Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

Form A

Balance Sheet as on 31st March, 2026

| PARTICULARS | SCHEDULE | (Current year) As on 31-03-2026 | (Previous year) As on 31-03-2025 |
|---|---|---|---|
| | | (In Rs.) | (In Rs.) |
| **CAPITAL & LIABILITIES** | | | |
| Capital | 1 | 1,521,426,905.00 | 1,467,605,913.00 |
| Reserves & Surpluse | 2 | 7,273,467,043.56 | 6,126,252,054.28 |
| Deposits | 3 | 69,710,399,922.18 | 68,339,070,228.75 |
| Borrowings | 4 | 1,702,030,001.00 | 4,753,024,026.00 |
| Other liabilities & Provisions | 5 | 5,798,121,085.10 | 5,780,313,024.25 |
| Total : | | 86,005,444,956.84 | 86,466,265,246.28 |
| **ASSETS** | | | |
| Cash & Balances with RBI | 6 | 474,040,739.19 | 568,408,277.35 |
| Bank Balance with Banks and money at call and short notice | 7 | 56,783,592,265.82 | 56,893,344,094.78 |
| Investments | 8 | 20,635,181,700.00 | 20,891,488,200.00 |
| Advances | 9 | 5,065,051,335.77 | 4,959,444,412.31 |
| Fixed Assets | 10 | 107,448,862.81 | 119,055,047.39 |
| Other Assets | 11 | 2,940,130,053.25 | 3,034,525,214.45 |
| Total : | | 86,005,444,956.84 | 86,466,265,246.28 |
| Contingent Liabilities | 12 | 55302112.55 | ₹ 15,891,968.20 |
| Bills for collection | | | |

Note: Significant Accounting Policies & Notes on Accounts — 17

Schedules referred to above forms an integral part of the Balance Sheet

Sd
(Neetu Rathore)
Assistant Accountant

Sd
(Pradeep Soni)
Branch Manager

Sd
(Apeksha Vyas)
Chief Executive Officer
Jila Sah.Ken.Bank Mydt. Raipur

Sd
(Niranjan Sinha)
Chairman
Jila Sah.Ken.Bank Mydt. Raipur

Sd
(Abhinesh kashyap)
Vice Chairman
Jila Sah.Ken.Bank Mydt. Raipur

For, Ajay Sindhwani & Co
Chartered Accountants
FRN. 015455C

Date: 19-06-2026
Place: Raipur
UIDN - 26400622XLKXEH4242

Sd
CA. Vinod Keshwani
(Partner)
M.No. 400622

## Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

### Form B

### Profit & Loss Account for the year ended on 31st March, 2026

| PARTICULARS | SCHEDULE | (Current year) Year ended on 31-03-2026 | (Previous year) Year ended on 31-03-2025 |
|---|---|---|---|
| | | (In Rs.) | (In Rs.) |
| **I. Income** | | | |
| Interest earned | 13 | 5,445,446,340.03 | 5,409,820,501.31 |
| Other Income | 14 | 170,125,333.56 | 121,159,170.44 |
| **Total :** | | **5,615,571,673.59** | **5,530,979,671.75** |
| **II. Expenditure** | | | |
| Interest expended | 15 | 2,719,801,237.74 | 2,551,885,423.69 |
| Operating expenses | 16 | 761,745,103.25 | 832,429,145.99 |
| Provisions & Contingencies | | 1,630,400,295.00 | 1,648,705,865.36 |
| **Total :** | | **5,111,946,635.99** | **5,033,020,435.04** |
| **III. Profit / Loss** | | | |
| Net Profit/Loss (-) for the year | | **503,625,037.60** | **497,959,236.71** |
| Profit/Loss (-) brought forward | | 1,523,983,605.35 | 1,459,109,942.38 |
| **Total :** | | **2,027,608,642.95** | **1,957,069,179.09** |
| **IV. Appropriations** | | | |
| Transfer to Statutory reserves | | 124,489,809.18 | 94,796,494.99 |
| Transfer to Other reserves | | 285,714,312.63 | 260,877,896.99 |
| Dividend & Other deduction (Net) | | 60,377,018.00 | 83,014,391.76 |
| Income Tax Refund Year 2011-12, 2018-19 & 2024-25 | | 141,083,138.00 | 5,603,210.00 |
| Balance carried over to balance sheet | | **1,698,110,641.14** | **1,523,983,605.35** |

Schedules referred to above forms an integral part of Profit & Loss A/c

Sd
(Neetu Rathore)
Assistant Accountant

Sd
(Pradeep Soni)
Branch Manager

Sd
(Apeksha Vyas)
Chief Executive Officer
Jila Sah.Ken.Bank Mydt. Raipur

Sd
(Niranjan Sinha)
Chairman
Jila Sah.Ken.Bank Mydt. Raipur

Sd
(Abhinesh kashyap)
Vice Chairman
Jila Sah.Ken.Bank Mydt. Raipur

For, Ajay Sindhwani & Co
Chartered Accountants
FRN. 015455C

Sd
CA. Vinod Keshwani
(Partner)
M.No. 400622

Date: 19-06-2026
Place: Raipur
UIDN - 26400622XLKXEH4242

## Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

### SCHEDULE - 1

### CAPITAL

| PARTICULARS | (Current year) As on 31-03-2026 (In Rs.) | (Previous year) As on 31-03-2025 (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) | 1,000,000,000.00 | 1,000,000,000.00 |
| Issued Capital (Shares of Rs.100 each) | 1,521,426,905.00 | 1,467,605,913.00 |
| Subscribed Capital (Shares of Rs.100 each) | 1,521,426,905.00 | 1,467,605,913.00 |
| Called-up Capital (Shares of Rs. 100 each) | 1,521,426,905.00 | 1,467,605,913.00 |
| Less : Calls unpaid | - | - |
| Add : Forfeited shares | - | - |
| **Total** | **1,521,426,905.00** | **1,467,605,913.00** |

## Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

### SCHEDULE - 2

### RESERVES & SURPLUS

| PARTICULARS | (Current year) As on 31-03-2026 | (Previous year) As on 31-03-2025 |
|---|---|---|
| | (In Rs.) | (In Rs.) |
| **I. Statutory Reserves** | | |
| Opening Balance | 3,862,547,739.93 | 3,200,873,347.95 |
| Additions during the year | 326,386,618.36 | 661,674,391.98 |
| Deductions during the year | | |
| **Total** | **4,188,934,358.29** | **3,862,547,739.93** |
| **II. Capital Reserves** | | |
| Opening Balance | 489,664,889.87 | 470,664,889.87 |
| Additions during the year | 528,452,502.00 | 19,000,000.00 |
| Deductions during the year | 9,958,450.00 | |
| **Total** | **1,008,158,941.87** | **489,664,889.87** |
| **III. Share Premium** | | |
| Opening Balance | - | - |
| Additions during the year | - | - |
| Deductions during the year | - | - |
| **Total** | **-** | **-** |
| **IV. Revenue & Other Reserves** | | |
| Opening Balance | 250,055,819.13 | 247,876,730.86 |
| Additions during the year | 128,323,283.13 | 861,682,857.27 |
| Deductions during the year | 116,000.00 | 859,503,769.00 |
| **Total** | **378,263,102.26** | **250,055,819.13** |
| **V. Balance in Profit and Loss Account** | | |
| Opening Balance | 1,523,983,605.35 | 1,459,109,942.38 |
| Additions during the year | 1,175,667,894.31 | 544,243,017.52 |
| Deductions during the year | 1,001,540,858.52 | 479,369,354.55 |
| **Total** | **1,698,110,641.14** | **1,523,983,605.35** |
| **Total (I, II, III, IV and V)** | **7,273,467,043.56** | **6,126,252,054.28** |

| I. | Statutory Reserves | Opening Balance | Additions during the year | Deductions during the year | Closing |
|---|---|---|---|---|---|
| | रक्षित निधि | 1845611072.91 | 166618809.18 | | 2012229882.09 |
| | कृषि साख स्थायीकरण निधि | 707645285.92 | 99971885.51 | | 807617171.43 |
| | लाभांश समानीकरण निधि | 30963316.05 | 10000000.00 | | 40963316.05 |
| | डूबन्त कोष (प्रावधान) बैकलाभ से | 1278328065.05 | 49795923.67 | | 1328123988.72 |
| | | **3862547739.93** | **326386618.36** | **0.00** | **4188934358.29** |

| II. | Capital Reserves | Opening Balance | Additions during the year | Deductions during the year | Closing |
|---|---|---|---|---|---|
| | भवन निधि | 83560058.14 | 30000000.00 | | 113560058.14 |
| | मृत स्कंध निधि | 150667031.65 | 0.00 | | 150667031.65 |
| | जीप स्टाक | 28011302.08 | 3000000.00 | | 31011302.08 |
| | घटी फंड प्रतिभूति | 227426498.00 | 495452502.00 | 9958450.00 | 712920550.00 |
| | | **489664889.87** | **528452502.00** | **9958450.00** | **1008158941.87** |

| IV. | Revenue & Other Reserves | Opening Balance | Additions during the year | Deductions during the year | Closing |
|---|---|---|---|---|---|
| | सेवा (चेरिटी) निधि | 1352810.74 | | | 1352810.74 |
| | सामान्य कल्याण निधि | 5536690.2 | 68890.00 | 116000.00 | 5489580.20 |
| | प्राथमिक सह.संस्था के अमानतों पर अमानत गारंटी फंड | 7776245.69 | 96.68 | | 7776342.37 |
| | एक्सग्रेसिया/बोनस हेतु प्रावधा | 59684559.00 | 29793.00 | | 59714352.00 |
| | निवेश उतार–चढाव आरक्षित निधि 5 प्रतिशत (Investment Fluctuation Fund) | 9613050.00 | | | 9613050.00 |
| | शासकीय अंशपूजी मोचन निधि 5 प्रतिशत | 6280073.80 | 99591847.34 | | 105871921.14 |
| | शक्कर कारखाने के लिए प्रावधान | 41754451.80 | | | 41754451.80 |
| | धोखाधडी एंव दुराचार हेतु प्रावधान | 106487706.14 | | | 106487706.14 |
| | डकैती हेतु प्रावधान | 8500000.00 | | | 8500000.00 |
| | सहकारी आंदोलन विकास निधि | | 18673471.38 | | 18673471.38 |
| | संघ को अभिदाय हेतु शुद्व लाभ का 2 प्रतिशत प्रावधान | 3070231.76 | 9959184.73 | | 13029416.49 |
| | | **250055819.13** | **128323283.13** | **116000.00** | **378263102.26** |

Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

## SCHEDULE - 3

## DEPOSITS

| PARTICULARS | (Current year) As on 31-03-2026 (In Rs.) | (Previous year) As on 31-03-2025 (In Rs.) |
|---|---|---|
| **A.I. Demand Deposits** | | |
| (i) From Banks | - | - |
| (ii) From Others | 1,050,559,374.17 | 1,060,665,303.72 |
| **Total (I)** | **1,050,559,374.17** | **1,060,665,303.72** |
| **II. Saving Bank Deposits** | | |
| (i) From Banks | | |
| (ii) From Others | 57,780,296,193.93 | 57,254,425,851.49 |
| **Total (II)** | **57,780,296,193.93** | **57,254,425,851.49** |
| **III. Term Deposits (Incl. RD)** | | |
| (i) From Banks | - | - |
| (ii) From Others | 10,879,544,354.08 | 10,023,979,073.54 |
| **Total (III)** | **10,879,544,354.08** | **10,023,979,073.54** |
| **Grand Total (I+II+III)** | **69,710,399,922.18** | **68,339,070,228.75** |
| B. (i) Deposits of branches in India | 69,710,399,922.18 | 68,339,070,228.75 |
| (ii) Deposits of branches outside India | - | - |
| **Total** | **69,710,399,922.18** | **68,339,070,228.75** |

## SCHEDULE - 4

## BORROWINGS

| PARTICULARS | (Current year) As on 31-03-2026 (In Rs.) | (Previous year) As on 31-03-2025 (In Rs.) |
|---|---|---|
| **I. Borrowings in India** | | |
| (a) Reserve Bank of India | - | - |
| (b) Other Banks | | |
| (c) Other Institutions and agencies (Nabard/Apex) | 1,702,030,001.00 | 4,753,024,026.00 |
| **II. Borrowings outside India** | | |
| **Total : (I and II)** | **1,702,030,001.00** | **4,753,024,026.00** |
| Secured borrowings included in I and II above-Rs. | - | - |

## SCHEDULE - 5

### OTHER LIABILITIES & PROVISIONS

| PARTICULARS | (Current year) As on 31-03-2026 (In Rs.) | (Previous year) As on 31-03-2025 (In Rs.) |
|---|---|---|
| I. Bills Payable | | - |
| II. Inter Office adjustments (net) | | - |
| III. Interest accrued | 506,328,679.44 | 495,407,404.55 |
| IV. Others (including provisions) | 5,291,792,405.66 | 5,284,905,619.70 |
| **Total** | **5,798,121,085.10** | **5,780,313,024.25** |

## SCHEDULE - 6

### CASH AND BALANCES WITH RESERVE BANK OF INDIA

| PARTICULARS | (Current year) As on 31-03-2026 (In Rs.) | (Previous year) As on 31-03-2025 (In Rs.) |
|---|---|---|
| I. Cash in hand (Including foreign currency notes) | 474,040,739.19 | 568,408,277.35 |
| II. Balance with Reserve Bank of India | | |
| (i) In Current Accounts | - | - |
| (ii) In Other Accounts | - | - |
| **Total : (I and II)** | **474,040,739.19** | **568,408,277.35** |

## SCHEDULE - 7

### BALANCES WITH BANKS and Money at Call and Short Notice

| PARTICULARS | (Current Year) As on 31-03-2026 (In Rs.) | (Previous year) As on 31-03-2025 (In Rs.) |
|---|---|---|
| **I. In India** | | |
| (i) Balance with Banks | | |
| (a) In Current Accounts | 9,449,015,287.95 | 5,062,053,514.92 |
| (b) In other Deposit Accounts | 47,334,576,977.87 | 51,831,290,579.86 |
| (ii) Money at Call and Short Notice | - | - |
| (a) With Banks | - | - |
| (b) With other Institutions | - | - |
| **Total (i and ii)** | **56,783,592,265.82** | **56,893,344,094.78** |
| **II. Outside India** | | |
| (i) In Current Accounts | - | - |
| (ii) In other Deposit Accounts | - | - |
| (iii) Money at Call and Short Notice | - | - |
| **Total (i, ii and iii)** | **-** | **-** |
| **Grand Total (I and II)** | **56,783,592,265.82** | **56,893,344,094.78** |

## SCHEDULE - 8

### INVESTMENTS

| PARTICULARS | (Current year) As on 31-03-2026 (In Rs.) | (Previous year) As on 31-03-2025 (In Rs.) |
|---|---|---|
| **I. Investment in India in:** | | |
| (i) Government Securities | 20,257,863,000.00 | 20,514,169,500.00 |
| (ii) Other Approved Secutiries | | - |
| (iii) Shares. | 377,318,700.00 | 377,318,700.00 |
| (iv) Debentures & Bonds | - | - |
| (v) Subsidiaries and/or joint ventures | - | - |
| (vi) Others (to be specified) | | |
| **Total** | **20,635,181,700.00** | **20,891,488,200.00** |
| **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)** | **20,635,181,700.00** | **20,891,488,200.00** |

Note :- The Market Value of Government Securities is Rs 19544942450.00 as on 31/03/2026

## SCHEDULE - 9

### ADVANCES

| PARTICULARS | (Current year) As on 31-03-2026 (In Rs.) | (Previous year) As on 31-03-2025 (In Rs.) |
|---|---|---|
| A. (i) Bills purchased and discounted | - | - |
| (ii) Cash Credit, Over Draft and loans Repayble on | 4,041,478,648.45 | 3,871,976,578.26 |
| (iii) Term loans | 1,023,572,687.32 | 1,087,467,834.05 |
| **Total** | **5,065,051,335.77** | **4,959,444,412.31** |
| B. (i) Secured by tangible assets | | |
| (ii) Covered by Bank/ Government Guarantees | 4,373,737,507.27 | 4,254,590,590.82 |
| (iii) Unsecured | 691,313,828.50 | 704,853,821.49 |
| **Total** | **5,065,051,335.77** | **4,959,444,412.31** |
| C.I. Advances in India: | | |
| (i) Priority sectors | 4,239,263,490.92 | 4,112,596,351.60 |
| (ii) Public sectors | | - |
| (iii) Banks | | - |
| (iv) Others | 825,787,844.85 | 846,848,060.71 |
| **Total** | **5,065,051,335.77** | **4,959,444,412.31** |
| C.II. Advances Outside India: | | |
| (i) Due from banks | - | - |
| (ii) Due from Others: | - | - |
| (a) Bills purchased and discounted | - | - |
| (b) Syndicated loans | - | - |
| (c) Others | - | - |
| **Total** | - | - |
| **Grand Total (C.I and C.II)** | **5,065,051,335.77** | **4,959,444,412.31** |

## Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

### SCHEDULE - 10

### FIXED ASSETS

| PARTICULARS | (Current year) As on 31-03-2026 | (Previous year) As on 31-03-2025 |
|---|---|---|
| **I. Premises** | | |
| As cost as on 31st March of the preceeding year | 27,956,751.16 | 30,671,929.23 |
| Additions during the year | | 3,189,183.58 |
| Deductions during the year | | - |
| Depreciation to date | 2,575,829.97 | 5,904,361.65 |
| **Total** | **25,380,921.19** | **27,956,751.16** |
| **II. Othre Fixed Assets (including furniture and fixtures)** | | |
| As cost as on 31st March of the preceeding year | 91,098,296.23 | 93,215,865.72 |
| Additions during the year | 6,990,956.09 | 32,001,021.67 |
| Deductions during the year | | |
| Depreciation to date | 16,021,310.70 | 34,118,591.16 |
| **Total** | **82,067,941.62** | **91,098,296.23** |
| | | |
| **Total (I and II)** | **107,448,862.81** | **119,055,047.39** |

## Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

### SCHEDULE - 11

### OTHER ASSETS

| PARTICULARS | (Current year) As on 31-03-2026 (In Rs.) | (Previous year) As on 31-03-2025 (In Rs.) |
|---|---|---|
| I. Inter- office adjustments (Net) | 238,078,465.40 | 208,974,253.12 |
| II. Interest accrued | | |
| - On Loans & Advances | 528,814,130.30 | 609,809,577.07 |
| - On Investment | 956,859,376.00 | 1,225,248,114.89 |
| - On Employees House Loan | | - |
| - On Others | | - |
| III. Tax paid in advance /Tax deducted at source | 972,048,132.68 | 652,070,976.68 |
| IV. Stationery and stamps | 5,095,341.85 | 4,492,882.72 |
| V. Non-banking assets acquired in satisfaction of claims | - | - |
| VI. Others | 239,234,607.02 | 333,929,409.97 |
| Total | **2,940,130,053.25** | **3,034,525,214.45** |

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

### SCHEDULE - 12

### CONTINGENT LIABILITIES

| PARTICULARS | (Current year) As on 31-03-2026 (In Rs.) | (Previous year) As on 31-03-2025 (In Rs.) |
|---|---|---|
| I. Claims against the bank not acknwledged as debt | - | - |
| II. Liablity for partly paid investments | - | - |
| III. Liability on account of outstanding forward | - | - |
| 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 Payable) | 54,875,802.55 | 14,832,488.20 |
| VII Outstding Income Tax Demand | | |
| VIII Outstding TDS Demand | 426,310.00 | 1,059,480.00 |
| Total | **55,302,112.55** | **15,891,968.20** |

# Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

## SCHEDULE - 13

## INTEREST EARNED

| PARTICULARS | (Current year) Year ended on 31-03-2026 (In Rs.) | (Previous year) Year ended on 31-03-2025 (In Rs.) |
|---|---|---|
| I. Interest / discount on Advances / Bills | 1,168,295,576.00 | 1,021,718,057.99 |
| II. Income on investments | 4,277,150,764.03 | 4,388,102,443.32 |
| III. Interest on balances with RBI and other inter bank | - | - |
| IV. Others | - | - |
| Total | **5,445,446,340.03** | **5,409,820,501.31** |

## SCHEDULE - 14

## OTHER INCOME

| PARTICULARS | (Current year) Year ended on 31-03-2026 (In Rs.) | (Previous year) Year ended on 31-03-2025 (In Rs.) |
|---|---|---|
| I. Commission, exchange & brokerage | 123,387,010.39 | 72,387,177.60 |
| II. Profit on sale of investments | | - |
| Less : Loss on sale of investments | | - |
| III. Profit 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 | 7,402,974.00 | 7,327,810.00 |
| VII. Miscellaneous Income (Annexure -1) | 39,335,349.17 | 41,444,182.84 |
| Total | **170,125,333.56** | **121,159,170.44** |

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

## Jila Sahakari Kendriya Bank Mydt. Raipur (C.G.)

### SCHEDULE - 15

### INTEREST EXPENDED

| PARTICULARS | (Current year) Year ended on 31-03-2026 | (Previous year) Year ended on 31-03-2025 |
|---|---|---|
| | (In Rs.) | (In Rs.) |
| I. Interest on deposits | 2,114,280,781.16 | 2,087,752,305.30 |
| II. Interest on Reserve Bank of India / Inter-bank | | |
| III. Others (Borrowing) | 605,520,456.58 | 464,133,118.39 |
| Total | 2,719,801,237.74 | 2,551,885,423.69 |

### SCHEDULE - 16

### OPERATING EXPENSES

| PARTICULARS | (Current year) Year ended on 31-03-2026 | (Previous year) Year ended on 31-03-2025 |
|---|---|---|
| | (In Rs.) | (In Rs.) |
| I. Payments to and provisions for employees | 522,938,051.98 | 553,117,498.25 |
| II. Rent, taxes and lighting | 20,351,869.23 | 22,345,087.70 |
| III. Printing and stationery | 4,731,067.26 | 4,683,870.72 |
| IV. Advertisement and publicity | 752,603.01 | 370,544.40 |
| V. Depreciation on bank's property | 18,597,140.67 | 19,701,091.19 |
| VI. Director's fees, allowances and expenses | 5,500.00 | - |
| VII. Auditor's fees and expenses (including branch | 306,932.90 | 679,912.00 |
| VIII. Law charges | 1,110,720.00 | 695,275.00 |
| IX. Postages, telegrams, telephones etc. | 2,301,357.19 | 2,192,661.39 |
| X. Repairs and Maintenance | 6,046,496.13 | 6,401,599.25 |
| XI. Insurance | 86,727,488.05 | 87,711,884.00 |
| XII. Other expenditure (Annexure -2) | 97,875,876.83 | 134,529,722.09 |
| Total | 761,745,103.25 | 832,429,145.99 |

# JILA SAHAKARI KENDRIYA BANK MYDT. RAIPUR (C.G.)

## Provisions & Contingencies

| S.No. | PARTICULARS | 31/03/2026 Amt. | 31/03/2025 Amt. |
|---|---|---|---|
| 1 | Union Chanda | 9668332.00 | 9409445.00 |
| 2 | Cadre Fund | 71100000.00 | 90000000.00 |
| 3 | Gratuity Fund | 50000000.00 | 100000000.00 |
| 4 | Leave Salary Fund | 18200000.00 | 22735000.00 |
| 5 | Dividend Equalization Fund | 10000000.00 | 10000000.00 |
| 6 | Interest Subvention | 30000000.00 | 40000000.00 |
| 7 | Bad and Doubtful reserve | - | 500000000.00 |
| 8 | Debt (Loan) Imbalance | 138958450.00 | |
| 9 | Government Securities Fluctuation Fund | 485494052.00 | 1000000.00 |
| 10 | Funds for Reserve Fund (for the years 2023-24 and 2024-25) | 42129000.00 | - |
| | Fund for Agricultural Credit Stabilization (for the years 2023-24 and 2024-25) | 25278000.00 | - |
| 11 | Provision for Salaries Payable to Suspended, Absent, or Employees on Leave for the Year 25-26 | 7500000.00 | - |
| 12 | Provision for o/Bo Adjustment | | 163561420.36 |
| 13 | Provision for Income Tax | 650000000.00 | 650000000.00 |
| 14 | Pending Salary Arrears | 90000000.00 | 60000000.00 |
| 15 | Audit Fees | 2072461.00 | 2,000,000.00 |
| | | **1630400295.00** | **1648705865.36** |

# ANNEXURE - 1

## Miscellaneous Income

| S.No. | PARTICULARS | Amt. 31/03/2026 | Amt. 31/03/2025 |
|---|---|---|---|
| 1 | Locker Rent | 1021162.00 | 932120.00 |
| 2 | Admission Fees | 560.00 | 300.00 |
| 3 | A.T.M. Card Charges | 3357600.00 | 2539200.00 |
| 4 | Miscellaneous Income | 1005030.76 | 4863678.64 |
| 5 | SMS Charge | 31450620.00 | 30783480.00 |
| 6 | Minimum Balance Charges | 1549550.00 | 1716127.25 |
| 7 | Incidental Charges | 55008.46 | 71736.30 |
| 8 | Tender From Fees | 477000.00 | 118080.00 |
| 9 | NFT Charges | 206080.45 | 223530.75 |
| 10 | RTGS Charges | 212737.50 | 195929.90 |
| | | | |
| | | | |
| | | | |
| | **Total** | **39335349.17** | **41444182.84** |

# ANNEXURE - 2

## Other Expenditure

| S.No. | PARTICULARS | Amt. 31/03/2026 | Amt. 31/03/2025 |
|---|---|---|---|
| 1 | Contingent Expenses (Refreshment Expense) | 2850391.60 | 2852979.40 |
| 2 | Miscellaneous Expenditure | 11467635.92 | 10734867.76 |
| 3 | Meeting and Seminar Expenses | 3549664.60 | 3361498.51 |
| 4 | A G M Expenses | 1314968.00 | 1086274.27 |
| 5 | Labour Charges | 2888029.00 | 2567629.70 |
| 6 | Sundry Expenses | 1245910.20 | 1347454.49 |
| 7 | Professional fees Paid | 866482.00 | 410757.00 |
| 8 | ATM Repair Expenses | 533832.60 | 30994.15 |
| 9 | Bank Website Charges | 1006431.90 | 637442.40 |
| 10 | Expenses on generator maintenance and diesel | 2308025.00 | 2368240.83 |
| 11 | Membership Fees Paid | 37403.64 | 20244.29 |
| 12 | AMC and expenses on software installation | 7486157.68 | 4726391.30 |
| 13 | Commission Paid to Other Bank for ATM related services | 23309347.37 | 51581451.41 |
| 14 | Branch Shifting Charges | 155928.61 | - |
| 15 | LDB OTS Account | 1633716.00 | - |
| 16 | Consultancy fess Paid to TCS | 34035986.60 | 50363937.38 |
| 17 | Building Repairing & White Washing | 3018380.11 | 2072064.03 |
| 18 | CHRGES EXPENCES PAID DEALING OF LOCKER | - | 15696.00 |
| 19 | CHARGES-FEES PAID TO OTHER ORGNS | - | 351799.17 |
| 20 | Expenditure on digital awareness | 167586.00 | - |
| | | | |
| | | | |
| | | | |
| | Total | 97875876.83 | 134162226.92 |

# Other Liabilities

## Year 2024-25 & 2025-26

| S.No. | PARTICULARS | Amt. March 2026 | Amt.March 2025 |
|---|---|---|---|
| 1 | Leave Salary Fund | 67570416.46 | 64411634.46 |
| 2 | Gratuity Fund | 178278820.00 | 185486096.00 |
| 3 | Provision for Income (Agri.Braches 36(1)(VIIA) | 1601436715.19 | 1601436715.19 |
| 4 | Loss Asstes | 30510159.06 | 30510159.06 |
| 5 | 20% Intt.Provision for Long Term Loan Under Income tax Section 36 (VIII) | 102011034.15 | 102011034.15 |
| 6 | Debt (Loan) Imbalance | 138958450.00 | 0.00 |
| 7 | Interest Subsidized Provision | 51219178.23 | 40000000.00 |
| 8 | Provision Un Reconciled Entry | 265001420.36 | 265001420.36 |
| 9 | Local Cheque Collection AC | -54182.91 | -54982.91 |
| 10 | Suspense | 50.00 | 0.00 |
| 11 | Other Liabilities (branch) | -282938.44 | - |
| 12 | Cadre Fund AC | 180575883.90 | 133345650.97 |
| 13 | Apex Marketing Fed. Godown Loan | 65459.00 | 65459.00 |
| 14 | Demand Draft Payable | 16672470.75 | 16655194.75 |
| 15 | Fasal Beema Claim AC | 2005981.15 | 13784802.59 |
| 16 | Interest Subsidy Societies AC | 260470118.93 | 686152948.93 |
| 17 | Union Contribution District Raipur | 59105724.22 | 43141975.15 |
| 18 | Provision for Computer | 73487605.70 | 73487605.70 |
| 19 | Technology Adoption Fund | 17496604.42 | 27521197.42 |
| 20 | Provision for TDS Demand | 426310.00 | 426310.00 |
| 21 | Oth. Deposit AC Deferred Principal & Interest | 3895929.95 | 3895929.95 |
| 22 | IRDP SGSY Subsidy Reserve Fund | 43346730.84 | 43673943.84 |
| 23 | Subsidy Reserve Fund Branch | 8159445.06 | 5178566.98 |
| 24 | General Provision for Sanders Assets | 30491000.00 | 30491000.00 |
| 25 | Cost of Management | 35654551.40 | 35654551.40 |
| 26 | Godown Construction AC | 393599.00 | 805624.00 |

| S.No. | PARTICULARS | Amt. March 2026 | Amt.March 2025 |
|---|---|---|---|
| 27 | Service Tax | 5186637.90 | 1995050.46 |
| 28 | SGST TDS | 37254.50 | 24275.00 |
| 29 | Paddy Purchase | 68658802.87 | 73402398.88 |
| 30 | Provided Fund Of Employees | 4437198.93 | 4603063.93 |
| 31 | Group Insurance of Employees | 349813.46 | 332779.50 |
| 32 | Cadre Officer Contribution | 26836.00 | 47462.00 |
| 33 | Socy Chabutra Nirmaan | 12304628.00 | 12304628.00 |
| 34 | Rastriya Krishi Vikas Yojna | 6683625.28 | 16316119.92 |
| 35 | Misc. Types of Liabilities | 13579091.71 | 13492696.00 |
| 36 | Linking Recovery | 1250.39 | 1250.39 |
| 37 | SGST | 965089.67 | 35884.00 |
| 38 | CGST | 965090.66 | 35884.00 |
| 39 | Professional Tax of Employees | 1800.00 | - |
| 40 | INT NOT COLLECTED AC-IND | 3312724.49 | 3570115.94 |
| 41 | CGST TDS | 37254.50 | 24275.00 |
| 42 | Sundry Creditor Jila Sahakari | 447120.36 | 1236976.32 |
| 43 | ACH-CR-Return & NPCI-CR-Return | 0.00 | 61900.00 |
| 44 | INCA | 943670.24 | 868515.31 |
| 45 | INCA Restructured | 2306655.82 | 5134542.94 |
| 46 | Higher Usage Pension Fund | 659530.00 | 893842.00 |
| 47 | IGST TDS | 135516.00 | 278637.00 |
| 48 | PMJJY YOJNA | 145651.00 | 143147.00 |
| 49 | Outward IMPS | 520621.00 | 875807.00 |
| 50 | PMSBY YOJNA | 98303.00 | 112463.00 |
| 51 | CASH TDS(CSHTDS) | - | - |
| 52 | Income Tax Staff | 148289.86 | 147069.86 |
| 53 | Income Tax Deduction Depositors | 112638.00 | 112638.00 |
| 54 | **IGST** | 16838.49 | 0.00 |
| 55 | SUNDRY DEPOSIT TDS | 13012844.00 | 14661732.00 |
| 56 | INT NOT COLLECTED AC-OTH | 29576.00 | 29576.00 |

| S.No. | PARTICULARS | Amt. March 2026 | Amt.March 2025 |
|---|---|---|---|
| 57 | ACH DEBIT | 0.00 | 215023.60 |
| 58 | Provision For Audit Fees | 6762635.10 | 7574270.10 |
| 59 | Provision for Union Chanda | 31869697.00 | 23797120.00 |
| 60 | Labour Tax | 32704.47 | 23431.47 |
| 61 | Royalty Tax | 8365.90 | 8365.90 |
| 62 | Security Deposit | 629538.77 | 583170.77 |
| 63 | ATM-POS Clearing Suspense | 925154.70 | 710056.71 |
| 64 | RTGS Outward Intermediate AC | 1743843.00 | 400000.00 |
| 65 | Payables Legal Procedure | 2719700.00 | 2719700.00 |
| 66 | LDB OTS Adjustment AC | - | 0.00 |
| 67 | INCA PACS | 38593.00 | 34355.00 |
| 68 | Transfer Batch Suspense AC | 115960.15 | 72000.00 |
| 69 | Provision for Income Tax | 892600858.00 | 737205691.00 |
| 70 | Provision for Overdue Interest | 746588065.02 | 746588065.02 |
| 71 | NPCI-CR-RETRN | 1136000.00 | 595200.00 |
| 72 | UPI Outward | 5519358.79 | 16644087.77 |
| 73 | Pending Salary Arrears | 287500000.00 | 190000000.00 |
| 74 | LIC Premium Deduction Staff | 627880.00 | 716431.00 |
| 75 | NEFT Outward Messages Account | 9952001.66 | 771232.01 |
| 76 | CASH TDS (Deposit) | 821499.00 | 1472272.00 |
| 77 | Recovery For Fraud Misappropriate | 0.00 | 884957.56 |
| 78 | Fasal Bima Premium Payable | 116106.84 | 64609.64 |
| 79 | Society Beej and Other Act | 23.42 | 13.71 |
| 80 | Block Account | 4185.00 | - |
| 81 | NEFT INWARD RETURN | 19500.00 | - |
| 82 | OTHER COMMISION | 50.00 | - |
| 83 | CORE INTERBRANCH AC | 39797.29 | - |
| | | **5291792405.66** | **5090996103.78** |

# Other Asstes

## Year 2024-25 & 2025-26

| S.No. | PARTICULARS | Amt. March 2026 | Amt.March 2025 |
|---|---|---|---|
| 1 | ATM Card Stock Other Assets | 0.00 | 513142.00 |
| 2 | Apex Marketing Federation Linking Advance | 1426086.30 | 1426086.30 |
| 3 | Marketing Socy. Linking Advance | 571509.24 | 571509.24 |
| 4 | Advance to Staff | 2165142.60 | 2424027.60 |
| 5 | Deferred AC Principal Central Goverment | 5231203.59 | 5231203.59 |
| 6 | Interest on Deferred AC Central Goverment | 11690212.96 | 11690212.96 |
| 7 | Deferred AC Principal State Goverment | 2748029.88 | 2748029.88 |
| 8 | Other Asstes Interest Deferres AC State Government | 844641.87 | 844641.87 |
| 9 | Intt. Tax on Debt In RBL ST Gov. | 444718.00 | 444718.00 |
| 10 | Robbery & Gaban Amt Branches | 32775344.63 | 32775344.63 |
| 11 | Pre. Dep. Against Income Tax Appeal | 35630000.00 | 35630000.00 |
| 12 | SGST INPUT CREDIT | 3393942.40 | 4658998.78 |
| 13 | CGST INPUT CREDIT | 6511355.67 | 4658699.26 |
| 14 | E Stamping | 1275145.00 | 1275145.00 |
| 15 | Sal TF Unposted From ACT | 29290923.20 | 50750325.30 |
| 16 | IGST INPUT CREDIT | 826723.18 | 4699992.40 |
| 17 | UID-CREDIT | 10540000.00 | 10809471.60 |
| 18 | LPG-CREDIT | 400000.00 | 241298.00 |
| 19 | Inward IMPS | 559502.00 | 422873.50 |
| 20 | CORE INTERBRANCH AC | - | 13963554.35 |
| 21 | CLAIM FOR LORO | 3288600.00 | 2108800.00 |
| 22 | UPI Inward | 5183111.78 | 51662280.74 |
| 23 | Advance to others | 5029459.90 | 676716.00 |
| 24 | SGST Receivable Input | 166017.38 | 79011.27 |
| 25 | CGST Receivable Input | 166066.88 | 79011.28 |
| 26 | TDS Receivable Input | 2686746.56 | 257937.00 |

| S.No. | PARTICULARS | Amt. March 2026 | Amt.March 2025 |
|---|---|---|---|
| 27 | IGST Receivable Input | 43961.04 | 33406.78 |
| 28 | DEAF Amount Receivable From RBI | 1282.00 | 1282.00 |
| 29 | ATM CLEARING ACCOUNT | 11873930.00 | 44117945.00 |
| 30 | PPF LOAN MIRROR AC | 345958.00 | 345958.00 |
| 31 | PACS LAMPS COMPUTERISATION | 34000.00 | 34000.00 |
| 32 | N.I.E.F.T. Inward Massage Account | 22830852.83 | 1507237.10 |
| 33 | ACH Debit Return | 0.00 | 89069.60 |
| 34 | RTGS INWARD MESSAGES ACCOUNT | 8693885.00 | 500000.00 |
| 35 | COMMISSION PAID TO SOCIETY | 20039616.50 | 2621639.65 |
| 36 | CONSBALFORTRFTOFPLBCENTGOVNO | 0.00 | 101173.00 |
| 37 | Balancing AC | 9865115.63 | 41078410.29 |
| 38 | CASH TDS(CSHTDS) | 0.00 | 227735.00 |
| 39 | PRE DEPOSIT APPEAL COURT | 2661523.00 | 2628523.00 |
| | | **239234607.02** | **333929409.97** |