

THE RAIGAD DISTRICT CENTRAL CO-OP BANK LTD ,ALIBAG

Abridged Balance Sheet,P& L. and Working Results(AUDITED)Rs-Lakhs

Particular	Previous Year	Current Year
Balance Sheet	31/03/2024	31/03/2025
Liabilities		
Share Capital	2772.95	3072.42
Reserves and Surplus	55821.31	61035.61
Deposits	298983.24	319157.44
Borrowings	43919.30	45725.95
Other Liabilities	17753.67	23908.89
Total Liabilities	419250.47	452900.31
Assets		
Cash and Other Bank Balances	95439.47	91277.75
Investments	69853.96	72025.50
Loans and Advances	224717.08	255484.83
Other Assets	29239.96	34112.23
Total Assets	419250.47	452900.31
Profit and Loss Account		
Interest Income	33800.13	39658.09
Other Income	571.34	1305.16
Total Income	34371.47	40963.25
Interest Expenditure	17907.11	22233.38
Other Expenditure	13622.93	15170.53
Total Expenditure	31530.04	37403.91
Net- Profit	2841.43	3559.34
Other Working Results		
C D Ratio (%)	75.16%	80.05%
Recovery performance (%)	92.78%	93.59%
Gross NPAs	13899.11	12525.56
Net NPAs	0.00	0.00
% of Gross NPAs to Total Advances	6.27%	4.93%
% of Net NPAs to Net loans	0.00%	0.00
Capital Adequacy Ratio (%)	14.56%	14.25%
Net Worth	41551.40	47121.89
Audit Classification	'A'	'A'



Shrikant
CHIEF EXECUTIVE OFFICER