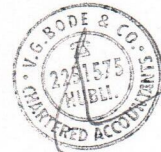


**THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., BIDAR**

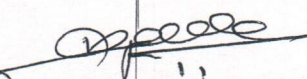
Additional Information as Notes of Accounts for the year ending 31 March, 2025 as per RBI Letter Dated : 10.10.2005.

(Rs.Lakh)

Sl. No.	Particulars	Amount	
<b>1</b>	<b>Investment(only SLR) with Break-up under Permanent &amp; Current Category</b>		
	<u>Permanent Category :-</u>		
	1. Government Securities	44074.15	
	2. Others Securities	0.00	
	<b>Total</b>	<b>44074.15</b>	
	<u>Current Category :-</u>		
	a) Book value and face value of investments.	0.00	
	b) Market value of investments	0.00	
	<u>Non-SLR investment</u>		
	1. Shares with Apex Bank	3453.00	
	2. UTI Bonds	0.00	
	3. Shares with IFFCO	100.00	
	4. Shares with KRIBCO	25.25	
	5. FD With Apex Bank & NABARD, TMD Scheme	625.00	
	6. Reserve fund & ACS Fund	5504.48	
	7. Term Money Deposit & Call Deposit with SBI DFHI	12000.00	
	<b>Total</b>	<b>21707.73</b>	
<b>2</b>	Advance to directors, their relatives, companies, firms in which they are interested :-		
	a) Fund based	94167.67	
	b) Non-fund Based (Guarantee)	0.00	
<b>3</b>	Cost of Deposits(Avg. Cost of Deposits)	6.94	
<b>4</b>	<u>NPAs</u>		
	a) Gross NPA	131279.13	
	b) Net NPA	93902.31	
	c) %age of Gross NPA to Total Advances	49.90	(131279.13/263074.35)
	d) %age of Net NPA to net Advances	41.61	
<b>5</b>	Movement of NPAs for the year 2024-2025	<b>No.</b>	<b>Amount</b>
	a) Beginning of the year	12278	137920.26
	b) Additions	4217	9469.10
	c) Recovery	5736	16110.23
	d) Balance at the end of year	10759	131279.13
<b>6</b>	<u>Profitability :-</u>		
	a) Net Interest income as a %age to Avg. Working Fund	-0.21	
	b) Non-investment income as %age to Avg. Working Fund	0.18	
	c) Operating Profit as a %age to Avg. Working Fund	-1.17	
	d) Return of Assets to Avg. Working Fund	-1.17	
	e) Business (Deposit + Advances) (Per Employee)	1573.94	
	f) Profit Per Employee.	-13.68	




7	<b>Provisions :</b> 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, Gratuity 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			26138.95 27699.59 0.00  0.00  0.00 176.03
8	Movement in Provisions :	31-03-2024	Addition	Balance 31-03-2025
	a) Towards NPA	27699.59	0.00	27699.59
	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, 2024.	14581656.00		
	Half year ending March, 2025.	15162467.00		
10	Penalty imposed by RBI for any Violations.	- No -		
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 31-03-2025 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 adequacy ratio(CRAR) Maintainence as on 31-03-2025.	2.83%		

  
**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

