

THE KANARA DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED SIRSI (U.K) HEAD OFFICE : NEW MARKET YARD, SIRSI (U.K) - 581402

FORM A

BALANCE SHEET AS ON 31-03-2026

(Amount in Rs.)

31.03.2025	CAPITAL AND LIABILITIES	31.03.2026	31.03.2025	PROPERTY AND ASSETS	31.03.2026
	1 - CAPITAL			1 - CASH	
2000000000	Authorised, issued and subscribed share capital	2000000000	345629575	345629575 Cash on Hand	702464858 702464858
	Paid up Share Capital			2 - BALANCES WITH OTHER BANKS	
	(i) 'B' class shares of Rs.100 each Fully paid			i) Current Account	
	Current year 95,55,566 Shares	955556600	36998362	with Apex Bank	401428735
871943600	(Previous year 87,19,436 shares)		68851496	With SBI	60206656
	(ii) 'C' class share of Rs.100 each Fully paid		53569	with CBI	53569
	Current year 61,29,585 Shares	612958500	134326635	with Union Bank	105973871
579186600	(Previous year 57,91,866 shares)		732525942	with IDBI Bank	470508059
	Total	1568515100	36418817	with Canara Bank	50080665
1451130200			75391299	with Indian Bank	29411975
	2 - RESERVE FUND AND OTHER RESERVES		15266	with HDFC Bank	291366
	Statutory Reserve fund	500671023	22013163	with Kotak Mahindra Bank	12397338
437898605	Agricultural credit stabilization fund	366827107	10219881	with ICICI Bank	535300
319576365	Building fund	180328405	580240	with Indusind Bank Hubli	580240
150956796	PACS Development fund	3509806	54502058	with Axis Bank	60163
3509806	Bad debt fund	81609341	1171896728	Sub-Total - I	1131527937
81068732	Common good fund	1412863		ii. Fixed Deposit	
1412863	Employees welfare fund	1131221		a) FD with Apex Bank	
1661221	Farmers welfare fund	5713664	324625000	F.D. Apex Bank(ACSFD)	374625000
3393675	Staff gratuity fund	256650245	445125000	R.F.D. Apex Bank	515125000
242424716	Special Reserve	11980773	4580000000	Apex Bank F.D. (Non SLR)	6010000000
11980773	Revaluation Reserve	152140708	2678500000	b) FD with Other Banks	3222500000
154912528	Natural Calamities Fund	1851500	8028250000	Sub-Total - II	10122250000
1090152	Technology Fund	9800000		3-MONEY AT CALL AND SHORT NOTICE	0
9800000	Investment Depreciation Reserve	19638257	0	4- INVESTMENTS	
24204007				(i) In Central and State Government securities (at book value)	6708013547
				Face value- Rs. 673,59,50,000 (P.Y.-Rs. 573,54,50,000)	

31.03.2025		CAPITAL AND LIABILITIES	31.03.2026	
	10915000	Investment Fluctuation Reserve	10915000	
	1136713	G S H Memorial Prize fund	1211747	
1455941952		Total	1605391660	
	0	3.PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND	0	
		4. DEPOSITS		
		(i) Fixed Deposits		
	14340729436	Individuals	16210849596	
	0	CC Banks	0	
27147268084	12806538648	Other Societies	15200856938	31411706534
		(ii) Savings Deposits		
	6711493292	Individuals	7521580202	
	0	CC Banks	0	
7536876617	825383325	Other Societies	1439161008	8960741210
		(iii) Current Deposits		
	180574914	Individuals	230131057	
		CC Banks	0	
1010341558	829766644	Other Societies	1311511939	1541642996
0		(iv) Money at call and short notice		0
		5 - BORROWINGS		
		(i) FROM RBI [the National Bank]of India /SCB / CCB		
		(a) Short-term loans, cash credits and overdrafts		
		Of which secured against:		
		(A) Government and other approved securities.		
4523400000	4523400000	(B) Other tangible securities	1697800000	1697800000

31.03.2025		PROPERTY AND ASSETS	31.03.2026	
		Market value Rs.666,51,13,744(P.Y.- Rs. 576,58,91,384)		
	0	(ii) Other Trustee securities	0	0
	274500000	(iii) Shares in co-operative institutions other than in item (5)below	274500000	
	0	(iv) Other investments (to be specified)	0	
5998679297		Total		6982513547
0	0	5. INVESTMENT OUT OF THE PRINCIPAL /SUBSIDIARY STATE PARTNERSHIP FUNDS:	0	0
		6 - ADVANCES		
		(i) Short-term loans, cash credits, overdrafts and bills discounted		
		Of which secured against:		
	5686757695	Individuals-Secured(Other tangible securities)	6333541581	
	371894562	Individuals-Un Secured	355100341	
	11109281507	Societies	11522176887	
	1032232319	Of the advances, amount overdue Considered bad and doubtful of recovery	1128842239	
		(ii) Medium-term loans		
		Of which secured against:		
	7290520250	Individuals-Secured(Other tangible securities)	6892587368	
	2408065795	Individuals-Un Secured	2178733949	
	5939681739	Societies	6566349828	
	1215641564	Of the advances, amount overdue Considered bad and doubtful of recovery	1446781664	
	0	(iii) Long-term loans	0	
32806201548		Total(i+ii+iii)		33848489954
2952945629	2952945629	7. INTEREST RECEIVABLE	3503887766	3503887766
		Of which overdue Considered bad and doubtful of recovery		

31.03.2025		CAPITAL AND LIABILITIES	31.03.2026		31.03.2025	PROPERTY AND ASSETS	31.03.2026	
		(b) Medium-term loans			0	8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS per contra	0	0
		of which secured against:			28594679	9. BRANCH ADJUSTMENTS	0	0
		(A) Government and other approved securities.			274721809	10. PREMISES LESS DEPRECIATION	268981447	268981447
3197087132	3197087132	(B) Other tangible securities	3531388485	3531388485	93592413	11. FURNITURE AND FIXTURES LESS DEPRECIATION	83669740	83669740
0	0	(ii) From the State Bank of India	0	0		12 - OTHER ASSETS		
0	0	(iii) From the State Government	0	0	330327	Furnishing	255509	
0	0	(iv) Loan from other sources (source and security to be specified)	0	0	3013	Library	4258	
0	0	6-BILLS FOR COLLECTION BEING BILLS RECEIVABLE As per contra	0	0	4598042	Vehicles	6216088	
0	0	7- BRANCH ADJUSTMENTS	353464515	353464515	11068686	Building Construction	11667112	
2952945629	2952945629	8-OVERDUE INTEREST RESERVE	3503887766	3503887766	16736241	Suspense Receivable	50722638	
976074715	976074715	9- INTEREST PAYABLE	1049693506	1049693506	118536995	Income Tax Receivable	119713850	
		10-OTHER LIABILITIES			9595420	Stock of Printings	13544388	
	48585641	Suspense liability	48093590		242424716	Staff Gratuity Fund Premium	256650245	
	100731842	Interest not collected account	80989997		583765	Advance for APMC land purchase	583765	
	1957425904	Provision for NPA	2099069865		134375718	Accrued Interest Receivable on Govt Sec	128856716	
	101000000	Provision for Standard Assets	101500000		716210671	Interest Receivable from Govt	855358642	
	8710449	Deferred Tax Payable	7702421		26494455	Misappropriation/Fraud amount Receivable	23852347	
	26494455	Provision for Misappropriation/Fraud amount	23852347		2276214	Other Current assets	2667863	
	238642091	Other Liabilities	254910389		1283234263	Total		1470093421
2481590382		Total		2616118609	0	13. NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS	0	0
		11. PROFIT AND LOSS			0	14. PROFIT AND LOSS	0	0
	230411312	Profit as per last balance-sheet	251089672					
	230411312	Less appropriations	251089672					
251089672	251089672	Add profit for the year brought from the Profit and Loss Account	273528289	273528289				
52983745941		GRAND TOTAL		58113878670	52983745941	GRAND TOTAL		58113878670

31.03.2025		CAPITAL AND LIABILITIES	31.03.2026		31.03.2025		PROPERTY AND ASSETS	31.03.2026	
		12-CONTINGENT LIABILITIES							
	8183501	Bank guarantee issued		9396001					
	94574494	DEA Fund Suspense		102813259					
		Demand from Income Tax and Service							
	35326641	tax Department		2765876					
138084636		Total		114975136					