



In
Easy
Terms

MORTGAGE LOAN

HOUSING / FLAT LOAN

WORKING CAPITAL LOAN

GOLD LOAN

BALITIKURI CO-OPERATIVE BANK LTD.

92, Howrah Amta Road, Balitikuri, Howrah-711 113

BALANCE SHEET AS AT 31ST MARCH 2024

		as on 31.03.2024	as on 31.03.2023
	SCHEDULE	Current Year (Rs.)	Previous Year (Rs.)
CAPITAL & LIABILITIES			
CAPITAL	1	30,112,552.00	27,772,960.00
RESERVES & SURPLUS	2	274,890,174.97	241,904,402.23
DEPOSITS	3	1,649,276,370.90	1,529,842,773.32
BORROWINGS	4		
OTHER LIABILITIES & PROVISIONS	5	116,404,906.35	119,578,618.05
		2,070,684,004.22	1,919,098,753.60
ASSETS & INVESTMENTS			
CASH & BALANCE WITH RESERVE BANK OF INDIA	6	11,694,390.54	9,846,510.00
BALANCE WITH BANKS AND MONEY AT CALL & SHORT NOTICE	7	425,615,367.78	376,460,601.21
INVESTMENTS	8	983,521,751.00	945,835,858.00
ADVANCES	9	567,814,235.19	492,436,479.88
FIXED ASSETS	10	9,418,286.00	9,876,893.99
OTHERS ASSETS	11	72,619,973.71	84,642,410.52
		2,070,684,004.22	1,919,098,753.60
Contingent Liabilities	12		

PROFIT & LOSS APPROPRIATION ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH- 2024

Balance of Undistributed Profit b/d		11,438,118.45	5,535,428.00
Balance of Profit after tax brought forward (transferred from P/L Account)		20,784,328.74	9,727,074.45
		32,222,447.19	15,262,502.45
Investment Fluctuation Reserve		8,000,000.00	975,000.00
Statutory Reserve Fund @ 10% on Net Profit		2,078,433.00	972,708.00
Bad & Doubtful Debts Reserve Fund @ 15% on Net Profit		3,117,650.00	1,459,100.00
Co-operative Education Fund		15,000.00	15,000.00
Balance of Profit 2022-23		5,902,690.45	6,305,266.45
Balance of Profit 2023-24		7,573,245.74	
Balance of Undistributed Profit c/d		5,535,428.00	5,535,428.00
		32,222,447.19	15,262,502.45

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH- 2024

I. INCOME			
INTEREST EARNED	13	145,622,794.79	134,484,552.00
OTHER INCOME	14	7,994,179.84	4,949,213.54
		153,616,974.63	139,433,765.54
II. EXPENDITURE			
INTEREST EXPENDED	15	57,962,298.13	51,824,872.20
OPERATING EXPENSES	16	53,029,515.76	67,529,503.89
Operating Profit C/D		42,625,160.74	20,079,389.45
		153,616,974.63	139,433,765.54
Operating Profit B/D		42,625,160.74	20,079,389.45
		42,625,160.74	20,079,389.45
PROV. FOR BAD & DOUBTFUL ASSETS		3,165,534.00	1,500,428.00
PROV. FOR SPL. RESERVE FUND		8,441,423.00	4,001,142.00
PROV. FOR DEFERRED TAX LIABILITY for SPL.RF		2,532,427.00	1,200,343.00
PROV. FOR INCOME TAX		7,701,448.00	3,650,402.00
NET PROFIT AFTER TAX DURING THE YEAR		20,784,328.74	9,727,074.45
		42,625,160.74	20,079,389.45