JALORE NAGRIK SAHAKARI BANK LIMITED, JALORE
Near Haridev Joshi Circle, Head Office – Jalore (Rajasthan)

Schedules forming part of Accounts For the year ended March 31, 2026

Schedule 1 – CAPITAL

(Amount In ₹)

Particulars	As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
Authorised Capital (20,00,000 Shares of Rs 100/- each) (Previous Year 20,00,000 Shares)	20,00,00,000	20,00,00,000
Issued Capital (18,61,006 Shares of Rs 100/- each) (Previous Year 16,25,674 Shares)	18,61,00,600	16,25,67,400
Subscribed Capital (18,61,006 Shares of Rs 100/- each) (Previous Year 16,25,674 Shares)	18,61,00,600	16,25,67,400
Called-up Capital (18,61,006 Shares of Rs 100/- each) (Previous Year 16,25,674 Shares)	18,61,00,600	16,25,67,400
Nominal Members	4	0
Less : Calls Unpaid (------ Shares of Rs ----- each)	0	0
Add: Forfeited shares (------ Shares of Rs ----- each)	0	0
Total	**18,61,00,604**	**16,25,67,400**

Schedule 2 – RESERVE FUND & OTHER RESERVES

(Amount In ₹)

	Particulars	As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
I)	Statutory Reserve	18,63,40,390	16,81,52,731
II)	Building Fund	8,19,22,595	6,19,22,595
III)	Bad & Doubtful Debt Reserve	1,39,38,244	4,40,81,329
IV)	Other Fund & Reserve		
	a) General Reserve	15,12,08,299	14,42,59,335
	b) Dividend Equalization Fund	0	0
	c) Investment Fluctuation Reserve	4,12,15,276	4,09,56,400
	d) Charity Fund	9,70,500	7,70,500
	e) Staff Welfare Fund	19,60,209	17,83,309
	f) Members Welfare Fund	14,00,000	9,00,000
	g) Co-operative Education Fund	0	0
	h) Director Awareness & Education Fund	0	0
	i) Cyber Security & I.T. Fund	90,00,000	65,00,000
	Total	**48,79,55,513**	**46,93,26,199**

SACHIN K JAIN & CO. FRN 014269C CHARTERED ACCOUNTANTS

Schedule 3 – DEPOSITS & OTHER ACCOUNTS

(Amount In ₹)

Particulafrs		As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
I) **Fixed Deposits :**			
a) Individuals & Others		358,98,51,464	295,20,90,214
b) Other Societies		23,95,44,791	18,62,92,278
	Total (I)	**382,93,96,255**	**313,83,82,492**
II) **Saving Bank Deposits :**			
c) Individuals & Others		117,95,90,984	103,71,72,555
d) Other Societies		7,70,61,593	8,42,94,222
	Total (II)	**125,66,52,577**	**112,14,66,777**
III) **Current Deposits :**			
e) Individuals & Others		31,34,93,914	21,01,07,699
f) Credit Balance of Loan A/c		56,10,043	2,69,62,497
g) Other Societies		1,04,84,689	93,79,831
	Total (III)	**32,95,88,646**	**24,64,50,027**
	Total (I+II+III)	**541,56,37,478**	**450,62,99,296**

Schedule 4 – BORROWINGS :

(Amount In ₹)

Particulafrs	As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
i) From the Reserve Bank of India/State/Central Co-op Bank & Others	-Nil-	-Nil-
ii) From the State/Central Government	-Nil-	-Nil-
iii) Loans from other sources	-Nil-	-Nil-
Total (I+II+III)	**-Nil-**	**-Nil-**

Schedule 5 – OTHER LIABILITIES

(Amount In ₹)

	Particulars	As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
I)	Interest Payable on Deposits	24,40,25,786	19,42,87,996
II)	Bills Payable	3,17,92,440	87,46,854
III)	Unclaimed Dividends	30,73,362	44,41,902
IV)	Sundry Creditors	70,19,264	1,22,05,196
V)	Deferred Tax Liability	23,27,926	19,50,406
VI)	Settlement Account (Digital Channels & Others)	0	5950
VII)	Other Items		
	a) Share Application Money	1,110	1,110
	b) TDS Payable	38,62,404	36,47,924
	c) Audit Fee Payable	2,17,000	1,99,000
	d) Share Capital Payable	0	3,05,475
	e) GST Payable	18,42,986	12,15,465
	f) HDFC Bank DD Payable	9,43,060	9,48,295
	g) PMSBY & PMJJBY	0	0
	h) Unclaimed Deposits	76,594	76,594
	Total	**29,51,81,932**	**22,80,32,167**

SACHIN K JAIN & CO. FRN 014269C CHARTERED ACCOUNTANTS

Schedule 6 – PROVISIONS

(Amount In ₹)

	Particulars	As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
I)	For Standard Assets	1,68,94,385	1,29,87,385
II)	For NPA	4,33,43,215	4,33,43,215
III)	For Bad & Doubtful Debts Reserve	5,71,91,966	2,06,26,838
IV)	For Investment Depreciation Reserve(IDR)	84,44,282	37,05,321
V)	For Special Reserve u/s 36(1)(viii)of IT Act	92,25,000	77,25,000
VI)	For Overdue Interest	1,31,76,474	99,90,568
VII)	For Contingent Liability	44,83,004	35,30,860
VIII)	For Bonus	16,99,022	13,10,683
IX)	For Expenses	0	0
X)	For Income Tax on Profit	2,01,74,605	2,10,59,500
XI)	For Fraud	83,51,558	83,51,558
	Total	**18,29,83,511**	**13,26,30,928**

Schedule 7 – PROFIT & LOSS

(Amount In ₹)

Particulars		As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
Profit as per last Balance Sheet	**(a)**	**6,76,24,208.06**	**6,56,60,006.03**
Less : Appropriation of profit for the year 2024-2025			
Statutory Reserve Funds		1,69,06,052	1,64,15,002
Co-operative Education Fund		6,76,242	6,56,600
Bad & Doubtful Reserve		0	0
Dividends		1,44,04,870	1,27,82,190
Staff Welfare Funds		5,00,000	5,00,000
Charity Funds		2,00,000	2,00,000
Investment Fluctuation Reserve(IFR)		50,00,000	50,00,000
Members Welfare Funds		5,00,000	3,00,000
Cyber Security & I.T. Funds		25,00,000	25,00,000
Building Funds		2,00,00,000	1,00,00,000
General Reserve		69,37,044.06	1,73,06,214.03
	(b)	**6,76,24,208.06**	**6,56,60,006.03**
	(a)-(b)	**0**	**0**
Add : Profit for the year as per Profit & Loss Accounts		**6,65,25,494.42**	**6,76,24,208.06**

Schedule 8.1 – CASH

(Amount In ₹)

	Particulars	As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
i)	Cash in Hand	10,43,14,913	6,92,73,532
ii)	Cash in ATM	2,37,87,800	2,59,20,800
iii)	Cash in CDM	36,91,500	10,00,100
iv)	Cash with Reserve Bank of India	0	0
v)	Cash with State Bank of India & Corresponding new Banks	15,80,16,128	16,37,51,491
vi)	Cash with District Co-operative Bank	50,03,748	20,81,813
	Total	**29,48,14,089**	**26,20,27,736**

Schedule 8.2 – BALANCE WITH BANKS AND MONEY at CALL AND SHORT NOTICE

(Amount In ₹)

	Particulars	As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
i)	Current Deposits	8,96,75,987	15,63,60,669
ii)	Saving Bank Deposits	0	0
iii)	Fixed Deposits (Including ₹1.00cr pledge with AU Small Finance Bank Ltd for the purpose of instant Liquidity & ₹6.50cr HDFC Bank Ltd for settlement of RTGS/NEFT,ATM,PoS,E-Com,IMPS,UPI & Treasury operations)	58,41,94,548	41,12,94,736
	Total	**67,38,70,535**	**56,76,55,405**

Schedule 9 – INVESTMENTS

(Amount In ₹)

Particulars	As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
I. Investment in India in		
(i) Government Securities Face Value – 13846.90 Lakh Market Value – 13743.49 Lakh	136,41,78,576	127,53,63,149
(ii) Other approved securities	0	0
(iii) Shares Shares in Co-operative Institutions Shares of NCDFC – Umbrella Organization	 12,961 50,00,000	 11,200 25,00,000
(iv) Debentures and Bonds	0	0
(v) Subsidiaries and/or joint ventures	0	0
(vi) Others (to be specified) Units of Debt Mutual Funds (Liquid & Other Debt Fund Scheme)	27,00,00,000	23,70,00,000
Total	**163,91,91,537**	**151,48,74,349**

SACHIN K JAIN & CO. * CHARTERED ACCOUNTANTS * FRN 014269C

Schedule 10 – ADVANCES

(Amount In ₹)

Particulars	As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
A.		
I. Bills purchased and discounted	0	0
II. Cash Credits, Overdrafts and loans repayable on demand	107,59,90,935	77,30,68,836
III. Term Loans	269,50,70,524	224,75,91,511
Total	**377,10,61,459**	**302,06,60,347**
B.		
I. Secured by tangible Assets	371,01,78,648	298,60,35,897
II. Covered by Bank/Government	2,91,32,308	3,03,93,333
III. Unsecured	3,17,50,503	42,31,117
Total	**377,10,61,459**	**302,06,60,347**
C. (I) Advances in India		
I. Priority Sector	263,10,96,969	192,74,43,665
II. Public Sector	0	0
III. Banks	0	0
IV. Others	113,99,64,490	109,32,16,682
IV. Covered by Bank/Government	0	0
Total	**377,10,61,459**	**302,06,60,347**
C. (II) Advances outside India	-Nil-	-Nil-
Grand Total(C.I and II)	**377,10,61,459**	**302,06,60,347**

Schedule 11 – INTEREST RECEIVABLE

(Amount In ₹)

Particulars	As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
I. Interest Receivable		
a. On Investment (Govt. Securities)	2,34,16,555	1,93,94,331
b. On Balance with other Inter-Bank Funds	2,91,88,360	2,64,61,008
c. On Loan & Advances (Standard)	74,37,902	82,27,621
d. On Loan & Advances (Overdue Int & Charges)	1,31,76,474	99,90,568
Total (a+b-c-d)	**7,32,19,291**	**6,40,73,528**

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Schedule 12 – FIXED ASSETS

(Amount In ₹)

	Particulars	As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
I.	**Premises**		
	a. At cost as on 31st March 2025	3,17,12,620	1,57,74,931
	b. Additions during the year	1,44,47,463	1,63,10,811
	c. Deductions during the year	0	0
	d. Depreciation to date	3,35,809	3,73,122
	Total (a+b-c-d)	**4,58,24,274**	**3,17,12,620**
II.	**Other Fixed Assets (Including F&F)**		
	a. At cost as on 31st March 2025	5,04,52,544	3,87,61,551
	b. Additions during the year	4,21,98,040	2,18,52,481
	c. Deductions during the year	0	33
	d. Depreciation to date	1,23,08,654	1,01,61,455
	Total (a+b-c-d)	**8,03,41,930**	**5,04,52,544**
	Total (I and II)	**12,61,66,204**	**8,21,65,164**

Schedule 13 – OTHER ASSETS

(Amount In ₹)

Particulars	As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
I. Inter-office adjustment (net)	0	0
II. Tax Paid in advance/tax deducted at source	2,07,27,933	2,16,96,889
III. Stationery and stamps	13,56,015	14,45,011
IV. Non-banking assets acquire in satisfaction of claims	0	0
V. Others*	3,39,77,470	3,18,81,769
Total	**5,60,61,418**	**5,50,23,669**

Schedule 14 – CONTINGENT LIABILITIES

(Amount In ₹)

Particulars	As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
I. Claim against the bank not acknowledge as debts	0	0
II. Liability for partly paid investment	0	0
III. Liability on account of outstanding forward exchange contracts	0	0
IV. Guarantees given on behalf of constituents		
(a) In India	0	25,000
(b) Outside India	0	0
V. Acceptances, endorsements and other obligations	0	0
VI. Unclaimed Liabilities under DEAF Scheme	5,17,69,321	4,79,90,138
VII. Other Items for which the Bank is contingently Liable – Arrear Charges Payable	23,69,450	15,37,922
Total	**5,41,38,771**	**4,95,53,060**

SACHIN K JAIN & CO. * CHARTERED ACCOUNTANTS * FRN 014269C

Schedule 15 – INTEREST EARNED

(Amount In ₹)

Particulars	As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
I. Interest/discount on advances/bills	35,90,42,398	30,48,25,452
II. Income from investments	11,67,81,359	10,76,54,758
III. Interest on balance with RBI and other inter-bank funds	3,54,66,105	2,81,07,499
IV. Others	0	0
Total	**51,12,89,862**	**44,05,87,709**

Schedule 16 – OTHER INCOME

(Amount In ₹)

Particulars	As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
I. Commission, exchange and brokerage	67,51,283	67,54,387
II. Profit on sale of investments Less : Loss on investments	79,08,455	55,91,400
III. Profit on revaluation of investments	0	0
IV. Profit on sale of land, buildings and other assets Less : Loss on sale of land, buildings and other assets	0	92,467
V. Profit on exchange transactions Less : Loss on exchange transactions	0	0
VI. Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India	0	0
VII. Interest received on I.T. refund	0	0
VIII. Miscellaneous Income	1,27,52,615	1,09,79,822
Total	**2,74,12,353**	**2,34,18,076**

Note : Under items II to V loss figures shall be shown in brackets.

Schedule 17 – INTEREST EXPENDED

(Amount In ₹)

Particulars	As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
I. Interest on deposits (Fixed & RD)	27,97,22,727	22,28,43,734
II. Interest on deposits (Saving)	2,94,00,035	3,03,85,364
III. Interest on RBI/inter-bank borrowings	8,854	0
IV. Others	0	0
Total	**30,91,31,616**	**25,32,29,098**

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Schedule 18 – OPERATING EXPENSES

(Amount In ₹)

	Particulars	As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
I.	Payment to and provisions for employees	6,86,17,347	6,04,55,177
I.	Rent, taxes and lighting	1,25,86,677	1,02,65,784
II.	Printing and stationery	19,21,960	23,24,223
III.	Advertisement and publicity	25,80,168	26,73,712
IV.	Depreciation on bank's property	1,26,44,463	1,05,34,577
V.	Director's fees, allowances and expenses	15,93,698	15,84,495
VI.	Auditors' fees and expenses (including branch auditors)	11,73,433	12,63,670
VII.	Law & Professional Fee Charges	8,73,800	6,58,524
VIII.	Postages, Telegrams, Telephones, etc.	10,76,223	7,59,377
IX.	Repairs and maintenance	5,92,950	5,96,326
X.	Insurance	75,10,410	61,87,107
	a. Premium Paid to DICGC	--- 63,00,874	--- 52,57,338
	b. All other Insurance Premium	--- 12,09,536	--- 9,29,769
XI.	Amortization of Premium paid on Investment	1,51,528	1,43,260
XII.	Other expenditure	1,80,11,178	1,29,29,779
	Total	**12,93,33,835**	**11,03,76,011**

Schedule 19 – PROVISION MADE

(Amount In ₹)

	Particulars	As on 31.3.2026 (current year)	As on 31.3.2025 (previous year)
I.	Provision for Special Reserve u/s 36(1)(viii) of IT Act	15,00,000	16,75,000
II.	Provision for IDR	0	0
III.	Provision for Bad & Doubtful Debts	68,00,000	70,50,000
IV.	Provision for Standard Assets	39,07,000	25,70,404
V.	Provision for NPA	0	0
VI.	Provision for Contingent Liability	9,52,144	0
VII.	Provision for Cyber/ATM Fraud	0	0
	Total	**1,31,59,144**	**1,12,95,404**

(Statutory Auditor)

(Sh Parmanand Bhatt)
Chief Executive Officer

SACHIN K JAIN & CO. ★ CHARTERED ACCOUNTANTS ★ FRN 014269C