



जनसेवा सहकारी बँक (बोरिवली) लि.

वर्ष २०२३-२४

BALANCE SHEET AS ON

31.03.2023	CAPITAL AND LIABILITIES	Rs.	31.03.2024
Rs.			Rs.
20,00,00,000.00	1. CAPITAL :		
	a) Authorised Capital		
	80,00,000 Shares of Rs. 25/- Each		20,00,00,000.00
	b) Subscribed & Paid Up Capital		
16,61,15,800.00	65,05,507 Shares of Rs.25/- Each		16,26,37,675.00
16,61,15,800.00	(P.Y.66,44,632 Shares of Rs. 25/- Each) Heldby:		
0.00	(A) Individuals & Others	16,26,37,675.00	
0.00	(B) Co-Op Institutions	0.00	
	(C) State Government	0.00	
	2. RESERVE FUND & OTHER RESERVES :		
13,27,46,283.96	a) Statutory Reserve	13,28,54,383.96	
1,60,00,000.00	b) Contingency General Reserve Fund	1,60,00,000.00	
9,10,00,000.00	c) Building Fund	9,10,00,000.00	
1,00,00,000.00	d) Dividend Equalisation Fund	1,00,00,000.00	
16,55,59,539.87	e) Bad & Doubtful Debts Reserve	16,55,59,539.87	
1,99,53,000.00	f) Provision for Doubtful Investment	1,99,53,000.00	
1,55,00,000.00	g) Contingent Provision against Standard Assets	1,55,00,000.00	
43,00,000.00	h) Reserve for Restructured Advances	50,000.00	
63,00,000.00	i) Special Reserve u/s 36(1)(viii) of Income Tax Act	63,00,000.00	
3,50,00,000.00	j) Investment Fluctuation Reserve	3,50,00,000.00	
26,50,000.00	k) Charity Fund	26,50,000.00	
35,00,000.00	l) Members Welfare Fund	35,00,000.00	
3,82,588.50	m) Staff Welfare Fund	3,82,588.50	
15,73,215.00	n) Co-operative Training Fund	13,31,613.00	
16,51,86,801.74	o) Building Revaluation Reserve	15,69,27,459.74	
66,96,51,429.07			65,70,08,585.07
0.00	3. PRINCIPAL / SUBSIDIARY STATE		
	PARTNERSHIP FUND ACCOUNTS		
	For Share Capital of --		
0.00	(i) Central Co-operative Bank	0.00	
0.00	(ii) Primary Agricultural Credit Societies	0.00	
0.00	(iii) Other Societies	0.00	
			0.00
	4. DEPOSITS & OTHER ACCOUNTS :		
	a) Fixed Deposits		
70,98,89,065.00	- Individuals	67,35,95,752.80	
3,24,28,005.00	- Societies	2,98,49,923.00	
74,23,17,070.00		70,34,45,675.80	
	b) Dhanashree Yojana		
2,70,10,57,941.45	- Individuals	2,67,18,36,669.87	
18,51,42,541.00	- Societies	17,35,87,484.80	
2,88,62,00,482.45		2,84,54,24,154.67	
	c) Recurring Deposits		
8,93,90,171.00	- Individuals	8,78,91,932.00	
1,58,519.00	- Societies	5,16,805.00	
8,95,48,690.00		8,84,08,737.00	
84,08,106.00	d) Matured Deposit	69,87,079.60	
	e) Saving Bank Deposits		
1,54,51,06,736.18	- Individuals	1,45,66,28,771.01	
6,08,18,831.57	- Societies	6,67,63,839.78	
1,60,59,25,567.75		1,52,33,92,610.79	
	f) Current Deposits		
30,34,38,143.75	- Individuals	31,28,10,641.92	
11,36,097.72	- Societies	6,50,804.46	
30,45,74,241.47		31,34,61,446.38	
0.00	g) Money at Call and Short Notice	0.00	
5,63,69,74,157.67	TOTAL DEPOSITS		5,48,11,19,704.24
0.00	5. BORROWINGS		0.00
0.00	6. BILLS SENT FOR COLLECTION (as per Contra)		0.00
6,47,27,41,386.74	TOTAL C/F.		6,30,07,65,964.31



जनसेवा सहकारी बँक (बोरिवली) लि.

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31st MARCH 2024

31.03.2023 Rs.	PROPERTY AND ASSETS	Rs.	31.03.2024 Rs.
4,60,48,771.00	1. CASH :		
	a) Cash in Hand		2,93,31,492.00
1,11,28,74,309.67	2. BALANCES WITH OTHER BANKS :		
29,93,44,200.92	(i) Current Deposits with RBI & Nationalised Banks	33,08,15,387.20	
2,62,40,124.75	(ii) Current Deposits with Other Banks	3,08,01,272.03	
0.00	(iii) Saving Deposits	0.00	
9,69,89,984.00	(iv) Fixed Deposits with Nationalised Banks	5,61,36,509.00	
69,03,00,000.00	(v) Fixed Deposits with Other Banks	88,91,48,191.00	1,30,69,01,359.23
14,00,00,000.00	3. MONEY AT CALL AND SHORT NOTICE		10,00,00,000.00
1,97,15,56,321.23	4. INVESTMENTS :		
1,94,18,94,571.23	(i) Government Securities	1,81,88,40,613.42	
	(includes Rs. 3,09,266.10 Un-amortised Premium) (Face Value Rs. 1,82,87,20,000/-, P.Y.1,97,87,20,000/-) (Market Value Rs. 1,74,98,13,733.63)		
0.00	(ii) Other Approved Securities	0.00	
28,750.00	(iii) Shares of Co-op. Institutions	28,750.00	
0.00	(iv) Other Investments -		
	(a) In Mutual Funds	0.00	
2,96,33,000.00	(b) In Non - SLR Bonds	2,94,42,499.00	
0.00	(c) In Commercial Paper	0.00	
0.00	(v) Others	0.00	1,84,83,11,862.42
0.00	5. INVESTMENTS OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND :		
	In Share of --		
0.00	(i) Central Co-operative Bank	0.00	
0.00	(ii) Primary Agricultural Credit Societies	0.00	
0.00	(iii) Other Societies	0.00	0.00
2,63,38,08,032.98	6. ADVANCES :		2,46,21,21,824.40
	(i) SHORT TERM LOANS, Bills Discounted, O/D, C/C, of which Secured against -		
9,70,820.00	a) Govt. & other approved securities	3,00,855.00	
72,13,16,182.37	b) Other Tangible Securities	73,02,27,708.30	
1,65,06,208.20	c) Personal Sureties with or without Collateral Securities	2,06,42,114.73	
73,87,93,210.57		75,11,70,678.03	
	Due from individuals (Rs. 75,11,70,678.03)		
	Out of Short Term Advances -		
14,20,87,954.98	i. Overdue	8,80,62,689.22	
9,11,22,385.41	ii. Considered Bad & Doubtful (Provided as per Norms)	6,53,12,822.86	
	(ii) MEDIUM TERM LOANS of which Secured against -		
50,17,189.67	a) Govt. & Other approved securities	47,71,321.33	
33,31,73,081.16	b) Tangible Securities	24,30,92,845.48	
11,50,46,625.58	c) Personal Sureties with or without Collateral Securities	9,28,19,633.10	
45,32,36,896.41		34,06,83,799.91	
	Due from individuals (Rs. 34,06,83,799.91)		
	Out of Medium Term Advances -		
3,06,20,620.90	i. Overdue	3,65,05,914.55	
5,38,17,528.12	ii. Considered Bad & Doubtful (Provided as per Norms)	4,53,86,114.41	
	(iii) LONG TERM LOANS of which Secured against -		
27,58,581.00	a) Govt. & Other approved securities	87,27,962.00	
1,31,90,87,529.15	b) Tangible Securities	1,29,96,44,457.74	
11,99,31,815.85	c) Personal Sureties with or without Collateral Securities	6,18,94,926.72	
1,44,17,77,926.00		1,37,02,67,346.46	
	Due from individuals (Rs. 137,02,67,346.46)		
	Out of Long Term Advances -		
3,58,89,525.95	i. Overdue	4,03,11,784.25	
17,63,15,288.81	ii. Considered Bad & Doubtful (Provided as per Norms)	6,77,31,242.65	
5,90,42,87,434.88	TOTAL C/F.		5,74,66,66,538.05



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BALANCE SHEET AS ON

31.03.2023 Rs.	CAPITAL AND LIABILITIES	Rs.	31.03.2024 Rs.
6,47,27,41,386.74	TOTAL B / F.		6,30,07,65,964.31
0.00	7. BRANCH ADJUSTMENT		0.00
1,27,46,39,578.65	8. OVERDUE INTEREST RESERVE A\C (as per contra)		1,52,94,12,510.16
16,11,236.00	9. INTEREST PAYABLE		23,62,362.00
	10. OTHER LIABILITIES :		
2,73,28,218.81	a) Sundry Creditors	50,77,493.81	
1,40,44,668.04	b) Pay Order & DD Payable	4,17,78,644.60	
3,54,804.08	c) Clearing Difference Payable	3,54,804.08	
0.00	d) Salary & Allowances Payable	3,58,911.00	
2,65,117.00	e) Rent, Rates & Taxes Payable	17,95,899.00	
2,80,933.00	f) Electricity & Telephone Charges Payable	3,13,494.00	
12,23,550.00	g) Audit Fees Payable	13,35,825.00	
3,57,750.00	h) Share Application Money	0.00	
1,000.00	i) Entrance Fees Received in Advance	0.00	
17,78,529.67	j) Advance Locker Rent	16,86,144.67	
1,06,28,148.00	k) Sundry Liability (Funded Interest)	0.00	
7,06,950.00	l) Professional Charges Payable	7,64,950.00	
8,14,516.60	m) Other Payables	8,09,093.50	
2,67,47,179.00	n) Provision for Income Tax	1,36,61,870.00	
25,50,430.50	o) Tax Deducted at Source Payable	33,58,618.03	
19,69,126.00	p) Provident Fund Payable	18,47,482.00	
36,800.00	q) Profession Tax Payable	35,000.00	
8,95,066.30	r) GST Payable	17,10,375.03	
51,48,861.14	s) Provision for Contingency	51,48,861.14	
3,55,00,000.00	t) Contingent Provision against Depreciation in Investment	3,55,00,000.00	
800.00	u) Nominal Membership	600.00	
12,71,239.36	v) Settlement Account (NFS/RUPAYPOS)	7,18,743.83	
13,19,03,687.50			11,62,56,809.69
7,88,08,95,888.89	TOTAL C / F.		7,94,87,97,646.16

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31st MARCH 2024

31.03.2023	PROPERTY AND ASSETS	Rs.	31.03.2024
Rs.			Rs.
5,90,42,87,434.88	TOTAL B / F.		5,74,66,66,538.05
7,78,85,810.72	7. INTEREST RECEIVABLE ON LOANS & INVESTMENTS :		
2,62,19,883.12	(a) Interest Receivable on Loans	2,90,22,093.11	
5,16,65,927.60	(b) Interest Receivable on Investments	6,75,29,747.38	9,65,51,840.49
1,27,46,39,578.65	8. UN-APPLIED INTEREST RECEIVABLE ON NPA (as per contra)		1,52,94,12,510.16
0.00	9. BILLS RECEIVABLE (as per Contra)		0.00
0.00	10. BRANCH ADJUSTMENT		0.00
19,24,67,172.00	11. PREMISES :		
5,56,07,090.36	Opening Balance at Cost	5,56,07,090.36	
0.00	Add: Additions during the year	0.00	
5,56,07,090.36		5,56,07,090.36	
2,68,90,910.10	Less: Depreciation		
14,35,810.00	(i) Accumulated Depreciation	2,83,26,720.10	
2,83,26,720.10	(ii) Current year Depreciation	13,64,019.00	
2,72,80,370.26		2,96,90,739.10	
4,03,53,376.10	Closing Balance	2,59,16,351.26	
7,14,75,581.14	Premises (Revaluation) on 31.03.2007	4,03,53,376.10	
10,23,78,765.50	Premises (Revaluation) on 31.03.2014	7,14,75,581.14	
	Premises (Revaluation) on 31.03.2023	10,23,78,765.50	
4,57,15,235.00	Less: Depreciation		
33,05,686.00	(i) Accumulated Depreciation	4,90,20,921.00	
4,90,20,921.00	(ii) Current year Depreciation	82,59,342.00	
16,51,86,801.74		5,72,80,263.00	
3,43,62,450.97	Closing Balance of Revaluation	15,69,27,459.74	18,28,43,811.00
8,71,37,971.84	12. FURNITURE & FIXTURES :		
8,53,601.76	Opening Balance at Cost	8,70,11,681.43	
9,79,892.17	Add: Additions during the year	0.00	
8,70,11,681.43	Less: Deletion during the year	11,40,638.93	
4,74,60,418.46		8,58,71,042.50	
61,10,164.50	Less: Depreciation		
9,21,352.50	(i) Accumulated Depreciation	5,26,49,230.46	
5,26,49,230.46	(ii) Current year Depreciation	49,27,385.00	
2,72,199.50	(iii) Deletion During the year	10,31,374.57	
21,81,656.00		5,65,45,240.89	2,93,25,801.61
0.00	13. VEHICLE :		
0.00	Opening Balance at Cost	21,81,656.00	
21,81,656.00	Add:- Additions during the year	0.00	
18,00,572.50	Less: Deletion during the year	0.00	
1,08,884.00		21,81,656.00	
0.00	Less: Depreciation		
19,09,456.50	(i) Accumulated Depreciation	19,09,456.50	
4,71,666.22	(ii) Current year Depreciation	76,219.00	
2,00,13,572.24	(iii) Deletion During the year	0.00	
3,51,525.00		19,85,675.50	1,95,980.50
0.00	14. COMPUTER EQUIPMENT :		
2,03,65,097.24	Opening Balance at Cost	2,03,65,097.24	
1,93,02,937.00	Add: Additions during the year	0.00	
5,90,494.02	Less: Deletion during the year	0.00	
0.00		2,03,65,097.24	
1,98,93,431.02	Less: Depreciation		
1,98,432.00	(i) Accumulated Depreciation	1,98,93,431.02	
2,78,43,022.77	(ii) Current year Depreciation	3,54,207.22	
0.00	(iii) Deletion During the year	0.00	
0.00		2,02,47,638.24	1,17,459.00
2,78,43,022.77	15. COMPUTER SOFTWARE :		
2,72,97,591.77	Opening Balance at Cost	2,78,43,022.77	
3,46,999.00	Add: Additions during the year	0.00	
0.00	Less: Deletion during the year	0.00	
2,76,44,590.77		2,78,43,022.77	
	Less: Depreciation		
	(i) Accumulated Depreciation	2,76,44,590.77	
	(ii) Current year Depreciation	1,98,432.00	
	(iii) Deletion During the year	0.00	
		2,78,43,022.77	0.00
7,48,45,84,744.94	TOTAL C / F.		7,58,51,13,940.81



जनसेवा सहकारी बँक (बोरिवली) लि.

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BALANCE SHEET AS ON

31.03.2023 Rs.	CAPITAL AND LIABILITIES	Rs.	31.03.2024 Rs.
7,88,08,95,888.89	TOTAL B / F.		7,94,87,97,646.16
	11. CONTINGENT LIABILITIES :		
7,01,71,086.00	a) Guarantees Issued	6,44,46,086.00	
0.00	b) Letter of Credit	0.00	
50,06,847.00	c) Claims not Acknowledged as Debts	50,06,847.00	
6,03,49,013.99	d) DEA Fund (Depositor Education and Awareness Fund)	6,82,80,613.61	
<u>13,55,26,946.99</u>	Total	<u>13,77,33,546.61</u>	
7,88,08,95,888.89	TOTAL		7,94,87,97,646.16

For, Sanjay Rane & Associates LLP.
Chartered Accountants
Firm Regn. No. 121089W/W100878

For Janaseva Sahakari

Place: Borivli, Mumbai
Date: 26/06/2024

sd/-
Abhijeet Deshmukh, Partner.
Statutory Auditor, Membership No. 129145
UDIN : 24129145BKAKBT7386

sd/-
J. P. Mishra
Chairman

sd/-
S. V. Baliga
Vice-Chairman