

THE RAIGAD DISTRICT CENTRAL CO-OP BANK LTD ,ALIBAG

Abridged Balance Sheet,P& L. and Working Results(AUDITED)Rs-Lakhs

Particular	Previous Year	Current Year
Balance Sheet	31/03/2022	31/03/2023
Liabilities		
Share Capital	2491.47	2638.62
Reserves and Surplus	49248.14	53547.09
Deposits	246418.81	257482.53
Borrowings	33029.93	46088.15
Other Liabilities	11834.43	11513.30
Total Liabilities	343022.78	371269.69
Assets		
Cash and Bank Balances	15107.95	13937.25
Investments	166387.55	157716.18
Loans and Advances	138240.06	175345.07
Other Assets	23287.22	24271.19
Total Assets	343022.78	371269.69
Profit and Loss Account		
Interest Income	22142.62	25844.82
Other Income	589.88	739.00
Total Income	22732.50	26583.82
Interest Expenditure	12144.85	13708.92
Other Expenditure	8220.29	10299.66
Total Expenditure	20365.14	24008.58
Net- Profit	2367.36	2575.24
Other Working Results		
C D Ratio (%)	56.10%	68.10%
Recovery performance (%)	91.76%	92.56%
Gross NPAs	13614.61	15131.53
Net NPAs	0.00	0.00
% of Gross NPAs to Total Advances	9.98%	8.77%
% of Net NPAs to Net loans	0.00%	0.00%
Capital Adequacy Ratio (%)	18.39%	16.45%
Net Worth	32368.46	34986.27
Audit Classification	'A'	'A'



Pratik
INCHARGE CHIEF EXECUTIVE OFFICER