

THE RAIGAD DISTRICT CENTRAL CO-OP BANK LTD ,ALIBAG (Rs.in Lac)

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

Rs.In Lacks

Particular	Previous Year	Current Year
Balance Sheet	31/03/2021	31/03/2022
Liabilities		
Share Capital	2378.43	2491.47
Reserves and Surplus	46481.66	49248.14
Deposits	235992.14	246418.81
Borrowings	27955.83	33029.93
Other Liabilities	13736.72	11834.43
Total Liabilities	326544.78	343022.78
Assets		
Cash and Bank Balances	11234.86	15107.95
Investments	162254.66	166387.55
Loans and Advances	129494.53	138240.06
Other Assets	23560.73	23287.22
Total Assets	326544.78	343022.78
Profit and Loss Account		
Interest Income	21898.15	22142.62
Other Income	564.47	589.88
Total Income	22462.62	22732.50
Interest Expenditure	11752.61	12144.85
Other Expenditure	8386.46	8220.29
Total Expenditure	20139.07	20365.14
Net- Profit	2323.55	2367.36
Other Working Results		
C D Ratio (%)	54.87%	56.10%
Recovery performance (%)	92.86%	91.76%
Gross NPAs	13802.35	13614.61
Net NPAs	0.00	0.00
% of Gross NPAs to Total Advances	10.88%	9.98%
% of Net NPAs to Net loans	0.00%	0.00%
Capital Adequacy Ratio (%)	17.08%	18.39%
Net Worth	27894.64	32368.46
Audit Classification	'A'	'A'

DYCHIEF EXECUTIVE OFFICER