



The Burdwan Central Co-operative Bank Ltd.

Head Office :: G.T. Road, Burdwan, 713101
Audited Balance Sheet as on 31/03/2015

Previous Year 2013-14	CAPITAL & LIABILITIES	Current Year 2014-15	Previous Year 2013-14	PROPERTY AND ASSETS	Current Year 2014-15
347,192,687.00	Capital	380,711,610.05	265,048,119.04	Cash :	232,775,112.84
1,071,042,920.82	Reserve Fund & other Reserves	1,097,965,454.82	11,391,398,864.28	Balances with other Banks:	11,481,702,005.54
16,387,214,405.37	Deposits and other accounts	17,217,258,924.31	-	Money at call and short notice :	-
1,188,900,000.00	Borrowings	1,454,000,000.00	809,444,790.50	Investments :	1,480,096,634.50
11,700,735.76	Bills for collection (contra)	5,535,181.41	6,749,350,273.71	Loans & Advances	7,170,073,564.13
1,271,093,673.54	Overdue Interest Reserve	1,550,485,323.70	2,490,500,739.20	Interest receivable :	2,879,526,895.16
1,221,022,362.71	Interest payable	1,406,793,057.71	11,700,735.76	Bills receivable (contra)	5,535,181.41
385,139,656.60	Other Liabilities	327,876,713.13	34,894,491.88	Branch Adjustments	39,074,365.98
	Profit and Loss:		1,680,939.00	Premises less depreciation...	1,512,845.00
39,680,903.49	Undistributed Profit	40,554,789.49	58,272,803.72	Furniture and fixture less depreciation...	62,301,023.36
14,747,886.00	Profit Brought from P/L A/c	15,242,550.00	125,443,474.20	Other assets	143,825,976.70
21,937,735,231.29	Total	23,496,423,604.62	21,937,735,231.29	Total	23,496,423,604.62
14,236,478.72	Contingent Liabilities	9,391,619.72			

Audited Profit & Loss Account for the year ended 31/03/2015

Previous Year 2013-14	EXPENDITURE	Current Year 2014-15	Previous Year 2013-14	INCOME	Current Year 2014-15
1,279,649,896.53	Interest on deposits, borrowings, etc	1,383,255,318.40	1,547,493,610.35	Interest & Discount	1,665,939,058.19
180,521,870.00	Salaries and allowances and provident fund	188,119,001.00	3,276,280.54	Commissions, exchange and Brokerage	2,214,146.35
25,450.00	Directors' & Local Committee members' Allowances	24,966.00			
26,119,253.46	Rent, taxes, insurance, lighting, etc.	27,317,674.41	-	Subsidies and donations	-
175,371.00	Law charges	67,485.00			
791,075.00	Postage, telegrams and tele charges	944,279.99		Income from non-banking assets and profit from sale of or dealing with such assets	11,309.00
392,525.00	Audit fees	362,072.00			
14,723,586.00	Depreciation & Repairs to Property	11,275,983.00	12,981.00		
9977305.93	Stationery, Printing and advt, etc.	17428828.59			
	Loss from sale of or dealing out of O/D Position with non-banking assets		6,249,557.73	Other receipts	9,071,104.32
7,500,000.00	Provisions	4,902,269.87			
15,677,730.70	Other expenditure	19,335,539.60		Loss (if any)	
21,478,366.00	Profit before Extraordinary items	24,202,200.00			
140,000.00	Reserve for Long Term Finance	140,000.00			
	Provision for Loss on Investment			Provision- Written Back	
21,338,366.00	Balance of Profit before Tax	24,062,200.00			
1,557,032,429.62	Sub Total	1,677,235,617.86	1,557,032,429.62	Sub Total	1,677,235,617.86
6,590,480.00	Provision for Income Tax	8,819,650.00	21,338,366.00	Balance of profit before Tax	24,062,200.00
14,747,886.00	Balance of Profit after Tax for Apprn.	15,242,550.00			
1,578,370,795.62	Total	1,701,297,817.86	1,578,370,795.62	Total	1,701,297,817.86

Date : 08/04/2015

Place : Burdwan

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Shri Jaharlal Mukherjee
Chairman

sd-

Shri Subir Sen
Vice Chairman

sd-

Shri Subir Mukherjee
Secretary

For M/S T.K. Ghose & Co.
Chartered Accountants

sd-

Abu Hasan
Director

sd-

Shri Chinmoy Gupta
Chief Executive Officer

sd-

Shri Sib Sankar Banerjee
Zonal Manager

sd-

Dipanjan Bhattacharyya (Partner)
Mem. No.- 068908

Signed in Presence of :

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Sri Debu Tudu

Hon'ble Sabhadhipati, Burdwan Zilla Parishad
and Director The Burdwan Central Co-op Bank Ltd.

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Sri Subhas Chandra Mondal

State Nominee The Burdwan Central Co-op Bank Ltd.

