

THE AHMEDABAD DISTRICT CO-OP BANK LTD.

Abridged BalanceSheet and Working results published as per NABARD's guideline.

₹. In lakh

PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
Balance Sheet	31/03/2026	31/03/2025
Capital	9,803.56	5,967.24
Reserves & Surplus	98,856.22	80,454.52
Deposits	11,92,583.55	10,58,695.59
Borrowing	52,430.05	66,824.52
Other Liabilities	46,024.32	43,264.75
Total Liabilites	13,99,697.70	12,55,206.62
Cash and bank balances	38,693.03	46,473.41
Investments	4,52,549.00	4,18,635.51
Loans and Advances	8,28,579.51	7,26,028.67
Other Assets	79,876.16	64,069.03
Total Assets	13,99,697.70	12,55,206.62
Profit & Loss Account		
Interst Income	1,01,426.26	91,080.14
Other Income	2,265.75	3,973.70
Total Income	1,03,692.01	95,053.84
Interest Expenditure	61,890.37	57,084.25
Other Expenditure	31,430.64	27,947.83
Total Expenditure	93,321.01	85,032.08
Profit	10,371.00	10,021.76
Other Working Results		
CD Ratio (%)	69.48%	68.58%
Recovery Performance (%)	99.09%	99.12%
Gross NPAs	1523.88	1801.45
Net NPAs	0.00	0.00
% of Gross NPAs to Total Advances	0.18%	0.25%
% of Net NPAs to Net Loans	0.00%	0.00%
Capital Adequacy Ratio (%)	13.46%	13.42%
Net Worth	89,046.90	74,007.50




Chief Executive Officer

Date: 18-05-2026

AS PER NABARD Circular No.246/Dos-13/2015,

Ref. No. NB.Dos.HO.POL.2650/J-1/2015-16,Dated 20/11/2015