

NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, PO- NABAGRAM, DIST.- HOOGHLY, PIN- 712246

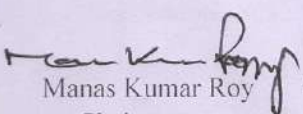
Balance Sheet as on 31st March, 2023

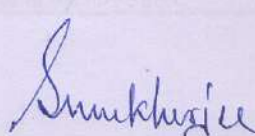
Amount in Rupees

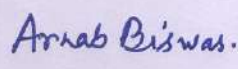
	Schedule	As on 31/03/2023	As on 31/03/2022
CAPITAL AND LIABILITIES			
Capital	1	56,72,225.00	57,46,270.00
Reserve and Surplus	2	14,02,61,429.65	13,51,96,728.49
Deposits	3	76,18,30,684.29	75,29,37,900.26
Borrowings	4	-	-
Other Liabilities and Provisions	5	3,19,33,267.29	2,69,97,016.58
TOTAL		93,96,97,606.23	92,08,77,915.33
ASSETS			
Cash and Balances with Reserve Bank of India	6	27,23,894.40	24,46,999.50
Balance with Banks and money at call and short Notice	7	44,49,84,996.81	37,10,50,144.68
Investments	8	31,41,85,218.00	36,77,08,445.00
Advances	9	10,88,94,103.94	11,36,71,572.37
Fixed Assets	10	2,18,16,622.99	1,95,23,166.71
Other Assets	11	4,70,92,770.09	4,64,77,587.07
TOTAL		93,96,97,606.23	92,08,77,915.33
Contingent Liabilities	12	1,30,64,648.79	1,30,64,648.79
Bills for collection		-	-

Place: Nabagram, Hooghly

Dated: 30th June, 2023


 Manas Kumar Roy
 Chairman


 Subrata Mukherjee
 Secretary

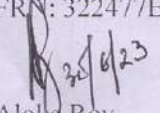

 Arnab Biswas
 Treasurer


 Kamal Kr. Mitra
 CEO

In terms of our report of even date

For Mitra Roy & Datta
 Chartered Accountants

FRN: 322477E


 Alok Roy

Partner

Membership No. 055723



NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, PO- NABAGRAM, DIST:-HOOGHLY, PIN- 712246

Profit and Loss Account for the year ended 31st March, 2023

Amount in Rupees

	Schedule	Year ended on 31/03/2023	Year ended on 31/03/2022
I Income			
Interest earned	13	6,04,46,226.24	5,81,64,282.26
Other Income	14	34,94,087.11	61,11,897.67
TOTAL		6,39,40,313.35	6,42,76,179.93
II Expenditure			
Interest expended	15	3,63,87,749.50	3,65,68,342.00
Operating expenses	16	1,69,40,940.16	1,66,37,675.00
Income Tax		26,65,398.00	28,59,576.00
Income Tax Adjustment		-	1,45,843.19
Deferred Tax		48,810.00	(13,663.00)
TOTAL		5,60,42,897.66	5,61,97,773.19
III Profit / Loss			
Net profit/loss(-) for the year		78,97,415.69	80,78,406.74
Profit / Loss(-) brought forward		36,71,297.38	36,35,332.64
Investment Fluction Reserve		-	-
TOTAL		1,15,68,713.07	1,17,13,739.38
IV Appropriations		78,86,000.00	80,42,442.00
Transfer to:			
Statutory Reserve (Minimum 20% of Net Profit)		15,80,000.00	16,15,681.00
Bad Debt Reserve Fund (Minimum 15% of Net Profit)		11,85,000.00	12,11,761.00
Building Fund		10,00,000.00	10,00,000.00
Co-operative Education Fund		15,000.00	15,000.00
Charitable Fund		1,00,000.00	50,000.00
Jublee Fund		1,00,000.00	50,000.00
Member Welfare Fund		4,00,000.00	10,00,000.00
Staff Welfare Fund		10,00,000.00	8,00,000.00
Proposed Dividend		6,81,000.00	6,00,000.00
Co-operative Week Fund		25,000.00	50,000.00
Modernisation & Development Fund		10,00,000.00	10,00,000.00
Social Welfare Fund		2,00,000.00	2,00,000.00
Self Help Group Fund		1,00,000.00	1,50,000.00
Environment Protection Fund		2,50,000.00	1,00,000.00
Sports and Cultural Development Fund		2,50,000.00	2,00,000.00
Balance carried over to Balance Sheet		36,82,713.07	36,71,297.38

Place: Nabagram, Hooghly
Dated: 30th June, 2023

Manas Kumar Roy
Chairman

Subrata Mukherjee
Secretary

Arnab Biswas
Treasurer

Kamal Kr. Mitra
CEO

In terms of our report of even date
For Mitra Roy & Datta
Chartered Accountants
FRN 322477E

Aloke Roy
Partner
Membership No. 055723



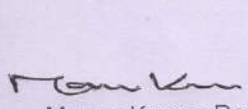
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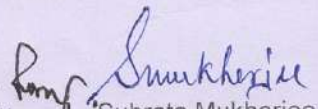
Statement of Cash Flow for the year ended 31st March, 2023

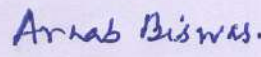
		Amount in Rupees
Profit as per Profit & Loss A/c		78,97,415.69
Adjustment for non cash items		
Depreciation & Amortization of GOI Securities	42,56,628.92	
Other Non Cash Adjustment	-	
Income Tax		
Income Tax Adjustment	-	
Deferred Tax		
		42,56,628.92
Profit Before Non Cash Items :-		1,21,54,044.61
Deposits		88,92,784.03
Other Liabilities & Provisions		49,36,250.71
Loans & Advances		47,77,468.43
Other Assets		(6,15,183.02)
		1,79,91,320.15
Cash Flows From Operatring Activities :-		3,01,45,364.76
Change in Assets :-		
Investment		5,18,56,613.26
Fixed Assets		(48,83,471.46)
		4,69,73,141.80
Cash From Investing Activities :-		4,69,73,141.80
Change in Liabilities :-		
Change in Share Capital		(74,045.00)
Reserve and Surplus		(28,32,714.53)
		(29,06,759.53)
Cash Flows From Financing Activities :-		(29,06,759.53)
Net Increase (Decrease) in Cashg and Cash Equivalent :-		7,42,11,747.03
Cash and Cash Equivalent at the beginning of the year :-		37,34,97,144.18
Cash and Cash Equivalent at the End of the year :-		44,77,08,891.21

Place: Nabagram, Hooghly

Dated: 30th June, 2023

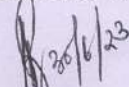

Manas Kumar Roy
Chairman


Subrata Mukherjee
Secretary


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In terms of our report of even date
For Mitra Roy & Datta
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Alok Roy
Partner
Membership No. 055723



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 11, VIVEKANANDA ROAD, PO- NABAGRAM, DIST.- HOOGHLY, PIN- 712246

Amount in Rupees

Schedule I - Capital		As on 31/03/2023	As on 31/03/2022
Authorised Capital: 10,00,000 shares @ Rs.10 each		1,00,00,000.00	1,00,00,000.00
Issued, Subscribed & Paid up Capital: Fully Paid up: 511404 shares @ Rs.10 each (P.Y. 518796 shares @ Rs.10 each) Partly Paid up: 111637 shares @ Rs.5 each (P.Y. 111662 shares @ Rs.5 each)		51,14,040.00	51,87,960.00
		5,58,185.00	5,58,310.00
TOTAL		56,72,225.00	57,46,270.00



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Amount in Rupees

		Schedule 2 - Reserves and Surplus	
		As on 31/03/2023	As on 31/03/2022
I	Statutory Reserves		
	Opening Balance	3,05,47,892.00	2,89,32,211.00
	Additions new reserve	15,80,024.00	16,15,681.00
	Deductions during the year	-	-
		3,21,27,916.00	3,05,47,892.00
II	Revenue and Other Reserves	10,44,50,800.58	10,09,77,539.11
	Bad Debt Reserve Fund	3,50,47,513.00	3,38,78,361.00
	(a) Opening Balance	3,38,78,361.00	3,26,66,600.00
	(b) additions during the year	11,85,224.00	12,11,761.00
	(c) Deductions during the year	16,072.00	-
	Building Fund	1,80,32,600.00	1,70,32,600.00
	(a) Opening Balance	1,70,32,600.00	1,60,32,600.00
	(b) Additions during the year	10,00,000.00	10,00,000.00
	(c) Deductions during the year	-	-
	Proposed Dividend	22,67,507.00	20,77,406.00
	(a) Opening Balance	20,77,406.00	14,77,406.00
	(b) Additions during the year	6,81,000.00	6,00,000.00
	(c) Deductions during the year	4,90,899.00	-
	Member Welfare Fund	33,95,673.76	37,59,863.00
	(a) Opening Balance	37,59,863.00	42,13,539.00
	(b) Additions during the year	14,77,457.00	10,00,000.00
	(c) Deductions during the year	18,41,646.24	14,53,676.00
	Charitable Fund	55,21,750.00	54,25,750.00
	(a) Opening Balance	54,25,750.00	53,94,600.00
	(b) Additions during the year	1,00,000.00	50,000.00
	(c) Deductions during the year	4,000.00	18,850.00
	Staff Welfare Fund	1,10,24,912.00	1,05,71,650.00
	(a) Opening Balance	1,05,71,650.00	1,03,28,232.00
	(b) Additions during the year	10,87,151.00	8,03,680.00
	(c) Deductions during the year	6,33,889.00	5,60,262.00
	Jubilee Fund	23,38,300.00	22,38,300.00
	(a) Opening Balance	22,38,300.00	21,88,300.00
	(b) Additions during the year	1,00,000.00	50,000.00
	(c) Deductions during the year	-	-
	Modernization & Development Fund	1,31,94,800.00	1,21,94,800.00
	(a) Opening Balance	1,21,94,800.00	1,11,94,800.00
	(b) Additions during the year	10,00,000.00	10,00,000.00
	(c) Deductions during the year	-	-
	Gratuity Fund	16,39,494.00	16,39,494.00
	(a) Opening Balance	16,39,494.00	16,39,494.00
	(b) Additions during the year	-	6,54,358.00
	(c) Deductions during the year	-	6,54,358.00



	As on 31/03/2023	As on 31/03/2022
Fluction Reserve on Govt. Securities	49,00,000.00	49,00,000.00
(a) Opening Balance	49,00,000.00	49,00,000.00
(b) Additions during the year	-	-
(c) Deductions during the year	-	-
Employees Medical Fund	1,09,177.11	1,09,177.11
(a) Opening Balance	1,09,177.11	1,09,177.11
(b) Additions during the year	-	-
(c) Deductions during the year	-	-
Co-Operative Education Fund	15,000.00	15,000.00
(a) Opening Balance	15,000.00	15,000.00
(b) Additions during the year	15,000.00	15,000.00
(c) Deductions during the year	15,000.00	15,000.00
Co-Operative Week Fund	4,45,238.00	4,68,532.00
(a) Opening Balance	4,68,532.00	4,86,316.00
(b) Additions during the year	25,700.00	50,675.00
(c) Deductions during the year	48,994.00	68,459.00
Contingent Provision Against STD. Assets	5,46,338.00	5,46,338.00
(a) Opening Balance	5,46,338.00	5,46,338.00
(b) Additions during the year	-	-
(c) Deductions during the year	-	-
Locker Fund	3,00,000.00	3,00,000.00
(a) Opening Balance	3,00,000.00	3,00,000.00
(b) Additions during the year	-	-
(c) Deductions during the year	-	-
Social Welfare Fund	44,50,916.71	50,21,968.00
(a) Opening Balance	50,21,968.00	51,08,355.00
(b) Additions during the year	2,01,888.00	2,00,000.00
(c) Deductions during the year	7,72,939.29	2,86,387.00
Self Help Group Fund	2,97,621.00	2,83,000.00
(a) Opening Balance	2,83,000.00	1,33,000.00
(b) Additions during the year	1,00,000.00	1,50,000.00
(c) Deductions during the year	85,379.00	-
Sports and Cultural Development Fund	4,85,660.00	3,27,000.00
(a) Opening Balance	3,27,000.00	1,47,000.00
(b) Additions during the year	2,50,000.00	2,00,000.00
(c) Deductions during the year	91,340.00	20,000.00
Environment Protection Fund	4,38,300.00	1,88,300.00
(a) Opening Balance	1,88,300.00	88,300.00
(b) Additions during the year	2,50,000.00	1,00,000.00
(c) Deductions during the year	-	-
III Balance in Profit and Loss Account	36,82,713.07	36,71,297.38
TOTAL (I+II+III+IV and V)	14,02,61,429.65	13,51,96,728.49



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Amount in Rupees

Schedule 3 - Deposits			
		As on 31/03/2023	As on 31/03/2022
A.I Demand Deposits			
(i) From Banks		-	-
(ii) From Others		55,54,624.24	97,96,820.95
Current Account		55,54,624.24	97,96,820.95
		55,54,624.24	97,96,820.95
II Savings Bank Deposits		25,16,16,033.76	24,57,57,649.21
	TOTAL	25,16,16,033.76	24,57,57,649.21
III TERM DEPOSITS			
Recurring Deposit		1,96,39,361.00	1,93,66,605.00
Principal		1,96,39,361.00	1,93,66,605.00
Daily Sanchay Yojana		2,21,400.00	-
Principal		2,21,400.00	-
Fixed Deposit		14,13,52,717.00	14,06,93,343.00
Principal		14,13,52,717.00	14,06,93,343.00
Thrift Fund		2,49,54,063.60	2,42,09,550.60
Principal		2,49,54,063.60	2,42,09,550.60
Guarantee Fund		1,39,21,287.50	1,40,03,275.50
Principal		1,39,21,287.50	1,40,03,275.50
Special FD		2,99,550.00	2,99,550.00
Principal		2,99,550.00	2,99,550.00
Special RIP		2,43,010.00	6,84,629.00
Principal		2,43,010.00	6,84,629.00
Daily Scheme (Sathi)		2,150.00	14,260.00
Principal		2,150.00	14,260.00
Locker Access Deposit		4,19,400.00	4,19,400.00
Principal		4,19,400.00	4,19,400.00
Special FD Member		3,75,000.00	4,55,000.00
Principal		3,75,000.00	4,55,000.00
Special RIP Member		59,44,444.00	65,64,323.00
Principal		59,44,444.00	65,64,323.00
FD Festival Offer for Sr. Citizen		62,79,615.00	62,79,615.00
Principal		62,79,615.00	62,79,615.00



		As on 31/03/2023	As on 31/03/2022
	RIP Festival Offer for Sr. Citizen	47,63,869.00	44,73,058.00
	Principal	47,63,869.00	44,73,058.00
	Reinvestment Plan	27,31,40,517.00	26,66,80,220.00
	Principal	27,31,40,517.00	26,66,80,220.00
	New SSY Suspense	10,985.00	10,985.00
	Principal	10,985.00	10,985.00
	SSY Daily Deposit	40,565.00	40,565.00
	Principal	40,565.00	40,565.00
	FD Covid - 19 Sr. Citizen SPL Offer	54,46,374.00	54,46,374.00
	Principal	54,46,374.00	54,46,374.00
	RIP Covid - 19 Sr. Citizen SPL Offer	73,66,016.00	77,42,677.00
	Principal	73,66,016.00	77,42,677.00
	Credit Balance in Loans & Advances	2,39,702.19	-
	TOTAL	50,46,60,026.29	49,73,83,430.10
	TOTAL (I+II and III)	76,18,30,684.29	75,29,37,900.26
B	(i) Deposits of branches in India	76,18,30,684.29	75,29,37,900.26
	(ii) Deposits of branches outside India	-	-
	TOTAL	76,18,30,684.29	75,29,37,900.26



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Amount in Rupees

		Schedule 4 - Borrowings	
		As on 31/03/2023	As on 31/03/2022
I	Borrowings in India		
	(a) Reserve Bank of India	-	-
	(b) Other Banks	-	-
	(c) Other Institutions and agencies	-	-
II	Borrowings outside India	-	-
	TOTAL (I and II)	-	-



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Amount in Rupees

Schedule 5 - Other Liabilities and Provisions		As on 31/03/2023	As on 31/03/2022
I	Interest Accrued	11,23,891.00	8,36,413.00
II	Others (Including provisions)	3,08,09,376.29	2,61,60,603.58
	Unclaimed Dividends	2,25,108.00	2,25,146.00
	Audit Fees Payable	1,15,000.00	1,75,000.00
	Excess Cash Received	1,00,838.00	1,00,338.00
	Suspense Deposit	8,14,175.44	8,14,175.44
	NPA Overdue Interest Reserve (Contra)	1,36,16,682.85	1,38,05,759.35
	Provision for Puja Exgratia	3,71,101.00	3,43,987.00
	Provision for Income Tax	1,03,73,300.00	77,07,902.00
	TDS Payable	2,81,808.00	1,22,242.00
	Outstanding Profession Tax	2,500.00	2,500.00
	Provision for Arrear Salary	-	-
	Advance Locker Rent	2,96,959.00	2,95,959.00
	Income Tax Recovered from Staff	-	-
	Gift Cheque Payable	59,092.00	58,587.00
	Depositor Education and Awareness Fund	16,22,778.79	16,22,778.79
	Suspense Sathi Deposit	100.00	100.00
	Cheque Deposit against Loan	4,40,649.00	4,40,649.00
	Provision against Fraud on SSY	4,45,480.00	4,45,480.00
	OTS Upfront Deposit	-	-
	GST Payable	3,30,652.47	-
	Loan Insurance Pre. recd. from Customer	11,391.00	-
	Provision for Dep. On GOI Investment	16,66,613.74	-
	Deferred Tax Liabilities	35,147.00	-
	Other Payable	-	-
	TOTAL	3,19,33,267.29	2,69,97,016.58



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Amount in Rupees

Schedule 6 - Cash and Balances with Reserve Bank of India			
		As on 31/03/2023	As on 31/03/2022
I	Cash in hand (including foreign currency notes)	27,23,894.40	24,46,999.50
	Cash in hand	24,71,594.40	19,50,999.50
	Cash at ATM	2,52,300.00	4,96,000.00
II	Balances with Reserve Bank of India	-	-
	(a) In Current Account	-	-
	(b) In Other Accounts	-	-
	TOTAL (I and II)	27,23,894.40	24,46,999.50



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Amount in Rupees

Schedule 7 - Balances with Banks and Money at Call and Short Notice

	As on 31/03/2023	As on 31/03/2022
In India		
(i) Balances with Banks		
(a) In Current Accounts	5,13,76,484.90	4,22,40,058.68
WBCS Bank	25,57,922.65	30,95,427.03
WBCS Bank Designated	1,70,493.71	1,70,830.01
SBI	12,20,876.01	17,21,525.01
PNB	1,14,59,229.86	2,76,20,623.51
IDBI	2,33,15,574.30	19,62,488.30
BOI	31,09,976.90	14,10,463.68
HDFC Bank	56,13,943.13	14,09,913.11
BOB	87,138.00	89,498.00
Indian Bank	1,04,865.00	1,04,865.00
Axis Bank	34,970.56	1,85,088.56
Federal Bank	62,737.00	62,737.00
Bandhan Bank	2,17,707.00	1,45,630.00
ICICI Bank	1,50,000.00	6,50,000.00
IndusInd Bank	1,37,605.00	1,31,065.00
HDFC ATM CD	30,33,445.78	33,79,904.47
RBL	1,00,000.00	1,00,000.00
(b) In Other Deposit Accounts	39,36,08,511.91	32,88,10,086.00
WBCS Bank FD	1,98,94,745.00	1,98,94,745.00
WBCS Bank FD Folating (Bad Debt Fund)	1,00,71,646.00	1,00,71,646.00
WBCS Bank FD Folating (Reserve Fund)	1,02,76,646.00	1,02,76,646.00
SIDBI FD Investment	16,24,502.00	-
SBI CC Investment	1,42,20,876.00	1,34,37,664.00
PNB CC Investment	48,91,005.00	46,42,437.00
BOI CC Investment	51,14,600.00	-
HDFC Bank FD Investment	2,36,79,499.00	2,58,93,484.00
Axis Bank CC Investment	-	-
PNB Housing Finance FD Investment	4,05,48,335.00	3,73,88,967.00
LIC HFL Corporate FD Investment	2,72,33,190.00	2,49,53,348.00
IDBI FD Investment	-	1,23,49,818.00
Bandhan Bank CC Investment	6,70,76,058.00	15,03,56,968.00
IndusInd Bank Serampore FD Investment	2,78,44,150.94	30,00,288.00
IndusInd Bank Serampore CC Investment	8,80,52,310.97	-
RBL FD Investment	3,62,38,181.00	1,65,44,075.00
RBL CC Investment	1,68,42,767.00	-
(ii) Money at call and short notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
TOTAL (I and II)	44,49,84,996.81	37,10,50,144.68



NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, PO- NABAGRAM, DIST.- HOOGHLY, PIN- 712246

Amount in Rupees

Schedule 8 - Investments		As on 31/03/2023	As on 31/03/2022
I	Investments in India in		
	(i) Government Securities		
	Held to Maturity	18,71,00,080.00	35,67,93,230.00
	Held for Trading	-	-
	Available for Sale	12,24,71,400.00	55,72,200.00
	(ii) Other Approved Securities	-	-
	(iii) Shares	-	-
	(iv) Debentures and Bonds	-	-
	(v) Subsidiaries and/or joint ventures	-	-
	(vi) Others (to be specified)	-	-
(vii) Premium on Government Securities	46,13,738.00	53,43,015.00	
	TOTAL	31,41,85,218.00	36,77,08,445.00
II	Investments outside India in		
	(i) Government Securities	-	-
	(ii) Subsidiaries and/or joint ventures abroad	-	-
	(iii) Others Investments (to be specified)	-	-
	TOTAL	-	-
	GRAND TOTAL (I and II)	31,41,85,218.00	36,77,08,445.00



NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, PO- NABAGRAM, DIST.- HOOGHLY, PIN- 712246

Amount in Rupees

Schedule 9 - Advances		As on 31/03/2023	As on 31/03/2022
A	(i) Bills purchased and discounted	-	-
	(ii) Cash credits, overdrafts and loans repayable on demand	2,75,88,406.52	3,64,09,729.95
	Cash Credit	1,90,62,544.01	2,55,48,993.01
	Overdraft Loan	85,25,862.51	1,08,60,736.94
	(iii) Term loans	8,13,05,697.42	7,72,61,842.42
	Long Term Loan	5,11,09,666.42	4,87,45,080.42
Medium Term Loan	3,01,96,031.00	2,85,16,762.00	
TOTAL		10,88,94,103.94	11,36,71,572.37
B	(i) Secured by tangible assets	10,34,08,475.94	10,63,10,780.36
	(ii) Covered by Bank/Government Gurantees	-	-
	(iii) Unsecured	54,85,628.00	73,60,792.01
TOTAL		10,88,94,103.94	11,36,71,572.37
C.I.	Advances in India		
	(i) Priority Sectors	7,83,37,288.70	6,84,84,671.36
	(ii) Public Sector	-	-
	(iii) Banks	-	-
	(iv) Others	3,05,56,815.24	4,51,86,901.01
TOTAL		10,88,94,103.94	11,36,71,572.37
C.II.	Advances outside India		
	(i) Due from Banks	-	-
	(ii) Due from Others	-	-
	(a) Bills purchased and discounted	-	-
	(b) Syndicated Loans	-	-
	(c) Others	-	-
TOTAL		-	-
GRAND TOTAL (C.I and II)		10,88,94,103.94	11,36,71,572.37



Schedule 10 - Fixed Assets

	As on 31/03/2023	As on 31/03/2022
I Premises	39,62,704.83	8,16,916.20
Land :-		
(a) At cost as on 31st March of the preeding year	2,40,945.00	2,40,945.00
(b) Additions	0.00	0.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	2,40,945.00	2,40,945.00
(e) Less : Depreciation to date	0.00	0.00
(f) Total (d minus e)	2,40,945.00	2,40,945.00
Building :-		
(a) At cost as on 31st March of the preeding year	5,75,971.20	6,39,968.00
(b) Additions	33,71,985.00	0.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	39,47,956.20	6,39,968.00
(e) Less : Depreciation to date	2,26,196.37	63,996.80
(f) Total (d minus e)	37,21,759.83	5,75,971.20
II Other Fixed Assets	1,78,53,918.16	1,87,06,250.51
Furniture :-		
(a) At cost as on 31st March of the preeding year	3,32,790.01	3,69,766.68
(b) Additions	1,09,103.24	0.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	4,41,893.25	3,69,766.68
(e) Less : Depreciation to date	44,189.32	36,976.67
(f) Total (d minus e)	3,97,703.93	3,32,790.01
Other Furniture :-		
(a) At cost as on 31st March of the preeding year	0.00	0.00
(b) Additions	0.00	0.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	0.00	0.00
(e) Less : Depreciation to date	0.00	0.00
(f) Total (d minus e)	0.00	0.00
Office Tools :-		
(a) At cost as on 31st March of the preeding year	3,502.80	3,892.00
(b) Additions	0.00	0.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	3,502.80	3,892.00
(e) Less : Depreciation to date	350.28	389.20
(f) Total (d minus e)	3,152.52	3,502.80
Computer Hardware :-		
(a) At cost as on 31st March of the preeding year	46,119.60	1,15,299.00
(b) Additions	2,80,810.50	0.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	3,26,930.10	1,15,299.00
(e) Less : Depreciation to date	1,11,914.91	69,179.40
(f) Total (d minus e)	2,15,015.19	46,119.60
Locker :-		
(a) At cost as on 31st March of the preeding year	1,13,466.60	1,26,074.00
(b) Additions	0.00	0.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	1,13,466.60	1,26,074.00
(e) Less : Depreciation to date	11,346.66	12,607.40
(f) Total (d minus e)	1,02,119.94	1,13,466.60



	As on 31/03/2023	As on 31/03/2022
Plant & Machinery :-		
(a) At cost as on 31st March of the preeding year	1,62,588.00	1,91,280.00
(b) Additions	31,489.72	0.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	1,94,077.72	1,91,280.00
(e) Less : Depreciation to date	26,749.93	28,692.00
(f) Total (d minus e)	1,67,327.79	1,62,588.00
Modernisation and Development Fund Asset :-		
(a) At cost as on 31st March of the preeding year	1,76,86,170.00	1,52,72,959.00
(b) Additions	0.00	46,27,016.00
(c) Deductions during the year	0.00	2,50,000.00
(d) Total Cost (a and b minus c)	1,76,86,170.00	1,96,49,975.00
(e) Less : Depreciation to date	17,68,617.00	19,63,805.00
(f) Total (d minus e)	1,59,17,553.00	1,76,86,170.00
Computer :-		
(a) At cost as on 31st March of the preeding year	3,51,408.40	8,07,228.50
(b) Additions	1,65,083.00	44,025.50
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	5,16,491.40	8,51,254.00
(e) Less : Depreciation to date	2,60,369.94	4,99,845.60
(f) Total (d minus e)	2,56,121.46	3,51,408.40
Electrical Equipment :-		
(a) At cost as on 31st March of the preeding year	10,205.10	12,006.00
(b) Additions	0.00	0.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	10,205.10	12,006.00
(e) Less : Depreciation to date	1,530.77	1,800.90
(f) Total (d minus e)	8,674.33	10,205.10
Hearse Van :-		
(a) At cost as on 31st March of the preeding year	0.00	0.00
(b) Additions	9,25,000.00	0.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	9,25,000.00	0.00
(e) Less : Depreciation to date	1,38,750.00	0.00
(f) Total (d minus e)	7,86,250.00	0.00
TOTAL (I and II)	2,18,16,622.99	1,95,23,166.71



NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, PO- NABAGRAM, DIST.- HOOGHLY, PIN- 712246

Amount in Rupees

		Schedule 11 - Other Assets	
		As on 31/03/2023	As on 31/03/2022
I	Inter-office adjustments (net)	-	-
II	Interest Accrued	1,49,72,839.85	1,49,44,066.35
	Interest Receivable from Loan	12,89,829.00	11,38,307.00
	NPA Interest Receivable (Contra)	1,36,83,010.85	1,38,05,759.35
III	Tax paid in advance/tax deducted at source	2,89,22,504.72	2,67,18,835.72
	Advance Tax	1,06,51,750.00	88,24,000.00
	Deferred Tax Asset	-	13,663.00
	Tax Deduction at Source (TDS)	1,82,70,754.72	1,78,81,172.72
IV	Stationery and Stamps	10,531.00	11,121.00
	Stationery and stamps (Stock)	10,531.00	11,121.00
V	Non-banking assets acquired in satisfaction of claims	-	-
VI	Others	31,86,894.52	48,03,564.00
	Temporary Advance	5,02,600.00	28,91,950.00
	Printing & Stationery Advance	35,000.00	35,000.00
	Advance to Staff	88,329.00	1,49,937.00
	Receivable on Deaf	17,24,397.00	17,24,397.00
	Security Deposit with Caltel	2,280.00	2,280.00
	GST Receivable	8,34,288.52	-
	TOTAL	4,70,92,770.09	4,64,77,587.07



NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, PO- NABAGRAM, DIST.- HOOGHLY, PIN- 712246

Amount in Rupees

Schedule 12 - Contingent Liabilities		As on 31/03/2023	As on 31/03/2022
I	Claims against the bank not acknowledged as debts	1,14,41,870.00	1,14,41,870.00
	Income Tax Demand for AY 2017-18	95,40,172.00	95,40,172.00
	Income Tax Demand for AY 2013-14	19,01,698.00	19,01,698.00
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	Acceptance, endrosemments and other obligations	-	-
VI	Other item for which the bank is contingently liable	16,22,778.79	16,22,778.79
	Details of amount transferred to the DEAF a/c with RBI		
	Opening Balance	17,24,397.00	17,24,397.00
	Add : Amount transferred during the year	-	-
	Less : Amount reimbursed by the Fund towards claims / paid but not reimbursed	1,01,618.21	1,01,618.21
	Closing Balance	16,22,778.79	16,22,778.79
	TOTAL	1,30,64,648.79	1,30,64,648.79



NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, PO- NABAGRAM, DIST.- HOOGHLY, PIN- 712246

Amount in Rupees

Schedule 13 - Interest Earned		Year ended on 31/03/2023	Year ended on 31/03/2022
I	Interest/discount on Advances/bills	1,12,11,290.00	1,13,48,601.00
	Interest on Cash Credit Loan	25,51,273.00	28,92,878.00
	Interest on Overdraft Loan	15,35,366.00	10,78,749.00
	Interest on Vehicle Loan	8,098.00	42,788.00
	Interest on House Building Loan	29,23,968.00	28,58,168.00
	Addl. Interest on House Building Loan	12,177.00	7,867.00
	Addl. Interest on Term Loan	26,972.00	10,617.00
	Interest on Car Loan (Above 5 Years)	96,084.00	1,37,557.00
	Addl. Interest on Sopan Loan	5,444.00	9,881.00
	Addl. Interest on Demand Loan	94,437.00	3,028.00
	Interest on Auto Loan	968.00	6,243.00
	Addl. Interest on Auto Loan	3,133.00	362.00
	Interest on Gold Loan	13,308.00	13,994.00
	Interest on House Building Loan for Staff	1,52,186.00	2,04,512.00
	Interest on Demand Loan	2,34,737.00	3,28,378.00
	Interest on Educational Loan	3,10,382.00	3,34,032.00
	Interest on Sopan Loan	1,84,599.00	2,69,538.00
	Interest on Utility Loan	33,992.00	20,252.00
	Addl. Interest on Utility Loan	2,653.00	-
	Interest on Surety Loan	5,99,414.00	6,94,999.00
	Interest on Term Deposit Loan	11,34,126.00	9,13,925.00
	Interest on Term Loan	12,63,191.00	15,14,025.00
	Addl. Interest on Educational Loan	3,607.00	95.00
	Addl. Interest on Gold Loan	930.00	219.00
	Addl. Interest on Surety Loan	13,645.00	6,494.00
	Interest on TL Self Help Group	6,589.00	-
	Addl. Interest on TL Self Help Group	11.00	-
II	Income on Investments	2,61,42,127.33	2,54,74,555.77
	Income from Investments	2,68,71,404.33	2,61,91,371.77
	Less : Exchange Premium Of Govt. Security	7,29,277.00	7,16,816.00
III	Interest on balances with Reserve Bank of India and Other inter-bank funds	2,30,92,808.91	2,13,41,125.49
	Interest on Other Banks Fixed Deposits	2,30,92,808.91	2,13,41,125.49
	TOTAL	6,04,46,226.24	5,81,64,282.26



NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, PO- NABAGRAM, DIST.- HOOGHLY, PIN- 712246

Amount in Rupees

Schedule 14 - Other Income		Year ended on 31/03/2023	Year ended on 31/03/2022
I	Commission, exchnage and brokerage	9,27,788.56	9,55,039.69
	Commission	2,25,706.56	2,24,539.69
	Locker Rent	7,02,082.00	7,30,500.00
II	Profit on sale of Investments	20,19,050.00	32,57,129.00
	Less : Loss on sale of investments	-	-
III	Miscellaneous Income	5,47,248.55	18,99,728.98
	Interest (others)	-	-
	Processing Charges	3,13,432.04	2,56,710.85
	Sale of Form and Pass Book	5,858.00	11,649.00
	Bank Charges	1,16,197.51	3,66,114.14
	Sale of Old Papers	500.00	6,700.00
	Miscellaneous Receipt	3,572.00	2,878.50
	Admission Fees (General Members)	-	39.00
	Loan Insurance Premium received from Customer	(31,061.00)	31,061.00
	Adjustment of Depreciation	1,38,750.00	
	Prior period Adjustment	-	12,24,576.49
	TOTAL	34,94,087.11	61,11,897.67



NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, PO- NABAGRAM, DIST.- HOOGHLY, PIN- 712246

Amount in Rupees

Schedule 15 - Interest Expended			
		Year ended on 31/03/2023	Year ended on 31/03/2022
I	Interest on Deposits	3,63,87,749.50	3,65,68,342.00
	Interest on Savings Bank Deposit	73,02,187.50	79,46,358.00
	Interest on Recurring Deposit	12,38,516.00	11,77,374.00
	Interest on Fixed Deposit	82,91,902.00	83,53,650.00
	Interest on Thrift Fund	13,40,084.00	12,73,148.00
	Interest on Guarantee Fund	7,57,964.00	7,53,232.00
	Interest on Reinvestment Plan	1,53,94,566.00	1,46,30,062.00
	Interest on Special RIP	23,709.00	2,22,012.00
	Interest on Special FD	-	162.00
	Interest on SPL FD (Member)	26,892.00	37,217.00
	Interest on SPL RIP (Member)	3,64,940.00	3,98,854.00
	Interest on FD Festival Offer for SR Citizen	4,85,393.00	4,85,353.00
	Interest on RIP Festival Offer for SR Citizen	3,57,515.00	4,81,404.00
	Interest on FD Covid-19 SR Citizen SPL Offer	3,46,348.00	3,33,491.00
	Interest on RIP Covid-19 SR Citizen SPL Offer	4,56,416.00	4,76,025.00
	Interest on New Daily Scheme	1,317.00	-
II	Interest on Reserve Bank of India/Inter-bank borrowings	-	-
III	Others	-	-
	TOTAL	3,63,87,749.50	3,65,68,342.00



NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
 11, VIVEKANANDA ROAD, PO- NABAGRAM, DIST.- HOOGHLY, PIN- 712246

Amount in Rupees

Schedule 16 - Operating Expenses		Year ended on 31/03/2023	Year ended on 31/03/2022
I	Payments to and provisions for employees	87,53,670.00	83,04,259.00
	Salary	74,88,738.00	66,21,374.00
	Employer contribution to PF including shortfall in Trust Fund	3,37,527.00	6,22,880.00
	Puja Bonus/Exgratia	4,94,143.00	3,42,647.00
	LTC to Staff	1,11,000.00	63,000.00
	Gratuity For Staff	3,22,262.00	6,54,358.00
II	Rent, Taxes and Lighting	4,55,540.00	4,70,166.00
	Electricity Charges	3,52,540.00	4,22,166.00
	Rent for Branch	1,03,000.00	48,000.00
III	Printing and Stationary	2,50,532.00	2,84,136.00
IV	Advertisement and publicity	2,50,143.00	3,03,640.00
V	Depreciation on Bank's property	42,56,628.92	26,77,292.97
	Depreciation of Fixed Assets	25,90,015.18	26,77,292.97
	Furniture	44,189.32	36,976.67
	Building	2,26,196.37	63,996.80
	Office Tools	350.28	389.20
	Locker	11,346.66	12,607.40
	Computer	3,72,284.85	5,69,025.00
	Electrical Equipment	1,530.77	1,800.90
	Plant & Mechnery	26,749.93	28,692.00
	Modernization and Development Asset	17,68,617.00	19,63,805.00
	Hearse Van	1,38,750.00	
	Depreciation on Government Security/SDL	16,66,613.74	-
VI	Director's Fees, Allowances and expenses	-	-
VII	Auditors' fees and expenses	3,47,000.00	2,93,400.00
	Tax Audit Fees	20,000.00	20,000.00
	Concurrent Audit Fees	2,25,000.00	2,38,400.00
	Statutory Audit Fees	50,000.00	35,000.00
	SFT Return Filing Fees	40,000.00	-
	Information System Audit Fees	12,000.00	-
VIII	Law Charges	1,000.00	89,100.00
IX	Postage, Telegrams, Telephones etc.	53,295.00	1,21,139.00
X	Repairs and Maintanance	7,47,401.25	14,22,924.00
XI	Insurance	9,34,503.00	9,52,662.00
	General Insurance Premium	30,116.00	60,773.00
	Deposit Insurance Premium	9,04,387.00	8,91,889.00
XII	Other Expenditure	8,91,226.99	17,18,956.03
	Annual General Meeting Expenses	66,327.00	1,09,270.00
	Entertainment	5,15,832.20	4,73,564.50
	Institutional Profession Tax	2,500.00	2,500.00
	Subscription & Periodicals/ Journals	25,598.00	40,150.00
	Other Co-operative Meeting Expenses		-
	Contingency	74,357.00	49,724.00
	Conveyence	1,13,229.00	1,30,800.00
	Remittance Expenses	2,700.00	7,000.00
	Service Charges	72,717.00	83,003.34
	SMS Charges	2,378.63	-24,242.27
	CIBIL Charges	26,505.62	3,568.28
	Staff Medical Expenses	350.00	-
	Water & Panchayat Tax	4,632.00	-
	GST Paid	0.54	7,95,133.64
	Bad Debt Recovery	(15,900.00)	-
	TOTAL	1,69,40,940.16	1,66,37,675.00

