



MALDA DISTRICT CENTRAL COOPERATIVE BANK LTD.

HEAD OFFICE: SARJU PRASAD ROAD, MALDA-732101



Profit & Loss Account For The Year Ended 31st March, 2016

Expenditure		Amount ₹	Income		Amount ₹
Interest on Deposits & Borrowings		54,40,95,326.20	Interest & Discounts		73,32,71,022.81
Salaries, Allowances & Provident Fund		8,52,38,208.20	Commission, Exchanges & Brokerage		64,42,371.04
Directors' and Local Committee Members Allowances		1,26,617.00	Other Receipts		43,88,496.36
Rent, Taxes, Insurances, Lighting etc.		1,31,71,817.41			
Law Charges		41,575.00			
Postage, Telegram & Telephone Expenses		4,33,365.31			
Audit fees		4,61,479.00			
Depreciation & Repairs		1,08,09,953.92			
Stationery, Printing & Advertisement		18,99,730.00			
Other Expenditure		1,67,58,271.52			
Profit Before Tax		7,10,65,546.65			
TOTAL		74,41,01,890.21	TOTAL		74,41,01,890.21
Advance Tax Paid		2,50,00,000.00			
Profit After Tax		4,60,65,546.65			
Statutory Reserve Fund @10%		46,06,555.00			
Agril. Credit Stabilisation Fund @ 3%		13,81,966.00			
Bad & Doubtful Debt Reserve @15%		69,09,832.00			
Special LT Reserve		50,00,000.00			
Coop-Education Fund		15,000.00			
Proposed Dividend @ 9%		61,29,630.00			
Tax for earlier years		62,08,740.00			
Total Appropriation		3,02,51,723.00			
Balance C/F to Balance Sheet		1,58,13,823.65			
BALANCE SHEET					
As at 31 st March, 2016					
Capital & Liabilities		Amount ₹	Properties & Assets		Amount ₹
Authorised Capital			Assets		
i) 1000000 B Class Share of ₹ 100 each		10,00,00,000.00	Cash & Bank Balance		2,43,66,35,647.63
ii) 500000 A Class Share of ₹ 100 each		5,00,00,000.00	Balance With Other Banks		1,05,75,29,743.38
iii) 500000 Perf Share of ₹ 100 Each		5,00,00,000.00	Money at Call & Short Notice		17,00,00,000.00
Subscribed Capital			Investment in Govt & Trustee Securities		1,73,40,53,432.39
i) A Class Share of ₹ 100 each		6,83,60,600.00	Loans & Advances		3,71,87,22,016.75
ii) B Class Share of ₹ 100 each		55,48,000.00	Interest Receivable		6,38,52,132.29
Total Subscribed Capital		7,39,08,600.00	Premises Less Depreciation		1,26,44,055.10
Reserves		31,22,57,143.56	Furniture & Fixture Less Depreciation		1,06,43,688.35
Accumulated Profit		12,98,56,876.70	Other Assets		8,23,44,068.42
Deposits & Other Accounts		7,77,59,16,028.85			
Borrowings		23,15,92,135.00			
Interest Payable—On Deposit & Borrowings		38,93,83,639.44			
Overdue Interest Reserve		8,25,26,992.91			
Branch Adjustments		1,71,03,012.94			
Other Provisions & Liabilities		27,38,80,354.91			
TOTAL		9,28,64,24,784.31	TOTAL		9,28,64,24,784.31

Deposits increased by 15.24%

Earnings Per Share - ₹ 62.33

Dividend - 9%

Return on Loans 9.41%

NET NPA 0%

AUDIT CLASS - A

CRAR 14.38%

GROSS NPA 5.46%

A. Choudhury (Actt-in-Charge); Smt. M. Bhutia (CEO); S. Chowdhury (Chairman); M. Badruddoza (Vice Chairman); S. K. Ghosh (Director)
Audited By: **GHOSHAL & GHOSAL**, CHARTERED ACCOUNTANTS, Firm's Registration No. 304013E, R. PRAMANICK, PARTNER, Membership No. 304208

100 YEARS OF GLORY & SUCCESS. COMMITTED TO RURAL PROSPERITY