

THE KERALA STATE CO-OPERATIVE BANK LTD

(A Scheduled Bank)

ABRIDGED BALANCE SHEET & WORKING RESULTS (RS IN CRORES) KERALA BANK

Particulars	31-03-2023	31-03-2024
Capital	2,159.30	2,150.43
Reserves and Surplus	1,639.75	1,731.88
Deposits	74,152.32	67,978.81
Borrowings	10,690.18	13,809.87
Other Liabilities	5,018.93	5,245.61
Principal State Partnership Fund	28.59	29.24
Total	93,689.07	90,945.84
Cash and Bank Balances	5,037.16	4,636.22
Balance with Banks and Money at Call and short notice	6,334.51	2,915.96
Investments	31,610.59	30,842.68
Loans & Advances	47,052.07	48,603.43
Other Assets	3,026.86	3,441.39
Accumulated Loss	599.29	476.92
Principal State Partnership Fund	28.59	29.24
Total	93,689.07	90,945.84
Interest Income	6,972.44	7,386.04
Other Income	273.75	416.62
Total	7,246.19	7,802.66
Interest Expenditure	5,371.02	5,870.42
Other Expenditure	1,855.12	1,723.11
Total	7,226.14	7,593.53
Profit/Loss	20.05	209.13
CD Ratio(%)	63.45%	71.50%
Gross NPA	5,809.87	5,564.24
% of Gross NPA	12.35%	11.45%
Net NPA	3,733.14	3,223.27
% of Net NPA	7.93%	6.63%
CRAR	9.85%	10.18%
Net Worth	2,534.19	2,774.71



For THE KERALA STATE
CO-OPERATIVE BANK LTD.

[Signature]
Chief General Manager