

**TRIPURA STATE CO-OPERATIVE BANK LTD**

**HEAD OFFICE : AGARTALA**

**Abridged Balance Sheet and Working results for the FY 2014 & 2015**

PARTICULARS	Previous Year	Current Year
	31.03.2014	31.03.2015
<b>Balance Sheet</b>		
Capital	2299.70	2459.71
Reserves & Surplus	6368.10	9171.99
Deposits	163861.00	181175.89
Borrowings	4721.11	10375.00
Other Liabilities	20734.13	16162.57
<b>Total Liabilities</b>	<b>197984.04</b>	<b>219345.16</b>
Cash and bank balances	22073.73	26621.77
Investments	94665.29	86372.07
Loans and advances	72880.58	98610.16
Other assets	8364.44	7741.16
<b>Total Assets</b>	<b>197984.04</b>	<b>219345.16</b>
<b>Profit &amp; Loss Account</b>		
Interest Income	15728.68	18147.02
Other Income	260.62	171.43
<b>Total Income</b>	<b>15989.30</b>	<b>18318.45</b>
Interest Expenditure	10714.23	12641.58
Other Expenditure	2666.20	2873.83
<b>Total Expenditure</b>	<b>13380.43</b>	<b>15515.41</b>
Profit /Loss	2608.87	2803.04
<b>Other Working Results</b>		
CD Ratio (%)	44.48	54.43
Recovery performance (%)	69.80	76.49
Gross NPAs	2751.86	3481.51
Net NPAs	570.00	1152.33
% of Gross NPAs to total advances	3.78	3.53
% of net NPAs to net loans	0.78	1.17
Capital adequacy ratio (%)	---	----
Net Worth	5366.79	8547.50