

# THE AHMEDABAD DISTRICT CO-OP BANK LTD.

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

₹. In lakh

| PARTICULARS                       | CURRENT YEAR | PREVIOUS YEAR |
|-----------------------------------|--------------|---------------|
| Balance Sheet                     | 31/03/2022   | 31/03/2021    |
| Capital                           | 5,403.41     | 5,443.99      |
| Reserves & Surplus                | 63,669.57    | 58,410.18     |
| Deposits                          | 7,86,699.75  | 7,26,699.63   |
| Borrowing                         | 88,165.45    | 60,141.62     |
| Other Liabilities                 | 17,890.19    | 20,318.43     |
| Total Liabilities                 | 9,61,828.37  | 8,71,013.85   |
| Cash and bank balances            | 39,378.21    | 29,763.65     |
| Investments                       | 3,82,779.42  | 3,59,428.92   |
| Loans and Advances                | 4,79,407.32  | 4,23,255.45   |
| Other Assets                      | 60,263.42    | 58,565.83     |
| Total Assets                      | 9,61,828.37  | 8,71,013.85   |
| <b>Profit &amp; Loss Account</b>  |              |               |
| Interest Income                   | 63,544.02    | 61,523.09     |
| Other Income                      | 3,578.83     | 1,996.22      |
| Total Income                      | 67,122.85    | 63,519.31     |
| Interest Expenditure              | 37,363.71    | 37,173.41     |
| Other Expenditure                 | 22,958.00    | 23,842.43     |
| Total Expenditure                 | 60,321.71    | 61,015.84     |
| Profit / Loss                     | 6,801.14     | 2,503.47      |
| <b>Other Working Results</b>      |              |               |
| CD Ratio (%)                      | 60.94        | 58.24         |
| Recovery Performance (%)          | 96.24        | 96.09         |
| Gross NPAs                        | 2716.47      | 3952.03       |
| Net NPAs                          | 0.00         | 0.00          |
| % of Gross NPAs to Total Advances | 0.57         | 0.93          |
| % of Net NPAs to Net Loans        | 0.00         | 0.00          |
| Capital Adequacy Ratio (%)        | 11.45        | 11.03         |
| Net Worth                         | 47,717.38    | 38,726.91     |

**Chief Executive Officer**

**Date: 06-05-2022**

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

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

