

The Howrah District Central Co-operative Bank Ltd.

(Rs. in lakh)



Balance Sheet as on 31-03-2026

Sl. No.	Particulars	Amount (Rs.)
Capital & Liabilities:		838.85
1	Capital	1,440.58
2	Reserve and Surplus	98,812.11
3	Deposits	5,143.59
4	Borrowings	4,295.07
5	Other Liabilities and Provisions	1,10,530.20
	TOTAL	
Assets:		1,382.15
1	Cash & Bank Balance	26,795.41
2	Balance with Bank and Money at Call and Short Notice	66,088.54
3	Investments	12,556.68
4	Loans & Advances	335.16
5	Fixed Assets	3,372.26
6	Other Assets	1,10,530.20
	TOTAL	168.52

** Contingent Liabilities (DEAF)

Profit & Loss Account for the year ended 31-03-2026

Sl. No.	Particulars	Amount (Rs.)
1	Interest Earned	7,138.75
2	Other Income	358.80
3	Total Income (1+2)	7,497.55
4	Interest Expended	6,074.26
5	Operating Expenses	1,346.15
6	Total Expenditure excluding Provisions & Contingencies (4+5)	7,420.41
7	Operating Profit before Provisions & Contingencies (3-6)	77.14
8	Provision (other than Tax) & Contingencies	42.87
9	Exceptional Items	0.00
10	Profit/ Loss from Ordinary Activities before Tax (7-8-9)	34.27
11	Tax Expense	0.00
12	Net Profit for the period from Ordinary Activities after Tax (10-11)	34.27
13	Appropriation	13.15
14	Profit/ Loss carried over to Balance Sheet (12-13)	21.12

(S. Guha)
(S. Guha)

Deputy Manager &
Chief Accountant-in-Charge

(S. S. Bhattacharya)
(S. S. Bhattacharya)

Chief Executive Officer

(D. Dutta)
(D. Dutta)

Special Officer

Sourabh Mitra
Sourabh Mitra

Auditor

For S. Guha & Associates
Chartered Accountants
Firm Regn. No. 322493E

