

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

**BALANCE SHEET AS ON 31/03/2021**

PARTICULARS	Schedule No.	As on 31-03-2021 (Current Year)	As on 31-03-2020 (Previous Year)
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	10,90,50,985.00	10,44,61,045.00
Reserves & Surplus	2	26,82,51,745.24	21,49,23,908.38
Deposits	3	2,61,46,27,859.86	2,45,21,34,513.93
Borrowings	4	88,76,00,000.00	53,20,00,000.00
Other Liabilities and Provisions	5	82,40,51,155.33	86,62,04,694.73
<b>Total</b>		<b>4,70,35,81,745.43</b>	<b>4,16,97,24,162.04</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	6	14,90,00,485.21	8,70,13,653.41
Balances with Banks and money at call and short notice	7	1,36,77,59,375.68	95,18,10,537.67
Investments	8	87,64,35,937.72	86,17,05,816.17
Advances	9	1,63,57,57,584.96	1,58,08,86,927.12
Fixed Assets	10	7,59,53,335.90	7,74,32,008.39
Other Assets	11	59,86,75,025.96	61,08,75,219.28
<b>Total</b>		<b>4,70,35,81,745.43</b>	<b>4,16,97,24,162.04</b>
Contingent Liabilities	12	1,96,71,163.00	1,96,71,163.00

  
(Gokul Roy)

Branch Manager, A/c Section, HO

  
(Benojir Hossain)

Chief Executive Officer

  
(Prabhat Kr. Debangshi)

Director

  
(Naba Gouranga Das)  
Vice Chairman

  
(Nurul Islam)  
Chairman

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

  
Dipak Kumar De Sarkar  
Partner

Mem No.051237

UDIN-21051237AAAACN7967

Dated 31st August, 2021  
Place- Suri, Birbhum



**Profit and Loss & PL Appropriation Account for the year ended on  
31st March, 2021**

PARTICULARS	Schedule No.	Year ended on 31 / 03 / 2021 (Current Year)	Year ended on 31 / 03 / 2020 (Previous Year)
<b>INCOME</b>			
Interest Earned	13	30,60,01,427.73	29,62,29,418.21
Other Income	14	1,29,58,099.91	6,34,95,659.68
<b>Total</b>		<b>31,89,59,527.64</b>	<b>35,97,25,077.89</b>
<b>EXPENDITURE</b>			
Interest Expended	15	14,78,60,559.32	13,49,44,006.13
Operating Expenses	16	11,84,25,902.71	9,64,68,102.63
Provisions and Contingencies	17	0.00	9,91,71,702.32
<b>Total</b>		<b>26,62,86,462.03</b>	<b>33,05,83,811.08</b>
<b>PROFIT &amp; LOSS APPROPRIATION</b>			
Profit before Tax		5,26,73,065.61	2,91,41,266.81
Less: Provision for Income Tax		1,71,70,655.00	0.00
<b>Net Profit (after Tax) for the year</b>		<b>3,55,02,410.61</b>	<b>2,91,41,266.81</b>
Less: Appropriation of undistributed profit of FY 2019-20 & 2020-21			
a> Reseve Fund: 10%		-64,64,368.00	-14,34,103.00
b> Bad & Doubtful Debt Reserve: 15%		-96,96,552.00	-21,51,154.00
c> Agril Cr. Stabilisation Fund: 10%		0.00	-14,34,103.00
d> Building Fund: 10%		0.00	-14,34,103.00
e> Computer Development Fund: 10%		0.00	-14,34,103.00
f> Co-operative Education Fund		-30,000.00	-15,000.00
Profit /Loss (-) brought forward		-1,21,53,24,509.62	-1,23,65,63,210.43
<b>Total</b>		<b>-1,19,60,13,019.01</b>	<b>-1,21,53,24,509.62</b>

  
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