

**THE AHMEDABAD DISTRICT CO-OP BANK LTD.**

Abridged Balance Sheet and Working results published as per NABARD's guideline.

₹. In lakh

<b>PARTICULARS</b>	<b>CURRENT YEAR</b>	<b>PREVIOUS YEAR</b>
<b>Balance Sheet</b>	<b>31/03/2023</b>	<b>31/03/2022</b>
Capital	5,580.66	5,403.41
Reserves & Surplus	71,870.82	62,279.17
Deposits	8,64,597.21	7,86,699.75
Borrowing	57,915.75	88,165.45
Other Liabilities	20,350.95	19,280.59
Total Liabilities	10,20,315.39	9,61,828.37
Cash and bank balances	44,899.80	39,378.21
Investments	3,78,446.07	3,82,779.42
Loans and Advances	5,40,961.53	4,79,407.32
Other Assets	56,007.99	60,263.42
Total Assets	10,20,315.39	9,61,828.37
<b>Profit &amp; Loss Account</b>		
Interest Income	70,618.07	63,396.89
Other Income	3,425.03	3,544.69
Total Income	74,043.10	67,122.85
Interest Expenditure	39,483.94	37,363.71
Other Expenditure	24,957.95	22,958.00
Total Expenditure	64,441.89	60,321.71
Profit / Loss	9,601.21	6,801.14
<b>Other Working Results</b>		
CD Ratio (%)	62.57	60.94
Recovery Performance (%)	98.13	96.24
Gross NPAs	2598.33	2992.90
Net NPAs	0.00	0.00
% of Gross NPAs to Total Advances	0.48%	0.62%
% of Net NPAs to Net Loans	0.00	0.00
Capital Adequacy Ratio (%)	12.53	11.45
Net Worth	58,254.42	47,717.38

**Chief Executive Officer**

**Date: 01-05-2023**

AS PER NABARD Circular No.246/Dos-13/2015,

Ref. No. NB.Dos.HO.POL.2650/J-1/2015-16,Dated 20/11/2015

