

Ratnagiri District Central Co-operative Bank Ltd. Ratnagiri.

Annexure

Format for abridged Balance Sheet and Working results

(₹ in lakh)

PARTICULARS	Previous Year	Current Year
	31.03.2022	31.03.2023
Capital	5359.14	5717.28
Reserves & Surplus	21057.25	21291.27
Deposits	232077.94	241008.37
Borrowings	15605.00	30406.39
Other Liabilities	7012.43	8688.08
Total Liabilities	281111.76	307111.39
Cash & Bank Balances	8635.40	12290.20
Investments	118157.05	115383.26
Loan & Advances	141198.76	166226.00
Other Assets	13120.55	13211.93
Total Assets	281111.76	307111.39
Profit & Loss Account		
Interest Income	19397.51	20122.97
Other Income	555.99	642.99
Total Income	19953.50	20765.96
Interest Expenditure	10506.60	10506.39
Other Expenditure	7375.46	8166.54
Total Expenditure	17882.06	18672.93
Profit / Loss	+2071.44	+2093.03
Other Working Results	281111.76	307111.39
CD Ratio (%)	60.84%	68.97%
Recovery performance (%)	97.11%	97.65%
Gross NPAs	2959.09	3495.63
Net NPAs	-	-
% of Gross NPAs to total advances	2.10%	2.10%
% of Net NPAs to net loans	0.00%	0.00%
Capital adequacy ratio (%)	12.53%	12.37%
Net Worth	17955.73	19389.30


General Manager