

ABRIDGED BALANCE SHEET & WORKING RESULTS (Rs in Lakhs)		
Particulars	31-03-2021	31-03-2022
Capital	2,04,519.40	2,04,208.18
Reserve & Surplus	1,45,605.49	1,45,358.22
Deposits	66,73,160.97	69,90,712.37
Borrowings	7,90,191.65	10,57,482.36
Other Liabilities	5,52,706.64	6,47,293.69
Principal State Partnership Fund	2507.33	2,507.33
Total	83,68,691.48	90,47,562.15
Cash & Bank Balances	5,34,585.37	5,70,742.20
Investments	34,03,598.08	38,12,655.00
Loans & Advances	39,66,492.96	40,95,003.55
Other Assets	3,90,080.54	5,02,951.12
Accumulated loss	71,427.20	63,702.95
Principal State Partnership Fund	2,507.33	2,507.33
Total	83,68,691.48	90,47,562.15
Interest Income	5,81,578.72	6,08,612.13
Other Income	64,801.31	31,133.78
Total	6,46,380.03	6,39,745.91
Interest Expenditure	4,79,810.86	4,82,179.50
Other Expenditure	1,60,369.87	1,49,842.18
Total	6,40,180.73	6,32,021.68
Profit/ Loss	6,199.30	7,724.23
C D Ratio (%)	59.44%	60.53%
Gross NPA	573860.49	546653.94
% of Gross NPA	14.47%	13.35%
% of Net NPA	10.87%	9.01%
CRAR	9.32%	10.24%
Net Worth	2,14,935.44	2,27,716.58



For THE KERALA STATE
CO-OPERATIVE BANK LTD.

Chief General Manager