



THE VIJAYAPURA DCC BANK LTD., VIJAYAPURA

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



ABRIDGED BALANCE SHEET & WORKING RESULTS

(Rs in lakhs)

	Previous Year 31.03.2025	Current Year 31.03.2026
Liabilities		
Capital	18539.70	20029.68
Reserve & Surplus	17539.43	19019.95
Deposits	381416.29	440235.90
Borrowings	45315.26	49229.28
Other Liabilities and Provisions	33139.88	36654.36
Total Liabilities	495950.56	565169.17
Assets		
Cash and Bank Balance	19587.29	20318.53
Inter Bank Deposits	58030.20	77276.50
Investments	65222.80	76523.99
Loans and Advances	328057.26	367319.89
Fixed Assets	5366.36	4311.03
Other Assets	19686.65	19419.23
Total Assets	495950.56	565169.17
Profit & Loss Account		
Interest Income	37494.41	40446.09
Other Income	1676.07	6429.25
Total Income	39170.48	46875.34
Interest Expenditure	24910.90	28434.54
Other Expenditure	11741.69	15524.81
Total Expenditure	36652.59	43959.35
Net Profit	2517.89	2915.99
Other Working Results		
CD Ratio (%)	86.01	83.44
Recovery performance (%)	91.32	92.61
Gross NPAs	17058.99	15934.68
Net NPAs	0.00	0.00
% of Gross NPAs to total advances	5.20	4.34
% of Net NPAs to net loans	0.00	0.00
Capital Adequacy ratio (%)	13.22	12.79
Net Worth	37091.13	47707.33

Place : Vijayapur
Date : 30.06.2026

Sd/-
S.A.Dhavalagi
CHIEF EXECUTIVE OFFICER