

RAIGANJ CENTRAL CO-OPERATIVE BANK LTD.

UKILPARA, RAIGANJ, UTTAR DINAJPUR
BALANCE SHEET AS ON 31ST MARCH, 2025

Balance Sheet for the year ended : 31/03/2025		Amount in Rupees	
Particulars	Schedule No.	31.03.2025	31.03.2024
CAPITAL AND LIABILITIES			
Capital	1	215575239.00	214869192.00
Reserve & Surplus	2	852134691.27	799827265.62
Deposits	3	11544328286.29	10874721639.21
Borrowings	4	389103400.00	484451000.00
Other Liabilities & Provisions	5	2412953023.01	2280382910.03
TOTAL		15414094639.57	14654252006.86
ASSETS			
Cash and Balances with Reserve Bank of India	6	409550691.00	489457353.00
Balances with Banks and Money Call at Short Notice	7	331636304.24	218985215.83
Investments	8	6589416561.00	5980786509.00
Advances	9	7744704999.72	7516043508.30
Fixed Assets	10	35867650.88	36721240.96
Other Assets	11	302918432.73	412258179.77
Accumulated Loss	12	0.00	0.00
TOTAL		15414094639.57	14654252006.86
Contingent liabilities	13	42087207.45	39407605.51

Profit and loss statement for the year ended 31.03.2025		Amount in Rupees	
Particulars	Schedule No.	31.03.2025	31.03.2024
I. Income			
Interest and Discount	14	1101609120.80	1114076937.03
Commission Exchange & Brokerage	15	898482.00	1054587.66
Other Income	16	49019542.35	59750719.12
Total Revenue		1151527145.15	1174882243.81
II. Expenses			
Interest Paid & Due	17	716588735.29	718534802.70
Establishment and Contingent Charges	18-24	184771493.07	153759615.71
Other Expenses	25	72106013.01	83094173.71
Depreciation and Amortisation	26	3367255.60	3594761.63
Provisions	27	94916670.92	142707098.08
Total Expenses		1071750167.89	1101690451.83
III. Profit before Tax [I - II]		79776977.26	73191791.98
IV. Tax expense:			
(1) Current Tax		27000000.00	29000000.00
(2) Deferred Tax			0.00
V. Profit/(Loss) after tax [III - IV]		52776977.26	44191791.98
Accumulated Profit: Rs. 304206651.52/-, CRAR: 13.12%, Audit Classification : "B"			

Sd/-
Kripa Bala
AGM(Accounts) -In-Charge

Sd/-
Avik Ghosh
Chief Accountant-In-Charge

Sd/-
Tapas Biswas
Deputy General Manager(IT)

For P GHOSH & ASSOCIATES,
Chartered Accountants
FRN- 311014E

Sd/-
Sri Brajesh Kr. Singh
Special RCS
&
Chief Executive Officer
Raiganj CCB Ltd.

Sd/-
Sri Jayanta Kr. Kundu
Vice-chairman
Board of Directors
Raiganj CCB Ltd

Sd/-
Sri Ratan Kr.Choudhury
Chairman
Board of Directors
Raiganj CCB Ltd

Sd/-
(C.A P.K. Ghosh)
Partner
M. No.050040
UDIN : 25050040BMKSCG7616