

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

Balance Sheet as on 31st March, 2024

Amount in Rupees

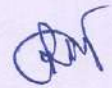
| | Schedule | | As on 31/03/2024 | As on 31/03/2023 |
|---|----------|--|------------------------|------------------------|
| CAPITAL AND LIABILITIES | | | | |
| Capital | 1 | | 56,05,565.00 | 56,72,225.00 |
| Reserve and Surplus | 2 | | 14,61,71,720.19 | 14,02,61,429.65 |
| Deposits | 3 | | 77,69,73,237.99 | 76,18,30,684.29 |
| Borrowings | 4 | | - | - |
| Other Liabilities and Provisions | 5 | | 3,17,11,739.10 | 3,19,33,267.29 |
| TOTAL | | | 96,04,62,262.28 | 93,96,97,606.23 |
| ASSETS | | | | |
| Cash and Balances with Reserve Bank of India | 6 | | 22,20,685.20 | 27,23,894.40 |
| Balance with Banks and money at call and short Notice | 7 | | 50,53,23,011.45 | 44,49,84,996.81 |
| Investments | 8 | | 28,54,84,555.00 | 31,41,85,218.00 |
| Advances | 9 | | 9,77,51,239.47 | 10,88,94,103.94 |
| Fixed Assets | 10 | | 2,10,69,316.91 | 2,18,16,622.99 |
| Other Assets | 11 | | 4,86,13,454.25 | 4,70,92,770.09 |
| TOTAL | | | 96,04,62,262.28 | 93,96,97,606.23 |
| Contingent Liabilities | 12 | | 1,19,82,956.79 | 1,30,64,648.79 |
| Bills for collection | | | - | - |

Place: Nabagram, Hooghly
Dated: 29th June, 2024

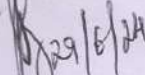

Swapan Kumar Paul
Special Officer


Kamal Kr. Mitra
CEO


Sankar Chakraborty
Manager


Gour Mohan Roy
Asst. Manager

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


Alok Roy

Partner
Membership No. 055723




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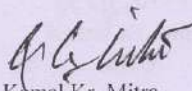
Profit and Loss Account for the year ended 31st March, 2024

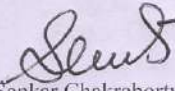
Amount in Rupees


| | Schedule | Year ended on 31/03/2024 | Year ended on 31/03/2023 |
|---|----------|-----------------------------|-----------------------------|
| I Income | | | |
| Interest earned | 13 | 6,04,10,259.99 | 6,04,46,226.24 |
| Other Income | 14 | 63,37,290.27 | 34,94,087.11 |
| TOTAL | | 6,67,47,550.26 | 6,39,40,313.35 |
| II Expenditure | | | |
| Interest expended | 15 | 3,87,35,680.29 | 3,63,87,749.50 |
| Operating expenses | 16 | 1,76,97,119.93 | 1,69,40,940.16 |
| Income Tax | | 25,94,436.00 | 26,65,398.00 |
| Income Tax Adjustment | | 1,48,140.00 | - |
| Deferred Tax | | 1,438.00 | 48,810.00 |
| TOTAL | | 5,91,76,814.22 | 5,60,42,897.66 |
| III Profit / Loss | | | |
| Net profit/loss(-) for the year | | 75,70,736.04 | 78,97,415.69 |
| Profit / Loss(-) brought forward | | 36,82,713.07 | 36,71,297.38 |
| Investment Fluction Reserve | | - | - |
| TOTAL | | 1,12,53,449.11 | 1,15,68,713.07 |
| IV Appropriations | | 74,39,757.00 | 78,86,000.00 |
| Transfer to: | | | |
| Statutory Reserve (Minimum 20% of Net Profit) | | 15,14,147.00 | 15,80,000.00 |
| Bad Debt Reserve Fund (Minimum 15% of Net Profit) | | 11,35,610.00 | 11,85,000.00 |
| Building Fund | | 10,00,000.00 | 10,00,000.00 |
| Co-operative Education Fund | | 15,000.00 | 15,000.00 |
| Charitable Fund | | 50,000.00 | 1,00,000.00 |
| Jublee Fund | | 50,000.00 | 1,00,000.00 |
| Member Welfare Fund | | 4,00,000.00 | 4,00,000.00 |
| Staff Welfare Fund | | 10,00,000.00 | 10,00,000.00 |
| Proposed Dividend | | 6,00,000.00 | 6,81,000.00 |
| Co-operative Week Fund | | 25,000.00 | 25,000.00 |
| 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 | | 1,50,000.00 | 1,00,000.00 |
| Environment Protection Fund | | 1,00,000.00 | 2,50,000.00 |
| Sports and Cultural Development Fund | | 2,00,000.00 | 2,50,000.00 |
| Balance carried over to Balance Sheet | | 38,13,692.11 | 36,82,713.07 |

Place: Nabagram, Hooghly
Dated: 29th June, 2024

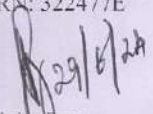

Swapna Kumar Paul
Special Officer


Kamal Kr. Mitra
CEO


Sankar Chakraborty
Manager


Gour Mohan Roy
Asst. Manager

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


Alok Roy
Partner
Membership No. 055723




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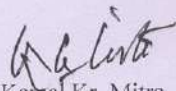
Statement of Cash Flow for the year ended 31st March, 2024

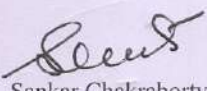
| | | Amount in Rupees |
|--|--------------|------------------------|
| Profit as per Profit & Loss A/c | | 75,70,736.04 |
| Adjustment for non cash items | | |
| Depreciation & Amortization of GOI Securities | 35,90,166.28 | |
| | | 35,90,166.28 |
| Profit Before Non Cash Items :- | | 1,11,60,902.32 |
| Deposits | | 1,51,42,553.70 |
| Other Liabilities & Provisions | | (2,21,528.19) |
| Loans & Advances | | 1,11,42,864.47 |
| Other Assets | | (15,20,684.16) |
| | | 2,45,43,205.82 |
| Cash Flows From Operatring Activities :- | | 3,57,04,108.14 |
| Change in Assets :- | | |
| Investment | | 2,78,03,788.00 |
| Fixed Assets | | (19,45,985.20) |
| | | 2,58,57,802.80 |
| Cash From Investing Activities :- | | 2,58,57,802.80 |
| Change in Liabilities :- | | |
| Change in Share Capital | | (66,660.00) |
| Reserve and Surplus | | (16,60,445.50) |
| | | (17,27,105.50) |
| Cash Flows From Financing Activities :- | | (17,27,105.50) |
| Net Increase (Decrease) in Cashg and Cash Equivalent :- | | 5,98,34,805.44 |
| Cash and Cash Equivalent at the beginning of the year :- | | 44,77,08,891.21 |
| Cash and Cash Equivalent at the End of the year :- | | 50,75,43,696.65 |

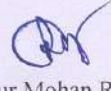
Place: Nabagram, Hooghly

Dated: 29th June, 2024


Swapn Kumar Paul
Special Officer


Kamal Kr. Mitra
CEO


Sankar Chakraborty
Manager

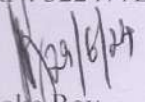

Gour Mohan Roy
Asst. Manager

In terms of our report of even date

For Mitra Roy & Datta

Chartered Accountants

FRN: 322477E


Alok Roy

Partner

Membership No. 055723



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

Amount in Rupees

| Schedule 1 - Capital | | | |
|---|--|---------------------|---------------------|
| | | As on 31/03/2024 | As on 31/03/2023 |
| 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: | | | |
| 505353 shares @ Rs.10 each (P.Y. 511404 shares @ Rs.10 each) | | 50,53,530.00 | 51,14,040.00 |
| Partly Paid up: | | | |
| 110407 shares @ Rs.5 each (P.Y. 111637 shares @ Rs.5 each) | | 5,52,035.00 | 5,58,185.00 |
| TOTAL | | 56,05,565.00 | 56,72,225.00 |



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Amount in Rupees

Schedule 2 - Reserves and Surplus

| | As on 31/03/2024 | As on 31/03/2023 |
|---|------------------------|------------------------|
| I Statutory Reserves | | |
| Opening Balance | 3,21,27,916.00 | 3,05,47,892.00 |
| Additions new reserve | 15,14,147.00 | 15,80,024.00 |
| Deductions during the year | - | - |
| | 3,36,42,063.00 | 3,21,27,916.00 |
| II Revenue and Other Reserves | 10,87,15,965.08 | 10,44,50,800.58 |
| Bad Debt Reserve Fund | 3,61,83,123.00 | 3,50,47,513.00 |
| (a) Opening Balance | 3,50,47,513.00 | 3,38,78,361.00 |
| (b) Additions during the year | 11,35,610.00 | 11,85,224.00 |
| (c) Deductions during the year | - | 16,072.00 |
| Building Fund | 1,90,32,600.00 | 1,80,32,600.00 |
| (a) Opening Balance | 1,80,32,600.00 | 1,70,32,600.00 |
| (b) Additions during the year | 10,00,000.00 | 10,00,000.00 |
| (c) Deductions during the year | - | - |
| Proposed Dividend | 28,67,260.00 | 22,67,507.00 |
| (a) Opening Balance | 22,67,507.00 | 20,77,406.00 |
| (b) Additions during the year | 6,00,000.00 | 6,81,000.00 |
| (c) Deductions during the year | 247.00 | 4,90,899.00 |
| Member Welfare Fund | 36,32,461.26 | 33,95,673.76 |
| (a) Opening Balance | 33,95,673.76 | 37,59,863.00 |
| (b) Additions during the year | 4,00,000.00 | 14,77,457.00 |
| (c) Deductions during the year | 1,63,212.50 | 18,41,646.24 |
| Charitable Fund | 55,71,750.00 | 55,21,750.00 |
| (a) Opening Balance | 55,21,750.00 | 54,25,750.00 |
| (b) Additions during the year | 50,000.00 | 1,00,000.00 |
| (c) Deductions during the year | - | 4,000.00 |
| Staff Welfare Fund | 1,13,87,341.00 | 1,10,24,912.00 |
| (a) Opening Balance | 1,10,24,912.00 | 1,05,71,650.00 |
| (b) Additions during the year | 10,10,160.00 | 10,87,151.00 |
| (c) Deductions during the year | 6,47,731.00 | 6,33,889.00 |
| Jubilee Fund | 23,88,300.00 | 23,38,300.00 |
| (a) Opening Balance | 23,38,300.00 | 22,38,300.00 |
| (b) Additions during the year | 50,000.00 | 1,00,000.00 |
| (c) Deductions during the year | - | - |
| Modernization & Development Fund | 1,41,94,800.00 | 1,31,94,800.00 |
| (a) Opening Balance | 1,31,94,800.00 | 1,21,94,800.00 |
| (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 | 2,40,046.00 | - |
| (c) Deductions during the year | 2,40,046.00 | - |



| | As on 31/03/2024 | As on 31/03/2023 |
|---|------------------------|------------------------|
| 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 | 4,11,214.00 | 4,45,238.00 |
| (a) Opening Balance | 4,45,238.00 | 4,68,532.00 |
| (b) Additions during the year | 26,800.00 | 25,700.00 |
| (c) Deductions during the year | 60,824.00 | 48,994.00 |
| 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 | 41,61,010.71 | 44,50,916.71 |
| (a) Opening Balance | 44,50,916.71 | 50,21,968.00 |
| (b) Additions during the year | 2,00,000.00 | 2,01,888.00 |
| (c) Deductions during the year | 4,89,906.00 | 7,72,939.29 |
| Self Help Group Fund | 4,33,990.00 | 2,97,621.00 |
| (a) Opening Balance | 2,97,621.00 | 2,83,000.00 |
| (b) Additions during the year | 1,50,000.00 | 1,00,000.00 |
| (c) Deductions during the year | 13,631.00 | 85,379.00 |
| Sports and Cultural Development Fund | 5,44,760.00 | 4,85,660.00 |
| (a) Opening Balance | 4,85,660.00 | 3,27,000.00 |
| (b) Additions during the year | 2,00,000.00 | 2,50,000.00 |
| (c) Deductions during the year | 1,40,900.00 | 91,340.00 |
| Environment Protection Fund | 3,97,346.00 | 4,38,300.00 |
| (a) Opening Balance | 4,38,300.00 | 1,88,300.00 |
| (b) Additions during the year | 1,00,000.00 | 2,50,000.00 |
| (c) Deductions during the year | 1,40,954.00 | - |
| III Balance in Profit and Loss Account | 38,13,692.11 | 36,82,713.07 |
| TOTAL (I+II+III+IV and V) | 14,61,71,720.19 | 14,02,61,429.65 |



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

Amount in Rupees

| Schedule 3 - Deposits | | As on 31/03/2024 | As on 31/03/2023 |
|--|--------------|---------------------|---------------------|
| A.I Demand Deposits | | | |
| (i) From Banks | | - | - |
| (ii) From Others | | 66,77,455.10 | 55,54,624.24 |
| Current Account | | 66,77,455.10 | 55,54,624.24 |
| | | 66,77,455.10 | 55,54,624.24 |
| II Savings Bank Deposits | | 24,37,92,719.37 | 25,16,16,033.76 |
| | TOTAL | 24,37,92,719.37 | 25,16,16,033.76 |
| III TERM DEPOSITS | | | |
| Recurring Deposit | | 1,95,13,799.00 | 1,96,39,361.00 |
| Principal | | 1,95,13,799.00 | 1,96,39,361.00 |
| Daily Sanchay Yojana | | 67,24,670.00 | 2,21,400.00 |
| Principal | | 67,24,670.00 | 2,21,400.00 |
| Fixed Deposit | | 14,45,06,056.00 | 14,13,52,717.00 |
| Principal | | 14,45,06,056.00 | 14,13,52,717.00 |
| Thrift Fund | | 2,63,15,892.60 | 2,49,54,063.60 |
| Principal | | 2,63,15,892.60 | 2,49,54,063.60 |
| Guarantee Fund | | 1,42,29,202.50 | 1,39,21,287.50 |
| Principal | | 1,42,29,202.50 | 1,39,21,287.50 |
| 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 | 2,43,010.00 |
| Principal | | 2,43,010.00 | 2,43,010.00 |
| Daily Scheme (Sathi) | | 2,150.00 | 2,150.00 |
| Principal | | 2,150.00 | 2,150.00 |
| Locker Access Deposit | | 4,19,400.00 | 4,19,400.00 |
| Principal | | 4,19,400.00 | 4,19,400.00 |
| Special FD Member | | 2,25,000.00 | 3,75,000.00 |
| Principal | | 2,25,000.00 | 3,75,000.00 |
| Special RIP Member | | 56,32,036.00 | 59,44,444.00 |
| Principal | | 56,32,036.00 | 59,44,444.00 |
| FD Festival Offer for Sr. Citizen | | 58,87,925.00 | 62,79,615.00 |
| Principal | | 58,87,925.00 | 62,79,615.00 |



| | | As on 31/03/2024 | As on 31/03/2023 |
|----------|---|------------------------|------------------------|
| | RIP Festival Offer for Sr. Citizen | 51,35,428.00 | 47,63,869.00 |
| | Principal | 51,35,428.00 | 47,63,869.00 |
| | Reinvestment Plan | 28,51,42,597.00 | 27,31,40,517.00 |
| | Principal | 28,51,42,597.00 | 27,31,40,517.00 |
| | 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 | 49,21,374.00 | 54,46,374.00 |
| | Principal | 49,21,374.00 | 54,46,374.00 |
| | RIP Covid - 19 Sr. Citizen SPL Offer | 70,47,190.00 | 73,66,016.00 |
| | Principal | 70,47,190.00 | 73,66,016.00 |
| | Credit Balance in Loans & Advances | 2,06,233.42 | 2,39,702.19 |
| | TOTAL | 52,65,03,063.52 | 50,46,60,026.29 |
| | TOTAL (I+II and III) | 77,69,73,237.99 | 76,18,30,684.29 |
| B | (i) Deposits of branches in India | 77,69,73,237.99 | 76,18,30,684.29 |
| | (ii) Deposits of branches outside India | - | - |
| | TOTAL | 77,69,73,237.99 | 76,18,30,684.29 |



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

Amount in Rupees

| Schedule 4 - Borrowings | | | |
|-------------------------|-------------------------------------|------------------|------------------|
| | | | |
| | | As on 31/03/2024 | As on 31/03/2023 |
| 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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11, VIVEKANANDA ROAD, PO- NABAGRAM, DIST.- HOOGHLY, PIN- 712246

Amount in Rupees

| Schedule 5 - Other Liabilities and Provisions | | As on 31/03/2024 | As on 31/03/2023 |
|---|---|-----------------------|-----------------------|
| I | Interest Accrued | 12,71,378.00 | 11,23,891.00 |
| II | Others (Including provisions) | 3,04,40,361.10 | 3,08,09,376.29 |
| | Unclaimed Dividends | 2,25,108.00 | 2,25,108.00 |
| | Audit Fees Payable | 1,20,000.00 | 1,15,000.00 |
| | Excess Cash Received | 1,01,238.00 | 1,00,838.00 |
| | Suspense Deposit | 8,14,175.44 | 8,14,175.44 |
| | NPA Overdue Interest Reserve (Contra) | 1,65,63,276.85 | 1,36,16,682.85 |
| | Provision for Puja Exgratia | 3,79,891.00 | 3,71,101.00 |
| | Provision for Income Tax | 74,30,480.00 | 1,03,73,300.00 |
| | TDS Payable | 1,29,493.00 | 2,81,808.00 |
| | Outstanding Profession Tax | 2,500.00 | 2,500.00 |
| | Provision for Arrear Salary | - | - |
| | Advance Locker Rent | 2,98,359.00 | 2,96,959.00 |
| | Income Tax Recovered from Staff | 69,428.00 | - |
| | Gift Cheque Payable | 59,092.00 | 59,092.00 |
| | 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 | 7,13,461.02 | 3,30,652.47 |
| | Loan Insurance Pre. recd. from Customer | 11,391.00 | 11,391.00 |
| | Provision for Dep. On GOI Investment | 8,96,875.00 | 16,66,613.74 |
| | Deferred Tax Liabilities | 36,585.00 | 35,147.00 |
| | POS ECOM Liabilities | - | - |
| | Other Payable | - | - |
| | Outstanding Expenses | 22,500.00 | - |
| | Provision for doubtful recovery | 35,000.00 | - |
| | Provision for repair & maintenance | 22,500.00 | - |
| | TOTAL | 3,17,11,739.10 | 3,19,33,267.29 |



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

Amount in Rupees

| Schedule 6 - Cash and Balances with Reserve Bank of India | | | |
|---|---|---------------------|---------------------|
| | | As on 31/03/2024 | As on 31/03/2023 |
| I | Cash in hand (including foreign currency notes) | 22,20,685.20 | 27,23,894.40 |
| | Cash in hand | 20,93,785.20 | 24,71,594.40 |
| | Cash at ATM | 1,26,900.00 | 2,52,300.00 |
| II | Balances with Reserve Bank of India | | |
| | (a) In Current Account | - | - |
| | (b) In Other Accounts | - | - |
| | TOTAL (I and II) | 22,20,685.20 | 27,23,894.40 |



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Amount in Rupees

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

| | As on 31/03/2024 | As on 31/03/2023 |
|--|------------------------|------------------------|
| In India | | |
| (i) Balances with Banks | | |
| (a) In Current Accounts | 6,88,05,324.45 | 5,13,76,484.90 |
| WBSC Bank | 45,22,199.73 | 25,57,922.65 |
| WBSC Bank Designated | 1,70,493.71 | 1,70,493.71 |
| SBI | 11,36,792.01 | 12,20,876.01 |
| PNB | 1,59,62,711.20 | 1,14,59,229.86 |
| IDBI | 3,15,574.30 | 2,33,15,574.30 |
| BOI | 1,64,19,126.90 | 31,09,976.90 |
| HDFC Bank | 2,18,58,467.80 | 56,13,943.13 |
| BOB | 87,138.00 | 87,138.00 |
| Indian Bank | 6,04,865.00 | 1,04,865.00 |
| Axis Bank | 10,36,203.56 | 34,970.56 |
| Federal Bank | 62,737.00 | 62,737.00 |
| Bandhan Bank | 1,49,738.92 | 2,17,707.00 |
| ICICI Bank | 1,50,000.00 | 1,50,000.00 |
| IndusInd Bank | 4,74,116.00 | 1,37,605.00 |
| HDFC ATM CD | 57,54,862.32 | 30,33,445.78 |
| RBL | 1,00,298.00 | 1,00,000.00 |
| (b) In Other Deposit Accounts | 43,65,17,687.00 | 39,36,08,511.91 |
| WBSC Bank FD | 18,46,419.00 | 1,98,94,745.00 |
| WBSC Bank FD Folating (Bad Debt Fund) | 2,08,40,536.00 | 1,00,71,646.00 |
| WBSC Bank FD Folating (Reserve Fund) | 1,86,67,434.00 | 1,02,76,646.00 |
| SIDBI FD Investment | - | 16,24,502.00 |
| SBI CC Investment | 1,50,54,734.00 | 1,42,20,876.00 |
| PNB CC Investment | 2,44,93,347.00 | 48,91,005.00 |
| BOI CC Investment | 1,06,97,584.00 | 51,14,600.00 |
| HDFC Bank FD Investment | 3,97,14,032.00 | 2,36,79,499.00 |
| Axis Bank CC Investment | 10,23,382.00 | - |
| PNB Housing Finance FD Investment | 4,39,84,057.00 | 4,05,48,335.00 |
| LIC HFL Corporate FD Investment | 2,95,71,463.00 | 2,72,33,190.00 |
| IDBI FD Investment | 20,58,836.00 | - |
| Bandhan Bank CC Investment | 9,26,62,747.00 | 6,70,76,058.00 |
| IndusInd Bank Serampore FD Investment | - | 2,78,44,150.94 |
| IndusInd Bank Serampore CC Investment | 7,15,07,920.00 | 8,80,52,310.97 |
| RBL FD Investment | 1,88,20,122.00 | 3,62,38,181.00 |
| RBL CC Investment | 3,94,14,380.00 | 1,68,42,767.00 |
| ICICI Bank CC Investment | 61,60,694.00 | - |
| (ii) Money at call and short notice | - | - |
| (a) With Banks | - | - |
| (b) With other Institutions | - | - |
| TOTAL (I and II) | 50,53,23,011.45 | 44,49,84,996.81 |



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Amount in Rupees

| Schedule 8 - Investments | | | |
|--------------------------|--|------------------------|------------------------|
| | | As on 31/03/2024 | As on 31/03/2023 |
| I | Investments in India in | | |
| | (i) Government Securities | | |
| | Held to Maturity | 27,31,00,080.00 | 18,71,00,080.00 |
| | Held for Trading | - | - |
| | Available for Sale | 84,10,000.00 | 12,24,71,400.00 |
| | (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 | 39,74,475.00 | 46,13,738.00 |
| | TOTAL | 28,54,84,555.00 | 31,41,85,218.00 |
| 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) | 28,54,84,555.00 | 31,41,85,218.00 |



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Amount in Rupees

| | | Schedule 9 - Advances | | |
|---------------------------------|---|---|------------------------|-----------------|
| | | As on 31/03/2024 | As on 31/03/2023 | |
| A | (i) Bills purchased and discounted | - | - | |
| | (ii) Cash credits, overdrafts and loans repayable on demand | 2,31,67,068.05 | 2,75,88,406.52 | |
| | Cash Credit | 1,48,91,810.65 | 1,90,62,544.01 | |
| | Overdraft Loan | 82,75,257.40 | 85,25,862.51 | |
| | (iii) Term loans | 7,45,84,171.42 | 8,13,05,697.42 | |
| | Long Term Loan | 5,08,37,482.42 | 5,11,09,666.42 | |
| | Medium Term Loan | 2,37,46,689.00 | 3,01,96,031.00 | |
| | TOTAL | 9,77,51,239.47 | 10,88,94,103.94 | |
| | B | (i) Secured by tangible assets | 8,98,30,797.47 | 10,34,08,475.94 |
| | | (ii) Covered by Bank/Government Gurantees | - | - |
| (iii) Unsecured | | 79,20,442.00 | 54,85,628.00 | |
| TOTAL | 9,77,51,239.47 | 10,88,94,103.94 | | |
| C.I. | Advances in India | | | |
| | (i) Priority Sectors | 5,73,55,953.65 | 7,83,37,288.70 | |
| | (ii) Public Sector | - | - | |
| | (iii) Banks | - | - | |
| | (iv) Others | 4,03,95,285.82 | 3,05,56,815.24 | |
| TOTAL | 9,77,51,239.47 | 10,88,94,103.94 | | |
| 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) | 9,77,51,239.47 | 10,88,94,103.94 | | |



Amount in Rupees

Schedule 10 - Fixed Assets

| | As on 31/03/2024 | As on 31/03/2023 |
|---|-----------------------|-----------------------|
| I Premises | 35,90,528.85 | 39,62,704.83 |
| 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 | 37,21,759.83 | 5,75,971.20 |
| (b) Additions | 0.00 | 33,71,985.00 |
| (c) Deductions during the year | 0.00 | 0.00 |
| (d) Total Cost (a and b minus c) | 37,21,759.83 | 39,47,956.20 |
| (e) Less : Depreciation to date | 3,72,175.98 | 2,26,196.37 |
| (f) Total (d minus e) | 33,49,583.85 | 37,21,759.83 |
| II Other Fixed Assets | 1,74,78,788.06 | 1,78,53,918.16 |
| Furniture :- | | |
| (a) At cost as on 31st March of the preeding year | 3,97,703.93 | 3,32,790.01 |
| (b) Additions | 12,125.00 | 1,09,103.24 |
| (c) Deductions during the year | 0.00 | 0.00 |
| (d) Total Cost (a and b minus c) | 4,09,828.93 | 4,41,893.25 |
| (e) Less : Depreciation to date | 40,982.89 | 44,189.32 |
| (f) Total (d minus e) | 3,68,846.04 | 3,97,703.93 |
| 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 | 3,152.52 | 3,502.80 |
| (b) Additions | 0.00 | 0.00 |
| (c) Deductions during the year | 0.00 | 0.00 |
| (d) Total Cost (a and b minus c) | 3,152.52 | 3,502.80 |
| (e) Less : Depreciation to date | 315.25 | 350.28 |
| (f) Total (d minus e) | 2,837.27 | 3,152.52 |
| Computer Hardware :- | | |
| (a) At cost as on 31st March of the preeding year | 2,15,015.19 | 46,119.60 |
| (b) Additions | 35,785.20 | 2,80,810.50 |
| (c) Deductions during the year | 0.00 | 0.00 |
| (d) Total Cost (a and b minus c) | 2,50,800.39 | 3,26,930.10 |
| (e) Less : Depreciation to date | 1,49,755.67 | 1,11,914.91 |
| (f) Total (d minus e) | 1,01,044.72 | 2,15,015.19 |
| Locker :- | | |
| (a) At cost as on 31st March of the preeding year | 1,02,119.94 | 1,13,466.60 |
| (b) Additions | 0.00 | 0.00 |
| (c) Deductions during the year | 0.00 | 0.00 |
| (d) Total Cost (a and b minus c) | 1,02,119.94 | 1,13,466.60 |
| (e) Less : Depreciation to date | 10,211.99 | 11,346.66 |
| (f) Total (d minus e) | 91,907.95 | 1,02,119.94 |



| | As on 31/03/2024 | As on 31/03/2023 |
|--|-----------------------|-----------------------|
| Plant & Machinery :- | | |
| (a) At cost as on 31st March of the preeding year | 1,67,327.79 | 1,62,588.00 |
| (b) Additions | 8,02,948.00 | 31,489.72 |
| (c) Deductions during the year | 0.00 | 0.00 |
| (d) Total Cost (a and b minus c) | 9,70,275.79 | 1,94,077.72 |
| (e) Less : Depreciation to date | 1,43,396.22 | 26,749.93 |
| (f) Total (d minus e) | 8,26,879.57 | 1,67,327.79 |
| Modernisation and Development Fund Asset :- | | |
| (a) At cost as on 31st March of the preeding year | 1,59,17,553.00 | 1,76,86,170.00 |
| (b) Additions | 9,99,814.00 | 0.00 |
| (c) Deductions during the year | 0.00 | 0.00 |
| (d) Total Cost (a and b minus c) | 1,69,17,367.00 | 1,76,86,170.00 |
| (e) Less : Depreciation to date | 16,91,736.70 | 17,68,617.00 |
| (f) Total (d minus e) | 1,52,25,630.30 | 1,59,17,553.00 |
| Computer :- | | |
| (a) At cost as on 31st March of the preeding year | 2,56,121.46 | 3,51,408.40 |
| (b) Additions | 20,700.00 | 1,65,083.00 |
| (c) Deductions during the year | 0.00 | 0.00 |
| (d) Total Cost (a and b minus c) | 2,76,821.46 | 5,16,491.40 |
| (e) Less : Depreciation to date | 1,59,882.88 | 2,60,369.94 |
| (f) Total (d minus e) | 1,16,938.58 | 2,56,121.46 |
| Electrical Equipment :- | | |
| (a) At cost as on 31st March of the preeding year | 8,674.33 | 10,205.10 |
| (b) Additions | 74,614.00 | 0.00 |
| (c) Deductions during the year | 0.00 | 0.00 |
| (d) Total Cost (a and b minus c) | 83,288.33 | 10,205.10 |
| (e) Less : Depreciation to date | 6,897.20 | 1,530.77 |
| (f) Total (d minus e) | 76,391.13 | 8,674.33 |
| Hearse Van :- | | |
| (a) At cost as on 31st March of the preeding year | 7,86,250.00 | 0.00 |
| (b) Additions | 0.00 | 9,25,000.00 |
| (c) Deductions during the year | 0.00 | 0.00 |
| (d) Total Cost (a and b minus c) | 7,86,250.00 | 9,25,000.00 |
| (e) Less : Depreciation to date | 1,17,937.50 | 1,38,750.00 |
| (f) Total (d minus e) | 6,68,312.50 | 7,86,250.00 |
| TOTAL (I and II) | 2,10,69,316.91 | 2,18,16,622.99 |



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Amount in Rupees

| Schedule 11 - Other Assets | | | |
|----------------------------|--|-----------------------|-----------------------|
| | | As on 31/03/2024 | As on 31/03/2023 |
| I | Inter-office adjustments (net) | - | - |
| II | Interest Accrued | 1,78,28,063.85 | 1,49,72,839.85 |
| | Interest Receivable from Loan | 15,60,408.00 | 12,89,829.00 |
| | NPA Interest Receivable (Contra) | 1,62,67,655.85 | 1,36,83,010.85 |
| III | Tax paid in advance/tax deducted at source | 2,62,26,810.58 | 2,89,22,504.72 |
| | Advance Tax | 91,24,000.00 | 1,06,51,750.00 |
| | Tax Deduction at Source (TDS) | 1,71,02,810.58 | 1,82,70,754.72 |
| IV | Stationery and Stamps | 9,181.00 | 10,531.00 |
| | Stationery and stamps (Stock) | 9,181.00 | 10,531.00 |
| V | Non-banking assets acquired in satisfaction of claims | - | - |
| VI | Others | 45,49,398.82 | 31,86,894.52 |
| | Temporary Advance | 4,57,813.00 | 5,02,600.00 |
| | Printing & Stationery Advance | 35,000.00 | 35,000.00 |
| | Advance to Staff | 2,54,335.00 | 88,329.00 |
| | Receivable on Deaf | 17,24,397.00 | 17,24,397.00 |
| | DDJ Agent | 7,750.00 | - |
| | Security Deposit with Caltel | 2,280.00 | 2,280.00 |
| | GST Receivable | 15,47,635.92 | 8,34,288.52 |
| | Prepaid Expenses | 51,166.00 | - |
| | Building - WIP | 4,69,021.90 | - |
| | TOTAL | 4,86,13,454.25 | 4,70,92,770.09 |



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Amount in Rupees

| Schedule 12 - Contingent Liabilities | | As on 31/03/2024 | As on 31/03/2023 |
|--------------------------------------|---|-----------------------|-----------------------|
| I | Claims against the bank not acknowledged as debts | 1,03,60,178.00 | 1,14,41,870.00 |
| | Income Tax Demand for AY 2017-18 | 1,03,60,178.00 | 95,40,172.00 |
| | Income Tax Demand for AY 2013-14 | - | 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, endrosements 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 | 16,22,778.79 | 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 |
| | Closing Balance | 16,22,778.79 | 16,22,778.79 |
| | TOTAL | 1,19,82,956.79 | 1,30,64,648.79 |



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Amount in Rupees

| Schedule 13 - Interest Earned | | Year ended on 31/03/2024 | Year ended on 31/03/2023 |
|-------------------------------|---|-----------------------------|-----------------------------|
| I | Interest/discount on Advances/bills | 82,28,902.00 | 1,12,11,290.00 |
| | Interest on Cash Credit Loan | 14,10,682.00 | 25,51,273.00 |
| | Interest on Overdraft Loan | 8,51,070.00 | 15,35,366.00 |
| | Interest on Vehicle Loan | 5,430.00 | 8,098.00 |
| | Interest on House Building Loan | 26,85,518.00 | 29,23,968.00 |
| | Addl. Interest on House Building Loan | 8,837.00 | 12,177.00 |
| | Addl. Interest on Term Loan | 50,870.00 | 26,972.00 |
| | Interest on Car Loan (Above 5 Years) | 84,168.00 | 96,084.00 |
| | Addl. Interest on Sopan Loan | 5,672.00 | 5,444.00 |
| | Addl. Interest on Demand Loan | 907.00 | 94,437.00 |
| | Interest on Auto Loan | 11,994.00 | 968.00 |
| | Addl. Interest on Auto Loan | 55.00 | 3,133.00 |
| | Interest on Gold Loan | 10,440.00 | 13,308.00 |
| | Interest on House Building Loan for Staff | 42,350.00 | 1,52,186.00 |
| | Interest on Demand Loan | 48,289.00 | 2,34,737.00 |
| | Interest on Educational Loan | 2,28,736.00 | 3,10,382.00 |
| | Interest on Sopan Loan | 1,41,161.00 | 1,84,599.00 |
| | Interest on Utility Loan | 14,602.00 | 33,992.00 |
| | Addl. Interest on Utility Loan | 7.00 | 2,653.00 |
| | Interest on Surety Loan | 3,63,741.00 | 5,99,414.00 |
| | Interest on Term Deposit Loan | 10,82,566.00 | 11,34,126.00 |
| | Interest on Term Loan | 10,82,526.00 | 12,63,191.00 |
| | Addl. Interest on Educational Loan | 9,516.00 | 3,607.00 |
| | Addl. Interest on Gold Loan | 218.00 | 930.00 |
| | Addl. Interest on Surety Loan | 1,975.00 | 13,645.00 |
| | Interest on TL Self Help Group | 9,486.00 | 6,589.00 |
| | Addl. Interest on TL Self Help Group | 19.00 | 11.00 |
| | Interest on Staff Advance | 18.00 | - |
| | Interest on WBSC Consortium | 78,049.00 | - |
| II | Income on Investments | 2,35,58,364.90 | 2,61,42,127.33 |
| | Income from Investments | 2,44,19,652.90 | 2,68,71,404.33 |
| | Less : Exchange Premium Of Govt. Security | 8,61,288.00 | 7,29,277.00 |
| III | Interest on balances with Reserve Bank of India and Other inter-bank funds | 2,86,22,993.09 | 2,30,92,808.91 |
| | Interest on Other Banks Fixed Deposits | 2,86,22,993.09 | 2,30,92,808.91 |
| | TOTAL | 6,04,10,259.99 | 6,04,46,226.24 |



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Amount in Rupees

| Schedule 14 - Other Income | | Year ended on 31/03/2024 | Year ended on 31/03/2023 |
|----------------------------|---|-----------------------------|-----------------------------|
| I | Commission, exchange and brokerage | 11,19,848.85 | 9,27,788.56 |
| | Commission | 3,80,848.85 | 2,25,706.56 |
| | Locker Rent | 7,39,000.00 | 7,02,082.00 |
| II | Profit on sale of Investments | 25,55,850.00 | 20,19,050.00 |
| | Less : Loss on sale of investments | - | - |
| III | Reversal of Depreciation on Investment in Govt. Securities | 16,66,613.74 | - |
| IV | Miscellaneous Income | 9,94,977.68 | 5,47,248.55 |
| | Processing Charges | 1,70,336.14 | 3,13,432.04 |
| | Sale of Form and Pass Book | 2,962.00 | 5,858.00 |
| | SMS Charges | 64,382.73 | - |
| | Bank Charges | 3,14,720.81 | 1,16,197.51 |
| | Sale of Old Papers | - | 500.00 |
| | Miscellaneous Receipt | 1,912.00 | 3,572.00 |
| | Admission Fees (General Members) | 11.00 | - |
| | Loan Insurance Premium received from Customer | - | (31,061.00) |
| | Adjustment of Depreciation | 1,17,936.50 | 1,38,750.00 |
| | Prior period adjustment | 3,22,666.50 | - |
| | Miscellaneous Income | 50.00 | - |
| | TOTAL | 63,37,290.27 | 34,94,087.11 |



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Amount in Rupees

| Schedule 15 - Interest Expended | | Year ended on 31/03/2024 | Year ended on 31/03/2023 |
|---------------------------------|---|-----------------------------|-----------------------------|
| I | Interest on Deposits | 3,87,35,680.29 | 3,63,87,749.50 |
| | Interest on Savings Bank Deposit | 71,41,333.29 | 73,02,187.50 |
| | Interest on Recurring Deposit | 13,11,635.00 | 12,38,516.00 |
| | Interest on Fixed Deposit | 89,86,078.00 | 82,91,902.00 |
| | Interest on Thrift Fund | 13,69,571.00 | 13,40,084.00 |
| | Interest on Guarantee Fund | 7,52,286.00 | 7,57,964.00 |
| | Interest on Reinvestment Plan | 1,72,09,856.00 | 1,53,94,566.00 |
| | Interest on Special RIP | - | 23,709.00 |
| | Interest on Special FD | - | - |
| | Interest on SPL FD (Member) | 12,879.00 | 26,892.00 |
| | Interest on SPL RIP (Member) | 3,29,396.00 | 3,64,940.00 |
| | Interest on FD Festival Offer for SR Citizen | 4,65,974.00 | 4,85,393.00 |
| | Interest on RIP Festival Offer for SR Citizen | 3,79,834.00 | 3,57,515.00 |
| | Interest on FD Covid-19 SR Citizen SPL Offer | 3,13,962.00 | 3,46,348.00 |
| | Interest on RIP Covid-19 SR Citizen SPL Offer | 4,17,797.00 | 4,56,416.00 |
| | Interest on New Daily Scheme | - | 1,317.00 |
| | Interest on DDJ | 44,979.00 | - |
| | Interest on Samabaya Sanchayan Yojona | 100.00 | - |
| II | Interest on Reserve Bank of India/Inter-bank borrowings | - | - |
| III | Others | - | - |
| | TOTAL | 3,87,35,680.29 | 3,63,87,749.50 |



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 31/03/2024 | Year ended on 31/03/2023 | |
| I | Payments to and provisions for employees | 94,86,718.00 | 87,53,670.00 | |
| | Salary | 84,12,499.00 | 74,88,738.00 | |
| | Employer contribution to PF including shortfall in Trust Fund | 4,07,573.00 | 3,37,527.00 | |
| | Puja Bonus/Exgratia | 3,96,600.00 | 4,94,143.00 | |
| | LTC to Staff | 30,000.00 | 1,11,000.00 | |
| | Gratuity For Staff | 2,40,046.00 | 3,22,262.00 | |
| II | Rent, Taxes and Lighting | 5,05,170.00 | 4,55,540.00 | |
| | Electricity Charges | 3,92,170.00 | 3,52,540.00 | |
| | Rent for Branch | 1,13,000.00 | 1,03,000.00 | |
| III | Printing and Stationary | 4,07,864.00 | 2,50,532.00 | |
| IV | Advertisement and publicity | 10,620.00 | 2,50,143.00 | |
| V | Depreciation on Bank's property | 35,90,166.28 | 42,56,628.92 | |
| | Depreciation of Fixed Assets | 26,93,291.28 | 25,90,015.18 | |
| | Furniture | 40,982.89 | 44,189.32 | |
| | Building | 3,72,175.98 | 2,26,196.37 | |
| | Office Tools | 315.25 | 350.28 | |
| | Locker | 10,211.99 | 11,346.66 | |
| | Computer | 3,09,638.55 | 3,72,284.85 | |
| | Electrical Equipment | 6,897.20 | 1,530.77 | |
| | Plant & Machinery | 1,43,396.22 | 26,749.93 | |
| | Modernization and Development Asset | 16,91,736.70 | 17,68,617.00 | |
| | Hearse Van | 1,17,936.50 | 1,38,750.00 | |
| | Depreciation on Government Security/SDL | 8,96,875.00 | 16,66,613.74 | |
| VI | Director's Fees, Allowances and expenses | - | - | |
| VII | Auditors' fees and expenses | 3,35,000.00 | 3,47,000.00 | |
| | Tax Audit Fees | 20,000.00 | 20,000.00 | |
| | Concurrent Audit Fees | 2,40,000.00 | 2,25,000.00 | |
| | Statutory Audit Fees | 40,000.00 | 50,000.00 | |
| | SFT Return Filing Fees | - | 40,000.00 | |
| | VAPT Audit Fees | 35,000.00 | 12,000.00 | |
| VIII | Law Charges | 56,700.00 | 1,000.00 | |
| IX | Postage, Telegrams, Telephones etc. | 57,887.80 | 53,295.00 | |
| X | Repairs and Maintanance | 12,44,596.99 | 7,47,401.25 | |
| XI | Insurance | 10,26,533.00 | 9,34,503.00 | |
| | General Insurance Premium | 30,116.00 | 30,116.00 | |
| | Deposit Insurance Premium | 9,96,417.00 | 9,04,387.00 | |
| XII | Other Expenditure | 9,75,863.86 | 8,91,226.99 | |
| | Annual General Meeting Expenses | 55,692.00 | 66,327.00 | |
| | Entertainment | 3,66,596.00 | 5,15,832.20 | |
| | Institutional Profession Tax | 2,500.00 | 2,500.00 | |
| | Subscription & Periodicals/ Journals | 19,200.00 | 25,598.00 | |
| | Other Co-operative Meeting Expenses | - | - | |
| | Contingency | 32,496.00 | 74,357.00 | |
| | Conveyence | 1,90,439.00 | 1,13,229.00 | |
| | Remittance Expenses | - | 2,700.00 | |
| | Service Charges | 85,094.00 | 72,717.00 | |
| | SMS Charges | - | 2,378.63 | |
| | CIBIL Charges | 13,112.06 | 26,505.62 | |
| | Staff Medical Expenses | - | 350.00 | |
| | Water & Panchayat Tax | 6,825.00 | 4,632.00 | |
| | GST Paid | - | 0.54 | |
| | Bad Debt Recovery | - | (15,900.00) | |
| | Commission paid on DDJ | 36,389.80 | - | |
| | Return Filing Fees | 81,500.00 | - | |
| | Miscellaneous Expenses | - | - | |
| | Provision for printing & stationery (Advance) | 35,000.00 | - | |
| | Surplus/ Deficit in running Holiday Home | 51,020.00 | - | |
| | TOTAL | 1,76,97,119.93 | 1,69,40,940.16 | |

