

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 Stabilisation 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: Biharsharif

Chartered Accountants

(C.A Sunil Kumar)

Partner

M.No.408913

FRN.014311C

Director

(Ranbir Kumar Sinha)

Director

(Suryakant Prasad Mandal)

Chairman

(Dr. Jitendra Kumar)

Accounts Assistant

(Sujata Kumari)

Loan Officer

(Sagar Kumar)

Manager Accounts

(Ranjeet Singh)

Managing Director

(Anand Kumar Choudhary)