

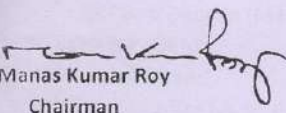
NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, P.O. NABAGRAM. DIST. HOOGHLY
BALANCE SHEET AS ON 31.03.2021

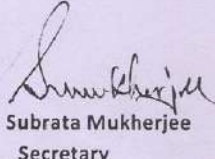
LIABILITIES

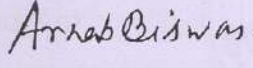
PARTICULARS	2018-2019	2019-2020	2020-2021
Paid up Share (Authorised Share Capital Rs. 1 Crore)	52,98,865.00	56,46,335.00	57,54,345.00 ✓
Reserve & Other Fund (Appendix-I)	12,06,89,962.11	12,60,68,658.11	12,59,01,268.11 ✓
Deposit (Appendix-II)	64,01,77,206.79	69,64,95,887.08	73,72,27,808.79 ✓
Interest payable (Appendix- III)	6,51,964.00	10,66,779.00	2,23,208.00
Overdue Interest Reserve	1,02,44,069.35	1,02,51,599.35	1,22,82,152.35
Other Liabilities (Appendix-IV)	44,84,370.46	47,11,745.65	49,02,804.45
Provision for Income tax Ass. Year 2017-2018	31,49,106.00	31,49,106.00	31,49,106.00
Provision for Income tax Ass. Year 2018-2019	24,72,027.81	24,72,027.81	24,72,027.81
Provision for Income tax Ass. Year 2019-2020	21,27,684.00	21,27,684.00	21,27,684.00
Provision for Income tax Ass. Year 2020-2021	-	31,11,790.00	31,11,790.00
Provision for Income tax Ass. Year 2021-2022	-	-	16,99,220.00
Undistributed Profit	32,58,414.52	36,25,510.80	36,35,332.64
TOTAL:	79,25,53,670.04	85,87,27,122.80	90,24,86,747.15

ASSETS

PARTICULARS	2018-2019	2019-2020	2020-2021
Cash in Hand	21,42,603.79	33,10,014.67 ✓	28,50,362.00 ✓
Cash at Bank (Appendix- V)	2,91,65,641.50	4,10,30,378.87	4,12,37,553.89
Investment (Appendix- VI)	60,51,50,037.00	61,04,41,390.00	68,03,03,328.00
Loans & Advances (Appendix- VII)	6,44,25,565.78	9,94,54,417.50	11,62,17,337.50
Interest receivables (Appendix VIII)	6,83,88,625.35	6,61,17,653.35	1,32,38,927.35
Fixed Assests (Appendix- IX)	29,04,527.18	1,15,90,693.18	1,77,79,418.18
Other Assests (Appendix- X)	2,03,76,669.44	2,67,82,575.23	3,08,59,820.23
TOTAL:	79,25,53,670.04	85,87,27,122.80	90,24,86,747.15


Manas Kumar Roy
Chairman


Subrata Mukherjee
Secretary


Arnab Biswas
Treasurer


Kamal Kr. Mitra
CEO

We report that we have audited the Balance Sheet of Nabagram Peoples' Co-operative Credit Bank Ltd. as on 31st March, 2021 and the annexed Profit & Loss Account for the year ended 31st March, 2021 and have obtained all the information and explanation required. In our opinion Balance Sheet and Profit & Loss Account have been drawn up in conformity with the law & subject to our separate report of even date. The Balance Sheet exhibits a true and correct views of the state of Society's affair according to the best of information & explanations given to us and as shown by the Books of the accounts. The Books of account have been kept as required under the act, the Rules and the bye-laws.


FIRM NAME- N. MUKHOPADHYAY & CO. 23/10/2021
NAME OF THE PARTNER- Nivoy Mukhopadhyay
FIRM STATUS- PARTNERSHIP FIRM
FIRM REG NO- FRN322190E
UDIN 21055899AAAAA0190B

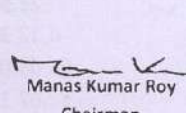


NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD
11, VIVEKANANDA ROAD, P.O. NABAGRAM, DIST. HOOGHLY

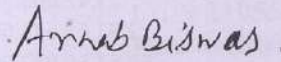
APPENDIX- I

RESERVE & OTHER FUNDS

PARTICULARS	2018-2019	2019-2020	2020-2021
Statutory Reserve	2,78,38,749.00	2,87,12,474.00	2,89,32,211.00
B D D R	3,13,12,000.00	3,23,37,000.00	3,26,66,600.00
Charity Fund	54,15,500.00	53,95,200.00	53,94,600.00
Building Fund	1,49,06,000.00	1,57,25,000.00	1,60,32,600.00
Staff Welfare Fund	1,01,44,734.00	1,06,52,152.00	1,03,28,232.00
Co.op. Week Fund	4,97,414.00	4,94,416.00	4,86,316.00
Gratuity Fund	12,77,453.00	16,77,453.00	16,39,494.00
Proposed Divided	12,65,397.00	14,40,228.00	14,77,406.00
Modernisation Dev. Fund	1,01,83,770.00	1,10,19,000.00	1,11,94,800.00
Jubilee Fund	21,10,000.00	21,78,300.00	21,88,300.00
Co. Operative Education Fund	15,000.00	15,000.00	15,000.00
Employees Medical Fund	1,09,177.11	1,09,177.11	1,09,177.11
Member's Welfare Fund	44,80,315.00	46,02,830.00	42,13,539.00
Contigent Provision against Standard Assets	5,46,338.00	5,46,338.00	5,46,338.00
Fluctuation Reserve on G.O.I.	49,00,000.00	49,00,000.00	49,00,000.00
Social Welfare Fund	53,88,115.00	56,21,790.00	51,08,355.00
Locker Fund	3,00,000.00	3,00,000.00	3,00,000.00
Self Help Group Fund	-	1,37,000.00	1,33,000.00
Sports & Cultural Development Fund	-	1,37,000.00	1,47,000.00
Enviroment Protection Fund	-	68,300.00	88,300.00
TOTAL:	12,06,89,962.11	12,60,68,658.11	12,59,01,268.11


Manas Kumar Roy
Chairman


Subrata Mukherjee
Secretary


Arnab Biswas
Treasurer


Kamal Kr. Mitra
CEO



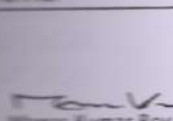
NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEJANANDA ROAD, P.O- NABAGRAM, DIST. HOOGHLY

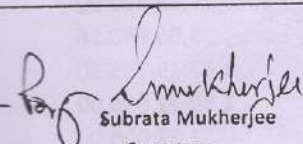
APPENDIX-II
DEPOSITS

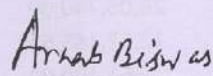
PARTICULARS	2018-2019	2019-2020	2020-2021
Saving Bank Deposits	19,22,37,300.42	19,62,18,661.98	23,05,10,993.42
Current Account	91,68,972.41	99,56,810.01	1,24,40,087.61
Fixed Deposit	11,61,69,410.00	13,26,96,957.00	13,16,57,086.00
Re-Investment Plan	23,55,02,624.00	25,46,00,018.00	25,27,97,592.00
Recurring Deposit	2,06,60,256.00	2,18,88,402.00	1,86,88,248.00
Guarantee Fund	1,34,78,575.50	1,37,09,939.50	1,41,30,075.50
Thrift Fund	82,79,159.60	85,11,211.60	2,37,23,335.60
Interest payable T.F.	1,54,81,963.00	1,71,27,193.00	-
SSY Daily Deposit A/c.	49,735.00	45,365.00	40,565.00
New SSY Suspense Account	10,985.00	10,985.00	10,985.00
Locker Access Deposit	3,37,900.00	3,83,400.00	4,07,400.00
Special Fixed Deposit (Members)	9,55,674.00	6,80,000.00	5,55,000.00
Spl. RIP (Members)	57,65,466.00	61,63,517.00	67,74,440.00
Special Fixed Deposit	3,37,026.00	3,05,919.00	3,16,169.00
Special RIP Deposit	46,96,568.00	47,04,563.00	46,03,885.00
Daily Deposit (Sathi)	14,560.00	14,560.00	14,260.00
Inoperative SB A/c	1,68,48,096.13	1,75,57,340.01	1,64,85,122.18
Inoperative CD A/c	1,82,935.73	17,98,151.98	2,16,608.48
F.D. Festival offer for Sr. Citizen	-	62,79,615.00	62,79,615.00
RIP Festival offer for Sr. Citizen	-	38,43,278.00	40,10,718.00
FD Covid 19 Sr Citizen SPL Offer	-	-	60,52,531.00
RIP Covid 19 Sr Citizen SPL Offer	-	-	75,13,092.00
TOTAL:	64,01,77,206.79	69,64,95,887.08	73,72,27,808.79

APPENDIX- III
INTEREST PAYABLE

PARTICULARS	2018-2019	2019-2020	2020-2021
Recurring Deposit	-	30,778.00	2,03,559.00
Fixed Deposit	6,45,358.00	9,83,796.00	18,273.00
Re-Investment plan	-	-	-
Special Fixed Deposit (Gen)	-	4,993.00	-
Special Fixed Deposit (Mem)	6,606.00	5,875.00	1,114.00
Special RIP (Gen)	-	-	-
Special RIP (Mem)	-	-	-
F.D. Festival offer for Sr. Citizen	-	41,337.00	-
Interest Payable on FD Covid 19	-	-	262.00
Sr Citizen SPL Offer	-	-	-
TOTAL:	6,51,964.00	10,66,779.00	2,23,208.00


 Manoj Kumar Roy
 Chairman


 Subrata Mukherjee
 Secretary


 Arnab Biswas
 Treasurer


 Kamal Kr. Mitra
 CEO



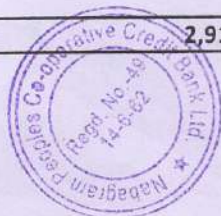
NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD
11, VIVEKANANDA ROAD, P.O. NABAGRAM, DIST. HOOGHLY

APPENDIX- IV
OTHER LIABILITIES

PARTICULARS	2018-2019	2019-2020	2020-2021
Unpaid Dividend	1,29,839.00	1,35,964.00	2,25,146.00
Gift Cheque payable	57,577.00	59,294.00	58,587.00
Locker Rent (Adv.)	2,31,130.00	2,52,559.00	2,96,559.00
OTS upfront fees	500.00	500.00	500.00
Deposit Suspense	7,71,773.25	11,10,858.44	8,14,175.44
Cash excess Deposit	86,038.00	89,538.00	1,00,138.00
Suspense Sathi Deposit	100.00	100.00	100.00
Outstanding P/Tax	4,480.00	4,540.00	4,260.00
Deposit awareness fund (DEAF)	16,33,759.21	16,33,759.21	16,22,778.79
Chq. Deposit against loan	4,60,818.00	4,40,817.00	4,40,649.00
Income Tax recovered from staff	8,035.00	-	100.00
Income Tax recovered from customer	2,94,641.00	94,074.00	75,195.00
GST Received from customer	-	-	936.22
Provision for arrear salary	-	-	4,00,000.00
Provision for Bonus and exgratia	2,77,200.00	3,33,962.00	3,24,800.00
Provision for Audit fee (Statutory)	18,000.00	18,000.00	22,000.00
Provision for concurrent Audit	45,000.00	49,500.00	45,000.00
Provision for tax audit	20,000.00	22,000.00	22,000.00
Provision for audit fees	-	20,800.00	4,400.00
Provision Against fraud on SSY	4,45,480.00	4,45,480.00	4,45,480.00
TOTAL:	44,84,370.46	47,11,745.65	49,02,804.45

APPENDIX-V
CASH AT BANK

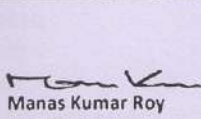
PARTICULARS	2018-2019	2019-2020	2020-2021
PNB C/D.	1,08,81,814.96	36,47,602.98	1,11,11,821.01
SBI C/D.	16,90,726.61	16,90,581.61	19,80,318.21
W.B. State Co.op. Bank C/D.	13,95,164.25	29,56,546.69	31,72,315.17
W.B. State Co.op. Bank Designated A/c.	7,71,879.03	1,71,879.03	1,71,515.59
Allahabad Bank C/D.	5,23,534.00	1,04,865.00	1,04,865.00
IDBI C/D	88,83,197.00	71,16,532.00	7,66,514.30
Bank of India	29,05,740.00	3,96,940.26	86,28,330.72
HDFC	12,52,185.65	1,32,19,795.30	16,52,142.70
Bank of Baroda	61,400.00	1,10,22,636.00	14,86,238.00
Axis Bank	8,00,000.00	2,03,000.00	1,02,233.14
Bandhan Bank	-	5,00,000.00	31,00,000.00
Icici Current Account Konnagar	-	-	1,50,000.00
Indusind Bank Current Account Serampore	-	-	72,57,978.00
HDFC ATM Current Account	-	-	14,90,545.05
Federal Bank Current Account	-	-	62,737.00
TOTAL:	2,91,65,641.50	4,10,30,378.87	4,12,37,553.89

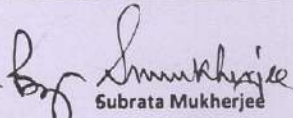


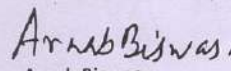
NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, P.O. NABAGRAM. DIST. HOOGHLY

APPENDIX- VI
ASSETS
INVESTMENT

PARTICULARS	2018-2019	2019-2020	2020-2021
Govt. Book Debt Certificate (G.O.I)	13,29,93,650.00	12,55,93,650.00	10,17,93,650.00
Govt. Book Debt Certificate (State)	5,53,99,200.00	7,80,36,503.00	20,52,47,200.00
Premium on Govt. Book Debt, Certificate	29,380.00	20,433.00	11,575.00
Premium on Govt. Book Debt, Certificate (State)	1,77,432.00	8,24,204.00	54,11,396.00
Allahabad Bank C.C. Investment	2,02,89,901.00	-	-
PNB CC Investment	60,00,000.00	60,00,000.00	1,39,28,800.00
W.B.State Co.op. (BDDR) Pass Book	1,00,71,646.00	1,00,71,646.00	1,00,71,646.00
W.B.State Co.op. (R.F.) Pass Book	1,02,76,646.00	1,02,76,646.00	1,02,76,646.00
W.B.State Co.op. F.D. Investment	1,92,43,256.00	1,98,94,745.00	1,98,94,745.00
W.B.State Co.op. Investment (R.F.) C.C	1,30,600.00	-	-
W.B.State Co.op. Investment (Bad Debt Fund) C.C.	1,95,900.00	-	-
W.B.State Co.op. Cash Certificate	2,56,71,148.00	-	-
SBI Cash Certificate	8,89,95,180.00	10,09,95,180.00	-
UCO Bank CC Investment	2,48,63,501.00	1,02,28,383.00	-
IDBI Cash Certificate	1,00,00,000.00	1,00,00,000.00	4,28,32,293.00
Bank of India Cash Certificate	12,79,00,000.00	5,40,00,000.00	6,80,03,218.00
Bank of India F.D.	90,00,000.00	-	-
Bank of Baroda	70,00,000.00	-	-
HDFC Bank Cash Certificate	5,19,12,597.00	5,00,00,000.00	77,54,582.00
Call Money	50,00,000.00	-	-
Axis Bank Cash Certificate	-	4,70,00,000.00	2,40,62,100.00
Axis Bank F.D.	-	60,00,000.00	-
Bandhan Bank Cash Certificate	-	1,15,00,000.00	6,90,13,759.00
Federal Bank Cash Certificate	-	2,00,00,000.00	-
PNB Housing Finance Cash Certificate	-	3,00,00,000.00	3,43,84,239.00
LIC HFL Corporate Deposit	-	2,00,00,000.00	2,31,46,979.00
Indusind Bank Serampore Cash Certificate	-	-	4,44,70,500.00
TOTAL:	60,51,50,037.00	61,04,41,390.00	68,03,03,328.00


 Manas Kumar Roy
 Chairman


 Subrata Mukherjee
 Secretary


 Arnab Biswas
 Treasurer


 Kamal K. Mitra
 CEO



**NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, P.O. NABAGRAM. DIST. HOOGHLY**

APPENDIX-VII

LOAN & ADVANCES

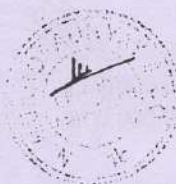
PARTICULARS	2018-2019	2019-2020	2020-2021
Surety Loan	52,24,880.00	46,25,526.00	56,08,428.00
Demand Loan	20,33,607.00	30,66,528.00	27,15,993.00
Gold Loan	4,79,253.00	1,70,390.00	1,70,096.00
Utility Loan	1,03,137.00	79,885.00	72,472.00
House Building Loan	88,28,398.00	2,69,02,649.00	3,11,37,394.00
Overdraft A/c	52,55,472.29	52,79,353.29	99,33,191.19
Cash Credit	1,35,82,373.49	2,42,38,567.79	3,10,25,052.89
Sopan Loan	26,12,120.00	12,05,951.00	12,15,442.00
Term Loan	1,18,56,601.00	1,80,37,225.42	1,52,41,629.42
House Building Loan (Staff)	3,47,368.00	19,54,348.00	26,49,978.00
Term Deposit Loan	1,09,38,351.00	1,02,88,508.00	1,04,24,327.00
Educational Loan	5,03,218.00	12,58,742.00	22,96,772.00
Car Loan	6,50,428.00	5,52,383.00	18,51,029.00
Auto Loan	2,50,911.00	98,696.00	78,870.00
W.B. State Co-op. Consortium	11,50,000.00	11,50,000.00	11,50,000.00
Vechile Loan	6,09,448.00	5,45,665.00	6,46,663.00
TOTAL:	6,44,25,565.78	9,94,54,417.50	11,62,17,337.50

Manas Kumar Roy
Manas Kumar Roy
Chairman

Subrata Mukherjee
Subrata Mukherjee
Secretary

Arnab Biswas
Arnab Biswas
Treasurer

Kamal Kr. Mitra
Kamal Kr. Mitra
CEO



NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, P.O. NABAGRAM. DIST. HOOGHLY

APPENDIX- VIII
INTEREST RECEIVABLE

PARTICULARS	2018-2019	2019-2020	2020-2021
W. B. State Co.op. Bank Cash Certificate	33,68,054.00	-	-
UBI Cash Certificate	55,78,200.00	66,99,400.00	-
Interest on Allahabad Bank Cash Certificate	44,54,694.00	-	-
W. B. State Co.op. Bank Reserve Fund C.C.	1,00,275.00	-	-
W. B. State Co.op. Bank Debt C.C.	1,50,412.00	-	-
S.B.I C.C.	46,52,011.00	1,17,91,277.00	-
UCO Bank Cash Certificate	43,81,240.00	46,86,645.00	-
IDBI Cash Certificate	-	7,30,000.00	-
Bank of India Cash Certificate	3,00,77,802.00	1,82,94,000.00	-
Bank of India F.D.	2,836.00	-	-
Bank of Baroda	8,51,900.00	-	-
HDFC Cash Certificate	14,63,152.00	35,52,500.00	-
Govt. Security Bond (GOI)	1,56,361.00	-	-
State Govt. Security Bond	16,94,854.00	22,14,100.00	-
Axis Bank Cash Certificate	-	18,56,700.00	-
Axis Bank F.D.	-	5,638.00	-
Bandhan Bank Cash Certificate	-	52,900.00	-
Federal Bank Cash Certificate	-	12,24,000.00	-
PNB Housing HFL F.D.	-	17,88,198.00	-
LIC HFL F.D.	-	14,42,457.00	-
Sub-total: (Interest receivable on Investment)	5,69,31,791.00	5,43,37,815.00	-
Educational Loan	16,450.00	34,776.00	19,736.00
Surity Loan NPA	-	-	14,36,157.00
Term Loan	1,07,267.00	1,42,361.00	49,03,502.00
Utility Loan	-	-	1,47,713.00
Gold Loan	159.00	767.00	5,316.00
House Building Loan	2,48,186.00	3,71,467.00	3,57,280.00
Auto Loan	942.00	290.00	1,252.00
Car Loan	-	4,709.00	-
Sopan Loan	22,809.00	51,140.00	2,72,087.00
Cash Credit	-	-	51,35,541.35
Overdraft	-	-	3,568.00
Non-Performing Assests (NPA)	1,02,44,069.35	1,02,51,599.35	-
Sub-total (a): (NPA receivable on Loan)	-	-	1,22,82,152.35
House Building Loan (Staff) PA	4,69,290.00	5,49,442.00	9,41,145.00
Surity Loan PA	3,47,662.00	3,73,287.00	15,630.00
Sub-total (b): (PA receivable on Loan)	1,14,56,834.35	1,17,79,838.35	9,56,775.00
Grand Total (a+b) :	6,83,88,625.35	6,61,17,653.35	1,32,38,927.35

Manas Kumar Roy
Manas Kumar Roy
Chairman

Subrata Mukherjee
Subrata Mukherjee
Secretary

Arnab Biswas
Arnab Biswas
Treasurer

Kamal Kr. Mitra
Kamal Kr. Mitra
CEO



NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, P.O. NABAGRAM. DIST. HOOGHLY

APPENDIX- IX
FIXED ASSETS

PARTICULARS	2018-2019	2019-2020	2020-2021
Land	2,40,945.00	2,40,945.00	2,40,945.00
Building	7,32,530.00	7,11,076.00	6,39,968.00
Furniture & Fixture	3,94,460.68	3,54,084.68	3,69,766.68
Electrical Equipments	16,625.00	14,125.00	12,006.00
Plant & Machinery	2,64,876.00	2,25,035.00	1,91,280.00
Locker Cabinets	1,55,694.00	1,40,082.00	1,26,074.00
Office Equipments	4,807.00	4,325.00	3,892.00
Computer Hardware	2,21,635.00	1,95,598.00	1,15,299.00
Computer Software	55,048.50	6,46,930.50	8,07,228.50
Modernisation & Development	8,17,906.00	90,58,492.00	1,52,72,959.00
TOTAL:	29,04,527.18	1,15,90,693.18	1,77,79,418.18

APPENDIX- X

OTHER ASSETS

PARTICULARS	2018-2019	2019-2020	2020-2021
Telephone Security Deposit	2,280.00	2,280.00	2,280.00
Stamp & Stamp Form	7,010.00	7,720.00	11,696.00
Tax Deducted at Source	1,12,00,982.44	1,37,69,978.23	1,63,53,089.23
Printing & Stationery	1,35,000.00	35,000.00	35,000.00
Temporary Advance	76,000.00	30,000.00	89,908.00
Temporary Advance Dr. Suspense	7,000.00	1,89,200.00	2,19,450.00
Income Tax	23,00,000.00	23,00,000.00	23,00,000.00
(Adv. IT Ass.year 2017-18)			
Income Tax	23,00,000.00	43,00,000.00	43,00,000.00
(Adv. IT Ass.year 2018-19)			
Income Tax	26,24,000.00	26,24,000.00	26,24,000.00
(Adv. IT Ass.year 2019-20)			
Income Tax	-	18,00,000.00	18,00,000.00
(Adv. IT Ass.year 2020-21)			
Income Tax	-	-	14,00,000.00
(Adv.IT Ass.Year 2021-22)			
Receivable on DEAF Account	17,24,397.00	17,24,397.00	17,24,397.00
TOTAL:	2,03,76,669.44	2,67,82,575.23	3,08,59,820.23

Manas Kumar Roy
Manas Kumar Roy
Chairman

Subrata Mukherjee
Subrata Mukherjee
Secretary

Arnab Biswas
Arnab Biswas
Treasurer

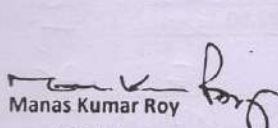
Kamal Kr. Mitra
Kamal Kr. Mitra
CEO

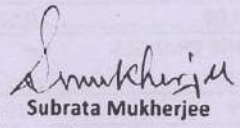


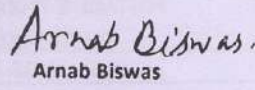
NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, P.O. NABAGRAM. DIST. HOOGHLY

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2021

PARTICULARS	EXPENDITURE		
	2018-2019	2019-2020	2020-2021
To Interest paid & payable on Deposit (Annexure-I)	3,74,52,060.00	3,93,28,206.00	3,68,18,327.00
To Establishment (Annexure- VII)	45,75,686.00	59,75,799.00	60,65,516.00
To Rent, Taxes, Insurance & Lighting (Annexure-II)	9,43,299.00	10,52,982.00	12,26,243.00
To Postage, Telephone charge (Annexure-III)	56,417.00	1,49,228.00	1,08,531.53
To Fixed Assets Depreciation (Annexure- IV)	4,50,579.00	6,75,378.00	22,02,738.00
To printing & Stationery & Advertisement (Annexure- V)	2,40,112.00	4,97,495.00	8,83,485.00
To provisions (Annexure- VI)	6,19,948.00	8,53,125.00	12,87,538.00
To Other Expenses (Annexure- VIII)	11,03,494.32	26,72,918.65	50,32,260.58
To Net Profit (Before Tax)	66,62,052.63	99,40,086.28	38,96,141.84
Tax Paid			
Provision for Income Tax Ass. Year 2018-2019	21,27,684.00	-	-
Provision for Income Tax Ass. Year 2019-2020	-	31,11,790.00	-
Provision for Income Tax Ass. Year 2020-2021	-	-	16,99,220.00
To Net Profit (After Tax) transferred to P/L. Appr. A/c.	45,34,368.63	68,28,296.28	21,96,921.84
TOTAL:	5,21,03,647.95	6,11,45,217.93	5,75,20,780.95
INCOME:			
By Interest on Loan & Advance (Annexure-IX)	43,39,516.10	87,15,514.30	1,02,32,844.00
By Interest on Investment (Annexure-X)	4,66,93,469.65	5,11,39,013.13	4,54,82,349.21
By Locker Rent	3,21,870.00	4,86,971.00	4,93,600.00
By Other Receipt (Annexure- XI)	7,48,792.20	8,03,719.50	13,11,987.74
TOTAL:	5,21,03,647.95	6,11,45,217.93	5,75,20,780.95


 Manas Kumar Roy
Chairman


 Subrata Mukherjee
Secretary


 Arnab Biswas
Treasurer


 Karol Kr. Mitra
CEO


 FIRM NAME- N. MUKHOPADHYAY & CO.
 NAME OF THE PARTNER- Nivoy Mukhopadhyay
 FIRM STATUS- PARTNERSHIP FIRM
 FIRM REG NO- FRN322190E
 UDIN 21055899AAAAA0190B



NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, P.O. NABAGRAM. DIST. HOOGHLY

INTEREST PAID & PAYABLE ON DEPOSIT

PARTICULARS	ANNEXURE- I		
	2018-2019	2019-2020	2020-2021
Saving Bank	82,67,555.00	83,48,116.00	79,60,716.00
Fixed Deposit	82,63,793.00	85,71,768.00	87,12,622.00
Re-Investment	1,57,02,856.00	1,64,51,789.00	1,61,71,074.00
Recurring Deposit	15,57,432.00	17,31,386.00	12,84,769.00
Thrift Fund	16,88,331.00	22,46,099.00	-
Guarantee Fund	8,49,066.00	8,52,830.00	7,51,190.00
Provident Fund (Staff)	3,26,773.00	2,88,031.00	2,17,701.00
Special Fixed Deposit	13,953.00	5,357.00	5,257.00
Special Reinvestment plan	1,59,935.00	1,02,319.00	50,800.00
Special Fixed Deposit (Members)	1,11,333.00	56,943.00	42,202.00
Special Reinvestment plan (Members)	5,11,033.00	4,04,583.00	4,55,936.00
FD Festival offer	-	1,58,710.00	4,73,179.00
RIP Festival offer	-	1,10,275.00	1,67,440.00
FD Covid 19 Sr Citizen SPL Offer	-	-	2,50,666.00
RIP Covid 19 Sr Citizen SPL Offer	-	-	2,74,775.00
TOTAL:	3,74,52,060.00	3,93,28,206.00	3,68,18,327.00

RENT, TAXES, INSURANCE & LIGHTING

PARTICULARS	ANNEXURE-II		
	2018-2019	2019-2020	2020-2021
Water & Panchayat Tax	-	4,903.00	-
Professional Tax	2,500.00	2,500.00	2,500.00
Insurance Premium	52,123.00	52,123.00	52,733.00
Deposit Insurance	7,54,849.00	7,56,193.00	9,76,280.00
Electricity	1,33,827.00	2,37,263.00	1,94,730.00
TOTAL:	9,43,299.00	10,52,982.00	12,26,243.00

POSTAGE & TELEPHONE CHARGES

PARTICULARS	ANNEXURE- III		
	2018-2019	2019-2020	2020-2021
Postage	1,275.00	1,906.00	5,392.00
Telephone	55,142.00	1,47,322.00	1,03,139.53
TOTAL:	56,417.00	1,49,228.00	1,08,531.53

Manas Kumar Roy
Manas Kumar Roy
Chairman

Subrata Mukherjee
Subrata Mukherjee
Secretary

Arnab Biswas
Arnab Biswas
Treasurer

Kamal Kr. Mitra
Kamal Kr. Mitra
CEO



NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, P.O. NABAGRAM. DIST. HOOGHLY

DEPRECIATION

ANNEXURE- IV

PARTICULARS	2018-2019	2019-2020	2020-2021
Building	81,393.00	73,454.00	71,108.00
Furniture & Fixture	28,041.00	40,376.00	4,553.00
Electrical Equipment	2,935.00	2,500.00	2,119.00
Locker Cabinets	17,300.00	15,612.00	14,008.00
Plant & Machinery	46,743.00	39,841.00	33,755.00
Office Equipment	534.00	482.00	433.00
Computer	1,36,645.00	1,80,111.00	7,96,159.00
Modernisaton & Development Assests	1,36,988.00	3,23,002.00	12,80,603.00
TOTAL:	4,50,579.00	6,75,378.00	22,02,738.00

PRINTING & STATIONERY & ADVERTISEMENT

ANNEXURE- V

PARTICULARS	2018-2019	2019-2020	2020-2021
Printing & Stationery	1,18,171.00	3,86,140.00	6,44,257.00
Advertisement	1,21,941.00	1,11,355.00	2,39,228.00
TOTAL:	2,40,112.00	4,97,495.00	8,83,485.00

PROVISION

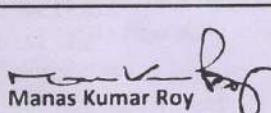
ANNEXURE- VI

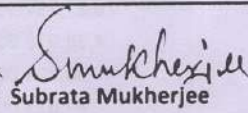
PARTICULARS	2018-2019	2019-2020	2020-2021
Bonus & Exgratia	2,36,948.00	3,63,625.00	4,98,538.00
Gratuity	3,00,000.00	4,00,000.00	3,00,000.00
Audit Fee (Statutory)	18,000.00	18,000.00	22,000.00
Concurrent audit fee	45,000.00	49,500.00	45,000.00
Tax audit	20,000.00	22,000.00	22,000.00
Arrear Salary	-	-	4,00,000.00
TOTAL:	6,19,948.00	8,53,125.00	12,87,538.00

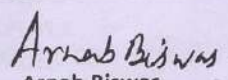
ESTABLISHMENT

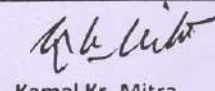
ANNEXURE- VII

PARTICULARS	2018-2019	2019-2020	2020-2021
Salary Wages	44,98,076.00	58,76,799.00	60,49,516.00
Medical Expenses (Staff)	45,610.00	-	-
LTC	32,000.00	99,000.00	16,000.00
TOTAL:	45,75,686.00	59,75,799.00	60,65,516.00


Manas Kumar Roy
Chairman


Subrata Mukherjee
Secretary


Arnab Biswas
Treasurer


Kamal Kr. Mitra
CEO



NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, P.O. NABAGRAM. DIST. HOOGHLY

OTHER EXPENSES
ANNEXURE- VIII

PARTICULARS	2018-2019	2019-2020	2020-2021
Entertainment	1,20,378.00	2,06,850.00	3,33,512.00
A.G.M. Expenses	49,595.00	50,240.00	61,500.00
Conveyance	23,762.00	1,13,546.00	1,91,077.00
Contingency	33,842.00	70,097.00	40,808.00
Service Charge	32,038.00	41,933.00	4,58,001.31
Computer Expenses	2,80,160.00	2,41,550.00	5,74,016.00
Journal & Subscription	28,912.00	63,902.00	51,331.00
Repair & Manintainance	1,48,855.00	3,15,287.42	7,14,970.00
Legal Charges	28,220.00	1,01,860.00	1,22,746.00
Audit Fee	1,37,400.00	1,49,400.00	55,000.00
Ex-Premium on G.O.I	37,740.00	1,29,175.00	6,75,241.00
Remittance Expenses	19,540.00	16,700.00	10,900.00
Advance Rent for Branch	48,000.00	48,000.00	48,000.00
Interest received on WBSC CC (BDR)	-	1,85,302.00	-
Bad debt adjustment (write off)	-	-	-
Interest Received on UL	-	32,822.00	15,400.00
CIBIL Charges	-	33,394.65	98,193.68
SMS Charges	-	-	60,500.00
Co-operative meeting expenses	2,500.00	-	-
GST Paid	1,07,552.32	8,72,859.58	15,21,064.59
TOTAL:	10,98,494.32	26,72,918.65	50,32,260.58

INTEREST ON LOANS & ADVANCES

ANNEXURE-IX

PARTICULARS	2018-2019	2019-2020	2020-2021
Demand Loan	2,26,924.00	1,88,745.00	3,14,413.00
Educational Loan	55,321.00	86,555.00	1,40,410.00
Gold Loan	53,427.00	36,989.00	13,095.00
House Building Loan	6,30,870.00	16,50,360.00	26,17,374.00
House Building Loan (Staff)	27,690.00	51,525.00	1,28,009.00
Sopan Loan	3,30,262.00	3,56,761.00	1,27,716.00
Surety Loan	7,42,194.00	6,14,430.00	5,24,792.00
Term Deposit Loan	8,94,890.00	7,10,800.00	8,41,326.00
Term Loan	3,24,935.00	14,21,512.00	15,63,883.00
Utility Loan	26,383.00	5,673.00	1,182.00
additional Intt. On Gold Loan	10,071.00	7,218.00	2,209.00
additional Intt. On Housing Building Loan	58,354.00	1,16,867.00	1,73,490.00
additional Intt. On Surety Loan	37,238.00	70,554.00	10,850.00
additional Intt. On Sopan Loan	-	-	16.00
additional Intt. On Term Loan	24,921.00	1,24,336.00	65,360.00
additional Intt. On Utility Loan	203.00	-	-
additional Intt on E.D.L.	6,512.00	2,750.00	202.00
additional Intt on Demand Loan	-	-	599.00
additional Intt. On Car Loan	2,248.00	-	-
additional Intt. On Auto Loan	-	-	1,103.00
Cash Credit	4,98,925.10	26,27,254.30	28,95,546.00
Over Draft	1,76,792.00	4,28,979.00	5,12,323.00
Vechile Loan	25,839.00	60,798.00	70,546.00
Car Loan	62,912.00	44,623.00	1,25,699.00
Auto Loan	35,388.00	19,764.00	21,553.00
W. B. State Co-op Consortium	87,217.00	89,021.00	81,148.00
TOTAL:	43,39,516.10	87,15,514.30	1,02,32,844.00



NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, P.O. NABAGRAM. DIST. HOOGHLY

INTEREST ON INVESTMENT

ANNEXURE- X			
PARTICULARS	2018-2019	2019-2020	2020-2021
Govt. Security (Central)	1,00,22,280.00	98,65,919.00	79,86,889.06
Govt. Security (State)	28,94,144.00	47,65,121.34	1,12,21,726.15
BDDR Pass Book	6,96,726.00	6,81,512.00	6,12,149.00
Reserve Fund Pass Book	7,10,908.00	6,95,383.00	6,24,609.00
PNB Cash Certificate	10,65,179.65	11,21,200.00	12,29,400.00
W.B.S. Co.op. F.D.	15,38,373.00	14,08,744.00	14,13,292.00
SBI Cash Certificate	62,44,905.00	71,39,266.00	16,25,604.00
UCO Bank Cash Certificate	21,99,200.00	11,96,178.00	4,33,515.00
IDBI Cash Certificate	13,91,648.00	7,53,630.00	21,02,293.00
Bank of India Cash Certificate	1,43,40,846.00	80,00,357.79	51,34,453.00
Int. Received on call Money	13,390.00	2,83,673.00	75,237.00
Bank of Baroda Cash Certificate	5,19,400.00	1,74,478.00	3,63,602.00
HDFC Cash Certificate	25,06,878.00	52,53,532.00	6,89,894.00
PNB Housing Finance FD	-	17,88,198.00	25,96,041.00
Axis Bank Cash Certificate	-	18,56,700.00	21,79,695.00
Axis Bank FD Certificate	-	5,638.00	19,332.00
Bandhan Bank Cash Certificate	-	52,900.00	23,60,859.00
Federal Bank Cash Certificate	-	12,24,000.00	11,38,737.00
LIC Housing Finance FD	-	14,42,457.00	17,04,522.00
Indusind Bank Serampore	-	-	19,70,500.00
SBI FD	-	60,914.00	-
Bank of Baroda FD	-	1,41,915.00	-
Allahabad Bank Cash Certificate	17,37,709.00	3,49,246.00	-
Bank Of India F.D.	2,836.00	55,861.00	-
W.B.S.C Cash Certificate	6,85,795.00	25,62,586.00	-
W.B.S. Co.op. Bank Cash Certificate	-	29,721.00	-
for Reserve Fund	-	-	-
W.B.S.C Co.op. Bank Cash Certificate	-	2,29,883.00	-
for B.D.R	-	-	-
TOTAL:	4,65,70,217.65	5,11,39,013.13	4,54,82,349.21

OTHER RECEIPTS

ANNEXURE- XI			
PARTICULARS	2018-2019	2019-2020	2020-2021
Sale of Form	5,125.00	16,840.00	14,651.00
Misc. Receipts	1,360.00	1,005.00	2,240.50
Bank Charges	13,787.67	12,699.41	3,47,889.24
Loan Processing charge	2,19,559.00	3,79,064.09	3,04,382.00
Sale of old papers	-	-	60.00
Int. Recd. on thrift fund for excess charge	-	-	6,42,765.00
Int. paid on new daily scheme	-	-	-
SMS Charges	1,03,346.00	-	-
Bad Debt Adjustment	9,947.00	20,388.00	-
Inoperative charges	3,95,667.53	3,73,723.00	-
TOTAL:	7,48,792.20	8,03,719.50	13,11,987.74



NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, P.O. NABAGRAM. DIST. HOOGHLY

PROFIT & LOSS APPROPRIATION ACCOUNT FOR THE YEAR ENDING 31-03-2021

Particulars	Previous Year	Current Year (Rs)	Particulars	Previous Year	Current Year (Rs,)
Bad debt Reserve Fund	10,25,000.00	3,29,600.00	Undistributed Profit	32,58,414.52	36,35,332.64
Charity Fund	68,300.00	22,000.00			
Co-operative Education Fund	15,000.00	15,000.00			
Co-operative Week Fund	68,300.00	10,000.00	Net Profit	68,28,296.28	21,96,921.84
Modernisation & Development Fund	8,19,000	1,75,800.00			
Proposed Dividend	5,75,000.00	5,10,000.00			
Building Fund	8,19,000.00	3,07,600.00			
Jubilee Fund	68,300.00	10,000.00			
Member Welfare Fund	6,82,000.00	1,09,900.00			
Social Welfare Fund	3,41,000.00	1,09,900.00			
Staff Welfare Fund	8,19,000.00	3,07,600.00			
Statutory Reserve Fund	8,19,000.00	2,19,700.00			
Self-help Group Fund	1,37,000.00	20,000.00			
Environment Protection Fund	68,300.00	20,000.00			
Sports & Cultural Development Fund	1,37,000.00	20,000.00			
Undistributed Profit (Appropriation)		9,821.84			
Undistributed Profit	36,25,510.80	36,35,332.64			
TOTAL:	1,00,86,710.80	58,32,254.48		1,00,86,710.80	58,32,254.48

Manas Kumar Roy
Manas Kumar Roy
Chairman

Subrata Mukherjee
Subrata Mukherjee
Secretary

Arnab Biswas
Arnab Biswas
Treasurer

Kamal Kr. Mitra
Kamal Kr. Mitra
CEO

Nivoy Mukhopadhyay 23/10/2021
FIRM NAME- N. MUKHOPADHYAY & CO
NAME OF THE PARTNER- Nivoy Mukhopadhyay
FIRM STATUS- PARTNERSHIP FIRM
MEMBERSHIP NO.- 055899
FIRM REG NO- FRN322190E
UDIN 21055899AAAAB0190B

