

Nalanda Central Co-operative Bank Ltd., Biharsharif

Balance sheets of 31st March 2024)

CAPITAL & LIABILITIES	Schedule	As on 31.03.2024. (Current Year)	As on 31.03.2023. (Previous Year)
Capital	1	90,045,291.99	85,232,055.94
Reserve and surplus	2	154,828,592.11	146,982,489.19
Deposits	3	2,090,051,251.29	2,014,431,886.64
Borrowings	4	1,761,500,395.91	1,524,498,540.55
Other liabilities and provisions	5	131,705,432.21	147,443,668.50
Total		4,228,130,963.51	3,918,588,640.82

ASSETS			
Cash and balances with Reserve Bank of India	6	57,491,336.67	72,156,726.31
Balances with banks and money at call and short notice	7	604,080,185.15	596,851,638.40
Investments	8	650,782,243.25	648,602,243.25
Advances	9	2,578,445,830.09	2,257,689,396.45
Fixed Assets	10	110,384,024.68	109,635,294.36
Other Assets	11	226,947,343.67	233,653,342.05
Total		4,228,130,963.51	3,918,588,640.82

Contingent Liabilities Unclaim Deposit	12	1,550,820.01	1,223,529.75
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Profit and Loss Accounts For the Year Ended on 31st March 2024

Particulars	Schedule No.	As on 31.03.2024 (Current Year)	As on 31.03.2023 (Previous Year)
I. Income			
Interest earned	13	231,637,051.34	179,635,073.92
Other Income	14	13,577,276.64	31,462,712.11
Total (Rs)		245,214,327.98	211,097,786.03

II. Expenditure			
Interest expended	15	141,540,648.57	124,738,557.95
Operating expenses	16	89,951,720.96	69,491,116.55
Provisions and contingencies	17	3,466,318.02	6,728,899.57
Total (Rs)		234,958,687.55	200,958,574.07

III. Profit / Loss			
Net Profit /Loss () for the year		10,255,640.43	10,139,211.96
Profit / Loss () brought forward		3,919,490.90	5,304,700.12
Total (Rs)		14,175,131.33	15,443,912.08

IV. Appropriations/Provisions			
Provision for Tax		3,199,759.81	4,245,366.31
Transfer to statutory reserves		3,841,380.03	3,919,491.00
Transfer to Agriculture Credit Stablisation Fund		1,070,098.72	1,679,782.00
Transfer to Building Fund		1,070,098.72	1,679,781.87
Development Fund		1,070,098.72	-
Risk Fund		535,049.36	-
Common Goods Fund		535,049.36	-
Depreciation reserve Fund		535,049.36	-
Investment Fluctuation Fund		638,343.50	-
Balance carried over to balance-sheet		1,680,203.74	3,919,490.90
Total :		14,175,131.33	11,198,545.77

For K.R.A.P.S & CO.
Chartered Accountants
(C.A Ramesh Kumar)

Partner

M.No.067752 | FRN.014788C

Date : 21.06.2024.

Place: Biহারsharif

Dr. Jitendra Kumar
Chairman

Anand Kumar Choudhary
Managing Director

Suryakant Pd. Mandal
Director

Ranveer Kr. Sinha
Director

Sujata Kumari
Accounts Assistant

Ranjeet Singh
Manager Accounts