

To be posted on Bank's website

THE JIND CENTRAL COOPERATIVE BANK LTD; JIND

Abridged Balance Sheet and Working Results

(Rs. In lakh)

PARTICULARS	Previous Year 31.03.2025	Current Year 31.03.2026
Balance Sheet		
Capital	7346.12	7346.12
Reserves & Surplus	5133.16	5576.89
Deposits	71955.81	80000.64
Borrowings	31159.52	34547.14
Other liabilities	6415.28	6275.18
Total Liabilities	122009.89	133745.97
Cash and bank balance	6358.70	5254.33
Investments	23933.00	32673.00
Loans and advances	86542.92	89632.10
Other Assets	5175.27	6186.54
Total Assets	122009.89	133745.97
Profit & Loss Account		
Interest Income	7682.59	7599.31
Other Income	431.34	482.94
Total Income	8113.93	8082.25
Interest Expenditure	5540.86	5894.58
Other Expenditure	2328.31	1763.09
Total Expenditure	7869.17	7657.67
Profit / Loss	244.76	424.58
Other Working Results		
CD Ratio (%)	120.27%	112.04%
Recovery performance (%)	62.08%	62.17%
Gross NPAs	3648.27	4321.48
Net NPAs	0.00	469.13
% of Gross NPAs to total loans & advances	4.22%	4.82%
% of Net NPAs to net loans & advances	0.00%	0.55%
Capital adequacy ratio (%)	11.65%	11.08%
Net Worth	12479.27	12923.01


General Manager