

THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., BIDAR.

The Third Schedule (See Section 29) Form 'A' of Balance Sheet as on 31st, March 2026.

(Amt. in Rupees)

Audited 31-03-2025 AMOUNT	Capital & Liabilities.	Audited 31-03-2026 AMOUNT	Audited 31-03-2025 AMOUNT	Property & Assets	Audited 31-03-2026 AMOUNT
1,299,846,111.00	Capital: Subscribed Capital : i) As per By Law No.4(a) a) 'A' Class member Shares of Rs.200000/- each of PACS.	1,300,041,221.00	628,118,804.00	1) CASH : Cash on hand Cash with Reserve Bank of India/State Bank of India State Co-op:Bank and Central Co-op: Bank.	624,717,556.00
1,224,900.00	b) 'B' Class member Shares of Rs.200000/- each of TAPCMS.	1,224,900.00			
22,050,600.00	c) 'C' Class member Shares of Rs.200000/- each of Urban Banks.	23,009,882.00		2) BALANCE WITH OTHER BANKS : i) Current Accounts. ii) Saving Deposits. iii) Fixed Deposits. iv) Post Office.	611,050,374.18 Nil Nil 0.00
199,548,500.00	d) 'D' Class member shares of Rs.100000/- each of all other Co-op. Socy's other than above.	199,937,400.00	864,711,881.69	3) MONEY AT CALL & SHORT NOTICE. i) Call Deposit with SBI DHT ii) Term & Notice Money Deposit with SBI DHT.	
0.00	e) 'E' Class member Shares of Rs.50000/- each of other bodies including under w/s 16 of KCS Act 1959.	0.00	1,200,000,000.00	4) INVESTMENTS : i) In Central and State Govt. Securities ii) Other Securities(Treasury) iii) Shares in Co-op. Institution other than in item (5) below iv) Shares with Apex Bank	4,039,720,000.00 - 12,525,000.00 232,300,000.00
1,000,000.00	f) 'F' Class member Shares of State Government.	1,000,000.00	4,407,415,000.00	5) INVESTMENT OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND In shares of : i) Central Co-op: Banks. ii) Primary Agril. Co-op. socy's. iii) Other Societies. iv) ADVANCES : a) Short Term Loans, Cash Credits, Overdrafts	5,340,192,907.00 Nil Nil Nil 19,517,707,823.52
1,631,141,592.00	g) Associate Member shares minimum of Rs.10000/- of person/firm/industry other corporate bodies including w/s 16 of KCS Act 1959.	90,145,462.00	12,525,000.00		
107,471,821.00	h) As per By Law No.4(N)	1,615,358,865.00	345,300,000.00		
	2) RESERVE FUND & OTHER RESERVE : a) Statutory Reserves. b) Agricultural Credit Stabilisation Fund. c) Building and Bhavan Fund. d) Dividend Equalisation e) Investment Depreciation " f) Farmers Benefit Fund. g) Common Good Fund. h) Employees Benefit Fund. i) Capital Redemption Fund. j) Co-op. Development Fund. k) Capital Reserve Fund. l) Co-operative Welfare Fund. m) Development of Bank Fund. n) Deposit Guarantee(PACS). o) Charitable Fund. p) Century Shares from Apex Bank q) Revaluation Reserve Fund. r) Prov. For Standard Assets.	560,274,204.48 184,609,723.95 151,501,697.92 37,971,171.21 17,602,809.90 17,870,263.20 19,920,619.97 37,452,753.71 37,436,160.76 17,607,210.20 42,510,763.66 1,070,022.00 30,975,750.40 18,455,260.40 31,573,324.40 1,000,000.00 1,499,507,527.68 94,728,000.00	5,378,187,907.00 Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil 21,279,431,592.23	184,667,000.00 428,280,907.00 Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil	184,667,000.00 870,980,907.00 Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil
2,802,124,880.19		2,802,067,263.84			



11,238,867.10			11,725,644.00			and Bills Discounted.		
	2) Provision for Mis-appropriation.					of which secured against :		
	3) PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT : For Share Capital of a) Central Co-operative Bank. b) Primary Agrl. Co-op. Socys. c) Other Societies.	Nil Nil Nil	Nil Nil Nil	Nil		a) Govt and Other Approved Securities Rs.825012902.27. b) Other Tangible Securities of the advances amount due from individual Rs.2261549871.00 of the advance amount overdues Rs.2587504.00. Considered Bad & Doubtful of recovery Rs.0.00 c) Non-Tangible Securities of the advances amount from individual Rs.9005945050.25.		
15,371,967,465.38	4) DEPOSITS AND OTHER ACCOUNTS : b) FIXED DEPOSITS :- a) Individuals. b) Societies. c) Others.	11,216,849,651.12 3,953,593,936.26 201,523,878.00	11,300,051,891.12 3,521,976,006.26 159,837,611.00	14,981,865,508.38	5,028,002,985.65	ii) Medium Term Loans Of which secured against : a) Govt and Other Approved Securities Rs.511368412.20 b) Other Tangible Securities of the advances amount due from individual Rs.0.00 Of the advances amount overdue Rs.0.00 Considered Bad and Doubtful of Recovery Rs.0.00 c) Non-Tangible Securities of the advances amount from individual Rs.2998017749.43.	3,509,386,161.63	
5,983,840,043.76	ii) SAVINGS BANK DEPOSITS : a) Individuals. b) Societies. c) Others.	5,241,021,001.82 295,401,507.28 447,417,534.66	5,399,072,862.95 351,088,065.28 331,540,474.97	6,081,701,403.20		iii) Long Terms Loans Of which secured against : a) Govt. & Other Approved Securities. b) Other Tangible Securities.		
298,153,228.97	iii) CURRENT DEPOSITS : a) Individuals b) Societies. c) Others.	24,044,032.18 137,253,681.64 136,855,515.15	21,290,057.42 236,513,797.98 158,710,508.41	416,514,363.81		Of the advance amount, due from individuals of the advances amount overdue Considered Bad & Doubtful of Recovery.	Nil	23,027,093,985.15
Nil	iv) Money at call & short notice	Nil	Nil	Nil				
6,329,390.26	v) Other Deposits.			4,191,742.26				
	5) BORROWINGS : i) From the Reserve Bank of India/State/Central Co-op; Bank							
	a) Short Term Loans, Cash Credit and Overdrafts. Of which secured against : A) Govt and Other Approved Securities Rs.550000000.00 B) Other Tangible Securities.	5,500,000,000.00	5,500,000,000.00		26,307,434,577.88	Nil		
	b) Medium Term Loans Of which secured against : A) Government and Other Approved Securities. B) Other Tangible Securities of Rs.136263194.00	2,152,503,926.00	1,362,663,194.00		Nil	Nil		
	c) Long Term Loans Of which secured against : A) Government and Other Approved Securities. B) Other Tangible Securities	1,084,678,151.00	518,296,373.00		0.00	0.00	Nil	0.00
					322,628,355.19	9) BRANCH ADJUSTMENT.		



[illegible]

3,360,036.462.17	3,300,964,163.12 59,071,899.05	i) Sundry Liabilities. ii) Suspense Liabilities.	2,597,817,701.57 116,153,970.70	2,713,971,672.27				
39,179,122,250.43		Grand Total		36,989,387,793.56	39,179,122,250.43	Total		36,989,387,793.56

5,030,000.00
12,445,565.09
93,781,521.00

CONTINGENT LIABILITIES
i) Security issued for guarantee Per Contra
ii) DEAF A/c Payable
iii) Disputed Income Tax Liability

5,189,557.00
12,590,038.74
93,781,521.00

5,030,000.00
12,445,565.09
93,781,521.00

CONTINGENT ASSETS
i) Security issued for guarantee Per Contra
ii) DEAF A/c Transferred to RBI.
iii) Disputed Income Tax Liability

5,030,000.00
12,445,565.09
93,781,521.00


General Manager


Chief Executive Officer


Director


Director


President

Certificate

We have Audited the accounts of the Head Office and 45 Branches of the District Co-operative Central Bank Ltd., Bidar for the Year 2025-2026. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our Audit and have found them satisfactory.

In our opinion and to the best of our knowledge and according to the explanation given to us and subject to the observations contained in our detailed Audit report(s) appended herewith the Balance Sheet and Profit and Loss Accounts of the Bank dealt with by this report give a true and fair view of the State of affairs of the Bank as on 31-03-2026.



FOR M/s V G BODE & CO.
CHARTERED ACCOUNTANTS
(V G Bode)
PARTNER
F.R.NO.006743S / M.NO.203548