



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

BALANCE SHEET AS ON 31st MARCH 2025

LIABILITIES		31-03-2025	31-03-2024	ASSETS		31-03-2025	31-03-2024
1)	Capital	1,19,23,13,363.94	1,03,12,97,044.94	1)	CASH BALANCES	15,34,45,086.00	12,48,31,124.00
2)	Reserves and Surplus	92,22,96,127.36	68,59,74,712.57	2)	BALANCES WITH OTHER BANKS	1,31,08,25,936.32	1,53,53,99,773.88
3)	Deposits	7,57,71,83,528.63	6,74,16,52,550.11	3)	INVESTMENTS	1,82,51,96,366.23	1,70,51,26,422.63
4)	Borrowings	13,21,63,96,724.32	9,90,14,87,938.66	4)	LOANS AND ADVANCES	20,93,13,02,333.73	16,25,25,78,085.86
5)	Other Liabilities & Provisions	1,81,97,36,611.76	1,74,44,63,527.53	5)	FIXED ASSETS	8,76,81,528.14	6,61,76,215.14
6)	Profit	26,97,61,712.71	22,13,21,414.79	6)	OTHER ASSETS	68,92,36,818.30	64,20,85,567.09
Total		24,99,76,88,068.72	20,32,61,97,188.60	Total		24,99,76,88,068.72	20,32,61,97,188.60
Contingent Liabilities						11,88,92,231.72	11,10,52,943.66
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2025							
	EXPEND ITURE	31-03-2025	31-03-2024		INCOME	31-03-2025	31-03-2024
1)	INTEREST EXPENDED	1,07,26,63,268.88	85,25,28,550.09	1)	INTEREST EARNED	1,80,60,35,400.23	1,51,62,77,939.91
2)	OPERATING EXPENSES	46,56,43,961.79	45,50,32,455.92	2)	OTHER INCOME	10,97,52,034.15	9,47,15,919.89
3)	PROFIT BEFORE TAX	37,74,80,203.71	30,34,32,853.79	3)	PROFIT BEFORE TAX		
4)	INCOME TAX	10,77,18,491.00	8,21,11,439.00	4)	INCOME TAX		
5)	PROFIT AFTER TAX	26,97,61,712.71	22,13,21,414.79	5)	PROFIT AFTER TAX		
TOTAL		1,91,57,87,434.38	1,61,09,93,859.80	TOTAL		1,91,57,87,434.38	1,61,09,93,859.80

Nalgonda
Date: 04th June 2025

Sd/- R.SHANKAR RAO
Chief Executive Officer

Sd/- M. Niranjan
Niranjan & Narayan
Chartered Accountants
FR No.005899S

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, 2025 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, 2025, 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 Niranjan & Narayan
Chartered Accountants
Firm Reg. No: 005899S
Sd/- M.NIRANJAN

Place: NALGONDA
Date: 04.06.2025

Partner-Membership No: 029552
UDIN No: 25029552BMITRD5588