

The Banaskatha Dist. Central Co. Op. Bank Ltd., Palanpur
Abridged Balance Sheet and Working results

Rs. In Lakh

Particulars	Previous Year 31-03-2022	Current Year 31-03-2023
Balance Sheet		
Capital	8195.24	9168.56
Reserves & Surplus	29319.93	33314.14
Deposits	259263.72	278033.17
Borrowings	21833.81	44462.81
Other liabilities	26596.69	26243.30
Total Liabilities	345209.39	391221.98
Cash and bank balances	33497.98	39262.15
Investments	114690.07	96738.09
Loans and advances	165897.14	225449.41
Other assets	31124.20	29772.33
Total Assets	345209.39	391221.98
Profit & Loss Account		
Interest Income	24022.03	29118.45
Other Income	1142.61	1423.33
Total Income	25164.64	30541.78
Interest Expenditure	11324.47	13964.40
Other Expenditure	12750.17	15077.38
Total Expenditure	24074.64	29041.78
Profit / Loss	1090.00	1500.00
Other Working Results		
CD Ratio (%)	63.99	81.09
Recovery performance (%)		
Gross NPAs	8330.71	8656.76
Net NPAs	0	0
% of Gross NPAs to total advances	5.02%	3.84%
% of net NPAs to net loans	0	0
Capital adequacy ratio (%)	11.25	11.16
Net Worth	22597.40	24583.61



B. M. J.
General Manager
Banking & Accounts