



ದಿ ಜನತಾ ಕೋ-ಆಪರೇಟಿವ್ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್

ಮುಖ್ಯ ಕಛೇರಿ: ನಂ.156, 17ನೇ ಕ್ರಾಸ್, 8ನೇ ಮುಖ್ಯ ರಸ್ತೆ, ಮಲ್ಲೇಶ್ವರಂ, ಬೆಂಗಳೂರು -560 055. ದೂರವಾಣಿ : 080 2344 2648/2344 9450. ಫ್ಯಾಕ್ಸ್ : 080 41281917. ಇ-ಮೇಲ್ : headoffice@jcbank.in.

2024-25ನೇ ಸಾಲಿನ ಲಾಭ ನಷ್ಟದ ತಃಖ್ತೆ

ನಷ್ಟಾಂಶಗಳು	ದಿನಾಂಕ 31.03.2025ಕ್ಕೆ	ದಿನಾಂಕ 31.03.2024ಕ್ಕೆ	ಲಾಭಾಂಶಗಳು	ದಿನಾಂಕ 31.03.2025ಕ್ಕೆ	ದಿನಾಂಕ 31.03.2024ಕ್ಕೆ
1. ಶೇವಣಿಗಳ ಮೇಲೆ ಬಡ್ಡಿ ಕೊಟ್ಟಿದ್ದು	44,46,94,797.00	52,42,18,155.00	1. ಬಡ್ಡಿ ಮತ್ತು ಸೋಡಿ	78,59,94,014.00	87,66,43,213.00
2. ಸಂವಳ ಮತ್ತು ಭತ್ಯೆ	6,48,34,422.00	6,01,41,199.00	2. ಇತರೆ ಆದಾಯ	8,22,89,619.0	1,52,09,938.00
3. ನಿರ್ದೇಶಕರ ಸಭಾ ಭತ್ಯೆ	21,94,000.00	18,08,000.00			
4. ಬಾಡಿಗೆ, ಕರ, ವಿಮೆ	1,37,15,849.00	1,53,00,813.00			
5. ಲೀಗಲ್ ಫೀ	6,18,533.00	2,77,689.00			
6. ಅಂಚೆ, ತಂಪಿ ಮತ್ತು ದೂರವಾಣಿ	2,68,693.00	3,96,947.00			
7. ಲೆಕ್ಕಪರಿಶೋಧನಾ ಶುಲ್ಕ	10,28,000.00	14,21,000.00			
8. ಕಟ್ಟಡ, ಮರಮುಟ್ಟುಗಳು ಮತ್ತು ಕಚೇರಿ ಸಲಕರಣೆಗಳಸವಳ/ರಿಪೇರಿ	64,92,841.00	64,84,682.00			
9 ಮುದ್ರಣ, ಲೇಖನ ಸಾಮಗ್ರಿ ಮತ್ತು ಚಾಹೀರಾತು	6,93,492.00	12,05,542.00			
10. ಇತರೆ ಖರ್ಚು	6,76,29,379.00	6,68,30,949.00			
11. ಅಪಕಾಶಗಳು/ಇತರೆ ಮೀಸಲು	2,36,33,422.00	8,21,90,888.00			
12. ತೆರಿಗೆ ಪಾವತಿಗೆ ಮುನ್ನ ಲಾಭ	24,24,80,205.00	13,15,77,287.00			
13. ತೆರಿಗೆ ಪಾವತಿಯಿದ್ದು	6,70,00,000.00	5,38,05,052.00			
14. ಪ್ರಶ್ನಕೃ ಸಾಲಿನ ಲಾಭ	17,54,80,205.00	7,77,72,235.00			
ಒಟ್ಟು	86,82,83,633.00	89,18,53,151.00	ಒಟ್ಟು	86,82,83,633.00	89,18,53,151.00
ಹಿಂದಿನ ಸಾಲಿನ ನಷ್ಟ	-	8,34,00,264.00			
ಮೀಸಲು ನಿಧಿಗಳಿಂದ ಹಂಪಡೆದಿದ್ದು	-	1,08,17,843.00			
ಆರ್ ಎಫ್ 2.0 ಅಪಕಾಶದಿಂದ ವಾಪಸ್ಸು ಪಡೆದಿರುವುದು	-	1,08,25,750.00			
ಲಾಭಾಂಶ ಹಂಚಿಕೆ					
ಶಾಸನ ಬದ್ಧ ಮೀಸಲು	6,58,01,081.00				
ಇತರೆ ಮೀಸಲು	7,46,79,124.00				
ಪ್ರಸ್ತಾವಿತ ಲಾಭಾಂಶಕ್ಕೆ ವರ್ಗಾವಣೆ ಆರಂಬಿಸಿ ಆನುಮೋದನೆಗೆ ಒಳಪಟ್ಟಂತೆ	3,50,00,000.00				
ನಿವ್ವಳ ಲಾಭ / (ನಷ್ಟ)	17,54,80,205.00	1,60,15,564.00			

ದಿನಾಂಕ: 31.03.2025ಕ್ಕೆ ಆಪ್ತರಾದ ಆಸ್ತಿ ಮತ್ತು ಜವಾಬ್ದಾರಿ ತಃಖ್ತೆ:

ಬಂಡವಾಳ ಮತ್ತು ಜವಾಬ್ದಾರಿಗಳು	ದಿನಾಂಕ 31.03.2025 ರಲ್ಲಿದ್ದಂತೆ	ದಿನಾಂಕ 31.03.2024 ರಲ್ಲಿದ್ದಂತೆ	ಆಸ್ತಿ ಮತ್ತು ಸ್ವತ್ತುಗಳು	ದಿನಾಂಕ 31.03.2025 ರಲ್ಲಿದ್ದಂತೆ	ದಿನಾಂಕ 31.03.2024 ರಲ್ಲಿದ್ದಂತೆ
1.ಅಧಿಕೃತ ಷೇರು ಬಂಡವಾಳ	50,00,00,000.00	50,00,00,000.00	1. ಕೈಯಲ್ಲಿರುವ ನಗದು	2,80,00,494.00	4,22,24,017.00
1. ಷೇರು ಬಂಡವಾಳ ಪಾವತಿಯಾದದ್ದು	32,90,30,950.00	32,99,57,200.00	2. ಇತರೆ ಬ್ಯಾಂಕುಗಳಲ್ಲಿರುವ ಡಿಪಾಸಿಟ್	29,02,81,208.00	38,89,13,873.00
2. ಕಾಯ್ದುಟ್ಟ ನಿಧಿ ಮತ್ತು ಇತರೆ ನಿಧಿಗಳು	35,19,48,227.00	37,61,92,573.00	3. ಕರೆ ಪಾಗೂ ಅಲ್ಪಸೂಚನೆಗೆ	17,00,00,000.00	15,00,00,000.00
3. ಶೇವಣಿಗಳು	660,62,70,92,500	742,55,65,872.00	4. ಶೇವಣಾಂಶ ಯೋಜನೆಗಳು/ಹೂಡಿಕೆಗಳು	332,71,77,467.00	372,46,61,465.00
4. ಸಂದಾಯವಾಗತಕ್ಕ ಡಿವಿಡೆಂಡ್‌ಗಳು	48,04,755.00	1,18,08,578.00	5. ನಿವ್ವಳ ಸಾಲ ಮತ್ತು ಮುಂಗಡಗಳು	428,22,82,863.00	445,44,16,663.00
			6. ಸುಸ್ತಿ ಸಾಲಗಳ ಮೇಲೆ ಬರಬೇಕಾದ ಬಡ್ಡಿ (ಕಾಂಟ್ರಿ)	13,97,81,921.00	17,54,13,999.00
5. ಶಾಖೆಗಳ ಹೊಂದಾಣಿಕೆಗಳು			7. ಉತ್ಪಾದಕ ಸಾಲಗಳ ಮೇಲೆ ಬರಬೇಕಾದ ಬಡ್ಡಿ	4,59,46,114.00	5,15,13,425.00
6. ಸುಸ್ತಿ ಸಾಲಗಳ ಮೇಲೆ ಬರಬೇಕಾದ ಬಡ್ಡಿ (ಕಾಂಟ್ರಿ)	13,97,81,921.00	17,54,13,999.00	8. ಶಾಖೆಗಳ ಹೊಂದಾಣಿಕೆಗಳು	29,354.00	25,738.00
7. ಪಾವತಿಸಬೇಕಾದ ಬಡ್ಡಿ	45,63,797.00	41,75,859.00	9. ಕಟ್ಟಡ	61,87,927.00	68,69,607.00
8. ಇತರೆ ಜವಾಬ್ದಾರಿಗಳು	89,23,06,730.00	88,02,70,256.00	10. ಮರಮುಟ್ಟುಗಳು ಮತ್ತು ಪೀಠೋಪಕರಣಗಳು	58,73,041.00	65,25,602.00
			11. ಕಚೇರಿ ಸಲಕರಣೆಗಳು	26,90,443.00	29,18,094.00
9. ನಿವ್ವಳ ಲಾಭ ಲಾಭ-ನಷ್ಟದ ತಃಖ್ತೆಯಿಂದ	17,54,80,205.00	1,60,15,564.00	12. ವಾಪಸು	6,42,607.00	7,56,008.00
10. ಆಕೃತ ಜವಾಬ್ದಾರಿಗಳು (DEAF)			13. ಗಣಕ ಯಂತ್ರ	12,64,407.00	18,96,517.00
ಹಿಂದಿನ ಸಾಲಿನಲ್ಲಿದ್ದ ಮೊತ್ತ -14009408.00			14. ಎಲೆಕ್ಟ್ರಿಕಲ್ ಫಿಕ್ಸಿಂಗ್ಸ್	5,18,349.00	5,75,942.00
ಪರದಿ ಸಾಲಿನಲ್ಲಿ ವರ್ಗಾಯಿಸಿದ ಮೊತ್ತ -6159431.00			15. ಇತರೆ ಆಸ್ತಿಗಳು:	9,84,09,037.00	10,84,28,050.00
ಹಂಪಡೆದ ಮೊತ್ತ -81566.00			16.ಹಕ್ಕುಗಳ ತೃಪ್ತಿಯಲ್ಲಿ ಸ್ಥಾನೀನ ಪಡಿಸಿಕೊಂಡ ಬ್ಯಾಂಕುಗಳ ಆಸ್ತಿ	10,51,02,278.00	10,42,60,901.00
ವರ್ಷಾಂತ್ಯದಲ್ಲಿರುವ ಮೊಬಲಗು -20087273.00					-
					-
ಒಟ್ಟು	850,41,87,510.00	921,93,99,901.00	ಒಟ್ಟು	850,41,87,510.00	921,93,99,901.00

Disclosure in financial statements – ‘Notes to Accounts’-UCBs

1. Regulatory Capital All Disclosure figure reported in Crores: a) Composition of Regulatory Capital

Sr. No.	Particulars	Current Year	Previous Year
i)	Paid up share capital and reserves (net of deductions, if any)	32.90	32.51
ii)	Other Tier 1 capital	41.81	33.13
iii)	Tier 1 capital (i + ii)	74.71	65.64
iv)	Tier 2 capital	10.45	2.54
v)	Total capital (Tier 1+Tier 2)	85.16	68.18
vi)	Total Risk Weighted Assets (RWAs)	404.22	448.96
vii)	Paid-up share capital and reserves (net of deductions, if any)as percentage of RWAs	8.14%	7.24%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	18.48%	14.62%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.59%	0.57%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	21.07%	15.19%
xi)	Amount of paid-up equity capital raised during the year	7.91	1.42

b) Draw down from Reserves.

During the Financial Year 2024-25, the Bank has drawn down Rs. 5.40 crores from IDR, and the same has been credited to P & L under income; thereafter in the coming FY 2025-26, same will be appropriated to IFR (Net of after paying tax and SRF)The details are given below:-

Sl.No	Fund Name	Amount
1	Investment depreciation reserve	5.40

2. Asset liability management: a) Maturity pattern of certain items of assets and liabilities.

	Day1	2 to 7 Days	8 to 14 Days	15 to 30 Days	30 to 2 Months	Over 2 months upto 3 Months	Over 3 Months upto 6 Months	Over 6 Months upto 1 Year	Over 1 Year upto 3 Year	Over Years and upto 5 Year	Over 5 Years	Total
Deposits	14.90	8.19	10.50	23.81	20.98	18.76	49.11	136.28	268.73	0.38	108.99	660.63
Advances	3.13	0.38	0.09	2.17	1.00	0.50	5.64	11.95	14.16	64.74	324.46	428.22
Investments	0.00	17.00	7.10	5.01	0.00	0.00	6.83	33.55	23.10	41.45	215.67	349.71
Borrowings	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Foreign Currency Assets	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Foreign Currency Liabilities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

3. Investments: a) Composition of Investment Portfolio as on 31.03.2025

	Investments in India						Investments Outside India					
	G. Sec	Other Approved Securities	Shares	Deben-tures and Bonds	Subsidiar-ies and/or joint ventures	Others	Total Invest-ments in India	G. sec. (including local authorities)	Subsidiar-ies and/or joint ventures	Others	Total Investments outside India	Total Invest-ments
Held to Maturity												
Gross	134.53		37.34			61.43	233.30					233.30
Less : provision for non-performing investments (NPI)												0.00
Net	134.53		37.34			61.43	233.30					233.30
Available for Sale												
Gross	107.07		9.34				116.41					116.41
Less: Provision for depreciation and NPI												0.00
Net	107.07		9.34				116.41					116.41
Held for Trading												
Gross												0.00
Less: Provision for depreciation and NPI												0.00
Net												0.00
Total Investments	241.60		46.68			61.43	349.71					349.71
Less: Provision for non-performing investments												
Less: Provision for depreciation	0.10		37.34				37.44					37.44
Net	241.50		9.34			61.43	312.27					312.27

Composition of Investment Portfolio as on 31.03.2024

	Investments in India						Investments Outside India					
	G. Sec	Other Approved Securities	Shares	Deben-tures and Bonds	Subsidiar-ies and/or joint ventures	Others	Total Invest-ments in India	G. sec. (including local authorities)	Subsidiar-ies and/or joint ventures	Others	Total Investments outside India	Total Invest-ments
Held to Maturity												
Gross	189.87		37.34			50.26	277.47					277.47
Less : provision for non-performing investments(NPI)												0.00
Net	189.87		37.34			50.26	277.47					277.47
Available for Sale												
Gross	100.66		9.34				110.00					110.00
Less: Provision for depreciation and NPI												0.00
Net	100.66		9.34				110.00					110.00
Held for Trading												
Gross												0.00
Less: Provision for depreciation and NPI												0.00
Net												0.00
Total Investments	290.53		46.68			50.26	387.47					387.47
Less: Provision for non-performing investments												
Less: Provision for depreciation	5.83		37.34				43.17					43.17
Net	284.70		9.34			50.26	344.30					344.30

Book value, face & Market value of Investments

Particulars	31.03.2025	31.03.2024
Book Value	241.60	290.53
Face Value	244.45	296.75
Market value	245.37	285.76

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

Particulars	Current Year 2025	Previous Year 2024
i) Movement of provisions held towards depreciation on investments.		
a) Opening balance	5.83	14.68
b) Add: Provisions made during the year		
c) Less: Write off / write back of excess provisions during the year	5.73	8.85
d) Closing balance	0.1	5.83
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance		
b) Add: Amount transferred during the year	0.50	
c) Less: Drawdown		
d) Closing balance	0.50	
iii) Closing balance in IFR as a percentage of closing balance of investments ¹³ in AFS and HFT/Current category	0.47%	

Note: In order to meet the requirement of maintaining 5% IFR on the closing balance of investments under the AFS category, the bank has drawn down ₹ 5.40 crores from the IDR. The same will be credited to the IFR at the time of appropriation. Further, for the remaining deficit amount, appropriation shall be made out of the current year's profit so as to comply with the RBI guidelines.

c) Sale and transfers to/from HTM category : NIL

Where the value of sales and transfers of securities to/from HTM category exceeds 5 per cent of the book value of investments held in HTM category at the beginning of the year, banks shall disclose the market value of the investments held in the HTM category. The excess of book value over market value for which provision is not made shall also be disclosed. The 5 per cent threshold referred to above shall exclude: The one-time transfer of securities to/from HTM category with the approval of Board of Directors undertaken by banks at the beginning of the accounting year. Direct sales from HTM for bringing down SLR holdings in HTM category consequent to a downward revision in SLR requirements by RBI

d) Non-SLR investment portfolio : i) Non-performing non-SLR investments

Sr. No.	Particulars	Current Year 2025	Previous Year 2024
a)	Opening balance	0.0025	0.0025
b)	Additions during the year since 1 st April	0.0000	0.0000
c)	Reductions during the above period	0.0000	0.0000
d)	Closing balance	0.0025	0.0025
e)	Total provisions held	0.0000	0.0000

ii) Issuer composition of non-SLR investments

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
a)	PSUs										
b)	FIs										
c)	Banks	46.6725	46.6725							46.6725	46.6725
d)	Private Corporates										
e)	Subsidiaries/ Joint Ventures										
f)	Others										
g)	Provision held towards depreciation	37.3400	37.3400							37.3400	37.3400
	Total	9.3325	9.3325							9.3325	9.3325

Note: Balance of ₹ 9.33crores and ₹ 0.0025 crores relates the Equity Share held with Unity Small finance Bank and shares with BDCC bank respectively.

e) Repo transactions (in face value terms)¹⁴ : NIL

f) Government Security Lending (GSL) transactions (in market value terms)¹⁵ : NIL

4. Asset quality

a) Classification of advances and provisions held

	Standard		Non-Performing			Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non- Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	403.63	18.49	23.32		41.81	445.44
Add: Additions during the year					0.06	4.67
Less: Reductions during the year					21.89	21.89
Closing balance	408.24	7.24	12.74		19.98	428.22
*Reductions in Gross NPAs due to:						
Upgradation					13.67	13.67
Recoveries (excluding recoveries from upgraded accounts)					8.22	8.22
Technical/ Prudential Write-offs						
Write-offs						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	1.94	1.85	23.32		25.17	27.11
Add: Fresh provisions made during the year						
Less: Excess provision reversed/ Write-off loans						
Closing balance of provisions held	1.94	0.72	10.71		11.43	13.37
Net NPAs						
Opening Balance		14.46	-5.45		9.01	
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance		-	-			
Ratios (in %)	Current Year	Previous Year				
Gross NPA to Gross Advances	4.67%	9.39%				
Net NPA to Net Advances	0.00%	2.18%				
Provision coverage ratio	174.17%	78.45%				

d) Unsecured advances

Particulars	Current Year-2025	Previous Year-2024
Total unsecured advances of the bank	21.11	23.45

e) Factoring exposures- NIL for current year-2025 and previous year-2024

g) Unhedged foreign currency exposure- NIL for current year-2025 and previous year-2024

6. Concentration of deposits, advances, exposures and NPAs : a) Concentration of deposits

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	36.05	34.26
Percentage of deposits of twenty largest depositors to total deposits of the bank	5.46	4.61

b) Concentration of advances*

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	66.15	72.66
Percentage of advances to twenty largest borrowers to total advances of the bank	15.45	16.31

c) Concentration of exposures**

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	66.15	72.66
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	15.45	16.31

d) Concentration of NPAs

Particulars	Current Year	Previous Year
Total Exposure to the twenty NPA accounts	13.46	25.27
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	67.37	60.45

7. Derivatives: Bank have not entered into any transactions in derivatives in the current 2025 and previous year 2024.

8. Transfers to Depositor Education and Awareness Fund (DEA Fund)

Sr.No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	1.40090	0.70770
ii)	Add: Amounts transferred to DEA Fund during the year	0.61596	0.70270
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.00814	0.00950
iv)	Closing balance of amounts transferred to DEA Fund	2.00872	1.40090

* Closing balance of the amount transferred to DEA Fund, as disclosed above, are also included under 'Schedule 12 - Contingent Liabilities - Other items for which the bank is contingently liable.

9. Disclosure of complaints

a) Summary information on complaints received by the bank from customers and from the Offices of Banking Ombudsman (OBOs) –

One complaint received during current year and same had been disposed off during the same year. Last year Bank had received four complaints.

Sr. No	Particulars	Previous year	Current year
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	NIL	NIL
2.	Number of complaints received during the year	NIL	NIL
3.	Number of complaints disposed during the year	NIL	NIL
3.1	Of which, number of complaints rejected by the bank	NIL	NIL
4.	Number of complaints pending at the end of the year	NIL	NIL
	Maintainable complaints received by the bank from Office of Ombudsman		
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	4	1
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	4	1
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	NIL	NIL
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	NIL	NIL
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	NIL	NIL

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

b) Top five grounds²⁸ of complaints received by the bank from customers - NIL

10. Disclosure of penalties imposed by the Reserve Bank of India: NIL

11. Other Disclosures

a) Business ratios

Particular	Current Year	Previous Year
i) Interest Income as a percentage to average Working Funds	9.11%	8.91%
ii) Non-interest income as a percentage to average Working Funds	0.64%	0.14%
iii) Average Cost of Deposits	6.42%	6.38%
iv) Average Net Interest Margin	4.29%	4.26%
v) Operating Profit as a percentage to average Working Funds	3.08%	2.17%
vi) Return on average Assets	2.03%	0.79%
vii) Business (deposits plus advances) per employee	25.32	25.83
viii) Profit per employee	0.41	0.17

b) Bancassurance business: NIL

c) Marketing and distribution : NIL

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

During the current year the Bank has Purchased ₹ 238 Crore worth PSL-Micro enterprises and ₹ 72.00 Crore worth PSLC-Small and marginal farmers by paying premium of ₹ 1.66 crores

PARTICULARS	Current Year	Previous Year
The amount of PSLCs (category-wise) sold and purchased during the year	310	1000

e) Provisions and contingencies

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI		
ii) Provision towards NPA	2.00	
iii) Provision made towards Income tax	6.76	5.43
iv) Other Provisions and Contingencies (with details)		
Special provision U/S36(1) viii	0.30	
Provision for Unity SFB(Erstwhile PMC)		8.17

e) Payment of DICGC Insurance Premium

Sl. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	0.87	1.04
ii)	Arrears in payment of DICGC premium	NIL	NIL

f) Disclosure of facilities granted to directors and their relatives:

Sl No	Name of the Director	Name of the Borrower	Relation ship	Loan Balance (Rs. In lakhs)
1	Byranna M S	Byranna M S	Self	0.0112
2	Suresh Kumar K P	Suresh Kumar K P	Self	0.0129
3	Suresh Kumar K P	Spoorthy R	Daughter	0.0128
4	Suresh Kumar K P	Radha N	Wife	0.0135
5	Prakash	Prakash	Self	0.0289

ಶ್ರೀಮತಿ ವಿನೋದ ಶಿವರಾಮಯ್ಯ ಶ್ರೀ ವಿಜಯಸಾರಥಿ ಎಂ.ಎಸ್ ಶ್ರೀ ಅರವಿಂದ್ ಬಿ ಶ್ರೀ ಮರಿಗೌಡ ಸಿ.ಎಲ್
ಮುಖ್ಯಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿ (ಪ್ರಭಾರ) ನಿರ್ದೇಶಕರು ಉಪಾಧ್ಯಕ್ಷರು ಅಧ್ಯಕ್ಷರು

ಲೆಕ್ಕಪರಿಶೋಧನಾ ದೃಢೀಕರಣ ಪತ್ರ
ದಿ ಜನತಾ ಕೋ-ಆಪರೇಟಿವ್ ಬ್ಯಾಂಕ್ ಲಿ., ಬೆಂಗಳೂರು - 560 055, ಇದರ 2024-25 ನೇ ಸಾಲಿನ ಲೆಕ್ಕ ಪುಸ್ತಕವನ್ನು ಪರಿಶೀಲಿಸಿರುತ್ತೇನೆ. ನನ್ನ ಸಾಮಾನ್ಯ ಜ್ಞಾನ ಮತ್ತು ನಂಬಿಕೆಯಂತೆ, ಲೆಕ್ಕಪರಿಶೋಧನೆಗೆ ಅಗತ್ಯವಾದ ಎಲ್ಲಾ ಮಾಹಿತಿ ಹಾಗೂ ವಿವರಣೆಗಳನ್ನು ಪಡೆದಿದ್ದು, ತೃಪ್ತಿಕರವೆಂದು ಕಂಡುಬಂದಿರುತ್ತದೆ. ನನ್ನ ಸಾಮಾನ್ಯ ಜ್ಞಾನ ಮತ್ತು ನಂಬಿಕೆಯಂತೆ, ಮೇಲ್ಕಂಡ ಬ್ಯಾಂಕಿನ ಆಸ್ತಿ-ಜವಾಬ್ದಾರಿ ಮತ್ತು ಲಾಭ-ನಷ್ಟ ತಃಪ್ರಿಯು ದಿನಾಂಕ 31.03.2025ಕ್ಕೆ ಬ್ಯಾಂಕಿನ ನಿಜವಾದ ಸ್ಥಿತಿಯನ್ನು ಅಲಾಯದ ಲಗತ್ತಿಸಿರುವ ನನ್ನ ಪ್ರತ್ಯೇಕ ವರದಿಯಲ್ಲಿನ ಅಂಶಗಳಿಗೊಳಪಟ್ಟು ಕರಾರುವಕ್ಕಾಗಿ ತೋರಿಸುತ್ತದೆ ಎಂದು ದೃಢೀಕರಿಸುತ್ತೇನೆ. ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಸುತ್ತೋಲೆ ಪ್ರಕಾರ ಬಹಿರಂಗಪಡಿಸಬೇಕಾದ ಬ್ಯಾಂಕಿನ ಮಾಹಿತಿಗಳ ಸಂಕ್ಷಿಪ್ತ ಟಿಪ್ಪಣಿಯನ್ನು ಇದರೊಂದಿಗೆ ಲಗತ್ತಿಸಿದೆ.

ಪರಿಶೀಲಿಸಿದೆ
ರಮೇಶ್ ಯು ಅಂಗಡಿ
ಪಾಲುದಾರ
ಸದಸ್ಯತ್ವ ಸಂಖ್ಯೆ : 234143
ಎಸ್‌ಆರ್‌ಎನ್:006927S
ಯುಡಿಐಎನ್: 25234143BMITV12292

ಬೆಂಗಳೂರು

ದಿನಾಂಕ: 26/06/2025