

THE THIRD SCHEDULE
(See section 29)
FORM A
FORM OF BALANCE SHEET
Balance Sheet of SINDHUDURG DISTRICT CENTRAL CO-OPERATIVE BANK LTD
SINDHUDURG
Balance as on 31st March 2026

(000's omitted)

Capital and Liabilities	Schedule	As on 31-3-2026	As on 31-3-2025
		(Current Year)	(Previous Year)
Capital	1	581973	530846
Reserves and Surplus	2	6836432	5580257
Deposits	3	39425702	33331172
Borrowings	4	2381351	1628283
Other liabilities and provisions	5	2079462	1708645
TOTAL		51304920	42779203
Assets			
Cash and balances with Reserve Bank of India	6	1137948	1013506
Balance with banks and money at call and short notice	7	5137586	3907538
Investments	8	10565398	8456298
Advances	9	32336380	27616293
Fixed Assets	10	260795	247167
Other Assets	11	1866813	1538401
TOTAL		51304920	42779203
Contingent Liabilities	12	183791	165127
Bills for Collection			

THE THIRD SCHEDULE
(See section 29)
FORM B

FORM OF PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2026

(000's omitted)

	Schedule	As on 31-3-2026	As on 31-3-2025
		(Current Year)	(Previous Year)
I. Income			
Interest Earned	13	4114250	3612732
Other Income	14	234521	177758
TOTAL		4348771	3790490
II. Expenditure			
Interest Expended	15	2106108	1905579
Operating Expenses	16	748364	723600
Provisions & Contingencies	17	994299	811311
TOTAL		3848771	3440490
III. Profit/Loss			
Net profit/loss (-) for the year		500000	350000
Profit/loss (-) brought forward			
TOTAL		500000	350000
IV. Appropriations			
Transfer to Statutory Reserves		0	140000
Transfer to Other Reserves		0	153562
Transfer to Government/proposed dividend		0	56438
Balance carried over to balance sheet		0	0