

JILA SAHAKARI KENDRIYA BANK MARYADIT, BILASPUR (C.G.)

Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.) Balance Sheet as at 31 st March, 2026			
		(Current Year)	(Previous year)
PARTICULARS	SCHEDULE	AS AT 31.03.2026 (In Rs.)	AS AT 31.03.2025 (In Rs.)
CAPITAL & LIABILITIES			
Capital	1	1,29,27,34,932.20	1,25,43,37,362.20
Reserves & Surplus	2	4,18,20,71,090.55	3,44,76,37,056.79
Deposits	3	47,14,61,79,310.27	47,45,06,77,488.58
Borrowings	4	8,56,02,26,992.58	7,54,18,55,151.82
Other liabilities & Provision	5	3,74,14,71,105.78	3,60,68,73,166.08
Total :		64,92,26,83,431.38	63,30,13,80,225.47
ASSETS			
Cash & Balances with RBI	6	50,66,94,843.70	44,51,51,809.70
Bank Balance with Banks and money at call and short notice	7	6,06,47,31,228.84	6,46,08,21,604.28
Investments	8	48,98,34,99,751.96	47,29,03,17,664.96
Advances	9	5,38,39,31,322.04	5,31,86,56,211.55
Fixed Assets	10	31,35,47,536.68	33,15,16,302.24
Other Assets	11	3,67,02,78,748.16	3,45,49,16,632.74
Total :		64,92,26,83,431.38	63,30,13,80,225.47
Contingent Liability	12		
Bills for collection		-	-

Note: Significant Accounting Policies & Notes on
Schedules referred to above forms an integral part of the Balance Sheet

As per our Report of even date attached For, Jila Sahkari Kendriya Bank Mydt, Bilaspur

For M/s. P.C. BAFNA & CO.
Chartered Accountants
FRN. NO. 002147C

SD/-
Shri Rajnish Singh
President

SD/-
Shri Prabhat Mishra
Chief Executive Officer

CA RUPALI VYAS
Partner
M.NO. 466344
UDIN :-26466344VBKWRK1595

SD/-
Place : **Bilaspur**
Date : **16.06.2026**

SD/-
Chief Accountant

Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.) Profit & Loss Account for the year ended 31 st March 2026			
		(Current Year)	(Previous year)
PARTICULARS	SCHEDULE	31-03-2026 (In Rs.)	31-03-2025 (In Rs.)
Income			
Interest earned	13	3,53,91,65,940.98	3,74,22,29,985.40
Other income	14	4,28,12,748.04	5,20,52,339.77
Total		3,58,19,78,689.02	3,79,42,82,325.17
Expenditure			
Interest expended	15	1,96,12,95,611.32	2,13,83,43,034.30
Operating expenses	16	1,14,81,92,334.94	1,22,44,85,741.13
Provisions & Contingencies			
Total :		3,10,94,87,946.26	3,36,28,28,775.43
Profit / Loss			
Net Profit/Loss (-) for the year		47,24,90,742.76	43,14,53,549.74
Profit/Loss (-) brought forward			
Balance carried over to Balance Sheet			
Total :		47,24,90,742.76	43,14,53,549.74
Appropriations			
Transfer to Statutory reserves			
Transfer to Other reserves			
Transfer to Government/ Proposed dividend			
Balance carried over to balance sheet			
Total :		-	-

As per our Report of even date attached For, Jila Sahkari Kendriya Bank Mydt, Bilaspur

As per our Report of even date attached SD/-

For M/s. P.C. BAFNA & CO.
Chartered Accountants
FRN. NO. 002147C

SD/-
Shri Rajnish Singh
President

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Chief Executive Officer

CA RUPALI VYAS
Partner
M.NO. 466344
UDIN :-26466344VBKWRK1595

SD/-
Place : **Bilaspur**
Date : **16.06.2026**

SD/-
Chief Accountant

Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.)		
SCHEDULE - 1		
CAPITAL		
	(Current Year)	(Previous year)
Capital	AS AT 31.03.2026	AS AT 31.03.2025
	(In Rs.)	(In Rs.)
I. For Nationalised Banks Capital (Fully owned by Central Government)	-	-
II. For Banks incorporated outside India Capital	-	-
(i) (The amount brought in by banks by way of Start-up capital as prescribed by RBI should be shown under this head)		
(ii) Amount of deposit kept with the RBI Under section 11(2) of the Banking Regulation Act, 1949	-	-
Total		
III. For other Banks		
Authorised Capital (Shares of Rs.100 each)	90,00,00,000.00	90,00,00,000.00
Issued Capital (Shares of Rs.100 each)	1,29,27,34,932.20	1,25,43,37,362.20
Subscribed Capital (Shares of Rs.100 each)	1,29,27,34,932.20	1,25,43,37,362.20
Called-up Capital (Shares of Rs..... each)		
Less : Calls unpaid		-
Add : Forfeited shares		-
Total	1,29,27,34,932.20	1,25,43,37,362.20

Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.) SCHEDULE - 2 RESERVES & SURPLUS		
		(Previous year)
Particulars	AS AT 31.03.2026	AS AT 31.03.2025
RESERVES	(In Rs.)	(In Rs.)
Statutory Reserve Fund	33,80,42,840.89	23,01,79,453.46
Agricultural Stabilization Fund	24,22,65,776.99	17,04,91,453.53
Building Fund	48,22,54,385.45	22,45,98,385.45
Divdend Equalization Fund	1,50,558.28	1,30,558.28
OTHER RESERVES		
Bad and Doubtful Debt. Reserve	2,14,33,95,990.87	1,90,19,99,990.87
Investment Depreciation Reserve	1,80,408.00	1,80,408.00
Other Reserves	23,45,96,793.89	44,22,52,793.89
Balance in Profit & Loss Account	74,11,84,336.18	47,78,04,013.31
Total :	4,18,20,71,090.55	3,44,76,37,056.79

Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.) SCHEDULE - 3 DEPOSITS		
		(Previous year)
PARTICULARS	AS AT 31.03.2026 (In Rs.)	AS AT 31.03.2025 (In Rs.)
A.I. Demand Deposit		
(i) From Banks	-	-
(ii) From Others	1,03,39,43,465.79	80,74,89,285.76
Total (I)	1,03,39,43,465.79	80,74,89,285.76
II Saving Bank Deposit		
	39,90,40,68,692.30	40,75,39,93,400.02
Total (II)	39,90,40,68,692.30	40,75,39,93,400.02
III Term Deposit		
(i) From Banks	-	-
(ii) From Others	6,20,81,67,152.18	5,88,91,94,802.80
Total (III)	6,20,81,67,152.18	5,88,91,94,802.80
Grand Total (I+II+III)	47,14,61,79,310.27	47,45,06,77,488.58
B. (i) Deposits of branches in India	-	-
(ii) Deposits of branches outside India	-	-
Total		

Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.) SCHEDULE - 4 BORROWINGS		
		(Previous year)
PARTICULARS	AS AT 31.03.2026 (In Rs.)	AS AT 31.03.2025 (In Rs.)
I. Borrowing in India		
(i) Reserve Bank of India	-	-
(ii) Other Banks	8560226992.58	7,54,18,55,151.82
(iii) Other Institutions and agencies	-	-
II. Borrowings outside India		
Total : (I and II)	8,56,02,26,992.58	7,54,18,55,151.82
Secured borrowings included in I and II above-Rs.	-	-

Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.) SCHEDULE - 5 OTHER LIABILITIES & PROVISIONS		
		(Previous year)
PARTICULARS	AS AT 31.03.2026 (In Rs.)	AS AT 31.03.2025 (In Rs.)
I. Provision for loss due to fraud(Sub-Annexure-1)	-	
II.Others (including other provisions except as mentioned in pt(I.) above)	3,74,14,71,105.78	3,60,68,73,166.08
Total	3,74,14,71,105.78	3,60,68,73,166.08

Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.) SCHEDULE - 6 CASH AND BALANCES WITH RESERVE BANK OF INDIA		
		(Previous year)
PARTICULARS	AS AT 31.03.2026 (In Rs.)	AS AT 31.03.2025 (In Rs.)
I. Cash in hand (Including balance with RBI)	50,66,94,843.70	44,51,51,809.70
Total : (I and II)	50,66,94,843.70	44,51,51,809.70

Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.) SCHEDULE - 7 BALANCES WITH BANKS and Money at Call and Short Notice		
		(Previous year)
PARTICULARS	AS AT 31.03.2026 (In Rs.)	AS AT 31.03.2025 (In Rs.)
I. In India	6,06,47,31,228.84	6,46,08,21,604.28
(i) Balance with Banks		
a) In Current Accounts	6,06,47,31,228.84	6,46,08,21,604.28
b) In other Deposit Accounts	-	-
(ii) Money at Call and Short Notice	-	-
a) With Banks	-	-
b) With other Institutions	-	-
Total (I and II)	6,57,14,26,072.54	6,90,59,73,413.98
II. Outside India		
i) In Current Accounts	-	-
ii) In other Deposit Accounts	-	-
(ii) Money at Call and Short Notice	-	-
Total (I,II and III)	-	-
Total (I and II)	6,57,14,26,072.54	6,90,59,73,413.98

Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.) SCHEDULE - 8 INVESTMENTS		
		(Previous year)
PARTICULARS	AS AT 31.03.2026 (In Rs.)	AS AT 31.03.2025 (In Rs.)
I. Investment in India in		
(i) Government Securities	13,85,10,88,550.00	14,17,15,89,300.00
(ii) Other Approved Secutiries	35,000.00	35,000.00
(iii) Shares.	25,60,46,369.28	25,60,46,369.28
(iv). Debentures & Bonds		
(v) Subsidiaries and/or joint ventures	34,87,63,29,832.68	32,86,26,46,995.68
(vi) Others (in the form of FDR)	48,98,34,99,751.96	47,29,03,17,664.96
Total	48,98,34,99,751.96	47,29,03,17,664.96
II. Investment outside India in		
(i) Government Securities (Including local authorities)	-	-
(ii) Subsidiaries and/or joint ventures abroad	-	-
(iii) Others (to be specified)	-	-
Total	-	-
Grand Total (I and II)	48,98,34,99,751.96	47,29,03,17,664.96

Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.) SCHEDULE - 9 ADVANCES		
		(Previous year)
PARTICULARS	AS AT 31.03.2026 (In Rs.)	AS AT 31.03.2025 (In Rs.)
i) Short term loans cash credit & overdraft , bills	5,10,74,46,877.84	5,02,97,97,154.06
Of which secured, against		
a) Govt. & Other approved Securities	50,04,876.00	34,98,814.00
b) Other tangible Securities of the advances	5,09,33,22,826.86	5,01,81,09,655.77
Of which Amt. Due from Individuals	91,19,174.98	81,88,684.29
Of the advances amount Overdue considered bad &DF		-
ii) Medium term loans	19,83,28,470.68	20,49,96,691.65
Of which secured, against		
a) Govt. & Other approved Securities		-
b) Other tangible Securities	10,08,29,791.88	11,51,09,637.73

Of the advances amount, due from Individuals	9,74,98,678.80	8,98,87,053.92
Of the advances amount Overdue considered bad & DF		-
ii) Long term loans	7,81,55,973.52	8,38,62,365.84
Of which secured, against		
a) Govt. & Other approved Securities		-
b) Other tangible Securities	2,06,70,187.48	2,53,09,641.01
Of the advances amount, due from Individuals	5,74,85,786.04	5,85,52,724.83
Of the advances amount Overdue considered bad & DF		-
Total		
Grand Total	5,38,39,31,322.04	5,31,86,56,211.55

Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.) SCHEDULE - 10 Fixed Assets		
		(Previous year)
PARTICULARS	AS AT 31.03.2026 (In Rs.)	AS AT 31.03.2025 (In Rs.)
I. Premises		
At cost as on 31 march of preceding year	41,41,07,647.14	41,18,12,697.14
Addition during the year		
Deduction during the year		
Depreciation to date	16,28,46,527.70	14,96,06,469.70
Total	25,12,61,119.44	26,22,06,227.44
II. Other Fixed Asets (Including furniture and fixtures		
At cost as on 31 march of preceding year	22,07,14,738.02	21,86,65,494.08
Addition during the year	-	-
Deduction during the year	-	-
Depreciation to date	15,84,28,320.78	14,93,55,419.28
Total	6,22,86,417.24	6,93,10,074.80
Grand Total (I and II)	31,35,47,536.68	33,15,16,302.24

Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.) SCHEDULE - 11 OTHER ASSETS		
		(Previous year)
PARTICULARS	AS AT 31.03.2026 (In Rs.)	AS AT 31.03.2025 (In Rs.)
I. Inter- Office adjustments (Net)	90,44,57,847.08	1,78,62,67,500.91
II. Interest accrued		
- On Loans & Advances	83,87,25,784.67	84,06,85,615.91
III. Tax paid in advance /Tax deducted at source	-	-
IV. Others	1,92,70,95,116.41	82,79,63,515.92
Total	3,67,02,78,748.16	3,45,49,16,632.74

Note: In case there is any unadjusted balance of loss the same may be shown under this item with appropriate footnote.

Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.) SCHEDULE - 12 CONTINGENT LIABILITIES		
		(Previous year)
PARTICULARS	AS AT 31.03.2026 (In Rs.)	AS AT 31.03.2025 (In Rs.)
I. Claims against the bank not acknowledged as debt	-	-
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward exchange	-	-
IV. Guarantees given on behalf of constituents	-	-
(a) In India		
(b) Outside India		
V. Acceptances, endorsement and other obligations	-	-
VI. Other items for which the bank is contingently liable DEAF	24,92,86,863.05	-
Total	-	-

Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.) SCHEDULE - 13 INTEREST EARNED		
		(Previous year)
PARTICULARS	AS AT 31.03.2026 (In Rs.)	AS AT 31.03.2025 (In Rs.)
(i) Interest / discount on Advances / Bills	3,53,91,65,940.98	3,74,22,29,985.40
(ii) Income on investments	-	-
(iii) Interest on balances with RBI and other inter bank fund	-	-
(iv) Others		
Total	3,53,91,65,940.98	3,74,22,29,985.40

Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.) SCHEDULE - 14 OTHER INCOME		
		(Previous year)
PARTICULARS	AS AT 31.03.2026 (In Rs.)	AS AT 31.03.2025 (In Rs.)
I. Commission, exchange & brokerage	1,95,73,782.34	1,86,81,573.92
II.Profit on sale of investments	-	-
Less : Loss on sale of investments	-	-
III. Profit on revaluation of investments	-	-
Less : loss on revaluation of investments	-	-
IV. Profit on sale of Land, buildings and other assets	-	-
Less : Loss on sale of Land, buildings and other assets	-	-
V. Profit on exchange transactions	-	-
Less: Loss on exchange transactions	-	-
VI. Income earned by way of dividends etc. from subsidiaries/ companies and / or joint ventures abroad / in India	-	-
VII. Miscellaneous Income	2,32,38,965.70	3,33,70,765.85
Total	4,28,12,748.04	5,20,52,339.77

Note : Under Items II to V loss figures may be shown in brachets.

Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.) SCHEDULE - 15 INTEREST EXPENDED		
		(Previous year)
PARTICULARS	AS AT 31.03.2026 (In Rs.)	AS AT 31.03.2025 (In Rs.)
Interest on deposits	1,96,12,95,611.32	2,13,83,43,034.30
Others		-
Total	1,96,12,95,611.32	2,13,83,43,034.30

Jila Sahakari Kendriya Bank Maryadit, Bilaspur (C.G.) SCHEDULE - 16 OPERATING EXPENSES		
		(Previous year)
PARTICULARS	AS AT 31.03.2026 (In Rs.)	AS AT 31.03.2025 (In Rs.)
Payments to and provisions for employees	37,50,95,292.00	37,41,77,607.00
Rent, Taxes and lighting	22,37,71,434.48	28,22,23,222.51
Printing and stationery	60,10,179.49	62,81,821.47
Depreciation on bank property	2,23,46,232.50	2,37,15,948.09
Auditors fees and expenses (Including branch auditors)	2,300.00	710.00
Law charges	27,24,210.00	37,70,785.00
Postages, telegrams, telephones etc.	8,30,051.19	9,14,951.91
Other expenditure	51,74,12,635.28	53,34,00,695.15
Total	1,14,81,92,334.94	1,22,44,85,741.13