



The Burdwan Central Co-operative Bank Ltd.

Head Office :: G.T. Road, Burdwan, 713101
Audited Balance Sheet as on 31/03/2016

Previous Year 2014-15	CAPITAL & LIABILITIES	Current Year 2015-16	Previous Year 2014-15	PROPERTY AND ASSETS	Current Year 2015-16
380,711,610.05	Capital	412,330,037.80	232,775,112.84	Cash :	228,052,755.60
1,097,965,454.82	Reserve Fund & other Reserves	839,169,813.23	11,481,702,005.54	Balances with other Banks:	9,473,777,441.15
17,217,258,924.31	Deposits and other accounts	18,957,634,435.26	-	Money at call and short notice :	460,000,000.00
1,454,000,000.00	Borrowings	1,398,451,700.00	1,480,096,634.50	Investments :	4,205,511,017.19
5,535,181.41	Bills for collection (contra)	5,174,814.18	7,170,073,564.13	Loans & Advances	7,588,795,944.30
1,550,485,323.70	Overdue Interest Reserve	579,029,379.99	2,879,526,895.16	Interest receivable :	1,369,631,321.66
1,406,793,057.71	Interest payable	1,141,903,726.71	5,535,181.41	Bills receivable (contra)	5,174,814.18
327,876,713.13	Other Liabilities	199,877,054.15	39,074,365.98	Branch Adjustments	39,604,772.60
	Profit and Loss:		1,512,845.00	Premises less depreciation...	1,361,560.00
40,554,789.49	Undistributed Profit	41,454,336.49	62,301,023.36	Furniture and fixture less depreciation...	62,137,029.24
15,242,550.00	Profit Brought from P/L A/c	12,522,413.28	143,825,976.70	Other assets	153,501,055.17
23,496,423,604.62	Total	23,587,547,711.09	23,496,423,604.62	Total	23,587,547,711.09
9,391,619.72	Contingent Liabilities	13,688,134.80			

Audited Profit & Loss Account for the year ended 31/03/2016

Previous Year 2014-15	EXPENDITURE	Current Year 2015-16	Previous Year 2014-15	INCOME	Current Year 2015-16
1,383,255,318.40	Interest on deposits, borrowings, etc	1,461,469,977.63	1,665,939,058.19	Interest & Discount	1,805,818,463.60
188,119,001.00	Salaries and allowances and provident fund	241,822,060.00	2,214,146.35	Commissions, exchange and Brokerage	20,241,207.97
24,966.00	Directors' & Local Committee members' Allowances	19,626.00			
27,317,674.41	Rent, taxes, insurance, lighting, etc.	27,678,582.00	-	Subsidies and donations	
67,485.00	Law charges	74,658.00			
944,279.99	Postage, telegrams and tele charges	1,013,261.21		Income from non-banking assets and profit from sale of or dealing with such assets	89,709.00
362,072.00	Audit fees	283,302.00			
11,275,983.00	Depreciation & Repairs to Property	7,513,379.92	11,309.00		
17428828.59	Stationery, Printing and advt, etc.	16915722.73			
	Loss from sale of or dealing out of O/D Position with non-banking assets		9,071,104.32	Other receipts	8,993,653.08
4,902,269.87	Provisions	36,000,000.00			
19,335,539.60	Other expenditure	24,121,666.88		Loss (if any)	
24,202,200.00	Profit before Extraordinary items	18,230,797.28			
140,000.00	Reserve for Long Term Finance	109,000.00			
	Provision for Loss on Investment			Provision- Written Back	
24,062,200.00	Balance of Profit before Tax	18,121,797.28			
1,677,235,617.86	Sub Total	1,835,143,033.65	1,677,235,617.86	Sub Total	1,835,143,033.65
8,819,650.00	Provision for Income Tax	5,599,384.00	24,062,200.00	Balance of profit before Tax	18,121,797.28
15,242,550.00	Balance of Profit after Tax for Appm.	12,522,413.28			
1,701,297,817.86	Total	1,853,264,830.93	1,701,297,817.86	Total	1,853,264,830.93

Date : 08/04/2016

Place : Burdwan

Shri Sumit Baran Basu
CEO and Special Officer

Shri Dipak Sarkar
Deputy General Manager

Shri Tapan Kumar Mukhopadhyay
Deputy General Manager

Shri Sib Sankar Bandyopadhyay
Deputy General Manager

For D.K. De Sarkar & Co.
Chartered Accountants
Firm Reg. No. : 313142E
CA Bhim Charan Sasmal
Partner
Mem. No.- 050541