

THE AHMEDABAD DISTRICT CO-OP BANK LTD.

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

₹. In lakh

PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
Balance Sheet	31/03/2024	31/03/2023
Capital	5,736.41	5,580.66
Reserves & Surplus	81,889.56	71,870.82
Deposits	9,76,924.13	8,64,597.21
Borrowing	59,874.17	57,915.75
Other Liabilities	26,456.97	20,350.95
Total Liabilites	11,50,881.24	10,20,315.39
Cash and bank balances	61,103.19	44,899.80
Investments	4,16,891.76	3,78,446.07
Loans and Advances	6,18,502.66	5,40,961.53
Other Assets	54,383.63	56,007.99
Total Assets	11,50,881.24	10,20,315.39
Profit & Loss Account		
Interst Income	81,918.20	70,618.07
Other Income	2,453.50	3,425.03
Total Income	84,371.70	74,043.10
Interest Expenditure	48,251.91	39,483.94
Other Expenditure	26,008.79	24,957.95
Total Expenditure	74,260.70	64,441.89
Profit	10,111.00	9,601.21
Other Working Results		
CD Ratio (%)	63.31	62.57
Recovery Performance (%)	98.58	98.13
Gross NPAs	2084.77	2423.27
Net NPAs	0.00	0.00
% of Gross NPAs to Total Advances	0.34%	0.45%
% of Net NPAs to Net Loans	0.00	0.00
Capital Adequacy Ratio (%)	13.18	12.53
Net Worth	68,716.37	58,254.42



Chief Executive Officer

Date: 23-04-2024

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

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

