

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 AMOUNT		Capital & Liabilities.	Audited 31-03-2025 AMOUNT		Audited 31-03-2024 AMOUNT		Property & Assets	Audited 31-03-2025 AMOUNT	
1,648,700,092.00	1,309,951,942.00	1) CAPITAL : <u>Subscribed Capital :</u> i) <u>As per By Law No.4(a)</u> a) 'A' Class member Shares of Rs.200000/- each of PACS.	1,299,846,111.00		1,385,367,224.00		1) CASH : Cash on hand Cash with Reserve Bank of India/State Bank of India State Co-op:Bank and Central Co-op: Bank.		628,118,804.00
	1,024,900.00	b) 'B' Class member Shares of Rs.200000/- each of TAPCMS.	1,224,900.00						
	18,851,900.00	c) 'C' Class member Shares of Rs.200000/- each of Urban Banks.	22,050,600.00			729,424,582.54		864,711,881.69	
	199,349,700.00	d) 'D' Class member shares of Rs.100000/- each of all other Co-op. Socy's other than above.	199,548,500.00		729,424,582.54	0.00	2) BALANCE WITH OTHER BANKS : i) Current Accounts. ii) Saving Deposits. iii) Fixed Deposits. iv) Post Office.	Nil Nil 0.00	864,711,881.69
	0.00	e) 'E' Class member Shares of Rs.50000/- each of other bodies including under u/s 16 of KCS Act 1959.	0.00				3) MONEY AT CALL & SHORT NOTICE i) Call Deposit with SBI DHFI ii) Term & Notice Money Deposit with SBI DHFI.		
	1,000,000.00	f) 'F' Class member Shares of State Government.	1,000,000.00		1,800,000,000.00		4) INVESTMENTS : i) In Central and State Govt. Securities ii) Other Securities(Treasury)		1,200,000,000.00
	118,521,650.00	ii) <u>As per By Law No.4(N)</u> g) Associate Member shares minimum of Rs.10000/- of person/Firm/Industry other corporate bodies including u/s 16 of KCS Act 1959.	107,471,821.00	1,631,141,932.00		4,297,870,000.00	iii) Shares in Co-op. Institution other than in item (5) below iv) Shares with Apex Bank	4,407,415,000.00	
		2) RESERVE FUND & OTHER RESERVE :				918,099,950.00	v) Other Investment: a) Investment(Other at Apex)		
	553,240,994.36	a) Statutory Reserves.	558,418,754.48			12,525,000.00	b) FD & Reserve Fund with State Co-op.Bank	184,667,000.00	428,280,907.00
	184,609,723.95	b) Agricultural Credit Stabilisation Fund.	184,609,723.95			759,600,000.00	c) FD with ICICI Bank		
	150,279,147.92	c) Building and Bhavan Fund.	150,883,297.92			184,667,000.00	d) FD with NABARD(TMD Sch.)		5,378,187,907.00
	37,971,171.21	d) Dividend Equalisation	37,971,171.21			1,178,280,907.00			
	49,201,720.71	e) Bad & Doubtful Debts Reserve.	-				vi) Liquid fund IDBI Bank.	Nil	Nil
	17,602,809.90	f) Investment Depreciation "	17,602,809.90		7,381,210,528.00	30,167,671.00	5) INVESTMENT OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND In shares of :		
	17,870,263.20	g) Farmers Benefit Fund.	17,870,263.20		Nil	Nil	i) Central Co-op: Banks.	Nil	
	19,920,619.97	h) Common Good Fund.	19,920,619.97				ii) Primary Agrl. Co-op. socy's.	Nil	
	37,452,753.71	i) Employees Benefit Fund.	37,452,753.71						
	37,436,160.76	j) Capital Redumption Fund.	37,436,160.76						
	17,607,210.20	k) Co-op. Development Fund.	17,607,210.20						
	42,510,763.66	l) Capital Reserve Fund.	42,510,763.66						
	1,070,022.00	m) Co-operative Welfare Fund.	1,070,022.00						
	30,975,750.40	n) Development of Bank Fund.	30,975,750.40						
	2,720,757,718.00	o) Provision for NPA.	-						
	18,455,260.40	p) Deposit Guarantee(PACS).	18,455,260.40						
	31,573,324.40	q) Charitable Fund.	31,573,324.40						
	1,000,000.00	r) Century Shares from Apex Bank	1,000,000.00						



Audited 31-03-2024 AMOUNT		Capital & Liabilities.	Audited 31-03-2025 AMOUNT		Audited 31-03-2024 AMOUNT		Property & Assets	Audited 31-03-2025 AMOUNT	
5,568,967,110.20	1,504,703,695.45 94,728,000.00	s) Revaluation Reserve Fund. t) Prov. For Standard Assets.	1,502,038,994.03 94,728,000.00	2,802,124,880.19	Nil	Nil	iii) Other Societies.	Nil	Nil
11,238,867.10		2) Provision for Mis-appropriation.		11,238,867.10		21,164,959,454.24	6) <u>ADVANCES :</u> i) Short Term Loans, Cash Credits, Overdrafts and Bills Discounted.	21,279,431,592.23	
Nil	Nil Nil Nil	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			of which secured against : a) Govt and Other Approved Securites Rs.9542813719.75 b) Other Tangible Securities of the advances amount due from individual Rs.2099490149.40. of the advance amount overdues Rs.4792137.00 Considered Bad & Doubtful of recovery Rs.0.00 c) Non-Tangible Securities of the advances amount from individual Rs.9637127723.08.		
14,923,632,237.38	11,117,687,211.12 3,660,464,350.26 145,480,676.00	4) DEPOSITS AND <u>OTHER ACCOUNTS :</u> i) <u>FIXED DEPOSITS :-</u> a) Individuals. b) Societies. c) Others.	11,216,849,651.12 3,953,593,936.26 201,523,878.00	15,371,967,465.38					
6,740,054,439.01	5,920,712,460.17 387,719,039.00 431,622,939.84	ii) <u>SAVINGS BANK DEPOSITS :</u> a) Individuals. b) Societies. c) Others.	5,241,021,001.82 295,401,507.28 447,417,534.66	5,983,840,043.76		7,451,308,168.72	ii) Medium Term Loans Of which secured against : a) Govt and Other Approved Securities Rs.777597810.79. 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.4250405174.86.	5,028,002,985.65	
398,673,315.08	29,177,505.67 220,073,442.44 149,422,366.97	iii) <u>CURRENT DEPOSITS :</u> a) Individuals b) Societies. c) Others.	24,044,032.18 137,253,681.64 136,855,515.15	298,153,228.97					
Nil	Nil	iv) Money at call & short notice	Nil	Nil					
23,399,650.63		v) Other Deposits.		6,329,390.26					
		5) <u>BORROWINGS :</u> i) From the Reserve Bank of India/State/Central Co-op:Bank							
	8,250,000,000.00	a) Short Term Loans, Cash Credit and Overdrafts. Of which secured against : A) Govt and Other Approved Securities Rs.5500000000.00 B) Other Tangible Securities.	5,500,000,000.00		28,616,267,622.96		Nil Nil Nil	Nil Nil Nil	26,307,434,577.88
	3,097,115,498.00	b) Medium Term Loans Of which secured against : A) Government and Other Approved Securities. B) Other Tangible Securities of Rs.2152503926.00	2,152,503,926.00		Nil	Nil	Of the advance amount, due from individuals of the advances amount overdue Considered Bad & Doubtful of Recovery. 7) INTEREST RECEIVABLE : Of which overdue Considered Bad and	Nil	Nil



Audited 31-03-2024 AMOUNT		Capital & Liabilities.	Audited 31-03-2025 AMOUNT		Audited 31-03-2024 AMOUNT		Property & Assets	Audited 31-03-2025 AMOUNT	
	1,955,383,229.00	c) Long Term Loans Of which secured against : A) Government and Other Approved Securities. B) Other Tangible Securities of Rs.1084678151.00		1,084,678,151.00		0.00	Doubtful of Recovery. 8) BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA	0.00	0.00
	Nil	ii) From the State Bank of India/ a) Short Term Loans, Cash Credit & Overdraft : Of which secured against : A) Government and Other Approved Securities. B) Other Tangible Securities.		Nil		30,825,568.79	9) BRANCH ADJUSTMENT.		322,628,355.19
						226,503,395.96	10) BUILDING LESS DEPRECIATION 2.50% & 5% Rs.11367669.80.		216,835,726.16
	Nil	b) Medium Term Loans Of which secured against :- A) Government and Other Approved Securities. B) Other Tangible Securities.		Nil		1,360,556,725.00	11) LAND A/C		1,360,556,725.00
						46,549,061.94	12) FURNITURE AND FIXTURES LESS DEPRECIATION @5% & 10% Rs.4654906.19.		41,894,155.75
	Nil	c) Long Term Loans Of which secured against :- A) Government and Other Approved Securities. B) Other Tangible Securities.		Nil		892,558.91	13) <u>OTHER ASSETS</u> :		
						39,558,951.61	i) Vehicle less depreciation @ 7.50% & 15% Rs.652577.85.	3,697,941.06	
						3,140,505.00	ii) Forms & Ledgers for Use and Stationery stock.	40,918,415.61	
		iii) From the State Government :-				54,916,860.55	iii) Forms and Ledgers for Sale.	3,140,778.00	
	Nil	a) Short Term Loans Of which secured against : A) Government and Other Approved Securities. B) Other Tangible Securities.		Nil		3,460,248.64	iv) Computer A/c less Depreciation @ 33.33% Rs.18693508.92.	38,124,300.42	
						42,764.14	v) Electrical Machinery. Depreciation Rs.530137.29.	3,078,111.35	
	Nil	b) Medium Term Loans SC/ST Dev. BCM Corpn. Of which secured against :- A) Government and Other Approved Securities. B) Other Tangible Securities.		Nil		318,808,059.27	vi) Library & Books. Depreciation Rs.17105.65.	25,658.49	
						528,169.10	vii) Sundries Assets.	166,544,251.20	255,529,456.13
						730,863.00	viii) <u>MISAPPROPRIATION</u>	328,169.10	
						11,969,730.10	a) Osmangunj Br.	690,000.00	
						226,673,330.00	b) Basavakalyan Br.	11,025,564.00	12,043,733.10
	Nil	c) Long Term Loans Of which secured against : A) Government and Other Approved Securities. B) Other Tangible Securities.		Nil			c) Basavakalyan Br.		
							ix) Interest subsidy receivable from Govt.		291,354,546.00
						Nil	14) NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS. (Stating mode of valuation)	Nil	Nil
13,302,498,727.00	Nil	iv) Loan from other sources.		Nil		8,737,182,077.00			



Audited 31-03-2024 AMOUNT		Capital & Liabilities.	Audited 31-03-2025 AMOUNT		Audited 31-03-2024 AMOUNT		Property & Assets	Audited 31-03-2025 AMOUNT	
0.00	0.00	6) BILL FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA	Nil	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	2,299,826,382.53
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					
	343,523,826.26	10) OTHER LIABILITIES :-							
		i) Sundry Liabilities.	3,300,964,163.12						
421,468,392.88	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

CONTINGENT LIABILITIES

i) Security issued for guarantee Per Contra
ii) DEAF A/c Payable
iii) Disputed Income Tax Liability
iv) Group Grautity Payable A/c.
v) Pension Relief Fund Bank & Emp.A/c
vi) T D S Late Fees Payable
vii) GSTR9 Late Fees Payable
viii) GST Interest Payable
ix) 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
-
-
-
291,354,546.00

CONTINGENT ASSETS

i) Security issued for guarantee Per Contra
ii) DEAF A/c Transferred to RBI.
iii) Disputed Income Tax Liability
iv) Group Grautity Payable A/c.
v) Pension Relief Fund Bank & Emp.A/c
vi) T D S Late Fees Payable
vii) GSTR9 Late Fees Payable
viii) GST Interest Payable
ix) 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
-
-
-
291,354,546.00

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 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.

PLACE :- BIDAR
DATE :- 25/06/2025.

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

(V G Bode)
PARTNER

FR.NO.006743S / M.NO.203548

