



RAIGANJ CENTRAL CO-OPERATIVE BANK LTD

UKILPARA, P.O.-RAIGANJ, DIST- UTTAR DINAJPUR

Registration No- 01 Dated:21.11.1947

BALANCE SHEET AS ON 31ST MARCH,2023

Amount in Rupees

Particulars	Schedule No.	31/03/2023	31/03/2022
CAPITAL AND LIABILITIES			
Capital	1	214,132,432.00	212,735,400.00
Reserve & Surplus	2	755,598,225.12	699,244,034.83
Deposits	3	10,455,280,259.73	10,081,135,544.50
Borrowings	4	405,458,000.00	615,397,600.00
Other Liabilities & Provisions	5	2,272,850,364.23	2,039,574,558.26
TOTAL		14,103,319,281.08	13,648,087,137.59
ASSETS			
Cash and Balances with Reserve Bank of India	6	483,067,475.00	708,721,297.00
Balances with Banks and Money Call at Short Notice	7	397,761,063.90	199,398,552.26
Investments	8	5,323,157,391.00	5,010,482,270.00
Advances	9	7,493,007,087.37	7,307,037,944.93
Fixed Assets	10	37,063,712.00	35,437,406.90
Other Assets	11	369,262,551.81	387,009,666.50
Accumulated Loss	12	-	-
TOTAL		14,103,319,281.08	13,648,087,137.59
Contingent liabilities	13	38,150,536.51	36,980,451.00

Profit and loss statement for the year ended 31ST MARCH,2023

Amount in Rupees

Particulars	Schedule No.	31/03/2023	31/03/2022
I. Income			
Interest and Discount	14	1,074,425,761.99	1,043,519,421.80
Commission Exchange & Brokerage	15	1,015,593.44	540,306.82
Other Income	16	49,025,384.65	33,060,031.33
Total Revenue		1,124,466,740.08	1,077,119,759.95
II. Expenses			
Interest Paid & Due	17	591,185,148.51	670,474,825.16
Establishment and Contingent Charges		213,105,074.55	160,038,939.43
Other Expenses	25	112,418,441.37	82,655,462.51
Depreciation and Amortisation	26	3,324,587.06	3,208,551.31
Provisions	27	138,820,643.75	75,032,393.73
Total Expenses		1,058,853,895.24	991,410,172.14
III. Profit before Tax [I - II]		65,612,844.84	85,709,587.81
IV. Tax expense:			
(1) Current tax		25,000,000.00	30,049,040.00
(2) Deferred tax		-	-
V. Profit/(Loss) after tax [III - IV]		40,612,844.84	55,660,547.81
Accumulated Profit : Rs. 25,90,17,399.37 CRAR : 12.39%		NPA : 15.68%	Net NPA: 4.66%

Sd/-

Avik Ghosh

AGM (Accounts)

Sd/-

Amit Kr. Chatterjee

Chief Accountant-In-Charge

Sd/-

Tapas Biswas

Deputy General Manager (IT)

Sd/-

Smt.Mingma Bhutia

Addl.RCS

&

Chief Executive Officer
Raiganj CCB Ltd.

Sd/-

Sri Ratan Kr. Chowdhury

Chairman

Board of Administrators
Raiganj CCB Ltd.

For & on behalf of A GHOSH & CO.,
Chartered Accountants

FRN- 324196E

Sd/-

(Bimal Kumar Prasad, ACA)

Partner

Membership No. 306116

UDIN : 23306116BGWZAY6827

Date:28/06/2023, Place- Raiganj