

**DURG DISTRICT CENTRAL CO-OP. BANK LTD. H.O.SINDHUDUR**

**ANNEXURE**

**Format for abridge Balance-Sheet and working results**

(Rs. in lakhs)

Sr.No	Particulars	Previous Year 31-03-2025	Current Year 31-03-2026
<b>Balance-Sheet</b>			
1	Capital	5308.46	5819.73
2	Reserve & Surplus	52302.57	63364.32
3	Deposit	333311.72	394257.02
4	Borrowing	16282.83	23813.51
5	Other Liabilities	9825.77	12803.63
	<b>Total Liabilities</b>	<b>417031.35</b>	<b>500058.21</b>
<b>Assets</b>			
1	Cash & Bank Balance	17940.37	19230.19
2	Investment	115833.04	149179.13
3	Loan & Advances	276162.93	323363.80
4	Other Assets	7095.01	8285.09
	<b>Total Assets</b>	<b>417031.35</b>	<b>500058.21</b>
<b>Profit &amp; Loss Account</b>			
1	Interest Income	36127.32	41142.50
2	Other Income	1784.20	2346.67
	<b>Total Income</b>	<b>37911.52</b>	<b>43489.17</b>
1	Interest Expenditure	19055.79	21061.08
2	Other Expenditure	15355.73	17428.09
	<b>Total Expenditure</b>	<b>34411.52</b>	<b>38489.17</b>
	<b>Profit/Loss</b>	<b>+3500.00</b>	<b>+5000.00</b>
<b>Other Working Result</b>			
1	CD Ratio (%) (Considering Borrowing)	66.38%	63.89%
2	Recovery Performance (%)	90.15%	91.70%
3	Gross NPAs	11438.20	11170.97
4	Net NPAs	-21872.35	-30033.14
5	% of Gross NPAs to total advance	4.14%	3.45%
6	% of net NPA to net loans	0.00%	0.00%
7	Capital adequacy ratio (%)	11.29%	11.92%
8	Net Worth	44440.03	57850.62