

**SINDHUDURG DISTRICT CENTRAL CO-OP BANK LTD., H.O.SINDHUDURGNAGRI****ANNEXURE****Format for abridged Balnce-Sheet and working results****(Rs. In Lakhs)**

<b>SR No.</b>	<b>Particulars</b>	<b>Previous Year</b>	<b>Current Year</b>
	<b>Balance-Sheet</b>	<b>31-03-2016</b>	<b>31/03/2017</b>
1	Capital	3384.48	3647.59
2	Reserve & Surplus	7767.06	8587.03
3	Deposits	134783.81	150107.59
4	Borrowing	14076.26	11149.83
5	Other liabilities	3644.01	4085.05
	<b>Total Liabilities</b>	<b>163655.62</b>	<b>177577.09</b>
1	Cash & Bank Balances	6134.96	5993.66
2	Investments	50959.63	59926.40
3	Loan and Advances	102006.75	106229.88
4	Other Assets	4554.28	5427.15
	<b>Total Assets</b>	<b>163655.62</b>	<b>177577.09</b>
	<b>Profit &amp; Loss Account</b>		
1	Interest Income	14444.67	15295.79
2	Other Income	467.44	863.28
	<b>Total Income</b>	<b>14912.11</b>	<b>16159.07</b>
1	Interest Expenditure	8978.90	9477.77
2	Other Expenditure	5283.21	5831.30
	<b>Total Expenditure</b>	<b>14262.11</b>	<b>15309.07</b>
	<b>Profit/Loss</b>	<b>+650.00</b>	<b>+850.00</b>
	<b>Other Working Results</b>		
1	CD Ratio (%) (Considering Borrowing)	62.10%	60.08%
2	Recovery Preformance (%)	83.49%	90.75%
3	Gross NPAs	3224.59	3267.17
4	Net NPAs	-821.60	-1152.88
5	% of Gross NPAs to total advances	3.16%	3.08%
6	% of net NPAs to net loans	0.00%	0.00%
7	Capital adequacy ration(%)	9.05%	11.31%
8	Net worth	8343.83	9605.20