

Nalanda Central Co-operative Bank Ltd., Biharsharif			
Balance sheets of Nalanda Central Co-operative Bank Ltd. Head Office: Co-operative Bank, Purani Jail Road, Biharsharif (Bihar)-803101 (Balance as on 31st March 2025.)			
CAPITAL & LIABILITIES	Schedule	As on 31.03.2025. (Current Year)	As on 31.03.2024. ( Previous Year)
Capital	1	99,417,841.33	90,045,291.99
Reserve and surplus	2	161,675,358.31	154,828,592.11
Deposits	3	2,270,793,881.11	2,090,051,251.29
Borrowings	4	2,160,692,534.55	1,761,500,395.91
Other liabilities and provisions	5	124,726,203.17	131,705,432.21
Total		4,817,305,818.47	4,228,130,963.51
ASSETS			
Cash and balances with Reserve Bank of India	6	45,874,088.27	57,491,336.67
Balances with banks and money at call and short notice	7	756,472,072.67	604,080,185.15
Investments	8	524,887,621.25	650,782,243.25
Advances	9	3,138,511,540.54	2,578,445,830.09
Fixed Assets	10	109,307,415.98	110,384,024.68
Other Assets	11	242,253,079.76	226,947,343.67
Total		4,817,305,818.47	4,228,130,963.51
Contingent Liabilities Unclaim Deposit	12	2,260,526.34	1,550,820.01
Form of Profit and Loss Accounts For the Year Ended on 31st March 2025			
Particulars	Schedule No.	As on 31.03.2025. (Current Year)	As on 31.03.2024. ( Previous Year)
I. Income			
Interest earned	13	245,376,732.46	231,637,051.34
Other Income	14	16,556,492.73	13,577,276.64
Total (Rs)		261,933,225.19	245,214,327.98
II. Expenditure			
Interest expended	15	174,095,347.61	141,540,648.57
Operating expenses	16	79,567,458.39	89,951,720.96
Provisions and contingencies	17	(2,267,953.21)	3,466,318.02
Total (Rs)		251,394,852.79	234,958,687.55
III. Profit / Loss			
Net Profit /Loss ( ) for the year		10,538,372.40	10,255,640.43
Profit / Loss ( ) brought forward		1,680,203.75	3,919,490.90
Total :		12,218,576.15	14,175,131.33
IV. Appropriations/Provisions			
1	Income Tax Paid	1,295,150.19	-
2	Provision for Tax	3,287,972.00	3,199,759.81
3	Transfer to statutory reserves	2,672,408.88	3,841,380.03
4	Transfer to Agriculture Credit Stablisation Fund	744,456.76	1,070,098.72
5	Transfer to Building Fund	744,456.76	1,070,098.72
6	Development Fund	744,456.76	1,070,098.72
7	Risk Fund	204,725.61	535,049.36
8	Common Goods Fund	204,725.61	535,049.36
9	Depreciation reserve Fund	204,725.61	535,049.36
10	Investment Fluctuation Fund	317,324.69	638,343.50
12	Balance carried over to balance-sheet	1,798,173.28	1,680,203.75
Total :		12,218,576.15	14,175,131.33
Date : 23.05.2025		For SUNIL SHYAMA & ASSOCIATES.	
Place: Biহারsarif		Chartered Accountants	
		(C.A Sunil Kumar)	
		Partner	
		M.No.408913	
		FRN.014311C	
Director		Director	Chairman
(Ranbir Kumar Sinha)		(Suryakant Prasad Mandal)	(Dr. Jitendra Kumar)
Accounts Assistant	Loan Officer	Manager Accounts	Managing Director
(Sujata Kumari)	(Sagar Kumar)	(Ranjeet Singh)	(Anand Kumar Choudhary)