

THE JAIN SAHAKARI BANK LTD
HIRA BAUG, C.P. TANK
MUMBAI - 400 004.

Form A

BALANCE SHEET AS ON 31ST MARCH, 2025

HEAD	Schedule No	As on 31-03-2025 (Current year)	As on 31-03-2024 (Previous Year)
CAPITAL & LIABILITIES			
Capital	1	4,92,48,325.00	4,98,05,500.00
Reserves and Surplus	2	8,61,73,400.52	18,90,16,346.88
Deposits	3	1,15,54,20,062.68	1,23,03,42,816.59
Borrowings	4	0.00	0.00
Other Liabilities and Provisions	5	16,16,48,211.07	27,74,51,766.31
Total		1,45,24,89,999.27	1,74,66,16,429.78
PROPERTY & ASSETS			
Cash and Balances with Reserve Bank of India	6	5,65,12,807.93	11,69,01,352.01
Balance with banks and money at call and short notice	7	22,24,69,242.96	25,46,82,991.32
Investments	8	45,11,84,295.00	46,50,52,973.00
Advances	9	53,84,21,775.20	61,88,05,383.47
Fixed Assets	10	3,87,59,926.43	4,41,75,461.42
Other Assets	11	14,51,41,951.75	24,69,98,268.56
Total		1,45,24,89,999.27	1,74,66,16,429.78
Contingent Liabilities	12	2,03,86,352.82	1,26,25,659.89

Accounting Policies & note to the account : Sch "A"
As per Report of Even date.
Maheshwari Maheshwari & Co
Chartered Accountant

Manish Jhawar
Partner
Membership No. 149910
(FRN No.105838W)
UDIN :25149910BMJIKY7349
Date : 26th June, 2025

**THE JAIN SAHAKARI BANK LTD
HIRA BAUG, C.P. TANK
MUMBAI - 400 004
FORM B**

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2025

HEAD	Schedule No	YEAR ENDED 31.03.2025	YEAR ENDED 31.03.2024
I. INCOME			
i. Interest Earned	13	9,93,86,464.51	10,76,73,511.89
ii. Profit on Sale of Securities (Net)		3,17,000.00	24,97,443.00
iii. Commission & Exchange		20,32,744.81	21,73,320.22
iv. Other Income	14	67,91,618.64	21,65,653.03
v. Excess Provision for BDDR written back		1,25,99,849.77	38,67,042.37
TOTAL INCOME		12,11,27,677.73	11,83,76,970.51
II. EXPENDITURE			
i. Interest on Deposits		6,03,88,587.46	6,20,18,032.35
ii. OPERATING EXPENSES			
a) Employee Benefits	15	3,90,48,445.60	4,24,81,024.31
b) Provision for Non-Performing Investments		0.00	96,49,439.00
c) Depreciation on Property, Plant & Equipment		13,19,969.84	19,26,574.62
d) Other Expenses	16	1,83,41,319.66	1,66,60,710.56
TOTAL (a to d)		5,87,09,735.10	7,07,17,748.49
TOTAL EXPENDITURE		11,90,98,322.56	13,27,35,780.84
PROFIT / (LOSS) BEFORE TAXES		20,29,355.17	-1,43,58,810.33
INCOME TAX EXPENSE :			
a) Current Year Tax		0.00	0.00
b) Deferred Tax		46,923.98	1,21,694.32
TOTAL		46,923.98	1,21,694.32
PROFIT / (LOSS) AFTER TAXES		19,82,431.19	-1,44,80,504.65
APPROPRIATIONS			
a) Transfer to Investment Fluctuation Reserve (Profit on sale of Investment)		3,17,000.00	0.00
BALANCE CARRIED OVER TO BALANCE SHEET		16,65,431.19	-1,44,80,504.65

Accounting Policies & note to the account : Sch "A"
As per Report of Even date.
Maheshwari Maheshwari & Co
Chartered Accountant

Manish Jhawar
Partner
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