

**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	Current Year
		31-03-23	31-03-24
<b>Balance-Sheet</b>			
1	Capital	4684.93	4994.32
2	Reserve & Surplus	35592.15	43441.80
3	Deposit	260292.17	297279.00
4	Borrowing	26124.07	19839.36
5	Other Liabilities	6176.71	8041.53
	<b>Total Liabilities</b>	<b>332870.03</b>	<b>373596.01</b>
1	Cash & Bank Balance	13122.93	21213.27
2	Investment	89987.59	103618.62
3	Loan & Advances	223516.98	241810.29
4	Other Assets	6242.53	6953.83
	<b>Total Assets</b>	<b>332870.03</b>	<b>373596.01</b>
<b>Profit &amp; Loss Account</b>			
1	Interest Income	28174.98	31140.85
2	Other Income	1250.27	2313.64
	<b>Total Income</b>	<b>29425.25</b>	<b>33454.49</b>
1	Interest Expenditure	13099.82	16319.29
2	Other Expenditure	14304.43	14535.20
	<b>Total Expenditure</b>	<b>27404.25</b>	<b>30854.49</b>
	<b>Profit/Loss</b>	<b>+2021.00</b>	<b>+2600.00</b>
<b>Other Working Result</b>			
1	CD Ratio (%) (Considering Borrowing)	66.64%	64.17%
2	Recovery Performance (%)	87.31%	91.84%
3	Gross NPAs	7956.97	8503.32
4	Net NPAs	-14904.52	-20747.35
5	% of Gross NPAs to total advance	3.56%	3.52%
6	% of net NPA to net loans	0.00%	0.00%
7	Capital adequacy ratio (%)	10.83%	11.06%
8	Net Worth	30296.97	39052.59