

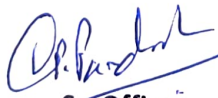
THE PANCHMAHAL DISTRICT CO-OPERATIVE BANK LTD.

Head Office, Gandhi Chowk, Godhra - 389001.

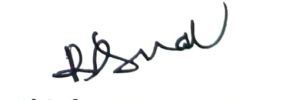
Abridge Balance Sheet and Working Results for the year ended on 31/03/2026

(Rs. In lakh)

PARTICULAR	Previous Year	Current Year
	As on 31-03-2025	As on 31-03-2026
Balance Sheet		
Capital	1404.74	1484.52
Reserve & Surplus	12296.14	11714.64
Deposits	106289.07	128487.91
Borrowings	63663.44	71325.41
Other Liabilities & Provisions	14336.70	13889.84
Total Liabilities	197990.09	226902.32
Cash & Bank Balances	15188.40	28002.76
Investments	85114.29	72975.83
Loans & Advances	84059.43	111359.47
Other Assets (Including Fixed Assets)	13627.97	14564.26
Total Assets	197990.09	226902.32
Profit & Loss Account		
Interest Income	13601.01	15626.66
Other Income	724.57	2983.70
Total Income	14325.58	18610.36
Interest Expenditure	8579.18	9996.19
Other Expenditure & Provisions	4795.40	7593.17
Total Expenditure	13374.58	17589.36
Net Profit	951.00	1021.00
Other Working Assets		
CD Ratio (%)	79.08%	86.67%
Recovery Performance (%)	90.69%	93.34%
Gross NPAs	3787.90	5016.13
Net NPAs	NIL	1596.36
% of Gross NPAs to Total advances	4.51%	4.50%
% of Net NPAs to Net loans	0.00%	1.48%
Capital Adequacy Ratio (%)	12.47%	11.47%
Net Worth	14046.29	13025.56


Sr. Officer
STL Dept.


Sr. Officer
ACT Dept.


Chief Executive Officer

