

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

(Rs. In lakh)

PARTICULARS	Previous Year 31-03-2024	Current year 31-03-2025
Balance Sheet		
Capital	9793.38	10611.01
Reserve & Surplus	37151.58	40722.74
Deposits	340163.68	379431.97
Borrowings	46421.05	43301.86
Other Liabilities	29437.86	32944.52
Total Liabilities	462967.55	507012.10
Cash and bank balance	52993.38	51261.15
Investment	128087.02	145766.11
Loans and advances	249536.64	276057.31
Other assets	32350.51	33927.53
Total assets	462967.55	507012.10
Profit & Loss Account		
Interest Income	31764.45	32760.27
Other Income	2238.41	2796.69
Total Income	34002.86	35556.96
Interest Expenditure	16427.66	18675.66
Other Expenditure	15475.20	14681.30
Total Expenditure	31902.86	33356.96
Profit/Loss	2100.00	2200.00
Other Working Results		
CD Ratio(%)	73.36%	72.76%
Recovery performance (%)		
Gross NPAs	10995.79	13371.93
Net NPAs	0.00%	0.00%
% of Gross NPAs to Total Advance	4.41%	4.84%
% of Net NPAs to Net Loans	0	0
Capital adequacy ratio (%)	10.80%	10.80%
Net Worth	26560.04	26431.4

General Manager