

The Khordha Central Co-operative Bank Ltd, Khordha

Report on the Audit of the standalone Financial Statement

Opinion

We have audited the accompanying Financial Statements of Khordha Central Co-operative Bank Limited ("The Bank" or "KCCB"), which comprises of the Balance Sheet as at March-31, 2025, Profit and Loss Account for the year ended on March-31, 2025 and a summary of significant accounting policies and other explanatory information.

In our opinion, and the best of our information and according to the explanations given to us, the aforesaid financial statements read together with the Notes of Accounts forming part of the said Financial Statements, give the information required by the Banking Regulation Act, 1949, the Odisha Co-operative Societies Act, 1962 and the Rules made thereunder (as applicable), the guidelines issued by the Reserve Bank of India (RBI) and the National Bank for Agriculture and Rural Development (NABARD), in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India of the state of affairs of the Bank as at March-31, 2025 and its profit for the financial year ended.

The Balance sheet and profit and Loss Account dealt with by this report, agree with the trail balance generated from Computer System and prepared manually by consolidating the trail balances. Then Balance in Various Ledger Heads in General Ledger reconciles with balance in Schedules for relevant head.

We have furnished our opinion and findings on the Long form Audit Report (LFAR) questionnaire, which forms integral part of this Audit Report.

The Accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Bank.

Sd/- JBMT & ASSOCIATES
Chartered Accountants (FRN:320232E)

Balance Sheet of The Khordha District Central Co-operative Bank Ltd. Khordha

Annexure Form A

Form of Balance Sheet for the year ended on 31st March 2025

Capital and Liabilities		Schedule	GL	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
1	Capital	1		1,30,81,04,456.06	1,17,36,74,882.01
2	Reserves and Surplus	2		21,11,77,541.81	12,67,89,618.61
3	Deposits	3		7,40,00,39,816.57	6,33,03,05,368.35
4	Borrowings	4		5,39,49,22,313.00	5,96,71,98,159.00
5	Other liabilities and provisions	5		2,73,84,74,849.86	2,59,27,48,553.00
Total				17,05,27,18,977.30	16,19,07,16,580.97
Asset					
1	"Cash and balance with Reserve Bank of India"	6		49,59,28,420.85	83,18,54,767.61
2	Balance with banks and money at call and shots notice	7		30,00,00,000.00	
3	Investments	8		5,72,06,40,624.14	5,71,41,42,267.14
4	Advances	9		9,76,44,74,536.95	8,93,13,25,051.84
5	Fixed Assets	10		9,70,21,608.58	9,11,35,435.73
6	Other Assets	11		67,46,53,786.78	62,22,59,058.65
Total				17,05,27,18,977.30	16,19,07,16,580.97
	Contingent liabilities Bills for collection	12			

Balance Sheet of The Khordha District Central Co-operative Bank Ltd. Khordha

Annexure Form B

Form of Profit and Loss Account for the year ended on 31st March 2025

		Schedule	GL	"As on 31.03.2025 (Current Year)"	"As on 31.03.2024 (Previous Year)"
I Income					
	Interest Earned	13		1,15,14,12,104.56	1,11,01,96,230.40
	Other Income	14		79,79,526.02	3,27,53,860.15
Total				1,15,93,91,630.58	1,14,29,50,090.55
II Expenditure					
	Interest expended			70,19,99,203.69	62,34,07,099.96
	Operating expenses			18,44,61,251.69	16,25,56,977.59
	Provisions and contingencies			25,29,09,859.15	33,82,19,213.00
Total				1,13,93,70,314.53	1,12,41,83,290.55
III Profit /Loss					
	Net Profit/loss(-) for the year			2,00,21,316.05	1,87,66,800.00
	Profit/loss(-) brought forward				
Total				2,00,21,316.05	1,87,66,800.00
IV Appropriations					
	Transfer to statutory reserves				
	Transfer to other reserves				
	"Transfer to Government/ Proposed divided"				
	"Balance carried over to balance sheet"				
Total					
Grand Total				1,15,93,91,630.58	1,14,29,50,090.55

Sd/-
Chief Executive Officer

Sd/-
Director

Sd/-
Director

Sd/-
President

Sd/-
Final Auditor

