

To be posted on Bank's website

THE JIND CENTRAL COOPERTIVE BANK LTD; JIND

Abridged Balance Sheet and Working Results

(Rs. In lakh)

PARTICULARS	Previous Year 31.03.2022	Current Year 31.03.2023
Balance Sheet		
Capital	7333.40	7346.12
Reserves & Surplus	6059.19	7073.03
Deposits	53719.48	59649.23
Borrowings	27903.78	23732.00
Other liabilities	5496.79	4383.33
Total Liabilities	100512.64	102183.71
Cash and bank balance	3967.61	4117.37
Investments	10103.00	11103.00
Loans and advances	79559.67	81402.21
Other Assets	6882.36	5561.13
Total Assets	100512.64	102183.71
Profit & Loss Account		
Interest Income	5946.42	7318.23
Other Income	126.82	133.31
Total Income	6073.24	7451.54
Interest Expenditure	3994.57	4009.01
Other Expenditure	1803.44	2938.50
Total Expenditure	5798.01	6947.51
Profit / Loss	275.23	504.03
Other Working Results		
CD Ratio (%)	148.10%	136.47%
Recovery performance (%)	66.21%	66.24%
Gross NPAs	2144.81	2012.44
Net NPAs	0.00	0.00
% of Gross NPAs to total loans & advances	2.70%	2.47%
% of Net NPAs to net loans & advances	0.00%	0.00%
Capital adequacy ratio (%)	12.58%	12.64%
Net Worth	13679.35	15209.94


General Manager