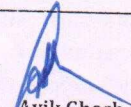
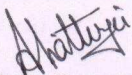
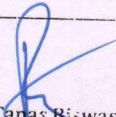


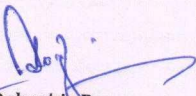
RAIGANJ CENTRAL CO-OPERATIVE BANK LTD	
RAIGANJ,UTTAR DINAJPUR	
Balance Sheet as at	31-03-2021

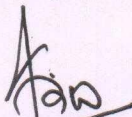
Particulars	Schedule No.	Amount in Rupees.	
		31-03-2021	31-03-2020
CAPITAL AND LIABILITIES			
Capital	1	213,095,100.00	210,831,395.00
Reserve & Surplus	2	640,258,052.72	598,064,246.59
Deposits	3	9,577,298,837.64	8,937,108,317.93
Borrowings	4	732,042,800.00	686,658,600.00
Other Liabilities & Provisions	5	1,809,150,779.86	1,647,394,241.01
TOTAL		12,971,845,570.22	12,080,056,800.53
ASSETS			
Cash and Balances with Reserve Bank of India	6	438,084,411.00	266,872,567.00
Balances with Banks and Money Call at Short Notice	7	298,608,484.77	292,781,338.60
Investments	8	4,725,249,879.00	4,167,167,584.50
Advances	9	7,071,518,310.42	6,864,428,092.06
Fixed Assets	10	36,532,877.20	34,102,466.42
Other Assets	11	401,851,607.83	454,704,651.95
Accumulated Loss	12		
TOTAL		12,971,845,570.22	12,080,056,800.53
Contingent liabilities	13	34,566,275.00	43,511,327.00
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

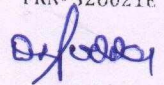

Tapas Biswas
Deputy General Manager (IT)


Debashis Roy
ARCS, Uttar Dinajpur Range
&
Chief Executive Office, Raiganj CCB Ltd.


Shri Arvind Kr. Mina, IAS
District Magistrate, U/D District
&
Special Officer, Raiganj CCB Ltd.



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



(D.K.Poddar)
Proprietor

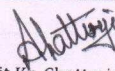
Membership No. 064122
UDIN:21064122AAAACV7365

RAIGANJ CENTRAL CO-OPERATIVE BANK LTD
RAIGANJ, UTTAR DINAJPUR
Profit and loss statement for the year ended 31-03-2021

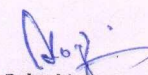
		Amount in Rupees.		
	Particulars	Schedule No.	31-03-2021	31-03-2020
I.	Income			
	Interest and Discount	14	951,599,355.00	949,917,951.12
	Commission Exchange & Brokerage	15	408,693.36	687,876.41
	Other Income	16	40,704,075.17	58,793,514.34
	Total Revenue		992,712,123.53	1,009,399,341.87
II.	Expenses			
	Interest Paid & Due	17	646,975,474.29	675,327,859.12
	Establishment and Contingent Charges			
	(i) Salary & Allowances	18	108,095,233.66	101,954,982.55
	(ii) Directors' Fees and Travelling Allowances	19	190,300.00	567,957.00
	(iii) Rent, Taxes, Insurance, Lighting etc.	20	24,373,911.09	23,194,510.41
	(iv) Travelling & Conveyance	21	885,537.00	836,344.80
	(v) Law Charges	22	1,015,125.73	709,962.32
	(vi) Postage and Telephone Charges	23	219,284.00	139,223.00
	(vii) Audit Fees	24	1,143,500.00	1,268,000.00
	Other Expenses	25	48,435,695.41	44,533,903.83
	Depreciation and Amortisation	26	3,714,025.24	5,353,124.64
	Provisions	27	78,966,967.88	55,330,892.09
	Total Expenses		914,015,054.30	909,216,759.76
III.	Profit before Tax [I - II]		78,697,069.23	100,182,582.11
IV.	Tax expense:			
	(1) Current tax		35,500,000.00	38,500,000.00
	(2) Deferred tax			
			35,500,000.00	38,500,000.00
V.	Profit/(Loss) after tax [III - IV]		43,197,069.23	61,682,582.11
VI.	Profit/(Loss) Brought Forward			
			43,197,069.23	61,682,582.11
XIII.	Appropriation			
	Transferred to Statutory Reserve		6,479,560.00	9,252,387.00
	Transferred to Bad & Doubtful Debts Reserve		6,479,560.00	9,252,387.00
	Transferred to Co-Operative Education Fund (CB)		15,000.00	15,000.00
	Dividend paid to Share Holder			13,968,483.49
	Building Fund @ 5%		2,159,853.00	3,084,129.00
	Society Development Fund @ 5%		2,159,853.00	3,084,129.00
	Information Tech Development Fund @ 5%		2,159,853.00	3,084,129.00
	Corporate Social responsibility		200,000.00	500,000.00
	Investment Fluctuation Reserve @ 10%		4,319,707.00	3,084,129.00
	Balance carried over to balance sheet		19,223,683.23	16,357,808.52
			43,197,069.23	61,682,582.11

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


Avik Ghosh
 AGM (Accounts)

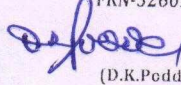

Amit K. Chatterjee
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 &
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Shri Arvind K. Mina, IAS
 District Magistrate, U/D District
 &
 Special Officer,
 Raiganj CCB Ltd.



For D.K. Poddar & Associates,
 Chartered Accountants
 FRN-3260214

(D.K. Poddar)
 Proprietor
 Membership No. 064122
 UDIN:21064122AAAACV7365