

ANNEXURE
Format for abridged Balance Sheet and Working Results

(Rs . In lakh)

PARTICULARS	Previous Year	Current Year
	31-03-2022	31-03-2023
Capital	12,783.67	13,794.69
Reserves and Surplus	4,688.98	4,852.72
Deposits	1,01,926.45	1,06,718.80
Borrowings	77,805.83	95,332.09
Other Liabilities and Provisions	7,263.32	10,417.60
Total Liabilities	2,04,468.25	2,31,115.90
Cash & Bank Balance with RBI	4,814.65	4,269.85
Balances with Banks & Money at Call and short notice	19,860.45	23,981.54
Investments	24,007.49	24,493.77
Advances	1,43,223.50	1,66,568.62
Fixed Assets	3,605.94	3,530.86
Other Assets	8,956.21	8,192.37
Defferred Tax Asset	-	78.89
Total Assets	2,04,468.24	2,31,115.89
Profit & Loss Account		
Interest Income	14,056.61	15,136.66
Other Income	728.19	1,041.22
Total Income	14,784.80	16,177.88
Interest Expended	9321.16	10371.71
Operating Expenses	3869.23	3806.92
Provisions and contingencies	1527.38	1925.54
Total Expenditure	14717.77	16104.17
Net Profit/Loss for the Year	67.03	73.71
Income Tax	11.74	-11.74
Defferred Tax Income		-78.89
Profit after Tax	55.29	164.34
Other Working Results		
CD Ratio(%)	140.52	156.08
Recovery performance(%)	77.05	74.66
Gross NPAs	4357.11	3363.75
Net NPAs	2784.93	1939.62
% of Gross NPAs to total advances	3.04%	2.02%
% of net NPAs to net loans	1.97%	1.17%
Capitak adequacy ratio(%)	10.95%	10.19%
Net Worth	11466.22	11990.72