

ABRIDGED BALANCE SHEET & WORKING RESULTS (Rs in Lakhs)		
Particulars	31-03-2022	31-03-2023
Capital	2,04,208.18	2,15,929.94
Reserve & Surplus	1,45,358.22	1,63,975.10
Deposits	69,90,712.37	74,15,232.07
Borrowings	10,57,482.36	10,69,017.85
Other Liabilities	6,38,120.78	5,01,892.89
Principal State Partnership Fund	2,507.33	2,859.11
Total	90,38,389.24	93,68,906.96
Cash & Bank Balances	4,90,250.76	5,03,716.05
Balance with Banks and Money at Call and short notice	8,12,715.58	6,33,450.63
Investments	30,65,098.86	31,61,059.16
Loans & Advances	40,95,003.55	47,05,207.33
Other Assets	5,09,110.21	3,02,685.52
Accumulated loss	63,702.95	59,929.16
Principal State Partnership Fund	2,507.33	2,859.11
Total	90,38,389.24	93,68,906.96
Interest Income	6,08,612.13	6,97,244.22
Other Income	31,133.78	27,374.81
Total	6,39,745.91	7,24,619.03
Interest Expenditure	4,82,179.50	5,37,101.84
Other Expenditure	1,49,842.18	1,85,512.17
Total	6,32,021.68	7,22,614.01
Profit/Loss	7,724.24	2,005.01
CD Ratio (%)	58.58%	63.45%
Gross NPA	546653.94	580987
% of Gross NPA	13.35%	12.35%
% of Net NPA	9.01%	7.93%
CRAR	10.24%	9.85%
Net Worth	2,27,716.58	253418.64



For THE KERALA STATE
CO-OPERATIVE BANK LTD.

Chief General Manager