

Annexure I⁴**Form A****Form of Balance Sheet**Balance Sheet of **Ratnagiri District Central Co-op. Bank Ltd., Ratnagiri**Balance as on **31st March 2026**

	Schedule	As on 31-3-2026 (Current year)	As on 31-3-2025 (Previous year)
Capital and Liabilities			
Capital	1	736225050.00	689282100.00
Reserves and Surplus	2	3476527075.56	3051872829.96
Deposits	3	33588164851.85	28668666097.58
Borrowings	4	2244143113.00	3000169085.00
Other liabilities and provisions	5	734820643.21	764627287.54
Total		40779880733.62	36174617400.08
Assets			
Cash and balances with Reserve Bank of India	6	813231921.00	708621141.23
Balance with banks and money at call and short notice	7	8138051602.12	6894204242.74
Investments	8	5169319875.00	5123484250.00
Advances	9	24999244676.90	21996411858.45
Fixed Assets	10	485437348.93	493502743.24
Other Assets	11	1174595309.67	958393164.42
Total		40779880733.62	36174617400.08
Contingent liabilities	12	71029345.63	24636661.00
Bills for collection		-	364759.35

Form B**Form of Profit and Loss Account for the year ended on 31st March 2026**

	Schedule	Year ended on 31-03-2026 (Current year)	Year ended on 31-03-2025 (Previous year)
I. Income			
Interest earned	13	3216038155.64	2843270652.88
Other income	14	231763810.21	276600591.86
Total		3447801965.85	3119871244.74
II. Expenditure			
Interest expended	15	1954506328.87	1605610915.03
Operating expenses	16	548038299.37	526841273.14
Provisions and contingencies		624338785.01	669003400.00
Total		3126883413.25	2801455588.17
III. Profit/Loss			
Net profit/loss(-) for the year		320918552.60	318415656.57
Profit/loss(-) brought forward		3091.90	3501.60
Total		320921644.50	318419158.17
IV. Appropriations			
Transfer to statutory reserves		-	79604789.54
Transfer to other reserves		-	143412873.73
Transfer to Government/ proposed dividend		-	95398403.00
Balance carried over to balance sheet		-	3091.90