

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

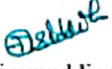
The Third Schedule to the Banking Regulation Act, 1949 (Section 29)

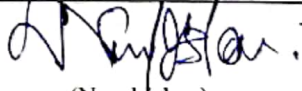
**B A L A N C E   S H E E T   A S   O N   31/03/2025**

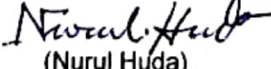
PARTICULARS	Schedule No.	As on 31/03/2025 (Current Year)	As on 31/03/2024 (Previous Year)
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	11,89,82,132.00	11,68,26,332.00
Reserves & Surplus	2	35,48,32,895.57	40,47,89,878.50
Deposits	3	3,53,82,34,924.03	3,21,05,39,736.51
Borrowings	4	1,33,37,10,000.00	82,85,90,000.00
Other Liabilities and Provisions	5	1,03,11,28,868.05	88,67,97,966.75
<b>Total</b>		<b>6,37,68,88,819.65</b>	<b>5,44,75,43,913.76</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	6	7,77,26,576.90	8,46,72,883.90
Balances with Banks and money at call and short notice	7	2,38,61,79,344.38	1,69,37,59,773.82
Investments	8	90,53,39,823.91	90,36,36,502.36
Advances	9	2,19,99,88,789.03	1,99,87,78,154.23
Fixed Assets	10	7,01,95,601.52	7,18,84,191.03
Other Assets	11	73,74,58,683.91	69,48,12,408.42
<b>Total</b>		<b>6,37,68,88,819.65</b>	<b>5,44,75,43,913.76</b>
Contingent Liabilities	12	11,59,28,146.74	11,57,02,237.48

  
(Gokul Roy)

Assistant General Manager


  
(Nizamuddin Siddiquee)  
Chief Executive Officer

  
(Nurul Islam)  
Director

  
(Nurul Huda)  
Vice Chairman

  
(Kali Prasad Ghosh)  
Chairman

For S GUHA & ASSOCIATES  
Chartered Accountants  
FRN. 322493E

  
SOURABH MITRA  
Partner

Dated 13th June, 2025  
Place- Suri, Birbhum



Mem No.308743  
UDIN- 253067438MIDJ94923





# Birbhum District Central Co-operative Bank Ltd.

P.O- Suri, Dist- Birbhum

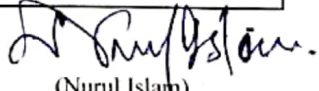
Form B


## Profit and Loss & PL Appropriation Account for the year ended on 31st March, 2025

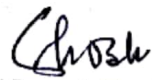
PARTICULARS	Schedule No.	Year ended on 31/03/2025 (Current Year)	Year ended on 31/03/2024 (Previous Year)
<b>INCOME</b>			
Interest Earned	13	28,87,98,569.22	24,38,12,833.04
Other Income	14	88,77,799.72	72,49,178.19
<b>Total</b>		<b>29,76,76,368.94</b>	<b>25,10,62,011.23</b>
<b>EXPENDITURE</b>			
Interest Expended	15	19,43,72,920.02	16,21,12,054.00
Operating Expenses	16	7,24,59,004.54	7,64,31,100.75
Provisions and Contingencies	17	0.00	0.00
<b>Total</b>		<b>26,68,31,924.56</b>	<b>23,85,43,154.75</b>
<b>PROFIT &amp; LOSS APPROPRIATION</b>			
Profit before Tax		3,08,44,444.38	1,25,18,856.48
Less: Provision for Income Tax		79,40,700.00	41,46,000.00
<b>Net Profit (after Tax) for the year</b>		<b>2,29,03,744.38</b>	<b>83,72,856.48</b>
Less: Appropriation of undistributed profit of FY 2023-24 & 2024-25			
a> Reseve Fund: 10%		-22,90,374.44	-8,37,285.65
b> Bad & Doubtful Debt Reserve: 15%		-34,35,561.66	-12,55,928.47
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
<b>ADJUSTMENT OF BDDR</b>			
(Vide Circular RBI/2024-25/58 DOR.CAP. REC. No. 27/09.18.201/2024-25 Dated August 02, 2024)			
Add: Balance of BDDR as on 31-03-2024		7,47,16,038.56	0.00
Less : Transferred to NPA Provision		-7,47,16,038.56	0.00
Profit /Loss (-) brought forward		-1,14,55,03,337.62	-1,15,17,67,979.98
<b>Total Accumulated Loss</b>		<b>-1,12,79,56,872.34</b>	<b>-1,14,55,03,337.62</b>

  
(Gokul Roy)  
Assistant General Manager


  
(Nizamuddin Siddiquee)  
Chief Executive Officer

  
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Director

  
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Vice Chairman

  
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For S GUHA & ASSOCIATES  
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SOURABH MITRA

Partner  
Mem No.308743

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Dated 13th June, 2025  
Place- Suri, Birbhum

