

Sangli District Central Cooperative Bank Ltd., Sangli

ANNEXURE

Format for abridged Balances Sheet and Working results

(Rs.in lakh)

PARTICULARS	Previous Year 31/03/2014	Current Year 31/03/2015
Balance Sheet		
Capital	10426.02	10898.21
Reserves & Surplus	21655.00	24421.89
Deposits	340537.38	360533.44
Borrowings	13328.03	18128.02
Other liabilities	16740.24	20200.19
Total Liabilities	402686.67	434181.75
Cash and bank balances	21460.15	29146.66
Investments	145130.49	124787.25
Loans & Advances	224252.99	267012.38
Other assets	11843.05	13235.46
Total Assets	402686.68	434181.75
Profit & Loss Account		
Interest Income	27938.06	32662.57
Other Income	685.76	826.89
Total Income	28623.82	33489.46
Interest Expenditure	18004.35	19853.33
Other Expenditure	10568.18	11717.41
Total Expenditure	28572.53	31570.74
Profit & Loss	+51.29	+1918.72
Other Working Results		
CD Ratio (%)	65.85	74.06
Recovery Performance (%)	(30June 2013) 71.96	(30June 2014) 78.04
Gross NPAs	21797.60	20352.78
Net NPAs	12578.22	10639.02
% of Gross NPAs to total advances	9.72	7.62
% of Net NPAs to net loans	5.61	3.98
Capital adequacy ratio (%)	10.31	10.14
Net Worth	22044.21	26586.62