




Birbhum District Central Co-operative Bank Ltd.
P.O- Suri, Dist- Birbhum

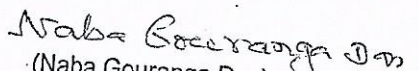
Form A


The Third Schedule to the Banking Regulation Act, 1949 (Section 29)

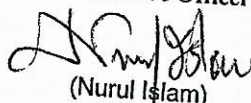
BALANCE SHEET AS ON 31/03/2022

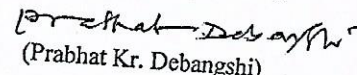
PARTICULARS	Schedule No.	As on 31/03/2022 (Current Year)	As on 31/03/2021 (Previous Year)
CAPITAL AND LIABILITIES			
Capital	1	11,26,89,002.00	10,90,50,985.00
Reserves & Surplus	2	33,30,21,491.54	26,82,51,745.24
Deposits	3	2,79,37,72,134.20	2,61,46,27,859.86
Borrowings	4	1,00,00,00,000.00	88,76,00,000.00
Other Liabilities and Provisions	5	80,89,14,424.37	82,40,51,155.33
Total		5,04,83,97,052.11	4,70,35,81,745.43
ASSETS			
Cash and Balances with Reserve Bank of India	6	12,90,66,013.93	14,90,00,485.21
Balances with Banks and money at call and short notice	7	1,57,44,02,688.04	1,36,77,59,375.68
Investments	8	88,21,53,059.27	87,64,35,937.72
Advances	9	1,77,09,75,436.74	1,63,57,57,584.96
Fixed Assets	10	7,52,75,811.39	7,59,53,335.90
Other Assets	11	61,65,24,042.74	59,86,75,025.96
Total		5,04,83,97,052.11	4,70,35,81,745.43
Contingent Liabilities	12	2,14,59,776.05	1,96,71,163.00


(Gokul R. Das)
Assistant General Manager

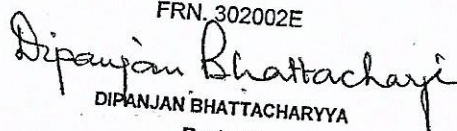

(Naba Gouranga Das)
Vice Chairman


(Benojir Hossain)
Chief Executive Officer


(Nurul Islam)
Chairman


(Prabhat Kr. Debangshi)
Director

For T K GHOSE & CO.
Chartered Accountants
FRN. 302002E


DIPANJAN BHATTACHARYYA
Partner

Mem No.068908

UDIN-22068908AIVLKI9567

Dated 12th May, 2022
Place- Suri, Birbhum





Birbhum District Central Co-operative Bank Ltd.

P.O- Suri, Dist- Birbhum

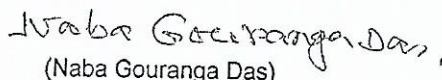
Form B

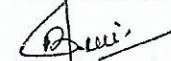
Profit and Loss & PL Appropriation Account for the year ended on 31st March, 2022

PARTICULARS	Schedule No.	Year ended on 31 / 03 / 2022 (Current Year)	Year ended on 31 / 03 / 2021 (Previous Year)
INCOME			
Interest Earned	13	29,48,03,585.18	30,60,01,427.73
Other Income	14	1,18,21,458.25	1,29,58,099.91
Total		30,66,25,043.43	31,89,59,527.64
EXPENDITURE			
Interest Expended	15	15,07,01,877.29	14,78,60,559.32
Operating Expenses	16	9,87,57,199.26	11,84,25,902.71
Provisions and Contingencies	17	0.00	0.00
Total		24,94,59,076.55	26,62,86,462.03
PROFIT & LOSS APPROPRIATION			
Profit before Tax		5,71,65,966.88	5,26,73,065.61
Less: Provision for Income Tax		1,96,19,359.83	1,71,70,655.00
Net Profit (after Tax) for the year		3,75,46,607.05	3,55,02,410.61
Less: Appropriation of undistributed profit of FY 2020-21 & 2021-22			
a> Reseve Fund: 10%		-37,54,661.00	-64,64,368.00
b> Bad & Doubtful Debt Reserve: 15%		-56,31,991.00	-96,96,552.00
c> Agril Cr. Stabilisation Fund: 10%		0.00	0.00
d> Building Fund: 10%		0.00	0.00
e> Computer Development Fund: 10%		0.00	0.00
f> Co-operative Education Fund		-15,000.00	-30,000.00
Profit /Loss (-) brought forward		-1,19,60,13,019.01	-1,21,53,24,509.62
Total Accumulated Loss		-1,16,78,68,063.96	-1,19,60,13,019.01


(Gokul Roy)

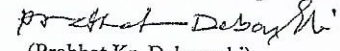
Assistant General Manager


(Naba Gouranga Das)
Vice Chairman


(Benofir Hossain)

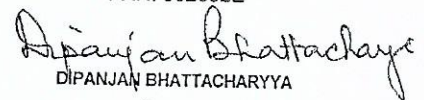
Chief Executive Officer


(Nurul Islam)
Chairman


(Prabhat Kr. Debangshi)

Director

For T K GHOSE & CO.
Chartered Accountants
FRN. 302002E


DIPANJAN BHATTACHARYYA

Partner

Mem No.068908

UDIN-22068908AIVLKI9567

Dated 12th May, 2022
Place- Suri, Birbhum

