

**THE MEGHALAYA COOPERATIVE APEX BANK LTD.,  
HEAD OFFICE, SHILLONG - 793001**

**Audited Abridged Balance Sheet and Working Results of the Bank**

(₹ in Lakh)

<b>Particulars</b>	<b>Position as on 31-03-2018</b>	<b>Position as on 31-03-2019</b>	<b>Position as on 31-03-2020</b>
<b>Balance Sheet</b>			
Capital	935.75	939.31	953.01
Reserves & Surplus	12123.90	14110.84	15212.85
Deposits	245979.01	265676.69	281298.91
Borrowings	5004.53	5405.1	5006.86
Other Liabilities	32829.73	35665.71	36597.98
<b>Total Liabilities</b>	<b>296872.92</b>	<b>321797.65</b>	<b>339069.61</b>
Cash and bank balances	18864.19	21473.25	21272.54
Investments	145493.77	148355.45	134292.06
Loans and advances	117302.21	135333.27	167119.44
Other Assets	15212.75	16635.68	16385.57
<b>Total Assets</b>	<b>296872.92</b>	<b>321797.65</b>	<b>339069.61</b>
<b>Profit &amp; Loss Account</b>			
Interest Income	20114.37	21686.72	23658.34
Other Income	1150.62	1163.15	1304.28
<b>Total Income</b>	<b>21264.99</b>	<b>22849.87</b>	<b>24962.62</b>
Interest Expenditure	12991.34	13641.01	13953.47
Other Expenditure	7328.70	8183.62	9881.58
<b>Total Expenditure</b>	<b>20320.04</b>	<b>21824.63</b>	<b>23835.05</b>
<b>Other Working Results</b>			
CD Ratio (%)	47.69%	50.94%	59.41%
Recovery performance (%)	31.59%	22.05%	22.11%
Gross NPAs	10756.53	11594.42	12357.61
Net NPAs	5085.92	5293.65	5271.32
% of gross NPAs to total advances	9.17%	8.57%	7.39%
% of net NPAs to net loans	4.56%	3.91%	3.29%
Capital adequacy ratio (%)	19.68%	19.10%	23.44%
Net Worth	14004.6	15050.15	16065.86

Sd/-

MANAGING DIRECTOR