

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 31/03/2020	Current Year 31/03/2021
Balance-Sheet			
1	Capital	4143.97	4288.64
2	Reserve & Surplus	17225.62	22696.61
3	Deposit	209760.22	229202.52
4	Borrowing	20727.49	17658.22
5	Other Liabilities	5947.75	6278.38
	Total Liabilities	257805.05	280124.37
Assets			
1	Cash & Bank Balance	7579.24	9342.32
2	Investment	68549.27	79222.95
3	Loan & Advances	174276.36	184502.72
4	Other Assets	7400.18	7056.38
	Total Assets	257805.05	280124.37
Profit & Loss Account			
1	Interest Income	22263.11	23792.13
2	Other Income	2256.54	2056.57
	Total Income	24519.65	25848.70
1	Interest Expenditure	12883.82	13001.85
2	Other Expenditure	10385.83	11446.85
	Total Expenditure	23269.65	24448.70
	Profit/Loss	+1250.00	+1400.00
Other Working Result			
1	CD Ratio (%) (Considering Borrowing)	69.31%	67.92%
2	Recovery Performance (%)	85.98%	84.28%
3	Gross NPAs	9146.22	8038.42
4	Net NPAs	-938.52	-5676.83
5	% of Gross NPAs to total advance	5.25%	4.36%
6	% of net NPA to net loans	0.00%	0.00%
7	Capital adequacy ratio (%)	10.11%	10.70%
8	Net Worth	13005.55	18946.27

