit<br>(₹ in Lakh ) | Premium + GST<br>(in Rs.) | Due Date   | Date of Payment |
|------------|------------------------------------|---------------------------|------------|-----------------|
| 31-03-2024 | 1,19,664.19                        | 84,72,224.65              | 31-05-2024 | 30-05-2024      |
| 30-09-2024 | 1,17,345.60                        | 83,08,068.48              | 30-11-2024 | 29-11-2024      |

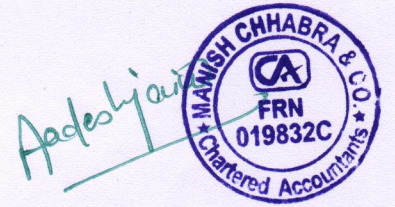
  
(GOVIND PRASAD GARG)  
Manager(op)

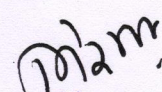
  
(DINESH KUMAR GUPTA)  
Sr. Manager (Opr)

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

(DINESH KUMAR SHARMA)  
Managing Director

(JITENDRA KUMAR SONI)  
Administrator



  
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# THE JAIPUR CENTRAL COOPERATIVE BANK LTD. JAIPUR

## 1. Asset liability management

### a) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ LAKH)

|                              | Day 1   | 2 to 7 days | 8 to 14days | 15 to 30Days | 31days to 2months | Over 2months and up to 3 months | Over 3 months and up to 6Months | Over 6 months and up to 1 year | Over 1 year and up to 3 years | Over 3 years and upto 5 years | Over 5 years | Total     |
|------------------------------|---------|-------------|-------------|--------------|-------------------|---------------------------------|---------------------------------|--------------------------------|-------------------------------|-------------------------------|--------------|-----------|
| Deposits                     | 7427.83 | 9656.18     | 11141.75    | 13370.10     | 15598.45          | 17084.02                        | 19949.83                        | 31660.62                       | 9121.52                       | 598.69                        | 449.83       | 136058.82 |
| Advances                     | 8904.25 | 5528.16     | 3758.01     | 3537.73      | 5001.40           | 89407.41                        | 580.84                          | 3878.20                        | 1000.69                       | 244.26                        | 4594.86      | 126435.81 |
| Investments                  | 0.00    | 11875.84    | 165.67      | 2600.55      | 1207.81           | 5463.70                         | 15521.45                        | 27904.14                       | 14433.90                      | 1500.00                       | 16026.00     | 96699.06  |
| Borrowings                   | 0.00    | 0.09        | 0.00        | 0.00         | 0.00              | 0.00                            | 6915.50                         | 72215.00                       | 62.00                         | 0.00                          | 0.00         | 79192.59  |
| Foreign Currency assets      |         |             |             |              |                   |                                 |                                 |                                |                               |                               |              |           |
| Foreign Currency liabilities |         |             |             |              |                   |                                 |                                 |                                |                               |                               |              |           |

## 2. Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ lakh)

| Particulars   | 31-03-2025 | 31-03-2024 |
|---|------------|------------|
| i) Movement of provisions held towards depreciation on investments  |            |            |
| a) Opening balance  |            |            |
| b) Add: Provisions made during the year   |            |            |
| c) Less: Write off / write back of excess provisions  |            |            |
| during the year   |            |            |
| d) Closing balance  |            |            |
| ii) Movement of Investment Fluctuation Reserve  |            |            |
| a) Opening balance  | 0.15       | 0.15       |
| b) Add: Amount transferred during the year  |            |            |
| c) Less: Drawdown   |            |            |
| d) Closing balance  | 0.15       | 0.15       |
| iii) Closing balance in IFR as a percentage of closing balance of investments <sup>12</sup> in AFS and HFT/Current category |            |            |

  
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### 3. Sector-wise Advances and Gross NPAs

(Amounts in ₹ lakh)

| Sr. No. | Sector*                          | Current Year               |            |   | Previous Year              |            |   |
|---------|----------------------------------|----------------------------|------------|---|----------------------------|------------|---|
|         |                                  | Outstanding Total Advances | Gross NPAs | Percentage of Gross NPAs to Total Advances in that sector | Outstanding Total Advances | Gross NPAs | Percentage of Gross NPAs to Total Advances in that sector |
|         | Short term agri crop loan        | 102019.98                  | 211.14     | 0.21  | 93898.77                   | 179.30     | 0.19  |
|         | <b>HOME LOAN</b>                 | 3972.70                    | 11.43      | 0.29  | 3184.97                    | 11.26      | 0.35  |
|         | agriculture allied activity loan | 15714.49                   | 1422.46    | 9.05  | 13866.52                   | 1441.18    | 10.39   |
|         | CC and others loan               | 4728.64                    | 424.05     | 8.97  | 5290.03                    | 445.43     | 8.42  |
|         |                                  | 126435.81                  | 2069.08    | 1.64  | 116240.29                  | 2077.17    | 1.79  |

### 4. Fraud accounts

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

|  | Current year | Previous year |
|--|--------------|---------------|
| Number of frauds reported  | 2            | 2             |
| Amount involved in fraud (₹ lakh)  | 28.24        | 28.24         |
| Amount of provision made for such frauds (₹ lakh)  | 31.80        | 31.80         |
| Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ lakh) |              |               |



*Manish*  
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## 5. Exposure to real estate sector

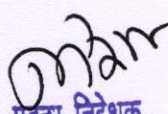
(Amount in ₹ lakh)

| Category  | Current year | Previous Year |
|---|--------------|---------------|
| <i>i) Direct exposure</i>   |              |               |
| a) Residential Mortgages –  |              |               |
| Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.   | 3530.81      | 2789.09       |
| b) Commercial Real Estate –   |              |               |
| Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits; |              |               |
| c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –  |              |               |
| i. Residential  |              |               |
| ii. Commercial Real Estate  |              |               |
| <i>ii) Indirect Exposure</i>  |              |               |
| Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.   |              |               |
| Total Exposure to Real Estate Sector  |              |               |

## 6. Unsecured advances

Banks shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as per the following format.

| Particulars  | (Amounts in ₹ Lakh) |               |
|--|---------------------|---------------|
|  | Current Year        | Previous Year |
| Total unsecured advances of the bank   |                     |               |
| Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken | 1415.45             | 1154.39       |
| Estimated value of such intangible securities  |                     |               |

  
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## 7. Exposure of RCBs

RCBs shall disclose details of their exposure as per the template specified below:

(ii) Central Co-operative Banks

| Sr. No. | Exposure to   | Current year            |                   |   | Previous year           |                   |   |
|---------|---|-------------------------|-------------------|---|-------------------------|-------------------|---|
|         |   | Gross Exposure (₹ Lakh) | Advances (₹ lakh) | Out of which gross non-performing advances (₹ lakh) | Gross Exposure (₹ lakh) | Advances (₹ lakh) | Out of which gross non-performing advances (₹ lakh) |
| 1       | Primary Agricultural Credit Societies (PACs) – on lending | 102019.98               | 94030.23          | 211.14  | 94030.23                | 94030.23          | 191.06  |
| 2       | PACs- other exposure                                      | 127.96                  | 127.96            | 127.96  | 127.96                  | 127.96            | 127.95  |
|         | Others  | 24287.87                | 24287.87          | 1729.98   | 22082.10                | 22082.10          | 1758.16   |
| 3       | Other credit societies                                    |                         |                   |   |                         |                   |   |
| 4       | Other non-credit co-operative societies                   |                         |                   |   |                         |                   |   |
| 5       | Companies   |                         |                   |   |                         |                   |   |
| 6       | Public Sector Undertakings                                |                         |                   |   |                         |                   |   |

## 8. Concentration of deposits, advances, exposures and NPAs

### a) Concentration of deposits

(Amount in ₹ lakh)

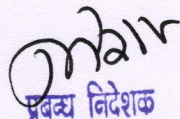
| Particulars   | Current Year | Previous Year |
|---|--------------|---------------|
| Total deposits of the twenty largest depositors                                   | 47599.07     | 50235.75      |
| Percentage of deposits of twenty largest depositors to total deposits of the bank | 39.90        | 39.72         |

### b) Concentration of advances\*

(Amount in ₹ lakh)

| Particulars  | Current Year | Previous Year |
|--|--------------|---------------|
| Total advances to the twenty largest borrowers                                   | 9361.59      | 8280.41       |
| Percentage of advances to twenty largest borrowers to total advances of the bank | 7.4          | 7.12          |

\*Advances shall be computed based on credit exposure i.e. funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure

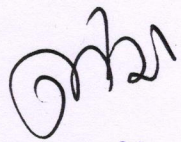
  
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c) Concentration of exposures\*\*



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(Amount in ₹ lakh)

| Particulars  | Current Year | Previous Year |
|--|--------------|---------------|
| Total exposure to the twenty largest borrowers/customers   | 9361.59      | 8280.41       |
| Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers | 7.4          | 7.12          |

\*\*Exposures shall be computed as per applicable RBI regulation.

#### d) Concentration of NPAs

(Amount in ₹ lakh)

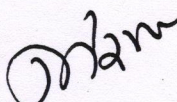
| Particulars   | Current Year | Previous Year |
|---|--------------|---------------|
| Total Exposure to the top twenty NPA accounts                                   | 265.5        | 266.27        |
| Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs. | 12.83        | 12.81         |

#### 9. Disclosure of complaints

##### a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman<sup>37</sup>

| Sr. No | Particulars   | Current year | Previous year |
|--------|---|--------------|---------------|
|        | Complaints received by the bank from its customers      |              |               |
| 1      | Number of complaints pending at beginning of the year   | 16           | 11            |
| 2      | Number of complaints received during the year           | 32           | 12            |
| 3      | Number of complaints disposed during the year           | 35           | 7             |
|        | 3.1 Of which, number of complaints rejected by the bank | -            | -             |
| 4      | Number of complaints pending at the end of the year     | 13           | 16            |

#### 10. Provisions and contingencies

  
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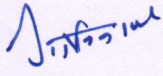
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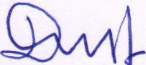


(Amount in ₹ Lakh)


| Provision debited to Profit and Loss Account          | Current Year | Previous Year |
|---|--------------|---------------|
| i) Provisions for NPI                                 | 0.15         | 0.15          |
| ii) Provision towards NPA                             | 3086.47      | 4948.13       |
| iii) Provision made towards Income tax                | 500.00       | 570.00        |
| iv) Other Provisions and Contingencies (with details) | -            | -             |

  
(GOVIND PRASAD  
GARG)

Manager(op)

  
(DINESH KUMAR  
GUPTA)

Sr. Manager (Opr)

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

(DINESH KUMAR  
SHARMA)

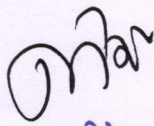
Managing Director

(JITENDRA KUMAR  
SONI)

Administrator



For Manish Chhabra and Co.  
Chartered Accountants  
Partner- Aadesh Jain  
FRN-019832C / M.No.-476596

  
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