



# The Burdwan Central Co-operative Bank Ltd.

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

Balance Sheet as on 31/03/2010

CAPITAL & LIABILITIES	Previous Year		Current Year		PROPERTY AND ASSETS	Previous Year		Current Year	
	2008-09		2009-10			2008-09		2009-10	
Capital	203,426,174.00		217,726,989.00		Cash :	196,731,605.88		271,022,409.15	
Reserve Fund & other Reserves	806,778,445.83		852,475,935.83		Balances with other Banks:	6,277,632,075.35		8,270,645,221.99	
Deposits and other accounts	9,422,122,018.91		11,273,231,502.27		Money at call and short notice :	-		120,000,000.00	
Borrowings	698,583,000.00		695,364,000.00		Investments :	916,828,974.77		994,387,092.87	
Bills for collection (contra)	170,285,802.05		213,824,589.57		Loans & Advances	4,453,845,360.96		4,199,766,589.81	
Branch Adjustments	-		28,820,256.99		Interest receivable :	1,082,211,352.22		1,195,060,108.11	
Overdue Interest Reserve	562,244,957.50		604,539,886.00		Bills receivable (contra)	170,285,802.05		213,824,589.57	
Interest payable	661,415,710.96		948,911,999.37		Branch Adjustments	8,195,420.66		-	
Other Liabilities	582,458,927.27		435,264,624.61		Premises less depreciation...	2,846,686.00		2,562,017.00	
Profit and Loss:					Furniture and fixture less depreciation...	13,573,796.02		13,082,152.48	
Undistributed Profit	23424916.74		24087340.75		Other assets	65,478,122.36		112,041,778.05	
Brought from P/L A/c	56889243.01		98144834.64		<b>Total</b>	<b>13,187,629,196.27</b>		<b>15,392,391,959.03</b>	
		80,314,159.75		122,232,175.39	Contingent Liabilities	6,757,138.00		46,848,451.00	
<b>Total</b>	<b>13,187,629,196.27</b>		<b>15,392,391,959.03</b>						

## Profit and Loss Account for the year ended 31/03/2010

EXPENDITURE	Previous Year		Current Year		INCOME	Previous Year		Current Year	
	2008-09		2009-10			2008-09		2009-10	
Interest on deposits, borrowings, etc.	654,162,044.94		806,456,772.71		Interest & Discount	962,950,450.82		1,072,638,533.47	
Salaries and allowances & P.F.	117,571,900.14		123,971,038.64		Commissions, exchange and Brokerage	11,863,925.35		10,492,887.86	
Directors' & Local Committee mem.' Allow	56,360.00		54,455.00		Income from non-banking assets	14,127.00		578,387.00	
Rent,taxes,insurance,lighting,etc	14,105,659.52		17,154,159.72		Other receipts	6,014,494.61		7,738,904.25	
Law charges	69,485.00		92,825.00		Provision Written back	-		75,685,014.32	
Postage, telegrams & Tel. Charges	770,984.27		704,006.76						
Audit fees & Charges for Tax Audit	1,55,168.00		481,146.00						
Depreciation & Repairs to Property	3,208,874.32		3,119,773.93						
Stationery,Printing & Advt., etc.	5,735,327.10		6,279,452.06						
Provisions	45,000,000.00		35,000,000.00						
Other expenditure ...	10,280,937.16		11,598,760.20						
Profit before Extraordinary items	129,726,257.33		162,221,336.88						
Less: Reserve for Long Term Finance	610,000.00		879,000.00						
Less: Provision for Loss on Investment	45,327,014.32		18,697,502.24						
Profit before Tax	83,789,243.01		142,644,834.64						
<b>Sub Total</b>	<b>980,842,997.78</b>		<b>1,167,133,726.90</b>		<b>Sub Total</b>	<b>980,842,997.78</b>		<b>1,167,133,726.90</b>	
Provision for I.Tax & FBT	26,900,000.00		44,500,000.00		Profit before Tax	83,789,243.01		142,644,834.64	
Profit after Tax for appropriation	56,889,243.01		98,144,834.64						
<b>Total</b>	<b>1,064,632,240.79</b>		<b>1,309,778,561.54</b>		<b>Total</b>	<b>1,064,632,240.79</b>		<b>1,309,778,561.54</b>	

-sd- Sri C.R. Bandyopadhyay, Chairman  
 -sd- Md Surat Ali, Vice Chairman  
 -sd- Sri S Ghatak, Secretary  
 -sd- Sri B B Kundu, Director  
 -sd- Sri P K Biswas, C E O  
 -sd- Sri S S Banerjee, Zonal Manager

-Sd- For M/S M. Goenka and Co.  
 Chartered Accountants  
 Priyobrata Banik (Partner)  
 Mem. No.- 065237

Burdwan, 26<sup>th</sup> May, 2010