



Y-11, THE KANYAKUMARI DISTRICT CENTRAL CO-OPERATIVE BANK LTD., NAGERCOIL

K.D.C.C.BANK



Balance Sheet as on 31st March - 2026

(Rs. In Thousands)

Particulars	Schedule	As on 31.03.2026	As on 31.03.2025
Capital and Liabilities			
Capital	1	792,483	743,202
Reserves and Surplus	2	921,562	873,720
Deposits	3	12,294,068	11,146,496
Borrowings	4	5,663,851	4,322,859
Other liabilities and Provisions	5	1,174,731	1,413,141
Total		20,846,697	18,499,418
Assets	Schedule	As on 31.03.2026	As on 31.03.2025
Cash and balances with RBI	6	337,974	298,777
Balance with Banks and Money at call and Short notice	7	116,350	190,489
Investments	8	3,100,239	3,089,637
Advances	9	16,289,226	13,970,928
Fixed Assets	10	279,035	285,429
Other Assets	11	723,873	664,158
Total		20,846,697	18,499,418
Contingent liabilities	12	113,252	36,920
Bills for collection		-	-

Form of Profit and Loss Account for the year ended on 31th March 2026

(Rs. In Thousands)

Particulars	Schedule	Year ended 31.03.2026	Year ended 31.03.2025
I. Income			
Interest earned	13	1,437,778	1,383,714
Other Income	14	94,451	63,655
Total		1,532,230	1,447,369
II. Expenditure			
Interest Expended	15	1,159,835	965,879
Operating expenses	16	295,331	379,207
Provisions and contingencies	17	6,947	54,285
Total		1,462,113	1,399,371
III. Profit/ Loss			
Net Profit/loss (-) for the year		70,116	47,998
Profit/Loss (-) brought forward			
Total		70,116	47,998
IV. Appropriations			
Transfer to statutory reserves			
Transfer to other reserves			
Transfer to Government /Proposed dividend			
Balance Carried over of balance sheet		70,116	47,998

Schedule - I - Capital

Particulars	As on 31.03.2026	As on 31.03.2025
I. For Nationalised Banks		
Capital (Fully Owned by Central Government)		
II. For Banks incorporated outside India		
Capital		
III. For other Banks		
Authorised Capital	1,000,000	1,000,000
(1,00,00,000 'A' Class Shares of Rs.100/- each)		
Issued Capital	792,483	743,202
(6919844 'A' Class Shares of Rs.100/-each)		
Subscribed Capital	792,483	743,202
(6919844 'A' Class Shares of Rs.100/-each)		
Called-up Capital	792,483	743,202
(6919844 'A' Class Shares of Rs.100/-each)		
Out of above held by:		
I. State Government (Govt. of Tamilnadu)		
From State Government (236750 'A' Class Share of Rs. 100/-	23,675	23,675
From ICDP	100,499	100,499
2. Co-operative Societies		
Less : Calls unpaid	619,028	597,977
Add : Forfeited shares	49,281	21,051
Grand Total	792,483	743,202

Schedule - 2 - Reserves and Surplus

Particulars	As on 31.03.2026	As on 31.03.2025
I. Statutory Reserves		
Opening Balance	381,520	364,870
Additions during the year	45,366	16,651
Deductions during the year	-	-
II. Capital Reserves		
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
III. Share Premium		
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
IV. Revenue and Other Reserves		
Opening Balance	492,200	273,969
Additions during the year	2,499	218,232
Deductions during the year	23	-
V. Balance in Profit and Loss Account		
Total	921,562	873,720

Schedule - 3 - Deposits

Particulars	As on 31.03.2026	As on 31.03.2025
A. I. Demand Deposits		
(i) From Banks	-	-
(ii) From Others	116,619	168,466
II. Savings Bank Deposits	1,660,479	1,433,699
III. Term Deposits		
(i) From Banks	-	-
(ii) From Others	10,516,970	9,544,331
Total (I,II and III)	12,294,068	11,146,496
B.(i) Deposits of branches in India		
(ii) Deposits of branches outside India		
Total	12,294,068	11,146,496

Schedule - 4 - Borrowings

Particulars	As on 31.03.2026	As on 31.03.2025
I. Borrowings in India		
(a) Reserve Bank of India	-	-
(b) Other Banks	5,534,183	4,205,271
(c) Other Institutions and agencies	129,669	117,588
II. Borrowing outside India		
Total	5,663,851	4,322,859

Schedule - 5 - Other Liabilities and Provisions

Particulars	As on 31.03.2026	As on 31.03.2025
I. Bills Payable	15,718	26,767
II. Inter - Office Adjustment (net)	-	14,151
III. Interest Accrued	266,336	266,852
IV. Others (including Provisions)	892,677	1,105,370
Total	1,174,731	1,413,141

Schedule - 6 - Cash and Balances with Reserve Bank of India

Particulars	As on 31.03.2026	As on 31.03.2025
I. Cash in Hand (Including Foreign Currency Notes)	296,578	260,227
II. Balances with Reserve Bank of India		
(i) In Current Account	41,396	38,550
(ii) In Other Accounts	-	-
Total	337,974	298,777

Schedule - 7 - Balance with Banks and Money at Call and Shorts Notice

Particulars	As on 31.03.2026	As on 31.03.2025
I. In India		
(i) Balances with banks		
(a) In Current Accounts	116,350	190,489
(b) In other Deposit Accounts	-	-
(ii) Money at call and short notice	-	-
(a) with banks	-	-
(b) with other institutions	-	-
Total (I and II)		
II. Outside India		
(I) in Current Accounts	-	-
(II) in Other Deposit Accounts	-	-
(iii) Money at call and short notice	-	-
Total (i, ii and iii)	116,350	190,489

Schedule - 8 - Investments

Particulars	As on 31.03.2026	As on 31.03.2025
I. Investments in India		
(i) Government Securities	-	-
(ii) Other approved securities	2,207,093	2,014,307
(iii) Shares	190,010	183,230
(iv) Debentures and Bonds	-	-
(v) Subsidiaries and/or Joint ventures	-	-
(vi) Others (RF, ACSF,SSD,Risk Fund & Corpus Fund with TNSCB)	703,136	892,101
II. Investments outside India		
Total	3,100,239	3,089,637

Schedule - 9 - Advances

Particulars	As on 31.03.2026	As on 31.03.2025
A. (i) Bills purchased and discounted	-	-
(ii) Cash credits, overdrafts and loans repayable on demand	7,874,367	6,872,283
(iii) Term loans	8,414,859	7,098,645
Total	16,289,226	13,970,928
B. (i). Secured by tangible assets	5,926,448	4,642,309
(ii) Covered by Bank/ Government Guarantees	-	-
(iii) Unsecured	10,362,778	9,328,619
Total	16,289,226	13,970,928
C. Advances in India		
(i). Priority Sectors	7,937,124	7,436,052
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	8,352,102	6,534,876
C. II. Advances outside India		
Total	16,289,226	13,970,928

Schedule - 10 - Fixed Assets

Particulars	As on 31.03.2026	As on 31.03.2025
I. Premises		
At WDV as on 31th March of the preceding Year	273,549	27,826
Additions during the year	255	247,457
Deductions during the year	-	-
Depreciation to date	3,887	1,734
II. Other Fixed Assets (including furniture and fixtures)		
At WDV as on 31th March of the preceding Year	11,879	14,467
Additions during the year	944	1,249
Deductions during the year	-	-
Depreciation to date	3,705	3,837
Total	279,035	285,429

Schedule - 11 - Other Assets

Particulars	As on 31.03.2026	As on 31.03.2025
I. Inter-office adjustments (net)	-	-
II. Interest accrued	98,530	77,527
III. Tax paid in advance/tax deducted at source	14,345	14,345
IV. Stationery and stamps	2,476	8,215
V. Non- banking assets acquired in satisfaction of claims		
VI. Others	608,522	564,072
Total	723,873	664,158

Schedule - 12 - Contingent Liabilities

Particulars	As on 31.03.2026	As on 31.03.2025
I. Claims against the bank not acknowledged as debts	-	-
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward exchange contracts	-	-
IV. Guarantees given on behalf of constituents	-	-
(a). In India	-	-
(b) Outside India	-	-
V. Acceptances, endorsements and Other obligations	-	-
VI. Other items for which the bank is contingently liable - DE&AE	51,817	36,920
VII.TDS Demand for 194 N	61,435	-
Total	113,252	36,920

Schedule - 13 - Interest Earned

Particulars	Year ended 31.03.2026	Year ended 31.03.2025
I. Interest/discount on advances/ bills	1,242,863	1,153,794
II. Income on Investments	194,915	229,919
III. Interest on balances with Reserve Bank of India and other inter - bank funds		
IV. Others	-	-
V. Total	1,437,778	1,383,714

Schedule - 14 - Other Income

Particulars	Year ended 31.03.2026	Year ended 31.03.2025
I. Commission, exchange and brokerage	183	188
II. Profit on sale of investments		
Less : Loss on sale of investments	-	-
III. Profit on revaluation of Investments		
Less : Loss on revaluation of investments	-	-
IV. Profit on sale of land, buildings and other assets		
Less : Loss on sale of land, buildings and other assets	-	-
V. Profit on exchange transactions		
Less : Loss on exchange transactions	-	-
VI. Income earned by way of dividends etc., from subsidiaries/ companies and / or joint ventures abroad / in India	13,675	9,938
VII. Miscellaneous Income	80,594	53,529
Total	94,451	63,655

Schedule -15 - Interest Expended

Particulars	Year ended 31.03.2026	Year ended 31.03.2025
I. Interest on deposits	1,159,835	965,879
II. Interest on Reserve Bank of India/ Inter- bank Borrowings		
III. Others		
Total	1,159,835	965,879

Schedule - 16 - Operating Expenses

Particulars	Year ended 31.03.2026	Year ended 31.03.2025
I. Payments to and provisions for employees	189,864	245,592
II. Rent, taxes and lighting	25,804	38,221
III. Printing and stationery	2,005	2,761
IV. Advertisement and publicity	242	655
V. Depreciation on bank's property	7,592	5,570
VI. Director's fees, allowances and expenses	-	-
VII. Auditors' fees and Concurrent Audit Salary under FR 127 (including branch auditors)	2,570	2,744
VIII. Law Charges	278	144
IX. Postages, Telegrams, Telephones, ets	844	770
X. Repairs and maintenances	119	83
XI. Insurance	561	9,541
XII. Other Expenditure	65,453	73,125
Total	295,331	379,207

Schedule -17 - Provisions and contingencies

Particulars	Year ended 31.03.2026	Year ended 31.03.2025
I. Reserve for Standard Assets	-	5,485
II. Reserve for NPA	-	3,800
III. Additional Provision for NPA	-	40,000
IV. Corpus Fund	-	5,000
V. Overdue Reserve Expenses	6,947	-
Total	6,947	54,285

(II) NOTES ON ACCOUNTS:

1. Reconciliation:

Inter Branch Accounts balance as on 31.03.2026 is observed to be NIL, after transfer of Inter Branch Balances unreconciled and outstanding for more than 10 years amounting to Rs.1,40,71,874.51 on 24.7.2025 to income head 'Miscellaneous Income'.

The Reconciliation of various other accounts including Suspense Sundry Creditors, Payorders Payable, Sundry Liabilities and Sundry Debtors is an ongoing process and is under progress. Impact of the above on the Profit & Loss Account and Balance Sheet in the Opinion of the Management, if any, is not material.

1.1. Inter Bank Participation Certificate issued:

S.No	Particulars	2025-26	2024-25
1.	Inter Bank Participation Certificate issued	NIL	NIL

1.2. Inter Bank Participation Certificate subscribed:

S.No	Particulars		
1.	Inter Bank Participation Certificate subscribed	NIL	NIL

1.3. Priority Sector Lending Certificate issued during the year:

Date of issue	Type of PSLC	Number of units	Nominal value	Fee %	Fee Amount
	NIL	NIL	NIL	NIL	NIL

1.4. Priority Sector Lending Certificate purchased during the year:

Date of issue	Type of PSLC	Number of units	Nominal value	Fee %	Fee Amount
			NIL		

2. Investments:

In accordance with the Reserve Bank of India (RBI) guidelines, the Investments Portfolio of the Bank(domestic)has been classified into seven categories, as given below: -

Held to Maturity:	Amount Rs. In Lakhs		Percentage	
	31-03-2026	31-03-2025	31-03-2026	31-03-2025
Share in Cooperative Institutions	1900.10	1832.30	6.13	5.93
Reserve Fund Deposit in TNSC	2575.19	2193.53	8.31	7.10
ACSF Invested in TNSC Bank	1693.67	1621.67	5.46	5.25
Government Securities	22070.93	20143.07	71.19	65.20
Fixed Deposit in TNSC Bank	2762.50	5105.80	8.91	16.53
Staff security deposit	0.00	0.00	0	0
Others	0.00	0.00	0	0
Total	31002.39	30896.37	100	100

All the investments made have been classified under Held to maturity and Available for sale with valuation on book value basis. During the year, all investments are held to maturity

S.No	Particulars	2025-26	2024-25
1(a)	Value of Investments:- Government securities		

