



The Burdwan Central Co-operative Bank Ltd.

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

Audited Balance Sheet as on 31/03/2011

CAPITAL & LIABILITIES	Previous Year		Current Year		PROPERTY AND ASSETS	Previous Year		Current Year	
	2009-10		2010-11			2009-10		2010-11	
Capital	217,726,989.00		257,168,954.00		Cash :	271,022,409.15		225,314,818.94	
Reserve Fund & other Reserves	852,475,935.83		933,489,482.83		Balances with other Banks:	8,270,645,221.99		8,601,934,202.34	
Deposits and other accounts	11,273,231,502.27		12,396,109,334.10		Money at call and short notice :	120,000,000.00		40,000,000.00	
Borrowings	695,364,000.00		1,255,381,000.00		Investments :	994,387,092.87		918,007,381.50	
Bills for collection (contra)	213,824,589.57		83,286,047.38		Loans & Advances	4,199,766,589.81		5,172,727,802.40	
Branch Adjustments	28,820,256.99		-		Interest receivable :	1,195,060,108.11		1,707,573,095.57	
Overdue Interest Reserve	604,539,886.00		707,311,242.00		Bills receivable (contra)	213,824,589.57		83,286,047.38	
Interest payable	948,911,999.37		768,960,484.13		Branch Adjustments	-		13,688,091.27	
Other Liabilities	435,264,624.61		445,201,797.93		Premises less depreciation...	2,562,017.00		2,305,815.00	
Profit and Loss:					Furniture and fixture less depreciation...	13,082,152.48		16,839,961.55	
Undistributed Profit	24087340.75		28538499.14						
Brought from P/L A/c	98144834.64		77054605.09						
		122,232,175.39		105,593,104.23	Other assets	65,478,122.36		170,824,230.65	
Total	15,392,391,959.03		16,952,501,446.60		Total	15,392,391,959.03		16,952,501,446.60	
Contingent Liabilities	6,757,138.00		12,805,025.00						

Audited Profit and Loss Account for the year ended 31/03/2011

EXPENDITURE	Previous Year		Current Year		INCOME	Previous Year		Current Year	
	2009-10		2010-11			2009-10		2010-11	
Interest on deposits, borrowings, etc.	806,456,772.71		836,218,162.99		Interest & Discount	1,072,638,533.47		1,154,221,603.69	
Salaries and allowances & P.F.	123,971,038.64		178,012,932.96		Commissions, exchange and Brokerage	10,492,887.86		14,087,445.97	
Directors' & Local Committee mem.' Allow	54,455.00		48,038.00						
Rent,taxes,insurance,lighting,etc	17,154,159.72		18,456,315.30		Income from non-banking assets	578,387.00		13,139.00	
Law charges	92,825.00		140,039.42						
Postage, telegrams & Tel. Charges	704,006.76		704,890.50						
Audit fees & Charges for Tax Audit	481,146.00		521,572.00						
Depreciation & Repairs to Property	3,119,773.93		3,504,106.10		Other receipts	7,738,904.25		8,145,522.42	
Stationery,Printing & Advt., etc.	6,279,452.06		6,103,549.62						
Provisions	35,000,000.00		-		Provision Written back	75,685,014.32		-	
Other expenditure ...	11,598,760.20		22,632,776.72						
Profit before Extraordinary items	162,221,336.88		110,125,327.47						
Less: Reserve for Long Term Finance	879,000.00		806,000.00						
Less: Provision for Loss on Investment	18,697,502.24		1,525,022.38						
Profit before Tax	142,644,834.64		107,794,305.09						
Sub Total	1,167,133,726.90		1,176,467,711.08		Sub Total	1,167,133,726.90		1,176,467,711.08	
Provision for I.Tax	44,500,000.00		30,739,700.00		Profit before Tax	142,644,834.64		107,794,305.09	
Profit after Tax for appropriation	98,144,834.64		77,054,605.09						
Total	1,309,778,561.54		1,284,262,016.17		Total	1,309,778,561.54		1,284,262,016.17	

-sd- Sri Jaharlal Mukherjee, Chairman	-sd- Sri Subir Sen, Vice Chairman	-sd- Sri Prabir Ganguly Secretary	-sd- Sri C.R. Bandyopadhyay 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 Priyabrata Banik (Partner) Mem. No.- 065237
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Burdwan, 17th May, 2011