

**THE MUZAFFARPUR CENTRAL CO-OPERATIVE BANK LTD., MUZAFFARPUR**  
Balance Sheet As on 31st March, 2023

	Schedules	31st March 2023 (Current Year)	31st March 2022 (Previous Year)
<b>Capital and Liabilities</b>			
Capital	1	₹ 5,20,01,570.21	₹ 5,20,00,270.21
Grant from Govt. Tier 1 Capital		₹ 21,33,00,000.00	₹ 21,33,00,000.00
Grant from Govt. (Share capital)		₹ 13,46,93,259.00	₹ 13,46,93,259.00
Reserve and Surplus	2	₹ 4,12,86,703.90	₹ 4,12,28,113.58
Recapitalisation Assistance (GOB Share)		₹ 78,32,145.96	₹ 78,32,145.96
Deposits	3	₹ 92,87,77,059.96	₹ 80,86,37,269.42
Borrowings	4	₹ 1,73,57,12,370.84	₹ 42,52,45,411.84
Other Liabilities and provisions	5	₹ 35,43,61,721.53	₹ 35,39,71,562.07
<b>Total</b>		<b>₹ 3,46,79,64,831.40</b>	<b>₹ 2,03,69,08,032.08</b>
<b>Assets</b>			
Cash and balance with Reserve Bank of India	6	₹ 1,33,80,791.85	₹ 1,17,65,137.24
Balance with Bank and Money at Call and Short notice	7	₹ 33,41,12,901.85	₹ 18,33,80,640.59
Investments	8	₹ 60,88,35,086.67	₹ 62,21,25,086.67
Advances	9	₹ 1,74,86,99,875.59	₹ 58,25,48,600.74
Fixed Assets	10	₹ 2,99,22,543.19	₹ 3,08,27,167.67
Other Assets	11	₹ 73,30,13,632.25	₹ 60,62,61,399.17
<b>Total</b>		<b>₹ 3,46,79,64,831.40</b>	<b>₹ 2,03,69,08,032.08</b>
Contingent Liabilities, Bill for Collection	12	₹ 45,79,480.36	₹ 33,99,146.89
Notes on Accounts	18		
Notes on Accounts - Non SLR Investment	19		

Note : Schedules form integral part of accounts

In Term of our report of even dte attched  
For, R RATTAN GARG & CO.

Chartered Accountants

Date : 30.06.2023  
Place: Muzaffarpur

Sd/-

(RAM RATTAN GARG)

M NO. : 091755

FRN : 012883N

Sd/-

(Amar Nath Pandey)  
Chairman

Sd/-

(Mahesh Ray)  
Vice Chairman

Sd/-

(Birendra Sharma)  
Managing Director

Sd/-

(Manibhushan Sharma)  
Director

Sd/-

(Kaushalendra Pd Singh)  
Director

Sd/-

(Anurag Arya)  
Asstt. Manager

**THE MUZAFFARPUR CENTRAL CO-OPERATIVE BANK LTD., MUZAFFARPUR**

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

	<i>Schedules</i>	31st March 2023 (Current Year)	31st March 2022 (Previous Year)
<b>Income</b>			
Interest Earned	13	9,97,36,956.07	7,46,62,718.83
Other Income	14	1,78,51,614.56	2,54,88,331.35
<b>Total</b>		<b>11,75,88,570.63</b>	<b>10,01,51,050.18</b>
<b>Expenditure</b>			
Interest Expended	15	6,22,80,133.51	3,28,66,276.54
Operating Expenses	16	5,09,43,560.03	3,91,02,797.67
Provisions and Contingencies	17	44,60,072.97	1,92,68,805.54
<b>Total</b>		<b>11,76,83,766.51</b>	<b>9,12,37,879.75</b>
<b>Profit/Loss</b>			
Profit/Loss(-) for the year		-95,195.88	89,13,170.43
Profit /Loss(-) brought forward		-29,41,76,280.30	(-)303089450.73
<b>Total</b>		<b>-29,42,71,476.18</b>	<b>(-)294176280.30</b>
<b>Appropriations</b>			
Transfer to statutory reserves			
Transfer to other reserves			
Transfer to Government/ proposed			
Dividend			
Balance Carried Over to Balance Sheet		(-)294271476.18	(-)294176280.30
<b>Total</b>		<b>(-)294271476.18</b>	<b>(-)294176280.30</b>

Note : Schedules form integral part of accounts

In Term of our report of even dte attached

For, R RATTAN GARG & CO.

Chartered Accountants

Date : 30.06.2023

Place: Muzaffarpur

Sd/-

(RAM RATTAN GARG)

M NO. : 091755

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(Amar Nath Pandey)

Chairman

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(Mahesh Ray)

Vice Chairman

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(Birendra Sharma)

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Sd/-

(Manibhushan Sharma)

Director

Sd/-

(Kaushalendra Pd Singh)

Director

Sd/-

(Anurag Arya)

Asstt. Manager

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Note : Schedules form integral part of accounts

Date : 30.06.2023  
Place : Muzaffarpur

In Term of our report of even date attached  
For R RATTAN GARG & CO.  
Chartered Accountants  
Sd/- (RAM RATTAN GARG)  
M NO.: 091755, FRN : 012883N

Sd/- (Amar Nath Pandey)  
Chairman

Sd/- (Mahesh Ray)  
Vice Chairman

Sd/- (Birendra Sharma)  
Managing Director

Sd/- (Manibhushan Sharma)  
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Sd/- (Kaushalendra Pd Singh)  
Director

Sd/- (Anurag Arya)  
Asstt. Manager

# THE MUZAFFARPUR CENTRAL CO-OPERATIVE BANK LTD., MUZAFFARPUR

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Profit / Loss (-) brought forward		-29,41,76,280.30	(-) 30,30,89,450.73
<b>Total</b>		<b>-29,42,71,476.18</b>	<b>(-) 29,41,76,280.32</b>
<b>Appropriations</b>			
Transfer to statutory reserves			
Transfer to other reserves			
Transfer to Government / Proposed			
Dividend			
Balance Carried Over to Balance Sheet		(-) 29,42,71,476.18	(-) 29,41,76,280.30
<b>Total</b>		<b>(-) 29,42,71,476.18</b>	<b>(-) 29,41,76,280.30</b>

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Place : Muzaffarpur

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Chartered Accountants  
Sd/- (RAM RATTAN GARG)  
M NO.: 091755, FRN : 012883N

Sd/- (Amar Nath Pandey)  
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