

The Raigad District Central Co Op Bank Limited, Alibag

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

Particular	31/03/2025	31/03/2026
Liabilities		
Share Capital	3072.42	3270.79
Reserves and Surplus	61035.61	66743.05
Deposits	319157.44	403703.64
Borrowings	45725.95	38959.17
Other Liabilities	23908.89	24153.27
Total Liabilities	452900.31	536829.92
Asset		
Cash and Other Bank Balances	91277.75	89425.09
Investments	72025.5	88930.24
Loans and Advances	255484.83	306810.74
Other Assets	34112.23	51663.85
Total Assets	452900.31	536829.92
Income and Expenditure		
Interest Income	39658.09	45301.66
Other Income	1305.16	1604.04
Total Income	40963.25	46905.70
Interest Expenditure	22233.38	25778.13
Other Expenditure	15170.53	17506.31
Total Expenditure	37403.91	43284.44
Net Profit	3559.34	3621.26
Other Working Results		
CD Ratio (%)	80.05%	76.00%
Recovery performance (%)	93.59%	91.52%
Gross NPAs	12525.56	23892.64
Net NPAs	0	0
% of Gross NPAs to Total Advances	4.93%	7.88%
% of Net NPAs to Net loans	0.00	0
Capital Adequacy Ratio (%)	14.25%	13.83%
Net Worth	47121.89	39029.06
Audit Classification	"A"	"A"



Prasanna

Chief Executive Officer