

JANASEVA SAHAKARI BANK (BORIVLI) LTD.,

No. & Date of Registration	BOM/BNK/R/411, Dt.11.01.1982
No. & Date of RBI Licence	ACD/MH-293/P, Dt.23.03.1982
Jurisdiction	Maharashtra State
DICGC Registration No.	MH393/43601
DICGC Premium Paid Upto	September, 2024.

Main Financial Parameters :		As on 31.03.2024	
Sr. No.	Particulars	Mandatory Norms by RBI	Maintained by our Bank
1	CRAR	9.00%	16.37%
2	Net NPA	Less than 3%	0.56%
3	Net Profit	Minimum 2 years out of last Three Years	Yes
4	Mainatenance of CRR & SLR	Not a single Default	Not a Single Default
5	Penalty imposed by RBI, if any.	Nil	Nil

(Rs. in Lakh)

Financial Position of our Bank :		Audited					
Sr. No.	Particulars	2019	2020	2021	2022	2023	2024
1	No. of Branches	13	13	13	13	13	13
2	No. of Members	17516	17459	17751	18278	18782	18958
3	Nominal Members	4852	5884	5308	4788	4515	4455
4	Share Capital	1566.92	1563.23	1565.14	1596.20	1661.16	1626.38
5	Reserve Funds & Other Reserves	5566.61	5683.48	6582.05	5865.04	6696.51	6570.08
6	Gross Owned Funds	7133.53	7246.71	8147.19	7461.24	8357.67	8196.46
7	Deposits	65073.31	62485.43	59469.89	57125.19	56369.74	54811.20
8	Loans & Advances	36602.93	32150.75	30449.40	27353.11	26338.08	24621.22
9	Investments	25861.82	28815.43	28531.15	28953.94	28988.46	28935.97
10	Working Capital	72676.79	69765.50	66639.87	63475.95	62642.40	61043.47
11	Net Profit / (Loss)	175.64	100.65	-928.16	-587.09	16.40	165.82
12	Audit Classification	A	A	B	B	A	A
13	Loans to Directors & their Relatives	* 2.52	* 31.83	* 52.78	* 49.53	* 19.83	* 29.08
14	CRAR %	12.78	14.78	12.80	12.64	14.39	16.37
15	Gross NPA %	9.76	12.77	22.23	16.94	12.20	7.25
16	Net NPA %	4.88	7.37	15.19	11.10	6.31	0.56
17	Dividend Declared	5.00%	** NIL	*** N.A.	*** N.A.	*** N.A.	*** N.A.
18	CD Ratio %	56.25%	51.45%	51.20%	47.88%	46.72%	44.92%

* This outstanding advances includes loans given to Staff Representatives, & Loans given against Deposits.

** Not Declared as per RBI Guidelines due to COVID-19 Pandemic.

*** Not Declared due to Accumulated Loss.