



THE VIJAYAPURA DCC BANK LTD., VIJAYAPURA

Administrative Office : K.C.Nagar, Solapur Road, VIJAYAPURA



ABRIDGED BALANCE SHEET & WORKING RESULTS

(Rs in lakhs)

	Previous Year 31.03.2023	Current Year 31.03.2024
Liabilities		
Capital	16585.60	17526.11
Reserve & Surplus	33146.95	38503.76
Deposits	319290.36	349557.71
Borrowings	90109.20	62871.82
Other Liabilities	5818.70	7024.60
Total Liabilities	464950.81	475483.99
Assets		
Cash and Bank Balance	15430.25	19875.27
Inter Bank Deposits	84735.10	63571.10
Investments	53983.91	57564.70
Loans and Advances	288998.35	311187.85
Fixed Assets	3475.40	4759.26
Other Assets	18327.80	18525.81
Total Assets	464950.81	475483.99
Profit & Loss Account		
Interest Income	28725.92	35395.38
Other Income	904.41	1599.94
Total Income	29630.33	36995.32
Interest Expenditure	19665.72	23212.36
Other Expenditure	8534.32	11760.28
Total Expenditure	28200.04	34972.63
Net Profit	1430.29	2022.69
Other Working Results		
CD Ratio (%)	90.51	89.02
Recovery performance (%)	89.79	90.76
Gross NPAs	17937.69	12931.47
Net NPAs	2033.73	0.00
% of Gross NPAs to total advances	6.21	4.16
% of Net NPAs to net loans	0.74	0.00
Capital Adequacy ratio (%)	11.78	12.55
Net Worth	27928.10	35445.38

Place : Vijayapur
Date : 30.06.2024

Sd/-
S.D.Biradar
CHIEF EXECUTIVE OFFICER"