



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 31/03/2023

PARTICULARS	Schedule No.	As on 31/03/2023 (Current Year)	As on 31/03/2022 (Previous Year)
CAPITAL AND LIABILITIES			
Capital	1	11,44,96,932.00	11,26,89,002.00
Reserves & Surplus	2	38,29,12,915.77	33,30,21,491.54
Deposits	3	3,02,82,21,955.71	2,79,37,72,134.20
Borrowings	4	84,34,70,000.00	1,00,00,00,000.00
Other Liabilities and Provisions	5	88,33,15,423.39	80,89,14,424.37
Total		5,25,24,17,226.87	5,04,83,97,052.11
ASSETS			
Cash and Balances with Reserve Bank of India	6	6,61,77,472.36	12,90,66,013.93
Balances with Banks and money at call and short notice	7	1,56,36,58,704.64	1,57,44,02,688.04
Investments	8	88,16,23,180.81	88,21,53,059.27
Advances	9	1,95,87,07,840.28	1,77,09,75,436.74
Fixed Assets	10	7,35,45,128.89	7,52,75,811.39
Other Assets	11	70,87,04,899.89	61,65,24,042.74
Total		5,25,24,17,226.87	5,04,83,97,052.11
Contingent Liabilities	12	2,18,09,593.92	2,14,59,776.05


(Gokul Roy)

Assistant General Manager


(Nurul Huda)
Vice Chairman


(Benojir Hossain)
Chief Executive Officer


(Kali Prasad Ghosh)
Chairman

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

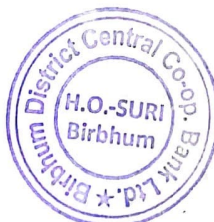



DIPANJAN BHATTACHARYYA
Partner

Mem No.068908

UDIN-23068908BGQKLD9135

Dated 31st May, 2023
Place- Suri, Birbhum





Birbhum District Central Co-operative Bank Ltd.

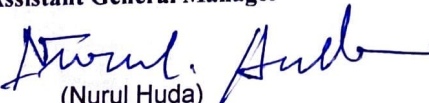
P.O- Suri, Dist- Birbhum

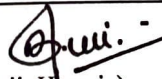
Form B

Profit and Loss & PL Appropriation Account for the year ended on 31st March, 2023

PARTICULARS	Schedule No.	Year ended on 31 / 03 / 2023 (Current Year)	Year ended on 31 / 03 / 2022 (Previous Year)
INCOME			
Interest Earned	13	29,42,21,199.21	29,48,03,585.18
Other Income	14	85,49,782.96	1,18,21,458.25
Total		30,27,70,982.17	30,66,25,043.43
EXPENDITURE			
Interest Expended	15	15,36,83,855.08	15,07,01,877.29
Operating Expenses	16	10,48,53,856.11	9,87,57,199.26
Provisions and Contingencies	17	1,12,10,502.00	0.00
Total		26,97,48,213.19	24,94,59,076.55
PROFIT & LOSS APPROPRIATION			
Profit before Tax		3,30,22,768.98	5,71,65,966.88
Less: Provision for Income Tax		1,15,35,990.00	1,96,19,359.83
Net Profit (after Tax) for the year		2,14,86,778.98	3,75,46,607.05
Less: Appropriation of undistributed profit of FY 2021-22 & 2022-23			
a> Reseve Fund: 10%		-21,48,678.00	-37,54,661.00
b> Bad & Doubtful Debt Reserve: 15%		-32,23,017.00	-56,31,991.00
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	-15,000.00
Profit /Loss (-) brought forward		-1,16,78,68,063.96	-1,19,60,13,019.01
Total Accumulated Loss		-1,15,17,67,979.98	-1,16,78,68,063.96


(Gokul Roy)
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Director

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