



THE NALGONDA DISTRICT CO-OPERATIVE CENTRAL BANK LTD., NALGONDA

BALANCE SHEET AS ON 31st MARCH 2026

LIABILITIES		31-03-2026	31-03-2025	ASSETS		31-03-2026	31-03-2025
1)	Capital	1,34,42,92,549.94	1,19,23,13,363.94	1)	CASH BALANCES	19,53,34,609.00	15,34,45,086.00
2)	Reserves and Surplus	1,19,89,88,228.61	92,22,96,127.36	2)	BALANCES WITH OTHER BANKS	1,96,86,54,186.67	1,31,08,25,936.32
3)	Deposits	9,18,93,07,963.56	7,57,71,83,528.63	3)	INVESTMENTS	2,36,92,52,594.90	1,82,51,96,366.23
4)	Borrowings	21,90,60,19,800.98	13,21,63,96,724.32	4)	LOANS AND ADVANCES	30,36,85,83,035.80	20,93,13,02,333.73
5)	Other Liabilities & Provisions	1,79,71,11,282.34	1,81,96,50,613.86	5)	FIXED ASSETS	11,33,11,875.94	8,76,81,528.14
6)	Profit	30,56,60,899.51	26,97,61,712.71	6)	OTHER ASSETS	72,62,44,422.63	68,91,50,820.40
Total		35,74,13,80,724.94	24,99,76,02,070.82	Total		35,74,13,80,724.94	24,99,76,02,070.82
Contingent Liabilities						12,49,27,294.34	11,88,92,231.72

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2026

	EXPENDITURE	31-03-2026	31-03-2025		INCOME	31-03-2026	31-03-2025
1)	INTEREST EXPENDED	1,63,77,35,980.47	1,07,26,63,268.88	1)	INTEREST EARNED	2,54,46,30,626.67	1,80,60,35,400.23
2)	OPERATING EXPENSES	65,11,01,530.11	46,56,43,961.79	2)	OTHER INCOME	15,87,53,562.42	10,97,52,034.15
3)	PROFIT BEFORE TAX	40,84,62,820.51	37,74,80,203.71				
4)	INCOME TAX	10,88,85,779.00	10,77,18,491.00				
5)	PROFIT AFTER TAX	30,56,60,899.51	26,97,61,712.71				
TOTAL		2,70,33,84,189.09	1,91,57,87,434.38	TOTAL		2,70,33,84,189.09	1,91,57,87,434.38

Nalgonda

Date: 30-09-2026

Sd/- R.SHANKAR RAO
Chief Executive Officer

Sd/- CA Satheesh Kumar V
M/s. ESWAR & CO.,
Chartered Accountants
FR No. 011771S

We have audited the accompanying financial statements of The Nalgonda District Co-operative Central Bank Limited which comprise the Balance Sheet as on 31st March, 2026 and the Profit and Loss account, the statement of cash flows for the year ended and a summary of significant accounting policies and other explanatory information. Incorporated in these financial statements are the returns of 36 Branches & Head Office audited by us.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Bank as on 31st March, 2026, and profit for the year ended on that date.

We conducted our audit of the financial statements in accordance with the Standards on Auditing specified under section 143(10) of the Act (SAs). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the Code of Ethics issued by ICAI and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Financial Statements.

The Balance Sheet and the Profit and Loss Account have been drawn up in Forms A & B respectively of the Third Schedule to the Banking Regulation Act, 1949. We report that

- We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our Audit and have found them to be satisfactory.
- The transactions of the Bank, which have come to our notice, have been within the powers of the bank.
- The returns received from the offices and branches of the Bank have been found adequate for the purpose of our audit.
- The Balance Sheet, Profit and Loss Account and Cash flow statement dealt with by this report are in the agreement with the books of account and the returns.
- In our opinion, proper books of accounts as required by law have been kept by the Bank so far as appears from our examination of those books.
- The Reports on the financial statements of the Branches audited by the Branch Auditors have been dealt with in preparing our Report in the manner considered necessary by us.
- In our opinion, the Balance Sheet and Profit and Loss Account comply with the applicable accounting standards, to the extent they are not inconsistent with the accounting policies prescribed by RBI.

For M/s.ESWAR & CO
Chartered Accountants
Firm Reg. No: 011771S

Sd/- CA SATHEESH KUMAR V
Partner-Membership No: 232509
UDIN No: 26232509SIDLAL6188

Place: NALGONDA
Date: 30-09-2026