

**THE MUZAFFARPUR CENTRAL CO-OPERATIVE BANK LTD., MUZAFFARPUR**  
**Balance Sheet As on 31st March, 2022**

	<i>Schedules</i>	31st March 2022 (Current Year)	31st March 2021 (Previous Year)
<b>Capital and Liabilities</b>			
Capital	<b>1</b>	5,20,00,270.21	5,19,54,210.21
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	<b>2</b>	4,12,28,113.58	3,82,49,546.33
Recapitalisation Assistance (GOB Share)		78,32,145.96	78,32,145.96
Deposits	<b>3</b>	80,86,37,269.42	78,73,83,894.95
Borrowings	<b>4</b>	42,52,45,411.84	33,55,00,435.84
Other Liabilities and provisions	<b>5</b>	35,39,71,562.07	33,19,92,240.68
<b>Total</b>		<b>2,03,69,08,032.08</b>	<b>1,90,09,05,732.97</b>
<b>Assets</b>			
Cash and balance with Reserve Bank of India	<b>6</b>	1,17,65,137.24	1,03,28,416.34
Balance with Bank and Money at Call and Short notice	<b>7</b>	18,33,80,640.59	31,79,09,196.37
Investments	<b>8</b>	62,21,25,086.67	26,34,54,840.67
Advances	<b>9</b>	58,25,48,600.74	65,00,32,791.72
Fixed Assets	<b>10</b>	3,08,27,167.67	2,92,61,998.80
Other Assets	<b>11</b>	60,62,61,399.17	62,99,18,489.07
<b>Total</b>		<b>2,03,69,08,032.08</b>	<b>1,90,09,05,732.97</b>
Contingent Liabilities, Bill for Collection	<b>12</b>	33,99,146.89	26,87,725.27
Notes on Accounts	<b>18</b>		
Notes on Accounts - Non SLR Investment	<b>19</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 : 08.06.2022

Place: Muzaffarpur

Sd/-

(RAVI KUMAR SHARMA)

M NO. : 426020

FRN : 012883N

Sd/-

(Amar Nath Pandey)

Chairman

Sd/-

(Birendra Ray)

Vice Chairman

Sd/-

(Birendra Sharma)

Managing Director

Sd/-

(Ram Naresh Singh)

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, 2022**

	<i>Schedules</i>	31st March 2022 (Current Year)	31st March 2021 (Previous Year)
<b>Income</b>			
Interest Earned	13	7,46,62,718.83	5,39,56,911.91
Other Income	14	2,54,88,331.35	1,16,32,168.11
<b>Total</b>		<b>10,01,51,050.18</b>	<b>6,55,89,080.02</b>
<b>Expenditure</b>			
Interest Expended	15	3,28,66,276.54	2,99,90,547.54
Operating Expenses	16	3,91,02,797.67	2,91,26,179.62
Provisions and Contingencies	17	1,92,68,805.54	21,31,659.34
<b>Total</b>		<b>9,12,37,879.75</b>	<b>6,12,48,386.50</b>
<b>Profit/Loss</b>			
Profit/Loss(-) for the year		89,13,170.43	43,40,693.52
Profit /Loss(-) brought forward		-30,30,89,450.73	-30,74,30,144.25
<b>Total</b>		<b>-29,41,76,280.30</b>	<b>-30,30,89,450.73</b>
<b>Appropriations</b>			
Transfer to statutory reserves			
Transfer to other reserves			
Transfer to Government/ proposed			
Dividend			
Balance Carried Over to Balance Sheet		-29,41,76,280.30	-30,30,89,450.73
<b>Total</b>		<b>-29,41,76,280.30</b>	<b>-30,30,89,450.73</b>

Note : Schedules form integral part of accounts

In Term of our report of even dte attched

For R RATTAN GARG & CO.  
Chartered Accountants

Date : 08.06.2022  
Place: Muzaffarpur

Sd/-

(RAVI KUMAR SHARMA)  
M NO. : 426020  
FRN : 012883N

*Sd/-*

(Amar Nath Pandey)  
Chairman

*Sd/-*

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(Birendra Ray)  
Vice Chairman

Sd/-

(Birendra Sharma)  
Managing Director

*Sd/-*

(Ram Naresh Singh)  
Director

Sd/-

(Kaushalendra Pd Singh)  
Director

Sd/-

(Anurag Arya)  
Asstt. Manager