

Ratnagiri District Central Co-operative Bank Ltd. Ratnagiri.

Annexure

Format for abridged Balance Sheet and Working results (Audited)

(₹ in lakh)

PARTICULARS	Previous Year	Current Year
	31.03.2025	31.03.2026
Capital	6892.82	7362.25
Reserves & Surplus		
Reserves	27334.54	31556.05
Profit	3184.19	3209.22
Deposits	286686.66	335881.65
Borrowings	30001.69	22441.43
Other Liabilities	7646.27	7348.21
Total Liabilities	361746.17	407798.81
Cash & Bank Balances	76028.25	89512.84
Investments	51234.84	51693.20
Loan & Advances	219964.12	249992.45
Other Assets	14518.96	16600.32
Total Assets	361746.17	407798.81
Profit & Loss Account		
Interest Income	28432.71	32160.38
Other Income	2767.35	2319.25
Total Income	31200.06	34479.63
Interest Expenditure	16056.11	19545.06
Other Expenditure	11959.79	11725.38
Total Expenditure	28015.90	31270.44
Profit / Loss	+3184.16	+3209.19
Other Working Results	361746.17	407798.81
CD Ratio (%)	76.73%	74.43%
Recovery performance (%)	95.94%	94.72%
Gross NPAs	6396.78	7562.50
Net NPAs	-	-
% of Gross NPAs to total advances	2.91%	3.03%
% of Net NPAs to net loans	0.00%	0.00%
Capital adequacy ratio (%)	11.12%	10.89%
Net Worth	25689.74	26768.11


Chief Executive Officer