

Purulia Central Co-operative Bank Ltd.
Balance Sheet as at 31st March, 2025

(Amount in ₹)

Particulars	Schedule	As on 31.03.2025	As on 31.03.2024
Capital and Liabilities			
Capital	1	24,82,88,756.11	24,19,24,730.11
Reserves & Surplus	2	2,61,22,989.39	1,96,23,282.39
Deposits	3	2,24,08,33,191.94	2,10,30,73,163.26
Borrowings	4	23,70,86,544.00	16,78,60,552.00
Other Liabilities and Provisions	5	47,98,30,118.12	43,56,84,331.13
Total		3,23,21,61,599.56	2,96,81,66,058.89
Assets			
Cash and Balance with Reserve Bank of India	6	5,97,96,969.00	6,76,58,062.00
Balance with Banks and Money at Call and Short Notice	6	1,34,67,15,226.39	1,04,53,78,957.19
Investments	7	61,19,70,848.00	61,13,38,386.00
Advances	8	99,72,12,869.32	1,02,15,01,713.50
Fixed Assets	9	65,44,567.32	69,10,516.19
Other Assets	10	18,27,27,683.40	18,28,88,505.21
Accumulated Loss		2,71,93,436.13	3,24,89,918.80
Total		3,23,21,61,599.56	2,96,81,66,058.89
Contingent Liabilities	17	91,71,232.44	91,71,232.44

Purulia Central Co-operative Bank Ltd.
Profit & Loss Account for the year ended 31st March, 2025

(Amount in ₹)

Particulars	Schedule	Year ended 31.03.2025	Year ended 31.03.2024
I. Income			
Interest Earned	11	19,35,89,816.60	19,03,05,339.65
Other Income	12	13,17,171.70	17,76,828.97
Total		19,49,06,988.30	19,20,82,168.62
II. Expenditure			
Interest Expended	13	13,55,45,385.80	14,12,39,998.65
Operating Expenses	14	3,35,88,543.83	3,07,47,852.51
Provisions and Contingencies	15	1,00,00,000.00	1,00,00,000.00
Total		17,91,33,929.63	18,19,87,851.16
III. Profit/Loss			
Profit/(Loss) for the year before Tax		1,57,73,058.67	1,00,94,317.46
Provision for Income Tax	16	39,69,763.00	31,49,426.00
Profit/(Loss) for the year after Tax		1,18,03,295.67	69,44,891.46
Previous year Profit /(Accumulated Loss)		(3,24,89,918.80)	(3,56,00,121.26)
Net distributable profit/(Accumulated Loss)		(2,06,86,623.13)	(2,86,55,229.80)
IV. Appropriations of profit	16	65,06,813.00	38,34,689.00
Balance carried over to Balance Sheet		(2,71,93,436.13)	(3,24,89,918.80)
V. Adjustment of BDDR (Vide Circular RBI/2024-25 /58 DOR.CAP.REC.NO.27/09.18.201/2024-25 Dated August 02, 2024			
Add Balance of BDDR as on 31/03/2024		1,78,75,112.14	0.00
Less transferred to Provision on Non Performing Assets		(1,78,75,112.14)	0.00