

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 31-03-2025

(000's omitted)

Capital and Liabilities	Schedule	As on 31-03-2025	As on 31-03-2024
		(Current Year)	(Previous Year)
Capital	1	530846	499432
Reserves and Surplus	2	5580257	4604180
Deposits	3	33331172	29727900
Borrowings	4	1628283	1983936
Other liabilities and provisions	5	1708645	1439482
TOTAL		42779203	38254930
Assets			
Cash and balances with Reserve Bank of India	6	1013506	857519
Balance with banks and money at call and short notice	7	3907538	3730970
Investments	8	8456298	7894701
Advances	9	27616293	24181029
Fixed Assets	10	247167	276885
Other Assets	11	1538401	1313826
TOTAL		42779203	38254930
Contingent Liabilities	12	165127	356677
Bills for Collection			

THE THIRD SCHEDULE
(See section 29)
FORM B

FORM OF PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31TH MARCH 2025

(000's omitted)

	Schedule	As on 31-03-2025	As on 31-03-2024
		(Current Year)	(Previous Year)
I. Income			
Interest Earned	13	3612732	3114085
Other Income	14	177758	230689
TOTAL		3790490	3344774
II. Expenditure			
Interest Expended	15	1905579	1631929
Operating Expenses	16	723600	706975
Provisions & Contingencies	17	811311	745870
TOTAL		3440490	3084774
III. Profit/Loss			
Net profit/loss (-) for the year		350000	260000
Profit/loss (-) brought forward			
TOTAL		350000	260000
IV. Appropriations			
Transfer to Statutory Reserves		0	104000
Transfer to Other Reserves		0	107552
Transfer to Government/proposed dividend		0	48448
Balance carried over to balance sheet		0	0