

जोगिन्द्रा केन्द्रीय सहकारी बैंक मर्यादित
मुख्य कार्यालय: न्यू कथेड,
नज़दीक एच.आर.टी.सी. वर्कशॉप,
डा० चंबाघाट, सोलन, हि.प्र. -173213
दूरभाष: 01792-220305, 226334
फैक्स : 01792-222715
ई-मेल: bsd@jccb.co.in



**Jogindra Central
Cooperative Bank Ltd.**
Head Office: New Kather,
Near HRTC Workshop, PO Chambaghat,
Solan, District Solan H.P. -173213
Phone: 01792-220305, 226334
Fax: 01792-222715

Estd: 1924

JOGINDRA CENTRAL COOPERATIVE BANK LTD. HEAD OFFICE, SOLAN (H.P.)

ABRIDGED BALANCE SHEET AND WORKING RESULTS AS ON 31-03-2025

(Rs. In Lakhs)

PARTICULARS	Previous Year	Current Year
Balance Sheet	31-03-2024	31-03-2025
Capital	314.09	328.27
Reserves & Surplus	11712.86	13696.45
Deposits	139257.97	142778.26
Borrowings	24377.60	32572.90
Other liabilities & Provisions	6913.47	7328.88
TOTAL LIABILITIES	182575.99	196704.75
Cash & Bank Balances with Banks #	81029.60	89849.68
Investments	33835.38	28815.35
Loans and Advances.	61100.42	71142.71
Other Assets	6610.59	6897.02
TOTAL ASSETS	182575.99	196704.75
Profit & Loss Account		
Interest Income	13675.74	15053.44
Other Income	281.79	401.68
TOTAL INCOME	13957.53	15455.12
Interest Expenditure	8013.99	9126.25
Operating Expenses	2584.79	2855.30
Provisions & Contingencies.	1387.61	1471.22
TOTAL EXPENDITURE	11986.38	13452.77
Profit/loss (+)	1971.14	2002.35
OTHER WORKING RESULTS		
C.D. Ratio	43.88	49.83
Recovery performance (%)	97.00%	97.21%
Gross NPAs	2162.92	1978
%of Gross NPAs to Total loans and advances	3.54%	2.78%
%age of Net NPAs to Net Loans and advances	0.00%	0.00%
Capital Adequacy Ratio(%)	15.57%	17.05%
Net Worth	12026.96	196704.75
CASA percentage	40.21%	39.99%

Includes investment with Banks (FDR) of Rs. 69200.00 (31-03-2024) and Rs.81950.00.(31-03-2025)

ASSISTANT GENERAL MANAGER

