

TRIPURA STATE CO-OPERATIVE BANK LTD

HEAD OFFICE : AGARTALA

Abridged Balance Sheet and Working results for the FY 2016 & 2017

PARTICULARS	Previous Year	Current Year
	31.03.2016	31.03.2017
Balance Sheet		
Capital	2632.01	2750.14
Reserves & Surplus	9616.31	10814.86
Deposits	204343.50	237350.31
Borrowings	12975.00	13000.00
Other Liabilities	12385.05	13473.30
Total Liabilities	241951.87	277388.61
Cash and bank balances	27956.44	57305.47
Investments	88662.07	93884.63
Loans and advances	117980.55	120274.64
Other assets	7352.81	5923.87
Total Assets	241951.87	277388.61
Profit & Loss Account		
Interest Income	19609.01	21874.67
Other Income	195.8	198.64
Total Income	19804.81	22073.31
Interest Expenditure	14853.3	15916.33
Other Expenditure	4507.73	4958.79
Total Expenditure	19361.03	20875.12
Profit /Loss	443.78	1198.19
Other Working Results		
CD Ratio (%)	57.74	50.67
Recovery performance (%)	90.89	78.48
Gross NPAs	4066.28	3869.78
Net NPAs	1493.63	1165.33
% of Gross NPAs to total advances	3.45	3.22
% of net NPAs to net loans	1.27	0.97
Capital adequacy ratio (%)	17.26	18.01
Net Worth	10943.53	11842.17



TRIPURA STATE CO-OPERATIVE BANK LTD
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Abridged Balance Sheet and Working results for the FY 2015 & 2016

PARTICULARS	Previous Year	Current Year
	31.03.2015	31.03.2016
Balance Sheet		
Capital	2459.71	2632.01
Reserves & Surplus	9171.99	9616.31
Deposits	181175.89	204343.50
Borrowings	10375.00	12975.00
Other Liabilities	16162.57	12385.05
Total Liabilities	219345.16	241951.87
Cash and bank balances	26621.77	27956.44
Investments	86372.07	88662.07
Loans and advances	98610.16	117980.55
Other assets	7741.16	7352.81
Total Assets	219345.16	241951.87
Profit & Loss Account		
Interest Income	18147.02	19609.01
Other Income	171.43	195.8
Total Income	18318.45	19804.81
Interest Expenditure	12641.58	14853.3
Other Expenditure	2873.83	4507.73
Total Expenditure	15515.41	19361.03
Profit /Loss	2803.04	443.78
Other Working Results		
CD Ratio (%)	54.43	57.74
Recovery performance (%)	76.49	90.89
Gross NPAs	3481.51	4066.28
Net NPAs	1152.33	1493.63
% of Gross NPAs to total advances	3.53	3.45
% of net NPAs to net loans	1.17	1.27
Capital adequacy ratio (%)	14.08	17.26
Net Worth	8547.50	10943.53



TRIPURA STATE CO-OPERATIVE BANK LTD

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

PARTICULARS	Previous Year	Current Year
	31.03.2014	31.03.2015
Balance Sheet		
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
Total Liabilities	197984.04	219345.16
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
Total Assets	197984.04	219345.16
Profit & Loss Account		
Interest Income	15728.68	18147.02
Other Income	260.62	171.43
Total Income	15989.30	18318.45
Interest Expenditure	10714.23	12641.58
Other Expenditure	2666.20	2873.83
Total Expenditure	13380.43	15515.41
Profit /Loss	2608.87	2803.04
Other Working Results		
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