

**Abridged Balance Sheet,P& L. and Working Results(AUDITED)**

Particular	Rs.In Lacks	
	Previous Year	Current Year
Balance Sheet	31/03/2020	31/03/2021
<b>Liabilities</b>		
Share Capital	2692.73	2378.43
Reserves and Surplus	42297.09	46481.66
Deposits	209170.92	235992.14
Borrowings	19329.81	27955.83
Other Liabilities	13191.02	13736.72
<b>Total Liabilities</b>	<b>286681.57</b>	<b>326544.78</b>
<b>Assets</b>		
Cash and Bank Balances	7984.60	11234.86
Investments	139430.72	162254.66
Loans and Advances	120097.52	129494.53
Other Assets	19168.73	23560.73
<b>Total Assets</b>	<b>286681.57</b>	<b>326544.78</b>
<b>Profit and Loss Account</b>		
Interest Income	22822.21	21898.15
Other Income	744.47	564.47
<b>Total Income</b>	<b>23566.68</b>	<b>22462.62</b>
Interest Expenditure	10970.69	11752.61
Other Expenditure	6681.13	6911.46
<b>Total Expenditure</b>	<b>17651.82</b>	<b>18664.07</b>
<b>Gross Profit</b>	<b>5914.86</b>	<b>3798.55</b>
<b>Other Working Results</b>		
C D Ratio (%)	57.42%	54.87%
Recovery performance (%)	90.96%	86.07%
Gross NPAs	11292.96	13802.35
Net NPAs	0.00	0.00
% of Gross NPAs to Total advances	9.59%	10.88%
% of Net NPAs to Net loans	0.00%	0.00%
Capital Adequacy Ratio (%)	21.17%	20.67%
Net Worth	37596.36	38764.81



CHIEF EXECUTIVE OFFICER