

RAIGANJ CENTRAL CO-OPERATIVE BANK LTD

RAIGANJ, UTTAR DINAJPUR

Balance Sheet as at

31-03-19

Amount in Rupees.

Particulars	Schedule No.	31-03-19	31-03-18
CAPITAL AND LIABILITIES			
Capital	1	194,396,783.28	183,262,076.91
Reserve & Surplus	2	548,070,608.28	516,262,841.80
Deposits	3	8,114,655,533.68	7,506,463,673.67
Borrowings	4	959,378,800.00	359,767,867.00
Other Liabilities & Provisions	5	1,505,768,977.89	1,371,834,197.75
TOTAL		11,322,270,703.13	9,937,590,657.13
ASSETS			
Cash and Balances with Reserve Bank of India	6	372,890,523.00	348,029,021.00
Balances with Banks and Money Call at Short Notice	7	204,094,635.52	172,978,692.16
Investments	8	4,194,898,121.00	3,413,893,721.00
Advances	9	6,156,024,971.27	5,654,126,974.29
Fixed Assets	10	37,157,985.64	36,271,148.68
Other Assets	11	357,204,466.70	312,291,100.00
TOTAL		11,322,270,703.13	9,937,590,657.13
Contingent liabilities	12	7,041,960.00	13,889,933.00

The accompanying schedules 1 to 27 are an integral part of the Financial Statements.


Avik Ghosh

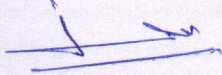
AGM (Accounts)


Amit Kr. Chatterjee

Chief Accountant-In-Charge


Tapas Biswas

CEO-In-Charge

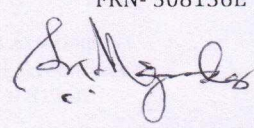

Jayanta Kr. Kundu

Secretary


M.M.D.N. Ahsen

Chairman

For SBA Associates,
Chartered Accountants
FRN- 308136E



(S.K. Majumdar)
Partner

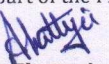
RAIGANJ CENTRAL CO-OPERATIVE BANK LTD	
RAIGANJ,UTTAR DINAJPUR	
Profit and loss statement for the year ended 31-03-19	

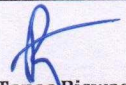
Amount in Rupees.


Particulars		Schedule No.	31-03-2019	31-03-2018
I.	Income			
	Interest and Discount	13	865,545,373.66	790,061,283.93
	Commission Exchange & Brokerage	14	2,210,674.05	1,022,267.31
	Other Income	15	57,350,881.73	57,717,629.22
	Total Revenue		925,106,929.44	848,801,180.46
II.	Expenses			
	Interest Paid & Due	17	584,063,089.91	517,151,363.37
	Establishment and Contingent Charges			
	(i) Salary & Allowances	18	132,636,646.99	81,767,457.78
	(ii) Directors' Fees and Travelling Allowances	19	245,300.00	164,620.00
	(iii) Rent, Taxes, Insurance, Lighting etc.	20	25,574,093.61	16,196,061.57
	(iv) Travelling & Conveyance	21	1,231,542.00	1,711,150.00
	(v) Law Charges	22	533,275.54	1,277,143.00
	(vi) Postage and Telephone Charges	23	152,173.00	134,885.00
	(vii) Audit Fees	24	848,787.00	293,800.00
	Other Expenses	25	43,780,333.43	56,384,872.88
	Depreciation and Amortisation	26	5,168,062.32	5,340,950.00
	Provisions	27	53,620,684.15	54,056,072.79
	Total Expenses		847,853,987.95	734,478,376.39
III.	Profit before Tax [I - II]		77,252,941.49	114,322,804.07
IV.	Tax expense:			
	(1) Current tax		33,307,960.00	34,716,452.00
	(2) Deferred tax		-	-
			33,307,960.00	34,716,452.00
V.	Profit/(Loss) after tax [III - IV]		43,944,981.49	79,606,352.07
VI.	Profit/(Loss) Brought Forward		43,944,981.49	79,606,352.07
XIII.	Appropriation			
	Transferred to Statutory Reserve		6,591,747.00	11,940,953
	Transferred to Bad & Doubtful Debts Reserve		6,591,747.00	11,940,953.00
	Transferred to Co-Operative Education Fund (CB)		15,000.00	15,000.00
	Dividend paid to Share Holder		14,213,061.61	12,584,352.00
	Building Fund @ 5%		2,197,249.00	3,980,318.00
	Society Development Fund @ 5%		2,197,249.00	3,980,318.00
	Information Tech Development Fund @ 5%		2,197,249.00	3,980,318.00
	Corporate Social responsibility		2,806,013.00	-
	Balance carried over to balance sheet		7,135,665.88	31,184,140.07
			43,944,981.49	79,606,352.07


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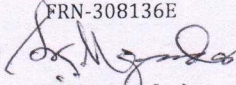

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(S.K. Majumdar)