

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

Audited Abridged Balance Sheet and Working Results of the Bank

(₹ in Lakh)

Particulars	Position as on	Position as on	Position as on
Balance Sheet	31-03-2017	31-03-2018	31-03-2019
Capital	919.80	935.75	939.31
Reserves & Surplus	11497.52	12123.90	14110.84
Deposits	225999.67	245979.01	265676.69
Borrowings	4475.37	5004.53	5405.1
Other Liabilities	29023.16	32829.73	35665.71
Total Liabilities	271915.52	296872.92	321797.65
Cash and bank balances	17336.96	18864.19	21473.25
Investments	133853.03	145493.77	148355.45
Loans and advances	106792.85	117302.21	135333.27
Other Assets	13932.68	15212.75	16635.68
Total Assets	271915.52	296872.92	321797.65
Profit & Loss Account			
Interest Income	19042.61	20114.37	21686.72
Other Income	1083.80	1150.62	1163.15
Total Income	20126.41	21264.99	22849.87
Interest Expenditure	11763.92	12991.34	13641.01
Other Expenditure	7555.25	7328.70	8183.62
Total Expenditure	19319.17	20320.04	21824.63
Other Working Results			
CD Ratio (%)	47.25%	47.69%	50.94%
Recovery performance (%)	19.29%	31.59%	34.29%
Gross NPAs	9916.02	10756.53	11594.42
Net NPAs	5043.39	5085.92	5293.65
% of gross NPAs to total advances	9.29%	9.17%	8.57%
% of net NPAs to net loans	4.72%	4.56%	3.91%
Capital adequacy ratio (%)	18.98%	19.68%	19.10%
Net Worth	13224.56	14004.6	15050.15

Sd/-

MANAGING DIRECTOR