THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD.,BIDAR

Additional Information as Notes of Accounts for the year ending 31 March, 2026 as per RBI Letter Dated : 10.10.2005.

(Rs.Lakh)

Sl. No.	Particulars	Amount	
1	**Investment(only SLR) with Break-up under Permanent & Current Category**		
	Permanent Category :-		
	1. Government Securities	40397.20	
	2. Others Securities	0.00	
	Total	**40397.20**	
	Current Category :-		
	a) Book value and face value of investments.	0.00	
	b) Market value of investments	0.00	
	Non-SLR investment		
	1. Shares with Apex Bank	2323.00	
	2. UTI Bonds	0.00	
	3. Shares with IFFCO	100.00	
	4. Shares with KRIBCO	25.25	
	5. FD With Apex Bank.	3125.00	
	6. Reserve fund & ACS Fund	7431.48	
	7. Term Money Deposit & Call Deposit with SBI DFHI	14500.00	
	Total	**27504.73**	
2	Advance to directors, their relatives, companies, firms in which they are interested :-		
	a) Fund based	93996.86	
	b) Non-fund Based (Guarantee)	0.00	
3	Cost of Deposits(Avg. Cost of Deposits)	6.83	
4	NPAs		
	a) Gross NPA	109858.77	
	b) Net NPA	76458.74	
	c) %age of Gross NPA to Total Advances	47.71	(109858.77/230270.94)
	d) %age of Net NPA to net Advances	38.84	
5	Movement of NPAs for the year 2024-2025	**No.**	**Amount**
	a) Beginning of the year	10759	131279.13
	b) Additions	1046	2434.34
	c) Recovery	5406	23854.70
	d) Balance at the end of year	6399	109858.77
6	Profitability :-		
	a) Net Interest income as a %age to Avg.Working Fund	-0.25	
	b) Non-investment income as %age to Avg.Working Fund	0.21	
	c) Operating Profit as a %age to Avg. Working Fund	-4.09	
	d) Return of Assets to Avg.Working Fund	-4.09	
	e) Business (Deposit + Advances) (Per Employee)	1541.24	
	f) Profit Per Employee.	-46.18	

M/s. V. G. BODE & Co. HUBLI-20. CHARTERED ACCOUNTANTS

7	Provisions : a) Provision on NPA required to be made b) Provision on NPA actually made c) Provision required to be made in respect of Overdue Int. taken into income account, Gratutity fund, Provident fund, Arrears in reconciliation of inter Branch Account. d) Prov. actually made in respect of overdue Int. taken into income A/cs, Gratuity fund, Provident fund, Arrears in reconciliation of inter Branch A/c. e) Prov. Required to be made on depreciation in investments. e) Prov. actually made on depreciation in investment		 24057.38 24670.08 0.00 0.00 0.00 176.03	
8	Movement in Provisions :	31-03-2025	Addition	Balance 31-03-2026
	a) Towards NPA	27699.59	-3976.79	23722.80
	b) Towards Depreciation on investment	176.03	0.00	176.03
	c) Towards standard Assets	947.28	0.00	947.28
	d) Towards all other items other than above	0.00	0.00	0.00
9	Payment of insurance premium to DICGC including arrears if any		Amt.in Rs.	
	Half year September, 2025. Half year ending March, 2026.		14257925.14 11268989.24	
10	Penalty imposed by RBI for any Violations.		Amt.in Rs. 550000.00	
11	Information on extent of arrears in reconciliation of inter bank and inter Branch account.		All the Banks Accounts and Inter Branch Accounts are reconciled as on 31-03-2026 though long outstanding entries are existing in some bank accounts like Apex Bank, State Bank of India and other Bank Accounts and Inter Branch Accounts for which appropriate steps are required.	Yes
12	Capital required adequency ratio(CRAR) Maintainence as on 31-03-2026.		-4.85%	

GENERAL MANAGER,
DCC BANK LTD.,BIDAR.

CHIEF EXECUTIVE OFFICER,
DCC BANK LTD.,BIDAR.

For M/s. V. G. BODE & Co.
Chartered Accountants
Partner
V. G. Bode
FR.No. 006743S M.No. 203548