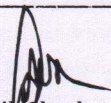


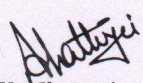
RAIGANJ CENTRAL CO-OPERATIVE BANK LTD	
RAIGANJ,UTTAR DINAJPUR	
Balance Sheet as at	31-03-2020

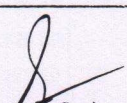
Amount in Rupees.


Particulars	Schedule No.	31-03-2020	31-03-2019
CAPITAL AND LIABILITIES			
Capital	1	210,831,395.00	194,396,783.28
Reserve & Surplus	2	598,064,246.59	548,070,608.28
Deposits	3	8,937,108,317.93	8,114,655,533.68
Borrowings	4	686,658,600.00	959,378,800.00
Other Liabilities & Provisions	5	1,647,394,241.01	1,505,768,977.89
TOTAL		12,080,056,800.53	11,322,270,703.13
ASSETS			
Cash and Balances with Reserve Bank of India	6	266,872,567.00	372,890,523.00
Balances with Banks and Money Call at Short Notice	7	292,781,338.60	204,094,635.52
Investments	8	4,167,167,684.50	4,194,898,121.00
Advances	9	6,864,428,092.06	6,156,024,971.27
Fixed Assets	10	34,102,466.42	37,157,985.64
Other Assets	11	454,704,651.95	357,204,466.70
Accumulated Loss	12	-	-
TOTAL		12,080,056,800.53	11,322,270,703.13
Contingent liabilities	13	43,511,327.00	7,041,960.00

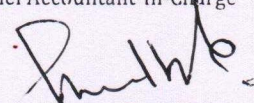
The accompanying schedules 1 to 27 are an integral part of the Financial Statements.


Avip Chhosh
AGM (Accounts)

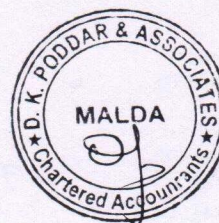

Amit Kr. Chatterjee
Chief Accountant-In-Charge

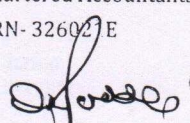

Sunan Sarkar
Chief Executive Officer


Jayanta Kr. Kundu
Secretary


Rajan Kumar Choudhury
Chairman

For D.K.Poddar & Associates,
Chartered Accountants
FRN- 326027E




(D.K.Poddar)
Proprietor

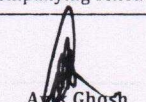
Membership No. 064122

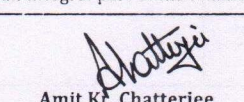
RAIGANJ CENTRAL CO-OPERATIVE BANK LTD	
RAIGANJ,UTTAR DINAJPUR	
Profit and loss statement for the year ended	31-03-2020

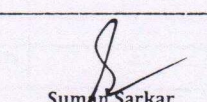
Amount in Rupees.

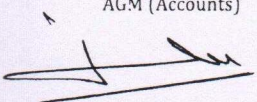
Particulars		Schedule No.	31-03-2020	31-03-2019
I.	Income			
	Interest and Discount	14	949,917,951.12	865,545,373.66
	Commission Exchange & Brokerage	15	687,876.41	2,210,674.05
	Other Income	16	58,793,514.34	57,350,881.73
	Total Revenue		1,009,399,341.87	925,106,929.44
II.	Expenses			
	Interest Paid & Due	17	675,327,859.12	584,063,089.91
	Establishment and Contingent Charges			
	(i) Salary & Allowances	18	101,954,982.55	132,636,646.99
	(ii) Directors' Fees and Travelling Allowances	19	567,957.00	245,300.00
	(iii) Rent, Taxes, Insurance, Lighting etc.	20	23,194,510.41	25,574,093.61
	(iv) Travelling & Conveyance	21	836,344.80	1,231,542.00
	(v) Law Charges	22	709,962.32	533,275.54
	(vi) Postage and Telephone Charges	23	139,223.00	152,173.00
	(vii) Audit Fees	24	1,268,000.00	848,787.00
	Other Expenses	25	44,533,903.83	43,780,333.43
	Depreciation and Amortisation	26	5,353,124.64	5,168,062.32
	Provisions	27	55,330,892.09	53,620,684.15
	Total Expenses		909,216,759.76	847,853,987.95
III.	Profit before Tax [I - II]		100,182,582.11	77,252,941.49
IV.	Tax expense:			
	(1) Current tax		38,500,000.00	33,307,960.00
	(2) Deferred tax			
			38,500,000.00	33,307,960.00
V.	Profit/(Loss) after tax [III - IV]		61,682,582.11	43,944,981.49
VI.	Profit/(Loss) Brought Forward			
			61,682,582.11	43,944,981.49
XIII.	Appropriation			
	Transferred to Statutory Reserve		9,252,387.00	6,591,747.00
	Transferred to Bad & Doubtful Debts Reserve		9,252,387.00	6,591,747.00
	Transferred to Co-Operative Education Fund (CB)		15,000.00	15,000.00
	Dividend paid to Share Holder		13,968,483.49	14,213,061.61
	Building Fund @ 5%		3,084,129.00	2,197,249.00
	Society Development Fund @ 5%		3,084,129.00	2,197,249.00
	Information Tech Development Fund @ 5%		3,084,129.00	2,197,249.00
	Corporate Social responsibility		500,000.00	2,806,013.00
	Investment Fluctuation Reserve@5%		3,084,129.00	
	Balance carried over to balance sheet		16,357,808.62	7,135,665.88
			61,682,582.11	43,944,981.49

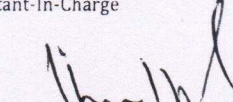
The accompanying schedules 1 to 27 are an integral part of the Financial Statements.


Amit K. Ghosh
AGM (Accounts)


Amit K. Chatterjee
Chief Accountant-In-Charge


Sumit Sarkar
Chief Executive Officer


Jayanta Kr. Kundu
Secretary


Ratan Kumar Choudhury
Chairman

For D.K.Poddar & Associates,
Chartered Accountants
FIRN-326021E

