

Information dissemination arrangements

Ref. NABARD Letter No. NB.DoS.HO.POL.2650/J.1/2015-16 Dated 20 November, 2015

ANNEXURE

Format for abridged Balance Sheet and Working Results

Rs.in Lakhs

Particulars	Financial Figures-Audited	
	Previous Year	Current Year
Balance Sheet	31.03.2020	31.03.2021
Capital	3363.19	3379.78
Reserves & Surplus	2045.27	2060.05
Desposits	29577.81	32144.02
Borrowings	19712.89	20534.89
Other Liabilities	1604.7	1614.36
Total Liabilities	56303.86	59733.10
Cash and Bank Balances	191.47	209.81
Investments	14158.41	18765.04
Loans and Advances	38253.88	36309.75
Fixed Assets	611.34	602.79
Other Assets	3088.76	3845.71
Total Assets	56303.86	59733.10
Profit & Loss Account		
Interest Income	3678.60	3548.51
Other Income	59.55	65.66
Total Income	3738.15	3614.17
Interest Expenses	2630.76	2482.05
Operating Expenses	719.03	716.76
Provisions & Contigenecies	798.06	76.75
Other Expenditure	173.78	180.05
Total Expenditure	4321.63	3455.61
Profit/Loss	(583.48)	158.56
Other Working Results		
CD Ratio (%)	129.33	112.96
Gross NPAs	2916.33	2721.22
Net NPAs	1733.50	1508.39
% of Gross NPAs to total advances	7.62	7.49
% of net NPAs to net loans	4.68	4.30
Capital adequacy ratio (%)	9.70%	10.29%
Net Worth	3092.92	3376.60