

The Nagaland State Cooperative Bank Ltd.
Abridged Financial Parameters and Working Results

PARTICULARS	AUDITED FINANCIAL POSTION (₹ in lakh)		Growth (%)
	Previous Year	Current Year	
Balance Sheet	31-03-2021	31-03-2022	2021-2022
Share Capital	6,895.82	6,909.39	0.20
Reserves & Surplus	2,399.72	2,508.29	4.52
Balance Of Profit	962.03	1,590.63	65.34
Deposits	97,313.04	1,00,606.02	3.38
(Of total Deposits amt of CASA)	(58240.42)	(61563.29)	5.71
Borrowings	7,882.28	8,676.78	10.08
Other liabilities & Provisions	9,695.06	10,252.32	5.75
Provision For Impaired Credit	3,803.18	4,838.60	27.23
Total Liabilities	1,28,951.13	1,35,382.03	4.99
Cash and bank balances	6616.46	8,224.42	24.30
Investments	49873.51	50,112.81	0.48
Loans and advances	61831.66	66,295.46	7.22
Other assets	10629.50	10,749.34	1.13
Accumulated Losses	0.00	-	0.00
Total Assets	128951.13	135382.03	4.99
Working Result (Profit)	815.77	774.86	-5.01
CD Ratio (%)	63.54	65.90	3.71
Recovery (%)	58.19	57.84	-0.60
Overdues	10084.61	11104.88	10.12
Gross NPAs	9011.11	10,202.80	13.22
(%) of Gross NPAs to total advances	14.57	15.39	5.63
Net NPAs	4895.06	5,042.41	3.01
(%) of Net NPAs to Net advances	8.48	8.25	-2.71
Net Worth	9359.20	10,236.83	9.38
Capital adequacy ratio (%)	22.83	25.10	9.94

