

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	31/03/2023	31/03/2024
Liabilities		
Share Capital	2638.62	2772.95
Reserves and Surplus	53547.09	58454.74
Deposits	257482.53	298983.24
Borrowings	46088.15	43919.30
Other Liabilities	11513.30	15120.24
Total Liabilities	371269.69	419250.47
Assets		
Cash and Bank Balances	13937.25	16687.00
Investments	157716.18	148606.43
Loans and Advances	175345.07	224717.08
Other Assets	24271.19	29239.96
Total Assets	371269.69	419250.47
Profit and Loss Account		
Interest Income	25844.82	33800.13
Other Income	739.00	571.34
Total Income	26583.82	34371.47
Interest Expenditure	13708.92	17907.11
Other Expenditure	10299.66	13622.93
Total Expenditure	24008.58	31530.04
Net- Profit	2575.24	2841.43
Other Working Results		
C D Ratio (%)	68.10%	75.16%
Recovery performance (%)	92.56%	92.78%
Gross NPAs	15131.53	13899.11
Net NPAs	0.00	0.00
% of Gross NPAs to Total Advances	8.77%	6.27%
% of Net NPAs to Net loans	0.00%	0.00%
Capital Adequacy Ratio (%)	16.45%	14.56%
Net Worth	34986.27	41551.40
Audit Classification	'A'	'A'

CHIEF EXECUTIVE OFFICER