

JANATA SAHAKARI BANK LTD., SATARA.

179, BHAVANI PETH, SATARA -415002.

Balance Sheet as on 31/03/2020

Particulars	Schedule	As On	
		31-03-2020	31-03-2019
Capital and Liabilities			
Capital	1	93679500.00	91380100.00
Reserve and Surplus	2	167251244.19	154569178.19
Deposits	3	1546517206.44	1567728001.33
Borrowings	4		
Other Liabilities and Provisions	5	129350248.60	131323988.51
Current Year Profit		638363.08	12029912.69
Total		1937436562.31	1957031180.72
Assets			
Cash and Balances With RBI	6	79563108.49	81375297.95
Balance with Banks, Money at call and Short Notice	7	264249569.23	246249569.23
Investments	8	504293073.00	504509117.00
Advances	9	971819063.52	973981793.62
Fixed Assets	10	8662407.14	12664498.30
Other Assets	11	94399548.29	111771199.29
Previors Loss		14449792.64	26479705.33
Total		1934736562.31	1957031180.72
Contigent Liabilities	12	6005279.00	6458238.00
Bill For Collections		9760.00	9760.00
Significant Accounting Policies			
Notes to Accounts			



For Janata Sahakari Bank Ltd; Satara

Assi. Manager

Manager



for A. C. DOSHI & CO
Chartered Accountants

Proprietor

UDIN:- 20103730AAAAJW6957

JANATA SAHAKARI BANK LTD., SATARA.

179, BHAVANI PETH, SATARA -415002.

Profit & Loss as on 31/03/2020

Particulars	Schedule	As On	
		31-03-2020	31-03-2019
I.Income			
Interest Earned	13	180298756.68	190442929.97
Other income	14	7498728.07	6168401.02
Total		187797484.75	196611330.99
I.Income			
Interest expended	15	101363117.50	104091240.00
Operating Expenses	16	85796004.17	80490178.30
Provisions & Contingencies		638363.08	12029912.69
Total		187797484.75	196611330.99
Transfer to statutory reserve			
Transfer to capital			
Transfer to revenue reserve			
Transfer to special reserve			
Transfer to investment reserve			
Proposed dividend(PNCPS)			
Proposed dividend (Equity)			
Tax on dividend			
Balance carried over to balance sheet			



For Janata Sahakari Bank Ltd; Satara

Assi. Manager

Manager



For A. C. DOSHI & CO.
Chartered Accountants

Proprietor

UDEN:-20103730AAAADW6957

Schedule-1 Capital

	As on	
	31-3-2020	31-3-2019
Authorised Capital 150000 Equity Shares of Rs.1000/-each	150000000.00	150000000.00
Issued & Subscribed		
Opening Balance	91380100	86458200
Additions during the year	2299400	4921900
Paid Up Capital	93679500.00	91380100.00
Total	93679500.00	91380100.00

Schedule-2 Reserve and Surplus

	Sched	As on	
		31-3-2020	31-3-2019
I. Statutory Reserve			
i) Opening Balance		30208815.88	26997656.88
ii) Addition during the year		26997656.88	24369771.88
		3211159	2627885
II. Capital Reserve			
i) Opening Balance			
ii) Addition during the year			
iii) Deduction during the year			
III. Share Premium			
i) Opening Balance			
ii) Addition during the year			
IV. Revenue and other services			
a) Revenue Reserve			
i) Opening Balance			
ii) Addition during the year			
iii) Deduction during the year			
b) Special Reserve			
i) Opening Balance		129750720.31	120279813.31
ii) Addition during the year		120270813.31	118229730.31
iii) Deduction during the year		9479907	2050083
c) Revaluation Reserve			
i) Opening Balance			
ii) Addition during the year			
iii) Deduction during the year			
d) Investment fluctuation Reserve			
i) Opening Balance			
ii) Addition during the year		7291708.00	7291708
iii) Deduction during the year			
V. Balance in Profit & loss Account			
TOTAL		167251244.19	154569178.19

Schedule-3 Deposits

	As on	
	31-3-2020	31-03-2019
A.I.Demand Deposits		
i) From Banks		
ii) From others	38099904.26	46837652.03
II) Saving Bank Deposits	431962136.52	428352178.7
III) Term Deposits		
i) From Banks		
ii) From others	1076455165.66	1092538170.59
TOTAL(I,II & III)		
B.i) Deposits of Branches in India		
ii) Deposits of Branches outside India		
TOTAL	1546517206.44	1567728001.33

SCHEDULE-5:Other Liabilities and provisions

	As on	
	31-3-2020	31-03-2019
I. Bills Payable		
II. Inter-office adjustments(net)		
III. Interest Accrued	50864420.00	48877732.00
IV. Others (including provisions):	30976498.02	33890113.45
i) Provision against standard assets	4409980.00	4409980.00
ii) Other liabilities(including provisions)	43099350.58	44146163.06
TOTAL	129350248.60	131323988.51

Specimen 6 cash and Balances with RBI

	As on	
	31-3-2020	31-03-2019
I. Cash in hand (including foreign currency notes)	31003432.55	38411025.2
II. Balances with Reserve Bank of India		
i) In Current Accounts	47985675.94	42390272.75
ii) In Other Accounts	574000.00	574000.00
Total (I&II)	79563108.49	81375297.95

specimen 7 Baalance with Banks & Money at call & short notice

	As on	
	31-3-2020	31-03-2019
I. In India		
i) Balance with bank in		
a) In Current Accounts		
b) other deposit account	264249569.2	246249569.2
ii) Money at call and short short notice		
a) with banks		
b) with other institute		
Total(i+ii)		
II) Outside india		
a) current accounts		
b) other deposit accounts		
c) money at call & short notice		
Total		
GRAND TOTAL (I&II)	264249569.23	246249569.23

Specimen 8-investment

	As on	
	31-3-2020	31-03-2019
A.INVESTMENTS		
a) Govt.securities (includin t.bils)	504293073.00	504509117
b) Other approved securities		
c) Shares		
d)Debentures and Bonds		
e)Subsidiaries and /or joint ventures		
f)Others		
i)units of UTI/Mutual funds		
ii)certificate of deposits		
iii)commercial papers		
iv)PTCS		
v)others		
II) Investment outside India		
Total		
Grand Total (I&II)	504293073.00	504509117.00
a)Gross Investments in India		
Less: Depreciation on Investment		
Less: Provisions on Investment		
Net Investment		
b) Gross Investment Outside India		
Total (a+b)		

Specimen 9-Advances

	As on	
	31-3-2020	31-03-2019
A.		
i) Bills purchased and discounted	230728952.88	246190996.39
ii) Cash Credits, Overdrafts & Loans repayable on demand	551380091.19	564323325.54
iii) Term Loans		
Total	782109044.07	810514321.93
B.		
i) Secured by tangible assets (includes advances against book debts)	115983815.00	127147205.00
ii) covered by bank /Government Guarantees	117898.00	311881.00
iii) Unsecured	73608306.45	36008385.69
Total	189710019.45	163467471.69
C.		
I. Advances in India		
i) Priority Sector		
ii) Public Sector		
iii) Banks		
iv) Others		
II. Advances outside India		
Total	971819063.52	973981793.62

Schedule-10 Fixed Assets

	As on	
	31-3-2020	31-03-2019
I Premises		
1) At cost as on 31st March of the preceding year		
2) Addition during the Period		
3) Addition on account of revaluation during the year		
4) Deduction during the Period		
5) Depreciation to date		
II) Capital Work in Progress		
III) Other Fixed Assets (including furniture and fixtures)		
	8662407.14	12664498.30
1) At cost as on 31st March of the preceding year		
2) Addition during the Period		
3) Deduction during the Period		
4) Depreciation to date		
Total(I&II)	8662407.14	12664498.30

Schedule-11other Assets

	As on	
	31-3-2020	31-03-2019
I)Inter-office adjustments (net)		
II)Interest accrued	61788099.74	82095952.45
III)Tax paid in advance/tax deducted at source	4443533.00	3823731.00
IV)Stationery and Stamps		
V)Non-banking assets acquired in satisfaction of claims		
VI)Others *	28,167,915.55	25851515.84
Total (I,II,III,IV,V&VI)	94399548.29	111771199.29

Schedule-12 contingent Liabilities

	As on	
	31-3-2020	31-03-2019
I) Claims against the bank not acknowledged as debts	5870779.00	5793738.00
II) Liability for partly paid investments		
III) Liability on account of outstanding forward exchange contracts		
IV) Guarantees given on behalf of constituents		
a) In india	134500.00	664500.00
b) Outside India		
V) Acceptance ,endorsements and obligations		
VI) Other items for which bank is contingent liable		
Total(I,II,III,IV,V&VI)	6005279.00	6458238.00

Schedule-13 Interest Earned

	As on	
	31-3-2020	31-03-2019
I) Interest/Discount on Advances/Bills	114515427.32	131135343.04
II) Interest on investemnt less -Amortisation of investemnts	33207596.55 13,848.00	33193748.55 32547765.78 551203
III) Interest on balances with RBI & Other inter-bank funds.	24346075.83	22865858.00
IV) Others	8243504.98	4445166.15
Total (I,II,III &IV)	180298756.68	190442929.97

Schedule-14 Other Income

	As on	
	31-3-2020	31-03-2019
I) Commission, exchange and brokerage	816701.41	987337.04
II) Profit on sale of investments less:- loss on sale of investments	938000.00	180000.00
III) Profit on revaluation of investments		
IV) Profit on sale of land, buildings and other assets		
V) Profit on exchange Transactions less:- Loss on Exchange Transactions		
VI) Income earned by the way of dividends etc. from subsidiaries/joint ventures abroad/in india	5558777.66	4,982,531.60
VII) Miscellaneous Income	185249.00	18,532.38
Total (I, II, III, IV, V, VI & VII)	7498728.07	6168401.02

Schedule-15 Interest Expended

	As on	
	31-3-2020	31-03-2019
I)Interest on deposits	101354095.50	104083567.00
II)Interest on RBI/inter-bank borrowings	9,022.00	7,673.00
III) Others		
Total (I,II & III)	101363117.50	104091240.00

Schedule-16 Operating Expenses

	As on	
	31-3-2020	31-03-2019
I) Payments to and provisions for employees	55745846.23	54176152.00
II) Rent, Taxes and lighting	5316397.74	4560126.00
III) Printing and Stationery		
IV) Advertisement and publicity	79593.70	44860.08
V) Depreciation on Bank's property	13641442.27	9816015.22
VI) Directors fees and expenses	15726.00	21358.00
VII) Auditor's fees and expenses	770401.00	610000.00
VIII) Law Charges		
IX) Postage, Telegrams, Telephones etc	1190600.18	1042666.93
X) Repairs and maintainances	632898.92	438571.00
XI) Insurance	1656589.71	1826482.63
XII) Other Expenditure	6746508.42	7953946.44
Total (I,II,III,IV,V,VI,VII,VIII,IX,X,XI&XII)	85796004.17	80490178.30