

**SCHEDULE NO. 1
OTHER RESERVES**

Particulars	Position as on	
	(previous year)	(current year)
Recapitalisation Assistance	58,716.00	58,716.00
Revaluation Reserve	62,247,884.63	60,575,673.56
Special Reserve u/s 36(1)(viii) of IT Act	826,000.00	1,301,000.00
Capital Reserve	23,252.00	23,252.00
Total	63,155,852.63	61,958,641.56

**SCHEDULE NO.2
FIXED DEPOSITS**

Particulars	Position as on	
	(previous year)	(current year)
Fixed Deposits - Individuals	224,530,342.96	247,794,830.00
Fixed Deposits - Societies	68,427,802.97	66,057,994.00
Fixed Deposits - Others	4,039,706.00	2,775,685.00
Fixed Deposits - Senior Citizen	273,457,679.00	328,006,035.00
Cash Certificate - Individual	1,416,218,664.00	2,034,332,341.37
Cash Certificate - Senior Citizen	357,052,287.00	8,189,891.00
Cash Certificate - Societies	6,021,394,015.00	7,392,504,777.56
Cash Certificate - Others	30,954,978.55	23,208,506.55
Recurring Deposit - Individual	87,631,996.19	90,158,462.70
Recurring Deposit - Sr citizen	11,726,101.00	11,435,768.00
Recurring Deposits - Societies	35,029,437.00	38,689,257.00
Recurring Deposits - Others	479,260.51	575,803.11
Statutory Reserve Fund Deposit	130,094,436.91	146,787,806.63
Bad Debt Fund Deposit	71,909,963.05	82,431,500.34
Risk Fund Deposit	213,294,424.53	268,719,383.36
Guarantee Fund Deposit	13,745,493.91	14,967,456.91
Employees Security Deposit	256,144.00	294,014.00
Unclaimed Deposit	307,651.01	297,319.01
Total	8,960,550,383.59	10,757,226,831.54

**SCHEDULE NO.3
BORROWINGS**

Particulars	Position as on	
	(previous year)	(current year)
Crop Loan	1,459,453,000.00	1,277,717,000.00
Sub Total	1,459,453,000.00	1,277,717,000.00
Agri - Allied Loan	2,927,800.00	269,300.00
Farm Sector Loan	8,410,400.00	10,407,100.00
Self - help Group Loan	650,900.00	0.00
Sub Total	11,989,100.00	10,676,400.00
Housing Loan	5,409,400.00	4,761,600.00
Sub Total	5,409,400.00	4,761,600.00
Item Total	1,476,851,500.00	1,293,155,000.00

[Signature]
Dy. General Manager
(Accounts & Operation)

[Signature]
Chief Executive Officer

[Signature]
Secretary

[Signature]
Vice-Chairman

[Signature]
Chairman

As per our report of even date

For Nirupam & Associates

Chartered Accountants

FRN No. 323575B

[Signature]
(CA G. Saha)

Partner (M no 064984)



SCHEDULE NO. 4
BRANCH ADJUSTMENT

Name of the branch / unit	Outstanding at		Net Position
	HO level	Branch level	
Tamluk	827,323,687.87	829,102,540.87	1,778,853.00
Ghatal	1,043,048,135.81	1,043,048,135.81	0.00
Panskura	477,159,868.91	477,159,868.91	0.00
Haldia	159,890,309.67	159,730,394.87	-159,914.80
Chandrakona	283,570,139.68	283,593,499.68	23,360.00
Moyna	54,686,451.33	54,379,516.29	-306,935.04
Reapara	60,156,671.53	59,712,501.33	-444,170.20
Goura	1,061,851,492.06	1,061,902,151.06	50,659.00
Mahisadal	425,432,997.44	426,259,690.64	826,693.20
Kolaghat	311,582,430.43	311,582,430.43	0.00
Mathchandipur	231,845,595.75	231,880,795.74	35,199.99
Chaitanyapur	357,622,768.62	356,416,179.06	-1,206,589.56
Daspur	1,075,764,247.55	1,075,761,587.55	-2,660.00
Nandakumar	147,980,174.91	148,092,609.91	112,435.00
Khirpai	155,649,863.22	155,626,663.22	-23,200.00
Nandigram	109,654,285.14	109,479,212.14	-175,073.00
Nonakuri	539,254,976.13	539,220,915.13	-34,061.00
Brajajalchak	175,464,895.49	175,467,568.49	2,673.00
Sonakhali	8,029,218.04	8,029,218.04	0.00
Nimtouri	83,857,741.52	83,857,741.52	0.00
Ramjibanpur	27,027,562.49	27,027,562.49	0.00
Sagarpur	5,115,442.15	5,115,442.15	0.00
Total	7,621,968,955.74	7,622,446,225.33	477,269.59

SCHEDULE NO.5
INTEREST PAYABLE

Particulars	Position as on	
	(previous year)	(current year)
On Deposit	1,216,844,792.84	1,165,401,230.80
On Borrowings	234,318.00	162,130.00
Total	1,217,079,110.84	1,165,563,360.80

[Signature]

By: General Manager
(Accounts & Operation)

[Signature]
Vice-Chairman

[Signature] Chief Executive Officer

[Signature] Secretary

[Signature]
Chairman

As per our report of even date

For Nirupam & Associates

Chartered Accountants

FRN No. 323575E


[Signature]
(CA G. Saha)

Partner (M no. 064984)



SCHEDULE NO. 6
SUNDRIES (OTHER LIABILITIES)

Particulars	Position as on	
	(previous year)	(current year)
Suspense 'B' Component	6,061.17	0.00
NPA Provision	6,373,682.06	6,373,682.06
Contingent Provision against Standard Assets	6,920,315.75	13,612,315.75
Provision for NPA (Other Assets)	0.00	9,051,878.00
Provision for Unrealised Rent	4,566,865.00	4,566,865.00
Provision for Income Tax	29,467,154.80	59,678,609.80
Provision for Cash suspense	40,000.00	40,000.00
Dividend Payable	0.00	9,695,433.34
Employers' P.F. Contribution	628,683.00	682,191.00
Employers' F.P.F. Contribution	80,068.00	173,750.00
Legal Expenses Payable	800.00	9,407.14
Audit Fees (Bank)	170,000.00	170,000.00
Assessors Fees	0.00	816.00
Cooperative Education Fund	15,000.00	30,000.00
Interest Subsidy Payable	110,760.00	110,760.00
Employees' P.F.	548,615.00	483,361.00
Employee's Insurance Premium	40,314.70	38,492.00
Other Premium payable	0.00	111,354.00
Earnest Money	363,697.00	0.00
House Rent	6,157.00	0.00
Other Payable	5,550.00	4,728.84
TDS (others)	146.00	0.00
Service Tax Payable	493.04	2,710.08
Total	49,344,362.52	104,836,354.01



Dy. General Manager
(Accounts & Operation)


Vice-Chairman


Chief Executive Officer


Chairman


Secretary

As per our report of even date
For Nirupam & Associates
Chartered Accountants
FRN No. 323575E

(C.A. G. Saha)
Partner (M no 064984)



