



# 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 31/03/2024

PARTICULARS	Schedule No.	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	11,68,26,332.00	11,44,96,932.00
Reserves & Surplus	2	40,47,89,878.50	38,29,12,915.77
Deposits	3	3,21,05,39,736.51	3,02,82,21,955.71
Borrowings	4	82,85,90,000.00	84,34,70,000.00
Other Liabilities and Provisions	5	88,67,97,966.75	88,33,15,423.39
<b>Total</b>		<b>5,44,75,43,913.76</b>	<b>5,25,24,17,226.87</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	6	8,46,72,883.90	6,61,77,472.36
Balances with Banks and money at call and short notice	7	1,69,37,59,773.82	1,56,36,58,704.64
Investments	8	90,36,36,502.36	88,16,23,180.81
Advances	9	1,99,87,78,154.23	1,95,87,07,840.28
Fixed Assets	10	7,18,84,191.03	7,35,45,128.89
Other Assets	11	69,48,12,408.42	70,87,04,899.89
<b>Total</b>		<b>5,44,75,43,913.76</b>	<b>5,25,24,17,226.87</b>
Contingent Liabilities	12	11,57,02,237.48	2,18,09,593.92

  
(Gokul Roy)

Assistant General Manager

  
(Nurul Huda)  
Vice Chairman



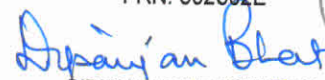
(Nizamuddin Siddiquee)  
Chief Executive Officer

  
(Kali Prasad Ghosh)  
Chairman

  
(Nurul Islam)

Director

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

  
DIPANJAN BHATTACHARYYA  
Partner

Mem No.068908

UDIN-

Dated 10th June, 2024  
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, 2024

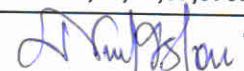
PARTICULARS	Schedule No.	Year ended on 31/03/2024 (Current Year)	Year ended on 31/03/2023 (Previous Year)
<b>INCOME</b>			
Interest Earned	13	24,38,12,833.04	29,42,21,199.21
Other Income	14	72,49,178.19	85,49,782.96
<b>Total</b>		<b>25,10,62,011.23</b>	<b>30,27,70,982.17</b>
<b>EXPENDITURE</b>			
Interest Expended	15	16,21,12,054.00	15,36,83,855.08
Operating Expenses	16	7,64,31,100.75	10,48,53,856.11
Provisions and Contingencies	17	0.00	1,12,10,502.00
<b>Total</b>		<b>23,85,43,154.75</b>	<b>26,97,48,213.19</b>
<b>PROFIT &amp; LOSS APPROPRIATION</b>			
<b>Profit before Tax</b>		1,25,18,856.48	3,30,22,768.98
Less: Provision for Income Tax		41,46,000.00	1,15,35,990.00
<b>Net Profit (after Tax) for the year</b>		<b>83,72,856.48</b>	<b>2,14,86,778.98</b>
Less: Appropriation of undistributed profit of FY 2022-23 & 2023-24			
a> Reseve Fund: 10%		-8,37,285.65	-21,48,678.00
b> Bad & Doubtful Debt Reserve: 15%		-12,55,928.47	-32,23,017.00
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		-1,15,17,67,979.98	-1,16,78,68,063.96
<b>Total Accumulated Loss</b>		<b>-1,14,55,03,337.62</b>	<b>-1,15,17,67,979.98</b>

  
(Gokul Roy)  
Assistant General Manager

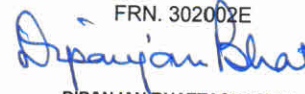
  
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