

THE AHMEDABAD DISTRICT CO-OP BANK LTD.

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

₹. In lakh

PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
Balance Sheet	31/03/2025	31/03/2024
Capital	5,967.24	5,736.41
Reserves & Surplus	82,386.17	75,871.52
Deposits	1,058,695.59	976,924.13
Borrowing	66,824.52	59,874.17
Other Liabilities	34,000.31	32,482.09
Total Liabilities	1,247,873.83	1,150,888.32
Cash and bank balances	46,473.41	61,103.19
Investments	418,635.51	416,891.76
Loans and Advances	726,028.67	618,502.66
Other Assets	56,736.24	54,390.71
Total Assets	1,247,873.83	1,150,888.32
Profit & Loss Account		
Interest Income	91,080.14	82,107.64
Other Income	3,973.70	2,455.11
Total Income	95,053.84	84,562.75
Interest Expenditure	57,084.25	48,251.91
Other Expenditure	27,947.83	26,199.84
Total Expenditure	85,032.08	74,451.75
Profit	10,021.76	10,111.00
Other Working Results		
CD Ratio (%)	68.58%	63.31%
Recovery Performance (%)	99.12%	98.58%
Gross NPAs	1801.45	2084.77
Net NPAs	0.00	0.00
% of Gross NPAs to Total Advances	0.25%	0.34%
% of Net NPAs to Net Loans	0.00%	0.00%
Capital Adequacy Ratio (%)	13.42	13.18
Net Worth	74,007.50	68,716.37

Chief Executive Officer

Date: 28-04-2025



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

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