

**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 31/03/2019	Current Year 31/03/2020
<b>Balance-Sheet</b>			
1	Capital	4008.87	4143.97
2	Reserve & Surplus	13257.65	17225.62
3	Deposit	190353.47	209760.22
4	Borrowing	19794.85	20727.49
5	Other Liabilities	5043.41	5947.75
	<b>Total Liabilities</b>	<b>232458.25</b>	<b>257805.05</b>
<b>Profit &amp; Loss Account</b>			
1	Cash & Bank Balance	8426.74	7579.24
2	Investment	69251.54	68549.27
3	Loan & Advances	148519.86	174276.36
4	Other Assets	6260.11	7400.18
	<b>Total Assets</b>	<b>232458.25</b>	<b>257805.05</b>
<b>Profit &amp; Loss Account</b>			
1	Interest Income	20894.75	22263.11
2	Other Income	833.12	2256.54
	<b>Total Income</b>	<b>21727.87</b>	<b>24519.65</b>
1	Interest Expenditure	11816.80	12883.82
2	Other Expenditure	8701.07	10385.83
	<b>Total Expenditure</b>	<b>20517.87</b>	<b>23269.65</b>
	<b>Profit/Loss</b>	<b>+1210.00</b>	<b>+1250.00</b>
<b>Other Working Result</b>			
1	CD Ratio (%) (Considering Borrowing)	64.69%	69.31%
2	Recovery Performance (%)	85.98%	85.98%
3	Gross NPAs	4927.98	9146.22
4	Net NPAs	-1194.22	-938.52
5	% of Gross NPAs to total advance	3.32%	5.25%
6	% of net NPA to net loans	0.00%	0.00%
7	Capital adequacy ratio (%)	11.56%	10.11%
8	Net Worth	11630.94	13005.55