

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 31.03.2023	Current Year 31.03.2024
Balance Sheet		
Capital	7346.12	7346.12
Reserves & Surplus	7073.03	7090.34
Deposits	59649.23	65645.10
Borrowings	23732.00	28849.41
Other liabilities	4383.33	4500.20
Total Liabilities	102183.71	113431.17
Cash and bank balance	4117.37	5158.93
Investments	11103.00	20213.00
Loans and advances	81402.21	82354.52
Other Assets	5561.13	5704.72
Total Assets	102183.71	113431.17
Profit & Loss Account		
Interest Income	7318.23	6642.44
Other Income	133.31	165.63
Total Income	7451.54	6808.07
Interest Expenditure	4009.01	4675.07
Other Expenditure	2938.50	1899.62
Total Expenditure	6947.51	6574.69
Profit / Loss	504.03	233.38
Other Working Results		
CD Ratio (%)	136.47%	125.45%
Recovery performance (%)	66.24%	63.05%
Gross NPAs	2012.44	2277.41
Net NPAs	0.00	0.00
% of Gross NPAs to total loans & advances	2.47%	2.77%
% of Net NPAs to net loans & advances	0.00%	0.00%
Capital adequacy ratio (%)	12.64%	12.05%
Net Worth	15209.94	15460.63


General Manager