

Balance Sheet of Central Co-operative Bank Ltd.ARA
TAPESHWAR BHAWAN , MANGAL PANDEY PATH, ARA , BHOJPUR
BALANCE SHEET AS ON 31st MARCH 2025

CAPITAL & LIABILITIES	Schedule	AS ON 31.03.2025 (Current Year)	AS ON 31.03.2024 (Previous Year)
Capital	1	17,48,97,263.90	17,41,12,826.90
Reserve and Surplus	2	18,97,17,435.77	17,47,95,228.48
Minority Interest	2A	-	-
Deposits	3	6,03,42,14,828.15	5,30,45,42,602.51
Borrowings	4	2,10,89,75,255.90	1,74,66,47,404.00
Other Liabilities and Provisions	5	36,11,68,802.28	27,06,65,356.97
Total		9,86,89,73,585.98	7,67,09,63,428.86
ASSETS			
Cash and balance with Reserve Bank of India	6	16,71,56,255.10	17,15,35,165.01
Balances with Banks and money At Call and Short Notice	7	4,47,72,97,765.92	3,57,63,90,179.79
Investments	8	1,10,26,24,730.00	1,25,51,14,730.00
Advances	9	3,63,79,96,753.96	2,30,97,36,675.80
Fixed Assets	10	1,04,81,649.44	1,01,29,356.25
Other Assets	11	47,34,16,431.56	34,80,57,322.01
Goodwill on Consolidation		-	-
Total		9,86,89,73,585.98	7,67,09,63,428.86
Contingent Liabilities	12	54,40,040.95	37,77,561.55
Bill for collection		-	-

IN TERMS OF OUR REPORT ON EVEN DATE.

Place: BHOJPUR (ARA)
Date: 30.05.2025
Udin: 25422457BMKVCL6815

FOR SANJAY KUMAR JHA & ASSOCIATES
CHARTERED ACCOUNTANTS

(FRN-006329C)

(CA SHIVENDRA PRAKASH RANWAL)
(M.N.422457)
PARTNER

TRIVENI SINGH


DIRECTOR

SATYA DEO OJHA


VICE CHAIRMAN


SATYENDRA NARAYAN SINGH

CHAIRMAN

KUMAR RAJIV RANJAN


MANAGER HRD

MD.SHAHNAWAZ ALAM


MANAGING DIRECTOR

Central Co-operative Bank Limited, ARA

TAPESHWAR BHAWAN, MANGAL PANDEY PATH, ARA, BHOJPUR

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 31ST MARCH 2025

Particulars	Schedule No.	AS ON 31.03.2025 (Current Year)	AS ON 31.03.2024 (Previous Year)
Income			
Interest Earned	13	50,81,99,285.12	60,74,81,114.36
Other Income	14	1,82,30,166.02	2,10,77,929.39
Total :		52,64,29,451.14	62,85,59,043.75
Expenditure			
Interest Expended	15	37,14,68,711.82	28,41,42,920.46
Operating Expenses Provision and Contingencies	16	13,18,53,556.03	32,31,34,525.25
Total :		50,33,22,267.85	60,72,77,445.71
Share of earnings/loss in Associates		-	-
Consolidated Net profit/(loss) for the year before deducting Minorities' Interest		2,31,07,183.29	2,12,81,598.04
Less: Minorities' Interest		-	-
Consolidated profit/(loss) for the year attributable to the group		2,31,07,183.29	2,12,81,598.04
Add: Brought forward consolidated profit/(loss) attributable to the group		-	-
Profit / Loss			
Net Profit / Loss (-) for the Year		2,31,07,183.29	2,12,81,598.04
Profit / Loss (+) brought forward		2,31,07,183.29	2,12,81,598.04
Total :			
Appropriations			
Provision for Taxation		81,84,976.00	85,10,390.00
Income Tax for Earlier Years			-
Transfer to Statutory Reserves			
Transfer to Other Reserves			
Transfer to Government / Proposed Dividend		1,49,22,207.29	1,27,71,208.04
Balance Carried Over to Balance-Sheet		2,31,07,183.29	2,12,81,598.04
Total :		42.66	36.68
Earnings Per Share			

IN TERMS OF OUR REPORT ON EVEN DATE.

FOR SANJAY KUMAR JHA & ASSOCIATES
CHARTERED ACCOUNTANTS
(ERN-006329C)

(CA SHIVENDRA PRAKASH RANWAL)
(M.N.422457)
PARTNER

Place: BHOJPUR (ARA)
Date : 30.05.2025
udin : 25422457BMKVCL6815

TRIVENI SINGH

Triveni P. Singh
DIRECTOR

SATYA DEO OJHA

Satyadeo Ojha
VICE CHAIRMAN

SATYENDRA NARAYAN SINGH

CHAIRMAN

KUMAR RAJIV RANJAN

Ranjiv K.
MANAGER HRD

MD.SHAHNAWAZ ALAM

MANAGING DIRECTOR

CENTRAL CO-OPERATIVE BANK LTD., ARA
BALANCE SHEET AS ON 31.03.2025

SCHEDULE 1

		AS ON 31-03-2025	AS ON 31-03-2024
Capital			
I	For Nationalised Banks Capital		
	(Fully owned by Central Government)	-	-
Total:-			

II	For Banks incorporated outside India		
	Capital		
(i)	The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.	-	-
(ii)	Amount of deposit kept with the RBI under section 11(2) of the Banking Regulation Act, 1949.	-	-
Total:-			

III	For Other Banks		
	Authorised Capital	20,00,00,000.00	20,00,00,000.00
	(4,00,000 Shares of Rs. 500 each)		
	Issued Capital	2,13,477.00	2,09,577.00
(a)	Individual		
	(427 Shares of Rs. 500 each)	15,41,25,799.90	15,33,45,262.90
(b)	Co-operatives		
	(3,08,251 Shares of Rs. 500 each)	2,05,24,000.00	2,05,24,000.00
(c)	State Government		
	(41,048 Shares of Rs.500 each)	33,987.00	33,987.00
(d)	Nominal Shares		
	(68 Shares of Rs. 500 each)		
	Subscribed Capital	17,48,97,263.90	17,41,12,826.90
	(3,49,794 Shares of Rs. 500 each)		
	Called-up Capital		
	(..... Shares of Rs. 500 each)	-	-
	Less:Calls unpaid	-	-
	Add:Forfeited shares		
Total:-		17,48,97,263.90	17,41,12,826.90

SCHEDULE 2

		AS ON 31-03-2025	AS ON 31-03-2024
Reserves and surplus		8,38,40,187.84	7,93,70,265.03
I	Statutory Reserves		
	Opening Balance - 7,93,70,265.03		
	Addition during the year - 44,69,922.81		
	Deduction during the year - 0.00		
II	Capital Reserves	1,43,00,235.35	1,30,23,114.55
i	Building Fund		
	Opening Balance - 1,30,23,114.55		
	Addition during the year - 12,77,120.80		
	Deduction during the year - 0.00		
ii	Development Fund	82,88,804.01	63,73,122.81
	Opening Balance - 63,73,122.81		
	Addition during the year - 19,15,681.20		



	Deduction during the year	- 0.00		
			1,02,560.53	1,02,560.53
iii	Administration Fund			
	Opening Balance	- 1,02,560.53		
	Addition during the year	- 0.00		
	Deduction during the year	- 0.00		
			7,84,429.00	7,84,429.00
iv	Rehabilitation Package (Baidnathan)			
	Opening Balance	- 7,84,429.00		
	Addition during the year	- 0.00		
	Deduction during the year	- 0.00		
			-	-
III	Share Premium			
	Opening Balance	-		
	Addition during the year	-		
	Deduction during the year	-		
IV	Revenue and Other Reserves		67,06,677.19	54,29,556.36
i	Common Good Fund			
	Opening Balance	- 54,29,556.36		
	Addition during the year	- 12,77,120.83		
	Deduction during the year	- 0.00		
			79,82,973.45	68,33,564.73
ii	Rehabilitation Fund (Dividend Equalisation Fund)			
	Opening Balance	- 68,33,564.73		
	Addition during the year	- 11,49,408.72		
	Deduction during the year	- 0.00		
			2,53,24,927.13	2,34,09,245.93
iii	Agriculture Credit Stabilisation Fund			
	Opening Balance	- 2,34,09,245.93		
	Addition during the year	- 19,15,681.20		
	Deduction during the year	- 0.00		
			10,74,365.48	10,74,365.48
iv	Welfare Fund			
	Opening Balance	- 10,74,365.48		
	Addition during the year	- 0.00		
	Deduction during the year	- 0.00		
			1,64,32,868.99	1,64,32,868.99
v	Investment fluctuation reserve			
	Opening Balance	- 1,64,32,868.99		
	Addition during the year	- 0.00		
	Deduction during the year	- 0.00		
			50,35,315.94	50,35,315.94
vi	Co-operative education development			
	Opening Balance	- 50,35,315.94		
	Addition during the year	- 0.00		
	Deduction during the year	- 0.00		
			38,93,326.00	38,93,326.00
vii	Equity Redemption Fund			
	Opening Balance	- 38,93,326.00		
	Addition during the year	- 0.00		
	Deduction during the year	- 0.00		
			-	2,62,285.09
viii	Dividend Payable on Share		10,28,557.57	
	Opening Balance	- 2,62,285.09		
	Addition during the year	- 7,66,272.48		
	Deduction during the year	- 0.00		
			1,49,22,207.29	1,27,71,208.04
III	Balance in Profit and Loss Account			
			18,97,17,435.77	17,47,95,228.48
	Total (I,II,III,IV and V)			

SCHEDULE 2A

Minority Interest		AS ON 31-03-2025	AS ON 31-03-2024
I	Minority interest at the date on which the parent-subsiary relationship came into existence	-	-
II	Subsequent increase/ decrease		
III	Minority interest on the date of balance sheet		



SCHEDULE 3		AS ON 31-03-2025	AS ON 31-03-2024
Deposits			
A I.	Demand Deposits		
	(i) From banks		
	(ii) From others		
A.	INDIVIDUAL	2,54,99,774.84	2,21,11,122.82
1	Individual	6,68,07,229.56	6,11,93,070.96
2	Institution		
B.	SOCIETIES	4,36,929.85	6,43,003.85
1	Co-operative Society		
2	Special C/A of Societies	9,27,43,934.25	8,39,47,197.63
	Total		
II.	Saving bank deposits		
A.	INDIVIDUAL	2,63,86,68,894.88	2,35,18,04,969.42
1	Individual	5,60,96,865.49	4,67,56,231.50
2	Institution		
B.	SOCIETIES	58,80,00,305.76	43,97,38,856.97
1	Co-operative Society	1,94,658.48	1,94,658.48
2	Special Saving Bank Deposit CS	98,044.00	
3	Savings with Jeevika Group	3,28,30,58,768.61	2,83,84,94,716.37
	Total		
III.	Term deposits		
	(i) From banks		
	(ii) From others		
A.	INDIVIDUAL		
1	Individual	8,93,16,319.99	8,59,77,889.13
2	Cumulative Time Deposit	52,63,120.54	62,69,152.50
3	CTD sr. citizen	84,43,98,500.55	77,18,12,071.84
4	Daily Mini Deposit	4,86,56,247.00	3,80,29,094.63
5	Short Term Deposit Individual	50,04,359.58	53,52,167.56
6	Short Term Deposit Sr Citizen	1,04,78,46,791.99	97,04,13,934.37
7	Laxmi Deposit	41,37,61,275.91	35,67,84,949.69
8	Laxmi Deposit Sr. citizen	10,84,09,060.01	5,94,12,847.07
9	Laxmi Deposit Soc	31,31,581.72	30,81,581.72
10	Security of Staff		20,000.00
11	Security deposit agent	3,46,51,000.00	2,70,31,000.00
12	Fixed Deposit MIS Individual	5,79,73,868.00	5,79,16,000.00
13	Fixed Deposit MIS Sr Citizen	2,65,84,12,125.29	2,38,21,00,688.51
	Total	6,03,42,14,828.15	5,30,45,42,602.51
	Total : (I , II & III)	6,03,42,14,828.15	5,30,45,42,602.51
B	(i) Deposits of branches in India	Nil	Nil
	(ii) Deposits of branches outside India	-	-
	Total		

SCHEDULE 4		AS ON 31-03-2025	AS ON 31-03-2024
Borrowings			
I.	Borrowing in India		
	(a) Reserve Bank of India	-	-
	(b) Other banks	-	-
	From State Co-operative Bank	3,87,24,276.00	3,10,90,000.00
1	S.T. Loan	-	-
2	L. T. Loan For Paddy Procurement	1,72,02,50,979.90	1,71,55,57,404.00
3	Cash Credit	-	-
	(c) Other institutions and agencies		
	From NABARD	1,35,00,00,000.00	-
1	Borrowing From NABARD	3,10,89,75,255.90	1,74,66,47,404.00
	Total	-	-
II	Borrowings outside India		
	Total	3,10,89,75,255.90	1,74,66,47,404.00
	Total : (I and II)		
Secured borrowings included in I and II above Rs. 310,89,75,255.90			



SCHEDULE 5		AS ON 31-03-2025	AS ON 31-03-2024
Other liabilities and provisions		-	-
I.	Bills payable	-	-
II.	Inter-office adjustments(net)	6,23,67,445.75	6,17,60,504.08
III.	Interests accrued	-	-
III.	Others (including provisions)	1,10,50,000.00	53,80,000.00
1	provision for unrealised income	44,22,333.34	17,64,800.09
2	Provision for NPA	9,67,18,560.67	6,10,87,503.35
3	Provision for other assets	1,42,44,784.86	82,76,664.25
4	Provision for standard Assets	80,00,000.00	35,00,000.00
5	Provision for Leave salary Encashment	81,84,976.00	85,10,390.00
6	Provision for Income Tax	26,14,252.00	28,40,072.00
7	Draft Payable	4,31,13,185.07	4,30,00,578.08
8	Sundry creditors	82,22,173.24	82,22,173.24
9	Managerial subsidy	-	2,86,207.00
10	Provision for Interest payable on ST Loan and other assets	2,80,025.86	2,79,260.86
11	S.S.LIC	7,11,854.61	2,12,624.85
12	Tax collection pending remittance	8,386.00	10,112.88
13	G.I.C.Scheme	-	2,168.26
14	Parking Account for TDS	26,000.00	26,000.00
15	ATM Suspense Pool	6,84,186.62	15,26,368.62
16	RTGS Suspense Pool	9,90,506.00	8,95,506.00
17	Agent security Deposit	90,00,000.00	90,00,000.00
18	Assistance payable to pacs	91,500.00	91,500.00
19	Professional Tax	26,00,959.98	26,00,959.98
20	Migration a/c for current a/c	6,85,376.35	7,10,476.35
21	Migration a/c for Loan	6,228.00	6,228.00
22	SCB Cheque unrealised	39,56,388.43	36,08,320.63
23	Branch Adjustment	959.00	23,885.00
24	Atal Pension Yojana	2,20,41,889.65	52,166.00
25	E Stamping Payable	-	18,582.19
26	Sundry Payable	47,758.00	31,845.00
27	Salable From Register	8,759.29	5,616.82
28	Tds Payable A/c	59,57,635.28	60,54,593.38
29	Issuer Settlement a/c IDBI	3,48,71,867.43	3,43,40,395.06
30	Gratuity to Staff Payable	3,50,000.00	3,50,000.00
31	Loan & Subsidy	59,26,906.00	40,00,000.00
32	Provision For Group Gratuity	22,43,484.87	22,43,485.00
33	Interest Subvention Claim	3,74,275.00	1,18,220.00
34	E Court Welfare Fund	66,41,679.49	-
35	Suspense A/C	5,51,497.92	-
36	Deaf Claim Reconcile From RBI	3,480.55	-
37	One Time Settlement Scheme	41,69,487.00	28,160.00
38	Central Cooperative Bank Ltd (Government Sponsored Scheme)	36,11,68,802.26	27,08,65,366.97
Total :		9,86,89,73,585.98	7,67,09,63,428.86
GRAND TOTAL			

SCHEDULE 6		AS ON 31-03-2025	AS ON 31-03-2024
Cash and balance with Reserve Bank of India		16,66,25,455.10	17,08,95,065.01
I.	Cash in hand	-	-
	(including foreign currency notes)	5,30,800.00	6,40,100.00
	Cash at ATM	-	-
II.	Balance with Reserve Bank of India	-	-
	(a) In Current Account	-	-
	(b) In Other Accounts	16,71,56,255.10	17,15,35,165.01
Total:-(I and II)			



SCHEDULE 7

Balances with banks and money at call and short notice		AS ON 31-03-2025	AS ON 31-03-2024
I	In India		
	(i) Balance with bank		
	(a) In Current Accounts		
1	Spl. C/A with State Co-operative Bank	44,58,250.86	36,53,631.32
2	State Co-operative Bank	1,91,795.61	1,91,795.61
3	State Bank Of India	10,99,48,398.22	7,05,71,904.22
4	Punjab National Bank	15,99,27,138.12	7,09,88,015.30
5	Axis Bank	7,55,176.25	7,55,176.25
6	Indian Bank	1,51,561.45	1,51,561.45
7	West Bangal SCB	12,843.71	12,843.71
8	Indian Bank	83,16,101.54	1,14,368.88
9	Yes Bank	13,45,63,594.16	15,62,27,870.05
10	IDBI	41,83,24,859.92	30,26,67,166.79
	Total :	-	-
	(b) In Other Deposit Accounts	-	-
1	Spl.S.B. with State Co-operative Bank	-	-
	Total :	-	-
	(c) In Fixed Deposit Accounts	3,48,63,95,165.00	2,77,80,46,912.00
1	Lakshmi Deposit with State Co-operative Bank	-	-
2	Fixed Deposit with SCB. Patna	57,25,77,741.00	49,56,76,101.00
3	Fixed Deposit with Commercial Bank	4,05,89,72,906.00	3,27,37,23,013.00
	Total :	-	-
	(ii) Money at call and short notice	-	-
	(a) with banks	-	-
	(b) with other institutions	-	-
	Total :	-	-
II	Outside India	-	-
	(i) In Current Accounts	-	-
	(ii) In Other Deposit Accounts	-	-
	(iii) Money at call and short notice	-	-
	Total :	4,47,72,97,765.92	3,57,63,90,179.79
	Total : (I and II)		

SCHEDULE 8

Investments		AS ON 31-03-2025	AS ON 31-03-2024
I	Investment In India in		
	(i) Government Securities	1,08,65,69,730.00	1,23,90,59,730.00
	(ii) Other approved securities	-	-
	(iii) Shares with State Co-operative Bank	1,60,55,000.00	1,60,55,000.00
	(iv) Debentures and Bonds	-	-
	(v) Subsidiaries and/or joint ventures	-	-
	(vi) Others (to be specified)	-	-
	Total :	1,10,26,24,730.00	1,25,51,14,730.00
II	Investment outside India in	-	-
	(i) Government Securities(including local authorities)	-	-
	(ii) Subsidiaries and/or joint ventures abroad	-	-
	(iii) Others investments (to be specified)	-	-
	Total :	1,10,26,24,730.00	1,25,51,14,730.00
	Total : (I and II)		



SCHEDULE 9		AS ON 31-03-2025	AS ON 31-03-2024
Advances		-	-
A	(i) Bills purchased and discounted	-	-
	(ii) Cash credits, overdrafts and loans repayable on demand	1,96,89,271.65	1,85,00,669.79
	a. Cash Credit Individual	1,04,24,965.64	1,03,56,330.14
	b. Over Draft Limit A/c (Staff)	91,89,040.13	94,19,826.18
	(iii) Term loans	3,93,03,277.42	3,82,76,826.11
Total :			
B.	(i) Secured by tangible assets	74,17,387.80	73,88,599.20
	a. Housing Loan Ind.	22,65,911.14	28,37,079.14
	b. Housing Loan to Staff	-	-
	c. Loan to Staff (O.D Individual)	16,65,568.10	6,01,446.69
	d. MT Loan to A.R.C.S	-	-
	(ii) Covered by Bank/Government Guarantees	3,41,41,05,635.79	2,09,88,82,805.29
	a. Cash Credit to PACS	3,77,77,725.42	4,33,34,703.41
	b. Loan against Fixed deposit , NSC/KVP	84,05,511.47	20,00,000.00
	c. Od Against Deposit	3,47,16,37,739.72	2,15,50,44,633.73
Total :			
C.I	Advances in India		
	(i) Priority sectors	11,03,27,582.67	10,05,80,091.21
	a. K.C.C.	1,21,70,520.66	1,08,19,624.45
	b. Personal Loan	-	-
	(ii) Public Sectors	-	-
	(iii) Banks	-	-
	(iv) others	12,19,826.40	19,31,619.00
	a. Vehicle loan	2,520.00	2,520.00
	b. Loan & Advance To Individual	6,01,446.69	11,37,808.10
	c. MT. Loan to salary earners soc.	9,20,357.40	13,93,071.70
	d. Loan against Rent	3,43,796.10	5,50,481.50
	e. Vehicle Loan To staff	14,69,686.90	-
	f. Loan to Jeevika Group	12,70,55,736.82	11,64,15,215.96
Total :			
C.II	Advances outside India	-	-
	(i) Due from banks	-	-
	(ii) Due from others	-	-
	(a) Bills purchased and discounted	-	-
	(b) Syndicated loans	-	-
	(c) Others	3,63,79,96,753.96	2,30,97,36,675.80
Grand Total (A,B,C.I and C.II):-			

SCHEDULE 10		AS ON 31-03-2025	AS ON 31-03-2024
Fixed assets		10,79,133.50	11,35,930.00
I.	Premises		
	At cost as on 31 st march of the preceding year	- 11,35,930.00	
	Additions during the year	- 0.00	
	Deductions during the year	- 0.00	
	Depreciation to date	- (56,796.50)	
II	Other Fixed Assets	51,35,428.02	60,72,786.38
(a)	Furniture & Fixtures		
	At cost as on 31 st march of the preceding year	- 60,72,786.68	
	Additions during the year	- 0	
	Deductions during the year	- (1,70,321.62)	
	Depreciation to date	- (7,67,037.04)	
		32,42,087.92	18,95,639.87
(b)	Motor vehicle		
	At cost as on 31 st march of the preceding year	- 18,95,639.80	
	Additions during the year	- 19,18,581.28	
	Deductions during the year	- 0.00	
	Depreciation to date	- (5,72,133.16)	
		10,25,000.00	10,25,000.00
(c)	Land	1,04,81,649.44	1,01,29,356.25
Total (I & II)			



SCHEDULE 11

Other assets		AS ON 31-03-2025	AS ON 31-03-2024
I.	Inter-office adjustments(net)	-	-
a.	Branch Adjustments	15,28,23,856.29	16,41,93,506.12
II.	Interest accrued	-	-
III.	Tax paid in advance/tax deducted at source	-	-
a.	Advance tax & T.D.S.	91,74,224.37	97,87,545.37
b.	Advance tax & T.D.S. Assessment Year 2025-26	10,00,000.00	-
c.	Advance tax & T.D.S. Assessment Year 2024-25	1,02,931.00	21,02,094.88
d.	G.S.T.Receivable	41,80,104.00	96,86,326.06
IV.	Stationery and stamps	-	-
a.	Salable forms & Register	-	456.00
V.	Non-banking assets acquired in satisfaction of claims	-	-
VI.	Others	-	-
1	Amount involved in Dacoity/Theft	4,61,050.46	4,61,050.46
2	Sundry Debtors	3,09,29,295.98	3,09,29,295.98
3	Security Deposit (Electricity)	1,620.00	1,620.00
4	Gratuity Fund with LIC	3,48,71,867.43	3,43,40,395.06
5	2% Intt. rebate receivable from Govt.	27,21,509.86	19,65,272.23
6	Fraud & mis-embazement	1,53,05,743.99	77,45,111.99
7	Current A/c Societies	8,60,175.16	8,60,175.16
8	IMPS A/C	1,73,98,518.02	54,99,650.16
9	F.D for State Consumer Forum	5,63,264.00	5,45,614.00
10	Acquirer Settlement A/c	1,29,53,230.87	1,31,13,187.22
11	Neft Inward Pool	2,96,18,372.39	1,81,00,240.99
12	RTGS Outward Pool	89,77,760.40	19,56,578.41
13	DBTL POOL	6,78,01,119.71	4,65,646.13
14	OD Limit to DMD AGENT	24,45,155.58	41,52,140.92
15	Migration a/c for SBA	68,02,216.64	68,02,216.64
16	Migration a/c for CCA	18,72,691.75	18,72,691.75
17	Migration a/c for TDA	35,20,105.71	35,45,205.71
18	Stock Holding Corporation of India (Receivables)	-	12,90,726.44
19	Festival Advance	9,65,218.00	10,91,118.00
20	E Stamping Receivable	4,66,27,953.52	1,32,19,321.76
21	IBPS Exam Fees Recoverable From SCB	11,300.00	11,300.00
22	Computer & Equipment	21,878.96	-
23	Suspense	-	9,18,963.51
24	Interest Claim Receivable From Govt	13,54,643.55	9,74,921.59
25	Cheque Receivable	-	76,60,500.00
26	IDBI POS/COURT A/C	1,99,44,477.92	46,52,185.47
27	Stock of QR Code	1,06,146.00	1,12,264.00
Total :		47,34,16,431.56	34,80,57,322.01
Grand Total :-		9,86,89,73,585.98	7,67,09,63,428.86

SCHEDULE 12

Contingent Liabilities		AS ON 31-03-2025	AS ON 31-03-2024
I.	Claims against the bank not acknowledged as debts	5,63,264.00	-
II.	Liability for partly paid investments	-	-
III.	Liability on account of outstanding forward exchange contracts	-	-
IV.	Guarantees given on behalf of constituents	-	-
(a)	In India	-	-
(b)	Outside India	-	-
V.	Acceptances, endorsements and other obligations	48,76,776.95	37,77,561.55
VI.	Other items for which the bank is contingently liable	54,40,040.95	37,77,561.55
Total :		54,40,040.95	37,77,561.55
Grand Total		54,40,040.95	37,77,561.55



CENTRAL CO-OPERATIVE BANK LTD., ARA
PROFIT & LOSS A/C FOR THE YEAR ENDING 31 ST MARCH, 2025

SCHEDULE 13		AS ON 31-03-2025	AS ON 31-03-2024
Interest earned			
I.	Interest / discount on advance /bills (Received)	14,60,93,055.17	30,39,82,866.65
II.	Income on investments	8,71,08,887.66	8,49,72,296.00
a.	Intt. Received on govt. sec		
III.	Interest on balances with Reserve Bank of India and other inter-banks funds	27,49,97,342.29	20,48,42,288.01
a.	Interest received on Deposit		
IV.	Other	-	-
I	Provision for Unrealised Income(Net)	-	-
II	Provision for other assets(Net)	-	1,35,59,149.75
III	Provision for Standard Assets (Net)	-	1,24,513.95
IV	Provision for Bad & Doubtful Debts NPA (Net)	-	
V	PROVISION FOR LEAVE SALARY	-	
Total :		50,81,99,285.12	60,74,81,114.36

SCHEDULE 14		AS ON 31-03-2025	AS ON 31-03-2024
Other income			
I.	Commission ,exchange and brokerage(Including GST)	6,86,221.08	13,30,940.19
II.	Profit on sale of investments		
	Less: Loss on sale of investments		-
III.	Profit on revaluation of investments		
	Less: Loss on revaluation of investments		-
IV.	Profit on sale of land,building and other assests		
	Less:Loss on sale of land,building and other assests		-
V.	Profit on exchange transactions		
	Less:Loss on exchange transactions		-
VI.	Income earned by way of dividends,etc. from subsidiaries/companies and/or joint ventures abroad/I India		
VII.	Miscellaneous Income	2,36,520.00	2,72,920.00
1	Locker Charges	18,160.00	7,820.00
2	Salable	66,486.00	2,73,021.00
3	Income From ATM Transaction	39,950.00	48,725.00
4	Cheque cost	3,74,171.18	3,30,647.04
5	Service charges	1,211.00	10,650.04
6	Bank commission	16,89,926.02	7,35,133.68
7	Others	86,11,301.86	40,54,945.82
8	Income From E Stamping	62,64,801.00	1,33,80,141.00
9	Managerial Subsidy on Paddy Procurement	2,200.00	2,000.00
10	Loan Processing Fee	1,60,000.00	6,30,985.62
11	Dividend Received	79,217.88	-
12	Recovery in write off A/C	1,82,30,166.02	2,10,77,929.39
Total :		52,64,29,451.14	62,85,59,043.75
GRAND TOTAL :			

SCHEDULE 15		AS ON 31-03-2025	AS ON 31-03-2024
Interest expended			
I.	Interest on deposits	23,31,67,995.88	17,97,26,369.65
II.	Interest on balances with Reserve Bank of India/ inter-banks borrowings	8,08,56,825.40	9,13,00,864.81
1	Interest paid on Borrowings		
III.	Others	59,68,120.61	-
1	Provison for Standar Assets (Net)	18,50,377.61	-
2	Provision for Bad & Doubtful Debts NPA (Net)	56,56,908.00	20,80,389.85
3	Provision for Unrealised Income(Net)	63,37,427.00	35,00,000.00
4	Provision for Leave Salary Encashment	-	2,86,207.00
5	Provision for Interest Payable on ST Loan	3,56,31,057.32	72,49,089.15
6	Provision for other assets (Net)	-	-
7	Provision for Building	20,00,000.00	-
8	Provision for Gratuity	37,14,68,711.82	28,41,42,920.46
Total :			



SCHEDULE 16		AS ON 31-03-2025	AS ON 31-03-2024
Operating expenses			
I.	Payments to and provisions for employees	5,40,93,179.00	5,50,26,888.50
II.	P.F & S.S.S. Contribution	35,04,964.00	35,46,878.00
III.	T.A. To Staff	26,486.00	53,191.00
IV.	T.A. to H.W.	13,90,500.00	6,75,841.00
V.	Rent, taxes and lighting	1,01,38,641.38	83,82,049.41
VI.	Printing and stationery	7,17,448.83	7,57,138.00
VII.	Advertisement and publicity	65,244.00	58,652.40
VIII.	Depreciation on Banks property	13,95,966.70	22,89,378.52
IX.	Auditors' fees and expenses	1,94,500.00	1,61,875.00
X	Law charges	3,23,917.00	2,20,640.00
XI	Postages, Telegrams, Telephones, etc.	1,71,108.00	1,77,628.43
XII	Repairs and maintenance	10,99,235.48	13,13,982.46
XIII	Group Insurance	382.50	4,207.50
Other expenditure		2,74,03,689.26	2,56,55,489.24
1	Commission on D.M.D. Agent	9,11,634.30	8,74,010.80
2	Contingencies	29,029.04	4,547.00
3	Bank Charges	2,31,870.63	2,49,052.00
4	Hire Purchase Jeep	36,62,001.92	36,14,022.58
5	Generator & electric (fuel & repair)	1,20,543.00	1,38,308.00
6	Meeting & Conferences	2,12,624.74	2,87,547.00
7	Entertainment of Guest	9,41,596.00	9,99,210.00
8	Annual General Meeting	800.00	400.00
9	Collection Drive	4,91,000.00	4,84,750.00
10	Wages to Sweeper & Generator Operator	-	4,99,32,609.06
11	Gratuity paid during the year	26,03,295.00	24,71,265.00
12	House Rent	1,20,94,442.50	1,24,70,855.30
13	Salary to Contract Basis Staff	20,76,818.00	23,00,918.00
14	Salary to Home guard	55,81,340.00	54,45,218.00
15	Deposit Insurance Premium	600.00	5,350.00
16	Computerisation Expenses	13,235.00	5,665.00
17	Other Expenses	32,593.00	46,602.00
18	Vehicle insurance	3,74,548.00	3,77,841.00
19	Insurance for Cash retention	1,49,013.22	1,60,126.44
20	Fee & Donation	13,28,475.00	15,02,199.90
21	Incentive to Staff	2,28,994.87	2,04,461.04
22	Expenses on ATM Transaction	-	69,314.00
23	Premium to Lic for Gratuity	-	1,210.00
24	Training Expenses	-	14,31,65,203.67
25	Write Off	2,43,839.66	-
26	Loss on old vehicles	13,18,53,556.03	32,31,34,525.25
TOTAL :-		50,33,22,267.85	60,72,77,445.71
GRAND TOTAL :			

Place: BHOJPUR (ARA)
Date : 30.05.2025
udin : 25422457BMKVCL6815

