JANATA SAHAKARI BANK LIMITED, SATARA
BALANCE SHEET
AS ON 31st MARCH, 2026

[Amount in Rs.]

Sr. No.	Particulars	Sch.	As on 31/03/2026	As on 31/03/2025
	Capital And Liabilities			
A.	Capital	1	8,09,55,900	8,26,91,800
B.	Reserve And Surplus	2	30,46,16,415	20,06,10,966
C.	Deposits	3	1,28,14,22,691	1,23,42,42,631
D.	Borrowings	4	-	-
E.	Other Liabilities And Provisions	5	7,74,79,101	7,58,56,180
	Total		**1,74,44,74,107**	**1,59,34,01,577**
	Assets		-	-
A.	Cash And Balances With RBI	6	**1,23,39,594**	2,53,79,088
B.	Balance With Banks and Money At Call and Short Notice	7	**8,68,10,106**	9,60,63,957
C.	Investments	8	**82,10,91,041**	72,93,67,398
D.	Advances	9	**66,81,64,383**	67,21,69,317
E.	Fixed Assets	10	**10,22,18,283**	66,78,043
F.	Other Assets	11	5,38,50,700	6,37,43,774
	Total		**1,74,44,74,107**	**1,59,34,01,577**
	Contingent Liabilities	12	3,39,46,025	3,18,20,473

Asha D. Jagdale
Head of Accounts Department

Anil M. Jathar
Chief Executive Officer

Vinod S. Kulkarni
Director

L. M. JOSHI & CO. ★ Chartered Accountants ★ FRN 104403W

Vijay D. Badekar
Vice - Chairman

Amol U. Mohite
Chairman

For L.M.Joshi & Co.
Chartered Accountants
FRN : 104403W

CA Padmanabh. S. Upadhye
Partner
M. No. 127913

L. M. JOSHI & CO. ★ Chartered Accountants ★ FRN 104403W

SR. NO.	SCHEDULE 1- CAPITAL	AS ON 31/03/2026	AS ON 31/03/2025
	Capital	8,09,55,900	8,26,91,800
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	-	-
III.	**For Other Banks**	8,09,55,900	8,26,91,800
	Authorised Capital 15,00,00,000 Equity Shares of Rs.1,000/- each	15,00,00,000	15,00,00,000
	Regular Share	15,00,00,000	15,00,00,000
	Associate Share		-
	Issued and Subscribed (Paid-up Capital)	8,09,55,900	8,26,91,800

SR. NO.	SCHEDULE 2 - RESERVE AND SURPLUS	AS ON 31/03/2026	AS ON 31/03/2025
I.	**Statutory Reserve**	3,13,16,977	3,09,32,246
	Opening Balance	3,09,32,246	3,08,21,790
	Addition During The Year	3,84,731	1,10,456
	Deductions During The Year		-
II.	**Capital Reserve**	68,89,234	68,89,234
	Opening Balance	68,89,234	68,10,234
	Addition During The Year	-	79,000
	Deduction During The Year	-	-
III.	**Share Premium**	-	-
	Opening Balance	-	-
	Addition During The Year	-	-
	Deduction During The Year	-	-
IV.	**Revenue And Other Services**	26,48,56,756	16,08,38,964
	Opening Balance	16,08,38,964	16,19,07,964
	Addition During The Year	10,71,64,877	22,00,000
	Deduction During The Year	31,47,085	32,69,000
	Closing Balance :	26,48,56,756	16,08,38,964
	Bad & Doubtful Debts Reserve	14,30,42,062	14,52,42,062
	Dividend Equalisation Fund	22,14,708	22,14,708
	Staff Welfare Fund	63,000	63,000
	Charitable Fund	20,891	20,891
	Investment Fluctuation Reserve	81,53,708	72,91,708
	General Provision & Loss Reserve	5,04,133	14,51,218
	Technology Development Fund	5,00,000	5,00,000
	Contingent Provi.Against Standard Assets	22,34,980	22,09,980
	Additional Reserve Fund	15,50,397	15,50,397
	Share Holders Welfare Fund	2,95,000	2,95,000
	Investment Depreciation Fund	1,04,03,550	
	Revaluation Reserve	9,58,74,327	
V.	**Balance In Profit and Loss Account**	15,53,448	19,50,523
	Total (I, II, III, IV And V)	30,46,16,415	20,06,10,966

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SR. NO.			SCHEDULE 3 - DEPOSITS	AS ON 31/03/2026	AS ON 31/03/2025
			Deposits	1,28,14,22,691	1,23,42,42,631
A					
	I.		**Demand Deposits**	4,09,77,143	2,93,33,197
		I)	From Banks		-
		II)	From Others	4,09,77,143	2,93,33,197
	II.		**Saving Bank Deposits**	35,46,63,614	35,15,00,096
	III.		**Term Deposits**	88,57,81,933	85,34,09,338
		I)	From Banks	-	-
		II)	From Others		85,34,09,338
			FDR Monthly	9,03,67,730	8,85,71,461
			Fixed Deposit (Regular)	65,90,89,530	64,17,52,051
			Fixed Deposit (In Days)	2,30,14,292	2,50,84,018
			FDR Quarterly	9,26,77,792	7,55,97,267
			Cash Certificate	3,97,176	6,38,858
			Cummulative (Recurring)	2,01,16,530	2,10,60,674
			Special Pigmi Deposit	51,750	1,66,450
			Small Saving Agent	40	20
			F.D. Matured (FDR)	61,475	4,74,784
			F.D. Matured (Overdue FD's)	5,618	5,618
			F.D. Matured (FDQ)	-	10,003
			F.D. Matured (CTR)	-	48,134
			Total (I, II and III)	1,28,14,22,691	1,23,42,42,631
B					
		I)	Deposits Of Branches In India	1,28,14,22,691	1,23,42,42,631
		II)	Deposits Of Branches Outside India	-	-
			Total	1,28,14,22,691	1,23,42,42,631

SR. NO.			SCHEDULE 4 - BORROWINGS	AS ON 31/03/2026	AS ON 31/03/2025
			Borrowings	0	0
I.			**Borrowings In India**	0	0
	I)		Reserve Bank Of India	0	0
	II)		Other Banks	0	0
	III)		Other Institutions And Agencies	0	0
II.			**Borrowings Outside India**	0	0
			Total (I and II)	0	0
III.			Secured Borrowings Included In I and II Above	0	0

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SR. NO.	SCHEDULE 5- OTHER LIABILITIES AND PROVISIONS	AS ON 31/03/2026	AS ON 31/03/2025
I.	Bills Payable	-	-
II.	Inter-Office Adjustments(Net)	66,470	35,326
III.	Interest Accrued	3,71,25,084	3,70,58,387
IV.	Others (Including Provisions)	**4,02,87,547**	**3,87,62,467**
	Credit Balance In Loans	-	11,173
	Staff Income Tax	50	50
	Light Charges Payable	52,949	1,00,636
	Telephone Charges Provision	33,889	36,710
	Salary Payable	62,98,261	56,18,915
	Staff Contrbution	-	
	Cgst Collection	1,85,004	1,85,782
	Sgst Collection	1,85,004	1,85,782
	Staff Insurance	1,824	1,856
	Cgst Rcm	18,265	17,880
	Sgst Rcm	18,265	17,880
	Tds Payable	2,39,334	3,12,943
	Igst Payable Liblities	-	73
	Share Suspense	1,000	35,000
	Other Charges On Loans Reserve (Contra)	9,88,577	9,14,296
	Loan Inshurance Payable	-	29,521
	Audit Fee Provision	8,24,365	7,45,416
	Sundry Creditors	15,49,499	31,31,931
	Shares Resigned Member Payable	2,31,400	2,33,500
	Cost Of Process	-	21,811
	Advance Locker Rent	12,256	7,112
	Clearing Adjustment	4,300	5,100
	Unadjusted Entries In Reconciliations	19,46,213	19,46,213
	Term Loan Unsecured	2,694	1,698
	Recovery Expenses Payable		150
	Income Tax Payable Provision	13,75,000	3,00,000
	Cash Creditagainstfixed Depo	28,74,363	17,48,911
	House Rent Payable		
	Consultancy Charges Payable	3,000	
	Education Reserve Fund	-	
	Misc. Income Receivable	-	
	Gst Collection	-	
	Branch Loan Insurance Payable	-	
	Mobile Banking Servicess Provision	6,00,000	
	Auction Deposits	20,000	
	N.P.A. Interest Reserve (Contra)	2,28,22,034	2,31,52,126
	Total	**7,74,79,101**	**7,58,56,180**

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SR. NO.			SCHEDULE 6- CASH AND BALANCES WITH RBI	AS ON 31/03/2026	AS ON 31/03/2025
			Cash And Balances With RBI		
I.			Cash In Hand (Including Foreign Currency Notes)	1,23,39,594	2,53,79,088
II.			Balances With Reserve Bank Of India		-
	I)		In Current Accounts		
	II)		In Other Accounts		-
			Total (I and II)	**1,23,39,594**	**2,53,79,088**

SR. NO.			SCHEDULE 7- BALANCE WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	AS ON 31/03/2026	AS ON 31/03/2025
.			Balance With Banks andMoney At Call and Short Notice		
I.			In India		
	I)		Balance With Bank In	8,68,10,106	9,60,63,957
		A)	In Current Accounts	8,68,10,106	9,60,63,957
		B)	In Other Deposit Account	-	
	II)		Money At Call And Short Short Notice	-	-
		A)	With Banks	-	-
		B)	With Other Institutions	-	-
			Total (I+II)	**8,68,10,106**	**9,60,63,957**
II.			Outside India	-	-
		A)	Current Accounts	-	-
		B)	Other Deposit Accounts	-	-
		C)	Money At Call andShort Notice	-	-
			Total (A+B+C)	-	-
			Grand Total (I and II)	**8,68,10,106**	**9,60,63,957**

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SR. NO.		SCHEDULE 8 - INVESTMENT	AS ON 31/03/2026	AS ON 31/03/2025
		Investments	**68,70,89,041**	**58,11,06,677**
I.		**Investments In India**		
	A)	Govt.Securities (Includin T.Bills)	68,46,38,191	58,05,32,677
	B)	Other Approved Securities		-
	C)	Shares	24,50,850	5,74,000
	D)	Debentures And Bonds		-
	E)	Subsidiaries And /Or Joint Ventures		-
	F)	Others	**13,40,02,000**	**14,82,60,721**
		Satara D.C.C. Bank Ltd. Satara F.D.		
		Reserve Fund Investment In Satara D	3,50,00,000	65,00,000
		The Ratnakar Bank Ltd. F/D	2,90,00,000	6,17,59,721
		Shamrao Vitthal Co.Op Bank Ltd	-	4,00,00,000
		Cosmos Co-op Bank LTD	2,00,01,000	
		INDUSLND BANK LTD.Satara		
		Equitas Small Finance Bank	1,00,00,000	
		Bandhan Bank Ltd	2,00,00,000	2,00,00,000
		D C B Bank Ltd	2,00,01,000	2,00,01,000
		Total (Investments In India)	**82,10,91,041**	**72,93,67,398**
II.		**Investment Outside India**		-
	I)	Government Securities (Including Local Authorities)	-	-
	II)	Subsidiaries And/Or Joint Ventures Abroad	-	-
	III)	Other Investments(To Be Specified)	-	-
		Total	-	-
		Grand Total (I and II)	**82,10,91,041**	**72,93,67,398**

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SR. NO.			SCHEDULE 9- ADVANCES	AS ON 31/03/2026	AS ON 31/03/2025
					-
A.					
	I)		Bills Purchased And Discounted		-
	II)		Cash Credits, Overdrafts and Loans Repayable On Demand	14,56,64,215	11,90,42,300
	III)		Term Loans	52,25,00,169	55,31,27,017
			Total	**66,81,64,383**	**67,21,69,317**
B.				-	-
	I)		Secured By Tangible Assets (Includes Advances Against Book Debts)	65,75,64,595	66,15,97,988
	II)		Covered By Bank /Government Guarantees		-
	III)		Unsecured	1,05,99,788	1,05,71,329
			Total	**66,81,64,383**	**67,21,69,317**
C.					
I.			Advances In India	-	-
	I)		Priority Sector	52,46,77,890	52,96,21,965
	II)		Public Sector		-
	III)		Banks		-
	IV)		Others	14,34,86,493	14,25,47,352
			Total	**66,81,64,383**	**67,21,69,317**
II.			Advances Outside India	-	-
	I)		Due From Banks	-	-
	II)		Due From Others	-	-
		A)	Bills Purchased And Discounted		
		B)	Syndicated Loans		
			Total	**66,81,64,383**	**67,21,69,317**

SR. NO.			SCHEDULE 10 - FIXED ASSETS	AS ON 31/03/2026	AS ON 31/03/2025
			Fixed Assets	**10,22,18,283**	**66,78,042**
I			**Premises**	**9,85,33,525**	**27,99,158**
	1)		At Cost As On 31st March Of The Preceding Year	27,99,158	31,92,612
	2)		Addition During The Period	9,58,74,326	6,311
	3)		Deduction During The Period	0	2,52,441
	4)		Depreciation To Date	1,39,959	1,41,041
II			**Other Fixed Assets (Including Furniture And Fixtures)**	**36,84,758**	**38,78,885**
	1)		At Cost As On 31st March Of The Preceding Year	38,78,885	43,40,835
	2)		Addition During The Period	8,63,515	16,33,042
	3)		Deduction During The Period	-	
	4)		Depreciation To Date	10,57,642	20,94,911
			Total (I And II)	**10,22,18,283**	**66,78,043**

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SR. NO.	SCHEDULE 11- OTHER ASSETS	AS ON 31/03/2026	AS ON 31/03/2025
	Other Assets		
I)	Inter-Office Adjustments (Net)	-	-
II)	Interest Accrued	**4,48,89,279**	**5,36,56,829**
III)	Tax Paid In Advance/Tax Deducted At Source	**35,44,760**	**30,27,469**
	Advance Income Tax	15,00,000	9,75,000
	Income Tax Receivable FY 2021-22	20,44,580	20,44,580
	T.D.S. Receivables	180	7,889
IV)	Stationery And Stamps	**5,91,365**	**5,60,952**
V)	Non-Banking Assets Acquired In Satisfaction Of Claims		-
VI)	Others	**48,25,296**	**64,98,524**
	Security Deposits	3,00,000	3,00,000
	Other Charges Rec. Term Loan Unsecured (Contra)	9,87,641	9,14,171
	CGST Receivable	1,29,543	1,45,368
	Telephone Advance	2,625	2,625
	ATM System	3,26,705	3,65,845
	Deferred Expenses	6,67,675	9,98,978
	Advance For Exp.		3,36,921
	Advance Premium	1,36,033	3,10,366
	Defered Exp.(Computer Software)	36,993	3,77,574
	Locker Rent Receivable	2,72,642	2,78,080
	Staff Insurance Advance	81,150	81,155
	Land Deposits	42,200	42,200
	Light Deposit	2,34,942	2,23,028
	SGST Receivable	1,33,664	1,45,139
	Deffered Exp.(VRS Scheme)	3,10,151	10,24,943
	Other Charges Receivable	-	
	Clamied Receivable On DEA Fund	2,250	2,250
	Sundry Debtors	4,18,650	1,81,150
	TDS Payable (Dr. Balance)		
	Staff Group Insurance		
	IGST Input Credit		450
	Advance Gratuity	1,68,562	
	DEA Fund (Credit)	7,214	45,183
	Miscelleneous Income Receivable	5,66,656	7,23,099
	Total (I,II,III,IV,V,VI)	**5,38,50,700**	**6,37,43,774**

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SR. NO.		SCHEDULE12 - CONTINGENT LIABILITIES	AS ON 31/03/2026	AS ON 31/03/2025
I)		Claims Against The Bank Not Acknowledged As Debts		-
II)		Liability For Partly Paid Investments		-
III)		Liability On Account Of Outstanding Forward Exchange Contracts		-
IV)		Guarantees Given On Behalf Of Constituents	4,00,000.00	1,50,000.00
	A)	In India	4,00,000.00	1,50,000.00
	B)	Outside India		-
V)		Acceptance ,Endorsements And Obligations		-
VI)		Other Items For Which Bank Is Contigent Liable (DEA Funds)	3,31,46,024.99	3,15,20,472.55
		Total (I,II,III,IV,V,VI)	**3,39,46,024.99**	**3,18,20,472.55**

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