



THE VIJAYAPURA DCC BANK LTD., VIJAYAPURA

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



ABRIDGED BALANCE SHEET & WORKING RESULTS

(Rs in lakhs)

	Previous Year 31.03.2024	Current Year 31.03.2025
Liabilities		
Capital	17526.11	18539.70
Reserve & Surplus	38503.76	43753.92
Deposits	349557.71	381416.29
Borrowings	62871.82	45315.26
Other Liabilities	7024.60	6925.39
Total Liabilities	475483.99	495950.56
Assets		
Cash and Bank Balance	19875.27	19587.29
Inter Bank Deposits	63571.10	58030.20
Investments	57564.70	65222.80
Loans and Advances	311187.85	328057.26
Fixed Assets	4759.26	5366.36
Other Assets	18525.81	19686.65
Total Assets	475483.99	495950.56
Profit & Loss Account		
Interest Income	35395.38	37494.41
Other Income	1599.94	1676.07
Total Income	36995.32	39170.48
Interest Expenditure	23212.36	24910.90
Other Expenditure	11760.28	11741.69
Total Expenditure	34972.63	36652.59
Net Profit	2022.69	2517.89
Other Working Results		
CD Ratio (%)	89.02	86.01
Recovery performance (%)	90.76	91.32
Gross NPAs	12931.47	17058.99
Net NPAs	0.00	0.00
% of Gross NPAs to total advances	4.16	5.20
% of Net NPAs to net loans	0.00	0.00
Capital Adequacy ratio (%)	12.55	13.22
Net Worth	35445.38	37091.13