RAIGANJ CENTRAL CO-OPERATIVE BANK LTD.

UKILPARA, RAIGANJ, UTTAR DINAJPUR

Contact No. 03523457174, email- ho@rccbltd.bank.in, website-rccbltd.bank.in

Extract of Audited Balance Sheet as at 31 March, 2026			**Amount in ₹**
Particulars	**Schedule No.**	**31.03.2026**	**31.03.2025**
CAPITAL AND LIABILITIES			
Capital	1	215770582.00	215575239.00
Reserve & Surplus	2	955864968.81	852134691.27
Deposits	3	12397809151.94	11544328286.29
Borrowings	4	329904800.00	389103400.00
Other Liabilities & Provisions	5	2237969040.02	2412953023.01
TOTAL		**16137318542.77**	**15414094639.57**
ASSETS			
Cash and Balances with Reserve Bank of India	6	455652964.00	409550691.00
Balances with Banks and Money Call at Short Notice	7	4248233720.62	3869139569.24
Investments	8	3152891296.00	3051913296.00
Advances	9	8011586247.04	7744704999.72
Fixed Assets	10	35531055.67	35867650.88
Other Assets	11	233423259.43	302918432.73
Accumulated Loss	12	0.00	0.00
TOTAL		**16137318542.77**	**15414094639.57**
Contingent liabilities	13	28134960.45	42087207.45

Extract of Profit and loss Accounts for the year ended 31.03.2026			**Amount in ₹**
Particulars	**Schedule No.**	**31.03.2026**	**31.03.2025**
I. Income			
Interest and Discount	14	1232826458.09	1119429888.99
Commission Exchange & Brokerage	15	1266533.78	898482.00
Other Income	16	115642336.39	31198774.16
Total Revenue		**1349735328.26**	**1151527145.15**
II. Expenses			
Interest Paid & Due	17	817486788.06	716588735.29
Establishment and Contingent Charges	18-24	205557300.20	184771493.07
Other Expenses	25	69353456.09	72106013.01
Depreciatioan and Amortisation	26	2898044.69	3367255.60
Provisions	27	119936394.36	94916670.92
Total Expenses		**1215231983.40**	**1071750167.89**
III. Profit before Tax [I - II]		134503344.86	79776977.26
IV. Tax expense:			
(1) Current Tax		35000000.00	27000000.00
(2) Deferred Tax			
V. Profit/(Loss) after tax [III - IV]		**99503344.86**	**52776977.26**
Accumulated Profit: Rs. 346978090.37/-, CRAR: 13.49%, Audit Classification : "A"			

Approved by the Administrator

NOTES:

Source: The above Balance Sheet and Profit & Loss Account are extracts from the Audited Financial Statements of the Bank for the year ended 31st March, 2026.

Compliance: The Financial Statements have been prepared in accordance with the provisions of the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies), the applicable Accounting Standards, RBI/NABARD guidelines, and generally accepted accounting principles in India.

Comparability: Previous year's figures have been regrouped/reclassified wherever necessary to make them comparable with the current year's figures.

By Order of the Administrator

Sd/-
Kripa Bala
AGM(Accounts)-In- Charge
Raiganj CCB Ltd.

Sd/-
Avik Ghosh
Chief Accountant-In-Charge
Raiganj CCB Ltd.

For T.K Ghose & CO.,
Chartered Accountants
FRN- 302002E

Sd/-
Tapas Biswas
Chief Executive Officer -In-Charge
&
Deputy General Manager(IT)
Raiganj CCB Ltd.

Sd/-
Suman Sarkar
Administrator, Raiganj CCB Ltd
&
DRCS, Uttar Dinajpur

Sd/-
(CA. Dipanjan Bhattacharjee)
Partner
Membership No. 068908
UDIN : 26068908VTIKTS4862