



“1914 से विश्वास का प्रतीक”



THE BIHAR STATE CO-OPERATIVE BANK LTD.

ASHOK RAJPATH, PATNA-800004

बिहार राज्य सहकारी बैंक लि०, पटना

अशोक राजपथ, पटना-800004

किसानों
मजदूरों एवं
महिलाओं में आई
समृद्धि-बदला
जन-जीवन

वार्षिक प्रतिवेदन

Annual Report

2023-2024





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वार्षिक प्रतिवेदन

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E-mail : scbbihar@gmail.com

Web. : www.biharscb.co.in

बैंक के निदेशक मंडल के वर्तमान सदस्यगण



श्री रमेश चन्द्र चौबे
अध्यक्ष



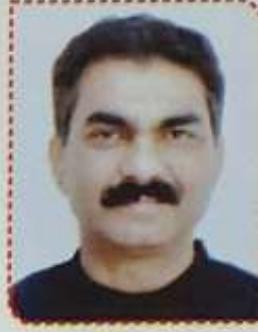
श्री सत्येन्द्र नारायण सिंह
निदेशक



श्री अमरनाथ पाण्डे
निदेशक



श्री विनय कुमार
संविंसं
निदेशक



श्री सुधी रंजन प्रसाद
निदेशक



श्रीमती मिबु देवी
निदेशक



श्रीमती मधुप्रिया
निदेशक



श्री अलि रेजा
निदेशक



श्री मनोज कुमार सिंह
प्रबन्ध निदेशक

बैंक के वरीय पदाधिकारीगण



श्री बबबन मिश्रा
मुख्य निगरानी पदाधिकारी



श्री श्रीन्द्र नारायण
उपमहाप्रबंधक



श्री अंकित कुमार
उपमहाप्रबंधक



माननीय सहकारिता मंत्री डा० प्रेम कुमार के साथ समीक्षा बैठक में स्वागत करते बैंक के माननीय अध्यक्ष ।

दिनांक 27.07.2024 को माननीय मंत्री, सहकारिता विभाग, बिहार के आवाहन पर वन महोत्सव कार्यक्रम के अंतर्गत "एक पेड़ माँ के नाम" थीम पर बैंक मुख्यालय में पौधा रोपन करते बैंक एवं विभाग के पदाधिकारी ।



निबंधक, सहयोग समितियाँ बिहार का स्वागत करते बैंक के प्रबंध निदेशक ।



दिनांक 07.09.2024 को बिहार राज्य सहाकारी बैंक कें समीक्षा बैठक कें क्रम में बैंक कें माननीय अध्यक्ष सचिव, सहाकारिता विभाग, बिहार तथा बैंक कें पदाधिकारीगण।

बैंक कें DDS Agent कें साथ शाखा में बैठक करते प्रबंध निदेशक।



दिनांक 30.01.2024 को आहुत बैंक कें विशेष आम सभा की बैठक में सभी माननीय अंशधारकगण।

The Bihar State Co-operative Bank Ltd.
Ashok Rajpath, Patna-800004
BALANCE SHEET AS ON 31st March 2024

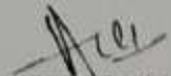
PARTICULARS	Schedule	As on 31.3.2024	As on 31.3.2023
		(Current year)	(Previous year)
Capital and Liabilities			
Capital	1	1,00,00,00,000.00	47,77,62,150.00
Reserves and Surplus	2	8,94,74,16,887.93	7,94,94,86,717.83
Deposits	3	18,41,92,10,410.55	14,47,44,34,708.08
Borrowings	4	34,07,19,74,364.33	63,13,35,66,569.33
Other Liabilities and Provisions	5	2,58,03,94,196.35	2,87,26,64,487.56
Total		65,01,89,95,859.16	88,90,79,14,632.80
Assets			
Cash and Balances with Reserve Bank of India	6	94,33,15,699.62	98,64,92,432.76
Balances with banks and money at call and short notice	7	13,17,14,58,240.10	22,02,84,50,629.85
Investments	8	4,69,73,92,300.00	5,04,42,81,845.00
Advances	9	44,60,97,59,466.21	59,29,77,10,769.10
Fixed Assets	10	7,36,19,002.69	4,36,24,948.86
Other Assets	11	1,52,34,51,150.54	1,50,73,54,007.23
Total		65,01,89,95,859.16	88,90,79,14,632.80

Contingent liabilities

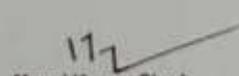
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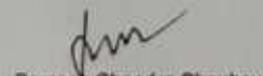
8,52,25,683.00

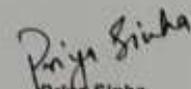
29,36,533.00

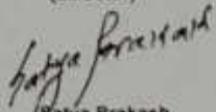

Amarnath Pandey
(Director)

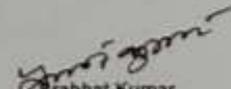

Satendra Narayan Singh
(Director)

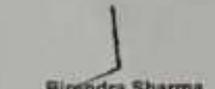

Manoj Kumar Singh
(Managing Director)


Ramesh Chandra Chaubey
(Chairman)


Priya Sinha
Assistant Manager
(Accounts)


Satya Prakash
Manager
(Accounts)


Prabhat Kumar
Dy. General Manager
(Administration)

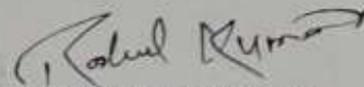

Birendra Sharma
Dy. General Manager
(Accounts)

Date :- 19.06.2024

Place :- Patna

On Behalf Of
Vinod Singhal & Co.,LLP
Chartered Accountants
FRN:005826C/C400276



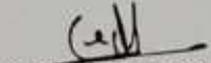

CA Rahul Kumar Shrivastwa
Partner
M.No:-541916
UDIN NO:-24541916BKEEMI6993

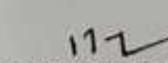
The Bihar State Co-operative Bank Ltd.
Ashok Rajpath, Patna-800004
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st March 2024

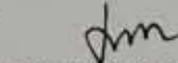
Particulars	Schedule	As on 31.3.2024	As on 31.3.2023
		(current year)	(previous year)
I. Income			
Interest earned	13	4,25,41,57,748.46	3,64,29,53,765.15
Other income	14	15,30,68,584.85	17,93,07,423.89
Total		4,40,72,26,333.31	3,82,22,61,189.04
II. Expenditure			
Interest expended	15	3,04,81,36,800.43	2,41,55,19,310.18
Operating expenses	16	33,69,03,424.39	29,52,37,108.37
Provisions and contingencies		11,84,66,910.66	9,32,06,034.05
Total		3,50,35,07,135.48	2,80,39,62,452.60
Profit/Loss		90,37,19,197.83	1,01,82,98,736.44
Net Profit/loss Brought Forwarded		76,15,85,136.44	77,97,01,944.47
Total		1,66,53,04,334.27	1,79,80,00,680.91
Appropriations*			
Provision for tax current year		22,73,52,204.00	25,67,13,600.00
Transfer to Statutory reserves		66,82,21,649.86	38,20,53,952.79
Transfer to Agriculture Credit Stabilisation Fund		32,31,13,138.60	17,15,34,427.78
Transfer to Building Fund		14,37,95,213.02	7,79,70,194.45
Transfer to Bad & Doubtful Debts Reserve		1,52,52,550.76	58,27,628.78
Transfer to Co-operative Development Fund		14,37,95,213.02	7,79,70,194.45
Transfer to Investment Fluctuation Fund		3,80,79,256.82	3,89,85,097.22
Dividend Payable		10,56,95,108.19	2,53,60,449.00
Balance carried over to Balance Sheet		-	76,15,85,136.44
Total		1,43,79,52,130.27	1,54,12,87,080.91

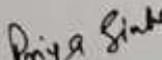
*Profit appropriation of F.Y 2022-23 & F.Y 2023-24. Refer Annexure I

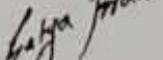

 Amarnath Pandey
 (Director)


 Satendra Narayan Singh
 (Director)


 Manoj Kumar Singh
 (Managing Director)


 Ramesh Chandra Chaubey
 (Chairman)


 Priya Sinha
 Assistant Manager
 (Accounts)


 Satya Prakash
 Manager
 (Accounts)

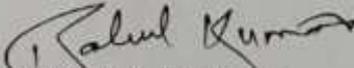

 Prabhat Kumar
 Dy. General Manager
 (Administration)


 Birendra Sharma
 Dy. General Manager
 (Accounts)

Date :- 19.06.2024
 Place :- Patna



On Behalf Of
 Vinod Singhal & Co.,LLP
 Chartered Accountants
 FRN:005826C/C400276


 CA Rahul Kumar Shrivastwa
 Partner
 M.No:-541916
 UDIN NO:-24541916BKEEMI6993

The Bihar State Co-operative Bank Ltd., Ashok Rajpath, Patna

SCHEDULE 1
Capital

	As on 31-03-2024 (Current Year)	As on 31-03-2023 (Previous Year)
	Amount	Amount
Share Capital		
Authorised Capital (20,00,000 shares of Rs.500 each)	1,00,00,00,000.00	1,00,00,00,000.00
Issued capital (Shares of Rs.500 each)		
Subscribed Capital		
Called up Capital (Shares of Rs.500 each)		
(a) Central Co-operative Banks	94,50,67,000.00	42,28,29,000.00
Opening Balance	42,28,29,000.00	36,77,45,500.00
Add: Share issued during the year	52,22,38,000.00	6,50,83,500.00
(b) Co-operative Societies	71,33,000.00	71,33,150.00
(c) State Government	4,78,00,000.00	4,78,00,000.00
Total	1,00,00,00,000.00	47,77,82,150.00

SCHEDULE 2
Reserve & Surplus

	As on 31-03-2024 (Current Year)	As on 31-03-2023 (Previous Year)
	Amount	Amount
(A) REVENUE RESERVE		
1 Statutory Reserve	3,58,70,24,708.81	2,91,88,03,058.75
Opening Balance	2,91,88,03,058.75	2,53,67,49,105.96
Addition during the year	66,82,21,649.86	38,20,53,952.79
2 Agriculture Credit Stabilisation Fund	2,10,36,61,907.36	1,78,05,48,768.76
Opening Balance	1,78,05,48,768.76	1,60,90,14,340.58
Addition during the year	32,31,13,138.60	17,15,34,427.78
3 Staff Benefit Fund	3,00,59,001.43	3,00,59,001.43
4 Administrative Fund Reserve	3,78,060.85	3,78,060.85
5 Fund for Contingency Interest	33,20,936.17	33,20,936.17
6 Reserve for Contingency Expenditure	8,97,15,859.16	8,97,15,859.16
7 Co-operative Development & Education Fund	75,94,34,632.31	61,56,30,419.29
Opening Balance	61,56,30,419.29	53,76,69,224.84
Addition during the year	14,37,95,213.02	7,79,70,194.45
8 Profit & Loss Account	0.00	76,15,85,136.44
TOTAL(A)	6,57,35,95,104.89	6,20,00,90,239.89
(B) CAPITAL RESERVE		
1 Building Fund	65,93,69,119.09	61,56,73,906.07
Opening Balance	51,95,73,906.07	43,76,03,711.62
Addition during the year	14,37,95,213.02	7,79,70,194.45
2 Bad & Doubtful Debt Reserve	78,07,07,009.01	74,54,54,458.25
Opening Balance	74,54,54,458.25	73,96,26,829.47
Addition during the year	1,52,52,550.76	58,27,628.78
3 Investment Depreciation Fund	19,85,03,993.16	19,85,03,993.16
4 Capital Redemption Fund	39,900.00	39,900.00
5 Risk Fund	9,00,000.00	9,00,000.00
6 Building Depreciation Fund	1,82,86,367.68	1,82,86,367.68
7 Development Fund	2,40,42,126.33	2,40,42,126.33
8 Revaluation reserve	5,94,06,716.78	5,94,06,716.78
9 Capital Reserve Fund	59,66,194.35	35,184.89
10 Share Premium	42,10,71,150.00	0.00
11 Equity Redemption Fund	14,82,08,727.60	14,82,08,727.60
12 Investment fluctuation fund	7,73,20,479.04	3,89,85,097.22
TOTAL(B)	2,37,38,21,783.04	1,74,94,36,477.98
GRAND TOTAL(A+B)	8,94,74,16,887.93	7,94,94,86,717.83



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The Bihar State Co-operative Bank Ltd., Ashok Rajpath, Patna

SCHEDULE 3

Deposits

Particulars	As on 31-03-2024	As on 31-03-2023
	(Current Year)	(Previous Year)
	Amount	Amount
A. I. Demand Deposits	3,37,09,26,935.16	2,76,76,93,532.30
(i) From banks	39,60,07,140.68	27,43,82,705.32
(ii) From others	2,97,49,19,794.48	2,49,33,10,826.98
II. Savings Bank Deposits	2,56,61,36,542.01	1,93,40,17,641.13
III. Term Deposits	12,48,21,46,933.38	9,77,27,23,534.65
(i) From banks	8,93,32,39,177.60	5,53,47,31,476.60
(ii) From others	3,54,89,07,755.78	4,23,79,92,058.05
Total (I, II and III)	18,41,92,10,410.55	14,47,44,34,708.08



The Bihar State Co-operative Bank Ltd., Ashok Rajpath, Patna

SCHEDULE 4

Borrowing

Particulars	As on 31-03-2024	As on 31-03-2023
	(Current Year)	(Previous Year)
	Amount	Amount
I. Borrowings in India		
(i) Reserve Bank of India	0.00	0.00
	0.00	
(ii) Other banks	31,00,00,00,000.00	28,06,15,92,205.00
(a) NABARD	31,00,00,00,000.00	27,40,00,00,000.00
u/s 21(1)(i) r/w 21(2)(i) Pledge loan	20,50,00,00,000.00	23,00,00,00,000.00
u/s 21(1)(i) r/w 21(4)	50,00,00,000.00	40,00,00,000.00
NABARD ST OTHERS MARKETING OF CROPS LOAN	10,00,00,00,000.00	4,00,00,00,000.00
		0.00
(b) HDFC BANK	0.00	66,15,92,205.00
		0.00
(iii) Other institutions and agencies	3,07,19,74,364.33	35,07,19,74,364.33
NCDC	3,00,00,00,000.00	35,00,00,00,000.00
STATE GOVT.	7,19,74,364.33	7,19,74,364.33
Total (i)	34,07,19,74,364.33	63,13,35,66,569.33
II. Borrowings outside India	0.00	0.00
Total (I and II)	34,07,19,74,364.33	63,13,35,66,569.33



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The Bihar State Co-operative Bank Ltd., Ashok Rajpath, Patna

SCHEDULE 5
Other Liabilities & provision

Particulars	As on 31-03-2024	As on 31-03-2023
	(Current Year)	(Previous Year)
	Amount	Amount
Interest Payable	65,49,20,155.77	1,11,82,36,649.90
Overdue Interest Reserve	38,06,65,980.83	38,11,31,668.84
Branch Adjustment	0.00	2,89,23,066.04
OTHER LIABILITIES		
Dividend Payable	13,66,06,091.43	5,34,74,163.04
Sundry Creditor	14,27,65,956.23	9,74,48,002.40
Sundries-Deposit TDS	75,044.30	0.00
Provision for Income Tax	51,18,199.40	39,38,209.40
Provision for Income Tax for current year	22,73,52,204.00	25,67,13,600.00
Audit Fee Payable	18,01,463.00	18,40,544.00
Ineligible Share holder Account	46,40,650.00	46,40,650.00
Provision for Tax on Interest Income	3,42,312.43	3,42,312.43
State Cadre Fund	1,83,84,340.00	1,83,84,340.00
Fertilizer Subsidy Payable to LAMPS & PACS	636.00	636.00
Fund for Subsidy to Small Farmers	20,93,341.00	20,93,341.00
Provision Against Standard Assets	17,75,42,872.92	22,52,41,261.77
Provision for Sundry/Other Assets	3,38,26,820.27	3,38,26,820.27
Provision for Fraud,Discolities & Embezzlement	9,49,73,953.46	9,49,73,953.46
Provision against Bad & doubtful debt	53,89,36,893.31	43,89,90,655.38
Provision for IT cell/ATM	54,58,048.00	0.00
Retained Liabilities of Trading Deptt. Account	3,48,389.77	3,48,389.77
Levy payable to State Coop. Federation	3,37,12,216.00	3,37,12,216.00
Subsidy to CCB for purchase of vehicle	75,00,000.00	75,00,000.00
Ex-gratia payable to staff	2,73,17,354.50	2,60,84,318.50
Arrear salary payable	3,46,47,320.06	1,39,47,320.06
Leave salary	36,57,054.00	33,94,627.00
Provision for branch adjustment	71,41,709.21	48,78,235.33
Provision for P.F. payable	1,24,61,610.07	1,24,61,610.07
Provision for Printing & Stationery	0.00	3,93,962.00
Provision for Computer & Printing	10,94,500.00	0.00
Consultancy fee Payable	0.00	4,57,840.00
Financial Inclusion, Training & Seminar	83,90,360.00	1,00,34,000.00
Insurance Payable PMJJY & PMSBY	50,918.00	41,910.00
Branch adjustment-Suspense Account	11,70,704.13	0.00
GST Payable	5,22,167.95	0.00
TDS Parking	1,86,72,950.29	2,09,964.88
Total	2,58,03,94,196.35	2,87,26,64,487.58



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The Bihar State Co-operative Bank Ltd., Ashok Rajpath, Patna

SCHEDULE 6
Cash & balance with Reserve Bank of India

	Particulars	As on 31-03-2024	As on 31-03-2023
		(Current Year)	(Previous Year)
		Amount	Amount
I	Cash in hand (including foreign currency notes)	6,50,68,090.65	6,45,21,204.65
II	Cash at Bank	0.00	7,87,13,619.14
III	Balances with Reserve Bank of India		
	(i) In Current Account	87,82,47,608.97	84,32,57,608.97
	(ii) In Other Accounts	0.00	0.00
Total		94,33,15,699.62	98,64,92,432.76



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The Bihar State Co-operative Bank Ltd., Ashok Rajpath, Patna

SCHEDULE 7
Balance with banks and money at call and short notice

Particulars	As on 31-03-2024	As on 31-03-2023
	(Current Year)	(Previous Year)
	Amount	Amount
I. In India		
(a) Balance with banks		
(a) In current accounts		
with SBI	12,23,89,312.00	8,59,95,173.52
with ICICI Bank	3,42,78,935.43	34,53,16,498.50
with IDBI Bank	4,58,87,287.00	1,33,24,284.01
Kotak Mahindra Bank	31,115.17	31,115.17
Apex Co-operative Banks	17,58,022.80	17,58,022.80
Yes Bank RTGS/NEFT & DBTL	69,34,38,271.52	59,81,12,236.39
Yes Bank Fasal Sahayata Yojna	36,21,941.00	2,65,57,049.00
Yes Bank ATM Acquirer AC	1,04,900.00	45,06,561.28
Yes Bank ATM Debit/Credit	95,24,354.88	17,63,175.57
Yes Bank IMPS AC	4,51,70,198.67	4,33,49,095.33
SNA Yes Bank	5,00,00,000.00	0.00
VEG FED	9,733.00	9,733.00
HDFC	23,56,346.88	2,50,59,726.88
Axis Bank	2,09,32,794.95	3,48,13,485.40
Utkarsh bank	0.00	22,74,00,000.00
Bandhan Bank	76,460.00	0.00
Total	1,02,96,81,673.10	1,40,79,98,136.85
(b) In Other deposit accounts		
AU small finance	10,16,99,898.00	5,00,00,000.00
with HDFC Bank	6,88,39,59,240.00	9,95,80,35,710.00
with ICICI Bank	36,00,00,000.00	1,00,00,00,000.00
Yes Bank, exhibition Road	1,80,00,00,000.00	1,20,00,00,000.00
NABARD	30,09,27,545.00	28,02,95,497.00
Utkarsh Bank	1,95,00,000.00	1,23,18,46,139.00
Indusind bank	12,33,00,282.00	1,05,16,12,508.00
Jana lakshmi SF Bank	51,12,82,215.00	34,81,07,779.00
Axis Bank	44,82,00,000.00	3,64,57,89,726.00
Kotak mahindra bank	10,00,00,000.00	15,00,00,000.00
RBL bank	0.00	28,00,00,000.00
Bandhan Bank	30,19,28,753.00	8,45,19,463.00
ESAF Small finance bank	3,00,00,000.00	3,00,00,000.00
IDFC First bank	50,02,00,000.00	20,00,00,000.00
Ujivan Small Finance bank	67,08,78,634.00	11,02,45,671.00
Total	12,14,18,76,567.00	19,62,04,52,493.00
Total I (a+b)	13,17,14,58,240.10	21,02,84,50,629.85
(II) Money at call & short notice		
(a) With Banks		
ICICI Security	0.00	1,00,00,00,000.00
SBI DFHI	0.00	0.00
IDBI Call Money	0.00	0.00
Total	0.00	1,00,00,00,000.00
(b) With other institutions	0.00	0.00
Total II (a+b)	0.00	1,00,00,00,000.00
II. Outside India		
i in current account	0.00	0.00
ii in other deposit accounts	0.00	0.00
iii Money at call & short notice	0.00	0.00
Total	0.00	0.00
Grand Total(I+II)	13,17,14,58,240.10	22,02,84,50,629.85



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The Bihar State Co-operative Bank Ltd., Ashok Rajpath, Patna

SCHEDULE 8

Investments

	Particulars	As on 31-03-2024	As on 31-03-2023
		(Current Year)	(Previous Year)
		Amount	Amount
(I)	Investment in India in		
i	Government securities	4,04,73,61,700.00	4,01,42,51,245.00
ii	Other approved securities (Bonds)	0.00	0.00
iii	Shares	30,600.00	30,600.00
iv	Others	0.00	0.00
	DSP BLACK ROCK MF	0.00	5,00,00,000.00
	RELIANCE LIQUID FUND MF	0.00	8,00,00,000.00
	SBI MF	65,00,00,000.00	90,00,00,000.00
	Total	4,69,73,92,300.00	5,04,42,81,845.00
(II)	Investment outside India		
i	Government securities	0.00	0.00
ii	Others	0.00	0.00
	Total	0.00	0.00
	Grand Total	4,69,73,92,300.00	5,04,42,81,845.00



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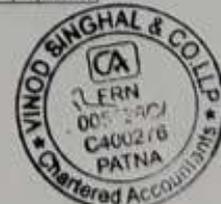
The Bihar State Co-operative Bank Ltd., Ashok Rajpath, Patna

SCHEDULE 9
Advances

	Particulars	As on 31-03-2024	As on 31-03-2023
		(Current Year)	(Previous Year)
		Amount	Amount
A	(1) Bills purchase and discounted		
	Cash credit, overdraft and loans repayable on demand		
(2)	Cash Credit Individual	4,65,20,029.87	4,65,83,218.09
	Cash Credit Society	2,32,68,19,415.53	3,98,17,02,887.86
	Cash credit to Food Consortium SBI	10,00,00,000.00	9,55,09,00,000.00
	Cash Credit by HO for paddy procurement	24,19,72,33,358.50	37,51,36,10,171.82
	OD Individual	1,87,22,657.51	1,74,94,072.58
	OD Staff	2,08,30,029.05	1,95,90,360.83
	OD DCCB	1,63,35,17,486.00	0.00
(3) Term Loan			
(i) Short term loan			
a. Agriculture loan			
	S. T. Cash	77,82,71,000.00	1,83,89,84,917.54
	SPL LIQUIDITY FACILITY	2,54,44,000.00	7,06,57,000.00
	NABARD DCCB ST (SAO)NL	63,40,95,026.00	39,99,79,748.00
	NABARD DCCB ST (SAO)ADDL	16,92,84,566.00	18,28,94,291.00
	SCB TO DCCB LOAN	2,65,13,99,020.00	1,71,43,93,347.00
	S.T OTHERS(Marketing of Crops)	0.00	1,00,00,00,000.00
b. Non agriculture loan			
	S. T. Weavers Coop. societies	54,47,089.06	54,47,089.06
	S. T. others (Patna Urban coop Bank)	3,45,000.00	3,45,000.00
	Other Industrial Finance	24,938.50	24,938.50
	Working Capital to W.C.S.	306.00	306.00
	Share capital loan to CCBs for Weaver Co-op Soc.	1,13,675.90	1,13,675.90
	PM Svanidi street Vendor	2,67,770.53	2,92,985.53
	JLG LOAN FINANCING	6,17,87,370.00	77,44,600.00
	SHG LOAN FINANCING	57,92,383.60	0.00
	Loan against Deposit	86,71,40,654.11	1,71,84,43,408.34
	Loan against NSC/KVP Individual	98,97,770.02	1,26,50,174.02
	Loan against NSC/KVP Staff	25,73,60,040.09	20,92,67,624.67
(ii) Medium term loan			
a. Non Agriculture			
	Salary earner society	76,691.88	76,691.88
	Consumer loan Individual	86,49,776.96	90,99,839.96
	Consumer loan Staff	5,78,275.33	5,99,267.35
	Personal loan Individual	16,24,18,526.38	15,76,69,741.41
	Personal loan Govt/commfcd	7,00,000.00	0.00
	Personal loan Staff	1,85,83,015.35	1,18,36,985.31
	Car loan Individual	1,88,64,028.65	40,84,208.65
	Car loan Staff	36,16,980.01	24,31,249.35
	Dhobi loan	1,59,954.00	1,59,954.00
	OTHERS(commfcd)	64,69,04,550.00	79,25,80,126.00
(iii) Long term loan			
a. Non Agriculture			
	Housing loan Individual	1,14,72,916.00	1,24,39,287.00
	Housing loan to Staff	2,68,80,194.38	1,50,75,030.95
	Term loan under SIDBI scheme	3,73,125.00	3,73,125.00
	Working capital loan under SIDBI scheme	50,000.00	50,000.00
	NFS/ARF	1,35,646.00	1,35,646.00
	Total	44,60,87,59,466.21	59,29,77,10,769.10



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The Bihar State Co-operative Bank Ltd., Ashok Rajpath, Patna

SCHEDULE 10
Fixed Assets

Particulars	As on 31-03-2024	As on 31-03-2023
	(Current Year)	(Previous Year)
	Amount	Amount
I. Premises		
Opening Balance	2,17,95,626.62	1,44,66,840.91
Additions during the year	3,78,68,403.00	97,50,722.00
Deductions during the year		
Depreciation to date	59,66,402.96	24,21,736.29
TOTAL	5,36,97,626.66	2,17,95,626.62
IA. Premises under construction		
II. Other Fixed Assets		
FURNITURE & FIXTURE	1,05,51,455.68	93,76,322.64
Additions during the year	16,23,444.00	23,47,517.00
Depreciation to date	12,17,489.97	11,72,383.96
TOTAL	1,09,57,409.71	1,05,51,455.68
COMPUTER & FITTING	50,17,382.46	42,494.10
Additions during the year	9,31,589.00	83,19,810.00
Depreciation to date	23,79,588.58	33,44,921.64
TOTAL	35,69,382.88	50,17,382.46
STAFF CAR	47,97,045.04	44,89,904.40
Additions during the year		11,53,678.00
Depreciation to date	7,19,556.75	8,46,537.36
TOTAL	40,77,488.29	47,97,045.04
IIA. Leased Assets(Maurya lok)		
Opening Balance	14,63,439.06	16,26,043.40
Additions during the year including adjustments		
Deductions during the year including provisions		
Depreciation to date	1,46,343.91	1,62,604.34
TOTAL	13,17,095.15	14,63,439.06
Total (I, IA,II and IIA)		
III. Capital-Work-in progress (including Leased Assets) net of Provisions		
Total (I, IA, II, IIA and III)	7,36,19,002.69	4,36,24,948.86



7.



The Bihar State Co-operative Bank Ltd., Ashok Rajpath, Patna

SCHEDULE 11
Other Assets

Particulars	As on 31-03-2024	As on 31-03-2023
	(Current Year)	(Previous Year)
	Amount	Amount
Interest receivable	77,35,74,206.38	96,19,22,707.08
Dividend receivable on shares	1,21,157.61	1,21,157.61
Unclaimed expenditure receivable	54,179.55	54,179.55
Receivable from Govt. on account of rehabilitation of CCB	3,68,032.09	3,68,032.09
Receivable from Govt. on account of subsidy for W.C.S.	6,50,278.10	6,50,278.10
Sundry Debtor	19,60,77,217.37	6,28,64,131.45
Mathura Bhawan/Vacant land Udaigiri	43,87,124.48	43,87,124.48
Income Tax receivable 2016-17	1,66,86,852.63	1,66,86,852.63
Income Tax receivable 2015-16	6,38,58,412.84	6,38,58,412.84
Income Tax receivable	9,72,13,712.00	9,72,13,712.00
Income Tax Paid (ADV) 2019-20	38,783.00	38,783.00
Income Tax Paid (Fin. Yr. 2018-19)	25,08,594.86	25,08,594.86
Income Tax Paid For 2016-17	1,81,88,770.08	1,81,88,770.08
Adv paid income tax 2020-21	40,85,759.72	40,85,759.72
Adv paid income tax 2021-22	16,93,670.00	16,93,670.00
Adv paid income tax 2022-23	45,30,166.00	26,00,47,143.00
Adv paid income tax 2023-24	23,89,16,804.00	0.00
Branch Adjustment	65,07,299.72	0.00
Rent receivable	29,058.69	29,058.69
Decolty	25,00,000.00	0.00
fraud & Embezzlement	7,96,11,778.14	0.00
GST Receivable	69,56,045.75	0.00
e-stamp receivable	48,93,247.53	1,26,35,640.05
Total	1,52,34,51,160.54	1,50,73,54,007.23



The Bihar State Co-operative Bank Ltd., Ashok Rajpath, Patna

SCHEDULE 12
Contingent Liabilities

	Particulars	As on 31.03.2024	As on 31.03.2023
		(Current Year)	(Previous Year)
		Amount	Amount
I	Claims against the Bank not acknowledged as debts	-	-
II	Liabilities for partly paid investment	-	-
III	Liabilities on account of outstanding forward exchange contracts	-	-
IV	Guarantees given on behalf of constituents		
	(a) In India	-	-
	(b) Outside India	-	-
V	Acceptances, endorsement and other obligations		-
VI	Other items of which the bank is contingently liable (DEAF)	1,02,07,757.00	29,36,533.00
VII	Income Tax Demand (Subject to Appeal)	7,25,57,886.00	-
VIII	TDS Demand	24,60,040.00	
	TOTAL	8,52,25,683.00	29,36,533.00



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The Bihar State Co-operative Bank Ltd., Ashok Rajpath, Patna

SCHEDULE 13
Interest Earned

Particulars	As on 31-03-2024	As on 31-03-2023
	(Current Year)	(Previous Year)
	Amount	Amount
1 Interest on Advance	2,86,52,68,916.67	2,43,82,03,759.92
2 Income on Investment		
Interest on Govt. and Trustee Securities	29,64,89,310.14	27,83,81,060.11
Interest on TD/Call deposit with Other Banks	1,09,23,89,519.65	92,63,68,945.12
Total	4,25,41,57,748.46	3,64,29,53,765.15

SCHEDULE 14
Other Income

Particulars	As on 31-03-2024	As on 31-03-2023
	(Current Year)	(Previous Year)
	Amount	Amount
1 Commission received	4,13,33,402.50	14,66,120.63
2 E-stamp commission	1,01,62,925.68	1,16,87,738.23
3 Rent received	5,07,492.00	4,07,670.00
4 Income from Guest House	4,000.00	0.00
5 Locker rent	7,95,204.00	8,18,563.00
6 Managerial Subsidy	2,60,08,274.00	0.00
7 Profit by sale of G.Sec.	48,66,375.00	0.00
8 Processing Charge	11,26,452.96	1,94,788.00
9 Account Closure Charges	2,42,134.82	2,22,017.67
10 QR CODE Income	44,575.00	0.00
11 General Charges	9,12,050.08	2,23,063.60
12 Minimum Balance Charges	2,72,100.06	3,17,045.04
13 Statement Charges	52,938.00	24,706.00
14 Stop Payment Charges	0.00	370.00
15 Dividend on shares	1,05,260.00	63,047.00
16 Tender fees	23,600.00	3,05,120.00
17 Debit card Charges	4,45,469.17	3,52,559.28
18 ATM Income	11,83,072.22	9,22,238.92
19 IMPS Income	12,451.99	16,840.78
20 Credit score charges	29,698.86	0.00
21 Income on IBPS	5,01,613.00	1,31,74,135.00
22 OTHERS-Provision written Back		
Covid 19 Incentives for staff	0.00	37,18,989.81
IT Cell Expenditure	0.00	5,25,00,000.00
Building renovation	0.00	4,60,03,231.00
NPA	62,45,709.02	4,40,74,689.93
Overdue interest reserve	4,65,908.01	42,390.00
Standard assets	5,77,07,878.68	7,72,000.00
Total	15,30,68,584.85	17,93,07,423.89



The Bihar State Co-operative Bank Ltd., Ashok Rajpath, Patna

SCHEDULE 15
Interest Expended

	Particulars	As on 31-03-2024	As on 31-03-2023
		(Current Year)	(Previous Year)
		Amount	Amount
1	Interest on deposit	75,43,89,160.28	59,32,12,468.44
2	Interest on borrowing from RBI / Other Banks	19,61,64,770.00	9,63,07,048.74
3	Interest on borrowing from State Govt.	48,44,913.16	0.00
4	Interest on borrowing from NABARD.	1,52,16,87,067.00	1,13,91,89,953.00
5	Interest on borrowing from NCDC.	55,11,24,890.00	58,68,09,840.00
6	Interest Paid on Govt. Sec. Purchase	1,99,25,999.99	0.00
	Total	3,04,81,36,800.43	2,41,55,19,310.18



43



The Bihar State Co-operative Bank Ltd., Ashok Rajpath, Patna

SCHEDULE 16
Operating Expenses

Particulars	As on 31-03-2024	As on 31-03-2023
	(Current Year)	(Previous Year)
	Amount	Amount
1 Salary & allowance	10,31,50,238.40	9,56,21,348.00
2 Director's fees and allowance	20,37,851.00	29,45,132.00
3 Rent, Taxes, Insurance, Lighting etc.	1,97,78,335.42	1,93,13,473.21
4 Postage & Telegram	1,34,348.00	84,479.50
5 Audit fee	7,38,800.00	11,05,721.00
6 Depreciation on Assets	1,04,29,382.17	79,48,183.89
7 Exgratia payable to staff	12,33,036.00	1,12,22,414.00
8 Repairs & Renewals	16,74,059.00	8,70,582.00
9 Stationery and printing	25,80,570.00	2,16,156.35
10 Advertisement	12,79,614.00	21,69,823.00
11 T.A. to staff	13,27,351.42	7,62,841.00
12 Commission paid	5,27,96,974.40	6,02,12,505.51
13 Conveyance	29,78,240.53	24,83,113.46
14 Cost of running staff car	19,38,945.00	28,35,456.00
15 Publicity & reception	18,95,601.00	11,31,100.00
16 Annual subscription & donation	2,07,70,930.00	2,08,48,500.00
17 Training & seminar	0.00	6,80,884.00
18 Expenditure on A.G. meeting	17,22,826.00	17,63,467.00
19 Expenditure on IBPS EXAM	5,97,831.00	1,26,67,002.82
20 Expenditure on New Branch opening	4,33,026.00	0.00
21 Expenditure over Computer	1,37,92,592.86	89,03,081.59
22 Exposure Visit	1,51,125.00	84,945.00
23 General Charges	39,92,764.00	48,66,591.90
24 Gratuity payable	1,40,733.00	0.00
25 MPFS Expenses	0.00	1,349.31
26 Law charge	14,58,321.00	15,96,707.00
27 Leave Salary	20,25,855.00	23,94,827.00
28 L.F.C. to staff	6,26,276.52	1,76,782.00
29 Library Expenses	0.00	1,200.00
30 Liveries	40,600.00	78,020.00
31 MEETING & CONFERENCE	12,80,511.00	7,96,248.00
32 Contract Wages	47,96,120.00	80,46,877.92
33 Contractor/Outsources wages	2,99,35,518.00	57,68,680.00
34 Bank charges	434.24	3,25,640.48
35 OTS RELIEF	56,54,502.31	1,50,99,997.21
36 Consultancy Fees	0.00	6,60,000.00
37 ATM Expenses	7,04,195.96	7,08,369.52
38 BDPIC	54,448.00	6,63,580.00
39 Repairs & Renewals of Building	0.00	15,24,246.00
40 Penalty charged by enforcement dept by RBI	60,20,000.00	0.00
41 PL Encashment	9,13,853.00	8,61,576.00
42 QR CODE Expenses	86,340.60	0.00
43 E-Stamp bank chg. expenses	53,05,442.74	11,27,451.56
44 wages on E-court	13,58,578.00	7,93,245.04
45 wages on E-stamp	25,24,318.00	40,32,534.05
46 Stationary expense on E-court	8,08,618.00	91,850.00
47 Stationary expense on E-stamp	22,77,123.40	8,60,251.97
48 Arrear Salary of 12th Bipartite	2,00,00,000.00	0.00
49 IT CELL Expenditure	54,58,046.00	0.00
50 Mobile Bill expenses	2,38,500.00	0.00
51 Amortization on premium of Gov Securities	79,545.00	0.00
Total	33,69,03,424.39	29,52,37,108.37
52 Provision & Contingencies		
For Branch Adjustment	22,63,473.88	0.00
Bad & Doubtful Debt	10,61,93,948.95	5,56,38,000.03
Standard Assets	1,00,09,489.83	3,75,68,034.02
Total	11,84,66,910.66	9,32,06,034.05
Grand Total	45,53,70,335.05	38,84,43,142.42



a) Sector-wise Advances and Gross NPAs

(Amounts in ₹ Lakh)

Sr. No.	Sector*	Current Year 2023-24			Previous Year 2022-23		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector²¹						
a)	Agriculture and allied activities	424160.64	11941	2.81	562531.22	11495.67	2.04
b)	Advances to industries sector eligible as priority sector lending	7676.26	409.99	5.34	8535.35	431.73	5.06
c)	Services	1.60	1.60	100	1.60	1.60	100
d)	Personal loans	114.73	68.56	5.98	124.39	81.23	65.30
	Subtotal (i)	431953.23	12421.15	2.88	571192.56	12010.23	2.10
ii)	Non-priority Sector						
a)	Agriculture and allied activities						
b)	Industry	1.36	1.36	100	1.36	1.36	100
c)	Services	14143	1605.21	11.35	21783.18	160.96	7.35
d)	Personal loans	14144.36	1606.57	11.36	21784.56	1603.30	7.36
	Sub-total (ii)						
	Total (i + ii)	446097.59	14027.72	3.14	592977.10	13613.55	2.30

*Banks shall also disclose in the format above, sub-sectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector. For instance, if a bank's outstanding advances to the mining industry exceed 10 percent of the outstanding total advances to 'Industry' sector it shall disclose details of its outstanding advances to mining separately in the format above under the 'Industry' sector.

²¹ RCBs are not required to segregate between priority and non-priority sector.



Annexure II

The Bihar State Co-Operative Bank Ltd
Details Of SLR Investment

31.03.2024						
Govt. Securities						
SN	Particulars	ISIN	Date of Purchase	Date Of Settlement	Face Value	Book value
1	05.77%GQ03Aug2020	IN0020200193	02.12.2020	03.12.2020	100000000.00	98880000.00
2	05.79%GQ11May2020	IN0020200070	22.07.2020	23.07.2020	200000000.00	199460000.00
	05.79%GQ11May2020	IN0020200070	27.07.2020	28.07.2020	200000000.00	199580000.00
	05.79%GQ11May2020	IN0020200070	28.07.2020	29.08.2020	500000000.00	498250000.00
	05.79%GQ11May2020	IN0020200070	04.08.2020	05.08.2020	200000000.00	199220000.00
	Total				650000000.00	648085000.00
3	06.22%GQ16Mar2025	IN0020200249	21.12.2020	22.12.2020	250000000.00	248525000.00
	06.22%GQ16Mar2025	IN0020200249	18.01.2021	19.01.2021	200000000.00	197330000.00
	Total				450000000.00	445855000.00
4	06.62%GQ28Nov2021	IN0020180092	11.05.2020	12.05.2020	100000000.00	99980000.00
	06.62%GQ28Nov2021	IN0020180092	28.08.2020	21.08.2020	500000000.00	486200000.00
	06.62%GQ28Nov2021	IN0020180092	21.02.2024	22.02.2024	500000000.00	469500000.00
	06.62%GQ28Nov2021	IN0020180092	11.03.2024	14.03.2024	500000000.00	471250000.00
	Total				250000000.00	242678000.00
5	06.79%GQ22Feb2021	IN0020200401	04.06.2020	05.06.2020	200000000.00	195960000.00
	06.79%GQ22Feb2021	IN0020200401	14.03.2024	15.03.2024	500000000.00	476750000.00
	Total				250000000.00	243630000.00
6	06.82%GQ15DEC2020	IN0020200167	21.02.2024	22.02.2024	500000000.00	479500000.00
	06.82%GQ15DEC2020	IN0020200167	13.03.2024	14.03.2024	500000000.00	480250000.00
	Total				1000000000.00	959750000.00
7	06.95%GQ16DEC2021	IN0020210202	16.02.2024	20.02.2024	500000000.00	489500000.00
8	6.67%GQ17DEC2020	IN0020200292	07.03.2024	11.03.2024	500000000.00	473800000.00
	Total GQI				1900000000.00	1871405000.00
9	06.94%TAM11Mar2020	IN3120190299	29.04.2020	30.04.2020	100000000.00	99700000.00
	06.94%TAM11Mar2020	IN3120190299	30.04.2020	04.05.2020	1000000000.00	997000000.00
	Total				2000000000.00	1994000000.00
10	06.94%TAM11Mar2020	IN4820190181	06.06.2020	06.06.2020	100000000.00	99750000.00
11	06.32%TAM22Jul2020	IN3120200222	09.08.2020	06.06.2020	250000000.00	249850000.00
	06.32%TAM22Jul2020	IN3120200222	12.11.2020	13.11.2020	100000000.00	98650000.00
	Total				3500000000.00	3487000000.00
12	06.40%TAM28Oct2020	IN1920200189	27.11.2020	01.12.2020	500000000.00	499950000.00
13	06.19%TAM15Jul2020	IN3420200362	20.01.2021	21.01.2021	100000000.00	99900000.00
14	06.53%TAM08Jan2021	IN3120200222	10.02.2021	11.02.2021	100000000.00	97800000.00
15	06.79%TAM11Nov2024	IN1920200400	10.02.2021	11.02.2021	500000000.00	495500000.00
16	07.04%TAM23Jun2020	IN2920210179	26.06.2021	28.06.2021	330000000.00	329987000.00
17	06.02%TAM19Sep2021	IN2120210038	27.10.2021	28.10.2021	100000000.00	96500000.00
18	07.12%TAM29Dec2020	IN3420210228	06.01.2022	08.01.2022	150000000.00	149805000.00
19	07.13%TAM15Jul2020	N2120190037	03.12.2021	04.12.2021	150000000.00	149895000.00
20	05.22%TAM11Jan2020	IN3220190128	21.01.2019	22.01.2019	250000000.00	248750000.00
21	03.08%TAM06Dec2020	IN3120180232	29.01.2019	30.01.2019	100000000.00	99700000.00
22	03.37%MPH05Dec2020	IN2120180295	06.02.2019	07.02.2019	250000000.00	249900000.00
23	03.25%BHP4Dec2024	IN1320140240	30.12.2014	31.12.2014	500000000.00	500000000.00
24	7.15%TAM03Mar2021	IN3220190529	29.02.2024	01.03.2024	500000000.00	494750000.00
25	7.15%TAM07Jul2021	IN3220210179	29.02.2024	03.03.2024	500000000.00	490900000.00
26	7.20%TAM0127Nov2021	IN3120190288	04.03.2024	05.03.2024	500000000.00	496100000.00
	Total				2183000000.00	2175956700.00
	TOTAL				4083000000.00	4047361700.00
	GQI				1900000000.00	1871405000.00
	STATE				2183000000.00	2175956700.00
	Total				4083000000.00	4047361700.00

Remark: Amolise No. 79945 of 8.25 BHSO GOAN 2024

The Bihar State Co-Operative Bank Ltd Details Of Non - SLR Investment		
S.No.	Particulars	Amount
1	SHARES OF BIHAR STATE FINANCIAL CORPORATION	1000.00
2	SHARES OF CENTRAL WARE HOUSING CORPORATION	29600.00
	TOTAL	30600.00

