

**THE DISTRICT COOPERATIVE CENTRAL BANK LTD., KHAMMAM**  
**ANNEXURE**

**Format for abridged Balance Sheet and Working Results**

<b>Particulars</b>	<b>As on 31.03.2024 Previous Year</b>	<b>As on 31.03.2025 Current Year</b>
Capital	14,497.28	15,812.06
Reserves and Surplus	5,175.31	5,712.18
Deposits	114,417.82	126,523.45
Borrowings	103,171.39	123,232.96
Other Liabilities and Provisions	11,397.10	13,643.51
<b>Total Liabilities</b>	<b>248,658.89</b>	<b>284,924.15</b>
Cash & Bank Balance with RBI	4,015.38	3,966.37
Balances with Banks & Money at Call and short notice	22,037.35	21,389.71
Investments	26,282.27	28,040.86
Advances	184,013.91	219,510.72
Fixed Assets	3,351.82	3,217.37
Other Assets	8,862.29	8,704.10
Deffered Tax Asset	95.87	95.03
<b>Total Assets</b>	<b>248,658.89</b>	<b>284,924.15</b>

**Profit & Loss Account**

Interest Income	16,958.98	19,788.27
Other Income	1,493.40	1,521.67
<b>Total Income</b>	<b>18,452.38</b>	<b>21,309.94</b>
Interest Expended	11,715.46	13,696.50
Operating Expenses	5,650.79	5,295.82
Provisions and contingencies	518.00	1,650.00
<b>Total Expenditure</b>	<b>17,884.25</b>	<b>20,642.32</b>
Net Profit/Loss for the Year	568.13	667.62
Income Tax	195.28	136.22
Deferred Tax Income	-16.98	0.85
Profit after Tax	389.83	530.55
<b>Other working Results</b>		
CD Ratio(%)	161.10%	169.71%
Recovery Performance(%)	71.33%	85.00%
Gross NPAs	3,424.16	2,816.12
Net NPAs	2,000.03	0.00
% of Gross NPAs to Total Advances	1.86%	1.28%
% of Net NPAs to Net Loans	1.10%	0.00%
Capital Adequacy ratio	9.91%	10.26%
Networth	12,654.21	13,666.82