

THE NABADWIP CO-OPERATIVE CREDIT BANK LTD.



Shreebasangan Road, P.O.- Nabadwip, Dist.- Nadia.
Pin-741302 (West Bengal) Ph. No.- 03472-240347

Estd.- 1929
(Regd. No. 42 of dt. 26. 11. 1020)
(RBI Licence No.- UBD.WB. 14/2009-10)

Ref. No. _____

Date. _____

**Balance Sheet of The Nabadwip Cooperative Credit Bank Ltd.
as on 31st March 2023**

| Capital and Liabilities | Schedule | As on 31.03.2023 (Current Year) | As on 31.03.2022 (Previous Year) |
|---|----------|------------------------------------|-------------------------------------|
| | | Amount in Rs. (INR) | Amount in Rs. (INR) |
| Capital | 1 | 3,51,82,535.00 | 3,46,17,435.00 |
| Reserve and Surplus | 2 | 8,26,45,034.82 | 6,88,86,737.01 |
| Principal/ Subsidiary State Partnership Fund | 3 | - | - |
| Deposits | 4 | 1,15,38,82,934.04 | 1,11,43,94,844.53 |
| Borrowings | 5 | - | - |
| Other Liabilities & Provisions | 6 | 7,99,57,736.95 | 7,98,80,047.12 |
| Total | | 1,35,16,68,240.81 | 1,29,77,79,063.66 |
| Assets | Schedule | As on 31.03.2023 (Current Year) | As on 31.03.2022 (Previous Year) |
| | | Amount in Rs. (INR) | Amount in Rs. (INR) |
| Cash & Balances with Reserve Bank of India, State Bank of India, State Co-op. Bank & Central Co-op Bank | 7 | 6,21,88,842.91 | 6,69,95,778.85 |
| Balances with Banks and Money At Call & Short Notice | 8 | 16,67,38,030.91 | 16,97,03,640.48 |
| Investments | 9 | 45,49,76,684.79 | 34,88,43,561.61 |
| Investments out of the Principal/ Subsidiary State Partnership Fund | 10 | - | - |
| Advances | 11 | 59,86,21,600.64 | 64,48,46,723.58 |
| Fixed Assets | 12 | 78,72,843.02 | 72,45,121.52 |
| Other Assets | 13 | 6,12,70,238.54 | 6,01,44,237.62 |
| Total | | 1,35,16,68,240.81 | 1,29,77,79,063.66 |
| Contingent Liabilities and Bills for Collection | 14 | | |
| Notes on Accounts | 21 | | |
| Significant Accounting Policies | 22 | | |

As per our report of even date

For K. Sharma & Co.

Chartered Accountant

Firm Registration No. 0304025

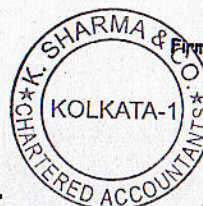
For The Nabadwip Co-Operative Credit Bank Ltd.

Accountant

Manager

Chief Executive

Special Officer



A K Chakraborty

Partner

Membership No. 014590

UDIN:23014590B65IGQ3369

Place of signature: Nabadwip
Date: 14th Day of Jun, 2023

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Estd.- 1929
(Regd. No. 42 of dt. 26. 11. 1029)
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Date. _____

**Statement of Profit & Loss of The Nabadwip Cooperative Credit Bank Ltd.
as on 31st March 2023**

| Capital and Liabilities | Schedule | As on 31.03.2023 (Current Year) | As on 31.03.2022 (Previous Year) |
|--|----------|------------------------------------|-------------------------------------|
| | | Amount in Rs. (INR) | Amount in Rs. (INR) |
| I. Income | | | |
| Interest earned | 15 | 9,53,96,331.26 | 9,55,91,838.53 |
| Other Income | 16 | 31,37,509.09 | 19,65,688.63 |
| Total | | 9,85,33,840.35 | 9,75,57,527.16 |
| II. Expenditure | | | |
| Interest expended | 17 | 5,26,52,256.96 | 5,24,75,832.03 |
| Operating expenses | 18 | 2,10,96,278.58 | 1,89,56,165.92 |
| Provisions & contingencies | 19 | 84,23,200.00 | 1,10,85,305.59 |
| Total | | 8,21,71,735.54 | 8,25,17,303.54 |
| III. Profit/ Loss | | | |
| Net Profit/ Loss(-) for the year | | 1,63,62,104.81 | 1,50,40,223.62 |
| Profit/ Loss(-) brought forward | | 1,68,36,958.76 | 1,04,35,919.14 |
| Proposed Dividend of P.Y written Back | | - | 11,05,980.00 |
| Excess Provision for IT in Earlier Year | | 7,57,906.00 | - |
| Total | | 3,39,56,969.57 | 2,65,82,122.76 |
| IV. Appropriations | | | |
| Transfer to Statutory Reserves | | 16,37,000.00 | 15,04,022.00 |
| Transfer to Bad & Doubtful Debt Reserve Fund | | 24,55,000.00 | 22,56,034.00 |
| Other Appropriations | 20 | 43,15,000.00 | 45,15,000.00 |
| Short Provision for IT in Earlier Year | | 10,49,913.00 | - |
| Proposed Dividend | | 29,00,000.00 | 14,70,108.00 |
| Balance carried to Balance Sheet | | 2,16,00,056.57 | 1,68,36,958.76 |
| Total | | 3,39,56,969.57 | 2,65,82,122.76 |

As per our report of even date

For K. Sharma & Co.

Chartered Accountant

Firm Registration No. 0304025

For The Nabadwip Co-Operative Credit Bank Ltd.

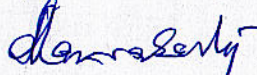

Accountant


Manager


Chief Executive


Special Officer





A K Chakraborty
Partner

Membership No. 014590

UDIN:23014590B65IGQ3369

Place of signature: Nabadwip

Date: 14th Day of Jun, 2023