

Janata Urban Co-operative Bank Ltd., Wai
2408 B, Sonigwadi, Wai, Tal-Wai, Dist. - Satara - 412803. Phone - 02167-227955/227425 www.jucwbai.com Email : str_jan_ban@jucwbai.com
(As per Section 29 of Banking Regulation Act, 1949(AACS))
BALANCE SHEET AS ON 31.03.2023

JANATA URBAN CO-OPERATIVE BANK LTD. WAI
(BALANCE SHEET AS PER RBI GUIDELINES)
(As per Circular dated RBI(DGFR/2021-22/83) Cir. No. 45/21 (04.08.2021)-22 dt. 30/08/2021)

Table with 2 columns: Particulars, Amount. Rows include Capital and Reserves, Assets, and Liabilities.

Table with 2 columns: Particulars, Amount. Rows include Profit and Loss Account, Income, Expenditure, and Appropriation.

Table with 2 columns: Particulars, Amount. Rows include Schedule 1 - Capital, Authorized Share Capital, and Reserve Funds.

Table with 2 columns: Particulars, Amount. Rows include Schedule 13 - Interest Earned, Interest on deposits, and Interest on loans.

Table with 2 columns: Particulars, Amount. Rows include Schedule 2 - Reserve and Surplus, Statutory Reserves, and Building Fund.

Table with 2 columns: Particulars, Amount. Rows include Schedule 14 - Other Income, Commission, brokerage, and other income.

Table with 2 columns: Particulars, Amount. Rows include Schedule 15 - Interest Expended, Interest on deposits, and Interest on loans.

Table with 2 columns: Particulars, Amount. Rows include Schedule 16 - Operating Expenses, Salaries, and other expenses.

Table with 2 columns: Particulars, Amount. Rows include Schedule 17 - Provisions and Contingencies, Provisions for contingencies, and other provisions.

Table with 2 columns: Particulars, Amount. Rows include Schedule 18 - Fixed Assets, Land, Buildings, and other fixed assets.

Table with 2 columns: Particulars, Amount. Rows include Schedule 19 - Advances, Advances to members, and other advances.

Table with 2 columns: Particulars, Amount. Rows include Schedule 20 - Deposits, Deposits from members, and other deposits.

Table with 2 columns: Particulars, Amount. Rows include Schedule 21 - Balance with Banks and Money at Call and Short Notice, Balances with banks, and other money at call.

Table with 2 columns: Particulars, Amount. Rows include Schedule 22 - Cash and Cash Equivalents, Cash, and other cash equivalents.

Table with 2 columns: Particulars, Amount. Rows include Schedule 23 - Other Liabilities and Provisions, Other liabilities, and other provisions.

Table with 2 columns: Particulars, Amount. Rows include Schedule 24 - Advances, Advances to members, and other advances.

Table with 2 columns: Particulars, Amount. Rows include Schedule 25 - Deposits, Deposits from members, and other deposits.

Table with 2 columns: Particulars, Amount. Rows include Schedule 26 - Balance with Banks and Money at Call and Short Notice, Balances with banks, and other money at call.

Table with 2 columns: Particulars, Amount. Rows include Schedule 27 - Cash and Cash Equivalents, Cash, and other cash equivalents.

Table with 2 columns: Particulars, Amount. Rows include Schedule 28 - Other Liabilities and Provisions, Other liabilities, and other provisions.

Table with 2 columns: Particulars, Amount. Rows include Schedule 29 - Advances, Advances to members, and other advances.

Table with 2 columns: Particulars, Amount. Rows include Schedule 30 - Deposits, Deposits from members, and other deposits.

Table with 2 columns: Particulars, Amount. Rows include Schedule 31 - Balance with Banks and Money at Call and Short Notice, Balances with banks, and other money at call.

Table with 2 columns: Particulars, Amount. Rows include Schedule 32 - Cash and Cash Equivalents, Cash, and other cash equivalents.

Table with 2 columns: Particulars, Amount. Rows include Schedule 33 - Other Liabilities and Provisions, Other liabilities, and other provisions.

Table with 2 columns: Particulars, Amount. Rows include Schedule 34 - Advances, Advances to members, and other advances.

Table with 2 columns: Particulars, Amount. Rows include Schedule 35 - Deposits, Deposits from members, and other deposits.

Table with 2 columns: Particulars, Amount. Rows include Schedule 36 - Balance with Banks and Money at Call and Short Notice, Balances with banks, and other money at call.

Table with 2 columns: Particulars, Amount. Rows include Schedule 37 - Cash and Cash Equivalents, Cash, and other cash equivalents.

Table with 2 columns: Particulars, Amount. Rows include Schedule 38 - Other Liabilities and Provisions, Other liabilities, and other provisions.

Table with 2 columns: Particulars, Amount. Rows include Schedule 39 - Advances, Advances to members, and other advances.

Table with 2 columns: Particulars, Amount. Rows include Schedule 40 - Deposits, Deposits from members, and other deposits.

Table with 2 columns: Particulars, Amount. Rows include Schedule 41 - Balance with Banks and Money at Call and Short Notice, Balances with banks, and other money at call.

Table with 2 columns: Particulars, Amount. Rows include Schedule 42 - Cash and Cash Equivalents, Cash, and other cash equivalents.

Table with 2 columns: Particulars, Amount. Rows include Schedule 43 - Other Liabilities and Provisions, Other liabilities, and other provisions.

Table with 2 columns: Particulars, Amount. Rows include Schedule 44 - Advances, Advances to members, and other advances.

Table with 2 columns: Particulars, Amount. Rows include Schedule 45 - Deposits, Deposits from members, and other deposits.

Table with 2 columns: Particulars, Amount. Rows include Schedule 46 - Balance with Banks and Money at Call and Short Notice, Balances with banks, and other money at call.

Table with 2 columns: Particulars, Amount. Rows include Schedule 47 - Cash and Cash Equivalents, Cash, and other cash equivalents.

Table with 2 columns: Particulars, Amount. Rows include Schedule 48 - Other Liabilities and Provisions, Other liabilities, and other provisions.

Table with 2 columns: Particulars, Amount. Rows include Schedule 49 - Advances, Advances to members, and other advances.

Table with 2 columns: Particulars, Amount. Rows include Schedule 50 - Deposits, Deposits from members, and other deposits.

Table with 2 columns: Particulars, Amount. Rows include Schedule 51 - Balance with Banks and Money at Call and Short Notice, Balances with banks, and other money at call.

Table with 2 columns: Particulars, Amount. Rows include Schedule 52 - Cash and Cash Equivalents, Cash, and other cash equivalents.

Table with 2 columns: Particulars, Amount. Rows include Schedule 53 - Other Liabilities and Provisions, Other liabilities, and other provisions.

Table with 2 columns: Particulars, Amount. Rows include Schedule 54 - Advances, Advances to members, and other advances.

Table with 2 columns: Particulars, Amount. Rows include Schedule 55 - Deposits, Deposits from members, and other deposits.

Table with 2 columns: Particulars, Amount. Rows include Schedule 56 - Balance with Banks and Money at Call and Short Notice, Balances with banks, and other money at call.

Table with 2 columns: Particulars, Amount. Rows include Schedule 57 - Cash and Cash Equivalents, Cash, and other cash equivalents.

Table with 2 columns: Particulars, Amount. Rows include Schedule 58 - Other Liabilities and Provisions, Other liabilities, and other provisions.

Table with 2 columns: Particulars, Amount. Rows include Schedule 59 - Advances, Advances to members, and other advances.

Table with 2 columns: Particulars, Amount. Rows include Schedule 60 - Deposits, Deposits from members, and other deposits.

Table with 2 columns: Particulars, Amount. Rows include Schedule 61 - Balance with Banks and Money at Call and Short Notice, Balances with banks, and other money at call.

Table with 2 columns: Particulars, Amount. Rows include Schedule 62 - Cash and Cash Equivalents, Cash, and other cash equivalents.

For M R P R S And Associates
Chartered Accountants
Suresh Dinkar Kojade Jagannath Pandurang Kamde
Chairman Vice Chairman

CA. Satyajeet C. Bhoale
Partner
Shashikumar Phandare
Director

Statutory Auditor
UDN - 211226303/BS108
Date - 22 June 2023
Place - Wai

FOR N O - 1
(As per Section 29 of Banking Regulation Act, 1949)
The Members of
JANATA URBAN CO-OPERATIVE BANK LTD.,
WAI, DIST-SATARA

Report on the Financial Statements as a Statutory Auditor
The Balance Sheet as at 31st March 2023 and the Statement of Profit and Loss and Cash Flow Statement for the year ended on that date.

Management's Responsibility for the Financial Statements
The management is responsible for the preparation of these financial statements in accordance with Banking Regulation Act, 1949 and the Companies Act, 2013 and the Companies (Accounts) Rules, 2014 and for the information contained therein.

Our opinion
In our opinion, the financial statements give a true and fair view of the financial position of the bank as at 31st March 2023 and of its performance for the year ended on that date.

For M R P R S & Associates
Chartered Accountants
CA Satyajeet C. Bhoale
Partner
WAI, DIST-SATARA

For M R P R S & Associates
Chartered Accountants
Suresh Dinkar Kojade Jagannath Pandurang Kamde
Chairman Vice Chairman

For M R P R S & Associates
Chartered Accountants
Suresh Dinkar Kojade Jagannath Pandurang Kamde
Chairman Vice Chairman

Table with 2 columns: Particulars, Amount. Rows include Schedule 45 - Deposits, Deposits from members, and other deposits.

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