



The Burdwan Central Co-operative Bank Ltd.

Head Office :: G.T. Road, Burdwan, 713101

Balance Sheet as on 31/03/2009

CAPITAL & LIABILITIES	Previous Year	Current Year	PROPERTY AND ASSETS	Previous Year	Current Year
	2007-08	2008-09		2007-08	2008-09
Capital	189,120,106.00	203,426,174.00	Cash :	183,735,741.43	196,731,605.88
Reserve Fund and other Reserves	783,833,620.83	806,778,445.83	Balances with other Banks:	5,118,539,004.94	6,277,632,075.35
Deposits and other accounts	8,094,948,927.25	9,422,122,018.91	Money at call and short notice :	19,300,000.00	-
Borrowings	796,307,000.00	698,583,000.00	Investments :	985,274,961.26	916,828,974.77
Bills for collection being bills receivable as per contra...	118,395,492.22	170,285,802.05	Loans & Advances	4,139,347,740.91	4,453,845,360.96
Branch Adjustments	-	-	Interest receivable :	825,998,735.53	1,082,211,352.22
Overdue Interest Reserve	539,517,736.08	562,244,957.50	Bills receivable being bills for	118,395,492.02	170,285,802.05
Interest payable	546,794,673.96	661,415,710.96	Branch Adjustments	8,799,846.39	8,195,420.66
Other Liabilities	364,575,026.16	582,458,927.27	Premises less depreciation...	3,162,984.00	2,846,686.00
Profit and Loss:	42,995,055.74	80,314,159.75	Furniture and fixture less depreciation...	13,485,059.84	13,573,796.02
			Other assets (to be specified)	60,448,071.92	65,478,122.36
Total	11,476,487,638.24	13,187,629,196.27	Total	11,476,487,638.24	13,187,629,196.27

Profit and Loss Account as on 31/03/2009

EXPENDITURE	Previous Year	Current Year	INCOME	Previous Year	Current Year
	2007-08	2008-09		2007-08	2008-09
Interest on deposits, borrowings, etc.	514,605,849.50	654,162,044.94	Interest & Discount	795,405,505.73	962,950,450.82
Salaries and allowances & P.F.	116,215,053.00	117,571,900.14	Commissions, exchange and Brokerage	11,865,699.94	11,863,925.35
Directors' & Local Committee mem.' Allow	63,254.00	56,360.00	Income from non-banking assets	12,743.00	14,127.00
Rent,taxes,insurance,lighting,etc	12,522,264.60	14,105,659.52	Other receipts	7,637,931.11	6,014,494.61
Law charges	352,941.00	69,485.00			
Postage, telegrams & Tel. Charges	739,540.27	770,984.27			
Audit fees & Charges for Tax Audit	30,000.00	155,168.00			
Depreciation & Repairs to Property	3,186,069.80	3,208,874.32			
Stationery,Printing & Advt., etc.	5,269,387.14	5,735,327.10			
Provisions	87,700,000.00	45,000,000.00			
Other expenditure ...	10,242,060.21	10,280,937.16			
Profit before Extraordinary items	63,995,460.26	129,726,257.33			
Less: Reserve for Long Term Finance	4,500,000.00	610,000.00			
Less: Provision for Loss on Investment	30,358,000.00	45,327,014.32			
Profit before Tax	29,137,460.26	83,789,243.01			
Sub Total	814,921,879.78	980,842,997.78	Sub Total	814,921,879.78	980,842,997.78
Provision for I.Tax & FBT	5,000,000.00	26,900,000.00	Profit before Tax	29,137,460.26	83,789,243.01
Profit after Tax for appropriation	24,137,460.26	56,889,243.01			
Total	844,059,340.04	1,064,632,240.79	Total	844,059,340.04	1,064,632,240.79

Sri C.R. Bandyopadhyay,
Chairman

Md Surat Ali,
Vice Chairman

Sri S Ghatak
Secretary

Sri B B Kundu
Director

Sri P K Biswas
C E O

Sri S S Banerjee
Zonal Manager

Auditors' Certificate

We report that we have audited the above consolidated Balance Sheet of The Burdwan Central Co-operative Bank Ltd. as at 31st March,2009 and the annexed consolidated Profit & Loss Account for the year ended 31st March,2009 and have obtained all the information and explanations we have required. In our opinion, the Balance Sheet and the Profit & Loss Account have been drawn up in conformity with Law and subject to our separate report of even date. The Balance Sheet exhibits true and correct view of the state of affairs of the Bank according to the best of our information and explanations given to us and as shown by the Books of Accounts of the Bank. In our opinion, the Books of Accounts of the Bank have been kept as required under the Act, the Rules and its Bye-laws.

Sri A.K. Mondal
SAG-I & T L Bwn-I

Sri S.C. Mondal
SAG-I, Bwn-III

Sri U.K.Mukherjee
SAG-II, Bwn-I

Sri R.K. Saha
SAG-II, Bwn-II

Sri S.S. Roy
A.C.S., Bwn-I

Sri K.C.Bhattacharyya
A.C.S., Bwn-I

Sri A.K. Das
A.C.S., Bwn-III

Sri D.P. Roy
A.C.S., Bwn-III