




RAIGANJ CENTRAL CO-OPERATIVE BANK LTD			
RAIGANJ,UTTAR DINAJPUR			
Balance Sheet as at		31-03-2022	
Amount in Rupees.			
Particulars	Schedule No.	31-03-2022	31-03-2021
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	212,735,400.00	213,095,100.00
Reserve & Surplus	2	699,244,034.83	640,258,052.72
Deposits	3	10,081,135,544.50	9,577,298,837.64
Borrowings	4	615,397,600.00	732,042,800.00
Other Liabilities & Provisions	5	2,039,574,558.26	1,809,150,779.86
<b>TOTAL</b>		<b>13,648,087,137.59</b>	<b>12,971,845,570.22</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	6	708,721,297.00	438,084,411.00
Balances with Banks and Money Call at Short Notice	7	199,398,552.26	298,608,484.77
Investments	8	5,010,482,270.00	4,725,249,879.00
Advances	9	7,307,037,944.93	7,071,518,310.42
Fixed Assets	10	35,437,406.90	36,532,877.20
Other Assets	11	387,009,666.50	401,851,607.83
Accumulated Loss	12	-	-
<b>TOTAL</b>		<b>13,648,087,137.59</b>	<b>12,971,845,570.22</b>
<b>Contingent liabilities</b>	13	36,980,451.00	34,566,275.00


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

  
**Ayik 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.

  
**Pinaki Barman**  
 Special Officer  
 Raiganj CCB Ltd.

For & on behalf of A GHOSH & CO.,  
 Chartered Accountants  
 FRN- 324196E



  
 (Bimal Kumar Prasad, ACA)

Partner

Membership No. 306116

UDIN : 22306116ALYJNA3889



RAIGANJ CENTRAL CO-OPERATIVE BANK LTD	
RAIGANJ, UTTAR DINAJPUR	
Profit and loss statement for the year ended	31-03-2022

		Amount in Rupees.		
Particulars	Schedule No.	31-03-2022	31-03-2021	
I. Income				
Interest and Discount	14	1,043,519,421.80	951,599,355.00	
Commission Exchange & Brokerage	15	540,306.82	408,693.36	
Other Income	16	33,060,031.33	40,704,075.17	
<b>Total Revenue</b>		<b>1,077,119,759.95</b>	<b>992,712,123.53</b>	
II. Expenses				
Interest Paid & Due	17	670,474,825.16	646,975,474.29	
Establishment and Contingent Charges				
(i) Salary & Allowances	18	129,982,429.68	108,095,233.66	
(ii) Directors' Fees and Travelling Allowances	19	0.00	190,300.00	
(iii) Rent, Taxes, Insurance, Lighting etc.	20	26,765,744.26	24,373,911.09	
(iv) Travelling & Conveyance	21	809,456.00	885,537.00	
(v) Law Charges	22	1,075,468.99	1,015,125.73	
(vi) Postage and Telephone Charges	23	206,830.50	219,284.00	
(vii) Audit Fees	24	1,199,010.00	1,143,500.00	
Other Expenses	25	82,655,462.51	48,435,695.41	
Depreciation and Amortisation	26	3,208,551.31	3,714,025.24	
Provisions	27	75,032,393.73	78,966,967.88	
<b>Total Expenses</b>		<b>991,410,172.14</b>	<b>914,015,054.30</b>	
III. Profit before Tax [I - II]		<b>85,709,587.81</b>	<b>78,697,069.23</b>	
IV. Tax expense:				
(1) Current tax		30,049,040.00	35,500,000.00	
(2) Deferred tax		-	-	
V. Profit/(Loss) after tax [III - IV]		<b>30,049,040.00</b>	<b>35,500,000.00</b>	
VI. Profit/(Loss) Brought Forward		55,660,547.81	43,197,069.23	
VIII. Appropriation		<b>55,660,547.81</b>	<b>43,197,069.23</b>	
Transferred to Statutory Reserve		8,349,082.00	6,479,560.00	
Transferred to Bad & Doubtful Debts Reserve		8,349,082.00	6,479,560.00	
Transferred to Co-Operative Education Fund (CB)		15,000.00	15,000.00	
Dividend paid to Share Holder		-	-	
Building Fund @ 5%		2,783,027.00	2,159,853.00	
Society Development Fund @ 5%		2,783,027.00	2,159,853.00	
Information Tech Development Fund @ 5%		2,783,027.00	2,159,853.00	
Corporate Social responsibility		-	200,000.00	
Investment Fluctuation Reserve @ 10%		5,566,055.00	4,319,707.00	
Balance carried over to balance sheet		25,032,247.81	19,223,683.23	
		<b>55,660,547.81</b>	<b>43,197,069.23</b>	

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 Bhattacharya**  
Deputy General Manager (IT)

**Debashis Roy**  
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**Bimal Kumar Prasad**  
(Bimal Kumar Prasad, ACA)