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

The Third Schedule(See Section 29)Form 'A' of Balance Sheet as on 31st, March 2025.

(Amt. in Rupees)

Audited 31-03-2024		Capital & Liabilities. Audited 31-03-2025		Audited 31-03-2024		Property & Assets	Audited 31-03-2025		
AMO	UNT		AMOUN	AMOUNT		NT		AMOUNT	
		I) CAPITAL:					1) <u>CASH</u> :		(20 110 001 0
		Subscribed Capital:			1,385,367,224.00		Cash on hand	29	628,118,804.0
		i) As per By Law No.4(a)					Cash with Reserve		
	1,309,951,942.00	a) 'A' Class member Shares of	1,299,846,111.00				Bank of India/State		
		Rs.200000/- each of PACS.					Bank of India		
		The state of the s					State Co-op:Bank and		
	1,024,900.00	b) 'B' Class member Shares of	1,224,900.00				Central Co-op: Bank.		
	= 1 = 1 = 1 = 1 = 1	Rs.200000/- each of TAPCMS.							
							2) BALANCE WITH		
	18,851,900.00	c) 'C' Class member Shares of	22,050,600.00				OTHER BANKS:		
	20,002,700100	Rs.200000/- each of Urban Banks.				729,424,582.54	i) Current Accounts.	864,711,881.69	
- 6		15.200000 - Cacil Of O'loan Danks.				Nil	ii) Saving Deposits.	Nil	
	199,349,700.00	d) 'D' Class member shares of	199,548,500.00			Nil	iii) Fixed Deposits.	Nil	
F114	199,349,700.00	Rs.100000/- each of all other	177,540,500.00		729,424,582.54	0.00		0.00	864,711,881.6
		li di			725,121,002101				
		Co-op. Socy's other than above.					3) MONEY AT CALL		
	0.00		0.00				& SHORT NOTICE.		
	0.00	e) 'E' Class member Shares of	0.00				i) Call Deposit with SBI DHFI		
		Rs.50000/- each of other bodies			1,800,000,000.00		ii) Term & Notice Money Deposit		1,200,000,000.0
		including under u/s 16 of			1,800,000,000.00		SAME SHAME OF THE SAME OF THE		
		KCS Act 1959.			MCHI = Physica II		with SBI DHFI.		
	1,000,000.00	f) 'F' Class member Shares	1,000,000.00				4) <u>INVESTMENTS</u> :		
		of State Government.				4,297,870,000.00	i) In Central and	4,407,415,000.00	
							State Govt. Securities		
		ii) As per By Law No.4(N)				918,099,950.00	ii) Other Securities(Treasury)	-	
548,700,092.00	118,521,650.00	g) Associate Member shares	107,471,821.00	1,631,141,932.00				The second secon	
		minimum of Rs.10000/- of				12,525,000.00	iii) Shares in Co-op. Institution	12,525,000.00	
		person/Firm/Industry other			1		other than in item (5) below		
		corporate bodies including							
		u/s 16 of KCS Act 1959.				759,600,000.00	iv) Shares with Apex Bank	345,300,000.00	
45.7									
	* -	2) RESERVE FUND &					v) Other Investment:		
		OTHER RESERVE :				184,667,000.00	a) Investment(Other at Apex)	184,667,000.00	
	553 240 994 36	a) Statutory Reserves.	558,418,754.48						
		b) Agricultural Credit Stabilisation Fund.	184,609,723.95			1,178,280,907.00	b) FD & Reserve Fund	428,280,907.00	
		c) Building and Bhavan Fund.	150,883,297.92				with State Co-op.Bank		
	THE RESERVE THE PROPERTY OF TH	d) Dividend Equalisation	37,971,171.21				PROTECTION AND PROTECTION OF THE PROTECTION OF T		
		e) Bad & Doubtful Debts Reserve.	37,571,171.21				c) FD with ICICI Bank	-	
		f) Investment Depreciation ".	17,602,809.90						
			17,870,263.20		7,381,210,528.00	30,167,671.00	d) FD with NABARD(TMD Sch.)	-	5,378,187,907.
Land the land		g) Farmers Benefit Fund.	19,920,619.97		7,561,210,520.00	50,107,071.00	u) 12 mm 1 m2 22 (2 m2)		
		h) Common Good Fund.			Nil	Nil	vi) Liquid fund IDBI Bank.	Nil	Nil
	A STATE OF THE PARTY OF THE PAR	i) Employees Benefit Fund.	37,452,753.71		1411	1""	VI) Elquid Iuna IDDI Dunia		
		j) Capital Redumption Fund.	37,436,160.76				5) INVESTMENT OUT OF THE		
		k) Co-op. Development Fund.	17,607,210.20				PRINCIPAL SUBSIDIARY		
		l) Capital Reserve Fund.	42,510,763.66				STATE PARTNERSHIP FUND		
		m) Co-operative Welfare Fund.	1,070,022.00						
		n) Development of Bank Fund.	30,975,750.40			NT:	In shares of:	Nil	1006 6
		o) Provision for NPA.				Nil	i) Central Co-op: Banks.	1411	(v. 3).
10		p) Deposit Guarantee(PACS).	18,455,260.40					NE	- (2251875) €
		q) Charitable Fund.	31,573,324.40			Nil	ii) Primary Agrl. Co-op. socy's.	Nil	3 HABIT
	1,000,000.00	r) Century Shares from Apex Bank	1,000,000.00						A CUS

(Amt. in Rupees)

AMOUNT 5,568,967,110.20 11,238,867.10	1,504,703,695.45	s) Revaluation Reserve Fund.	AMOUN 1,502,038,994.03		AMO			AUI	2711
5,568,967,110.20		s) Revaluation Reserve Fund.			Nil	Nil	iii) Other Societies.	Nil	Nil
	94,728,000.00			2,802,124,880.19	.,,,,	1.311	,		
11,238,867.10		t) Prov. For Standard Assets.	94,728,000.00	2,002,124,000.19			6) ADVANCES:		
11,238,867.10							o) ABTAILEE .		
11,238,867.10				11 220 0(7 10		21,164,959,454.24	i) Short Term Loans, Cash	21,279,431,592.23	
		2) Provision for Mis-appropriation.	-	11,238,867.10		21,104,737,434.24	Credits, Overdrafts		
	1731		- " " - X I -				and Bills Discounted.		
		3) PRINCIPAL/SUBSIDIARY					and Bhis Discounied.		
		STATE PARTNERSHIP					6.111		
		FUND ACCOUNT:					of which secured against:		
		For Share Capital of					a) Govt and Other Approved		
	Nil	a) Central Co-operative Bank.	Nil				Securites Rs.9542813719.75		
	Nil	b) Primary Agrl. Co-op. Socys.	Nil	95502			b) Other Tangible Securities		
Nil	Nil	c) Other Societies.	Nil	Nil			of the advances amount due		
							from individual Rs.2099490149.40.		
		4) DEPOSITS AND	- A				of the advance amount		
		OTHER ACCOUNTS:					overdues Rs.4792137.00		
		i) FIXED DEPOSITS :-					Considered Bad & Doubtful		
1	11,117,687,211.12	a) Individuals.	11,216,849,651.12	AT A STATE OF THE			of recovery Rs.0.00		
	3,660,464,350.26	b) Societies.	3,953,593,936.26				c) Non-Tangible Securities of the		
,923,632,237.38	145,480,676.00	c) Others.	201,523,878.00	15,371,967,465.38			advances amount from individual		
,,,	2.0,.00,0.00						Rs.9637127723.08.		
		ii) SAVINGS BANK DEPOSITS :							
	5,920,712,460.17	a) Individuals.	5,241,021,001.82			7,451,308,168.72	ii) Medium Term Loans	5,028,002,985.65	
	387,719,039.00	b) Societies.	295,401,507.28				Of which secured against:		
740,054,439.01	431,622,939.84	c) Others.	447,417,534.66	5,983,840,043.76			a) Govt and Other Approved		
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	102,022,505101	0,0110101					Securities Rs.777597810.79.		
8 7 8		iii) CURRENT DEPOSITS :					b) Other Tangible Securities		
	29,177,505.67	a) Individuals	24,044,032.18				of the advances amount		
12 11 11	220,073,442.44	b) Societies.	137,253,681.64		,		due from individual Rs.0.00		
398,673,315.08	149,422,366.97	c) Others.	136,855,515.15	298,153,228.97			Of the advances amount		
370,070,013.00	117,122,00017	9, 5,221.51					overdue Rs.0.00		
Nil	Nil	iv) Money at call & short notice	Nil	Nil			Considered Bad and Doubtful		
.,,,		, 1.201107 12 2111 21 2112 21					of Recovery Rs.0.00		
23,399,650.63		v) Other Deposits.		6,329,390.26			c) Non-Tangible Securities of the		
23,377,030.03		T) Other Deposits.					advances amount from individual		
		5) BORROWINGS:					Rs.4250405174.86.		
		i)From the Reserve Bank of							
		India/State/Central Co-op:Bank					iii) Long Terms Loans		
		India/State/Central Co-op.Dank					Of which secured against:		
	8,250,000,000.00	a) Short Term Loans, Cash	5,500,000,000.00			Nil	a) Govt. & Other Approved	Nil	
0	0,20,000,000.00	Credit and Overdrafts.	2,223,000,000,00				Securities.		
		Of which secured against :				Nil	b) Other Tangible Securities.	Nil	
		A) Govt and Other Approved							
		Securities Rs.5500000000.00			28,616,267,622.96	Nil	Of the advance amount,	Nil	26,307,434,
		B) Other Tangible Securities.					due from individuals		
		b) Other Tangible Securities.					of the advances amount		
2	3 007 115 409 00	o) Medium Term Loans	2,152,503,926.00				overdue Considered Bad		
, 3	3,07/,113,470.00	Of which secured against :	2,202,000,720.00		•		& Doubtful of Recovery.		
		A) Government and Other							
2 -					Nil	Nil	7) INTEREST	Nil ONE	Nil
Self Market		Approved Securities. B) Other Tangible Securities					RECEIVABLE:	6.5	10.
		of Rs.2152503926.00					Of which overdue	1. (200	375 (
		U1 RS.2132303720.00					Considered Bad and	3/1	8M. / E

(Amt. in Rupees)

Audited 3	31-03-2024 DUNT	Capital & Liabilities.	Audited 31-03-2025 AMOUNT	Audited 31- AMOU		Property & Assets	Audited 31- AMOU	
	1,955,383,229.00	c) Long Term Loans	1,084,678,151.00			Doubtful of Recovery.		
		Of which secured against:						
		A) Government and Other		0.00	0.00	8) BILLS RECEIVABLE	0.00	0.
		Approved Securities.				BEING BILLS		
		B) Other Tangible Securities				FOR COLLECTION		
						AS PER CONTRA		
		of Rs.1084678151.00				ASTER CONTRA		
2 - 1	Nil	ii) From the State Bank of India/	Nil	30,825,568.79		9) BRANCH		322,628,355.19
	3500000	a) Short Term Loans, Cash				ADJUSTMENT.		
		Credit & Overdraft :					1	
		Of which secured against:		226,503,395.96		10) BUILDING LESS		216,835,726.1
		A) Government and Other		220,000,000,0		DEPRECIATION 2.50% & 5%		
						Rs.11367669.80.		
		Approved Securities.				RS.11307009.80.		
		B) Other Tangible Securities.		1 360 556 535 00	0.00	14) Y 13/D 1/G	9 9 9	1,360,556,725.0
				1,360,556,725.00	0.00	11) LAND A/C		1,300,330,723.0
	Nil	b) Medium Term Loans	Nil					41 004 155 5
THE .		Of which secured against :-		46,549,061.94		12) FURNITURE AND		41,894,155.7
		A) Government and Other				FIXTURES LESS		
		Approved Securities.				DEPRECIATION		
		B) Other Tangible Securities.				@5% & 10% Rs.4654906.19.		
	NU		N			12) OTHER ACCETS.		4
	Nil	c) Long Term Loans	Nil		002 550 01	13) OTHER ASSETS:	3,697,941.06	
		Of which secured against :-			892,558.91	i) Vehicle less	3,697,941.00	
		A) Government and Other				depreciation @ 7.50% & 15%		
		Approved Securities.				Rs.652577.85.		
		B) Other Tangible Securities.			39,558,951.61	ii) Forms & Ledgers for	40,918,415.61	
						Use and Stationery stock.	Jacob College	
		iii) From the State			3,140,505.00	iii) Forms and Ledgers	3,140,778.00	
1		Government:-				for Sale.		
					54,916,860.55	iv) Computer A/c less	38,124,300.42	
	Nil	a) Short Term Loans	Nil			Depreciation @ 33.33%		
1		Of which secured against:				Rs.18693508.92.		
		A) Government and Other			3,460,248.64	v) Electrical Machinary.	3,078,111.35	
		Approved Securities.				Depreciation Rs.530137.29.		
		B) Other Tangible Securities.			42,764.14	vi) Library & Books.	25,658.49	
		b) Other Tangible Securities.			12,70 1121	Depreciation Rs.17105.65.		
	Nil	b) Medium Term Loans	Nil	318,808,059.27	216,796,170.42	vii) Sundries Assets.	166,544,251.20	255,529,456.1
		SC/ST Dev. BCM Corpn.						
		Of which secured against :-				viii) MISAPPROPRIATION		
		A) Government and Other			528,169.10	a) Osmangunj Br.	328,169.10	
		A) Government and Other			730,863.00	b) Basavakalyan Br.	690,000.00	
					10,710,698.00		11,025,564.00	12 042 722 1
		Approved Securities.		11,969,730.10	10,710,098.00	c) Basavakalyan Br.	11,023,304.00	12,043,733.1
		B) Other Tangible Securities.						201 254 546 0
				226,673,330.00		ix) Interest subsidy		291,354,546.0
	Nil	c) Long Term Loans	Nil			receivable from Govt.		
		Of which secured against:						
		A) Government and Other	•	Nil	Nil *	14) NON BANKING	Nil *	Nil
		Approved Securities.				ASSETS ACQUIRED IN		
		B) Other Tangible Securities.				SATISFACTION OF	40 8	
		Approved Securities.			HIND THE KIND	CLAIMS.	1	(0)
		Approved Securities.				(Stating mode of valuation)	1 1005 197	5) =
100 727 00	NEL	\ T - C - 0	NU 0 FOR 1	82 077 00		(Stating mode of valuation)	(a (AA)	. / 2
498,727.00	Nil_ i	v) Loan from other sources.	Nil 8,737,1	82,077.00			I Though	131

Audited 31-03-2024 AMOUNT		Capital & Liabilities.	Audited 31-03-2025 AMOUNT		Audited 31-03-2024 AMOUNT		Property & Assets	(Amt. in Rupees) Audited 31-03-2025 AMOUNT	
0.00	0.00	6) BILL FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA	NiI	Nil	1,881,247,148.32	765,458,670.26 1,115,788,478.06	15) PROFIT & LOSS. F.Y. 2022-23 F.Y. 2023-24 F.Y. 2024-25	765,458,670.26 1,115,788,478.06 418,579,234.21	2,299,826,382.5
0.00	0.00	7) Branch Adjustments.	Nil	Nil					
967,723,002.00		8) Overdue Interest Reserve.		967,723,002.00					
9,047,143.60		9) Interest Payable.		9,385,301.60					
421,468,392.88	343,523,826.26	10) OTHER LIABILITIES :- i) Sundry Liabilities.	3,300,964,163.12						
421,498,392.88	77,944,566.62	ii) Suspense Liabilities.	59,071,899.05	3,360,036,062.17					
44,015,402,976.88		Grand Total		39,179,122,250.43	44,015,402,976.88	Total			39,179,122,250.43
4,425,000.00 6,273,597.07 93,781,521.00 182,171,790.73 382,638,181.00 471,400.00 37,500.00 731,722.00	i i i i i i i i i i i i i i i i i i i	CONTINGENT LIABILITIES c) Security issued for guarantee Per Contra ii) DEAF A/c Payable iii) Disputed Income Tax Liability v)Group Grautity Payable A/c. v) Pension Relief Fund Bank & Emp.A/c vi) T D S Late Fees Payable viii) GSTR9 Late Fees Payable viiii) GST Interest Payable x) KCC Loan Int. Recv From HO		5,030,000.00 12,445,565.09 93,781,521.00 201,944,736.11 476,843,502.57	4,425,000.00 i) 6,273,597.07 ii 93,781,521.00 ii 182,171,790.73 iv 382,638,181.00 v) 471,400.00 vi 37,500.00 vi	CONTINGENT ASSETS OSCIPITY SECURITY SECURITY DEAF A/C Transferred i) Disputed Income Tax of the compound of th		5,030,000.0 12,445,565.0 93,781,521.0 201,944,736.1 476,843,502.5	

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 2024-2025. 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 31-03-2025.

Chief Executive Officer

FOR M's V G BODE & CO. CHARTERED ACCOUNTANTS

(V G Bode)
P A R T N E R
F.R.NO.006743S / M.NO.203548

2251575) SE HUBLI.

PLACE :- BIDAR

DATE :- 25/06/2025.

General Manager