



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 31/03/2020

PARTICULARS	Schedule No.	As on 31-03-2020 (Current Year)	As on 31-03-2019 (Previous Year)
CAPITAL AND LIABILITIES			
Capital	1	10,44,61,045.00	10,17,49,545.00
Reserves & Surplus	2	21,49,23,908.38	15,32,32,561.32
Deposits	3	2,45,21,34,513.93	2,46,02,15,002.65
Borrowings	4	53,20,00,000.00	37,22,79,000.00
Other Liabilities and Provisions	5	86,62,04,694.73	86,90,91,307.26
Total		4,16,97,24,162.04	3,95,65,67,416.23
ASSETS			
Cash and Balances with Reserve Bank of India	6	8,70,13,653.41	11,32,02,922.15
Balances with Banks and money at call and short notice	7	95,18,10,537.67	53,14,53,699.94
Investments	8	86,17,05,816.17	1,18,41,13,181.06
Advances	9	1,58,08,86,927.12	1,45,36,69,344.77
Fixed Assets	10	7,74,32,008.39	7,92,15,834.48
Other Assets	11	61,08,75,219.28	59,49,12,433.83
Total		4,16,97,24,162.04	3,95,65,67,416.23
Contingent Liabilities	12	1,96,71,163.00	1,96,71,163.00




(Gokul Roy)

Branch Manager A/c Section, HO


(Naba Gouranga Das)
Vice Chairman

Dated 16th October, 2020
Place- Suri, Birbhum



(Benojir Hossain)
Chief Executive Officer


(Nurul Islam)
Chairman




(Bikash Roy Chowdhury)
Director

For D.K. De Sarkar & Co.
Chartered Accountants
FRN. 313142E

Bhim Charan Sasmal
Partner
Mem No.050541

UDIN:20050541AAAAAO3146

**Profit and Loss & PL Appropriation Account for the year ended on
31st March, 2020**

PARTICULARS	Schedule No.	Year ended on 31 / 03 / 2020 (Current Year)	Year ended on 31 / 03 / 2019 (Previous Year)
INCOME			
Interest Earned	<u>13</u>	29,62,29,418.21	33,63,91,436.18
Other Income	<u>14</u>	6,34,95,659.68	8,54,655.00
Total		35,97,25,077.89	33,72,46,091.18
EXPENDITURE			
Interest Expended	<u>15</u>	13,49,44,006.13	13,44,02,841.72
Operating Expenses	<u>16</u>	9,64,68,102.63	13,52,20,465.13
Provisions and Contingencies	<u>17</u>	9,91,71,702.32	5,32,81,758.84
Total		33,05,83,811.08	32,29,05,065.69
PROFIT AND LOSS APPROPRIATION			
Net Profit /Loss (-) for the year		2,91,41,266.81	1,43,41,025.49
Less: Appropriation of undistributed profit of FY 2018-19			
a> Reseve Fund: 10%		-14,34,103.00	
b> Bad & Doubtful Debt Reserve: 15%		-21,51,154.00	
c> Agril cr. Stabilisation Fund: 10%		-14,34,103.00	
d> Building Fund: 10%		-14,34,103.00	
e> Computer Development Fund: 10%		-14,34,103.00	
f> Co-operative Education Fund		-15,000.00	
Profit /Loss (-) brought forward		-1,23,65,63,210.43	-1,25,09,04,235.92
Total		-1,21,53,24,509.62	-1,23,65,63,210.43


(Gokul Roy)

Branch Manager A/c Section, HO



(Benojir Hossain)
Chief Executive Officer

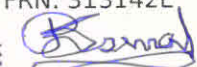

(Bikash Roy Chowdhury)
Director




(Naba Gouranga Das)
Vice Chairman

Dated 16th October, 2020
Place- Suri, Birbhum


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