

SINDHUDURG DISTRICT CENTRAL CO-OP. BANK LTD.
H.O.SINDHUDURGNAGARI

ANNEXURE

Format for abridge Balance-Sheet and working results

(Rs. in lakhs)

Sr.No	Particulars	Previous Year 31/03/2021	Current Year 31/03/2022
Balance-Sheet			
1	Capital	4288.64	4523.99
2	Reserve & Surplus	22696.61	28354.98
3	Deposit	229202.52	242375.95
4	Borrowing	17658.22	25974.45
5	Other Liabilities	6278.38	5675.32
	Total Liabilities	280124.37	306904.69
Assets			
1	Cash & Bank Balance	9342.32	12850.58
2	Investment	79222.95	83529.96
3	Loan & Advances	184502.72	203414.90
4	Other Assets	7056.38	7109.25
	Total Assets	280124.37	306904.69
Profit & Loss Account			
1	Interest Income	23792.13	25191.31
2	Other Income	2056.57	1124.30
	Total Income	25848.70	26315.61
1	Interest Expenditure	13001.85	12263.76
2	Other Expenditure	11446.85	12451.85
	Total Expenditure	24448.70	24715.61
	Profit/Loss	+1400.00	+1600.00
Other Working Result			
1	CD Ratio (%) (Considering Borrowing)	67.92%	66.21%
2	Recovery Performance (%)	84.28%	84.88%
3	Gross NPAs	8038.42	9612.92
4	Net NPAs	-5676.83	-8302.70
5	% of Gross NPAs to total advance	4.36%	4.73%
6	% of net NPA to net loans	0.00%	0.00%
7	Capital adequacy ratio (%)	10.70%	11.14%
8	Net Worth	18946.27	22514.73