

**THE BENGALURU DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED,
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2026**

Particulars	Schedule	(Amount in Rupees)	
		Year Ended 31.3.2026	Year Ended 31.3.2025
I. Income			
Interest earned	13	215,26,32,072.84	165,41,00,436.80
Other income	14	551,97,100.10	429,09,426.25
Total		220,78,29,172.94	169,70,09,863.05
II. Expenditure			
Interest expenses	15	150,32,33,141.70	107,84,58,957.33
Operating expenses	16	57,10,27,370.14	42,75,87,831.27
Provisions and contingencies		623,28,030.00	679,25,000.00
Total		213,65,88,541.84	157,39,71,788.60
III. Profit and Loss			
Net Profit For the Year		712,40,631.10	12,30,38,074.45
IV. Appropriations			
Transfer to statutory reserves		356,20,316.00	615,19,037.00
Co-operative Education Fund		7,12,406.00	12,30,381.00
Agriculture Stabilisation Fund		52,36,186.00	90,43,298.00
Bad and Doubtful reserve		44,50,758.00	76,86,804.00
Investment Fluctuation fund		5,04,419.00	8,71,171.00
Building Fund		37,07,482.00	64,03,107.00
Special Assistance bank members		31,51,360.00	54,42,641.00
PACS Development fund		17,85,770.00	30,84,163.00
Dividend Equalisation Fund		3,21,439.00	5,55,149.00
Farmers Welfare fund		15,75,050.00	27,20,232.00
Employees welfare & Death relief fund		21,26,317.00	36,72,313.00
Charity & Donation Fund		6,02,456.00	10,40,489.00
Retired employees pension fund		5,72,334.00	9,88,464.00
Balance carried over to consolidated balance sheet		108,74,338.10	187,80,825.45
Total		712,40,631.10	12,30,38,074.45