

**The Banaskantha Dist. Central Co. Op. Bank Ltd., Palanpur**  
**Abridged Balance Sheet and Working Results**

(Rs. In lakh)

| <b>PARTICULARS</b>               | <b>Previous Year</b> | <b>Current year</b> |
|----------------------------------|----------------------|---------------------|
|                                  | <b>31-03-2025</b>    | <b>31-03-2026</b>   |
| <b>Balance Sheet</b>             |                      |                     |
| Capital                          | 10611.01             | 12054.23            |
| Reserve & Surplus                | 40722.74             | 44779.90            |
| Deposits                         | 379431.97            | 436063.25           |
| Borrowings                       | 43301.86             | 43261.50            |
| Other Liabilities                | 32944.52             | 37511.10            |
| <b>Total Liabilities</b>         | <b>507012.10</b>     | <b>573669.98</b>    |
|                                  |                      |                     |
| Cash and bank balance            | 51261.15             | 61645.20            |
| Investment                       | 145766.11            | 194936.03           |
| Loans and advances               | 276057.31            | 274805.85           |
| Other assets                     | 33927.53             | 42282.90            |
| <b>Total assets</b>              | <b>507012.10</b>     | <b>573669.98</b>    |
|                                  |                      |                     |
| <b>Profit &amp; Loss Account</b> |                      |                     |
| Interest Income                  | 32760.27             | 33923.12            |
| Other Income                     | 2796.69              | 2739.65             |
| <b>Total Income</b>              | <b>35556.96</b>      | <b>36662.77</b>     |
| Interest Expenditure             | 18675.66             | 20241.23            |
| Other Expenditure                | 14681.30             | 13921.54            |
| <b>Total Expenditure</b>         | <b>33356.96</b>      | <b>34162.77</b>     |
| Profit                           | 2200.00              | 2500.00             |
|                                  |                      |                     |
| <b>Other Working Results</b>     |                      |                     |
| CD Ratio (%)                     | 72.76%               | 63.02%              |
| Recovery performance (%)         |                      |                     |
| Gross NPAs                       | 13371.93             | 21707.65            |
| Net NPAs                         | 0.00%                | 0.00%               |
| % of Gross NPAs to Total Advance | 4.84%                | 7.90%               |
| % of Net NPAs to Net Loans       | 0%                   | 0%                  |
| Capital adequacy ratio (%)       | 10.80%               | 11.47%              |
| Net Worth                        | <b>26431.4</b>       | <b>29763.27</b>     |

**General Manager**