



# Nadia District Central Cooperative Bank Ltd.

Licence RPCD(Kol)No.12-C dated July 03, 2012

Head Office:- M.M.Ghosh Street, Krishnagar, Nadia 741101

The Third Schedule to the Banking Regulation Act, 1949 (Section :

Form A

## Balance Sheet as at 31st March 2025

	Schedule No.	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
<b>CAPITAL AND LIABILITIES</b>			
Capital	<u>1</u>	43,60,33,397.66	42,24,51,068.90
Reserves & Surplus	<u>2</u>	2,00,63,69,299.45	1,79,70,90,956.35
Deposits	<u>3</u>	25,04,35,99,920.22	23,15,47,02,949.04
Borrowings	<u>4</u>	4,97,10,39,811.56	4,28,93,60,643.56
Other Liabilities and Provisions	<u>5</u>	1,76,94,55,519.47	1,93,07,49,674.12
<b>Total</b>		<b>34,22,64,97,948.36</b>	<b>31,59,43,55,291.97</b>
<b>Contingent Liabilities</b>	<b>12</b>	<b>13,88,18,788.95</b>	<b>5,58,30,636.19</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	<u>6</u>	37,23,84,066.00	38,61,87,686.00
Balances with Banks and money at call and short notice	<u>7</u>	14,40,71,32,265.48	12,01,31,57,552.35
Investments	<u>8</u>	5,13,83,60,444.00	5,12,92,69,944.00
Advances	<u>9</u>	12,90,76,51,984.11	12,65,56,45,429.08
Fixed Assets	<u>10</u>	15,79,25,702.68	15,98,47,258.47
Other Assets	<u>11</u>	1,24,30,43,486.09	1,25,02,47,422.07
<b>Total</b>		<b>34,22,64,97,948.36</b>	<b>31,59,43,55,291.97</b>
<b>Significant Accounting Policies &amp; Notes on Accounts</b>	<b>18</b>		

(Bijay De)

Asstt. General Manager (Accounts)

(Sankipon Chakraborty)

Chief Executive Officer

Signed in terms of our separate report of even date.

Schedule 1 to 18 form an integral part of the financial statements.

For Nirupam Associates

Chartered Accountants

Firm registration No. 323575E

(Madhumoy Chakrabarti)

Partner

Membership No. 059207

(Haraprasad Halder)

Chairman

UDIN: 25059207BMIDHY4857

Place: Krishnanagar.

Dated: 13th June 2025



**NADIA DISTRICT CENTRAL CO OPERATIVE BANK LTD**

**Head Office: Krishnagar, Nadia.**

**Profit and Loss Appropriation Account for the year ended 31.03.2025**

Sl No.	Particulars	Current Year 31.03.2025	Previous year 31.03.2024	Sl No.	Particulars	Current Year 31.03.2025	Previous year 31.03.2024
1	To Reserve Fund the year 2023-24	4,09,68,720.00	3,94,38,222.00	1	Profit for last Balance Sheet LBS	15,74,21,799.61 6,88,79,147.06	9,85,95,556.34 13,58,92,558.72
		4,09,68,720.00	3,94,38,222.00				
2	To Bad Debt Fund the year 2023-24	1,53,63,270.00	1,47,89,333.00				
		1,53,63,270.00	1,47,89,333.00				
3	To Co operative Education Fund the year 2023-24	15,000.00	15,000.00				
		15,000.00	15,000.00				
4	Income Tax Current Year	6,30,00,000.00	5,50,00,000.00				
5	Diaster Management Fund	20,48,436.00	19,71,911.00				
6	Borrowers Protection Fund	18,77,555.00	49,27,778.00				
7	Dividend (2023-24)	3,02,95,747.00	2,80,04,990.00				
8	Information Technology Fund	20,48,436.00	19,71,911.00				
9	SHG Development Fund	30,72,654.00	29,57,867.00				
10	Members Welfare Fund	10,24,218.00	9,85,956.00				
11	Investment Flaxtuation Reserve	-	1,55,46,000.00				
12	Building Fund	20,48,436.00					
	Profit & Loss carried over	6,45,38,474.67	6,88,79,147.06				
	<b>Total</b>	<b>22,63,00,946.67</b>	<b>23,44,88,115.06</b>		<b>Total</b>	<b>22,63,00,946.67</b>	<b>23,44,88,115.06</b>

Signed in terms of our separate report of even date .

Schedule 1 to 18 form an integral part of the financial statement.

**For Nirupam Associates**

Chartered Accountants

Firm registration No. 328575E

(Madhumoy Chakrabarti)

Partner

Membership No.059207

(Bijay De)  
Asstt. General Manager (accounts)

(Sandipan Chakraborty)  
Chief executive Officer

(Sri Haraprasad Halder)  
Chairman  
NADIA DIST. CENTRAL CO. OP. BANK LTD.  
KRISHNAGAR, NADIA

**Chief Executive Officer**  
**Nadia District Central Cooperative Bank Ltd.**  
**Krishnagar, Nadia.**

Place: Krishnagar.  
Dated: 13th June 2025





## Nadia District Central Cooperative Bank Ltd.

Licence RPCD(Kol)No.12-C dated July 03, 2012

SCHEDULES for the year ended 31st March 2025		
0		
	As on 31 March 2025	As on 31 March 2024
SCHEDULE 1 - CAPITAL		
<b>Authorised Capital</b>	<b>80,00,00,000.00</b>	<b>80,00,00,000.00</b>
(200000 shares of Rs1000 each "A" class)	20,00,00,000.00	20,00,00,000.00
(4000000 shares of Rs100 each "B" class)	40,00,00,000.00	40,00,00,000.00
(2000000 shares of Rs100 each "C" class)	20,00,00,000.00	20,00,00,000.00
<b>Issued Capital</b>	<b>43,60,33,300.00</b>	<b>42,24,51,000.00</b>
(Shares of "A" class)	20,249.00	20,249.00
(Shares of "B" class)	31,93,471.00	30,75,570.00
(Shares of "C" class)	9,64,372.00	9,46,450.00
<b>Subscribed Capital</b>	<b>43,60,33,300.00</b>	<b>42,24,51,000.00</b>
(Shares of "A" class)	2,02,49,000.00	2,02,49,000.00
(Shares of "B" class)	31,93,47,100.00	30,75,57,000.00
(Shares of "C" class)	9,64,37,200.00	9,46,45,000.00
<b>Less: Calls unpaid</b>	<b>97.66</b>	<b>68.90</b>
<b>TOTAL</b>	<b>43,60,33,397.66</b>	<b>42,24,51,068.90</b>

### SCHEDULE 2 - RESERVES & SURPLUS

<b>I. Statutory Reserves</b>	<b>53,34,71,496.08</b>	<b>46,34,74,478.73</b>
Opening Balance	46,34,74,478.73	42,39,21,856.73
Additions during the year	6,99,97,017.35	3,95,52,622.00
Deductions during the year	-	-
<b>II. Capital Reserves includes</b>	<b>22,89,03,082.40</b>	<b>22,27,49,637.54</b>
<b>1.Reserves Agricultural Credit Stabilisation Fund</b>	<b>74,15,589.62</b>	<b>74,15,589.62</b>
Opening Balance	74,15,589.62	74,15,589.62
Additions during the year		
Deductions during the year		
<b>2.Reserves Dividend Equalisation Fund</b>	<b>2,521.12</b>	<b>2,521.12</b>
Opening Balance	2,521.12	2,521.12
Additions during the year		
Deductions during the year		
<b>3.Reserves Building Fund</b>	<b>61,17,469.57</b>	<b>40,69,033.57</b>
Opening Balance	40,69,033.57	40,69,033.57
Additions during the year	20,48,436.00	
Deductions during the year		







## Nadia District Central Cooperative Bank Ltd.

Licence RPCD(Kol)No.12-C dated July 03, 2012

SCHEDULES for the year ended 31st March 2025		
0		
	As on 31 March 2025	As on 31 March 2024
<b>4.Reserves Staff Welfare Fund</b>	<b>9,14,985.16</b>	<b>9,14,985.16</b>
Opening Balance	9,14,985.16	9,14,985.16
Additions during the year		
Deductions during the year		
<b>5.Reserves Revaluation (Bank's Infrastructure)</b>	<b>12,07,66,185.22</b>	<b>12,17,82,266.36</b>
Opening Balance	12,17,82,266.36	12,29,11,245.40
Additions during the year	-	-
Deductions during the year	10,16,081.14	11,28,979.04
<b>6.Reserves Members' Welfare (Benevolent) Fund</b>	<b>54,53,802.09</b>	<b>44,29,584.09</b>
Opening Balance	44,29,584.09	34,43,628.09
Additions during the year	10,24,218.00	9,85,956.00
Deductions during the year		
<b>7.Reserves-Capital Fund</b>	<b>1,10,31,642.37</b>	<b>1,10,31,642.37</b>
Opening Balance	1,10,31,642.37	1,10,31,642.37
Additions during the year		
Deductions during the year		
<b>8.Draught Fund</b>	<b>125.00</b>	<b>125.00</b>
Opening Balance	125.00	125.00
Additions during the year		
Deductions during the year		
<b>9.Entertainment Fund</b>	<b>2,000.00</b>	<b>2,000.00</b>
Opening Balance	2,000.00	2,000.00
Additions during the year		
Deductions during the year		
<b>10.Family Welfare Fund</b>	<b>150.00</b>	<b>150.00</b>
Opening Balance	150.00	150.00
Additions during the year		
Deductions during the year		
<b>11.Interest on Rebate Fund</b>	<b>4,000.00</b>	<b>4,000.00</b>
Opening Balance	4,000.00	4,000.00
Additions during the year		
Deductions during the year		
<b>12.Inventory Loss Fund</b>	<b>4,84,000.00</b>	<b>4,84,000.00</b>
Opening Balance	4,84,000.00	4,84,000.00
Additions during the year		
Deductions during the year		





## Nadia District Central Cooperative Bank Ltd.

Licence RPCD(Kol)No.12-C dated July 03, 2012

SCHEDULES for the year ended 31st March 2025		
0		
	As on 31 March 2025	As on 31 March 2024
<b>13.Share Redemptrion FundFund</b>	<b>49,50,122.25</b>	<b>49,50,122.25</b>
Opening Balance	49,50,122.25	49,50,122.25
Additions during the year		
Deductions during the year		
<b>14.TECHNOLOGY ADOPTION FUND from NABARD</b>	<b>42,00,000.00</b>	<b>42,00,000.00</b>
Opening Balance	42,00,000.00	42,00,000.00
Additions during the year		
Deductions during the year		
<b>15.RECAPITALISATION ASSISTANCE from STATE GOVT.</b>	<b>3,36,39,312.00</b>	<b>3,36,39,312.00</b>
Opening Balance	3,36,39,312.00	3,36,39,312.00
Additions during the year		
Deductions during the year		
<b>16.GRANT FROM NABARD.</b>	<b>37,84,716.00</b>	<b>37,84,716.00</b>
Opening Balance	37,84,716.00	37,84,716.00
Additions during the year		
Deductions during the year		
<b>17.Disaster Management Fund.</b>	<b>1,50,68,231.00</b>	<b>1,30,19,795.00</b>
Opening Balance	1,30,19,795.00	1,10,47,884.00
Additions during the year	20,48,436.00	19,71,911.00
Deductions during the year		
<b>18.Information Technology Fund.</b>	<b>1,50,68,231.00</b>	<b>1,30,19,795.00</b>
Opening Balance	1,30,19,795.00	1,10,47,884.00
Additions during the year	20,48,436.00	19,71,911.00
Deductions during the year		
<b>III. Revenue and Other Reserves</b>	<b>98,59,41,656.32</b>	<b>88,45,65,893.41</b>
<b>1.Risk Fund</b>	<b>56,82,357.00</b>	<b>12,74,53,982.56</b>
Opening Balance	12,74,53,982.56	10,16,58,913.56
Additions during the year	56,82,357.00	2,57,95,069.00
Deductions during the year	12,74,53,982.56	
<b>2.Reserves Bad Debt Fund (Bad &amp; Doubt.Debt Reserve)</b>	<b>1,53,63,270.00</b>	<b>17,26,31,298.36</b>
Opening Balance	17,26,31,298.36	15,78,41,965.36
Additions during the year	1,53,63,270.00	1,47,89,333.00
Deductions during the year	17,26,31,298.36	
<b>3.Special bad Debt Reserve</b>	<b>-</b>	<b>64,090.86</b>
Opening Balance	64,090.86	64,090.86
Additions during the year	-	
Deductions during the year	64,090.86	
<b>4.Provision for N.P.A Fund</b>	<b>90,04,53,442.54</b>	<b>49,87,96,053.08</b>
Opening Balance	49,87,96,053.08	29,87,96,053.08
Additions during the year	40,16,57,389.46	20,00,00,000.00
Deductions during the year	-	-
<b>5.Reserve &amp; Provision on Interest</b>	<b>-</b>	<b>2,15,08,017.68</b>
Opening Balance	2,15,08,017.68	2,15,08,017.68
Additions during the year		
Deductions during the year	2,15,08,017.68	





## Nadia District Central Cooperative Bank Ltd.

Licence RPCD(Kol)No.12-C dated July 03, 2012

SCHEDULES for the year ended 31st March 2025		
0		
	As on 31 March 2025	As on 31 March 2024
<b>6. Borrowers Protection Fund</b>	<b>41,31,195.29</b>	<b>65,29,205.29</b>
Opening Balance	65,29,205.29	62,31,685.19
Additions during the year	18,77,555.00	51,14,803.10
Deductions during the year	42,75,565.00	48,17,283.00
<b>7. SHG Development Fund</b>	<b>1,99,44,911.39</b>	<b>1,68,72,257.39</b>
Opening Balance	1,68,72,257.39	1,39,14,390.39
Additions during the year	30,72,654.00	29,57,867.00
Deductions during the year		
<b>8. Reserves &amp; Provision for amortisation</b>	<b>71,32,272.47</b>	<b>74,76,780.56</b>
Opening Balance	74,76,780.56	1,48,33,922.56
Additions during the year	17,47,991.91	
Deductions during the year	20,92,500.00	73,57,142.00
<b>9. Investment Depreciation Fluctuation Reserve.</b>	<b>3,32,34,207.63</b>	<b>3,32,34,207.63</b>
Opening Balance	3,32,34,207.63	1,76,88,207.63
Additions during the year		1,55,46,000.00
Deductions during the year	-	-
<b>IV. Balance in Profit and Loss Account</b>	<b>25,80,53,064.65</b>	<b>22,63,00,946.67</b>
<b>TOTAL</b>	<b>2,00,63,69,299.45</b>	<b>1,79,70,90,956.35</b>

### SCHEDULE 3 - DEPOSITS

<b>A.</b>		
<b>I. Current Deposits</b>	<b>67,32,63,789.24</b>	<b>58,50,74,736.32</b>
(i) From Societies	38,92,59,154.55	34,67,65,534.51
(ii) From Others	28,40,04,634.69	23,83,09,201.81
<b>II. Savings Bank Deposits</b>	<b>4,06,11,98,950.17</b>	<b>3,94,12,32,312.29</b>
(i) From Societies	77,54,41,838.22	74,11,11,429.60
(ii) From Others	3,28,57,57,111.95	3,20,01,20,882.69
<b>III. Term Deposits</b>	<b>20,30,91,37,180.81</b>	<b>18,62,83,95,900.43</b>
(i) From Societies	11,70,16,97,390.43	10,37,60,54,732.73
(ii) From Others	8,60,74,39,790.38	8,25,23,41,167.70
<b>IV. Other Deposits</b>		
<b>TOTAL (I, II, III, IV)</b>	<b>25,04,35,99,920.22</b>	<b>23,15,47,02,949.04</b>
<b>B. (i) Deposits of Branches in India</b>	<b>25,04,35,99,920.22</b>	<b>23,15,47,02,949.04</b>
(ii) Deposits of Branches outside India	-	-

**TOTAL**





## Nadia District Central Cooperative Bank Ltd.

Licence RPCD(Kol)No.12-C dated July 03, 2012

SCHEDULES for the year ended 31st March 2025		
0		
	As on 31 March 2025	As on 31 March 2024

### SCHEDULE 4 - BORROWINGS

<b>I. Borrowings in India</b>		
(i) Reserve Bank of India / NABARD	4,58,82,17,149.00	4,23,93,60,577.00
(ii) Other Banks	38,28,22,662.56	5,00,00,066.56
(iii) Other Institutions and Agencies / State Govt.		
<b>TOTAL</b>	<b>4,97,10,39,811.56</b>	<b>4,28,93,60,643.56</b>
<b>II. Borrowings outside India</b>		
	-	-
<b>TOTAL</b>	-	-
<b>Grand Total (I &amp; II)</b>	<b>4,97,10,39,811.56</b>	<b>4,28,93,60,643.56</b>







## Nadia District Central Cooperative Bank Ltd.

Licence RPCD(Kol)No.12-C dated July 03, 2012

SCHEDULES for the year ended 31st March 2025		
0		
	As on 31 March 2025	As on 31 March 2024
<b>SCHEDULE 5 - OTHER LIABILITIES &amp; PROVISIONS</b>		
Bills payable	16,54,360.00	16,86,471.00
Interest Payable on Deposit	1,02,87,89,643.70	1,04,94,92,533.65
Interest accrued Borrowings	1,29,92,533.00	1,50,09,097.00
Provision for Income Tax	18,21,11,789.00	30,97,15,193.00
Provision Against Overdue Interest	43,32,60,330.02	38,83,47,100.29
Tax Deducted at Source	1,23,68,846.51	33,76,640.51
Provision for Standard Assets	5,64,91,517.03	5,24,91,517.03
Provision for Other Assets	1,02,000.00	1,02,000.00
Provision for CPA	-	83,764.00
Other Provision	1,06,05,543.95	1,06,05,543.95
Dividend payable to Members	-	2,89,22,819.00
Audit Fee payable	2,75,000.00	3,05,000.00
Suspense ARDR	58,469.00	58,469.00
Suspense Branch	35,14,849.28	37,24,446.28
System Suspense	13,27,618.99	13,47,455.35
Neft Inward & Outward	4,94,857.80	90,413.00
Suspense Branch	1,89,21,901.99	2,01,47,128.99
ACH	98,652.00	14,62,017.07
Crop Insurance Claim	-	2,50,69,013.52
NPCI Dispute	1,08,029.16	-
ICDP Godown	-	41,50,344.26
ICDP Fishery	-	36,000.00
ICDP Fishery	-	6,79,000.00
ICDP Industry	-	56,886.68
Deposit Guarantee Fund	-	62,448.00
Suspense Govt	-	1,82,564.00
Cadre Authority	-	18,208.00
ATM clearing account	8,69,300.98	8,55,300.98
Gloumour Interior & Exterior	23,736.00	23,736.00
WBSCC Insurance	79,000.60	66,546.10
SHG Training	3,80,141.00	3,93,141.00
Tender Fees & Earnest Money	2,57,625.00	1,82,125.00
TDR for Branch	56,370.00	29,203.00
CSP API	1,41,360.00	1,41,360.00
TDS 194N	81,380.46	12,01,887.46
Empl PF	22,59,022.00	3,63,724.00
Claim From WBSCB	11,65,975.00	11,65,975.00
Fund Remittance Br	-	84,92,001.03
E Shakti NABARD	-	4,64,917.97
Sharma Wood & Aluminium Furniture	1,47,683.00	1,47,683.00
Employees NPS	8,17,984.00	
<b>TOTAL</b>	<b>1,76,94,55,519.47</b>	<b>1,93,07,49,674.12</b>







## Nadia District Central Cooperative Bank Ltd.

Licence RPCD(Kol)No.12-C dated July 03, 2012

SCHEDULES for the year ended 31st March 2025		
0		
	As on 31 March 2025	As on 31 March 2024

### SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA

I. Cash in hand (including foreign currency notes )	37,23,84,066.00	38,61,87,686.00
II. Balances with Reserve Bank of India	-	-
(i) In Current Account	-	-
(ii) In Other Accounts	-	-
<b>TOTAL (I &amp; II )</b>	<b>37,23,84,066.00</b>	<b>38,61,87,686.00</b>

### SCHEDULE 7 - BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE

<b>I. In India</b>		
(i) Balances with banks	14,40,71,32,265.48	12,01,31,57,552.35
(a) In Current Account	89,73,08,509.48	83,86,39,735.35
(b) In Other Deposit Accounts	13,50,98,23,756.00	11,17,45,17,817.00
(ii) Money at call and short notice		
(a) With banks		
(b) With Other Institutions		
<b>TOTAL</b>	<b>14,40,71,32,265.48</b>	<b>12,01,31,57,552.35</b>
<b>II. Outside India</b>		
(i) In Current Account	-	-
(ii) In Other Deposit Accounts	-	-
(iii) Money at call and short notice	-	-
<b>TOTAL</b>		
<b>GRAND TOTAL (I and II)</b>	<b>14,40,71,32,265.48</b>	<b>12,01,31,57,552.35</b>

### SCHEDULE 8 - INVESTMENTS

I. Investments in India in	5,13,83,60,444.00	5,12,92,69,944.00
(i) Government Securities	5,00,05,48,114.00	4,99,80,19,614.00
(ii) Other Approved Securities		
(iii) Shares	13,78,12,000.00	13,12,50,000.00
(iv) Debentures and Bonds		
(v) Associates		
(vi) Investment on Premium		
(vii) Others (Postal Securities.)	330.00	330.00
<b>TOTAL</b>	<b>5,13,83,60,444.00</b>	<b>5,12,92,69,944.00</b>





## Nadia District Central Cooperative Bank Ltd.

Licence RPCD(Kol)No.12-C dated July 03, 2012

SCHEDULES for the year ended 31st March 2025		
0		
	As on 31 March 2025	As on 31 March 2024
<b>II. Investments outside India in</b>	-	-
(i) Government Securities (including local authorities)	-	-
(ii) Associates	-	-
(iii) Other Investments (Shares, Debentures, etc.)	-	-
<b>TOTAL</b>		
<b>GRAND TOTAL (I and II)</b>	<b>5,13,83,60,444.00</b>	<b>5,12,92,69,944.00</b>
<b>III. Investments in India</b>		
(i) Gross Value of Investments		
(ii) Less: Aggregate of Provisions / Depreciation		
(iii) Net Investments (vide I above)		
<b>IV. Investments outside India</b>	-	-
(i) Gross Value of Investments	-	-
(ii) Less: Aggregate of Provisions / Depreciation	-	-
(iii) Net Investments (vide II above)	-	-
<b>GRAND TOTAL (III and IV)</b>	-	-





## Nadia District Central Cooperative Bank Ltd.

Licence RPCD(Kol)No.12-C dated July 03, 2012

SCHEDULES for the year ended 31st March 2025		
0		
	As on 31 March 2025	As on 31 March 2024

### SCHEDULE 9 - ADVANCES

#### A.

(i) Bills purchased and discounted	-	-
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(ii) Cash Credits, Overdrafts and Loans Repayable on demand	20,61,93,481.84	21,72,25,343.69
a) Agricultural purposes marketing of Crops	34,43,216.00	34,43,216.00
b) Industrial purposes / Weavers	13,51,30,295.24	13,69,59,798.09
c) Other purposes	6,76,19,970.60	7,68,22,329.60

(iii) Term Loans	12,70,14,58,502.27	12,43,84,20,085.39
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(i) Short-term for	10,59,31,74,233.55	10,25,54,15,723.55
a) Seasonal agricultural operation	5,44,81,30,943.00	5,39,45,68,796.00
b) ST Loan Gold	23,52,35,906.00	23,60,05,003.00
c) Loan against Govt Securities	6,19,92,357.00	4,47,61,649.00
d) Loan against Term Deposits	40,09,01,827.00	52,58,24,941.00
e) Loan against liquidated Societies	3,29,065.55	3,29,065.55
f) SHG Loan	4,44,65,84,135.00	4,05,39,26,269.00

(ii) Medium Term loan	1,57,96,91,041.92	1,65,49,87,590.41
(a) Agricultural purposes	4,19,86,756.10	4,72,15,050.69
(b) Industrial purposes	46,30,821.00	71,49,577.00
(c) Other Transport	4,62,311.00	4,62,311.00
d) Consumer Durable loan	86,79,22,495.82	88,15,46,377.46
e) Consumer durables staff Loan	5,58,42,083.00	5,58,71,854.00
f) MT-ECCS Loan	60,88,46,575.00	66,27,42,420.26

(iii) Long Term Loan	52,85,93,226.80	52,80,16,771.43
a) Housing Loan staff	6,46,35,729.00	4,87,11,293.00
b) Housing Loan / ECCS / Individuals	40,66,96,665.80	42,89,37,869.35
c) Education Loan(WBSCC)	5,72,60,832.00	4,65,31,544.00
c) ICDP Loan	-	38,36,065.08

<b>TOTAL</b>	<b>12,90,76,51,984.11</b>	<b>12,65,56,45,429.08</b>
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#### B.

(i) Secured by tangible assets (includes advances against)	11,17,72,80,477.80	10,83,89,75,283.43
(ii) Covered by Bank / Government Guarantees	-	-
(iii) Unsecured	1,73,03,71,506.31	1,81,66,70,145.65

<b>TOTAL</b>	<b>12,90,76,51,984.11</b>	<b>12,65,56,45,429.08</b>
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## Nadia District Central Cooperative Bank Ltd.

Licence RPCD(Kol)No.12-C dated July 03, 2012

SCHEDULES for the year ended 31st March 2025		
0		
	As on 31 March 2025	As on 31 March 2024

<b>C. (I) Advances in India</b>		
<b>(i) Priority Sector</b>		
Agriculture	10,00,77,65,020.70	9,57,59,75,661.29
Industry	13,97,61,116.24	14,41,09,375.09
Services	4,62,311.00	4,62,311.00
Other Priority Sector	2,75,96,63,536.17	2,93,50,98,081.70
<b>(ii) Public Sector</b>		
<b>(iii) Banks</b>		
<b>(iv) Others</b>		
<b>TOTAL</b>	<b>12,90,76,51,984.11</b>	<b>12,65,56,45,429.08</b>

<b>(II) Advances outside India</b>		
(i) Due from banks		
(ii) Due from others		
(a) Bills purchased and discounted		
(b) Syndicated loans		
(c) Others		
<b>TOTAL</b>		
<b>GRAND TOTAL [C (I). and C (II)]</b>	<b>12,90,76,51,984.11</b>	<b>12,65,56,45,429.08</b>

SCHEDULE 10 - FIXED ASSETS		
<b>I. Premises</b>	<b>13,13,66,740.41</b>	<b>13,35,57,638.79</b>
At cost as on 31st March of the preceding year	13,35,57,638.79	13,52,99,199.32
Additions during the year	-	6,92,771.00
Deductions during the year	-	
Depreciation to date	21,90,898.38	24,34,331.53
<b>II. Other Fixed Assets (including furniture and fixtures)</b>	<b>2,65,58,962.27</b>	<b>2,62,89,619.68</b>
At cost as on 31st March of the preceding year	2,62,89,619.68	3,11,43,581.59
Additions during the year	50,42,023.28	11,09,484.00
Deductions during the year	43,325.00	37,900.00
Depreciation to date	47,29,355.69	59,25,545.91
<b>TOTAL ( I &amp; II )</b>	<b>15,79,25,702.68</b>	<b>15,98,47,258.47</b>







## Nadia District Central Cooperative Bank Ltd.

Licence RPCD(Kol)No.12-C dated July 03, 2012

SCHEDULES for the year ended 31st March 2025		
0		
	As on 31 March 2025	As on 31 March 2024

### SCHEDULE 11 - OTHER ASSETS

(i) Interest accrued	1,02,58,70,068.35	92,80,09,263.90
a) Interest on Govt. Securities	6,11,58,264.54	6,89,44,883.99
b) Interest on Bank Deposits	37,62,44,309.47	32,44,73,604.82
c) Interest on Advances(CP)	15,52,07,164.32	14,62,43,674.80
c) Interest on Advances(NPA)	43,32,60,330.02	38,83,47,100.29
(ii) Tax paid in advance / tax deducted at source	19,99,10,425.01	30,77,62,367.14
(iii) Other Assets	1,72,62,992.73	1,44,75,791.03
Security Deposit With WBSEB	15,70,065.60	12,81,357.32
Theft Chakda Branch	1,000.00	1,000.00
Theft Badkulla Branch	1,01,000.00	1,01,000.00
Loro Claim Receivable	-	3,71,000.00
GST	58,61,509.36	41,72,280.76
Deaf Receivable from RBI	1,11,055.00	1,11,055.00
TDS Advance	17,77,068.00	17,77,068.00
Advance to AGS for Rupay Card	1,66,300.00	4,28,122.00
LPG/UID	51,500.00	34,95,612.27
RTGS Inward	58,42,334.74	11,14,039.46
Advance (CPA)	2,04,000.00	-
NPCI Dispute	6,286.00	3,62,622.22
Saleable Form Stock	15,70,874.03	12,60,634.00
Others	-	-
<b>TOTAL</b>	<b>1,24,30,43,486.09</b>	<b>1,25,02,47,422.07</b>

### SCHEDULE 12 - CONTINGENT LIABILITIES

I. Claims not acknowledged as debts	-	-
II. Liability for partly paid investments	2,68,07,832.95	2,45,62,387.19
III. Liability on account of outstanding forward exchange	-	-
IV. Guarantees given on behalf of constituents		
(a) In India	-	-
(b) Outside India	-	-
V. Acceptances, endorsements and other obligations	-	-
VI. Other items for which the group is contingently liab	11,20,10,956.00	3,12,68,249.00
<b>TOTAL</b>	<b>13,88,18,788.95</b>	<b>5,58,30,636.19</b>

Bills for collection	-	-
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Nadia District Central Co Operative Bank Ltd

Head office : Krishnagar, Nadia

(Annexure 01 to 17 forming part of Balance sheet for the year ended 31.03.2025)

**Sub schedule of 10**

**Fixed Assets**

Particulars of Assets	Position as on previous year 31.03.2024	Sale Value Land Acquisition 0 31.03.2025	Revalued during the year 31.03.2025	Assets Addition during the year 31.03.2025	Net Value 31.03.2025	Amount of Depreciation transferred to Asset A/c	Position of Assets as on 31.03.2025
Premises 10%	1,17,48,172.43				1,17,48,172.43	11,74,817.24	1,05,73,355.19
Premises 5%	0.00				0.00	0.00	0.00
Total	1,17,48,172.43				1,17,48,172.43	11,74,817.24	1,05,73,355.19
Premises Revalued 10 %	1,01,60,811.36				1,01,60,811.36	10,16,081.14	91,44,730.23
Total	2,19,08,983.79				2,19,08,983.79	21,90,898.38	1,97,18,085.41

	Position as on previous year 31.03.2024	Revalued 31.03.2025	Revalued during the year 31.03.2025	Cost of repairing during the year 31.03.2025	Net Value 31.03.2025	Amount of Depreciation transferred to Asset A/c	Position of Assets as on 31.03.2025
Land	11,16,48,655.00	0.00	0.00		11,16,48,655.00	0.00	11,16,48,655.00

Total	13,35,57,638.79	-		0.00	13,35,57,638.79	21,90,898.38	13,13,66,740.41
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Nadia District Central Co Operative Bank Ltd

Head office : Krishnagar, Nadia

(Annexure 01 to 17 forming part of Balance sheet for the year ended 31.03.2025)

**Other Fixed Assets**

**Sub schedule of 10**

Particulars of Assets	Position as on previous year		Sale of Furniture (-)	Purchased during the year	Assets addition during the year	Net Value	Amount of Depreciation transferred to Asset A/c	Position of Assets as on
	31.03.2024	31.03.2025						31.03.2025
Furniture & Fixtures 10%	1,90,07,025.17				2,39,823.84	1,92,46,849.01	19,24,684.90	1,73,22,164.11
Furniture & Fixtures 5%					3,18,120.20	3,18,120.20	15,906.01	3,02,214.19
<b>Total</b>	<b>1,90,07,025.17</b>				<b>5,57,944.04</b>	<b>1,95,64,969.21</b>	<b>19,40,590.91</b>	<b>1,76,24,378.30</b>
do ICDP 10%	2,265.19					2,265.19	226.52	2,038.67
Computer 33.33%	44,66,036.41	43,325.00	4,05,751.88			48,28,463.29	16,09,326.81	32,19,136.48
Computer 16.67%			18,33,360.46			18,33,360.46	3,05,621.19	15,27,739.27
<b>Total</b>	<b>44,66,036.41</b>		<b>22,39,112.34</b>			<b>66,61,823.75</b>	<b>19,14,948.00</b>	<b>47,46,875.75</b>
AC Machine 15%	7,78,545.78		6,99,892.00			14,78,437.78	2,21,765.67	12,56,672.11
AC Machine 7.5%	0.00		9,18,264.90			9,18,264.90	68,869.87	8,49,395.03
<b>Total</b>	<b>7,78,545.78</b>		<b>16,18,156.90</b>			<b>23,96,702.68</b>	<b>2,90,635.53</b>	<b>21,06,067.14</b>
Software Banking 33.33%	9,89,269.22					9,89,269.22	3,29,723.42	6,59,545.80
Software 16.67%	0.00					0.00	0.00	0.00
<b>Total</b>	<b>9,89,269.22</b>					<b>9,89,269.22</b>	<b>3,29,723.42</b>	<b>6,59,545.80</b>
Software CBS 33.33%	48,566.59					48,566.59	16,187.25	32,379.35
Software CBS 16.67 %	0.00		3,40,980.00			3,40,980.00	56,841.37	2,84,138.63
<b>Total</b>	<b>48,566.59</b>		<b>3,40,980.00</b>			<b>3,89,546.59</b>	<b>73,028.61</b>	<b>3,16,517.98</b>
Motor Vehicles @15 %	1,50,527.85					1,50,527.85	22,579.18	1,27,948.67
Electrical Equipments @15 %	6,85,491.79		2,25,470.00			9,10,961.79	1,36,644.27	7,74,317.52
Electrical Equipments @ 7.5 %			60,360.00			60,360.00	4,527.00	55,833.00
<b>Total</b>	<b>6,85,491.79</b>		<b>2,85,830.00</b>			<b>9,71,321.79</b>	<b>1,41,171.27</b>	<b>8,30,150.52</b>
<b>Total</b>	<b>2,61,27,728.01</b>	<b>43,325.00</b>	<b>44,84,079.24</b>	<b>5,57,944.04</b>		<b>3,11,26,426.28</b>	<b>47,12,903.45</b>	<b>2,64,13,522.83</b>
						<b>2,77,815.54</b>		<b>2,64,56,847.84</b>





Nadia District Central Co Operative Bank Ltd

Head office : Krishnagar, Nadia

(Annexure 01 to 17 forming part of Balance sheet for the year ended 31.03.2025)

Sub schedule of 10

Other Fixed Assets (FLC & PD Cell)

Particulars of Assets	Position as on previous year 31.03.2024	Sale of Assets 31.03.2025	Purchased during the year 31.03.2025	Assets addition during the year 31.03.2025	Net Value 31.03.2025	Amount of Depreciation transferred to Asset A/c	Position of Assets as on 31.03.2025
Camera @ 15 %	72.61		-		72.61	10.89	61.72
<b>Total</b>	<b>72.61</b>		-		<b>72.61</b>	<b>10.89</b>	<b>61.72</b>
Computer & Machinery @40%	781.91		-		781.91	312.77	469.15
Computer & Machinery @20%			-		-	-	
<b>Total</b>	<b>781.91</b>		-		<b>781.91</b>	<b>312.77</b>	<b>469.15</b>
Furniture & Fixtures @ 10 %	1,08,865.52		-		1,08,865.52	10,886.55	97,978.97
Furniture & Fixtures @ 5 %			-		-	-	
<b>Total</b>	<b>1,08,865.52</b>		-		<b>1,08,865.52</b>	<b>10,886.55</b>	<b>97,978.97</b>
Furniture & Fixtures PD Cell	51,674.15				51,674.15	5,167.41	46,506.74
Projector @ 15 %	497.48		-		497.48	74.62	422.86
<b>TOTAL</b>	<b>1,61,891.67</b>		-		<b>1,61,891.67</b>	<b>16,452.25</b>	<b>1,45,439.43</b>
Total Furniture & Fixture	2,62,89,619.68	43,325.00	44,84,079.24	5,57,944.04	3,12,88,317.96	47,29,355.69	2,65,58,962.27
Total Land & Building	13,35,57,638.79		0.00	0.00	13,35,57,638.79	21,90,898.38	13,13,66,740.41
<b>Grand Total</b>	<b>15,98,47,258.47</b>	<b>43,325.00</b>	<b>44,84,079.24</b>	<b>5,57,944.04</b>	<b>16,48,45,956.75</b>	<b>69,20,254.07</b>	<b>15,79,25,702.68</b>

Revaluation 10,16,081.14  
Deprication 59,04,172.93





NADIA DISTRICT CENTRAL CO OPERATIVE BANK LTD

Head Office Krishnagar, Nadia

SUB SCHEDULES, March 2025

Sub schedule of 16 (I)

	2024-2025	2023-2024
<b>Salary and Allowances and Provident Fund</b>		
Salary	14,88,59,933.00	11,18,88,758.00
EPF Contribution	1,30,61,865.00	1,19,61,977.00
Employees Deposit Linked Insurance	1,61,115.00	1,62,940.00
Gratuity	31,91,224.00	85,26,275.00
Employers' Pension Contribution	75,00,000.00	-
Bonus & Exgratia/ CPA	17,76,236.00	18,99,861.00
Administrative charge for EPF	5,48,657.00	5,30,626.00
Administrative charge for NPS	58,721.00	41,021.40
Staff TA	3,13,228.00	4,07,321.34
Leave Salary of Rtd.Staff	45,06,357.00	36,44,110.00
Medical Aid Re imbursement	34,08,835.00	24,58,755.00
Leave Encashment	48,67,234.00	56,82,223.00
NPS Contribution	65,45,818.00	59,60,240.00
Staff Training Expenses	21,000.00	7,420.00
Incentive to Staff	28,02,462.00	17,54,757.00
LTC	17,810.00	31,692.00
PF Contigent worker	9,47,962.00	6,81,854.00
Subsistance Allowance	34,114.00	1,99,093.00
Wages to Contigent Worker	78,99,225.00	61,37,505.00
	<b>20,65,21,796.00</b>	<b>16,19,76,428.74</b>

Sub schedule of 16 (II)

	2024-2025	2023-2024
<b>Rent, Taxes, Insurance, &amp; Lighting</b>		
House Rent	40,62,565.00	32,23,537.00
Rates & Taxes	3,62,459.00	96,262.00
Electric & generator Charges	35,89,827.77	31,32,591.54
Monthly Rental CBS	73,98,216.14	66,30,411.73
Profession Tax CB	57,500.00	57,500.00
ATM-Rent	13,20,000.00	44,48,000.00
	<b>1,67,90,567.91</b>	<b>1,75,88,302.27</b>

Sub schedule of 16 (III)

	2024-2025	2023-2024
<b>Stationery &amp; Printing</b>		
Stationery& Printing	10,61,757.58	15,04,560.00
Stn-ATM-Card _Printing	0.00	9,06,300.00
	<b>10,61,757.58</b>	<b>24,10,860.00</b>

Sub schedule of 16 (VII)

	2024-2025	2023-2024
<b>Auditors fee</b>		
Government Audit/Statutory Audit fee	3,11,400.00	2,70,000.00
Accounting Charger & Concurrent audit fee	5,76,097.00	5,51,772.00
Tax Audit Fee & Other Accounting Charges	15,000.00	15,000.00
	<b>9,02,497.00</b>	<b>8,36,772.00</b>



NADIA DISTRICT CENTRAL CO OPERATIVE BANK LTD  
SUB SCHEDULES, September 2025

**Sub schedule of 16 (IX)**

	2024-2025	2023-2024
<b>Postage, Telegram &amp; Telephone</b>	..	..
Postage & Telegram	41,782.10	42,801.90
Telephone	7,06,261.00	4,84,581.00
	<b>7,48,043.10</b>	<b>5,27,382.90</b>

**Sub schedule of 16 (X)**

	2024-2025	2023-2024
<b>Repair &amp; Maintenance</b>	..	..
Repairing & maintenance	7,61,301.00	4,81,825.00
Extended Support CBS	1,94,134.00	5,04,563.00
Computer & Machinery Maintenance	3,47,775.31	1,57,086.00
	<b>13,03,210.31</b>	<b>11,43,474.00</b>

**Sub schedule of 16 (XI)**

	2024-2025	2023-2024
<b>Insurance</b>	,	,
Insurance Prm for Cash in Safe	2,69,463.00	2,76,380.00
Risk Cyber Insurance	1,08,000.00	1,46,320.00
Deposit Insurance Premium	3,46,55,761.02	3,21,19,355.27
	<b>3,50,33,224.02</b>	<b>3,25,42,055.27</b>

**Sub schedule of 16 (XIX)**

	2024-2025	2023-2024
<b>Other Transaction Cost</b>	,	,
Vehicle and Fuel charges	25,34,798.00	20,14,093.00
Maintenance of Motor Vehicles	60,603.00	98,876.00
Reward & Incentive to PACS	82,00,973.00	76,05,885.00
Bank Charges	54,648.50	50,169.90
Contingency	34,01,150.28	27,64,692.00
Meeting Expenses	27,65,213.00	18,14,113.00
Clearing Expenses	2,74,950.00	2,74,300.00
General Meeting Expenses	5,04,865.92	1,66,902.00
Celebration Fee	1,66,113.00	5,39,334.00
Issuer Approved Fee -ATM	22,54,712.58	21,34,175.79
Switching Fee to NPCI	43,405.80	41,157.30
GST of ATM	4,13,661.02	3,91,559.87
GST of POS	7,307.18	4,834.32
Interest Fee Amount (POS)	-	4.44
Issuer Other Fee POS	40,595.33	26,922.94
AMC-Expenses	10,34,190.94	12,05,172.66
Rounded Off	11.59	16.65
NPA	8,00,00,000.00	20,00,00,000.00
Union Subscription	5,860.00	8,000.00
IGST	6,92,814.34	7,23,644.11
CGST	4,98,207.14	16,08,483.74
SGST	4,98,207.14	15,65,401.34
Overdue Interest	4,49,13,229.73	9,12,27,533.41
Donation	46,295.08	1,82,300.00
<b>Total</b>	<b>14,84,11,812.57</b>	<b>31,44,47,571.47</b>



NADIA DISTRICT CENTRAL CO OPERATIVE BANK LTD

Head Office Krishnagar, Nadia

SUB SCHEDULES, March 2025

Sub schedule of 7(a)

	Debit balance	Debit balance
	2024-2025	2023-2024
Current Deposit with State Bank of India		
Kalyani for Haringhata	40,108.45	40,757.45
Kalyani for Kalyani	8,95,240.78	49,76,715.63
Krishnagar for Head office	4,31,46,496.03	3,86,39,056.03
Krishnagar Head Office Net Banking	1,66,63,819.19	19,39,111.30
Krishnagar for Head office/ Radhanagar	66,083.50	66,083.50
Ranaghat	1,23,54,255.66	1,07,25,519.16
Karimpur	6,65,065.50	6,65,065.50
Ranaghat(Net Banking)	91,62,345.48	55,99,420.88
Haringhata	44,004.82	44,653.82
Chakdaha	11,96,084.53	21,96,733.53
Debagram	68,186.86	68,186.86
Tehatta	8,11,079.79	8,11,079.79
Nabadwip	22,61,357.97	10,99,849.97
Majdia	5,42,494.50	5,42,494.50
	<b>8,79,16,623.06</b>	<b>6,74,14,727.92</b>

	Debit Balance	Debit Balance
	2024-2025	2023-2024
Current Deposit with WBSCB Ltd		
Head Office (Designated for NEFT/ RTGS)	6,69,97,628.33	16,18,66,225.88
Head Office / Main account	51,18,63,574.10	47,30,57,978.61
Head Office (Designated ATM	2,20,41,092.08	36711383.38
Kalyani (Kancharapara Branch)	13,98,805.57	13,98,805.57
Head Office (Designated CTS Clearing)	73,17,549.03	1,75,39,917.51
	<b>60,96,18,649.11</b>	<b>69,05,74,310.95</b>

	2024-2025	2023-2024
Fixed Deposit with Other Bank		
HDFC Bank	77,74,06,069.00	61,91,51,622.00
Union Bank of India	12,49,75,530.00	11,57,18,786.00
AXIS Bank	11,54,96,298.00	10,70,93,063.00
ICICI Bank	6,00,00,000.00	2,00,00,000.00
NABARD BOND	-	5,63,87,672.00
	<b>1,07,78,77,897.00</b>	<b>91,83,51,143.00</b>





NADIA DISTRICT CENTRAL CO OPERATIVE BANK LTD  
SUB SCHEDULES, March 2025

**Sub schedule of 7(a)**

Current Deposit with Other bank Name of the Branch	Debit Balance 2024-2025	Debit Balance 2023-2024
PNB Chakda	21,89,774.17	21,89,774.17
PNB Santipur	1,57,600.14	1,57,600.14
PNB Haringhata	1,95,841.91	20,76,835.91
PNB Ranaghata	1,94,40,493.00	82,62,258.58
PNB Hanskhali	86,740.62	86,740.62
PNB Chapra	24,993.42	24,993.42
PNB Palasipara	3,24,270.35	3,24,270.35
PNB Majdia	2,57,167.98	2,57,167.98
PNB Nabadwip	4,46,423.51	4,46,423.51
Current Deposit with BOB for Krishnagar Main Branch	2,58,437.88	2,56,388.88
HDFC Bank Krishnagar for Head Office	3,71,21,613.16	4,79,07,544.66
HDFC Bank-Kalyani	20,000.00	20,000.00
HDFC Bank Kolkata for Head Office	43,24,139.02	3,15,956.11
INDUS IND Bank	8,798.00	8,798.00
Punjab & Sind Bank	25,000.00	25,000.00
PNB for Head Office	13,40,95,234.15	1,75,93,234.15
AXIS Bank Krishnagar for Head Office	7,96,710.00	6,97,710.00
	<b>19,97,73,237.31</b>	<b>8,06,50,696.48</b>
<b>TOTAL</b>	<b>89,73,08,509.48</b>	<b>83,86,39,735.35</b>

SUB SCHEDULES

**Sub schedule of 7(b)**

Fixed Deposit with WBSOB Ltd	2024-2025	2023-2024
FD with WBSOB	11,80,57,14,395.00	9,62,99,35,210.00
FD for Reserve Fund	36,51,92,919.00	36,51,92,919.00
FD For ACS Fund	74,81,522.00	74,81,522.00
FD For Div Eq Fund	2,600.00	2,600.00
Fd for Borrowers protection fund	1,70,26,880.00	1,70,26,880.00
FD for Risk Fund	7,76,65,040.00	7,76,65,040.00
FD for Bad Debt & Spl Bad Debt	13,70,86,628.00	13,70,86,628.00
Fd for Other Fund	6,125.00	6,125.00
FD for Building Fund	40,69,034.00	40,69,034.00
FD for Gratuity Fund	21,22,574.00	21,22,574.00
FD for Staff Welfare Fund	9,15,000.00	9,15,000.00
FD for Members Welfare Fund	8,22,800.00	8,22,800.00
FD for Share Redemption Fund	49,50,123.00	49,50,123.00
Inventory Loss Fund	4,84,000.00	4,84,000.00
SHG Development Fund	84,06,219.00	84,06,219.00
	<b>12,43,19,45,859.00</b>	<b>10,25,61,66,674.00</b>
<b>TOTAL</b>	<b>13,50,98,23,756.00</b>	<b>11,17,45,17,817.00</b>





NADIA DISTRICT CENTRAL CO OPERATIVE BANK LTD  
Head Office Krishnagar, Nadia  
SUB SCHEDULES, March 2025

Sub schedule of 14 (I)

	2024-2025	2023-2024
<b>I. Commission, exchange and brokerage</b>		
Commission	77,47,398.87	17,53,843.95
NEFToutward	1,75,301.00	1,87,013.00
PMJJBY	2,772.00	2,827.00
RTGS	1,88,027.00	2,02,775.30
<b>TOTAL</b>	<b>81,13,498.87</b>	<b>21,46,459.25</b>

Sub schedule of 14 (III)

	2024-2025	2023-2024
<b>III. Miscellaneous Income</b>		
Locker Rent	57,57,081.00	58,65,186.00
Service Charge	26,17,055.00	24,05,707.00
House Rent	72,704.00	24,460.00
Acquirer Approved Fee	3,59,036.05	6,59,069.77
Bank Charge	19,23,027.26	53,46,803.51
Interest Fee Amount (POS)	1,53,147.13	1,36,257.30
<b>TOTAL</b>	<b>1,08,82,050.44</b>	<b>1,44,37,483.58</b>

1,89,95,549.31

