

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

Rs. In Lakh

Particulars	Previous Year 31-03-2021	Current Year 31-03-2022
<b>Balance Sheet</b>		
Capital	7825.15	8195.24
Reserves & Surplus	23963.78	29319.93
Deposits	230106.42	259263.72
Borrowings	25200.00	21833.81
Other liabilities	29185.45	26596.69
<b>Total Liabilities</b>	<b>316280.80</b>	<b>345209.39</b>
Cash and bank balances	30187.61	33497.98
Investments	109417.92	114690.07
Loans and advances	151445.90	165897.14
Other assets	25229.37	31124.20
<b>Total Assets</b>	<b>316280.80</b>	<b>345209.39</b>
<b>Profit &amp; Loss Account</b>		
Interest Income	24500.21	24022.03
Other Income	975.37	1142.61
<b>Total Income</b>	<b>25475.58</b>	<b>25164.64</b>
Interest Expenditure	12660.14	11324.47
Other Expenditure	11774.44	12750.17
<b>Total Expenditure</b>	<b>24434.58</b>	<b>24074.64</b>
Profit / Loss	1041.00	1090.00
<b>Other Working Results</b>		
CD Ratio (%)	65.82	63.99
Recovery performance (%)		
Gross NPAs	11703.31	8330.71
Net NPAs	0	0
% of Gross NPAs to total advances	7.73%	5.02%
% of net NPAs to net loans	0	0
Capital adequacy ratio (%)	11.71	11.25
Net Worth	18228.30	22597.40

  
**General Manager**