

THE ASSAM CO-OPERATIVE APEX BANK LIMITED  
HEAD OFFICE:: PANBAZAR :: GUWAHATI

Balance Sheet as on 31st March,2025

(Amount in ₹)

Capital and Liabilities	Schedule	As on 31-03-2025	As on 31-03-2024
Capital	1	231,335,550.00	203,071,900.00
Reserves and surplus	2	1,798,657,121.89	1,487,650,237.08
Deposits	3	35,368,440,681.87	35,274,580,826.66
Borrowings	4	424,457,832.00	313,270,800.00
Other liabilities and provisions	5	3,399,583,228.02	3,237,920,016.59
Total		41,222,474,413.78	40,516,493,780.33
ASSETS			
Cash and Balances with Reserve Bank of India	6	158,388,203.69	188,858,844.38
Balances with Banks and money at call and short notice	7	2,494,270,456.77	3,016,168,472.67
Investments	8	20,465,722,005.90	19,687,571,652.77
Advances	9	15,280,926,618.32	14,816,980,598.21
Fixed Assets	10	345,046,441.83	322,714,581.65
Other Assets	11	2,478,120,687.27	2,484,199,630.65
Total		41,222,474,413.78	40,516,493,780.33
Contingent liabilities	12	393,385,705.65	389,471,120.96

Significant accounting policies and the notes to the Financial Statements18

The Schedules referred to above form an integral part of the Balance Sheet.

This is the Balance Sheet referred to in our report of even date.

FOR, H. K AGRAWALA & ASSOCIATES  
Chartered Accountants  
(FRN.:319293E)

Sri Dombaru SaikiaMANAGING DIRECTOR

Sri Biswajit PhukanCHAIRMAN

Sri Gautam BoraVICE-CHAIRMAN

(CA. Rakesh Agarwala)  
PARTNER  
(M.NO.061726)

UDIN:

Date:Sri R.R.P SinghaDIRECTOR

Smt i D.SaikiaDIRECTOR

Sri G. BordoloiDIRECTOR

Place: Guwahati

Sri K.C DasDIRECTOR

Smti. B. GoswamiDIRECTOR

Sri M. C. DasG.M.  
(A &FM,Insp. & Audit & Recovery Deptt)

Sri D. KumarD. G.M.  
(IT)

Sri P SarmaG.M  
(P&D , DAAA Deptt & Adv.Gen)

**THE ASSAM CO-OPERATIVE APEX BANK LIMITED**  
**HEAD OFFICE:: PANBAZAR :: GUWAHATI**

**Form-B**

**Statement of Profit and Loss Account for the year ending 31st March, 2025**

(Amount in ₹)

Particulars	Schedule No.	For the year ended 31-03-2025	For the year ended 31-03-2024
<b><i>I. Income</i></b>		<b><i>2,825,228,902.16</i></b>	<b><i>2,730,759,832.42</i></b>
Interest earned	13	2,638,336,896.39	2,530,183,036.87
Other Income	14	186,892,005.77	200,576,795.55
<b><i>II. Expenditure</i></b>		<b><i>2,533,465,441.65</i></b>	<b><i>2,590,678,504.70</i></b>
Interest expended	15	1,465,972,756.66	1,436,935,118.53
Operating expenses	16	645,157,727.59	691,422,003.18
Provisions and contingencies	17	422,334,957.40	462,321,382.99
<b><i>III. Profit/Loss</i></b>		<b><i>291,763,460.51</i></b>	<b><i>140,081,327.72</i></b>
Net Profit/Loss (-) for the year		291,763,460.51	140,081,327.72
Profit/Loss (-) brought forward		140,081,327.72	122,009,908.94
Share of earnings/loss in Associates			
<b><i>IV. Appropriations</i></b>		<b><i>140,081,327.72</i></b>	<b><i>122,009,908.94</i></b>
Transfer to statutory reserves		91,052,864.00	79,306,441.00
Transfer to other reserves		49,028,463.72	42,703,467.94
Transfer to Government/proposed dividend			
<b><i>Balance carried over to balance sheet</i></b>		<b><i>291,763,460.51</i></b>	<b><i>140,081,327.72</i></b>
Earnings per Share			
Basic earning per equity share		63.06	34.49
Diluted earnings per equity share		63.06	34.49

***Significant accounting policies and the notes to the Financial Statements***

18

*The Schedule referred to above form an integral part of the Profit & Loss Account.*

*This is the profit & loss a/c referred to in our report of even date*

**FOR, H. K AGRAWALA & ASSOCIATES**

**Chartered Accountants**

**(FRN.:319293E)**

**Sri Dombaru Saikia**  
**MANAGING DIRECTOR**

**Sri Biswajit Phukan**  
**CHAIRMAN**

**Sri Gautam Bora**  
**VICE-CHAIRMAN**

**(CA. Rakesh Agarwala)**

**PARTNER**

**(M.NO.061726)**

**UDIN:**

**Date:**

**Place: Guwahati**

**Sri R.R.P Singha**  
**DIRECTOR**

**Smti D.Saikia**  
**DIRECTOR**

**Sri G. Bordoloi**  
**DIRECTOR**

**Sri K.C Das**  
**DIRECTOR**

**Smti. B. Goswami**  
**DIRECTOR**

**Sri M. C. Das**  
**G.M.**

**Sri D. Kumar**  
**D.G.M. I/C ,**

**Sri P Sarma**  
**G.M**

**(A & FM, Insp & Audit & Recovery)**

**( I.T)**

**(P&D,DAAA & Adv.Gen Deptt)**