

BALITIKURI CO-OPERATIVE BANK LTD.

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

BALANCE SHEET AS AT 31ST MARCH 2023

	SCHEDULE	31.03.2022 (RS.)	31.03.2022 (RS.)
<u>CAPITAL & LIABILITIES</u>			
<u>AUTHORISED SHARE CAPITAL</u>			
'A' CLASS SHARE 40,00,000 Nos. Shares @ Rs. 10 each		4,00,00,000.00	4,00,00,000.00
'B' CLASS SHARE 50,000 Nos. Shares @ Rs. 100 each		50,00,000.00	50,00,000.00
		4,50,00,000.00	4,50,00,000.00
<u>SUBSCRIBED & PAID UP CAPITAL</u>	A	2,54,85,035.00	2,77,72,960.00
<u>RESERVE & OTHER FUNDS</u>	B	20,55,90,914.54	23,00,63,707.78
<u>DEPOSITES</u>	C	1,49,15,16,523.69	1,52,98,42,773.32
<u>OTHER LIABILITIES & PROVISIONS</u>	D	12,90,95,827.19	11,95,78,618.05
<u>UNDISTRIBUTED PROFIT</u>		17,20,515.47	17,20,515.47
PROFIT DURING THE YEAR 2021-22		72,55,441.53	38,14,912.53
PROFIT DURING THE YEAR 2022-23 (Subject to the appropriation)		-	63,05,266.45
		1,86,06,64,257.42	1,91,90,98,753.60
<u>ASSETS & INVESTMENTS</u>			
<u>CASH IN HAND</u>		98,16,032.04	98,46,510.00
<u>BALANCE WITH BANKS AND MONEY AT CALL & SHORT NOTICE</u>	E	30,23,20,477.77	37,64,60,601.21
<u>INVESTMENTS</u>	F	96,86,34,265.00	94,58,35,858.00
<u>LOANS & ADVANCES</u>	G	47,53,82,488.31	49,24,36,479.88
<u>FIXED ASSETS</u>	H	1,00,15,872.78	98,76,893.99
<u>INTEREST ACCRUED</u>	I	4,93,74,025.00	3,88,89,272.00
<u>OTHERS</u>	J	4,51,21,096.52	4,57,53,138.52
		1,86,06,64,257.42	1,91,90,98,753.60

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2023

PARTICULARS	SCHEDULE	31.03.2022 (RS.)	31.03.2023 (RS.)
INTEREST EARNINGS	V	12,69,88,947.73	13,44,84,552.00
OTHER INCOME	W	39,26,012.92	49,49,213.54
		13,09,14,960.65	13,94,33,765.54
INTEREST ON DEPOSITES	K	5,12,42,084.36	5,18,24,872.20
ESTABLISHMENT EXPENSES	L	3,10,10,434.41	3,35,79,322.41
RENT, TAXES & LIGHTING	M	27,64,383.92	28,40,373.78
BOARD & COMMITTEE MEETING EXP.	N	2,74,813.00	71,587.00
LAW CHARGES	O	1,24,300.00	1,88,288.00
POSTAGE TELEGRAM & TELEPHONE	P	4,21,251.00	4,57,495.96
REPAIRS & MAINTENANCE	Q	28,02,575.24	12,29,135.01
INSURANCE	R	19,50,640.00	19,99,556.00
HOLIDAY HOME EXP.	S	10,88,050.00	0.00
OTHER EXP.	T	68,22,152.97	77,51,570.57
PROV. & EXP.	U	1,23,88,133.22	1,94,12,175.16
Operating Profit C/D		2,00,26,142.53	2,00,79,389.45
		13,09,14,960.65	13,94,33,765.54
Operating Profit B/D		2,00,26,142.53	2,00,79,389.45
		2,00,26,142.53	2,00,79,389.45
INVESTMENT FLUCTUATION RESERVE		42,500.00	-
PROV. FOR BAD & DOUBTFUL ASSETS		14,91,356.00	15,00,428.00
PROV. FOR SPL. RESERVE FUND		39,76,949.00	40,01,142.00
PROV. FOR DEFFERRED TAX LIABILITY for SPL. RF		11,93,085.00	12,00,343.00
PROV. FOR INCOME TAX (2022-2023)		36,28,329.00	36,50,402.00
NET PROFIT AFTER TAX DURING THE YEAR		96,93,923.53	97,27,074.45
		2,00,26,142.53	2,00,79,389.45

PROFIT & LOSS APPROPRIATION ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2023

Particulars	Current Year (2022-23)
Balance of Undistributed Profit b/d	17,20,515.47
Balance of Profit 2021-22	38,14,912.53
Balance of Profit after tax-for the year 2022-23 (transferred from P/L Account)	97,27,074.45
	1,52,62,502.45
Investment Fluctuation Reserve	9,75,000.00
Stationery Reserve Fund @ 10% on Net Profit	9,72,708.00
Bad & Doubtful Debts Reserve Fund @ 15% on Net Profit	14,59,100.00
Co-operative Education Fund	15,000.00
Balance of Profit 2022-23	63,05,266.45
Balance of Profit 2021-22	38,14,912.53
Balance of Undistributed Profit c/d	17,20,515.47
	1,52,62,502.45

FOR V. K. PATAWARI & CO.
Chartered Accountants
FRN : 3224476E
Sd/- Vinay Kumar Patawari
Membership No. 069541
Dated : 27-06-2023
Place : Kolkata

For and on behalf of
Balitikuri Co-operative Bank Ltd.
Sd/- P. K. Bandopadhyay Sd/- K. Pakira
Special Officer Chief Executive