THE VISAKHAPATNAM CO-OPERATIVE BANK LTD

BALANCE SHEET AS AT 31st March 2025

	SCH	As on 31-03-2025	As on 31-03-2024
		₹	₹
CAPITAL AND LIABILITIES			
Capital	1	389 58 29 537.00	352 64 10 960.00
Reserves & Surplus	2	346 98 61 232.69	316 45 72 337.01
Deposits	3	4354 72 88 819.23	4148 30 25 422.58
Borrowings (LTD Deposit)	4	48 46 22 139.00	48 73 51 263.00
Other Liabilities and Provisions	5	241 32 79 431.10	250 12 50 429.46
TOTAL		**5381 08 81 159.02**	**5116 26 10 412.05**
ASSETS			
Cash and Balances with Reserve Bank of India	6	28 30 18 461.00	33 46 77 230.00
Balances with Banks and Money at Call and Short Notice	7	195 00 05 835.65	187 34 93 271.05
Investments	8	1579 71 49 673.76	1561 77 66 906.51
Advances	9	3436 47 20 332.08	3199 24 42 309.17
Fixed Assets	10	44 90 40 647.95	34 82 75 913.29
Other Assets	11	96 69 46 208.58	99 59 54 782.03
TOTAL		**5381 08 81 159.02**	**5116 26 10 412.05**
Contingent Liabilities	12	16 18 83 952.95	12 68 79 480.86
Significant Accounting Policies	18		
Notes to Accounts	19		

The schedules referred to above form an integral part of the Balance Sheet

For and on behalf of the Board of Directors of
The Visakhapatnam Cooperative Bank Ltd

U. Parvathi Devi

Ch.Raghavendra Rao
Chairman

A.Rama Krishna Rao
Executive Director

U. Parvathi Devi
Director

V V B Varalakshmi
Chief Executive Officer - I/C

Date : 10.05.2025
Place : Visakhapatnam

The Visakhapatnam Co-operative Bank Ltd. Regd.No. MSCS CR/1101/2014

For M/s.Rao and Kumar
Chartered Accountants
FRN No. 003089S

CA.C.M.Ravi Prasad, Partner
Membership No. 211322
UDIN: 25211322BMJBRM3893

RAO & KUMAR FRN 03089S VIZAG-3 Chartered Accountants

THE VISAKHAPATNAM COOPERATIVE BANK LIMITED

Schedules to Balance Sheet and Profit Loss Account

Schedule 1 - Share Capital	31/03/2025	31/03/2024
I) Authorised Capital		
Regular Members		
1,00,00,000/- Shares of Rs. 500/- each	**500 00 00 000.00**	**500 00 00 000.00**
Associate Members & Nominal Members		
1,00,000/- Shares of Rs. 5/- each	**5 00 000.00**	**5 00 000.00**
II) Subscribed Capital		
i) Share Capital - Regular Members	389 54 71 500.00	352 60 91 000.00
ii) Share Capital - a) Associate Members	3 58 037.00	3 19 960.00
TOTAL	**389 58 29 537.00**	**352 64 10 960.00**

Schedule 2 - Reserves & Surplus	31/03/2025	31/03/2024
I Statutory Reserve		
Opening Balance		
Reserve Fund	150 87 86 012.82	128 92 93 265.82
Reserve for Unforeseen Losses	46 24 83 227.44	37 46 91 728.44
	197 12 69 240.26	**166 39 84 994.26**
Additions during the year		
Reserve Fund	18 27 12 183.00	21 94 92 747.00
Reserve for Unforeseen Losses	7 17 68 862.00	8 77 91 499.00
	25 44 81 045.00	**30 72 84 246.00**
Deductions during the Year		
Reserve Fund	0.00	0.00
Reserve for Unforeseen Losses	0.00	0.00
	0.00	**0.00**
TOTAL (I)	**222 57 50 285.26**	**197 12 69 240.26**
II **Revenue and Other Reserves**		
Opening Balance		
Investment Fluctuation Reserve	18 00 00 000.00	18 00 00 000.00
Reserve for Building Maintenance	6 00 000.00	6 00 000.00
Deficit Cover Fund	4 96 32 434.97	4 96 32 434.97
Co-operative Education Fund	3 92 54 962.93	3 77 89 355.93
Building Fund	1 59 76 916.12	3 79 98 376.12
Fund for Implemenation IT/ Cyber Security etc	8 74 00 000.00	6 49 00 000.00
Members Welfare Fund	1 50 86 307.25	1 04 99 374.66
Dividend Equalisation Fund	7 45 421.95	7 45 421.95
Staff Benefit Fund	18 29 832.82	17 89 817.06
Common Good Fund	1 65 153.42	1 65 153.42
Bad Debts Reserves	5 00 00 000.00	0.00
Cyber Security Fund	0.00	0.00
Cooperative Rehabilaion, Reconstruction & development fund	87 79 150.00	0.00
	44 94 70 179.46	**38 41 19 934.11**

	Additions during the year		
	Investment Fluctuation Reserve	0.00	0.00
	Reserve for Building Maintenance	0.00	0.00
	Deficit Cover Fund	0.00	0.00
	Co-operative Education Fund	71 76 886.00	87 79 150.00
	Building Fund	11 27 66 881.95	4 00 00 000.00
	Fund for Implemenation IT/ Cyber Security etc	0.00	2 25 00 000.00
	Members Welfare Fund	6 00 32 132.00	2 44 48 537.59
	Dividend Equalisation Fund	0.00	0.00
	Staff Benefit Fund	51 67 498.79	40 015.76
	Common Good Fund	0.00	0.00
	Bad Debts Reserves	0.00	5 00 00 000.00
	Cyber Security Fund	5 00 00 000.00	0.00
	Cooperative Rehabilaion, Reconstruction & development fund	71 76 886.00	87 79 150.00
		24 23 20 284.74	**15 45 46 853.35**
	Deductions during the Year		
	Investment Fluctuation Reserve	0.00	0.00
	Reserve for Building Maintenance	0.00	0.00
	Deficit Cover Fund	0.00	0.00
	Co-operative Education Fund	87 79 150.00	73 13 543.00
	Building Fund	0.00	6 20 21 460.00
	Fund for Implemenation IT/ Cyber Security etc	0.00	0.00
	Members Welfare Fund	2 03 53 102.00	1 98 61 605.00
	Dividend Equalisation Fund	7 45 421.95	0.00
	Staff Benefit Fund	0.00	0.00
	Common Good Fund	0.00	0.00
	Bad Debts Reserves	0.00	0.00
	Cyber Security Fund	0.00	0.00
	Cooperative Rehabilaion, Reconstruction & development fund	87 79 150.00	0.00
		3 86 56 823.95	**8 91 96 608.00**
	TOTAL (II)	**65 31 33 640.25**	**44 94 70 179.46**
III	**Balance in Profit & Loss account**		
	Current Year 2024-25	45 21 43 829.89	55 30 86 442.04
	P&L Appropriation a/c	0.00	6 20 21 460.00
	Previous year Profit 21-22 & 23-24	13 88 33 477.29	12 87 25 015.25
	TOTAL (III)	**59 09 77 307.18**	**74 38 32 917.29**
	GRAND TOTAL: (I+II+III)	**346 98 61 232.69**	**316 45 72 337.01**

	Schedule 3 - Deposits	**31/03/2025**	**31/03/2024**
I	**Demand Deposits**		
	i. From banks	0.00	0.00
	ii. From Others		
	Current Deposits	24 33 91 989.54	27 92 81 819.65
	Matured Deposits	25 50 127.32	26 96 663.20
	Credit Balance in OD	13 90 245.22	34 96 904.89
	Credit Balance in ODD	8 74 684.28	3 67 909.40
	Credit Balance in SOD	35 826.47	1 34 280.51
	Credit Balance in ODG	3 79 122.04	2 193.20
	TOTAL (I)	**24 86 21 994.87**	**28 59 79 770.85**

The Visakhapatnam Co-operative Bank Ltd. Regd.No. VCS CR/1101/2014

RAO & KUMAR FRN 03089S VIZAG-3 Chartered Accountants

II	**Savings bank Deposits**		
	Savings Deposits	731 29 56 453.60	740 28 16 993.07
	TOTAL (II)	**731 29 56 453.60**	**740 28 16 993.07**
III	**Term Deposits**		
	i. From banks	0.00	0.00
	ii. From Others		
	ii(a). Time Deposits		
	Cumulative Deposits	2369 62 17 654.90	2237 69 00 153.31
	Fixed Deposits Short Term	115 71 21 438.57	113 01 53 064.00
	Fixed Deposits - Monthly Interest Deposits	808 90 45 747.00	743 77 69 191.00
	Fixed Deposits - Quarterly Interest Deposits	178 86 80 589.00	167 99 62 553.00
	Fixed Deposits - Half Yearly Interest Deposits	3 90 36 795.00	3 63 63 308.00
	Fixed Deposits - Yearly Interest Deposits	9 08 39 575.50	7 76 16 573.50
	Chiranjeevi Satabdhi Deposits	2 32 70 119.60	2 35 02 501.60
	Senior Citizen Spl.Deposits of CTD	21 21 109.00	29 12 785.00
	Senior Citizen Spl.Deposits of MIS	16 53 469.00	21 03 469.00
	Senior Citizen Spl.Deposits of QIS	8 00 000.00	8 00 000.00
	VCB Share Link QIS Deposits	22 90 93 892.00	21 83 36 954.00
	VCB Senior Citizen Monthly Interest Scheme	9 00 000.00	16 45 000.00
	VCB Senior Citizen Quarterly Interest Scheme	4 70 000.00	10 20 000.00
	VCB Senior Citizen Half Yearly Interest Scheme	49 000.00	2 96 000.00
	TOTAL	**3511 92 99 389.57**	**3298 93 81 552.41**
	ii(b). Other Time Liabilities		
	Recurring Deposits	82 67 88 792.19	76 41 31 021.25
	Daily Deposits (100 Days)	3 96 22 189.00	4 07 16 085.00
	TOTAL	**86 64 10 981.19**	**80 48 47 106.25**
	TOTAL (III)	**3598 57 10 370.76**	**3379 42 28 658.66**
	GRAND TOTAL: (I+II+III)	**4354 72 88 819.23**	**4148 30 25 422.58**

	Schedule 4 - Borrowings	**31/03/2025**	**31/03/2024**
		₹	₹
I	**Reserve Bank of India**	0.00	0.00
II	**Other Banks**	0.00	0.00
III	**Other Institutions & Agencies**	0.00	0.00
IV	**Others**		
	Long Term Deposits LTD	48 46 22 139.00	48 73 51 263.00
	GRAND TOTAL (I+II+III+IV)	**48 46 22 139.00**	**48 73 51 263.00**

The Visakhapatnam Co-operative Bank Ltd. Regd.No. VSCS

RAO & KUMAR FRN VIZAG-3 Chartered Accountants

	Schedule 5 - Other Liabilities and Provisions	31/03/2025	31/03/2024
		₹	₹
I	**Bills Payable**		
	Payorders	75 21 997.49	1 96 66 899.07
	TOTAL (I)	**75 21 997.49**	**1 96 66 899.07**
II	**Inter-Office Adjustment (Net)**		
	Branch A/C at Head office (IBT)	961 54 04 571.29	1029 69 79 463.37
	Head office IBT A/C	961 54 04 571.29	1029 69 79 463.37
	TOTAL (II)	**0.00**	**0.00**
III	**Interest Accrued**		
	Interest Payable on Deposits	5 40 44 526.00	4 83 42 246.00
	TOTAL (III)	**5 40 44 526.00**	**4 83 42 246.00**
IV	**Others (Including Provisions)**		
	i) Other Liabilities		
	a) Sundry Liabilities		
	Staff Security Deposits	32 47 050.00	29 07 050.00
	Advance Payable	3 32 09 359.17	5 78 10 564.40
	Stale Cheques	1 40 69 172.25	1 53 74 252.60
	Acquirer Transactions from POS Machines	10 89 435.43	8 21 011.58
	Dividend on Share Capital	1 04 28 647.00	1 13 67 434.00
	Contingent Charges	12 14 552.00	10 32 922.00
	Ecom. Transaction	2 18 674.98	3 27 917.82
	NFS Issuer Transaction	27 45 700.00	15 11 000.00
	Sundry liabilities	62 35 949.00	90 88 570.00
	RTGS/NEFT Parking Account	1 02 237.00	1 31 174.80
	UPI	7 56 875.16	0.00
	BBPS	0.00	593.00
	Penal charges on loans	1 79 60 750.20	0.00
	b) Statutory Liabilities		
	TDS on Term Deposits	1 06 78 704.38	1 25 92 718.00
	TDS on Cash Deposits	64 964.00	1 15 240.00
	TDS on Others	10 14 944.25	12 75 194.00
	Goods and Service Tax	29 74 616.76	24 13 268.29
	ii) Provisions		
	Provision for Non Performing Assets	106 67 15 064.97	105 76 27 035.61
	Overdue Interest Reserve	0.00	55 343.00
	Provision for Standard Assets	14 32 41 791.00	13 50 06 791.00
	Provision for Depreciation on Investments		
	- On Government Securities	0.00	0.00
	- On Deposits with other Cooperative Banks	10 42 27 527.50	10 42 27 527.50
	Provision for Staff Gratuity	13 80 56 044.00	13 98 01 283.00
	- Bonus to Staff	3 40 00 000.00	4 08 95 053.00
	- CBS Rental Charges	0.00	0.00
	- Legal Charges	1 88 000.00	1 88 000.00
	- Audit Fees	17 82 900.00	13 50 000.00
	Provision for Income Tax	15 85 84 000.00	25 04 33 715.20
	Other Provisions	24 67 646.59	16 17 646.59
	Overdue Interest Reserve on NPA Loans	38 10 51 268.97	38 03 97 198.00
	Provision for Business Risk	1 03 91 416.00	1 03 91 416.00
	Provision for Incentive to Staff	1 00 00 000.00	1 00 00 000.00
	Provision for NFS/IMPS/UPI/ Biometric AMC transaction charges	13 26 460.00	13 27 000.00
	Provision for Technology Upgradation	4 30 00 000.00	3 80 00 000.00
	Provision for Restructured accounts	11 15 00 000.00	11 15 00 000.00
	Provision for Staff Leave Enchasment	3 91 69 157.00	3 36 54 365.00
	TOTAL (IV)	**235 17 12 907.61**	**243 32 41 284.39**
	GRAND TOTAL: (I+II+III+IV)	**241 32 79 431.10**	**250 12 50 429.46**

The Visakhapatnam Co-operative Bank Ltd. Regd. No. MSCS CR/101/2014

RAO & KUMAR FRN 03089S VIZAG-3 Chartered Accountants

	Schedule 6 - Cash Balances	31/03/2025	31/03/2024
		₹	₹
I	Cash on Hand	23 09 18 461.00	28 26 77 230.00
	TOTAL (I)	**23 09 18 461.00**	**28 26 77 230.00**
II	Balance with Reserve Bank of India		
	a) In Current Account	5 21 00 000.00	5 20 00 000.00
	b) In Other Accounts	0.00	0.00
	TOTAL (II)	**5 21 00 000.00**	**5 20 00 000.00**
	GRAND TOTAL: (I+II)	**28 30 18 461.00**	**33 46 77 230.00**

	Schedule 7 - Current Deposits/ Balances with Banks and Money At Call and Short Notice	31/03/2025	31/03/2024
		₹	₹
I	Balances with Banks		
	a) In Current Account	195 00 05 835.65	187 34 93 271.05
	b) In Other Accounts	0.00	0.00
	TOTAL (I)	**195 00 05 835.65**	**187 34 93 271.05**
II	Money at Call and Short Notice		
	a) With Banks	0.00	0.00
	b) With Other Institutions	0.00	0.00
	TOTAL (II)	**0.00**	**0.00**
	GRAND TOTAL: (I+II)	**195 00 05 835.65**	**187 34 93 271.05**

	Schedule 8 - Investments	31/03/2025	31/03/2024
		₹	₹
I	**Government Securities**		
	Central Government Securities	27 39 88 253.00	27 41 31 854.00
	State Government Securities	1078 66 27 126.86	1170 33 73 127.61
	Treasury Bills	0.00	0.00
	TOTAL (I)	**1106 06 15 379.86**	**1197 75 04 981.61**
II	**Other Approved Securities**	0.00	0.00
	TOTAL (II)	**0.00**	**0.00**
III	**Shares**		
	Shares of Cooperative Institutions	87 93 213.00	87 93 213.00
	TOTAL (III)	**87 93 213.00**	**87 93 213.00**
IV	**Debentures & Bonds**	0.00	0.00
	TOTAL (IV)	**0.00**	**0.00**
V	**Subsidaries &/or Joint Ventures**	0.00	0.00
	TOTAL (V)	**0.00**	**0.00**
VI	**Others**		
	Fixed Deposits in Banks	472 77 41 080.90	363 14 68 711.90
	TOTAL (VI)	**472 77 41 080.90**	**363 14 68 711.90**
	GRAND TOTAL: (I+II+III+IV+V+VI)	**1579 71 49 673.76**	**1561 77 66 906.51**

The Visakhapatnam Co-operative Bank Ltd. Regd No. MACS CR 1510/2018

RAO & KUMAR FRN 03089S VIZAG-3 Chartered Accountants

	Schedule 9 - Advances	31/03/2025	31/03/2024
		₹	₹
I	**i. Bills purchased and Discounted**	0.00	0.00
	ii. Cash credits, Overdrafts and Loans repayable on Demand		
	Deposit Loans	74 39 79 086.65	65 97 30 517.72
	Overdraft Account	120 21 13 458.10	130 14 87 021.71
	Overdraft on Deposits	4 72 40 958.23	4 95 82 302.44
	Overdraft on Gold Loans	126 94 19 415.69	46 85 01 473.81
	FITL Overdraft Account	2 23 27 828.00	3 09 42 116.00
	Staff Overdraft Accounts	25 78 394.95	29 91 241.42
	Shares and Securities	1 03 58 694.00	1 02 24 782.00
	Working Capital Demand Loan	2 98 47 712.00	0.00
	Gold Loans	846 80 89 261.48	622 78 19 019.00
	VCB Smart Gold Loans	83 03 48 012.65	30 65 36 739.00
	VCB Express Gold Loans	0.00	156 71 81 735.00
		1262 63 02 821.75	1062 49 96 948.10
	iii. Term Loans		
	Consumption Loans	65 91 96 070.89	55 18 52 774.00
	Hypothecation Loans	11 91 22 491.22	14 59 32 976.72
	Mortgage Loans	1499 42 95 508.62	1460 06 32 944.03
	Small Business Finance Loans	27 88 07 083.64	21 83 46 616.00
	Staff Housing Loans	1 37 25 026.00	1 15 37 108.00
	Staff Vehicle Loans	19 32 459.00	14 84 459.00
	VSP Vidya Assistance Loans	44 000.00	18 71 167.72
	Weaker Sahakara Samisti Loans	5 85 436.00	28 840.00
	VCBL Rent Plus Loans	2 42 76 586.00	2 66 21 028.00
	Cyclone Relief Mortgage Loans	4 98 17 490.30	10 74 73 366.94
	Mortgage Loans Business Purpose	44 59 07 130.44	54 95 33 948.35
	Mortgage Loans House Constuction	341 99 61 242.91	327 77 64 787.31
	VCB Professional Loans	19 82 296.00	18 959.00
	Daily Collection Loans	13 83 19 346.31	11 35 23 733.01
	Covid Business Loans	17 06 199.00	27 72 380.00
	Covid Auto Loans	2 59 437.00	6 75 465.00
	Covid Debit Clearance Loans	10 80 874.00	25 99 127.00
	Covid Topup Loans	72 01 952.60	1 17 04 693.20
	Covid Member Releif Loans	83 216.00	2 46 33 612.00
	Loans against Warehouse Receipts	7 03 59 912.00	4 66 19 463.00
	Staff Special Loans	1 96 14 191.00	3 50 17 629.00
	MSME Credit	58 57 84 647.41	64 78 78 384.41
	Gold Term Loan	4 07 24 203.00	4 40 27 928.00
	Gold Term Loan Business Purpose	71 31 137.00	1 06 80 727.00
	Members Medical Relief Scheme Secured	18 89 695.00	40 61 779.00
	Members Medical Relief Scheme Unsecured	5 54 018.00	41 83 016.00
	VCB Festival Bonanza Loans	61 35 80 888.49	90 10 88 594.38
	VCB Property Plus Loans	3 28 25 190.00	2 48 79 855.00
	VCB Educational Loans	2 47 09 232.60	0.00
	VCB Trade Finance Loans	35 03 470.00	0.00
	VCB Vidya Jyothi Scheme	32 90 670.00	0.00
	Dasara Dhamaka Loans	17 61 46 409.90	0.00
		2173 84 17 510.33	2136 74 45 361.07
	TOTAL (I)	**3436 47 20 332.08**	**3199 24 42 309.17**
II	i. Secured by Tangible assets	3240 12 58 061.35	3017 32 80 241.78
	ii. Covered by bank/Government Guarantees	0.00	0.00
	iii. Unsecured	196 34 62 270.73	181 91 62 067.39
	TOTAL (II)	**3436 47 20 332.08**	**3199 24 42 309.17**

The Visakhapatnam Co-operative Bank Ltd. Regd.No. MSCS

RAO & KUMAR FRN VIZAG-3 Chartered Accountants

III	i. Priority Sectors	2395 09 17 169.62	2277 84 17 053.37
	ii. Public Sector	0.00	0.00
	iii. Banks	0.00	0.00
	iv. Others	1041 38 03 162.46	921 40 25 255.80
	TOTAL (III)	**3436 47 20 332.08**	**3199 24 42 309.17**
	Schedule 10 - Fixed Assets	**31/03/2025**	**31/03/2024**
I	**Premises**		
a	**Land**		
	At Cost as on 01-04-2024	12 67 53 959.00	6 47 32 499.00
	Additions During the year	4 80 16 725.00	6 20 21 460.00
	Deductions During the year	0.00	0.00
	Total	**17 47 70 684.00**	**12 67 53 959.00**
b	**Buildings**		
	At Cost as on 01-04-2024	19 22 21 501.59	18 83 83 337.60
	Additions During the year	1 95 75 007.44	38 38 163.99
	Deductions During the year	0.00	0.00
		21 17 96 509.03	**19 22 21 501.59**
	Less: Depreciation	11 59 46 717.23	10 52 96 738.23
	Total	**9 58 49 791.80**	**8 69 24 763.36**
	TOTAL (I)	**27 06 20 475.80**	**21 36 78 722.36**
II	**Other Fixed Assets (including Furniture and Fixtures)**		
a	**Library, Furniture, Fixtures & Fittings**		
	At Cost as on 01-04-2024	20 51 90 427.78	19 48 72 468.63
	Additions During the year	3 02 28 369.77	1 04 48 459.15
	Deductions During the year	9 80 143.00	1 30 500.00
		23 44 38 654.55	**20 51 90 427.78**
	Less: Depreciation	13 18 27 472.82	12 22 34 815.82
	Total	**10 26 11 181.73**	**8 29 55 611.96**
b	**Computers & Microsoft Licence**		
	At Cost as on 01-04-2024	9 21 54 541.19	8 70 83 508.62
	Additions During the year	2 11 55 777.34	50 71 032.57
	Deductions During the year	0.00	0.00
		11 33 10 318.53	**9 21 54 541.19**
	Less: Depreciation	8 63 74 131.70	7 70 58 615.70
	Total	**2 69 36 186.83**	**1 50 95 925.49**
c	**Cash & Weighing Machines**		
	At Cost as on 01-04-2024	1 25 09 545.80	1 20 07 859.86
	Additions During the year	5 13 449.04	5 01 685.94
	Deductions During the year	0.00	0.00
		1 30 22 994.84	**1 25 09 545.80**
	Less: Depreciation	85 43 118.57	77 83 401.57
	Total	**44 79 876.27**	**47 26 144.23**
d	**Alarm Systems**		
	At Cost as on 01-04-2024	97 84 514.45	84 81 411.35
	Additions During the year	35 64 610.52	13 03 103.10
	Deductions During the year	0.00	0.00
		1 33 49 124.97	**97 84 514.45**
	Less: Depreciation	63 00 040.10	52 03 744.10
	Total	**70 49 084.87**	**45 80 770.35**

The Visakhapatnam Co-operative Bank Ltd. Regd.No. MSCS CR/110/2014

RAO & KUMAR Chartered Accountants FRN 03089S VIZAG-3

e	**Lift**		
	At Cost as on 01-04-2024	22 68 229.00	15 21 579.00
	Additions During the year	0.00	7 46 650.00
	Deductions During the year	0.00	0.00
		22 68 229.00	**22 68 229.00**
	Less: Depreciation	10 99 135.50	8 92 824.50
	Total	**11 69 093.50**	**13 75 404.50**
f	**Plant & machinery & Office Equipment**		
	At Cost as on 01-04-2024	3 83 47 379.88	3 51 18 162.98
	Additions During the year	1 22 61 404.45	32 29 216.90
	Deductions During the year	0.00	0.00
		5 06 08 784.33	**3 83 47 379.88**
	Less: Depreciation	2 20 03 234.00	1 74 64 732.00
	Total	**2 86 05 550.33**	**2 08 82 647.88**
g	**Car**		
	At Cost as on 01-04-2024	66 97 057.00	66 97 057.00
	Additions During the year	14 58 399.00	0.00
	Deductions During the year	12 89 054.00	0.00
		68 66 402.00	**66 97 057.00**
	Less: Depreciation	35 56 673.50	39 81 589.65
	Total	**33 09 728.50**	**27 15 467.35**
h	**Two wheelers**		
	At Cost as on 01-04-2024	47 43 039.20	46 30 439.20
	Additions During the year	4 27 878.00	1 12 600.00
	Deductions During the year	72 896.00	0.00
		50 98 021.20	**47 43 039.20**
	Less: Depreciation	28 04 593.88	24 77 820.03
	Total	**22 93 427.32**	**22 65 219.17**
	TOTAL (II)	**17 64 54 129.35**	**13 45 97 190.93**
III	**Capital Work in Progress**	**19 66 042.80**	**0.00**
	TOTAL (III)	**19 66 042.80**	**0.00**
	GRAND TOTAL: (I+II+III)	**44 90 40 647.95**	**34 82 75 913.29**

	Schedule 11 - Other Assets	**31/03/2025**	**31/03/2024**
I	**Inter - Office Adjustments (net)**	0.00	0.00
	TOTAL (I)	**0.00**	**0.00**
II	**Interest Accrued**		
	Central Government Securities	34 93 860.00	34 93 868.00
	State Government Securities	18 72 94 739.14	19 71 77 341.55
	Investments	13 37 72 307.00	10 54 75 093.00
	Loans and Advances	1 23 22 937.00	1 06 35 076.00
	TOTAL (II)	**33 68 83 843.14**	**31 67 81 378.55**
III	**Tax paid in advance/Tax deducted at source**		
	Advance Tax	15 85 00 000.00	24 75 00 000.00
	TDS	76 16 925.00	45 74 600.00
	TCS	11 781.88	864.20
	TDS on GST	2 12 145.30	33.92
	Input Tax Credit Goods and Service Tax	1 05 30 090.93	19 32 660.46
	TOTAL (III)	**17 68 70 943.11**	**25 40 08 158.58**
IV	**Stationery and Stamps**		
	Closing of Stock of Forms & Stationery	31 25 280.00	26 42 884.00
	TOTAL (IV)	**31 25 280.00**	**26 42 884.00**

V	**Non-banking assets acquired in Satisfaction of Claims**	83 66 750.00	83 66 750.00
	TOTAL (V)	**83 66 750.00**	**83 66 750.00**
VI	**Others**		
	Payment against Protested Claims	0.00	3 98 059.00
	Advance Recoverable	2 96 75 265.61	2 10 36 958.69
	Interest Receivable on NPA Loans	38 10 51 268.97	38 03 97 198.00
	Festival Advance to Staff	39 86 400.00	35 45 500.00
	Insurance Commission Receivable	4 76 628.00	6 57 413.00
	Gold Soverign	13.50	13.50
	Pre Paid Insurance Premium	13 32 741.00	15 96 032.00
	ATM Other Bank Transaction	52 54 100.00	43 01 000.00
	Mobile Banking (IMPS)	1 11 190.05	4 09 083.50
	Unified Payment Interface (UPI)	0.00	386.21
	Indian Stamp Account	71 468.00	34 400.00
	Tax Paid on Appeal FY 2017-18	17 79 567.00	17 79 567.00
	Penal Charges Receivable	1 79 60 750.20	0.00
	TOTAL (VI)	**44 16 99 392.33**	**41 41 55 610.90**
	GRAND TOTAL (I+II+III+IV+V+VI)	**96 69 46 208.58**	**99 59 54 782.03**

	Schedule 12 - Contingent Liabilities	**31/03/2025**	**31/03/2024**
I	**Guarantees given on behalf of Constituents**	3 49 26 841.00	1 08 26 841.00
II	**Other Items for Which Bank is Contingently Liable**		
	Regulator Guarantee for DEAF	12 69 57 111.95	11 60 52 639.86
	GRAND TOTAL (I+II)	**16 18 83 952.95**	**12 68 79 480.86**

The Visakhapatnam Co-operative Bank Ltd. Regd.No. MSCS CR/1101/2014

RAO & KUMAR FRN 03079S VIZAG-3 Chartered Accountants