

The Purnea District Central Co-operative Bank Ltd.
Purnea.
BALANCE SHEET AS ON 31st MARCH 2019

CAPITAL & LIABILITIES		Schedule	As on 31.03.2018	As on 31.03.2019
		No.	(Previous Year)	(Current Year)
Capital		1	226,468,076.91	247,131,105.41
Reserve and surplus		2	231,059,222.02	231,059,222.02
Deposits		3	927,388,426.03	1,273,444,651.20
Borrowings		4	448,416,052.00	819,946,279.00
Other liabilities and provisions		5	836,721,182.33	457,387,664.85
		Total	2,670,052,959.29	3,028,968,922.48

ASSETS

Cash and balances with Reserve Bank of India		6	7,217,720.70	10,176,973.96
Balances with banks and money at call and short notice		7	655,775,156.01	334,828,323.32
Investments		8	304,540,892.00	364,540,892.00
Advances		9	895,418,797.94	1,497,677,239.19
Fixed Assets		10	154,578,636.38	153,696,845.23
Other Assets		11	652,521,756.26	668,048,648.78
		Total	2,670,052,959.29	3,028,968,922.48

Contingent Liabilities

Bill for collection

12

Anjan Kumar
 31/3/19
 (Anjan Kumar)

Assistant

Prakash Chandra Jha
 31/3/19
 (Prakash Chandra Jha)

DGM

Kabindra Nath Thakur
 31/3/19
 (Kabindra Nath Thakur)
 DCCB, Purnea

Managing Director

Hira Pd. Singh
 31/3/19

(Hira Pd. Singh)

Chairman

ACB
 31/3/19
 Board of Director

Board of Director
 31/3/19
 Board of Director

Board of Director
 31/3/19
 Board of Director

IN TERMS OF OUR REPORT ON EVEN DATE.

Date :

Place: Camp-Purnea

For, Anjan & Associates
Chartered Accountants

ANJAN BISWAS (Partner)
M. No: 055390
FR. NO: 012542C

The Purnea District Central Co-operative Bank Ltd.

Purnea.

PROFIT AND LOSS ACCOUNT AS ON 31.03.2019

Particulars		Schedule	As on 31.03.2018	As on 31.03.2019
		No.	(Previous Year)	(Current Year)
I. Income				
Interest earned		13	106,056,347.85	119,857,987.56
Other Income		14	31,799,468.37	6,786,174.19
Total :			137,855,816.22	126,644,161.75
II. Expenditure				
Interest expended		15	71,690,340.96	91,938,476.37
Operating expenses		16	36,234,803.98	34,021,480.25
Provisions and contingencies				
Total :			107,925,144.94	125,959,956.62
III. Profit / Loss				
Net Profit /Loss (-) for the year			29,930,671.28	684,205.13
Profit / Loss () brought forward			(285,989,373.06)	(256,058,701.78)
Total :			(256,058,701.78)	(255,374,496.65)

IV. Appropriations

Transfer to statutory reserves
 Transfer to other reserves
 Transfer to Government / proposed dividend
 Balance carried over to balance-sheet

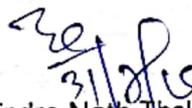
Total :


 (Anjan Kumar)

Assistant


 (Prakash Chandra Jha)

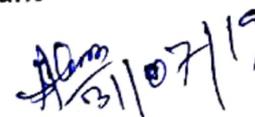
DGM

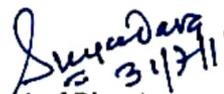

 (Kabindra Nath Thakur)
 DCCB, Purnea

Managing Director


 (Hira Pd. Singh)

Chairman


 Board of Director


 Board of Director


 Board of Director

IN TERMS OF OUR REPORT ON EVEN DATE.

Date :

Place: Camp-Purnea

For, Anjan & Associates
 Chartered Accountants

ANJAN BISWAS (Partner)

M. No: 055390

FR. NO: 012542C

The Purnea District Central Co-operative Bank Ltd.

Purnea.

BALANCE SHEET AS ON 31st MARCH 2020

CAPITAL & LIABILITIES		Schedule	As on 31.03.2019	As on 31.03.2020
		No.	(Previous Year)	(Current Year)
Capital		1	247,131,105.41	264,653,586.81
Reserve and surplus		2	231,059,222.02	230,059,222.02
Deposits		3	1,273,444,651.20	1,469,187,632.10
Borrowings		4	819,946,279.00	893,090,399.00
Other liabilities and provisions		5	457,387,664.85	501,002,275.73
		Total	3,028,968,922.48	3,357,993,115.66

ASSETS

Cash and balances with Reserve Bank of India		6	10,176,973.96	9,409,830.02
Balances with banks and money at call and short notice		7	334,828,323.32	472,173,161.98
Investments		8	364,540,892.00	364,540,892.00
Advances		9	1,497,677,239.19	1,655,220,991.62
Fixed Assets		10	153,696,845.23	154,741,548.18
Other Assets		11	668,048,648.78	701,906,691.86
		Total	3,028,968,922.48	3,357,993,115.66

Contingent Liabilities

Bill for collection

12

Anjan Kumar
31/08/2020
(Anjan Kumar)

Brijesh Kr. Yadav
31/08/2020
(Brijesh Kr. Yadav)

Kishor Kumar Jha
(Kishor Kumar Jha)

Hira Pd. Singh
31-08-2020
(Hira Pd. Singh)

Assistant

A.O

Managing Director

Chairman

Anjan Kumar
31.8.2020
Board of Director

Brijesh Kr. Yadav
31/08/2020
Board of Director

Hira Pd. Singh
31/08/2020
Board of Director

IN TERMS OF OUR REPORT ON EVEN DATE.

Date :

Place: Camp-Purnea

For, Anjan & Associates
Chartered Accountants

Anjan Biswas
ANJAN BISWAS (Partner)
M. No: 055390
FR. NO: 012542C



The Purnea District Central Co-operative Bank Ltd.
Purnea.

PROFIT AND LOSS ACCOUNT AS ON 31.03.2020

Particulars		Schedule	As on 31.03.2019	As on 31.03.2020
		No.	(Previous Year)	(Current Year)
I. Income				
Interest earned		13	119,857,987.56	129,751,002.76
Other Income		14	6,786,174.19	7,208,542.91
Total :			126,644,161.75	136,959,545.67
II. Expenditure				
Interest expended		15	91,938,476.37	84,496,283.69
Operating expenses		16	34,021,480.25	52,296,779.62
Provisions and contingencies				
Total .:			125,959,956.62	136,793,063.31
III. Profit / Loss				
Net Profit /Loss (-) for the year			684,205.13	166,482.36
Profit / Loss () brought forward			(256,058,701.78)	(195,147,466.94)
Total :			(255,374,496.65)	(194,980,984.58)

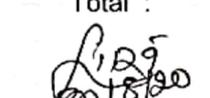
IV. Appropriations

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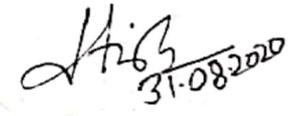
Transfer to statutory reserves
Transfer to other reserves
Transfer to Government / proposed dividend
Balance carried over to balance-sheet

Total :


(Anjan Kumar)


(Brijesh K.r. Yadav)


(Kishor Kumar Jha)

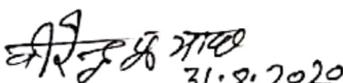

(Hira Pd. Singh)

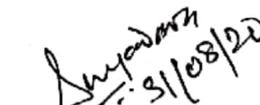
Assistant

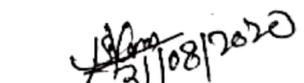
A.O

Managing Director

Chairman


Board of Director 31.8.2020


Board of Director 31/08/20


Board of Director 31/08/2020

IN TERMS OF OUR REPORT ON EVEN DATE.

Date :

Place: Camp-Purnea

For, Anjan & Associates

Chartered Accountants


ANJAN BISWAS (Partner)

M. No: 055390

FR. NO: 012542C



The Purnea District Central Co-operative Bank Ltd.
Purnea.
BALANCE SHEET AS ON 31st MARCH 2021

CAPITAL & LIABILITIES		Schedule	As on 31.03.2020	As on 31.03.2021
		No.	(Current Year)	(Current Year)
Capital		1	26,46,53,586.81	40,86,34,355.01
Reserve and surplus		2	23,00,59,222.02	33,70,86,464.03
Deposits		3	1,46,91,87,632.10	1,36,59,91,580.96
Borrowings		4	89,30,90,399.00	1,82,63,50,546.00
Other liabilities and provisions		5	50,10,02,275.73	50,63,10,603.71
		Total	3,35,79,93,115.66	4,44,43,73,549.71

ASSETS

Cash and balances with Reserve Bank of India		6	94,09,830.02	1,45,92,080.86
Balances with banks and money at call and short notice		7	47,21,73,161.98	54,37,66,828.72
Investments		8	36,45,40,892.00	36,89,15,892.00
Advances		9	1,65,52,20,991.62	2,57,15,25,230.69
Fixed Assets		10	15,47,41,548.18	26,78,93,304.93
Other Assets		11	70,19,06,691.86	67,76,80,212.51
		Total	3,35,79,93,115.66	4,44,43,73,549.71

Contingent Liabilities

Bill for collection

12


 (Anjan Kumar)

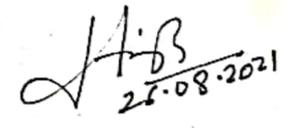
Assistant


 (Dharmbir Paswan)

N.O

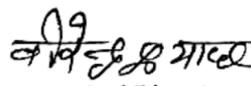

 (Kishor Kumar Jha)

Managing Director

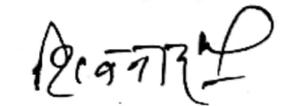

 25.08.2021

(Hira Pd. Singh)

Chairman


 Board of Director


 Board of Director


 Board of Director

IN TERMS OF OUR REPORT ON EVEN DATE.

Date :

Place :

Camp-Purnea



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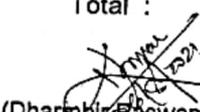
The Purnea District Central Co-operative Bank Ltd.
Purnea.
PROFIT AND LOSS ACCOUNT AS ON 31.03.2021

Particulars		Schedule	As on 31.03.2020	As on 31.03.2021
		No.	(Current Year)	(Current Year)
I. Income				
Interest earned		13	12,97,51,002.76	16,05,09,117.42
Other Income		14	72,08,542.91	1,00,80,356.29
Total :			13,69,59,545.67	17,05,89,473.71
II. Expenditure				
Interest expended		15	8,44,96,283.69	11,90,28,644.19
Operating expenses		16	5,22,96,779.62	5,13,53,759.52
Provisions and contingencies				
Total :			13,67,93,063.31	17,03,82,403.71
III. Profit / Loss				
Net Profit /Loss (-) for the year			1,66,482.36	2,07,070.00
Profit / Loss () brought forward			(19,51,47,466.94)	(19,49,80,984.58)
Total :			(19,49,80,984.58)	(19,47,73,914.58)

IV. Appropriations

- Transfer to statutory reserves
- Transfer to other reserves
- Transfer to Government / proposed dividend
- Balance carried over to balance-sheet
- Total :**


(Anjan Kumar)


(Dharmendra Paswan)


(Kishor Kumar Jha)

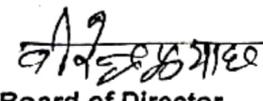

26.08.2021
(Hira Pd. Singh)

Assistant

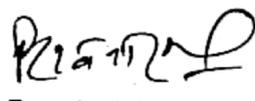
N.O

Managing Director

Chairman


Board of Director


26/08/21
Board of Director


Board of Director

IN TERMS OF OUR REPORT ON EVEN DATE.

Date :

Place: Camp-Purnea



VDIN=21055390AAAAHX9193

The Purnea District Central Co-operative Bank Ltd.

Purnea.

BALANCE SHEET AS ON 31st MARCH 2022

CAPITAL & LIABILITIES		Schedule	As on 31.03.2021	As on 31.03.2022
		No.	(Current Year)	(Current Year)
Capital		1	40,86,34,355.01	33,17,81,616.86
Reserve and surplus		2	33,70,86,464.03	33,70,86,464.03
Deposits		3	1,36,59,91,580.96	1,47,59,38,014.66
Borrowings		4	1,82,63,50,546.00	2,05,74,26,763.00
Other liabilities and provisions		5	50,63,10,603.71	51,39,16,342.80
		Total	4,44,43,73,549.71	4,71,61,49,201.35

ASSETS

Cash and balances with Reserve Bank of India		6	1,45,92,080.86	2,36,34,617.43
Balances with banks and money at call and short notice		7	54,37,66,828.72	49,75,59,268.82
Investments		8	36,89,15,892.00	37,35,50,892.00
Advances		9	2,57,15,25,230.69	2,90,87,13,163.79
Fixed Assets		10	26,78,93,304.93	26,71,08,642.96
Other Assets		11	67,76,80,212.51	64,55,82,616.35
		Total	4,44,43,73,549.71	4,71,61,49,201.35

Contingent Liabilities

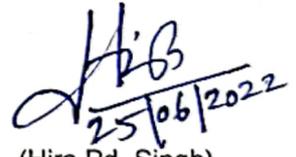
Bill for collection

12


(Anjan Kumar)
25/6/22


(Dharmbir Paswan)
N.O.
25/6/22


(Kishor Kumar Jha)

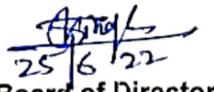

(Hira Pd. Singh)

Assistant

Managing Director

Chairman


Board of Director
25/6/22


Board of Director
25/6/22


Board of Director
25/6/22

IN TERMS OF OUR REPORT ON EVEN DATE.
For, KULJEET SANJAY & ASSOCIATES
CHARTERED ACCOUNTANT

Date : 27-06-2022

Place: Camp-Purnea




SANJAY KUMAR SINGH
M NO-094309
FRN-515121C
UDIN-

The Purnea District Central Co-operative Bank Ltd.
Purnea.
PROFIT AND LOSS ACCOUNT AS ON 31.03.2022

Particulars		Schedule	As on 31.03.2021	As on 31.03.2022
		No.	(Current Year)	(Current Year)
I. Income				
Interest earned		13	16,05,09,117.42	20,54,61,099.33
Other Income		14	1,00,80,356.29	1,10,87,364.70
Total :			17,05,89,473.71	21,65,48,464.03
II. Expenditure				
Interest expended		15	11,90,28,644.19	14,98,85,520.76
Operating expenses		16	5,13,53,759.52	6,64,27,393.10
Provisions and contingencies				
Total :			17,03,82,403.71	21,63,12,913.86
III. Profit / Loss				
Net Profit /Loss (-) for the year			2,07,070.00	2,35,550.17
Profit / Loss () brought forward			(19,49,80,984.58)	(19,47,73,914.58)
Total :			(19,47,73,914.58)	(19,45,38,364.41)

IV. Appropriations

- Transfer to statutory reserves
- Transfer to other reserves
- Transfer to Government / proposed dividend
- Balance carried over to balance-sheet

Total :

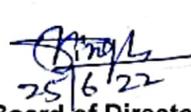

 Anjan Kumar
 Assistant


 (Dharmbir Paswan)
 N.O


 (Kishor Prasad Jha)
 Managing Director


 (Hira Pd. Singh)
 Chairman


 Board of Director


 Board of Director

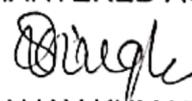

 Board of Director

IN TERMS OF OUR REPORT ON EVEN DATE.

Date: 27-06-2022
 Place: Camp-Purnea

For, KULJEET SANJAY & ASSOCIATES
 CHARTERED ACCOUNTANTS




 SANJAY KUMAR SINGH
 M NO-094309
 FRN-515121C
 UDIN-

The Purnea District Central Co-operative Bank Ltd.

Purnea.

BALANCE SHEET AS ON 31st MARCH 2023

CAPITAL & LIABILITIES		Schedule	As on 31.03.2022	As on 31.03.2023
		No.	(Previous Year)	(Current Year)
Capital		1	33,17,81,616.86	38,56,60,578.68
Reserve and surplus		2	33,70,86,464.03	33,72,95,728.03
Deposits		3	1,47,59,38,014.66	1,49,02,75,870.98
Borrowings		4	2,05,74,26,763.00	3,69,97,05,397.00
Other liabilities and provisions		5	51,39,16,342.80	53,35,54,124.76
		Total	4,71,61,49,201.35	6,44,64,91,699.45

ASSETS

Cash and balances with				
Reserve Bank of India		6	2,36,34,617.43	4,61,19,042.46
Balances with banks and money				
at call and short notice		7	49,75,59,268.82	76,04,30,562.10
Investments		8	37,35,50,892.00	45,27,50,892.00
Advances		9	2,90,87,13,163.79	4,26,71,44,282.04
Fixed Assets		10	26,71,08,642.96	26,78,48,797.66
Other Assets		11	64,55,82,616.35	65,21,98,123.19
		Total	4,71,61,49,201.35	6,44,64,91,699.45

Contingent Liabilities

Bill for collection

12


(Anjan Kumar)

Assistant


(Dhambir Biswan)

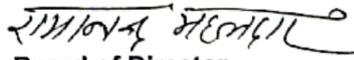
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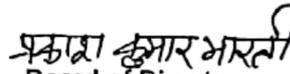

(Kishor Kumar Jha)

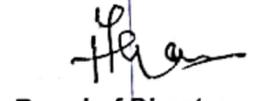
Managing Director


(Ali Reza)

Chairman


Board of Director


Board of Director


Board of Director

IN TERMS OF OUR REPORT ON EVEN DATE.

For, KULJEET SANJAY & ASSOCIATES
CHARTERED ACCOUNTANT

Date :26-06-2023
Place: Camp-Purnea



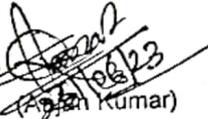

SANJAY KUMAR SINGH
M NO-094309
FRN-515121C
UDIN-

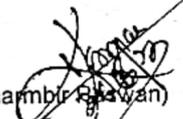
The Purnea District Central Co-operative Bank Ltd.
Purnea.
PROFIT AND LOSS ACCOUNT AS ON 31.03.2023

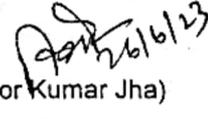
Particulars	Schedule No.	As on 31.03.2022	As on 31.03.2023
		(Previous Year)	(Current Year)
I. Income			
Interest earned	13	20,54,61,099.33	24,82,82,739.61
Other Income	14	1,10,87,364.70	2,42,18,644.51
Total :		21,65,48,464.03	27,25,01,384.12
II. Expenditure			
Interest expended	15	14,98,85,520.76	19,44,32,040.54
Operating expenses	16	6,64,27,393.10	7,74,71,447.56
Provisions and contingencies			
Total :		21,63,12,913.86	27,19,03,488.10
III. Profit / Loss			
Net Profit /Loss (-) for the year		2,35,550.17	5,97,896.02
Profit / Loss () brought forward		(19,47,73,914.58)	(19,45,38,364.41)
Total :		(19,45,38,364.41)	(19,41,49,732.39)

IV. Appropriations

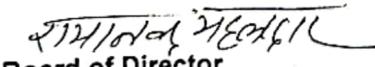
Consolidated P/L A/C Before Tax		5,97,896.02
Provision for Income Tax		-
Profit after Tax		5,97,896.02
Transfer to statutory reserves	35%	2,09,264.00
Balance carried over to balance-sheet		3,88,632.02

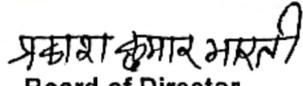

Anil Kumar
Assistant


(Dhambir Bhowan)
N.O


(Kishor Kumar Jha)
Managing Director


(Ali Reza)
Chairman


Board of Director


Board of Director


Board of Director

IN TERMS OF OUR REPORT ON EVEN DATE.

Date :26-06-2022
Place: Camp-Purnea



KULJEET SANJAY & ASSOCIATES
CHARTERED ACCOUNTANT


SANJAY KUMAR SINGH
M NO-094309
FRN-515121C
UDIN-

The Purnea District Central Co-operative Bank Ltd

Court Compound, Purnea Pin-854301 (Bihar)

Form A

Form of Balance Sheet

Balance Sheet of THE PURNEA DISTRICT CENTRAL COOPERATIVE BANK LTD
Balance as on 31st March 2024

(000's omitted)

Particular	SCH	Ason31-3-24 (Current year)	Ason31-3-23 (Previous year)
Capital and Liabilities			
Capital	1	390931.06	385660.58
Reserves and Surplus	2	337295.73	337295.73
Deposits	3	1289192.62	1490275.87
Borrowings	4	1272197.76	3699705.40
Other liabilities and provisions	5	759875.90	533554.13
Total		4049493.07	6446491.71
Assets			
Cash and balances with Reserve Bank of India	6	45228.50	46119.04
Balance with banks and money at call and short notice	7	479230.42	760430.56
Investments	8	456500.89	452750.89
Advances	9	2146733.78	4267144.28
Fixed Assets	10	265760.75	267848.80
Other Assets	11	656038.73	652198.14
Total		4049493.07	6446491.71
Contingent liabilities	12	9.91	9.36

Date-24-06-2024

Place-Purnea

Anjan Kumar
Assistant

Ranjit Kumar

MANAGING DIRECTOR

Dharmbir Paswan
Nodal Officer

Alireza

CHAIRMAN

Board of Director

Board of Director

Board of Director

As per our report of even dated

For Kulleet Sanjay & Associates
Chartered Accountants



❖❖❖

The Purnea District Central Co-operative Bank Ltd
Court Compound, Purnea Pin-854301 (Bihar)

Form B

Form of Profit and Loss Account for the year ended on 31st March 2024

(000's omitted)

	Particular	Schedule	Year ended on 3/31/2024 (Current year)	Year ended on 3/31/2023 (Previous year)
I.	Income	13	275470.92	248282.74
	Interest earned	14	46272.17	24218.64
	Other income		321743.09	272501.38
	Total			
II.	Expenditure	15	166081.38	151430.67
	Interest expended	16	92031.63	77471.45
	Operating expenses		63533.38	43001.37
	Provisions and contingencies		321646.39	271903.49
	Total			
III.	Profit /Loss		96.70	597.89
	Net profit/loss(-)forth eyear		(194149.73)	(194538.36)
	Profit /loss (-)brought forward		(194053.03)	(194149.73)
	Total			
IV.	Appropriations			
	Transfer to statutory reserves		0.00	0.00
	Agriculture Stabilization fund		0.00	0.00
	Cooperative Education fund		0.00	0.00
	Reserve for unforeseen losses		0.00	0.00
	Common Good fund		0.00	0.00
	Development of Coop fund		0.00	0.00
	Dividend Equilization fund		0.00	0.00
	General Reserve		0.00	0.00
	Balance carried over to balance sheet		96.70	597.89
	Total		96.70	597.89

Date-24-06-2024

Place-Purnea

Anjan Kumar
Assistant

Ranjit Kumar

MANAGING DIRECTOR

Board of Director

Dharmbir Paswan
N. O.

CHAIRMAN

Board of Director

As per our report of even dated

For Kulleet Sanjay & Associates
Chartered Accountants



CA SANJAY KUMAR SINGH
M.NO-094309
FRN NO-515121C

